

Proposed Subjects/Courses in B.Voc. (Banking and Insurance) for three years
B.VOC. Banking and Insurance CURRICULUM

I Semester

General Education component: 12/ semester

FIRST YEAR SEMESTER -I									
Code	Course Title	Course Type	HPW Th Pr	Credits	Semester End Exam Duration in Hrs	Marks	Continuous Internal Evaluation Exam Duration	Marks	Total
B.VB 101	Environmental Studies ✓	AECC-1	1 1	2	2	40	30 min	10	50
B.VB 102	Fundamentals of Information Technology-I	AECC-2	3 1	2	2	40	30 min	10	50
B.VB 103	Skills in English-I ✓	CC-1A	4 -	4	2	40	30 min	10	50
B.VB 104	Practical Hindi-I ✓	CC-2A	4 -	4	2	40	30 min	10	50
	Total no of Credits			12		160			200

Skill Component Credits:
Theory = 6 credits

FIRST YEAR SEMESTER -I									
Code	Course Title	Course Type	HPW Th Pr	Credits	Semester End Exam Duration in Hrs	Marks	Exam Duration	Marks	Total
B.VB 105	Principles of Banking ✓	DSC - 1A	4 -	3	2	40	30 min	10	50
B.VB 106	Principles of Insurance ✓	DSC - 2A	4 -	3	2	40	30 min	10	50
	Total no of Credits			6		80			100

Proposed Subjects/Courses in B.Voc. (Banking and Insurance) for three years
B.VOC, Banking and Insurance CURRICULUM
(APPROVED BY NSDC)

Skill Component Credits:

Practical = 12 credits

FIRST YEAR SEMESTER -I (JOB ROLES)		Continuous Internal Evaluation										
Code	Course Title	Course Type	HPW		Credits	Semester End Exam Duration in Hrs	To Be Conducted by Sector Skill Council/Industry Experts Marks	Exam Duration	Practical	Seminar	Marks	Total
			Th	Pr								
B.VB 107	Business Correspondent Facilitator / Skill Paper -1	DSC - 3A	2	4	6	3	60	30 min	30	10	40	100
B.VB 108	Financial Advisor in Life Insurance / Skill Paper -2	DSC - 4A	2	4	6	3	60	30 min	30	10	40	100
	Total no of Credits				✓		120				80	200

On Job Training = 2 weeks

- AECC-Ability Enhancement Compulsory Course**
- CC-Core Course**
- DSE-Discipline Specific Elective**
- SEC-Skill Enhancement Course**
- GEC-Generic Enhancement Course**

Proposed Subjects/Courses in B.Voc. (Banking and Insurance) for three years
B.VOC. Banking and Insurance CURRICULUM

II Semester

General Education component: 12/ semester

FIRST YEAR SEMESTER -II		Semester End Exam			Continuous Internal Evaluation				
Code	Course Title	Course Type	HPW Th Pr	Credits	Duration in Hrs	Marks	Exam Duration	Marks	Total
B.VB 201	Gender Sensitization	AECC-3	1 1	2	2	40	30 min	10	50
B.VB 202	Fundamentals of Information Technology-II	AECC-4	3 1	2	2	40	30 min	10	50
B.VB 203	Skills in English-II	CC-1B	4 -	4	2	40	30 min	10	50
B.VB 204	Practical Hindi-II	CC-2B	4 -	4	2	40	30 min	10	50
	Total no of Credits			12		160			200

Skill Component Credits:
Theory = 6 credits

FIRST YEAR SEMESTER -II		Semester End Exam			Exam				
Code	Course Title	Course Type	HPW Th Pr	Credits	Duration in Hrs	Marks	Exam Duration	Marks	Total
B.VB 205	Risk Management in Banking and Insurance	DSC - 1B	4 -	3	2	40	30 min	10	50
B.VB 206	Marketing of Banking and Insurance Services	DSC - 2B	4 -	3	2	40	30 min	10	50
	Total no of Credits			6		80			100

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B.VOC. Banking and Insurance CURRICULUM
(APPROVED BY NSDC)

Skill Component Credits:

Practical = 12 credits

FIRST YEAR SEMESTER –II (JOB ROLES)					Semester End Exam			To Be Conducted by Sector Skill Council/Industry Experts		Continuous Internal Evaluation			
Code	Course Title	Course Type	HPW Th Pr	Credits	Duration in Hrs	Marks	Exam Duration	Practical	Seminar	Marks	Total		
B.VB 207	Branch Banking Executive < Skill Paper -1	DSC - 3B	2 4	6	3	60	30 min	30	10	40	100		
B.VB 208	Financial Advisor in General Insurance Skill Paper -2	DSC - 4B	2 4	6	3	60	30 min	30	10	40	100		
	Total no of Credits			12 ✓		120				80	200		

On Job Training = 2 weeks

AECC-Ability Enhancement Compulsory Course

CC-Core Course

DSE-Discipline Specific Elective

SEC-Skill Enhancement Course

GEC-Generic Enhancement Course



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B.Voc Banking and Insurance
Semester I Paper Code - 102
Fundamentals of Information Technology-I
INTERNAL EXAM
MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

Section - A

(5 * 1/2 = 2 1/2 Marks)

I. Fill in the Blank

1. _____.
2. _____.
3. _____.
4. _____.
5. _____.

Section - B

(5 * 1/2 = 2 1/2 Marks)

II. Choose the Correct Answer

1. _____ []
a. _____ c. _____
b. _____ d. _____
2. _____ []
a. _____ c. _____
b. _____ d. _____
3. _____ []
a. _____ c. _____
b. _____ d. _____
4. _____ []
a. _____ c. _____
b. _____ d. _____
5. _____ []
a. _____ c. _____
b. _____ d. _____

Section - C

III. Answer the following Questions

(2 * 2 1/2 -- 5 Marks)

1Q.

2Q.

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B.Voc Banking and Insurance
Semester I Paper Code - 105
Principles of Banking
INTERNAL EXAM
MODEL QUESTION PAPER

Time: 1/2 Hour

Section -A

Max. Marks: 10

(5 * 1/2 = 2 1/2 Marks)

IV. Fill in the Blank

6. _____.
7. _____.
8. _____.
9. _____.
10. _____.

Section - B

V. Choose the Correct Answer

(5 * 1/2 = 2 1/2 Marks)

6. _____ []
a. _____ c. _____
b. _____ d. _____
7. _____ []
c. _____ c. _____
d. _____ d. _____
8. _____ []
c. _____ c. _____
d. _____ d. _____
9. _____ []
c. _____ c. _____
d. _____ d. _____
10. _____ []
c. _____ c. _____
d. _____ d. _____

Section - C

VI. Answer the following Questions

(2*2 1/2 -- 5 Marks)

1Q.

