PANJAB UNIVERSITY, CHANDIGARH-160014 (INDIA)
(Estd. under the Panjab University Act VII of 1947-enacted by the Govt. of India)

OUTLINES OF TESTS SYLLABI AND COURSES OF READING

FOR

B.Voc. (Banking, Insurance and Retailing)-I, II and IIIrd Year

Session: 2018-19 New Scheme (1st - 6th Sem.)
Instructions for New Scheme

1. The syllabus of this paper has been divided into FOUR units.

2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.

3. The students are required to attempt one question from each unit and the entire


5. Other questions carry equal marks.

6. Total makrs 100 (80 Theory + 20 Internal assessment).
## B.Voc (Banking Insurance and Retailing)

### Semester 1<sup>st</sup>

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<tr>
<th>Paper Code</th>
<th>Title</th>
<th>Generic/Skill Component</th>
<th>Theory/Practical</th>
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<tbody>
<tr>
<td>*GEN - 101</td>
<td>Communication Skills</td>
<td>Generic Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>*GEN- 102</td>
<td>Fundamentals of Information Technology</td>
<td>Generic Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>BIR - 103</td>
<td>Retail Marketing</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
<td>80</td>
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<tr>
<td>BIR - 104</td>
<td>Principle &amp; Practice of Banking &amp; Insurance</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
<td>80</td>
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<tr>
<td>BIR - 105</td>
<td>Management Concepts and Strategic Management</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
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### Semester 2<sup>nd</sup>

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<tbody>
<tr>
<td>*GEN - 201</td>
<td>Soft Skills and Personality Development</td>
<td>Generic Component</td>
<td>Theory</td>
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<tr>
<td>GEN- 202</td>
<td>Business &amp; General Laws</td>
<td>Generic Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>BIR 203</td>
<td>Retail stores &amp; Operation Management</td>
<td>Skill Component</td>
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<td>20</td>
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<tr>
<td>BIR 204</td>
<td>Financial Markets &amp; Services</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>BIR 205</td>
<td>Elements Of Salesmanship</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>**SIT- 201</td>
<td>Summer Training [OJT]</td>
<td>Skill</td>
<td>Practical</td>
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<td>20</td>
<td>80</td>
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*Refers to all Generic Components common to all B.Voc. Courses

** Summer Industrial Training of 4-6 weeks in a relevant Industry after 2nd Semester Examinations during summer break. Training report by the student to be submitted within one week of start of 3<sup>rd</sup> Semester. Viva-Voce examination to be held within 3-weeks of the start of 3<sup>rd</sup> semester.

Job Role: Insurance Agent, Retail Store Operator, Marketing Executive, Bank field Jobs.
### Semester 3<sup>rd</sup>

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<thead>
<tr>
<th>Paper Code</th>
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<th>Theory/Practical</th>
<th>Internal (Theory)</th>
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<tbody>
<tr>
<td>*GEN-301</td>
<td>Value Education And Human Rights</td>
<td>Generic Component</td>
<td>Theory</td>
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<tr>
<td>GEN-302</td>
<td>Psychology for Managers</td>
<td>Generic Component</td>
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<tr>
<td>BIR-303</td>
<td>Retail Strategies</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>BIR-304</td>
<td>Management of Banking Services &amp; Operations</td>
<td>Skill Component</td>
<td>Theory</td>
<td>20</td>
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<tr>
<td>BIR-305</td>
<td>Marketing Research &amp; Consumer Behavior</td>
<td>Skill Component</td>
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### Semester 4<sup>th</sup>

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<tr>
<td>*GEN-401</td>
<td>Environmental Studies</td>
<td>Generic Component</td>
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<tr>
<td>GEN-402</td>
<td>Accounting for Managers</td>
<td>Generic Component</td>
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<td>20</td>
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<tr>
<td>BIR-403</td>
<td>Human Resource Management</td>
<td>Skill Component</td>
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<tr>
<td>BIR-404</td>
<td>Supply Chain and Inventory Management</td>
<td>Skill Component</td>
<td>Theory</td>
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<tr>
<td>BIR-405</td>
<td>Laws Governing Banking &amp; Insurance</td>
<td>Skill Component</td>
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<tr>
<td><strong>SIT</strong></td>
<td>Summer Training [OJT] (After 2&lt;sup&gt;nd&lt;/sup&gt; Semester Examinations)</td>
<td>Skill Practical</td>
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*Refers to all Generic Components common to all B.Voc. Courses

** Summer Industrial Training of 4-6 weeks in a relevant Industry after 4th Semester Examinations during summer break. Training report by the student to be submitted within in one week of start of 5th Semester. Viva-Voce examination to be held within 3-weeks of the start of 5th semester.

