

॥ सा विद्या या विमुक्तये ॥



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

“ज्ञानतीर्थ” परिसर, विष्णुपुरी, नांदेड - ४३१६०६ (महाराष्ट्र)

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY NANDED

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वाणिज्य व व्यवस्थापन विद्याशाखेतील
येणाऱ्या B. Voc Course. या
विषयांचा च्या अभ्यासक्रमास शैक्षणिक
वर्ष २०२०-२१ पासून लागू करण्याबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, B. Voc या कोर्ससला दिनांक १८ मार्च २०२१ रोजीच्या अभ्यासमंडळाच्या बैठकीतील शिफारसीनुसार व मा. कुलगुरू महोदयांनी मा. विद्यापरिषदेच्या आधिन राहून खालील प्रमाणे B. Voc या अभ्यासक्रमास मान्यता दिली असून शैक्षणिक वर्ष २०१९-२० पासून लागू करण्यात येत आहे.

1. Cost and Management Accountancy (I year.)

2. Financial Markets (I year)

सदरील परिपत्रक प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेतस्थळावर उपलब्ध आहे. तरी ही बाब सर्व संबंधितांच्या निदर्शनास आणून द्यावे, ही विनंती.

ज्ञानतीर्थ परिसर,
विष्णुपुरी, नांदेड - ४३१ ६०६.
जा.क्र.: शैक्षणिक-०१/परिपत्रक/बी.व्होक/
२०२१-२२/३२६०
दिनांक : १९.०४.२०२१.



स्वाक्षरित/-
सहा कुलसचिव
शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. सहयोगी अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ३) मा. कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परीक्षा व मुल्यमापन मंडळ, यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ५) मा. प्राचार्य, संबंधित वाणिज्य व व्यवस्थापन महाविद्यालय, प्रस्तुत विद्यापीठ.
- ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ यांना देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेत स्थळावर प्रकाशित करावे



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड.

Swami Ramanand Teerth Marathwada University, Nanded

Syllabus

UGC Sanctioned Vocational Course

**Curriculum based on the
Choice Based Credit System (CBCS Pattern)
w.e.f. 2019-20**

**Name of the Programme:
B. Voc. (Financial Markets)
First Year (Sem. I & II)**

Programme Code: B.Voc. (FM)

Curriculum of B. Voc. Degree programmers (CBCS Pattern)

w.e.f. 2019-20

Bachelor of Vocational Studies (B. Voc.) is launched under the scheme of University Grants Commission on skill development based higher education leading to Bachelor of Vocational Studies (B. Voc.) degree with multiple exits as Diploma/Advanced Diploma under the National Skill Qualification framework (NSQF). The B. Voc. Programme incorporate specific job roles and their National Occupational Standards along broad based general education.

Duration of Program:

The duration of Program is 3 years with 4 exit points. After successful completion of-

1. First semester, a Certificate will be awarded to the candidate.
2. Second semester (1st Year) a Diploma will be awarded to the candidate.
3. Fourth semester (2nd Year) an Advance Diploma will be awarded to the candidate.
4. six semester (3rd Year) B. Voc. Degree will be awarded to the candidate

Eligibility criteria for admission: 12th class or equivalent from any stream.

Total number of seats:

B. Voc. (Cost and Management Accountancy): 50

B. Voc. (Financial Markets): 50

Reservation of Seats: As per rules of SRTM University, Nanded

Curriculum:

(i) Generic Component:

The general education component should adhere to the normal university standards. It should emphasize and offer courses which provide holistic development. However, it should not exceed 40% of the total curriculum.

(ii) Skill Component:

National Skill Development Corporation (NSDC) & Sector Skill Council (SSC) will share the curriculum of the identified job roles which will be aligned to qualification packs and National Occupational Standards.

Multiple entry and exit points

NSQF Level	Skill Component Credits	General Education Credits	Total Credits (Cumulative)	Normal calendar duration	Exit Points/ Awards
4 (Half year)	18	12	30	One Semester	Certificate
5 (Year 1)	36	24	60	Two Semesters	Diploma
6 (Year 2)	36	24	120	Four Semesters	Advanced Diploma
7 (Year 3)	36	24	180	Six Semesters	B.Voc. Degree

Objectives of the B.Voc.

The objectives of B.Voc degree programme are-

- (i) To provide judicious mix of skills relating to a profession and appropriate content of general education
- (ii) To ensure that the students have adequate knowledge and skills, so that they are work ready at each exit point of the programme
- (iii) To provide flexibility to students by means of pre-defined entry and multiple exit points
- (iv) To integrate NSQF within the undergraduate level of higher education in order to enhance employability of the graduates and meet industry requirements. Such graduates apart from meeting the needs of local and national industry are also expected to be equipped to become part of the global workforce and
- (v) To provide vertical mobility to students coming out of 10+2 with vocational subjects; and Community Colleges.

Programme Outcomes:

For B.Voc.the NSQF levels, graded from four to seven are defined in terms of learning outcomes which the learner must possess regardless of whether they are obtained through formal, non formal or informal learning.

The curriculum is designed in a manner that at the end of each year the students can meet below mentioned level descriptors of NSQF.