2Q.



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B.Voc Banking and Insurance

Semester I Paper Code - 106

Principles of Insurance

INTERNAL EXAM

MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

Section – A

VII. Fill in the Blank

(5 * 1/2 = 2 1/2 Marks)

11. _____.
12. _____.
13. _____.
14. _____.
15. _____.

Section – B

VIII. Choose the Correct Answer

(5* 1/2 = 2 1/2 Marks)

11. _____ . []
a. _____ c. _____
b. _____ d. _____
12. _____ . []
e. _____ c. _____
f. _____ d. _____
13. _____ . []
e. _____ c. _____
f. _____ d. _____
14. _____ . []
e. _____ c. _____
f. _____ d. _____
15. _____ . []
e. _____ c. _____
f. _____ d. _____

Section – C

IX. Answer the following Questions

(2*2 ½ = 5 Marks)

1Q.

2Q.

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B.Voc. (Banking and Insurance)
Semester I Paper Code - 102
Fundamentals of Information Technology-I
Model Question Paper
End Semester

Time: 2 Hours

Section – A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section – B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- I. a) OR
b)
- II a). OR
b)
- III a) OR
b)
- IV a) OR
b)
- V a) OR
b)



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Semester I Paper Code - 105
Principles of Banking
Model Question Paper
End Semester

Time: 2 Hours

Section -A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- | | | |
|-----|-----|----|
| I. | a) | OR |
| | b) | |
| II | a). | OR |
| | b) | |
| III | a) | OR |
| | b) | |
| IV | a) | OR |
| | b) | |
| V | a) | OR |
| | b) | |

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Semester I Paper Code - 106
Principles of Insurance
Model Question Paper
End Semester

Time: 2 Hours

Section -A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- I. a) OR
b) OR
- II a) OR
b) OR
- III a) OR
b) OR
- IV a) OR
b) OR
- V a) OR
b) OR



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B.Voc. (Banking and Insurance)
Semester I Paper Code - 107
Business Correspondent Facilitator
Semester I Model Question Paper
End Semester

Time: 3 Hours

Section -A

Max. Marks: 60
(5 * 4 = 20 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 8 = 40 Marks)

Answer any one question from each bit

- | | | | |
|-----|-----|--|----|
| I. | a) | | |
| | b) | | OR |
| II | a). | | |
| | b) | | OR |
| III | a) | | |
| | b) | | OR |
| IV | a) | | |
| | b) | | OR |
| V | a) | | |
| | b) | | OR |



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B.Voc. (Banking and Insurance)
Semester I Paper Code - 108
Financial Advisor in Life Insurance
Model Question Paper
End Semester

Time: 3 Hours

Section –A

Max. Marks: 60
(5 * 4 = 20 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section – B

(5 * 8 = 40 Marks)

Answer any one question from each bit

- | | | |
|-----|-----|----|
| I. | a) | OR |
| | b) | |
| II | a). | OR |
| | b) | |
| III | a) | OR |
| | b) | |
| IV | a) | OR |
| | b) | |
| V | a) | OR |
| | b) | |



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B.Voc Banking and Insurance
Semester II Paper Code - 202
Fundamentals of Information Technology-II
INTERNAL EXAM
MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

Section - A

I. Fill in the Blank

(5 * 1/2 = 2 1/2 Marks)

1. _____.
2. _____.
3. _____.
4. _____.
5. _____.

Section - B

II. Choose the Correct Answer

(5 * 1/2 = 2 1/2 Marks)

1. _____ []
a. _____ c. _____
b. _____ d. _____
2. _____ []
g. _____ c. _____
h. _____ d. _____
3. _____ []
g. _____ c. _____
h. _____ d. _____
4. _____ []
g. _____ c. _____
h. _____ d. _____
5. _____ []
g. _____ c. _____
h. _____ d. _____

Section - C

(2*2 1/2 -- 5 Marks)

III. Answer the following Questions

1Q.

2Q.

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B.Voc Banking and Insurance
Semester II Paper Code - 206
Marketing of Banking & Insurance
INTERNAL EXAM
MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

Section – A

I. Fill in the Blank

(5 * 1/2 = 2 1/2 Marks)

1. _____.
2. _____.
3. _____.
4. _____.
5. _____.

Section – B

VI. Choose the Correct Answer

(5* 1/2 = 2 1/2 Marks)

1. _____ []
e. _____ c.
f. _____ d.
2. _____ []
k. _____ c.
l. _____ d.
3. _____ []
k. _____ c.
l. _____ d.
4. _____ []
k. _____ c.
l. _____ d.
5. _____ []
k. _____ c.
l. _____ d.

Section – C

VII. Answer the following Questions

(2*2 1/2 -- 5 Marks)

- 1Q.
- 2Q.



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B.Voc. (Banking and Insurance)
Semester II Paper Code - 202
Fundamentals of Information Technology-II
Model Question Paper
End Semester

Time: 2 Hours

Section – A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section – B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- | | | |
|-----|-----|----|
| I. | a) | OR |
| | b) | |
| II | a). | OR |
| | b) | |
| III | a) | OR |
| | b) | |
| IV | a) | OR |
| | b) | |
| V | a) | OR |
| | b) | |



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B.Voc. (Banking and Insurance)
Semester II Paper Code - 205
Risk Management in Banking & Insurance
Model Question Paper
End Semester

Time: 2 Hours

Section -A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- | | | |
|-----|-----|----|
| I. | a) | OR |
| | b) | |
| II | a). | OR |
| | b) | |
| III | a) | OR |
| | b) | |
| IV | a) | OR |
| | b) | |
| V | a) | OR |
| | b) | |

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B.Voc. (Banking and Insurance)
Semester II Paper Code - 206
Marketing of Banking & Insurance Services
Model Question Paper
End Semester

Time: 2 Hours

Section –A

Max. Marks: 40
(5 * 2 = 10 Marks)

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section – B

(5 * 6 = 30 Marks)

Answer any one question from each bit

- I. a) _____ OR
b) _____
- II a). _____ OR
b) _____
- III a) _____ OR
b) _____
- IV a) _____ OR
b) _____
- V a) _____ OR
b) _____



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B.Voc. (Banking and Insurance)
Semester II Paper Code - 207
Branch Banking Executive
Model Question Paper
End Semester

Time: 3 Hours

Max. Marks: 60
(5 * 4 = 20 Marks)

Section -A

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 8 = 40 Marks)

Answer any one question from each bit

- I. a)
- b)
- II a).
- b)
- III a)
- b)
- IV a)
- b)
- V a)
- b)

OR

OR

OR

OR

OR

OR

OR

OR

OR

OR



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B.Voc. (Banking and Insurance)
Semester II Paper Code - 208
Financial Advisor in General Insurance
Model Question Paper
End Semester

Time: 3 Hours

Max. Marks: 60
(5 * 4 = 20 Marks)

Section - A

Answer all the questions

- 1.
- 2.
- 3.
- 4.
- 5.

