

**Dr. Annsaheb G. D. Bendale Mahila Mahavidyalaya,  
Jalgaon  
Affiliated to  
Kaviyitri Bahinabai Chaudhari  
North Maharashtra University, Jalgaon**

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**Bachelor of Vocation Degree Programme  
(B.Voc.)**

**Course Structure and Curriculum**

**(As per UGC guidelines for implementing B. Voc. program)**

**For  
Financial Management  
(Semester- I, II )**

**(Choice Based Credit System)**

### Certificate Course in Financial Management

Subject Code	Subject name	Credit	Subject Type	Total Marks		External(UA)		Internal(CA)	
				Max Mark	Min Mark	Max Mark	Min Mark	Max Mark	Min Mark
<b>General Education Component</b>									
VOC 101	Linguistic Proficiency-I	04	Theory	100	40	60	24	40	16
VOC 102	Computer Basics- Theory	02	Theory	100	40	60	24	40	16
VOC 103	Computer Basics- Practical's	04	Practical	100	40	60	24	40	16
VOC 104	Public Relations	02	Theory	100	40	60	24	40	16
	<b>Total Credits</b>	<b>12</b>							
<b>Skill Education Component</b>									
VOC 151	Indian Finance System	02	Theory	100	40	60	24	40	16
VOC 152	Basics of Investment	02	Theory	100	40	60	24	40	16
VOC 153	Principles of Economics	02	Theory	100	40	60	24	40	16
VOC 154	Financial Management	02	Theory	100	40	60	24	40	16
VOC 155	Practical in Indian Finance System	02	Practical	100	40	60	24	40	16
VOC 156	Practical in Basics of Investment	02	Practical	100	40	60	24	40	16
VOC 157	Practical in Principles of Economics	02	Practical	100	40	60	24	40	16
VOC 158	Practical in Financial Management	02	Practical	100	40	60	24	40	16
VOC 159	In House Training-I	02	Practical	100	40	60	24	40	16
	<b>Total Credits</b>	<b>18</b>							
	<b>General noitacudE + Skill Components</b>	<b>12+18 = 30</b>							

## Diploma in Financial Management

Subject Code	Subject name	Credit	Subject Type	Total Marks		External(UA)		Internal(CA)	
				Max Mark	Min Mark	Max Mark	Min Mark	Max Mark	Min Mark
<b>General Education Component</b>									
VOC 201	Linguistic Proficiency-II	04	Theory	100	40	60	24	40	16
VOC 202	Computer Basics- Theory	02	Theory	100	40	60	24	40	16
VOC 203	Computer Basics- Practical's	04	Practical	100	40	60	24	40	16
VOC 204	Environment Awareness	02	Theory	100	40	60	24	40	16
	<b>Total Credits</b>	<b>12</b>							
<b>Skill Education Component</b>									
VOC 251	Indian Finance System-II	02	Theory	100	40	60	24	40	16
VOC 252	Stock Market- Overview	02	Theory	100	40	60	24	40	16
VOC 253	Banking Finance System	02	Theory	100	40	60	24	40	16
VOC 254	Tally ERP-9 with GST	02	Theory	100	40	60	24	40	16
VOC 255	Practical in Indian Finance System-II	02	Practical	100	40	60	24	40	16
VOC 256	Practical in Stock Market- Overview	02	Practical	100	40	60	24	40	16
VOC 257	Practical in Banking Finance System	02	Practical	100	40	60	24	40	16
VOC 258	Practical in Tally ERP-9 with GST	02	Practical	100	40	60	24	40	16
VOC 259	In House Training-I	02	Practical	100	40	60	24	40	16
	<b>Total Credits</b>	<b>18</b>							
	<b>General noitacudE + Skill Components</b>	<b>12+18 = 30</b>							

# **SEMESTER – I**

**Semester – I**  
**General Education Components**  
**VOC 101: Linguistic Proficiency-I (English and Marathi)**

**Learning Objectives:**

1. To facilitate the students to understand the fundamental of communicative English and Marathi
2. To facilitate the students to develop skills of communication in English and Marathi.

**Learning Outcomes:**

1. Expression power, and communication skill of the students in English and Marathi will improve
2. Students will be able to identify the necessities of behavioral and expressive attitudes as per situations.

**Part A: BASIC STRUCTURE OF THE ENGLISH LANGUAGE**

**Module - I**

**Tenses:**

1. Present tense (includes all four types of tenses each)
2. Past tense
3. Future tense

**Module - II**

**Spoken English:**

1. Basic of pronunciation : Vowels, diphthongs,
2. Certain basic sounds including th, dh, gh sounds, fricatives etc.
3. Differences in the sounds of the letters, especially, w/v, f/ph etc.
4. Phonetic transcriptions.

**Module - III**

1. Introducing yourself (The communicator)
2. Introducing people to others
3. Giving personal information
4. Getting people's attention and interrupting
5. Giving instructions and seeking clarifications
6. Making requests and responding to requests

**References:**

1. Business Communicator – V.K. Jain, O. P. Biyani, S. Chand, New Delhi.
2. The Communicator – Board of Editors , Orient Blackswan Pvt. Ltd
3. The Art of Powerful Communication – Dinesh K. Vohra, Are Maria Publications, Pune