Level	Process required	Professional Knowledge	Professional skill	Core skill	Responsibility
Level 4	Work in familiar, predictable, routine, situation of clear choice	Factual knowledge of field of knowledge or study	Recall and demonstrate practical skill, routine and repetitive in narrow range of application, using appropriate rule and tool, using quality concepts	Language to communicate written or oral, with required clarity, skill to basic arithmetic and algebraic principles, basic understanding of social political and natural environment	Responsibility for own work and learning
Level 5	Job that requires well developed skill, with clear choice of procedures in familiar context	Knowledge of facts, principles, processes and general concepts, in	A range of cognitive and practical skills required to accomplish tasks and solve	Desired mathematical skill, understanding of social, political and some skill of	Responsibility for own work and learning and some responsibility for other's works

		a field of work or study	problems by selecting and applying basic methods, tools materials and information	collecting and organizing information, communication.	and learning
Level 6	Demands wide range of specialized technical skill, clarity of knowledge and practice in broad range of activity involving standard/ non-standard practices	Factual and theoretical knowledge in broad contexts within a field of work or study	A range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Reasonably good in mathematical calculation, understanding of social, political and reasonably good in data collecting organizing information, and logical communication	Responsibility for own work and learning and full responsibility for other's works and learning
Level 7	Requires a command of wide ranging specialized theoretical and practical skill, involving variable routine and non-routine context	Wide ranging, factual and theoretical knowledge in broad contexts within a field of work or study	Wide range of cognitive and practical skills required to generate solutions to specific problems in a field of work or study	Good logical and mathematical skill understanding of social political and natural environment good in collecting and organizing information, communication and presentation skill	Full responsibility for output of group and development

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B. Voc. (Financial Markets) CBCS Pattern in w.e.f. 2019-20 Programme Code: B.Voc (FM)

Sr. No.	Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Semester -I			12	18	30	300	450	750	675
1.	Fundamentals of Mutual Funds	BV-FM-1.1	3	2	5	75	50	125	105
2.	Fundamentals of Financial Accounting & Cost Accounting	BV-FM-1.2	3	2	5	75	50	125	105
3.	Financial Planning for investors	BV-FM-1.3	3	2	5	75	50	125	105
4.	Fundamentals of Business Mathematics and Statistics	BV-FM-1.4	3	2	5	75	50	125	105
5.	Soft Skills (English)	BV-FM-1.5	-	4 (3 theory and 1 practical)	4	-	100	100	75
6.	Any one course from the* A) SWAYAM-NPTEL/ B) DMFA/ C) Management Skills	BV-FM-1.6	-	4	4	-	100	100	120
7.	FinLit Course**/ NISM Course***/ Training and project	BV-FM-1.7	-	2	2	-	50	50	60
Semester -II			12	18	30	300	450	750	675
8.	Financial Accounting (Paper-1)	BV-FM-2.1	3	2	5	75	50	125	105
9.	Fundamentals of Securities Markets	BV-FM-2.2	3	2	5	75	50	125	105
10.	Financial Planning and Securities Markets	BV-FM-2.3	3	2	5	75	50	125	105

11.	Business Computer Applications	BV-FM-2.4	3	2	5	75	50	125	105
12.	Communicative English	BV-FM-2.5	-	4 (3 theory and 1 practical)	4	-	100	100	75
13.	Any one course from the* A) SWAYAM-NPTEL/ B) Emotional Intelligence/ C) Banking Services Skills	BV-FM-2.6	-	4	4	-	100	100	120
14.	FinLit Course**/ NISM Course***/ Training and project	BV-FM-2.7	-	2	2	-	50	50	60

GUIDELINES FOR CREDIT CALCULATION

- Guidelines used for credit calculation are in alignment with the UGC Guidelines. The below norms are used for computation of credit hours:
- Under Skills Component:
 - Theory: 1 Credit = 15 hours of Teaching
 - Practical/Internship: 1 Credit = 30 hours of training
- Under General Component:
 - Theory: 1 Credit = 15 hours of Teaching
- The below norms are used for computation of credits under B.Voc.
 - 40% weightage has been assigned to Theory
 - 60% weightage has been assigned to Practical/Lab credits/Internship/field work
- One credit is equivalent to one hour of teaching (lecture or tutorial) or two hours of practical work/field work per week. Accordingly, one Credit would mean equivalent of 14-15 periods of 60 minutes each or 28 – 30 hrs of workshops/ labs.
- For internship / field work, the credit weightage for equivalent hours shall be 50% of that for lectures / tutorials.
- For self-learning, based on e-content or otherwise, the credit weightage for equivalent hours of study shall be 50% of that for lectures / tutorials.
- For SWAYAM-NPTEL Course 2 credits (1 course of 8 week or 2 courses of 4 week) will be based on the certificate given by the SWAYAM-NPTEL and 2 credits will be given by the course mentor on the basis of continuous evaluation of students. If the online course is of 3 credits (12 week), the remaining 1 credit will be given by the course mentor on the basis of continuous evaluation of students.
- In semester-VI, a student may be given the option for On-job-training/ internship upto 14 credits under the Skill component (SC).

Swami Ramanand Teerth Marathwada University, Nanded

B. Voc. (Financial Markets) Semester-I

Paper-1: Fundamentals of Mutual Funds

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Fundamentals of Mutual Funds	BV-FM-1.1	3	2	5	75	50	125	105

Objectives of the Course:

1. To acquire adequate knowledge of the basic concepts of laws of mutual funds, their role and structure, different kinds of mutual fund schemes and their features.
2. TO study how mutual funds are distributed in the market-place and how suitable products and services can be recommended to investor, Accounting, valuation and taxation of various products.