Section - B

(5 * 8 = 40 Marks)

Answer any one question from each bit

I. a)

OR

b)

II. a).

OR

b)

III. a)

OR

b)

IV. a)

OR

b)

V. a)

OR

b)

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NALLAKUNTA, HYDERABAD – 44.



DEPARTMENT OF COMMERCE

(B.Vocational)

Syllabus – Banking & Insurance

Ist YEAR SEMESTER - I

2016-17

FUNDAMENTALS OF INFORMATION TECHNOLOGY - I

Paper: 102

Max. Marks: 50

PPW: 4 (3T +1P)

Time: 2 Hrs.

Objective: to acquire basic knowledge in Information Technology and its applications in the areas of offices, educational institutions & business.

UNIT-I: INTRODUCTION:

Introduction to computers - Generations of computers – An overview of computer system - Types of computers - Input & Output Devices.

Hardware: Basic components of a computer system - Control unit – ALU - Input/output functions - Memory – RAM – ROM – EPROM - PROM and Other types of memory.

UNIT-II: OPERATING SYSTEM (OS):

Meaning - Definition & Functions - Types of OS - Booting process - DOS – Commands (internal & external) - Wild card characters – Virus & Hackers – Cryptography & cryptology

Windows: Using the Start Menu –Control Panel – Using multiple windows – Customizing the Desktop – Windows accessories (Preferably latest version of windows or Linux Ubuntu).

UNIT-III: WORD PROCESSING:

MS Word : Word Processing : Meaning and features of word processing – Advantages and applications of word processing - Parts of MS Word application window – Toolbars – Creating, Saving and closing a document – Opening and editing a document - Moving and copying text – Text and paragraph formatting, applying Bullets and Numbering – Find and Replace – Insertion of Objects, Date and Time, Headers, Footers and Page Breaks – Auto Correct – Spelling and Grammar checking – Graphics, Templates and wizards - Mail Merge : Meaning, purpose and advantages – creating merged letters, mailing labels, envelopes and catalogs- Working with Tables – Format Painter.

UNIT-IV: POWER POINT PRESENTATION:

Application of Power Point Presentation – Menus & Tool bars – Creating presentations – Adding - Editing and deleting slides - Templates and manually creating presentation– Slide show – Saving - Opening and closing a Presentation –Types of slides - Slide Views - Formatting –

Insertion of Objects and Charts in slides - Custom Animation and Transition (Preferably latest version of MS Power Point presentation - Libre Office Impress).

Multimedia: Application of multimedia – Images – Graphics-Audio and Video – IT security.

UNIT-V : BASICS OF NETWORKING

Data Communication Network, Types of network, communication channels, modes of transmission, Network devices – hardware & devices.

SUGGESTED READINGS:

1. Introduction to Computers: Peter Norton, McGraw Hill.
2. Fundamentals of Information Technology: Dr. NVN Chary, Kalyani Publishers.
3. Computer Fundamental: AnithaGoel, Pearson.
4. Information Technology Applications for Business: Dr. S. Sudalaimuthu, Himalaya
5. Introduction to Information Technology: ITL ESL, Pearson.
6. Introduction to Information Technology: V. Rajaraman, PHI.
7. Fundamental of Computers: Balaguruswamy, McGraw Hill.
8. PC Software under Windows: Puneet Kumar, Kalyani Publishers.
9. Information Technology and C language: Rajiv Khanna, New Age International.
10. Fundamentals of Information Technology: Alexis Leon, Vikas Publishing House.
11. Informational Technology: P. Mohan, Himalaya Publishing House.
12. Information Technology: R. Renuka, Vaagdevi Publishers.
13. OS-Linux Spoken Tutorials & Libre Office Spoken Tutorials by IIT Bombay.
14. Fundamentals of Information Technology: Rajiv Midha, Tax Mann Publications.

PRINCIPLES OF BANKING

Paper Code: 105

Max. Marks: 50

HPW: 4T

Time: 2 Hrs.

Objective: To acquire knowledge of principles and practices of Indian Banking system.

UNIT-I: INTRODUCTION:

Indian Financial System - Recent developments in the Indian Financial System Origin and Growth of Banking in India - Functions of Commercial Banks –financial inclusion-public vs. private sector banks- foreign banks-payment banks-universal banking-Emerging Trends in Commercial Banking in India : E-Banking – Mobile Banking - Core Banking – Bank Assurance –OMBUDSMAN—types of deposits-time deposits-current and savings accounts-importance of current and savings accounts—zero balance accounts.

Practicals : Formats/ Challans of all types of deposits and loans, online Banking services and also operation of ATM

UNIT-II: RESERVE BANK OF INDIA:

RBI - Functions—control of credit—objectives—instruments-repo rate-reverse repo rate-bank rate-statutory liquidity ratio-cash reserve ratio-money market-role of RBI in money market—role of RBI in exchange rate.

Practicals : Trends and updates on repo rate-reverse repo rate-bank rate-statutory liquidity ratio-cash reserve ratio in the RBI website.

UNIT-III: WORKING OF COMMERCIAL BANKS AND TYPES OF BANKS :

Prudential norms-income recognition, asset classification, investments and provisioning-- concepts of base rate and net interest margin-importance of Current and Types of banks-Co-Operative Banks –Regional Rural Banks -National Bank for Agriculture and Rural Development (NABARD). (Theory only)

UNIT-IV: BANKER AND CUSTOMER RELATIONSHIP:

Definition of Banker and Customer - Relationship Between Banker and Customer - KYC norms- General and Special Features of Relationship –precautions to be taken by a banker in opening of accounts of special Types of Customers Like Minor, Married Women, Partnership Firms, Companies, Clubs and other Non-Trading Institutions.

