

C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE, ANAND**AFFILIATED TO SARDAR PATEL UNIVERSITY, VVNAGAR**AAA Reaccredited CGPA 3.56 - GRADE A⁺ KCG-Dept of Edu. Govt of GujaratNAAC Reaccredited - CGPA 3.30 - GRADE 'A⁺' UGC - MHRD, Govt of India**Bachelor of Vocation (Banking & Financial Services)****Semester-6****COURSE STRUCTURE BASED ON UGC GUIDELINES & NEP – 2020****WITH EFFECT FROM December– 2025**

Subject		Course No.	Subject Title	T/P	Credit	Exam Duration	Marking Scheme		
							Int.	Ext	Total
Discipline Specific Course Core(Major)	Core Course-1	BVB06MAC01	Credit administration and monitoring manager	P	4	2	50/18	50/18	100/36
	Core Course-2	BVB06MAC02	Organization behavior -II	T	4	2	50/18	50/18	100/36
	Core Course-3	BVB06MAC03	Contemporary Research-II	T	4	2	50/18	50/18	100/36
Minor	Core Course-1	BVB06MIC04	Banking & Financial Services-VI	T	4	2	50/18	50/18	100/36
Ability Enhancement Course		BVB06AEC05	Self Development Skills	T	2	1	25/09	25/09	50/18
Internship		BVB06INT06	On The Job Training Project Report-VI	P	4	2	50/18	50/18	100/36
Minimum Quantifying Credits					22				

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Course Code	BVB06MAC01	Title of the Course	Credit administration and monitoring manager
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	1. To know the principles of Risk Management 2. To learn about Capital Structures 3. To know Credit Risk Assessment and Monitoring 4. Evaluation of Project Reports.
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Course Content		
Unit	Description	Weightage* (%)
1.	Principles of Risk Management <ul style="list-style-type: none">• Risk Assessment.• Risk vs. Return.• Individual Risk vs. Portfolio Risk	25%
2.	Capital Structures <ul style="list-style-type: none">• Debt vs. Equity.• Preference Shares.• Evaluating Capital Structures.	25%
3.	Credit Risk Assessment and Monitoring <ul style="list-style-type: none">• Identification of Red Flags.• Using Ratio analysis to judge health of a customer.• Assigning a Credit Rating to a Customer.	25%
4.	Project Assessment <ul style="list-style-type: none">• Evaluation of Project Reports.• Technical Evaluation.• Financial Evaluation.	25%

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Bachelor of Vocation (Banking & Financial Services)

Semester–VI

Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written/ MCQ (As per CBCSR.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	To assess project reports by conducting comprehensive technical and financial evaluations to ensure their viability.
2.	Learners will gain skills in evaluating and analyzing capital structures of companies.
3.	Understand the fundamental concepts of debt, equity, and preference shares within the context of capital structure.
4.	Learners will learn how to identify red flags and use ratio analysis to assess the financial health of customers.

Suggested References:

Sr. No.	References
1	Jonathan Berk & Peter DeMarzo "Corporate Finance" Published by Education
2	"Principles of Risk Management and Insurance" by George E. Rejda Published by Pearson Education
3	"Financial Management: Theory & Practice" by Eugene F. Brigham & Michael C. Ehrhardt, Published by Cengage Learning
4	"Project Management: A Systems Approach to Planning, Scheduling, and Controlling" by Harold Kerzner Published by John Wiley & Sons

On-line resources to be used if available as reference material

On-line Resources

1. <https://www.sentinelone.com/cybersecurity-101/cybersecurity/principles-of-risk-management/>
2. <https://www.investopedia.com/ask/answers/042215/what-are-benefits-company-using-equity-financing-vs-debt-financing.asp>
3. https://eoxs.com/new_blog/monitoring-red-flags-in-credit-applications/
4. <https://clickup.com/blog/project-evaluation/>

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PROGRAMME STRUCTURE (NEP-2020)

