



Programme: BVoc (Banking & Financial Services) Semester: I

Course Code AEC	UB01AEBVB01	Title of the Course	General English I
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	The programme has been designed to make the learner proficient in the use of communicative English and enhance his/her ability in writing skills in the English Language
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Course Content		
	Description	Weightage
1.	<p>Text: A collection of short stories Name of the Text: Prism: An Anthology of Short Stories Section I- Glimpses of the World (Cambridge University Press)</p> <ol style="list-style-type: none"> 1. My Thai Cat by Pratoomratha Zeng 2. The Father by Bjornsterne Bjornsen 3. God Sees the Truth, but Waits by Leo Tolstoy (four text-based short questions may be asked) 	50%
2.	<p>Grammar:</p> <ul style="list-style-type: none"> • Tenses: Present Simple, Present Progressive, Present Perfect, Present Perfect Progressive, Past Simple, Past Progressive, Past Perfect, Future Tense Simple • Modal Auxiliaries (shall, should, will, would, can, could, may, might, must, ought to, need, dare, used to) • Articles (a, an, the) • Concord (Subject Verb Agreement) <p>Vocabulary: Words often confused – 25 pairs of words. Refer to the words given after references.</p> <ul style="list-style-type: none"> • Objective Type Questions may be asked 	50%





Teaching- Learning Methodology	Learner-centred Instructional methods Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-resources, including films
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Course Outcomes: After completion of the course, the learner	
1.	<ul style="list-style-type: none">• Develops proficiency in Communicative English• Interprets the language with enriched vocabulary• Employs the basic concepts of the English language for practical purposes.





Sr. No.	References
	<ul style="list-style-type: none">• Essentials of Business Communication – Rajendra Pal and JS Korlahalli (Sultan Chand & Sons)• Principles and Practice of Business Communication – Rhoda A Doctor & Aspi H Doctor (AR Sheth & Company, Mumbai)• Business Communication – US Rai & SM Rai (Himalaya Publishing House, Mumbai)• Developing Communication Skills – Krishna Mohan & Meera Benerji (Macmillan)• Effective Business Communication – Asha Kaul (Prentice Hall – Economy Edition)• Business Communication – Asha Kaul (Prentice Hall of India Pvt Ltd, New Delhi)• Effective Business Communication – MVRodrigues (Concept Publishing House)• Writing with a purpose – Champa Tickoo and Jaya Sasikumar (Oxford University Press, Mumbai)• Business Communication and Report Writing – RPSharma and Krishna Mohan (Tata Mcgraw Hill 2002)• Communication Skills – Sanjay Kumar & Pushplata (OUP)• English Grammar in Use – Murphy Raymond (Cambridge University Press)

On-line resources to be used as and when required.





List of Words (Vocabulary)		
1	Accept	Except
2	Access	Excess
3	Bail	Bale
4	Beside	Besides
5	Boast	Boost
6	Bridal	Bridle
7	Carton	Cartoon
8	Caste	Cast
9	Cite	Site
10	Coast	Cost
11	Complement	Compliment
12	Confident	Confidant
13	Congenial	Congenital
14	Damage	Damages
15	Dear	Deer
16	Decease	Disease
17	Defer	Differ
18	Deprecate	Depreciate
19	Elicit	Illicit
20	Eligible	Illegible
21	Emigrant	Immigrant
22	Empathy	Sympathy
23	Facilitate	Felicitate
24	Heal	Heel
25	Industrial	Industrious





BVOC (Banking & Financial Services) Semester: I

Multidisciplinary Course on Introduction to Indian Knowledge Systems

CourseCode	UB01IKBVB01	Title of the Course	Introduction to Indian Knowledge Systems
TotalCredits oftheCourse	2	Total Hours	2

CourseObjectives:	<p>Thecourse willenablethestudentteachersto</p> <ul style="list-style-type: none">• ExaminetheconceptofBhartiyaconceptofspiritualityanditsvariouspaths.• Examine the Bhartiya philosophy of life derived from Shashtras (ancientscriptures) and it simplifications for the Bhartiya lifestyle.• AnalysetheconceptofIndianKnowledgeSystems(IKS)andemphasizeit importanceinpreservinganddisseminatingindigenousknowledge.• Highlight the contributions of IKS to the world, particularly in thefieldsofmathematics and astronomy.• Explore the Bhartiya wisdom related to life sciences.• StudythescienceofarchitectureinancientIndiawithreferencetosignificantsites.• ProvideanoverviewofAyurveda,includingitsconcepts,branches,importantbooks, and pioneers in thefield.• ExploreBhartiyaliteratureandtheBhartiyatheoryofaestheticsandrasain various art forms.
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CourseContent

