

JAI HIND COLLEGE AUTONOMOUS



Syllabus for F.Y.BBI

**Course : Banking
Insurance**

Semester : I

Credit Based Semester & Grading System

With effect from Academic Year 2018-19

List of Courses

Course: Banking Insurance

Semester: I

SR. NO.	COURSE CODE	COURSE TITLE	NO. OF LECTURES / WEEK	NO. OF CREDITS
FYBBI				
1	CBB1101	Effective Communications - I	4	3
2	CBB1102	Foundation Course - I	3	2
3	CBB1103	Accounting For Bankers	4	3
4	CBB1104	Business Mathematics-I	4	3
5	CBB1105	Overview Of Banking	4	3
6	CBB1106	Overview & Practices Of Insurance	4	3
7	CBB1107	Business Economics - I	4	3

SEMESTER I

Course Code CBBI101	EFFECTIVE COMMUNICATIONS- I	03 Credits
Learning Objectives	➤ Get exposure to business writing, preparation of reports and presentations.	
Course description	To develop basic communication skills in the students and enable them to communicate appropriate & responsibly in the corporate and social world	
	THEORY	60 lectures
Sub Unit	Unit – I: Effective Communications – Introduction.	10 lectures
1.	<ul style="list-style-type: none"> a) Communication process – writing for business – b) internal and external situations – c) Barriers – adaptation 	
	Unit – II: Written correspondence	15 lectures
1.	<ul style="list-style-type: none"> a) Report writing b) Email c) Letters d) CV e) Précis writing f) Creative writing (essay)/ blog writing 	
	Unit – III: Presentation Skills	20 lectures
1.	<ul style="list-style-type: none"> a) Preparation of presentation – 1st part – what, how, for whom, structure, principles and presentation technique, business presentation specifications, Report Writing, Developing Effective Presentation Skills. b) Oral Presentation: Principles of oral presentation, factors affecting presentation, sales presentation, training presentation, conducting surveys, speeches to motivate, effective presentation skills. c) Slide Presentation: Craft your message, Make a visuals, Include proper Content of your presentation d) Writing skills for examination (highlighting, bulleting) 	

	Unit – IV: Etiquettes and Mannerisms	15 lectures
1.	<p>a) Introduction – Modern etiquette- benefits of etiquette- classification of etiquette accompanying colleagues- taboo topics- proposing the toast.</p> <p>b) Table etiquettes & work etiquettes</p> <p>c) Social media etiquettes</p>	
2.	<p>a) Manners & power dressing</p> <p>Introduction-Why should you practice good manners?- Practice good manners at the wheel driving manners in the flight, Professional Manners-social skills – getting along with people, social skills (speaking).</p>	
ICA (Internal Continuous Assessment)	<p>CA1: CONCEPT TESTING 10 MARKS PRACTICALS(LETTER WRITING CV REPORT) 10 MARKS CA2: PRESENTATIONS & REPORTS</p>	
References:	<ol style="list-style-type: none"> 1. Dr. K. Alex, <i>Soft Skills</i>, Sultan Chand Publications, New Delhi. 2. Steve Mandel, <i>Effective Presentation Skills</i> 3. R.C. Sharma & Krishna Mohan <i>Business Correspondence and Report Writing</i>. Tata McGraw Hill Publishing Company Limited. 4. K.K. Sinha, <i>Business Communication</i>, Galgotia Publishing Co., Karol Bagh, New Delhi. 5. Rajendra Pal and J. S. Korlahalli, <i>Business communications</i>. 6. Urmila Rai (2013). <i>Business communication</i> (2 Ed.). Himalayas Publishing House. 7. Dr. ParthoPratim Roy: <i>Business Communication – The basics</i>, Himalayas Publishing House. 8. C.S.Rayudu (2012), <i>Communication</i> (9 ed.), Himalayas Publishing House. 	

