



PROGRAMME GUIDE

2024-25



AISECT ACADEMY

for Banking, Financial Services & Insurance

PROGRAM-GUIDE

- Scheme of Examination
- Detailed Syllabus
- Counseling and Study Structure
- Study Modules & Books Information

Supported By



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DIPLOMA IN BANKING OPERATION (DBO)

Diploma in Banking Operation (DBO)

बैंकिंग परिचालन में डिप्लोमा (DBO)

(A) Duration : 12 Months

(अ) अवधि : 12 माह

(B) Eligibility : 12th Pass

(ब) पात्रता : 12वीं पास

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

(D) Courses : 12

(द) कोर्सस : 12

(E) Credit : 32

(इ) क्रेडिट : 32

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| Semester I | | | | | | | | | | |
| DBO1 | Banking Operation in India बैंकिंग ऑपरेशन इन इण्डिया | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none">Understand the Indian banking system and role of RBI and reforms in financial and banking sectorFamiliarity with different types of account in the commercial banking sector and the customer services provided by bank. |
| DBO2 | Technology and Banking Law टेक्नॉलॉजी एण्ड बैंकिंग लॉ | 4 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none">Understand obligations of bank regarding KYC & AML and other related laws.Understand the history of technology in banks and the various payment and settlement systemsUnderstand retail banking in the context of liability and asset management. |

| | | | | | | | | | | |
|--------------------|---|---|-----|----|----|----|---|----|----|--|
| DBO3 | Safety Practices in the Work Environment कार्य परियेश में सुरक्षा प्रबन्ध | 1 | 100 | 50 | 20 | 20 | 8 | 30 | 12 | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| DBO4 | Banking Operation and Control System बैंकिंग ऑपरेशन एण्ड कंट्रोल सिस्टम | 4 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Know the various aspects of book keeping & accountancy for bankers and treasury management in banks. Understand the differences between loan and advances in the banking sector and its procedures. Conceptual understanding of balance sheet, documentation, operational risk management and basics of foreign exchange. Understand importance of NPAs and recovery strategies adopted by banks. |
| DBO5 | Customer Relationship Management कस्टोमर रिलेशनशिप मैनेजमेंट | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Ability to decrease general, marketing and administrative cost. Ability to improve customer satisfaction rating. Ability to increase sales revenue. |
| Semester II | | | | | | | | | | |
| DBO6 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Basic communication skills Personality grooming Responding to customer queries effectively |
| DBO7 | Information Technology and Information of Computer | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Know the characteristics and components of computer. |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|---|---|----|----|--|
| | इन्फारमेशन टेक्नॉलॉजी एण्ड इन्फारमेशन ऑफ कम्प्यूटर | | | | | | | | | <ul style="list-style-type: none"> • Learn the various languages and software of computer. • Understand the electronic representation of data |
| DBO8 | Information Technology and Applications इन्फारमेशन टेक्नॉलॉजी एण्ड एप्लीकेशन्स | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand the implications of various steps of system maintenance. • Understand the salient features of statutory provisions related to technology. |
| DBO9 | Legal Aspects of Banking Operation लीगल एस्पेक्ट्स ऑफ बैंकिंग आपरेशन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand the principles of cooperation • Understand specific legislations, appointment and power of tribunals. |
| DBO 10 | Communicative English कम्यूनिकेटिव इंग्लिश | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing |
| DBO11 | Introduction to Entrepreneurship उद्यमिता से परिचय | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with entrepreneurship in developing countries. • Describing various theories of entrepreneurship. • Understand role & growth of entrepreneurship. • Know about qualities & functions of entrepreneur. • Familiarity with classification of entrepreneurship • Understand concepts, processes, types, characteristic & importance of planning. • Ability to design a good plan. • Understand concepts, theory, significance & types of organization. |

| | | | | | | | | | | |
|-------|---|---|-----|---|---|-----|----|---|---|---|
| | | | | | | | | | | <ul style="list-style-type: none"> Motivating, communicating and leadership skills |
| DBO12 | Project /On the Job Training प्रोजेक्ट/ऑन द जॉब ट्रेनिंग | 7 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 1200 | 480 |

Detailed Syllabus

DBO 1 - Banking Operation in India

Indian Banking System

Public Sector Banks in India, Private Banks in India, Indian Banks Operations Abroad, Local Area Banks (LAB), Pre-reforms Development, Credit Guarantee Fund Trust for Small Industries

Reserve Bank of India

Legal Framework, Main Functions of Reserve Bank of India, Functions of Various Departments of Reserve, Bank of India

Reforms in Financial and Banking Sector

Narsimham Committee Report (I), Narsimham Committee Report (II), Report of Other Important Committees, Verma Committee Report On Weak Banks, Ghosh Committee (1993), Padmanabhan Committee (1995), Rashid Jilani Committee (1992), Shere Committee (1995), Sarf Committee (1994), Kalia Committee (1994), Malegam Committee (1995), Dr. A.C. Shah Committee, J.V. Shetty Committee (1993), Vaz Committee (1993), (Chairperson Miss I.T. Vaz, Ed, RBI), Sodhani Committee (1994), Tarapore Committee Recommendations, Kannan Committee Recommendations, S.L. Kapoor Committee Recommendations, R.V. Gupta Committee on Agricultural Credit, Recommendations of Study Group Under the Chairmanship of Sh. B.D. Narang on Large Value Fraud (Rupees One Crore and Above), Nadkarni Committee Recommendations on assessment of Cost of Project, Naresh Chandra Committee on Corporate Governance, Sarkar Committee on Anti—money Laundering Guidelines for Banks in India, Banking & Finance — 15 Years of Reforms, Plan for Banking Sector Reforms In Future,

Different Types of Accounts

Hindu Undivided Family (HUF), Married Women, Perdanashin Lady, Blind Persons, Insolvent Persons, Insane Person, Intoxicated, Executors and Administrators, Liquidator, Receiver/Assignee, Trusts, Societies and Clubs, Minors, Agent/ Attorney, Joint Accounts, Partnership Firms, Joint Stock Companies

Banker Customer Relationship

Who is a Banker?, Who is a Customer?, Relationship, Obligations/ Duties of a Banker, Right of Banker, Clayton's Rule

Customer Service in Banks

Customer Service Guidelines, Goiporia Committee, Implementation of Various Measures by Banks, RBI Instructions on Customer Service, Banking Ombudsman Scheme, 2006, Customer Grievance Redressal System in Banks, Consumer Protection Act 2002, Customer Service- Nomination Facility.

DBO 2 - Technology and Banking Law

KYC Norms and Anti-Money Laundering

Policy on "Know Your Customer" (KYC) Standards/ "Anti—money Laundering" (AML) Measures, Obligations Under Prevention of Money Laundering Act 2002

Banking Laws

Reserve Bank of India Act, 1934—Important Sections, Reserve Bank of India (Amendment) Act, 2006: Provisions Relating to Cash Reserve Ratio (CRR), Banking Regulation Act 1949, Amendment to the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970/1980, The Negotiable Instrument Act, 1881, Endorsement, Section 15, The Negotiable Instruments (Amendment & Misc. Provisions) Act 2002, Limitation Act, 1963, Self-Evaluation Exercise

Other Important Laws as Applied to Banking

Indian Contract Act 1872, Garnishee Order, Attachment Order, Joint Account, Contract of Agency, Indian Partnership Act, 1932, Indian Companies Act, 1956, Bankers' Book Evidence Act, 1891, Indian Registration Act, 1908, Registration Under Indian Companies Act Charges to be Registered, Transfer of Properties Act, 1882, Indian Stamp Act, 1899, Hindu Succession Act, 1956 – Amendments, The Micro, Small and Medium Enterprises Development Act, 2006, Right to Information Act, 2005

Technology in Banks

Technology, Internet Banking, Request for Information, E-commerce, On Line Tax Accounting System — Oltas, Electronic Accounting System in Excise and Service Tax (Easiest), Global Packet Radio Service (GPRS) The Information Technology Act, 2000 (No. 21 of 2000) 229, IT Act 2000 in India — Important Sections, RBI'S Financial Sector

Technology Vision Document

Payment and Settlement System- New Age Clearing

Payment and Settlement Systems in Banks, Credit Card Operations, Electronic Funds Transfer (EFT), Electronic Clearing Service (ECS), MICR Clearing, Core Banking Solutions or Centralised Banking Solutions (CBS), Cheque Truncation, Vision Document for Payment Systems 2005-08

New Age Payment - National Gateways

Real Time Gross Settlement, RTGS Operations — Impact on the Financial Sector National Financial Switch, Structured Financial Messaging System — SFMS, Banking Technology – IMPS Payment System - Glossary

New Age Payment- International Gateways

Society for World-wide Interbank Financial Telecommunications (SWIFT)

Financial Innovations

New Financial Products/ Services, Money Market Instruments, Capital Market Instruments, Debt Market Instruments: Bonds, Credit Market Instruments

Retail Banking

Retail Banking, Retail Banking – Retail Lending Schemes (Asset Focused Segment), Retail Banking – Liability Focused Segment (Deposit Accounts), Current Accounts, Term Deposit, Recurring Deposit, Reserve Bank of India's Model Policy on Bank Deposit

DBO3 - Safety Practices in the Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

DBO 4 - Banking Operation and Control System

Book Keeping and Accountancy for Bankers

Accounting Equations, Rules for 'Debit and Credit' Summary of Effect of Debit & Credit to Various, Accounts, Journal Entries, Distinction Between Capital and Revenue Expenditure, Capital Receipt and Revenue Receipt, Different Types of Errors, Depreciation, Bank Reconciliation, Adjustment Entries, Adjustment Entities for Various Kinds of Transactions, How Various Adjustments Affect Different Accounts, Summary of Adjustment with journal Entries, Companies Accounts

Treasury Management

Objective, Organizational Structure, Specific Procedural Guidelines for Dealing in Some Products

Loans and Advances

Introduction, Documentation, Project Appraisal, Non-Performing Assets (NPAS), Credit Risk Management Considerations before or Recommending Advances, Fair Practice Code, General Safeguards Suggested by the RBI, Overdrafts/ Demand Loans Against Bank Deposits, Term Loans, Assessment of Working Capital, Advance Against Trust Receipts, Advance Against Hypothecation of Stocks, "Hypothecated to XYZ Banks", Bill Finance, Reserve Bank of India Guidelines on Guarantees and Co-acceptances, Guidelines Relating to the Conduct of Guarantee Business, Payment of Involved Guarantees, Co-acceptance of Bills, Working Capital Assessment, Assessment of Working Capital - Latest 'I Guidelines on Maximum Permissible Bank, Finance (MPBF), Suggested Proforma for Assessment of Working T, Capital Requirement

Credit Management

Analysis of Balance Sheet, Working Capital, Treatment of Various Items For Financial Analysis, Inventory Norms, Credit Rating of a Loan Account Key Parameters, Past Financials, Salient Features of the RBI Directives on Advances, Break-even Analysis, capital Budgeting, Consortium Lending, Loan Syndication, Commercial Paper, Commercial charges, Penal Interest, Benchmark Prime

Lending Rate (BPLR), Documentation, Project Appraisal, Appraisal of Project - A Check List, Balance Sheet Analysis -Self Evaluation Series, Debt Recovery Tribunal

Documentation

Background, Execution of Documents by Various, Types of Borrowers, Registration of Documents under Indian Registration Act, 1908, Registration of Charges/Securities under the Companies Act, 1956, Self-evaluation Exercise

Operational Risk Management

Overview on Basel 11, RBIS Approach, Operational Risk Management in Commercial Banks, Taxonomy of Various Categories of Operational Risks, Operational Risk Management Processes

Foreign Exchange

Basics of Foreign Exchange, Letter of Credit, International Commercial Terms (INCOTERMS), Uniform Customs & Practices for Credits (UCPDC ICC (2007)600 - Important Provision), Foreign Exchange Facilities for Residents an Understanding, Exchange *Earner's Foreign Currency (EEFC)Account, Foreign Investments in India, Acquisition and Transfer of Immovable Property in India by a Person Resident Outside India, Asian Clearing Union (ACU) Foreign Exchange Regulation Act vs Foreign Exchange Management Act, Export Finance, Foreign Trade Policy: 2004-09, Foreign Exchange Glossary

Priority Sector Lending

Background, Small Scale Industries — RBI Guidelines, Sub-targets for all Scheduled Commercial Banks, Excluding Foreign Banks, Self Help Groups - An Answer to Eradication of Rural Indebtedness

Non-Performing Assets

NPA – Defined, Impact of NPAS, Consequences of NPAS, Identification of NPAS, Early Warning Signals, Poor Credit Management, Poor Loan Review System, Internal — Borrower Specific, Internal - Bank Specific, Preventive, Detective-warning Signals, Corrective

Latest in Banking

Autonomy Package for Banks, Tax Matters, 12 Hour Banking, Dematerialization, Mutual Fund, Insurance Business by Banks

DBO 5 – Customer Relationship Management

Customer is King, Customer Managed Relationships — MINI-Marketing, Types of CRM, Building Blocks of CRM, CRM Strategy, Customer Relationship Management by Indian Firms, Customer Retention Strategies, HRM in CRM, Implementing a Technology-based CRM Solution, Future Trends in CRM

DBO 6 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development: Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

DBO 7 - Information Technology and Information of Computer

Definition of Computer, Current scene of the computer, characteristics of Computer, Application of Computer, Computer Vs human being.

Physical Component of Computer - CPU. Keyboard. Mouse, Power button, Turbo button.

Reset button, Power cable, Monitor cable. Hard Disk, SMPS, Mother board, CPU Fan and Speaker. OCR, OMR, MICR, Joystick Reader, Light fan, Scanner.

Storage Devices - Hard disk, Magnetic, Tape, Pinched card, Types of PD., DSHD. Track.

Sectors, Sequential access, Direct. Access optical disk.

Computer languages - Computer language, Hi Level language, Definition utility, low level Languages, assembly language, machine level language, assembler. compiler. interpreter.

Software - System Software, Application Software, Operating system and their role.

DBO 8 - Information Technology and Applications

Information Technology

Computer Technology, Computer Peripherals (including Touch Screen), Software Technology — Operating System: Latest O/S like LINUX I/WindowXP Database Systems: Latest RDBMS like Oracle, SQL Server, etc. Automation in Banks — ALPMs/Cash Dispensers/ATMs/ECS/EFTPOS/OCR, etc. MICR - Facilities for 'Paper-Based' Clearing

Data Communications

Data Communication and Communication Products, Computer Networks — including Integrated. Service Digital Network, Remote Access Server, Network Components, WAN/LAN/MAN Communication Environment- including information Super Highway/ Optical Fibre Technology/ Very Small Aperture Terminal (VSA7), etc.

Management Information Systems (MIS)- Planning and Implementation

Information System Planning, Information System Analysis and Design, Information System Selection and Procurement, Information System Implementation and Management

Emerging Trends in Banking - Modern Banking and Technology

Network Banking: ARPANET, INFINET, BANKNET – RTGS, SWIFT, TELECONFERENCING, INTERNET, TELE/MOBILE, Plastic/Laser Wallet Technology-Money/e-Purse, E-Commerce, Virtual/Digital Signatures, Public Key Infrastructure (PKI), Business Processing Reengineering (BPR) in Banking Technology/Technology Management.

Laws Technology Report/Policy Guidelines in India

Report of the Committee on "Mechanisation in the Banking Industry" - Dr C. Rangarajan, RBI, 1984

Report of the Committee on "Technology Issues Relating to Payments System, Cheque Clearing and Securities Settlement in the Banking Industry"— WS. Saraj ED, RBI, 1994, Report of the Committee for Proposing Legislation on 'Electronic Funds Transfer & Other Electronic Payments' - Smt K. S. Shere, Principal Legal Advise RBI, 1995, Report of the Committee on "Technology Upgradation-INFINET" in Banking — Section – Dr. A. Vasudevan, RBI, 1999., Report on 'Internet Banking', — S. R. Mittal, 1998.

IT Act 2000 ; Cyber Law 2000., Report of the Advisory Group of Payment and Settlement System Parts I & II, - M. G. Bhide, Sept., 2000., Report on Working Group on Electronic Money — Zarir J Cama, July 2002, Report of the Committee on Payment Systems, — Dr R. H. Patil, Oct 2002, Report of the Committee on Computer Audit, — A.L. Narasimhan, Dec 2002, Report of the Working Group on "Cheque Truncation and E-Cheques" - Dr R.B. Barman, ED, RBI- July 2003 RTGS Regulations 2004.

DBO9 - Legal Aspects of Banking Operation

Principles of Co-operation, Brief Overview of the Structure of Co-operative Credit Institutions, Salient Features of Multi-State Co-operative Societies Act, 1984

Legal Aspects of Banking Operations

Responsibility of Paying/Collecting Banker, Responsibility of Collecting Bank, Indemnities, Bank Guarantees, Laws Relating to Bill Finance, Deferred Payment Guarantees, Letters of Credit, Various Types of Securities, Laws Relating to Securities and Modes of Charging-I, Law Relating to Securities and Modes of Charging-II, Registration of Firms and Incorporation of Company, Registration and Satisfaction of Charges, Provisions Relating to Securities

Banking Related Laws

Provisions of Bankers Book Evidence Act, 1891, Special Provisions of Recovery of Recovery of Debts Due to Banks and Financial Institutions Act, 1993, Establishment of Tribunal and Appellate Tribunal, Securitization and Reconstruction Financial Assets and Enforcement of Security Interest act, 2002, The Consumer Protection Act, 1986, Banking Ombudsman

DBO 10 - Communicative English

Communication: Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters: Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary: Office Memorandums; Office Orders; Office Circulars; Office Notes: Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

DBO 11 – Introduction to Entrepreneurship Development

The Concept of Entrepreneurship: Introduction to Entrepreneurship, what is Entrepreneurship? Stimulation of Entrepreneurship, Policy Entrepreneurship and an Ideal Entrepreneur; Theory of Entrepreneurship: Entrepreneurship Developing Countries, Entrepreneurship Stimulation, Entrepreneurship and Economic Growth, Entrepreneurship and Economic System and Theories of Entrepreneurship; Growth of Entrepreneurship: Role of Entrepreneurs, Growth of Entrepreneurs and Prospects for Entrepreneurship.

Nature and Importance of Entrepreneurs : Entrepreneurial Qualities, Entrepreneurial Functions, Entrepreneur Vs Entrepreneurship, Opportunity Matrix, Entrepreneurial Decision, Role of Entrepreneurs and Growth of Entrepreneurs; Classification and Types of Entrepreneurs : Business Entrepreneurs, Types of Entrepreneurs, Entrepreneurs and Motivation and Growth and Entrepreneurs; Nature and Scope of Management : Scope of Management, Meaning of Management, Characteristics of Management, Objectives of Management, Management as a Profession, Organization and Management, Branches of Management, Importance of Management and

Managerial Skills; Planning (Concept, Process & Types) : Importance of Planning, Definition of Planning, Characteristics of Planning, Importance of Planning, A Good Plan and Advantages of Planning.

Concept of Organization (Significance, Process & Nature) : Organization Concept, Definitions of Organization, Organization Theory, Formal and Informal Organization, Significance of Organization, Organization Process, Analysis of Organization, Nature of Organization, Organization as an Art, Group Dynamics and Organization Development; Motivation : What is Motivation, Meaning of Motivation, Kinds of Motivation, MC Gregor's Theory X and Theory Y, Coordination : Company's Culture, Company Compensation and Benefits, Need-Hierarchy Theory of Motivation, Motivational Techniques and Financial and Non-Financial Incentives; Leadership : What is Leadership?, Characteristics of Leadership, Definitions of Leadership, Great Man Theory of Leadership, Leadership Patterns, Role of Leadership, Leadership Styles, Techniques of Leadership, Functions of Leader, Qualities of Leadership, Hindrances to Leadership, Process of Leadership and Develop Voluntary Cooperation.

Communication : Definitions of Communication, Features of Communication, Need of Communication, Communication Process Communication Process Models, Gestural or Non-Verbal Communication, Models of Grapevine, Communications Networks, Barriers in Communication, How to Make Effective Communication?, How to Improve Written Communication?, Salient Features of Good Communication System and Salient Features of Effective Communication; Accounts for Small Enterprise : How Accounts are Maintained?, Learning Objectives, Need of Accounting, Meaning of Accounting, Objective of Accounting, Accounting Process, Journal, What is an Account?, Ledger, Trial Balance, Final Accounts, Profit and Loss Account, Balance Sheet and Account from Incomplete Records; Entrepreneurship Development Institutions : Entrepreneurship Development, Development Banks and Entrepreneurship Development Institutions.

AISECT Model of Entrepreneurship: Multipurpose Electronics & Computer Centres and Field Area Survey & Secondary Data Analysis; How to Set Up an AISECT Centre: Opportunities in IT & ITES, About AISECT and How to Set Up an AISECT Centre; Training for Self-Employment: Training for Self-Employment and Self-Employment Schemes.

DBO 12 – Project/On The Job Training

On the job skill by working with a banking establishment/organization

Counseling and Study Structure

| Sl. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------------|-------------|--|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| Semester -I | | | | | | | | |
| 1 | DBO 1 | Banking Operation in India | 2 | 60 | 8 | 34 | - | 18 |
| 2 | DBO 2 | Technology and Banking Law | 4 | 120 | 16 | 68 | - | 36 |
| 3 | DBO 3 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 4 | DBO 4 | Banking Operation and Control System | 4 | 120 | 16 | 68 | - | 36 |
| 5 | DBO 5 | Customer Relationship Management | 3 | 90 | 12 | 51 | - | 27 |
| Semester -II | | | | | | | | |
| 6 | DBO 6 | Communication and Personality Development | 1 | 30 | 4 | 17 | - | 9 |
| 7 | DBO 7 | Information Technology and Information of Computer | 2 | 60 | 8 | 34 | - | 18 |
| 8 | DBO 8 | Information Technology and Application | 2 | 60 | 8 | 34 | - | 18 |
| 9 | DBO 9 | Legal Aspects of Banking Operation | 3 | 90 | 12 | 51 | - | 27 |
| 10 | DBO 10 | Communicative English | 1 | 30 | 4 | 17 | - | 9 |
| 11 | DBO 11 | Introduction to Entrepreneurship | 2 | 60 | 8 | 34 | - | 18 |
| 12 | DBO 12 | Project /On the Job Training | 7 | 210 | - | - | 210 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|----------------------|-------------|--|--|
| Semester - I | | | |
| 1 | DBO 1 | Banking Operation in India | Introduction to Banking by G.Vijay Ragavan Iyengar, Excel Books |
| 2 | DBO 2 | Technology and Banking Law | Introduction to Banking by G.Vijay Ragavan Iyengar, Excel Books |
| 3 | DBO 3 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 4 | DBO 4 | Banking Operation and Control System | Introduction to Banking by G.Vijay Ragavan Iyengar, Excel Books |
| 5 | DBO 5 | Customer Relationship Management | Customer Relationship Management by Mukesh Chaturvedi & Abhinav Chaturvedi, Excel Books |
| Semester - II | | | |
| 6 | DBO 6 | Communication and Personality Development | S68 : Effective Communication And Personality Development |
| 7 | DBO 7 | Information Technology and Information of Computer | S 01 : Fundamentals of Computers and Information Technology |
| 8 | DBO 8 | Information Technology and Applications | Information Technology, Data Communications and Electronic Banking by V. Ramesh, K. S. Kang, U. P. Singh, P. Jagannathane & Sudha Vankatram, Macmillan |
| 9 | DBO 9 | Legal Aspects of Banking Operation | Legal and Regulatory Aspects of Banking (MACMILAN / IIBF) |
| 10 | DBO 10 | Communicative English | S 61 : Communicative English |
| 11 | DBO 11 | Introduction to Entrepreneurship Development | S 56 : Introduction to Entrepreneurship |
| 12 | DBO 12 | Project /On the Job Training | - |

CERTIFICATE IN RETAIL BANKING OPERATIONS (CRBO)

Certificate in Retail Banking Operations (CRBO)

शाखा बैंकिंग परिचालन में सर्टिफिकेट (CRBO)

(A) Duration : 06 Months

½/½ वॉ/क : 06 एग

(B) Eligibility : 12th Pass

½/½ ईक=रक : 12वीं पास

(D) Courses : 07

½/½ कक 7 : 07

(E) Credit : 16

½/½ 06एम : 16

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|--------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| CRBO 1 | Overview of Banking in India भारतीय बैंकिंग का विवरण | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand the Indian banking system and role of RBI and reforms in financial and banking sector. Familiarity with different types of account in the commercial banking sector and the customer services provided by bank. Familiarize with various functions of retail and branch banking Understand the work taken up in retail and branch banking. Roles of retail bankers. Know about the various products in retail / branch banking. Features of the various retail banking products. |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|---|---|----|----|---|
| | | | | | | | | | | <ul style="list-style-type: none"> Understand various channels of banking. Understand how to manage the various banking channels. |
| CRBO 2 | Accounting, Financial Planning and Mathematics for Banking Operations बैंकिंग ऑपरेशन के लिए अकाउंटिंग, वित्तीय योजना और गणित | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand basic accounting principles for bankers. Understand how the entries are passed and what is the difference between the regular accounting and accounting for bankers. Learning Accounting entries and their effect for every section of the branch banking Understand personal finances. Application of Mathematics to day to day situations Understand counseling of customers for the various products available |
| CRBO 3 | Customer Relationship Management ग्राहक संबंध प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Ability to decrease general, marketing and administrative cost. Ability to improve customer satisfaction rating. Ability to increase sales revenue. Know the characteristics and components of computer. Learn the various languages and software of computer. Understand the electronic representation of data |
| CRBO 4 | Communication and Personality Development | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Basic communication skills Personality grooming Responding to customer queries effectively |

| | | | | | | | | | | |
|--------|--|---|-----|----|----|-----|----|----|----|---|
| | कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | | | | | | | | | <ul style="list-style-type: none"> Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing |
| CRBO 5 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबन्ध | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CRBO 6 | Legal Aspects of Banking Operation बैंकिंग ऑपरेशन के कानूनी पहलू | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand the principles of cooperation Understand specific legislations, appointment and power of tribunals. |
| CRBO 7 | Project /On the Job Training प्रोजेक्ट/ऑन द जॉब ट्रेनिंग | 2 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 700 | 280 |

Detailed Syllabus

CRBO 1 – Overview of Banking Operation in India

Indian Banking System

Public Sector Banks in India, Private Banks in India, Indian Banks Operations Abroad, Local Area Banks (LAB), Pre-reforms Development, Credit Guarantee Fund Trust for Small Industries

Reserve Bank of India

Legal Framework, Main Functions of Reserve Bank of India, Functions of Various Departments of Reserve, Bank of India

Reforms in Financial and Banking Sector

Various Committees on banking, Sarkar Committee on Anti—money Laundering Guidelines for Banks in India, Banking & Finance — 15 Years of Reforms, Plan for Banking Sector Reforms in Future.

