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Final

**SYLLABUS**

**CLASS-XII**

**Stream: Vocational**

**Group: Business & Commerce**

**Trade: Banking & Financial Services**

**PAPER - I**

**TERM -1**

**SUBJECT: ADVANCES & FOREIGN EXCHANGE**

**SUBJECT CODE: 216**

Sr.no.	TOPIC
1.	<b>Concept of lending-</b> Importance to economy and banks
2	<b>Type of Advance-</b> Cash credit, overdraft
3.	<b>Type of LOANS</b> a. Fixed/fluctuating b. Secured/partly secured/unsecured c. Commercial/priority sector
4.	<b>Types of borrowers-</b> Individual-Minor, unsound person, married woman, illiterate person, drunken person, sole proprietorship /Joint accounts –H.U.F, husband-wife/partnership firms/Companies
5.	<b>Loan application</b> - importance, preparation.
6.	<b>Security</b> – Meaning and types
7.	<b>Mode of charges</b> – 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.
8.	<b>Safe deposit lockers/safe custody accounts.</b> Meaning and Difference
9.	<b>Standing Instructions, investment advice</b>
10.	<b>KYC-</b> Meaning and features

PAPER - II  
TERM - I

SUBJECT: MANAGERIAL ECONOMICS AND STATISTICS  
SUBJECT CODE: 215

S.No	TOPIC
1	<b>Managerial Economics:</b> Meaning, Nature, Scope and Concepts.
2	<b>Marginal Analysis:</b> Law of Diminishing Marginal Utility, Law of equi-marginal Utility
3	<b>Law of Demand:</b> Meaning, Determinants, Exceptions, Kinds of Demand, Change in Demand and Importance.
4	<b>Measures of Central Tendency:</b> Types of averages – Arithmetic mean (Simple and Weighted), Median and Mode.
5	<b>Measures of Dispersion:</b> Range, Quartile deviation, Mean deviation, Standard deviation and Coefficient of Variation.

**PAPER – III**  
**TERM - I**  
**SUBJECT: INTRODUCTION TO COMPUTER APPLICATIONS**  
**SUBJECT CODE: 217**

S.No	TOPIC
1	<b>Introduction and general information about computers –</b> history of computer, organization of computer, memory, batch and serial processing of data, application of computers in business, key board, types of video-adopter, types of PCs IBMPC system – various sub-system and units and parts.
2	<b>INTRODUCTION TO E-COMMERCE:</b> Meaning, Features, Functions and Benefits, e-commerce vs Traditional Practices, Scope and Basic Models, Limitations, Precautions of Secure E-commerce, Proxy Server.
3	<b>E-COMMERCE IN INDIA:</b> Status, Problems, Opportunities and Future of E-Commerce in India.
4	<b>E-PAYMENTS :</b> Meaning, Features, Objectives, Advantages, Disadvantages and Types of e- payments.
5	<b>E-TRADING:</b> Meaning, Features, Functions and Benefits of e-Trading.