

SARDAR PATEL UNIVERSITY
PROGRAMME: BACHELOR OF VOCATION (Insurance & Financial Marketing)
SEMESTER – III
Syllabus with effect from: JUNE 2016

Paper Code: UB03FBVI01	Total Credit: 3
Title of Paper: Human Resource Management- I	

Unit	Description in detail	Weighting (%)
1	<p><u>Nature & Scope of Human Resource Management</u> Concept of Human Resource Management Characteristics of Human Resource Management Objectives of Human Resource Management Importance of Human Resource Management Scope of Human Resource Management Functions of Human Resource Management Evolution of the concept of Human Resource Management</p>	25%
2	<p><u>Human Resource Planning & Job design</u> Concept of Human Resource Planning Objectives of Human Resource Planning Need & Importance of Human Resource Planning Process of Human Resource Planning Problems in Human Resource Planning ❖ <u>Job Design:</u> Concept of Job Description & Job Specification Job Description v/s Job Specification Concept & methods of Job Design</p>	25%
3	<p><u>Career Planning and Development</u> Meaning of Career Planning Objectives of Career Planning Process of Career Planning Advantages and Limitation of Career Planning</p>	25%
4	<p><u>Human Resource Development</u> Concept of Human Resource Development Difference between HRM & HRD Need and Significance of HRD Principles of HRD Employee Counselling Six Sigma</p>	25%

Basic Text & Reference Books:

1. K. Aswathappa, “Human Resource Management – Text & Cases”, Tata McGraw Hill, Companies, New Delhi, 7th Reprint 2008.

2. L. M. Prasad, "Organisational Behaviour", Sultan Chand and Sons, New Delhi, 4th Edition – Reprint 2008.
3. P. Subba Rao, "Personnel and Human Resource Management – Text and Cases", Himalaya Publishing House, Mumbai, 5th Edition 2010.
4. S. S. Khanka, "Human Resource Management- Text and Cases", Sultan Chand and Sons, New Delhi, First Edition – Reprint 2008.
5. S. V. Ganakar and C. B. Mamoria, "Personnel Management: Text and Cases," Himalaya Publishing House, Mumbai, 28th Edition 2008.
6. Vikas Arora & Seema Arora, " Human Resource Management", Global Vision Publishing House, New Delhi, First Edition – 2011.

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

1.

Paper Code: UB03FBVI02	Total Credit: 3
Title Of Paper: Environment Studies–I	

2.

Unit	Description in detail	Weighting
1	Overview of Environmental Studies: Definition, Scope, Importance. Renewable and Non Renewable Resources, Equitable use of resources for sustainable lifestyles	25 %
2	Natural Resources and Associated Problems Forest Resources, Water Resources, Mineral Resources, Energy Resources, Land Resources. Role of Individual in conservation of Natural Resources Case Study on various resources	25 %
3	Ecosystems Concept, Structure, Function. Types, Characteristics, Threats of following ecosystems Forest, Grassland, Desert and Aquatic Ecosystems Role of Individuals in sustaining the above types of Ecosystems	25 %
4	Biodiversity Introduction, Types – Genetic, Species, Ecosystem Biodiversity at Global National and Local Levels India as a mega diversity nation Threats & conservation of Biodiversity.	25 %

Basic Text & Reference Books:

- Text book of Environmental Studies for undergraduate Courses: Erach Barucha, Publisher University Press, University Grants Commission.
- Brunner R.C., 1989, Hazardous Waste Incineration, McGraw Hill Inc. 480p
- Mckinney, M.L. & School, R.M. 1996. Environmental Science systems

& Solutions, Web enhanced edition. 639p.

- Jadhav, H & Bhosale, V.M. 1995. Environmental Protection and Laws. Himalaya Pub. House, Delhi 284 p

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

Paper Code: UB03FBVI03	Total Credit:5
Title Of Paper: Soft Skills for Business	

Unit	Description in detail	Weighting
I	Elements of communication Meaning, importance, objectives of communication Process of communication, Types, Nonverbal communication-Body language, gestures, postures, Facial expression, Dress code. The cross cultural Dimensions of business communication Listening & speaking. Eliciting Response, Business and social etiquette	25%
II	Public speaking Importance, principles of effective speaking & presentations Speech for introduction of a speaker Speech for vote of thanks Occasional speech Use of technology	25%
III	Interview Techniques Importance Art of conducting and giving interviews Placement interviews Discipline interview	25%
IV	Meeting Importance Participating and conducting group discussions Brain storming, e-meeting Preparing Agenda and minutes of the meeting	25%
	Skill development Draft your bio data Prepare your career plan	

Basic Text & Reference Books:

- *Essentials of Business communication-* Rajendra Pal & J S Korlahalli
- *Effective Business Communication-*Asha Kaul
- *Communication skills-* Sanjay kumar & Pushp lata
- *The Functional aspects of Communication skills-*Dr. P Prasad