Different Types of Accounts

Hindu Undivided Family (HUF), Married Women, Perdanashin Lady, Blind Persons, Insolvent Persons, Insane Person, Intoxicated, Executors and Administrators, Liquidator, Receiver/Assignee, Trusts, Societies and Clubs, Minors, Agent/ Attorney, Joint Accounts, Partnership Firms, Joint Stock Companies

Banker Customer Relationship

Who is a Banker? Who is a Customer? Relationship, Obligations/ Duties of a Banker, Right of Banker, Clayton's Rule

KYC Norms and Anti-Money Laundering

Policy on "Know Your Customer" (KYC) Standards/ "Anti—money Laundering" (AML) Measures, Obligations Under Prevention of Money Laundering Act 2002

Payment and Settlement System- New Age Clearing

Payment and Settlement Systems in Banks, Credit Card Operations, Electronic Funds Transfer (EFT), Electronic Clearing Service (ECS), MICR Clearing, Core Banking Solutions or Centralised Banking Solutions (CBS), Cheque Truncation, Vision Document for Payment Systems 2005-08

New Age Payment - National Gateways

Real Time Gross Settlement, RTGS Operations — Impact on the Financial Sector National Financial Switch, Structured Financial Messaging System — SFMS, Banking Technology Glossary

New Age Payment- International Gateways

Society for World-wide Interbank Financial Telecommunications (SWIFT)

Financial Innovations

New Financial Products/ Services, Money Market Instruments, Capital Market Instruments, Debr Market Instruments: Bonds, Credit Market Instruments

Retail Banking

Retail Banking, Retail Banking – Retail Lending Schemes (Asset Focused Segment), Retail Banking – Liability Focused Segment (Deposit Accounts), Current Accounts, Term Deposit, Recurring Deposit, Reserve Bank of India's Model Policy on Bank Deposit

Customer Service in Banks

Customer Service Guidelines, Goiporia Committee, Implementation of Various Measures by Banks, RBI Instructions on Customer Service, Banking Ombudsman Scheme, 2006, Customer Grievance Redressal System in Banks, Consumer Protection Act 2002, Customer Service- Nomination Facility.

Banking Operations & Accounting Functions

Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries, what is KYC and what are the different documents to satisfy KYC, verify KYC and authenticity of documents, operational aspects in regard to opening of all types of accounts, scrutiny of loan applications/documents, allowing drawals and accounting entries involved at various stages, operational aspects of CBS environment etc., Back office operations in banks, handling of unreconciled entries in banks.

CRBO 2 - Accounting, Financial Planning and Mathematics for Banking Operations

Accounting

Definition, Scope and Accounting Standards

Nature and Purpose of Accounting; Historical Perspectives; Origins of Accounting Principles; Accounting Standards in India and its Definition and Scope; Generally, 9 Accepted Accounting Principles of USA (US GAAP); Transfer Pricing; Overview of IFRS; Difference between GAAP & IFRS.

Basic Accountancy Procedures

Concepts of Accountancy; Going Concern Entity; Double Entry System; Principle of Conservatism; Revenue Recognition and Realisation; Accrual and Cash Basis. Maintenance of Cash/Subsidiary Books and Ledger Record Keeping Basics; Account Categories; Debit and Credit Concepts; Accounting and Columnar Accounting Mechanics; Journals; Ledgers; subsidiary books; etc.

Bank Reconciliation Statement

Need for Bank Reconciliation; Causes of Differences; Preparation of Bank Reconciliation Statement; How to prepare a Bank Reconciliation Statement when Extracts of Cash Book and Pass Book are given; Adjusting the Cash Book Balance; Advantages of Bank Reconciliation Statement.

Trial Balance, Rectification of Errors and Adjusting & Closing Entries

Meaning of a Trial Balance; Features and Purpose of a Trial Balance; Types of Trial Balance and Preparation of a Trial Balance; Disagreement of a Trial Balance; Classification of Errors; Location of Errors; Rectification of Errors; Suspense Account and Rectification; Rectification of Errors when Books are closed; Adjusting and Closing Entries.

Capital and Revenue Expenditure

Expenditure; Distinction between Capital and Revenue Expenditure; Deferred Revenue Expenditure; Receipts; General Illustrations.

Bills of Exchange

Types of Instruments of Credit; Term and Due Date of a Bill; Certain Important Terms; Accounting Entries to be Passed; Accommodation Bill etc.

Balance Sheet Equation

Balance Sheet Equation; Computation of Balance Sheet Equation.

Preparation of Final Accounts

Preparation of Trading A/C; Profit and Loss A/C; Profit & Loss Appropriation Account; Balance Sheets

Ratio Analysis

Meaning of Accounting Ratios; Classification of Ratios; Uses of Accounting Ratios; Limitations of Accounting Ratios; Calculation and interpretation of various Ratios; Different Users and their Use of Ratios.

Final Accounts of Banking Companies

Definition and Functions of a Bank; Requirements of Banking Companies as to Accounts and Audit; Significant Features of Accounting Systems of Banks; Principal Books of Accounts; Preparation and Presentation of Financial Statements of Banks; CMA Format; Accounting Treatment of Specific Items; Preparation of Profit and Loss Account; Comments on Profit and Loss Account; Important Items of Balance

Sheet; Disclosure Requirements of Banks; Additional Disclosures prescribed by RBI; Disclosures required under BASEL norms.

Company Accounts I & II

Definition and Types of Companies; Distinction between Partnership and Limited Liability Company; Classes of Share Capital; Issue of Shares; General Illustrations Non-Voting Shares; Form of Balance Sheet; Legal Requirements for Assets; Legal Requirements for Liabilities; Legal Requirements for Profit & Loss A/c; Preparation of Final Accounts

Accounting in a Computerized Environment

Meaning, features of and Terms used in Computerized Accounting; Difference between Computerized and Manual Accounting; Advantages and Disadvantages of Computerized Accounting; Functions performed by Computerized Accounting Softwares available in the Market; Computerization – Scope and Experiences in Banking; The Core Banking Components; Information Security; Internet and World Wide Web – Influences on Banking

Financial Planning

Introduction to Financial Advising

Indian financial and investment industry, participants in the Indian finance system, Indian economic and social environment, Role of Regulators viz., RBI, SEBI etc. Financial counseling- Essentials in financial counseling, Profile of effective counselor, Basic communication principles, Elements of non-verbal behavior, Attending and Listening skills, Counselor leading responses, understanding and meeting client's needs through financial planning, evolution of financial planning as a profession. Marketing of financial services. Fundamental Investment concepts, The Time Value of Money, Risk-Reward Trade- Off, Diversification -Spreading Risk, Investment Timing, Direct Investment - What Are They and Who Uses Them?

Financial Planning

Financial Planning, Role of a Financial planner, Fundamental investment concepts, Asset classes, Asset allocation towards a financial plan, working with clients, gathering initial / additional information from the client, understanding investor's risk appetite, meeting the client's objectives, Asset Allocation, Good practices in financial planning, Content of a comprehensive financial plan, Recommending financial planning strategies to investors, Asset allocation the strategic tool - Selection of Investment and Insurance Products, Implementation, ongoing Service, Using stop loss, understanding market behaviour.

Financial Investment Products

Financial investment products - Portfolio analysis & selection, Efficient markets, Securities markets - Primary market, Secondary market, Depository & investment process, regulatory framework, fundamental and technical analysis-basic philosophies and underlying assumptions - Bond and Money markets, Indian debt markets - Securities traded in debt market, Commodities Market, Insurance products, Pension products, Mutual fund industry-products & services, Banking products, Investment in Real estate. Cash generation and return on investment. Statutory provisions regarding starting of business / industrial units by NRIs / MNCs.

Taxation

Income Tax law, important definitions-person, Assessee, Agriculture income, capital / Revenue receipts / expenditure, Gross total income, Total income, residential status, Heads of income viz. salaries, income from house property, profits and gains of business or profession, Capital gains, income from other sources, Income exempt from tax, Permissible deductions from gross total income , income

tax return, tax deducted at source Tax planning strategies- House wife, Salaried person, Businessman, persons having income from more than one source, Retirement planning and taxation, Tax triggered investments Estate Planning, Will, Administration of an estate, Passing of an asset, Tax planning through wills and trusts, Taxation of Terminal benefits.

Quantitative Methods

Calculation of Interest and Annuities

Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates; Calculation of Annuities; Interest Calculation using Products/Balances; Amortisation of a Debt; Sinking Funds.

Calculation of YTM

Debt- Definition, Meaning & Salient Features; Loans; Introduction to Bonds; Terms associated with Bonds; Cost of Debt Capital; Bond value with semi-annual Interest; Current Yield on Bond; Calculation of Yield-to- Maturity of Bond; Theorems for Bond Value; Duration of Bond; Properties of Duration; Bond Price

Capital Budgeting

Present Value and Discounting; Discounted Technique for Investment Appraisal; Internal Rate of Return (IRR); Method of Investment Appraisal; NPV and IRR compared; Investment Opportunities with Capital Rationing; Investment Decision making under condition of uncertainty; Expected NPV Rule; Risk Adjusted Discount Rate Approach for NPV Determination; Sensitivity Analysis for NPV Determination;

Depreciation and its Accounting

Depreciation, its types and methods; Comparing Depreciation Methods

Foreign Exchange Arithmetic

Fundamentals of Foreign Exchange; Forex Markets; Direct and Indirect Quote; Some Basic Exchange Rate Arithmetic – Cross Rate, Chain Rule, Value date, etc.; Forward Exchange Rates – Forward Points; Arbitrage; Calculating Forward Points; Premium/discount;

CRBO3 - Customer Relationship Management

Customer is King, Customer Managed Relationships — MINI-Marketing, Types of CRM, Building Blocks of CRM, CRM Strategy, Customer Relationship Management by Indian Firms, Customer Retention Strategies, HRM in CRM, Implementing a Technology-based CRM Solution, Future Trends in CRM

CRBO 4 - Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication;

Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters : Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

CRBO5 - Safety Practices in the Work Environment

Safety Signs & Color at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Color- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CRBO 6 – Legal Aspects of Banking Operation

Legal Framework of Regulation of Banks

Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Govt. as a Regulator of Banks; Control over Cooperative Banks; Regulation by other Authorities.

Control over Organization of Banks

Licensing of Banking Companies; Branch Licensing; Paid up Capital and Reserves; Shareholding in Banking Companies; Subsidiaries of Banking Companies; Board of Directors; Chairman of Banking Company; Appointment of Additional Directors; Restrictions on Employment; Control over Management; Corporate Governance; Directors and Corporate Governance.

Regulation of Banking Business

Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

Returns Inspection, Winding up, Mergers & Acquisitions

Annual Accounts & Balance Sheet; Audit & Auditors; Submission of Returns; Preservation of Records and Return of Paid Instruments; Inspection and Scrutiny; Board for Financial Supervision; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Penalties for offences.

Public Sector Banks and Cooperative Banks

SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Application of BR Act to Public Sector Banks; Disinvestment of Shares by Govt.; Cooperative Banks

Financial Sector Legislative Reforms

Need, Approach for Financial Sector Legislative Reforms; Important Reforms

Recent Legislative Changes in RBI Act

Recent Legislative Changes in RBI Act, Need thereof

Financial Sector Development Council

Role and Functions of Financial Sector Development Council

Different Types of Borrowers

Types of Borrowers; Limited Liability Partnership

Types of Credit Facilities

Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance

Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies

Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company

Indemnities

Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

Bank Guarantees

Definition and Types of Bank Guarantees; Banker's Duty to Honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee; Invocation & Enforcement.

Letters of Credit

General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of Letter of credit.

Deferred Payment Guarantees

Purpose of DPGs; Methods of Payment

Laws Relating to Bill Finance

Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker

Various Types of Securities

Types of Securities; Escrow Arrangements; Trust and Retention Arrangements.

Laws Relating to Securities and Modes of Charging

Mortgage; Types of Mortgage; Enforcement of Mortgages; Lien; Pledge; Hypothecation; etc.

Registration and Satisfaction of Charges

Definition of Charge; Procedure for Registration of Charge; Effect of Non-registration of Charges; Provisions of Law relating to Registration of Charges

Case Laws on Responsibility of Paying Bank

Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable

Case Laws on Responsibility of Collecting Bank

Statutory protection to Collecting Bank; Duties of Collecting Bank

Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act)

Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process

Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)

Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions

Banking Ombudsmen Scheme

Purpose; Extent; Definitions; Establishment; Powers; Procedure for Redressal Grievance

Bankers Books Evidence Act, 1891

Applicability; Definition; Important Provisions

The Legal Services Authorities Act, 1987

Lok Adalats- Organisation; Jurisdiction; Disposal of Cases; Awards

The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

Tax Laws

Income Tax; Commodity Transaction Tax; Service Tax

Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

Payment & Settlements Systems Act, 2007

Applicability; Definition; Important Provisions

Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non-registration; Limited liability partnerships formation, registration, rights and liabilities of partners

Definition and features of a company

Definition & Features of a Company; Distinction between Company and Partnership

The Companies Act, 1956 (Now Companies Act, 2013)

Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra-Vires, Constructive Notice, Indoor Management; Membership of Company- Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies

Foreign Exchange Management Act, 1999

Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

Transfer of Property Act, 1882

Sale, Mortgage of Immovable Property; Types of Mortgages; Sale with and without court intervention; Lease of Immovable Property

The Right to Information Act, 2005

Applicability; Definition; Important Provisions

Right to Information and Obligation of Public Authorities

Obligations; Procedure; Disposal; Appeal; Orders; Penalties.

The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients.

Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

CRBO 7 – Project/On The Job Training

On the job skill by working with a banking establishment/organization

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|---|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CRBO 1 | Overview of Banking in India | 3 | 90 | 12 | 51 | - | 27 |
| 2 | CRBO 2 | Accounting, Financial Planning and Mathematics for Banking Operations | 5 | 150 | 20 | 85 | - | 45 |
| 3 | CRBO 3 | Customer Relationship Management | 3 | 90 | 12 | 51 | - | 27 |
| 4 | CRBO 4 | Communication and Personality Development | 2 | 60 | 8 | 22 | 12 | 18 |
| 5 | CRBO 5 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 6 | CRBO 6 | Legal Aspects of Banking Operation | 2 | 60 | 8 | 34 | - | 18 |
| 7 | CRBO 7 | Project /On the Job Training | 2 | 60 | 8 | - | 60 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|---|---|
| 1 | CRBO 1 | Overview of Banking in India | Practices and Principles of Banking (IIBF/MACMILAN) |
| 2 | CRBO 2 | Accounting, Financial Planning and Mathematics for Banking Operations | Accounting and Finance for Managers (IIBF/MACMILAN) Quantitative Methods for Bankers and Finance (IIBF/MACMILAN) |
| 3 | CRBO 3 | Customer Relationship Management | Customer Relationship Management (Mukesh Chaturvedi / EXCEL Books) |
| 4 | CRBO 4 | Communication and Personality Development | S68 : Effective Communication And Personality Development |
| 5 | CRBO 5 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 6 | CRBO 6 | Legal Aspects of Banking Operation | Legal and Regulatory Aspects of Banking (MACMILAN / IIBF) |
| 7 | CRBO 7 | Project /On the Job Training | - |

**CERTIFICATE IN BANKING
ASSET OPERATIONS
(CBAO)**

Certificate in Banking Asset Operations (CBAO)

बैंकिंग आस्ति परिचालन में सर्टिफिकेट (CBAO)

| | | | | | |
|-----------------|---|-----------|-------------|---|----|
| (A) Duration | : | 06 Months | (D) Courses | : | 07 |
| (अ) अवधि | : | 06 माह | (द) कोर्सेस | : | 07 |
| (B) Eligibility | : | 12th Pass | (E) Credit | : | 16 |
| (ब) पात्रता | : | 12वीं पास | (इ) क्रेडिट | : | 16 |

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| CBAO 1 | Overview of Banking in India भारतीय बैंकिंग का विवरण | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand the Indian banking system and role of RBI and reforms in financial and banking sector Familiarity with different types of account in the commercial banking sector and the customer services provided by bank. Familiarize with Principles of lending. Understand classification of finances available. Types of finances and their documentation. Know about the various products of loans. Features of the various loaning products. How to calculate eligibilities and how to process applications Understand corporate and business finances. |

| | | | | | | | | | | |
|--------|--|---|-----|----|----|---|---|----|----|--|
| | | | | | | | | | | <ul style="list-style-type: none"> • Application of Mathematics to day to day situations • Understand counseling of customers for the various products available |
| CBAO 2 | Accounting and Financial Management for Banking Operations बैंकिंग ऑपरेशन के लिए अकाउन्टिंग एवं वित्तीय प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand basic accounting principles for bankers. • Understand how the entries are passed and what is the difference between the regular accounting and accounting for bankers • Learning Accounting entries and their effect for every section of the branch banking • Understand financial management concepts. • Application of various F.M. concepts to project financing. • Assessing the requirements of various customers and various categories of customers. |
| CBAO 3 | Customer Relationship Management ग्राहक संबंध प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Ability to decrease general, marketing and administrative cost. • Ability to improve customer satisfaction rating. • Ability to increase sales revenue. • Know the characteristics and components of computer. • Learn the various languages and software of computer. • Understand the electronic representation of data |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|-----|----|----|----|--|
| CBAO 4 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively • Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing |
| CBAO 5 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबन्ध | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CBAO 6 | Legal Aspects of Banking Operation and Loan Documentation बैंकिंग परिचालन और ऋण प्रलेखन के कानूनी पहलू | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand the principles of cooperation • Understand specific legislations, appointment and power of tribunals. • Documentation of various loan products and their effects. • Remedies to lacuna in documentation and loss of documentation. |
| CBAO 7 | Project /On the Job Training प्रोजेक्ट/ऑन द जॉब ट्रेनिंग | 2 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> • On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 700 | 280 |

Detailed Syllabus

CBAO 1 – Overview of Banking in India

Indian Banking System

Public Sector Banks in India, Private Banks in India, Indian Banks Operations Abroad, Local Area Banks (LAB), Pre-reforms Development, Credit Guarantee Fund Trust for Small Industries

Reserve Bank of India

Legal Framework, Main Functions of Reserve Bank of India, Functions of Various Departments of Reserve, Bank of India

Reforms in Financial and Banking Sector

Various Committees on banking, Sarkar Committee on Anti—money Laundering Guidelines for Banks in India, Banking & Finance — 15 Years of Reforms, Plan for Banking Sector Reforms in Future.

Different Types of Accounts

Hindu Undivided Family (HUF), Married Women, Perdanashin Lady, Blind Persons, Insolvent Persons, Insane Person, Intoxicated, Executors and Administrators, Liquidator, Receiver/Assignee, Trusts, Societies and Clubs, Minors, Agent/ Attorney, Joint Accounts, Partnership Firms, Joint Stock Companies

Banker Customer Relationship

Who is a Banker? Who is a Customer? Relationship, Obligations/ Duties of a Banker, Right of Banker, Clayton's Rule

KYC Norms and Anti-Money Laundering

Policy on "Know Your Customer" (KYC) Standards/ "Anti—money Laundering" (AML) Measures, Obligations Under Prevention of Money Laundering Act 2002

Payment and Settlement System- New Age Clearing

Payment and Settlement Systems in Banks, Credit Card Operations, Electronic Funds Transfer (EFT), Electronic Clearing Service (ECS), MICR Clearing, Core Banking Solutions or Centralised Banking Solutions (CBS), Cheque Truncation, Vision Document for Payment Systems 2005-08

New Age Payment - National Gateways

Real Time Gross Settlement, RTGS Operations — Impact on the Financial Sector National Financial Switch, Structured Financial Messaging System — SFMS, Banking Technology Glossary

New Age Payment- International Gateways

Society for World-wide Interbank Financial Telecommunications (SWIFT)

Financial Innovations

New Financial Products/ Services, Money Market Instruments, Capital Market Instruments, Debr Market Instruments: Bonds, Credit Market Instruments

Retail Banking

Retail Banking, Retail Banking – Retail Lending Schemes (Asset Focused Segment), Retail Banking – Liability Focused Segment (Deposit Accounts), Current Accounts, Term Deposit, Recurring Deposit, Reserve Bank of India's Model Policy on Bank Deposit

Customer Service in Banks

Customer Service Guidelines, Goiporia Committee, Implementation of Various Measures by Banks, RBI Instructions on Customer Service, Banking Ombudsman Scheme, 2006, Customer Grievance Redressal System in Banks, Consumer Protection Act 2002, Customer Service- Nomination Facility.

Banking Operations & Accounting Functions

Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries, what is KYC and what are the different documents to satisfy KYC, verify KYC and authenticity of documents, operational aspects in regard to opening of all types of accounts, scrutiny of loan applications/documents, allowing drawals and accounting entries involved at various stages, operational aspects of CBS environment etc., Back office operations in banks, handling of unreconciled entries in banks.

CBAO 2 - Accounting and Financial Management for Banking Operations

Accounting

Definition, Scope and Accounting Standards

Nature and Purpose of Accounting; Historical Perspectives; Origins of Accounting Principles; Accounting Standards in India and its Definition and Scope; Generally 9 Accepted Accounting Principles of USA (US GAAP); Transfer Pricing; Overview of IFRS; Difference between GAAP & IFRS.

Basic Accountancy Procedures

Concepts of Accountancy; Going Concern Entity; Double Entry System; Principle of Conservatism; Revenue Recognition and Realisation; Accrual and Cash Basis. Maintenance of Cash/Subsidiary Books and Ledger Record Keeping Basics; Account Categories; Debit and Credit Concepts; Accounting and Columnar Accounting Mechanics; Journals; Ledgers; subsidiary books; etc.

Bank Reconciliation Statement

Need for Bank Reconciliation; Causes of Differences; Preparation of Bank Reconciliation Statement; How to prepare a Bank Reconciliation Statement when Extracts of Cash Book and Pass Book are given; Adjusting the Cash Book Balance; Advantages of Bank Reconciliation Statement.

Trial Balance, Rectification of Errors and Adjusting & Closing Entries

Meaning of a Trial Balance; Features and Purpose of a Trial Balance; Types of Trial Balance and Preparation of a Trial Balance; Disagreement of a Trial Balance; Classification of Errors; Location of Errors; Rectification of Errors; Suspense Account and Rectification; Rectification of Errors when Books are closed; Adjusting and Closing Entries.

Capital and Revenue Expenditure

Expenditure; Distinction between Capital and Revenue Expenditure; Deferred Revenue Expenditure; Receipts; General Illustrations.

Bills of Exchange

Types of Instruments of Credit; Term and Due Date of a Bill; Certain Important Terms; Accounting Entries to be Passed; Accommodation Bill etc.

Balance Sheet Equation

Balance Sheet Equation; Computation of Balance Sheet Equation.

Preparation of Final Accounts

Preparation of Trading A/C; Profit and Loss A/C; Profit & Loss Appropriation Account; Balance Sheets

Ratio Analysis

Meaning of Accounting Ratios; Classification of Ratios; Uses of Accounting Ratios; Limitations of Accounting Ratios; Calculation and interpretation of various Ratios; Different Users and their Use of Ratios.

Final Accounts of Banking Companies

Definition and Functions of a Bank; Requirements of Banking Companies as to Accounts and Audit; Significant Features of Accounting Systems of Banks; Principal Books of Accounts; Preparation and Presentation of Financial Statements of Banks; CMA Format; Accounting Treatment of Specific Items; Preparation of Profit and Loss Account; Comments on Profit and Loss Account; Important Items of Balance Sheet; Disclosure Requirements of Banks; Additional Disclosures prescribed by RBI; Disclosures required under BASEL norms.

Company Accounts I & II

Definition and Types of Companies; Distinction between Partnership and Limited Liability Company; Classes of Share Capital; Issue of Shares; General Illustrations Non-voting Shares; Form of Balance Sheet; Legal Requirements for Assets; Legal Requirements for Liabilities; Legal Requirements for Profit & Loss A/c; Preparation of Final Accounts

Accounting in a Computerized Environment

Meaning, features of and Terms used in Computerized Accounting; Difference between Computerized and Manual Accounting; Advantages and Disadvantages of Computerized Accounting; Functions performed by Computerized Accounting Softwares available in the Market; Computerization – Scope and Experiences in Banking; The Core Banking Components; Information Security; Internet and World Wide Web – Influences on Banking

Financial Management

International Banking

Forex Business; factors determining exchange rates, Direct and indirect quotations, spot / forward rates, premium and discount, cross rates. Basics of forex derivatives; forward exchange rate contracts, Options, Swaps. Correspondent banking, NRI accounts Documentary letters of Credit - UCPDC 600, various facilities to exporters and importers. Risks in foreign trade, role of ECGC, types of insurance and guarantee covers or ECGC. Role of Exim Bank - Role of RBI and exchange control - Regulations in India, Role and rules of FEDAI - Role of FEMA and its rules

Financial Risk Management

Risk-Concept - Risk in Banks - Risk Management Framework - Organisational Structure - Risk Identification - Risk Measurement / - Sensitivity - Basis Point Value (BPV) - Duration -Downside Potential - Value at Risk, Back Testing - Stress Testing - Risk Monitoring and Control - Risk Reporting - Market Risk identification, Measurement and management / credit risk - rating methodology, risk weights, eligible collateral for mitigation, guarantees; credit ratings, transition matrices, default probabilities, Credit risk spreads, risk migration and credit metrics, Counterparty risk. Credit exposures, recovery rates, risk mitigation techniques, - / Operational and integrated Risk Management - Risk management and capital Management – ‘Basel Norms - Current guidelines on risk management

Treasury Management

Concepts and function; instruments in the treasury market, development of new financial products, control and supervision of treasury management, linkage of domestic operations with foreign operations. Interest rate risk, interest rate futures Mix / Pricing of Assets, Liabilities - On-Balance Sheet Investment and Funding Strategies - Stock options, debt instruments, bond portfolio strategy, risk control and hedging instruments. Investments - Treasury bills, money market instruments such as CDs, CPs, IBPs Securitisation and Forfaiting; refinance and rediscounting facilities. Derivatives - Credit Default Swaps / Options

Balance Sheet Management for Banks

Prudential norms-Capital Adequacy. Implementation of ‘Basel Norms guidelines : RBI guidelines. Banks Balance Sheet - Components of assets / Liabilities / ALM Implementation - RBI Guidelines - Gap Analysis - Mechanics, Assumptions, and Limitations - Illustrations of Actual Gap Reports - The Relationship Between Gap and Income Statement - Funding Liquidity - Trading / Managing Liquidity - Contingency Funding - Business Strategies : Profit and profitability analysis, Asset Classification -

provisioning - effect of NPA on profitability, Shareholder value maximization & EVA- profit planning-measures to improve profitability. Disclosure guidelines.

CBAO 3 – Customer Relationship Management

Customer is King, Customer Managed Relationships — MINI-Marketing, Types of CRM, Building Blocks of CRM, CRM Strategy, Customer Relationship Management by Indian Firms, Customer Retention Strategies, HRM in CRM, Implementing a Technology-based CRM Solution, Future Trends in CRM

CBAO 4 - Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters : Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

CBAO 5 – Safety Practices in the Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CBAO 6 – Legal Aspects of Banking Operation

Legal Framework of Regulation of Banks

Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Govt. as a Regulator of Banks; Control over Cooperative Banks; Regulation by other Authorities.