Job Role: Retail Officer, Insurance Advisor, Store Manager, Bank Loan Counselor, Agency Manager
<table>
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<tr>
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<tbody>
<tr>
<td>*GEN-501</td>
<td>Critical Thinking and Elementary Statistics</td>
<td>Generic Component</td>
<td>Theory</td>
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<tr>
<td>GEN-502</td>
<td>Quantitative Methods &amp; Business Research</td>
<td>Generic Component</td>
<td>Theory</td>
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<tr>
<td>BIR 503</td>
<td>Retail Environment in India</td>
<td>Skill Component</td>
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<tr>
<td>BIR 504</td>
<td>Global Business Environment &amp; Ethics</td>
<td>Skill Component</td>
<td>Theory</td>
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<tr>
<td>BIR 505</td>
<td>Marketing Management</td>
<td>Skill Component</td>
<td>Theory</td>
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Note: Winter Industrial/ In-house Training of 2-3 weeks in a relevant area after 5th Semester Examinations in winter break. Training report by the student to be submitted within one week of start of 6th semester. Viva-Voce examination to be held within 3 weeks of the start of 6th semester.

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<tr>
<td>*GEN-601</td>
<td>Entrepreneurship Development Programme</td>
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<tr>
<td>Gen-602</td>
<td>Seminar / Project on Career Key Competency Module*</td>
<td>Generic Component</td>
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<tr>
<td>BIR 603</td>
<td>Banking and Insurance Marketing</td>
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<tr>
<td>BIR 604</td>
<td>Customer Relationship Management</td>
<td>Skill Component</td>
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<tr>
<td>BIR 605</td>
<td>Innovations in Banking &amp; Insurance</td>
<td>Skill Component</td>
<td>Theory</td>
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<tr>
<td>**SIT 601</td>
<td>Summer Industrial/ In-house Training and Comprehensive Viva</td>
<td>Skill</td>
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Job Role: Investment Banker, Marketing Analyst, Bank Field officer, Insurance Manager, Retail Officer, Store Manager. Agency Manager, Marketing Officer.
SYLLABUS: SKILLED COURSE

B.Voc (Banking, Insurance & Retailing) 1st Semester

Paper Title: Communication Skills
Paper Code: GEN 101 Credits: 6

Job Role: Business Communicator

Objective: The objective of this paper is to develop communication skills, discover what business communication is all about and learn how to adapt the communication experiences in life and to the business world.

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT-I

Introduction to Communication: Need for Effective Communication, The Process of Communication, Levels of communication, Flow of communication, Use of language in communication, Communication networks, Significance of technical communication, Barriers to Communication, Types of barriers, Miscommunication, Noise, overcoming measures.

UNIT –II


UNIT –III

SWOT analysis: Self-management techniques, Self-image and Self-esteem, Building self-confidence, Power of irresistible enthusiasm, Etiquettes, Etiquettes in Social as well as Office Atmosphere, Telephone Etiquettes, E-mail Etiquettes, etiquettes and manners. Importance of listening and responding.

UNIT –IV

Report Writing: Business reports: Types, Characteristics, Importance, Elements of structure, Process of writing, Order of writing, the final draft, check lists for reports. Business Correspondence: Inviting quotations, Sending quotations, placing orders, Inviting tenders, Sales letters, claim & adjustment letters and social correspondence.

Practical: Writing correspondence to vendors, dealers or customers for relation building, conducting video conferencing.
References:

2. Rocky W. Griffin -Management — Biztantra
4. Developing Communication Skills ,Krishmohan and Meera Banerjee ,Macmilan India Ltd.
5. Communication Skills - Sanjay Kumar &PushpLata, Oxford University Press

B.Voc (Banking, Insurance & Retailing) 1st Semester

Paper Title: FUNDAMENTALS OF INFORMATION TECHNOLOGY
Paper Code: GEN 102 Credits: 6

Job Role: IT

Objective: The objective of this paper is to develop communication skills, discover what business communication is all about and learn how to adapt the communication experiences in life and to the business world.

Instructions:

The syllabus of this paper has been divided into FOUR units.
Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
All questions carry equal marks.

UNIT – I
Computers: Introduction to computers, characteristics of computer, organization of computers, hardware, software, data, information, Types of computer: Classification on the basis of purpose: digital computers, analog computers, hybrid computers; Classification on the basis of size: microcomputers, mini computers, mainframe computers and supercomputers, desktop computers, laptops, workstations, PDA. Generations of computer, Uses and Application of computers.

