

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

B.VOC. Banking and Insurance CURRICULUM

III Semester

General Education component: 12/ semester

SECOND YEAR SEMESTER -III		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 301	Financial Accounting ✓ <i>FIN Acc</i>	SEC-1	1 3	4	3	80	30 min	20	100
B.VB 302	Skills in English-III ✓	CC-1C	4 -	4	2	40	30 min	10	50
B.VB 303	Practical Hindi-III ✓	CC-2C	4 -	4	2	40	30 min	10	50
	Total no of Credits			12		160			200

Skill Component Credits:

Theory = 6 credits

SECOND YEAR SEMESTER -III		Semester End Exam			Exam				
Code	Course Title	Course Type	HPW Th Pr	Credits	Duration in Hrs	Marks	Exam Duration	Marks	Total
B.VB 304	Information Technology in Banking and Insurance ✓	DSC - 1C	4 -	3	2	40	30 min	10	50
B.VB 305	Customer Relationship Management in Banking and Insurance ✓	DSC - 2C	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**

SECOND YEAR SEMESTER -III (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 306	Small and Medium Enterprise Officer Skill Paper -1	DSC - 3C	2	4	6	3	60	30 min	30	10	40	100			
B.VB 307	Bancassurance Operator Skill Paper -2	DSC - 4C	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**

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

**Skill Component Credits:**

**Practical = 12 credits**

SECOND YEAR SEMESTER -IV (JOB ROLES)		Course Type		Semester End Exam		Continuous Internal Evaluation					
Code	Course Title	HPW	Credits	Duration in Hrs	Marks	To Be Conducted by Sector Skill Council/Industry Experts	Exam Duration	Practical	Seminar	Marks	Total
B.VB 406	Loan Approval Officer	2	4	3	60		30 min	30	10	40	100
B.VB 407	Insurance Legal Representative / Officer	2	4	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 III Paper Code - 304**  
**Information Technology in Banking and Insurance**  
**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)**

**X. Choose the Correct Answer**

1. \_\_\_\_\_ [ ]  
i. \_\_\_\_\_ c.  
j. \_\_\_\_\_ d.
2. \_\_\_\_\_ [ ]  
o. \_\_\_\_\_ c.  
p. \_\_\_\_\_ d.
3. \_\_\_\_\_ [ ]  
o. \_\_\_\_\_ c.  
p. \_\_\_\_\_ d.
4. \_\_\_\_\_ [ ]  
o. \_\_\_\_\_ c.  
p. \_\_\_\_\_ d.
5. \_\_\_\_\_ [ ]  
o. \_\_\_\_\_ c.  
p. \_\_\_\_\_ d.

**Section – C**

**XI. Answer the following Questions**

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

1Q.

2Q.



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### B.Voc Banking and Insurance

Semester III Paper Code - 305

Customer Relationship Management in Banking and Insurance

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)

#### VIII. Choose the Correct Answer

1. \_\_\_\_\_ [ ]  
g. c.  
h. d.
2. \_\_\_\_\_ [ ]  
m. c.  
n. d.
3. \_\_\_\_\_ [ ]  
m. c.  
n. d.
4. \_\_\_\_\_ [ ]  
m. c.  
n. d.
5. \_\_\_\_\_ [ ]  
m. c.  
n. d.

#### Section – C

#### IX. Answer the following Questions

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

1Q.

2Q.



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**B.Voc. (Banking and Insurance)**  
**Semester III Paper Code - 304**  
**Information Technology in Banking and 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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**Semester III Paper Code - 305**  
**Customer Relationship Management in Banking and 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 III Paper Code - 306**  
**Small and Medium Enterprise Officer**  
**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 III Paper Code - 307**  
**Bancassurance Operator**  
**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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### B.Voc Banking and Insurance

Semester IV Paper Code - 404

Legal and Regulatory Aspects of Banking and Insurance

INTERNAL EXAM

MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

#### Section - A

#### X. Fill in the Blank

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

16. \_\_\_\_\_  
17. \_\_\_\_\_  
18. \_\_\_\_\_  
19. \_\_\_\_\_  
20. \_\_\_\_\_

#### Section - B

#### XI. Choose the Correct Answer

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

16. \_\_\_\_\_ [ ]  
a. \_\_\_\_\_ c. \_\_\_\_\_  
b. \_\_\_\_\_ d. \_\_\_\_\_
17. \_\_\_\_\_ [ ]  
s. \_\_\_\_\_ c. \_\_\_\_\_  
t. \_\_\_\_\_ d. \_\_\_\_\_
18. \_\_\_\_\_ [ ]  
s. \_\_\_\_\_ c. \_\_\_\_\_  
t. \_\_\_\_\_ d. \_\_\_\_\_
19. \_\_\_\_\_ [ ]  
s. \_\_\_\_\_ c. \_\_\_\_\_  
t. \_\_\_\_\_ d. \_\_\_\_\_
20. \_\_\_\_\_ [ ]  
s. \_\_\_\_\_ c. \_\_\_\_\_  
t. \_\_\_\_\_ d. \_\_\_\_\_

#### Section - C

#### XII. Answer the following Questions

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

1Q.

2Q.



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### B.Voc Banking and Insurance

Semester IV Paper Code - 405

Human Resource Management in Banking and Insurance Sectors

INTERNAL EXAM

MODEL QUESTION PAPER

Time: 1/2 Hour

Max. Marks: 10

#### Section – A

#### XIII. Fill in the Blank

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

21. \_\_\_\_\_  
22. \_\_\_\_\_  
23. \_\_\_\_\_  
24. \_\_\_\_\_  
25. \_\_\_\_\_

#### Section – B

#### XIV. Choose the Correct Answer

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

21. \_\_\_\_\_ [ ]  
a. \_\_\_\_\_ c. \_\_\_\_\_  
b. \_\_\_\_\_ d. \_\_\_\_\_  
22. \_\_\_\_\_ [ ]  
u. \_\_\_\_\_ c. \_\_\_\_\_  
v. \_\_\_\_\_ d. \_\_\_\_\_  
23. \_\_\_\_\_ [ ]  
u. \_\_\_\_\_ c. \_\_\_\_\_  
v. \_\_\_\_\_ d. \_\_\_\_\_  
24. \_\_\_\_\_ [ ]  
u. \_\_\_\_\_ c. \_\_\_\_\_  
v. \_\_\_\_\_ d. \_\_\_\_\_  
25. \_\_\_\_\_ [ ]  
u. \_\_\_\_\_ c. \_\_\_\_\_  
v. \_\_\_\_\_ d. \_\_\_\_\_

#### Section – C

#### XV. Answer the following Questions

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

1Q.

2Q.



