



INDEX

RAMANUJAN COLLEGE

Bachelor of Voc.
Banking & Financial Services and Insurance
SEMESTER – II

<u>Sl. No.</u>	<u>Content</u>	<u>Page No.</u>
1	DISCIPLINE SPECIFIC CORE (DSC) (1) Business Environment (2) Computer Applications in Business (3) Basics of Banking Operations	02-09

DISCIPLINE SPECIFIC CORE COURSE – 4: Business Environment

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Business Environment	4	3	1	0	DSC 1	--

Learning Objective

The objective of this course is to make learner aware and sensitive towards the overall Business environment within country and at global level. During the course the student shall learn how interaction of business with different dimensions of business environment.

Learning Outcomes

After completion of the course, learners will be able to:

1. Understand and critically evaluate the factors affecting business environment.
2. Identifying business opportunities both in the country and abroad.
3. Understand Economic Survey and its implications for Indian Business Environment.
4. Critically evaluate the government policies related to business environment.

SYLLABUS OF DSC-4

UNIT-I: Business and its Environment (4 weeks)

Concept and Significance of Business Environment, Corporate Social Responsibility of Business, Business Ethics, Cultural and Social Environment, Concepts of Culture, Interface between Business and Cross-cultural Communication, Environment Scanning – Concept, Types, Objectives and Process of Environment Scanning, Economic System – Capitalism, Socialism, Mixed Economy, Salient Features of Indian Economy.

UNIT-II: Economic Environment (3 weeks)

Component of Economic Environment, NITI-Ayog Concept, Significance, Objectives and Machinery. Government Policies relating to Industrial Development, New Economic Policy, Major Thrusts, Economic Role of Government, Rationale of State Intervention in Economy, New Industrial Policy 1991.

UNIT-III: Public Sector Enterprises and India's Macroeconomy (3 weeks)

Characteristics and Significance of Mixed Economy, Genesis and Growth of Public Sector Enterprises in India, Problems and Prospects of Public Sector Enterprise in India- Present

Scenario, Privatization of PSUs. General Political Environment in India affecting Economy and Economic Reforms.

UNIT-IV: Technological Environment and Indian Economy (4 weeks)

Features of Technology, Technology Transfer, Levels of Technology Transfer, Mechanism of Technology Transfer, Impact of Technology on Business and Society, Technology Selection, Major R&D Institutions and their Research and Development Activities, Broad feature of Managerial Trend such as Professionalization of Management, Restructuring of Organization, Technology Policy in India. The Advertising Council of India, Code for Self-regulation in Advertising, Consumer Protection Act, 2019 - Objects, Reasons and Salient Features of the Act. The Consumer Disputes Redressal Agencies, MNCs, Implications of Globalization and WTO on Indian Economy

Suggested Readings:

- Keith Davis: Business and Society: Environment and Responsibility Management, Tata McGraw Hill, New Delhi.
- Cherunilam F.: Business Environment, Himalaya Publishing House, Noida.
- Kazi Karim: Economic Environment of Business, Sultan Chand & Sons, New Delhi
- Chakravarty, S: Development Planning, Oxford University Press, Delhi.
- Ramaswamy, VS and S. Namakumari: Strategic Planning for Corporate Success, MacMillan India, New Delhi.
- Sengupta N.K: Government and Business in India, Vikas Publishing House, Noida.
- Aswathappa K.: Essential of Business Environment, Himalaya Publishing House, New Delhi.

Additional Resources:

- Justin Paul: Business Environment: Text and Cases, Tata McGraw Hill, New Delhi.
- Cherrunilam, Francis: Business Environment, Himalaya Publishing House, New Delhi.
- Ghosh P.K. and G. K. Kapur.: Business Policy and Environment, Sultan Chand & Sons, New Delhi. Adhikari M.: Economic Environment of Business, Sultan Chand & Sons, New Delhi.
- Gupta, C.B.: Business Environment, Sultan Chand & Sons, New Delhi.

