

**Syllabus for BVoc in Retail Management & I.T. (RMT)**

**Programme Template: B Voc Course (CBCS) in RMIT**

**Gauhati University**

<b>Semester</b>	<b>CORE COURSE (12 papers, 72 credits)</b>	<b>Ability Enhancement Compulsory Course (AECC) (2 papers, 8 credits)</b>	<b>Skill Enhancement Course (SEC) (4 papers, 16 credits)</b>	<b>Discipline Specific Elective (DSE) (6 papers, 36 credits)</b>
<b>I</b>	RMT-VC-1016	ENG-AE-1014		
	RMT-VC-1026			
	RMT-VC-1036			
<b>II</b>	RMT-VC-2016	ENV-AE-2014		
	RMT-VC-2026			
	RMT-VC-2036			
<b>III</b>	RMT-VC-3016		XXX-SE-3XX4	
	RMT-VC-3026			
	RMT-VC-3036			
<b>IV</b>	RMT-VC-4016		XXX-SE-4XX4	
	RMT-VC-4026			
	RMT-VC-4036			
<b>V</b>			XXX-SE-5XX4	RMT-VE-5016
				RMT-VE-5026
				RMT-VE-5036
<b>VI</b>			XXX-SE-6XX4	RMT-VE-6016
				RMT-VE-6026
				RMT-VE-6036

## Syllabus of

### B.VOC. in Retail Management & I.T. (RMT)

#### **Semester 1**

#### **Paper RMIT-VC-1016- Retail Sales Associate (Store Operations Management and Safety)**

Total Credits: 6

Total Marks=100

#### **Unit 1: Introduction to Retail**

Marks 20

- \* Define Retailing
- \* Evolution of Retail in India
- \* Indian Retail Industry
- \* Organized and Unorganized Retail Sector
- \* Types of Retail Formats
- \* Retail Life Cycle
- \* Retail Marketing Mix

#### **Unit 2: Retail Store Operations Management**

Marks 20

- \* Pre-Store Opening
- \* Store Opening and Closing
- \* Loss Prevention & Shrinkage
- \* Store Merchandise Handling
- \* Basics of Visual Merchandising
- \* Processing of credit applications for purchases (RAS/N0114)

#### **Unit 3: Store Safety & Security**

Marks 20

- \* Store Safety & Security (RAS/N0120)
- \* Health and Safety (RAS/N0122)

#### **Practical: Home assignment/Viva**

Marks 20

#### **Internal Assessment**

Marks 20

#### *Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

**Paper- RMT-VC-1026- Retail Sales Associate  
(Retail Service)**

**Semester 1**

Total Credits: 6

Total Marks=100

**Unit 1: Introduction to Retail Service**

Marks 30

- \* Customer Relationship Management (RAS/N0134)
- \* Monitoring and Solving Customer Service Issues (RAS/N0135)
- \* Continuous Service Improvement (RAS/N0136)
- \* Personalized and Post-Sales Service Support (RAS/N0129)
- \* Positive Image Building (RAS/N0130)
- \* Resolve customer concerns (RAS/N0132)
- \* Organizing Service Delivery (RAS/N0133)
- \* Maximise sales of goods & services (RAS/N0128)

**Unit 2: Introduction to Retail Sales Associate**

Marks 10

- \* Retail sales associate- Definition, Job Description, Duties

**Unit 3: Sales Support**

Marks 20

- \* Understanding Consumer Buying Behaviour and Retail Sales
- \* Importance of product demonstration (RAS/N0125)
- \* Help customers choose right products (RAS/N0126)
- \* Specialist support to customers in facilitating purchases (RAS/N0127)
- \* Working effectively in a team (RAS/N0137)
- \* Working effectively in a organization (RAS/N0138)

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

Qualification Pack of Retail Sales Associate prescribed by RASCI

**Paper RMT-VC-1036 OJT**

**Semester 1**

Total Credits: 6

Total Marks=100

**Field Visit +Project Report + PPT Presentation +Viva**

Marks 100

**Paper RMT-VC-2016 Team Leader  
(Store Display and Visual Merchandising)**

**Semester2**

Total Credits: 6

Total Marks=100

**Unit 1: Introduction to Store Display & Visual Merchandising** Marks 20

- \* Visual Merchandising Concepts, Store Display Concepts
- \* Plan visual merchandising (RAS/N0139)
- \* Organize the display of products at the store (RAS/N0146)
- \* Allocating and checking work in team (RAS/N0131)

**Unit 2: Store Hygiene** Marks 20

- \* Store Hygiene and Cleanliness
- \* Maintaining health and safety in the store (RAS/N0122)