Unit	Description	Weightage* (%)
1	<p>Spritual Bharat and Introduction to IKS</p> <ul style="list-style-type: none">• Bhartiya Concept of Spirituality: GyaanMarg, BhaktiMarg, Karmmarg, YogMarg• Bhartiya Spiritual Thinking Leading to Unity• Bhartiya Philosophy of Life Derived from Shashtras and its Implications for Bhartiy Life Style• IntroductiontoIKSandItsImportance• IntroductionofVariousIndianKnowledgeSystems	50 %
2	<p>Contributionof IKStotheWorld</p> <ul style="list-style-type: none">• Bhartiya Contribution in Mathematics and Astronomy• Bhartiya Wisdom related to Life Science: Physics, Chemistry, Botany• Bhartiya Science of Architecture with reference to Lothal, MohanJoDaro, Dholavira, TempleArchitecture	50 %



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	<ul style="list-style-type: none"> • Ayurveda:Concept,Branches,BooksandPioneers • Bhartiya LiteratureandBhartiyTheoryofAestheticsandRasa 	
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Teaching-Learning Methodology	Lecture-cum-discussion, Group Discussion, Presentations, Seminars,tutorials,Research Exercises
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EvaluationPattern		
Sr. No.	DetailsoftheEvaluation	Weightage
1.	InternalWritten/PracticalExamination Internal Continuous Assessment in the form of Practical, Vivavoce,Quizzes,Seminars, Assignments, Attendance	30%
2.	UniversityExamination	70%

CourseOutcomes:Havingcompletedthiscourse,thelearnerwillbeableto	
1.	Understand the diverse paths of spirituality in Bhartiya culture, including Gyaan Marg,Bhakti Marg, Karm Marg, and Yog Marg, and recognize their significance in individualandcollectivespiritualgrowth.
2.	Evaluate theBhartiyaphilosophyoflifederivedfromShashtrasandanalyzeitsimplications for contemporary Bhartiya lifestyles, fostering a deeper understanding oftheconnection between spiritualityand everydaylife.
3.	Explain the concept ofIndian Knowledge Systems (IKS)and recognizeits importancein preserving and promoting indigenous knowledge, fostering a sense of cultural identityandpride.
4.	Demonstrate knowledge of various Indian knowledge systems, such as Ayurveda, Vedicsciences, Yoga,Vedanta,andJyotish,andappreciatetheircontributionstohumanknowledgeand well-being.
5.	Recognize and appreciate the significant contributions of IKS to the world, particularlyin the fields of mathematics and astronomy, and understand their impact on modernscientificadvancements.
6	Analyze the Bhartiya wisdom related to life sciences, including physics, chemistry, andbotany,asdescribedinancienttexts,andunderstandtheirrelevanceandpotentialapplicatio nsin contemporaryscientificresearch.
7	Identify and analyze the unique architectural features and principles of ancient Indiansites like Lothal, Mohenjo-daro, Dholavira, and temple architecture, understanding theircultural,historical, and spiritual significance.





SuggestedReferences:

- જયેન્દ્રવ. (૧૯૮૬). ભારતીયયજ્ઞોશિક્ષકશ્રીમંત. અમદાવાદ: ઢીનવીવસર્વકોગર
નિમોબોર
- કંગલકશોરશમા. (૨૦૦૦). ઢીસાયમિભારત. ક્વવતી: સાધનાઢીમકપકાશન
- સવામીવિદતાતમાનબનદ્(૧૯૯૪). ભારતનેઓળખીએ. અમદાવાદ: સવિભાવબલપબલકાશન
- Radhakrishnan,S.(1992).TheHinduViewofLife.HarperCollinsPublishers.
- Singh,A.P.,&Yagnik,S.(Eds.).(2019). Indian KnowledgeSystems:UnderstandingtheHuman Uniqueness.Springer.
- Frawley,D., &Ranade, S.(2001).Ayurveda,Nature'sMedicine. LotusPress.
- Lad,
V.,&Frawley,D.(1986).TheYogaofHerbs:AnAyurvedicGuidetoHerbalMedicine.Lot
us Press.
- Dasgupta,S.(1947).AHistoryof IndianPhilosophy.CambridgeUniversityPress.
- Pollock, S. (2006). The Language of the Gods in the World of Men: Sanskrit,
Culture,andPowerin PremodernIndia.UniversityofCaliforniaPress.
- Sarma, K. V. (2008). Indian Astronomy: A Source-Based Approach. National
CouncilofEducation Researchand Training.
- Narlikar,J.V.,&Padmanabhan,T.(Eds.).(2016).DevelopmentofPhysicsinIndia.Springer
- Mahdihassan, S. (1982). Ancient Indian Botany: Its Bearing on Art and
Literature.DeccanCollegePost-Graduateand ResearchInstitute.