**Part B :BASIC STRUCTURE OF THE MARATHI LANGUAGE  
( ON NEXT PAGE....)**

## उद्दिष्टे -

- १) संज्ञापनाचे स्वरूप आणि प्रकार, संज्ञापन व्यवहारातील भाषेचे महत्त्व आणि कार्य यांचे महत्त्व समजावून देणे.
- २) भाषा व्यवहाराची अपारंपरिक आणि अनौपचारिक क्षेत्रे, औपचारिक भाषा व्यवहाराची क्षेत्रे आणि त्याचे क्षेत्रनिहाय स्वरूप समजावून देणे.
- ३) विविध स्तरावरील भाषिक कौशल्ये आणि क्षमता विकसित करणे.
- ४) प्रसार माध्यमांचे स्वरूप आणि त्यासाठी आवश्यक असलेल्या भाषा व्यवहाराचे स्वरूप समजावून देणे.
- ५) कार्यालयीन / लेखन व्यवहारातील भाषेचे स्वरूप समजावून घेणे.
- ६) परिभाषानिष्ठ भाषाव्यवहार म्हणजेच निरनिराळ्या शास्त्रीय विषयांवरील लेखना करिता
- ७) भाषाव्यवहारातील आधुनिक तंत्रोपकरणांची (व तंत्रांची) माहिती करून देणे, मराठीतून व्यवहार करणाऱ्या संस्थांना भेटी देणे इत्यादी.

## घटक४

### संज्ञापन व भाषिक कौशल्ये

अ) संज्ञापन म्हणजे काय ? संज्ञापनाचे प्रकार - संज्ञापनातील भाषेचे, महत्त्व आणि कार्य भाषेचे औपचारिक व अनौपचारिक उपयोग.

आ) भाषेची प्राथमिक कौशल्ये (श्रवण, भाषण, वाचन, लेखन)

इ) भाषेची प्रगत कौशल्ये -

- १) वर्णन, कथन, निवेदन, संभाषण, सूत्रसंचालनइ.
- २) आकलन, संक्षेप, विस्तार, भाषांतर, गद्य रूपांतर, संवादलेखन इ.

### औपचारिक भाषाव्यवहाराचे विविध प्रकार

- अ) इतिवृत्त, टिप्पणी, अर्जलेखन, कार्यालयीन पत्रलेखन, निवेदन प्रसिध्दीपत्रक, निविदा इ.
- ब) मुलाखत लेखन

स्मरणिका / गौरविका / संस्थापत्रिका / वार्षिक अहवाल इत्यादींचे संपादन

**Module V :** Tutorials, assignments and presentation based on Module I to IV

## संदर्भ पुस्तके:

- १) मराठी शुध्दलेखन प्रदीप - मो. रा. वाळंबे, गो. य. राणे प्रकाशन
- २) मुद्रित शोधन - य. ए. धायगुडे - वि. पूना प्रेस ऑनर्स असो.
- ३) मराठी शुध्दलेखनविवेक - द. न. गोखले - सोSहं प्रकाशन
- ४) शुध्दशब्दसूची - स्नेहल तावरे - स्नेहवर्धन
- ५) राजभाषापरिचय -
- ६) व्यावहारिक मराठी - पुणेविद्यापीठ
- ७) व्यावहारिक मराठी - ल. रा. नसिराबादकर -फडके बुकसेलर्स,कोल्हापूर
- ८) व्यावहारिक मराठी - प्रकाश परब
- ९) वार्तासंकलन - चंद्रकांत ताम्हणे
- १०) व्यावहारिक मराठी - (संपादकडॉ. स्नेहल सावरे) स्नेहवर्धन प्रकाशन, पुणे

## VOC 102: Computer Basics- Theory

### **Learning Objectives:**

1. To facilitate the students to study Instructional Designing theories, basic IT skills using application software tools,
2. To facilitate the students to make functional use of IT skills in teaching – learning process.

### **Learning Outcomes:**

1. Students will have command on basic IT skills
2. Students will be able to use computer and internet facilities for their academic and holistic development purpose

### **Software for Hands-on:**

- Windows Vista
- MS Office 2007
- Internet Explorer
- Online collaboration tools

### **This course offers the following modules:**

#### **Module - I: Word Processing**

- Overview of Word Processing
- Creating and Editing a Document (Exercise 1 - Creating Notice)
- Revising and Refining a Document (Exercise 2 - Revise your notice)
- Using Additional Word Features (Exercise 3 – Creating notice for different classes)
- Changing the Display of the Document (Exercise 4 - Changing the display of your notice)
- Using Mail Merge (Exercise 5 – Sending notice using Mail Merge)
- Using Standard Templates (Exercise 6–Create notice using standard templates)
- Word Processing in Other Languages ( Exercise 7 - Creating a notice in Marathi)

#### **Module - II: Spreadsheet and Presentation Graphics**

- Overview of Excel
- Creating and Editing ( Exercise 1 – Creating attendance sheet)
- Using Charts (Exercise 2 – Creating a chart)
- Managing a Workbook (Exercise 3 – Managing Attendance Sheet)
- Overview of Presentation Graphics
- Creating a Presentation (Exercise 1 – Creating a Annual Day Presentation)
- Modifying and Refining a Presentation (Exercise 2 – Modifying and Refining Presentation)
- Using Advanced Presentation Features (Exercise 3 – Advanced Features for Presentation)



### **Module - III: Database Management Systems**

- Overview
- Creating a Database (Exercise 1 – Creating a Student Database)
- Modifying a Table (Exercise 2 – Modifying a Student Database)
- Creating Forms ( Exercise 3 – Creating Form for Student Database)
- Queries and Reports (Exercise 4 – Creating Report)
- Protecting the Database (Exercise 5 – Protecting a Student Database)

### **Module - IV: Internet**

- Internet Basics
- Navigating the Web ( Exercise 1 – Navigating the web site)
- Finding Information on the Web (Exercise 2 – Searching result on the web)
- Communication Using E-Mail (Exercise 3 – Communicate result to your friends)