Course Code CBB1102	FOUNDATION COURSE I	02 Credits
Learning Objectives	➤ To sensitize the students regarding numerous social issues	
Course description	The course deals with creating basic awareness amongst the students regarding various social issues ranging from gender, religion, caste, social justice etc.	
	THEORY	45 lectures
Sub Unit	Unit – I: OVERVIEW OF INDIAN SOCIETY	10 lectures
1.	<ul style="list-style-type: none"> a. Multiculturalism and b. Multiculturalism in India c. Rural, Urban and Tribal differences 	
	Unit – II: CONCEPT OF DISPARITY – I	15 lectures
1.	<ul style="list-style-type: none"> a. Disparity as arising out of stratification and inequality; b. Gender based Disparities c. Disabilities d. Gender sensitization (case based current awareness) e. LGBT 	
	Unit – III: CONCEPT OF DISPARITY – II	10 Lectures
1.	Inequalities and Injustices through Caste System and Untouchability	
2.	<ul style="list-style-type: none"> a) Inter-group conflicts arising out of communalism b) Regionalism, linguistic differences and Conflicts. 	

	Unit – IV: UNDERSTANDING STRESS AND CONFLICT	10 lectures
1.	a) Stress and conflict in individuals and society; Agents of socialization the role played by them in developing the individual	
2.	a) Values, Ethics and Attitudes; Stereotyping and prejudices b) Aggression and violence as the public expression of conflict	
ICA (Internal Continuous Assessment)	NGO Volunteering	40 Marks
References:	<ol style="list-style-type: none"> 1. <i>Social and Economic Problems in India</i>, Naseem Azad, R Gupta Pub (2011) 2. <i>Indian Society and Culture</i>, Vinita Padey, Rawat Pub (2016) 3. <i>Social Problems in India</i>, Ram Ahuja, Rawat Pub (2014) 4. <i>Faces of Feminine in Ancient , Medivial and Modern India</i>, Mandakranta Bose Oxford University Press 5. National Humana rights commission- disability Manual 	

Course Code CBB1103	ACCOUNTING FOR BANKERS (Financial Accounting I)	03 Credits
Learning Objectives	To familiarize the students with the basic accounting principles and techniques of preparing and presenting the accounts	
Course description	This course provides the underlying framework & concepts of financial accounting , in the context of how accounting fits into overall business environment of contemporary society	
	THEORY	60 lectures
Sub Unit	Unit – I: Nature , Purpose of accounting	10 lectures
1.	Meaning and scope of accounting	
2.	Concepts , convention & Principles of Accounting	
3.	Accounting Standards	
	Unit – II: Special Accounts	20 lectures
1.	Bank reconciliation statements	
2.	Treatment of Capital & Revenue	
3.	Depreciation of accounting a) Methods of recording depreciation b) Methods of providing depreciation	
	Unit – III: Accounting for Special Transactions	15 lectures
1.	Hire Purchase a) Meaning b) Calculation of interest	
2.	Accounting for hire purchase transactions by asset purchase method based on full cash price	
3.	a) Journal entries b) Ledger accounts c) Disclosure in Balance sheet	
	Unit – IV: Accounting for Special Transactions	15 lectures
1.	Fire Insurance claims Computations of loss of stock by fire	
2.	Ascertainment of claim as per the insurance policy	
ICA	WRITTEN TEST – 20 MARKS CASE BASED PRACTICAL SUMS – 20 MARKS	

