

Hemchandracharya
North Gujarat University,
Patan



Governing Guidelines

CAREER ORIENTED COURSE
(Advance Diploma in Banking and Insurance)

OF

UNIVERSITY GRANTS COMMISSION

Offered by

Hemchandracharya North Gujarat University,
PATAN

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PART - 1

Ordinances Governing

Career Oriented Courses Of University Grants Commission

**ORDINANCES GOVERNING
CAREER ORIENTED COURSES
OF UNIVERSITY GRANTS COMMISSION**

(THREE SEMESTER PART-TIME ADVANCEDIPLOMA PROGRAM)

The University hereby institutes the three semester programs for the Career Oriented Advance Diploma Program and makes the following ordinances governing admission, course of study, examinations and other matters relating to this Degree under the S K College of Business Management, of HNG University.

The following are the ordinances governing the Career Oriented Programs mentioned as under:

- 1) Advance Diploma in Banking and Insurance

I. General Provisions

1. The program of study leading to Career Oriented Diploma and Certificate Programs shall be of one year (Two semesters) and six months (One semester) duration respectively, and shall be basically for graduating students. The program shall have the status of Add-on Skill Oriented Program under Career Oriented Courses of University Grants Commission.
2. The Diploma and Certificate programs shall have the status of “Special Courses” of HNG University and shall be governed by the general rules of the Special Courses.
3. The intake to the Diploma and Certificate Courses shall be 50. The reservation in admission shall be as per rules.
4. The Program of study leading to Career Oriented Diploma and Certificate Programs of the HNG University shall be conducted in the S K College of Business Management the Morning /evening hours or during any such duration which would be appropriate.
5. The admission to Career Oriented Diploma and Certificate Programs shall be dealt with by the Co-ordinator, of Course. The last date for the receipt of the application form shall be fixed by the University.
6. The candidate seeking admission will have to apply on a prescribed format available from the University/ Faculty on payment of prescribed fee.
7. The candidate may be required to pay the processing fee as directed by the Faculty from time to time. No Application Form shall be considered for admission unless it is complete in all respects including attested copies of the photographs of the candidates containing his/her signature thereon and all necessary documents are attached thereto, such as:
 - a) Attested copies of mark-sheets of all the examinations passed;
 - b) Certificate from an appropriate authority certifying that the candidate belongs to Scheduled Caste/Scheduled Tribe/OBC or that the candidate is Physically Challenged.
8. The provisional admission to the Program shall be made in order of merit based or First come first serve as per demand of course.

9. The completed Application Forms for registration at SKCBM, BBA Department along with documents will be processed for Enrollment and sent to the Controller of Examinations.
10. The candidate granted provisional admission shall deposit fee within the period prescribed by the Admission Committee failing which, the admission shall stand cancelled.
11. Provisional admission of a candidate is liable to be cancelled at any time:
 - i) if its is detected that, there is something against the candidate which would have prevented him/her from being admitted to the Program.
 - ii) if the candidate is found at a later stage to have provided any false information, and /or
 - iii) if he/she has been punished for an act of gross misconduct, indiscipline or an act involving moral turpitude.

A. Eligibility:

- i) The candidate seeking admission to Career Oriented Advance Diploma, Diploma And Certificate Programs must be pursuing Graduate Degree from a recognized University.

B. Intake & Reservations:

The intake to Career Oriented Advance Diploma, Diploma and Certificate Programs shall be 50. The reservation in admission shall be as per State Gov. /University rules.

Vacant seats reserved for SC/ST/OBC candidates, if any, may be filled up as per rules.

C. Program Fee

- a) The course fee per semester shall be Rs. 2,500/-.

As such the course fee for the entire Diploma Program shall be Rs. 5,000/- which may be deposited in two equal installments each of Rs. 2,500/- and

As such the course fee for the entire Program shall be Rs. 7,500/-.

In addition, the students shall be required to pay usual fees prescribed by the University.

- c) The candidate will have to deposit Rs. 2,500/- at the time of provisional admission. The fee is to be paid through demand draft in favour of, **“The Registrar, Hemchandracharya North Gujarat University”** payable at PATAN.
- d) The second installment in case of Diploma Programs of Rs. 2,500/- is to be paid before the commencement of second semester classes, failing which the students will not be registered in second semester.

II. ADMISSION PROCEDURE

Admission to Career Oriented Diploma and Certificate Programs shall be made in order of merit / First come first serve basis as per demand of course.

Waitlisted candidate will be offered admissions strictly on the basis of ranking provided there is a vacancy in the Program.

