

SYLLABUS

POST-GRADUATE DIPLOMA IN
BANKING INSURANCE
ORGANISATION AND MANAGEMENT

(One Year Course)2015



JAI NARAIN VYAS UNIVERSITY
JODHPUR

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NOTIFICATION

In compliance of decision of the Hon'ble High Court all students are required to fulfill 75% attendance rule in each subject and there must be 75% attendance of the student before he/she could be permitted to appear in the examination.

REGISTRAR
(Academic)



JAI NARAIN VYAS UNIVERSITY
JODHPUR

**DEPARTMENT OF BUSINESS FINANCE & ECONOMICS FACULTY
OF COMMERCE & MANAGEMENT STUDIES
JAI NARAIN VYAS UNIVERSITY, JODHPUR**

LIST OF STAFF MEMBERS

HEAD OF THE DEPARTMENT

- 1 Dr. Sumnesh Nath Modi, Professor and Head

PROFESSORS

- 2 Dr. Amrit Lal Jingar
- 3 Dr. Mahendra Singh Rathore
- 4 Dr. Raman Kumar Dave

ASSOCIATE PROFESSORS

- 5 Dr. Mohammed Abdul Hai
- 6 Dr. Triloki Nath Verma
- 7 Mrs. Padma Singhal
- 8 Dr.(Mrs.) Jatan Kanwar Jain
- 9 Dr. Narendra Kothari
- 10 Dr. Ram Singh Meena
- 11 Dr. Sunil Mehta
- 12 Dr. Dungar Singh Kheechee
13. Dr.Mahendra Kumar
14. Dr.(Mrs.) Navneeta Singh
15. Dr.Krishn Awatar Goyal

ASSISTANT PROFESSORS

16. Mrs. Anju Agarwal
17. Dr.Kshitiz Maharshi
18. Mr.Rajendra Prasad Meena

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**POST-GRADUATE DIPLOMA IN BANKING
INSURANCE ORGANIZATION AND
MANAGEMENT**

(One Year Course)

General Information and Scheme of Examination

General Information

ELIGIBILITY FOR ADMISSION

Graduate or Post-graduate of a recognised Indian University form any discipline securing a minimum of 45% marks at the degree or Post graduate examination are eligibility for admission.

ADMISSION PROCEDURE

Admission will be based on merit to be determined by the Head of the Department.

DURATION

Duration of the Course will be one academic year.

NUMBER OF SETS

Not more than 80 candidates will be admitted to the course. This number will include reserved seats belonging to SC/ST as per rules, provided they qualify for the Pre-Examination Test.

Fee

Tuition fee will be Rs. 8000 (Eight Thousand only) P.A. only. In addition, each candidate will be required to pay a sum as may be decided by the University for the study material relating to the course and Examination fee separately.

Attendance

Each candidate who wishes to appear at the examination must attend 70% of the lectures delivered in each paper.

MEDIUM

English or Hindi medium will be used for teaching as well as for examination.

Training

Students will be required to undergo practical training with a Banking/Financial Institution approved by the Head of the Department. The training will be for a period of four weeks.

SCHEME OF EXAMINATION AND TEACHING

Examination for award of Post-graduate Diploma in Banking Insurance organisation and Management will consist of the following

PART - I

The written examination will be of three hours duration in following papers :

S.No.	Papers	Max.M.	Min.M.	Period Per Week
1.	Banking Operation	100	36	4 Hours
2.	Control on Banking Oper.	100	36	for each
3.	Insurance Services	100	36	paper
4.	Financial Services	100	36	course

PART - II

Each candidate will submit a dissertation based on the practical training or field project as may be approved by the Head of the Department.

I.	The dissertation will carry	50 Marks
	Viva-Voce	50 Marks

Award of Division : Candidates will have to obtain a minimum 36% marks and 40% marks in aggregate, dissertation and Viva-Voce for the award of the Diploma.

Division will be awarded as under :

I Division	: 60% and above of the aggregate marks
II Division	: 48% marks and above but less than 60% of the aggregate marks
III	: 40% marks and above but less than 48% of the aggregate marks

Provision for Supplementary Examination will be as per University rules (one subject only.)