UNIT- II
UNIT – III
Software: Introduction, Types of Software: Application software, System software. Operating system, functions of operating system, types of operating system. Data processing, Data processing systems: batch processing, online processing, time sharing, real-time applications, Single-user, multi-user, and client-server systems; distributed and parallel processing systems; Translators: compilers, interpreters and assemblers.

UNIT – IV
Computer Networks: Introduction, types of networks on the basis of area coverage: LAN, WAN, MAN. Internet and WWW: Evolution of Internet, Various Internet services (WWW, e-mail, telnet, ftp, IRC, news) and their uses, Access Methods, Browsers, Future of Internet, Applications of Internet, Evolution of www.

References:

B.Voc (Banking, Insurance & Retailing) 1st Semester

Paper Title: RETAIL MARKETING
Paper Code: BIR- 103 Credits: 6
Job Role: Retail Executive

Objective: The objective of this course is to introduce students to the basic scope, benefits and types of retailers; and understand the steps involved in designing an appropriate retail organization structure.

Unit I:
Retailing-Definition and Scope. Retailer's Role in Distribution Channels - Benefits of Retailing, Benefits to Customers, Benefits to manufacturers and wholesalers, Benefits to the economy. Evolution of Retailing-Factors behind the change of Indian retailing industry.

Unit II:
Unit III:

Designing a Retail Organization Structure - Defining Organisational objectives, Identifying Organisational tasks. Forms of Retail organization – levels of organization. Retail Organization Structures - Independent store organizational structure, Department store organizational structure, Chain store organisational structure.

Unit IV:

Retail store layout & design- Types of Retail Location, Classify the different Locations of retail store, Identify the factors affecting choice of store location, Identify the steps in store layout, Competencies required for store operations in retail knowledge, Identify the formalities required for store layout, Identify the elements of store design decision, Formulate the process for Retail Store Design.

Recommended books

Paper Title: PRINCIPLES AND PRACTICES OF BANKING & INSURANCE
Paper Code: BIR-104     Credits: 6

Job Role: Banking and Insurance Supervisor

Objective: To familiarize students with the basic principles of Banking & Insurance sector and throw a light on the changing scenario of banking & Insurance principles, practices and governance and discuss the perspectives in the current banking environment.

Unit I:

Unit II:

Unit III:
Introduction of Insurance: Concept and nature of insurance, Purpose and need of insurance, working of insurance, insurance as security tools, insurance and economic development. Principles of Insurance, Performa of final accounts of Insurance Companies.

Unit IV:
Recommended books

2. A. Ranga Reddy, C. Rangarajan: Rural Banking and Overdues Management, Mittal Publications

B.Voc (Banking, Insurance & Retailing) 1st Semester

Paper Title: MANAGEMENT CONCEPTS AND STRATEGIC MANAGEMENT
Paper Code: BIR-105     Credits: 6

Job Role: Managerial Supervisor

Objective: The objective of the subject is to make students conversant with a set of management guidelines which specify the firm’s product-market position, the directions in which the firm seeks to grow and competitive tools it employs, the strengths it will seek to exploit and the weaknesses it will seek to avoid. Strategy is a concept of the firm’s business which provides a unifying theme for all its activities.

Unit I:


Unit II:


Unit-III:

Unit IV:


Recommended books

B.Voc (Banking, Insurance & Retailing) 2nd Semester

Paper Title: SOFT SKILLS AND PERSONALITY DEVELOPMENT
Paper Code: GEN 201     Credits: 6

Job Role: Salesman

Objective: To expose the students to the concept of ‘Human Development’ (Personal and interpersonal) with emphasis on the latent resources that every human being possesses. To fulfill the need and importance of creating an awareness of these resources and to maximize the same to enable the students meet the challenges of the modern world.

Instructions:
- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT-I
Attitude, Process of attitude formation, How to build a success attitude, Spot analysis, Selfmanagement techniques, Self-image and self-esteem, Building self-confidence, Power of irresistible enthusiasm, etiquettes and manners in a group, public speaking, oral and written communication, Body language, Importance of listening and responding, tips for technical writing.

UNIT - II

UNIT -III
Introduction to Personality-Basic of Personality, Human growth and Behavior, Theories in Personality, Motivation; Techniques in Personality development – Self-confidence, Mnemonics, Goal setting, Time Management and effective planning, Techniques in Personality Development-Stress Management, Meditation and concentration techniques, Selfhypnotism, Self-acceptance and Self-growth.