**Module - V :** Tutorials, assignments and presentation based on Module I to IV

### **References:**

1. Microsoft Office Word 2007 a Beginners Guide: A Training Book of Microsoft Word 2007, By W.R. Mills, United States of America, Bloomington, Indiana.
2. Microsoft Office Word 2007: Illustrated Co: Illustrated Complete, By Jennifer A. Duffy, Carol M. Cram
3. Sams Teach Yourself Microsoft Office 2007 All in One, By Greg Perry
4. Microsoft Office Excel 2007: Comprehensive Concepts and Techniques, By Greg B. Shelly, Thomas J. Cashman, Jeffrey J. Quasney.
5. Microsoft Office Power Point 2007: Illustrated Introductory: Introductory, By David Beskeen
6. Microsoft Office Power Point 2007: Top 100 Simplified Tips & Tricks, By Paul McFedries.
7. Microsoft Office Access 2007: Comprehensive Concepts and Techniques, By Thomas J. Cashman, Philip J. Pratt
8. New Perspectives on Microsoft Office Access 2007, Comprehensive, Joseph J. Adamski, Kathleen T. Finnegan
9. Basic Internet, By O.H.U. Heathcote
10. Microsoft Office 2007 Power Point: A Training Book for Microsoft Power Point 2007, By W. R. Mills

## **VOC 103: Computer Basics- Practical**

### **Laboratory course work**

1. Experiment(s) based on word processing
2. Experiment(s) based on spread sheet
3. Experiment(s) based on presentation graphics
4. Experiment(s) based on Database Management
5. Experiments based on Internet

Rather than performing a certain prescribed number of experiments, this laboratory coursework is meant for providing sufficient hands on practice of the students with computer. However, for purpose of evaluation, at least six experiments, more or less equally divided from above listed sectors, are to be performed.

## VOC – 104: Public Relations

### Unit - I Public Relations –

Evolution and history of public relation. definitions of PR and allied disciplines (Publicity, propaganda, public affairs, lobbying etc.) Laws and ethics of PR (defamation, copyright, invasion of privacy; PRSI code of ethics). Corporate Communication- meaning concept and development. Defining strategy and its relevance in PR and Corporate communication; campaigns planning, management and execution-.Defining stakeholders and media selection- Models and theories in PR and CC. Role of PR and CC in crisis communication and disaster management

### Unit - II In house PR:

Role of the senior PR Manager, PR consultancy firms. Internal and External Communications- PR in HRD Management, internal PR audiences internal PR programmes and techniques. Building a distinct corporate identity & Image: Concepts, variables and process making of house styles (logo, lettering and process) Importance of PR in organizational communication. PR Role and contribution to management planning and decision making.

### Unit – III Publics in PR

PR tools (interpersonal, mass media selective media) - PR in industry (public Sector, private sector and multinational) PR in central and state government and the functioning of various media units of the state and union governments. Writing for PR: internal publics (house journals. Bulletin boards, open houses, suggestion boxes, video magazines, etc.) Writing for media (press release/ background, press brief, rejoinders, etc.) PR research – techniques – PR and new technology – Code of ethics for PR — professional organization of PR – emerging trends in PR.

### Unit - IV Media Relations –

Building and maintaining cordial relationships with media, cooperation, access and honesty, organizing press conferences, visits and interviews, writing press releases. Social media: blogging, LinkedIn, Facebook, Twitter etc. and use of the Internet. Websites: a tool for faster dissemination of information, photographs and A/V material.

### References:-

- 1 Sam Black – Practical Public relations
- 2.Scott m Cutlip-Effective Public relations
- 3 .Burke –Advertising in the Market Place
4. Burton p.w- Advertising copy Writing
5. Dr. Bhatkar Sudhir and Nitale vinod - Corporate communication (Marathi), Prashant Publication, Jalgaon

# **Financial Management (Semester-I)**

## **Skill Development Components**

### **VOC- 151 Indian Finance System**

#### **Unit -1 Introduction to Indian Financial System**

- 1.1 Definition and Significance
- 1.2 Purpose and Organization
- 1.3 Liberalization of the financial system

#### **Unit-2 Saving and Financial Intermediation**

- 2.1 Savings
- 2.2 Compositions of Savings
- 2.3 Factors determining savings
- 2.4 Saving rates in current Plan
- 2.5 Financial Liabilities
- 2.6 Financial Intermediation

#### **Unit- 3 Commercial Banking**

- 3.1 Evolution
- 3.2 Financial Services
- 3.3 Fiduciary Services
- 3.4 Off Balance Sheet Activities
- 3.5 Analysis of Assets and Liabilities of Schedule

#### **Unit -4 Central Banking**

- 4.1 Introduction
- 4.2 Instruments of Monetary Control
- 4.3 Reserve Bank of India

#### **Unit -5 Public Debt**

- 5.1 Classification of Public Debt
- 5.2 Secondary Debt Market
- 5.3 Repos
- 5.4 Reserve Repo

#### **Unit- 6 Regional Rural Banks**

- 6.1 Objectives
- 6.2 RBI Assistance
- 6.3 Evaluation of RRB's

#### **Reference Books:-**

1. Indian Financial System- Machivaju H.R. Vikas Publication
2. Indian Financial System- Khan M.Y TMH Publication

## **VOC- 152 Basics of Investments**

### **Unit -1 The Investments Environment**

- 1.1 The Investment decision process
- 1.2 Types of investments- Commodities, Real Estate and Financial Assets.
- 1.3 The Indian securities market, the market participants and trading of securities
- 1.4 Security market indices, sources of financial information
- 1.5 Concept of return and risk, Impact of Taxes and inflation on return

### **Unit- 2 Fixed income Securities**

- 2.1 Bond features
- 2.2 Types of Bonds, estimating bond yields.
- 2.3 Bond Valuation, type of bond risks
- 2.4 Default risk and credit rating

### **Unit- 3 Approaches to Equity Analysis**

- 3.1 Introduction to Fundamental Analysis
- 3.2 Technical Analysis and efficient Market Hypothesis.
- 3.3 Dividend Capitalisation Models
- 3.4 Price- craning multiple approach to equity valuation