Bachelor of Vocation (Banking & Financial Services)**Semester–VI**

Course Code	BVB06MAC02	Title of the Course	Organization behavior-II
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To evaluate group dynamics, assess team decision-making processes, and identify challenges associated with team management.2. To understand the dynamics of interpersonal relationships, psychological contracts, and the concept and development of trust among employees.3. To examine organizational citizenship behavior, whistle-blowing, and key factors influencing cooperation.4. To understand conflict management and the types of deviant organizational behavior.
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Course Content		
Unit	Description	Weightage* (%)
1.	<u>Group and Team Dynamics</u> <ul style="list-style-type: none">• Defining and classifying groups• Stages of group development,• Group dynamics, Group decision making, Types of teams• Contemporary issues in managing teams.	25%
2.	<u>Interpersonal Behaviour</u> <ul style="list-style-type: none">• Dynamics of interpersonal relationship; Psychological• Contract: Concept and types• Trust: Concept, Types and Building trust among employees.	25%
3.	<u>Organizational Citizenship Behaviour</u> <ul style="list-style-type: none">• Concept, Forms and suggestions for promoting organizational citizenship behaviour• Whistle–Blowing• Co-operation: Concept and determinants,	25%
4.	<u>Conflict & Transactional Analysis</u> <ul style="list-style-type: none">• Conflict: Concept, Consequences, Sources, Approaches of conflict management• Deviant organizational behaviour: Concept, Dimensions And categories of deviant organizational behaviour.	25%

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Bachelor of Vocation (Banking & Financial Services)

Semester–VI

Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written/ MCQ (As per CBCSR.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Develop the skills to analyze group dynamics, facilitate team decision-making, and effectively address contemporary challenges in team management.
2.	Learners will understand the dynamics of interpersonal relationships, psychological contracts, and strategies for building trust among employees.
3.	Understand the concept and forms of organizational citizenship behavior, along with whistle-blowing and the key determinants of cooperation in organizations.
4.	Learners will understand conflict management and the dimensions of deviant organizational behavior.

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PROGRAMME STRUCTURE (NEP-2020)

Bachelor of Vocation (Banking & Financial Services)

Semester–VI

Suggested References:

Sr. No.	References
1.	"Organizational Behavior" by Stephen P. Robbins & Timothy A. Judge Published by Pearson Education
2.	"Interpersonal Skills in Organizations" by Suzanne C. de Janasz, Karen O. Dowd, and Beth Z. Schneider Published by McGraw-Hill Education
3.	"Organizational Behavior" by Stephen P. Robbins & Timothy A. Judge Published by Pearson Education
4.	"Conflict Management and Negotiation" by P. S. P. Rao Published by Excel Books

On-line resources to be used if available as reference material

On-line Resources

1. https://med.fsu.edu/sites/default/files/uploads/files/FacultyDevelopment_GroupDevelopment.pdf
2. <https://www.yourthoughtpartner.com/blog/bid/59619/leaders-follow-these-6-steps-to-build-trust-with-employees-improve-how-you-re-perceived>
3. <https://egyankosh.ac.in/bitstream/123456789/6563/3/Unit-18.pdf>
4. <https://ecampusontario.pressbooks.pub/conflictmanagement/chapter/2-2-approaches-to-conflict/>

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Course Code	BVB06MAC03	Title of the Course	Contemporary Research-II
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To understand primary data collection methods, including interviews, mail questionnaires, and the differences between schedules and questionnaires.2. To learn Basic concept concerning testing of Hypothesis.3. To explore the role of computers in research and their applications.4. To understand how computers improve data analysis and report generation in research.
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Course Content		
Unit	Description	Weightage* (%)
1.	Collection of data Primary data : <ul style="list-style-type: none">• Personal interview• Telephone interview• Mail & Self administered questionnaire• Schedule v/s Questionnaire Secondary data: <ul style="list-style-type: none">• Advantages of secondary data• Sources of secondary data Classification & Limitations	25%
2.	Hypothesis <ul style="list-style-type: none">• Definition of Hypothesis• Basic concept concerning testing of Hypothesis• Hypothesis testing• Types of Hypothesis• T- Test and Z-Test	25%
3.	Research Report <ul style="list-style-type: none">• Significance of research report• Types of research report• Steps of research report• Precautions for research report• Synopsis of research report• Limitations of research report	25%

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4.	Role of Computer in Research <ul style="list-style-type: none">• Introduction• Characteristics• Computer applicationsComputer and Researchers	25%
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Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written/ MCQ (As per CBCSR.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Learners will classify secondary data and recognize its limitations in research analysis.
2.	Learners will classify types of Hypothesis.
3.	Explore the role and applications of computers in enhancing research processes.
4	Learners will understand how computers assist in data analysis, report generation, and enhancing research efficiency.

