

BACHELOR OF VOCATION

Banking and Financial Services (to be implemented from 2020-21)

Semester-III

Code	Paper	Credits	Lectures	L/Wk
General Component				
BUBFT31	Advance Banking	3	45	3
BUBFT32	Practical aspect of Insurance	3	45	3
BUBFT33	Introduction to Bank Accounting	3	45	3
BUBFT34	EVS	3	45	3
Skill Component				
BUBFP31	Advance Banking (Practical)	4	120	8
BUBFP32	Insurance Practical aspect (Practical)	4	120	8
BUBFP33	Introduction to Bank Accounting (Practical)	4	120	8
BUBFP34	EVS	4	120	8
BUBFP35	Fine Arts/Yoga/NSS/Maths (Practical)	2	60	4

Paper I: Advance Banking

Code: BUBFT31

Credits: 3

Lectures: 45

Objective: To get Knowledge of advance concepts in banking

Module1. Employment of Bank Funds

- Liquid Assets-Cash in Hand, security, branch retention limit Cash with RBI & Cash with other Banks. CRR SLR....
- Investment in securities. SLR / Non-SLR, yield
- Advances - Secured and Unsecured.
- Loans.
- Term Loans.Classification – short medium and long term
- Cash Credit. Working capital assessment, sanctioned limit / calculating DP / stock statements
- Overdraft. Difference between CC and OD
- Discounting/ Purchasing of Bills of Exchange.Demand of Bills. Due date calculations, DA and DP conditions, Collection of bills & agency Arrangements
- Types of Securities. . Lien, Set-off, assignment. Pledge. Hypothecation. Mortgage

Module 2: Negotiable Instruments

- Definition & Characteristics of Cheques. dishonoring of cheques, Clearing system, CTS
- Bills of Exchange & Promissory Notes.
- Crossings.
- Endorsements.

- Collection and payment of Cheques & Bills of Exchange RTGS / NEFT / Net banking, Phone banking
- Liabilities of Parties. (Drawer / Drawee / Payee / Endorsee...)
- NPA- Meaning, definition and categories

Module 3 CRM in Banking

- Relationship between Banker and Customer.
- Special Types of Customers. Minors, Illiterates, NRI, Married Women, Lunatics, Trustees, Joint Account Holders, Executors and administrators, HUF, Partnership, Limited company, Clubs and Charitable institutes LLP
- Retail & Wholesale Banking (definition., products, ...)
- Nomination deposit accounts/ safe custody accounts / safe deposit vaults

Module 4 Documentation in Banking

- Credit Report of Borrower Bank's own assessment about a borrower
- Bank Statement (For persons other than individuals)
- Loan Agreement Form
- Letter of Credit
- Bank Pre Advice in case of accounts
- Bank Guarantee
- Documents required for Account Closing Account up gradation Transfer request
- Operations in deposit accounts , death, insanity, insolvency, stop payment instruction

Reference Books:

- Desai, Vasant, Principles of Bank Management, Himalaya Publication, 1993.
- Madhukar, R.K., Dynamics of Bank Marketing, UBS Publishers, 1990.
- Agrawal O. P., Banking and Insurance, Himalaya Publishing House, Bombay, 2011
- Clifford Gomez, Banking Theory and Practice, Ajith Publications, Kollam, 2007
- Dash B. M., Commercial Banking: Risk and Credit Management, Arise Publications, New Delhi.
- Shekhar K.C., and Lekshmy Banking Theory and Practice, Vikas Publishing House, New Delhi, 2005.
- Shrivastav Mohan, Banking Reforms and Globalization, APH Publishing Corporation, New Delhi, 2007.
- Sunderam and Varsheny Banking and Financial System, S. Chand & Company Ltd, New Delhi, 2001.
- Swain B. K., Commercial Banking in a Changing Scenario, Excell Book, New Delhi, 2006.

Paper II: Practical aspects of Insurance

Code: BUBFT32

Credits: 3

Lectures: 45

Objective: To understand practical aspects of insurance operations

Module 1: Life Insurance Operations

- Practice Of Life Insurance
- Premiums And Bonuses
- Plans Of Life Insurance
- Annuities
- Group Insurance
- Linked Life Insurance Policies
- Applications And Acceptance
- With Profit and Without Profit/Whole Life Products
- Underwriting
- Classification of Risks/Financial Underwriting
- Policy Documents
- Premium Payment, Policy Lapse And Revival
- Assignment, Nomination And Surrender Of Policy
- Policy Claims

Module 2: General Insurance & Operations I (MOTOR INSURANCE)

- Types of Motor Polices, Certificate of Insurance/ Cover Note
- Miscellaneous and Special Types of Vehicle, Motor Trade Policies
- Private Cars and Two wheelers Motor Policy
- Commercial Motor Policies
- Claims (including third party claims)

Module 3: General Insurance & Operations II (HEALTH INSURANCE & PERSONAL ACCIDENT)

- Types of Health Insurance Products Available-Hospitalization Reimbursement Insurance, Critical Illness Insurance Cover, Specific Disease Covers,
- Health Insurance Claims Management
- Role of TPAs in healthcare Delivery
- Overseas Travel Insurance - Terms, Exclusions, Conditions, Benefits Ranges, Frequent
Traveler Policies, Claim Settlement Procedures - Baggage Insurance – Coverage,
Terms,
Conditions, Exclusions, Rates
- Personal Accident Insurance – Basic Principles, Coverage, Exclusions, Conditions, Add on-individual insurance and Group Insurance, Claim Procedures.
- Group Policies, Claim Settlement Procedures

Module 4: General Insurance & Operations III (MISCELLANEOUS INSURANCE)

