

SARDAR PATEL UNIVERSITY
Programme: Bachelor of Vocation (Banking and Financial Services)
Semester: II
Syllabus with effect from: JUNE 2022

Course Type	New Course Code	Name Of Paper	T/P	Credit	Exam Duration in Hrs	Component of Marks		
						Internal	External	Total
						Total/ Passing	Total/ Passing	Total/ Passing
General Component	UB02FBVB01	Business organization & Management-II	T	3	3	30/12	70/28	100/40
	UB02FBVB02	Business Communication-II	T	3	3	30/12	70/28	100/40
	UB02FBVB05	International Marketing	T	3	3	30/12	70/28	100/40
	UB02FBVB04	Computer Application-II	T/P	3	3	30/12 15T+15P	70/28 35T+35P	100/40
Skill Component	UB02CBVB01	Mutual Fund (SSC)		18				
	UB02CBVB02	On the job Training Project Report-II		00				

**Bachelor of Vocation
(Banking and Financial Services)
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Course Outcome**

Business Organization Management – II

- Fundamental of management
- Management of resources in optimum manner
- How to organize effectively
- Social responsibility and business ethics
- Principles or essential of effective coordination

Business Communication – II

- How to communicate professionally
- Etiquettes of communication
- Student learn how to correspondence

Climate Change and Sustainable Development

- Environmental awareness
- Awareness of scarce resources
- Awareness about of sustainable development
- Role of an individual for conservation of environment

Computer Application – II

- Basic knowledge of computer
- Fundamental of software and hardware
- Use of computer in daily life

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Paper Code : UB02FBVB01	Total Credit : 3
Title of Paper : Business organization & Management-II	

Unit	Description in Detail	Weighting (%)
1	Decision making <ul style="list-style-type: none"> • Introduction , • Definition ,characteristics, • Elements ,process, principles of decision making, • characteristics of good & effective decision, • Administrative problems in decision making, • types of decisions 	25%
2	Staffing <ul style="list-style-type: none"> • Introduction, definitions • Recruitment: meaning, sources of recruitment. • Selection : meaning, need, importance, stages of selection procedure • Training: meaning, needs, importance & types • Development : Meaning, importance &Methods /Techniques of development 	25%
3	Coordination <ul style="list-style-type: none"> • concept • characteristics • Need and importance • Principles or essential of effective coordination • Techniques of coordination • Types of coordination • Problems in coordination 	25%
4	Social Responsibility & Business Ethics <ul style="list-style-type: none"> • Introduction, meaning & definitions • Factors responsible for realization of SR • SR of business towards different groups • Business ethics: concept, • Ethics and Business ethics • Needs of Business ethics • Principles of Business ethics • Factors affecting business ethics, • Benefits of business ethics 	25%

Reference books:

1. Business Organization & Management — by R.K. Sharma
2. Principles of Business Organisation — by Y.K. Bhushan
3. Principal and Practice of Management — by L.M. Prasad

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Paper Code: UB02FBVB02	Total Credit: 3
Title Of Paper: Business Communication II	

Unit	Description in detail	Weighting (%)
I	Fundamental of Communication <ul style="list-style-type: none"> ➤ Meaning, Importance & Objectives ➤ Principles of communication ➤ Techniques of effective communication ➤ Barriers of effective communication 	25%
II	Types of Communication & Communication skills <ul style="list-style-type: none"> ➤ Written - Oral - Face-to-face - Silence - Merits and limitations of each type ➤ Cross cultural dimensions of business communication technology and communication ➤ Ethical & legal issues in Business communication 	25%
III	Business Letters <ul style="list-style-type: none"> ➤ Need and functions of business letters ➤ Planning & layout of business letter ➤ Kinds of business letters - Essentials of effective correspondence 	25%
IV	Oral Communication <ul style="list-style-type: none"> ➤ Meaning, nature and scope ➤ Principles of effective oral communication ➤ Techniques of effective speech ➤ Media of oral communication (Face-to-face conversation - Teleconferences - Press Conference – Demonstration - Radio Recording - Dictaphone – Meetings - Rumor - Demonstration and Dramatization - Public address system - Grapevine - Group Discussion - Oral report - Closed circuit TV). 	25%

