



LEARNING OUTCOMES-BASED CURRICULUM FRAMEWORK (LOCF) FOR UNDERGRADUATE EDUCATION

B.Voc ISLAMIC FINANCE

DEPARTMENT OF ISLAMIC FINANCE



EMEA College of Arts and Science, Kondotty

Kumminiparama, Karipur PO, Malappuram Dt., Kerala, India, PIN: 673638;

Aided by Govt. of Kerala & Affiliated to the University of Calicut,

Re-accredited with A Grade (3.13 CGPA)

Website: <https://emeacollege.ac.in/> | E-mail: mail@emeacollege.ac.in | Phone: 0483 2712030

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INTRODUCTION

EMEA College of Arts and Science, Kondotty, is fast emerging as a resourceful destination for higher studies in Malabar, spreading the fragrance of education in the society. The college offers up-to-date, advanced, and job-oriented programmes in the vast expanding horizon of humanities, commerce, and science and technology. The college – affiliated to the University of Calicut, is dedicated to nurturing academic excellence, fostering a culture of research and innovation, and promoting community engagement. Established with a commitment to high-quality education and holistic development, the College aligns its programs with the Learning Outcomes-Based Curriculum Framework (LOCF), ensuring that students acquire not only subject expertise but also skills relevant to real-world applications. From an LOCF perspective, EMEA College's curriculum prioritizes outcome-Based learning, aiming to produce graduates equipped with critical thinking, effective communication, cultural sensitivity, and social responsibility. The College's pedagogical approach integrates both theoretical knowledge and practical experience, creating a learning environment that responds to the dynamic needs of today's society. By mapping program outcomes (POs) and course outcomes (COs) in alignment with UGC's LOCF guidelines, EMEA College ensures that each course contributes to a cohesive learning journey that enhances employability, research capability, and lifelong learning. In its pursuit of excellence, EMEA College fosters a supportive academic community that encourages students to engage deeply with their disciplines, appreciate diverse perspectives, and contribute meaningfully to their communities. Through this LOCF-aligned curriculum, the College aims to prepare its graduates to meet global challenges while remaining rooted in local values and responsibilities.

VISION AND MISSION OF THE COLLEGE

Vision

EMEA College envisions creating a transformative educational environment that inspires personal growth, social responsibility, and academic excellence. The College aims to become a beacon of higher learning that empowers students to lead meaningful lives, equipped with the knowledge and skills to contribute positively to society.

Mission

Identifying and developing the talent of the youth and molding them into useful citizens with due emphasis on right character formation is the avowed mission of EMEA College. The fulfilment of this lofty goal is the basis of educational programmes formulated and pursued by the institution.



The mission of EMEA College of Arts and Science includes the following core objectives:

1. **Quality Education:** To provide high-quality, inclusive education that fosters intellectual and personal growth, enabling students to reach their fullest potential.
2. **Social Responsibility:** To cultivate a sense of responsibility toward the community, encouraging students to engage in social initiatives and contribute to societal well-being.
3. **Research and Innovation:** To promote a culture of research and innovation, encouraging critical inquiry, creative problem-solving, and continuous learning.
4. **Skill Development:** To equip students with essential life skills and competencies that enhance their employability and adaptability in a dynamic global environment.
5. **Community Empowerment:** To support the development of the local community through outreach and extension activities, addressing social and economic challenges.
6. **Sustainable Practices:** To foster sustainability and inclusivity within the College, embracing practices that promote environmental consciousness and ethical responsibility.

VISION AND MISSION OF THE DEPARTMENT OF ISLAMIC FINANCE

Vision

The **Department of Islamic Finance** at EMEA College aspires to empower the students to talented and highly skilled professionals those fit to the growing sector of Islamic Finance across the world.

Mission

To help students to acquire knowledge in Islamic finance principles, and to enhance academic and practical environment for the promotion of creative and potential thinking in Islamic banking and finance sector.

1. **Cultivate Research and Innovation:** To encourage research-oriented learning and innovative approaches to Islamic Finance studies, inspiring students to contribute to the academic community and broader society.
2. **Foster practical experience:** To encouraging students to appreciate diverse academic and practical environment for the promotion of creative and potential thinking in Islamic banking and finance sector through their studies.
3. **Prepare Students for Career and Higher Studies:** To equip students with the knowledge and skills required for advanced academic pursuits, competitive exams, and diverse career paths.



Core Values

- **Academic Excellence:** Commitment to maintaining high standards of teaching, learning, and scholarly research.
- **Creativity and Innovation:** Encouraging creative thinking, idea exploration, and innovative approaches to problem-solving and research.
- **Cultural Sensitivity:** Fostering an appreciation of cultural diversity and respect for different perspectives within society.
- **Ethics and Integrity:** Promoting honesty, transparency, and ethical responsibility in all academic and professional practices.
- **Social Responsibility:** Inspiring students to contribute positively to society and address contemporary issues through literature and language.

LEARNING OUTCOMES-BASED CURRICULUM FRAMEWORK (LOCF) FOR THE B.Voc ISLAMIC FINANCE PROGRAMME

The **Learning Outcomes-Based Curriculum Framework (LOCF)** for the B.VOC Islamic Finance Programme at EMEA College of Arts and Science, Kondotty, is designed to align with the guidelines set by the University Grants Commission (UGC) and reflects the institution's commitment to outcome-driven education. This framework emphasizes a student-centered approach, where learning outcomes define the competencies, skills, and values students are expected to achieve upon completing the program.

The LOCF for the B.VOC Islamic Finance Programme is crafted to provide a comprehensive understanding of Islamic Finance and banking while promoting analytical thinking, effective communication, and cultural sensitivity. It also addresses the dynamic requirements of today's academic and professional landscapes, ensuring students gain practical skills applicable beyond the classroom. By mapping Programme Outcomes (POs) and Course Outcomes (COs) for each course, the LOCF framework provides a clear structure for educational goals, teaching methodologies, and assessment strategies, enhancing coherence and relevance across the curriculum.

This LOCF equips students to critically engage with diverse texts, cultures, and theories while fostering lifelong learning and social responsibility. Ultimately, it aims to produce well-rounded graduates prepared for various professional and academic opportunities, enabling them to contribute meaningfully to society.



GRADUATE ATTRIBUTES - DEPARTMENT OF ISLAMIC FINANCE

Graduates from the Department of Islamic Finance at EMEA College of Arts and Science, Kondotty, are equipped with a unique set of attributes that prepare them for academic, professional, and social success. They develop strong analytical thinking, enabling them to critically examine texts, contexts, and diverse interpretations within literature and culture. Effective communication skills are a cornerstone of their training, fostering clarity and coherence in both oral and written expression. With a solid foundation in research, graduates possess the proficiency to conduct independent studies, analyze literary sources, and synthesize their findings.

Key graduate attributes expected are:

Analytical Thinking: Ability to critically examine texts, contexts, and interpretations, fostering deeper insights into literature and culture.

Effective Communication: Skilled in articulating ideas effectively in both oral and written formats, enhancing clarity and coherence.

Research Proficiency: Competence in conducting independent research, analyzing literary sources, and synthesizing findings.

Cultural Awareness: Sensitivity to diverse cultural backgrounds, enhancing empathy and promoting inclusivity.

Ethical Responsibility: Strong commitment to ethical practices and social responsibility within academic and social contexts.

Creativity and Innovation: Encouragement of original thought and creative problem-solving in literary and linguistic studies.

Collaborative Skills: Ability to work well in teams, respecting diverse perspectives and contributing to shared goals.

Digital Literacy: Proficiency in using digital tools and resources, preparing graduates for modern academic and professional environments.

Self-Directed Learning: Encouragement of self-discipline, time management, and continuous learning as lifelong values.

Global Perspective: Understanding of global literary discourses, enabling adaptability and broadening cultural perspectives.

**PROGRAMME OUTCOMES - ISLAMIC FINANCE**

The programme learning outcomes relating to Bachelor's in Vocational programme in Islamic finance may include the following:

Code	Programme Outcome (PO)
PO1	Critically evaluate and apply the knowledge and skills in Islamic finance, banking and insurance.
PO2	Demonstrate subject-specific 'thinking' skills that are readily transferable to problem solving and decision making in a wider context.
PO3	Enhance lifelong learning and employing the practical and professional skills acquired into the career.
PO4	Find, evaluate, synthesizes and apply the information and skills for the financial management.
PO5	Articulate an awareness of the social and community contexts with in Islamic Finance sector.
PO6	Develop analytical skills and offer a solid grounding and competence in all aspects of accounting and marketing
PO7	Seek variety of career options in accounting, marketing, management and business-related fields
PO8	Develops communication skills and build confidence to face the challenges of the corporate world.
PO9	Enhances the capability of decision making at personal and professional levels.
PO10	Integrate knowledge, skill and attitude that will sustain an environment of learning and creativity.

QUALIFICATION DESCRIPTORS FOR ISLAMIC FINANCE

Qualification descriptors for Islamic finance are statements that outline the specific knowledge, skills, and competencies that graduates of a Islamic finance program should possess. These descriptors help educational institutions, employers, and students understand the expected outcomes of an Islamic finance qualification. They are: -



- **Knowledge of Islamic finance Concepts:** Graduates will exhibit a deep understanding of Islamic finance principles, including accounting, banking practices, internships
- **Technical Proficiency:** Graduates will be proficient in using relevant software, tools, and technologies to optimize Islamic banking and financial operations.
- **Critical Thinking and Problem-Solving:** Graduates will have the ability to analyze complex challenges, think critically, and develop effective solutions to enhance operational efficiency and reduce costs.
- **Effective Communication:** Graduates will be skilled in communicating Islamic banking information clearly and concisely to diverse stakeholders, both in written and verbal formats.
- **Global Perspective:** Graduates will understand the complexities of global aspects of Islamic banking, including international and cross-border regulations, and the challenges and opportunities of operating in Islamic financial institution.
- **Teamwork and Collaboration:** Graduates will be able to work effectively in cross-functional teams, collaborate with colleagues, suppliers, and customers, and contribute to the achievement of common Islamic finance objectives.
- **Data Analysis and Decision-Making:** Graduates will be proficient in collecting, analyzing, and interpreting data, using this information to make informed decisions for process optimization and cost reduction.
- **Leadership and Management Skills:** Graduates will have the ability to take on leadership roles within Islamic financial institutions, guiding and motivating team members, and driving positive change within organizations.
- **Ethical and Sustainable Practices:** Graduates will possess a strong ethical foundation, emphasizing the importance of responsible and sustainable Islamic finance practices.
- **Adaptability and Continuous Learning:** Graduates will demonstrate a commitment to staying updated on emerging banking financial technologies and industry trends, adapting to changes, and pursuing continuous learning opportunities.
- **Customer-Centric Approach:** Graduates will prioritize customer satisfaction, recognizing the significance of meeting customer needs through efficient Islamic banking operations.
- **Risk Management:** Graduates will be skilled in identifying and mitigating risks within the Islamic banking, ensuring business continuity and minimizing disruptions.
- **Innovation and Entrepreneurship:** Graduates will exhibit innovative thinking and an entrepreneurial mindset, actively seeking opportunities to improve Islamic finance and create value for organizations.