Course Contents:

1. Concept and Role of a Mutual Fund: (10 periods)

Concept, History, Functions, Advantages and limitations of a mutual fund, Investment objectives, Assets under management (AUM), Fund running expenses, Net asset value (NAV), Closed end funds and open ended funds, Categorization of funds by: investment objective, investing horizon, asset class. International funds, Fund of Funds, Exchange Traded Funds (ETF)

2. Fund Structure, Constituents, Legal and Regulatory Environment:

(12 periods)

Structure of mutual funds in India and related regulations, Role of the sponsor, trustee and Asset Management Company (AMC) and related regulations, Role of regulators in India, Role and functions of SEBI in regulating mutual funds, Self regulatory organizations, Role and functions of AMFI, AMFI Code of Ethics, Investment restrictions and related regulations, Investor rights and obligations

3. Offer Document: (08 periods)

Regulations with respect to drafting and filing of an Offer Document for NFO, Process of NFO and steps involved in marketing an NFO, Objectives of information disclosure in an offer document, Statement of Additional Information (SAI) and related regulations, Scheme Information Document (SID) and related regulations, Key Information Memorandum (KIM) and related regulations

4. Fund Distribution, Sales Practices, Accounting, Taxation and Valuation: (12 periods)

Types of investors and eligibility, Distribution channels for mutual funds, Pre-requisites to become a mutual fund distributor, Key elements of agreement between distributor and a mutual fund, Sales practices and commission structure, Types of commissions and transaction charges, AMFI Code of Conduct, Process for KYD, Account and expenses, Valuation and taxation.

5. Investor Service: (12 periods)

Mutual Fund Investors, Sources of information on eligibility, KYC Requirements for mutual fund investors, PAN Requirements for mutual fund investors and Micro-SIPs, Additional Documentation Requirements applicable for institutional investors, Demat Account, transactions with mutual funds, Payment Mechanism for Purchase / Additional purchase, transactions through stock exchange, Investment Plans and Services,

References:

1. Mutual Fund Distributors-National Institute of Securities Markets (NISM), Taxmann Publications Private Ltd, Mumbai
2. National Institute of Financial Management (NIFM), Mutual Fund

Paper-2: Fundamentals of Financial & Cost Accounting

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Fundamentals of Financial Accounting & Cost Accounting	BV-FM-1.2	3	2	5	75	50	125	105

Objectives of the course:

1. To gain comprehensive understanding of all aspects relating to financial statements & Cost Statement,
2. To Understand Principal & Procedure of Accounting & their applications in different situations,
3. To Prepare Accounting for various entities under different situations.
4. To Understand Basic Concepts of Cost Accounting.

Course Contents:

- 1. Introduction & Accounting Process: (12 periods)**
Meaning, Definition, Need, Objectives, Scope of Accounting, Accounting Principles, Accounting Concepts and Conventions, Revenue expenditure and incomes, capital expenditure and income, Double entry system, Books of prime entry, Subsidiary Books, Cash Book, Journal, Ledger, Trial Balance, Depreciation - Methods (Straight Line and Diminishing Balance methods only), Rectification of Errors, Bank Reconciliation Statements.
- 2. Accounting for Special Transactions: (10 periods)**
Bill of Exchange– Meaning, Needs & Importance of Bill of Exchange (Excluding accommodation bill & Insolvency), Consignment Account-Meaning, Needs & importance of Consignment Account, Cost Price, Invoice Price, commission & Valuation of Stock, Joint Venture Account- Introduction of Joint Venture Account, Importance of Joint Venture Account & Practical Problem on it.
- 3. Final Accounts of a Profit making concern: (14 periods)**
Meaning & Importance of Final Accounts Of a Profit making concern (for sole proprietorship concern only), Preparation of Trading Account, Profit & Loss Account and Balance Sheet, Accounting treatment of bad debts, reserve for bad and doubtful debts, provision for discount on debtors and provision for discount

on creditors, Outstanding Expenses, Prepaid Expenses, Income received in advance & Income received but not received .

4. Final Accounts of a Not-for-Profit Making Concern: (10 periods)

Meaning & Importance of Final Accounts Of a Not-for- Profit making concern, Preparation of Receipts and Payments Account, Preparation of Income and Expenditure Account, Preparation of Balance Sheet, After Solving Additional Information .

5. Fundamentals of Cost Accounting: (08 periods)

Meaning, Definition, Needs, Significance, Scope of Cost Accounting, its relationship with Financial Accounting & Management Accounting, Classification of Cost, Format of Cost Sheet.

References:

1. A New Approach to Accountancy - Prof. H. R. Kotalwar, Discovery Publishers, Latur.
2. Book- Keeping & Accountancy (Std XI & XII)- L. N. Chopde& D. H. Choudhari.
3. Book- Keeping & Accountancy (Std XI & XII)-Ashtikar & Duggal.
4. Modern Accountancy Volume – A Mukharjee M. Hanif
5. Cost Accounting: Dr. S. N. Maheshwari
Cost Accounting: R. S. N. Pillai& V. Bagavathi

Paper-3: Financial Planning for Investors

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Financial Planning for Investors	BV-FM-1.3	3	2	5	75	50	125	105

Objectives of the Course:

1. To acquire adequate knowledge for financial planning.
2. TO study selection of the scheme and right investment product on the basis of return, risk and performance of the funds and helping the investors with financial planning.

Course Contents:

1. Return, Risk and Performance of the Funds: (10 Periods)

Drivers of returns in a scheme, Measures of returns, Scheme returns and investor returns, Drivers of risk in a scheme, Measures of risk, Benchmarks and performance- for equity schemes, debt schemes and for other schemes, Quantitative measures of fund manager performance- Absolute & relative returns and risk-adjusted returns.

2. Scheme Selection: (12 Periods)

Steps in selecting equity funds and debt funds, Steps in evaluating a money market fund and identifying factors impacting their performance, Steps in evaluating balanced mutual funds and evaluation of factors impacting their performance, Sources of data to track mutual fund performance, Classification of assets into physical and financial assets, Features of physical assets such as gold and real estate, Features of financial assets.

3. Selection of right Investment products: (08 Periods)

Financial and Physical Assets – concept and implication, Gold – Physical or Financial?, Real Estate – Physical or Financial?, Disadvantage of real estate in physical form, Fixed Deposit or Debt Scheme, National Pension System (NPS), kinds of pension scheme, Other Financial Products.