### **Unit- 4 Portfolio Analysis and Financial derivatives**

- 4.1 Portfolio and Diversification
- 4.2 Portfolio Risk and returns
- 4.3 Mutual Funds
- 4.4 Introduction to Financial Derivatives
- 4.5 Financial Derivatives Market in India

### **Unit -5 Investor Protection**

- 5.1 Role of SEBI and Stocks exchange in investor protection
- 5.2 Investor grievances and their redressal system.
- 5.3 Insider Trading
- 5.4 Investors awareness and activism

### **Reference Books-**

1. C.P Jones Investments analysis and management wiley , 8<sup>th</sup> ed.
2. Prasanna Chandra, Investment Analysis and Portfolio Management, McGraw Hill Education
3. R.P Rustogi, Fundamentals of Investment, Sultan Chand & Sons , New Delhi.
4. N. D. Vohra and B. R. Bagri, Futures and options, McGraw Hill Education.
5. Mayo, An Introduction to Investment, Cenagage Learning
6. S. Kevin: Security analysis and portfolio management

# VOC -153 Principles of Economics

## Unit -1 Introduction to principle of Economics

- 1.1 Economics- Meaning, Nature & Importance
- 1.2 Concept of Micro- economics
- 1.3 Concept of Macro-economics
- 1.4 Basic Economic problems
- 1.5 Production Possibility Curve

## Unit- 2 Demand and Supply Analysis

- 2.1 Ordinal Analysis of Demand and Equilibrium of Consumer(indifference curve)
- 2.2 Concept of price effect, Income effect and substitution effect.
- 2.3 Determinants of Demands
- 2.4 Price Elasticity of demand and its relation to revenue.
- 2.5 Law of supply and determinants of supply

## Unit-3 Equilibrium of firm and market

- 3.1 Meaning of Equilibrium
- 3.2 Characteristics of perfect competition market
- 3.3 The short Run and long run equilibrium of firm and industry in competitive market
- 3.4 Characteristics of monopoly market
- 3.5 The short Run and long run equilibrium of Monopoly firm
- 3.6 Characteristics of Monopolistic Competition.
- 3.7 Characteristics of Oligopoly and Duopoly Market.

## Unit-4 Macro-economic frame work

- 4.1 Basic Macroeconomic issues.
- 4.2 Concept of National Income
- 4.3 Full Employment & Unemployment
- 4.4 Circular Flow of National Income

## Unit- 5 Monetary Forces

- 6.1 Demand for Money; Real & Nominal Money Balance
- 6.2 Determinants & Motives of demand for money
- 6.3 Concept of supply of money.
- 6.4 Monetary Equilibrium Interest rate and GDP
- 6.5 Aggregate expenditure and aggregate income

## Reference Books-

1. Modern Economic theory- K. K. Dewett, S. Chand New Delhi.
2. Principles of Micro economics- H. L. Ahuja S. Chand
3. Principles of Economics- N. Gregory Mankiw Thompson
4. Macroeconomics Theory and Policy- - H. L. Ahuja S. Chand
5. Macroeconomics- D. M Mithani , Himalaya Publications

# VOC- 154 Financial Management

## Unit-1. Financial Management

- 1.1 Meaning, Nature, Objectives and Scope of Financial Management.
- 1.2 Relationship of Finance function with other disciplines.
- 1.3 Functional Areas of Finance.
- 1.4 Time Value of Money and concept of risk and return.
- 1.5 Interest rates: nominal interest rate, real interest rate.
- 1.6 Role of Finance Manager.

## Unit -2 Financial Statement and Financial Analysis

- 2.1 Concept of Financial Statements
- 2.2 Importance and objectives of Financial Statements
- 2.3 Types of Financial Statements- for public and management
- 2.4 Statutory Provisions regarding financial statement
- 2.5 Techniques of financial statements analysis- comparative financial statements, common size statements, trend analysis.

## Unit- 3 Management of Working Capital

- 3.1 Meaning, Significance and Sources.
- 3.2 Factors affecting working capital
- 3.3 Ascertainment of working capital
- 3.4 Financing of Working capital, Maximum Permissible Bank Finance.

## Unit-4 Fund Flow and Cash Flow

- 4.1 Concept and meaning of fund flow and cash flow statement.
- 4.2 Significance of Fund flow and cash flow statements.
- 4.3 Preparation of Fund flow and cash flow statement.

## Unit- 5 Ratio Analysis

- 5.1 Meaning and significance of Ratio.
- 5.2 Limitation of Ratio Analysis.
- 5.3 Types of Ratio.
- 5.4 Practical Problems on liquidity ratio, profitability ratio, and solvency ratio

## Unit- 6 Budget and Budgetary control

- 6.1 Meaning, principles and kinds of budget.
- 6.2 Objectives, importance and limitations of budgetary control
- 6.3 Practical problems based on cash budget and flexible budget.

### References:-

1. Financial Management- Dr. R. M. Srivastava(Pragati Prakashan, pune)
2. Financial Management Principles and Practice – By G. Sudarshana Reddy , Himalaya Publication
3. Financial Management- P. V. Kulkarni (Himalaya Publication)
4. The Indian Financial System- S. N. Mahesh Wari, Sultan Chand and Sons
5. Investment Analysis and Portfolio Management

### **VOC -155 Practical in Indian Financial Systems**

1. Draft a Chart showing a financial services in the Indian Financial System.
2. Draft the application forms for opening a fixed, current and saving bank account.
3. Specimen of debit and credit cards.
4. Specimen of cheque with MICR technology.
5. Calculate the debt- GDP Ratio with the help of debt sustainability.