Note: Latest Edition of Text books may be used

Practical's Exposure of Subjects Arrangement s will be taken care by Concerned Subjects Teacher

Programme: B.voc (Sem III)

Paper Code: UB03FBVI04	Total Credit:3
Title Of Paper: Banking laws and practices	

Unit	Description in detail	Weighting (%)
I	Overview of banking Regulatory Framework Provision of RBI act 1935, Banking Regulation Act 1949, Prevention of Money Laundering Act,2002 Government and RBI's Power opening new banks Amalgamation and Mergers power of control advances Corporate governance	25%
II	Legal Aspects of banking Operations Case laws on responsibility of paying and collecting banker indemnities of Guarantees Obligation of banker, law relating to Securities Valuation of securities, special features of Recovery of Debts Due to banks and financial institutions Act,2013	25%
III	Banker- Customer Relations The legal relationship between banker and customer Unincorporated bodies Financial advice, letters of introduction and other services Rendered by banks Special features of the relationship between banker and customer The mutual rights and duties, Power to combine Different accounts	25%
IV	Electronic banking & IT in Banks Introduction, IT applications in banking , computer based information systems for banking Electronic fund management, Electronic commerce and banking Customer relationship management	25%

Basic Text & Reference Books

- Kuchhal,M C and vivek K kuchhal, *Busniess Law*, Vikas Publishing house, New Delhi
- Maheshwari & Maheshwari, *Buniess Law*, National publishing House, New Delhi
- Gowar, LCB, *Principles of Modern Company Law*, Stevens and sons, London
- Avtar Singh, *Introduction to Company Law*,Eastern Book company

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

Paper Code: UB03CBVI01	Total Credit:3
Title Of Paper: Insurance & financial Marketing-III	

Unit	Description in detail	Weighting (%)
Unit: 1	Policy Servicing- meaning and facets, need, and IRDA's guidelines- both pre-sale and post-sale. Advisor's/Broker's role in servicing. Answering queries and complaints of customers.Unsolicited policies. Tapping technology to stay competitive- technological barriers- faceless technology.Service with sensitivity.	25%
Unit: 2	Servicing Activities during the policy term- premium notice, premium collection and processing, change in mode of premium payment, lapse intimation, revival, alterations, non-forfeiture- surrender and paid up, loans, foreclosure, change in name of beneficiaries, issue of duplicate policy, and other services under the policy.	25%
Unit: 3	Claim Services- meaning and importance. Maturity and death claims- documents required and the procedure to make a claim, processing of claims, early and fraudulent claims, supplementary benefit payments, and claimant's title. Settlement options. Claim concession. Repudiation of claims and grievance redressal.	25%
Unit: 4	Health Insurance-- meaning, and need. Salient features, and how much. Indian scenario and players in the field.Healthcare delivery system.Basic health policy- scope and renewal.Family floater policy.Elderly and group health policies. Long term policy. Social security schemes. Claim settlement- tackling inflated and fraudulent claims. Cost control by insurers- preventive health care, and customer responsiveness.	25%

Basic Text & Reference Books:

- ❖ Shashidharan K. Kutty, (2008), Prentice- Hall of India Pvt. Ltd.
- ❖ H. Sadhak , Life Insurance in India, Response Books, New Delhi.
- ❖ KshitizPtukale, Insurance for Everyone, (2009), Macmillan India Ltd.
- ❖ K. C. Mishra & C. S. Kumar, Life Insurance- Principles and Practice, (2009), Cengage Learning India Pvt. Ltd.
- ❖ H. Narayanan, Indian Insurance- A profile, (2006), Jaico Publishing House.
- ❖ IC- 02- Practice of Life Insurance
- ❖ IC- 33- Life Insurance
- ❖ IC- 78- Miscellaneous Insurance.

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

Paper Code: UB03CBVI02	Total Credit: 5
Title Of Paper: General insurance-I	

Unit	Description in detail	Weighting (%)
1	Motor Insurance- Comments on the Motor Vehicles Act, 1988- chapter-I, IV, V, X, XI, and XII. Types of policy- comprehensive- contents- schedule, own damage, third party liability, and owner-driver cover, exceptions, conditions, deductibles, no claim bonus. Pricing and discounts. Pay as you drive cover.	25 %
2	Motor and Marine Insurance- Motor-Add-on- benefits. Claim Settlement- own damage and third party liability- conciliation forums and out of court settlements. Drive towards safer roads. Marine Insurance- Contract- Meaning and nature. Warranties- meaning, nature, effect and types. Implied warranty of the seaworthiness of the ship.	25 %
3	Marine Insurance- types of policy. Commencement, duration, and termination of risk. Marine losses, expenses and liability. Policy Form- the old and the new (MAR) with current set of clauses.	25 %
4	Fire Insurance – Contract- meaning and salient features, Standard Fire and Special Perils Policy- recital, coverage, exclusions, conditions, and add-on-covers. Special Policies-reinstatement, declaration, and floater. Theory of rating.	25 %