Control over Organization of Banks

Licensing of Banking Companies; Branch Licensing; Paid up Capital and Reserves; Shareholding in Banking Companies; Subsidiaries of Banking Companies; Board of Directors; Chairman of Banking Company; Appointment of Additional Directors; Restrictions on Employment; Control over Management; Corporate Governance; Directors and Corporate Governance.

Regulation of Banking Business

Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

Returns Inspection, Winding up, Mergers & Acquisitions

Annual Accounts & Balance Sheet; Audit & Auditors; Submission of Returns; Preservation of Records and Return of Paid Instruments; Inspection and Scrutiny; Board for Financial Supervision; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Penalties for offences.

Public Sector Banks and Cooperative Banks

SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Application of BR Act to Public Sector Banks; Disinvestment of Shares by Govt.; Cooperative Banks

Financial Sector Legislative Reforms

Need, Approach for Financial Sector Legislative Reforms; Important Reforms

Recent Legislative Changes in RBI Act

Recent Legislative Changes in RBI Act, Need there of

Financial Sector Development Council

Role and Functions of Financial Sector Development Council

Different Types of Borrowers

Types of Borrowers; Limited Liability Partnership

Types of Credit Facilities

Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance

Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies

Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company

Indemnities

Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

Bank Guarantees

Definition and Types of Bank Guarantees; Banker's Duty to Honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee; Invocation & Enforcement.

Letters of Credit

General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of Letter of credit.

Deferred Payment Guarantees

Purpose of DPGs; Methods of Payment

Laws Relating to Bill Finance

Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker

Various Types of Securities

Types of Securities; Escrow Arrangements; Trust and Retention Arrangements.

Laws Relating to Securities and Modes of Charging

Mortgage; Types of Mortgage; Enforcement of Mortgages; Lien; Pledge; Hypothecation; etc.

Registration and Satisfaction of Charges

Definition of Charge; Procedure for Registration of Charge; Effect of Non-registration of Charges; Provisions of Law relating to Registration of Charges

Case Laws on Responsibility of Paying Bank

Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable

Case Laws on Responsibility of Collecting Bank

Statutory protection to Collecting Bank; Duties of Collecting Bank

Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act)

Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process

Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)

Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions

Banking Ombudsmen Scheme

Purpose; Extent; Definitions; Establishment; Powers; Procedure for Redressal Grievance

Bankers Books Evidence Act, 1891

Applicability; Definition; Important Provisions

The Legal Services Authorities Act, 1987

Lok Adalats- Organisation; Jurisdiction; Disposal of Cases; Awards

The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

Tax Laws

Income Tax; Commodity Transaction Tax; Service Tax

Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

Payment & Settlements Systems Act, 2007

Applicability; Definition; Important Provisions

Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non registration; Limited liability partnerships formation, registration, rights and liabilities of partners

Definition and features of a company

Definition & Features of a Company; Distinction between Company and Partnership

The Companies Act, 1956 (Now Companies Act, 2013)

Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra-Vires, Constructive Notice, Indoor Management; Membership of Company- Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies

Foreign Exchange Management Act, 1999

Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

Transfer of Property Act, 1882

Sale, Mortgage of Immovable Property; Types of Mortgages; Sale with and without court intervention; Lease of Immovable Property

The Right to Information Act, 2005

Applicability; Definition; Important Provisions

Right to Information and Obligation of Public Authorities

Obligations; Procedure; Disposal; Appeal; Orders; Penalties.

The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients.

Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

CBAO 7 – Project/On The Job Training

On the job skill by working with a banking establishment/organization

Counseling and Study Structure

| Sl. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|---------|-------------|--|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CBAO 1 | Overview of Banking in India | 3 | 90 | 12 | 51 | - | 27 |
| 2 | CBAO 2 | Accounting and Financial Management for Banking Operations | 3 | 90 | 12 | 51 | - | 27 |
| 3 | CBAO 3 | Customer Relationship Management | 3 | 90 | 12 | 51 | - | 27 |
| 4 | CBAO 4 | Safety Practices in the Work Environment | 2 | 60 | 8 | 22 | 12 | 18 |
| 5 | CBAO 5 | Communication and Personality Development | 1 | 30 | 3 | 18 | - | 9 |
| 6 | CBAO 6 | Legal Aspects of Banking Operation | 2 | 60 | 8 | 34 | - | 18 |
| 7 | CBAO 7 | Project /On the Job Training | 2 | 60 | - | - | 60 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|--|---|
| 1 | CBAO 1 | Overview of Banking in India | Practices and Principles of Banking (IIBF/MACMILAN) |
| 2 | CBAO 2 | Accounting and Financial Management for Banking Operations | Accounting and Finance for Managers (IIBF/MACMILAN) Quantitative Methods for Bankers and Finance (IIBF/MACMILAN) |
| 3 | CBAO 3 | Customer Relationship Management | Customer Relationship Management (Mukesh Chaturvedi / EXCEL Books) |
| 4 | CBAO 4 | Safety Practices in the Work Environment | Practices and Principles of Banking (IIBF/MACMILAN) |
| 5 | CBAO 5 | Communication and Personality Development | S68 : Effective Communication And Personality Development S 61 : Communicative English |
| 6 | CBAO 6 | Legal Aspects of Banking Operation | Legal and Regulatory Aspects of Banking (MACMILAN / IIBF) |
| 7 | CBAO 7 | Project /On the Job Training | - |

CERTIFICATE IN RURAL BANKING OPERATIONS AND SALES (CRBOS)

Certificate in Rural Banking Operations and Sales (CRBOS)

ग्रामीण बैंकिंग परिचालन एवं विक्रय में सर्टिफिकेट (CRBOS)

| | | | | | |
|-----------------|---|-----------|-------------|---|----|
| (A) Duration | : | 06 Months | (D) Courses | : | 07 |
| 1/2 वॉक | : | 06 एग | 1/2 क्लर्क | : | 07 |
| (B) Eligibility | : | 12th Pass | (E) Credit | : | 16 |
| 1/2 इंक | : | 12वीं पास | 1/2 ओएम | : | 16 |

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| CRBOS 1 | Overview of Banking in India भारतीय बैंकिंग का विवरण | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand the Indian banking system and role of RBI and reforms in financial and banking sector Familiarity with different types of account in the commercial banking sector and the customer services provided by bank. Familiarize with Principles of Agricultural lending. Understand classification of finances available. Types of finances and their documentation. Understand Liability products and their operations for rural areas. Know about the sales process. |

| | | | | | | | | | | |
|---------|--|---|-----|----|----|---|---|----|----|--|
| | | | | | | | | | | <ul style="list-style-type: none"> • How to plan for sales and sales visits. • Calculate achievement and profitability of self. • Peculiarities of rural sales. |
| CRBOS 2 | Basics of Accounting and Mathematics for Bankers बैंकों के लिए अकाउंटिंग एवं गणित | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand basic accounting principles for bankers. • Understand how the entries are passed and what is the difference between the regular accounting and accounting for bankers • Learning Accounting entries and their effect for every section of the branch banking |
| CRBOS 3 | Customer Relationship Management ग्राहक संबंध प्रबंधन | 4 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Ability to decrease general, marketing and administrative cost. • Ability to improve customer satisfaction rating. • Ability to increase sales revenue. • Understand preferences and decisions of a customer / prospect in Rural Areas. • Know about the consumer behavior and psychology of rural customers. • Know the characteristics and components of computer. • Learn the various languages and software of computer. • Understand the electronic representation of data • How technology is helping banks in developing the rural areas. • How does technology help in providing better products for rural areas? |

| | | | | | | | | | | |
|---------|---|---|-----|----|----|-----|----|----|----|--|
| CRBOS 4 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively • Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing |
| CRBOS 5 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबन्ध | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CRBOS 6 | Legal Aspects of Banking बैंकिंग के कानूनी पहलू | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand the principles of cooperation • Understand specific legislations, appointment and power of tribunals. • Documentation of various loan products and their effects. • Remedies to lacuna in documentation and loss of documentation. |
| CRBOS 7 | Project /On the Job Training प्रोजेक्ट/ऑन द जॉब ट्रेनिंग | 2 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> • On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| | |
|--------------------|-------------|
| Grand Total | Pass |
| 800 | 320 |

Detailed Syllabus

CRBOS 1 - Overview of Banking in India

Indian Banking System

Public Sector Banks in India, Private Banks in India, Indian Banks Operations Abroad, Local Area Banks (LAB), Pre-reforms Development, Credit Guarantee Fund Trust for Small Industries

Reserve Bank of India

Legal Framework, Main Functions of Reserve Bank of India, Functions of Various Departments of Reserve, Bank of India

Reforms in Financial and Banking Sector

Various Committees on banking, Sarkar Committee on Anti—money Laundering Guidelines for Banks in India, Banking & Finance — 15 Years of Reforms, Plan for Banking Sector Reforms in Future.

Different Types of Accounts

Hindu Undivided Family (HUF), Married Women, Perdanashin Lady, Blind Persons, Insolvent Persons, Insane Person, Intoxicated, Executors and Administrators, Liquidator, Receiver/Assignee, Trusts, Societies and Clubs, Minors, Agent/ Attorney, Joint Accounts, Partnership Firms, Joint Stock Companies

Banker Customer Relationship

Who is a Banker?, Who is a Customer? Relationship, Obligations/ Duties of a Banker, Right of Banker, Clayton's Rule

KYC Norms and Anti-Money Laundering

Policy on "Know Your Customer" (KYC) Standards/ "Anti—money Laundering" (AML) Measures, Obligations Under Prevention of Money Laundering Act 2002

Payment and Settlement System- New Age Clearing

Payment and Settlement Systems in Banks, Credit Card Operations, Electronic Funds Transfer (EFT), Electronic Clearing Service (ECS), MICR Clearing, Core Banking Solutions or Centralised Banking Solutions (CBS), Cheque Truncation, Vision Document for Payment Systems 2005-08

New Age Payment - National Gateways

Real Time Gross Settlement, RTGS Operations — Impact on the Financial Sector National Financial Switch, Structured Financial Messaging System — SFMS, Banking Technology Glossary

New Age Payment- International Gateways

Society for World-wide Interbank Financial Telecommunications (SWIFT)

Financial Innovations

New Financial Products/ Services, Money Market Instruments, Capital Market Instruments, Debr Market Instruments: Bonds, Credit Market Instruments

Retail Banking

Retail Banking, Retail Banking – Retail Lending Schemes (Asset Focused Segment), Retail Banking – Liability Focused Segment (Deposit Accounts), Current Accounts, Term Deposit, Recurring Deposit, Reserve Bank of India's Model Policy on Bank Deposit

Customer Service in Banks

Customer Service Guidelines, Goiporia Committee, Implementation of Various Measures by Banks, RBI Instructions on Customer Service, Banking Ombudsman Scheme, 2006, Customer Grievance Redressal System in Banks, Consumer Protection Act 2002, Customer Service- Nomination Facility.

Banking Operations & Accounting Functions

Preparation of Vouchers, cash receipt and payment entries, clearing inward and outward entries, transfer debit and credit entries, what is KYC and what are the different documents to satisfy KYC, verify KYC and authenticity of documents, operational aspects in regard to opening of all types of accounts, scrutiny of loan applications/documents, allowing drawals and accounting entries involved at various stages, operational aspects of CBS environment etc., Back office operations in banks, handling of unreconciled entries in banks.

Rural India

Demographic features; Population, occupation, literacy, socio-economic development indicators, health, nutrition and education, - urban migration. Characteristics of Rural Society; Caste and power structure - rural social stratification, Economic Features; Economic life of rural people, share in National income -Trends in per capita income, rural money markets, rural indebtedness, rural poverty - main causes and methods of measuring rural poverty. Rural infrastructure; Transport, Power, Markets and other services. Agriculture Economy; Structure and characteristics of Indian agriculture, Role of agriculture in economic development, agriculture-industry linkages, Resources and technical changes in agriculture, constraints to agriculture development, Emerging issues in Indian Agriculture. Rural Development Policy; Govt. policies and programmes for rural farm and non farm sectors. Economic reforms and its impact on rural economy. Rural Issues; Development issues, Management Issues, Marketing issues, Pricing issues.

Financing Rural Development

Regulation of Rural Financial Services; Function and policies of RBI in Rural Banking, NABARD- Main functions, role, refinance support. Lead bank approach, State level and District level Credit committees. Rural Credit Institutions; Co-operative Credit Societies and Banks, Land Development Banks, Regional Rural Banks, Commercial Banks. Role of Information and communication technologies in rural banking-Models, Financial inclusion & inclusive growth for rural development banking, rural insurance micro insurance scheme, concept of Business Facilitators and Business Correspondents in rural financing. Financing agriculture / allied activities; Crop Loans-Assessment, Sanction, Disbursement, rephasing. Term loans for irrigation, Farm mechanization, Godowns / cold-storage facilities etc. Financing allied agriculture activities like Horticulture, Fisheries, Social forestry, etc. Finance against Warehouse / cold storage receipts Financing Rural Non-Farm Sector (RNFS); Importance of RNFS, Segments in RNFS, Role of Development and Promotional Institutions in RNFS SME Finance; Definition of SME Importance to Indian economy. Financing of SME and small enterprise Refinance from SIDBI. Project funding techniques and requirement assessment. Cluster based approach and joint finance with SIDBI. MSMED Act 2006, CGTMSE, Working capital assessment of SMEs. Risk rating of SME proposals, role of rating agencies and rating methodology. Revival of sick units; revival package and implementation, Stressed assets under rehabilitation. Debt restructuring mechanism for SMEs.

Priority Sector Financing and GOVT initiatives

Components of priority sector. RBI guidelines. Government initiatives; Poverty alleviation programmes / Employment programmes / Production oriented programmes-rationale and philosophy, progress and impact, problems and deficiencies. Rural housing and Urban housing schemes under priority sector, their refinance, Educational loans

Problems and prospects in Rural Banking

Role of rural banking. Problems of Rural branches of Commercial banks - transaction costs and risk costs. Technology based Financial Inclusion. Emerging trends in rural banking-financing poor as bankable opportunity, Micro Credit, Self Help Groups / NGOs, linkages with banking, latest guidelines of GOI and RBI.

CRBOS 2 - Basics of Accounting and Mathematics for bankers

Accounting

Definition, Scope and Accounting Standards

Nature and Purpose of Accounting; Historical Perspectives; Origins of Accounting Principles; Accounting Standards in India and its Definition and Scope; Generally, 9 Accepted Accounting Principles of USA (US GAAP); Transfer Pricing; Overview of IFRS; Difference between GAAP & IFRS.

Basic Accountancy Procedures

Concepts of Accountancy; Going Concern Entity; Double Entry System; Principle of Conservatism; Revenue Recognition and Realisation; Accrual and Cash Basis. Maintenance of Cash/Subsidiary Books and Ledger Record Keeping Basics; Account Categories; Debit and Credit Concepts; Accounting and Columnar Accounting Mechanics; Journals; Ledgers; subsidiary books; etc.

Bank Reconciliation Statement

Need for Bank Reconciliation; Causes of Differences; Preparation of Bank Reconciliation Statement; How to prepare a Bank Reconciliation Statement when Extracts of Cash Book and Pass Book are given; Adjusting the Cash Book Balance; Advantages of Bank Reconciliation Statement.

Trial Balance, Rectification of Errors and Adjusting & Closing Entries

Meaning of a Trial Balance; Features and Purpose of a Trial Balance; Types of Trial Balance and Preparation of a Trial Balance; Disagreement of a Trial Balance; Classification of Errors; Location of Errors; Rectification of Errors; Suspense Account and Rectification; Rectification of Errors when Books are closed; Adjusting and Closing Entries.

Capital and Revenue Expenditure

Expenditure; Distinction between Capital and Revenue Expenditure; Deferred Revenue Expenditure; Receipts; General Illustrations.

Bills of Exchange

Types of Instruments of Credit; Term and Due Date of a Bill; Certain Important Terms; Accounting Entries to be Passed; Accommodation Bill etc.

Balance Sheet Equation

Balance Sheet Equation; Computation of Balance Sheet Equation.

Preparation of Final Accounts

Preparation of Trading A/C; Profit and Loss A/C; Profit & Loss Appropriation Account; Balance Sheets

Ratio Analysis

Meaning of Accounting Ratios; Classification of Ratios; Uses of Accounting Ratios; Limitations of Accounting Ratios; Calculation and interpretation of various Ratios; Different Users and their Use of Ratios.

Final Accounts of Banking Companies

Definition and Functions of a Bank; Requirements of Banking Companies as to Accounts and Audit; Significant Features of Accounting Systems of Banks; Principal Books of Accounts; Preparation and Presentation of Financial Statements of Banks; CMA Format; Accounting Treatment of Specific Items; Preparation of Profit and Loss Account; Comments on Profit and Loss Account; Important Items of Balance Sheet; Disclosure Requirements of Banks; Additional Disclosures prescribed by RBI; Disclosures required under BASEL norms.

Company Accounts I & II

Definition and Types of Companies; Distinction between Partnership and Limited Liability Company; Classes of Share Capital; Issue of Shares; General Illustrations Non-Voting Shares; Form of Balance

Sheet; Legal Requirements for Assets; Legal Requirements for Liabilities; Legal Requirements for Profit & Loss A/c; Preparation of Final Accounts

Accounting in a Computerized Environment

Meaning, features of and Terms used in Computerized Accounting; Difference between Computerized and Manual Accounting; Advantages and Disadvantages of Computerized Accounting; Functions performed by Computerized Accounting Softwares available in the Market; Computerization – Scope and Experiences in Banking; The Core Banking Components; Information Security; Internet and World Wide Web – Influences on Banking

Quantitative Methods

Calculation of Interest and Annuities

Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates; Calculation of Annuities; Interest Calculation using Products/Balances; Amortisation of a Debt; Sinking Funds.

Calculation of YTM

Debt- Definition, Meaning & Salient Features; Loans; Introduction to Bonds; Terms associated with Bonds; Cost of Debt Capital; Bond value with semi-annual Interest; Current Yield on Bond; Calculation of Yield-to- Maturity of Bond; Theorems for Bond Value; Duration of Bond; Properties of Duration; Bond Price

Capital Budgeting

Present Value and Discounting; Discounted Technique for Investment Appraisal; Internal Rate of Return (IRR); Method of Investment Appraisal; NPV and IRR compared; Investment Opportunities with Capital Rationing; Investment Decision making under condition of uncertainty; Expected NPV Rule; Risk Adjusted Discount Rate Approach for NPV Determination; Sensitivity Analysis for NPV Determination;

Depreciation and its Accounting

Depreciation, its types and methods; Comparing Depreciation Methods

Foreign Exchange Arithmetic

Fundamentals of Foreign Exchange; Forex Markets; Direct and Indirect Quote; Some Basic Exchange Rate Arithmetic – Cross Rate, Chain Rule, Value date, etc.; Forward Exchange Rates – Forward Points; Arbitrage; Calculating Forward Points; Premium/discount;

CRBOS 3 – Customer Relationship Management

Customer is King, Customer Managed Relationships — MINI-Marketing, Types of CRM, Building Blocks of CRM, CRM Strategy, Customer Relationship Management by Indian Firms, Customer Retention Strategies, HRM in CRM, Implementing a Technology-based CRM Solution, Future Trends in CRM

CRBOS 4 - Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development: Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self-confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Communication: Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters: Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary: Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

CRBOS 5 – Safety Practices in the Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CRBOS 6 – Legal Aspects of Banking Operation

Legal Framework of Regulation of Banks

Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Role of RBI; Govt. as a Regulator of Banks; Control over Cooperative Banks; Regulation by other Authorities.

Control over Organization of Banks

Licensing of Banking Companies; Branch Licensing; Paid up Capital and Reserves; Shareholding in Banking Companies; Subsidiaries of Banking Companies; Board of Directors; Chairman of Banking Company; Appointment of Additional Directors; Restrictions on Employment; Control over Management; Corporate Governance; Directors and Corporate Governance.

Regulation of Banking Business

Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Banking Ombudsman; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

Returns Inspection, Winding up, Mergers & Acquisitions

Annual Accounts & Balance Sheet; Audit & Auditors; Submission of Returns; Preservation of Records and Return of Paid Instruments; Inspection and Scrutiny; Board for Financial Supervision; Acquisition of Undertakings; Amalgamation of Banks; Winding up of Banks; Penalties for offences.

Public Sector Banks and Cooperative Banks

SBI and its Subsidiaries; Regional Rural Banks; Nationalized Banks; Application of BR Act to Public Sector Banks; Disinvestment of Shares by Govt.; Cooperative Banks

Financial Sector Legislative Reforms

Need, Approach for Financial Sector Legislative Reforms; Important Reforms

Recent Legislative Changes in RBI Act

Recent Legislative Changes in RBI Act, Need there of

Financial Sector Development Council

Role and Functions of Financial Sector Development Council

Different Types of Borrowers

Types of Borrowers; Limited Liability Partnership

Types of Credit Facilities

Cash Credit, Overdraft, Demand Loans, Term Loans, Bill Finance

Secured and Unsecured Loans, Registration of Firms and Incorporation of Companies

Definition of Secured and Unsecured loans; Need for Secured Loans; Registration of Firms; Consequences of Non-registration of Firms; Incorporation of a Company

Indemnities

Definition of Contract of Indemnity; Features of Indemnity Contract & Guarantee; Scope and Application of Indemnity Contracts to Banks; Obligations of a Banker; Precaution & Rights of an Indemnity Holder

Bank Guarantees

Definition and Types of Bank Guarantees; Banker's Duty to Honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee; Precautions to be taken for Payment under Bank Guarantee; Invocation & Enforcement.

Letters of Credit

General Considerations of Letters of credit; Parties to a Letter of credit; Types of Letters of credit; Documents under a Letter of credit; UCPDC 600; Banks obligation for payment of Letter of credit.

Deferred Payment Guarantees

Purpose of DPGs; Methods of Payment

Laws Relating to Bill Finance

Class of Bills and Laws Governing Bills; Classification of Bills; Categories of Bill Finance; Bill Finance and Legal Position of Banker

Various Types of Securities

Types of Securities; Escrow Arrangements; Trust and Retention Arrangements.

Laws Relating to Securities and Modes of Charging

Mortgage; Types of Mortgage; Enforcement of Mortgages; Lien; Pledge; Hypothecation; etc.

Registration and Satisfaction of Charges

Definition of Charge; Procedure for Registration of Charge; Effect of Non-registration of Charges; Provisions of Law relating to Registration of Charges

Case Laws on Responsibility of Paying Bank

Negotiable Instruments Act and Paying Banks; Liability of Paying Banker; Payment in due course; Payment in Good Faith; Whether Payment under Mistake Recoverable

Case Laws on Responsibility of Collecting Bank

Statutory protection to Collecting Bank; Duties of Collecting Bank

Recovery of Debts due to Banks and Financial Institutions Act, 1993 (DRT Act)

Objective of the Act, Constitution of Tribunal, Procedure to be followed, Enforcement process

Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)

Constitutional Validity; Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Central Registry; Offences & Penalties; Miscellaneous Provisions

Banking Ombudsmen Scheme

Purpose; Extent; Definitions; Establishment; Powers; Procedure for Redressal Grievance

Bankers Books Evidence Act, 1891

Applicability; Definition; Important Provisions

The Legal Services Authorities Act, 1987

Lok Adalats- Organisation; Jurisdiction; Disposal of Cases; Awards

The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

Tax Laws

Income Tax; Commodity Transaction Tax; Service Tax

Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

Payment & Settlements Systems Act, 2007

Applicability; Definition; Important Provisions

Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non registration; Limited liability partnerships formation, registration, rights and liabilities of partners

Definition and features of a company

Definition & Features of a Company; Distinction between Company and Partnership

The Companies Act, 1956 (Now Companies Act, 2013)

Definition, Features & Types of companies; Memorandum and Articles of Association; Doctrine of Ultra-Vires, Constructive Notice, Indoor Management; Membership of Company- Acquisition, Cessation, Register, Rights & Duties of Members, Prospectus; Directors; Winding up of Companies

Foreign Exchange Management Act, 1999

Important Terms; Powers of RBI, Regulation and Management; Directorate of Enforcement

Transfer of Property Act, 1882

Sale, Mortgage of Immovable Property; Types of Mortgages; Sale with and without court intervention; Lease of Immovable Property

The Right to Information Act, 2005

Applicability; Definition; Important Provisions

Right to Information and Obligation of Public Authorities

Obligations; Procedure; Disposal; Appeal; Orders; Penalties.

The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients.

Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

CRBOS 7 – Project/On The Job Training

On the job skill by working with a banking establishment/organization

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|--|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CRBOS 1 | Banking Operation in India | 3 | 90 | 12 | 51 | - | 27 |
| 2 | CRBOS 2 | Basics of Accounting and Mathematics for bankers | 3 | 90 | 12 | 51 | - | 27 |
| 3 | CRBOS 3 | Customer Relationship Management | 4 | 120 | 16 | 68 | - | 36 |
| 4 | CRBOS 4 | Communication and Personality Development | 1 | 30 | 4 | 17 | - | 9 |
| 5 | CRBOS 5 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 6 | CRBOS 6 | Legal Aspects of Banking Operation | 2 | 60 | 8 | 34 | - | 18 |
| 7 | CRBOS 7 | Project /On the Job Training | 2 | 60 | - | - | 60 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|--|---|
| 1 | CRBOS 1 | Banking Operation in India | Practices and Principles of Banking (IIBF/MACMILAN) Rural Banking Operations (IIBF/MACMILAN) |
| 2 | CRBOS 2 | Basics of Accounting and Mathematics for bankers | Accounting and Finance for Managers (IIBF/MACMILAN) Quantitative Methods for Bankers and Finance (IIBF/MACMILAN) |
| 3 | CRBOS 3 | Customer Relationship Management | Customer Relationship Management (Mukesh Chaturvedi / EXCEL Books) |
| 4 | CRBOS 4 | Communication and Personality Development | S 61: Communicative English S68 : Effective Communication And Personality Development |
| 5 | CRBOS 5 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 6 | CRBOS 6 | Legal Aspects of Banking Operation | Legal and Regulatory Aspects of Banking (MACMILAN / IIBF) |
| 7 | CRBOS 7 | Project /On the Job Training | - |

**CERTIFICATE FOR DEBT
RECOVERY AGENTS
(CDRA)**

Certificate for Debt Recovery Agents (CDRA)

1 fVZQdV Qkj Mf fjdojh , t Wl (CDRA)

| | | | | | |
|-----------------|---|-----------|-------------|---|-------------|
| (A) Duration | : | 03 Months | (D) Courses | : | 05 |
| (अ) अवधि | : | 03 माह | (द) कोर्सेस | : | 05 |
| (B) Eligibility | : | 10th Pass | (E) Credit | : | Non-Credit |
| (ब) पात्रता | : | 10वीं पास | (इ) क्रेडिट | : | नॉन क्रेडिट |

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|------------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| CDRA 1 | Basics of Banking बेसिक्स ऑफ बैंकिंग | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand banking structure and functions. Understand retail banking and KYC norms. |
| CDRA 2 | Safety Practices in the Work Environment कार्यस्थल पर सुरक्षा प्रबन्ध | Non-Credit | 100 | 70 | 28 | 30 | 12 | - | - | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CDRA 3 | Recovery Procedures रिकवरी प्रोसिजर | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand role and function of debt recovery agents Understand recovery policies and processes and legal aspects related to Debt Recovery |

| | | | | | | | | | | |
|--------|---|------------|-----|-----|----|---|---|---|---|--|
| CDRA 4 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively |
| CDRA 5 | Soft Skills सॉफ्ट स्किल्स | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Familiarity with inter-personnel skills and etiquettes • Understand negotiation and persuasive skills |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 500 | 200 |

Detailed Syllabus

CDRA 1 - Basics of Banking

Principles of Banking-Structure and Functions of Banking, Retail Banking-Recent trends, E banking — KYC norms

CDRA 2 – Safety Practices in the Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CDRA 3 – Recovery Procedures

Recovery Agents-role-functions, Bank specific rules/norms/procedures for recovery-NPA norms, Various credit products/facilities, Legal/regulatory aspects-civil and criminal law relating to recovery, Debt collection skills/procedures/pre-requisites/appearance Ethics in collection function, Recovery of loans-bank procedures-banking codes, Case studies-normal/difficult/problem customers Case laws on recovery issues, International best practices, Code of conduct

CDRA 4 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

CDRA 5 – Soft Skills

Communication Skills-Inter personal skills, Telephone Etiquette-Personal etiquette, Negotiation/Persuasive skills Analytical Ability-Inter personal behavior.