B.Voc. PROGRAMME IN ISLAMIC FINANCE
SYLLABUS SUMMARY

Semester I

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
1.1	A01	ENGLISH	3	3	15	60	75
1.2	A02	ENGLISH	3	3	15	60	75
1.3	A07 (3)	ARABIC / HINDI / MALAYALAM	4	4	20	80	100
1.4	SDC1IF01	STRUCTURE AND FUNCTIONS OF ISLAMIC BANKS	5	5	20	80	100
1.5	SDC1IF02	INTRODUCTION TO ISLAMIC FINANCE	5	5	20	80	100
1.6	SDC1IF03	ISLAMIC COMMERCIAL LAW	5	5	20	80	100
1.7	SDC1IF04	IT FOR BUSINESS - LAB-I	5	5	20	80	100
		AUDIT COURSE - I	4				
			30	30			650

Semester II

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
2.1	A03	ENGLISH	4	3	20	80	100
2.2	A04	ENGLISH	4	3	20	80	100
2.3	A08 (3)	ARABIC / HINDI / MALAYALAM	4	4	20	80	100
2.4	SDC2IF05	EVOLUTION AND DEVELOPMENT OF ISLAMIC BANKING	5	5	20	80	100
2.5	SDC2IF06	INTRODUCTION TO LOGISTIC MANAGEMENT	5	5	20	80	100
2.6	SDC2IF07	THEORY AND PRACTICE OF CONVENTIONAL BANKING	5	5	20	80	100
2.7	SDC2IF08	PROJECT/ DISSERTATION	3	5	20	80	100
		AUDIT COURSE - II	4				
			30	30			700

Semester III

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
3.1.	A11	BASIC MATHEMATICAL AND GENERAL AWARENESS	4	4	20	80	100
3.2.	A12	PROFESSIONAL BUSINESS SKILLS	4	4	20	80	100
3.3.	GEC3BS09	BUSINESS STATISTICS	4	4	20	80	100
3.4.	SDC3IF09	ISLAMIC FINANCIAL INSTITUTIONS	5	5	20	80	100
3.5.	SDC3IF10	TAKAFUL (ISLAMIC INSURANCE)	5	5	20	80	100
3.6.	SDC3IF11	PUBLIC FINANCE IN ISLAM	5	5	20	80	100
3.7.	SDC3IF12	INTERNSHIP IN FINANCIAL INSTITUTIONS	3	3	20	80	100
		AUDIT COURSE - III	4				
			30	30			700

Semester IV

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
4.1.	A13	ENTREPRENEURSHIP DEVELOPMENT	4	4	20	80	100
4.2.	A14	PUBLIC HEALTH SANITATION AND SAFETY	4	4	20	80	100
4.3.	GEC4ME12	MANAGERIAL ECONOMICS	4	4	20	80	100
4.4.	SDC4IF13	SUKUK	5	5	20	80	100
4.5.	SDC4IF14	E-COMMERCE	5	5	20	80	100
4.6.	SDC4IF15	INDIAN FINANCIAL SYSTEM	5	5	20	80	100
4.7.	SDC4IF16	INTERNSHP IN RETAIL & FIANCIAL COMPANIES	3	3	20	80	100
		AUDIT COURSE - IV	4				
			30	30			700

Semester V

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
5.1.	GEC5MM13	MARKETING MANAGEMENT	4	4	20	80	100
5.2.	GEC5HR14	HUMAN RESOURCE MANAGEMENT	4	4	20	80	100
5.3.	GEC5BE15	BANKING & INSURANCE MANAGEMENT	4	4	20	80	100
5.4.	SDC5IF17	INTERNATIONAL ECONOMICS	5	5	20	80	100
5.5.	SDC5IF18	FINANCIAL MANAGEMENT	5	5	20	80	100
5.6.	SDC5IF19	ISLAMIC CAPITAL MARKET	5	5	20	80	100
5.7.	SDC5IF20	PROJECT / INDUSTRIAL VISIT	3	3	20	80	100
			30	30			700

Semester VI

Course No.	Course Code	Title	Credits	Hours /Week	Marks		
					Internal	External	Total
6.1	SDC6IF21	TERM PAPER	2		50	--	50
6.2	SDC6IF22	INTERNSHIP & PROJECT	28		100	400	500
			30				550

DETAILED SYLLABI

SEMESTER I

SDC1IF01-STRUCTURE AND FUNCTIONS OF ISLAMIC BANKS

Number of Credit: 5

Hours per Week: 5

Objectives:

To enable to students to acquire the knowledge about functioning and operation of Islamic banks

Module–I

Banking –meaning-role and importance-Introduction to Islamic Banking- basics principles and concepts - Origin and development of Islamic banking- evolution of Islamic financial tools-development during 20th century-development in different countries-primary Characteristics of Islamic banks 20 Hours

Module–II

Financial techniques applied in Islamic banks- sources of funds- deposit products in Islamic banks-uses of funds- differences with conventional banks operation- introduction to basic instruments 15 Hours

Module–III

Participatory finance techniques and its application - Mudharaba, Musharaka, and diminishing Musharaka-its application and regulations 10 Hours

Module–IV

Debt based finance operation-techniques and application-Murabaha, Ijara, BaiSalam, Isthisna and Ijara wa Iqthina 10 Hours

Module–V

Return free operational instruments – Qard hasan–Ar’rahn and other services-zakah, wqaf and other charitable operation - Supplementary contracts- *wakala, kafala, ujr, is thijar etc...* and its application–Islamic financial engineering, credit cards &debit cards. 10Hours

Module VI

Central Banking operations of Islamic banking system-regulation sand inspections–rationale of Islamic banking –Islamic banking in Indian legal context. 10 Hours

References:

- 1) Islamic finance efficient and equitable option, Dr.Mabid Al Jirhi, IRTI Jeddah
- 2) Obaidullah, Mohammed. Islamic Financial Services. Jeddah: Islamic Economics Research Center;

King Abdul-Aziz University, 2005.

- 3) Ayub, Muhammad. Islamic Banking and Finance: Theory and Practice. 1sted. Karachi: State Bank of Pakistan, 2002.
- 4) Usmani, Dr. Muhammad I. Meezan Bank's Guide to Islamic Banking. 1sted. Karachi: DarulIsha at, 2002.
- 5) Usmani, Muhammad T. An Introduction to Islamic Finance. 1sted. Karachi: Idaratul Ma'Arif, 1999.
- 6) Encyclopedia of Islamic banking, published by institute of Islamic banking and insurance London 2002.
- 7) Dr. Muhammed Palath- Introduction to Islamic commercial banking, Alhuda bookstall Calicut 2019

SDC1IF02- INTRODUCTION TO ISLAMIC FINANCE

Number of Credit: 5

Hours per Week: 5

Objectives:

1. To enable the students to know the principle and philosophy of Islamic finance.

Module I

Philosophical foundations of Islamic finance – oneness and sovereignty of God (*thouheed*)-vicegerency of man (*khilafah*)-universal brotherhood-faith in life after death-economic and social justice-equitable distribution of income and wealth

15 Hours

Module II

Basic principles of Islamic finance- prohibitions and promotions in Islamic finance- *riba*, *gharar* and, *maisir*-its different forms in modern finance-prohibition of goods and services-concept of *haram* and *halal* and its criteria

15 Hours

Module III

Concept of *riba* in Islamic finance-different types of *riba* and its implications-history of interest in modern finance-prohibition of *riba* in Islam and other religions

15 Hours

Module IV

Islamic concept of money –functions of money- Ownership of income and wealth in Islamic perspective-
concept of distribution of wealth in Islamic finance

15 hours

Module V

Islamic alternatives to *riba*-profit loss sharing techniques-mutual cooperation-governance and transparency
- rationale of prohibition of *riba*-Interest and economic growth

15 Hours

References:

- 1) Riba, bank interest and rationale of its prohibition, Dr.MN Siddiqi, Islamic research and training institute, Jeddah, KSA
- 2) Al-Zuhayli, W. (2003) Financial Transactions in Islamic Jurisprudence (M.A. El-Gamal, Trans. Vol.1-2) Damascus: Daral-Fikr.
- 3) Ibn‘Ashur, M.a-T.(2006).IbnAshur: Treatise on Maqasidal-Shari’ah. Petaling Jaya: Islamic Book Trust.
- 4) Iqbal, M. & Khan, T. (2005). Financial Engineering and Islamic Contracts. New York: Palgrave Macmillan.
- 5) Laldin, M.A. (2006) Introduction to Shari’ah and Islamic Jurisprudence. Kuala Lumpur: CERT Publications.
- 6) Muhammed Umar Chapra: What is Islamic Economics, IDB Prize winner Lecture series No.1, IRTI Islamic Development Bank Jeddah1996
- 7) M Abdul Mannan: Frontiers of Islamic Economics, Idarah-I-adabiyat, Delhi-6
- 8) Dr. Muhammad Uzair, Interest Free Banking, Nusrat Ali Nasri, Kithab Bhavan, NewDelhi
- 9) Islamic Finance: Law, Economics, and Practice By Mahmoud A.El_Gamal Cambridge University Press