### **VOC -156 Practical on Basics of Investment**

1. Valuation of stock and bonds.
2. Role of SEBI in Stock Exchange.
3. Comment on Dividend Distribution tax.
4. How to fix risk and credit rating in Investment of Securities.
5. State the sources of Financial Information.

### **VOC -157 Practical on Principles of Economics**

1. Draft the curves related to Demand and supply analysis.
2. Draft the graph of demand and supply analysis.
3. How to calculate analysis of supply & demand.
4. State the current situation in Indian Employment.
5. How to calculate Interest rate and GDP of Monetary Equilibrium.

### **VOC-158 Practical on Financial Management**

1. Draw the financial chart of finance function of a company.
2. Capital structure analysis of companies in different industries.
3. Prepare an estimate of working capital requirement. (Imaginary figures)
4. Designing a capital structure for trading concern.
5. Practical of ratio analysis and other data entries in Financial Management with the help of excel worksheet.

### **VOC-159 In House Training**



# **SEMESTER – II**

**Semester II**  
**General Education Components**  
**VOC - 201: Linguistic Proficiency-II**  
**Part - A: English**

**Learning Objectives:**

To improve the writing skills of students

**Learning Outcomes:**

1. Students will be able to write formal letters
2. Presentations skill of students will improve
3. Students will be able to face interviews

**Module –I: Introducing written communication**

1. Writing Notices
2. Drafting Agendas (Synergy)
3. Writing minutes
4. Note taking
5. Basic of spoken English

**Module-II: Writing applications, letters and business CORRESPONDENCE**

**(Introducing Business Correspondence):**

1. Writing applications for various jobs, referring to the ads.
2. Writing letters:
  - a. Letters of inquiry
  - b. Letters of order
  - c. Letters of complaint
  - d. Letters of indent
  - e. Letters of credit
  - f. Bills of lading(Exercises from Synergy ) Orient Longman

### **Module- III: Introducing listening skills**

1. Approaches to listening skills
2. Barriers to effective listening
3. Tips for effective listening
4. Preparing for interview, Interview facing techniques
5. Preparing -
  - a. Speeches
  - b. Presentations
  - c. Meetings
  - d. Surveys
  - e. Report writing
  - f. Making Project reports
  - g. Preparing Proposals
  - h. Seeking financial assistance / loan for your proposal

#### **References:**

- 1) Synergy: Communication in English and study skills (Orient Blackswan) – (2008)
- 2) Macmillan foundation English – R. K. Dwivedi, A. Kumar: Macmillan India Ltd. 2001
- 3) Mastring Communication – Nicky Stanlon: Palgrave Macmillan (2009)
- 4) Scientists must write – Robert Barrass: Routledge Publication, London
- 5) Functional Grammar and Spoken and Communication in English – Bikram K. Das: Orient Longman Publication (2006)

### **PART-B: BASIC STRUCTURE OF THE HINDI LANGUAGE**

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## **Part-B: Hindi**

### **संप्रेषणमूलक व्यावसायिक हिंदी:**

#### **Module- IV:**

#### **वाणिज्य व्यवसाय और हिंदी:**

- वाणिज्य व्यापार से तात्पर्य एवं व्यावसायिक व्यापार के साधन
- वाणिज्य व्यापार और भाषिक प्रकार्य
- वाणिज्य-व्यावसायिक संरचनात्मक विशेषताएँ
- भाषा कौशल्य:  
श्रवण, भाषण, वाचन, लेखन

#### **व्यावसायिक - संप्रेषण:**

- संप्रेषण के तात्पर्य एवं स्वरूप
- संप्रेषण के प्रमुख प्रकार: भाषिक तथा भाषेतर
- व्यावसायिक पत्राचार

**क) व्यापारिक-** व्हावहारिक सामाज्यपत्रा, आवेदनपत्र, यासाखपत्रा, संदर्भ तथा साखपत्रा के जॉचपत्रा, मुल्य ज्ञापनपत्र, आदेशोके निरसन सम्बंधीपत्रा, शिकायतपत्रा, समायोजनपत्र, तगादायावसूलीपत्र, विक्रय प्रतिनिधत्व संबंधीपत्र,

#### **ख) विशेष व्यावहारिकपत्र:**

- बीमातथाबीमा - पत्र
- रेल तथा जहाज द्वारा माल परिवहन से संबंधितपत्र

#### **ग) प्रकल्प / सर्वेक्षण / प्रात्यक्षिक:**

- भाषिक कौशल्य अभ्यास
- वाणिज्य - व्यावसायिके भाषिक प्रकार्या कासर्वेक्षण
- व्यापारिक संप्रेषण - पत्रलेखन का अभ्यास

### सहायक ग्रंथ:-

१. व्यावसायिक संप्रेषण: डॉ. अनूपचंद्र मायानी, राजपाल एण्ड संस, नईदिल्ली
२. भाषाशिक्षण:सिध्दांतऔरप्रक्रिया - मनोरमागुप्त, केंद्रियहिंदीसंस्थान, आगरा
३. मीडियालेखन: सिध्दांतऔरव्यवहार - डॉ. चंद्रप्रकाश
४. व्यावसायिकहिंदी - डॉ. दिलीपसिंह, वाणीप्रकाशन, काशन, नईदिल्ली.
५. संप्रेषणमूलक व्यावसायिक हिंदी - डॉ. माधवसोनटक्के: ओरियण्ट ब्लैक स्वाईन, दिल्ली.

## **VOC – 202: Computer Fundamentals-Theory**

### **Learning Objectives:**

To introduce students with computer hardware system, troubleshooting techniques

### **Learning Outcomes:**

1. Students can solve general hardware related issues
2. They can install various devices as well as operating system in the computer
3. Students can build their own computer system

### **Module-I:**

Computer Architecture, Mother Board and its all components, Computer Components (Input/ Output Devices, Primary and Secondary Memory, Power Supply, Monitor).