III. CONDUCT OF THE PROGRAM

1. To qualify for the Career Oriented Diploma and Certificate Programs, the candidate must earn the prescribed number of credits as contained in the Course structure / syllabus detailed herein after.
2. The maximum period allowed to complete the course will be normally three years.
3. The students shall be permitted to simultaneously pursue any one of the proposed program at a time along with their regular degree program.

IV. ATTENDANCE RULES

- (a) A student is required to have 80% attendance
- (b) **No relaxation beyond 30% shall be considered in any case.**

V. COURSE STRUCTURE AND SCHEME OF EXAMINATION OF CAREER ORIENTED ADVANCE DIPLOMA, DIPLOMA AND CERTIFICATE PROGRAMS:

Candidates for the one-year Career Oriented Diploma and six months Certificate Programs Examination shall be examined in the following subjects in accordance with the syllabi or course prescribed in the following Ordinances.

1. Course Structure

The Career Oriented Diploma and Certificate Programs shall be of one year duration divided into two semesters and six months respectively. A student is required to offer compulsory courses of 40 credits in two semesters for Diploma Programs and 20 credits in one semester for Certificate Program as per the details given below.

Credit Scheme for the CAREER ORIENTED DIPLOMA AND CERTIFICATE PROGRAMS Program

1) **Advance Diploma in Banking and Insurance**

Course Code	Semester I	Credits	Marks-100 (External/ Internal)
ADBI 101	Principles of Banking	03	70/30
ADBI 102	Principles of Insurance	03	70/30
ADBI 103	Principles of Management	03	70/30
ADBI 104	Computer Fundamentals	03	70/30
ADBI 105	Minor Project	08	100
	Semester II		
ADBI 201	Indian Banking System	03	70/30
ADBI 201	Insurance Business Environment in India	03	70/30
ADBI 203	Banking Law and Practice	03	70/30
ADBI 204	Marketing of Financial Products & Services	03	70/30
ADBI 205	Dissertation/ Viva-Voce	08	100

Semester III			
ADBI 301	Practice of Life Insurance	03	70/30
ADBI 302	Retail Management & Retail Banking	03	70/30
ADBI 303	Management of Commercial Banks	03	70/30
ADBI 304	Values & Ethics in Business	03	70/30
ADBI 305	Dissertation/ Viva-Voce	08	100

Note: Examination in each paper shall have two components – End semester Theory Paper carrying a maximum of 70 marks and sectionals carrying a maximum of 30 marks. The pattern of end semester Theory examination in each paper is given after the detailed course contents of each paper.

3. Examination System:

Each theory/ practical/ seminar/ field work/project/ dissertation course shall be of 100 marks. For evaluation, the overall structure of the distribution of marks in a course shall be such that 30 marks are allotted to various assessments during the semester, while 70 marks shall be allotted for the end semester examinations.

A. Sessionals:

- i) The assessment (sessionals) in theory courses will comprise of class test/test(s) and semester reports/assignments and regularity in each of the courses offered by them.
- ii) Such class tests, semester reports and/or assignments in each paper shall carry 30 marks, of which 20 marks will be for class tests and quizzes and 10 marks for semester report(s) and/or assignment(s) and regularity.
- iii) The semester report(s) and/or assignment(s) shall be submitted by the students to the teachers concerned, by a date fixed by the Course Coordinator. After valuation of the semester report(s) and/or assignment(s), the teacher concerned shall submit the result to the Course Coordinator who shall forward the same to the Controller of Examinations.
- iv) The marks obtained in semester report(s) and/or assignment(s) will be displayed on the notice board.
- v) Where candidate fails to take examination in any one or more papers or having taken the examination, has, but failed to secure the minimum pass marks in any one or more papers or in the aggregate, his marks in the class tests, semester reports and/or assignments will be carried forward to the subsequent examination.

B. End Semester Examination and evaluation (for 70 marks):

- (i) The question papers shall be set and the answer-scripts shall be evaluated by the teachers of the concerned courses.
- (ii) Evaluated answer books are submitted to the Controller of Examination.

4. Project Report/ Dissertation and Viva-voce:

- i) Every Career Oriented Advance Diploma, Diploma and Certificate Programs student will also be required to prepare a Project report on preferably in his/her area of study under the supervision of a teacher of the Faculty. The topic of the Project and the name of the supervisor earmarked will be approved by concerned faculty for this purpose by the Course Coordinator. This Project and viva-voce will be equivalent to 8 credits and constitute a part of the Career Oriented Diploma and Certificate Programs and will carry 100 marks.
- ii) Each student may be asked to present Research Methodology of the Project before the members of the Faculty for consideration and finalization.
- iii) The Project Report shall be submitted to the Course Co-ordinator in duplicate on or before a specific date fixed for the purpose.
- iv) The Project Report shall be examined by two external examiners, who shall evaluate it independently out of 100 marks each. The average of these marks shall be credited.