SDC1IF03-ISLAMIC COMMERCIAL LAW

Number of Credit:5

Hours per Week:5

Objectives:

1. To enable the student to understand the basics of Islamic commercial law

Module I

Evolution of Islamic commercial Law-Sources of Islamic shariah Laws–Definition of shariah-

classification- Primary Sources - Quran and Sunnah -Secondary Sources- Ijma and Qiyas- ijthihad and its importance in Islamic finance-The importance and features of sources of shariah law-Legal Maxims Pertinent to Islamic Finance-The broad purposes of Shariah, The distinction between Islamic Laws-Ibadath and Muamalath and its applicability in real life

15 Hours

Module II

Maqasid As Shariah - The broad purposes of Shariah. Primary objectives and secondary objectives- Protection of Ad-din (religion)-An-nafs (life)-Al-'aql (intellect)-An-nasl (ancestry)-Al-mal (property) Islamic on tractual Laws and considerations other than tangible laws

15 Hours

Module III

Elements of Shari'ah Contracts- Form of the Contract (Sighah Al-'Aqd)-Subject Matter of the Contract (Mahal Al-'Aqd)- Contracting Parties (Al-'Aqidan)- Features elements of contract

10 hours

Module IV

Classification of Shari'ah Contracts- Exchange based Contracts ('Uqud Al-Mu'awadat)-Charity based Contracts ('Uqud Al-Tabarru'at) - Waiving Contracts ('Uqud Al-Isqatat)-Partnership Contracts ('Uqud Al-Ishtirak)

10 hours

Module V

Concepts of exchange-based contracts- Murabahah (Mark-up Sale)- Bay' Al-Istisna (Manufacturing Sale)- Bay' Al-Salam (Forward Sale)-Bay' Al-Dayn (Sale of Debt)-Bay' Al-Sarf (Sale of Currency)- Bay' Al-Inah (Sell and Buy back)-Bay' Al Tawarruq (Monetisation/ Cash Financing/ Cash Procurement)- Ijarah (Lease)

10 hours

Module VI

Rules of Sales (Bai) Concept and Rules of Loan (Qard) and Debt

5 Hours

Books for Reference:

- 1) Al-Khafif, M.A. (1996). Ahkam al-Mu'amalatal-Shar'iyyah. Al-Qahirah: Dar al-Fikr al-'Arabi.
- 2) Al-Suyuti, Jalal al-Din. (2007). al-Ashbah wa al-Nazai'rfi Qawa'dwa Furu'Fiqhal-Shafi'iyyah. Beirut: Dar al- Kutub al-'Ilmiyyah (3rd ed.). Vol.2.
- 3) Al-Zuhayli, W. (1989). Financial Transaction in Islamic Jurisprudence. Dimashq: Dar al-Fikr, Vol.4.

- 4) Al-Zuhayli,W.(2007).Usulal-Fiqhal-Islami.Dimashq:Daral-Fikr,Vol.1.
- 5) Ayub,M.(2007).Understanding Islamic Finance. John Wiley & Sons Ltd.
- 6) Imran Ahsan Khan Nyazee. (2002). Islamic Jurisprudence. Islamabad: The International Institute of Islamic Thought.
- 7) KamilMusa.(1998).Ahkamal-Mu’amalat.Beirut:Muassasahal-Risalah.
- 8) Muhammadal-Bashir Muhammadal-Amine.(2001). Istisna’and Its Application in Islamic Banking.Arab Law Quarterly,22–48,p.8.
- 9) LiaQuatAliKhanNiazi.(1990).Islamic Law of Contract. Lahore:DyalSinghTrustLibrary.LiaQuatAliKhanNiazi.(1990).
- 10) Islamic Law of Contract. Lahore:Dyal Singh Trust Library. Review Questions and Problems S.M.Yusuf, Economic Justice InIslam, Kitab Bhavan,NewDelhi
- 11) AlMadhkhhalilaliqthiswadiAlIslami–Dr.MuhammedAbdulKareemIrshid
- 12) UsooluIqthiswadiAlIslami–Dr.Rafeeqe Younus AlMisri14
- 13) Buhoosu Fil Iqthiswadi Al Islami – Jamiyathul Imam Muhammed IbnuSaooduAlIslamiyya

SDC1IF04–IT FOR BUSINESS –LAB

Number of Credit: 5

Hours per Week: 5

Course Objectives:

- To enable the students to acquire basic knowledge in the various officeautomation tools
- To enable the students to acquire tools and its applications in the various areasof business.

Course Outcomes:

- Familiar with MS Office and its applicability in Business.
- Understand the recent development and implementation of Information Systems in business

Module I: MS-Word

1. Create and save document with header and footer
2. Table creation with formula
3. Create different types of letters(official and unofficial)
4. Design advertisement , notice and brouchers, calendar etc
5. Page layout exercises – margin , orientation, size ,column etc
6. Formatting with different styles and find & replace

10 hours

Module II: MS EXCEL

1. Create and edit spreadsheets, work books etc
2. Cell formatting, rearranging, copying and moving cell contents
3. Use of various commands
4. Application of Various Formulas, Functions, and conditions
5. Create tables, charts, graphs
6. Application of databases

10 Hours

Module III: MS-Power Point

1. Presentation Basics
 - Creating a New Blank Presentation with different slide layout
 - Apply formatting and styles to text.
 - Create bulleted and numbered lists.
 - Inserting and Formatting WordArt
2. Designing a Presentation
 - Add text, images, new slides with Themes and Layouts
 - Changing Slide Backgrounds.
 - Inserting a Date, Footer, and Slide Numbers
 - Linking to Web Pages and Other Programs

10 Hours

Module IV: MS- Power Point II Part

1. Adding Tables to Slides
 - Creating Tables, Modifying Table Layout
 - Importing Tables from External Sources
 - Insert and delete table rows and columns.
 - Formatting Tables and Apply table styles.

10 Hours

Module V: MS- Power Point II Part

2. Using Charts in a Presentation
3. A complete Power Point Presentation

10 Hours

Reference

1. Simple Steps – Kogent Solution Inc.

SEMESTER-II**SDC2IF05 - EVOLUTION AND DEVELOPMENT OF ISLAMIC BANKING****Number of Credit:5****Hours per Week:5**

Objectives:

1. To familiarize the students with the framework and concept of Islamic banking in world especially in India

Module-I

Introduction to Islamic banking- basic principles and characteristics-evolution of Islamic financial tools during Islamic era-development of Islamic partnership contracts as a financial tool-financial institutions and practices during Islamic rule in Arabia- classical partnership to modern Islamic banks

15 Hours

Module-II

Origin and development of Islamic banking during 20th century-theoretical development-practical applications-experiments in different countries-development in different countries-Islamisation of banking system in Pakistan, Iran, Sudan and Malaysia

15 Hours

Module-III

Contribution by Indian scholars for development of Islamic banking-theoretical contributions-Islamic financial Institutions in India-Muslim Funds, Islamic Co-operative Societies, NBFCS and Nidhies other products- – Islamic financial products available in India-Role of IFI's in India, features, constraints-Future possibilities Islamic financial movements in India

15 Hours

Module-IV

Islamic Banking – Indian legal context – legal framework of banking in India –problems and major constraints for Islamic banking in India- prospects of Islamic banking in India-Rational of Islamic banking and Finance over conventional banking

15Hours

Module V

Constraints for Islamic finance practices in different structures of law - Negotiable Instrument Act, 1881 - Reserve Bank of India Act, 1934 - Banking Regulation Act, 1949 - State Bank of India Act, 1955 - Securities and Exchange Board of India Act, 1992 - features and after math's of the acts- Different study reports or implementation of Islamic finance in India

15 Hours

Books for Reference:

1. Riba, Bank interest and rational of its prohibition, Dr.M.N Siddiqi, Islamic research and training institute, Jeddah, KSA.
2. Islamic Finance efficient and equitable option. Dr.Mobid AlJirhi, IRTI, Jeddah.

3. Obaidullah, Mohammed. Islamic Financial services, Jeddah: Islamic Economic Research Center, KingAbdul-Aziz University, 2005.
4. Ayub, Muhammed. Islamic Banking and Finance: Theory and practice, 1sted. Karachi, State Bank of Pakistan,2002.
5. Usmani, Dr.MuhammedI, Meezan Bank’s Guide to Islamic Banking, 1sted.Karachi, DarulIsha at,2002.
6. Usmani, Muhammed I, An Introduction to Islamic Finance, 1sted. Karachi, Idaratul Ma-arif,1999
7. Encyclopedia of Islamic banking, Published by Institute of Islamic banking and Insurance, London, 2002.

SDC2IF06- INTRODUCTION TO LOGISTICS MANAGEMENT

Number of Credit:5

Hours per Week:5

Objectives:

1. It provides a unique opportunity to understand the Logistics Management process in relation to the rest of the enterprise in a competitive situation
2. The understanding of the economics of the logistics and supply chain environment the lops in making informed business decisions.

Module I

Introduction, Definition, Evolution, importance of logistics, the concepts of logistics, supply chain Management vs Logistics.

15 hours

Module II:

Logistics relationships. Logistics management– Functional applications–HR, Marketing, Operations, Finance, IT. Logistics Organization –Logistics in different industries

20 hours

Module III

Logistics Activities: – Customer Service, Warehousing and Material Storage, Material Handling, order processing, information handling and procurement Transportation and Packaging.

20 hours

Module IV

Outsourcing and logistics, third party and fourth party logistics-Reverse Logistics-Global Logistics-

Trends in logistics.

15 hours

REFERENCES

1. Reji Ismail Logistics Management, Excel Books, NewDelhi,2008.
2. Donald Bowersox and David Closs and M. Bixby Cooper, Supply Chain Logistics Management, McGraw Hill.
3. Bowers ox, (2000). Logistical Management: Mc-GrawHill,
4. Reguram G, Rangaraj N. (1999). Logistics and Supply Chain Management Cases and Concepts: Macmillan India Ltd., New Delhi
5. S K. Nandi and S L. Ganapathi, Logistics Management, Oxford university Press, Upslope, Logistics Management, Pearson Education India

SDC2IF07 - THEORY AND PRACTICE OF CONVENTIONAL BANKING

Number of Credit :5

Hours per Week:5

Objectives:

- 1.To familiarize the students with the concepts, and practices of conventional banking

Module–I

Evolution and History of Banking System–banking in global context-banking Indian context– Banking sector reforms in India, meaning of banking sector reforms, major reforms, Narasimham committee, prudential norms.