UNIT -IV
Co-ordination while working in a team, Leadership styles, Leader & Team player, Management of conflict, Profiles of great and successful personalities, Role of career planning in personality development, How to face personal interviews and group discussions

Books Recommended:
- ‘Personality Development’ by Rajiv K. Mishra, Rupa & Co
- ‘An Approach to Communication Skills’ by Indrajit Bhattacharya, Delhi : Dhanpat Rai
- ‘Business Communication Skills’ by Varinder Kumar, Bodh Raj, Manocha, Kalyani Publishers, New Delhi
- ‘Introduction to Psychology’ by Atkinson and Hilgard’s ,Edward E. Smith, Susan Nolen-Hoeksema, Barbara Fredrickson, Geoffrey Loftus
- ‘Communication Today & Tomorrow’ by Ravi Aggarwal, Sublime Publications, Jaipur

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B.Voc (Banking, Insurance & Retailing) 2nd Semester

Paper Title: BUSINESS AND GENERAL LAWS

Paper Code: GEN 202

Credits: 6

Job Role: Law Conversant

Objective: The main objective of this course is to acquaint the students with general principles of General & Business Law. It intends to give an exposure to the students with some of the important Business Laws.

UNIT I


UNIT II:

Sale of Goods Act, 1930: Contract of sale of goods, Conditions & warranties; Transfer of ownership; Performance of the contract: Remedial measures; Auction sales

UNIT III


UNIT IV:


Right to Information Act, 2005: Salient Features of RTI Act

Books Recommended:

1. Avtar Singh : The Principles of Mercantile Law
2. M.C. Kuchhal : Business Law
3. N.D. Kapoor : Business Law
Paper Title: RETAIL STORES AND OPERATION MANAGEMENT

Paper Code: BIR-203  
Credits: 6

Job Role: Store Operator/Keeper

Objective: The objective of this course is to introduce students to the basic scope, benefits and types of retailers; and understand the steps involved in designing an appropriate retail organization structure.

Unit-I

Setting up Retail organization, Size and space allocation, location strategy, factors affecting the location of Retail, Retail location Research and Techniques, Objectives of Good store Design.

Unit II:


Unit-III

Store Management, Responsibilities of Store Manager, Store Security, Parking Space Problem at Retail Centers, Store Record and Accounting System, Coding System, Material Handling in Stores,

Unit IV:

Mall Management, Factors influencing Mall establishments. Logistic and Information system, Improved product availability, Improved assortments, Strategies, Quick Response System.

Recommended books

1. Swapana Pradhan- Retailing Management
2. Dravid Gilbert- Retail Marketing
4. A. J. Lamba- The Art of Retailing
B.Voc (Banking, Insurance & Retailing) 2nd Semester

Paper Title: FINANCIAL MARKETS AND SERVICES

Paper Code: BIR-204     Credits: 6

Job Role: Market Analyst

Objective: The objective of this paper is to introduce students to the different aspects and components of financial markets and financial services in the financial system. This will enable them to take the rational decision in financial environment.

Unit I


Unit II:


Unit III

Recent developments in the Indian Financial system; market structure and financial innovation. RBI, SEBI etc. their major functions. Role and functions of Capital markets. Role and Functions of Mutual Funds Role. Risk Management Importance of risk management in banks-types of risks.

Unit IV:

Factoring & Forfeiting . Merchant Banking in India: Role and functions, SEBI guidelines relating to merchant banking, venture capital: meaning, characteristics, and SEBI guidelines relating to venture capital funds. Credit rating: Meaning, types and functions of credit rating agency and process.

Recommended books
B.Voc (Banking, Insurance & Retailing) 2nd Semester

Paper Title: ELEMENTS OF SALESMAINSHP

Paper Code: BIR-205 Credits: 6

Job Role: Salesman

Objective: The objective of this course is to introduce students to the basic scope, benefits and types of salesmanship; and understand the steps involved in selling & marketing.

Unit-I

Introduction, Concept of Salesmanship, Importance of Personal Selling in the context of competitive environment, Types of selling, Salesman career. Duties and Qualities of Salesman, Functions of salesman, Rewards in Selling: Financial and Non-Financial.

Unit II:

Product Knowledge : Importance of complete Product Knowlede, Major areas of knowledge, Manufacturers, Life of Products, Gurantee Price, Sources of Product Information: Published and Unpublished Sources.

Unit-III


Unit IV:


Recommended books

Paper Title: VALUE EDUCATION AND HUMAN RIGHTS

Job Role: Market Conversant

Objective: The objective of this paper is to impart basic human values to students through formal education and contribute to making the student a true human being, who is able to face life and make it meaningful.

