

# **S Y L L A B U S**

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

**(One Year Course)2019**

**JAI NARAIN VYAS UNIVERSITY  
JODHPUR**

# SYLLABUS

## POST-GRADUATE DIPLOMA IN BANKING INSURANCE ORGANISATION AND MANAGEMENT

(One Year Course)2019

### 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  
FAC ULTY OF COMMERCE & MANAGEMENT STUDIES  
JAI NARAIN VYAS UNI VERSITY, JODHPUR**

**LIST OF STAFF MEMBERS**

**PROFESSORS**

- 1 Dr. Raman Kumar Dave, Head of Department
- 2 Dr. Mahendra Singh Rathore (On leave)
- 3 Dr. Narendra Kothari
- 4 Dr. Ram Singh Meena
- 5 Dr. Sunil Mehta
- 6 Dr. Dungar Singh Kheechee

**ASSOCIATE PROFESSORS**

- 7 Dr.(Mrs.) Jatan Kanwar Jain
- 8 Dr.Mahendra Kumar
- 9 Dr.(Mrs.) Navneeta Singh
- 10 Dr.Krishn Awatar Goyal

**ASSISTANT PROFESSORS**

- 11 Dr.(Mrs.) Anju Agarwal
- 12 Dr.Kshitiz Maharshi
- 13 Dr.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 qualify for the Pre-Examination Test.

**Fee**

Tuition fee will be Rs.15000/- (Rupees Fifteen Thousand only) per annum. 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

## 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

## 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