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Bachelor of Vocation (Banking & Financial Services)
Semester–VI

Suggested References:

Sr. No.	References
1.	Business Research Methods – Donald Cooper & Pamela Schindler, TMGH, 9th edition
2.	Business Research Methods – Alan Bryman & Emma Bell, Oxford University Press.
3.	Research Methodology – C.R.Kothari

On-line resources to be used if available as reference material

On-line Resources

1. <https://www.slideshare.net/slideshow/methods-of-data-collection-research-methodologypdf/257303247>
2. <https://www.qualtrics.com/en-au/experience-management/research/secondary-research/>
3. <https://www.thesiswriting.in/blog/what-is-synopsis-writing-and-its-importance/>
4. <https://higssoftware.com/how-to-write-a-synopsis-for-research.php>

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Course Code	BVB06MIC04	Title of the Course	Banking & Financial Services VI
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To understand Balanced Scorecard Approach.2. To comprehend the concept and significance of factoring and forfeiting within the context of trade finance.3. To acquire strategies and techniques for the effective management of Non-Performing Assets (NPAs).4. To explore the qualities required for effective merchant banking.
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Course Content		
Unit	Description	Weightage* (%)
1.	Performance Evaluation in Financial Services <ul style="list-style-type: none">• CAMELS Framework: Capital Adequacy, Asset Quality, Management, Earnings, Liquidity, Sensitivity• Balanced Scorecard Approach• KPIs for Banks and NBFCs• Strategic Cost Management• Benchmarking and Strategic Dashboards	25%
2.	Factoring and forfeiting <ul style="list-style-type: none">• Meaning,• Functions• Importance• Indian scenario	25%
3.	Management of Non-performing Assets(NPAs) <ul style="list-style-type: none">• Concept• Factors contributing to NPAs• Management of NPAs	25%
4.	Merchant banking <ul style="list-style-type: none">• Definition, services of Merchant banks• Qualities required for merchant bankers• Merchant bankers commission• Scope of merchant banking• Problems of Merchant bankers	25%

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Semester–VI

Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written/MCQ(As per CBCSR.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Learners will gain knowledge of the KPIs for Banks and NBFCs
2.	To gain insights into the factors contributing to Non-performing Assets (NPAs).
3.	Learners will gain knowledge of the Indian scenario regarding factoring and forfeiting.
4.	Learn how to effectively manage Non-performing Assets (NPAs) in financial institutions.
5.	Learners will examine the Indian landscape of factoring and forfeiting, focusing on its development and the associated challenges.

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Semester–VI

Suggested References:

Sr. No.	References
1.	S. Gupte , "Credit Management" Himalaya Publishing House.
2.	R. K. Gupta "Management of Non-Performing Assets" S. Chand & Company Ltd.
3.	R. M. Srivastava "Financial Services and Markets" Himalaya Publishing House.
4.	P. G. Apte "International Financial Management" Tata McGraw Hill Publications, New Delhi.
5.	Dr. P. Mohana Rao (Indian context), Strategic Performance Management”.
6.	IIBF (Indian Institute of Banking & Finance), , Principles and Practices of Banking” .
7.	Vasant Desai , Bank Management” .

On-line resources to be used if available as reference material

On-line Resources

1. <https://www.creditmantri.com/article-credit-appraisal-process-eligibility-benefits/>
2. <https://www.egyankosh.ac.in/bitstream/123456789/6452/1/Unit-19.pdf>
3. <https://iimidr.ac.in/wp-content/uploads/2019/12/Vol10-1-04.pdf>
4. https://indiafreenotes.com/problems-and-scope-of-merchant-banking-in-india/#google_vignette

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Course Code	BVB06AEC05	Title of the Course	Self-Development Skills
Total Credits of the Course	02	Hours per Week	02

