

**VOCATIONAL COURSE**

**Session: 2022-23**

**First Semester**

**FINANCIAL LITERACY**

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## Financial Literacy

<b>Year: First</b>		<b>Semester: I</b>
<b>Course Code: B.VOC. -01</b>		<b>Course Title: Financial Literacy</b>
Course Outcome (COs): Upon completion of this course student will be able to: <ol style="list-style-type: none"> <li>1. Understand the basic terms related to Financial Literacy</li> <li>2. Understand the Financial Institutions.</li> <li>3. Understand the Banking and Insurance Services</li> </ol>		
<b>Credits:3</b>		
<b>Max.Marks:75+25</b>		
<b>Total No. of Lectures:45</b>		
Module	Topics	No. of Lecture
I	Introduction to Financial Literacy: Need for Financial Literacy, Role of financial education in achieving financial well-being, Importance of Financial Planning. Basics of Savings and Investment, Savings Vs Investment, Risk and Return, Inflation effects on Investment	7
II	Savings Related Products: Types of bank accounts: Savings account, Current account, fixed deposits, recurring deposits, Special Term Deposit Schemes, Loans and Types of loan advanced by Banks, Various modes of transfer through banking channel: NEFT, RTGS, IMPS, UPI, Account opening process and importance of KYC norms, Do's and don'ts while using digital payments, Credit cards and Debit cards, Role of Reserve Bank of India	8
III	Insurance related Products: Role of Insurance as risk management tool, Various types of Insurance: Life Insurance, Term Life Insurance, Endowment Policies, ULIP, Health Insurance, Regulatory role of IRDAI	8
IV	Financial Markets: Capital Market Vs Money Market, Securities and its types, i.e., Equity, Debentures or Bonds, IPOs and FPOs, Mutual Funds, Types of Mutual Funds, Brokers, sub-brokers	8
V	Tax saving Schemes: Government Schemes-National Saving Certificates, Public Provident Fund, Post Office Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes- NPS (New Pension System)	6
VI	Grievance Redressal Mechanism: SEBI SCORES, Grievance Redressal mechanism in Securities Markets, Grievance Redressal mechanism in Banking industry, Grievance Redressal mechanism in Insurance industry, Grievance Redressal mechanism in Pension industry	8
<b>Suggested Readings</b> <ul style="list-style-type: none"> <li>• Avadhani, V A (2019), Investment Management, Mumbai: Himalaya Publishing House Pvt Ltd.</li> <li>• Investment Planning by SEBI</li> <li>• Indian financial System, by T. R. Jain and R. L. Sharma, VK Global Publisher</li> <li>• Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher</li> <li>• Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd</li> <li>• Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.</li> <li>• Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.</li> </ul>		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		





**VOCATIONAL COURSE**

**Session: 2022-23**

**Second Semester**

**LEADERSHIP AND TEAM WORK**

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## LEADERSHIP AND TEAM WORK

<b>Year: First</b>		<b>Semester: II</b>
<b>Course Code: B.VOC. -02</b>		<b>Course Title: Leadership and Team Work</b>
Course Outcome (COs): Upon completion of this course student will be able to:		
<ol style="list-style-type: none"> <li>1. Understand the basics of Leadership</li> <li>2. Understand the basics of Teamwork.</li> <li>3. Understand the role of Leadership in Conflict Management</li> <li>4. Know about the importance and role of Time Management</li> </ol>		
<b>Credits:3</b>		
<b>Max.Marks:75+25</b>		
<b>Total No. of Lectures:45</b>		
<b>Module</b>	<b>Topics</b>	<b>No. of Lecture</b>
I	Leadership: Concept, Meaning and Importance of Leadership, Qualities of a Leader, Different Types of Leadership Styles, Difference Between Leadership and Management	7
II	Teamwork: Meaning and significance of Team-Work, Characteristics of Team Dynamics, Stages of Team Development, Leadership-Skill development and Entrepreneurship	8
III	Leadership and Time Management: Meaning of Time Management, Importance of Time Management, Four Quadrants of Time Management	8
IV	Leadership and Conflict Management: Definition of Conflict, Types of Conflict, Nature (Levels) of Conflict, Sources /Causes of Conflict, Conflict Management Styles	8
V	Leadership and Effective Communication: Meaning of Effective Communication, Methods of Communication, Communication Process, Stages of the Communication Process, Barriers to Effective Communication, 7 C's of Effective Communication	6
VI	Leadership and Community Service: who is a community leader? Benefits of becoming a community leader, Developing relationships with others, Community Mapping, Community Needs Assessment, Agreements and Commitments	8
<b>Suggested Readings</b>		
<ul style="list-style-type: none"> <li>• Peter Guy; Northouse Leadership: Theory and Practice; 7th; New York SAGE Publications, Inc 2015</li> <li>• Leadership: Theory and Practice, Author: Peter G. Northouse Publisher: SAGE</li> <li>• Leadership and Team Building, Uday Kumar Haldar, Oxford University Press</li> <li>• Richard Hughes, Robert C. Ginnett, Gordon J Curphy, Leadership: enhancing the lessons of Experience, McGraw-Hill Publication</li> </ul>		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		

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**VOCATIONAL COURSE**  
**Session: 2023-24**