**Unit 3: Introduction to Retail Team Leader** Marks 20

- \* Team Leader- Definition, Job Description, Duties

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases Madan

R. L., A Textbook of Retail Management Qualification

Pack of Team Leader as prescribed by RASCI

**Paper RMT-VC-2026**

**Semester2**

**Team Leader (Sales Management)**

Total Credits: 6

Total Marks=100

**Unit 1: Introduction to Sales Management**

Marks 20

- \* Product and Service Knowledge
- \* Retail markets - Competition and Best Practices
- \* Basics of Consumer Shopping Behaviour
- \* Importance of Knowledge of Products & Services
- \* Retail Selling techniques- Cross selling, Up Selling
- \* Availability of goods for sale to customers (RAS/N0148)

**Unit 2: Sales Process**

Marks 20

- \* Process Sale of Products (RAS/N0147)
- \* Goal Setting / Target Allocation & Monitoring (RAS/N0131)
- \* Customer Experience Management
- \* Establish and satisfy customer needs (RAS/N0140)
- \* Working effectively in a team (RAS/N0137)
- \* Working effectively in a organization (RAS/N0138)

**Unit 3: After Sales Service**

Marks 20

- \* Monitor and solve customer service problems (RAS/N0150)
- \* Effective Stakeholder communication (RAS/N0145)
- \* Effective After Sales Service
- \* Customer feedback Management

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases Madan

R. L., A Textbook of Retail Management Qualification

Pack of Team Leader as prescribed by RASCI

**PAPER RMT-VC-2036**

**Semester2**

Total Credits: 6

Total Marks=100

**(a) Computer Aided Accounting and Tally**

Marks Distribution:  
IT Paper: Theory=20  
Practical=20

**(b) OJT**

Practical=60

Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva



**Paper RMT-VC-3016**  
**Semester3**  
**Departmental Manager**  
**(Retail Store Operations and Profitability Management)**

Total Credits: 6

Total Marks=100

**Unit 1: Introduction to Store Operations**

Marks 20

- \* Merchandise Management
- \* Plan visual merchandise (RAS/N0139)
- \* Monitor and manage store performance (RAS/N0141)

**Unit 2: Introduction to Departmental Manager**

Marks 20

- \* Departmental Manager- Definition, Job Description, Duties

**Unit 3: Introduction to Profitability Management**

Marks 20

- \* Develop Sales Strategy and Campaigns
- \* Sales Forecasting
- \* Budget, Different types of Budget, Importance of Budget
- \* Manage a budget (RAS/N0151)
- \* Sales Revenue
- \* Profit, Profit Margin
- \* Break-even Point/ Break-even Analysis

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

Qualification Pack of Departmental Manager prescribed by RASCI

**Paper RMT-VC-3026**  
**Semester3**  
**Departmental Manager**  
**(Customer Relationship Management)**  
Total Credits: 6  
Total Marks=100

**Unit 1: Introduction to Customer Relationship Management** Marks 20

- \* Customer Relationship Management – Concept, Process, Importance
- \* CRM softwares
- \* Customer Loyalty
- \* Customer Experience Innovation

**Unit 2: Introduction to Departmental Manager** Marks 20

- \* Departmental Manager- Definition, Job Description, Duties

**Unit 3: Customer Service** Marks 20

- \* Concept of Service
- \* Establish and satisfy customer needs (RAS/N0140)  
Effective communication with stake- holders (RAS/N0145)
- \* Develop individual retail service opportunities (RAS/N0144)
- \*

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

Qualification Pack of Departmental Manager prescribed by RASCI

**PAPER RMT-VC-3036**

**Semester3**

**OJT**

Total Credits: 6

Total Marks=100

**(a) Introduction to Data Base Management System**

Marks Distribution:  
IT Paper: Theory=20  
Practical=20

**(b) OJT**

Practical=60

Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva

**RMT-VC-4016**  
**Semester 4**  
**Departmental Manager**  
**(Principles of Leadership)**  
Total Credits: 6  
Total Marks=100

**Unit 1: Introduction to Leadership**

Marks 20

- \* Understanding Leadership,
- \* Concept of Leader
- \* Difference between Manager and Leader
- \* Qualities of a Good & Effective Leader

**Unit 2: Application of Leadership**

Marks 20

- \* Providing leadership to team (RAS/N0142)
- \* Build and manage store team performance (RAS/N0143)
- \* Application of Leadership Principles
- \* Leadership Styles
- \* Developing individual retail service opportunities (RAS/N0144)
- \* Effective communication with stake-holders (RAS/N0145)
- \*

**Unit 3: Introduction to Departmental Manager**

Marks 20

- \* Departmental Manager- Definition, Job Description, Duties

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases  
Madan R. L., A Textbook of Retail Management  
Qualification Pack of Departmental Manager prescribed by RASCI

**Paper- RMT-VC-4026**  
**Semester4**  
**Departmental Manager**  
**Team and Organisational Dynamics**

Total Credits: 6  
Total Marks=100

**Unit 1: Introduction to Team & Organisational Dynamics** Marks 30

- \* Concept of Team, Importance of Team work
- \* Difference between Team & Group
- \* Qualities of an Effective Team
- \* Building Team spirit
- \* Allocate and check work in your team (RAS/N0131)
- \* Working effectively in a team (RAS/N0137)
- \* Working effectively in an organisation (RAS/N0138)