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|---|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CDRA 1 | Basics of Banking | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CDRA 2 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 9 | - |
| 3 | CDRA 3 | Recovery Procedure | Non-Credit | 60 | 8 | 52 | - | - |
| 4 | CDRA 4 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |
| 5 | CDAR 5 | Soft Skills | Non-Credit | 60 | 8 | 52 | - | - |

Study Modules & Books Information

| S. No | Course Code | Subject Name | Modules to be used |
|-------|-------------|---|---|
| 1 | CDRA 1 | Basics of Banking | BI – 14: A guide for Debt Recovery Agents |
| 2 | CDRA 2 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 3 | CDRA 3 | Recovery Procedure | BI – 14: A guide for Debt Recovery Agents |
| 4 | CDRA 4 | Communication and Personality Development | S68 : Effective Communication and Personality Development |
| 5 | CDRA 5 | Soft Skills | BI – 14: A guide for Debt Recovery Agents |

**CERTIFICATE IN
FINANCIAL SERVICES
SALES (CFSS)**

Certificate in Financial Services Sales (CFSS)

वित्तीय सेवा विक्रय में सर्टिफिकेट (CFSS)

(A) Duration : 06 Months
 1/2 वॉल्यूम : 06 एग

(B) Eligibility : 12th Pass
 1/2 इंकर्स : 12वीं पास

(D) Courses : 07
 1/2 कर्क : 07

(E) Credit : 16
 1/2 क्रेडिट : 16

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| CFSS 1 | Overview of Financial Sector in India भारतीय वित्तीय क्षेत्र का विवरण | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understand the Financial system and role of regulators and reforms in financial sector Familiarity with different types of the customer services. Understand Capital Markets. Understand the capital markets and various investment avenues in India. Familiarise with various products like demat, mutual fund schemes etc. Understand classification of products available. Types of products and their documentation. Understand Liability products and their operations |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|---|---|----|----|---|
| | | | | | | | | | | <ul style="list-style-type: none"> • Know about the sales process. • How to plan for sales and sales visits. • Calculate achievement and profitability of self. |
| CFSS 2 | Customer Relationship Management ग्राहक संबंध प्रबंधन | 4 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Ability to decrease general, marketing and administrative cost. • Ability to improve customer satisfaction rating. • Ability to increase sales revenue. • Understand preferences and decisions of a customer / prospect. • Know about the consumer behavior and psychology of consumers. • Know the characteristics and components of computer. • Learn the various languages and software of computer. • Understand the electronic representation of data |
| CFSS 3 | Communication and Personality Development कम्प्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively • Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing |
| CFSS 4 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |

| | | | | | | | | | | |
|--------|--|---|-----|----|----|-----|----|----|----|---|
| CFSS 5 | Legal Aspects for Non-Banking Sector गैर बैंकिंग क्षेत्र के कानूनी पहलू | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understand the principles of investment • Understand specific legislations, appointment and power of tribunals. • Taxation of various products. • Income tax and various tax saving regulations and products |
| CFSS 6 | Financial Planning and Basic Mathematics फाइनेन्शियल प्लानिंग एवं गणित | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Application of Mathematics to day to day situations • Understand counseling of customers for the various products available |
| CFSS 7 | Project /On the Job Training प्रोजेक्ट/ऑन द जॉब ट्रेनिंग | 2 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> • On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| | |
|--------------------|-------------|
| Grand Total | Pass |
| 700 | 280 |

Detailed Syllabus

CFSS 1 - Overview of Financial Sector in India

Indian Financial System

Banking System, Capital and Commodities Markets, AMFI and Mutual Funds, Insurance, Market segments, Key indicators of securities market, Products and participants, Market segments and their products, Reforms in Indian securities markets.

SEBI

Legal Framework, Main Functions of SEBI, Functions of Various Departments of SEBI

Reforms in Financial Sector

Insider Trading, Listing and Delisting of Companies, Setup and Working of Stock and Commodities Exchanges, BSE, NSE, Other Regional Exchanges, MCX, MCX-SX, ASBA, Dematerialisation, Depositories,

Different Types of Accounts

Hindu Undivided Family (HUF), Married Women, Perdanashin Lady, Blind Persons, Insolvent Persons, Insane Person, Intoxicated, Executors and Administrators, Liquidator, Receiver/Assignee, Trusts, Societies and Clubs, Minors, Agent/ Attorney, Joint Accounts, Partnership Firms, Joint Stock Companies, De-MAT Accounts, Folio of MF, Bonds

Broker Customer Relationship

Who is a Broker?, Who is a Customer?, Relationship, Obligations/ Duties of a Broker, Right of Broker.

Trading Membership

Stock brokers, NSE membership, Surrender of trading membership, Suspension & expulsion of membership, Declaration of defaulter, Authorised persons, Sub-brokers, Broker-clients relations, Sub-brokers-clients relations, Investor service cell and arbitration, Code of advertisement.

Trading

Introduction, NEAT system, Market types, Trading system users hierarchy, Local database, Market phases, Logging on, Log off/exit from the application, Neat screen, Invoking an inquiry screen, Order management, Trade management, Limited physical market, Block trading session, Retail debt market (RDM), Trading information downloaded to members, Internet broking, Wireless application protocol (wap), Computer to computer link (ctcl) facility.

Clearing and Settlement

Introduction, Key terminologies used in clearing and settlement process, Transaction cycle, Settlement agencies, Clearing and settlement process, Securities and funds Settlement, Shortages handling, Risks in settlement, Risk management, International securities identification number, Data and report downloads.

Fundamental Valuation Concepts

Time value of money; Understanding financial statements

CFSS 2 - Customer Relationship Management

Customer is King, Customer Managed Relationships — MINI-Marketing, Types of CRM, Building Blocks of CRM, CRM Strategy, Customer Relationship Management by Indian Firms, Customer Retention Strategies, HRM in CRM, Implementing a Technology-based CRM Solution, Future Trends in CRM

Major Influences on consumers behavior – perception – motivation -Consumers purchasing preferences and their reasons – External Influences affecting consumer behavior – Purchasing Behaviour and Psychology – Consumption Behaviour and Psychology – Points that help in decision making during purchases – relevant purchasing habits (by age group and by societal groups) – Planning sales according to the behavioral analysis.

Sales Process – Identifying target population – Identifying the likely purchasers – Identification of Customer needs – Presenting the product as the answer to the need – Planning for First Meeting – Background checks for all prospects – Secondary and Primary Data collection – Understanding needs vs requirements – Understanding the difference between financial products and other products – Understanding the general fears during purchase of financial products – Fixing and Attending first meeting – Understanding preferences vis-a-vis needs, requirements and situation – Golden Rules of Sale discussions – Making and Offer – Offer inclusions and exclusions – Handling objections, fear and questions – Allaying fears and addressing objections – Counter offers after objections – Closing a sales call and booking a sales – Servicing account after sales – Precautions to take and how to proceed.

CFSS 3 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters : Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

CFSS 4 - Safety Practices in the Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose

method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CFSS 5 - Legal Aspects for Non-Banking Sector

The Securities and Exchange Board of India Act, 1992

Definitions, Establishment of SEBI, Powers and functions of the Board, Penalties and adjudication, Establishment, jurisdiction, authority and procedure of appellate tribunal.

The Securities Contract (Regulations) Act, 1956, The Securities Contract (Regulation) Rules, 1957

Definitions, Contracts between members of recognized stock exchange, SEBI nominees on the governing bodies of recognized stock exchange, Obligation of the governing body to take disciplinary action against a member if so directed by SEBI, Books of account and other documents to be maintained and preserved by every member of a recognized stock exchange, Audit of accounts of members, manner of inquiry, Withdrawal of recognition, Submission of annual report, periodical returns, manner of publication of bye-laws for criticism, requirements with respect to the listing of securities on a recognized stock exchange, Requirements with respect to the listing of units or any other instrument of a collective investment scheme on a recognized stock exchange.

SEBI (Stock Brokers and Sub Brokers) Regulations, 1992

Circulars, Rules, Regulations and Bye-laws, NSE, NSCCL, SEBI and MoF circulars as enforced from time to time, NSE Rules, Regulations and Byelaws, NSCCL Rules, Regulations and Byelaws

SEBI Regulations

SEBI (Prohibition of Fraudulent and Unfair Trade Practices relating to Securities Market) Regulations, 2003, SEBI (Prohibition of Insider Trading) Regulations, 1992, SEBI (Portfolio Managers) Regulations, 1993, SEBI (Underwriters) Regulations, 1993, SEBI (Ombudsman) Regulations, 2003.

Depositories Act, 1996

Definitions, Rights and obligations of depositories, participants, issuers and beneficial owners, Enquiry and inspection, Penalty, Miscellaneous.

Provisions under Securities and Exchange Board of India Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Applicability if the Regulation, Substantial Acquisition of Shares, voting rights or control, Open offer process, Other obligations, Disclosures of shareholding and control, Miscellaneous.

SEBI Issue of Capital and Disclosure Requirements (ICDR) Regulations 2009

ESOS guidelines as per SEBI (ESOS and ESPS) Guidelines, 2000

Compliance with the provisions of the listing agreement

Clause 49 of listing agreement – for Corporate Governance, Clause 41 of listing agreement – for limited information, Clause 36 of listing agreement – for Disclosure of Material Information. For additional information, kindly look into the clause 16, 35, and 40(A) of the listing agreement.

Companies Act 2013

Incorporation of a company, Prospectus, Allotment and issue of shares, share capital and debentures, Management and Administration, Winding up Control over Organization of Banks

The Consumer Protection Act, 1986 and CERSAI

Preamble, Extent & Definitions; Consumer Protection Councils; Consumer Disputes Redressal Agencies; Objectives and important provisions of Central Registry of Securitisation Asset Reconstruction and Security Interest of India

The Law of Limitation

Definition; Computation of Limitation; Important Provisions in schedule to the Limitation Act

Tax Laws

Income Tax; Commodity Transaction Tax; Service Tax

Negotiable Instruments Act, 1881

Applicability; Definition; Important Provisions

Payment & Settlements Systems Act, 2007

Applicability; Definition; Important Provisions

Indian Contract Act, 1872

Meaning and essentials of contract; Contract of Indemnity & Rights of Indemnity Holder; Contract of Guarantee; Contract of Bailment; Contract of Pledge; Contract of Agency

The Sale of Goods Act, 1930

Features; Sale & Agreement to Sell; Conditions and Warranties; Express & Implied; Rights of Unpaid Seller

Indian Partnership Act, 1932

Definition & Types of Partnerships; Relation of partners to one another & to third Parties; Minor admitted to benefits of partnership; Dissolution of a firm; Effect of non-registration; Limited liability partnerships formation, registration, rights and liabilities of partners

Definition and features of a company

Definition & Features of a Company; Distinction between Company and Partnership

The Right to Information Act, 2005

Applicability; Definition; Important Provisions, Right to Information and Obligation of Public Authorities, Obligations; Procedure; Disposal; Appeal; Orders; Penalties.

The Prevention of Money Laundering Act, 2002

Obligations; Records to be Maintained; Procedure for Maintaining & Furnishing Information; Maintenance & Verifications of Records of Identity of Clients.

Information Technology Act, 2000

Definitions; Electronic Governance; Certifying Authorities; Digital Signature Certificates; Penalties; Appeal.

CFSS 6 - Financial Planning and Basic Mathematics

Taxation

Assessment Rules, Personal Taxation, Corporate Taxation, Wealth Transfer, International Tax Issues

Financial Analysis

Analysis of Financial Information, Personal Financial Ratios, Cash Management and Budgeting, Personal Financial Statements.

Investment Environment

Investment Types, Investment Structures, Types of Investment Risk, Measurement of Investment Risk, Portfolio Management Techniques, Selling and Buying Techniques, Performance Measurement, Modern Portfolio Theory.

Government Benefits Plans

Pension Plans, Old Age Pension, Sukaniya Scheme Etc.

Retirement, Savings and Income Programs

Government Pension, Government Savings, Employer/Employee Programs, Personal Retirement, Personal Savings,

Quantitative Methods

Calculation of Interest and Annuities

Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Instalments; Fixed and Floating Interest Rates; Calculation of Annuities; Interest Calculation using Products/Balances; Amortisation of a Debt; Sinking Funds.

Calculation of YTM

Debt- Definition, Meaning & Salient Features; Loans; Introduction to Bonds; Terms associated with Bonds; Cost of Debt Capital; Bond value with semi-annual Interest; Current Yield on Bond; Calculation of Yield-to- Maturity of Bond; Theorems for Bond Value; Duration of Bond; Properties of Duration; Bond Price

Capital Budgeting

Present Value and Discounting; Discounted Technique for Investment Appraisal; Internal Rate of Return (IRR); Method of Investment Appraisal; NPV and IRR compared; Investment Opportunities

with Capital Rationing; Investment Decision making under condition of uncertainty; Expected NPV Rule; Risk Adjusted Discount Rate Approach for NPV Determination; Sensitivity Analysis for NPV Determination;

Depreciation and its Accounting

Depreciation, its types and methods; Comparing Depreciation Methods

Foreign Exchange Arithmetic

Fundamentals of Foreign Exchange; Forex Markets; Direct and Indirect Quote; Some Basic Exchange Rate Arithmetic – Cross Rate, Chain Rule, Value date, etc.; Forward Exchange Rates – Forward Points; Arbitrage; Calculating Forward Points; Premium/discount;

CFSS 7 – Project/On The Job Training

On The Job Skill by Working with A Banking Establishment/Organization

Counseling and Study Structure

| Sl. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|---------|-------------|---|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CFSS 1 | Overview of Financial Sector in India | 3 | 90 | 12 | 34 | - | 27 |
| 2 | CFSS 2 | Customer Relationship Management | 4 | 120 | 16 | 51 | - | 36 |
| 3 | CFSS 3 | Communication and Personality Development | 1 | 30 | 4 | 17 | - | 9 |
| 4 | CFSS 4 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 5 | CFSS 5 | Legal Aspects for Non-banking Sector | 2 | 60 | 8 | 51 | - | 18 |
| 6 | CFSS 6 | Financial Planning and Basic Mathematics | 3 | 90 | 12 | 17 | - | 27 |
| 7 | CFSS 7 | Project /On the Job Training | 2 | 60 | - | - | 60 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|---|--|
| 1 | CFSS 1 | Overview of Financial Sector in India | The Financial System in India: Markets, Instruments, Institutions, Services and Regulations by Subhash Chandra Das; PHI Learning |
| 2 | CFSS 2 | Customer Relationship Management | Customer Relationship Management by Mukesh Chaturvedi & Abhinav Chaturvedi, Excel Books |
| 3 | CFSS 3 | Communication and Personality Development | S 61 : Communicative English S68 : Effective Communication And Personality Development |
| 4 | CFSS 4 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 5 | CFSS 5 | Legal Aspects for Non-banking Sector | The Financial System in India: Markets, Instruments, Institutions, Services and Regulations by Subhash Chandra Das; PHI Learning |
| 6 | CFSS 6 | Financial Planning and Basic Mathematics | Introduction to Financial Planning (IIBF) : TATA McGraw Hill Business Mathematics – Sancheti & Kapoor, Sultan Chand & Sons |
| 7 | CFSS 7 | Project /On the Job Training | - |

**CERTIFICATE FOR MICRO
FINANCE PROFESSIONALS
(CMFP)**

Certificate for Micro Finance Professionals (CMFP)

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(A) Duration : 03 Months

(अ) अवधि : 03 माह

(D) Courses : 05

(द) कोर्सेस : 05

(B) Eligibility : 10th Pass

(ब) पात्रता : 10वीं पास

(E) Credit : Non-Credit

(इ) क्रेडिट : नॉन क्रेडिट

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|------------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| CMFP1 | Micro Finance and Banking माइक्रो फाइनेन्स एण्ड बैंकिंग | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand the micro finance and basics of banking. |
| CMFP2 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | Non Credit | 100 | 70 | 30 | 30 | 12 | - | - | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CMFP3 | Micro Finance Products and Reporting माइक्रो फाइनेन्स प्रोडक्ट्स एण्ड रिपोर्टिंग | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand microfinance operation and products. Understanding of the revenue models of micro finance. |
| CMFP4 | Micro Finance Analysis माइक्रो फाइनेन्स एनालिसिस | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understanding of the financial inclusion in India and challenges of micro finance. |

| | | | | | | | | | | |
|-------|---|------------|-----|-----|----|---|---|---|---|---|
| | | | | | | | | | | <ul style="list-style-type: none"> Familiarity with the emerging issues, impact assessment & social assessment of MFIs and development banking & priority sector lending |
| CMFP5 | Communication and Personality Development कम्प्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Basic communication skills Personality grooming Responding to customer queries effectively |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 500 | 200 |

Detailed Syllabus

CMFP 1 - Micro Finance and Banking

Perspectives in Micro-Finance and Banking

Why Micro-Finance? Objectives, Introduction, Economic Growth and Transformation, Keywords

What is Micro-Finance? Objectives, Micro—Finance: Definitions, Scope and Assumptions, Micro-Finance: Lessons from International Experience

Micro-Finance as a Development Tool: The Indian Experience, Objectives, Micro—Finance Services — Scope, Achievements and Challenges, Micro—Finance and the Poor: A Critique

Evolution and Character of Micro-Finance in India: Objectives, Current Debates and Challenges for Micro—Finance: An Overview, State Interventions in Rural Credit in India, NABARD and SHG-Bank Linkage Programmes, Constraints in Mainstreaming of MFIS, Governance and the Constitution of the Board of Various Forms of n1FI's, Micro—Finance versus Informal Sources of Lending.

Micro-Finance Delivery Methodologies: Objectives, Introduction, Comparative Strengths and Weaknesses of the Grameen Approach vis—-a-vis SHGs 50, Summary: Structures of Intermediation for Micro—Finance in India

Legal and Regulatory Framework: Objectives, Introduction **Basics of Banking:** Objectives, Financial system, Roles and Functions in Brief of Reserve Bank of India, Equity and Debt Market, Insurance Regulatory and Development Authority (IRDA), Let Us Sum Up, Introduction to Banking, Basic Principles of Banking, Types of Banking Groups in India, Functions of Banks, Emerging Trends in Banking, Banking Regulation, RBI's Constitution and Objectives, RBI's Main Functions, Tools of Monetary Control, Negotiable Instruments, Types of Customers And Their Accounts, Opening of Deposit Accounts, Types of Customers, Non—resident Accounts

CMFP 2 – Safety Practices in The Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage—safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CMFP 3 – Micro Finance Products and Reporting

Operational Aspects of Micro-Finance

Financial Products and Services: Objectives, Introduction, Minimalist vs Integrated, Financial Services, Credit, Credit Delivery Methodologies, Remittance, Non—Financial Services, Fundamentals of Designing Products, Credit Product, Sustainable Interest Rate, Saving Product, Conclusion, Keywords

Financial Accounting and Reporting: Objectives, Introduction, Characteristics of Financial Statements, Components of Financial Statements, The Accounting Equation, The Chart of Accounts, Financial Reporting Formats, Some Special Transactions, Mechanics of Accounting

Revenue Models of Micro-Finance: Profitability, Efficiency and Productivity: Objectives, Introduction, The Revenue Model of an MFI, Cost Volume and Profit (CVP) Analysis, Measuring Operating Efficiency and Productivity in MFIs, Factors Affecting Operating Expenses, Operating Efficiency — The Negative Side, what can the MFIs do to be more Efficient?

Risk Management: Objectives, Introduction, Types of Risks for MFIs, Managing Credit risk

CMFP 4 – Micro Finance Analysis

Micro-Finance in India: Present and Future

Objectives, India Financial Sector and Financial Inclusion, Addressing Challenges of Micro-Finance Movement, Demand of Micro-Financial Services in India, Supply of Micro-Finance Services in India, Keywords

Some innovative and Creative Micro-Finance Models

Objectives, Business Correspondents and Business Facilitator Model, Banks Adopting Innovative Approaches for Outreach in Micro-Finance, Portfolio Securitisation, Keywords

Impact of Micro—Finance: Objectives, Current Worldwide Outreach and Future Direction of Micro-Finance in Poverty Reduction, Gender Sensitivity and Focus, what is Gendered Micro-Finance, Impact of Micro—Credit on Female/Male Relationships

Emerging Issues

Objectives, Livelihood Approach, Sustainable Livelihoods and Micro-Finance, Livelihood Promotion and Micro-Finance: Indian mFIs' Experiences, Inclusion of Urban Poor, New Funding Opportunities, Role of Technology, Ethical Norms and Code of Conduct, Transparency in the mF Sector

Impact Assessment and Social Assessment of MFIs

Objectives, Introduction, Impact Assessment, Resources: Time and Money, Implementation, Analysis and Report Writing, Methodology, Poverty and Micro-Finance, Checklist of Issues, Social Rating, Progress out of Poverty Index (PPI), Common Indicators in Social Assessments

Development Banking and Priority Sector Lending

Objectives, Introduction, Categories of Priority Sector, Targets/Sub—Targets, RBI Guidelines on Priority Sector Lending, State Sponsored Organizations for Scheduled Castes/Scheduled Tribes, Penalties for Non—Achievement of Priority Sector Lending Target/Sub Targets

CMFP 5 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|---|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CMFP 1 | Micro Finance and Banking | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CMFP 2 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 9 | - |
| 3 | CMFP 3 | Micro Finance Products and Reporting | Non-Credit | 60 | 8 | 52 | - | - |
| 4 | CMFP 4 | Micro Finance Analysis | Non-Credit | 60 | 8 | 52 | - | - |
| 5 | CMFP 5 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |

Study Modules & Books Information

| S. No | Course Code | Subject Name | Modules to be used |
|-------|-------------|---|---|
| 1 | CMFP 1 | Micro Finance and Banking | Micro–Finance Perspectives and Operations, Indian Institute of Banking and Finance, Macmillan |
| 2 | CMFP 2 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 3 | CMFP 3 | Micro Finance Products and Reporting | Micro–Finance Perspectives and Operations, Indian Institute of Banking and Finance, Macmillan |
| 4 | CMFP 4 | Micro Finance Analysis | Micro–Finance Perspectives and Operations, Indian Institute of Banking and Finance, Macmillan |
| 5 | CMFP 5 | Communication and Personality Development | S68 : Effective Communication and Personality Development |

**CERTIFICATE IN NON-
BANKING FINANCIAL
COMPANY OPERATION
(CNBFCO)**

Certificate in Non-Banking Financial Company Operation (CNBFCO)

17QdV bu uku&c1da QkbuU k y dEi uh vWj's ku (CNBFCO)

- (A) Duration : 03 Months (D) Courses : 05
 (अ) अवधि : 03 माह (द) कोर्सेस : 05
 (B) Eligibility : 10th Pass (E) Credit : Non Credit
 (ब) पात्रता : 10वीं पास (इ) क्रेडिट : नॉन क्रेडिट

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|------------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| CNBFCO 1 | Financial Planning फाइनेन्शियल प्लानिंग | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand financial planning and asset management. Understand funding growth and process of exiting the business |
| CNBFCO 2 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | Non-Credit | 100 | 70 | 28 | 30 | 12 | - | - | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |

| | | | | | | | | | | |
|----------|---|------------|-----|-----|----|---|---|---|---|---|
| CNBFCO 3 | Marketing Finance and Cost मार्केटिंग फाइनेन्स एण्ड कास्ट | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand financial accounting process, various tools and techniques of interpretation of financial statement i.e. financial ratio analysis and fund flow analysis Understand basic principle of cost accounting. Understand corporate planning and marketing, budgetary control in marketing and marketing organization |
| CNBFCO 4 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Basic communication skills Personality grooming Responding to customer queries effectively |
| CNBFCO 5 | Control system कन्ट्रोल सिस्टम | Non-Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Understand methods for evaluating the performance of marketing function and its sub-functions Understand working capital management and control |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| | |
|--------------------|-------------|
| Grand Total | Pass |
| 500 | 200 |

Detailed Syllabus

CNBFCO 1- Financial Planning

Overview

Basic Frameworks for Financial Management, Legal Aspects of Financing Startup, Early-Stage, and Emerging Businesses

Financial Planning and Asset Management

Ratios as Analytical Tools, Forecasting, Budgeting, and Cash Management, Managing Accounts Receivable, Managing Inventories, Capital Budgeting and Corporate Valuation, Basic Capital-Structure Decisions

Funding Growth

Non-equity Financing for the Company, Equity Financing for the Company.

Getting Out

Exiting the Unsuccessful Business and Exiting the Successful Business.