Practicals : Procedures for opening of bank account for various types of customers,

UNIT-V: NEGOTIABLE INSTRUMENTS:

Descriptions and their Special Features - Duties and Responsibilities of Paying and Collecting Banker - Circumstances under which a Banker can refuse Payment of Cheques - Consequences of Wrongful Dishonors - Precautions to be taken while Advancing Loans Against Securities – Goods - Documents of Title to Goods - Loans against Real Estate - Insurance Policies - Against Collateral Securities – Banking Receipts.

Rule in Clayton's Case - Garnishee Order – Loans against Equitable Mortgage - Legal Mortgage- Distinction between them - Latest Trends in Deposit Mobilization.

Practicals : Formats of various negotiable instruments

References:

1. Banking Theory & Practices: Dr. P. K. Srivatsava, Himalaya Publishers
2. Banking Theory & Practices: K.E. Shekar, Vikas Publications
3. Banking Theory, Law & Practices: R. R Paul, Kalyani Publishers
4. Money Banking and Financial Markets: Averbach, Rabort. D, MacMillan. Landon
5. Banking: N.T. Somashekar, New Age International Publishers
6. Fundamentals of International Banking: Rup Narayan Bose, Trinity Publishers
7. Modern Commercial Banking: H.R. Machiraju, New Age International Publishers
8. Banking Theory & Practices: R. Rajesh, Tata McGraw Hill
9. Merchant Banking & Financial Services: S. Guruswamy, Tata McGraw Hill
10. Management of Banking & Financial Services; Padmalatha Suresh, Pearson
11. Modern Banking: D. Muralidharan, PHI

PRINCIPLES OF INSURANCE

Paper Code: 106

Max. Marks: 50

HPW: 4T

Time: 2 Hrs.

Objective: To acquire knowledge of principles and practices of Insurance in India.

UNIT I :INTRODUCTION:

Basics of Insurance – Evolution and nature of Insurance, Meaning and Definition of Insurance, Characteristics of Insurance, Functions of Insurance, Importance of Insurance, Uses of Insurance, Role of Insurance in Economic development and social security in India.

Practicals: Browsing different Insurance Companies.

UNIT II: REGULATION OF INSURANCE:

Terms of Insurance Contract - Principles of Probability, Principles of Insurance, Law of Large Numbers Pooling of resources - Growth of Insurance business in India –Organizational structure of the Life Insurance Corporation (LIC) and General Insurance Corporation (GIC) - operations of insurance companies

UNIT III : TYPES OF INSURANCE:

Classes of Insurance – Life and Non life , Types of Insurance, features of Life and Non life , Insurance documents, Nomination.

Practicals : Features of Products / Services of both Life and Non life Companies , Browsing of Life and General Insurance Co., Showing forms of different policy, Nomination form, different documents attached , etc.,

UNIT IV: INSURANCE AGENTS:

Meaning and definition of agent, Recruitment and selection of agent, duties and rights of agents, qualities, termination , bank assurance, Re-insurance- Meaning and definition, important concepts of reinsurance, characteristics.

Practicals : Insurance policies sold in bank, Meeting an agent, agent form, Termination form.

UNIT V : ANNUITIES , PREMIUMS, CLAIMS:

Types of Annuity, Advantages and disadvantages , Premiums- Premiums and Bonuses, Types of Premium Payments, Calculations, Surrender value and paid up value, Revival, Claims settlement, Under writing- Purpose and principles of Underwriting, Underwriting process, types of underwriters, role of agent in underwriters.

Practicals: Calculations of Premiums, Annuities, Surrender value through online.

References:

1. Life and health insurance handbook— Davis W. Gregg
2. Elements of Banking and Insurance - Sethi Jyotsna and Bhatia Nishwan, PHI
3. Principles and Practice Of Insurance - P. Periasami, Himalaya Publishing House.
4. Banking and Insurance: Principles & Practices - Neelam C. Gulati, Excel Books
5. Principles & Practice of Insurance - Dr.A.Murthy, Margham publications.
6. Risk Management & Insurance: Concepts and Practices of Life and General Insurance, Arunajatesan, Macmillan Publications.

Business Correspondent Facilitator

Paper: 107

Max. Marks: 100

PPW: 6 (2T +4P)

Time: 3 Hrs.

The job role of a Business correspondent Facilitator Business Correspondents (BCs) & Business Facilitators (BFs) are representatives appointed by banks to act as their agent and provide banking services in remote locations where the bank does not have a presence in order to promote financial inclusion. The fundamental difference in the role of the BC and BF is that BCs are permitted to carry out regular transactions for customers on behalf of the bank.

BFs are only responsible for spreading awareness related to banking and bank's products, assisting the bank in business generation activities and recovery of bad debts. However, they do not undertake any cash transactions.

Business Correspondents and Business facilitators are representatives of a bank, responsible for building awareness, sourcing prospective customers. In addition, business correspondents are also responsible for carrying out banking transactions for existing customers.

Personal Attributes: The individual is required to have good interpersonal and problem solving skills. The individual must be self-driven and organized with their work and act with integrity when performing multiple task for the customers

Total Marks: 100

Total Number of Credits: 6

Units	Topic\Units	Theory Duration	Practical Duration	Key learning Outcome	NOS Aligned
1	Spreading awareness about banking and the bank's products	9	12	Segment prospective customers according to demographics for area assigned (villages, rural remote areas etc.) - Assess demand for various products offered according to segments (housewives, farmers etc.) - Approach prospective customers through various methods including door-to-door calls and community gatherings to create awareness about banking	Yes

				<p>and</p> <p>the bank's products -</p> <p>Arrange campaign/ educational activities on behalf of the banks to inform</p> <p>potential customers about products offered -</p> <p>Discuss with customer to ascertain basic goals and financial needs -</p> <p>Assess prospective customer's financial status (income, dependents etc.) and current trend of cash flows - Suggest appropriate products according to life-cycle needs and income such as agricultural loans/savings plans etc -</p> <p>Explain to the prospective customer, the terms and conditions of product - application procedure, documents required and timelines for processing the application - Respond to all queries and concerns regarding products and application process.</p>	
2	<p>Organizational Context</p> <p>(Knowledge of the company / organization and its processes)</p>	9	12	<p>Types and features of products and services offered to targeted customers - Standard operating procedure and guidelines for performing the correspondent/ facilitator's function -</p> <p>Organizational guidelines for delivering marketing</p>	Yes