4. Investors Financial Planning: (12 Periods)

Introduction and meaning of financial planning, Assessment of financial goals, Investment horizon, Assessing the fund requirement, Objectives and benefits of financial planning, Need for Financial Planners, Alternate financial planning approaches, Life Cycle and Wealth Cycle in Financial Planning, Financial planning tools.

5. Model portfolios and Financial Plans: (12 Periods)

Risk Profiling- Need for risk profiling, Factors that influence the investor's risk profile, Asset allocation, Role of asset allocation, Types of asset allocation- Strategic asset allocation, Tactical asset allocation, Model portfolios.

References:

3. Mutual Fund Distributors-National Institute of Securities Markets (NISM), Taxmann Publications Private Ltd, Mumbai
4. National Institute of Financial Management (NIFM), Mutual Fund

Paper- 4: Fundamentals of Business Mathematics and Statistics

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Fundamentals of Business Mathematics and Statistics	BV-FM-1.4	3	2	5	75	50	125	105

Objectives of the course:

1. To Understand the basic concepts of basic statistics
2. To Demonstrate to explain the relevance and use of statistical tools for analysis and forecasting

Course Contents:

- 1. Arithmetic operations: (10 periods)**
Meaning, properties, ratio of equality and inequality, different kinds of ratios- compound ratio, duplicate ratio, triplicate ratio, sub-duplicate ratio, and sub triplicate ratios, continued ratios, proportions – basic rules and illustrations, Simple and Compound interest, Arithmetic Progression and Geometric Progression, Numerical problems
- 2. Introduction to Statistics and Measures of Central Tendency: (10 periods)**
Introduction to Statistics, meaning, definition, importance and scope of statistics, limitations of statistics, Collection of Data, Diagrammatic Representation of Data, Frequency Distribution, Graphical Representation of Frequency Distribution, Numerical problems
- 3. Measuring central tendency and dispersion: (12 periods)**
Methods for measures of central tendency, Individual Series, Discrete series, Continuous series- Mean Median, Mode, Mean Deviation, Range, Quartiles and Quartile Deviation Standard Deviation, Co-efficient of Variation, Karl Pearson and Bowley's Coefficient of Skewness, Numerical problems
- 4. Correlation and Regression: (14 periods)**
Introduction, Types of correlation, Karl Pearson's, Rank Correlation method, Significance of Measuring Variation, Introduction of Regression, Regression Lines, Methods of Calculating Regression Equations or Derivation of Regression Lines, Regression Equations through Regression Coefficients,

Properties of Regression Coefficient, Relation between Correlation and Regression, Numerical problems

5. Probability: (08 periods)

Probability: Random Experiment or Trial, Events, Sample space, Complementary Events, Favorable Cases, Measurement of Probability, Theorem of Probability, Bayes' Theorem, ODDS, Numerical problems

Reference books:

1. Statistical Methods - S. C. Gupta
2. Fundamentals of Statistics - S. D. Gupta
3. Statistics (Theory, Methods & Applications) – Sanehti & Kepur.
4. Business Statistics - S. S. Desai
5. Business Statistics - G. V. Kibhojkar
6. Sankhiki Paddhati - Dr. B.G. Khatal, Prashant publication, Jalgaon-2017

Paper-5: Soft Skills (English)

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Soft Skills	BV-FM-1.5	-	4 (3 theory and 1 practical)	4	-	100	100	75

Objective of the paper:

To develop the abilities/skills that can help a professional communicate, corroborate, convince, evaluate and look into the continuing as well as the upcoming trends of the corporate world from time to time

Course Contents:

- 1. Introduction and Aspects of Soft Skill: (12 Periods)**
Introduction to Soft Skills, Aspects of Soft Skills, Effective Communication Skills, Classification of Communication, Personality Development, Positive Thinking, Telephonic Communication Skills, Communicating Without Words, Paralanguage
- 2. Business Communication Skills: (12 Periods)** Proxemics, Haptics - The Language of Touch, Meta-communication, Listening Skills, Types of Listening, Negotiation Skills, Culture as Communication, Organizational Communication, Communication Breakdown, Advanced Writing Skills, Principles of Business Writing, Types of Business Writing
- 3. Business Reporting Skills: (10 Periods)**
Business Writing, Business Letters, Business Letters- Format and Style, Types of Business Letter, Writing Reports, Types of Report, Strategies for Report Writing, Evaluation and Organization of Data, Structure of Report, Report Style, Group Communication Skills
- 4. Planning for Presentation: (12 Periods)**
Leadership Skills, Group Discussion, Group Discussion, Meeting Management, Adaptability & Work Ethics, Advanced Speaking Skills, Oral Presentation, Speeches & Debates, Combating Nervousness, Patterns & Methods of Presentation, Oral Presentation Planning & Preparation.
- 5. Business presentation and critical thinking: (08 Periods)**
Making Effective Presentations, Speeches for Various Occasions, Interviews, Planning & Preparing Effective Resume, Drafting an Effective Resume, Facing

Job Interviews, Emotional Intelligence & Critical Thinking, Applied Grammar.

