

**(ii) TRADE : BANKING AND FINANCIAL SERVICES**

**12<sup>th</sup> VOCATIONAL**

**PAPER-I**

**ADVANCES AND FOREIGN EXCHANGE**

**THEORY**

**Time : 2 hrs**

**Theory : 30 Marks**

**InA : 10 Marks**

**Practical : 50 Marks**

**Total : 90Marks**

**Concept of lending- Importance to economy and banks Type of**

**Advance- Cash credit, overdraft**

**Type of LOANS-**

- a. Fixed/fluctuating
- b. Secured/partly secured/unsecured
- c. Commercial/priority sector

**Types of borrowers-** Individual-Minor, unsound person, married woman, illiterate person, drunken person, sole proprietorship /Joint accounts -H.U.F, husband- wife/partnership firms/Companies

**Loan application - importance, preparation. Security -**

**Meaning and types**

**Mode of charges - Meaning, parties, rights and duties, precautions of pledge, mortgage /**

**meaning and types of assignment, creation of charges, meaning and precautions of hypothecation. Difference between pledge and mortgage.**

**Safe deposit lockers/safe custody accounts.meaning and difference Standing**

**Instructions, investment advice.**

**Merchant banking services** – meaning, functions, service of merchant bank: consultancy, Shares, bond and debentures: issue, sale and purchase and underwriting, issue of D-Mat account. Difference between merchant banking and investment banking. Forfeiting.

**Hire Purchase**. meaning and features. **Leasing**

meaning, features and types. **Factoring**: meaning,

features and types.

**Guarantee**- meaning, types i.e. performance and financial etc, concept of guarantor, right, liabilities and precautions of guarantor.

**Indemnity**-meaning and difference between guarantee and indemnity. **Housing**

**Finance**: meaning, features and schemes.

**Mutual funds** – Meaning and types (open end close end).

**Automated Teller Machines** – Round the clock banking. **KYC**-meaning and features

**Foreign Exchange**:

Meaning and importance of foreign Exchange, various types of Non-Resident Account, Purchase and Sales of Foreign Exchange in different forms i.e. Currency, Travelers cheque, bill etc. Letter of Credit – Concept, various forms of letter of credit and significance in Foreign Exchange transactions.

## ADVANCES AND FOREIGN EXCHANGE

Time: 3 hrs

PRACTICAL

Marks : 50

1. Can a company issue shares at a premium? If so, state the purpose for which the money received on account of share premium is utilized.
2. Now a day's best payments options are plastic cards (Debit and Credit Cards). Do you agree with this statement. If yes, then prove it and also visit your nearest ATM and write your experience.
3. "Bank is financial institution. It's Main aim is to provide financial services to customers", visit your nearest bank and share your views on it and write in detail the services provided by banks.
4. To prepare a project report about the perception of customers about the financial services availed by them from their concerned banks.
5. Visit any industrial organization or a Financial Institution and prepare a report on the working and services provided by them.
6. Fill the forms of any bank like PNB for opening saving account, pay-in-slip, withdrawal slip, money transfer form, demand draft application form etc, paste the photocopy of the same in your scrap note book.
7. Foreign Exchanges: With the help of all prescribed forms/vouchers/registers/ledgers specimen folio's exercise on-
  - a) Opening and operation of NRE accounts.
  - b) Opening of a letter of credit.
8. branch undertaking such services.

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**PAPER-II**

**MANAGERIAL ECONOMICS AND STATISTICS**

**THEORY**

**Time : 2 hrs**

**Theory : 30 Marks**

**InA : 10 Marks**

**Practical : 50 Marks**

**Total : 90Marks**

Managerial Economics: Meaning, Nature, Scope and Concepts.

Marginal Analysis: Law of Diminishing Marginal Utility, Law of Equi marginal Utility.

Law of Demand: Meaning, Determinants, Exceptions, Kinds of Demand, Change in Demand and Importance.

Elasticity of Demand: Meaning, Types and Degrees of Elasticity of Demand, Methods of Measuring Price Elasticity of Demand, Factors Determining Elasticity of Demand, Importance.