CNBFCO 2 – Safety Practices in the Work Environment

Safety Signs & Color at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Color- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CNBFCO 3 - Marketing Finance and Cost

General Introduction

Marketing Management - An Overview, Basic Finance Concepts, Marketing Finance Interface,

Marketing Finance and Cost

Financial Accounting Process, Interpretation of Financial Statements, Financial Ratio Analysis, Funds Flow, Cash Flow & Cash Budget, Basic Cost Concepts

Marketing Planning

Corporate Planning & Marketing, Budgetary control in Marketing, Product Planning & Development, Marketing Organization

Marketing Decision

Cost Analysis in Marketing Decisions, Marginal Costing and Break-Even Analysis, Pricing Policies & Decisions, Investment Decisions & Capital Budgeting

CNBFCO 4 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

CNBFCO 5 - Control System

Marketing Performance Evaluation

Marketing Performance Evaluation - An Overview, Evaluation of Salesman's Performance, Evaluation of Advertisement, Evaluation of Distribution, Evaluation of Marketing Research, Marketing Audit

Marketing Control

Working Capital Management & Control, Receivables Management, Profitability Control, Product Line Accounting & Variance Analysis, Management Information & Control Systems in Marketing

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|---|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CNBFCO 1 | Financial Planning | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CNBFCO 2 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 9 | - |
| 3 | CNBFCO 3 | Marketing Finance and Cost | Non-Credit | 60 | 8 | 52 | - | - |
| 4 | CNBFCO 4 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |
| 5 | CNBFCO 5 | Control System | Non-Credit | 60 | 8 | 52 | - | - |

Study Modules & Books Information

| S. No | Course Code | Subject Name | Modules to be used |
|-------|-------------|---|---|
| 1 | CNBFCO 1 | Financial Planning | Financial Management - Theory and Practice by W. W. Sihler, Richard D. Crawford & Henry A. Davis, JAICO |
| 2 | CNBFCO 2 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 3 | CNBFCO 3 | Marketing Finance and Cost | Marketing Management by B. K. Chatterjee, JAICO |
| 4 | CNBFCO 4 | Communication and Personality Development | S68 : Effective Communication And Personality Development |
| 5 | CNBFCO 5 | Control System | Marketing Management by B. K. Chatterjee, JAICO |

**CERTIFICATE FOR BUSINESS
CORRESPONDENTS AND BUSINESS
FACILITATORS (CBCBF)**

CERTIFICATE FOR BUSINESS CORRESPONDENTS AND BUSINESS FACILITATORS (CBCBF)

सर्टिफिकेट फॉर बिजनेस कारेसपोण्डेन्ट्स बिजनेस फेसिलिटेटर (CBCBF)

(A) Duration : 06 Months (D) Courses : 07

(अ) अवधि : 06 माह (द) कोर्सेस : 07

(B) Eligibility : 12th Pass (E) Credit : 16

(ब) पात्रता : 12वीं पास (इ) क्रेडिट : 16

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| BCBF 1 | Introduction to Financial inclusion and Business correspondents in India | 3 | 100 | 70 | 28 | - | - | - | - | <ul style="list-style-type: none"> Define financial inclusion and explain its importance. Explain the basics of banking products and services. Explain the structure of the Indian banking system. Define digital lending and explain its significance in the Indian context. Discuss the strategies that business correspondents can adopt to overcome these challenges. |
| BCBF 2 | Various types of scheme (Deposit & Loan) and account Operations | 2 | 100 | 50 | 20 | | | 30 | 12 | <ul style="list-style-type: none"> Discuss the features and benefits of savings accounts, current account, Recurring account, fixed deposit account. |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|---|---|----|----|---|
| | | | | | | | | | | <ul style="list-style-type: none"> • Know about term loan, home loan, personal loan and loan against property. • Discuss the objectives of KYC norms and their importance in preventing financial crimes. • Understand steps in account opening process for individuals and businesses. |
| BCBF 3 | Transactional Tools and Risk Management | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Identify and explain the different types of payment mechanisms available and different types of EFT transactions. • Discuss the Define and explain the National Electronic Funds Transfer (NEFT), Real-Time Gross Settlement (RTGS), Unified Payments Interface (UPI) system, Immediate Payment Service (IMPS) system. • Identify and explain the different types of risks. • Define and explain asset classification and Non-Performing Assets. • Discuss the purpose of internal audit. |
| BCBF 4 | Basics of Selling | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Distinguish between verbal and nonverbal communication. • Identify different negotiation styles and their effectiveness. • Identify and discuss ethical dilemmas commonly encountered in sales. • Understand sales technique, sales process. • Understand how to identify customer needs, handling objections, close the sale, and Importance of follow-up. |

| | | | | | | | | | | |
|--------|--|---|-----|----|----|---|---|----|----|--|
| BCBF 5 | Accounting and Settlement | 1 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Define the settlement process in financial transactions. Explain loan accounting principles with an example of a practical scenario in banking. Understand about Balance sheet, Income statement, cash flow statement. Define and calculate key financial ratios used in financial analysis. |
| BCBF 6 | Customer service offered by business correspondents in India | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Explain the importance of accurate KYC information in financial services. Explain the different methods for depositing and withdrawing money from accounts. Explain the process of fund transfers and remittances accurately and securely. Identify and explain the benefits of using BCs for financial services. Identify external factors affecting BC operations. |
| BCBF 7 | Apps provided by banks to business correspondents in India: | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Define the settlement process in financial transactions. Explain loan accounting principles with an example of a practical scenario in banking. Understand types of BCs, and their onboarding methods for Individual BCs, in India. know about -SBI kiosks banking app, ICICI banking BC App, HDFC Bank BC app, HDFC bank BC app, Axis bank BC app, BOI star Mitra app, Punjab National bank BC |

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|---|
| | | | | | | | | | | app, Allahabad Bank BC App their features and benefits. |
|--|--|--|--|--|--|--|--|--|--|---|

Note: For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 700 | 200 |

Detailed syllabus

BCBF 1 Introduction to Financial inclusion and Business correspondents in India

Definition and Need for Financial Inclusion: financial inclusion and explain its importance, challenges of financial exclusion and the benefits of financial inclusion. role of business correspondents in promoting financial inclusion. different dimensions of financial inclusion, different indicators of financial inclusion. progress made in financial inclusion in India.

Types of Banks: Definition and Importance of Banking, basics of banking products and services, different types of banks in India and their role, different types of financial institutions that provide banking services to the unbanked and underserved, challenges faced by different types of banks in providing financial services to the poor.

Banking Structure and History of Banking: structure of the Indian banking system, different types of regulatory bodies that oversee the banking sector in India, role of the Reserve Bank of India, History of banking in India from the ancient times to the present day. different phases of development of the Indian banking system.

Evolution and recent trends of Banking in India: key changes that have taken place in the Indian banking system over the years, factors that have driven the growth of the Indian banking sector, challenges faced by the Indian banking system in the recent years.

Role of banks in financial Inclusion schemes and challenges: Role of banks in promoting financial inclusion in India, financial inclusion schemes that are being implemented by banks in India. different financial inclusion schemes that are being implemented by the government and banks in India, benefits of these schemes to the poor and marginalized, challenges faced in implementing these schemes. 1. Identify the key challenges to financial inclusion in India, strategies for overcoming these challenges, role of business correspondents in addressing the challenges of financial inclusion.

Financial literacy, sustainable development and digital Financial Inclusion: financial literacy and explain its importance. different ways to improve financial literacy, Role of business correspondents in promoting financial literacy link between financial inclusion and sustainable development role of business correspondents in promoting financial inclusion for sustainable development, challenges faced in achieving financial inclusion for sustainable development. Define digital financial inclusion and explain its importance, the different ways to promote digital financial inclusion, the role of business correspondents in promoting digital financial inclusion.

Benefits of digital lending for business correspondents and customers: Definition of digital lending products and services and its benefits and importance to customers and business correspondents, role of business correspondents in this context, identify the key factors contributing to the success of digital lending partnership between business correspondents and financial institutions.

Digital Lending Process & Regulatory Guidelines by Business Correspondent: Key factors contributing to the success of digital lending partnerships between business correspondents and financial institutions, and key steps involved in the digital lending process, and the role, challenges and potential solutions of business correspondents, among others

Risks associated with digital lending by business correspondents and their mitigation:

Risks associated with digital lending by business correspondents such as: fraud, credit risk and operational risk., the role of financial institutions in assisting business correspondents in managing the risks, the future prospects of digital lending and their role in expanding financial inclusion.

Case studies and future prospects of successful digital lending by business correspondents in India

Future prospects of digital lending by business correspondents in India. Factors that will drive the growth of digital lending by business correspondents in India in the coming years. Role of business correspondents in meeting the unmet credit needs of the underprivileged and unbanked sections of the population.

BCBF 2 Various types of scheme (Deposit & Loan) and account Operations

Types of customer and various types of relationship with banker: Types of customer and various types of relationship with banker definition of different types of customers that banks serve. needs and preferences of each customer type.

Various types of accounts and products: Types and benefits of different types of accounts and their utility as per the requirement of the customers like: savings account, current account, recurring deposit account, fixed deposit account etc.

Principles of lending: Principles of lending, factors relevant to evaluation of loan application, different types of risks and ways to mitigate risks

Types of loans: Different types of loans offered by banks, Overdraft facility, cash credit, term loan, personal loan, home loan, and loan against property – meaning, features, benefits, eligibility criteria and terms and conditions for these facilities

Account Opening Process: steps in the account opening process for individuals and businesses. documents and information required to open an account, importance of completing the account opening process correctly and completely.

KYC norms, process, requirements, E-kyc, e-verification: Customer (KYC) norms, importance in preventing financial crimes in India, required KYC documents for bank, various steps involved in the KYC process. Tools and techniques used by banks to verify the identity and information of customers. importance of conducting regular KYC reviews to ensure that customer information is up-to-date. Concept of Aadhaar-based eKYC and its benefits for banks and customers. Process of performing Aadhaar-based eKYC. Explain the concept of e-Verification and its benefits for banks and customers. Challenges and risks associated with e-Verification and how to mitigate them.

CIP, AML, CDD, EDD: Customer Identification Process (CIP), Definition and meaning of Anti-Money Laundering (AML), Customer Due Diligence (CDD), and Enhanced Due Diligence (EDD), related measures to be taken by the bank, challenges, and risks.

Red Flags, Reporting and Compliance Requirements: Concept and significance of red flags in the context of KYC and AML, processes, proper procedure to identify flags, significance of different types of KYC and AML reports and filings, and the process of filing the reports and the reports that banks are required to file with the regulatory authorities, need for compliance with various KYC and AML regulations and consequences of non-compliance.

BCBF 3 Transactional Tools and Risk Management

Transactional Instruments Payment Mechanisms EFT, NEFT, RTGS, IMPS, UPI: Different types of payment mechanisms, features, payment systems, definition, advantages, transfer steps and methods, and uses.

Digital/Electronic Banking: Definition, Features, Benefits and Uses of Internet Banking, Mobile Banking and SMS Banking

Interest and Calculations: Meaning, definition and formula for calculation of different types of interest.

Digital payment system; e-wallet and digital wallet; definition, features, uses, and meaning of negotiable instrument, different types and uses.

Risk Management: Different types of risks, factors, ways of reducing risk by a bank. Credit risk, market risk, liquidity risk and operational risk: definition, factors contributing to risk, their

assessment, management, prevention of risk and ensuring liquidity in the context of adequate liquidity risk.

Asset Classification and Provisioning Norms: Definition, classification and implication of assets and non-performing assets and provisioning norms, and different provisioning requirements for different types of assets.

Restructuring of Loans, AQR, Internal Audit: Define and explain loan restructuring, AQR (asset quality review), and internal Audit, Role of bank deciding /conduct in loan restructuring, AQR, and internal Audit.

BCBF 4 Basics of Selling

Communication: Definition, types, and Strength and weakness of each communication form in different business scenarios, effective communication: Definition, principles, selecting mode in sales situation, barriers, barrier and strategies to overcome them.

Negotiation and Etiquette: concept of negotiation, its importance in sales, negotiation style, effectiveness. importance of telephone etiquette and meeting etiquette, its key elements, case study.

sales and service: definition, key principles, and case study of banking service management. importance of ethical behavior in sales, sales technique, sales process, sales pitch for banking product.

Banking products, services, and Prospective Clients: key terms related to banking products and services, factors influencing the identification and targeting of prospective clients, and customer needs.

Objection handling with closing the sale and follow -up: types of objections, its causes, and strategies for handling objection, case study. sales closing techniques their strengths, weakness and importance of close sale effectively. follow up importance, strategies for different sale situations, and follow-up plan for specific customer interaction, case study.

BCBF 5 Accounting and Settlement

Settlement process, MIS, loan Accounting: settlement process in financial transaction and related key steps, significance and impact of error settlement. role and importance of management Information system, component of MIS and their impact of decision making, case study. Principles of loan accounting, accounting implication of different type of loan and the breakdown of the components of a loan statement.

Documentation, Balance sheet, & Income statement: importance of reviewing financial documentation, common errors, case study. balance sheet: structure, component, purpose, and case study and Developing a checklist for reviewing financial documents. structure and component of income statement, impact of revenue and expenses on net income, case study of analyzing the profitability of a business or organization based on its income statement.

Cash Flow Statement, Financial Ratios, Financial Ratios: structure, components and Importance of cash flow in business operations. case study of Interpreting the results of financial ratio analysis and make informed investment decisions.

concept of Non-Performing Assets, strategies for NPA recovery and management, case study of Assessing the impact of NPAs on the financial stability of institutions and the economy.

BCBF 6 Customer service offered by Business Correspondents in India

Account Opening, KYC compliance, Money deposit and withdrawal: Account opening process and KYC requirements for financial products. importance of KYC compliance in preventing financial crimes. different methods and process for depositing and withdrawing money from accounts with accurately and securely. case study on ensuring customer satisfaction by providing efficient and timely service.

Fund Transfer, Remittance, Bill Payment and Recharge Services: Different methods, process and types of depositing and withdrawing money from account, as well as different types of bills and prepaid services that can be paid through BCs. case study on ensuring customer satisfaction by providing efficient and timely service. and contributing to financial inclusion by providing convenient and affordable payment options.

Insurance, Investment and Grievance Redressal Mechanism: Basic features benefits of insurance and Investment products and role of Investment product in financial planning, common grievances of customer, importance of grievance redressal system in financial services, case study on Handling customer complaints and grievances promptly and professionally and maintaining a positive relationship.

Advantages of services provide by BCs and challenges faced by the, to providing quality customer service: Benefits of using BCs for financial services, impact of BCs on reaching underserved populations with a real-life example, a case study demonstrating the ability to communicate the advantages to potential customers. challenges faced by BCs in delivering quality customer service and strategies to overcome these challenges. external factors affecting BC operations. case study on navigating potential obstacles in customer service.

BCBF 7 Apps provided by Banks to Business Correspondents in India:

Banking App for BC's: Types of BCs, and their onboarding methods for Individual BCs, in India. features benefits, and Business correspondent for both small businesses and individual customers of sbi kiosks app ICICI bank BC App and HDFC Bank BC App key features and functionalities of the applications and tools used by ICICI BCs. partnerships ICICI Bank has established with various organizations to support its BC network.

services of HDFC BCs: provide services to remote areas, boost financial inclusion and rural development, manage accounts, loans, and customer interactions and analyzing its potential to bridge the digital gap and empower rural communities through apps and tools.

Another banking app for BCs: features and benefits of another banking App like (Axis Bank BC App, BOI Star Mitra App, Punjab National Bank BC App, Allahabad Bank BC App) Case Study on Sahaj Retail Limited. List of documents required to complete registration. model and various requirements of Bank Mitra, partnership between Allahabad Bank BCs & S.K.S. Microfinance.

Counseling and Study Structure

| S. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|--------|-------------|--|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self-study | Practical | Assignments |
| 1 | BCBF 1 | Introduction to Financial inclusion and Business correspondents in India | 3 | 90 | 12 | 51 | ---- | 27 |
| 2 | BCBF 2 | Various types of scheme (Deposit & Loan) and account Operations | 2 | 60 | 8 | 34 | ---- | 18 |
| 3 | BCBF 3 | Transactional Tools and Risk Management | 3 | 90 | 12 | 51 | ---- | 27 |
| 4 | BCBF 4 | Basics of Selling | 2 | 60 | 8 | 34 | ---- | 18 |
| 5 | BCBF 5 | Accounting and Settlement | 1 | 30 | 4 | 17 | ---- | 9 |
| 6 | BCBF 6 | Customer service offered by business correspondents in India | 3 | 90 | 12 | 51 | ---- | 27 |
| 7 | BCBF 7 | Apps provided by banks to business correspondents in India: | 2 | 60 | 8 | 34 | ---- | 18 |

Study Modules & Books Information

| S. No | Course Code | Subject Name | Modules to be used |
|-------|-------------|--|----------------------------------|
| 1 | BCBF 1 | Introduction to Financial inclusion and Business correspondents in India | AISECT MODULE (Under Process) |
| 2 | BCBF 2 | Various types of scheme (Deposit & Loan) and account Operations | AISECT MODULE (Under Process) |
| 3 | BCBF 3 | Transactional Tools and Risk Management | AISECT MODULE (Under Process) |
| 4 | BCBF 4 | Basics of Selling | AISECT MODULE (Under Process) |
| 5 | BCBF 5 | Accounting and Settlement | AISECT MODULE (Under Process) |
| 6 | BCBF 6 | Customer service offered by business correspondents in India | AISECT MODULE (Under Process) |
| 7 | BCBF 7 | Apps provided by banks to business correspondents in India: | AISECT MODULE (Under Process) |

DIPLOMA IN PRACTICE OF INSURANCE AND RE- INSURANCE (DPIR)

Diploma in Practice of Insurance and Re-Insurance (DPIR)

बीमा और पुनर्बीमा की प्रैक्टिस में डिप्लोमा (DPIR)

| | | | | | |
|-----------------|---|------------|-------------|---|----|
| (A) Duration | : | 12 Months | (D) Courses | : | 11 |
| (अ) अवधि | : | 12 माह | (द) कोर्सेस | : | 11 |
| (B) Eligibility | : | 12th Pass | (E) Credit | : | 32 |
| (ब) पात्रता | : | 12 वीं पास | (इ) क्रेडिट | : | 32 |

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| Semester I | | | | | | | | | | |
| DPIR 1 | Concepts of Insurance बीमा के मूलभूत सिद्धांत | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none">• Introduction to Insurance• Principles of Insurance• Classification of Insurance• Purpose, Need, Benefits and Importance of Insurance• General Features of Insurance Contract• Evolution of Insurance Sector• Advantages of Nationalization and Privatization |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|----|---|----|----|---|
| DPIR 2 | Practice of Life, General and Health Insurance जीवन, साधारण एवं स्वास्थ्य बीमा की कार्यप्रणाली | 5 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Essential Features of life insurance, Advantages of life insurance. • Types of life insurance policies/products/Plans. • Operational marketing through distribution channels. • Key terms of Life insurance. • Role of actuaries for pricing and rate making. • Set-up of Life Insurance companies in India. • Present setup of health insurance companies. • Non-life Industry structure in India, Present setup of non life insurance compnies. • Issue of Insurance Policies under “FIRE”, “Marine”, “Automobiles”, Project and Engineering Insurance”, “Liability Insurance”. Aviation” & other Insurance” • Type of Health Insurance Policies, • Various Health Insurance Schemes in India, • Working of T.P.A. |
| DPIR 3 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | 1 | 100 | 50 | 20 | 20 | 8 | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| DPIR 4 | Insurance Underwriting बीमांकन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Insurance Pricing elements, Various Insurance rate making methods • Role, Responsibilities & Functions of actuaries, Actuarial Analysis. |

| | | | | | | | | | | |
|--------------------|---|---|-----|----|----|---|---|----|----|---|
| DPIR 5 | Risk Management जोखिम प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Importance of the Risk Management, • Concept of Risk, Method of handling Risk, Risk Managements Process. • Duties of Risk manager, Enterprise Risk Management. (ERM) |
| Semester II | | | | | | | | | | |
| DPIR 6 | Communication and Personality Development संचार एवं व्यक्तित्व विकास | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Basic communication skills • grooming • Responding to customer queries effectively • Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing. |
| DPIR 7 | Insurance Salesmanship and IT Application बीमा विक्रय कला एवं सूचना प्रौद्योगिकी | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Understanding basic marketing principles. • Understanding selling process. • Knowledge of agencies as a profession. • Prospecting, Various type of objections raised by the prospects, • Basics of Financial Planning, • Market-mix, consumer behavior, customer satisfaction, • Service Building, Relationship, Concept of Professionalism. • Basic Marketing Principles, Salesmanship, |
| DPIR 8 | Reinsurance पुनर्बीमा | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Characteristics of Re-Insurance, Types of Re-Insurance, Re-Insurance V/s Double Insurance, Essentials of Re-Insurance Programme |

| | | | | | | | | | | |
|---------|--|---|-----|----|----|---|---|----|----|---|
| | | | | | | | | | | Important Terms concerning Re-Insurance. Re-Insurance companies in India and abroad., |
| DPIR 9 | Legal Aspects of Insurance & Economics बीमा के कानूनी पहलू और अर्थशास्त्र | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Insurance Act 1938, Life insurance nationalization Act 1956, General Insurance, Business Nationalization Act 1972. Formation of Insurance Regulatory Authority 1999 (IRDA), Consumer's Protection Act, Appointment of Ombudsmen & Ombudsmen Scheme. Various Act. Applicable to Fire, Motor, Marine, Liability insurances, WC Act & Life Insurance Act. The economic importance of insurance Contribution to Indian Economy Liberalization of Insurance Markets |
| DPIR 10 | Introduction to Entrepreneurship Development उद्यमिता से परिचय | 2 | 100 | 70 | 28 | - | | 30 | 12 | <ul style="list-style-type: none"> Familiarity with entrepreneurship in developing countries. Describing various theories of entrepreneurship. Understanding role and growth of entrepreneurship. Know about qualities & functions of entrepreneur. Know classification of entrepreneurship Understanding concepts, processes, types, characteristic and importance of planning. Ability to design a good plan. Understanding concepts, theory, significance & types of organization. |

| | | | | | | | | | | |
|---------|---|---|-----|---|---|-----|----|---|---|--|
| | | | | | | | | | | <ul style="list-style-type: none"> Motivating, communicating and leadership skills |
| DPIR 11 | Project /On the Job Training परियोजना / नौकरी पर प्रशिक्षण | 4 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> Under the project work- candidate can enhance his practical knowledge about insurance. |

Note: For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 1100 | 440 |

Detailed Syllabus

DPIR 1 - Concepts of Insurance

Introduction to Insurance: Meaning and nature of insurance.

Purpose and need of Insurance: It Lies in the service, it provide to the society & business organization by reduction in worries, Reimbursement of losses opportunity for investment. Credit enhancement. Opportunities for employment, Temporary needs/threats, L.I.C. provide for Replacement of income on Death, Personal Accident etc, Regular savings, Regular Investment Provisions for Retirement.

Benefits of Insurance: Insurance is Social device for shifting of risk, providing pecuniary security assuring expected profits (under LIC Policies) safeguarding the interest of consumer, improving credit standing, Capital formation, helps controlling inflation.

Functions of Insurance: It diffuse the impact of occurrence of loss, Providing protection against risk of loss, promotions of efficiency and motivation, Pretension of law by Laws prevention measures, activities. Insurance acts as a good means of solving many social problems.

Importance of Insurance: Insurance provides protection against like loss due to FIRE, Flood, Lightening etc. Insurance is a co-operative devise to spreading the Risk over to large number of policy holders. Individuals and Businessmen are free of worries associated with the Risk that are Insured.

Principles of Insurance: fundaments principles of insurance are enumerated as fallow.

Principle of insurable Interest: Person opting for insurance must have a pecuniary⁶ interest in the property that is life or goods to be insured, and will suffer losses in the case of any damage or destruction to the insured property that is Car, Watch, Buildings etc.

Principles of Utmost good faith: (Ulberriam Fidei) It is the duty of insured and insurer (Both the parties) to the insurance contract, to make full and fair disclosure of all the material fact relating to the subject matter of proposed insurance. The duty of disclosure is absolute and positive; this principle is equally applicable to both parties under insurance contract.

Principle of Indemnity: The insurance contract should always be contract of “IMDEMINITY”, Only and nothing more. The insured should be neither better of now worse-off after receiving the claim amount from the insurance companies as such under no circumstances the insure is allowed to benefit more than the loss suffered by him.

In case of life insurance, there is no question of actual loss, thus if a person dies, then as per the contract of life insurance the “Sum insured” plus bonus will be paid by the insurer. Life insurance is not a contract of indemnity. This is the basic difference between life and non life insurance policies.

Principle of Subrogation: subrogation, means the legal right of a person, who has indemnified the other in a contractual obligation to do so, and avail the right and remedies of the other, whether enforced or not. For example, where an insured vehicle is damaged due to negligence of third party, the insurer can take a legal action against the third part to recover the cost of repairs paid by him to the insured, after obtaining the letter of subrogation from the insured.

Principle of Contribution: This principle applies, when a property is insured for the same risk with two or more insurers. In the case of lows to the insured property the loss will be paid by one of the insurance companies and the same companies will recover the share of paid claim. As par the sum insured covered by another insurance companies.

However the principal of contribution is not applicable in life insurance policies.

Principle of Mitigation of the loss: This Principle is mainly related to the insured, in the case of any damage or destruction it is the duty of the insured to take all possible steps to minimize the loss. The insured is expected to act in the same manner in which he would have acted in the absence of any insurance cover/Policy or no insurance arrangements.

Nature of Insurance contracts: A contract of insurance is a form of contract under which the insurance companies agree in consideration of payment of premium to make good the loss suffered by the insured against the specific Risk such as Fire or any other contingency like Accident etc.

Insurance is thus a co-operative way of spreading the risk.

Salient Features of Contract of Insurance: The main features are as under:

- Essential requisites of a contract: It should be a valid contract as laid down in Indian contract Acts.
- Contract is subject to utmost good faith: duty of both the parties (Insured and Insurer) to disclose all the material facts regarding subject matter of the insurance.
- Insurability of the risk: most importantly the insured must have the insurable interest in the subject matter of insurance that is life or property.

Indemnification: Non-Life Insurance policies strictly follow the principle of Indemnity since it is not a contract of any type of profit where as life insurance policies are not coming under this term. This implies that the mechanism of insurance should not be misapplied for making any type of profit.

Assurance Vs Insurance: Assurance word is used under life insurance policies in which claim either due to death or maturity is must, this is long term contract.

Insurance is used for non-life contracts which are only for a limited time i.e. year or so there may be loss or no loss during the course of policy period there for term insurance is used for under Non-Life Policies.

Classification of Insurance Contracts: There are mainly four classes of insurance:

1. Personal Insurance: Life Insurance, Accident insurance, and sickness insurance.
2. Property Insurance: Under this category all such contracts where the subject matter of insurance is property of any kind. This includes fire, marine, motor and miscellaneous insurance.
3. Liability Insurance: Under this type of insurance person is liable to a third party/Person as per the provisions of law to compensate. Such payment can be covered under liability insurance; workman compensation insurance and third party insurance are examples in this case.

Guarantee Insurance: It is an agreement whereby the insurer agrees to indemnify for this fixed amount, loss arising through dishonesty or fraud or breach of contract. Fidelity guarantee insurance and credit insurance are the examples of such insurances.