15 Hours

Module–II

Types of banks–central banks, retail banks, commercial banks, etc.-Commercial Banking Structure, Functions of commercial bank–Financial services Banking instruments, cheques, drafts, bills of exchange, credit notes etc.

15 Hours

Module–III

Modern Trends in Banking Service –Innovative Banking–social banking, lead banking scheme, differential interest scheme, offshore banking, high tech banking – Modern Banking Services, Core Banking Solution (CBS),No Frills Accounts, Demat Accounts, Net Banking, Mobile Banking-Plastic

Money: credit card, debit card, smartcards, cheque guarantee cards, private label cards

20 Hours

Module–IV

Electronic Commerce and banking –meaning of electronic banking, features-Internet banking and Mobile banking –Electronic Money: crypto currency, bit coin– Cybercrimes and fraud management.

10 Hours

Module–V

Financial Crisis and Risk Management in Banking–Banking and Financial issues in the 21st century– risks in the banking sector and management-Management of market risk, management of credit risk, management of liquidity risk and management of operational risk.

15 Hours

Books for Reference:

1. Banking-theory and practice, KC Shekar and Lekshmy Shekar, Vikas publishing
2. The Theory and Practice of Banking, Henry Dunning. Macleod
3. R.S. Sayers, Modern Banking–Macmillan
4. M.D.Decock, Central Banking.
5. S.K.Basu,Banking in India.
6. Milnes Holdern,Studies in Practical Banking.
7. I.C.Dhingra,Indian Economy.Sulthan Chandandsons
8. Banking-theory and practice, KCShekar and Lekshmy Shekar,Vikas publishing
9. The Theory and Practice of Banking, Henry Dunning. Macleod
10. .R.S.Sayers, Modern Banking.–Macmillan

SDC2IF08 – PROJECT / DISSERTATION

Number of Credit:3

All students are required to complete an Internship or project with the help of a supervising teacher. The project or Internship Viva evaluation will be conducted at the end of the semester and the evaluation process follows 100% external assessment. In Industrial training/ Internships to get a real-life experience

with the industry. In this programme all students will attach himself with a logistic organization approved by the Head of the Department of College. The duration of the training period must be 4 weeks. The report and the specimens of the work done by the student should be attested by the organization. Student should also produce a certificate of internship from the organization. All the above details should be submitted to the Department for evaluation.

SEMESTER III
GEC3BS09 - BUSINESS STATISTICS

Number of Credit:4

Hours per Week:4

Objective:

1.To familiarize the students with the use quantitative techniques in managerial Decision making.

Module 1

Introduction: Quantitative Techniques-Meaning, definition and scope – Classification of QT –QT and other disciplines– Application of QT in business and management–Limitations of QT.

15 Hours

Module 2

Measures of relationship: Meaning and definition of correlation – Methods of correlation: Karl Pearson's Co-efficient of correlation-Coefficient to determination-Rank correlation -Regression: Assumptions –Linear and non-linear regression-Determination of simple linear regression.

15 Hours

Module 3

Theory of Probability: Permutation and Combination-Probability: Concept and definitions – Approaches to probability-Theorems of probability-Addition Theorem, Multiplication Theorem-Conditional probability–Invers probability Baye's Theorem - Random variable –Mathematical Expectation-Probability distribution: Discrete and continuous probability distribution; Binomial, Poisson and Normal distribution.

15 Hours

Module 4

Sampling Theory and Statistical Inference: Concept of sampling– Principles of sampling– Census/sample survey–Errors in sampling–Types of sampling–Determination of sample size –Concept of standard error –Parameters and statistics–Confidential limit–Estimation of population parameters –Properties of good estimator–Point and interval estimation.

15 Hours

Module 5

Testing of Hypothesis: Hypothesis: Meaning and types–Formulation and testing–Type I error and type II error –One tail and two tail test –Test of significance for attributes–Large sample test: Testing the difference between means of two samples –Testing the difference between standard deviations of two samples–Small sample test(t-test)–Independent and paired sample test–Test of significance of correlation coefficient–variance test–Application of test–ANOVA–one way and two way analysis of variance – Non parametric tests (Chi-square test and applications only).

15 Hours

(Theory and problems may be in the ratio of 40% and 60% respectively)

Reference Books:

1. Richard I. Levin and David S. Rubin, Statistics for Management, Prentice Hall of India, latest edition.
2. S.P. Gupta, Statistical Methods, Sultan Chand, latest edition
3. Sanchetti and Kapoor, Statistics, Sultan Chand.
3. G.C. Beri, "Statistics For Management", Tata McGraw Hill
4. J.K. Sharma, "Business Statistics: Pearson
5. Anderson Sweeney Williams, "Statistics for Business and Economics", Thomson.
6. R.P. Hooda, "Statistics for Business", McMillan.
7. Levine Krebiel & Bevenson, "Business Statistics", Pearson edition, Delhi.

SDC3IF09-ISLAMIC FINANCIAL INSTITUTIONS

Number of Credit :5

Hours per Week:5

Objectives

1. To familiarize the students with the Islamic financial institutions in various parts of the world

Module – I

Modern day Islamic finance – emerging trends in Islamic finance-models of Islamic finance-market driven versus government initiatives-full-fledged Islamic banks and dual banking system approach

10 Hours

Module –II

Islamic financial movements in west Asia- west Asia countries- features- emergence of IFI's in West Asian countries- Kuwait Finance House, Qatar Islamic bank, Abu Dhabi Islamic Bank, Samba Financial Group, Bahrain Economic Development Board etc.- present and future of IFIs in West Asia.

15 hours

Module – III

Major Islamic financial institutions in Middle East and North Africa, Asian-Pacific region, Europe and America-Islamisation of financial system in Malaysia.

10 hours

Module –IV

Islamic Development bank Jeddah-beginning-objective and functions

10 hours

Module – V

International Infrastructure Institutions-Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI)-International Islamic Financial Market (IIFM)-General Council for Islamic Banks and Financial Institutions (CIBAFI)- Islamic Financial Services Board (IFSB)- Islamic International Rating Agency (IIRA)-International Islamic Liquidity Management Corporation (IILM)

15 Hours

Module –VI

Infrastructure for Development of Islamic financial system-Appropriate Regulatory and Supervisory Frame Work-Existence of Strong Corporate Governance- Greater Transparency and Disclosure of Information-Risk Management Framework-Effective and Dynamic Shari'ah Framework- Strong and Comprehensive Legal Infrastructure

15 Hours

Books for Reference:

2. Venardos-Islamic Banking and Finance in South East Asia,World Scientific, 01 Jan 2005
3. L.M.Bhole, Financial Institutions and Markets-Structure, Growth and Innovations,
4. AbdelKarim, R.A.&Archer,S. (2002). Introduction to Islamic Finance. In R.A.Abdel Karim & S.Archer

5. (Eds.), Islamic Finance: Innovation and Growth. London: Euro money books.
6. Iqbal, M.& Molyneux,P.(2005).Thirty Years of Islamic Banking. History, Performance and Prospects.
7. Palgrave.
8. Iqbal,Z.(1997). Islamic Financial Systems.Thunder bird International Business Review, Vol.41
9. (4/5), July–October1999,541–560.
10. Iqbal,Z.(2004).Financial Intermediation and Design of Financial System in Islam. International
11. Seminar on Economics, Malaysia, September 22–24,2004.
12. Khir, K., Gupta,L. & Shanmugam,B. (2008).Islamic Banking–A Practical Perspective. Kuala Lumpur:Pearson Longman.
13. Kuran,T.(1995).Islamic Economics and Islamic Sub economy. Journal of Economic Perspectives Vol. 9(4) (Fall):155.

SDC3IF10 - TAKAFUL (ISLAMIC INSURANCE)

Number of Credit:5

Hours perWeek:5

Objectives:

1. To enable the students with the concepts and practices of Takaful

Module–1

Introduction to Insurance: meaning- basic Concept and features of insurance - functions of insurance importance of insurance –Insurance as a social security tool-advantages and disadvantages of insurance- insurance policy and it's parts-Insurance and economic development

15 Hours

Module – II

Insurance and Risk Management- Concept of Insurance- Why Conventional Insurance is Not Accepted by Shari’ah- Islamic Alternative to Insurance— Takaful- Historical Development of Takaful-Shari’ah and Regulatory Frame work for Takaful

15 hours

Module– III

Operational Frame work of Takaful-Classification of Takaful Operations-Underlying Contracts in

Takaful-Models of Takaful-Takaful Stake holders

15 hours

Module – IV

Various products of takaful and its structuring– family takaful and General takaful- property takaful, fire takaful, health Insurance, theft takaful , automobile takaful and other products available in different countries

15 Hours

Module–V

Concept of Risk, definition and features of risk- types of financial risks- risks in the Thakaful Comparison between Takaful and Conventional Insurance-Retakaful-Takaful products-Takaful agent, Responsibilities of a Takaful Agent, Roles of Takaful Agents According to the Qur'an and Sunnah. Issues, Opportunities, and Challenges-Shari'ah Issues in Takaful

15 Hours

Books for Reference:

1. Aly Khurshid; Islamic Insurance, a modern approach to Islamic banking., Routedge Curzon publishers, London, 2004.
2. M.Muslihuddin, Banking and Islamic Law.Adam Publishers, NewDelhi.
3. Dr.Shehab Ahmed Saeed Alazazi, Management of Islamic Banks.
4. Takaful- Isla mic insurance- concept and regulatory issues, Simon Archer, Rifaat Ahmad Karimand Volker Nienhaus
5. Abd Rahman, A. et al. (2008). Sistem Takaful di Malaysia: Isu-Isu Kontemporari. Kuala Lumpur: Penerbit University Malaya.
6. Abdul Wahab, A. R., Lewis, M. K. & Hassan, M. K. (2007). Islamic Takaful: Business Models, Shari'ah Concerns and Proposed Solutions. Thunder bird International Business Review, 49,371–396.
7. Akoob, M. (2008). Reinsurance and Re-takaful. In Takafulin Islamic Insurance, Concepts and Regulatory Issues, Archer S., Karim R. A. A. &Neinhaus V. (Eds.). Singapore: John Wiley & Sons (Pte)Ltd.
8. Ali, E. R. A. E. & Odierno, H. S. P. (2008). Essential Guide to Takaful (Islamic Insurance). Kuala Lumpur: CERT Publications.
9. Alpen Capital. (2010). GCC Takaful Industry. (Survey January 2010).
10. Al-Suwailem, S. (2005). Towards an Objective Measure of Ghararin Exchange et al. Studiesin Islamic Economics in the 21st Century, Haneef M. A. & Anwar M. (Eds.). International Islamic

University Malaysia.