Basic Text & Reference Books:-

- Business Communication - K. K. Sinha - Galgotia Publishing Company, New Delhi.
- Media and Communication Management - C. S. Rayudu - Himalaya Publishing House, Bombay.
- Business Communication (Principles, Methods and Techniques) Nirmal Singh - Deep &
- Business Communication - Dr. S.V. Kadvekar, Prin. Dr. C. N. Rawal and Prof. Ravindra

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Paper Code : UB02FBVB05	Total Credit : 3
Title of Paper : International Marketing	

Unit	Description in Detail	Weighting (%)
1	Introduction to International Marketing: concept, Scope challenges opportunities Domestics Vs Global Marketing	25%
2	International Marketing Environment: Overview, Economic environment, political environment, Legal and statutory framework, Socio-cultural Environment Need for environment analysis, Cultural variability	25%
3	International Marketing strategy decision: International marketing research, practices and challenges Need, Definition, Scope decision support System	25%
4	Managing the International Marketing Mix: International Product and Price Strategy- Products and services- standardization Vs adoption, global localization, Global branding and country of origin, product services and culture protecting brand name, International product mix	25%

Reference books:

- 1) Michael R. Czinkota, Illka A. Ronkainen, International Marketing, South- western college

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Syllabus with effect from: JUNE 2022

Paper Code : UB02FBVB04	Total Credit : 3
Title of Paper : Computer application-II	

Unit	Description in Detail	Weighting (%)
1	<p>Word Processor Basics Introduction of Word Processor, Basic Concept and Objectives of Word Processor. Facilities Available in Word Processor, Different Word Versions. Starting of Word. Introduction of File Templates and its use, Opening of Blank File, Introduction of Word Screen Ribbon, Customize the Ribbon, Back Stage View, Opening, Closing, Save and Save As, File Info, Permissions, Save & Send, Save to SharePoint, Printing, Previewing, Changing File Type, Create PDF, File Sharing, Exit Customize Quick Access Toolbar</p> <p>Typing and Editing: Action with Mouse and through Keyboard, Selecting Text, Typing, Editing, Copying, Moving Text (Cut, Copy, Paste, Paste Options, Move, Drag and Drop). Typing Special Characters (Symbols), Use of format Painter.</p> <p>Features: Formatting Text i.e. Selection of Fonts, Font Styles, Size, Colour and Text effects. Clear all formatting. Setting Paragraph Alignment (Left, Center, Right, Justify), Line and Paragraph Spacing, Spacing before and after paragraph, formatting paragraph, Indents, indenting a paragraph, finding and replacing text, Bullets and Numbering (Formatting List) styles.</p>	25%
2	<p>Insert: Page, Page Break, Table, Picture, Clipart, Shapes, Smart Act, Chart, Screenshot, Header, Footer, Page Number, Date & Time, Object, Equation, Symbol, Drop Cap.</p> <p>Page Layout: Margin, Orientation, Size, Column, Watermark, Page colour, Page Border, Printing and Document.</p> <p>Mailings and Other: Mail Merge, Macro, Spelling and Grammar (Correct the spelling error, Correct a Contextual Spelling Error, and Correct the Grammar, Automatically Corrects Misspellings, Proofing and Auto Correct Options).</p> <p>Creating Business documents using above facilities.</p>	25%
3	<p>Introduction to Presentation and MS PowerPoint: Introduction to Basic concepts of Presentation, Introduction to MS powerpoint, Uses of PowerPoint, Starting of PowerPoint, Introduction to PowerPoint, Interface, Screen, Quick Access Toolbar, and PowerPoint views, Creating PowerPoint Template.</p> <p>Slide Basics: About Slides – Design, Themes, Transition, Animation, Layouts, Use a Blank Slide, Add Slide, Delete a Slide, Copy a Slide, Arranging Slides,</p>	25%