Reference books:

1. Butterfield, Jeff. Soft Skills for Everyone. New Delhi: Cengage Learning. 2010.
2. Chauhan, G.S. and Sangeeta Sharma. Soft Skills. New Delhi: Wiley. 2016.
6. Goleman, Daniel. Working with Emotional Intelligence. London: Bantam Books. 1998.
7. Hall, Calvin S. et al. Theories of Personality. New Delhi: Wiley. rpt. 2011.
8. Holtz, Shel. Corporate Conversations. New Delhi: PHI. 2007.
9. Kumar, Sanajy and PushpLata. Communication Skills. New Delhi: OUP. 2011.
10. Lucas, Stephen E. The Art of Public Speaking. McGraw-Hill Book Co. International Edition, 11th Ed. 2014.
11. Penrose, John M., et al. Business Communication for Managers. New Delhi: Thomson South Western. 2007.
12. Sharma, R.C. and Krishna Mohan. Business Correspondence and Report Writing. New Delhi: TMH. 2016.
13. Sharma, Sangeeta and Binod Mishra. Communication Skills for Engineers and Scientists. New Delhi: PHI Learning. 2009, 6th Reprint 2015.
14. Thorpe, Edgar and Showick Thorpe. Winning at Interviews. Pearson Education. 2004.
15. Turk, Christopher. Effective Speaking. South Asia Division: Taylor & Francis. 1985.

Swami Ramanand Teerth Marathwada University, Nanded

B. Voc. (Financial Markets) First Year Semester-I

Paper No. BV-FM- 1.6 (A): SWAYAM-NPTEL Course OR (B) DMFA/
(C) MANAGEMENT SKILLS

Any one course from the SWAYAM-NPTEL list of the Courses*OR
Decision Making Using Financial Accounting OR (C) Management Skills

Paper No. BV- FM - 1.6 (A): SWAYAM-NPTEL Course

As per the UGC 'Credit Framework for online learning courses through SWAYAM, Regulation 2016'; maximum upto 20% online courses can be allowed to be counted for credit. Grades earned by successful students studying in conventional courses shall be transferred to the academic record of such Students. For SWAYAM-NPTEL Course 2 credits (1 course of 8 week or 2 courses of 4 week) will be based on the certificate given by the NPTEL and 2 credits will be given by the course mentor. If the online course is of 3 credits (12 week), the remaining 1 credit will be given by the course mentor on the basis of continuous evaluation of students.

If a student fails in the opted SWAYAM-NPTEL course, s/he will have two choices; he can opt for another SWAYAM course of equivalent credit in the next semester, or he can revert to the traditional exempted course offered by the university. Such student's claim to attend classes for the said course and undergo continuous assessment will remain unaffected. Such a student will be able to undertake the traditional course under the mentor in the immediate succeeding semester so as to avoid any loss of semester.

Paper No. BV- FM- 1.6 (B): Decision Making Using Financial Accounting

Objective of the course:

This course aims at developing skills to understand, evaluate and use financial information in business decision making. The course will introduce participants to develop an understanding of the important tools and techniques used in analyzing financial information.

Course Contents:

- 1. Basic concepts of Financial Accounting: (12 Periods)**
Conceptual Basis of Financial Accounting, Concepts and Interactions of Financial Statements, Accounting Records and Systems, Credit and debit Journal and Ledger
- 2. Financial Statements: Balance sheet and Income Statement: (12 Periods)** Concepts, Components, How to prepare Balance sheet and Income Statement, Problems
- 3. Financial Statements: Cash flow Statement: (10 Periods)**
Concepts, Components, How to prepare Cash flow Statement, Problems
- 4. Financial Statement Analysis: (12 Periods)**
Reading financial statements, Financial Ratios

5. Accounting Fraud and Governance:

(08 Periods)

Case studies of accounting frauds and governance

Reference books:

1. Accounting: Text and Cases; Robert N Anthony, David F Hawkins and Kenneth A Merchant
2. Management Accounting; Atkinson, Kaplan, Young, Matsumura and Kumar; Pearson Education Asia.
3. Accounting for Management, S.K. Bhattacharyya & John Dearden, Vikas Publishing House Pvt. Ltd.
4. Introduction to Financial Accounting, Charles T Horngren, Prentice Hall Publication

Paper No. BV- FM- 1.6 (C): Management Skills

Course Objectives:

- 1 Students develop and understanding of important concept of management skills
- 2 To Know how the skills apply into working effectively within organisation
- 3 To help students develop skills necessary to performance
- 4 To provide Opportunities to practice important management skills

Outcomes:

After acquired the skills of management students be capable

- 1 Improve the technical skill and ability
- 2 students can develop his analytical ability & competent use of tool, work resolved the solve the problems
- 3 It help to coordinate and resolved the conflict within organisations
- 4 It can develop the team work 5 It help to develop integrity, self-awareness dedication, external conduct amongst the people

Pre- requisite:

Classroom, Board, Notes, E-learning, PPT, DVD, Books, Lectures, etc.

Course Contents:

Chapter 1: Decision Making Skill Introduction, Concept, decision making, importance of decision making, Challenges in the process of decision making.

Chapter 2: Time Management Skill Introduction, concept, Importance, steps and Techniques of time management, Hurdles of effective time managements

Chapter 3: Presentation Skill Definition, Types, benefits Subject selection

Chapter 4: Communication Skill Concept, Forms of communication, Channels, process of communication

Suggested Readings:

1. Stoner, Freeman, Gilbert Jr. : Management (Pearson education)
2. Kootz,O'Donnell , Weighrich : Essentials of Management
3. Michael, J. Stahl: Management -Total Quality in a global environment (Blackwell Business)
4. Newman, Warren and Summer: The Process of Management, Concept, Behaviour & Practice.
5. Brech , E.F.L. : Principles and Practice of Management
6. Drucker , P.F. : Managements , Tasks , Responsibilities , Practices
7. Asha Kaul : Effective Business Communication (PHI)
8. RonLudlow, Fergus Panton : The Essence of Effective Communication(PHI)
9. Efrain , jae, david , H. Micheal : Electronic Commerce : A Managerial Perspective (Pearson Education)
10. Carr D.K. and Johansson H.J. - Best Practices in Re-engineering (MGH)

Swami Ramanand Teerth Marathwada University, Nanded

B. Voc. (Financial Markets) Semester-II

Paper-8: Financial Accounting (Paper-1)

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Financial Accounting (Paper-1)	BV-CMA-2.1	3	2	5	75	50	125	105

Objectives of the course:

1. To gain understanding and to provide working knowledge of accounting concepts,
2. To understand detailed procedures and documentation involved in financial accounting system,
3. To prepare necessary financial statements related to different business entities,
4. To construct financial statements for understandability and relevance of stakeholders.

