**UG PROGRAM (4 Years Honors)**

**CBCS-2020-21**

| B.Sc/B.A |
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| ECONOMICS |

# Syllabus and Model Question Papers

## DETAILS OF COURSE TITLES & CREDITS

| Sem | Course no. | Course Name | Course type **(T/L/P)** | Hrs/Week **(Arts:5 )** | Credits **(Arts:4 )** | Max. Marks **Cont/ Internal /Mid -Assessment** | Max. Marks **Sem- end Exam** |
|---|---|---|---|---|---|---|---|
| I | 1 | Microeconomic Analysis | T | 5 | 4 | 25 | 75 |
| II | 2 | Macroeconomic Analysis | T | 5 | 4 | 25 | 75 |
| III | 3 | Development Economics | T | 5 | 4 | 25 | 75 |
| IV | 4 | Economic Development in India and Andhra Pradesh | T | 5 | 4 | 25 | 75 |
| | 5 | Statistical Methods for Economics | T | 5 | 4 | 25 | 75 |

Note: *Course type code: T: Theory, L: Lab, P: Problemsolving

| B.A | Semester – V (Skill Enhancement Course- Elective) | Credits:4 |
|---|---|---|
| Course:6C | Insurance Services | Hrs/Wk:5 |

**LearningOutcomes:**

Studentsatthesuccessful completionofthe courseshallbe ableto

1. Explaintheconceptandprinciplesofinsuranceservicesandfunctioningofinsuranceservice agencies;
2. Identifyandanalysethe opportunitiesrelatedinsuranceservicesinlocalruralarea;
3. Applythe conceptsandprinciples of insurancetobuild acareerin Insuranceservices;
4. Demonstratepracticalskillstoenablethemtostartinsuranceserviceagencyorearnwageemp loyment in it.

**Syllabus:**(Hours:Teaching:60,Training:10,Others IncludingUnitTests:05)

**Unit1:InsuranceConceptandPrinciples**

Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance andTypes of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDAandInsuranceOmbudsman-ScopeforInsurance Business inIndia.

**Unit2:LifeInsuranceandProducts**

Life Insurance: Nature and Features - Major Life Insurance Companies in India - ImportantLife Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities,GroupPolicies – Medical Examiner.

**Unit3:GeneralandHealthInsurancesandProducts**

GeneralInsurance: Nature, Features and Types- Major GeneralInsurance Companies inIndia - Important General Insurance Products/Policies and their Features - Surveyor – HealthInsurance: Nature and Features -Health Insurance Companies in India -Major HealthInsuranceProducts/policiesandtheirFeatures:Individual, Family,Group.

**Unit4:PracticingasanInsurantAgent**

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency withthe Company — Procedure to issue a Policy: Application and Acceptance – Policy Lapse andRevival – Premium Payment, Assignment, Nomination and Surrender of Policy – PolicyClaim-Important Websites andApps ofInsuranceinIndia.

**Unit5:Understanding theCustomerandCase Studies**

InsuranceCustomerandCategories-UnderstandingCustomerMindsetandSatisfaction-AddressingtheGrievancesoftheCustomer-EthicalBehaviorinInsurance-MoralHazard –DiscussionoftwodifferentCaseStudiesrelatedtoLifeorGeneralorHealthInsuranceServices.

**References:**

1. InsuranceInstituteof India:*PrinciplesofInsurance(IC-01)*,Mumbai,2011.
2. Insurance Instituteof India:*PracticeofLifeInsurance(IC-02)*,Mumbai,2011.
3. InsuranceInstituteof India: *PracticeofGeneralInsurance(IC-11)*,Mumbai,2011
4. IGNOU:*LifeInsurance*
   https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf
5. IGNOU:*Non-LifeInsurance*
   https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf
6. P.Periyaswamy:*PrinciplesandPracticeofInsurance*,HimalayaPublishers,NewDelhi(2nd Edition), 2019.
7. G.DionneandS.E.Harrington(Eds.):*FoundationsofInsuranceEconomics*,KluwerAcademicPublishers, Boston, 1997.
8. K.Jr.Black,andH.D.SkipperJr.:*LifeandHealthInsurance*,PrenticeHall,UpperSaddleRiver, New Jersey,2000.
9. https://www.irdai.gov.in
10. https://www.insuranceinstituteofindia.com
11. https://licindia.in/
12. OtherRelevantweb resourcessuggestedbytheteacher and collegelibrarian

**Co-CurricularActivities:**

**a) Mandatory**(*Trainingofstudents inthe related skillsbytheteacher foratotal 10Hours*)

1) **For Teacher**: Training of students by teacher in the classroom and in the field for a totalof not less than10 hours on skills and hands on experience like explaining the details of aninsurance policy to a customer – life, health and general policy, filling up application for apolicy, calculation of premium and claim, make use of important websites and apps etc.pertaining to insurance and make a field visit to any insurance organization in local area. Theexpertiseofpracticinginsurance agent or trainercanbeutilized forthispurposes.