11. Arbouna, M. B. (2000). The Operation of Re-takaful (Islamic Re-insurance) Protection. Arab Law Quarterly 15 (4):335–362.Re-takaful

SDC3IF11 - PUBLIC FINANCE IN ISLAM

Number of Credit:5

Hours per Week:5

Objectives:

1. To familiarize the students with the concepts and practices of Islamic public finance

Module-1

Introduction to public finance—Origin, growth, meaning and scope of public finance
-subject matter of public finance—elements of public finance, Public revenue, public expenditure, public debt• Public and private finance –Public goods and private goods –mixed goods and merit goods

15 Hours

Module-2

Public finance in an Islamic economy – introduction to Islamic public finance-meaning features and objectives-A shortnote on early writing on public finance: KithabulKharaj (abuyusuf), Kithabul Amval (Imam Abu'Ubaydal-), Ahkhamul Sulthania (abulhasanalmawardi), Tahriral -Maqal fima Yahullwa Yahrummin Baytal-Mal (AbuBakr Muhammadal Balatunusi)

15 Hours

Module-3

Islamic government, definition and features–Functions of government in Islamic economy-economic & non-economic functions –Islamic government and market regulation

15 Hours

Module-4

Public revenue meaning types and sources -public revenue in Islam: Zakah, Kharaj(Land revenue), Jizya, ghanima (spoils of war), financial contributions and other taxes-taxation-Public borrowing – different views of Jurists about its permissibility. Zakahas fiscaltool–rates and nisab (Zakatlimit)-procurement and distributions

15 Hours

Module-5

Public Expenditure, meaning types and sources–public expenditure in Islam, features of Islamic public expenditure–Heads of expenditure–conditions of spending public revenue.

15 Hours

References:

1. Dr. Sahabuddin Azmi:Islamic Economics Good word books2002.
2. S.A.Siddiqi, Public Finance In Islam,
3. Dr.Najathulla Siddiqui, Some aspects of Islamic Economy,Markazi Makthaba, Delhi.
4. C.N.Ahmed Moulavi, Principles and Practice of Islamic Economy

SDC3IF12–INTERNSHIP IN FINANCIAL INSTITUTIONS

Number of Credit:3

Hours per Week:3

All students are required to complete an Internship with the help f a supervising faculty. The Internship Viva will be conducted at the end of the semester and the evaluation process follows internal and external assessment. In industrial training / Internships to get a real-life experience with the industry. In this programme all students will attach with a financial institution approved by the Head of the Department of College. The duration f the training period must be 4 weeks. The report and the specimens of the work done by the student should be attested by the organization. The student should also produce a certificate of internship from the organization. All the above details should be submitted to the Department for the evaluation.

SEMESTER-IV

GEC4ME12 - MANAGERIAL ECONOMICS

Number of Credit:4

Hours per Week:4

Objectives:

1. To familiarize the students with the concepts, tools and practices of managerial economics in business management
2. To help the students to understand the various policies and practices in market.

Module–I

Managerial Economics: Definition and characteristics – Nature and Scope - Economics Vs Managerial Economics- Decision making and forward planning–Relationship of managerial economics with other disciplines- Role of managerial economist

10 Hours

Module–II

Basic concepts of Demand and Supply: Demand function, Demand curve, Elasticity of Demand, Demand forecasting –Determinants of price elasticity of demand-elasticity of supply Determinants of price elasticity of supply

10 Hours

Module–III

Theory of consumer behavior and market structure –Utility- Cardinal Utility analysis Law of diminishing marginal utility –consumer surplus; Ordinal Utility approach–In difference curve analysis – consumer equilibrium -Market structure: Definition and characteristics-Types of market structure – Perfect competition-features-necessary conditions-Monopoly-characteristics-Monopolistic Competition-Oligopoly-characteristics

15 Hours

Module–IV

Pricing policies and practices: factors governing prices – objectives of pricing policy – Role of cost in pricing – demand factor in pricing – Pricing methods: Cost plus or full cost pricing, Target pricing, Marginal cost pricing – going rate pricing, follow up pricing, Barometric pricing, customary prices – pricing of new products – penetrating pricing – Price skimming

15 Hours

Module–V

Macroeconomics: Scope and importance-major concerns of macroeconomics- Indian economy – Basic characteristics of Indian economy – Issues in Indian economy: Problems of growth, unemployment, poverty, in equality in income distribution, Inflation-Deflation

10 Hours

Reference Books:

1. R.L. Varshney and K.L. Maheswari, Managerial Economics
2. Ahuja.HL; Business Economics, S. Chand &co.
3. D.N. Dwivedi, Managerial Economics
4. Dr.S. Sankaran, Managerial Economics
5. D M Mithani: Business Economics
4. Seth ML Text Book of Economic Theory

SDC4IF13-SUKUK

Number of Credit:5

Hours per Week:5

Objectives:

- 1.To familiarize the students with the concepts, tools and practices of Sukuk.

Module–I

Introduction to Sukuk-meaning and definition of Sukuk-importance of Sukuk-The evolution and basics of Sukuk-Sukuk as the basic form securitization-the origin of Sukuk in the time of Khilaphat and in the medieval periods.

20 Hours

Module–2

Sukuk and conventional Bonds- meaning, definition and features of conventional bonds- a comparative study on Islamic Sukuk and conventional bond, similarities and differences-AAOIFI standards for issuing and marketing Sukuk.

20 Hours

Module–3

Alternative Sukuk structures -Sukuk for public and private sectors-types of sukuk-asset based, asset backed and hybrid Sukuk, Mudarabah Sukuk, Musharakah Sukuk, Ijara Sukuk, Murabaha Sukuk.

20 Hours

Module–4

Credit sailing for Sukuk companies-Risks associated with Sukuk issues, Shari'acompliancerisk, operational risk, institutional risk, etc.-management of Sukuk issues-Marketing of Sukuk.

20 Hours

Books for Reference:

1. Kamal,MohdHashim. AShari'aAnalysis of Issues in Islamic Leasing. International Islamic University Malaysia
2. Mills, PaulS John R Presley, Islamic finance Theory and practice, London, Macmillion1999
3. Muhammed Ayyub; Understanding Islamic finance; JohnWiley&SonsLtd, The Atrium,Southern Gate, Chichester,West Sussex PO198SQ, England, 2007
4. Adam, NathifJ. and Abdul kader Thomas. Islamic Bonds: Your Guide to Issuing, Structuring and Investing in Sukuk.Euro money Books,2004. 30
5. Venture capital, Islamic finance and schemes, Mansoor Durani and Graham Boocock, Antony Rowe Ltd, Chippenham and East bourne.Great Britain,2006
6. Introduction to Islamic micro finance, Obaidullah Mohammed (2006) IRTI, Jeddah KSA

SDC4IF14-E-COMMERCE

Number of Credit:5

Hours per Week:5

Objectives:

To familiarize the students with the concepts and practices of e-commerce

Module–I

Introduction to E-Commerce: Meaning and concept-E-Commerce v/s Traditional Commerce -E-Business & E-Commerce–History of E-Commerce

15 Hours

Module–II

EDI-Importance, features &benefits of E-Commerce-Impacts, challenges & limitations of E-Commerce-Supply chain management & E-Commerce-E-Commerce Infrastructure.

15 Hours

Module–III

Business Models of E-Commerce: Business to business –Business to customers-customers to customers –Business to government –Business to employee –Influencing factors of successful E-Commerce.

15 Hours

Module–IV

Marketing Strategies &E–Commerce: Website-Components of website-Corporate Website-Portal-Search Engine-Internet advertising-Emergence, Models and Weakness-Mobile commerce.

15 Hours

Module–V

Electronic Payment System Legal and Ethical Issues in E-Commerce: Security issues in E-Commerce–Regulatory framework of E-Commerce.

15 Hours

Books for Reference:

1. Turban, E fraim, David Kinget.el.: Electronic Commerce: A Managerial Perspective, Pearson Education Asia, Delhi.
2. Dave Chaffey: E-Business and E-Commerce Management, Pearson Education.
3. Kalakota,Ravi:Frontiers of Electronic Commerce, Addison–Wesley, Delhi.
4. Rayport, Jeffrey Fand Jaworksi, Bernard J: Introduction to E-Commerce, Tata McGraw Hill, NewDelhi

SDC4IF15-INDIAN FINANCIAL SYSTEM

Number of Credit:5

Hours per Week:5

Objectives:

1. To familiarize the students with the IFS and its features, structure
2. To help the student to get an overview of financial system

Module-I

The Financial System –an overview –components of financial system- Financial Institutions, Financial Markets, financial services, financial Instruments-Parts and functions of financial system-areas of financial system

15 Hours

Module-II

Structure of Indian Financial System–money market; meaning, features and objectives-Indian Money Market, Features, structure, submarkets, money market instruments– Discount and Finance House of India –Constituent of Indian Money Market-recent development in Indian Money market.

15 Hours

Module-III

Capital Market; Definition and meaning- role of capital market-Structure; Primary and Secondary Markets, Players in the primary and secondary markets–capital market instruments-capital market intermediaries- Stock Exchanges–Capital Market Reforms in India.