References:	<p>REFERENCE BOOKS:</p> <ol style="list-style-type: none">1. Gupta R. L, & Gupta V. K., <i>Financial Accounting</i>, Sultan Chand Publications, New Delhi2. Jain & Narang, <i>Financial Accounting</i>, Kalyani Publishers, Patiala3. Tulsian P.C., <i>Financial Accounting</i>, Tata McGraw Hill Publishing Company Ltd., New Delhi4. Chinnasamy Ganesan, <i>Quick Reference on International Financial Reporting Standards with Model Q & A</i>, CCH-Wolters Nuwer Business, 2011 <p>RECOMMENDED TEXT BOOKS:</p> <ol style="list-style-type: none">1. Reddy & Murthy, <i>Financial Accounting</i>, Margham Publications, Chennai2. Gabriel John & Marcus A, <i>Financial Accounting</i>, Tata McGraw Hill Publishing Company Ltd., 2011 "3. Shukla Garewal	
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Course Code CBBI104	BUSINESS MATHEMATICS-I	03 Credits
Learning Objectives	➤ This course prepares students to learn to apply commonly used mathematical concepts and statistical methods in business contexts and how to interpret analyses performed by others	
Course description	To equip the student with a broad based knowledge of mathematics with emphasis on business application	
	THEORY	(60 lectures)
Sub Unit	Unit – I: Basic Maths of Finance	15 lectures
1.	a) Simple Interest b) Compound Interest c) ROI d) Annuities	
2.	Compounding and discounting of sum using different types of rates	
	Unit – II: Uni-Variate Analysis	15 lectures
1.	Measures of Central Tendency, Partition values	
2.	Absolute, relative ,range, quartile deviation ,mean deviation Variance and Standard Deviation	
	Unit – III: Bi-Variate Analysis	15 lectures
1.	Simple Linear Co-relation analysis Simple Linear regression analysis	
	Unit – IV: Measures of Variation & Time Based Data	15 lectures
1.	Meaning and Usage of Index Numbers	
2.	Components of Time series	
ICA (Internal Continuous Assessment)	WRITTEN TEST- 20 MARKS WRITTEN TEST-20 MARKS	
References:	Levin, Richard, David S. Rubin, Rastogi and Siddiqui, <i>Statistics for Management</i> , Pearson Education, 2017.	

	<ol style="list-style-type: none">2. Berenson and Levine, <i>Basic Business Statistics: Concepts and Applications</i>, Prentice Hall, 2015.3. Siegel, Andrew F., <i>Practical Business Statistics</i>, McGraw Hill, 2016.4. Vohra, N.D., <i>Business Statistics</i>, McGraw Hill, 2012.5. Spiegel M.D., <i>Theory and Problems of Statistics (Schaum's Outlines Series)</i>, McGraw Hill Publishing Co.,1988.6. Gupta, S.P., and Archana Gupta, <i>Business Statistics (Statistical Methods)</i>, Sultan Chand and Sons, New Delhi, 2014.7. Gupta, S.C., <i>Fundamentals of Statistics</i>, Himalaya Publishing House, 2016. 8. Thukral, J.K., <i>Business Statistics</i>, Taxmann, 2016.	
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Course Code CBB1105	OVERVIEW OF BANKING	03 Credits
Learning Objectives	<ul style="list-style-type: none"> ➤ To study the role of banks in the current Indian Economy. ➤ To study brief history of commercial banking in India, their functions and major items of liabilities and assets. 	
Course description	The course aims to develop basic understanding about the banking sector, its working and various banking services.	
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction.	15 lectures
1.	Meaning, definition, evolution	
2.	Principles of banking	
3.	Types of banking	
4.	Scope, function of banking	
	Unit – II: Banking services – Deposits.	15 lectures
1.	Types of Accounts, Comparative analysis	
2.	Types of customers.	
3.	Documents, procedure, KYC	
4.	Cheque handling	
	Unit – III: Loans and advances.	15 lectures
1.	<ul style="list-style-type: none"> a) Principles of lending b) Secured and unsecured loans c) Modes of securing security 	
2.	<ul style="list-style-type: none"> a) Lien b) Hypothecation and mortgages c) Advances against securities 	
3.	<ul style="list-style-type: none"> d) Stocks e) Shares and debentures f) Land and building g) Plant and machinery 	

4.	<ul style="list-style-type: none"> a) Life policies b) Fixed deposits c) Documents of title to goods d) Book debts 	
	Unit – IV: Internet Banking	15 lectures
	<ul style="list-style-type: none"> 1. Mobile banking 2. NEFT 3. RTGS 4. IMPS 	
ICA (Internal Continuous Assessment)	<p>WRITTEN TEST- 20 MARKS</p> <p>CASE BASED PRESENTATION – 20 MARKS</p>	
References:	<ul style="list-style-type: none"> 1. Dr. P.N. Reddy. & Prof. H.R. Appannaiah, (2007). Banking theory & practice. (10th ed.). Bangalore: Himalaya Publishing House Private Limited. 2. S.N. Maheshwari. & S.K. Maheshwari, (2011). Law and Practices of Banking. (3rd ed.). Bangalore: Kalyani Publishers. 3. Dr. K. Natarajan., & Prof. E. Gordon, (2012). Banking theory, law & practice. (23rd ed., p. 536). Bangalore: Himalaya Publishing House Private Limited. 	