Observation of all parts of Floppy drives, HDD, CD, and SMPS. Identification of cables and computers. Mounting Motherboard in cabinet, Installation of cards, devices and then connecting cables. Fitting of cabinet. CMOS – Setup, Troubleshooting.

### **Module-II:**

Computer Assembling, Make your own Computer, Operating System Installation, Windows Vista, Software Installation, Trouble Shooting, Bios Setups, Identifications of Components. Advanced Trouble Shooting and Maintenance.

### **Module-III:**

Types of printers and printing mechanism, How printer works, Inject printer, working of laser printer, Fonts/Type faces, Trouble shooting printers. Types of Scanners and its used.

### **Module-IV**

Introduction to Laptops, Portable System background, System Features, Processors, Mother Boards, Memory, Power, Expansion Bus, Hard Disk & Removable Storage Devices, Laptop Components, Laptop Maintenance & Assembling, Linux, Multimedia, Internet, Computer VIRUS, Wi-Fi Network Trouble Shooting.

### **Module V : Tutorials, assignments and presentation based on Module I to IV**

### **Text Books:**

- (01) Hardware bible By : Winn L Rosch, Techmedia publications
- (02) Trouble shooting, maintaining and repairing PCs By : Stephon J Bigelow Tata McGraw Hill Publication
- (03) Modern All about printers By :Manohar Lotia, Pradeep Nair, BijalLotia BPB publications.

### **REFERENCES:**

- (01) The complete PC upgrade and maintenance guide By : Mark Minasi, BPB Publications.

## **VOC – 203: Computer Fundamentals- Practical**

### **Laboratory Coursework**

1. Handling of all Computer Peripherals
2. PC Troubleshooting
3. Windows Installation
4. PC Assembling
5. Fault finding in PC and recovering
6. Installation and use of Printers and Scanners
7. Fault Finding and Troubleshooting on Laptop

Rather than performing a certain prescribed number of experiments, this laboratory coursework is meant for providing sufficient hands on practice of the students with computer. However, for purpose of evaluation, at least six experiments, more or less equally divided from above listed sectors, are to be performed.

## VOC 204: Environment Awareness

### Learning Objectives:

1. To create awareness between the students about our ecosystem, related problems and our role in that.
2. To encourage students to solve the environment related problems

### Learning Outcomes:

1. Students will think on ecosystem and environment problems.
2. They can make other people aware about environment problems
3. They will be introduced to environmental policies and regulations

### **Module - I: Ecosystems and Natural Resources**

**Introduction:** Introduction and scope of environmental science; Need of public awareness.

**Ecosystem:** Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession. Case studies of the following ecosystems: a) Forest ecosystem b) Grassland ecosystem c) Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

**Natural Resources:** Land resources and land use change; Land degradation, soil erosion and desertification; Deforestation: Causes and impacts due to mining, dam building on environment, forests, biodiversity; Water: Use and over-exploitation of surface and ground water, floods, droughts; Energy resources: Renewable and non-renewable energy sources, growing energy needs.

### **Module - II: Environment Pollution, Waste Management and Role of Human being**

**Environmental pollution:** types, causes, effects and controls; Air, water, soil and noise pollution, Nuclear hazards and human health risks; Case Studies: Bhopal Tragedy, Chernobyl disaster etc.

**Waste management:** Control and treatment measures of urban and industrial waste; Trade in Wastes; Industrial Ecology and Recycling Industry Waste trade;

**Human population growth:** Impacts on environment, human health and welfare. Growth Limits. Resettlement and rehabilitation of project affected persons; case studies.

**Disaster management:** floods, earthquake, cyclones and landslides. Environmental movements: Chipko, Silent valley, Bishnoi of Rajasthan. Environmental ethics

### **Module -III: Biodiversity and Conservation**

**Levels of biological diversity:** Genetic, species and ecosystem diversity; Biogeographic zones of India; India as a mega-biodiversity nation; Endangered and endemic species of India

**Threats to biodiversity:** Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.

### **Module- IV: Environment Policies & Practices**



**Fundamentals:** Sustainability and sustainable development;

**Urban problems:** global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture; Environment Laws: Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act;

**Environment Management System:** EMS Standards, ISO 19011 & ISO 14000 Series, Bharat- II and EURO- II, Eco-Audit Scheme, Clearance/ Permission for establishing Industry

**Module - V :** Tutorials, assignments and presentation based on Module I to IV

### References:

1. Subramanian.V., "The Factories Act 1948 with Tamilnadu factories rules 1950", Madras Book Agency, 21st ed., Chennai, 2000.
2. C.RayAsfahl "Industrial Safety and Health management" Pearson Prentice Hall, 2003.
3. National Safety Council, "Accident Prevention Manual for Industrial Operations", N. S. C. Chicago, 1988.
4. Heinrich H.W. "Industrial Accident Prevention" McGraw-Hill Company, New York, 1980.
5. Krishnan N.V. "Safety Management in Industry" Jaico Publishing House, Bombay, 1997.
6. John Ridley, "Safety at Work", Butterworth & Co., London, 1983.
7. Blake R.B., "Industrial Safety" Prentice Hall, Inc., New Jersey, 1973
8. Bharucha, E. 2003, Textbook for Environmental Studies, University Grants Commission, New Delhi and BharatiVidyapeeth Institute of Environmental Education and Research, Pune. 361.
9. Carson, Rachel. 1962. Silent Spring (Boston: Houghton Mifflin, 1962), Mariner Books, 2002
10. Economy, Elizabeth. 2010. The River Runs Black: The Environmental Challenge to China's Future.
11. Gadgil, M. & Ramachandra, G. 1993. *This fissured land: an ecological history of India*. Univ of California Press.
12. Gleeson, B. and Low, N. (eds.) 1999. Global Ethics and Environment, London, Routledge.
13. Grumbine, R. Edward, and Pandit, M.K. Threats from India's Himalaya dams. *Science* 339.6115 (2013): 36-37.
14. Heywood V.H. & Watson, R.T. 1995. Global Biodiversity Assessment. Cambridge University Press.
15. McCully, P. 1996. *Silenced rivers: the ecology and politics of large dams*. Zed Books.
16. McNeill, John R. 2000. Something New Under the Sun: An Environmental History of the Twentieth Century.
17. Odum, E.P., Odum, H.T. & Andrews, J. 1971. *Fundamentals of Ecology*. Philadelphia: Saunders.
18. Pepper, I.L., Gerba, C.P. & Brusseau, M.L. 2011. *Environmental and Pollution Science*. Academic press, 2011.
19. Rao MN and Datta AK, 1987. Waste Water Treatment. Oxford and IBH Publishing Co. Pvt. Ltd.