15 Hours

Module-IV

Institutions in the Indian economy- RBI-structure- board of directors-role and functions-monitory and nonmonetary functions-regulatory and supervise functions, promotional and developmental functions-role of RBI in credit control-SEBI-structure-features and functions- role of SEBI comparison between RB and EBI.

15 Hours

Module-V

NBFCs-meaning and features–types, roles and characteristics-comparison between NBFC and banks-NBFC's in India; Features and types-risk pooling institutions, saving institutions, market makers, specialized lenders, General financial service providers-MFI's and NBFC'S

15 Hours

Books for Reference:

1. L.M. Bhole, Financial Institutions and Markets. Structure, Growth and Innovations., Tata McGraw Hill
2. Michael Bayeand Dennis WJensen, Money Banking and Financial Markets An Economic Approach., Texas and A.M University
3. Prasanna Chandra, Managing Investments, Tata McGrawHill.
4. Y.Venugopl Reddy, Economic Policy In India–Managing Change, VBSPDPvt.Ltd.
5. James A Hanson, Sanjay Kathuria, India: A Financial Sector for the 21st Century, Oxford University Press
6. MeirKohn, Financial Institutions and Markets, Tata McGrawHill.
7. V.A Aadhani, Financial Economics –Theory and Practice, Millennium Ed. Himalaya Pub.

8. TannamM.L. Banking Law and Practice In India, India Law House

SDC4IF16-INTERNSHIP IN RETAIL FINANCIAL COMPANIES

Number of Credit: 3

All students are required to complete an Internship with the help of a supervising faculty. The Internship Viva will be conducted at the end of the semester and the evaluation process follows internal and external assessment. In industrial training / Internships to get a real-life experience with the industry. In this programme all students will attach with a financial institution approved by the Head of the Department of College. The duration of the training period must be 4 weeks. The report and the specimens of the work done by the student should be attested by the organization. The student should also produce a certificate of internship from the organization. All the above details should be submitted to the Department for the evaluation.

SEMESTER V

GEC5MM13 - MARKETING MANAGEMENT

Number of Credit:4

Hours per Week:4

Objectives:

1. To acquaint the students with the marketing principles and practices
2. To understand the process of marketing in a business firm

Module-I

Marketing- classification of market –Features –marketing and selling –Approaches -Scope-Marketing concepts–Traditional concepts–modern concepts–Modern marketing-features-Marketing mix–Elements–Importance–Factors affecting marketing mix-Marketing Environment-Internal marketing Environment – External marketing environment-Micro Environment-Macro Environment

10 Hours

Module-II

Product-product mix—product life cycle–importance of branding–packaging and labeling-Place-market segmentation-importance–objectives–process–need-Target marketing-advantages-steps

10 Hours

Module–III

Promotion-meaning and importance–promotion mix-advertising–personal selling–sales promotion –public relation-factors affecting promotion mix decisions

15 Hours

Module–IV

Rural marketing-growing importance-unique features of rural markets-drawback-Difference between rural marketing and urban marketing--service marketing vs. product marketing-green marketing-social marketing-relationship marketing-niche marketing

15 Hours

Module–V

E-marketing-traditional marketing’s-marketing-internet marketing-e advertising-new trends in internet marketing-e-branding-e-payment systems and security features in internet

10 hours

Books for Reference:

1. PhilipKotler,Jha&Koshy,Marketing Management, Pearson Education,NewDelhi.
2. SHHKazmi,Marketing Management Text and Cases, ExcelBooks, NewDelhi.
3. V.SRamaswami & S.Namakumary,MarketingManagement,MacMillanPublishers,NewDelhi.
4. Cranfield, Marketing Management, AneBooks, NewDelhi.
5. D.DSharma, Marketing Research

GEC5HR14 – HUMAN RESOURCE MANAGEMENT

Number of Credit:4

Hours per Week: 4

Objectives:

1. To familiarize the students with the different aspects of managing Human resource in the organization
2. To equip the student with appropriate knowledge and skills required for acquisition, development and retention of human resources

Module–I

Introduction to Human Resource Management–features–Scope-Functions-human resource manager- Role- Powers and responsibilities-Limitations-Qualities

15 Hours

Module–II

Human resource planning-need and importance-process -job analysis-process-significance – methods -

Job description -contents -Job specification-content-Job design- Factors affecting -Methods of job design -Job evaluation -objectives -advantages -procedure -limitations

15 Hours

Module–III

Human resource development- characteristics –training –need for training -objectives-Approaches– methods of training – training evaluation –methods –advantages - Recruitment-methods-sources- Poaching/Raiding

10 Hours

Module–IV

Performance appraisal and career planning-Need and importance-objectives-process- problems of performance appraisal-concept of career planning-features-process--limitations-career development– methods-objectives-

10 Hours

Module–V

Grievance redressal-meaning and causes of grievances-procedure of grievance handling Absenteeism-causes-Rights of grievant–Essentials of a good grievance procedure

10 Hours

Books for Reference:

1. Human resource management-Text and cases–VSPRao
2. Human resource management-Snell,Bohlander
3. Personal managemen and human resources-Venkataratnam Srivasthava
4. Edwin Philipo,Personnel management

GEC5BE15-BANKING AND INSURANCE MANAGEMENT

Number of Credit:4

Hours per Week:4

Objectives

1. To familiarize students with the modern trends in banking and insurance
2. To acquaint the students with the banking principles and practices

Module–I

Introduction to banking – Meaning and Definition – Characteristics – Origin and development to banking – Types of bank – Bank and Economic development – Innovative functions n banking

10 Hours

Module–II

Structure of Banking in India: IDBI- EXIM Bank- Objectives and functions – NABARD - Objectives and functions – NHB - Objectives and functions – Functions of Commercial banks – Central bank – RBI - functions and Departments

10 Hours

Module–III

Negotiable Instruments: Definition-Characteristics-Types-Parties tonegotiable instruments –Cheques – crossing of cheques -Drafts-- Endorsement-Significance-kinds of endorsement General rules regarding endorsement –Regularity of endorsement-Electronic Payments-Types-Characteristics

15 Hours

Module–IV

E-Banking: need and importance-CORE-Virtual banking–ATM–Credit card-Debit card-Smartcard-Internet banking-Mobile banking-Telebanking-Online payment

10 hours

Module–V

Introduction to Insurance: Concept-Need of insurance–Insurance as a security tool-Insurance and economic development-Principles of insurance-Variou kinds of insurance (Fire, Marine cargo, Medical. motor vehicle, freight, property insurance)-General principle of Life insurance contract IRDA-Role-power-functions-duties

15 Hours

Books for Reference:

1. Modern Banking–Dr.R. K Datir
2. Indian banking system- I. V Trivedi & Renujatana
3. Elements of Banking and Insurance–Jyotsanasethi & Nishwan Bhatia

SDC5IF17-INTERNATIONAL ECONOMICS

Number of Credit:5

Hours per Week:5

Objectives:

1. To familiarize the students with the global economic arena
2. To learn about the international economic cooperation and organizations

Module–I

Introduction to International Economics: Subject matter and importance of International Economics and trade –Internal trade and International trade–International trade and economic development–Basic concepts.

15 Hours

Module–II

Theories of International Trade: Mercantilist approach to trade-Classical Theory: Absolute and Comparative Cost Advantage theories-Hecksher–Ohlin Theory and Leontief Paradox.

15 Hours

Module–III

Theory of Commercial Policy: Free Trade-Arguments for and against free trade–Protection-Arguments for and against protection-Methods of Trade Restriction: Tariff and non-tariff trade barriers-Types of tariffs–New protectionism–Economic Integration–WTO, EU, NAFTA, ASEAN, SAARC.

15 Hours

Module–IV

Foreign Exchange: Foreign exchange market–functions-Defining foreign exchange and exchange rate–exchange rate changes devaluation, revaluation, depreciation, appreciation over valuation and undervaluation)–Different systems of exchange rate determination and its theories.

15 Hours

Module–V

Defining Balance of Trade and Balance of Payments - Structure of balance of payments –Equilibrium and disequilibrium in BOP – Measures to correct BOP disequilibrium – IMF-Role and Functions.

15 Hours

Books for Reference:

1. Salvatore, Dominick, International Economics, WeilyIndia, New Delhi.
2. C.P. Kindleberger, International Economics
3. Bo Soderstein and Geoffrey Reed, International Economics, Macmillan
4. Carbaugh, International Economics, Cengage Learning
4. Francis Cherumilam- International Economics
5. Mannur, H.G. International Economics
6. Errol D'Souza, Macro Economics, Pearson Education 2008 (For BOP in India)

SDC5IF18-FINANCIAL MANAGEMENT**Number of Credit:5****Hours per Week:5****Objectives:**

1. To give an overview of the concept and usual aspects of retail marketing management
2. To familiarize students with the significance of the retail industry

Module-I

Introduction to financial management –definition and Meaning-Basic Principles of Financial management- scope and development of financial management; Finance function-types of financial management; basic concept of capital budgeting, capital structure, and working capital management.

15 Hours

Module-II

Frame work of FM legal, regulatory and tax frame work related to financial management-major regulators of financial management-Time value of money and its relevance -India's legal, regulatory and tax framework-FDI in India

15 Hours

Module-III

Working Capital Management, definition, meaning and objectives-Importance of Effective Working Capital Management over all considerations in WCM; Determinants and determination of W.C.M-advantages and limitations of WCM-policies and strategies

15 Hours

Module -IV

Investment Decisions; meaning –importance types and process of investment decision-Factors affecting Investment Decisions-Management of Long-term Capital, capital rationing, types, advantages and disadvantages

15 Hours

Module-V

Financing Decisions; Definition and meaning-types, elements and steps of financing decision-Cost of Capital and Capital Structure, Cost o debt and preferred stock; cost of equity, financial and optimum capital structure

15 Hours

Books for Reference:

1. Levy, Michael & Barton A. Weitz, Retailing Management, Irwin, London.
2. Swapna Pradhan, Retailing Management, Tata McGraw Hill (3rd Edition), 2010
3. Piyush Kumar Sinha, Uniyal, Managing Retailing, Oxford University Press, 2007
4. Chetan Bajaj, Rajnish Tuli & Nidhi Srinivastava, Retail Management, Oxford University Press, 2010
5. Barry Berman & Joel Evans, Retail Management – A Strategic Approach (11th Edition), 2010

SDC5IF19 - ISLAMIC CAPITAL MARKET

Number of Credit: 5

Hours per Week: 5

Objectives:

1. To familiarize the students with the concepts, tools and practices of Islamic Capital market

Module I

Islamic capital market; meaning and importance –types of ICM-Application of Islamic financial techniques in modern financial system–basic principles to be followed, prohibited elements and its screening-comparison between conventional capital market and Islamic capital market.