				<p>merchandise and marketing procedures - Banking regulations relevant to the products offered by the Business Correspondent/facilitator - Types of documents required for applications including KYC forms, acceptable options of identity & address proof and other supporting documents - Processes and methods of acceptable payments as stipulated by organization - Risk compliance and risk associated with various products. - Types of customer segments and their suitability to products offered - Methods to map prospective customer's needs to products offered by organization - Procedure for assisting customers with application forms and processing policies - Security procedures for handling sensitive customer information - Routes and schedule for visiting areas assigned to the Business Correspondent/facilitator</p>	
3	Understanding the Technical Knowledge of organizational process.	9	12	<p>Types of products offered and details of the same - Products offered by other financial provides including other banks, NBFCs, money lenders etc. - Bank's objectives, its role, functions and structure - Maintenance</p>	Yes

				<p>and operating procedure for using equipment provided by bank such as POS (Point of Sale) machines, computers etc. - IT skills and operating procedures to update status of leads, prospective customers, if applicable. - Procedure for digitally updating customer details, if required. - Marketing techniques for the banking sector when hosting campaigns. Factors that impact the creditworthiness of the customer. - Basic economic, accounting and financial concepts such as interest rates, profit/loss etc. - Basic accounting techniques for recording transactions if required.</p>	
4	<p>Understanding the Core Skills/ Generic Skills of organizational process.</p>	9	12	<p>Writing Skills</p> <p>Prepare reports and summary of the documents for review. - Prepare reports on status of leads and prospective customers</p> <p>Reading Skills</p> <p>Read and understand organizational and regulatory guidelines - Read and verify legitimacy of documents submitted by prospective customers - Read and explain terms and conditions of various bank products to prospective customers.</p>	Yes

				<p>Oral Communication (Listening and Speaking skills)</p> <p>Listen to the customers and be able to offer products that are pertinent to their requirements. - Communicate clearly with the customer using language that he/she understands. - Communicate and share knowledge with peers and supervisors.</p>	
5	Understanding Professional Skills of organizational process.	9	12	<p>Decision Making</p> <p>Determine what Banking Product is best for the customer based on needs assessment and financial status of the customer. - Make clear, logical decisions and portray confidence to the customers.</p> <p>Plan and Organize</p> <p>Plan appointments with prospective customers; be prepared with appropriate plans prior to the meeting. - Organize work & time in order to maximize productivity.</p> <p>Customer Centricity</p> <p>Manage relationships with customers who may be stressed, frustrated, confused, or angry - Build customer relationships and</p>	Yes

				<p>use customer centric approach.</p> <p>Problem Solving</p> <p>Address problems arising either due to a technical issue, customer grievance or administration related issues and escalate those issues beyond one's role.</p> <p>Analytical Thinking</p> <p>Assess customers financial status and understand their financial capacity for the appropriate product - Draw insights from prospective customer interaction and refine marketing techniques</p>	
	Total	45	60		

Total Programme Duration: 45 Theory Hrs + 90 Practical training hrs =105 hrs

OJT Period: 30days Total Hrs: 135hrs

Reference Books:-

1. Banking Theory & Practices: Dr. P. K. Srivatsava, Himalaya Publishers.
2. Banking Theory & Practices: K.E. Shekar, Vikas Publications.
3. Management of Banking & Financial Services; Padmalatha Suresh, Pearson.
4. Fundamentals of International Banking: Rup Narayan Bose, Trinity Publishers

Topic	Duration	Theory Duration	Practical Duration	Key Learning Outcomes	Non-Grading
				Meaning and Definition of LIC Insurance; Advantages and	

Financial Advisor in Life Insurance

Paper: 108

Max. Marks: 100

HPW: 6 (2T +4P)

Time: 3 Hrs

OBJECTIVE:

At the end of the syllabus candidate will able to demonstrate knowledge and understanding of Life Insurance Products with their detail knowledge and their Premium calculations. This course aimed at training candidates for the job of "Financial Advisor in Life Insurance" in the Insurance Sector and aims at building the following key competencies amongst the learner –

<ul style="list-style-type: none">• Proforma or format of Insurance Policy.	<ul style="list-style-type: none">• Filling up of various types of proposals forms and policy forms.
<ul style="list-style-type: none">• Practical training in preparation of claims forms with examples.	<ul style="list-style-type: none">• Drafting of Under writing proposals.
<ul style="list-style-type: none">• Calculations of Policy loans, Procedure of transferring the Policy from one office to another	<ul style="list-style-type: none">• Drafting of nomination and assignment forms.
<ul style="list-style-type: none">• Preparation and completion of Register of Claims.	<ul style="list-style-type: none">• Practical calculation of Bonus, Interest on Loan.
<ul style="list-style-type: none">• Practical example of investigating premature claims.	<ul style="list-style-type: none">• Visit and study of working procedure in life insurance offices.

The Training candidate should follow:

1. The Performance Criteria (PC)
2. Knowledge and Understanding (K)
 - A. Organizational Knowledge (KA)
 - B. Technical Knowledge (KB)

Skills (S) Core Skills/Generic Skills:

1. Reading & Writing Skills and
2. Professional Skills

Total Marks: 100

Total Number of Credits: 6

Units	Topic\Units	Theory Duration	Practical Duration	Key Learning Outcome	NOS Aligned
1	<u>INTRODUCTION TO LIFE INSURANCE AND ITS TYPES</u>	6	14	Meaning and Definition of Life Insurance, Advantages and	Yes

				<p>Functions of Life Insurance, Features and Objectives of Life Insurance, Difference between Insurance and Assurance, Reinsurance.</p> <p><u>Types of Life Insurance Policies:</u> Term Life Policy, Whole Life Policy, Endowment Plans, Unit Linked Insurance Plans, Money Back Policy, Types of Group Policies.</p>	
2	<u>ASSIGNMENT OF LIFE INSURANCE POLICIES</u>	6	15	<p>Meaning and Procedure, Nomination of Life Insurance Policy, Surrender Value, Paid Up Value, Days of Grace, Revival or Lapsed Policies, Loans on Policies, Loan Bonds, Stamp Duty, Interest on Loan, Defaults in Payment of Interest, Proof of Age, Alteration of Policy, Loss of Policy, Duplicate Policy, Transfer of Policy from one office to another, Proof of Death, Suicide by the Insured, Survival Benefit, Payment of</p>	Yes