Instructions:

- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT I
Value Education: Its purpose and significance in the present world; Value system - The role of culture and civilization; Holistic living - Balancing the outer and inner - Body, Mind and Intellectual level- Duties and responsibilities.

UNIT II
Salient values for life- Truth, commitment, honesty and integrity, forgiveness and love, empathy and ability to sacrifice, care, unity, and inclusiveness, Self-esteem and self-confidence, punctuality – Time, task and resource management – Problem solving and decision making skills- Interpersonal and Intra personal relationship – Team work – Positive and creative thinking

UNIT III

UNIT IV
Social Evils – Corruption, Cyber crime, Terrorism – Alcoholism, Drug addiction – Dowry – Domestic violence – untouchability – female infanticide – atrocities against women- How to tackle them

Books Recommended:
- ‘Education and Human Values’ by M.G.Chitakra, A.P.H. Publishing Corporation, New Delhi, 2003
- ‘Human Values and education’ by Ruhela, S.P., Sterling Publications, New Delhi, 1986
- ‘Values and Education in Independent Indian’ by Kaul, G.N., Associated Publishers, Mumbai, 1975
- ‘Education in Values’, NCERT, New Delhi, 1992
B.Voc (Banking, Insurance & Retailing) 3rd Semester

Paper Title: PSYCHOLOGY FOR MANAGERS

Paper Code: GEN 302       Credits: 6

Job Role: Team Leader

Objective: The objective of this paper is to provide broad understanding about basic concepts and techniques related to the study of human behavior in work-environment so as to equip, the participants to manage behavioral aspects of business.

UNIT- I


UNIT II:


UNIT III


UNIT IV:


Suggested readings

1. Robbins, Stephens P., Organisational Behavior
2. French, W and C. Bell, Organisational Development
3. Davis, Keith, Human Behaviour at Work: OrganisationalBehaviour
4. Luthans, Fred, OrganisationalBehaviour
Paper Title: RETAIL STRATEGIES

Paper Code: BIR-303 Credtis: 6

Job Role: Retailing Advisor

Objective: The objective of this course is to understand the importance of formulating a retail market strategy and the elements of financial strategies to measure the performance of retail organisations.

Unit- I

Definition of Retail Market Strategy, Target market and Retail format, Building Sustainable Competitive Advantage-Location, Merchandise, Price, Service and Communications, Achieving Strategic Positioning-Operations.

Unit II:


Unit-III

Obtaining resources needed to compete, Developing positioning strategy, Strategy implementation, Evaluating results and Controlling operations. Strategic Profit model- An overview. The Strategic Profit Model-Return on Assets, Return on Net Worth, Improving Financial Performance, Profit management.

Unit IV:


Recommended books
2. O.C. Ferrell and Michael Hartline, Marketing Strategy, Thomson Publication.,
5. Dunne, Lusch & Gahle: Retailing, South Western

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Objective: The focus of the course is directed towards the various operations performed in banks and the different ways of managing risk faced by banks giving knowledge about the use of technology in banking.

Unit – I

Unit II:
Technological Impact in Banking Operations Information technology in Indian Banks: Key issues and Challenges. Introduction to e-Banking: Origin of e-Banking, Role of Technology in e-Banking, Significance, latest trends in e-banking, Constraints.

Unit – III
Popular products and services in electronic banking: ATMs, Internet banking, Mobile banking and other sources, e-banking: a customer’s perspective. Electronic payment systems in Banks: Various payment systems: ECS (Debit & Credit) EFT, NEFT, RTGS, Communication Network.

Unit IV:

Practical: Case study-Analysis of Recent Core Banking Software.

Recommended books
1. K.P.M. Sundaram and P.N. Varshney: Banking Theory Law and Practice, Sultan Chand and Sons.
6. S. Padmalatha and Justin Paul: Management of Banking and Financial Services, Pearson Education.
Paper Title: MARKETING RESEARCH AND CONSUMER BEHAVIOUR

Paper Code: BIR-305 Credits: 6

Job Role: Marketing Executives

Objective: The course is intended to help students planning to become marketing executives to develop their thinking about the nature of research in marketing to get acquainted with various research concepts, techniques and procedures and to develop their ability to conduct, evaluate, use and present research findings. The course will also help students to understand the various factors effecting consumer behavior and to understand the process of consumer buying.

Unit- I:

Introduction to Consumer Behavior: Introduction, Applications of consumer behavior, Consumer behavior and marketing strategy, Consumer decision process, Situational characteristics and consumption behavior, Consumer decision making process, Post purchase behavior.