15 Hours

Module-II

Operations of Islamic investment in share market–view of Islamic scholars to conventional instruments and types of operations –Islamic stock selection process-Sharia compliancy of Islamic

stock market activities

15 Hours

Module-III

Project financing meaning, importance and types –applications of project financing-Islamic project financing and its features –Islamic financial instruments for project financing.

15 Hours

Module-IV

Microfinance and Islamic finance- meaning and definition of Islamic micro finance-development of Islamic micro finance–importance–profit based and charity-based models-instruments used in Islamic microfinance.

15 Hours

Module-V

The role of Shariah supervisory boards–monitoring and controls-AAOIFI standards for IFT's-other international organization to control Islamic financial institutions.

15 Hours

Books for Reference:

1. Mills, Paul S John R Presley, Islamic finance Theory and practice, London, Macmillan 1999
2. Muhammed Ayyub; Understanding Islamic finance; John Wiley & Sons Ltd, The Atrium, Southern Gate, Chichester, West Sussex PO198SQ, England, 2007
3. Venture capital, Islamic finance and schemes, Mansoor Durani and Graham Boocock, Antony Rowe Ltd, Chippenham and Eastbourne, Great Britain, 2006

SDC5IF20 - PROJECT/ INDUSTRIAL VISIT

Number of credits: 3

All students are required to do an Industrial visit or Project with the help of a supervising teacher. The project Viva evaluation will be conducted at the end of the semester and the evaluation process follows internal and external assessment. In industrial visit students can go to an Islamic finance company/cooperative society/institution and prepare a report based on the visit.

SEMESTER: VI
SDC6IF21- TERM PAPER

Number of Credit: 2

Internal: 50

Course Objectives: – To acquire the confidence in presenting the topic and preparing a report.

Course Outcomes: – To present their work in any platform with more confidence

The student is expected to do an extensive literature survey and analysis in an area related to commerce and management , chosen by him/her, under the supervision of a faculty member from the department. Evaluation of term paper should be done internally. A faculty member can be appointed as a guide/supervisor. The student has to choose an area for his/her work after due consultation and approval from the guide. The topic shall be presented in the class taking duration of 15-20 minutes. A committee consisting of three/four faculty members shall evaluate the seminar presentation

SDC6IF22 - INTERNSHIP AND PROJECT

Number of Credit: 30 Internal: 80

External: 320

The objective of Industrial training/Internship is to get a real-life experience with the industry. In this programme all students will attach him with an Islamic finance organization approved by the Head of the Department. The duration of the training period must be 6 months. The student should actively participate in the operations of the organization and should work like any other employee of that organization. At the end of the internship, the student should prepare a comprehensive report. The report of the work done by the student should be attested by the organization. Student should also produce a certificate of internship from the organization. All the above details should be submitted to the Department for evaluation.

APPENDIX 1

MODEL QUESTION PAPER

FIRST SEMESTER B.VOC DEGREE EXAMINATION, NOVEMBER 2022

Islamic Finance

(2022 Admission onwards)

SDC1 IF01 – STRUCTURE AND FUNCTIONS OF ISLAMIC BANKING

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. Define banking?
2. What is Qard Hasan?
3. What is Mudharabah investment?
4. What you mean by Wadiah?
5. What is IjarahwaIqthina?
6. What is Rahn?
7. What is Central Bank?
8. What is current account?
9. What you mean by Islamic banking?
10. What is Murabaha?
11. What is Musharaka investment?
12. What is Waqf?
13. What is Bai Salam?
14. What is the rationale of Islamic banking?
15. What is the sources fund in Islamic banks?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Write a short note on savings account.
17. What is diminishing Musharaka? Explain its process.

18. Explain the structure and process of Murabaha.
19. Distinguish between General Investment Account and Special Investment Account.
20. What are the features of Qard al hasan?
21. What are the principles and concepts of Islamic banking?
22. What are the functions of central bank?
23. Describe Zakah.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What is the return free operational instruments?
25. Give an overview of debt-based finance techniques.
26. Differentiate between conventional banking and Islamic banking.
27. Explain participatory finance techniques

(2 x 10 = 20)

MODEL QUESTION PAPER
FIRST SEMESTER B.VOC DEGREE EXAMINATION, NOVEMBER 2022

Islamic Finance
(2022 Admission onwards)

SDC1 IF02 – INTRODUCTION TO ISLAMIC FINANCE

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is Riba?
2. What do you mean by risk shifting?
3. What is Shariah?
4. What is PLS?
5. Who is the ultimate owner?
6. What is meant by Gharar?
7. What is Riba al Quran?
8. What is Falah?
9. Describe prohibition of Maisir?
10. What is the Islamic concept of money?
11. Give alternatives of Riba.
12. What is Thouheed?
13. What is Riba al Fadl?
14. What is the Quranic perspective of mutual?
15. What is the Governance?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Describe the comparison between risk sharing and risk shifting.
17. Explain the concept of accountability in Islam.
18. What are the functions of money in Islamic perspective?

19. Explain different types of Riba.
20. Define Islamic Economics, explain its components
21. What are the rationales behind the prohibition of Riba?
22. Explain prohibition of Gharar.
23. Describe the property and ownership in Islam.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What are the principles of Islamic economics?
25. Describe the ownership and distribution of income and wealth in Islamic perspective.
26. What is the philosophical foundation of Islam?
27. Riba was not prohibited abruptly, rather in a gradual manner. Explain.

(2 x 10 = 20)

MODEL QUESTION PAPER
FIRST SEMESTER B.VOC DEGREE EXAMINATION, NOVEMBER 2022

Islamic Finance
(2022 Admission onwards)

SDC1 IF03- ISLAMIC COMMERCIAL LAW

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is meant by Qiyas?
2. What is Maqasid ash-Shariah?
3. What are the ways of expressing offer and acceptance?
4. What is Sahih contract?
5. What is Qard?
6. What is Al-‘Aqidan?
7. What Uqud Al-Mu’awadat?
8. Define Bai al-dayn.
9. Explain Islamic contract.
10. What is Shariah?
11. What do you mean by Bay’ Al- Tawarruq?
12. What do you mean by Mubah?
13. What do you mean by Nafs?
14. What is ‘Uqud Al-Ishtirak?
15. What is Fiqh al-Ibadath?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. What do you mean by preservation of Maal?
17. Define and explain Fiqh al Mu’ malaath.
18. Explain Bay’ Al-Murabahah.

19. Explain the rationales of profit margin in Islam? How legitimate the trading in Islam?
20. Explain Fasid and Batil contracts
21. What is Mahal -al-Aqd? Explain its validity for a contract.
22. Explain about Bay' Al-Salam.
23. What are the sources of Shariah?

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What are the elements of Shariah contract?
25. What are the objectives of Shariah?
26. What are the classifications of Shariah contract based on validity and consideration?
27. What are the requirements of valid sale contract?

(2x10=20)

MODEL QUESTION PAPER
SECOND SEMESTER B.VOC DEGREE EXAMINATION, APRIL 2023
Islamic Finance

SDC2 IF05 – EVOLUTION AND DEVELOPMENT OF ISLAMIC BANKING

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is Mudharabah contract?
2. What is Lembaga Tabung Haji?
3. Define NBFC.
4. What are the major barriers of Islamic banking in India?
5. What you mean by Islamic banking?
6. What are negotiable instruments?
7. What is the concern of RBI upon Shariah complaint financial services in India?
8. What you mean by Nidhies?
9. What was the initial scenario of Islamic bank in Sudan?
10. What is State Bank of India Act, 1955?
11. What is the primary piece of legislation governing the banking sector in India?
12. What are the Islamic financial tools during Islamic era?
13. What are the Islamic financial products available in India?
14. What was the origin of Islamic bank in 20 th century?
15. What is SEBI?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks

16. Give an account of development of Islamic Bank in Malaysia.
17. Distinguish between conventional bank and Islamic Bank.
18. What are the Islamic financial products available in India?
19. What are the principles and features of Islamic banking?
20. Give an account of State Bank of India Act, 1955.

21. What is the legal framework of banking in India?
22. Give an account of Islamic financial Institutions in India.
23. Write an overview of study reports for implementation of Islamic finance in India.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. Explain Islamic financial institution and services available in India.
25. Explain experiments and development in different countries.
26. Give an account of constrains for Islamic finance practices in different laws in India.
27. Give an account of development of Islamic partnership contracts.

(2 x 10 = 20)

MODEL QUESTION PAPER
SECOND SEMESTER B.VOC (PROGRAMME) DEGREE EXAMINATION, APRIL 2023
(2022 Admission)
Islamic Finance

SDC2 IF06 - INTRODUCTION TO LOGISTICS MANAGEMENT

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks

1. What do you mean by Inbound Logistics?
2. What do you mean by Outbound logistics?
3. What is a multimodal transport system?
4. What is 4PL?
5. What do you mean by inventory management.?
6. What is CRM?
7. What is reverse logistics?
8. What is forward logistics?
9. What are the main elements of logistics?
10. Who is a logistics manager?
11. What are the main roles of logistics manager?
12. What is bulk packaging?
13. What is third party logistics?
14. What is material handling?
15. What is order processing in logistics?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. What is logistics management system?
17. Write a note on material handling equipment's
18. Explain 3PL and 4PL
19. Explain the emerging concepts in logistics.