**Unit 2: Introduction to Departmental Manager** Marks 10

- \* Departmental Manager- Definition, Job Description, Duties

**Unit 3: Health, Safety, Security, Budget** Marks 20

- \* Help maintain health and safety (RAS/N0122)
- \* Store Security
- \* Manage a budget (RAS/N0151)

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases  
Madan R. L., A Textbook of Retail Management  
Qualification Pack of Departmental Manager prescribed by RASCI

**PAPER RMT-VC-4036**

**Semester 4**

**OJT**

Total Credits: 6

Total Marks=100

**(a) Hardware, Networking & Troubleshooting**

Marks Distribution:

IT Paper:

Theory=20

Practical=20

**(b) OJT**

Practical=60

Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva

Paper **RMT-VE-5016**  
**Semester 5**  
**Store Manager**  
**(Retail Store Operations and Sales)**  
Total Credits: 6  
Total Marks=100

**Unit 1: Introduction to Inventory Management** Marks 20

- \* Inventory Management
- \* Retail Store Management and its Value Chain Stock optimization
- \* To maximize availability of stocks and minimize losses (RAS/N0152)

**Unit 2: Introduction to Store Manager** Marks 10

- \* Store Manager- Definition, Job Description, Duties

**Unit 3: Visual Merchandising** Marks 10

- \* Execution of visual merchandising standards and guidelines (RAS/N0155)
- \* Implementation of promotions and special events (RAS/N0157)

**Unit 4: Market Research** Marks 20

- \* Market Research
- \* Price benchmarking and market study (RAS/N0159)

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases  
Madan R. L., A Textbook of Retail Management  
Qualification Pack of Retail Store Manager prescribed by RASCI

**PAPER RMT-VE-5026**

**Semester 5**

Store Manager

**(Process Compliance, Safety and Security)**

Total Credits: 6

Total Marks=100

**Unit 1: Legal Compliance**

Marks 30

- \* Importance of Legal Compliance,
- \* Process and policy adherence while ensuring timely and accurate reporting (RAS/N0153)

**Unit 2: Introduction to Retail Store Manager**

Marks 10

- \* Retail Store Manager- Definition, Job Description, Duties

**Unit 3: Store Security**

Marks 20

- \* Ensure overall safety and security of the store (RAS/N0156)
- \* Security Gadgets
- \* Security Planning

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

Qualification Pack of Retail Store Manager prescribed by RASCI



**PAPER RMT-VE-5036**

**Semester 5**

**OJT**

Total Credits: 6

Total Marks=100

**(a) Commercial Web-portal Development & Management**

Marks Distribution:  
IT Paper:

Theory=20

Practical=20

**(b) OJT**

Practical=60

Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva

**Paper RMT-VE-6016**  
**Semester 6**  
**Store Manager**  
(Manpower Planning & Training)  
Total Credits: 6  
Total Marks=100

**Unit 1: Human Resource Management**

Marks 25

- \* Human Resource Management
- \* HRM Functions
- \* Job Analysis
- \* Recruitment & Selection of Store Staff

**Unit 2: Strategic Human Resource Management**

Marks 25

- \* Strategic HRM- Concept, Importance
- \* Competitive advantage
- \* Human Resource Planning
- \* Training & development of store team (RAS/N0158)
- \* Creating a positive work environment for the store

**Unit 3: Introduction to Retail Store Manager**

Marks 10

- \* Retail Store Manager- Definition, Job Description, Duties

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases  
Madan R. L., A Textbook of Retail Management  
Qualification Pack of Retail Store Manager prescribed by RASCI

**Paper RMT-VE-6026**  
**Semester 6**  
**Store Manager**  
**(People, Process and Profitability Management)**  
Total Credits: 6  
Total Marks=100

**Unit 1: Introduction to People, Process and Profitability Management**

Marks 50

- \* Managing Store Employees
- \* Managing Sales and Service Delivery to increase store profitability
- \* Store Upkeep
- \* Equipment Maintenance
- \* Employee Hygiene
- \* Identification of key repeat customers and generating footfall and building relationships with customers
- \* Identify and implement steps to advance sales operations and augment customer service
- \* Analysis of overall store profitability and monitoring the same against targets (RAS/N0154)

