



# **Scheme of Examinations and Syllabus**

## **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
4. Compulsory Question No. 1.
5. Other questions carry equal marks.
6. Total marks 100 ( 80 Theory + 20 Internal assessment).

## B Voc Banking Insurance and Retailing

<b>Semester<sup>st</sup></b>								
<b>Paper Code</b>	<b>Title</b>	<b>Generic Skill Component</b>	<b>Theory Practical</b>	<b>Internal Theory</b>	<b>External Theory</b>	<b>Internal Practical</b>	<b>External Practical</b>	<b>Credits</b>
*GEN - 101	Communication Skills	Generic Component	Theory	20	80	----	----	6
*GEN- 102	Fundamentals of Information Technology	Generic Component	Theory	20	80	----	----	6
BIR - 103	Retail Marketing	Skill Component	Theory	20	80	----	----	6
BIR - 104	Principle & Practice of Banking & Insurance	Skill Component	Theory	20	80	----	----	6
BIR - 105	Management Concepts and Strategic Management	Skill Component	Theory	20	80	----	----	6

<b>Semester<sup>nd</sup></b>								
<b>Paper Code</b>	<b>Title</b>	<b>Generic Skill Component</b>	<b>Theory Practical</b>	<b>Internal Theory</b>	<b>External Theory</b>	<b>Internal Practical</b>	<b>External Practical</b>	<b>Credits</b>
*GEN - 201	Soft Skills and Personality Development	Generic Component	Theory	20	80	----	----	6
GEN- 202	Business & General Laws	Generic Component	Theory	20	80	----	----	6
BIR 203	Retail stores & Operation Management	Skill Component	Theory	20	80	----	----	6
BIR 204	Financial Markets & Services	Skill Component	Theory	20	80	----	----	6
BIR 205	Elements Of Salesmanship	Skill Component	Theory	20	80	----	----	6

~~\*\*\*SIT~~ 201 Summer Training [OJT] (After 2<sup>nd</sup> Semester Examinations) Skill Prac(a)-13.831409(-)3.4540\*[(()-4.349 1466 4



**Semester 5<sup>th</sup>**



## References

1. Heinz Wehrich, Mark.V.Cannie, Harold Koontz.- Management:- Tata McGraw Hill Publication
2. Rocky W. Griffin -Management — Biztantra
3. Krizan, Merrier, Jones Business Communication - Thomson Learning - 6<sup>th</sup>Edition
- 4.





### **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**

- Berman B. and Evans J. R., *Retail Management*, Pearson Education, New Delhi..
- Michael Levy M. and Barton A. Weitz, *Retailing Management*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi..
- Lamba A. J., *The Art of Retailing*, Tata McGraw-Hill Publishing Co. Ltd., New Delhi,
- David Gilbert, *Retail Marketing Management*, Pearson Education, New Delhi.

**B Voc Banking Insurance . Retailing <sup>st</sup> Semester**

## **Recommended books**

1. J.N. Jain & R.K. Jain: Modern Banking and Insurance, Regal Publications
2. A. Ranga Reddy, C. Rangarajan: Rural Banking and Overdues Management, Mittal Publications
3. Madhu Vij: Management of Financial Institutions in India, Anmol Publications.
4. U.C. Patnaik: Rural Banking in India, Anmol Publications.
5. Vasanth Desai: Nature and Problems of Commercial Banking in India, Himalaya Publishing House.
6. V.K. Gupta: Management of Financial Institutions in India, Radha Publications
7. G. Ramesh Babu: Management of Financial Institutions in India, Craft Publishing Company.

## **B Voc Banking Insurance . Retailing <sup>st</sup> Semester**

**Paper Title** MANAGEMENT CONCEPTS AND STRATEGIC MANAGEMENT

**Paper Code** BIR 5

**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**

Introduction: Concept of Management, Process, Principles, Levels, Functions and Significance of Management, Management Vs. Administration,. Planning: Concept, Process and Significance, Types, Relationship between Planning and Controlling. Decision Making, MBO. Organization: Concept, Process and Significance-Span of Control

### **Unit II**

Delegation of Authority, Principles, Centralization and Decentralization, Staffing: Concept, Manpower Planning Direction and Motivation: Concept, Principles, Effective Supervision, Techniques. Coordination: Concepts, Importance and Control: Concept, Steps, Techniques of Controlling.

### **Unit III**

Defining Strategic Management, Characteristics of Strategic Management, Formulation of Strategy: Various Stages and Components of Strategic Management, Environmental Scanning: Internal & External environment, Types of Strategies, Guidelines for crafting strategies.