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**B.Voc. (Banking and Insurance)**  
**Semester IV Paper Code - 404**  
**Legal and Regulatory Aspects of Banking and 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 IV Paper Code - 405**  
**Human Resource Management in Banking and Insurance Sectors**  
**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

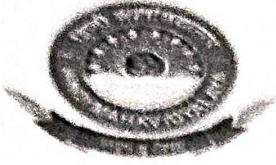
b)

V. a)

OR

b)

OR



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**B.Voc. (Banking and Insurance)**  
**Semester IV Paper Code - 406**  
**Loan Approval Officer**  
**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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**B.Voc. (Banking and Insurance)**

**Semester IV Paper Code - 407**

**Insurance Legal Representative**

**Model Question Paper**

**End Semester**

**Time: 3 Hours**

**Max. Marks: 60**

**(5 \* 4 = 20 Marks)**

**Answer all the questions**

**Section - A**

- 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)

# HINDI MAHAVIDYALAYA

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## DEPARTMENT OF COMMERCE

(B.Vocational)

Syllabus – Banking & Insurance

II<sup>nd</sup> YEAR SEMESTER - III

2017-18



## FINANCIAL ACCOUNTING

Paper: 301

Max. Marks: 50

PPW: 4 (1T +3P)

Time: 2 Hrs.

*Objective: to acquire conceptual knowledge of basics of accounting and preparation of final accounts of various entities including that of Banking and Insurance companies.*

### **UNIT-I: ACCOUNTING PROCESS:**

Financial Accounting: Introduction – Definition – Evolution – Functions-Advantages and Limitations –Users of Accounting Information- Branches of Accounting – Accounting Principles: Concepts and Conventions- Accounting Standards– Meaning – Importance – List of Accounting Standards issued by ASB - Accounting System- Types of Accounts – Accounting Cycle- Journal- Ledger and Trial Balance – Subsidiary Books and Types - Purchases Book - Purchases Returns Book - Sales Book - - Sales Returns Book - Bills Receivable Book - Bills Payable Book + Cash Book - Single Column, Two Column, Three Column and Petty Cash Book - Journal Proper.(Including problems).

### **UNIT II : BANK RECONCILIATION STATEMENT AND BILLS OF EXCHANGE:**

Bank Reconciliation Statement: Meaning – Need - Reasons for differences between cash book and pass book balances –Favourable and over draft balances – Ascertainment of correct cash book balance (Amended Cash Book) - Preparation of Bank Reconciliation Statement. Bills of Exchange - Definition- Distinction between Promissory note and Bills of exchange-Accounting treatment of Trade bills: Books of Drawer and Acceptor- Honour and Dishonour of Bills- Renewal of bills- Retiring of bills under rebate- Accommodation bills.(including problems)

### **UNIT III : DEPRECIATION PROVISION AND RESERVE:**

Depreciation Provision and Reserve; Concept of depreciation: Causes of depreciation; Depreciation, depletion, amortization and Dilapidation, Depreciation accounting; Method of recording Depreciation; Methods of providing depreciation, Depreciation of different assets; Depreciation of replacement cost; Depreciation policy, as per Accounting Standard: 4 ; Depreciation accounting; Provisions and reserves.

### **UNIT IV : CONSIGNMENT AND JOINT VENTURE:**

Consignment – Meaning – Features– Proforma invoice - Account sales – Del credere commission- Accounting treatment in the books of the consignor and the consignee - Valuation of consignment stock –Treatment of Normal and abnormal Loss - Invoice of goods at a price higher than the cost price Joint Venture Accounts- Joint Venture – Meaning – Features-Difference between Joint Venture and Consignment- Accounting Procedure- Methods of Keeping Records for Joint Venture Accounts-Method of Recording in co-ventures books-Separate Set of Books Method- Joint Bank Account-Memorandum Joint Venture Account (including problems).

## **INFORMATION TECHNOLOGY IN BANKING AND INSURANCE**

**Paper: 304**

**Max. Marks: 50**

**PPW: 4T**

**Time: 2 Hrs.**

***Objective:*** To explain the concepts of information systems and reporting to management and acquaint with the application of internet in banking and insurance operations.

### **UNIT I: INFORMATION SYSTEM:**

Information Systems (IS) - Types of IS - IS for operations and decision making - Transaction Processing Systems- Management Information Reporting System - Decision Support System (DSS) and Artificial Intelligence (AI).

### **UNIT II: MANAGING INFORMATION TECHNOLOGY:**

Managing Information Technology - IS architecture and management - Centralized, Decentralized and Distributed – Electronic Data Interchange (EDI), IS controls - Societal challenges of Information technology.

### **UNIT III: COMPUTERIZATION IN BANKS :**

Computerization in Banks - Data Communication and Communication products - Computer Networks - including Integrated Service Digital Network, Remote Access Server - Network Components - WAN Communication Environment - including Information Super Highway - Information System Planning - Information System Analysis and Design - Information System selection and Procurement - Information System Implementation and Management - Global Networks : ARPANET, NFSNET, INTERNET, USENET NEWS, RTGS, SFMS, SEFT, PDO / NDS / SSS / CFMS - Plastic Wallet Technology - E-commerce - Public Key Infrastructure - Technology Policy Guidelines in India Technology - Up gradation in Banking Sector.

### **UNIT IV: SECURITY IN E-BANKING :**

Security in E-Banking: Computer System Security Concerns - Physical Security Environment - Hardware Security Environment - Logical Security Environment - Network Security Environment - Disaster Recovery and Business Continuity - Fault Tolerant Systems - Network Trouble Shooting - Overview of Computer Viruses, Detection and Prevention - Anti Virus Policies - Information System Security Policy - System Audit Frame Work - System Audit Administration and System Controls - Computer Crime Management.

### **UNIT V: IT APPLICATIONS IN UNDERWRITING :**

IT Applications in Underwriting: Challenging Market Conditions – Conceptual I.T. System Architecture – I. T. System Services – Need for Speed, Flexibility & Functionality - Individualization of Services and Policies – Important Business Concerns – Customer

## **UNIT V : BANKING COMPANIES AND INSURANCE COMPANIES:**

Accounts of Banking Companies : Books and Registers maintained – Slip system of posting – Rebate on Bills Discounted – Non-Performing Assets – Legal Provisions relating to final accounts - Final Accounts. (including problems). Accounts of Insurance Companies and Insurance Claims : Introduction – Formats-Revenue Account–Net Revenue Account - Balance Sheet - Valuation Balance Sheet – Net Surplus – General Insurance - Preparation of final accounts with special reference to Fire and Marine Insurance - Insurance claims-Meaning – Loss of Stock and Assets – Average Clause – Treatment of Abnormal Loss - Loss of Profit. (including problems)

### **References:**

1. Accounting and finance for bankers - By Indian Institute of Banking & Finance – Macmillan Publication
2. Advanced Accountancy – Arulanandam, Himalaya publishers
3. Accountancy: Haneef and Mukherjee, Tata McGraw Hill Co.
4. Principles and Practice of Accounting: R.L. Gupta & V.K. Gupta, Sultan Chand & Sons.
5. Accountancy–I: Tulasian, Tata McGraw Hill Co.
6. Accountancy–I: S.P. Jain & K.L Narang, Kalyani.
7. Advanced Accountancy-I: S.N.Maheshwari&V.L.Maheswari, Vikas.