**Unit 2: Introduction to Retail Store Manager**

Marks 10

- \* Retail Store Manager- Definition, Job Description, Duties

**Practical: Home assignment/Viva**

Marks 20

**Internal Assessment**

Marks 20

*Reader list:*

Pradhan, S., Retailing Management: Text and Cases

Madan R. L., A Textbook of Retail Management

Qualification Pack of Retail Store Manager prescribed by RASCI

**PAPER RMT-VE-6036**

**Semester 6**

**OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT +Project Report + PPT Presentation +Viva**

Marks 100

**PAPER - RMT-VC-2036**

**Semester 2**

**(a) COMPUTER AIDED ACCOUNTING AND TALLY**

<b>IT Paper</b>	<b>Theory</b>	<b>Practical</b>	<b>Total</b>
<b>Marks</b>	<b>20</b>	<b>20</b>	<b>40</b>

**UNIT: I**

Marks 10

Role of Computer in Financial Accounting, Management Accounting and Cost Accounting, Accounting Information System, IT and Online accounting, Differences between Manual Accounting and Computerized Accounting

**UNIT: II**

Marks 10

110Introduction to Accounting Packages: TALLY, TALLY ERP- Features and configuration, Preparation of Ledger Account and Groups, Voucher types and their entry, Maintenance of Accounting Books, Final Accounts, Generation of Financial Reports, Preparation of Accounting Reports, Day Book Summaries, Report Printing, TDS.

**PRATICAL:**

Marks 20

1. Creating Multiple Ledger of different Account Heads of an Enterprise.
2. Preparation of a Trading and P & L A/C and Balance sheet by creating a company using TALLY
3. Making necessary entries in Tally in the books of an Enterprise
4. Preparation of a Cash Book from the books of an Enterprise
5. Making Data Entries for various transactions of a company
6. Entry of different transactions in Tally
7. Preparing a Double Column Cash Book from a company's transactions
8. Making Voucher Entries from different transactions in Tally
9. Dealing with the various Bills in Tally

**TEACHING REFERENCES :**

1. B.B. Dam, H.C. Gautam, Theory and Practice of Financial Accounting, Ashok Publication.
2. Sanjay Saxena, P. Chopra, Computer application in Management, Vikas Publishing House Pvt. Ltd., New Delhi.
3. Marshall Romney & Steinbart, Accounting Information System, Pearson Education, New Delhi.
4. K.K. Nadhani, Implementing Tally ERP 9, BPB Publications, New Delhi.

**PAPER - RMT-VC-3036**

**Semester 3**

**(a) INTRODUCTION TO DATABASE MANAGEMENT SYSTEM**

<b>IT Paper</b>	<b>Theory</b>	<b>Practical</b>	<b>Total</b>
<b>Marks</b>	<b>20</b>	<b>20</b>	<b>40</b>

**UNIT I**

Marks 06

Database, DBMS: Characteristics of DBMS Advantages & disadvantages of DBMS, DBMS Architecture & data independence, Schemas. Relational model, Concept of keys (primary key, alternate key, superkey, secondary key and foreign key), Fundamental integrity constraints (entity integrity, domain integrity & referential integrity)

**UNIT II** Marks 08 ANSI SQL -92 Standard: DDL, DML, SQL constructs ( select ..from ... where ...Group by .. having

...order by ), insert, delete, update. Definition & use of nested queries, constraints considers (NOT NULL, UNIQUE , CHECK , FOREIGN KEY).

**UNIT III**

Marks 06

Database design: Entities & attributes, Relationship type, Relationship degree, Constraints on relationship types (cardinality ratios for binary relationship, participation constraints). ER diagram, Normalization: normal forms based on primary keys (1NF, 2NF, 3NF & BCNF).

**PRACTICAL:**

Marks 20

**TEACHING REFERENCES:**

1. Fundamentals of Database Management System, Elmasri & Navathe
2. Introduction to Database Management System, C.J. Date
3. An introduction to Database Systems; Bipin C. Desai; Galgotia publications.
4. Database Systems - Concept, Design and Applications; S.K.Singh; Pearson Education.

**PAPER- RMT-VC-4036**

**Semester 4**

**(a) HARDWARE, NETWORKING & TROUBLESHOOTING**

<b>IT Paper</b>	<b>Theory</b>	<b>Practical</b>	<b>Total</b>
<b>Marks</b>	<b>20</b>	<b>20</b>	<b>40</b>

**UNIT I** Marks 4  
Evolution of computer system, Classification of computer,

**UNIT II** Marks 4  
Hard Disk Drive, Hard disk tools: Disk cleanup, error checking, de fragmentation, scanning for virus, formatting, Floppy Disk Drive

**UNIT III** Marks 4  
Optical Media, CDROM, drive speed, buffer, cache, CD-r, CD-RW, DVD ROM, DVD technology, Driver installation,

**UNIT IV** Marks 4  
Processor, Motherboard, Sockets and slots. Peripheral connectors., USB, pin connectors.. RAM, different kinds of RAM. Cache and Virtual Memory (only concept will be given without going into implementation details)