**Third Semester**

**DIGITAL MARKETING**  
**OR**  
**RETAIL MANAGEMENT**

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## Digital Marketing

<b>Year: Second</b>		<b>Semester: III</b>	
<b>Course Code: B.VOC. -03 (A)</b>		<b>Course Title: Digital Marketing</b>	
Course Outcome (COs): Upon completion of this course student will be able to: <ol style="list-style-type: none"> <li>1. Understand the basic terms related to Digital Marketing</li> <li>2. Understand the Social Media Marketing.</li> <li>3. Understand the Viral Marketing &amp; Its Platforms</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
Module	Topics	No. of Lecture	
I	Introduction To Digital Marketing Marketing & Advertising - Concept & Meaning Meaning Of Digital Marketing Objectives Of Digital Marketing Evolution Of Digital Marketing Importance Of Digital Marketing Digital Marketing Channels Advantages & Disadvantages Of Digital Marketing Traditional Vs Digital Marketing Reasons For Growth Of Digital Marketing In Recent Times	10	
II	VISIBILITY – Meaning And Types SEM – Concept & Meaning SEO – Concept & Meaning Online Advertising - Concept, Meaning & Objectives Network Advertising - Concept, Meaning & Objectives	10	
III	Pay-Per-Click (Ppc) Meaning Of Ppc How Does Ppc Work? Importance Of Ppc Ppc Platforms – Google Adwords, Youtube Ads, Facebook Ads, Instagram Ads, Microsoft Ads, Tik-Tok Ads	9	
IV	Social Media Marketing Concept & Meaning Characteristics Of Successful Social Media Marketing Social Media Marketing Tools Concept & Meaning Of Blogs, Podcasts & Webinars Social Media Monitoring Social Media – Youtube, Facebook, Twitter, Instagram	8	
V	Viral Marketing & Its Platforms Concept & Meaning Mobile Marketing Email Marketing Affiliate Marketing	8	
<b>Suggested Readings</b>			
<ul style="list-style-type: none"> <li>• Digital Marketing for Beginners – V Venkata Krishna</li> <li>• Fundamentals of Marketing and Digital Marketing – Dr Amit Kumar – Sahitya Bhawan Publications</li> </ul>			
<b>Note-Latest edition of the text books should be used.</b>			
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.			

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## Retail Management

<b>Year: Second</b>		<b>Semester: III</b>	
<b>Course Code: B.VOC. -03 (B)</b>		<b>Course Title: Retail Management</b>	
<p>Course Outcome (COs): Upon completion of this course student will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basic terms related to Retail Industry.</li> <li>2. Understand the Management of Merchandise.</li> <li>3. Understand the Management of Retail Stores.</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
Module	Topics		No. of Lecture
I	Introduction to retailing, Definition and scope of retailing. Functions. Significance of Retailing, Prospects of retailing in India. Retailing environment in India.		7
II	Retail Formats: Retail formats and their evolution, the impact of scalability of store formats. Retail Mix, Theories of Retail Development. The Retail Life Cycle.		10
III	Merchandise Management: Managing Merchandise Assortments. Merchandise Planning Systems, Buying Merchandise, National brands and Private labels, Retail Pricing.		10
IV	Store Management: Store planning, Location Planning, Store Layout and Design, retailing image Mix, the space Mix, Visual Merchandising. Retail Communication Mix, Customer Service		10
V	The Retail Strategy: Retail Market Strategy, Financial Strategy, Retail Locations, direct marketing, Micromarketing in retailing, micromarketing & efficient consumer response, Advertising in retailing		8
<b>Suggested Readings</b>			
<ol style="list-style-type: none"> <li>1. International Retailing, Sternquist B. Faichild Books 1998</li> <li>2. International Retailing: Trends and Strategies London, Pitman Publishing, 1995 Mc Goldrik, P. J. And Dauies</li> <li>3. Retail Management: Essential Books, 2009 Gourav Ghosal</li> <li>4. Berman, B., &amp; Evans, Jr. (2006). Retail management (10th ed.). New Delhi: Prentice Hall India.</li> <li>5. Michael, L. M., Weitz, B. W., &amp; Pandit, A. (2008). Retailing management (6thed.). New Delhi: Tata McGraw Hill</li> <li>6. Newman, A. J., &amp; Cullen, P. (2002). Retailing environment &amp; operations. London: Cengage Learning</li> <li>7. Retail Management: Jaico Publishing houses 2003 Gibson G. Vedamani.</li> </ol>			
<b>Note-Latest edition of the text books should be used.</b>			
<p><b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.</p>			

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**VOCATIONAL COURSE**  
**Session: 2023-24**

**Fourth Semester**

**Micro Finance and Rural Development**  
**Or**  
**NGO Management**

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## Micro Finance and Rural Development