OnlineReferences:

- Indian Knowledge Systems Vol 1 <https://iks.iitgn.ac.in/wp-content/uploads/2016/01/Indian-Knowledge-Systems-Kapil-Kapoor.pdf>
- <http://www.indianscience.org/index.html>
- TraditionalKnowledgeSystemsof India <https://www.sanskritimagazine.com/india/traditional-knowledge-systems-of-india/>
- <https://orientviews.wordpress.com/2013/08/21/how-colonial-india-destroyed-traditional-knowledge-systems/>
- <https://www.thebetterindia.com/63119/ancient-india-science-technology/>
- <https://orientviews.wordpress.com/2013/08/21/how-colonial-india-destroyed-traditional-knowledge-systems/>

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B.VOC.:(Banking & Financial Services) SEMESTER-I

CourseCode	UB01MABVB01	Title of theCourse	BUSINESS CORRESPONDENT AND BUSINESS FACILITATOR
Total Credits oftheCourse	18	Hoursper Week	06

Course Objectives	Thecourseintendstoexposethestudenttoin depth learning about bank and structure of banking institute and various govt. schemes, Documentation required and KYC matters, Recording and maintaining Transaction and too look into cash and E-transaction.
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Unit	CourseDescription	Weightage (%)
1.	<p>Basic Financial Arithmetic</p> <ul style="list-style-type: none"> ➤ Calculate percentage ➤ Calculate simple interest and compound interest ➤ Calculate rate of return of an investment ➤ Explain the concept of economy, finance and financial sttements. 	
2.	<p>Technical Knowledge about banking products and process</p> <ul style="list-style-type: none"> ➤ Differentiate between various banking products, namely loans, deposits etc. ➤ Distinguish between various types of deposits ➤ Describe the various principles of landing for different loans, <ul style="list-style-type: none"> - Housing loans - Vehicle loans - Rural loans - Personal loans ➤ Explain the role, function and structure applicable to business correspondents ➤ Explain banking regulations that are applicable to business correspondents ➤ Explain the process of updatation of records in the system ➤ Explain the details of Government schemes like <ul style="list-style-type: none"> - Jan DhanYojana - Atal pension yojana - SukanyaSamruddhiYojana - AyushmanbimaYojana - Pradhan mantri MUDRA yojana - Pradhan mantrisurakshaBimaYojana - Pradhan MantrijeevanJyotiBimaYojana 	
3.	<p>Source new customers</p> <ul style="list-style-type: none"> ➤ Describe the ways to segment prospective customers according to demographics for the area assigns ➤ Explain ways to approach prospective customers ➤ Explain ways to ascertain customer need and suggest appropriate products based on needs. ➤ Explain feature, terms and conditions of product to customer 	

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	<ul style="list-style-type: none"> ➤ Explain the application process with timelines 	
4.	<p>Assist with application process</p> <ul style="list-style-type: none"> ➤ Describe the process of account opening application form and documentation. ➤ Explain the list of documents required for KYC and their relevance <ul style="list-style-type: none"> - Proof of income documents - Proof of age documents - Identity proof documents ➤ Demonstrate filling an Account opening form ➤ Summarize the areas of critical importance while filling of application form and documentation. 	
5.	<p>Facilitate and/or execute cash or cashless transactions</p> <ul style="list-style-type: none"> ➤ Describe the process for cash withdrawals for cash deposits with documents required for the transaction. ➤ Explain the importance/relevance of recording transactions conducted on behalf of customers. ➤ Explain the SOP for security procedures for handling cash/cheque transactions. ➤ Demonstrate ways of handling queries related to cash/non-cash transactions with customer. 	
6.	<p>Provide on-going services</p> <ul style="list-style-type: none"> ➤ Explain the importance of follow up visits for post-sale services and recovery of loan accounts ➤ Demonstrate the ways to handle queries and grievances related to regular banking transactions and loans. ➤ Describe the process for <ul style="list-style-type: none"> - Updating address - Updating nominee details in bank account, etc. 	
7.	<p>Communicate effectively and maintain customer- centric service orientation</p> <ul style="list-style-type: none"> ➤ Discuss the importance of gender sensitivity, culture and social factors w.r.t. communication. ➤ Explain the ways to handle irate customer and the process of escalating customer concerns. ➤ Discuss the importance of maintaining clarity, honesty and transparency in dealing with customers and colleagues. ➤ Demonstrate different types of voice modulation ➤ Discuss the importance of body language and its impact on communication 	
8.	<p>Maintain Integrity and Ethics</p> <ul style="list-style-type: none"> ➤ Describe code of conduct and business ethics ➤ Discuss rules and regulations of maintaining records and information security. ➤ Demonstrate ways to avoid misrepresentation/misinformation about the organization. 	