**UNIT V** Marks 4  
SMPS.BIOS. Network Interface Card, Switches, RJ 45 connectors, Patch cord, IP address.

**PRACTICAL:** Marks 20

1. Identify the peripherals of a computer, components in a CPU and its functions. Draw the block diagram of the CPU along with the configuration of each peripheral and submit to your instructor.
2. Every student should disassemble and assemble the PC back to working condition. Labinstructors should verify the work and follow it up with a Viva.
3. Every student should individually install MS windows on the personal computer. They shouldlearn how to format and partition a hard disk. Lab instructor should verify the installation and follow it upwith a Viva.
4. Hardware Troubleshooting: Students have to be given a PC which does not boot due to improperassembly or defective peripherals. They should identify the problem and fix it to get the computer back toworking condition. The work done should be verified by the instructor and followed up with a Viva
5. Software Troubleshooting: Students have to be given a malfunctioning CPU due to system software problems. They should identify the problem and fix it to get the computer back to working condition. The work done should be verified by the instructor and followed up with a Viva.

**TEACHING REFERENCES:**

1. Mastering PC Hardware & Networking, Mittal Ajit
2. Pc Hardware: The Complete Reference, Craig Zacker)

**PAPER-RMT-VC-5036**

**Semester 5**

**(a) COMMERCIAL WEB-PORTAL DEVELOPMENT & MANAGEMENT**

IT Paper	Theory	Practical	Total
Marks	20	20	40

**UNIT I**

Marks 05

**Introduction to Web Technology**

Introduction to Internet and its Services, Basic Internet terms in Internet Addressing, World Wide Web, Web Browser and Web Server. Website and Objective of Website, Various Types of URLs.

**UNIT II**

Marks 05

**Creating Static Web Pages with HTML**

Introduction to HTML, Advantages and Disadvantages of HTML, Features of Static and Dynamic Web Page.

**UNIT III**

Marks 10

**Components of Web Pages**

Structure of HTML Document, HTML tags, Text Formatting Tags, Using Colours for the Web, Special Characters; Adding Links, Images, Background and Table; Linking HTML Pages; Image Maps; Forms, Frames.

**PRACTICAL:**

Marks 20

**1. Creating a Simple Static Web Page :** Creating Web Page using HTML, Structure of HTML Document, HTML tags, tag attributes, Basic Elements : <html>, <head>, <title>, <p>, <br>, <h1> to <h6>, <pre>, <marquee>, <hr>, <br>, <center> , Text Formatting Tags, Using Colours for the Web, Special Characters.

**Lists in HTML:** Ordered List, Unordered List, Definition List and Nested List.

**Tables:** Components of a Table, Basic Table Tags and their related Attributes.

**2. Adding Links, Images, Background and Table**

**Linking HTML Pages:** Link Tag <a href...>, Kinds of Linking, Linking to URLs,

**Adding Images to HTML pages:** Image formats for Internet and HTML, Image Tag and their related Attributes, Links to (external) Images, Images as Hyperlinks, Using Image as Background.

**Image Maps:** Tags used for Image Mapping.

**3. Forms, Frames and Embedding Multimedia**

**Frames:** Introduction to Frame, <frameset> and <frame> Tag with its Attributes, Creating Frames, Linking Frames, <noframes> tag,

**Forms :** <Form> Tag and its Attributes, <Input> Tag and its Attributes,

**Form Controls:** Text Controls, Password Fields, Radio Buttons, Checkboxes, Reset and Submit Buttons, Form Control Selection, Option Processing and Text Area, Hidden Fields

**TEACHING REFERENCES:**

1. Sean Mcmanus, "Web Designing in Easy steps", TMH, ISBN:9380071333566
2. C. Xavier, "Web Technology and Design-New Age International Publishers, ISBN-81-224-1450-8
3. B.P.Nagpal, "Web Designing technology", S.Chand, ISBN:9788121927635
4. "Internet Technology and Web Design", ISRD Group. TMH, ISBN 0-07-107276-4
5. James L. Mohler and Jon M. Duff, "Designing Interactive Web Site Cengage Learning", ISBN-976-81-315-0570-0.



**Syllabus for B.Voc in Banking and Financial services (BFS)**

**Programme Template: B Voc Course (CBCS) in BFS**

**Gauhati University**

Syllabus of

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<b>Semester</b>	<b>CORE COURSE (12 papers, 72 credits)</b>	<b>Ability Enhancement Compulsory Course (AECC) (2 papers, 8 credits)</b>	<b>Skill Enhancement Course (SEC) (4 papers, 16 credits)</b>	<b>Discipline Specific Elective (DSE) (6 papers, 36 credits)</b>
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	BFS-VC-4036			
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				BFS-VE-5026
				BFS-VE-5036
<b>VI</b>			XXX-SE-6XX4	BFS-VE-6016
				BFS-VE-6026
				BFS-VE-6036