2) **For Student:** Students shall visit and understand the functioning of insurance agency oftheir interest in the local area. They shall write their individual observations in the givenformat,notexceeding10pages, andsubmittotheteacher,asFieldwork/Projectwork Report

3) **SuggestedFieldwork/ProjectworkFormat**(*Reportshallnotexceed10pages*):
Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process,Findings,Conclusion& References.

4) Max MarksforFieldwork/Projectwork Report:05

5) UnitTests/InternalExaminations.

**b) SuggestedCo-CurricularActivities**

1. Invited Lectures with academic experts, practicing insurance agents. Trainers,concernedofficials.
2. Hands on experiencebyfield experts.
3. Assignments
4. Debatesonrelatedtopics
5. Seminars,Groupdiscussions, Quiz,etc.

**Note:** For the latest topics which have no formal material available, the teacher is expected topreparеown material byusingmultiple latest sources andpractical knowledge.

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| B.A | Semester – V (Skill Enhancement Course- Elective) | Credits:4 |
|---|---|---|
| Course:7C | Banking and Financial Services | Hrs/Wk:5 |

**LearningOutcomes:**

Studentsatthesuccessfulcompletion ofthe courseshallbeableto:

1. Explaintheconceptand essentialsbankingandfinancialservices.
2. Identifyandanalysetheemploymentopportunitiesrelatedtobanksandotherfinancialinstitutions.
3. Apply the concepts to banking and financial opportunities and formulate ideas relatedto them.
4. Demonstrate practical skills to enable them to get employment in Banks and otherfinancialinstitutionsasbusinesscorrespondentsorCommonServiceCentersormarket ingagents.

**Syllabus:**(Hours:Teaching:60,Training:10,Others IncludingUnitTests:05)

**Unit1:PrinciplesofBankingandIndianBankingSystem**

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of IndianBanking System – Regulations of Banking in India – Role of RBI in Banking – Anti-moneyLaundering-Basicsof Financial literacy-Problemsand Challenges ofBankinginIndia.

**Unit2:Deposits,LoansandDigitalBanking**

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types - KYCNorms-NegotiableInstruments:Cheque,BillofExchange,PromissoryNote,Endorsement - Principles of Lending – Different categories of Loans – Mortgaging -PrioritySectorLending-E-Bankingfacilities:DebitCard,CreditCard,NetBanking,MobileBanking,Tele-banking,MicroATMs, DigitalCurrency- Core BankingSolutions.

**Unit3:BankingCorrespondentsandCommon ServiceCenters**

Banking Correspondent Model - Activities of Banking Correspondent Deposit Mobilization,IdentificationofBorrowers,CollectionandRecoveryLoan,OtherBankingServices-CommonServicesCentre(CSC)-ProvisionofServicesbyCSC-RequirementforRegistering CSC and Telecentre - Case Study of Banking Correspondents with any BankorCSCin Local Area.

**Unit4:FinancialServicesof NBFIs**

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India - Important Financial Services offered by NBFIs and their Features – Concept of EMI - MicroFinance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks -Regulationsof NBFIs inIndia– Problemsand Challengesof NBFIsinIndia.

**Unit5:WorkwithFinanceServiceCompany(FSC)**

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - MarketingofFSC'sLoans-ProceduresandRequirementsinFSC'sLoanSanction-CollectionandRecoveryofFSCLoans-CaseStudyof aFSC'sservices inLocalArea.

**References:**

1. Indian Institute of Banking and Finance: ***Principles and Practices of Banking***,MacmillanIndiaLimited, 2021.https://drive.google.com/file/d/1VU7aN4s5ikPQI7nX6mTBW-sVLQCNhfvK/view
2. IndianInstituteofBankingandFinance:***RetailBaking***,MacmillanIndiaLimited,2015
3. D.R.PatadeBabasahebSangaleandT.N.Salve:***BankingandFinance:****FundamentalsofBanking*, Success Publications,Pune, January*2013*.https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf
4. N.MukundSharma: ***BankingandFinancialServices***,HimalayaPublishers,2015.
5. AkhanAliJafor:***Non-BankingFinancialCompaniesinIndia:FunctioningandPractice***,New CenturyPublications, New Delhi,2010.
6. RBI:"Non-BankingFinancialInstitutions"in***ReportonTrendandProgressofBankingin India 2019-20***.
7. RBI: Discussion Paper on ***Engaging Business Correspondents***.https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2234
8. Govt. of India: Ministry of Electronic and Information Technology: ***Digital Seva-Operational Manual for Common Service Centres***.https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf
9. http://www.cscentrepreneur.in/forTelecentreEntrepreneurshipCourse
10. https://www.rbi.org.in/
11. http://www.iibf.org.in/
12. OtherRelevantweb resourcessuggestedbytheteacher and collegelibrarian

**Co-CurricularActivities:**

***a) Mandatory****(Trainingofstudentsin therelatedskillsby theteacherforatotal 10Hours)*

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2) **For Student:** Students shall visit and understand the functioning of bank and FSC of theirinterest in the local area. They shall write their individual observations in the given format,notexceeding10pages,andsubmit to theteacher, as Fieldwork/Project work Report

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