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9.	<p>Focus On Team Work</p> <ul style="list-style-type: none"> ➤ Discuss ways to develop healthy team environment ➤ Discuss ways to share relevant inputs, feedback and insights to build mutual trust ➤ Discuss ways to exchange, defend and rethink ideas. ➤ Demonstrate support to team members to accomplish goals. 	
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Unitshavethesameweightageintheevaluationassuggestedinthecourseoutline.

Teaching–LearningMethodology	LectureMethod,OnlineLectures,GroupDiscussion
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EvaluationPattern		
Number	Detailsof Evaluation	Weightage
3.	Examination conduct by BFSI	100%

Studentshavetoscore aminimumof 50%(FiftyPercentage)topassthecourse.

No.	CourseOutcomes:Havingcompletedthiscourse,
1.	Technical Knowledge about Banking products with latest govt. schemes.
2.	Practical learning about whole process of prominent customer to bank's client
3.	Execute cash and cashless transaction.
4.	Execute loan services with recovery of loans
5.	Customer centric communication & body language
6.	Maintain integrity & ethical standards
7.	Team work



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B.VOC.:(Banking & Financial Services)SEMESTER-I

CourseCode	UB01MABVB02	Title of theCourse	BUSINESS ORGANIZATIONAND MANAGEMENT-I
Total Credits oftheCourse	04	Hoursper Week	04

Course Objectives	Thecourse aims toprovidebasicknowledgetothestudentsaboutthe OrganizationandManagementofaBusinessEnterprise.
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Unit	CourseDescription	Weightage (%)
1.	Nature & Scope of Business Concept of business Characteristics of business Classification of business activities Interrelation ship between industry ,commerce, trade, Functions of business	25%
2.	Forms of business organization Sole proprietorship: Concept, characteristics, merits and demerits Partnership : Concept, characteristics, Types, advantages and disadvantages Joints Stock Company :Concept, Features, types of companies, advantages and disadvantages Cooperative society: Concept, characteristics, distinction between cooperative and company,	25%
3.	Management Meaning, nature, purpose, functions ,managerial process Planning: Nature & purpose, objectives, strategies, polices and planning premises Organizing: Nature & Purpose of organization, Types of Organization :Line & Functional Organization	25%
4.	Directing & Controlling Directing : Meaning, characteristics & purpose Motivation: Meaning & significance, theories of motivation-Maslow& Herzberg theory Leadership: Meaning &Nature, Leadership styles Controlling: Meaning characteristics, importance & process	25%



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Units have the same weightage in the evaluation as suggested in the course outline.

Teaching–Learning Methodology	Lecture Method, Online Lectures, Group Discussion
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Evaluation Pattern		
Number	Details of Evaluation	Weightage
1.	Internal/Written Examination	15%
2.	Internal Continuous Assessment in the form of Practical, Viva- Voce, Quizzes, Seminars, Assignments, Attendance	15%
3.	University Examination	70%

Students have to score a minimum of 40% (Forty Percentage) to pass the course.

No.	Course Outcomes: Having completed this course,
1.	Student will be acquainted with the Nature & Scope of Business.
2.	Student will have a thorough idea about Forms of business organization.
3.	Student will have in-depth knowledge of the term Management.
4.	Student will acquire conceptual clarity about Directing & Controlling.

Suggested References:	
No.	References
1.	Business Organisation & Management — by R.K. Sharma
2.	Business Organisation & Management — by C.B. Gupta
3.	Principles of Business Organisation — by Y.K. Bhushan
4.	Essentials of Management — by Koontz & O'Donald
5.	Principles and Practice of Management — by L.M. Prasad
6.	KOONTZ and WEIHRICH, Essentials of Management, McGraw Hill Education.
7.	BASU, C.R., Business Organization and Management, McGraw Hill Education.
8.	BURTON GENE and MANABTHAKUR; Management Today: Principles and Practice; Tata McGraw Hill, New Delhi.
9.	DRUKER PETER F: Management Challenges for 21 st Century, Butterworth Heinemann, Oxford.
10.	LOUIS A. ALLEN: Management and Organization; McGraw Hill, Tokyo
11.	HAMTON, DAVID R.: Modern Management, McGraw Hill; New York.
12.	STONER, FREEMAN and GILBERT: Management; Prentice-Hall International Learning Limited, New Delhi.
On-Line Resources available that can be used as Reference Material	
https://ugcmocs.inflibnet.ac.in/view_module_pg.php/384	



B.VOC.:(Banking & Financial Services) SEMESTER-I

CourseCodeMultidisciplinary subject	UB01MDBVB01	Titleof theCourse	ComputerApplication-I
TotalCreditsof theCourse	04	HoursperWeek	02(Theory)+02(Practical)

Course Objectives	1.To develop computerskillinstudents.
	2.Computerskillhelps Vocational Educationstudentstomeettheneedsofmodernbusiness.
	3. Computer skilled students can efficiently use Information and CommunicationTechnologyas modern businesses arehighly rely on it.
	4.Computerskillincreasethechancesof gettinghired.