Relationship Management – Technology & Underwriting – Consistency & Speed, Business Process Automation, Managing Underwriting Workflow, Rules Engines – Case Management – Web –based Technologies – Benefits of Technology-based Underwriting - Processing Information for Reinsurance Decisions - Information Technology Application in Fire Insurance Rating & Underwriting: Background – Data Quality – MIS – Segmentation – Risk Management – Reinsurance.

### **References:**

1. James A O'Brien, "Management Information Systems", Tata McGraw Hill, 4<sup>th</sup> Edition, 1999.
2. Waman S Jawadekar , "Management Information System Text and cases", Third Editions, Tata McGraw-Hill, 2007.
3. Design, Development & Implementation of Information System, Macmillan Publishers India Ltd
4. Security in Electronic Banking, Macmillan Publishers India Ltd.
5. Kaptan S S & Choubey N S., "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi, 2003
6. Banking Technology - Indian Institute of Bankers Publication.

Paper: 305

PPW: 4T

BANKING AND INSURANCE

Max. Marks: 50

Time: 2 Hrs.

**UNIT I: Introduction to CRM**

Definition of CRM - Emergence of CRM • CRM process framework • CRM purpose → Relation Parities → CRM programs Effects of liberalization Effects of liberalization on CRM • Knowledge management • Winning markets through effective CRM.

**UNIT II: Technological tools for CRM:**

- a. Data mining for CRM b. Changing patterns of E-CRM c. Framework d. E-CRM deriving values e. Implementing technology based CRM systems.

**UNIT III: Implementing CRM:**

- a. Optional allocation rules for CRM b. Measuring the effectiveness of relationship marketing c. Past Present and Future of CRM d. Characteristics of a good customer satisfaction survey e. Contact Management f. Organizing for CRM.

**UNIT IV: Relationship management in business to business (B2B) commerce:**

Building consumer loyalty business to business commerce • Cross border B2B relationship with intermediaries • Relationship marketing for creating value in business market • Managing relationships in supply chains of the 21st century.

**UNIT V: CRM Strategies and services:**

Relationship marketing strategies and customer perceived service quality • Organizing for relationship managements • Strengthening relationships that lead towards increased business CPA firms • Winning strategies and processes for effective CRM in Banking

- Status of CRM in india • Benefits of implementing a CRM system • CRM in customer service •

## Reference Books

- Alok Kumar Rai, "Customer Relationship Management – Concepts and Cases", PHI Learning Private Ltd, New Delhi
- Berry, Leonard L. (1995), "Relationship marketing of services – competing through quality", free press, New York
- Berson, A and S J Smith, K Thearling (1999), "Building Data Mining Applications for CRM", McGraw-Hill, New York.
- Chaturvedi, Kapil and Amit Bhatia (2001), "e-CRM: Deriving value of customer relationship", CRM: Emerging Concepts, tools and Application, in J N Sheth, A Parvatiyar and G.Shaines (eds.), TMH, New Delhi, P. 120
- McKenna, Regis (1991), "Relationship Marketing: Successful Strategies for the Age of the Customer", Addison-Wesley, New York.
- MadhaviGarikaparthi, " E-CRM – Concepts and Cases" , The ICFAI University Press.  
Graham Roberts , Phelp

**Small and Medium Enterprise Officer (SME Officer)**

**Paper: 306**

**Max. Marks: 100**

**PPW: 6 (2T +4P)**

**Time: 3 Hrs.**

The job role of a Small and Medium Enterprise Officer (SME Officer) are in charge of handling, maintaining and building relationships with SME customers. They support customers with transactions, process their applications, monitor their accounts and advice customers when required.

SME officers handle, build and maintain relationships with SME customers and also process their applications.

Personal Attributes: The individual is required to have strong business knowledge and analytical skills. He must have good interpersonal skills and be able to perform multiple tasks accurately within fixed timelines.

**Total Marks: 100**  
**Total Number of Credits: 6**

<b>Units</b>	<b>Topic\Units</b>	<b>Theory Duration</b>	<b>Practical Duration</b>	<b>Key learning Outcome</b>	<b>NOS Aligned</b>
1	Understanding the market and the industry	9	12	Conduct survey/research to identify current trends and potential for SME lending in allocated area of operation - Determine possible sectors (Eg. auto, textiles,etc.) that are dominant in the geographical area allocated - Assess the key market characteristics for respective potential sectors. Eg. Market structure, key players, etc. - Understand basic requirements and business characteristics for these businesses in the potential sectors (Eg. Capital Investment requirements, scope of	Yes

				the business, sustainability of the business, etc.)	
2	<b>Sourcing new customers</b>	9	12	Create awareness about types and features of SME products and support offered by the bank to meet the requirements of businesses - Arrange campaign activities and presentations to market SME products in potential places like industrial areas. - Build/ Provide support in building relationship with prospective customers and advice prospective customers on appropriate SME products and its advantages - Use referrals from existing customers to meet prospective customers - Undertake field visits to customer's factory/office to understand the technicalities of the business - Conduct meetings with various departments of the business, if required and understand the processes	Yes
3	<b>Interaction with prospective customers &amp; General/Administrative</b>	9	12	Formulate a detailed understanding of the business model of the prospective customer- analyze the financial statements and ratios to understand key	Yes



				<p>financial/business trends. - Interact with customer to map their needs of customer with appropriate SME product - Understand key factors that impact the technical and economic aspects of the business and undertake a feasibility study - Maintain relationship with SME related Government organizations, associations and related departments for business development purposes - Prepare reports on status of prospective customers and level of interaction - . Adhere to scheduled targets for sourcing clients - Prepare a report analyzing accounts/business model of the prospective customers' business.</p>	
4	<p><b>Organizational Context</b> (Knowledge of the company / organization and its processes) &amp; <b>Technical Knowledge</b></p>	9	12	<p>Types of SME products and services offered by the bank - Organizational procedure for introducing a prospective customer to the bank/superiors and handling of any special customer requirements. - Credit risk and regulatory guidelines outlined by the organization relevant to SMEs such as sectors to</p>	Yes