Unit II:

Consumer Behavior: Consumer specific factors influencing buying behavior, psychological processes (motivation, perception, learning and memory) affecting consumer behavior, the buying motive, high involvement and low involvement buying situations, Consumer behavior in adapting new products, participants in buying decisions, Family influence & roles.

Unit-III:

Introduction to Marketing Research: Meaning, scope and importance of marketing research, Defining the market research problem and developing an approach, Research design formulation, Rating Scales Juster, Likert, Semantic Differential, Thurston, Attitude Scales.

Unit IV:

Preparing a written research report, organization of the report, Ethical issues in marketing research. Applications of marketing research: Research design classification, Product research - developing products, Specifications and attributes, Concept of test marketing, Advertising research, Market and sale analysis research, Sales forecasting, Demand measurement.

Recommended books

7. A. Parasuraman et.al.: Marketing Research, Biztantra.
Paper Title: Environmental studies

Paper Code: GEN 401  
Credits: 6

Job Role: Environment Conversant

Objective: The objective of the paper is to understand the basic concepts of the natural environment, to identify the different sources of pollution and their related effects, and to have awareness about the conservation strategies and laws followed in India.

Instructions:
- The syllabus of this paper has been divided into FOUR units.
- Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
- The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
- All questions carry equal marks.

UNIT I

UNIT II
Renewable and non-renewable resources. Concept of sustainable development. Biodiversity: definition, hotspots, national parks, biosphere reserves, wildlife sanctuaries.

UNIT III

UNIT IV
Global environment issues: Ozone depletion, global warming and climatic change. Environmental conservation strategies and projects in India, Ganga action plan, Yamuna action plan, Project tiger etc. Environmental laws in India.

Books Recommended:
Job Role: Financial Analyst

Objective: Understanding the applications of Accounting.

UNIT – I
Introduction to Financial, Cost and Management Accounting. Analysis of financial statements – Common Size Statement analysis and trend analysis.

UNIT – II
Financial ratio analysis.

UNIT - III
Cost Accounting-Classification of costs – Preparation of Cost Sheet, Reconciliation of financial and cost accounting.

UNIT - IV
Marginal costing, Variance Analysis - Standard costing.

Recommended books

4. Saxena Vashisht, Cost Accounting
5. S. N. Maheshwary, Cost Accounting
B.Voc (Banking, Insurance & Retailing) 4th Semester

Paper Title: HUMAN RESOURCE MANAGEMENT

Paper Code: BIR-403         Credits: 6

Job Role: HRM Manager

Objective: The objective of the paper is to familiarize the students with the different aspects of managing human resource in the organization.

UNIT – I

UNIT-II

UNIT – III

UNIT-IV

Reference books:
**B.Voc (Banking, Insurance & Retailing) 4th Semester**

**Paper Title:** SUPPLY CHAIN AND INVENTORY MANAGEMENT

**Paper Code:** BIR-404  
**Credits:** 6

**Job Role:** Store Manager

**Objective:** The objective of this course is to acquaint the students with the concepts and tools for analyzing, designing and improving the supply chain in an organisation and also to understand the changing distribution scenario.

**Unit-I**
Introduction to Supply Chain Management: Definition, Scope & Importance of Supply Chain Management, Key drivers Of the SCM, Features of Supply Chain Management.

**Unit-II**
Logistics Management, Scope and role of Transportation, Traffic & transportation. Forecasting importance, different kind of forecasting techniques in estimating demand, method used to determine accuracy of forecast, sourcing and vendor selection, routing and route sequencing.

**Unit-III**
Inventory management, EOQ, Minimum level and safety stock. Reordering level, maximum level, rationa of discounts of bulk purchase, uncertainty and inventory management, lead time.

**Unit-IV**
The role of IT in Supply Chain .Uses of IT in inventories, Transportation & facilities within a Supply Chain. The Supply Chain IT frame work-macro Processes

**Recommended books**
4. RP Mohanty: Supply Chain Management-Theories and Practice, Biztantra.
5. Robert B. Handfield, Ernest L. Nicholas, Jr.: Introduction to Supply Chain Management,Pearson Education.
B. Voc (Banking, Insurance & Retailing) 4th Semester

Paper Title: LAWS GOVERNING BANKING AND INSURANCE

Paper Code: BIR-405 Credits: 6

Job Role: Legal Analyst

Objective: To make students familiar with the laws governing banking and insurance sector.