DPIR 2 - Practices of Life, General and Health Insurance

Life Insurance: Essential features of Life Insurance, elements of a valid contract, Insurable Interest, Utmost Interest in the Life of insured, warranties, Assignment and Nomination Advantages of Life Insurance, Type of Life insurance plans, special Plans, Micro Insurance Plans, Group Insurance Plans, special plans, Micro insurance plans, group insurance plans. Social security scheme, Annuities, Pension and unit plans policy servicing and settlement payment of claims (Death/Maturity) policy documents: Receipts, policies, endorsements etc. IRDA and other Regulation issued for conducting life insurance business. Distribution channels, marketing of life insurance plans, organizational setup offices.

Non Life (General Insurance): Introduction of General Insurance, Historical Framework of general insurance in India, Industry structure.

Classification of general insurance contracts fire insurance marine insurance, motor/ vehicle insurance miscellaneous insurance, fidelity guarantee insurance property insurance, liability insurance. Burglary insurance, engineers insurance, Earthquake insurance, cattle insurance, Crop insurance and other Rural Insurance claims settlements /Administration.

Follow-up of IRDA Regulations and other various Acts related to non life, general insurance.

Health Insurance: concept of Health insurance, type of health insurance policies need of Health insurance.

Various health insurance schemes.

- Individual mediclaim/Hospitalization benefits policy.
- Family mediclaim insurance policy. Group mediclaim insurance policy critically insurance policy JAN Arogya Bima policy overseas mediclaim policy.
- Employer Administered Health Scheme govt. based schemes.
- Central Govt. Health Scheme (CGHS)
- Employees state insurance scheme (ESIS)
- Domiciliary Hospitalization; in some of the cases domiciliary hospitalization some is allowed in special conditions ie the condition of percents is such that we cannot be transfer to hospital and there is no billability of bad in the hospital.
- Role of TPA in claim Administration and claim settlement.

DPIR 3 – Safety Practices in the Work Environment

Safety Signs & Colour at Work: Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration: First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques: Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers: Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure: Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work: Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene: Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety: Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections: Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

DPIR 4 – Insurance Underwriting

Introduction : Underwriting is the function of evaluating the subject of insurance, which may be a person, property, profession, business, or other entity, and determining, on the basis of company's predetermined standards, whether to insure it or not.

Underwriter is the person who reviews and selects risks to be insured by the insurance company.

Purposes and principles of underwriting: The fundamental principles of underwriting followed by the insurance company. Unfavorable selection and continuity are indeed the basic underwriting principles.

The underwriting process: Receiving proposal (Application), Reviewing application, Assessing the Risk and taking underwriting decision whether to accept or not, Acceptance letter and first premium receipt (in the case of LIC), The role of Actuaries in underwriting Activities and processing the applications.

Methods of Rate determination (Pricing): Judgment Rating, Manual Rating, Merit rating, Experience merit rating, Retrospective merit rating, Scheduled merit rating, consideration of moral and physical hazard.

Deferent type of underwriters: Property and causality underwriters, personal and commercial line underwriter, Life and Health under writers and Liability insurance underwriters, Group policy underwriters (Life and Non life both), Role of Agents in underwriting, assessing the Risk and Taking Underwriting Decision, Issue of Acceptance Letter and First Premium Receipt, Policy Writing.

Role of TAC in Pricing and Underwriting in Non Life Insurance Sector.

DPIR 5 - Risk Management

Concept of Risk: Types of Risk and their management, Financial Risk and its management, Risk management objective Risk management and control.

Risk management Information system (RMIS)

Risk management by Individuals

Corporate Risk management

Risk management process/Different steps

- Risk identification
- Risk evaluation
- Risk removal
- Risk reduction
- Risk – Re-evaluation
- Risk Retention
- Risk Retention
- Risk transfer and ultimately financing risk
- Financing (Transfer to insurance company)

Risk management department duties and responsibilities.

Enterprise risk MANAGEMENT: (ERM) enterprise risk management (ERM) may be defined as the management of the various risks that an enterprise is constantly exposed to. As a result of the recent advancements in technology and the growing need for globalization.

An important aspect of ERM is identifying risk exposures.

- Assessing the probable changes in the environment that can affect the working of the organization.
- Evaluating the probable impact of risks of the organization's resources based on their size, value, type, accessibility, portability and location.
- Identifying, in particular, the risks that may be difficult to measure, with low probability of occurrence, but rather high in terms of their consequences.

Role of chief Risk manager (CRO) : The role of CRO in ERM includes the following:

- Formation of risk management information systems (RMIS).
- Building up of risk information database through an uninterrupted process of documentation and reporting.
- Communication of risk management strategy to various levels of management.
- Training of the working team associated with the ERM.
- Frequent evaluation of ERM strategies.

ERM in Insurance: ERM as one of the best approaches for the purpose. ERM can be an effective tool for the insurance companies, particularly in the following domains:

- Handling of exposures.
- Situation analysis
- Disaster response
- Asset liability management
- Relationship management

DPIR 6 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of **Communication**; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters: Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters;

Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

DPIR 7 - Insurance Salesmanship and IT Application

Insurance Salesmanship: Is an art of selling introduction of salesmen, customer/ Buyer, requirements. Agent main Job. Two main factors of Agent.

Selling Process: Prospecting is an adventure; the whole process is divided in 5 steps:

1. Pre-approach
2. Approach
3. Interview
4. Objection
5. Closing and service

Listening ability (Talk less and convey more)

Treating the customer fairly (TCF), importance of insurance customer his education and satisfaction.

A prospect bys when

- He has a need to be satisfied
- He sees a product that can satisfy that need and
- The price for the product is seen to be commensurate with the satisfaction available. The motivation (desire or urge) to buy increases as

Price satisfaction equation, the insurance not price sensitive there is no basis to say that the price (premium) for insurance (both life and general) is reasonable or not.

Preparation of sales talks with full knowledge and communication skills and well set for action.

Some powerful ways for more sales and business development

Qualities of successful salesman/agent/sales person: Ability to estimate customer's needs and desires, ambition and his satisfaction: (Recognition, Responsiveness, Sensitivity, Ease of Access, Completeness, Courtesy), customer perception (It is very important understanding behavior), is logical behavior, customer Relationship Management (CRM), Develop Appearance and business Sense, Courtesy, Creativeness, Curiosity, Enthusiasm, Figure Sense, Flexibility, Friendliness, Handwriting, Health, Integrity, Interest in his job, Knowledge, Loyalty, Mental ability, Motivation, Originality, Persuasiveness, Poise, Self-control, Self-starter, Speech.

IRDA regulations for becoming agents and their code of conduct.

Qualities of sales letter the most important element of sales letter are (attention, interest, desire and action)

Word of mouth can be best marketing tool.

The aspects of successful marketing case the art of marketing system.

Automated agency management system

Importance of marketing mix in the possess of salesmanship

Use of IT software in insurance marketing

DPIR 8 - Reinsurance

History of Re-Insurance: The need for Re-insurance was first felt in the marine insurance which was started in Geneva in the year 1370 and widely practiced in Europe and America by the mid of 19th century.

Reinsurance is a transaction, in which one insurer agrees, for a premium, to indemnify another insurer; Reinsurance provides reimbursement to the ceding insurer for losses covered by the reinsurance agreement,

Objectives of Reinsurance: To limit liability on specific risks, to stabilize loss experience, to protect against catastrophes, to increase capacity. Different types of reinsurance contracts are available in the market commensurate with the ceding company's goals.

Difference in between Insurance and Reinsurance:

Insurance: A contract between the insured and the insurer to indemnify, It is a protection to person insuring, The insured can sue the insurer

Reinsurance: Contract between the insurers to share losses, It is a protection to insurer who is heavily involved by acceptance of risk; the insured cannot sue the reinsurer.

Role of the insurance: Reinsurance is governed by the same principles as for insurance. But instead of covering property or casualty risks directly, the reinsurer insures insurance companies and also formulating the reinsurance program, support services, specialized services and capital base.

Purpose and benefits of re-insurance:

The purpose of reinsurance is to spread or share out the loss of original insurer.

Reinsurance contract is made on the same terms and conditions of the original contract of insurance.

An original insurer company has insurable interest up to the amount of the risk insured by them. Therefore, they can reinsure the subject matter to that extent.

In case original insurance lapses for any reason, reinsurance may also be terminated.

At the time of the loss the original insurer has first to pay the assured the claim amount then only he will be entitled to claim his share of the liability from the reinsurer.

The reinsurer is not liable to the original insured in the event of loss as there is no agreement between them.

Type of Re-insurance/Classification: Non-Proportional Reinsurance, the non-proportional method of reinsurance may be based on the followings:

- Excess of loss method
- Excess of loss ratio method
- Pools method
- Treaty method

Reinsurance vs. Double insurance and over insurance means when the value for which subject matter is insured is more than is actual value.

Essentials of a reinsurance programme: Reinsurance arrangements should be guided by the following objectives:

- Expanding retention within the country.
- Developing enough capacity.
- Obtaining the best possible protection for the reinsurance costs incurred, and
- Simplifying the process of business management.

IRDA regulations 2000 for the arrangement of re-insurance:

- Expanding retention within the country,
- Developing enough capacity,
- Obtaining the best possible protection for the reinsurance cost incurred, and
- Simplifying the process of business management.

Re-insurance arrangements in life insurance: Re-insurance is a device by which one insurance company or Insurer transfers all or a portion of its Risk to another company or insurer, The act of transferring the insurance from the primary company to the re-insurance is called a cession.

Advantages of Re-insurance:

Re-insurance helps to absorb newer risk exposure's. Economic Changes, Social changes, changes in insurance method, Changes caused by scientific developments.

Other advantages of Re-insurance: Insurer has more capacity to accept – whereas his own resources restrict exposure, Premium & losses are stabilized, The incidence of loss is widely distributed, Insurer can accept new and untested risk exposures with re-insurance support.

Re-insurance works as shock absorber

Normal Terms Used in Connection with Reinsurance Business: Ceding insurer, ceding reinsurer, Cession, Direct insurer, Facultative reinsurance, Line, Profit commission, Reinsurance commission, Reinsurance policy, Reinsurer, Retention or holding, Retrocession, Underwriter, Re-insurance after liberalization.

DPIR 9- Legal Aspects of Insurance & Economics

PRIMARY Insurance Laws: Insurance Act 1938

- Life insurance corporation Act, 1956
- General insurance business (nationalization) Act 1972
- Insurance regulatory and development
- Authority Act 1999 and subsequent regulations

Special Purpose Insurance Laws:

- Motor vehicle Act 1938 and 1988
- Marine insurance Act, 1963
- Workmen compensation Act 1923
- Public liability insurance act 1991
- Employees state insurance Act 1948

Miscellaneous laws concerning Insurance

- The Indian steam vassals Act 1917 and amended Act of 1977
- The carriage of good by sea Act 1925
- The merchant shipping Act 1948
- The Indian Railways Act, 1890
- The carriers Act 1865
- The carriage by Air Act 1972
- The Indian Ports (Major Ports) Act 1963

- The bill of lading Act 1855
- The Indian Post Office Act 1898
- The multimedia transportation Act, 1993
- The Indian Stamps Act, 1890
- The consumer protection Act, 1986
- Arbitration Act, 1940
- Lok Adalats
- Ombudsman Act

Insurance and Economy

- The Economic Importance of Insurance
- Insurance's Contribution to India Economy
- Role of Insurance in the Economic system
- Effect of Liberalization in Insurance Market (Issues and Concern)

DPIR 10 – Introduction to Entrepreneurship Development

The Concept of Entrepreneurship : Introduction to Entrepreneurship, What is Entrepreneurship?, Stimulation of Entrepreneurship, Policy Entrepreneurship and An Ideal Entrepreneur; Theory of Entrepreneurship : Entrepreneurship Developing Countries, Entrepreneurship Stimulation, Entrepreneurship and Economic Growth, Entrepreneurship and Economic System and Theories of Entrepreneurship; Growth of Entrepreneurship : Role of Entrepreneurs, Growth of Entrepreneurs and Prospects for Entrepreneurship.

Nature and Importance of Entrepreneurs : Entrepreneurial Qualities, Entrepreneurial Functions, Entrepreneur vs Entrepreneurship, Opportunity Matrix, Entrepreneurial Decision, Role of Entrepreneurs and Growth of Entrepreneurs; Classification and Types of Entrepreneurs : Business Entrepreneurs, Types of Entrepreneurs, Entrepreneurs and Motivation and Growth and Entrepreneurs;

Nature and Scope of Management : Scope of Management, Meaning of Management, Characteristics of Management, Objectives of Management, Management as a Profession, Organization and Management, Branches of Management, Importance of Management and Managerial Skills;

Planning (Concept, Process & Types) : Importance of Planning, Definition of Planning, Characteristics of Planning, Importance of Planning, A Good Plan and Advantages of Planning.

Concept of Organization (Significance, Process & Nature) : Organization Concept, Definitions of Organization, Organization Theory, Formal and Informal Organization, Significance of Organization, Organization Process, Analysis of Organization, Nature of Organization, Organization as an Art, Group Dynamics and Organization Development;

Motivation: What is Motivation, Meaning of Motivation, Kinds of Motivation, MC Gregor's Theory X and Theory Y,

Coordination: Company's Culture, Company Compensation and Benefits, Need-Hierarchy Theory of Motivation, Motivational Techniques and Financial and Non-Financial Incentives;

Leadership : What is Leadership?, Characteristics of Leadership, Definitions of Leadership, Great Man Theory of Leadership, Leadership Patterns, Role of Leadership, Leadership Styles, Techniques of Leadership, Functions of Leader, Qualities of Leadership, Hindrances to Leadership, Process of Leadership and Develop Voluntary Cooperation.

Communication : Definitions of Communication, Features of Communication, Need of Communication, Communication Process Communication Process Models, Gestural or Non-Verbal Communication, Models of Grapevine, Communications Networks, Barriers in Communication, How to Make Effective Communication?, How to Improve Written Communication?, Salient Features of Good Communication System and Salient Features of Effective Communication;

Accounts for Small Enterprise : How Accounts are Maintained?, Learning Objectives, Need of Accounting, Meaning of Accounting, Objective of Accounting, Accounting Process, Journal, What is an Account?, Ledger, Trial Balance, Final Accounts, Profit and Loss Account, Balance Sheet and Account from Incomplete Records;

Entrepreneurship Development Institutions: Entrepreneurship Development, Development Banks and Entrepreneurship Development Institutions.

AISECT Model of Entrepreneurship: Multipurpose Electronics & Computer Centers and Field Area Survey & Secondary Data Analysis; How to Set Up an AISECT Centre: Opportunities in IT & ITES, About AISECT and How to Set Up an AISECT Centre; Training for Self Employment: Training for Self Employment and Self Employment Schemes.

DPIR 11 – Project/On The Job Training

Counseling and Study Structure

| S. N o. | Course Code | Title of the Course | Credit | Total Hour s of Stud y | Counseling and Study Structure (hours) | | | |
|-------------|-------------|---|--------|------------------------|--|------------|------------|---------------|
| | | | | | Face to Face Coun seling | Self study | Prac tical | Assig nmen ts |
| Semester I | | | | | | | | |
| 1 | DPIR 1 | Concepts of Insurance | 3 | 90 | 12 | 51 | - | 27 |
| 2 | DPIR 2 | Practices of Life, General and Health Insurance | 5 | 150 | 20 | 85 | - | 45 |
| 3 | DPIR 3 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 4 | DPIR 4 | Insurance Underwriting | 3 | 90 | 12 | 51 | - | 27 |
| 5 | DPIR 5 | Risk Management | 3 | 90 | 12 | 51 | - | 27 |
| Semester II | | | | | | | | |
| 5 | DPIR 6 | Communication and Personality Development | 2 | 60 | 8 | 34 | - | 18 |
| 7 | DPIR 7 | Insurance Salesmanship and IT Application | 3 | 90 | 12 | 51 | - | 27 |
| 8 | DPIR 8 | Reinsurance | 3 | 90 | 12 | 51 | - | 27 |
| 9 | DPIR 9 | Legal Aspects of Insurance & Economics | 3 | 90 | 12 | 51 | - | 27 |
| 10 | DPIR 10 | Introduction to Entrepreneurship Development | 2 | 60 | 8 | 34 | - | 18 |
| 11 | DPIR 11 | Project /On the Job Training | 4 | 120 | - | - | 120 | - |

Study Modules & Books Information

| S. No | Course Code | Subject Name | Modules to be used |
|--------------------|-------------|---|--|
| Semester I | | | |
| 1 | DPIR 1 | Concepts of Insurance | BI 07: Fundamentals and Theories of Insurance BI 08: Application and Practice of Insurance |
| 2 | DPIR 2 | Practices of Life, General and Health Insurance | BI 08: Application and Practice of Insurance |
| 3 | DPIR 3 | Safety Practices in the Work Environment | S69: Safety Practices, Primary Health and Personal Hygiene. |
| 4 | DPIR 4 | Insurance Underwriting | BI 09 : Management and Marketing of Insurance |
| 5 | DPIR 5 | Risk Management | BI11 : Risk Management and Reinsurance |
| Semester II | | | |
| 6 | DPIR 6 | Communication and Personality Development | S68: Effective Communication and Personality Development S 61 : Communicative English, AISECT |
| 7 | DPIR 7 | Insurance Salesmanship and IT Application | BI 09 : Management and Marketing of Insurance |
| 8 | DPIR 8 | Reinsurance | BI11 : Risk Management and Reinsurance |
| 9 | DPIR 9 | Legal Aspects of Insurance & Economics | BI 07 :Fundamentals and Theories of Insurance |
| 10 | DPIR 10 | Introduction to Entrepreneurship Development | S 56 : Introduction to Entrepreneurship |
| 11 | DPIR 11 | Project /On the Job Training | --- |

**PG DIPLOMA IN
INSURANCE AND RISK
MANAGEMENT (PGDIRM)**

PG Diploma in Insurance and Risk Management (PGDIRM)

बीमा और जोखिम प्रबंधन में स्नातकोत्तर डिप्लोमा (PGDIRM)

| | | | | | |
|---|---|-----------|-------------|---|----|
| (A) Duration | : | 12 Months | (D) Courses | : | 11 |
| (अ) अवधि | : | 12 माह | (द) कोर्सेस | : | 11 |
| (B) Eligibility | : | Graduate | (E) Credit | : | 32 |
| (ब) पात्रता | : | स्नातक | (इ) क्रेडिट | : | 32 |
| (C) Contents and Scheme of Examination | | | | | |
| (स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना | | | | | |

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| Semester I | | | | | | | | | | |
| PGDIRM 1 | Concepts of Insurance बीमा के मूलभूत सिद्धांत | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none">• Introduction to Insurance• Principles of Insurance• Classification of Insurance• Purpose, Need, Benefits and Importance of Insurance• General Features of Insurance Contract• Evolution of Insurance Sector• Advantages of Nationalization and Privatization |

| | | | | | | | | | | |
|-------------|---|---|-----|----|----|----|---|----|----|---|
| PGDIRM 2 | Practices of Life, General and Health Insurance जीवन, साधारण एवं स्वास्थ्य बीमा की कार्यप्रणाली | 5 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Essential Features of life insurance, Advantages of life insurance. • Types of life insurance policies/products/Plans. • Key terms of Life insurance. • Role of actuaries for pricing and rate making. • Set-up of Life Insurance companies in India. • Present setup of non life insurance companies. • Non-life Industry structure in India • Issue of Insurance Policies under “FIRE”, “Marine”, “Automobiles”, Project and Engineering Insurance”, “Liability Insurance”. Aviation” & other Insurance” • Type of Health Insurance Policies, • Various Health Insurance Schemes in India • Working of T.P.A. |
| PGDIRM 3 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | 1 | 100 | 50 | 20 | 20 | 8 | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| PGDIRM 4 | Risk Management जोखिम प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Importance of the Risk Management, Concept of Risk. • Method of handling Risk, Risk Managements Process. |

| | | | | | | | | | | |
|--------------------|---|---|-----|----|----|---|---|----|----|---|
| | | | | | | | | | | <ul style="list-style-type: none"> Duties of Risk manager, Enterprise Risk Management. (ERM) |
| PGDIRM 5 | Insurance Underwriting बीमांकन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Insurance Pricing elements, Various Insurance rate making methods Role, Responsibilities & Functions of actuaries, Actuarial Analysis. |
| Semester II | | | | | | | | | | |
| PGDIRM 6 | Communication and Personality Development संचार एवं व्यक्तित्व विकास | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Basic communication skills Grooming Responding to customer queries effectively Familiarity with basic principles of communications, business letters, enquiries and replies, correspondence and report writing. |
| PGDIRM 7 | Insurance Salesmanship and IT Application बीमा विक्रय कला एवं सूचना प्रौद्योगिकी | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Understanding basic marketing principles and Salesmanship. Understanding selling process. Knowledge of agencies as a profession. Prospecting Various type of objections raised by the prospects, Basics of Financial Planning, Market-mix, consumer behavior, customer satisfaction, Service Building, Relationship, Concept of Professionalism. Advanced Learning of MS Office, Use of Macros for Calculations Preview of Software used by Life, Health and General Insurance Companies. |

| | | | | | | | | | | |
|--------------|--|---|-----|----|----|---|---|----|----|--|
| PGDIRM 8 | Reinsurance पुनर्बीमा | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Characteristics of Re-Insurance, Types of Re-Insurance, Re-Insurance V/s Double Insurance, Essentials of Re-Insurance Programme Important Terms/clauses concerning Re-Insurance. Re-Insurance companies in India and abroad., |
| PGDIRM 9 | Legal Aspects of Insurance & Economics बीमा के कानूनी पहलू और अर्थशास्त्र | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Insurance Act 1938, Life insurance nationalization Act 1956, General Insurance Business Nationalization Act 1972. • Formation of Insurance Regulatory Authority 1999 (IRDA), Consumer's Protection Act, Appointment of Ombudsmen & Ombudsmen Scheme. • Various Act. Applicable to Fire, Motor, Marine, Liability insurances, WC Act & Life Insurance Act. • The economic importance of insurance • Contribution to Indian Economy • Liberalization of Insurance Markets |
| PGDIRM 10 | Introduction to Entrepreneurship Development उद्यमिता से परिचय | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Familiarity with entrepreneurship in developing countries. • Describing various theories of entrepreneurship. • Understanding role and growth of entrepreneurship. • Know about qualities & functions of entrepreneur. • Know classification of entrepreneurship |

| | | | | | | | | | | |
|--------------|---|---|-----|---|---|-----|----|---|---|--|
| | | | | | | | | | | <ul style="list-style-type: none"> • Understanding concepts, processes, types, characteristic and importance of planning. • Ability to design a good plan. • Understanding concepts, theory, significance & types of organization. • Motivating, communicating and leadership skills |
| PGDIRM 11 | Project /On the Job Training परियोजना / नौकरी पर प्रशिक्षण | 4 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> • Under the project work- candidate can enhance his practical knowledge about insurance. |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| | |
|--------------------|-------------|
| Grand Total | Pass |
| 1100 | 440 |

Detailed Syllabus

PGDIRM 1 - Concepts of Insurance

Introduction to Insurance: Meaning and nature of insurance.

Purpose and need of Insurance: It Lies in the service, it provide to the society & business organization by reduction in worries, Reimbursement of losses opportunity for investment. Credit enhancement. Opportunities for employment, Temporary needs/threats, L.I.C. provide for Replacement of income on Death, Personal Accident etc, Regular savings, Regular Investment Provisions for Retirement.

Benefits of Insurance : Insurance is Social device for shifting of risk, providing pecuniary security assuring expected profits (under LIC Policies) safeguarding the interest of consumer, improving credit standing, Capital formation, Helps controlling inflation.

Functions of Insurance: It diffuse the impact of occurrence of loss, Providing protection against risk of loss, promotions of efficiency and motivation, Pretension of law by Laws prevention measures, activities. Insurance acts as a good means of solving many social problems.

Importance of Insurance: Insurance provide protection against like loss due to FIRE, Flood, Lightening etc. Insurance is a co-operative devise to spreading the Risk over to large number of policy holders. Individuals and Businessmen are free of worries associated with the Risk that are Insured.

Principles of Insurance: fundaments principles of insurance are enumerated as fallow.

Principle of insurable Interest. Person opting for insurance must have a pecuniary⁶ interest in the property that is life or goods to be insured, and will suffer losses in the case of any damage or destruction to the insured property that is Car, Watch, Buildings etc.

Principles of Utmost good faith: (Uberrimae Fidei) It is duty of insured and insurer (Both the parties) to the insurance contract, to make full and fair disclosure of all the material fact relating to the subject matter of proposed insurance. The duty of disclosure is absolute and positive; this principle is equally applicable to both parties under insurance contract.

Principle of Indemnity: The insurance contract should always be contract of “IMDEMINITY”, Only and nothing more. The insured should be neither better off now worse-off after receiving the claim amount from the insurance companies as such under no circumstances the insure is allowed to benefit more than the loss suffered by him.

In case of life insurance, there is no question of actual loss, thus if a person dies, then as per the contract of life insurance the “Sum insured” plus bonus will be paid by the insurer. Life insurance is not a contract of indemnity. This is the basic difference between life and non-life insurance policies.

Principle of Subrogation: subrogation, means the legal right of a person, who has indemnified the other in a contractual obligation to do so, and avail the right and remedies of the other, whether enforced or not. For example, where an insured vehicle is damaged due to negligence of third party, the insurer can take a legal action against the third part to recover the cost of repairs paid by him to the insured, after obtaining the letter of subrogation from the insured.

Principle of Contribution: This principle applies, when a property is insured for the same risk with two or more insurers. In the case of lows to the insured property the loss will be paid by one of the insurance companies and the same companies will recover the share of paid claim. As par the sum insured covered by another insurance companies.

However, the principal of contribution is not applicable in life insurance policies.

Principle of Mitigation of the loss: This Principle is mainly related to the insured, in the case of any damage or destruction it is the duty of the insured to take all possible steps to minimize the loss. The insured is expected to act in the same manner in which he would have acted in the absence of any insurance cover/Policy or no insurance arrangements.

Nature of Insurance contracts: A contract of insurance is a form of contract under which the insurance companies agree in consideration of payment of premium to make good the loss suffered by the insured against the specific Risk such as Fire or any other contingency like Accident etc.

Insurance is thus a co-operative way of spreading the risk.

Salient Features of Contract of Insurance: The main features are as under:

- Essential requisites of a contract: It should be a valid contract as laid down in Indian Contract Acts.
- Contract is subject to utmost good faith: duty of both the parties (Insured and Insurer) to disclose all the material facts regarding subject matter of the insurance.
- Insurability of the risk: most importantly the insured must have the insurable interest in the subject matter of insurance that is life or property.

Indemnification: Non-Life Insurance policies strictly follow the principle of Indemnity since it is not a contract of any type of profit whereas life insurance policies are not coming under this term. This implies that the mechanism of insurance should not be misapplied for making any type of profit.

Assurance Vs Insurance: Assurance word is used under life insurance policies in which claim either due to death or maturity is must, this is long term contract.