Course Objectives:	<ol style="list-style-type: none">1. To improve interpersonal skills like assertiveness, time management, stress management, and problem-solving.2. To understand the importance of leadership, decision-making, and goal-setting in professional development.3. To learn interview preparation techniques and answer common questions effectively.4. To explore the importance of team building, a positive work environment, and workplace dynamics.
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Course Content		
Unit	Description	Weightage* (%)
1.	Interpersonal skills <ul style="list-style-type: none">• Assertiveness• Time management• Stress management• Positive attitude• Problem solving• Interview - Preparation and Questions asked in interviews	25%
2.	Vibrant skills at workplace <ul style="list-style-type: none">• Leadership skills- Importance and development• Decision making skills- Importance and development• Goal setting - Importance and process• Team building - Team talk dynamics• Developing healthy work environment	25%

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Semester–VI

Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written/ MCQ (As per CBCSR.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCSR.6.8.3)	
3.	External Examination	50%

Course Outcomes: Having completed this course, the learner will be able to	
1.	Enhance interpersonal skills such as assertiveness, time management, stress management, and problem-solving.
2.	Understand the importance of a positive attitude in personal and professional settings.
3.	Learners will develop strategies for team building and creating a collaborative work environment.
4.	To gain the skills necessary to create and maintain a healthy, productive work environment
5.	Able to apply decision-making techniques and set achievable professional goals for personal development.
6.	Learners will enhance their ability to manage workplace dynamics and contribute to a positive and vibrant work culture.

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Bachelor of Vocation (Banking & Financial Services)
Semester–VI

Suggested References:

Sr. No.	References
1.	"Emotional Intelligence 2.0" by Travis Bradberry and Jean Greaves Published by Talent Smart
2.	"The 5 Levels of Leadership: Proven Steps to Maximize Your Potential" by John C. Maxwell ,Publisher: Center Street

On-line resources to be used if available as reference material

On-line Resources

1. <https://www.lkouniv.ac.in/site/writereaddata/siteContent/202005142157289796geeta-DEPOSITORY.pdf><https://www.coursera.org/in/articles/time-management-skills>
2. <https://www.businessnewsdaily.com/6912-develop-positive-mindset.html>
3. <https://www.techtarget.com/searchcio/definition/leadership-skills>
4. <https://careerservices.fas.harvard.edu/blog/2024/02/29/what-are-decision-making-skills/>
5. <https://www.achievers.com/blog/healthy-work-environment/>

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Course Code	BVB06INT06	Title of the Course	On the Job Training Project Report-VI
Total Credits of the Course	04	Hours per Week	04

Course Objectives:	<ol style="list-style-type: none">1. The Purpose of this Course is to Enable the Students for In-Depth analysis of a topic relating to his/ her area of Specialization2. Develop and develop a comprehensive understanding on the same. For This the Students will Choose his/her faculty guide in his/her area of specialization and work on the topic jointly with the faculty.3. The Students will Work on their projects individually and not in pairs or teams.4. The Institute may help the student in selecting a faculty guide in case a student is not able to do so, or if a faculty member is chosen by too many students.
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Course Content		
Unit	Description	Weightage* (%)
1.	<ul style="list-style-type: none">• The students have to undergone for internship/on the job training under any Concerned Organization in the areas of QP/NOS.• A presentation as well as report has to be prepared and presented for the viva-voce and submit it to the concerned faculty.	100%

Teaching-Learning Methodology	ICT through (e.g. Power Point presentation, Audio-Visual Presentation) Group Discussion, Role Playing, Case Study	
Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	External Examination in the form of Practical ,Viva-voce and Reports	100%

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BACHELOR OF VOCATION
(Banking and Financial services)
Semester–VI

Course Outcomes: Having completed this course, the learner will be able to

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| 1. | Create project Report |
| 2. | Enhance the confidence for future aspects |

Suggested References:

- | Sr. No. | References |
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| 1. | "Designing Effective Instruction" by Gary R. Morrison, Steven M. Ross, Jerrold E. Kemp, Howard K. Kalman |
| 2. | "Training and Development for Dummies" by Elaine Biech |
| 3. | "Effective On-the-job Training: Developing an OJT Program" by Joseph A. Benkowski |

On-line resources to be used if available as reference material

On-line Resources

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| 1. https://www.simplilearn.com/how-to-create-a-project-report-article |
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