## **Unit IV**

Strategic Analysis and Choice: Environmental Threat and Opportunity Profile (ETOP)– SWOT Analysis, Analysis and development of organizational policies-marketing, production, financial, personnel and management information system, Strategy implementation: Issues in implementation.

### **Recommended books**

1. Lawrence R. Jauch, William F. Glueck, *Business Policy and Strategic Management*, McGraw-Hill.
2. John A. Pearce II, R.B. Robinson, Jr., *Strategic Management*, A.I.T.B.S. Publications.
3. Fred R. David, *Strategic Management - Concepts and Cases*, Pearson Education.

**Paper Title SOFT SKILLS AND PERSONALITY DEVELOPMENT**

**Paper Code GEN**

**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**

Development of Communication & Co-operation. Functions of Communication, Communication Basics, Communication Networks, Tips for Effective Internal Communication. Non-verbal Communication. Ethical Communication: austerity in speech, value, ethics and communication. Communication aids. Suitable behavior towards customers, Influence in skill, Creativity in presentation & projection and Multi-cultural skills

**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, & Retailing(ling(lictingl and iind re

**B Voc Banking Insurance . Retailing<sup>nd</sup> Semester**

**Paper Title BUSINESS AND GENERAL LAWS**

**Paper Code GEN**

**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**

**Indian Contract Act 7** Definition & Nature of Contract & Classification, Discharge of contract, Remedies for breach of contract.

**Unit II**

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

**UNIT III**

**Negotiable Instruments Act** Definition, Acceptance and Negotiation, Rights and Liabilities of parties, Dishonor of Negotiable Instrument, Hundis, Bankers and Customers.

**Unit IV**

**The Consumer Protection Act 6** Introduction, Objectives Commencement & application, definitions, Salient features, Grievance Redressal Machinery.

**Right to Information Act 5** Salient Features of RTI Act

**Books Recommended**

Avtar Singh : The Principles of Mercantile Law

M.C. Kuchhal : Business Law

N.D. Kapoor : Business Law

4 Kumar, H.L., Digest of Labour Cases, Universal Law Publishing Co P Ltd, New Delhi

5. Srivastava, S.C., Industrial Relations & Labour Laws, Vikas Publishing House (P) Ltd.

**B Voc Banking Insurance . Retailing<sup>nd</sup> Semester**

**Paper Title RETAIL STORES AND OPERATION MANAGEMENT**

**Paper Code BIR**

**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**

Store Layout and Space planning, Types of Layouts, role of Visual Merchandiser, Visual Merchandising Techniques, Controlling Costs and Reducing Inventories Loss, Exteriors, Interiors.

**Unit III**

Store Management, Responsibilities of Store Manager, Store Security, Parking Space Problem at Retail Centers,

**Paper Title FINANCIAL MARKETS AND SERVICES**

**Paper Code BIR 4**

**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**

Introduction to Financial Markets in India: Role and Importance of Financial Markets, Financial Markets:



**B Voc Banking Insurance . Retailing<sup>nd</sup> Semester**

**Paper Title ELEMENTS OF SALESMANSHIP**

**Paper Code BIR 5**

**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**

**B Voc Banking Insurance. Retailing<sup>rd</sup> Semester**

**Paper Title** VALUE EDUCATION AND HUMAN RIGHTS

**Paper Code** GEN

**Credits** 6

**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





**B Voc Banking Insurance. Retailing<sup>rd</sup> Semester**

**Paper Title MANAGEMENT OF BANKING SERVICES. OPERATIONS**

**Paper Code BIR 4**

**Credits 6**

**Job Role Risk and Operation Manager**

**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 bap 408i Ob te



**B Voc Banking Insurance. Retailing 4<sup>th</sup> Semester**

**Paper Title** Environmental studies

**Paper Code** GEN 4

**Credits** 6

**Job Role** Environment Conversant

**Objective** The objective of the paper is to understand the basic concepts of the natural environment, to identify

**B Voc Banking Insurance . Retailing 4<sup>th</sup> Semester**

**Paper Title ACCOUNTING FOR MANAGERS**

**Paper Code GEN 4**

**Credits 6**

**Job Role Finanacial Analyst**

**Objective** Understanding the applications of Accounting.

**UNIT I**

Introduction to Financial, Cost and Management Accounting. Analysis of financial statements – Common Size Stament 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**