5. Evaluation Pattern:

(A) Point Scale for Grading

Award of Grades Based on Absolute Marks

Marks Range (Out of 100)	Grade	Grade Point
90 -100	A+	10
80 – 89	A	9
70 – 79	B	8
60 – 69	C	7
50 – 59	D	6
40 – 49	E	5
Passed with Grace	P	4
00 – 39	F	0
Non-appearance in examination (Incomplete)	I	-

Explanation:

Latter grades **A+**, **A**, **B**, **C**, **D**, **E** and **P** in a course mean that the candidate has passed that course.

The F grade denotes poor performance, i.e., failing in the course. A student has to appear at subsequent examination(s), if provided under the ordinances in all courses in which he/she obtains "F" grade, until a passing grade is obtained.

The I Grade: The "I" Grade is awarded, when a student does not appear in the examination of course/courses. This shall be treated as "F" Grade.

Grace Rule: Tabulators shall award grace marks as per the following guidelines:

- (1) A student who fails in not more than 3 theory courses by total marks of not more than $\frac{1}{2}$ the number of total theory courses of the semester (any fraction is rounded off to the next higher number), shall be awarded grade "P" (in place of grade "F") of Grade Point 4 in the concerned courses.

- (2) Grace mark will not be awarded for making up shortfall in minimum SGPA/CGPA or improving the grade.

(B) Measurement of the student's performance in the program:

The performance of a student in a semester or up to a semester will be measured by SGPA (Semester Grade Point Average) and CGPA (Cumulative Grade Point Average), respectively, which will be calculated as given below:

$$(i) \quad SGPA = \frac{\sum_{i=1}^n C_i \cdot P_i}{\sum_{i=1}^n C_i}$$

where, C_i = Number of credits assigned for the i^{th} course of a semester for which SGPA is to be calculated .

P_i = Grade point earned in the i^{th} course.

$i = 1, \dots, n$, represent the number of courses in which a student is registered in the concerned semester.

$$(ii) \quad CGPA = \frac{\sum_{j=1}^m C_j \cdot P_j}{\sum_{j=1}^m C_j}$$

where, C_j = Number of credits assigned for the j^{th} course of a semester for which SGPA is to be calculated.

P_j = Grade point earned in the j^{th} course.

$j = 1, \dots, m$, represent the number of courses in which a student is registered from the first semester to the semester for which CGPA is to be calculated.

7. Promotion to II Semester

The candidates who have taken admission in Career Oriented Diploma Programs, I-Semester in a session can be put in the following two categories on the basis of their attendance in the Semester:

- I. (i) Those who have put in the required minimum percentage of attendance for appearing in the I-Semester Examination and filled up the examination form in time for appearing at the I-Semester Examination.
- (ii) Those who did not put in the required minimum percentage of attendance for appearing at the I-Semester Examination or did not fill up examination form in time for appearing at the I-Semester Examination.

Candidates under Category I(i) are eligible for appearing at the examination of I-Semester, while **candidates under Category. I(ii)** are not allowed to appear at the examination of the I-Semester. This implies that **no readmission is permissible to those who do not put in the required percentage of**

attendance for taking the examination or did not submit the examination form in time. However they will have to seek fresh admission in the Program as per prescribed procedure.

- II. After appearing at the Examination of the I-Semester the candidates can be put in the following categories in the context of declaration of the results of the I-Semester Examination:
- (i) **Passed**, i.e., those who have passed in all courses of the examination of the Semester.
 - (ii) **Promoted**, i.e., those who have not passed in all the courses of the Semester.
 - (iii) **Minimum passing grade** shall be Grade 'E' for each course. However, candidates with grade 'P' in a course shall also be considered as passed in that course.
 - (iv) **Promotion to Second Semester:** All students who have put in the minimum percentage of attendance in I-Semester and filled up the examination form in time shall be promoted to the II-Semester.

Declaration of Division:

A candidate who has passed in all the papers/ courses of I & II Semesters of the 1-year CAREER ORIENTED DIPLOMA AND CERTIFICATE PROGRAMS program taken together shall be declared as '**Passed**'. Such passed candidates may be awarded with the division according to the following criteria:

- (i) First Division with distinction : CGPA 8.5 and above
- (ii) First Division : CGPA 6.5 and above, but below 8.5
- (iii) Second Division : CGPA 5.0 and above, but below 6.5

Note: The SGPA and CGPA shall be computed up to 2 places of decimals (truncated at the second place).