CourseContent

Unit	Description	Weightage (%)
1.	<p>Components of a computer system: computer, computer Hardware and software, Difference Between Hardware and Software, History of Computer, Computer Generation, Types of computer, Block Diagram of Digital computer and function of its Each part, post-power on self-test. Application of computer, characteristics of computer, limitations of computer.</p> <p>Memory: Types of Memory, primary Memory (RAM, DRAM, SRAM, SDRAM, DDR, SDRAM, ROM, PROM, EPROM, EEPROM), Auxiliary, memory, cache Memory.</p>	25%
2.	<p>Input, output and storage Devices:</p> <p>Input Devices: Keyboard, scanners, Joy Stick, Barcode reader, Digital Camera, Microphone, webcam, pointing Devices (Mouse, Touchpad). Touch Screen, Light Pen, OMR, OCR, MICR, Digitizer, Trackball</p> <p>Output Devices: Monitors (CRT, TFT, LCD, LED), printers (Laser, inkjet, Dot Matrix, line, MFP, Bar Code, plotter), speakers projector.</p> <p>Storage Devices: CD,DVD, Blue Ray Disc, Floppy Disc, Hard Disk, Memory Sticks/Pen Drives, Flash Memory Cards etc. Difference between Main/Primary Memory and Secondary/Auxiliary Memory. Relative benefits of each in terms of speed and performance.</p>	25%
3.	<p>Introduction to Software, Operating System and Windows: Introduction of Software, Types of Software and its Examples. Introduction of Operating System, Overview of Various Types of Operating Systems.</p> <p>Introduction of various version of Windows Operating System, Overview of Windows 7, Concept of booting and How to start Desktop Computer.</p>	25%





	<p>Desktop:</p> <p>Working with desktop Icons (Computer, My Documents, Recycle Bin, Start Menu (Parts of Start Menu), Browser, Taskbar Overview (Start Button, Quick Launcher toolbar, the notification are), Parts of window (Minimize-Maximize and close button, Menu bar, scroll bar, Borders and Corners), Switching between Windows.</p> <p>Windows Explorer:</p> <p>Viewing of files, Folders and its concern operations (Open, Copy, Move, Rename, Delete, Cut, Paste, Create Shortcut, Properties, Print), Searching for Files/Folders.</p>	
4.	<p>Windows Accessories: Notepad, WordPad, Paint, Calculator, Use of Snipping Tool, Use of Sound Recorder, Windows Photo Gallery, Connect to Projector, Sticky Note.</p> <p>Windows Control Panel: Mouse, Fonts, Date/Time, Display, Printer, Manage User Accounts, Regional Settings, How to Add Languages, Folder Options, Task bar and Start Menu. Windows Trouble Shootings.</p>	25%

Teaching-Learning Methodology	Theory(50%)+Practical(50%) Practical:PracticalarebasedonaboveUnits.(Weightage50%)– TwoPracticalperiodsperweek perbatch.
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EvaluationPattern		
Sr.No.	DetailsoftheEvaluation	Weightage
1.	InternalWritten(Asper CBCSR.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Quizzes, Seminars, Assignments,Attendance (As perCBCS R.6.8.3)	15%
3.	UniversityExamination Theory(50%)+Practical(50%)	70%





CourseOutcomes	
1.	Students will learn about Components of a computer system
2.	Students will get idea about Input, output and storage Devices.
3.	Students will understand the Software, Operating System and Windows as well as Windows Explorer.
4.	Students will acquired knowledge related to Windows Accessories and Windows Control Panel.

SuggestedReferences	
Sr.No.	References
1	MicrosoftWord2010StepbyStepByJoyceCoxandJoanLambert(MicrosoftPress, 2010)ISBN978-0-7356-2693-5
2	MicrosoftOffice2010byBittuKumarV&SPublishers

On-lineresourceto beusedifavailable asreferencematerial
On-lineResources
https://ptgmedia.pearsoncmg.com/images/9780735626966/samplepages/9780735626966.pdf
https://www.youtube.com/watch?v=fUkh3yWm3d4 (VIDEO)
https://www.webucator.com/blog/2019/06/how-to-learn-microsoft-word-12-free-and-paid-wordtraining-resources/
https://edu.gcfglobal.org/en/topics/office2010/(Tutorials)





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SyllabusasperNEP2020witheffectfromtheAcademicYear 2023-2024