	Entering Text in Placeholder, About Slide Views, Adding Notes to Slides.	
4	<p>Working with Text and Graphics in Slides: Insert Text Boxes, Resize a Text Box, Text Alignment, formatting a Text, correcting a Text with Spelling Check, Use of find and Replace, Formatting Paragraphs, Inserting in Slide – Table, Chart, SmartArt, Chart, Hyperlink, Picture, ClipArt, Screenshot, Video, Audio, Object, Photo Album, Shapes.</p> <p>Printing and Delivering Presentation: Introduction to Printing, Printing Slides, Setting the Slide size and Orientation, Printing the Presentation, Creating and Presenting a Custom Show, Animating Text and Graphic objects, Running a Slide Show, Setting Timings and Transitions.</p> <p>Slide Show: From Beginning Slide, From Current Slide, Broad Cast Slide show, Custom Slide show, Hide Slide, Setting up presentations for Delivery, Presenting Slide show as a Video, Package Presentation on CD, Creating Business presentation using above facilities.</p>	25%

Basic Text & Reference books:

- Computer course windows 7 and office 2010 by R.K.Taxali Publisher Tata McGrawHill.
- Computer fundametals by Anita Goel Pearson Publication New Delhi.
- Sinha, P.K.(2003),”Computer Fundamentals”,3rd Ed.,BPB Publications

B.Voc (Banking and Financial services)- Semester II

Subject: Mutual Fund Agent

Syllabus with effect from: JUNE 2022

COURSE OUTCOME

1. Financial Arithmetic
 - Simple interest, Compound Interest
 - Rate of return, present value and future value
2. Basics of Mutual Fund
 - Inflation and investment
 - Various modes of Investment
 - Unit capital, NAV, IT Act 80G
3. Offer document
4. Research on Mutual Fund Market
5. Assist to Purchase MF and post sales activity
6. Communication and Customer Satisfaction
7. Maintain Integrity & ethical standards
8. Team work

Learning Outcome

1. Investment pattern, rate of return, inflation and investment
2. Riskometer to judge potential risk in investment
3. Communication to sell Mutual Funds
4. Export sessions on topic by professional

Specific Outcome

1. Basics of MF, SIP and Investment pattern
2. Etiquettes for selling Mutual fund
3. Complexities of Market

B.voc (Banking and Financial Services)- semester II

Subject: Mutual fund Agent

COURSE OUTCOME

Syllabus with effect from: JUNE 2022

Paper Code : UB02CBVB01	Total Credit : 18
Title of Paper : Mutual Fund Agent	

No.	Details	Remarks
1	Basic Financial arithmetic <ul style="list-style-type: none">➤ Calculate percentage➤ Calculate simple interest and Compound interest➤ Calculate rate of Interest➤ Calculate present value of a sum receivable in future➤ Calculate future value of amount available today given a current rate of interest➤ Calculate future value using monthly compounding, Quarterly compounding, Half yearly compounding and Annual compounding.➤ Calculate present value of an Annuity.➤ Calculate future value of an Annuity.	
2	Understanding basic Concepts <ul style="list-style-type: none">➤ Understand the basic concept of investment➤ Define and interpret the concept of inflation, Understand the concept of equity shares and debt instruments like bond and debentures➤ Classification of assets into physical and financial asset➤ Understand the features of physical assets such as gold and real estate and features of financial assets➤ Classify various modes of investments like equity, debt, FD, Derivatives, ETFs and gold property.➤ Understand the concept of a mutual fund➤ Brief history of mutual funds in India➤ Learn about the advantages and limitations of a mutual fund➤ Learn what is unit capital➤ Learn the concept of investment objective and risk appetite➤ Define NAV and time stamping, AUM, MTM and return on investment➤ Visualize the effect of compounding➤ Understand various types of risk➤ Categorize different types of mutual funds like equity, Debt, Hybrid, Closed ended and open ended fund➤ Explain the concept of systematic investment plan (SIP) and Systematic withdrawals (SWP)➤ Classify mutual fund based on risk➤ Learn the basics of financial planning and financial goals	