Course contents:

- 1. Accounting Standards: (08 periods)**
Introduction, Significance, Scope of Accounting Standards, Accounting Standard Board, Indian Accounting Standards, AS – 1: Disclosure of Accounting Policies, AS – 2: Valuation of Inventories, AS – 10: Property, Plant and Equipment.
- 2. Preparation of Financial Statements: (12 periods)**
Preparation of Financial statements of Profit Oriented organizations: P&L Account, Balance Sheet, reparation of Financial Statements from Incomplete Records.
- 3. Partnership Accounts: (12 periods)**
Meaning, Importance, Scope of Partnership Firm, Admission, Retirement, Death, Treatment of Joint Life Policy, Dissolution of partnership firms including piece meal distribution, Amalgamation of partnership firms
- 4. Accounting for Special Transactions: (14 periods)**
Introduction, Parties in Bills of Exchange, Treatment of Discount in the Books of the Bank, Accounting for Self-Balancing Ledgers , Accounting for Hire Purchase and Installment System,

- 5. Accounting in Computerized Environment: (08 periods)**
Meaning, Importance, Needs, Significance, Scope, Features of Computerized Accounting, Grouping of Accounts, Ledger hierarchy, Accounting Packages and their selection criteria.

Reference Books:

1. A New Approach to Accountancy - Prof. H. R. Kotalwar, Discovery Publishers, Latur.
2. Book- Keeping & Accountancy (Std XI & XII)- L. N. Chopde& D. H. Choudhari.
3. Book- Keeping & Accountancy (Std XI & XII)-Ashtikar&Duggal.
4. Modern Accountancy Volume – A Mukharjee M. Hanif
5. Advances Accounting – Dr. Shukla&DrGerewal

Paper- 9: Fundamentals of Securities Markets

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Fundamentals of Securities Markets	BV-FM-2.2	3	2	5	75	50	125	105

Objectives of the course:

1. To study the basics of the Indian Securities Markets.
2. To know the various processes involved in Primary and Secondary Markets
3. To understand the schemes and products in Mutual Funds and Derivatives Markets in India.
4. To know the steps in financial planning process.

Course Contents:

1. Securities Market and Performance: (10 Periods)

Securities markets and securities: Introduction and definition, Features of securities markets, Components of Indian financial markets, Security markets: Structure and participants, Regulators of securities markets – Security and Exchange Board of India (SEBI)-Functions of SEBI, Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), Ministry of Finance (MoF), Role of Securities Markets as Allocators of Capital.

2. Securities- Concept, Types and Features: (12 Periods)

Equity and debt securities, features of equity capital, features of debt capital, choice between equity and debt financing, investing in equity, Process of equity investment, equity research, equity analysis and valuation, risk and return from investing in equity, basic features of a debt instrument, types and structures of debt instruments, Types of Coupon structure, Classification of Debt Instruments, Concepts and Terms Relating to Debt Securities, Investment opportunities under debt and equities.

3. Primary Markets: (12 Periods)

Introduction, Definition, Functions of primary market, Difference between primary market and secondary market, Types of Issues, Issuers in primary market, Regulatory Framework for Primary Markets, Regulation pertaining to public issue of shares, Types of Investors, Types of Public Issue of Equity Shares, Pricing a Public Issue of Shares, Public Issue Process, Prospectus, Applying to a Public Issue.

4. Secondary Market: (08 Periods)

Role and function of the secondary market, Market structure and Participants in secondary market, Brokers and client acquisition, Trade Execution, cost of trading, Settlement of Trades, Determination of settlement obligation, Market Information and Regulation, Risk Management Systems, Rights, Obligations and grievance redressal in secondary market.

5. Derivative Market:**(12 Periods)**

Introduction, Definition of derivatives, Concepts of underlying derivatives, Types of derivative products, structure of derivative markets, trading and settlement process: Equity Futures, Options – trading and settlement process, Risk Management in Derivative Markets, Costs, Benefits and Risks of Derivatives, Market Indicators.

References:

1. Securities Market -National Institute of Securities Markets (NISM), Taxmann Publications Private Ltd, Mumbai
2. NSE's certification in Financial Management (NCFM) Module

Paper-10: Financial Planning and Securities Markets

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Financial Planning and Securities Markets	BV-FM - 2.3	3	2	5	75	50	125	105

Objectives of the course:

1. To study the segments of Indian Securities Markets.
2. To know about various investment products available in Indian financial market
3. To understand management and measuring of investment risk
4. To know the steps in financial planning process.