BachelorofVocation (Banking & Financial Services)Semester-I

CourseCodeMultidisciplinary	UB01MDBVB02	Titleof theCourse	BusinessEconomics-I
TotalCreditsof theCourse	04	HoursperWeek	04

CourseObjectives	ThecourseintendstoexposethestudenttothebasicprinciplesinMicroeconomics Theories,illustrationsandapplications.
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CourseDescription		
Unit	Description	Weightage
1.	Introduction: <ul style="list-style-type: none"> • Robbins’andSamuelson’sdefinitionofEconomics. • Nature,ScopeandSubjectMatterof Economics. • BasicproblemsofEconomics. • BasicConcepts:Goods,Utility,Price& Value,Wealth&Welfare. • Consumer’sSurplus. 	25%
2.	BasicElementsofDemandandSupply: <ul style="list-style-type: none"> • Demand-Meaning,DemandSchedule,IndividualandMarketDemandCurve, • LawofDemand,DeterminantsofDemand,ChangeinDemand. • Supply-Meaning,SupplySchedule,IndividualandMarketSupplyCurve,Lawof • Supply,DeterminantsofSupply,ChangeinSupply. • EquilibriumofDemandandSupply,Determination ofEquilibriumPriceand • Quantity,EffectofashiftinDemandandSupply. 	25%
3.	TheoriesofConsumerBehavior: <ul style="list-style-type: none"> • CardinalUtilityApproach-LawofDiminishingMarginalUtilityAnalysis. • LawofEqui-MarginalUtility; • OrdinalUtilityApproachIndifferenceCurveApproach-IndifferenceCurves, • PropertiesofIndifferenceCurves. • BudgetLine-ShiftandChangeinBudgetline. • Consumer’sEquilibrium. • Incomeeffect, Priceeffect&Substitutioneffect. 	25%
4.	FactorPricing: <ul style="list-style-type: none"> • Concepts&Types;Rent,Wage,InterestandProfit. • Theoriesofprofit-Innovationtheory,RiskbearingtheoryofProfitandUncertaintybearingtheoryofProfit. • MarginalProductivityTheoryof DistributionunderPerfectCompetition. 	25%

Teaching-Learning Methodology	Theseareteacher-centeredmethods,learner-centeredmethods,content-focusedmethodsandinteractive/participativemethods.
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Evaluation Pattern		
Sr.No.	Detail of the Evaluation	Weightage
1.	Internal Written/Practical Examination (As per CBCSR.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	15%
3.	University Examination	70%

Course Outcomes: Having completed this course, the learner will be able to know the following	
1.	<ul style="list-style-type: none"> Explain what economics is and explain why it is important. Students can understand the study area of economics and what are the problems that economics has to solve. Understand basic concepts and its meaning in economics. Can help students understand the economic impact of prices on consumer behavior.
2.	<ul style="list-style-type: none"> Students will learn pricing and price determination, determinants of demand and its exceptions. They will learn the determinants of supply, exceptions and graphical representation of the diagrams. Knowledge of graphical illustration of market equilibrium, surplus and shortage. Equilibrium price is an important part of understanding how markets work and how economic decisions are made. The learning outcomes from this topic are valuable not only for students pursuing economics, but for anyone interested in developing analytical and critical thinking skills.
3.	<ul style="list-style-type: none"> Students can know the basic principles of consumer behavior, analyzing consumer choices, identifying market trends, applying economic concepts, developing critical thinking skills and making informed decisions. Students can develop deeper understanding of how individuals and businesses make economic decisions, which can be applied in various ways on society. Define the concept of utility and satisfaction. Differentiate between marginal utility and total utility. Describe and calculate the concept of marginal utility. Explain how consumers maximize total utility within a given income using the Utility maximizing Rule.
4.	<ul style="list-style-type: none"> Students will learn about different factors of production and how their rewards are generated. They will also learn about the factors that affect the supply and demand for factors of production and how these factors interact to determine the equilibrium prices for each factor, understanding the relationship between factor pricing and production. How profit plays an important role in defining the role of an entrepreneur and knowing about different theories of profit. Factor pricing can help students develop deeper understanding of the workings of the economy and prepare them for careers in fields such as economics, finance, business and formulating policies related to factor of production.