				Claims.	
3	<u>LIFE INSURANCE AGENT</u>	7	15	Meaning and Definition of Agent, Functions and Qualities of Agent, Procedure for becoming an Agent, Remuneration to an Agent, Duties and Rights of Agent, Code of Conduct, Obligations of an Agent, Agents Confidential Report, Role of IRDA in appointment of Agent.	Yes
4	<u>ANNUITIES, PREMIUMS AND CLAIMS</u>	7	15	Types of Annuity Contracts, Advantages and Disadvantages of Annuities, Premiums and Bonuses, Types of Premiums, Types of Bonuses, Calculations of Premiums. Claim Settlement – Maturity and Death Claims, Procedure and Requirement for Admission of Claims, Proof of Title, Double accident and Disability Benefits, Investigating	Yes

				Premature Claims, Settlement of Claims, Register of Claims, Outstanding Claims.	
5	<u>INSURANCE ADMINISTRATION</u>	6	14	Prospectus, Proposal Forms, Policy Privileges, Conditions and Restrictions, Endorsements, Renewal Procedure, Revival, Settlement of Claims, Fundamentals of Agencies.	Yes
	Total	32	73		

Total Programme Duration: 22 Theory Hours+53 Practical Training Hours=105Hours

OJT Period: 30 Days Total Hours: 135 Hours

Reference Books :-

12. Life and health insurance handbook— Davis W. Gregg
13. Elements of Banking and Insurance - Sethi Jyotsna and Bhatia Nishwan, PHI
14. Principles and Practice Of Insurance - P. Periasami, Himalaya Publishing House.
15. Banking and Insurance: Principles & Practices - Neelam C. Gulati, Excel Books.
16. Principles & practice of Insurance - Dr.A.Murthy , Margham Publications.

SEMESTER - II

2016-17

HINDI MAHAVIDYALAYA

(AUTONOMOUS & NAAC – RE ACCREDITED)

Arts, Commerce, Science & P.G. Centre

(Affiliated to Osmania University)

NALLAKUNTA, HYDERABAD – 44.



DEPARTMENT OF COMMERCE

(B.Vocational)

Syllabus – Banking & Insurance

Ist YEAR SEMESTER - II

2016-17

B.Voc II Semester

FUNDAMENTALS OF INFORMATION TECHNOLOGY - II

Paper: 202

Max. Marks: 50

HPW: 4 (3T + 1P)

Time: 2 Hrs.

Objective: to acquire basic knowledge in Information Technology and its applications in the areas of offices, educational institutions & business.

Unit I : MS EXCEL

Features of MS Excel – Spread sheet / worksheet, workbook, cell, cell pointer, cell address etc., - Parts of MS Excel window – Saving, Opening and Closing workbook – Insertion and deletion of worksheet – Entering and Editing data in worksheet – cell range – Formatting – Auto Fill.

Unit II : MS EXCEL

Formulas and its advantages – References : Relative, absolute and mixed – Functions: Meaning and Advantages of functions, different types of functions available in Excel – Templates – Charts – Graphs – Macros : Meaning and Advantages of macros, creation, editing and deletion of macros – Data Sorting, Filtering, validation, Consolidation, Grouping, Pivot Table and Pivot Chart Reports.

Unit III : MS ACCESS

Data, Information, Database, File, Record, Fields- Features, advantages and limitations of MS Access Application of MS Access – parts of MS Access window – Tables, Forms, Queries and Reports – Data validity checks.

Unit IV : NETWORKING & INTERNET CONCEPTS

Networking & Internet concepts Hubs, switches, Adapters, Multiplexers Modems, V-SAT, ATMs, Internet, WWW, website, web browser, Search Engines, Webpage, email.
Internet & Browsing : Services available on internet – WWW – ISP – Browsers.

Unit V : E-COMMERCE

E-commerce : Meaning ,advantages and limitations, applications of E commerce – Applications – Entertainment, E-Marketing, E- Advertising, E-Banking, Mobile commerce, online trading, E-Learning, E-Shopping. (Theory only)

SUGGESTED READINGS:

1. Introduction to Computers: Peter Norton, McGraw Hill.
2. Fundamentals of Information Technology: Dr. NVN Chary, Kalyani Publishers.
3. Computer Fundamental: AnithaGoel, Pearson.
4. Information Technology Applications for Business: Dr. S. Sudalaimuthu, Himalaya
5. Introduction to Information Technology: ITL ESL, Pearson.
6. Introduction to Information Technology: V. Rajaraman, PHI.
7. Fundamental of Computers: Balaguruswamy, McGraw Hill.
8. PC Software under Windows: Puneet Kumar, Kalyani Publishers.
9. Information Technology and C language: Rajiv Khanna, New Age International.
10. Fundamentals of Information Technology: Alexis Leon, Vikas Publishing House.
11. Informational Technology: P. Mohan, Himalaya Publishing House.
12. Information Technology: R. Renuka, Vaagdevi Publishers.
13. OS-Linux Spoken Tutorials & Libre Office Spoken Tutorials by IIT Bombay.
14. Fundamentals of Information Technology: Rajiv Midha, Tax Mann Publications.

RISK MANAGEMENT IN BANKING AND INSURANCE

Paper: 205
HPW: 4 (4T)

Max. Marks: 50
Time: 2 Hrs.

Objective: To acquaint with the process of risk management in banking and Insurance.

UNIT I: RISK AND RISK MANAGEMENT PROCESS :

Risk identification - evaluation-risk management techniques-Insurance and risk management techniques-selecting and implementing risk management techniques - Risk Management in Banks: Introduction - Asset/Liability Management Practices - Credit Risk Management - Credit Risk Models.

UNIT II: TYPES OF RISK:

Interest Rate Risk Management - Operational Risk Management - Market Risk Management - Country Risk Management - Foreign exchange risk.

UNIT III: RISKS IN ONLINE OPERATIONS:

Risk Management - Introduction - COSO - COSO's Enterprise Risk Management - Integrated Framework - Internal Environment - Objectives Setting - Event Identification - Risk Assessment - Risk Response - Control Activities - Information and Communication - Monitoring.

UNIT IV: RISK MANAGEMENT IN INSURANCE:

Commercial risk management applications - Property - liability-commercial property insurance - different policies and contracts-business liability and risk management insurance-workers compensation and risk financing. Personal risk management - applications-property and liability- risk management for auto owners- Lorry owners- risk management for homeowners.