The conversion formula for converting CGPA to the corresponding Percentage of Marks will be as follow:

$$X = 10 Y - 4.5$$

where, X = Percentage of Marks

Y = CGPA

PART - 2

Course Structure

Career Oriented Courses of University Grants Commission

Course Structure

One & half year Advance Diploma in Banking & Insurance

Course Code	Semester I	Credits	Marks-100 (External/ Internal)
ADBI 101	Principles and Practices of Banking	03	70/30
ADBI 102	Principles of Insurance	03	70/30
ADBI 103	Principles of Management	03	70/30
ADBI 104	Computer Fundamentals	03	70/30
ADBI 105	Minor Project	08	100
	Semester II		
ADBI 201	Accounting for Banking and Insurance	03	70/30
ADBI 202	Insurance Business Environment in India	03	70/30
ADBI 203	Banking Law and Practice	03	70/30
ADBI 204	Marketing of Financial Products & Services	03	70/30
ADBI 205	Dissertation/ Viva-Voce	08	100
	Semester III		
ADBI 301	Practice of Life Insurance	03	70/30
ADBI 302	Retail Banking	03	70/30
ADBI 303	Management of Commercial Banks	03	70/30
ADBI 304	Values & Ethics in Business	03	70/30
ADBI 305	Dissertation/ Viva-Voce	08	100

ADBI 101

Principles and Practice of Banking

Course Contents

Indian Financial System.

(1) Recent developments in the Indian Financial system; market structure and financial innovation. RBI, SEBI, IRDA etc. their major functions, (2) Role and Functions of banks - Regulatory provisions / enactments governing banks, (3) Retail banking: Approach, products, marketing etc., (4) Wholesale Banking; international banking; (5) Role and functions of Capital markets, (6) Role and Functions of Mutual Funds, (7) Role and Functions of Insurance Companies - Bancassurance, (8) Importance of risk management in banks-types of risk impact and management Factoring & Forfaiting, (9) Alliances / mergers / consolidation, (10) ADR / GDR / Off Balance Sheet Items, (11) Participatory Notes, (12) Credit Information Bureau Ltd., (13) Fair Practices for Debt Collection, (14) Basel-II, (15) Banking Codes and Standard Boards.

Functions of banks

Deposits:

Banker-Customer relations - Know your Customer (KYC) guidelines-Different Deposit Products - services rendered by Banks - Mandate and Power of attorney; Banker's lien - right of set off - garnishee order - Income tax attachment order etc.

Payment and collection of Cheque - duties and responsibilities of paying and collecting banker-protection available to paying and collecting banker under NI Act - endorsements - forged instruments - bouncing of cheques and their implications. Opening of accounts for various types of customers - minors - joint account holders - HUF - firms - companies - trusts - societies - Govt. and public bodies Importance of AML.

Credit:

Principles of lending - various credit Products / Facilities - working capital and term loans - Credit Appraisal Techniques - Approach to lending; - credit management - credit monitoring - NPA Management.

Different types of documents; Documentation Procedures; Stamping of documents Securities - Different modes of charging - types of collaterals and their characteristics Priority Sector Lending - sectors - targets - issues / problems - recent developments - Financial Inclusion.

Agriculture / SMEs / SHGs / SSI / Tiny Sector financing

New Products & Services -Factoring, Securitisation, bancassurance, Mutual Funds etc.

Credit Cards / Home Loans / Personal Loans / Consumer Loans-Brief outline of procedures and practices.

Ancillary Services: Remittances, Safe Deposit lockers etc.

Banking Technology

Electronic Banking- Core Banking -Electronic products

Banking Technology - Distribution channels - Teller Machines at the Bank Counters – Cash dispensers - ATMs - Anywhere Anytime Banking - Home banking (Corporate and personal) Electronic Payment systems.

On line Banking - Online enquiry and update facilities - Personal identification numbers and their use in conjunction with magnetic cards of both credit and debit cards, smart cards, signature storage and display by electronic means, cheque truncation, microfiche, note and coin counting devices.

Electronic funds transfer systems - plain messages (Telex or data communication) - structured messages (SWIFT, etc...) – RTGS Information Technology - Current trends - Banknet, RBI net, Datanet, Nicnet, I-net, Internet, E mail, etc...- Role and uses of technology up gradation - Global developments in Banking Technology - Information Technology in finance and service delivery Impact of Technology on Banks - Protecting the confidentiality and secrecy of data - effect on customers and service quality - Computer Audit -Information System Audit.