	<ul style="list-style-type: none"> ➤ Understand investment horizon ➤ Learn about international funds and fund of funds ➤ Be hands on with tools to categorize investors needs ➤ Differentiate between short term and long term capital gains and the effect of taxes on them. ➤ Learn about relevant sections of income tax act like 80C ➤ Understand the difference between direct plans and regular plans. 	
3	<ul style="list-style-type: none"> ➤ Understand structure of mutual funds in India and related regulations and circulars. ➤ Envisage the role of the sponsor, trusty and asset management company (AMC) and related regulations. ➤ Summarize the fund running expenses ➤ Understand the pricing of transactions in a mutual fund. ➤ Know about key accounting and reporting requirements ➤ Be acquired with the valuation process carried out by mutual funds ➤ Understand the process of selling off of gains and losses under income tax act. ➤ Understand the role of other fund constituents and related regulations. ➤ Understand the role of regulators in India. ➤ Summarize the functions of SEBI in regulating mutual funds. ➤ Understand the functions of AMC and there codes of ethics. ➤ Identify investment restrictions and related regulations. ➤ Know an investors rights and obligations. ➤ Understand the concept of Total Expense ratio (TER). ➤ Learn to read a consolidated account statement. 	
4	<p>Offer Document</p> <ul style="list-style-type: none"> ➤ Know the regulations with respect to offer document for NFO. ➤ Learn about the process of NFO and steps involved in marketing an NFO. ➤ Interpret the objectives of information disclosure in an offer document. ➤ Understand the objectives and contents of the statement of additional information (SAI) and related regulations. ➤ Apprehend the objectives and contents of the scheme information document (SID) and related regulations. ➤ Comprehend the key information memorandum (KIM) and related regulations. 	
5	<p>Fund Distribution and Sales Practices</p> <ul style="list-style-type: none"> ➤ Know the pre – requisites to become a mutual fund distributor. ➤ Learn about the key elements of agreement between distributor and a mutual fund. ➤ Evaluate the sales practices and commission structure. ➤ Evaluate types of commissions and transaction charges. ➤ Evaluate the code of conduct specified by AMFI. ➤ Process of KYD. 	
6	<p>Conduct Research on Mutual fund market</p> <ul style="list-style-type: none"> ➤ Conduct Research on Mutual fund market ➤ Analyze features of top funds and factors influencing them. ➤ Regularly update oneself on changes products and process. ➤ Profile of target customers according to research conducted. 	
7	<p>Market related Mutual Fund</p>	

	<ul style="list-style-type: none"> ➤ Serve new customers who approach organization for purchasing mutual funds. ➤ Inform the investor on the various schemes and products. ➤ Use market analysis conducted to share market trends and insights into the mutual fund market. ➤ Prospective customer's needs and financial requirements. ➤ Prospective customer's goal to appropriate mutual fund schemes available. ➤ Conduct a risk profiling of prospective customer. ➤ Calculate dividends and other payments receivable to customer. ➤ Provide customer with brochures and documents about various mutual fund products. ➤ Explain the terms and condition of the mutual fund to customers. 	
8	<p>Soft Skills required to Sell Mutual Fund</p> <ul style="list-style-type: none"> ➤ Interpret the sales process consisting of planning, Execution, Monitoring and Review. ➤ Understand how to create a data base ➤ Learn the process of cold calling ➤ Learn how to generate leads ➤ Discover the process and advantages of prioritizing leads ➤ Visualize how to obtain appointments ➤ Understand the process of meeting the customer ➤ Discover the process of narrowing down upon the needs of customer. ➤ Learn how to offering the right solution and close the call. 	
9	<p>Assist with purchase of Mutual Fund</p> <ul style="list-style-type: none"> ➤ Assist investor in completing the formalities for purchase of mutual fund. ➤ Explain the KYC requirement and concept of demat account. ➤ Explain the payment process and accepted payment method to the customer. ➤ Complete all the formalities in purchase process by taking requisite documents and payments. ➤ Assist the investors to resolve any issue in the rejection of payment. ➤ 	
10	<p>Communicate effectively and achieve customer satisfaction</p> <ul style="list-style-type: none"> ➤ Listen effectively and paraphrase effectively in order to understand the customer. ➤ Be sensitive to language, gender, cultural and social differences in addressing customer's superiors and colleagues. ➤ Maintain positive attitude, correct body language, dress code, gestures and etiquette. ➤ Understand work output requirement and received feedback with positive attitude. ➤ Cooperate, coordinate and collaborate to achieve shared goals. ➤ To gain customer loyalty and satisfaction. 	
11	<p>Maintain Integrity and Ethics</p> <ul style="list-style-type: none"> ➤ Indulging in unfair trade and /or corrupt practices. ➤ Data and information related to business of commercial decisions. ➤ Misrepresentation or misinformation ➤ Demonstrate and practice ethics in day to day processes. 	