<b>Year: Second</b>		<b>Semester: IV</b>
<b>Course Code: B.VOC. -04 (A)</b>		<b>Course Title: Micro Finance and Rural Development</b>
<p>Course Outcome (COs): Upon completion of this course student will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basic terms related to Microfinance</li> <li>2. Understand the Credit Lending Models.</li> <li>3. Understand the Management of Micro Finance Institutions.</li> <li>4. Understand the role of Microfinance in Women Empowerment</li> </ol>		
<b>Credits:3</b>		
<b>Max.Marks:75+25</b>		
<b>Total No. of Lectures:45</b>		
Module	Topics	No. of Lecture
I	<b>INTRODUCTION TO MICROFINANCE</b> Concept & Meaning of Microfinance, Evolution of Microfinance, Need & Importance of Microfinance, Functions of Microfinance, Microfinance associated Challenges, Microfinance Products: Micro Credit, Micro Saving, Micro insurance, payment & transfers, Distinction between traditional financing & Micro financing, Growth of microfinance in recent times	5
II	<b>MICRO FINANCE CREDIT LENDING MODELS</b> Individual lending model, Grameen Bank Solidarity lending model, Village Banking Model, Cooperative Model, Self-Help Group Model, Rotating Savings And Credit Association, Lending models of Microfinance in India	10
III	<b>MICRO FINANCE INSTITUTIONS AND MANAGEMENT</b> Objectives of The Microfinance Institutions, Importance of Microfinance Institutions, Attributes of Good Micro Finance Institutions, Risks in Microfinance Institution, Institutional Type, Formal Financial Institutions, Semi-Formal Financial Institutions, Informal Financial Institutions	10
IV	<b>MICRO FINANCE AND DEVELOPMENT</b> Microfinance & Women Empowerment, Microfinance & Health, Microfinance & Micro enterprise Development, Microfinance & Education, Microfinance & Networking Microfinance & Development/Empowerment of weaker sections of Society Case Studies	10
V	<b>MICRO FINANCE AND RURAL DEVELOPMENT</b> Concept & Meaning of Rural Development, Difficulties faced by Rural India, Need & Importance of Rural Development, Role of Microfinance in Rural Development, institutional and non-institutional credit for rural development, Scope of Rural Development through Microfinance, Emerging Trends in Microfinance- Financing Poor	10
<b>Suggested Readings</b> <ol style="list-style-type: none"> <li>1. Medha Dubhashi (2022). Handbook on Microfinance and Innovative Case Studies, Allied Publisher</li> <li>2. <u>Annesha Saha &amp; Sujoy Hazari</u>(2021).Microfinance, Agripreneurship &amp; Rural Development, Mittal Publications</li> <li>3. Bhaskaran, R. (2017). Microfinance - Perspectives and Operations, 2/e; Macmillan Education</li> <li>4. Panda, Debadutta K. (2015). Understanding Microfinance, New Delhi: Wiley India</li> <li>5. <u>Armendáriz Beatriz and Morduch Jonathan.</u> (2010). <u>The Economics of Microfinance</u>, 2/e; PHI Learning</li> </ol>		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		

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## NGO Management

<b>Year: Second</b>		<b>Semester: IV</b>	
<b>Course Code: B.VOC. -04 (B)</b>		<b>Course Title: NGO Management</b>	
<p>Course Outcome (COs): Upon completion of this course student will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basic terms relates to NGO management.</li> <li>2. Understand the Formation of NGO.</li> <li>3. Understand the Role of NGO in different fields.</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
Module	Topics		No. of Lecture
I	Introduction to NGO management: NGOs concepts, Relevance and Rationale, Definition and Characteristics, Classification of NGOs, Steps of starting NGO		7
II	Formation of NGO: As a Trust under Indian Trusts Act 1882, As a society under Societies Registration Act 1860, As a company under section 8 of Companies Act 2013.		8
III	Proposal writing: Proposal writing under NGOs, Identifying funding agencies, Resource mobilisation, Planning, Implementation and Evaluation Strategy under NGO.		8
IV	Role of NGOs: Women Empowerment, Employment Generation, Entrepreneurship Development, Education and Health Services, Rural Development and Small & Cottage Industries.		8
V	Project Management: Meaning and Definition of Project Management, Nature and Scope of Project Management, Types of Projects- Process of Project Management, Planning and Design, Project Controlling and Project Control System, Audit of NGOs.		6
VI	NGO Governance: Concept, Challenges, Perspective and Ethical concern. Schemes for NGOs under the Government of India. Present State of NGOs in Uttarakhand and Challenges.		8
<b>Suggested Readings</b>			
<ol style="list-style-type: none"> <li>1. Administration and Management of NGOs: Text and Case Studies Paperback- by R. Kumar and S. L. Goel.</li> <li>2. Non-Governmental Organisation: Management and Development, 3rd edition by David Lewis and Routledge, 2015.</li> <li>3. Guidelines for NGOs Management in India by Sneha Lata Chandra.</li> </ol>			
Note-Latest edition of the text books should be used.			
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.			

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**VOCATIONAL COURSE-1**  
**TAX PROCEDURE**  
**AND PRACTICES**

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**Tax Procedure and Practices**  
**First Semester**