Information System Security and Disaster Management.

Text Books:

1. Sundaram & Varshney, “ *Banking, Theory Law and Practice*” Sultan chand & sons;2004
2. Varshney & Malhotra, “*Principles of Banking*”,Sultan Chand & Sons, 2005.

ADBI 102

Principles of Insurance

Contents

UNIT I

Concept of Risk, Types of Risk, Risk Appraisal, Transfer and Pooling of Risks, Concept of Insurable Risk.

UNIT II

Concept of Insurance, Relevance of Insurance to the emerging socio-economic needs of all the sections of society including Industrial sector, Types of Insurance Organisations, Insurance Business, Intermediaries in Insurance Business.

UNIT III

Formation of Insurance Contract, Life, Fire, Marine and Motor Insurance Contracts, Principles of Insurance: Utmost Good Faith, Indemnity, Insurable Interest

UNIT IV

Classification of Insurance: Life, Non-Life (general), Health, Pension, Social Security and Retirement Benefits, Insurance Products

Text Books:

- 1.Gupta P.K, “*Insurance and Risk Management*”, Himalya Publishing House; 2004
- 2.Mishra M.N., “*Principles and Practices of Insurance*”,S. Chand and Co; 2004
- 3.Panda G.S., “*Principles and Practices of Insurance*” Kalyani Publications, 2004

Reference Books:

- 1.Jeevanandam C., “*Risk Management,*” Sultan Chand and Sons; 2005
- 2.Arthur C. and C. William Jr., “*Risk Management and Insurance,*” Tata Mcgraw Hill; 2001
- 3.*Principles of Insurance-* Insurance Institute of India; 2003
- 4.Nichaus, Harrington, “*Risk Management and Insurance*”, McGraw Hill, 2003

ADBI 103

Principles of Management

Contents

Unit I

Introduction: Concept, nature, process and significance of management; Managerial levels, skills, functions and roles; Management Vs. Administration; Coordination as essence of management; Development of management thought: classical, neo-classical, behavioral, systems and contingency approaches.

Unit II

Planning: Nature, scope and objectives of planning; Types of plans; Planning process; Business forecasting; MBO; Concept, types, process and techniques of decision-making; Bounded Rationality.

Organising: Concept, nature, process and significance; Principles of an organization; Span of Control; Departmentation; Types of an organization; Authority-Responsibility; Delegation and Decentralization; Formal and Informal Organization.

Unit III

Staffing: Concept, Nature and Importance of Staffing.

Motivating and Leading: Nature and Importance of motivation; Types of motivation; Theories of motivation-Maslow, Herzberg, X, Y and Z; Leadership – meaning and importance;

Unit IV

Controlling: Nature and Scope of control; Types of Control; Control process; Control techniques – traditional and modern; Effective Control System.

Text Books

1. Gupta, C.B., “*Management Concepts and Practices*”, Sultan Chand and Sons, New Delhi, 2003.

Reference Books

1. O’Donnel, Koontz and Weirich, “*Management*”, +Tata McGraw Hill Publishing Company, New Delhi, 2001.

2. Chopra, R.K., “*Principles & Practices of Management*”, Sun India Publication, 2005.

3. Tripathi, P.C and Reddy, P.N., “*Principles & Practices of Management*”, 2nd edition, Tata McGrawHill, 2003.

ADBI 104

Computer Fundamentals

Contents

Computer Basics: Introduction, Characteristics of a Computer, Criteria for Using Computers, History of Computers, Generations of Computer, Classification of Computers, Applications of Computer, Basic Components of PC, Computer Architecture

MS Word: Introduction, Windows 2007 Interface, Customizing the Word Application, Document Views, Basic Formatting in MS Word 2007, Advanced Formatting, Navigating through a Word Document, Performing a Mail Merge, A Quick Look at Macros, Printing Documents, Print Preview

Excel 2007: Introduction, Workbook, Worksheet, Formatting in excel, Advanced formatting in Excel, Working with formulas, Printing worksheets

MS PowerPoint: Introduction, Creating a Presentation, Basic Formatting in PowerPoint, Advanced Formatting, Using Templates, Inserting charts, Inserting tables, Printing presentations

Outlook

Reference Books

1. Fundamentals of computers – By. V. Rajaraman PHI Publication
2. Fundamentals of computers – By. Anand Kumar PHI Publication
3. Fundamentals of computers – By. B. Ram