	➤ Products and services of competition.	
12	Focus on Frame Work <ul style="list-style-type: none"> ➤ Share relevant input, feedback and insights to build mutual trust. ➤ Exchange defend and rethink ideas. ➤ Support team members to accomplish goals. ➤ Facilitate group decision making and deal productively with conflict. 	

1. **BSC/N3805 Conduct research on Mutual Fund market**
 - Analyze mutual fund industry and advise the customer.
2. **BSC/N3806 Market and sell Mutual Fund**
 - Approach customer and sell mutual fund
3. **BSC/N3807 Assist with purchase of Mutual Funds**
 - Assist client in documentation
4. **BSC/N3808 Perform mutual fund after sales activities**
 - Provide best sell services
5. **BSC/N9902 Communicate effectively and achieve customer satisfaction**
 - Communicate with BFSI customers, superiors and colleagues.
 - Maintain service orientation.
6. **BSC/N9903 Maintain integrity and ethics**
 - Maintain integrity of transaction and ensure data security.
7. **BSC/N9903 Focus on team work**
 - Develop healthy team climate

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Paper Code : UB02CBVB02	Total Credit : 00
Title of Paper : On the Job Training Project Report-II	

Unit	Description in Detail	Weighting (%)
1	<ul style="list-style-type: none"> ➤ The students have to undergone for internship/ on the job training under any Concerned Organization in the areas of QP/NOS ➤ A presentation as well as report has to prepared and presented for the viva-voce and submit it to the concerned faculty. 	100%
	<ol style="list-style-type: none"> 1. Visit the Websites of Five Different Commercial Banks <ul style="list-style-type: none"> └ (Three Public Sector and Two Private Sector Banks) offering Retail Banking Products. └ Get details of the various Retail Banking Products offered by them. 2. Prepare a Comprehensive Report for each of these Banks Covering the following <ul style="list-style-type: none"> └ Retail Banking products (one Asset Product and one Liability Product) best suited for people in different stages of life cycle. └ Based on the data which you give in the above, justify your selections for each of them. └ List the documents to be submitted by the customers for applying for each product. You can obtain sample forms from any of the banks as you think appropriate. └ Explain the operational details for each of the products. 3. Viva 	

The Format of the Report Would Comprise Following Points:

1	Title Page
2	Preface
3	Acknowledgement
4	Certificate
5	Table Of Content
6	Retail Banking Products
7	Recommendations & Conclusion
8	Bibliography

The Report must be prepared taking in to following Guideline:

Sr.No	Particular	Details
1	Paper Size	A4
2	Margins	Left Side - 1.5 CM Right Side - 1 CM Top & Bottom - 1 CM
3	Line Spacing	1.5 CM
4	Font Type	Times New Roman
5	Font Size	12
6	Alignment	Page Justify
7	No of Copies	3 Copies 1 each for University, College & Student