			<p>avoid, types of businesses to scrutinize - Methods for carrying out secondary research to develop market insights, if required - Methods to operate the sales tool/ software, if applicable - Methods to use campaign material provided by organization - Roles and responsibilities of all individuals/teams involved in the sourcing process - Customer profiling concepts such as income stability, age, dependent status, revenue streams etc. - Techniques and methods suggested by the organization for approaching prospective customers - Quality standards set by organization for sourcing process - IT processes and operational procedure for information systems used in the organization - Administrative and clerical procedures and systems such as word processing, managing files, records, and other office rocedures - Nature and types of various SME loans and their terms of services and conditions - Basic economic principles,</p>	
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				<p>understanding of various industry and markets, reporting of financial data - Methods to gain subject knowledge of the product before meeting the prospective customer in order to understand business - Methods to interpret financial reports and understand market trends. - Techniques used to conduct market analysis and research - Risks and assumptions involved in interpretation of financial information. - Basic computer and IT skills to conduct research or use the research tool, if applicable.</p>	
5	Understand Core Skills/ Generic Skills/ Professional Skills	9	12	<p><b>Writing Skills</b></p> <p>The user/ individual on the job needs to know and understand how to:</p> <p>Fill forms, label documents in clear manner - Prepare concise reports and summary of proposal documents for review</p> <p><b>Reading Skills</b></p> <p>Write sentences, paragraphs in work related documents, if required - Understand organizational and industry related</p>	Yes

				<p>regulations and guideline - Understand news articles, reports and other secondary information acquired</p> <p><b>Oral Communication (Listening and Speaking skills)</b></p> <p><b>Core Skills/ Generic Skills</b></p> <p>Listen to instructions and feedback from superiors and other departments, taking time to understand the points made and asking relevant questions to complete the application/proposal process effectively - Communicating in a clear and precise manner with others when receiving inputs or presenting the proposal</p> <p><b>Decision Making</b></p> <p>Decide what documents are necessary for applications and plan obtain/compile them accordingly - Make clear, logical decisions when interacting with prospective customers</p> <p><b>Organizational Skills</b></p> <p>Plan method and timeline for conducting research prior to meeting</p>	
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with prospective customers - Plan schedule for meeting prospective customers according to targets set by superiors.

**Problem Solving**

Address problems arising due to technical issues or administration related issues and escalate those issues beyond one's role

**Analytical Thinking**

Analyze trends from industry reports, financial projections, news articles. - To assess financial status based on the relationship & work with client to establish long term goals

**Critical Thinking**

Consistently obtain feedback and improve performance - Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines

**Motivation**

Be self motivated to deliver results set by the organization and respective superiors. - Motivate peers and

				subordinates to complete tasks ahead of schedule - Take charge and maintain accountability for tasks completed.	
	Total	45	60		

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

**OJT Period: 30days Total Hrs: 135hrs**

**Reference Books:-**

1. Management of Banking & Financial Services; Padmalatha Suresh, Pearson.
2. Modern Banking: D. Muralidharan, PHI.
3. Banking: N.T. Somashekar, New Age International Publishers.
4. Modern Commercial Banking: H.R. Machiraju, New Age International Publishers

## BANCASSURANCE OPERATOR

Paper: 307

Max. Marks: 100

PPW: 4 (2T +4P)

Time: 3 Hrs.

With the opening of an insurance sector and with so many players entering in the Indian insurance industry, it is required by the insurance companies to come up with the creative products, create more consumer awareness about their products and offer them at a competitive price. New entrants in the insurance sector had no difficulty in matching their products with the customer's needs and offering them at a price acceptable to the customer.

So the insurance industry had decided to distribute their insurance products through banks. Hence, Banks are one of the distribution channel for an insurance industry.

### OBJECTIVE:

At the end of the syllabus candidate will able to demonstrate knowledge and understanding of:

- The main elements of financial services and Role of Bancassurance in insurance industry.
- The main insurance products.
- Savings and Investment Products.
- Retirement Planning Products.
- What constitutes good and ethical Client practice.

This course aimed at training candidates for the job of Bancassurance operators in the Insurance Sector and aims at building the following key competencies amongst the learner –

<ul style="list-style-type: none"><li>• Understanding the customers requirement</li></ul>	<ul style="list-style-type: none"><li>• General awareness about the markets</li></ul>
<ul style="list-style-type: none"><li>• Needs to have good relationship including good rapport with his/her existing and prospective clients</li></ul>	<ul style="list-style-type: none"><li>• Must know English language and also the Regional language to communicate easily with the customers</li></ul>
<ul style="list-style-type: none"><li>• Marketing strategies needs to be drawn and re-drawn from time to time, keeping in mind the customer preferences.</li></ul>	<ul style="list-style-type: none"><li>• It is crucial that new products shall be well integrated in to the existing range in order to avoid the proportion of bank savings</li></ul>
<ul style="list-style-type: none"><li>• Business Development tactics needs to be pursued aggressively</li></ul>	<ul style="list-style-type: none"><li>• The sales person needs to be comfortable and selling process must be quick</li></ul>
<ul style="list-style-type: none"><li>• They have to ensured that insurance products are perceived as complementing rather than competing with basic bank products</li></ul>	<ul style="list-style-type: none"><li>• The products sold by bancassurance operators need to be well positioned and integrated in to the range of banking products</li></ul>

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**

<b>Units</b>	<b>Topic\Units</b>	<b>Theory Duration</b>	<b>Practical Duration</b>	<b>Key Learning Outcome</b>	<b>NOS Aligned</b>
1	<p><b><u>Introduction to Bancassurance</u></b>            Know the main elements of Financial services and insurance industry as it relates to the Bancassurance sector.</p>	6	14	1. Meaning, Definition and History of Bancassurance, Its Role, Objectives, Advantages and Disadvantages. 2. Basic purpose of Financial Services and the Role of the Financial Services industry in the economy. 3. Basic structure of Financial services/Insurance market and main types of Organization. Distribution Channels used for Financial services & Insurance services including E-Commerce.	Yes
2	<p><b><u>Understand the main Insurance Products</u></b></p>	6	15	1. Know the main personal and Financial details that give rise to a claims protection requirements. 2. Main features and benefits of Life Assurance and	Yes



				<p>Health Protection Products which effects their suitability for a claim.</p> <p>3. Understand how the Tax Treatment of Life Assurance and Health Protection Products effects their suitability for a Client.</p> <p>4. Know in outline the main Features and Benefits of Personal Accident and Travel Insurance, main features of Mortgages and Death Protection Policies, main Features of Household Insurance, main Features of Motor Insurance.</p>	
3	<b><u>Savings and Investment Products</u></b>	7	15	<p>1. Know the Factors on which a Client Savings and Investment requirements depend (Disposable Income, Assets, Attitude to Risk, Potential Future Liabilities and Ethical Preferences), main Features of Risks and Returns of the main Asset classes(Cash, Bonds, Equities, Property), main Features of</p>	Yes

