



# GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Bachelor of Vocation (B.Voc), 2<sup>nd</sup> Semester  
 Branch: Branch: Banking Finance Services and Insurance  
 Subject Name: Vocational Practical-III  
 Subject Code: 1122105

With effective  
 from academic  
 year 2019-20

### Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks				Total Marks
L	P	OJT		Theory		Tutorial/ Practical		
			University exams (ESE)	Progressive Assessment (PA)	External Practical /viva Exam (ESE)	Internal evaluation Practical /viva Exam (PA)		
-	2	-	2	-	-	30	20	50

L- Lectures; P- Practical; OJT- On Job Training; C- Credit; ESE- End Semester Examination; PA- Progressive Assessment

### Content:

Sr. No.	Content	Hrs.
1	Introduction to unsecured loan. Understanding of common eligibility criteria of unsecured loan.	5
2	Concept of secured loan. Difference between secured loan & unsecured loan.	5
3	Positioning of unsecured loan in MSME's funding requirement.	5
4	Current trends of digitization in unsecured loan.	10
	<b>Total</b>	<b>25</b>

### Course Outcomes:

After learning the course the students should be able to understand:

1. Unsecured & Secured loans.
2. Criteria of unsecured loan.
3. Current trends of digitization in unsecured loan.