UNIT V: RISK MANAGEMENT ENVIRONMENT :

Risk management environment in Insurance industry - functions and organization of insurers Government regulation of insurance sector - IRDA-privatization of insurance business in India changes in insurance act-Insurance intermediaries-insurance products-pricing-claim valuation Foreign insurers in India

References:

1. Koch W Timothy and Scott S Macdonald, "Bank Management" Thomson (South-Western), Bangalore 2005 (Text Book)
2. Financial Services Information Systems - Jessica Keyes Auerbach
3. publication; 2nd edition (March 24, 2000)(Text Book)
4. Kaptan S S & Choubey N S., "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi, 2003
5. Vasudeva, "E - Banking", Common Wealth Publishers, New Delhi, 2005
6. Turban Rainer Potter, Information Technology, John Wiley & Sons Inc
7. Banking Technology - Indian Institute of Bankers Publication
8. Anand Gangly, Insurance Management, New age International, 2002
9. Arthur C Williams, Risk Management and Insurance, 8th Ed, McGraw Hill Co.

MARKETING OF BANKING AND INSURANCE SERVICES

Paper: 206

Max. Marks: 50

HPW: 4 (4T)

Time: 2 Hrs.

Objective: To provide insight into marketing of banking and insurance services

UNIT I: INTRODUCTION :

Marketing, Difference between Sales and Marketing- Goods and Services Marketing - Industrial Marketing - Consumer Goods marketing – STP (Segmentation, Targeting and Positioning) - Marketing Mix.

UNIT II: SERVICE MARKETING :

Categories of services - Services marketing mix, 7 Ps in respect of services of Banking and Insurance - Bank Marketing & insurance marketing - formulation of marketing mix - Promotion strategy - relationship marketing - Behavioral profile of customers, Basic problems in bank and insurance marketing.

Practicals : Caselets on Bank Marketing and Insurance Marketing.

UNIT III: SERVICE MARKETING MIX:

Product - New product development - Methods of pricing and strategy - Buying behaviors, buying roles, Importance of 'Place' with regards to services - Promotion mix – managing and training the sales force, selling process, selling skill, distribution strategy Advertising and Branding Services.- Identifying target audience - Marketing communication mix, Managing integrated marketing Communication. On line Marketing - Direct marketing.

Practicals : Caselets on Bank Marketing and Insurance Marketing.

UNIT IV: MARKETING SKILLS :

Personality Traits – Behavioural Skills – Interpersonal Skills - Industry Specific Skills – Knowledge of Competition; Domain knowledge.

UNIT V: DELIVERY OF SERVICES:

Delivery of services - the process and measurement – understanding of service quality and building customer relationship - Service quality model (Caps model), managing service gaps.

References:

1. Marketing Management. - Philip Kotler
2. Bank Marketing - S.N.Jha
3. Marketing of Services, B.R. Bhardwaj S. Goel S.S. Vernekar, Deep & Deep Publications
4. Service Marketing: Concepts & Practices, Kapoor, TMH
5. Marketing in the Service Industries, edited by G. R Foxall, Routledge
6. Services Marketing. Zeithaml, TMH
7. Rural Marketing, Balram Dogra, TMH

Total Marks: 100
Total number of Credits: 6

Topic	Theory Duration	Practical Duration	Key Learning Outcome	Marks
Introduction to banking and services	9	12	To explain the evolution of banking - to explain the role of banking and financial regulators - to state their role and contribution with respect to the macro environment - to explain the role of other services in the financial	100

BRANCH BANKING EXECUTIVE

Paper: 207

Max. Marks: 100

HPW: 6 (2T +4P)

Time: 3 Hrs.

This programme is aimed at training candidates for the job of "Branch Banking Executive" in the "banking, financial Services and Insurance(BSFI)" industry and by the end of the program aims at building the following key competencies amongst the learner:

1. Explain the evolution of banking
2. Explain the macro environment, financial entities and financial regulators.
3. Explain various terms related to banking.
4. Explain the negotiable instruments act
5. Identify the targeted client segments and process their requests
6. State the features of modern banking
7. Explain the implications of KYC
8. State the implications of an accident or an unforeseen events
9. State the job responsibilities of the Customer service executive
10. State the job responsibilities of the sales executive
11. State the principles of banking
12. Identify other instruments such as bills of exchange, promissory notes, demand drafts, and pay orders.
13. Explain the various products and services.
14. Explain how core banking works.
15. State the dos and don'ts of cyber security during the internet banking.
16. State the job responsibilities of the teller
17. State the job responsibilities of the operations executive
18. Explain the procedure for opening an account and how different departments co-ordinate with each other.

Total Marks: 100
Total Number of Credits: 6

Units	Topic\Units	Theory Duration	Practical Duration	Key learning Outcome	NOS Aligned
1	Introduction and retail banking operation products and services	9	12	To explain the evolution of banking – to explain the role of banking and finance regulators – to state their role and contribution with respect to the macro environment – to explain the role of other entities in the finance sector – to explain the business banking – to recall the terms related to	Yes

				<p>banking – to list the different types of banks – to explain the banking structure – to explain the different business models of banking – to state the principles of banking – to test the trainees on the important conceptual modules of the course – to differentiate between traditional and modern functions of banks. – to state the features of a cheque – to differentiate between the different types of written cheques – to state the features of clearing instruments – to differentiate between the different clearing instruments – to state the features of the different types of clearing – to explain the clearing cycle – to identify other instruments such as bills of exchange, promissory notes, demand drafts, and pay orders. – to state the implications of the various acts which impact the account opening – to identify different options by which funds can be transferred - to identify the targeted client segments – to process the requests as per the client segment – to list the different types of products – to list the different types of services – to state the</p>	
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				<p>features of a saving account – to state the features of a current account – to state the different types of the current account – to state the features of a dormant account – to state the features of a fixed deposit account & accounts – to state the features of a cumulative deposit – to state the features of a recurring deposit – to state the features of two –in–one deposits – to state the features of lockers – to state the legal implications of lockers – to state the legal implications of nominations – to explain how cash counters are maintained in a branch – to explain how cash is replenished</p>	
2	Bancassurance and other third party products in banking	9	12	<p>To state the features of housing loans – to list the criteria for the sanctioning of home loan – to state the dos and don'ts of advising customers about housing loans – to state the features of education loans – to state the features of personal loans – to state the features of auto/ vehicle loans – to teach the trainees how to sell loans – to test the trainees on the important modules of the course – to state the features of the gold as a value product – to list the</p>	Yes