<b>Year: First</b>		<b>Semester: I</b>	
<b>Course Code: B.VOC. -01</b>		<b>Course Title: INCOME TAX-I</b>	
Course Outcome (COs): Upon completion of this course student will be able to:			
<ol style="list-style-type: none"> <li>1. Understand the basic terms of income tax, residential status of an individual and the scope of total income.</li> <li>2. Understand the Tax Authorities and their functioning.</li> <li>3. Understand the concept of Residential status and tax incidence.</li> <li>4. Understand the concept of Exempted Income and Taxable Income.</li> <li>5. Understand the Assessment Procedure</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
Total No. of Lectures:45			
<b>Module</b>	<b>Topics</b>	<b>No. of Lecture</b>	
I	Income Tax: Brief History of Income Tax, Tax Structure in India, Introduction to Income tax Act, 1961, Constitutional Validity, Basic Concepts and definitions, Capital and Revenue Receipts, Basis of charge and scope of total income, Rates of Income Tax, maximum marginal rate of tax; Permanent Account Number (PAN); Rebates and reliefs, provisions relating to Marginal Relief, Tax Planning-Tax Management and Tax Avoidance.	10	
II	Residential Status: Meaning of Residential Status, Determination of Residential Status for different types of Assessee, Incidence of Tax, Practical Problems.	7	
III	Exempted Incomes: Introduction – Exempted Incomes U/S 10; Agricultural Income- Definition and kind of agricultural income, determination of agricultural and non-agricultural Income, Partly Agricultural Income, Agricultural Income and Tax Liability, Integration of Agricultural Income, assessment of tax liability when there are both Agricultural and Non-agricultural income	8	
IV	Assessment Procedure: Income tax returns, Types of returns, Assessment– Types of assessment– Self assessment – Provisional assessment – Regular assessment – Best judgement assessment – Reassessment, Rectification of mistakes, Notice on demand.	10	
V	Income Tax Authorities: meaning, functions & Powers of CBDT, CIT & A.O., Penalties, Offences & Prosecution, Filing of Appeal before Tax Authorities	10	
<ol style="list-style-type: none"> <li>1. <b>Suggested Readings:</b> Mehrotra, H.C. &amp; Joshi C.S., Income Tax law and Accounts (Part-I), Sahitya Bhawan, Agra (Hindi &amp; English)</li> <li>2. Gaur &amp; Narang: Income Tax.</li> <li>3. Dinakar Pagare: Law and Practice of Income Tax, Sultan Chand and sons.</li> <li>4. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.</li> <li>5. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi.</li> <li>6. R.K. Jain: Income Tax &amp; Law (Hindi &amp; English) Shahitya Bhavan, Publication, Agra</li> <li>7. Ahuja, Girish and Ravi Gupta. Systematic Approach to Income Tax. Bharat Law House, Delhi.</li> </ol>			
<b>Note-Latest edition of the text books should be used.</b>			
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.			

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**Tax Procedure and Practices  
Second Semester**

<b>Year: First</b>		<b>Semester: II</b>	
<b>Course Code: B.VOC.- 02</b>		<b>Course Title: INCOME TAX-II</b>	
Course Outcome (COs): Upon completion of this course student will be able to: 1. Understand different Heads of Income. 2. Calculate the Income under different heads of Income i.e., from Salary, House Property etc.			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
Total No. of Lectures:45			
<b>Module</b>	<b>Topics</b>		<b>No. of Lecture</b>
I	Income from Salary: Meaning – Definition - Basis of Charge– Advance Salary – Arrears of Salary – Allowances – Perquisites– Provident Fund - Profits in Lieu of Salary – Retirement Benefits - Deductions from Salary– Problems on Income from Salary.		10
II	Income from House Property: Basis of Charge – Deemed Owners – Exempted Incomes from House Property –Composite Rent - Annual Value – Determination of Annual Value – Treatment of Unrealized Rent – Loss due to Vacancy – Deductions from Annual Value – Problems on Income from House Property.		8
III	Profit and Gains of Business or Profession - Chargeability - Deductions Expressly Allowed - General Deductions - Depreciation - Expenses/Payments Not Deductible - Expenses Allowed on Actual Payment Basis Only- Deemed Profits - Computation of Profits and Gains of Business or Profession		12
IV	Capital Gains: Meaning of capital assets & transfer of capital assets, short term and long-term capital gain. Exemption under capital gain.		8
V	Income from Other Source- General and Specific Chargeability- Kinds of Securities and Grossing up of Interest- Bond Washing Transaction- Deductions Allowed - Deduction Not permitted- Computation of Income under the head Income from Other Source.		7
<b>Suggested Readings</b>			
<ol style="list-style-type: none"> <li>1. Direct Taxes Law &amp; Practice: Dr. Vinod K. Singhania &amp; Dr. Kapil Singhania, Taxmann</li> <li>2. Income Tax: B. Lal, Pearson Education.</li> <li>3. Income Tax: M.Jeevarathinam &amp; C. Vijay Vishnu Kumar, SCITECH Publications.</li> <li>4. Singhania, Vinod K. and Monica Singhania. Students' Guide to Income Tax, University Edition. Taxmann Publications Pvt. Ltd., New Delhi.</li> <li>5. Ahuja, Girish and Ravi Gupta. Systematic Approach to Income Tax. Bharat Law House, Delhi.</li> <li>6. Agarwal, B.K.,Direct Tax Law and Accounts (Hindi and English)</li> <li>7. Mehrotra, H.C. &amp; Joshi C.S., Income Tax law and Accounts (Part-I), Sahitya Bhawan, Agra (Hindi &amp; English)</li> </ol>			
Note-Latest edition of the text books should be used.			
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.			

