



GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Bachelor of Vocation (B.Voc), 2nd Semester
Branch: Branch: Banking Finance Services and Insurance
Subject Name: Small and Medium Enterprise Officer
Subject Code: 1122108

**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) | | |
| - | - | 15 | 15 | - | - | 100 | 100 | 200 |

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 Banking, and Banking Structure: <ul style="list-style-type: none"> • Importance of banks in the economy, types of banking, list of products and services offered by banks (retail and wholesale). • Indian Banking Structure. • Role of RBI in banking & its functions. • Commercial banking, SME banking, Agri-banking, Microcredit, Social banking. • Number of players, nature of players, funding requirement & future growth projections of SME industry. | 20 |
| 2 | Borrower profile analysis: <ul style="list-style-type: none"> • Ascertaining Management profile, promoter profile, credit rating of the organization. • Analysis of annual report of the company. • Analysis of income, age, dependants, existing liabilities, work profile etc. | 40 |
| 3 | Loan Documentation: <ul style="list-style-type: none"> • Describe parts of a loan document / term sheet, Loan disbursement and repayment schedule. • Use documentation basics – stamp paper, franking, and registration concepts. | 40 |
| 4 | Loan Disbursement Process: <ul style="list-style-type: none"> • Facilitate Planning & Organising, seamless and hassle free disbursement to customer. • Expedite Branch Confirmatory Meetings, Documents checking, Obtaining signatures in relevant documents and disbursement of loan - process involved. | 40 |
| 5 | Basics of Selling: <ul style="list-style-type: none"> • Factors influencing consumer behaviour. • Develop Negotiation Skills. • Effective communication for achieving good negotiation outcomes. • Closing the sale. | 40 |
| 6 | Reporting and Record keeping: <ul style="list-style-type: none"> • Execute MIS reporting, safe keeping and destruction of records. • Service Excellence and Complaints Management. | 20 |
| | Total | 200 |



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Course Outcomes:

After completing this course the students will be able to:

1. Handle, build and maintain relationships with SME customers and also process their applications.
2. Support customers with transactions, process their applications and monitor their accounts and advice customers when required.