# **Financial Management (Semester-II)**

## **Skill Development Components**

### **VOC -251 Indian Finance System-II**

#### **Unit- 1 Financial System**

- 1.1 Introduction
- 1.2 Meaning of Financial System
- 1.3 Function of Financial System
- 1.4 Role & Importance of Financial System in economic development
- 1.5 Structure of Indian Financial System
- 1.6 Growth and Development of Financial System
- 1.7 Weakness of Indian Financial System

#### **Unit- 2 Money Market**

- 2.1 Meaning & Characteristics of Money Market.
- 2.2 Functions, Importance of Money Market.
- 2.3 Characteristics of a developed Money Market.
- 2.4 Components / Constituents/ Compositions of Money Market (Structure of Money Market)
- 2.5 Money Market Instruments.
- 2.6 Structure of the Indian Money Market.
- 2.7 Players of Participants in the Indian Money Market.
- 2.8 Recent Development in the Indian Money Market, Discount and Finance house of Indian function and role of DHFI.

#### **Unit -3 Capital Market**

- 3.1 Meaning , Definition, ,Characteristics and function of capital market.
- 3.2 Distinguish between money market & capital Market.
- 3.3 Importance and components of capital market.
- 3.4 Procedure of public issues.
- 3.5 Plays or participants in the primary market/ capital market.
- 3.6 stocks exchange and securities exchange , meaning , definition, characteristics economic functions of stock exchange, benefits, listing of securities, objectives, advantages, disadvantages of listings, classification of listed securities, requirements of listings( procedure of listing, procedure for dealing of stock exchange), trading mechanism and method on stock exchange, policy settlement members & Types of Members in stock exchange, speculation and its types, speculative transaction factors, influencing price on stock exchange.

#### **Unit- 4 Financial Institutions**

- 4.1 Role of Financial Institutions in the F.S.
- 4.2 Classification of Financial Institution
- 4.3 Investment Institution
- 4.4 Difference between banks and non- banking financial corporation
- 4.5 types of services provided by non- banking financial corporation

## **Unit- 5 Regulatory Institution**

5.1 RBI- Objectives, functions, role of RBI in credit control, role of RBI in Money Market.

5.2 SEBI- Objectives, Powers and functions role of SEBI in primary market, role of SEBI in secondary market.

### **Reference Books:-**

3. Indian Financial System- Machivaju H.R. Vikas Publication
4. Indian Financial System- Khan M.Y TMH Publication

## **VOC 252 Stock Market- Overview**

### **Unit- 1 Basics of Stock Market**

- 1.1 Meanings of share and share capital
- 1.2 Types of share- equity shares, preference shares, bonus shares, right shares, employee stock option
- 1.3 Stock Market in India, History of Stock Market in World.
- 1.4 BSE & NSE : History of BSE ,NSE and SEBI
- 1.5 Listing and delisting on NSE and BSE
- 1.6 SENSEX, NIFTY indices.
- 1.7 Difference between shares and stock.

### **Unit- 2 Trading Mechanism in Stock Market**

- 4.1 Meaning of shares and share capital
- 4.2 DEMAT A/c
- 4.3 Brokers, sub- brokers, Brokerage: Delivery and Intraday charges.
- 4.4 Sale and purchase of shares and short sale.
- 4.5 Procedure to open DEMAT A/c
- 4.6 Depositories in India: NSDL and CDSL
- 4.7 Large Cap, Mid cap, and small cap
- 4.8 Contract note, securities transaction tax,
- 4.9 T+2 trading settlement
- 4.10 BOLT( BSE On-Line Trading) NEAT (National Exchange for automated trading)
- 4.11 Insider trading and punishment in SEBI Act 1992

### **Unit- 3 Segments in stock market**

- 3.1 Equity Segment : Equity trading, trading of equity share and preference share
- 3.2 Derivatives trading- Meaning of Derivatives, Derivatives contract, futures and option and call of put option
- 3.3 Commodity Market- Meaning of Commodities, Difference between Capital market and money market, Difference between capital market and commodity market.

### **Unit -4 Primary and Secondary Stock Market**

- 4.1 Primary Market- Meaning
- 4.2 Issues of shares on stock market.
- 4.3 Initial Public offer(IPO)
- 4.4 Follow on public offer/ further Public offer(FPO) offer for sale, private placement , preferential allotment.