Basic Text & Reference Books:

- ❖ Avtar Singh, M. N. Srinivasan's Principles of Insurance Law, Eighth Ed. (2006), Wadhwa & CO. Nagpur.
- ❖ K. C. Misra & C. S. Kumar, General Insurance- Principles and Practice, (2009), Gengage Learning India Pvt. Ltd.
- ❖ Indian Institute of Banking & Finance, Mumbai, Insurance Product, Second Ed. (2007), Taxmann.
- ❖ Murthy, K. S. N. & K. V. S. Sarma, Modern Law of Insurance in India, Fourth Ed. (2002), Butterworths.
- ❖ Sharda Kumaraswamy & V. Kumaraswamy, Corporate Insurance, (2005), Tata McGraw-Hill Publishing Co. Ltd., New Delhi.
- ❖ Publications of the Insurance Institute of India, Mumbai - o IC- 34-General Insurance
 - ❖ IC- 57-Fire and Consequential Loss Insurance
 - ❖ IC- 67-Marine Insurance
 - ❖ IC- 72- Motor Insurance
 - ❖ IC- 78- Miscellaneous Insurance.

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

Paper Code: UB03CBVI03	Total Credit: 3
Title of Paper: Financial Marketing-I	

Unit	Description in Detail	Weighting (%)
1	Selling Insurance- a push product.Sales jobs and its elements.Attributes of a strong salesperson.Insurance advisor profession- threats and problems.Buying motives for insurance- love and fear.Selling techniques-inside response and conditioned response.Selling points. Advisor’s selling. The future of advisor’s selling in overall insurance selling. Need based selling. Selling sans talking.The paradox of choice. Rebating.	25%
2	Distribution Channels Meaning and importance. Insurance a distribution led product. Channels-In person-advisors and brokers, advisor’s edge. Banc assurance- benefits, future and open architecture. Distance mode-meaning, form, benefits, and guidelines. Multi distribution strategy. Cross selling. Channels for rural market- brick and mortar, hub and spoke, wrapping up with other products, and others.	25%
3	Selling Process meaning and importance. Stages-prospecting-meaning, importance, and methods. Pre-approach- meaning and importance. Approach- selling yourself, uncovering the need, need analysis, presentation, features and benefits, relating benefit with need, objections and resistance handling, and procrastination. Motivation and close- importance and methods. Saying ‘no’ to customers. Accepting ‘no’ from customers.	25%
4	Managing the Sales force- Large sales force-merits and demerits.Management- meaning, importance and role the sales manager.Process- planning, organising, direction- rewards and motivation, and control.Setting sales targets- monitoring and evaluating performance of sales persons.Management information system- sales management information system, cost control.The importance of information and communication in insurance.	25%

Basic Text & Reference Books

- ❖ G.N. Bajpai, Marketing Insurance, (2004), Global Business Press.
- ❖ B. Raman, Selling Life Insurance – The Practical Way, (2009), Macmillan.
- ❖ Insurance Institute of India, Mumbai, IC- 31- Insurance Salesmanship.
- ❖ Bill Donaldson, Sales Management- Theory and Practice, (1998), Palgrave.
- ❖ Padmalatha Suresh & Justin Paul, Management of Banking and Financial Services, Second Ed. (2010), Pearson.
- ❖ KshitizPatukale, Insurance for Everyone, (2009), Macmillan India Ltd.

Note: Latest Edition of Text books may be used.

Programme: B.voc (Sem III)

Paper Code: UB03CBVI04	Total Credit: 3
Title of Paper: Basic Tally 9.2	

	Description in detail	Weightage (%)
1	Basic of Accounting: What is accounting- Type of accounting- Classification of Income & Expenditures -Rules for Debit and Credit- Type of vouchers- Transaction of business -Journal Entry- Adjustments- Final Accounts	25 %
2	Steps for working in the Tally: Create Company-Creates Groups-Create Ledgers-Voucher Entries for all kinds of Transaction-Display Reports and all features of software. (Practical training in detail for all features)	25 %
3	Inventory Management: Inventory Management: Need and Importance of Inventory Management, Vouchers for Inventory transactions, Creating Groups, Categories, Unit of Measures, Go down and Stock Items, Transaction of inventory of a business, Display and reporting of Inventory statements- Accounting and inventory reports in tally. (Practical training in detail for all features)	25 %
4	Practical Training and Assignments	25%

Basic Text & Reference Books:

- Dinesh Maidasani (2008) Tally 9.0 Firewall Media.
- K & K. K Nadhani “Implementing Tally 9”BPB Publication, latest edition.

Practical’s Exposure of Subjects Arrangement s will be taken care by Concerned Subjects Teacher