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**Tax Procedure and Practices  
Third Semester**

<b>Year: Second</b>		<b>Semester: III</b>	
<b>Course Code: B.VOC. -03</b>		<b>Course Title: INCOME TAX -III</b>	
Course Outcome (COs): Upon completion of this course student will be able to:			
<ol style="list-style-type: none"> <li>1. Understand the Clubbing of Income.</li> <li>2. Understand the various deductions available under section 80.</li> <li>3. Understand the concept of Advance Tax, TDS and TCS.</li> <li>4. Compute Total Income &amp; Taxable Income of Individual, H.U.F. and Firm.</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
<b>Module</b>	<b>Topics</b>		<b>No. of Lecture</b>
I	Clubbing of Income; Set off of losses or carry forward of losses; Deductions to be made in computing Total Income: General provisions, Deductions in respect of certain payments, Specific deductions in respect of certain income, other deductions		8
II	Advance tax, tax deduction and tax collection at source: Introduction, Direct Payment, Provisions concerning deduction of tax at source, Advance payment of tax, Interest for defaults in payment of advance tax and deferment of advance tax, Tax collection at source – Basic concept, Tax deduction and collection account number		9
III	Assessment of Individual: Computation of Total Income and Tax Liability of an individual.		10
IV	Assessment of H.U.F: Computation of Total Income and Tax Liability of Hindu Undivided Family		8
V	Assessment of Partnership Firm: Computation of Firm's Total Income and tax liability; computation of individual income of partners from Firm		10
<b>Suggested Readings</b>			
<ol style="list-style-type: none"> <li>1. Mehrotra, H.C. &amp; Joshi C.S., Income Tax law and Accounts (Part-I), Sahitya Bhawan, Agra (Hindi &amp; English)</li> <li>2. Business Taxation, Dr. Ravi M.N., Bhanu Prakash B.E. and Dr. Suman Shetty N., Professional Books Publishers.</li> <li>3. Practical Approach to Income Tax, Dr. Girish Ahuja and Dr. Ravi Gupta, Wolters Kluwer Publications.</li> <li>4. Income Tax: B.B. Lal, Pearson Education.</li> <li>5. Singhania, V. K: Direct Tax Planning and Management, Taxman, N.Delhi</li> <li>6. Taxation: R.G. Saha, Himalaya Publishing House Pvt. Ltd.</li> <li>7. Income Tax: Johar, McGraw Hill Education.</li> <li>8. Agarwal, B.K., Direct Tax Law and Accounts (Hindi and English)</li> </ol>			
<b>Note-Latest edition of the text books should be used.</b>			
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.			

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**Tax Procedure and Practices  
Fourth Semester**

<b>Year: Second</b>		<b>Semester: IV</b>
<b>Course Code: B.VOC. -04</b>		<b>Course Title: E-Filing of Income Tax Return</b>
Course Outcome (COs): Upon completion of this course student will be able to:		
<ol style="list-style-type: none"> <li>1 Understand the conceptual framework of E-Filing.</li> <li>2 Get familiarity with E- Filing of ITR-1, 2, 3 &amp; 4</li> <li>3 Able to Make tax plan for individual.</li> <li>4 Able to File E-TDS Return.</li> </ol>		
<b>Credits:3</b>		<b>ELECTIVE</b>
<b>Max.Marks:75+25</b>		
Total No. of Lectures:45		
<b>Module</b>	<b>Topics</b>	<b>No. of Lecture</b>
I	Conceptual Framework- E-Return Filing- Meaning, Difference between E-filing and Regular Filing of Returns, Benefits & Limitations of E-filing, Types & Process of E-filing, Relevant Notifications	7
II	Preparation of ITR-1 and ITR-2	9
III	Preparation of ITR-3 and ITR-4	9
IV	E-TDS & E-TCS- Introduction, Information Technology and Tax Administration, TAN, TIN, Basic Provisions of E-TDS & E-TCS	10
V	E-Filing of TDS Returns- Introduction, Provision Regarding Returns of TDS, Types of Forms for Filing TDS Return, Exemption from TDS- form 13, 15G, 15H, Practice Workshop on E-filing of TDS Return	10
<b>Suggested Readings</b>		
<ol style="list-style-type: none"> <li>1. Singhania, V. K: Direct Tax Planning and Management, Taxman, N.Delhi</li> <li>2. Singhania V. K: Direct Taxes Laws and Practices, Taxman, N. Delhi</li> <li>3. Mehrotra HC: Direct Tax Planning</li> <li>4. Bhagavath Prasad: Direct Tax Law and Practice</li> </ol>		
Note-Latest edition of the text books should be used.		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		

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**VOCATIONAL COURSE-2**  
**FINANCIAL LITERACY**