## Semester 1

### **Paper BFS-VC-1016- Business correspondence (Introduction to Financial inclusion and Banking)**

Total Credits: 6

Total Marks=100

#### **Unit 1: Introduction to Financial inclusion**

Marks 20

- \* Realize the need for and basics of Financial Inclusion
- \* Learn about basics of Banking
- \* Comprehend the Banking Structure
- \* Differentiate types of banking
- \* Understand the History and evolution of Banking in India
- \* Learn about recent trends in banking

#### **Unit 2: Payment Mechanism and communication**

Marks 20

- \* Describe Payment mechanisms
- \* Describe the working of Internet, Mobile banking
- \* Perform Interest calculation
- \* Learn about E wallets
- \* Learn the usage of Negotiable Instruments
- \* Learn Basics of Communication
- \* Apply various forms of communication
- \* Make communication effective
- \* Perform client Negotiations

#### **Unit 3: Etiquette and selling skills**

Marks 20

- \* Use appropriate Telephone etiquette and Meeting etiquette
- \* Manage Services
- \* Sell various banking products and services to prospective clients using ethical and effective skills

#### **Practical: Home assignment/Viva**

Marks 20

#### **Internal Assessment**

Marks 20

*Reader list:*

Kandasami K.P, Natarajan S., Parameswaran R., 'Banking Law and Practice' S. Chand  
IIBF, 'Basics of Banking' , Macmillan Education.  
IIBF 'Principles and practices of banking' Macmillan Education.

## Semester 1

### **Paper- BFS-VC-1026- Business correspondence (KYC and application)**

Total Credits: 6

Total Marks=100

#### **Unit 1: KYC and PMLA** Marks 20

- \* Apply KYC norms in account opening process
- \* Learn nuances of PMLA, 2002
- \* Perform the KYC process and verify Requirements

#### **Unit 2: Differentiate types of Customers** Marks 20

- \* Recognize Bank-Customer relationships
- \* Learn about Deposit Products
- \* Apply the Principles of Lending
- \* Learn about Lending Products
- \* Comprehend Codes of operation

#### **Unit 3: Role and functions of RBI** Marks 20

- \* Learn Banking regulation act
- \* Learn RBI Act
- \* Learn the Settlement process
- \* Analysed MIS
- \* Account for loans
- \* Review and documentation
- \* Differentiate types of risks
- \* Classify assets as per risk
- \* Classify assets as NPA and take
- \* suitable action

#### **Practical: Home assignment/Viva** Marks 20

#### **Internal Assessment** Marks 20

*Reader list:*

Kandasami K.P, Natarajan S., Parameswaran R., 'Banking Law and Practice' S. Chand

IIBF, 'Basics of Banking', Macmillan Education.

IIBF 'Principles and practices of banking' Macmillan Education

IIBF 'Anti-Money Laundering & Know your Customer' Macmillan Education

**Semester 1**

**Paper BFS-VC-1036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit +Project Report + PPT Presentation +Viva**

Marks 100

## Semester 2

### **Paper BFS-VC-2016 Business Development Executive (Customer Relationship Management)**

Total Credits: 6

Total Marks=100

**Unit 1: Customer satisfaction Practices in banking industry** Marks 20

- \* Bank of Baroda
- \* Panjab national bank.

**Unit 2: The role of technology in CRM** Marks 20

- \* e-CRM, -features, six e-CRM, advantages, e-CRM and banking industry
- \* Information technology tools in customer satisfaction management
- \* modern technology in CRM
- \* Functional component of CRM solution
- \* SIEBEL, ORACLE, Data mining –tools and techniques.

**Unit 3: Reform in financial sector in India** Marks 20

- \* recommendations of Narasimhan committee
- \* Verma committee, Post reform gains of commercial banks.
- \* Profitability and productivity of commercial bank- measurement of profitability- different ratios
- \* Productivity of Banks- meaning.

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Seth N.Jagadish, 'Customer relationship Management- A strategic Approach, Eastern economy edition

Vyuptakesh Sharan , 'Indian Financial sector: An Era of Reform'Sage Publication India Pvt Ltd.  
Qualification Pack of Business Development Executive as prescribed by BFSI.

## Semester 2

### **Paper BFS-VC-2026 Business Development Executive (Banking Laws and Regulation)**

Total Credits: 6

Total Marks=100

#### **Unit 1: Paying Bank, Collecting Bank and different types of borrower** Marks 20

- \* Duties and Responsibilities of collecting bank, Paying bank
- \* Different types of borrower- individual
- \* Hindu undivided family
- \* partnership firm
- \* companies
- \* trust and co-operative societies
- \* statutory corporations
- \* limited liability companies etc.

#### **Unit 2: Banking act** Marks 20

- \* The Banking OMBUDSMAN SCHEME 2006.
- \* SARFAESI act, 2002.
- \* Negotiable instrument act, 1881.

#### **Unit 3: Contract act** Marks 20

- \* Contract- Meaning, component
- \* essential of a valid contract
- \* Contract act and banking
- \* Contract of Indemnity-rights of indemnity holder
- \* implies indemnity
- \* Contract of pledge
- \* contract of sale of goods- meaning, features.

