

SARDAR PATEL UNIVERSITY

Master of Vocation (MVOC)

Semester I (CBCS)

(Banking & Financial Services)

To Pass: 1. At Least 40% Marks in the University Examination in each paper

2. At Least 40% Marks in the Individual Head of Passing

Syllabus with effect from: JUNE 2023

	Sr No.	Paper Code	Name of Paper	T/P	Credit	Exam Duration in hrs	Contact Hrs Per Week	Internal	External	Total	Evaluation Responsibility
General component	1	PB01BFSG51	Indian Banking System	T	3	3	3	30/12	70/28	40/100	College/ University
	2	PB01BFSG52	Financial services regulatory bodies-I	T	3	3	3	30/12	70/28	40/100	College/ University
	3	PB01BFSG53	Managerial communication- I	T	3	3	3	30/12	70/28	40/100	College/ University
Skill Component	4	PB01BFSS54	Training Project	P	3	-	3 Weeks	30/12	70/28	40/100	Covered in Viva Voce
	5	PB01BFSS55	Goods & service tax (GST) Accounts Assistant	P	18	-	270 Hours	30/12	70/28	40/100	SSC
Total					30					200/500	

SARDAR PATEL UNIVERSITY
MASTER OF VOCATION
SEMESTER – I
Syllabus with effect from: June 2023

Indian Banking System

- ❖ Overview of Paying bankers
- ❖ Modes of charging security and miscellaneous securities
- ❖ To Know Subsidiary Services
- ❖ How bank will create Credit creation

Financial services regulatory bodies-I

- ❖ Overview of RBI
- ❖ RBI linkages to Banking and industries
- ❖ Overview of Securities Exchange Board of India
- ❖ Detail of SEBI regulations 1992

Managerial communication- I

- ❖ Concept of Managerial Communication
- ❖ Techniques of Creative thinking
- ❖ Importance and process of problem solving skills
- ❖ How to do Effective Time Management

Training Project

- ❖ To learn about market scenario of Banking industry
- ❖ To identify business process for the industry
- ❖ To learn about training and process scenario

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Syllabus with effect from: June 2023

Paper Code: PB01BFSG51	Total Credit: 3
Title of Paper: Indian Banking System	

Unit	Description in detail	Weighting (%)
1.	Paying bankers Precautions before honouring a cheque-Circumstances for dishonour of cheques-Answers to dishonoured cheques-statutory protection to a paying banker-payment in due course-Holders in due course-Recovery of money paid by mistake-Money can be recovered-money cannot be recovered	25%
2.	Modes of charging security and miscellaneous securities Lien-Pledge-Mortgage-Legal mortgage vs. Equitable Mortgage-Rights of mortgage-Assignment-Hypothecation-Characteristics of Hypothecation Land and building-Life insurance policy-Fixed deposit receipt-Book debts-Gold ornaments-Supply bills	25%
3.	Subsidiary Services Agency Services: Payment and collection-Purchase and sale of securities-Executor, Administrator and trustee-Attorney Miscellaneous or utility services: Safe custody of valuables-Letters of credit-Travellers' cheque-Remittance of funds-Merchant banking-Dealing in foreign exchange business- Leasing finance- Factoring-Housing finance- Underwriting of securities-Tax consultancy-Credit cards-Gift cheques-Consultancy services	25%
4.	A. Credit creation Primary vs. derivative deposits-Multiple creation of credit-Technique of credit creation – Credit contraction-Limitation of credit creation B. Banking failures and deposit insurance and credit guarantee corporation Causes of bank failures-Deposit insurance corporation-Deposit insurance and credit guarantee corporation- Export credit guarantee corporation of India	25%

Reference books

1. Basu A.K: Fundamentals of Banking-Theory and practice; A. Mukherjee and co.,Calcutta.
2. Sayers R.S: Modern Banking; Oxford University Press.
3. Panandikar S.G. and Mithani D.M: Banking in India; Orient Longman.
4. Tennan M.L: Banking Law and Practice in India; Indian Law House, New Delhi.
5. Khubchandani B.S: Practice and Law of Banking; Macmillian, New Delhi.
6. Shekhar and Shekar; Banking Theory and Practice; Vikas Publishing House, New Delhi.

Natarajan and Gorden -Banking Theory Law and Practice -Himalaya publishing House. Mumbai

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SEMESTER – I

Syllabus with effect from: June 2023

Paper Code: PB01BFSG52	Total Credit: 3
Title of Paper: Financial services regulatory bodies-I	

Unit	Description in detail	Weighting (%)
1.	Introduction of RBI: Objectives of RBI Organization of RBI Subsidiaries Legal framework Main functions of RBI Role of RBI	25%
2.	RBI linkages to Banking and industries The RBI as a currency issuing authority The RBI as a banker to government The RBI as a banker's bank and supervisor Exchange management and control Collection of data and publications Miscellaneous developmental and promotional functions The bill market scheme The RBI and industrial finance The RBI and export finance Industrial scenario	25%
3.	Securities Exchange Board of India Powers and functions of SEBI Regulations, guidelines, and schemes issued by SEBI Regulation of securities market Supervision of securities market Self-regulatory organisations Achievements of the SEBI	25%
4.	SEBI regulations 1992 Appointment of lead merchant bankers Responsibilities of lead managers Acquisition of shares prohibited Information of the board Disclosures of SEBI Appointment of compliance officer	25%