## **Unit -5 Issue of share: important concept**

- 5.1 Meaning and content of prospectus
- 5.2 Types of Prospectus: Red Herring Prospectus, Shelf Prospectus
- 5.3 Meaning of Offer and offer for sale
- 5.4 Due Diligence report
- 5.5 Underwriter and underwriting obligation
- 5.6 Book- Building, Green Show option, Listing agreement

### **Reference Books:-**

1. M.Y Khan: Indian Financial System, Tata Mc Grew Hill
2. Taxman : SEBI Manual
3. Indian Institute of Securities Markets and Products Taxman Publication
4. Dr. S. Gurusamy : Capital Markets.
5. Niti Nandini: Commodity Market, Tata Mc-Grew Hill

# **VOC-253 Banking Finance System**

## **Unit- 1 Evolution of Banking**

- 1.1 Origin of World Bank
- 1.2 Meaning and definition of bank
- 1.3 Evolution of banking in the west
- 1.4 Evolution of banking in India

## **Unit- 2 Function of Bank**

- 2.1 Primary Functions- Accepting Deposits; Demand deposits, Current and Saving; time deposits- recurring & fixed deposits, granting loans and advances – term loan, short term credit, overdraft, cash credit, purchasing & Discounting of bills.
- 2.2 Secondary functions- Agency functions- Payment and collection of cheques, bills and promissory notes, execution of standing instruction, Acting as a trustee, executor, general utility functions: safe custody, safe deposit vaults, remittances of funds, pension payments and acting as a dealer in foreign exchange.
- 2.3 Method of Remittances- Demand drafts, bankers, cheques, mail transfer, telegraphic transfer, electronic fund transfer.

## **Unit- 3 Procedure for opening and operating of deposit account**

- 3.1 procedure for opening of deposit account: know your customer norms(KYC norms), Application form, Introduction, Proof of residence, Specimen Signature & Nomination(importance), No. Frill Account
- 3.2 Procedure for operating deposit account: Pay-in Slip, Issue of Pass book(Current Saving or recurring deposits), Issue of cheque books, issue of fixed deposit receipt, Premature encashment & Loan against fixed deposit.
- 3.3 Closure of accounts , transfer of account to other branches.
- 3.4 Types of account holder- a) Individual Account Holder- Single or Joint, Illiterate, minor, married women, Non- resident account. b) Institutional account holder- sole proprietorship firm, joint stock company, Hindu Undivided family, Clubs, Association, Societies and trusts.

## **Unit – 4 Investment Banking**

- 4.1 Meaning, Role of Investment banker.
- 4.2 Merchant Banker: Meaning, Role of Lead Merchant Banker to the issue.

## **Unit- 5 Banking system in India**

- 5.1 An overview of banking systems in India.
- 5.2 Commercial Banking Structure; Meaning, Role & Function , Non Banking Financial Corporations: Role, Growth, Types, Regulations
- 5.3 Concepts in Banking- CAMEL rating, Retail Banking , Microfinance, Online Banking, Mobile Banking, Payment banking
- 5.4 Terms of Payment & Settlement system, debit card & Credit card, electronic fund transfer, electronic clearing services, MICR , Core banking solution RTGS, NEFT.

## **Unit-6 Credit Rating Agencies & Management**

6.1 Objectives and scope

6.2 CRR, SLR, Bank Rate, Repo Rate, Reserve Repo Rate.

6.3 NPA management- Meaning, impact, process, recovery mechanism, and management, provisions required as per RBI guidelines.

### **Reference Books-**

1. Introduction to Banking- Vijayragavan Iyyenger Excel Book
2. Merchant Banking & Financial services- Dr. K. Ravichandran – Himalaya Publication.
3. Banking theory & Practice (19<sup>th</sup> Edition) K.C. Lekshy, Shekhar, Vikas Publication
4. Banking & Insurance- Jyotsna Sethi and Nishwa Bhatia, PHL learning Pvt Ltd.

## **VOC 254Tally ERP-9 with GST**

### **Unit-1 Basic Accounting**

- 1.1 Types of Accounts,
- 1.2 Rules of debit and credit,
- 1.3 Introduction to Tally, advantages to tally

**Unit- 2 Company Information- Company-** Select, Shut, Create, alter Backup, restore

**Unit-3 Gateway of Tally account information-** Group, Ledger and Voucher types

**Unit-4 Inventory Information-** Stock group, stock item, units of measurement

**Unit -5 Accounting Voucher-** Contra, Payment, receipt, sale, purchase, journal

### **Unit -6 Goods and Service Tax(GST)**

- 6.1 Create company and activate GST.
- 6.2 Creating Master and set GST rates
- 6.3 Creating Tax ledger, Transferring Tax credits of VAT
- 6.4 Excise and service tax to GST, recording GST sales and printing Invoices
- 6.5 Recording GST interstate sales and printing invoices
- 6.6 Recording an advance to supplier under GST.



## **VOC -255 Practical on Indian Financial System-II**

1. Draft a chart showing the financial services in the Indian financial system.
2. Collection and recording for foreign exchange rates of different currencies viz-a- viz Rupee.
3. Enlist the roles of financial institutions.
4. Role of RBI in security exchange market.
5. Enlist the participation in money and capital market.

## **VOC -256 Practical on Stock Market- Overview**

1. Prepare the list of recognized stock exchange in India.
2. Prepare the process chart of online trading of shares and debentures.
3. Prepare the chart showing government body of the stock market.
4. Enlist the role of NSDL and CSDL
5. State the Derivatives trading Online.
6. BSE and NSE online Working.

## **VOC 257 Practical on Banking Finance System**

1. Filling of Bank application for opening account.
2. Preparation of Bank Reconciliation statement.
3. Role of NPA in Banking system
4. Identify and compare the banking delivery channels of nationalized banks and private banks.
5. Current issues in banking technology to be discussed in a class.
6. List out the boons and banes of computerization of bank operations.

## **VOC -258 Practical on Tally ERP 9**

1. Practical problems based on Creation of company.
2. Practical problems based on Deletion of Company.
3. Practical problems based on Alteration of Company.
4. Practical problems based on Ledger accounts.
5. Practical problems based on Journal entries.

## **VOC 259- In House Training-II**