

Banking & Insurance Programme

1st Year: Certificate Course

- 1st Semester- Commercial Bank Management
- 2nd Semester ó Insurance Principles and Management

Banking & Insurance Programme

About the Programme

As there will be a growing demand for qualified manpower for the banking and insurance sector in the coming years on account of expansion of volume of business and large scale retirement of personnel, Banking and Insurance industry will require professionally qualified manpower endowed with banking and insurance knowledge and skills together with technology-familiarity, customer-orientation and hands-on application skills who can be assigned to various desks / jobs with minimal training intervention at the bank level.

In view of the huge current as well as potential demand for the professionally qualified manpower for the banking and insurance sector, and to ensure a steady stream of industry-ready professionals at the entry-level, GDC Kulgam under the patronage and guidance of Department of Business and Financial studies University of Kashmir has designed this (UGC Sponsored) course as professional qualification who aspire for a career in banking and insurance.

The college will be providing the diploma in (Banking & Insurance) programme in 2015-16. The programme not only aims at training students to gain knowledge in the fields related to banking, Insurance and other related financial services but also leads to the all round development of their personality.

The programme provides comprehensive training to students in the field of banking, insurance and other related financial services by way of interaction, projects, presentations, industrial visits, practical training, job orientation and placements. It is a perfectly designed full time programme for all those aspiring to make a career in the growing and ever evolving field of banking & insurance. This course provides the students an insight into the various aspects of banking and insurance sector which includes financial investments, legal parameters, economics, communication etc.

They are expected to take the appropriate decision at the right time and ensure that the same are implemented properly. Such are the people required in today's globally competitive market and such are the people the GDC Kulgam aspires to chisel out. The students are moulded perfectly to fit in the requirements of an ideal banker/insurer who knows how to make proper analysis correct decisions and most importantly to ensure the proper execution of the decision. The faculty at govt. degree college Kulgam has understood the programme completely to build a perfect platform for students. The faculty shall take up the sole as facilitators, guides and mentors.

Hence if you have the zest and endurance to face challenges, the passion to succeed and win and to commit yourself to build a challenging career in banking and insurance with an international outlook, the said courses specially designed for you.

SILENT FEATURES

- 1) Diploma in Banking & Insurance will impart banking and insurance knowledge and skills together with technology-familiarity and customer-orientation.
- 2) High quality academic rigor and specially prepared courseware.
- 3) Candidates undertaking the course will have comprehensive and up-to-date knowledge in the subject of banking and insurance.
- 4) The Diploma offers practical insights into the subjects while, at the same time, emphasizes robust theoretical foundation.
- 5) The course will make the candidates job ready.
- 6) The course is so designed that most employers would value it for talent scouting.
- 7) This will ensure that banks can reduce their post recruitment training intervention.
- 8) The course is cost effective and at the same time high in quality.

Annexure to Notification N.F(Pres/Add on Courses-Banking and Insurance)Acad/KU/15 dated 21-01-2016

- 9) The diploma carries professional recognition among the banking and insurance.
The certification is backed by a system of high professional standards of the Institute.

Programme Objectives

1. To disseminate knowledge among the students inculcate in them their theoretical structures about banking and insurance.
2. To train and equip the students with the dexterity of skills with which modern banking and insurance is run. For this purpose, after theoretical inputs, the students will be taken for trainings to banks and insurance companies.
3. To develop and inculcate the traits of professionalism amongst the students. Professional attire, professional communication skills and professional discipline will be inculcated.

Duration of programme

1. The programme shall be a full time programme. The duration of the programme shall be six semesters spread.
2. Intake capacity- 60 students.
3. The programme shall consist of 24 modules in 6 semesters.
4. Total number of lectures shall be maximum 60 per session of each course of 40 minutes duration each. Number of lectures per paper per week shall be 4 in case of theory papers. On an average 15 working weeks are available in every session.

➤ Eligibility:

1. Candidates being eligible for certificate, Diploma and Advanced Diploma in Banking and Insurance shall have passed 12th with 45% of marks and 40% of marks in case of reserved category.
2. The candidate must have commerce in 12th class or have passed economics, mathematics as a major subject .BBA students can also apply for the same.

➤ The programme progression and credit weightage:-

1. Certificate programme with one year duration consisting of two semesters.
1st Semester- Commercial Bank Management
2nd Semester ó Insurance Principles and Management
2. Diploma programme with two years duration consisting of four semesters including two semesters of certificate programme.
3rd Semester ó Banking Laws and Regulations
4th Semester ó Insurance Laws and Regulations
3. Advanced Diploma programme with three year duration consisting of six semesters including four semesters of diploma programme.
5th Semester ó Banking Technology
6th Semester ó Practice of Insurance

Assessment:-

Internal assessment:	20marks
External assessment:	80marks
Project work:	50marks
Total	150marks

Guest faculties:

1. Commerce (M.Com) with specialization in finance and accounting.
2. MBA with specialization in finance.
3. Economics with specialization in money and Banking.

Training programme

1st year: Certificate Programme:

1. 1st semester: Practical Training at any bank for 60 hours (10 days of 6 hours each).
2. 2nd semester: Practical Training at any Insurance company for 60 hours (10 days of 6 hours each).

2nd year: Diploma programme:

3. 3rd semester: Practical Training at any bank for 60 hours (10 days of 6 hours each).
4. 4th semester: Practical Training at any Insurance company 60 hours (10 days of 6 hours each).

3rd year: Advanced Diploma programme:

5. 5th semester: Project or field work on Banking.
6. 6th semester: Project or field work on Insurance.