Teaching Learning Process:

Lecture, Power Point Presentations, Case Studies and Discussion on Current Economic Issues.

Assessment

Total Marks: 100

Internal Assessment: 25 Marks

End Semester University Exam: 75 Marks

The Internal Assessment for the course may include Class participation, Assignments, Class test Projects, Field Work, Presentations, amongst others as decided by the faculty.

Keywords: Environmental Scanning, Economic Environment, Technological Environment, New Economic Policy, Indian Economy.

Note: Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

DISCIPLINE SPECIFIC CORE COURSE – 5: Computer Applications in Business

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Computer Applications in Business	4	3	0	1	Basic Computer Knowledge	--

Learning Objective

This paper aims to impart computer knowledge that will enable them to handle and analyse data for decision making and present it in the form of presentations and/or reports.

Learning Outcomes

After completion of the course, learners will be able to:

1. Examine document creation for report making and communication.
2. Make good presentations.
3. Analyse various computations using various functions in the area of accounting and finance and represent the business data using suitable charts.
4. Create, work and manage the database.

SYLLABUS OF DSC-5

UNIT-1: Word Processing (3 weeks)

Introduction to word Processing, Word processing concepts, Use of Templates and styles, Working with word document: Editing text, Find and replace text, Formatting, spell check, Autocorrect, Auto-text; Bullets and numbering, Tabs, Paragraph Formatting, Indent, Page Formatting, Header and footer, page break, table of contents, Tables: Inserting, filling and formatting a table; Inserting Pictures and Video; Mail Merge (including linking with spreadsheet files as data source); Printing documents; Citations, references and Footnotes.

UNIT-II: Preparing Presentations (3 Weeks)

Basics of presentations: Slides, Fonts, Drawing, Editing; Inserting: Tables, Images, texts, Symbols, hyperlinking, Media; Design; Transition; Animation; and Slideshow, exporting presentations as pdf handouts and videos.

UNIT-III: Spreadsheet basics (4 Weeks)

Spreadsheet concepts, managing worksheets; Formatting, conditional formatting, Entering data, Editing, and Printing and Protecting worksheets; Handling operators in formula, Project involving multiple spreadsheets, Organizing Charts and graphs; Flashfill; Working with Multiple worksheets; controlling worksheet views, naming cells and cell ranges. Spreadsheet functions: Mathematical, Statistical, Financial, Logical, Date and Time, Lookup and reference, Text functions and Error functions. Working with Data: Sort and filter; Consolidate; Tables; Pivot tables; What-if-analysis: Goal seek, Data tables and Scenario manager.

UNIT-IV: Database Management System

(4 Weeks)

DBMS Software: Environment; Tables; Forms; Queries; Reports; Modules; Applying DBMS in the areas of Accounting and Business; Managing the data records of Employees, Suppliers, and Customers.

Practical component-

Students will perform practical problems based upon the concepts such as word processing software, power point presentations, spreadsheet and database and practice the same on relevant software.

Suggested Readings:

- Lambert, J. (2019). Microsoft Word 2019 Step by Step. United States: Pearson Education.
- Jain, H. C. & Tiwari, H. N. "Computer Applications in Business" Taxmann, Delhi.
- Mathur, S. & Jain, P. "Computer Applications in Business" Galgotia Publishing Company
- Madan, S. "Computer Applications in Business" Scholar Tech Press, Delhi.

Additional Resources:

- Walkenbach, J. "MS Excel 2016, Bible". John Wiley & Sons, USA.
- Elmasari, Ranez and Shamkant B. Navathe Fundamentals of Database Systems, 7th Edition, (2016), Pearson Education
- Winston, W. L. "MS Excel 2013, Data Analysis & Business Modeling" Microsoft Press, USA.

Teaching Learning Process:

Lecture, demonstration of software application, videos, PowerPoint presentations, exercise based on data and lab assignments.