			<p>features of a demat account - to list the features of a trading account - to list the different types of cards - to list the different proprietary companies of cards - to state the features of debit cards- to differentiate between ATM cards and debit cards - to state the components of credit cards and their scoring - to state the features of different types of credit cards - to explain the stages in the transaction cycle of credit cards - to explain the trade cycle - to state the different types of funds - to state the features of the different types of funds - to measure performance of mutual funds using tools - to calculate net asset value - to differentiate between dividend and growth - to test the trainees on the important conceptual modules of the course - to list the different traditional insurance plans - to explain the features of each - to list the different ULIPs - to explain the features of each type of the ULIP - to explain the concept of riders - to list the different general insurance products - to explain the features of each - to list the different</p>	
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				health insurance products – to explain the features of each – to test the trainees on the important modules of the course	
3	Latest technology in banking and its features	9	12	To list the different products of SME banking – to explain the different products – to state the features of mobile banking – to state the features of internet banking – to state the features of phone banking – to explain how core banking works – to explain centralized processing – to explain how ATMs work.	Yes
4	Understand the any money laundering concepts .	9	12	To explain the implications of KYC – to list the different types of risk – to explain importance of Ops Risk in their Day-to-day functions – to explain the Basel –II norms – To state the dos and don'ts of cyber security during internet banking	Yes
5	Case studies and frauds involved in banking	9	12		Yes
	Total	45	60		

Total Programme Duration: 45 Theory Hrs + 90 Practical training hrs =105 hrs

OJT Period: 30days Total Hrs: 135hrs

References:

1. Banking Theory & Practices: Dr. P. K. Srivatsava, Himalaya Publishers.
2. Banking Theory & Practices: K.E. Shekar, Vikas Publications.
3. Management of Banking & Financial Services; Padmalatha Suresh, Pearson.
4. Fundamentals of International Banking: Rup Narayan Bose, Trinity Publishers

FINANCIAL ADVISOR IN GENERAL INSURANCE

Paper: 208
HPW: 6 (2T +4P)

Max. Marks: 100
Time: 3 Hrs.

OBJECTIVE:

At the end of the syllabus candidate will able to demonstrate knowledge and understanding of General Insurance Products with their detail knowledge and their Premium calculations. This course aimed at training candidates for the job of "Financial Advisor in General Insurance" in the Insurance Sector and aims at building the following key competencies amongst the learner –

<ul style="list-style-type: none"> Introduction of General Insurance, Basic Principles of Insurance. 	<ul style="list-style-type: none"> Filling up proposal forms, Types of five policies etc.
<ul style="list-style-type: none"> Actual calculation of Premium, Preparation of endorsements and renewals, Drafting of fire policies, Preparation of claims, scrutiny of fire, losses etc 	<ul style="list-style-type: none"> Read and observe clauses of various Marine Policies.
<ul style="list-style-type: none"> Preparation of claims amount relating to marine losses. 	<ul style="list-style-type: none"> Preparation of proposal forms, cover notes, Policy forms of Motor Insurance.
<ul style="list-style-type: none"> Gather practical experience of classifying various risks and their coverage. 	<ul style="list-style-type: none"> Calculate premium on certain proposals of Motor insurance
<ul style="list-style-type: none"> Ascertain claim amount of Motor Losses. 	<ul style="list-style-type: none"> Similarly gather practical experience in connection with Accident Insurance, Cattle Insurance, Crop Insurance, health Insurance etc.

The Training candidate should follow:

3. The Performance Criteria (PC)
 4. Knowledge and Understanding (K)
- C. Organizational Knowledge (KA)
D. Technical Knowledge (KB)

Skills (S) Core Skills/Generic Skills:

2. Reading & Writing Skills and

2. Professional Skills

Total Marks: 100

Total Number of Credits: 6

Units	Topic\Units	Theory Duration	Practical Duration	Key Learning Outcome	NOS Aligned
1	<u>INTRODUCT ION TO GENERAL INSURANCE AND ITS TYPES</u>	6	14	Meaning and Definition of General Insurance, Advantages and Functions of General	Yes

				Insurance, Features and Objectives of General Insurance Business Nationalization Act (1972), Establishment of GIC of India, GIC Sources of Funds.	
2	<u>FIRE INSURANCE AND MOTOR INSURANCE</u> Understand the General Insurance Products i.e Fire and Motor Insurance	6	15	<u>Fire Insurance:</u> Basic Principles of Fire Insurance, Scope and Significance of Fire Insurance, Proposals and Acceptance, Types of Fire Insurance Policies, Premium Calculations, Fire Prevention, Fire Extinguishment Systems, Documentation Procedure, Receipts/Cover Note, Policy Drafting, Endorsements and Renewals, Claims Settlement. <u>Motor Insurance:</u> Basic Principles of Motor Insurance, Scope and Significance of Motor Insurance in India, Proposal Forms and Cover Note, Policy Forms, Certificate of Insurance,	Yes

				Classification of Risks and Its Coverage, Extra benefits and Rebates, Methods of Premium Calculations, Claim Settlement- Claims Documents.	
3	<u>MARINE INSURANCE</u> Detail knowledge about marine insurance	7	15	Evolution and Need for Marine Insurance, Principles of Marine Insurance, Scope of Marine Insurance in India, Proposal form and Cover note, Types of Marine Insurance Policies, Cargo and Hull Insurance, Institute Clause of Marine Insurance, Marine Losses, Claims Settlement, Duration of cover, Termination of Contract, Tariff Advisory Council, Multi Transit Policy.	Yes
4	<u>HEALTH INSURANCE</u> Detail knowledge about Health Insurance	7	15	Evolution and Growth of Health Insurance in India, Health Insurance Products in India, Hospitalization Indemnity Product, Personal Accident Products, Critical Illness Product, Disease Management covers, Outpatient Covers, Investment Products	Yes

				in Health Insurance and Health Savings Components, Products for Senior Citizens, Micro Insurance Products, Group Health Insurance, International Coverage Products.	
5	<u>ACCIDENT AND LIABILITY INSURANCE</u>	6	14	Principles of Accident Insurance and Liability Insurance, Physical and Moral Hazards, Proposal Forms, Policy Forms, Classification of Risks, Endorsements, Methods of Rating, Extra benefits, Contingent Liability, Indemnity, Claim Settlement, Reinsurance.	Yes
	Total	32	73		

Total Programme Duration: 22 Theory Hours+53 Practical Training Hours=105Hours

OJT Period: 30 Days Total Hours: 135 Hours

Reference Books :-

17. Life and health insurance handbook— Davis W. Gregg
18. Elements of Banking and Insurance - Sethi Jyotsna and Bhatia Nishwan, PHI
19. Principles and Practice Of Insurance - P. Periasami, Himalaya Publishing House.
20. Banking and Insurance: Principles & Practices - Neelam C. Gulati, Excel Books.
21. Principles & practice of Insurance - Dr.A.Murthy , Margham Publications.