Insurance is used for non-life contracts which are only for a limited time i.e. year or so there may be loss or no loss during the course of policy period there for term insurance is used for under Non-Life Policies.

Classification of Insurance Contracts: There are mainly four classes of insurance:

1. Personal Insurance: Life Insurance, Accident insurance, and sickness insurance.
2. Property Insurance: Under this category all such contracts where the subject matter of insurance is property of any kind. This includes fire, marine, motor and miscellaneous insurance.
3. Liability Insurance: Under this type of insurance person is liable to a third party/Person as per the provisions of law to compensate. Such payment can be covered under liability insurance; workman compensation insurance and third party insurance are examples in this case.
4. Guarantee Insurance: It is an agreement whereby the insurer agrees to indemnify for this fixed amount, loss arising through dishonesty or fraud or breach of contract. Fidelity guarantee insurance and credit insurance are the examples of such insurances.

PGDIRM 2 - Practices of Life, General and Health Insurance

Life Insurance: Essential features of Life Insurance, elements of a valid contract, Insurable Interest, Utmost Interest in the Life of insured, warranties, Assignment and Nomination Advantages of Life Insurance, Type of Life insurance plans, special Plans, Micro Insurance Plans, Group Insurance Plans, special plans, Micro insurance plans, group insurance plans. Social security scheme, Annuities, Pension and unit plans policy servicing and settlement payment of claims (Death/Maturity) policy documents : Receipts, policies, endorsements etc. IRDA and other Regulation issued for conducting life insurance business. Distribution channels, marketing of life insurance plans, organizational setup offices.

Non Life (General Insurance): Introduction of to General Insurance, Historical Framework of general insurance in India, Industry structure.

Classification of general insurance contracts fire insurance marine insurance, motor/ vehicle insurance miscellaneous insurance, fidelity guarantee insurance property insurance, liability insurance. Burglary insurance, engineers insurance, Earthquake insurance, cattle insurance, Crop insurance and other Rural Insurance claims settlements /Administration.

Follow-up of IRDA Regulations and other various Acts related to non life, general insurance.

Health Insurance: concept of Health insurance, type of health insurance policies need of Health insurance.

Various health insurance schemes.

- Individual mediclaim/Hospitalization benefits policy.
- Family mediclaim insurance policy. Group mediclaim insurance policy critically insurance policy JAN Arogya Bima policy overseas mediclaim policy.
- Employer Administered health Scheme govt. based schemes.
 - Central Govt. Health Scheme (CGHS)
 - Employees state insurance scheme (ESIS)
- Domiciliary Hospitalization; in some of the cases domiciliary hospitalization some is allowed in special conditions ie the condition of percents is such that we cannot be transfer to hospital and there is no billability of bad in the hospital.
- Role of TPA in claim Administration and claim settlement.

PGDIRM 3 – Safety Practices in the Work Environment

Safety Signs & Colour at Work: Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration: First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques: Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers: Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure: Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work: Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene: Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety: Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections: Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

PGDIRM 4 – Risk Management

Concept of Risk: Types of Risk and their management, Financial Risk and its management, Risk management objective Risk management and control.

Risk management Information system (RMIS)

Risk management by Individuals

Corporate Risk management

Risk management process/Different steps

- Risk identification
- Risk evaluation
- Risk removal
- Risk reduction
- Risk – Re-evaluation
- Risk Retention
- Risk Retention
- Risk transfer and ultimately financing risk
- Financing (Transfer to insurance company)

Risk management department duties and responsibilities.

Enterprise risk management : (ERM) enterprise risk management (ERM) may be defined as the management of the various risks that an enterprise is constantly exposed to. As a result of the recent advancements in technology and the growing need for globalization.

An important aspect of ERM is identifying risk exposures.

- Assessing the probable changes in the environment that can affect the working of the organization.
- Evaluating the probable impact of risks of the organization's resources based on their size, value, type, accessibility, portability and location.
- Identifying, in particular, the risks that may be difficult to measure, with low probability of occurrence, but rather high in terms of their consequences.

Role of chief Risk manager (CRO) : The role of CRO in ERM includes the following:

- Formation of risk management information systems (RMIS).
- Building up of risk information database through an uninterrupted process of documentation and reporting.
- Communication of risk management strategy to various levels of management.
- Training of the working team associated with the ERM.
- Frequent evaluation of ERM strategies.

ERM in Insurance: ERM as one of the best approaches for the purpose. ERM can be an effective tool for the insurance companies, particularly in the following domains:

- Handling of exposures.
- Situation analysis
- Disaster response

- Asset liability management
- Relationship management

PGDIRM 5 - Insurance Underwriting

Introduction : Underwriting is the function of evaluating the subject of insurance, which may be a person, property, profession, business, or other entity, and determining, on the basis of company's predetermined standards, whether to insure it or not.

Underwriter is the person who reviews and selects risks to be insured by the insurance company.

Purposes and principles of underwriting: The fundamental principles of underwriting followed by the insurance company. Unfavorable selection and continuity are indeed the basic underwriting principles.

The underwriting process: Receiving proposal (Application), Reviewing application, Assessing the Risk and taking underwriting decision whether to accept or not, Acceptance letter and first premium receipt (in the case of LIC), The role of Actuaries in underwriting Activities and processing the applications.

Methods of Rate determination (Pricing): Judgment Rating, Manual Rating, Merit rating, Experience merit rating, Retrospective merit rating, Scheduled merit rating, consideration of moral and physical hazard.

Deferent type of underwriters: Property and causality underwriters, personal and commercial line underwriter, Life and Health under writers and Liability insurance underwriters, Group policy underwriters (Life and Non life both), Role of Agents in underwriting, assessing the Risk and Taking Underwriting Decision, Issue of Acceptance Letter and First Premium Receipt, Policy Writing.

Role of TAC in Pricing and Underwriting in Non Life Insurance Sector.

PGDIRM 6 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of **Communication**; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters: Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters;

Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

PGDIRM 7 - Insurance Salesmanship and IT Application

Insurance Salesman ship: Is an art of selling introduction of salesmen, customer/ Buyer, requirements. Agents' main role at work. Main factors for consideration of Agents.

Selling Process: Prospecting is an adventure, IRDA's prescribed syllabus, divides the whole process in 5 steps:

1. Pre-approach
2. Approach
3. Interview
4. Objection
5. Closing and service

Listening ability (Talk less and convey more)

Treating the customer fairly (TCF), importance of insurance customer his education and satisfaction.

A prospect buys when

- He has a need to be satisfied
- He sees a product that can satisfy that need and
- The price for the product is seen to be commensurate with the satisfaction available. The motivation (desire or urge) to buy increases as

Price satisfaction equation, the insurance not price sensitive there is no basis to say that the price (premium) for insurance (both life and general) is reasonable or not.

Preparation of sales talks with full knowledge and communication skills and well set for action.

Some powerful ways for more sales and business development

Qualities of successful salesman/agent/sales person: Ability to estimate customer's needs and desires, ambition and his satisfaction: (Recognition, Responsiveness, Sensitivity, Ease of Access, Completeness, Courtesy), customer perception (It is very important understanding behavior), is logical behavior, customer Relationship Management (CRM), Develop Appearance and business Sense, Courtesy, Creativeness, Curiosity, Enthusiasm, Figure Sense, Flexibility, Friendliness, Handwriting, Health, Integrity, Interest in his job, Knowledge, Loyalty, Mental ability, Motivation, Originality, Persuasiveness, Poise, Self-control, Self-starter, Speech.

IRDA regulations for becoming agents and their code of conduct.

Qualities of sales letter the most important element of sales letter are (attention, interest, desire and action)

Word of mouth can be best marketing tool.

The aspects of successful marketing case the art of marketing system.

Automated agency management system

Importance of marketing mix in the possess of salesmanship

PGDIRM 8 - Reinsurance

History of Re-Insurance: The need for Re-insurance was first felt in the marine insurance which was started in Geneva in the year 1370 and widely practiced in Europe and America by the mid of 19th century.

Reinsurance is a transaction, in which one insurer agrees, for a premium, to indemnify another insurer; Reinsurance provides reimbursement to the ceding insurer for losses covered by the reinsurance agreement,

Objectives of Reinsurance: To limit liability on specific risks, to stabilize loss experience, to protect against catastrophes, to increase capacity. Different types of reinsurance contracts are available in the market commensurate with the ceding company's goals.

Difference in between Insurance and Reinsurance:

Insurance: A contract between the insured and the insurer to indemnify, it is a protection to person insuring, the insured can sue the insurer

Reinsurance: Contract between the insurers to share losses, it is a protection to insurer who is heavily involved by acceptance of risk; The insured cannot sue the reinsurer.

Role of the insurance: Reinsurance is governed by the same principles as for insurance. But instead of covering property or casualty risks directly, the reinsurer insures insurance companies and also formulating the reinsurance program, support services, specialized services and capital base.

Purpose and benefits of re-insurance:

The purpose of reinsurance is to spread or share out the loss of original insurer.

Reinsurance contract is made on the same terms and conditions of the original contract of insurance.

An original insurer company has insurable interest up to the amount of the risk insured by them. Therefore, they can reinsure the subject matter to that extent.

In case original insurance lapses for any reason, reinsurance may also be terminated.

At the time of the loss the original insurer has first to pay the assured the claim amount then only he will be entitled to claim his share of the liability from the reinsurer.

The reinsurer is not liable to the original insured in the event of loss as there is no agreement between them.

Type of Re-insurance/Classification: Non-Proportional Reinsurance, the non-proportional method of reinsurance may be based on the followings:

- Excess of loss method
- Excess of loss ratio method
- Pools method
- Treaty method

Reinsurance vs. Double insurance and over insurance means when the value for which subject matter is insured is more than its actual value.

Essentials of a reinsurance programme: Reinsurance arrangements should be guided by the following objectives:

- Expanding retention within the country.
- Developing enough capacity.
- Obtaining the best possible protection for the reinsurance costs incurred, and
- Simplifying the process of business management.

IRDA regulations 2000 for the arrangement of re-insurance:

- Expanding retention within the country,
- Developing enough capacity,
- Obtaining the best possible protection for the reinsurance cost incurred, and
- Simplifying the process of business management.

Re-insurance arrangements in life insurance : Re-insurance is a device by which one insurance company or Insurer transfers all or a portion of its Risk to another company or insurer, The act of transferring the insurance from the primary company to the re-insurance is called a cession.

Advantages of Re-insurance:

Re-insurance helps to absorb newer risk exposure's. Economic Changes, Social changes, changes in insurance method, Changes caused by scientific developments.

Other advantages of Re-insurance : Insurer has more capacity to accept – whereas his own resources restrict exposure, Premium & losses are stabilized, The incidence of loss is widely distributed, Insurer can accept new and untested risk exposures with re-insurance support.

Re-insurance works as shock absorber

Normal Terms Used in Connection with Reinsurance Business: Ceding insurer, ceding reinsurer, Cession, Direct insurer, Facultative reinsurance, Line, Profit commission, Reinsurance commission, Reinsurance policy, Reinsurer, Retention or holding, Retrocession, Underwriter, Re-insurance after liberalization.

PGDIRM 9- Legal Aspects of Insurance & Economics

PRIMARY Insurance Laws: Insurance Act 1938 - Life insurance corporation Act, 1956 - General insurance business (nationalization) Act 1972 - Insurance Regulatory and Development Authority Act 1999 and subsequent regulations.

Special Purpose Insurance Laws: Motor vehicle Act 1938 and 1988 - Marine insurance Act, 1963 - Workmen compensation Act 1923 - Public liability insurance act 1991 - Employees state insurance Act 1948.

Miscellaneous laws concerning Insurance: The Indian steam vassals Act 1917 and amended Act of 1977 - The carriage of good by sea Act 1925 - The merchant shipping Act 1948 - The Indian Railways Act, 1890 - The carriers Act 1865 - The carriage by Air Act 1972 - The Indian Ports (Major Ports) Act 1963 - The bill of lading Act 1855 - The Indian Post office Act 1898 - The multimedia transportation Act, 1993 - The Indian Stamps Act, 1890 - The consumer protection Act, 1986 - Arbitration Act, 1940 - Lok Adalats - Ombudsman Act

Insurance and Economy: The Economic Importance of Insurance - Insurance's Contribution to India Economy - Role of Insurance in the Economic system - Effect of Liberalization in Insurance Market (Issues and Concern)

PGDIRM 10 – Introduction to Entrepreneurship Development

The Concept of Entrepreneurship: Introduction to Entrepreneurship, What is Entrepreneurship?, Stimulation of Entrepreneurship, Policy Entrepreneurship and An Ideal Entrepreneur; Theory of Entrepreneurship : Entrepreneurship Developing Countries, Entrepreneurship Stimulation, Entrepreneurship and Economic Growth, Entrepreneurship and Economic System and Theories of Entrepreneurship; Growth of Entrepreneurship : Role of Entrepreneurs, Growth of Entrepreneurs and Prospects for Entrepreneurship.

Nature and Importance of Entrepreneurs: Entrepreneurial Qualities, Entrepreneurial Functions, Entrepreneur vs Entrepreneurship, Opportunity Matrix, Entrepreneurial Decision, Role of

Entrepreneurs and Growth of Entrepreneurs; Classification and Types of Entrepreneurs : Business Entrepreneurs, Types of Entrepreneurs, Entrepreneurs and Motivation and Growth and Entrepreneurs;

Nature and Scope of Management: Scope of Management, Meaning of Management, Characteristics of Management, Objectives of Management, Management as a Profession, Organization and Management, Branches of Management, Importance of Management and Managerial Skills;

Planning (Concept, Process & Types): Importance of Planning, Definition of Planning, Characteristics of Planning, Importance of Planning, A Good Plan and Advantages of Planning.

Concept of Organization (Significance, Process & Nature): Organization Concept, Definitions of Organization, Organization Theory, Formal and Informal Organization, Significance of Organization, Organization Process, Analysis of Organization, Nature of Organization, Organization as an Art, Group Dynamics and Organization Development;

Motivation: What is Motivation, Meaning of Motivation, Kinds of Motivation, MC Gregor's Theory X and Theory Y,

Coordination: Company's Culture, Company Compensation and Benefits, Need-Hierarchy Theory of Motivation, Motivational Techniques and Financial and Non-Financial Incentives;

Leadership: What is Leadership?, Characteristics of Leadership, Definitions of Leadership, Great Man Theory of Leadership, Leadership Patterns, Role of Leadership, Leadership Styles, Techniques of Leadership, Functions of Leader, Qualities of Leadership, Hindrances to Leadership, Process of Leadership and Develop Voluntary Cooperation.

Communication: Definitions of Communication, Features of Communication, Need of Communication, Communication Process Communication Process Models, Gestural or Non-Verbal Communication, Models of Grapevine, Communications Networks, Barriers in Communication, How to Make Effective Communication?, How to Improve Written Communication?, Salient Features of Good Communication System and Salient Features of Effective Communication;

Accounts for Small Enterprise: How Accounts are Maintained?, Learning Objectives, Need of Accounting, Meaning of Accounting, Objective of Accounting, Accounting Process, Journal, What is an Account?, Ledger, Trial Balance, Final Accounts, Profit and Loss Account, Balance Sheet and Account from Incomplete Records;

Entrepreneurship Development Institutions: Entrepreneurship Development, Development Banks and Entrepreneurship Development Institutions.

AISECT Model of Entrepreneurship: Multipurpose Electronics & Computer Centers and Field Area Survey & Secondary Data Analysis; How to Set Up an AISECT Centre: Opportunities in IT & ITES, About AISECT and How to Set Up an AISECT Centre; Training for Self Employment: Training for Self Employment and Self Employment Schemes.

PGDIRM 11 – Project/On The Job Training

Counseling and Study Structure

| Sl. No | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|-------------|-------------|---|--------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| Semester I | | | | | | | | |
| 1 | PGDIRM 1 | Concepts of Insurance | 3 | 90 | 12 | 51 | - | 27 |
| 2 | PGDIRM 2 | Practices of Life, General and Health Insurance | 5 | 150 | 20 | 85 | - | 45 |
| 3 | PGDIRM 3 | Safety Practices in the Work Environment | 1 | 30 | 4 | 11 | 6 | 9 |
| 4 | PGDIRM 4 | Risk Management | 3 | 90 | 12 | 51 | - | 27 |
| 5 | PGDIRM 5 | Insurance Underwriting | 3 | 90 | 12 | 51 | - | 27 |
| Semester II | | | | | | | | |
| 5 | PGDIRM 6 | Communication and Personality Development | 2 | 60 | 8 | 34 | - | 18 |
| 7 | PGDIRM 7 | Insurance Salesmanship and IT Application | 3 | 90 | 12 | 51 | - | 27 |
| 8 | PGDIRM 8 | Reinsurance | 3 | 90 | 12 | 51 | - | 27 |
| 9 | PGDIRM 9 | Legal Aspects of Insurance & Economics | 3 | 90 | 12 | 51 | - | 27 |
| 10 | PGDIRM 10 | Introduction to Entrepreneurship Development | 2 | 60 | 8 | 34 | - | 18 |
| 11 | PGDIRM 11 | Project /On the Job Training | 4 | 120 | - | - | 120 | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------------------|-------------|---|---|
| Semester I | | | |
| 1 | PGDIRM 1 | Concepts of Insurance | BI 07 :Fundamentals and Theories of Insurance BI 08: Application and Practice of Insurance |
| 2 | PGDIRM 2 | Practices of Life, General and Health Insurance | BI 08: Application and Practice of Insurance |
| 3 | PGDIRM 3 | Safety Practices in the Work Environment | S69: Safety Practices, Primary Health and Personal Hygiene. |
| 4 | PGDIRM 4 | Risk Management | BI11 : Risk Management and Reinsurance |
| 5 | PGDIRM 5 | Insurance Underwriting | BI 09 : Management and Marketing of Insurance |
| Semester II | | | |
| 6 | PGDIRM 6 | Communication and Personality Development | S68 : Effective Communication And Personality Development S 61 : Communicative English, AISECT |
| 7 | PGDIRM 7 | Insurance Salesmanship and IT Application | BI 09 : Management and Marketing of Insurance |
| 8 | PGDIRM 8 | Reinsurance | BI11 : Risk Management and Reinsurance |
| 9 | PGDIRM 9 | Legal Aspects of Insurance & Economics | BI 07 :Fundamentals and Theories of Insurance |
| 10 | PGDIRM 10 | Introduction to Entrepreneurship Development | S 56 : Introduction to Entrepreneurship |
| 11 | PGDIRM 11 | Project /On the Job Training | --- |

**CERTIFICATE IN MICRO
AND RURAL INSURANCE
(CMRI)**

Certificate in Micro and Rural Insurance (CMRI)

माइक्रो और ग्रामीण बीमा में सर्टिफिकेट (CMRI)

| | | | | | |
|-----------------|---|-----------|-------------|---|----|
| (A) Duration | : | 6 Months | (D) Courses | : | 07 |
| (अ) अवधि | : | 6 माह | (द) कोर्सेस | : | 07 |
| (B) Eligibility | : | 12th Pass | (E) Credit | : | 16 |
| (ब) पात्रता | : | 12वीं पास | (इ) क्रेडिट | : | 16 |

(C) Contents and Scheme of Examination

(स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|--|--------|-------------|--------|-----|-----------------|-----|-------------|-----|---|
| | | | | Max | Min | Max | Min | Max | Min | |
| CMRI 1 | Concepts of Insurance बीमा के मूलभूत सिद्धान्त | 2 | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Introduction to Insurance (Micro and Rural) • Principles of Insurance (Micro and Rural) • IRDA Regulation (Micro and Rural) • Role of ILO, NGO's, MFI's and SHG's • Need and Importance (Micro and Rural) |
| CMRI 2 | Legal Scenario for Micro and Rural Insurance सूक्ष्म एवं ग्रामीण बीमा के क्षेत्र के कानूनी परिदृश्य | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • IRDA Regulations, Laws Applicable to micro & rural insurance. • Regulations regarding Marketing and Sales |

| | | | | | | | | | | |
|--------|--|---|-----|-----|----|---|---|----|----|--|
| | | | | | | | | | | <ul style="list-style-type: none"> Obligations of Insurer to Rural Sector |
| CMRI 3 | Underwriting, Pricing & Rating of Micro Insurance सूक्ष्म बीमा के अन्तर्गत बीमा लेखन एवं मूल्य निर्धारण प्रक्रिया | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Purpose & Principles of Underwriting / Risk Management What is Underwriting / Risk Management Re-insurance – Characteristics Types and Elements |
| CMRI 4 | Sales and Channel Management विक्रय एवं चैनल प्रबंधन | 3 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Basics of Marketing and Sales Process Bancassurance and Other Sales Channels Customer Satisfaction, Claims Management Roles of Surveyors / Actuaries Overview of Claim Administration Administering Life Insurance Claims Effective Customer Service, Customer's satisfaction. |
| CMRI 5 | Safety Practices in the Work Environment कार्य परियेश में सुरक्षा प्रबन्ध | 1 | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |

| | | | | | | | | | | |
|--------|---|---|-----|----|----|-----|----|----|----|--|
| CMRI 6 | Communication and Personality Development संचार एवं व्यक्तित्व विकास | 2 | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively |
| CMRI 7 | Project /On the Job Training परियोजना / नौकरी पर प्रशिक्षण | 2 | 100 | - | - | 100 | 40 | - | - | <ul style="list-style-type: none"> • On the job skill by working with a banking establishment/organization |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| | |
|--------------------|-------------|
| Grand Total | Pass |
| 700 | 280 |

Detailed Syllabus

CMRI 1 - Concepts of Insurance

All the principles of insurance are applicable to micro and rural insurance Sector. However some important features are mentioned here under Basics of Micro Insurance: Micro insurance is the need of the day and on the top priority of the Government. Micro insurance is similar to conventional insurance expected that there is the clearly defined target market for the micro insurance and rural insurance products.

Micro insurance is characterized by the low premium and low coverage's limits. The three main features of micro insurance are:

- Low cost transactions on a voluntary basis for group of individuals.
- Low-net worth clients (Although they may have varying income levels).
- Operating through networks of self help community based organizations to enhance reach and risk pooling ability (Scheme can be driven by the govt. or corporate sector as well.)

Micro insurance is sold and marketed through many channels of distribution including small community based schemes, credit unions or other type of micro finance institutions or by large multinational insurance companies.

Micro insurance offered for a wide variety of risk ie, life, non life, health and crop insurance, live stock/cattle insurance etc.

History of Micro Insurance in India: In India Micro Insurance schemes were initially started by non government organization (NGO) in specific communities.

- Increasing focus on the development of micro-finance and the liberalization of the insurance sector in India has brought micro-insurance in to the lime light.
- Many micro-finance institutions (MFIs) self help groups (SHG) and NGOs along with insurance companies are aggressively exploring this sector ie. Micro and rural insurance.
- The insurance coverage for a wider group of people, MFIs and NGOs negotiate with insurers for the purchase of customized group or standardized individual insurance schemes (Micro and rural) for the low income group of people, thus, creating a healthy competition in the market.

Rural insurance:

Need and potential of rural insurance:

- The opening of insurance sector to private sector and foreign companies, the time has come when government should pay serious attention to covering the insurance needs of rural areas.
- Large numbers of rural districts have witnessed significant growth and prosperity.
- There are specific functionaries and agencies in the rural areas, which can help, explore and exploit insurance business in the untapped rural insurance market.

Rural Banking as Catalyst:

- The rural banking system has been encouraging the farm development through provision of credit facilities for production of crops, including horticulture, plantation, forestry, purchase of farm equipment, livestock and fish farming.
- Bank credits (Loans) are also provided for establishing village/ cottage industries, stocking/supplying farm inputs and cattle feed and business and trade purposes.
- The rural area offers good opportunity for committed private insurance companies in both life and non life insurance schemes.

Modus operandi to enter into rural insurance or improvise must do the following:

- Design tailored products.

Establish efficient methods of premium collection and claims settlements

- Create awareness for the need of insurance products.
- Educated unemployed youths of the villages can be trained and become valuable assets for the companies. While insurance companies are eager to build their business in the urban areas, there is a hitherto untapped potential for business in the rural areas, which can be exploited.
- The Centre and the State governments must encourage private and foreign insurance companies to enter the rural areas, and provide protection to rural assets from damage and loss due to natural and man-made calamities. For this purpose, reasonable and need-based concessions/relief in taxation and subsidies required infrastructural facilities and administrative support must be extended, at least for ten years. The government may consider appointing an Expert Committee on Rural Insurance to work out the modalities for private and foreign companies interested in entering the rural areas.

CMRI 2 – Legal Scenario for Micro and Rural Insurance

Legal scenario for Micro insurance:

- Micro insurance was coined by the international labour organization in 1999 (ILO) with objectives to specifically designed and to sold to lower economic section of the society. It is designed to service low income groups, micro insurance schemes all over the world are offered by government organizations or insurance companies as well.
- The IRDA micro insurance regulation defines and enables micro insurance.
- The IRDA has created a special category of insurance policies called micro-insurance policies to promote insurance coverage among economically vulnerable section of the society. There has been steady growth in designing of insurance policies/products catering to the need of poor.
- Main insurance plans under micro insurance are life insurance as par/IRDA guidelines (MIg) 2005 Health, insurance crop insurance, livestock insurance and asset insurance.
- India is one of the first countries to adopt micro insurance formally through the micro insurance regulation Act is 2005.
- Government sponsored schemes the new public – private partnership mantra, many insurers have begun to underwrite government sponsored mass insurance programmes to help the poor, rastriya swasthya bima yojna (RSBY) is one of such schemes.
- The IRDA has mission of “Promoting orderly growth of insurance industry for benefit of the common man” separates body has been established to monitor all forms of insurance.
- Low income individuals are the target market for micro insurance products.
- Legal scenario (Legal Framework) for rural insurance:
 - The insurance regulatory and development authority Act, 1999 (IRDA) (Part 19, first schedule) has incorporated section 32B and 32C of the insurance Act, 1938.
 - Under the provisions of section 32B every insurer shall after the commencement of “IRDA” undertake such percentage of life and non-life (General insurance) business in the rural sector, as may be specifics, ion the “official Gazette” by the authority.
 - Under the provisions of section 32C every insurer shall, after the commencement of “IRDA” discharge the obligations specified under section 32B to provide life insurance or non life (General Insurance) to those deciding in rural sector, workers in unorganized sector or informal sector or economically poor and backward classes of society and other category of

persons as may be specified by the regulation by the authority and such insurance policies shall include insurance for crops as declared by the government and authority.

- IRDA Regulation 2000 makes it compulsory for insurance companies, existing and new to promote the rural insurance. The regulation prescribed for undertaking benchmark percentage for insurance in the insurance companies.
- Obligations of insurers to rural or social sector has been specifically declared by the IRDA which lays down that every insurance companies transacting general insurance business, shall underwrite business in rural sector, to the extent of at least 2% of total groups premium in the first financial year and 3% in 2nd year and 5% in the third year and further financial years respectively, this obligation include insurance for crops as well.