<p><u>Understand Retirement Planning Products.</u></p>				<p>Risks and Returns of the Savings and Investment Products which affects their suitability for a Client.</p> <p>2. Understand broadly how the Tax Treatment of Savings &amp; Investment Products effects their suitability for a Client, Relationship between Clients Risk Tolerance and Level of Return &amp; How different types of Risks impact on Savings &amp; Investment Products, Importance of an Emergency Fund and Sensible Debt Management.</p> <p>Know the factors on which a client's retirement needs may depend (age, income, dependants, previous and current arrangements, state provision, non-pension assets); Know the main features and benefits of pension products and annuities which affect their suitability for a client; Know the circumstances in which there is a need for annuities and pension advice; Understand how inflation, deflation</p>	
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				and other economic factors affect pension schemes and annuities; Understand how changes in interest rates affect the future value of pension schemes and annuities.	
4	<b><u>Understand the importance of the Client</u></b> <b><u>Fact find and how to identify the Clients needs:</u></b>	7	15	Know the typical content of a fact find and how to use one, Know how to make recommendations based on the information collected, Know the seven typical life stages of a client and Understand the requirements and constraints at each of the life stages; Understand how the following factors affect the life stages for individual's age, marital and employment status, state of health, ethical preferences, divorce, separation and bereavement; Know the four main steps in identifying client's real financial needs: the client's perceived and real needs, the client's current and future needs, quantifying the client's needs and prioritising the client's needs; Be able to apply basic financial planning criteria to the information collected about a	Yes

				<p>client in order to identify, quantify and prioritise a client's financial needs; Be able to apply features of different types of product to the client's needs and understand the role of the bancassurer in recommending suitable products by which the client can achieve his or her financial objectives.</p>	
5	<p><b><u>Understand what constitutes good and ethical client practice</u></b></p>	6	14	<p>Know that the advisor has a duty, at all stages of the sales process, to ensure that the client understands fully all the implications of accepting the recommendation, including any inherent risks; Know what an advisor must do when he or she doesn't have a product that properly meets the needs of a client; Know what steps the advisor must take when client's rejects the advisor's recommendation; Understand why it is unethical to advise a client to switch between the financial products of different providers, unless the switch is clearly in the best interests of the client; Understand the importance of recommending the</p>	Yes

				long term nature of a product to a client to avoid short term cancellations of policies; Understand the key elements of handling customer complaints effectively and the need for an effective complaint procedure; Describe a typical ethical code for financial advisors; Understand the outcomes that may result from behaving ethically and not behaving ethically.	
	<b>Total</b>	32	73		

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

**OJT Period: 30 Days Total Hours: 135 Hours**

**Reference Books :-**

1. Handbook of Insurance. George's Dionne, New York, Springer, 2013.
2. Insurance theory and Practice. Rob Thoyts, Routledge, 2010.
3. The Basics of Finance: An Introduction to Financial Markets, Business Finance and Portfolio Management, Frank Fabozzi, London, Wiley, 2010.
4. The Financial Times Guide to Investing. 3<sup>rd</sup> Edition, Glen Arnold, FT Prentice Hall, 2014.
5. Winning Client Trust, Chris Davies, London: Ecademy Press, 2011.

# 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**

**I<sup>st</sup> YEAR SEMESTER - IV**

**2016-17**

B.Voc IV Semester

**LEGAL & REGULATORY ASPECTS OF BANKING AND INSURANCE**

Paper: 404

Max. Marks: 50

PPW: 4T

Time: 2 Hrs.

**Objective:** to acquire basic knowledge of Legal and regulatory aspects of Banking and Insurance..

**UNIT – I: BANKING REGULATION AND COMPLIANCE:**

Provisions of RBI Act, 1934, Banking Regulation Act, 1949, Banking Companies (Acquisition and transfer of undertaking Act 1970 & 1980) - Government and RBI's Powers .

**UNIT – II: LEGAL ASPECTS OF BANKING OPERATIONS- I :**

Responsibility of paying / collecting banker Indemnities / guarantees - precautions and rights-laws relating to bill finance, LC and Deferred Payments - Laws relating to securities - valuation of securities - modes of charging securities - registration of firms / companies - creation of charge and satisfaction of charge.

Practicals : Formats of Letter of Credit, Indemnity and Guarantees .

**UNIT – III: LEGAL ASPECTS OF BANKING OPERATIONS – II :**

Law of Limitation - Provisions of Bankers Book Evidence Act - Special features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI) 2002. (a) The Consumer Protection Act, 1986, (b) Banking Ombudsman, (c) Lok Adalats (d) Lender's Liability Act.

Practicals: Formats of Ombudsman Complaint in Banking & Insurance and also Possession Cum Sale Notice of Bank's Mortgages under SARFAESI Act.

**UNIT – IV: LEGAL ASPECTS OF INSURANCE:**

Insurance Act 1938 – LIC Act 1956 – General insurance nationalization Act 1992 - IRDA Act 1999 – Motor vehicle Act 1988– Marine insurance Act 1963, Fire Insurance Act.

Practicals: Forms of Motor Vehicle , Fire and Marine Insurance.

**UNIT V: REGULATIONS ON CONDUCT OF INSURANCE BUSINESS:**

Policy Holders Rights of Assignment, Nomination and Transfer - Repudiation clause – Recommendations of Law clause - Protection of Policy Holders Interest - Grievance Redressal - Claim procedures for Life and General Insurance Policies.

Practicals : Claim procedures for Life and General Insurance Policies.

**References:**

1. Legal & Regulatory Aspects of Banking - By Indian Institute of Banking & Finance – Macmillan Publications.
2. Legal & Regulatory Aspects of Banking - N S Toor, Arundeeep Toor
3. Insurance Laws, Universal Law Pub. Delhi.
4. Law of Insurance by Avtar Singh, Eastern Book Co, Delhi.
5. Legal and Regulatory Aspects of Insurance, National Insurance Academy, Cengage Learning India.



## Loans Approval officer

Max. Marks: 100

Paper: 406

Time: 3 Hrs.

PPW: 6(2T+4P)

### **Objective:**

The job role of a Loan officer evaluate, authorize or recommend approval of loan applications for people and business. Their task include compiling the loan application file, performing checks, approving loans and submitting recommendations for loans beyond their limits for further processing.

Loan officers evaluate, authorize, or recommend approval of loan applications for people and businesses.