20. Explain elements of logistics?
21. Explain the mode of transport in logistics management.
22. What is the importance of CRM in logistics and supply chain management.
23. Explain the qualities needed for a logistic manager.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What is SCM? Explain its functions and objectives.
25. What is the importance of outsourcing and role of 3PL, 4PL providers in SCM?
26. Briefly explain the history and evolution of SCM
27. What are the recent trends in logistics?

(2 x 10 = 20)

MODEL QUESTION PAPER
SECOND SEMESTER B.VOC DEGREE EXAMINATION, APRIL 2023
(2022 Admission)
Islamic Finance

SDC2 IF07 - THEORY AND PRATICE OF COVENTIONAL BANKING

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is banking?
2. What is credit card?
3. What is promissory note?
4. What is internet banking?
5. What is liquidity risk?
6. What is mobile banking?
7. What are commercial banks?
8. What is meant by banking sector reforms?
9. What is credit risk?
10. What is crypto currency?
11. What is fixed deposit?
12. What is unorganized banking sector?
13. What is EFT?
14. What is Market risk?
15. What is meant by cybercrimes?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. What are the functions of central bank?
17. Write a note on Plastic money.
18. Write a note on electronic money.
19. Write a note on negotiable instruments.

20. Explain Banking and Financial issues in the 21 st century.
21. Explain the origin and development of banking.
22. Write a note on cybercrimes and fraud management.
23. Write a note on modern banking services.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. Explain the features and types of banking.
25. What are the modern trends in banking.
26. Give an account of financial crisis and risk management in banking
27. Explain the evolution and history of banking in global context and in Indian context.

(2 x 10 = 20)

MODEL QUESTION PAPER
THIRD SEMESTER B.VOC DEGREE EXAMINATION, NOVEMBER 2023
(2022 Admission)
Islamic Finance

SDC3 IF09- ISLAMIC FINANCIAL INSTITUTIONS

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks

1. What are the emerging trends in Islamic finance?
2. Define West Asian countries.
3. What is VBI?
4. Give some examples of IFIs in North Africa.
5. What is IIFM?
6. What are the categories of risk?
7. What are the involvements of IsDB in youth development?
8. Expand CIBAFI.
9. Give some examples of IFIs in West Asian countries.
10. What you mean by dual banking system approach?
11. What is IsDB?
12. What is SSB?
13. What is IIRA?
14. Give some examples of IFIs in Middle East.
15. What is the purpose of Bahrain Economic Development Board?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Write a note on functions of AAOIFI.
17. Give an account of Qatar Islamic Bank.
18. What are the objectives of IsDB?
19. What is SSB? What are the functions of it?

20. Describe full-fledged Islamic banks and difference from dual banking system approach?
21. Give an account of IFSB.
22. Write a note on present and future of Islamic financial institutions in West Asia.
23. Write a note on IFIs in Europe and America.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What are the emerging trends in Islamic finance?
25. Give an overview of International Infrastructure of IFI.
26. Write a note on Islamic financial movements in west Asia.
27. Give an account of IsDB, including its evolution, purpose, operations, initiatives, etc.

(2 x 10 = 20)

MODEL QUESTION PAPER
THIRD SEMESTER B.VOC DEGREE EXAMINATION, NOVEMBER 2023
(2022 Admission)
Islamic Finance

SDC3 IF 10 THAKAFUL (ISLAMIC INSURANCE)

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. Define Thakaful.
2. Define indemnity.
3. What is insured risk?
4. Who are the stakeholders of Takaful?
5. What is automobile takaful?
6. What is Rethakaful?
7. Give some examples of general Thakaful products.
8. What is Wakala-based Takaful.
9. Why Conventional Insurance is not Accepted by Shari'ah?
10. What is insurance?
11. What are the major challenges of Takaful?
12. What is theft takaful?
13. What is meant by insurable interest?
14. What is the Shariah basis of takaful?2
15. What is meant by Thakaful operator?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Write a note on functions and importance of insurance.
17. What is risk? What are the features of it?
18. Write a note on models of Thakaful.
19. What is family Thakaful? What are the features of it?

20. Make a comparison between Thakaful and conventional insurance
21. What is the Shari'ah and regulatory framework for takaful?
22. Give an account of Rethakaful.
23. What are the advantages and disadvantages of insurance?

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What is the operational framework of takaful?
25. Give an overview of various Thakaful products and its structuring.
26. Write a note on Thakaful agent with its roles and responsibilities.
27. Give an account of Islamic alternative of insurance.

(2 x 10 = 20)

MODEL QUESTION PAPER

THIRD SEMESTER B.VOC (PROGRAMME) DEGREE EXAMINATION, NOVEMBER 2023

(2022 Admission)

Islamic Finance

SDC3 IF11 PUBLIC FINANCE IN ISLAM

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is meant by Kitabul Amwal?
2. Explain Nisab.
3. Who are the heirs of Zakah?
4. What is commercial revenue?
5. How to distribute Ghaneemah Revenue?
6. Define public debt.
7. Who are the authors of KitabulKharaj?
8. What is Ushr?
9. What is proportional tax?
10. Mention the public treasury in Islamic public finance.
11. Define Islamic Government.
12. Which are the early writings on public finance?
13. What are the heads of public expenditure Islamic public finance?
14. What is budget?
15. What is meant by public goods?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Explain canons of expenditure.
17. Give a comparative note on Fay and Ghaneemah.
18. What are the objectives of Economic policy of Islamic State?
19. Give an account of Jizya. How can an Islamic state treat its non-Muslim subjects?

20. What is Hisbah? Explain the duties of a Muhtasib.
21. Write short note on early writings on public finance?
22. What is the role of public treasury in Islamic public finance?
23. What are the classifications of direct tax?

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. What is public revenue? Give an account of public revenue in Islam.
25. Explain Zakath. How to distribute Zakath Revenue?
26. What are the role and functions of an Islamic state?
27. What are the classifications and canons of taxation?

(2 x 10 = 20)

MODEL QUESTION PAPER
FOURTH SEMESTER B.VoC DEGREE EXAMINATION, APRIL 2024

(2022 Admission)

Islamic Finance

SDC4 IF13 SUKUK

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. Define Sukuk according to the IFSB.
2. How the Sukuk al Istisna is operating?
3. What are the features of conventional bond?
4. What are the operational risks in Sukuk?
5. What is equity based Sukuk?
6. In which period Sukuk was firstly used?
7. Briefly denote the AAOIFI Standards of Sukuk?
8. What is Sukuk al Ijarah?
9. What is liquidity risk in the Sukuk?
10. Discuss the form of Sukuk existed during Umayyah period.
11. What is Sukuk al Murabaha?
12. Why Shariah forbids conventional bond?
13. What is Shari#a compliance risk?
14. What is the origin of the word sukuk?
15. Who are the parties involved in Sukuk issuance?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. Give an account of Ijarah based Sukuk.
17. Write about the evolution of Sukuk in modern times.
18. What are the AAOIFI standards for issuing and marketing Sukuk?
19. Discuss the form of Sukuk existed during Khilafat and medieval period.

20. Explain the structure of Sukuk al Salam.
21. Distinguish between conventional bond and Islamic bond.
22. What are the current issues of the sukuk market?
23. Give an account of Mudharaba Sukuk.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. Give an account of conventional bond. Discuss the similarities with Sukuk.
25. Describe the Sukuk with meaning, definition, classification and evolution?
26. Discuss the structure and functions of Sukuk products based on sale.
27. What are the risks associated with issue of Sukuk?

(2 x 10 = 20)

MODEL QUESTION PAPER
FOURTH SEMESTER B.VOC DEGREE EXAMINATION, APRIL 2024

(2022 Admission)

Islamic Finance

SDC4 IF14 E-COMMERCE

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. Define E-commerce.
2. What is Mobile commerce?
3. What is EPS?
4. What is E-Commerce Infrastructure?
5. What is meant by B2G model?
6. What is E-marketing?
7. What are the regulatory frameworks of E-Commerce in India?
8. What is E-Business?
9. What is SCM?
10. What are the Influencing factors of successful E-Commerce?
11. What is meant by protocols?
12. What is malware?
13. What are the features of B2C model?
14. What is EDI?
15. How E-commerce is differed from E-business?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. What are the features of E-commerce?
17. What are the different types of web advertising model?
18. What are the legal and ethical issues in E-commerce?
19. Explain regulatory frameworks of E-Commerce in India?

20. How E-commerce is helpful in SCM?
21. What are the advantages of B2B model of E-commerce?
22. What are the components of website?
23. Distinguish between conventional commerce and E-commerce.

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. Give an account of regulatory frameworks of E-Commerce in India?
25. What are the various business models of E-Commerce?
26. What are the importance and benefits EDI?
27. What are the marketing strategies through E-Commerce?

(2 x 10 = 20)

MODEL QUESTION PAPER
FOURTH SEMESTER B.VOC DEGREE EXAMINATION, APRIL 2024
(2022 Admission)
Islamic Finance

SDC4 IF15 INDIAN FINANCIAL SYSTEM

Time: Two and a Half Hours

Maximum: 80 Marks

Section A

All questions can be attended, each question carries 2 marks.

1. What is meant by stock exchange?
2. Define money market.
3. What is bank rate?
4. Define financial market.
5. What is micro finance?
6. Who is a broker?
7. What is T-bill?
8. What is meant by NBFC?
9. What is SEBI?
10. What is underwriting?
11. What are the main components of financial system?
12. What is Discount and Finance House of India?
13. What are the non-monitory functions of RBI?
14. What are the types NBFCs?
15. What is secondary market?

(Overall Ceiling 25)

Section B

All questions can be attended, each question carries 5 marks.

16. What are the money market instruments?
17. What are the different between primary market and secondary market?
18. What are the functions of financial system?
19. How RBI acts as banker of banks and banker of government?

20. Give an account of comparison between NBFCs and banks?
21. What are the functions of SEBI?
22. Explain the recent development in Indian money market.
23. Explain the benefits of stock exchange?

(Overall Ceiling 35)

Section C

Answer any two questions, each question carries 10 marks.

24. Explain the money market.
25. Explain the NBFC.
26. What are the functions of RBI in Indian financial system?
27. Explain the capital market

(2 x 10 = 20)