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## FINANCIAL LITERACY

<b>Year:</b> First	<b>Semester:</b> I	
<b>Course Code:</b> B.VOC. -01	<b>Course Title:</b> Financial Literacy I	
Course Outcome (COs): Upon completion of this course student will be able to:		
<ol style="list-style-type: none"> <li>1. Understand the basic terms related to Financial Literacy</li> <li>2. Understand the Financial Institutions.</li> <li>3. Understand the Banking and Insurance Services</li> </ol>		
<b>Credits:</b> 3		
<b>Max.Marks:</b> 75+25		
Total No. of Lectures:45		
Module	Topics	No. of Lecture
I	Introduction to Financial Literacy: Meaning and Importance, Need for Financial Literacy, Role of Financial education in achieving financial wellbeing. Financial Planning: Components and Importance of Financial Planning.	7
II	Financial Institutions: Meaning, Banking and Non- Banking Financial Institutions, Post – offices. Saving and Investment: Meaning and Definition, Importance, Difference between Saving and Investment. Investment Avenues- Financial Planning and Budget, Family Budget.	8
III	Banking: Meaning and Types of Banks, Various Services Offered by Banks, Types of Bank deposit accounts, Steps of opening various types of Bank Accounts, KYC Norms. Cashless Banking, E- banking, ATM, Debit and Credit Cards.	8
IV	Loans: Meaning, Need, Importance. Various types of loans: Short- term, medium term and long-term loans, Secured Loans and Unsecured Loans. Process to apply for Loans.	8
V	Insurance Services: Life Insurance- Life Insurance Policies, Term Insurance and Endowment Policies, Pension Policies, Health Insurance Plans, Property Insurance, General Insurance and its types.	6
VI	Insurance Services: Life Insurance- Life Insurance Policies, Term Insurance and Endowment Policies, Pension Policies, Health Insurance Plans, Property Insurance, General Insurance and its types.	8
<b>Suggested Readings</b>		
<ul style="list-style-type: none"> <li>• Avadhani, V A (2019), Investment Management, Mumbai: Himalaya Publishing House Pvt Ltd.</li> <li>• Chandra, P (2012), Investment Game: How to Win. New Delhi: Tata McGraw Hill Education.</li> <li>• Kothari, R (2010), Financial Services in India: Concept and application, New Delhi: Sage Publication India Pvt Ltd.</li> <li>• Milling B. E, (2003), The Basics of Finance: Financial Tools for Non-Financial Managers, Indian: Universe Company.</li> <li>• Zokaityte, A (2017), Financial Literacy Education. London: Palgrave Macmillan.</li> </ul>		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		

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## FINANCIAL LITERACY

<b>Year: First</b>		<b>Semester: II</b>	
<b>Course Code: B.VOC. -02</b>		<b>Course Title: Financial Literacy II</b>	
<p>Course Outcome (COs): Upon completion of this course student will be able to:</p> <ol style="list-style-type: none"> <li>1. Understand the basics of Modes of transfer</li> <li>2. Understand the functioning of Security Market.</li> <li>3. Understand the Government Schemes related to Savings and Investment</li> <li>4. Know about the Tax Saving Options</li> </ol>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
Module	Topics		No. of Lecture
I	Modes of transfer: Various Modes of transfer through Banking Channels- NEFT, RTGS, IMPS, UPI. Do's and Don'ts while using digital payment.		7
II	Security Market- Investment avenues offered by Securities Market, Primary Market and Secondary Market, Mutual Fund, Systematic Investment Plan, Derivatives Market.		8
III	Pension, Retirement and Estate Planning: Importance of Pension and its role in providing financial security in old age, National Pension System (NPS), Tier- I and Tier- II accounts of NPS, Investment options under NPS, Key features of retirement planning.		8
IV	Borrowing Related Products: Borrowing, Collateral and Equated Monthly Installments (EMI), Documents required for obtaining loans, Various loan products offered by Financial Institutions and their key features, 5Cs of Credit, Credit Information Organisation and Credit Score.		8
V	Government Schemes for Various Savings and Investment options: Salient features of various Government Schemes, Insurance schemes of Government of India and their important features, Pension schemes of Government of India and their important features, Borrowing schemes of Government of India and their important features,		6
VI	Tax Saving Options: Concept of Income Tax, Various deductions allowed under Income tax Act. Ponzi Schemes and their broad characteristics, Various financial frauds: Investment frauds, Lottery frauds, Mass marketing frauds, Credit card frauds, Do's and don'ts while dealing with Investment Advices.		8
<p><b>Suggested Readings</b></p> <ul style="list-style-type: none"> <li>• Investment Planning by SEBI</li> <li>• Indian financial System, by T. R. Jain and R. L. Sharma, VK Global Publisher</li> <li>• Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher</li> <li>• Kothari, R. (2010). Financial Services in India-Concept and Application. New Delhi: Sage Publications India Pvt. Ltd</li> <li>• Zokaityte, A. (2017). Financial Literacy Education. London: Palgrave Macmillan.</li> <li>• Avadhani, V. A. (2019). Investment Management. Mumbai: Himalaya Publishing House Pvt. Ltd.</li> </ul>			
<p><b>Note-Latest edition of the text books should be used.</b></p>			
<p><b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.</p>			