1. M.Y.Khan & P.K.Jain, Management Accounting, Tata McGraw Hill, 2004.
2. R.Narayanaswamy, Financial Accounting – A managerial perspective, PHI Learning, New Delhi, 2008.
3. S.P. Jain & K.L. Narang, Cost Accounting
4. Saxena Vashisht, Cost Accounting
5. S. N. Maheshwary, Cost Accounting



**B Voc Banking Insurance. Retailing 4<sup>th</sup> Semester**

**Paper Title HUMAN RESOURCE MANAGEMENT**

**Paper Code BIR 4**

**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**

## B Voc Banking Insurance. Retailing 4<sup>th</sup> Semester

**Paper Title** SUPPLY CHAIN AND INVENTORY MANAGEMENT

**Paper Code** BIR 4 4

**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**

1. Harald Dyckhoff (ed):: Supply Chain Management and Reverse Logistics, Springer (India).
2. Jayashree Dubey and M.L. Saikumar Ed.: Supply Chain Management, IPE Hyderabad and New Century Publication.
3. Sarika Kulkarni, Ashok Sharma: Supply Chain Management-Creating Linkages for Faster Business Turnaround, McGraw Hill.
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.
6. Ronald H. Ballou, Samir K. Srivastava: Business Logistics/Supply Chain Management, Pearson Education.
8. Janat Shah: Supply Chain Management, Pearson Publications.
9. N. Chandrasekaran: Supply Chain Management - Process, System and Practice, Oxford Press.



**B Voc Banking Insurance, Retailing 5<sup>th</sup> Semester**

**Paper Title CRITICAL THINKING AND ELEMENTARY STATISTICS**

**Paper Code GEN 5**

**Credits 6**

**Job Role Statistical Analyst**

**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  $167(167(3.25012(\text{ng})-0.33315(\text{r})-s)3.3$

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**B Voc Banking Insurance . Retailing 5<sup>th</sup> Semester**

**Paper Title** GLOBAL BUSINESS ENVIRONMENT AND ETHICS

**Paper Code** GEN 5 4

**Credits** 6

**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**

Ethical principles in business (utilitarianism: weighing social cost and benefits, rights and duties, Justice and fairness, ethics of care), integrating utility, rights, justice and caring. Corporate Social Responsibility (CSR): Understanding CSR, CSR models, common indicators for measuring business social performance. Business ethics and CSR in Indian perspective.

**Practical** Reporting social responsibility measures in annual report.

## **Recommended books**

1. Roger, Bennet *International Business*



### **UNIT III**

Pricing Decision: Pricing Policies and Strategies. Distribution Decisions: Channel Design Decisions, Major Channel Alternatives, Channels Management Decision, Causes and Managing Channel Conflict, Physical Distribution.

### **Unit IV**

Promotion Decisions: Communication Process. Promotion Tools: Advertising, Sales Promotions, Public Relations, Personal Selling. Emerging Trends and Issues in Marketing: Concepts of Direct Marketing, On-line Marketing, Green Marketing, Retail Marketing and Customer Relationship Marketing.

### **Suggested Readings**

Czinkota, M.R. and Kotabe.M., *Marketing Management*, Vikas Publishing, New Delhi.

2. Kotler, P., *Marketing Management: Analysis, Planning, Implementation & Control*, Prentice Hall of India, New Delhi.

3. Perreault, W.D. and Jerome, E.M., *Basic Marketing*, Tata McGraw Hill, New Delh.

4. Ramaswamy, V.S. and Namakumari, S., *Marketing Management: Planning, Control*, MacMillan Press, New Delhi.

5. Zikmund, A., *Marketing*, Thomson Learning, Mumbai.



**B Voc Banking Insurance . Retailing 6<sup>th</sup> Semester**

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

**Paper Code GEN 6**

**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 student will be allowed to use a calculator.

## B Voc Banking Insurance . Retailing 6<sup>th</sup> Semester

**Paper Title** BANKING AND INSURANCE MARKETING

**Paper Code** GEN 6

**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**

4. Macmillan, Marketing of Banking Services, Macmillan India Limited.

**B Voc Banking Insurance. Retailing 6<sup>th</sup> Semester**

**Paper Title**



**Recommended books**

M.N. Mishra and S.B. Mishra: Insurance - Principles and Practice, Sultan Chand and Sons.

James L Athearn: Risk and Insurance, West Publications

Dheeraj Razdan: Insurance Principles, Application and Practices, Cyber Tech Publication.

Neelam Gulati: Principles of Insurance Management, Excel Books

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

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