Note: The training certificate must be authorized by the bank/Insurance co. manager along with the attendance and grading in respect of performance during training work

1st Year Certificate Course

- 1st Semester- Commercial Bank Management

Syllabus of Add on Certificate Course on Banking and Insurance 1st Semester

Commercial Bank Management

Course Name: Commercial Bank Management

The Course

Course Description:

The course has been designed to expose students to the understanding of commercial banking and its technicalities. Commercial banking is a complex business activity which involves financial intermediation with a low equity and high fixed cost based finance. Unlike conventional forms of businesses, commercial banking involves complex financial market risks and operates under government regulations. The course aims to expertise students with the intricacies of complex banking business and also helps in understanding the main regulations required to be followed in such a business.

Objectives:

1. To understand essence of commercial banking business;
2. To examine latest trends and regulations in commercial banking arena;
3. To become proficient in management of various aspects of commercial banking.

Learning Outcomes:

After going through this course, the students are expected to develop a clear understanding and knowledge about the functioning of a Commercial bank.

Skills to be developed throughout the Course:

Throughout the course, students will develop their understanding and expertise in various matters relating to operations of a commercial bank. After completion of the course, students are expected to have good command understanding of banking system and banks. The students are also expected to have better understanding of various activities of commercial banks.

The Learning Resources:

1. Text Books:

The prescribed text book for this paper is *Management of banking and Financial Services*, by **Padmalatha Suresh & Justin Paul**, Pearson India Ltd, New Delhi. However, to supplement the recommended text, you would be required to consult the following text books as well to have a comprehensive understanding of the subject:

The following shall comprise the learning resource

1. Text Books

Author	Title	Publisher	Year
Benton E. Gup & James W. Kolari	Commercial Banking, The management of risk	Wiley India Pvt Ltd	2008
Padmalatha Suresh & Justin Paul	Management of Banking and Financial Services, 2 nd Ed	Pearson India	2010
Srivastava, R. M. and Divya Nigam.	Management of Indian Financial Institutions, 8 th edition	Himalaya Publishing House, New Delhi	2008
Peter S. Rose & Milton H Marquis	Money & Capital Markets	McGraw-Hill International	2006
Shelagh Heffernan	Modern Banking in Theory and Practice	John Wiley & Sons	1996
Fabozzi. Frank. J & Modigliani. Franco	Capital Markets, Institutions and Instruments, 4 th Edition	PHI Learning Private Limited, New Delhi	2013
Saunders, Anthony & Cornett, Marcia Millon	Financial Institutions Management: A Risk Management Approach (Indian Edition)	McGraw Hill Education (India) Private Limited	2013

2. e- Library Resources:

E-Resource of Allama Iqbal Library, University of Kashmir and other free source Journals accessible through Google search engine.

3. Internet :

<http://www.rbi.gov.in>, <http://www.nseindia.com>, <http://www.bseindia.com>, <http://www.sebi.gov.in> etc.

4. Field visits:

The students will be encouraged to visit and interact with the local financial institutions to gain supplement their academic experience with the industry inputs.

Curriculum Transaction (The Pedagogy)

Teaching/Learning Methods:

Teacher-Centric

a) Lecture, Demonstration, Video Presentations, Lecturing through Power Point Presentations (PPTs).

Learner-centric

Tutorial, Student Presentations, field visits to the industry, Group Discussions

Assessment Strategy:

Internal Assessment:

- | | |
|---|----------|
| a. Continuous Assessment through Class Test/s | 20Marks |
| b. Project works/Assignments | 50 Marks |

Term End Examination:

80 Marks

Semester- End Examination

Total: 150 Marks

Syllabus Change Policy: This syllabus is a guide for the course and is subject to change with an advance notice.

Syllabus of Add on Certificate Course on Banking and Insurance

1st Semester

Commercial Bank Management

Course code:	Max.marks :	100
Semester: 1 st	Term end exam.(TEE):	80
Max.Timeduration	2:30	Cont.Internal assessment(CIA): 20

Course Contents

MODULE-I

Commercial Banks: Meaning, Role and Functions ,Definition of Banking as per Banking Regulation Act 1949, Banking Systems ó Branch Banking Vs Unit Banking and other Banking Systems, Deposit Banking Vs Commercial Banking.

MODULE-II

Opening of an Account, Types of Deposit Accounts, Types of Customers (individuals, firms, Trusts, and Companies), Importance of customer relations ó Customer grievances and redressal. Cheques- Essentials of Valid Cheques, Payment of Cheques, Statutory Protection to the Paying Banker, Refusal of Payment of Cheques, Statutory Protection to the collecting Banker.

MODULE-III

Credit Management in Banks, Types of credit. Modes of credit deliveryó Loan Policy, Modes of creating charges- Lien, Pledge, Hypothecation and advance against documents of title to goods, discounting billsó Compliance with RBI guidelines ó Credit Appraisal and Credit Decision Making ó Monitoring and Review of Loan Portfolio ó Management of Non-Performing Assets (NPAs) ó Classification of NPAs.

MODULE-IV

Bank's Investment Policy ó SLR Requirements ó Non-SLR Investments ó Nature and Significance of Investment Management in Commercial Banks ó Fundamental Principles of Security Investment ó Management of Security Investment ó Reviewing Investment Portfolio.
International Banking; Management of Foreign Exchange

Suggested Reading:

Text Books:

1. Varshney and Malhotra , óPrinciples of Bankingö, Sultan Chand & Sons.
2. Reddy.P.N., Appannaiah.H.R.; Theory & Practice of Banking; Himalaya Publishing House.
3. Machiraju.H.R.; Modern Commercial Banking; Vikas Publishing House Pvt. Ltd.

Reference Books:

1. Chabbra.T.N.; Banking, Theory & Practice; Dhanpat Rai & Co.