

Syllabus
M.Voc. Management (Banking & Finance)

Fundamentals of Management and OB

Unit	Topic
I	Basics of Management: Concept, nature, process and significance of management; Managerial levels, skills, functions and roles (with special reference to BFSI); Management Vs. Administration; Contingency Management theories by - F. W. Taylor, Henry Fayol and Elton Mayo.
II	Managerial Skill and Functions: Level of Management- Functions of Management; Centralization – Decentralization; Managerial Planning; Organising and Organization structures - Line & Staff – functions, Leading and Staffing; Controlling – Definition, Nature, Importance, Steps, Techniques
III	Organisation Behaviour: Definition, Scope, Importance, Concepts of Organisation Behaviour; Values, Attitude and Perception; Perceptual Process, Social perception (stereotyping and halo effect).
IV	Motivation- Definition, Theories of motivation, Mc Gregor, A.H. Maslow, Herzberg; Learning- Meaning & Theories.
V	Leadership & Team Building –Definition, Importance, qualities of leaders, types of leaders; Success stories of today’s Global and Indian leaders ; Interpersonal and Group Dynamics; Team Building; Personality- Attributes of personality, Type, Ego state, Johari window.

Communication Skills

Unit	Topic
I	Basics of Communication: Process, Types, Purpose & Barriers; Oral communication: noise, listening–process, types of listening, deterrents to listening process, essentials of good listening; Diction: MTI reduction, bag of words practice, intonation & modulation
II	Presentation skills: Prerequisites of effective presentation, format of presentation; Assertiveness – indicators of assertive behaviour, strategies of assertive behaviour; Team Presentation & group exercises
III	Nonverbal communication: gestures, handshakes, gazes, smiles, hand movements, style of working, voice modulations, dress and appearance; business etiquettes: business dining, business manners of people of different cultures, managing customer care
IV	Written communication: mechanics of writing, report writing, circulars, notices, memos, agenda and minutes; business correspondence – business letter format, style of letter arrangement, types of letters, electronic mail; developing resume
V	Communication in Practice: Preparing for interviews- types of interviews, group discussion; Telephone etiquettes-Dos and Don’ts, communicating effectively; Social media profile, Different types of profiles, Editing and Posting on social media profile;

Basic of Computers

Unit	Topic
I	Introduction to Computer System: Basic Applications of Computer; Anti-virus software, Introduction to number system; Operating System: Overview of operating system: Types of operating system; Batch Processing, Comparison between DOS, Unix, Windows, IOS, etc.
II	Understanding Office Applications: Introduction to MS Word, Menus, Shortcuts, Document types, Formatting documents, Macros, Mail merge; Introduction to MS PowerPoint: Different templates

III	Introduction to MS-Excel: Introduction to MS Excel and its applications; Feature of MS-Excel, Entering and Accessing Data, Entering Series, Editing Data, Cell Referencing, Ranges, Charts and Tables
IV	Functions & Formulae: Date and time Functions, Auto sum, Copying Formula, Formatting Data, Creating Charts, formatting charts, Creating Database, Sorting Data, Filtering, etc. Pivot Table & Chart, Coding of Data in Excel, Statistical functions (if, sumif, countif, countblank, rank, etc), Lookup functions (hlookup, vlookup), Two level nested functions.
V	Introduction to DBMS/RDBMS: MS-Access; Basic concepts, Concept of files, record, data, information retrieval; Data dictionary, DBMS operations performed on DBMS System; Internet and Networking: Introduction to Internet and protocols: TCP/ IP, Network connecting devices, Web Browsers; Search engines, Shared Services- Forms, Docs, Sheets, Meets, Drive, Clouds Introduction.