#### **Practical: Home assignment/Viva** Marks 20

#### **Internal Assessment** Marks 20

##### *Reader list:*

Kandasami K.P, Natarajan S., Parameswaran R., 'Banking Law and Practice' S. Chand  
Chaudhary R.N., 'Banking Laws', Central Law publication.

Ma. 'Legal and regulatory aspects of Banking'

Qualification Pack of Business Development Executive as prescribed by BFSI.

**Semester 2**

**Paper BFS-VC-2036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva**

Marks 100



### Semester 3

#### **Paper BFS-VC-3016 Financial Inclusion Officer (Financial Exclusion)**

Total Credits: 6

Total Marks=100

**Unit 1: Financial Inclusion:** Marks 10

- \* Overview
- \* nature- constraints
- \* Consequences

**Unit 2: Financial exclusion-** Marks 20

- \* Extent of financial exclusion in India
- \* Consequences
- \* Measures for combating financial inclusion

**Unit 3: Financial inclusion-** Marks 10

- \* Definition
- \* Dimension of financial inclusion

**Unit 3: Measures taken by RBI and Government** Marks 20

- \* Role of Government and RBI in financial inclusion
- \* Pradhan Mantri Jan Dhan Yojana (PMJDY)
- \* Present status of financial inclusion
- \* Business correspondence model.

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Banerajee Gangadhar , Karmakar K.G. , Mohapatra N.P., 'Towards financial Inclusion in India' Sage Publication Pvt Ltd.

Mani N., 'Financial Inclusion in India-Policies and Programmes'.

IIBF, 'Basics of Banking' , Macmillan Education.

Qualification Pack of Financial Inclusion Officer prescribed by BFSI

### Semester 3

#### **Paper BFS-VC-3026 Financial Inclusion Officer (Financial inclusion and reform)**

Total Credits: 6

Total Marks=100

**Unit 1: Role of different institutions in financial inclusion** Marks 20

- \* Post offices
- \* fair price shop
- \* technology(ATM)
- \* mobile phone in financial inclusion

**Unit 2: Banking –Kiosk model** Marks 20

- \* Banking Kiosk-banking facilities available in the kiosk
- \* Financial and transaction detail

**Unit 3: Challenges and committee recommendations for reform in financial sector** Marks 20

- \* The committee recommendations of reform in banking sector
- \* Micro credit movement for financial inclusion in India- Challenges
- \* Possible way for financial inclusion

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Banerajee Gangadhar , Karmakar K.G. , Mohapatra N.P., 'Towards financial Inclusion in India'Sage Publication Pvt Ltd.

Mani N., 'Financial Inclusion in India-Policies and Programmes'.

IIBF, 'Basics of Banking' , Macmillan Education.

Qualification Pack of Financial Inclusion Officer prescribed by BFSI

**Semester 3**

**Paper BFS-VC-3036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva**

Marks 100

## Semester 4

### **Paper BFS-VC-4016 Financial Inclusion Officer (Customer Satisfaction)**

Total Credits: 6

Total Marks=100

<b>Unit 1: Customer satisfaction</b>	<b>Marks 30</b>
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- \* Meaning ,historical perspective of customer satisfaction
- \* Loyal customer
- \* components of customer satisfaction programme
- \* steps of customer satisfaction practice design
- \* customer satisfaction implementation model
- \* other models of customer satisfaction.

<b>Unit 2: The role of technology in CRM</b>	<b>Marks 30</b>
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- \* e-CRM, -features, six e-CRM
- \* advantages, e-CRM and banking industry
- \* Information technology tools in customer satisfaction management
- \* modern technology in CRM
- \* Functional component of CRM solution.

<b>Practical: Home assignment/Viva</b>	<b>Marks 20</b>
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<b>Internal Assessment</b>	<b>Marks 20</b>
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*Reader list:*

Seth N.Jagadish, 'Customer relationship Management- A strategic Approach, Eastern economy  
Hill Nigel, Alexander Jim, ' Handbook of customer satisfaction and loyalty measurement'  
Qualification Pack of Financial Inclusion Officer prescribed by BFSI

## Semester 4

### **Paper- BFS-VC-4026 Financial Inclusion Officer (Management Accounting)**

Total Credits: 6

Total Marks=100

#### **Unit 1: Management Accounting** Marks 20

- \* Meaning ,scope, functions, significance.
- \* functions of management accountant
- \* requisites for a successful management accountant
- \* principles of management accounting
- \* relationship between cost & financial accounting with management accounting
- \* utility & limitation of management accounting.

#### **Unit 2: Cost accounting** Marks 20

- \* Meaning ,Evolution, objective, Different concepts of cost
- \* Elements of cost, Cost sheet
- \* Classification of cost, Technique of costing
- \* Difficulties in installation of costing system.