**Personal Attributes:** The individual is required to have numerical and analytical skills. He must be able to perform multiple tasks accurately within fixed timelines.

Each learning outcome begins with a cognitive skill that encompasses one of the following:

Knowledge	Knowledge based questions require the candidate to recall factual information. Typically questions may ask 'What', 'When' or 'Who'.
Understanding	To answer questions based on understanding, the candidate must be able to link pieces of information together in cause and effect relationships. Typically questions may ask 'Why'.
Apply	To answer application questions, the candidate must be able to apply their knowledge and/or understanding to a given set of circumstances. Questions set on a be able to apply learning outcome can test knowledge and/or understanding as well as application

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 2. Professional Skills

**Total Marks: 100**

**Total Number of Credits: 6**

Units	Topic/Units	Theory Duration	Practical Duration	Key learning Outcome	NOS Aligned
1	<b>Organizational Context</b>	10	12	Types of Loan products and services offered by	Yes

<p>(Knowledge of the company /organization and its processes)</p>		<p>organization - Types of documents and information required for a loan application from the client such as KYC (know your customer) documents and forms, photographs, attested certificates etc. - Organizational procedure for loan approval process. - Credit risk and regulatory guidelines outlined by the organization relevant to loans such as sectors to avoid, customer profiles to scrutinize. - Impact and Implications of not following risk compliance requirements. - Credit risk, financial and regulatory guidelines regarding loans outlined by the Central bank and relevant authorities. - Relevant legal knowledge- Value of stamp paper on which agreement is to be signed according to loan value, guarantor details mandated, verification of title etc. - Roles and responsibilities of all individuals/teams involved in the loan application process - Quality standards set by organization for loan approval process - IT processes and operational procedure for information systems used in the</p>	
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				<p>organization -Customer profiling concepts such as income stability, age, dependent status etc. - Escalation matrix for unresolved problems - Administrative and clerical procedures and systems such as word processing, managing files, records, and other office procedures.</p>	
2	Understanding the Technical Knowledge of organizational process.	9	12	<p>Nature and types of various loans and their terms of services and conditions - Basic economic principles , understanding of financial industry and markets, reporting of financial data. - Credit concepts and methods to assess credit worthiness. - Financial/Accounting concepts such as minimum interest rates, IRR, payment schedule norms, processing fee norms etc. - Techniques to identify red flags in application forms/documents - Laws, legal codes, court procedures, precedents, government regulations, executive orders, agency rules relevant to background and credit checks - Codes and labels used by organization for processing loans - Limits specified by organization for approving loans within officer's discretion</p>	Yes

				information system - Basic computer and IT skills to operating underwriting software/organization's.	
3	Understanding three Core Skills/  Generic Skills of organizational process.	11	12	SA.5 Listen to instructions and feedback from superiors and other departments, taking time to understand the points made and asking relevant questions to complete the loan appraisal process effectively SA.6 Communicating in a clear and precise manner with others when receiving inputs or presenting the loan appraisal	Yes
4	Understand Professional Skills of organizational process.	10	12	<b>Decision Making</b>  The user/individual on the job needs to know and understand how to: Decide what documents are necessary for loan applications and obtain/compile them accordingly - Make clear, logical decisions when compiling loan file.  <b>Plan and Organize</b>  Plan schedule for preparing loan files according to volume of applications and assigned timelines - Work with other colleagues to ensure speedy processing of all loan applications	Yes

				<p><b>Problem Solving</b></p> <p>Address problems arising due to technical issues or administration related issues and escalate those issues beyond one's role</p> <p><b>Analytical Thinking</b></p> <p>Analyze trends from industry reports, financial projections for policies, etc.- To assess financial status based on the relationship &amp; work with client to establish long term goals</p> <p><b>Critical Thinking</b></p> <p>Consistently obtain feedback and improve their performance - Exercise judgment in unforeseen situations which preserve company values and are in line with organizational guidelines</p>	
5	Case Studies & Dos and Don'ts	5	12	Case Studies and practice with Soft Skills - Dos and Don'ts based on Norms and codes	Yes
	Total	45	60		

**Total Programme Duration: 32 Theory Hrs + 73 Practical training hrs =105 hrs**

**OJT Period: 30days Total Hrs: 135hrs**

**Reference Books:-**

1. Management of Banking & Financial Services; Padmalatha Suresh, Pearson.
2. Modern Banking: D. Muralidharan, PHI.
3. Banking: N.T. Somashekar, New Age International Publishers.
4. Modern Commercial Banking: H.R. Machiraju, New Age International Publishers

INSURANCE LEGAL REPRESENTATIVE

Paper: 407

Max. Marks: 100

PPW:6(2T+4P)

Time: 3 Hrs.

**Objective:**

The job role of “Insurance Legal Representative” is to demonstrate a knowledge and understanding of the laws which form the background to the operation of insurance; demonstrate knowledge and understanding of the system within which these laws operate and are administered; apply knowledge and skills to practical situations.

This course aimed at training candidates for the job of “Insurance Legal Representative” in the Insurance Sector and aims at building the following key competencies amongst the learner

Understand the nature and sources of law and legal systems.	Understand the law of contract.
Understand the concept of legal personality.	Understand the law of agency and its application to insurance.
Understand the principles of the law of tort and the characteristics of the main torts	Understand the main principles governing the formation of insurance contracts

The Training candidate should follow:

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

Skills (S) Core Skills/ Generic Skills: 1. Reading & Writing Skills 2. Professional Skills

**Total Marks: 100**

**Total Number of Credits: 6**

Units	Topic\Units	Theory Duration	Practical Duration	Key learning Outcome	NOS Aligned
1	Understand the nature and sources of law and legal systems	6	14	Describe the classifications of law and the main branches of public and private law.  Describe the	Yes

Understand  
the concept  
of legal

characteristics of  
English law and the UK  
legal system.

Describe the  
development of  
common law and of  
equity.

Describe the two main  
sources of law:  
legislation and judicial  
precedent (case law).

Outline the minor  
sources of law.

Describe delegated  
legislation and statutory  
interpretation.

Describe the effect of  
supra-national  
legislation, such as  
European law, on  
national systems.

Describe the structure of  
the courts, the judiciary  
and the system of  
precedent.

Describe the elements of  
civil procedure and  
methods for the funding  
of litigation.

Describe the status and  
capacity of natural legal  
persons and  
corporations.