Principles and Practices of Banking

Unit	Topic
I	Indian Banking System: Overview, Introduction, structure and type of banks, role & responsibilities; Significance of banks in growth and development of economy;
II	Banking Regulation: Role of RBI, Constitution, Objectives, Functions of RBI; Instruments of Monetary Control-CRR, SLR, Repo, Reverse Repo, Bank rate, OMO; Regulatory Restrictions.
III	Liability Products (deposits): opportunities; remittance and payment Services (Draft, RTGS, IMPS, NEFT, etc); Universal Banking; Cross Selling, Bancassurance and ancillary services (locker, custodial, etc); ATMs, POS; emerging opportunities
IV	Types of Accounts, Opening of accounts, KYC; Internet banking and mobile banking
V	Asset Products (Loan): Home Loans, Personal Loans; consumer loans; Education loans and others; introduction to business loans (terms loans and cash credit); Priority sector lending-agricultural, SME and Microfinance

Accounting and Financial Analysis

Unit	Topic
I	Overview of Accounting: Accounting Process, Journals, Subsidiary Books, Ledger, Cash Book, Trial Balance. Preparation financial statements-Overview
II	Financial statement Analysis : Trend analysis, common size analysis; Financial ratio analysis- Profitability, liquidity, solvency, turnover, ownership ratios; capital market ratios;
III	Cash flow and fund flow analysis; Cost Accounting: Concepts, Classification and analysis of costs, Relevant and irrelevant costs, differential costs, sunk costs, Preparation of Simple Cost sheet.
IV	Decision making tools: Marginal costing, Break-even point, Cost Volume Profit analysis, Optimizing product mix, Pricing decisions
V	Case study of Published Annual Reports; Making financial decisions on the basis of financial statements

Mutual Funds

Unit	Topic
I	Concept, History and advantages of Mutual funds; Meaning, Structure and Classification of Mutual Fund Schemes

II	Direct Investing and Investing through agents, Entry and Exit Load of a Fund, Expenses of a Mutual Fund; Calculation of NAV & AAR of a Fund; AUM
III	Sectorial schemes, Theme Based Funds, ELSS, Index Fund-Tracking Error of an Index Fund, Passive – Index funds, Active – market timing.
IV	Arbitrage & Hedge Funds; RBI as regulator for money market mutual fund, SEBI in regulating mutual funds, Concept of a Self-Regulator-AMFI; AMFI Code of Ethics
V	Assets Allocations and Portfolio Rebalancing; Portfolio Management Service (PMS)

Semester II

Entrepreneurship Development

Unit	Topic
I	Entrepreneurship: Concept, knowledge and skills requirement; characteristics of successful entrepreneurs; role of entrepreneurship in economic development; entrepreneurship process; factors impacting emergence of entrepreneurship; managerial vs. entrepreneurial approach and emergence of entrepreneurship
II	Starting the venture: generating business idea – sources of new ideas, methods of generating ideas, creative problem solving, opportunity recognition; environmental scanning, competitor and industry analysis
III	Feasibility study: market feasibility, technical/operational feasibility, financial feasibility: drawing business plan; preparing project report; presenting business plan to investors
IV	Functional plans: marketing plan – marketing research for the new venture, steps in preparing marketing plan, contingency planning; organizational plan – form of ownership, designing organization structure, job design, manpower planning;
V	Supporting Institutions & IPR: financial institutions supporting entrepreneurs; legal issues – intellectual property rights patents, trademarks, copy rights, trade secrets, licensing; franchising

Customer & Sales Management

Unit	Topic
I	Introduction to Services Marketing, Understanding the 7 P's in Services Marketing; Understanding the Customer - Customer Expectations of Services; Customer Perceptions of Services; Service Encounters; Consumer Behaviour and address
II	Service Culture- delivery system; Delivering services through intermediaries and electronic channels; Training system; Duties and role of Employees, Management Support System, Employee Motivation System
III	Role of Intermediaries; Service process –Physical evidence; Evaluating Success of Service Offering - Service Quality and Measurement (SERVQUAL)
IV	Complaint management – types, handling, resolution responsiveness; RTI; Customer care & satisfaction banks Ombudsman – case study
V	Customer Relationship Management; Customer acquisition and retention; Building customer relationship; Social Media Marketing; Advance social Innovation

Research Methodology

Unit	Topic
I	Introduction: Meaning of research; Types of research- Exploratory research, Conclusive research; The process of research; Research applications in social and business sciences; Features of a Good research study, Research Problem and Formulation of Research Hypotheses, Writing a research proposal- Contents of a research proposal and types of research proposals.