#### **Unit 3: Financial management** Marks 10

- \* Meaning, objectives, Scope, approaches
- \* functions and its relationship with the other discipline.

#### **Unit 4: Capital budgeting** Marks 10

- \* Meaning, concept of time value of money
- \* different methods of capital budgeting(only Concepts)

#### **Practical: Home assignment/Viva** Marks 20

#### **Internal Assessment** Marks 20

#### *Reader list:*

Pillai R.S.N., Bagavathi, ‘ Management Accounting’ S. Chand.

Weetman Pauline , ‘ Financial and Management Accounting’ - Pearson

Qualification Pack of Financial Inclusion Officer prescribed by BFSI

**Semester 4**

**Paper BFS-VC-4036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva**

Marks100

**Semester 5**

**Paper BFS-VE-5016 Branch Manager  
(Insurance)**

Total Credits: 6

Total Marks=100

**Unit 1: Insurance** Marks 20

- \* Definition, Nature, Scope, Types ,Benefits
- \* Principles of insurance

**Unit 2: Life insurance** Marks 20

- \* Life Insurance- Features, Benefits, different provisions

**Unit 3: Non-life insurance** Marks 20

- \* Non Life insurance- Features, Benefits, different provisions

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Mishra M.N., Misra S.B., ‘ Insurance- Principles and Practices’ S Chand.

Misra Kaninika, ‘Fundamentals of life insurance’ PHI learning.

Rejda E George, Mc Namara Michel, ‘ Principles of Risk Management and Insurance’ Pearson.

Qualification Pack of Branch Manager prescribed by BFSI

## Semester 5

### **Paper BFS-VE-5026 Branch Manager (Financial System)**

Total Credits: 6

Total Marks=100

<b>Unit 1: Financial System</b>	Marks 20
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- \* Financial system- Definition ,component
- \* Working of Indian financial system

<b>Unit 2: Financial Market</b>	Marks 20
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- \* Financial market- Structure
- \* Functions
- \* Stock market-Structure

<b>Unit 3: Non bank financial institutions</b>	Marks 20
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- \* Financial institutions- a brief about bank
- \* NBFIs

<b>Practical: Home assignment/Viva</b>	Marks 20
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<b>Internal Assessment</b>	Marks 20
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*Reader list:*

Bharati V. Pathak, ‘ Indian Financial System’, Pearson.

Neave H. Edwin, ‘ Modern Financial Systems- Theory and Application’ -Willy Publishers.

Sarma Nityananda V., ‘Banking and Financial System’, Foundation Books.

Qualification Pack of Branch Manager prescribed by BFSI



**Semester 5**

**Paper BFS-VE-5036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT+ Project Report + PPT Presentation +Viva**

Marks 100

## Semester 6

### **Paper BFS-VE-6016 Branch Manager**

**(Insurance II)**

Total Credits: 6

Total Marks=100

**Unit 1: Risk Premium** Marks 20

- \* Risk Premium- Definition
- \* its type and calculation

**Unit 2: Intermediaries in insurance** Marks 20

- \* Life Insurance- need for intermediaries
- \* insurance agent
- \* Indian contract act
- \* IRDA regulations
- \* Products of life insurance

**Unit 3: General insurance** Marks 20

- \* General Insurance-Fire insurance
- \* double insurance & reinsurance
- \* Marine insurance
- \* Motor insurance
- \* health insurance.

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Mishra M.N., Misra S.B., ' Insurance- Principles and Practices' S Chand.

Misra Kaninika, 'Fundamentals of life insurance' PHI learning.

Rejda E George, Mc Namara Michel, ' Principles of Risk Management and Insurance' Pearson.

Qualification Pack of Branch Manager prescribed by BFSI

## Semester 6

### **Paper BFS-VE-6026 Store Manager (Financial System II)**

Total Credits: 6

Total Marks=100

**Unit 1: Money** Marks 20

- \* Money- Definition
- \* Types
- \* Functions
- \* high powered money.

**Unit 2: RBI and monetary policy** Marks 20

- \* RBI- function
- \* controller of money supply and credit
- \* monetary policy.

**Unit 3: Unregulated credit market** Marks 20

- \* NBFI- Life insurance
- \* general insurance, UTI, Mutual fund, provident fund, post offices.
- \* Unregulated credit markets.

**Practical: Home assignment/Viva** Marks 20

**Internal Assessment** Marks 20

*Reader list:*

Bharati V. Pathak, ‘ Indian Financial System’, Pearson.

Neave H. Edwin, ‘ Modern Financial Systems- Theory and Application’-Willy Publishers.

Sarma Nityananda V., ‘Banking and Financial System’, Foundation Books.

Qualification Pack of Branch Manager prescribed by BFSI

**Semester 6**

**Paper BFS-VE-6036 OJT**

Total Credits: 6

Total Marks=100

**Field Visit/Internship/OJT +Project Report + PPT Presentation + Viva**

Marks 100