Course Code CBBII06	OVERVIEW AND PRACTICES OF INSURANCE	03 Credits
Learning Objectives	<ul style="list-style-type: none"> ➤ To create awareness about the backend features of insurance ➤ To make students understand the working of insurance companies 	
Course description	This course aims to create an overall understanding about the insurance business in India, its features and framework.	
	THEORY	60 lectures
Sub Unit	Unit – I: Overview of Insurance	15 lectures
1.	Introduction to principles of Insurance	
2.	Concept of Insurance	
3.	The insurance market	
	Unit – II: Practice of Life Insurance	15 lectures
1.	Life Insurance Organization	
2.	Plans in life insurance	
	Unit – III: Practices of General Insurance	15 lectures
1.	Introduction to general insurance	
2.	General Insurance products	
	Unit –IV: Growth and Development of Insurance	15 lectures
	Insurance Act 1938, Distribution of Insurance products, Intermediaries, Surveyors, TPA, Bancassurance and Ombudsman	
ICA (Internal Continuous Assessment)	WRITTEN TEST – 20 MARKS CASE BASED PRESENTATION – 20 MARKS	
References:	<ol style="list-style-type: none"> 1. Mathew M.J, (2005), Insurance Principles and Practice, RBSA Publishers, Jaipur. 2. Mishra M N & Mishra S B, (2008), Insurance Principles and Practice; S Chand Limited. 3. Palande P S, Shah R S, Lunawat M, (2003), Insurance in 	

	<p>India: Changing Policies & Emerging Opportunities; Response Books.</p> <p>4. Dr. Gupta P.K, Singh K.P, Bodla B S, (2003), Insurance Fundamentals, Environment and Procedures, Deep & Deep Publications, New Delhi.</p>	
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Course Code CBB1107	ECONOMICS – I	03 Credits
Learning Objectives	To have a grasp over the General Principles of Economics	
Course description	To prepare students to apply the various theories and principles of Economics in Business and Commercial Environments.	
	THEORY	60 lectures
Sub Unit	Unit – I: Introduction	15 lectures
1.	Nature and Scope of Economics- Concept of demand and supply,	
2.	Elasticity concepts, Agents of production , Competitive market structure and determination of prices	
3.	Monopoly , monopolistic economy and price under monopoly	
	Unit – II: Macroeconomics	15 lectures
1.	National income concepts	
2.	Determination of national income and employment	
3.	Determinants of consumption, saving and investment	
	Unit – III: Money, Banking & Public Finance	15 lectures
1.	Concepts of Money-Commercial banks and credit creation-	
2.	Central bank and credit control.	
3.	Budgets - Types of budget deficit-Direct and Indirect Taxes- Development and Non-development expenditure.	
	Unit – IV: Money supply and Price level	15 lectures
1.	Money supply and price level- -Determination of the price level-	
2.	Measures of money supply; Velocity of money	
3.	Inflation and deflation - Causes and remedies	

ICA (Internal Continuous Assessment)	WRITTEN TEST – 20 MARKS CASE BASED PRESENTATION – 20 MARKS	
References:	<ol style="list-style-type: none"> 1. Lipsey, R.G. and K.A. Chrystal (1999), Principles of Economics (IX Ed.).Oxford:University Press, Oxford 2. Ramsfield, E. (1997), Micro Economics (IX edition), W.W Norton and company. New York 3. Ray, N.C. (1975), An introduction to Microeconomics, Macmillan company of India Ltd. New Delhi 4. Samuelson, PA and W.D. Hague (1972), A textbook of Economic Theory. London:ELBS Longman group. 5. Pindyek and Rubinfeld- Micro Economics (Pearson Education) 6. G. Mankiv, Economics, Pearson Ed. 7. H. L Ahuja, Principles of Microeconomics, S Chand, New Delhi 	