Course Contents:

1. Introduction to Indian Financial Market: (10 Periods)

Introduction, Features of Indian Financial Markets, Structure of Financial Markets in India - Banking System, Securities Market, Commodities Market, Foreign Exchange Market, Insurance Market, Pension Market, Role of Participants in the Financial Markets, Regulators of Financial Markets

2. Segments of Securities Markets: (12 Periods)

Nature and Definition of Primary Markets, Functions of the Primary Market, Types of Issues, Issuers in primary market, Types of Investors, Types of Public Issue of Equity Shares, Regulatory Norms for Public Issue of Shares, Role and Function of the Secondary Market, Market Structure and Participants, Market Information, Risk Management Systems in the Secondary Markets

3. Investment Product: (14 Periods)

Small Saving Instruments- Public Provident Fund, National Savings Certificate (NSC), Senior Citizens' Saving Scheme (SCSS), Post Office Monthly Income Scheme, Post Office Time Deposits (POTD), Post Office Recurring Deposit. Fixed Income Instruments, Alternate Investments, Derivatives and Structured Products, Private Equity and Venture Capital, SEBI (Alternative Investment Funds) Regulations, 2012, Direct Equity, Valuation Measures Price

4. Managing Investment Risk and Measuring Investment Returns:

(10 Periods)

Meaning of risk, Types of risk, Methods to measuring the risk, Concept of Compounding, Time Value of Money, Internal Rate of Return (IRR), Difference between CAGR and IRR, Net Present Value (NPV), Holding Period Return, Real Rate of Return, Nominal Rate of Return, Tax Adjusted Return

5. Concept of Financial Planning:

(08 Periods)

Meaning of financial planning, Need for Financial Advisory Services, Scope of Financial Planning Services, Financial Advisory and Execution, Assets, Liabilities and Net worth, Preparation of Budget, Financial Planning Delivery Process, Defining the Client-Planner Relationship, Understanding Client's Financial Situation, Risk Profiling, Portfolio Construction

References:

1. NISM-Series-X-A: Investment Adviser (Level 1) Certification Examination
2. Securities Market - National Institute of Securities Markets (NISM), Taxmann Publications Private Ltd, Mumbai
3. NSE's certification in Financial Market (NCFM) Module

Paper-11: Business Computer Applications

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Business Computer Applications	BV-FM-2.4	3	2	5	75	50	125	105

Objectives of the course:

1. To give the basic knowledge of computer to the students
2. To know the recent developments in Information Technology
3. To Develop knowledge about Word, Excel, Powerpoint & Internet

Course Contents:

- 1. Computer Fundamentals and Operating System: (08 Periods)**
Introduction to Computer, Computer System, Essentials and part of computers to run the system, Memory, Input-Output Devices, Introduction of operating system, Overview, Windows Operating System,
- 2. MS-Word: (14 Periods)**
Introduction of MS Word, Document – creation, editing, printing. Making Tables, Spell Check and Grammar Check, Finding, Replacing and Proofing Text, Bullets & Numbering, Tabs, Paragraph Formatting, Page Formatting, Insertion of Page no, Header and Footer, Mail Merge, Security Features in MS Word, Checking and Removing Virus, Converting word document to web document, PDF Files
- 3. MS Excel: (12 Periods)**
Introduction, Creating a workbook, Using sheets in a workbook, Editing, Copying, Formatting Data, Cell Referencing, Ranges, Application of Auto/Advance Filter, Sorting, Subtotal, Mathematical, Logical, Statistical and Financial function, Application of V/H look up and validation, Creating Macros, Pivot Tables and Charts, Project on preparation of MIS Report
- 4. MS PowerPoint and MS Access: (12 Periods)**
Introduction, Opening a presentation, Adding Slides, Fonts, styles, effect, alignment, text direction, Background Themes and Styles, Tables, Charts, Graphs, Clip Art/Scanned Object, Project on preparation of Power point presentation, Overview of MS Access, What is Access used for, Access Basics,

Data Compiling in Access, Different Objects of MS Access, Tables, Queries, Forms, Reports, Database Concepts-Data, DBMS, RDBMS.

5. Web Technology:

(08Periods)

Basic Concept of Internet, Services and Languages used in Internet, Types of Internet Connection, Address, Protocol, Browsers, Difference between Internet, Intranet, Extranet, www.

Reference Book:

1. Dr. Jitendra Ahirrao- Fundamentals of Information Technology – Kailash Publication, Aurangabad.
2. V. Rajaraman – Fundamentals of Computers – Prentice Hall of India, New Delhi.
3. Kapur V.K. – Computer & Information Technology – Sultan Chand & Sons, New Delhi.

Paper 12: Communicative English

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
Communicative English	BV-FM -2.5	-	4 (3 theory and 1 practical)	4	-	100	100	75

Objectives of the course:

1. To develop professionals with idealistic, practical and moral values.
2. To develop communication and problem solving skills
3. To increase confidence and enthusiasm
4. To develop effective presentation skills.
5. To develop all-round personalities with a mature outlook to function effectively in different circumstances

1. Sounds in English: (14 Periods)

Standard Language and Queen's English Phonemes of English: Vowels, Phonemes of English: Diphthongs and Consonants Stress and Rhythm Intonation, Phonemic Transcription

2. Voice and Delivery: (10 Periods)

Voice and Personality, How to Improve Voice, How to Improve Delivery Pace, Pause, Pitch, Volume Modulation Resonance

3. Basic Conversation Skills: (10 Periods)

Greetings and making introductions, asking for information and giving instructions, Making requests, Agreeing and disagreeing, Making recommendations

4. Appearing in Interviews and taking Interviews: (10 Periods)

Interviewing Skills, Appearing in an Interview, Conducting an Interview, Analysis of a bad interview, Analysis of a good interview

5. Making and Assessing Presentations: (10 Periods)

How to Make Successful Presentations, How to Make Successful Presentations, Analysis of a Bad Presentation, Analysis of a Good Presentation

Reference Books:

1. Prentice-Hall of India Pvt.Ltd, A Course in Phonetics and Spoken English, Sethi J, Dhamija P.V
2. Cambridge Edition 4th 2010, English Phonetics And Phonology: A Practical Course 4th Edition, Peter Roach
3. Arihant 2012, Conversation Skills for All Occasions. Gupta
4. Mihails Konoplovs, Conversation Skills for Beginners, Blake Dale
5. Goodwill Publishing House, Interview Skills, Paul D.S, Kaur Manpreet