- Money Insurance (In Transit And In Safe)- Coverage, Terms, Conditions, Exclusions Claim Settlement
- Bankers Indemnity – Section wise Coverage, Terms, Exclusions, Conditions
- Household Insurance - Section wise Coverage, Terms, Exclusions, Conditions – Underwriting and Rating, Claims Settlement
 - Retail Insurance- meaning and types(Commercial Property insurance, Liability Insurance, Business income coverage)

Reference:

- Gupta P.K. (2017), Principles of Insurance, Himalaya Publishing House.
- Gupta R.K. (2017), Fundamental of Insurance, Himalaya Publishing House.
- Haridas R. (2011), Life Insurance in India, New Century Publication New Delhi.
- P. Periasamy (2011), Principles and Practice of Insurance, Himalaya Publishing House.
- Mishra M.N. and Mishra S.B. (2007), Insurance Principles and Practice, S. Chand and Company Ltd.
- Pratchbal Shakti and Dwivedi N.P. (2017), Principles of Insurance, Himalaya Publishing House.

Paper III: Introduction to Bank Accounting

Code: BUBFT33

Credits: 3

Lectures: 45

Objective: To Provide basic knowledge of banking statement

Module 1: Introduction to banking accounts

- Overview of bank account
- The balance sheet
- The income statement
- The statement of shareholder equity

Module2 Trend analysis of bank accounts

Module3 comparative and common size analysis of bank account

Module4 Ratio analysis of bank account CRAR, profitability ratios

Reference:

- Tulsian P.C., Financial Accounting, Tata Mc.Graw- Hill Publishing Co. Ltd. New Delhi.
- Financial Accounting: By P. C. Tulsian (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)
- Financial Accounting: By A.Mukharji & M.Hanif (Tata McGraw-Hill Publishing Co. Ltd. New Delhi)

- Financial Accounting: By S.N. Maheshwari & S.K. Maheshwari (Vikas Publishing House Pvt. Ltd)
- Advanced Accounts: By M.C. Shukla & S.P. Grewal (S.Chand & Co. Ltd. New Delhi)
- Advanced Accountancy: By S.P. Jain & K.N. Narang (Kalyani Publishers, New Delhi)
- Advanced Accountancy: By R.L. Gupta & M. Radhaswamy (Sultan Chand & Sons, New Delhi)

Paper IV Environmental Science

Code: BUSAT34

Credits: 3

Lectures: 45

Objectives To provide basic knowledge of Environmental Studies

Module 1

Environmental studies: - Nature, Definition, scope and importance Resources and their types, Sustainable use of resources, Natural Resources, Forest resources, Water resources, Mineral resources, Food resources, Energy resources, Land resources

Module 2

Ecosystems: - Concept of an ecosystem, Structure and function. Types of Ecosystem Introduction, characteristic features. Carbon Credit: Concept, Exchange of carbon credits. Carbon Sequestration, Importance, and ways of carbon sequestration

Module 3

Biodiversity: - Introduction, definition, genetic, species & ecosystem diversity and biogeographical classification of India, Value of biodiversity. Biodiversity at global, national and local levels, India as a megadiversity nation.

Module 4

Environmental Pollution: - Types of pollution, definition, cause, effects and control measures of Air, Water, Soil, Marine, Noise, Thermal pollution and nuclear hazards. Solid Waste Management: causes, effects and control measures of urban and industrial wastes. Role of an individual in prevention of pollution. Environment (Protection) Act, Air (Prevention and Control of Pollution) Act

Textbooks:

- Textbook of Environmental Studies for undergraduate courses by Erach Bharucha University Grants Commission, New Delhi.
- A textbook on Ecology and Environmental Science by M. Prasanthrajan and P.P. Mahendran., Agrotech Publishing Academy, Udaipur-313002

Reference Book:

- Ecology and Environment by P.D. Sharma, Rastogi Publication. Meerut.
- Environmental Sciences by S.S. Purohit, Q.J. Shammi and A.K. Agrawal, Student Edition, Jodhpur.
- Laboratory Manual of Ecology and Environmental Studies by Amrit Kaur, Paragon International Publisher, New Delhi.

Skill component**Paper I: Advance Banking (Practical)****Code: BUBFP31****Credits: 4****Lectures: 120**

- Filling of Accounting Closing Form
- Filling of Account upgrade Form
- Filling of Transfer request Form
- Prepare bill of exchange
- Filling of nomination form

Paper II: Practical aspects of Insurance (Practical)**Code: BUBFP32**
120**Credits: 4****Lectures:**

- Calculation of Premium and Bonuses for life insurance
- Unit Linked Policies procedure
- Claim settlement procedure in health insurance
- Claim settlement procedure in life insurance
- Claim settlement procedure in motor insurance
- Prepare a Comprehensive Report for each of these Companies Covering the following:
Insurance products best suited for the different life stages –
Take five examples like
 - young executive having joined job after studies,
 - young married woman with one small child,
 - middle aged man having two school going children and one dependent parent,
 - Elderly lady staying alone with no dependents, member of the armed forces in mid 30s.
 - From the char, recommend the best suited life insurance policy to each of them.

- List the documents to be submitted for applying for each type of insurance and help them fill out the application form.
- Explain the claims procedure along with requirements for claiming insurance at the time of occurrence of the insured event

Paper III: Introduction to Bank Accounting (Practical)

Code: BUBFP33

Credits: 4

Lectures: 120

- Study format of balance sheet of bank
- Study format of profit and loss account of bank
- Prepare common size , comparative statement
- Prepare trend analysis statement
- Calculate ratio related to bank account

Paper V: Fine Arts/Yoga /Maths (Practical)

Code: BUBFP35

Credits: 2

Lectures: 60

Module I: Advertising and commercial art

Module II: Calligraphy and typography

Module III: Designs for advertising

Module IV: Advertising in different media