Unit-I


Unit-II


Unit-III


Unit-IV


Recommended Books

7. Subhash Chandra Das: Corporate Governance in India, Prentice Hall India.
Paper Title: CRITICAL THINKING AND ELEMENTARY STATISTICS

Objective: The objective of the paper is to provide knowledge to student about basics of statistics and to inculcate the habit of critical thinking.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit I
Introduction: Statistics as a Subject ; Statistical Data: Meaning and Types , Collection and Rounding of Data, Classification and Presentation of Data.

Unit II
Analysis of Univariate Data: Construction of a Frequency Distribution; Concept of Central Tendency, mean, median and mode.

Unit III
Dispersion and Their Measures; Time Series: Meaning, Components, Models, Fitting Linear and Quadratic Trend

Unit IV
Index Number: Meaning, Types, and Uses: Methods of Constructing Price and Quantity Indices (Simple and Aggregate).

Books Recommended:
Paper Title: Quantitative Methods & Business Research

Paper Code: GEN-502       Credits: 6

Job Role: Research Analyst

Objective: To expose students to Quantitative Technique in management decision-making.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit-I

Unit-II

Unit-III
Operation Research: Meaning, Significance and Scope. Introduction to LPP- solution by Graphic Method. Transportation Problem, Assignment Problem.

Unit-IV
Game Theory: Two Persons Zero Sum Games, Pure Strategies, Mixed Strategies, Dominance. Classification of Sequencing Problems, Processing in Job through Two Machines.

Recommended Books
2) Statistical Methods, Gupta S.P & Gupta, M.P (2003), Sultan Chand & Sons, New Delhi.
Paper Title: RETAIL ENVIRONMENT IN INDIA

Paper Code: GEN-503       Credits: 6

Job Role: Retailing Executive

Objective: To aprise the prevailing retail environment in India

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit I

Global retail market-challenges, Emergence of New Markets, empowered customers, rise of e-age. Retailing Environments in Developing Countries. Theory and Practice of Retail Studies in Developing Countries.

Unit-II

Retail Change and Economic Development. Retail Structure and Change in India. The Development of Planned Shopping Centres in India. Informal Sector Retailing in the India

Unit III

The Indian Retail Environment: A Look at Socio-Cultural Impediments. Sector development of Indian retail. Drivers of retail change.

Unit-IV

Barriers to development of the modern retail formats in India. FDI in Indian organized retailing. Future trends of retail in India.

Practical: Discussion of Case studies in retail industry.

Recommended books

2. C. Bajaj: Retail Management, Oxford Publication.
Paper Title: GLOBAL BUSINESS ENVIRONMENT AND ETHICS

Job Role: Ethical Analyst

Objective: To examine the role and purpose of ethics in business and to present methods of moral reasoning, case analysis and of resolving ethical dilemmas. To expose the students to the global business environment.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit I
International economic & trading environment: Regional integration and trade blocks, regionalism v/s. multilateralism, integration of developing countries - SAARC, NAFTA.

Unit-II
World trade and protectionism - Tariff and non-tariff barriers. Economic institutions – International Monetary Fund (IMF), World Bank, GATT, WTO and GATS etc.

Unit III
Business ethics: Difference between values, morals and ethics, ethical dilemmas, unethical issues in business (unethical issues relating to manufacturing, marketing or advertising products/services).

Unit -IV

Practical: Reporting social responsibility measures in annual report.
Recommended books


**B.Voc (Banking, Insurance & Retailing) 5th Semester**

**Paper Title:** MARKETING MANAGEMENT

**Paper Code:** BIR-505  
**Credits:** 6

**Job Role:** Marketing Analyst

**Objective:** The paper aims at making students to understand basic concepts, philosophies, process and techniques of marketing.

**Instructions:**

1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of **NINE** questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

**UNIT – I**


**Unit-II**

UNIT – III

Unit IV

Suggested Readings:
B.Voc (Banking, Insurance & Retailing) 6th Semester

Paper Title: Entrepreneurship Development Programme

Paper Code: GEN-601               Credits: 6

Job Role: Entrepreneur

Objective: EDPs aim at training various target groups in entrepreneurial traits so that they obtain adequate information, motivation and guidance in setting up their own enterprises.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

UNIT-I

UNIT-II

UNIT-III

UNIT-IV

References
B.Voc (Banking, Insurance & Retailing) 6th Semester

Paper Title: SEMINAR/ PROJECT ON CAREER KEY COMPETENCY MODULE* Internal paper

Paper Code: GEN-602               Credits: 6

Job Role: Team Leader

Objective:

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit I
Understanding your place in the world, self assessment, problem solving in the world, business plan and portfolio