Indifference Curve Analysis: Meaning, Assumptions, Properties, Consumer Equilibrium, Importance. Definition, Functions, Scope and Limitations of statistics.

Measures of Central Tendency: Types of averages – Arithmetic mean (Simple and Weighted), Median and Mode.

Measures of Dispersion: Range, Quartile deviation, Mean deviation, Standard deviation and Coefficient of variation.

Simple Correlation : Meaning, Types, Karl Pearsons & Rank Correlation.

Index Numbers: Meaning and Importance, Methods of construction of Index Numbers: Weighted and unweighted; Simple aggregative method, Simple average of price relative method,

Weighted index method: Laspeyres method, Pasches method and Fishers ideal method, Consumer price index.

## MANAGERIAL ECONOMICS AND STATISTICS

Time: 3 hrs

PRACTICAL

Marks : 50

- Make an assignment on diagrams of law of demand, elasticity of demand, indifference curves and numerical of demand and elasticity of demand.
- Students will make record of various goods having different elasticity of demand and its exceptions.
- Students will make raw data of marks of one subject and calculate mean, median and mode after formulation of the data collected.
- Students will make data of marks of two different subjects of any class of their school and will calculate standard deviation and coefficient of standard deviation and correlation between the subjects.

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**PAPER-III**

**INTRODUCTION TO COMPUTER APPLICATIONS**

**THEORY**

**Time : 2 hrs**

**Theory : 30 Marks**

**InA : 10 Marks**

**Practical : 50 Marks**

**Total : 90 Marks**

Introduction and general information about computers – history of computer, organization of computer, memory, batch and serial processing of data, application of computers in business, key board, types of video-adaptor, types of PCs IBMPC system – various sub-system and units and parts.

INTRODUCTION TO E-COMMERCE: Meaning, Features, Functions and Benefits, e-commerce vs Traditional Practices, Scope and Basic Models, Limitations, Precautions of Secure e-commerce, Proxy Server.

E-COMMERCE IN INDIA: Status, Problems, Opportunities and Future of e-commerce in India.

E-PAYMENT: Transactions through Internet, Requirements of e-payment System, Post-Paid Payment System - Credit Card Solutions, Cyber Cash, Internet Cheques, Instant Paid Payment System - Debit Card, Pre-Paid System – Electronic Cash, Digi Cash, Net Cash, Cyber Cash, Smart Cards.

E-MARKETING: Meaning, Features, Concept of e-marketing and 4 P's of e-marketing. E-TRADING: Meaning, Features, Functions and Benefits of e-trading.

E-BUSINESS: Meaning, Scope, Features and Difference between e-commerce and e-business. INTRODUCTION TO INTERNET: Concept of Internet, Use of Internet, Requirements of Internet, Internet Domain, Internet Server, Establishing Connectivity on the Internet, Types of Internet Providers, Procedure of Opening e-mail Account on Internet.

E-BANKING: Meaning, Importance, Types, Advantages, Disadvantage, Process, Traditional Vs. e-banking, e-banking in India.

**E-PAYMENTS: Meaning, Features, Objectives, Advantages, Disadvantages and Types of e-payments.**

**E-MARKETING : Meaning, Features, Concept, 4 P's of e-marketing, Traditional Marketing Vs e- marketing, Advantages and Disadvantages , Status of e-marketing in India.**

### **INTRODUCTION TO COMPUTER APPLICATIONS**

**Time: 3 hrs**

**PRACTICAL**

**Marks : 50**

Internet and its Application - log into internet, navigation for seeking information, downloading information from internet.

Sending and receiving e-mail.

Creating an e-mail account. Creating a message.

Creating an address book. Attaching a file with an e-mail. Receiving a message.

Deleting a message.

Purchasing through the internet and online banking.

Prepare a PPT file of 8 slides on e-banking in MS Office - PowerPoint.

Prepare a note on e-business and e-commerce and show the precautions for secure e-commerce.