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## FINANCIAL LITERACY

<b>Year: Second</b>	<b>Semester: III</b>	
<b>Course Code: B.VOC. -03</b>	<b>Course Title: Financial Literacy &amp; Banking</b>	
<b>Course Outcome (COs):</b> Upon completion of this course student will be able to: <ol style="list-style-type: none"> <li>1. Understand the system of Indian Banking.</li> <li>2. Understand the KYC Norms.</li> <li>3. Understand the Electronic Transfer of Funds.</li> <li>4. Understand the Banking Services</li> </ol>		
<b>Credits:3</b>		
<b>Max.Marks:75+25</b>		
<b>Total No. of Lectures:45</b>		
<b>Module</b>	<b>Topics</b>	<b>No. of Lecture</b>
I	Functions of Bank Indian Banking: Recent Trend, Banking KYC Norms Various Types of Deposits and Products offered by the Bank	8
II	Functions of Bank Indian Banking: Recent Trend, Banking KYC Norms Various Types of Deposits and Products offered by the Bank	10
III	Various Types of Customers and Operation of their Accounts, Loan againsts Deposits, Basic Information on Cheques	10
IV	Electronic Transfer of Funds/Remittances, Bank Secrecy of Accounts, Cashless Banking, E-banking, ATM, Debit and Credit Cards	10
V	Preparing the financial plan, aspects and considerations, Professionalism and ethics in financial planning practices	7
<b>Suggested Readings</b> <ul style="list-style-type: none"> <li>I-Introduction to Financial Planning (4th Edition 2017)</li> <li>II-Indian Institute of Banking 27 &amp; Finance. Sinha, Madhu.</li> <li>III- Financial Planning: A Ready Reckoner July 2017, McGraw Hill</li> </ul>		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		





## FINANCIAL LITERACY

<b>Year: Second</b>		<b>Semester: IV</b>
<b>Course Code: B.VOC. -04</b>		<b>Course Title: Financial Literacy &amp; Inclusion</b>
Course Outcome (COs): Upon completion of this course student will be able to: <ol style="list-style-type: none"> <li>1. Understand the basic terms related to Money laundering</li> <li>2. Understanding about the Prevention of Money Laundering Act.</li> <li>3. Understand about the IRDA</li> </ol>		
<b>Credits:3</b>		
<b>Max.Marks:75+25</b>		
<b>Total No. of Lectures:45</b>		
Module	Topics	No. of Lecture
I	What is Money laundering? Prevention of Money Laundering Act (PMLA), 2002 RBI guidelines. Introduction to Anti Money Laundering.	7
II	Know Your Customer, Customer identification procedure, KYC and Risk Profile of the Customer, Covered/Exempted product under the preview of AML requirement	8
III	Sources of fund. Definition of Agent, IRDA Regulation 2000, Role of an agent, Code of Ethics, Compliance.	8
IV	Sources of fund. Definition of Agent, IRDA Regulation 2000, Role of an agent, Code of Ethics, Compliance	8
V	Responsibilities of Associates and Advisors, Protection of company assets, Reporting to illegal and unethical behaviour	6
VI	Regulatory Requirement, Risk Tolerance and Client Behaviour, Personal financial Statements	8
<b>Suggested Readings</b> I-Introduction to Financial Planning (4th Edition 2017) II-Indian Institute of Banking 27 & Finance. Sinha, Madhu. III- Financial Planning: A Ready Reckoner July 2017, McGraw Hill.		
<b>Note-Latest edition of the text books should be used.</b>		
<b>Suggested Continuous Evaluation Methods:</b> In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, and Group Discussions. This will instill in student a sense of decision making and practical learning.		

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**VOCATIONAL COURSE-3**  
**OFFICE MANAGEMENT**  
**AND**  
**SECRETARIAL PRACTICE**

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## Office Management and Secretarial Practice

<b>Year: First</b>		<b>Semester: I</b>	
<b>Course Code: B.VOC. -01</b>		<b>Course Title: OFFICE MANAGEMENT</b>	
<b>Objective - To enable the student to become familiar with the mechanism of Office filing system, mailing and controlling system of office stationery.</b>			
<b>Credits:3</b>			
<b>Max.Marks:75+25</b>			
<b>Total No. of Lectures:45</b>			
<b>Module</b>	<b>Topics</b>		<b>No. of Lecture</b>
I	Office – Meaning, functions, importance, concept of an organization. Centralization Vs. decentralization of office services. Principal department of a modern office, correspondence, typing and duplicating, filing, mailing, general office. Office Stationery– Types of papers and envelops, control of consumption of papers, ink, typewriting ribbons, carbon papers etc. issue there of stock and stock records.		15
II	Filing and Indexing- Meaning and importance, essentials of a good filing system, centralization Vs. decentralization, methods of filing and filing equipments. Office Correspondence – Essentials of a good letters, drafting of a business and official letter, enquiry, quotation, order, advice, making payment, trade reference, complaints.		15
III	Mailing- Meaning and importance of mail, centralization of mail handling work and its advantages, mail room equipment. Handling mail- Inward mail: folding of letters, preparation of envelops, entering in peon book, dispatching rail parcel service, airmail and courier service.		15
<b>Suggested Readings:</b>			
<ol style="list-style-type: none"> <li>1. Pillai, R.S.N.: Office Management, S.Chand Publishing House</li> <li>2. Gupta, V.: Office Organization and Management, Neeraj Books</li> <li>3. सहाय, आई०एम०: आधुनिक कार्यालय प्रबन्ध, साहित्य भवन पब्लिकेशन</li> <li>4. गुप्ता, संजय: सामान्य एवं कार्यालय प्रबन्ध, एस०बी०पी०डी० पब्लिकेशन आगरा</li> <li>5. Duggal, B: office Management and commercial correspondence Kitab Mahal</li> <li>6. Biatia R.G., Principles of office management Lotus Press, New Delhi.</li> <li>7. Sahai, I.M. : Modern Office Management, Sahitya Bhawan Publication</li> </ol>			

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## Office Management and Secretarial Practice