Suggested References:	
No.	References
1.	Advanced Economic Theory - Dr. H. LAHUJA
2.	Advanced Economic Theory - M L Jhingan
3.	Micro Economics - M L Jhingan
4.	Economic Theory - Stonier Hague
5.	Micro Economics - D. M. Mithani

On-line resources to be used if available as reference material On-line Resources:
https://epgp.inflibnet.ac.in/Home/ViewSubject?catid=JVkwqv+HM+natE9SiF7CZA==
https://www.economicdiscussion.net/
www.econlib.org



SARDAR PATEL UNIVERSITY
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(Reaccredited with 'A' Grade by NAAC (CGPA3.11))
Syllabus as per NEP 2020 with effect from the Academic Year 2023-2024

B.VOC.: (Banking & Financial Services) SEMESTER -I

Course Code	UB01MIBVB01	Title of the Course	BANKING AND FINANCIAL SERVICES-I
Total Credits of the Course	04	Hours per Week	04

Course Objectives	The course intends to expose the student to the banking system of India, Financial Services, Reserve Bank of India and Banker-Customer relationship as well as negotiable instruments.
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Unit	Course Description	Weightage (%)
1.	Banking System In India: Structure of Indian Banking System Commercial Banks, Regional Rural Bank ,Cooperative Banks Distinction between commercial Banks & Cooperative Banks Characteristics of a good banking system	25%
2.	Introduction of financial Services: Nature and role of Financial system , Financial system and financial markets Financial system and economic development , Indian financial system-an overview	25%
3.	Reserve Bank of India: Organization Management and functions Credit creation and credit control Monetary policy	25%
4.	Banker-Customers Relationship and Negotiable Instruments: Legal Framework of Banker-Customer Relationship Bankers Disclosure , Termination Of Relationship Bankers Right of Lien and set-off Meaning and characteristics of Negotiable instrument-cheque ,Bills Of Exchange and promissory Note	25%



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Units have the same weightage in the evaluation as suggested in the course outline.

Teaching –Learning Methodology	Lecture Method, Online Lectures, Group Discussion
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Evaluation Pattern		
Number	Details of Evaluation	Weightage
1.	Internal/Written Examination	15%
2.	Internal Continuous Assessment in the form of Practical, Viva- Voce, Quizzes, Seminars, Assignments, Attendance	15%
3.	University Examination	70%

Students have to score a minimum of 40% (Forty Percentage) to pass the course.

No.	Course Out comes: Having completed this course,
1.	Students will understand about Banking System In India
2.	Students will learn about financial Services
3.	Students will acquired knowledge about Reserve Bank of India:
4.	Students will get idea about Banker-Customers Relationship and Negotiable Instruments

Suggested References:	
No.	References
1.	Desai Vasant Indian Banking –Nature and problems, sultanchand andsons
2.	Jain L C: Indigenous Banking in India
3.	Vasant desai: central Banking and economic Development
4.	Satish K.Matta: Management of financial institutions and services
5.	A.Gajendra: Banking & Financial System



Programme: B.Voc. (Banking & Financial Services) Semester: I

Course Code	UB01SEBVB01	Title of the Course	Communication Skills I
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	To enhance students' abilities in both verbal and written communication, enabling them to effectively convey ideas, listen actively, and engage in various interpersonal and professional communication scenarios while also fostering critical thinking and adaptability in diverse contexts.
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Course Content		
	Description	Weightage
1.	Introducing Business Communication <ul style="list-style-type: none"> • Concepts, Definition & Attributes of Communication • Objectives of business communication • Process of communication Importance of effective communication in business 	25%
2.	Verbal & Non Verbal Communication <ul style="list-style-type: none"> • Verbal: <ul style="list-style-type: none"> A) Characteristics & importance of verbal communication B) Advantages & limitations of verbal communication • Non Verbal: <ul style="list-style-type: none"> A) Kinesics, Proxemics, Chronemics, Paralanguage B) Advantages & Disadvantages of non verbal communication 	25%

Teaching-Learning Methodology	Learner-centred Instructional methods Direct method, quiz, assignments, interactive sessions, seminars, visual presentations, group discussions, project based learning and use of e-resources, including films
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Course Outcomes: After completion of the course, the learner	
1.	<ul style="list-style-type: none"> • Develops proficiency in Communicative English • Interprets the language with enriched vocabulary • Employs the basic concepts of the English language for practical purposes.





Sr. No.	References
	<ul style="list-style-type: none">• Essentials of Business Communication – Rajendra Pal and J S Korlahalli (Sultan Chand & Sons)• Principles and Practice of Business Communication – Rhoda A Doctor & Aspi H Doctor (AR Sheth & Company, Mumbai)• Business Communication – U S Rai & S M Rai (Himalaya Publishing House, Mumbai)• Developing Communication Skills – Krishna Mohan & Meera Benerji (Macmillan)• Effective Business Communication – Asha Kaul (Prentice Hall – Economy Edition)• Business Communication – Asha Kaul (Prentice Hall of India Pvt Ltd, New Delhi)• Effective Business Communication – M V Rodrigues (Concept Publishing House)• Writing with a purpose – Champa Tickoo and Jaya Sasikumar (Oxford University Press, Mumbai)• Business Communication and Report Writing – R P Sharma and Krishna Mohan (Tata Mcgraw Hill 2002)• Communication Skills – Sanjay Kumar & Pushplata (OUP)• English Grammar in Use – Murphy Raymond (Cambridge University Press)

On-line resources to be used as and when required.