II	Primary and Secondary Data: Classification of Data; Secondary Data: Uses, Advantages, Disadvantages, Types and sources; Primary Data Collection: Observation method, Focus Group Discussion, Personal Interview method. Attitude Measurement and Scaling, Criteria for Good Measurement.
III	Questionnaire Design and Sampling: Types of Questionnaires; Process of Questionnaire Designing; Advantages and Disadvantages of Questionnaire Method., Sampling concepts- Sample vs Census, Sampling vs Non Sampling error; Sampling Design- Probability and Non Probability Sampling design; Determination of Sample size- Sample size for estimating population mean, Determination of sample size for estimating the population proportion, Data Processing.
IV	Univariate and Bivariate Analysis of Data: Descriptive Analysis of Univariate data- Analysis of Nominal scale data, Analysis of Ordinal Scaled Questions, Measures of Central Tendency, Measures of Dispersion; Descriptive Analysis of Bivariate data, Correlation and Regression Analysis, Testing of Hypotheses
V	Chi-square Analysis & Report Writing: Chi square test for the Goodness of Fit; Chi square test for the independence of variables; Chi square test for the equality of more than two population proportions, Analysis of Variance, Research Report Writing, Ethics in Research

Contemporary Issues in Banking

Unit	Topic
I	Universal Banking: Concept, Merchant banking, Investment banking, wealth management and collateral services
II	Stress Assets Management: Recognition and classification NPAs, Provision, resolution of stress assets; restructuring of debt; rehabilitation of Sick units, IBBI and IBC code; Securitisation and ARCs and SARFAESI Act.
III	Financial Inclusion, No Frills accounts, Jan Dahan Yojna, Mudra Bank, payment banks, branch expansion policy, postal services banks
IV	Concept of banking and nonbanking institutions (NBFCs), Development financial institutions: SIDBI, NABARD, EXIM Bank and SFCs.
V	Recent Innovations and development in Indian Banking - Case Study, Discussion & Seminar Presentation

Unit	Topic
I	Fund Offer and Distribution: New Fund Offer, Statement of Additional Information (SAI) and Scheme Information Document (SID) Key Information Memorandum (KIM); Fund Distribution and Channel Management Practices: Traditional and New distribution channels, Pre-requisites to be fulfilled to become a distributor of a mutual fund Commissions and Transaction Charges for mutual fund distributor.
II	Investor Services: Types of Investors in mutual funds, KYC Compliance Process and KRA Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) Payment mechanisms for purchasing and redemption of mutual funds units, Allotment of mutual fund units, Time Stamping and Cut-off time, Mutual Fund transactions through stock exchanges.
III	Financial Planning: Concept of financial planning, Savings and Investment, Concept and features of physical and financial assets Financial planning needs to the life cycle stage of the investor, Selecting the Right Investment Products for Investors, Tax provisions applicable to a mutual fund.
IV	Measuring Performance of Mutual Funds: Meaning and Introduction, Measuring Performance Using Basic Risk Return Adjusted Ratio, The three basic tools of performance evaluation : Sharpe, Treynor, and Jensen Ratios
V	Diversification vs. Asset Allocation, Benchmarking mutual fund performance, Systematic Investment Plans, International Flow of Funds and Portfolio Investment in

	India, FDI vs. FIIs, Investment Strategies of FII in India, Impact of FII investment on stock markets
--	-------------------------------------------------------------------------------------------------------

Spread Sheet Modelling

Unit	Topic
I	Functions & Formulae: Mathematical, Financial, Statistical, Logical functions
II	Analysis: Use one-input, two-input data tables/multiple operations tables; Sorting and filtering: Sort data by multiple columns at same time, Create a customized list and perform a custom sort, macros, Customer feedback analysis.
III	Linear programming –Basic, two level nested functions; Analysis using the Data analysis tools and DEA Solver.
IV	Preparation of CMA data and assessment of the permissible bank finance
V	Use of Data Analysis tool to solve Problems related to Operations, Finance, HR, Marketing.

Practical:

- Charts and Tables
- Text Functions
- Date and time Functions
- Statistical functions
- Financial Function
- Logical Functions
- Pivot
- Look Up
- Nested
- Case Study Analysis in different areas
- Preparation of CMA Data Analysis