Unit II
Introduction to basics of pragmatics, reading out news from the newspaper, talking in different situation: formal and informal, compeering/anchoring a program, role playing and debating

Unit III
Self actualization, psychology of winning, logical thinking, reasoning and analytical ability, consumer financial management

Unit IV
Group discussion, personal interview, panel discussion, abstract thinking, health and diet. Basic human values individual and society

Note: Internal Paper

Practical: Group Discussion (organized into 4 or 5 groups and the groups will be given
For the above project on career key Competency module).
B.Voc (Banking, Insurance & Retailing) 6th Semester

Paper Title: BANKING AND INSURANCE MARKETING
Paper Code: GEN-603       Credits: 6

Job Role: Banking and Insurance Marketer

Objective: The course is designed to help students in understanding the markets and customers they are going to cater.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit I

Meaning & scope of marketing, modern concepts of marketing, marketing strategy, STP approach, differences between goods & services marketing. Marketing environment with references to Banking & Insurance in India, customers expectation & orientation with references to Banking & Insurance in India.

Unit II

The concept of Banking Marketing & insurance marketing, formulation of marketing mix for banking and insurance sector, Promotion strategy for banks and insurance sector. Relationship marketing, behavioural profile of customers, factors influencing customer behaviour, Basic problems in life insurance marketing.

Unit III

Product, New product development process, product life cycle, branding, methods of pricing and strategy with references to Banking & Insurance in India. Promotion mix, managing the sales force, selling process, selling skill, distribution strategy with reference to banking and insurance sector.

Unit IV

Delivery of services, the process and measurement, understanding of service quality and building customer relationship. Case studies from Banking & Insurance sector

Recommended books

1. C B Gupta & Rajan Nair, Marketing Management, Sultan Chand & Sons
2. S Arora, Marketing of Financial Services, Deep and Deep Publications
Paper Title: CUSTOMER RELATIONSHIP MANAGEMENT

Paper Code: BIR-604       Credits: 6

Job Role: CRM Manager

Objective: To familiarize student with strategy, tactics, key concept and best practices of customer relationship management (CRM).

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

Unit-I
CRM & relationship marketing – Meaning & Definition, Dimensions of CRM - Nature of CRM, Goals of CRM – Winning markets through effective CRM, Advantages of CRM.

Unit II
CRM Implementation – A comprehensive model, Developing CRM vision and strategy Management support, CRM in Services Marketing-CRM in Banking – CRM in Insurance. CRM in India.

Unit-III
Enhancing value of products and services, customer’s satisfaction- CRM and customer satisfaction, delighting the customer- measuring relationship at risk effects on customer loyalty, the customer life cycle.

Unit IV
Role of CRM in pre-purchase stage, purchase stage, in usage stage, in re-purchase stage. Role of CRM in winning back lost customers, establishing customer relationship on the internet. Technology in CRM management.

Recommended books

1. Balasubramaniyan, K., Essence of Customer Relationship Management, learn Tech press
2. For Sugar-CRM & Microsoft Dynamic CRM - Refer Internet
4. M.Peeru Mohamed – CRM – Vikas
Paper Title: INNOVATIONS IN BANKING AND INSURANCE

Paper Code: BIR- 605      Credits: 6
Job Role: Market Promoter.

Objective: Generating new ideas in banking and insurance marketing.

Instructions:
1. The syllabus of this paper has been divided into FOUR units.
2. Examiner will set a total of NINE questions comprising Two questions from each unit, including Question No. 1 (compulsory) of short answer type covering the whole syllabus.
3. The students are required to attempt one question from each unit and the entire Compulsory Question No. 1.
4. All questions carry equal marks.

UNIT 1:

UNIT II
Emerging Trends in Banking: Concept of E-Banking, Mobile Banking, Electronic Fund Transfer- ( RTGS & NEFT) and Core Banking. RBI Guidelines on Internet Banking, Challenges faced by Indian Banking, Cheque Truncation System.

UNIT III:
Insurance- Concept, functions, Types( Life and General) , New Insurance Products. Integration of third party and Re-insurance ,Co-existence of Banking and Insurance – their problems. Insurance as a cover to Banking risks Types of Risks, (systematic and unsystematic )

Unit IV
Bancassurance. Privatization of Insurance Business in India, Corporate Governance in Insurance. Future strategies for promoting insurance in India.

Practical: Project Report on innovative banking and insurance products
Recommended books


James L Athearn: Risk and Insurance, West Publications


V.V. Bhatt – Financial System: Sage Publ, New Delhi

Periasamy P. – Principles and Practices of Insurance –Himalaya, Mumbai