Award of Diploma : The Diploma will be awarded on successful completion of the Examination as per Scheme of Examination and on production of a certificates regarding completing of training.

Note : Candidate who fail at the written examination but obtain minimum of 50% marks for dissertation and Viva-Voce will not be required to submit dissertation and reappear at the Viva-Voce examination while appearing again for the theory paper in the subsequent year.

Format of Question Paper

Duration 3 Hours

Max. Marks: 100

Section-A

Two questions from each Unit.

10 very small question. Each question carry 2 marks.

a

b

c

d

e

f

g

h

i

j

Answer of each question shall be limited upto 30 words.

Section-B

10 Question (Two questions from each Unit) Students will answer one question from each Unit. Each question will carry 7 marks.

Unit - 1

1 Question A or B

Unit - 2

2 Question A or B

Unit - 3

3 Question A or B

Unit - 4

4 Question A or B

Unit - 5

5 Question A or B

Answer of each question shall be limited upto 250 words.

Section-C

This section will include 05 questions (One question from each unit). Student will answer any 03 questions. Each question will carry 15 marks.

1 Unit 1

2 Unit 2

3 Unit 3

4 Unit 4

5 Unit 5

Answer of each question shall be limited up to 500 words.

Note :- In case Numerical, Figures, chart, Diagrams and Graph the above limit of words shall not apply

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PAPER - I

BANKING OPERATIONS & MANAGEMENT

Need and Rule of Financial Intermediaries in an Economy :
Definition, classification and functions of a Bank Structure
and Organisation of Commercial Banking in India including
internal organisation and departmental set-up

Resource Mobilisation : Nature and source of funds, owned funds
and borrowed funds, Nature of deposits and deposit accounts

Procedure for opening and operating different type of Bank Accounts
(Knowledge of forms and documents, recording of transactions,
verification of records is also needed)

Share Capital and Reserves : Procedures and facilities for borrowing
from the Reserve Bank of India and other orgenacies, Deposit
and Credit Guarantee, Co-operation for loans; Follow-up of Bank
Credit.

Use of Fund : Basic consideration; Types of advance, Nature of
securities procedure for granting credit facilities of different types,
Appraisal of application for loans; Follow-up of Bank Credit.

Investment of Securities : Necessity, types of securities for investment.

Other Operations : Bank Guarantee; Letters of Credit, Nature and
procedure for issue; Merchant Banking Operations, clearing house
operation, Factoring, MMMF.

Services to Customers : Remittance of funds, Safe Deposit lockers,
Safe custody of articles.

Internal Operations : Recording of transactions and maintenance of
books, preparation of Reports and Returns, Accounting Records at the
Branch level, Inter Bank and-Inter Branch transactions.

PAPER - II

CONTROL ON BANKING OPERATIONS

- (a) The Banking Regulation Act, 1949
- (b) The Reserve Bank of India, 1934
- (c) The Banking Companies Act, 1970
(Acquisition and Transfer of Undertakings)
- (d) The Regional Rural Banks Act, 1976
- (e) Laws relating to Co-operative Credit Institution
- (f) Negotiable Instrument Act, 1881

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PAPER - III

INSURANCE SERVICE

1. Principle of Life Insurance
 - (a) Life Insurance Contract
 - (b) Life Insurance Risk
 - (c) Life Insurance Policies
 - (d) Life Insurance Sales Membership
2. Fire and Marine Insurance
 - (a) Fire Insurance Contract
 - (b) Fire Insurance Policies
 - (c) Marine Insurance Contract
 - (d) Marine Losses
 - (e) General Insurance Corporation and other Insurance Institution
3. Property and Liability Insurance
 - (a) Basic concept of Liability Insurance
 - (b) Types of Liability Insurance Policy

PAPER - IV

FINANCIAL SERVICES

1. Financial Services
 - (a) Meaning and Importance
 - (b) Scope of Financial Services
2. Brief Study of Financial Institutions
Development Banks, Merchant Banks, Mutual Funds,
DFHI, SEBI, SCHI.
3. Financial Instruments.
Money and Capital Market Instruments
4. Financial Markets
Money Market, Capital Market, Stock Exchanges, Call
Money Markets, Debt Market
5. Financial Services
Mutual Funds, Merchant Banking, Factoring, Under
writing, Credit Rating