Reference books

1. Money, banking, international trade and public finance – Dr. D.M. Mithani (Himalaya publication house)
2. The Indian financial system – Bharati V. Pathak (pearson publication)

SARDAR PATEL UNIVERSITY
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SEMESTER – I
Syllabus with effect from: June 2022

Paper Code: PB01BFSG53	Total Credit: 3
Title of Paper: Managerial communication- I	

Units	Description in detail	Weighting (%)
1	Managerial Communication - Concept and Meaning of managerial communication - Ways of managerial communication - Types of managerial communication - Importance of managerial communication	25%
2	Creative Thinking Skill - Introduction - Concept of creativity - Importance of creative Thinking - Techniques of Creative thinking	25%
3	Problem Solving Skills - Introduction - Process of problem solving skill - Techniques for problem solving - Importance of problem solving skills	25%
4	Time Management Skill - Introduction - Concept of time management - Importance of time management - Effective Time Management	25%

SARDAR PATEL UNIVERSITY
MASTER OF VOCATION
SEMESTER-I
Syllabus with effect from: June 2023

Paper Code: PB01BFSS01	Total Credit: 3
Title of Paper: Training Project	

Units	Description in detail	Weighting (%)
	<p>All the students will submit their Training Reports (in duplicate) within a period of one month in the department; this period shall be counted from the last date of completion of their Training.</p> <p>The supervisor in the organization under whose guidance the training is carried out will be required to grade the student's report.</p> <ul style="list-style-type: none"> • Each student will be attached with one internal faculty guide, with whom they shall be in continuous touch during the training period. The internal faculty guide will be required to evaluate (out of 25 marks) on the basis of the assessment report provided by the organization where the Training has been completed and his/her own assessment about the work done by the student. • The evaluation of the remaining 25 marks shall be made by external examiner appointed by the university who shall evaluate the report on the basis of presentation and the assessment report received from the organization where student has undergone Training. 	100%

M.Voc (Banking and Financial services)- Semester I
Subject: Goods & service tax (GST) Accounts Assistant

COURSE OUTCOME

1. Understanding GST Concepts
 - Describe Goods & Services with their cross linkages
 - Identify the Fundamental Concepts of GST
2. Incidence of Taxation
 - Identify the Incidence of Taxation
 - Learn about Time of Supply of Goods
 - Learn on Purpose of place of supply
3. Registration
4. Calculation of Tax Liability
 - Explain the concept of reversal of VAT
 - Define tax liability for Goods in Transit
5. Maintenance of Books & Records
6. Payment under GST

Learning Outcome

1. Identify cases where CGST and SGST will work simultaneously
2. Learn about Time of Supply of Goods
3. Outline the PAN based Registration Process, its rules, and the Purpose of registration
4. Define Consideration
5. Value transactions having non- monetary consideration
6. Calculate tax based on various Case studies
7. List the Penalties for late payments
8. Demonstrate the process of online payment

Specific Outcome

1. Understanding about GST concepts
2. Incidence of taxation and registration
3. Calculation of Tax liabilities
4. Maintenance of Books & Records
5. Payment under GST

SARDAR PATEL UNIVERSITY**MASTER OF VOCATION****SEMESTER-I****Syllabus with effect from: June 2023**

Paper Code: PB01BFSS55	Total Credit:18
Title of Paper: Goods & service tax (GST) Accounts Assistant	

Units	Description in detail	Weighting (%)
1	Understanding GST Concepts <ul style="list-style-type: none">• Describe Goods & Services with their cross linkages• Identify the Fundamental Concepts of GST• Identify cases where CGST and SGST will work simultaneously• Explain how IGST is levied• Identify whether a transaction is taxable under CGST, IGST or SGST	
2	Incidence of Taxation <ul style="list-style-type: none">• Identify the Incidence of Taxation• Learn about Time of Supply of Goods• Learn on Purpose of place of supply• Define Location of supplier of goods• Define the recipient with respect to supplies involving payment and supplies not involving payment	
3	Registration <ul style="list-style-type: none">• Outline the PAN based Registration Process, its rules, and the Purpose of registration• Explain single or separate registration for business vertical• Identify whether registration should be done centrally or selectively in each state• List the details to be furnished during registration• Identify common mistakes made during registration• Differentiate between Taxable Person vs. Registered Person• Identify the Registration Timelines – Migrations• Explain the benefits of registration• Demonstrate form filling with case studies	
4	Calculation of Tax Liability <ul style="list-style-type: none">• Define Input Credit• Identify Input Tax Credit eligibility using case studies• Explain the concept of reversal of VAT• Define tax liability for Goods in Transit• Define Consideration• Value transactions having non- monetary consideration	
5	Maintenance of Books & Records <ul style="list-style-type: none">• Maintain different types of ledgers• Prepare documents such as Invoice, Credit Note and Debit Note.• Identify the different types of returns and their applicability to the business- Monthly Returns, Quarterly Returns• Navigate the GST Websites-GSTN, CBEC etc.• File periodic returns online	
6	Payment under GST <ul style="list-style-type: none">• Identify the Types of Payment, Modes of Payment, Rules of Collection of Tax• Prepare different Challans, CPIN & CIN• Distinguish between TDS and TCS• Identify cases for reversal of credit• Calculate tax based on various Case studies• Memorize the due dates for payment• List the Penalties for late payments• Demonstrate the process of online payment	