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B. Voc. (Financial Markets) First Year Semester-II

Paper No. BV- FM- 2.6 (A): SWAYAM-NPTEL Course OR

Paper No. BV- FM-2.6 (B): Emotional Intelligence OR

Paper No. BV-FM-2.6(C) Banking Service Skills

Paper No. BV- FM- 2.6 (A): SWAYAM-NPTEL Course

As per the UGC 'Credit Framework for online learning courses through SWAYAM, Regulation 2016'; maximum up to 20% online courses can be allowed to be counted for credit. Grades earned by successful students studying in conventional courses shall be transferred to the academic record of such Students. For SWAYAM-NPTEL Course 2 credits (1 course of 8 week or 2 courses of 4 week) will be based on the certificate given by the NPTEL and 2 credits will be given by the course mentor. If the online course is of 3 credits (12 week), the remaining 1 credit will be given by the course mentor on the basis of continuous evaluation of students.

If a student fails in the opted SWAYAM-NPTEL course, s/he will have two choices; he can opt for another SWAYAM course of equivalent credit in the next semester, or he can revert to the traditional exempted course offered by the university. Such student's claim to attend classes for the said course and undergo continuous assessment will remain unaffected. Such a student will be able to undertake the traditional course under the mentor in the immediate succeeding semester so as to avoid any loss of semester.

Paper No. BV- FM-2.6 (B): Emotional Intelligence

Objectives of the course:

This course is designed to sensitize the participants about the concept, theory and applications of emotional intelligence. The participants will get to know the added advantage of EQ the software of the brain over the hardware (IQ). This programme will also explore how our hearts rule over our heads for creative creation.

- 1. Introduction:** (14 Periods)
Introduction to emotion, intelligence & wisdom; Concept, theory, measurement and applications of intelligence
- 2. Basic concepts of Emotional Intelligence-I:** (10 Periods)
Emotional intelligence: concept, theory and measurements; Correlates of emotional intelligence

- 3. Basic concepts of Emotional Intelligence-II: (10Periods)**
Emotional intelligence, culture, schooling and happiness; for enhancing emotional intelligence EQ mapping
- 4. Stress Management: (10Periods)**
Managing stress, suicide prevention, through emotional intelligence, spirituality and meditation
- 5. Application of emotional intelligence: (10Periods)**
Application of emotional intelligence at family, school and workplace

Reference Books:

1. Emotional Intelligence: Perspectives in Organizations by Rabindra Kumar Pradhan and Purnima Mathur (Academic Excellence Pvt Ltd, New Delhi, 2008)
2. Human Resources Management in Indian: Emerging Issues & Challenges by Dr. Rabindra Kumar Pradhan & Chinmay Kumar Poddar (New Century Publications, New Delhi, 2013)
3. Emotional Intelligence: Optimizing Human Performance at Work by Rabindra Kumar Pradhan & Nutankumar Thingujam (Lap Lambert Publisher, Germany, 2012)

Paper No. BV- FM-2.6 (C): Banking Service Skills

Course Objectives:

1. To enlighten the students with Introduction of banking concept and dynamic services
2. To expose the student to Banking operations and management
3. To enable the students familiarising with banking law and practice
4. To assist to students in understanding corporate law affecting the operations of banks
5. To enable the students aware with credit aspects CASA banking products

Course Outcomes

- 1 It is helpful to acquaint the knowledge of banking procedure
- 2 It is helpful to understand the detail knowledge of banking and financial situations
- 3 It is helpful to enable Banking, Economics, and management experience

Course Contents:

Unit I:

Introduction to Banking: Banking History, Types of Banking in India, Banking Functions, different types of Products and services, Challenges of Banking,

Unit II :

Basics of Banking Types of deposits, features and benefits, savings- current, fixed, and recurring deposits, types of Loans, retail lending, secured and unsecured.

Unit III :

Account opening Process: Account Opening, filling the various banking forms, KYC form, filling the loan application, submission of necessary documents.

Unit IV : Banking Operations Underwriting rules and regulations, governing accounts opening process Transactions in Bank account: cash transfer, clearing, ECS, ATM, Pos payment wallets, Services channels Internet, Mobile

Reference Books:

1. Banking Law, Theory and Practice – Sundaram and Varshney – Sultan Chand Co.,
2. Banking and Financial Systems – B. Santhanam (Margham Publishers)
3. Banking Law, Theory and Practice- S.N. Maheswari, Kalyani Publications.
4. Indian Banking – Parameswaran – S.Chand and Co,
5. Banking Law Theory and Practice – Tanon
6. Banking Law Theory and Paractice – Sherlaker & Sherlaker.
7. Indian Banking System – Dr. Maroti Kachave, Dr. Ramakant Ghadge, Dr. Balaji Kamble – ShradhaPublication Solapur

Paper-14: FinLit Course**/ NISM Course***/ Training and project

Semester	Course Code	Theory credits (GC)	Practical/Lab credits/Internship/field work (SC)	Course credits	Theory Marks	Practical/Lab Marks	Course Marks	No. of hours
FinLit Course**/ NISM Course***/ Training and project	BV- FM - 2..7	-	2	2	-	50	50	60

Objectives of the course:

The objective of the course is to obtain the practical experience related with the subjects. The details of the training and project work will be informed to the students by the Training and Project supervisor/ subject mentor.

A student has the choice to opt for any of the three options given above. He can complete FinLit Course of the college. He can complete training for any of the NISM certifications or training option provided by the college. Total 2 credits will be based on the certificate given by the industry/employer/NISM/college.