Describe the main types



	personality			<p>of corporation and their characteristics.</p> <p>Describe unincorporated associations and their characteristics.</p> <p>Describe the characteristics of partnerships, the Crown and trade unions.</p>	
2	Understand the principles of the law of tort and the characteristics of the main torts	6	15	<p>Describe the nature and classification of torts.</p> <p>Explain the law of negligence: duty of care, breach of duty and rules concerning damage, including liability for economic loss and psychiatric injury.</p> <p>Explain general characteristics of the other main torts: trespass, nuisance, the rule in Rylands v. Fletcher, breach of statutory duty and defamation.</p> <p>Explain the application of tort and liability law in the context of employers' liability, liability for defective products and liability for dangerous or defective premises.</p> <p>Explain the main defences, remedies and rules governing limitation of actions in</p>	Yes

	Understand the law of contract			<p>tort.</p> <p>Explain the nature of contractual liability and classification of contracts.</p> <p>Explain the rules governing the formation of a contract.</p> <p>Explain how contract terms are classified under the general law.</p> <p>Explain elements which affect the validity of contracts.</p> <p>Explain the circumstances in which a contract may be discharged.</p> <p>Explain remedies for breach of contract.</p> <p>Explain the doctrine of privity of contract and the effect of the Contracts (Rights of Third Parties) Act 1999.</p> <p>Explain the assignment of contractual rights and duties.</p> <p>Explain assignment in the context of insurance and apply this to problem situations.</p>	
3	Understand the law of agency and its application to	7	15	Explain the nature of agency and how an agency relationship can be created. Explain the	Yes

insurance

Understand the main principles governing the formation of insurance contracts

relationships between agents, principals and third parties. Explain the nature of an agent's rights, responsibilities, authority and duties. Explain the termination of agency and its effects. Explain how the principles of agency law apply to insurance.

Apply the principles of agency law to problem situations.

Explain how the general principles of contract law apply to insurance.

Explain the concept and nature of insurable interest.

Explain the application of the law on insurable interest to the main classes of insurance and apply the law to problem situations.

Explain potential reform of the law relating to insurable interest. Explain the doctrine of utmost good faith. Explain misrepresentation in the context of insurance and apply its principles to problem situations.

				<p>Explain the duty of disclosure in the context of insurance and apply its principles to problem situations.</p> <p>Explain the Breach of good faith by the insured or the insurer: consequences and remedies and apply this to problem situations.</p> <p>Explain the effect of the Financial Conduct Authority (FCA) Insurance Conduct of Business (ICOB) rules on the doctrine of utmost good faith and apply this to problem situations.</p> <p>Explain the main areas of reform implemented by the Consumer Insurance (Disclosure and Representations) Act 2012.</p>	
4	Understand how the terms of insurance contracts are classified and the effect of a breach of an insurance contract term by the insured and of other vitiating factors	7	15	<p>Explain the classification of insurance contract terms.</p> <p>Explain the nature of warranties, conditions and other insurance contract terms and apply the law on these to problem situations.</p> <p>Explain the effect of breach of warranty or condition and apply the law to problem</p>	Yes

				<p>situations.</p> <p>Explain the effect of the regulatory rules on the law of warranties and conditions and apply the rules to problem situations.</p> <p>Explain potential reform of the law of warranties and conditions.</p> <p>Explain void and illegal insurance contracts and apply the law to problem situations.</p> <p>Explain the distinction between joint and composite and apply the law to problem situations</p> <p>Describe the parties who can claim on or benefit from an insurance contract and apply the law to problem situations.</p> <p>Explain the rules governing notice and proof of loss and apply them to problem situations.</p> <p>Explain the principles governing the construction of insurance contracts and apply them to problem</p>	
	<p>Understand the main legal principles.</p>				

	governing the making of an insurance claim			<p>situations.</p> <p>Explain the doctrine of proximate cause.</p> <p>Explain the doctrine of proximate cause in the context of 'chains of events', concurrent causes and efforts to avoid or reduce loss and apply the law to problem situations.</p>	
5	Understand how losses are measured and how the principle of indemnity applies to insurance claims	6	14	<p>Explain the principle of indemnity.</p> <p>Explain the measure of indemnity in various classes of insurance and apply the law and practice to problem situations.</p> <p>Explain the factors which limit, reduce, extend or modify the principle of indemnity and apply the law and practice to problem situations.</p> <p>Explain the methods of providing indemnity and apply the law and practice to problem situations.</p> <p>Explain the doctrine of salvage and abandonment and apply the law and practice to problem situations.</p> <p>Explain the effect of</p>	Yes

Understand how the principles of subrogation and contribution apply to insurance claims

claim payments on policy cover and apply the law and practice to problem situations.

Explain the doctrine of subrogation as a corollary of principle of indemnity.

Explain the source of subrogation rights and apply the law to problem situations.

Explain abandonment and salvage and apply the law and practice to problem situations.

Explain how subrogation rights may be modified or denied and apply the law and practice to problem situations.

Explain the nature of double insurance and contribution and how contribution arises at common law.

Explain the operation of contribution at common law and the effect of common contribution conditions.

Explain methods of ascertaining the ratio of contribution.

Apply the principle of contribution to the main lines of insurance

				and to problem situations.	
				Explain the effect of market agreements on rights of contribution.	
	Total	32	73		

**Total Programme Duration: 32 Theory Hrs + 73 Practical training hrs =105 hrs**  
**OJT Period: 30days Total Hrs: 135hrs**

**Reference Books:-**

1. Company law. J Charlesworth et al. London: Sweet and Maxwell, 2011.
2. Public companies and equity finance. Alexis Mavrikakis. Guildford: College of Law, 2012.
3. Palmer's limited liability partnership law. 2nd ed. Geoffrey Morse (ed). London: Sweet and Maxwell, 2011.
4. Smith and Keenan's English law: text and cases. Charles Wild and Stuart Weinstein. 17th ed. Harlow, England: Pearson Education, 2013.
5. Business law. Denis Keenan and Sarah Riches. 8th ed. Harlow : Pearson Longman, 2007.
6. Essential law for your business: a practical guide to all legal and financial requirements. Patricia Clayton. 13th ed. London: Kogan Page, 2009.
7. Principles of European Insurance contract law: a model optional instrument. Mandeep Lakham, Helmut Heiss. Munich: Sellier European Law Publishers, 2011.\*
8. Insurance theory and practice. Rob Thoyts. Routledge, 2010.\*
9. Drafting insurance contracts: certainty, clarity, law and practice. Christopher Henley. London: Leadenhall press, 2010.



## Human Resource Management in Banking and Insurance

Paper: 405

Max. Marks: 50

PPW: 4T

Time: 2 Hrs.

### **Objectives:**

- To highlight the role of human resources in success of an enterprise.
- To understand various processes involved in increasing the value of human assets.
- To understand ways for maintaining high employees morale and sound human relations by sustaining and improving the various conditions and facilities.