B.VOC.: (Banking & Financial Services) SEMESTER -I

Course Code	UB01SEBVB02	Title of the Course	Time Management - I
Total Credits of the Course	02	Hours per Week	02

Course Objectives	The Objective of this course is to understand the concepts of Time Management, Time Wasters, Time Management Tools and Application of Time Management.
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Unit	Course Description	Weightage (%)
1.	Introduction to Time Management Meaning, Characteristics, Objectives of Time Management Significance of Time Management Fundamental Truths about Time Basic Principles of Time Management	50%
2.	Typical Time Wasters Causes of Time Wastage Time Wasters: Office Environment, Meetings, Telephone Calls, Visitors, Poor Delegation, Inability to say "No", Internet, Televisions, Travel	50%

Units have the same weightage in the evaluation as suggested in the course outline.

Teaching –Learning Methodology	<ul style="list-style-type: none">• Lecture Method• Online Lectures• Group Discussion• Practical Problem Solving
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Evaluation Pattern		
Number	Details of Evaluation	Weightage
1.	Internal/Written Examination	15%
2.	Internal Continuous Assessment in the form of Practical, Viva- Voce, Quizzes, Seminars, Assignments, Attendance	15%
3.	University Examination	70%

Students have to score a minimum of 40% (Forty Percentage) to pass the course.

No.	Course Out comes: Having completed this course,
1.	Understand the basics of Time Management



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2.	Get familiarity with the concept of Typical Time Wasters
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Suggested References:	
No.	References
1.	The Seven Habits of Effective People by Stephen R. Covey, Simon - Schuster Publishers, 1990
2.	Managing Time for a Competitive Edge by Bharti R. L., S. Chand & Co.
3.	Graham Roberts, Phelps – Handbook of Time Management – Working Smarter, Crest Publishing House, New Delhi - 2003
4.	Dr. Jan Yager – Creative Time Management for the New Millennium, Jaico Publishing, Mumbai - 2001
5.	Gary Kroehnert – Taming Time – Tata McGraw Hill Publishing Company Ltd., 2004
6.	C. B. Gupta – Management: Theory and Practice by Sultan Chand & Sons, New Delhi
7.	On-Line Resources available that can be used as Reference Material



B.VOC.:(Banking & Financial Services)SEMESTER-I

CourseCode	UB01SEBVB03	Title of theCourse	Entrepreneur Skills- I
Total Credits oftheCourse	04	Hoursper Week	04

Course Objectives	Thecourseintendstoexposethestudentto learn the Concept of Entrepreneurship and Forms of Entrepreneurship.
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Unit	CourseDescription	Weightage (%)
1.	Concept of Entrepreneurship Definition, nature, and characteristics of entrepreneurship → Emergence of entrepreneurial → women entrepreneurs → Socio-economic environment and the entrepreneur	50%
2.	Forms of Entrepreneurship The concept of Joint Stock Company, Public company, Private Company, Government company, Partnership firm, Hindu undivided family. → Characteristics of entrepreneur leadership, Risk taking, Decision making and business planning. → Innovation and entrepreneurship, Entrepreneurial behavior and motivation.	50%

Unitshavethesameweightageintheevaluationassuggestedinthecourseoutline.

Teaching–LearningMethodology	LectureMethod,OnlineLectures,GroupDiscussion
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EvaluationPattern		
Number	Detailsof Evaluation	Weightage
1.	Internal/WrittenExamination	15%
2.	Internal Continuous Assessment in the form of Practical, Viva- Voce,Quizzes,Seminars,Assignments,Attendance	15%
3.	UniversityExamination	70%

Studentshavetoscore aminimumof40%(FortyPercentage)topassthecourse.

No.	CourseOutcomes:Havingcompletedthiscourse,
1.	Students will understand the Concept of Entrepreneurship.
2.	Students will acquired knowledge of Forms of Entrepreneurship.

SuggestedReferences:



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No.	References
1.	Hal, B. Pricke; and Royce L. Brahamson, “Small Business Management”.
2.	Keneth R., Van Vorthis, “Entrepreneurship and Small Business Management
3.	Hans Scholhammer and Arthur H. Kuril “Entrepreneurship and Small Business Management”
4.	Joseph R. Mancuso, “How to Start, Finance and Manage Your Own Small Business”.
5.	Dhar, P.N. and Lydal H.F., “The Role of Small Enterprises in Indian Economic Development”.