Assessment

Total Marks: 100

Internal Assessment: 25 Marks

End Semester University Exam: 75 Marks (including practical of 20 marks)

The Internal Assessment for the course may include Class participation, Assignments, Class test Projects, Field Work, Presentations, amongst others as decided by the faculty.

Keywords: Spreadsheets, Data Analysis, Word Processing, Presentations, Worksheets, Payroll statement.

Note: Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.

DISCIPLINE SPECIFIC CORE COURSE – 6: Basics of Banking Operations

CREDIT DISTRIBUTION, ELIGIBILITY AND PRE-REQUISITES OF THE COURSE

Course title & Code	Credits	Credit distribution of the course			Eligibility criteria	Pre-requisite of the course (if any)
		Lecture	Tutorial	Practical/ Practice		
Basics of Banking Operations	4	3	1	0	DSC 2	--

Learning Objective

This paper aims to acquaint the students about the Indian banking system and provide them knowledge of banking legislations, instruments and reforms.

Learning Outcomes

After completion of the course, learners will be able to:

1. Understand the basic concept of Bank and banking system, functions and retail banking products.
2. Learn about the basics products offered by banks.
3. Develop understanding of the overall operations of banks.
4. Acquainted with bank's objectives, roles, functions and structure.
5. Learn about the basic terminology used in banking system.

SYLLABUS OF DSC-6

Unit I: Introduction to banking

(4 weeks)

Meaning and Definition of Bank and Banking, functions, need and importance; legal framework; structure, organisation and working of banks, need for proper regulation and supervision; banker and customer relationship, general and special types of customers. Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks, Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern, Credit Allocation Policies of Commercial banks, Credit Market Reforms. Instruments of Monetary Control-CRR, SLR, Repo, Reverse Repo, Bank rate, OMO; Regulatory Restrictions. Banker & customer relationship.

Unit II: Indian Banking System, Operations and instruments

(4 weeks)

Apex bank & role of Central Bank, RBI's credit policy & Monetary policy, structure and functions of commercial banks in India, Banking Ombudsman scheme. Cheque: definition, features and types of cheque; Endorsement: meaning and essentials of a valid endorsement, types of endorsement; Era of Internet Banking and its benefits, Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), E-payments, Electronic Fund Transfer (EFT), E-money, Unified Payment Interface (UPI), Safeguard for internet banking, Critical comparison of traditional banking methods and e-banking; Balance Sheet of a Bank, special items of a Balance

Sheet, off Balance Sheet Items; Anti-money Laundering Guidelines. Basics of Negotiable Instruments.

Unit III: Liability Products

(3 weeks)

Remittance and payment Services (Draft, RTGS, IMPS, NEFT, etc); Types of Accounts, Opening of accounts, Universal Banking; Cross Selling, Bancassurance and ancillary services, Locker's facilities, custodial, Standing instructions, ATMs, POS; emerging opportunities, Stand by letter of credit. KYC, Internet banking and mobile banking, International transactions and FDI remittances.

Unit IV: Asset Products

(3 weeks)

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.

Suggested Readings:

- Legal Regulatory Aspects of Banking, M/s Macmillan India Limited by K.D. Zacharias, C.P. Ravindranath, P.R. Kulkarni, B. Gopalakrishnan.
- Indian Financial System: Evolution and Present Structure, New Century Publications, by Bhasin, Niti.
- Banking and Financial Institution, New Century Publications, by Suri, Niti.
- Banking and Insurance, Himalya Publishing House, by Agarwal, O.P.
- H.R., Practical and Law of Banking, Himalya Publishing House by . Suneja.
- Legal Aspects of Banking Operations, Sultan Chand and Sons by Saxena, G.S.

Assessment

Total Marks: 100

Internal Assessment: 25 Marks

End Semester University Exam: 75 Marks

The Internal Assessment for the course may include Class participation, Assignments, Class test Projects, Field Work, Presentations, amongst others as decided by the faculty.

Keywords: Liability Products, Assets Products, Clearing System, deposits, loans.

Note: Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.