### **Unit 1: Human Resource Management**

Nature, Scope, Objectives and Functions of HRM, Organization of HR Department, Concept of HRD, Role and Functions of HR Manager (in Banking and Insurance sector), Challenges before HR Manager, Personnel Manual

### **Unit 2: Human Resource Planning**

Definition of HRP, Process of HRP, Factors affecting HRP, HRIS  
Succession Planning – Meaning and Process  
Concept of Outsourcing  
Promotions and Transfers

### **Unit 3 : Operative Functions of HRM**

Recruitment- Meaning and Sources.  
Selection- Meaning, Process, Types of Selection Tests, Types of Interviews,  
Concept of Orientation and Placement  
Training and Development- Definition, Methods of T&D for Managers in Banks, Process /  
Procedure of Conducting Training Programmes, Requisites of a Sound Training Programme.

### **Unit 4 : Performance Appraisal**

Definition, Methods of Appraisal for Managers – Traditional and Modern, Process /  
Procedure of conducting Performance Appraisal, Advantages and Limitations of Appraisal  
**Compensation Management** – Definition, Components of Salary- Basic Salary, Incentives,  
Fringe Benefits, Perquisites, Allowances and other Non-Monetary Benefits, Concept of  
Salary Slip.

**Career Planning And Development** – Meaning, Process/ Procedure of Career Planning,  
Career Stages/ Career Life Cycle, Essentials to make Career Planning Successful.

### **Unit 5: Separation Function –**

- Meaning of Pink Slip, VRS, Lay-offs, Retirement, Retrenchment, Organizational Downsizing
- Policy Manual, Personnel Policies in Banking and Insurance sectors
- Concepts- Job Analysis, Job Design and Job Evaluation
- Participative Management- Meaning, Levels/ Types, Employee Welfare, Comparative study of working conditions in Banks, Financial Institutions, Insurance company
- Industrial Relations- Meaning, Parties to IR and Approaches
- Trade Unions- Meaning, Features and Role

### Reference Books:

- 1) K-Aswathappa, " *H.R. & Personnel Management* ", Tata McGraw Hill.
- 2) Pandey R.K., " *Man Power Planning in Banks* " -Deep & Deep Publications, New Delhi-1992.
- 3) MichealAmstrong, " *A handbook on Human Resource Management* ", Kogan Page 10<sup>th</sup> ed
- 4)Bhole L. M. " *Indian Financial Systems* " Chugh Publications, Allahabad (2000).
- 5) M.S.Saiyadain, " *Human Resource Management* ", Tata McGraw Hill.
- 6) Stephens Robbins, *Personnel: The Management of Human Resource*, Prentice Hall of India.
- 7)SharuRangnekar, " *In the wonderland of Indian Managers* " Vikas Publishing House, New Delhi.
- 8)J. Paauwe " *HRM and Performance: Achieving Long-Term Viability* ", Oxford University Press.

## BUSINESS STATISTICS

Paper: 401

Max. Marks: 100

PPW: 4(1T+3P)

Time: 3 Hrs.

### **Objective:**

The Objective of this course to provide a student an understanding of basic statistical tools to apply for management problems and analysis. The tools starting from data gathering , tabulation, presentation and analysing using basic statistical techniques like measures of central tendency, dispersion, kurtosis, correlation and regression.

### **Unit – I**

**Statistics** – Definitions – Statistical methods – Importance and Scope – Limitations – Need for Data – Principals of Measurement – Principals of Secondary data. Tabulation and Presentation: **Classification of Data** – Data Array – Frequency Distribution – Methods of data Classification – Types of Frequency Distributions / tabulation of Data – Objectives of Tabulation – Parts and Types of Tables – Graphical Presentation – Functions of Graphs – Advantages and limitations of Graphs – Diagrams – Rules for Drawing Diagrams, One, Two and Three Dimensional Diagrams – Pictograms, Cartograms, Stem and Leaf Displays.

### **Unit – II**

**Measures of Central Tendency:** Introduction to Averages – Requisites for a Measure of Central Tendency, Mean - Combined mean – Weighted mean, Median – Partition values – Quartiles, Deciles and Percentiles, Relationship between Partition values–Mode– Relationship between Mean, Median and Mode. Geometric Mean (GM) – Combined GM, Weighted GM, Harmonic Mean (HM). Relationship between Arithmetic Mean, Geometric Mean and Harmonic Mean –for Grouped and Ungrouped data and Advantages and Disadvantages of all the measures of CT.

**Measures of Dispersion:** Introduction – Significance and Requisites of a Measure of dispersion, Range, QD, MD and SD- For Grouped and Ungrouped – Advantages and Disadvantages. Concept of Variation – Coefficient of Variation.

**Skewness and Kurtosis (SK):** Introduction, Measures of SK, Relative measures of SK – Advantages and Disadvantages. Moments – concepts –Calculation – Kurtosis.

### **Unit – III**

**Index Numbers:** Introduction – Types – Characteristics – Construction weighted and unweighted index numbers – Price and Quantity/Volume index numbers – Tests – time reversal – Factor Reversal and Circular tests – Chain and Fixed base – Changing of base – Combining of two of more overlapping indices consumer price Index – Problems in Construction.

#### **Unit – I V**

**Probability:** Concepts – Random Experiment, Sample space – Definitions of probability, Simple Problems on Probability, Addition and Multiplication theorems, conditional, Joint and Marginal Probability.

**Sampling:** Sampling – Reasons of Sample survey – bias in Survey, Definitions of Population, Sample, Parameter, Statistic – Principles of Sampling, Statistical Regularity, Inertia of Large Numbers, Optimization, Persistence of small numbers – Validity. Probability and non probability sampling methods – choice of sampling method, sampling distribution and Standard Error (SE).

#### **Unit – V**

**Correlation Analysis:** Scatter diagram, Positive and negative correlation, limits for coefficient of correlation, Karl Pearson's coefficient of correlation, Spearman's Rank correlation.

**Regression Analysis:** Concept, least square fit of a linear regression, two lines of regression, properties of regression coefficients (Simple problems only)

**Time Series Analysis:** Components, Models of Time Series – Additive, Multiplicative and Mixed models; Trend analysis- Free hand curve, Semi averages, moving averages, Least Square methods (Simple problems only).

#### **Reference Books:**

- 1) Gupta SC: "Fundamental of Statistics" 6th Ed, Himalaya Publishers House, 2004.
- 2) Sharma JK: "Business Statistics" 2nd Edition Pearson Education, 2007.
- 3) Arora, PN, Arora, Sumeet and Arora, Amit: "Managerial Statistics", S. Chand, 1st Ed., 2009.
- 4) Bharadwaj, RS: "Business Statistics" , Excel books, 2nd Ed, 2008