Year: First		Semester: II	
Course Code: B.VOC. -02		Course Title: Basics of Computer and Computerized Typing	
Objective - To enable the student to become familiar with the mechanism of typing styles and procedure of typing and use of computers in daily office life.			
Credits: 3			
Max. Marks: 25 Typing File +75 Practical			
Total No. of Lectures/Practical: 45			
Module	Topics	No. of Lectures	
I	Practicing all rows, words, sentences, paragraphs, passages, special symbols and punctuation marks. Basics of MS-Word: Basics of entering text; Hindi and English Typing; Saving a document; Editing a document; Formatting Text; Working with tables; Columnar Text; Inserting Files, Symbols and Pictures; Protect a document; PDF conversion of document; Mail Merge.	15	
II	Use of MS-Excel: Creating a work book; Fundamental Features of MS-Excel like Ranges, Formatting Data, Alignment of Data, Changing Column width and Row height, Inserting Row and Column; Formula - Writing a formula, Editing a formula; Different Types of Functions- Math & Trig, Statistical, Logical, Date & Time, Text; Creation of Graphs; Use of Chart Wizard to prepare Graphs; Procedure to calculate Arithmetic Mean, Median, Mode, Quartiles, Deciles, Percentiles using formula.	15	
III	Use of MS-PowerPoint: Creating a new Presentation; Saving a Presentation; Changing the layout of Presentation; Editing the Slides Contents; Running a Slide Show; Formatting a Presentation; Creating Chart in PowerPoint; Adding Custom Animation; Procedure to Create Photo Album; Procedure to Record Screen; Adding Video Clips in a Slide. Speed test leading to accurate speed of about 40-50 words/minute on Typing Test Software; File containing above work (Printouts of Every work learned practically)	15	
<b>Suggested Readings:</b> <ol style="list-style-type: none"> <li>1. Srivastava &amp; Goel: Computer application in business, S.B.P.D. Publication, agra</li> <li>2. Jain, Praveen: Fundamental of Computers and PC, Yashraj Publication</li> <li>3. डॉ० बाघवानी एवं सोनी: सूचना प्रौद्योगिकी एस०बी०पी०डी० पब्लिकेशन आगरा</li> <li>4. ओझा, विनय कुमार: कम्प्यूटर एक परिचय</li> <li>5. जैन, प्रवीन: फन्डामेन्टल ऑफ कम्प्यूटर, यशराज पब्लिकेशन</li> </ol>			

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## Office Management and Secretarial Practice

Year: Second		Semester: III	
Course Code: B.VOC. 03		Course Title: SECRETARIAL PRACTICE	
Objective - To enable the student to become familiar with the different types of company, meetings and Secretarial work of a secretary related to different work.			
Credits: 3			
Max. Marks: 75+25			
Total No. of Lectures: 45			
Module	Topics		No. of Lectures
I	Company: Definition of company, types of company, formation of company, memorandum of association, articles of association, prospectus.		15
II	Company secretary: Definition, appointment of company secretary, rights and power of a company secretary, duties and liabilities of a company secretary. Meeting: Meaning, kinds of company meeting, secretarial works relating to- statutory meeting, annual general meeting, extra ordinary meeting, board meeting.		15
III	Drafting: Drafting of notice, agenda, quorum and minutes of various company meeting. Secretarial work related to: Allotment letter, letter of regret, calls notice, correspondence regarding listing of share at stock exchange, circulars regarding other affairs of company.		15
<b>Suggested Readings:</b>			
<ol style="list-style-type: none"> <li>1. Dr. O. P. Gupta : Company Law and secretarial practices Sahitya Bhawan publisher &amp; Distribution, Agra.</li> <li>2. Prof. R.C. Aggarwal : Indian Company Law, Navyug Publication, Agra.</li> <li>3. Dr. S, M, Shukla : Company Law and secretarial practice, Sahitya Bhawan publication Agra</li> <li>4. <b>Shah &amp; Agarwal: Indian Company Law, S.B.P.D. Publication Agra</b></li> <li>5. विश्‍नोई एवं शाह : भारतीय कम्पनी अधिनियम , एस0बी0पी0डी0पब्लिकेशन आगरा</li> </ol>			

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### Office Management and Secretarial Practice

<b>Year: Second</b>		<b>Semester: IV</b>	
<b>Course Code: B.VOC. 04</b>		<b>Course Title: Short Hand</b>	
<b>Objective -</b> To enable the student to become familiar with the sign language by which they will able to write in sign language.			
<b>Credits: 3</b>			
<b>Max. Marks: 25 (File Work) +75 (Practical)</b>			
<b>Total No. of Lectures / Practical: 45</b>			
Unit	Topics		No. of Lectures
I	1. Repeated practice of consonants, vowels, diphthongs, grammalogues, and phrases, use circles, loops and hooks.		15
II	1. Extended use of certain consonants, halving and doubling principles, diaphones, medial semicircles, prefixes and suffixes, contraction, figures, essential vowels. 2. Special contraction advanced phrase graphy, intersection, various phrases, special list of words.		15
III	1. Translation to shorthand into longhand, reading shorthand from blackboard, student dictate to the class from shorthand book, taking dictation of passage for five minutes at speed of 80-100 words/minutes and transcription it.		15
<b>Suggested Readings:</b>			

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