Rural sector definition: It has been defined as any place which as per the last census, has a population of not more than 5000, and density of the population is not more than 400 per square kilometers, it is also cleared that at least 75% of the male working population engaged in agriculture work.

The role of government: The government of India has launched various programs for the benefit of small farmers, marginal farmers, agricultural laborers etc since 1980. All these programs are integrated in to “integrated Rural Development Programme (IRDP)

Funding for this program is on 50:50 basis by central and State governments. The rates of premium are lower and claim procedure is also simplified, as these are special policies.

CMRI 3 – Underwriting, Pricing & Rating of Micro Insurance

The under writing, pricing and rating of micro insurance is accordance with the other categories of insurance however some special provisions are furnished below:

- Under writing of the products available in the market and their features. Category of the product – Endowment/saving and pension.
- Life protection, both on survival and death some insurer’s offers accident benefits as well.
- The sum insured is capped between Rs. 30000 and 50000.
- Majority of insurers offer policies under the non medical schemes and automatic acceptance, if the size of group is more than 200 members.
- Sum insurers exclude the risk converges for the first 45 days.
- Suicide during the first year is covered to protect the third party interest/refund of premium.

Micro-insurance product regulations (Under writing norms)

Underwriting and claim process for micro insurance products are more relaxed than the products markets to the urban markets.

Flexibilities provided in the regulation allow the insurers to offer composite cover or package product.

Insurance companies are now offering approved general insurance products as micro insurance products with approval of the authority.

Basic insurance principle of law of large number of peoples in the risk pool increases, there is higher chance of the claim experience then the pricing does not have to include a margin of error, this makes the product affordable to the poor’s.

Micro insurance products cannot be seen as standardized and determined through absolute numbers such as premium or amount of cover.

Lower premium and payments in the event of damage as well as the set of operations used to provide customers with these financial services.

CMRI 4 – Sales and Channel Management

Insurance Salesman ship: Is an art of selling introduction of salesmen, customer/ Buyer, requirements. Agent main Job. Two main factors of Agent.

Selling Process: Prospecting is an adventure, IRDA's prescribed syllabus, divides the whole process in 5 steps:

1. Pre-approach
2. Approach
3. Interview
4. Objection
5. Closing and service

Listening ability (Talk less and convey more)

Treating the customer fairly (TCF), importance of insurance customer his education and satisfaction.

A prospect by when

- He has a need to be satisfied
- He sees a product that can satisfy that need and
- The price for the product is seen to be commensurate with the satisfaction available. The motivation (desire or urge) to buy increases as

Price satisfaction equation, the insurance not price sensitive there is no basis to say that the price (premium) for insurance (both life and general) is reasonable or not.

Preparation of sales talks with full knowledge and communication skills and well set for action.

Some powerful ways for more sales and business development

Qualities of successful salesman/agent/sales person: Ability to estimate customer's needs and desires, ambition and his satisfaction: (Recognition, Responsiveness, Sensitivity, Ease of Access, Completeness, Courtesy), customer perception (It is very important understanding behavior), is logical behavior, customer Relationship Management (CRM), Develop Appearance and business Sense, Courtesy, Creativeness, Curiosity, Enthusiasm, Figure Sense, Flexibility, Friendliness, Handwriting, Health, Integrity, Interest in his job, Knowledge, Loyalty, Mental ability, Motivation, Originality, Persuasiveness, Poise, Self-control, Self-starter, Speech.

IRDA regulations for becoming agents and their code of conduct.

Qualities of sales letter the most important element of sales letter are (attention, interest, desire and action)

Word of mouth can be best marketing tool.

The aspects of successful marketing case the art of marketing system.

Automated agency management system

Importance of marketing mix in the possess of salesmanship

Micro insurance products are normally sold as per the regulation of authority through the number of micro insurance agents.

CMRI 5 – Safety Practices in The Work Environment

Safety Signs & Colour at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, first aid and its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, first-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an object/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage-safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CMRI 6 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Counseling and Study Structure

| Sl. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|---------|-------------|---|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CMRI 1 | Concepts of Insurance | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CMRI 2 | Legal Scenario for Micro and Rural Insurance | Non-Credit | 60 | 8 | 52 | - | - |
| 3 | CMRI 3 | Underwriting, Pricing & Rating of Micro Insurance | Non-Credit | 60 | 8 | 52 | - | - |
| 4 | CMRI 4 | Sales and Channel Management | Non-Credit | 60 | 8 | 52 | - | - |
| 5 | CMRI 5 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 9 | - |
| 6 | CMRI 6 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |
| 7 | CMRI 7 | Project /On the Job Training | Non-Credit | - | - | - | - | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|---|---|
| 1 | CMRI 1 | Concepts of Insurance | BI07: Fundamentals and Theories of Insurance BI12: Micro and Rural Insurance |
| 2 | CMRI 2 | Legal Scenario for Micro and Rural Insurance | BI07: Fundamentals and Theories of Insurance BI12: Micro and Rural Insurance |
| 3 | CMRI 3 | Underwriting, Pricing & Rating of Micro Insurance | BI07: Fundamentals and Theories of Insurance BI12: Micro and Rural Insurance |
| 4 | CMRI 4 | Sales and Channel Management | BI09: Management and Marketing of Insurance BI12: Micro and Rural Insurance |
| 5 | CMRI 5 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 6 | CMRI 6 | Communication and Personality Development | S68 : Effective Communication And Personality Development S61: Communicative English |
| 7 | CMRI 7 | Project /On the Job Training | - |

**CERTIFICATE IN
INSURANCE MARKETING
AND SALES (CIMS)**

Certificate in Insurance Marketing and Sales (CIMS)

बीमा विपणन एवं विक्रय में सर्टिफिकेट (CIMS)

| | | | | | |
|---|---|-----------|-------------|---|-------------|
| (A) Duration | : | 3 Months | (D) Courses | : | 05 |
| (अ) अवधि | : | 3 माह | (द) कोर्सेस | : | 05 |
| (B) Eligibility | : | 10th Pass | (E) Credit | : | Non-Credit |
| (ब) पात्रता | : | 10वीं पास | (इ) क्रेडिट | : | नॉन क्रेडिट |
| (C) Contents and Scheme of Examination | | | | | |
| (स) पाठ्यक्रम विषय सूची एवं परीक्षा योजना | | | | | |

| Course Code | Title of the Course | Credit | Total Marks | Theory | | Practical Marks | | Assignments | | Key Learning Outcomes |
|-------------|---|------------|-------------|--------|-----|-----------------|-----|-------------|-----|--|
| | | | | Max | Min | Max | Min | Max | Min | |
| CIMS 1 | Principles and Practices of Insurance बीमा के मूलभूत सिद्धान्त | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Introduction to Insurance • Principles of Insurance • Classification of Insurance • Purpose, Need, Benefits and Importance of Insurance • General Features of Insurance Contract • Evolution of Insurance Sector • Advantages of Nationalization and Privatization • Products and Schemes of Insurance (GI, HI, LI) |

| | | | | | | | | | | |
|--------|---|------------|-----|-----|----|---|---|---|---|---|
| | | | | | | | | | | <ul style="list-style-type: none"> • Need of Insurance • Insurance Planning and Quantum Calculations • Types of Policies and their details • Endorsement, Assignment, Hypothecation etc • Role of TPAs and Channels |
| CIMS 2 | Insurance Underwriting बीमांकन | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Purpose & Principles of Underwriting / Risk Management • Re-insurance – Characteristics Types and Elements • Pricing and Rating of Insurance |
| CIMS 3 | Sales and Channel Management विक्रय एवं चैनल प्रबंधन | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Basics of Marketing, Marketing Technology • Sales Process • Bancassurance and Other Sales Channels • Customer Satisfaction • Claims Management • Roles of Surveyors / Actuaries • Basics of Computer's application. |

| | | | | | | | | | | |
|--------|---|------------|-----|-----|----|---|---|---|---|--|
| | | | | | | | | | | <ul style="list-style-type: none"> • Usage of MS Office in Premium Calculation and Basic benefits calculations • Preview of software used by different LI/GI companies |
| CIMS 4 | Safety Practices in the Work Environment कार्य परिवेश में सुरक्षा प्रबंध | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Familiarity with fire safety, first aid, food safety, basic hygiene, primary health and other emergency handling situations |
| CIMS 5 | Communication and Personality Development संचार एवं व्यक्तित्व विकास | Non Credit | 100 | 100 | 40 | - | - | - | - | <ul style="list-style-type: none"> • Basic communication skills • Personality grooming • Responding to customer queries effectively |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 500 | 200 |

Detailed Syllabus

CIMS 1 - CONCEPTS OF INSURANCE

Introduction to Insurance: Meaning and nature of insurance.

Purpose and need of Insurance: It Lies in the service, it provide to the society & business organization by reduction in worries, Reimbursement of losses opportunity for investment. Credit enhancement. Opportunities for employment, Temporary needs/threats, L.I.C. provide for Replacement of income on Death, Personal Accident etc, Regular savings, Regular Investment Provisions for Retirement.

Benefits of Insurance: Insurance is Social device for shifting of risk, providing pecuniary security assuring expected profits (under LIC Policies) safeguarding the interest of consumer, improving credit standing, Capital formation, Helps controlling inflation.

Functions of Insurance: It diffuse the impact of occurrence of loss, Providing protection against risk of loss, promotions of efficiency and motivation, Pretension of law by Laws prevention measures, activities. Insurance acts as a good means of solving many social problems.

Importance of Insurance: Insurance provides protection against like loss due to FIRE, Flood, Lightening etc. Insurance is a co-operative devise to spreading the Risk over to large number of policy holders. Individuals and Businessmen are free of worries associated with the Risk that are Insured.

Principles of Insurance: fundamentals principles of insurance are enumerated as fallow.

Principle of insurable Interest: Person opting for insurance must have a pecuniary⁶ interest in the property that is life or goods to be insured, and will suffer losses in the case of any damage or destruction to the insured property that is Car, Watch, Buildings etc.

Principles of Utmost good faith: (Uberrimae Fidei) it is duty of insured and insurer (Both the parties) to the insurance contract, to make full and fair disclosure of all the material fact relating to the subject matter of proposed insurance. The duty of disclosure is absolute and positive; this principle is equally applicable to both parties under insurance contract.

Principle of Indemnity: The insurance contract should always be contract of “IMDEMINITY”, only and nothing more. The insured should be neither better of now worse-off after receiving the claim amount from the insurance companies as such under no circumstances the insure is allowed to benefit more than the loss suffered by him.

In case of life insurance, there is no question of actual loss, thus if a person dies, then as per the contract of life insurance the “Sum insured” plus bonus will be paid by the insurer. Life insurance is not a contract of indemnity. This is the basic difference between life and non life insurance policies.

Principle of Subrogation: subrogation, means the legal right of a person, who has indemnified the other in a contractual obligation to do so, and avail the right and remedies of the other, whether enforced or not. For example, where an insured vehicle is damaged due to negligence of third party, the insurer can take a legal action against the third part to recover the cost of repairs paid by him to the insured, after obtaining the letter of subrogation from the insured.

Principle of Contribution: This principle applies, when a property is insured for the same risk with two or more insurers. In the case of lows to the insured property the loss will be paid by one of the insurance companies and the same companies will recover the share of paid claim. As par the sum insured covered by another insurance companies.

However the principal of contribution is not applicable in life insurance policies.

Principle of Mitigation of the loss: This Principle is mainly related to the insured, in the case of any damage or destruction it is the duty of the insured to take all possible steps to minimize the

loss. The insured is expected to act in the same manner in which he would have acted in the absence of any insurance cover/Policy or no insurance arrangements.

Nature of Insurance contracts: A contract of insurance is a form of contract under which the insurance companies agree in consideration of payment of premium to make good the loss suffered by the insured against the specific Risk such as Fire or any other contingency like Accident etc.

Insurance is thus a co-operative way of spreading the risk.

Salient Features of Contract of Insurance: The main features are as under:

- Essential requisites of a contract: It should be a valid contract as laid down in Indian contract Acts.
- Contract is subject to utmost good faith: duty of both the parties (Insured and Insurer) to disclose all the material facts regarding subject matter of the insurance.
- Insurability of the risk: most importantly the insured must have the insurable interest in the subject matter of insurance that is life or property.

Indemnification: Non Life Insurance policies strictly follow the principle of Indemnity since it is not a contract of any type of profit where as life insurance policies are not coming under this term. This implies that the mechanism of insurance should not be misapplied for making any type of profit.

Assurance Vs Insurance : Assurance word is used under life insurance policies in which claim either due to death or maturity is must, this is long term contract.

Insurance is used for non life contracts which are only for a limited time i.e. year or so there may be loss or no loss during the course of policy period there for term insurance is used for under Non Life Policies.

Classification of Insurance Contracts: There are mainly four classes of insurance:

1. Personal Insurance: Life Insurance, Accident insurance, and sickness insurance.
2. Property Insurance: Under this category all such contracts where the subject matter of insurance is property of any kind. This includes fire, marine, motor and miscellaneous insurance.
3. Liability Insurance: Under this type of insurance person is liable to a third party/Person as per the provisions of law to compensate. Such payment can be covered under liability insurance; workman compensation insurance and third party insurance are example in this case.
4. Guarantee Insurance: It is an agreement whereby the insurer agrees to indemnify for this fixed amount, loss arising through dishonesty or fraud or breach of contract. Fidelity guarantee insurance and credit insurance are the example of such insurances.

Life Insurance: Essential features of Life Insurance, elements of a valid contract, Insurable Interest, Utmost Interest in the Life of insured, warranties, Assignment and Nomination Advantages of Life Insurance, Type of Life insurance plans, special Plans, Micro Insurance Plans, Group Insurance Plans, special plans, Micro insurance plans, group insurance plans. Social security scheme, Annuities, Pension and unit plans policy servicing and settlement payment of claims (Death/Maturity) policy documents: Receipts, policies, endorsements etc. IRDA and other Regulation issued for conducting life insurance business. Distribution channels, marketing of life insurance plans, organizational setup offices.

Non Life (General Insurance): Introduction of to General Insurance, Historical Framework of general insurance in India, Industry structure.

Classification of general insurance contracts fire insurance marine insurance, motor/ vehicle insurance miscellaneous insurance, fidelity guarantee insurance property insurance, liability insurance. Burglary insurance, engineers insurance, Earthquake insurance, cattle insurance, Crop insurance and other Rural Insurance claims settlements /Administration.

Follow-up of IRDA Regulations and other various Acts related to non life, general insurance.

Health Insurance: concept of Health insurance, type of health insurance policies need of Health insurance.

Various health insurance schemes:

- Individual mediclaim / Hospitalization benefits policy.
- Family mediclaim insurance policy. Group mediclaim insurance policy critically insurance policy JAN Arogya Bima policy overseas mediclaim policy.
- Employer Administered health Scheme govt. based schemes.
 - Central Govt. Health Scheme (CGHS)
 - Employees state insurance scheme (ESIS)
- Domiciliary Hospitalization; in some of the cases domiciliary hospitalization some is allowed in special conditions ie the condition of percents is such that we cannot be transfer to hospital and there is no billability of bad in the hospital.
- Role of TPA in claim Administration and claim settlement.

CIMS 2 – UNDER WRITING

Introduction : Underwriting is the function of evaluating the subject of insurance, which may be a person, property, profession, business, or other entity, and determining, on the basis of company's predetermined standards, whether to insure it or not.

Underwriter is the person who reviews and selects risks to be insured by the insurance company.

Purposes and principles of underwriting: The fundamental principles of underwriting followed by the insurance company. Unfavorable selection and continuity are indeed the basic underwriting principles.

The underwriting process: Receiving proposal (Application), Reviewing application, Assessing the Risk and taking underwriting decision whether to accept or not, Acceptance letter and first premium receipt (in the case of LIC), The role of Actuaries in underwriting Activities and processing the applications.

Methods of Rate determination (Pricing): Judgment Rating, Manual Rating, Merit rating, Experience merit rating, Retrospective merit rating, Scheduled merit rating, consideration of moral and physical hazard.

Deferent type of underwriters: Property and causality underwriters, personal and commercial line underwriter, Life and Health under writers and Liability insurance underwriters, Group policy underwriters (Life and Non life both), Role of Agents in underwriting, assessing the Risk and Taking Underwriting Decision, Issue of Acceptance Letter and First Premium Receipt, Policy Writing.

Role of TAC in Pricing and Underwriting in Non Life Insurance Sector.

CIMS 3 –SALES AND CHANNEL MANAGEMENT

Insurance Salesman ship: Is an art of selling introduction of salesmen, customer/ Buyer, requirements. Agent's main Job. Two main factors of Agents'.

Selling Process: Prospecting is an adventure, IRDA's prescribed syllabus, divides the whole process in 5 steps:

1. Pre-approach
2. Approach
3. Interview
4. Objection

5. Closing and service

Listening ability (Talk less and listen more)

Treating the customer fairly (TCF), importance of insurance customer his education and satisfaction.

A prospect by when

- He has a need to be satisfied
- He sees a product that can satisfy that need and
- The price for the product is seen to be commensurate with the satisfaction available. The motivation (desire or urge) to buy increases as

Price satisfaction equation, the insurance not price sensitive there is no basis to say that the price (premium) for insurance (both life and general) is reasonable or not.

Preparation of sales talks with full knowledge and communication skills and well set for action.

Some powerful ways for more sales and business development

Qualities of successful salesman/agent/sales person: Ability to estimate customer's needs and desires, ambition and his satisfaction: (Recognition, Responsiveness, Sensitivity, Ease of Access, Completeness, Courtesy), customer perception (It is very important understanding behavior), is logical behavior, customer Relationship Management (CRM), Develop Appearance and business Sense, Courtesy, Creativeness, Curiosity, Enthusiasm, Figure Sense, Flexibility, Friendliness, Handwriting, Health, Integrity, Interest in his job, Knowledge, Loyalty, Mental ability, Motivation, Originality, Persuasiveness, Poise, Self-control, Self-starter, Speech.

IRDA regulations for becoming agents and their code of conduct.

Qualities of sales letter the most important element of sales letter are (attention, interest, desire and action)

Word of mouth can be best marketing tool.

The aspects of successful marketing case the art of marketing system.

Automated agency management system

Importance of marketing mix in the possess of salesmanship.

Distribution Channel:

- Agent – Agency force, Agents are appointed by the companies, Agent are as primary components of the distribution system, Agency system is very vital for insurance industry. Composite Agents are working for life and non-Life insurance companies.
- Brokers: Brokers are issued License by the IRDA to work as independent agency. Who can work for the all insurance combines, Brokers are required to obtain mandate from insured. They receive the commission/remuneration from the insurance companies with whom the business is placed, brokers always works in the interest of insured. IRDA has issued the specific regulation 2002 for insurance brokers as the guidelines for their working and have categorized the brokers in the following categories.
 - Direct general insurance broker
 - Direct Life Insurance Broker
 - Re-insurance Broker
 - Composite Broker
 - Insurance Consultant.

The IRDA guidelines expressly provide for the qualification criteria and the functions that are expected to be performed by all classes of broker. Unless a license under regulation of the authority

(IRDA) has been granted to broker. They cannot function. The license fee and other requirements are also fixed by the IRDA for each category of brokers.

- **Surveyors and Loss Assessor:** They are independent professionally, duly licensed by the IRDA. They have to be qualified in insurance business and should be, “Associate” or “Fellows” of the Insurance Institute of India or Chartered Insurance Institute of London or any other technical qualifications. Like Engineers, Chartered Accountants etc. insurance companies are appointing these surveyors for evaluation of loss or damage suffered by the insured for the purpose of claim settlements.
- **Third party Administrators (TPA):** These are intermediaries operating in the health insurance sector. Full time medical practices working under the employment of (TPAs), who freely take decisions regarding claim settlements as for instance, whether ailment is covered under the policy.
- **Corporate Agents:** Corporate agents are a corporate body set-up with objective selling insurance products. The concept of corporate agent was introduced in India by IRDA to facilitate “BANCASSURANCE” as a new distribution channel. The corporate agents are bounded by Companies Act, 1956 and IRDA Regulations. Basically corporate agents are like other agents but their role is slightly different, they must have three directors, they are more professionals, they work in a team of at least 3 agents.

Corporate agent could be- A firm, a company formed under Companies Act 1956, a banking company, Regional Rural Bank (RRB), Co-operative Societies, Co-Operative Banks, Panchayat, Local Authorities, NGOs or other as approved by the IRDA.

IRDA Regulation provide following instructions:

- Code of conduct to be followed strictly
- Do's and Don'ts for the agents broker and corporate agents
- Make every attempt to ensure remittance of premium in the insurance company office which is collected by him from the insured.
- **BANCASSURANCE:** This concept was originated in France and later on became popular in other European countries. Bancassurance is for the distribution of insurance products through Banks as the agent of the insurance companies. Thus it is in the nature of partnership between an insurance company and banks. Therefore it can be a win-win situation for all the participants viz Banks, Insurance companies and the customers.
- **BANCASSURANCE MODELS:**
 - a. **As distribution alliance-** In these arrangements insurance companies tie up with the bank for distribution of insurance products.
 - b. **Joint Venture:** This system refers to partnership between insurance companies and the bank. The partners combine their individual strengths to create an ideal bancassurance process.
 - c. **Leverage Life distribution:** Under this model the life insurance company takes the lead in the joint venture model (Partnership).
 - d. **Leverage bank distribution:** Under this system, banks take the lead as in the joint venture model while the insurance companies supply products for its bancassurance efforts. This model requires a large bank with a number of efficient distribution channels for instance branches, ATM's, mail, phones etc. in this system banks are used as outlets for the marketing of insurance products (Life and Non-life both).
 - e. **Commission:** business commission is being paid by the insurance companies as per the existing commission structure of the companies.

- **Bombay Salvage Corps:** The Bombay salvage corps was established before 75 years and works hand-in-hand with Bombay (Mumbai). Fire brigade. Mainly it removes property, Not on Fire, Protects property from smock, soot water damage, also provide security services tile surveyor/assessors.
- **Note on overseas market:** Operate from Indian Insurance market some information is furnished about overseas market. The UK insurance market comprises.
 - Public limited companies.
 - Mutual insurance companies in which the policy holders are share holders.
 - Lloyds transact insurance in their individual capacity and operate on the principle of unlimited liability.

The other features of the market of interest are:

- a. Association of British Insurers (ABI)
 - b. Institute of London underwriters (ALU) one of the valuable function is to draft (Slandered clauses) used in marine insurance.
 - c. Fire protection association: this is involved in research in Fire Protection.
 - d. Lloyds underwriters association (LUA)
 - e. Motor insurance Bureau (MIB) its functions are similar to that “Solatium Funds”
- **Solicitors Act, 1974:** In this Act solicitors are obliged to affect compulsory professional indemnity insurance to meet their legal liability to pay damages for professional negligence.

CIMS 4 – Safety Practices in The Work Environment

Safety Signs & Color at Work

Safety Signs - Cause for accidents, Safe attitudes; Safety Signs & Color- Sign categories, Sign types.

First Aid & Artificial Respiration

First Aid - Introduction, First aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, First-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques

Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers

Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure

Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work

Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene

Introduction, how to maintain good hygiene, how to ensure food safety, Grooming, what are the consequences of not maintaining good hygiene?

Public and Home Safety

Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections

Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CIMS 5 – Communication and Personality Development

Basic Grammar for Effective Communication : Parts of Speech – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**

Personality Development : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building, Essential life skills.

Communication : Introduction to Communication; Objective of Communication; Media of Communication; Types of Communication; Barriers to Communication; Principles of Communication; Aids to Correct Writing Punctuation and the Use of capital letters; Foreign Words and Phrases; Spelling; Enriching Vocabulary.

Letters: Need, Functions and Kinds of Business Letters; Essentials of an Effective Business letter; The Lay-out; Planning the Letter.

Enquiries and Replies; Orders and Their Execution; Credit and Status of Enquiries; Complaints and Adjustments; Collection Letters; Circular Letters; Sales Letters; Bank Correspondence; Insurance Correspondence; Import-Export Correspondence; Agency Correspondence.

Correspondence of a Company Secretary; Office Memorandums; Office Orders; Office Circulars; Office Notes : Tools of Internal Correspondence; Form of Messages; Correspondence; with Public Authorities and other Agencies; Telegrams and Cables; Application Letters; Interview Letters; Reference; Testimonials; Letters of Appointment, Confirmation, Promotion, Retrenchment and Resignation; Public Relations Letters; Representations and Requests

Report Writing; Agenda and Minutes of Meetings; Copy Writing for Advertisement; Direct Mail Advertising; Classified Advertisements; Press Releases; Manuscripts for Publication and Elements Reading; Proof Reading; Proof Reading Symbols; Précis Writing.

Counseling and Study Structure

| Sl. No. | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|---------|-------------|---|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CIMS 1 | Principles and Practices of Insurance | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CIMS 2 | Insurance Underwriting | Non-Credit | 60 | 8 | 52 | - | - |
| 3 | CIMS 3 | Sales and Channel Management | Non-Credit | 60 | 8 | 52 | - | - |
| 4 | CIMS 4 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 19 | - |
| 5 | CIMS 5 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |

Study Modules & Books Information

| Sr. No | Course Code | Subject Name | Modules to be used |
|--------|-------------|---|---|
| 1 | CIMS 1 | Principles and Practices of Insurance | BI07: Fundamentals and Theories of Insurance BI 08 Application and Practice of Insurance |
| 2 | CIMS 2 | Insurance Underwriting | BI09: Management and Marketing of Insurance |
| 3 | CIMS 3 | Sales and Channel Management | BI09: Management and Marketing of Insurance |
| 4 | CIMS 4 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene |
| 5 | CIMS 5 | Communication and Personality Development | S68 : Effective Communication And Personality Development S61: Communicative English |

**CERTIFICATE IN
COMPUTERIZED
FINANCIAL ACCOUNTING
(CCFA)**

कम्प्यूटरकृत फाइनेन्शियल एकाउंटिंग में सर्टिफिकेट (CCFA)

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|-------|---|------------|-----|----|----|----|---|----|----|---|
| | | | | | | | | | | <ul style="list-style-type: none"> Calculations using various formulas function in Excel. |
| CCFA3 | Safety Practices in the Work Environment कार्य स्थल पर सुरक्षा प्रबंध | Non-Credit | 100 | 50 | 20 | 20 | 8 | 30 | 12 | <ul style="list-style-type: none"> Familiarity with electrical safety, fire safety, first aid, food safety, primary health and basic hygiene |
| CCFA4 | Introduction to Financial Accounting & Tally with GST फाइनेंशियल एकाउंटिंग एवं टैली से परिचय | Non-Credit | 100 | 50 | 20 | 20 | 8 | 30 | 12 | <ul style="list-style-type: none"> Understand the basic concepts of accounting and Inventory Tally configuration. Working with accounts books, purchase and journal registers. Understand cheque printing, printing options, different printing formats, multi-account printing Understand the concept of GST, Calculation of GST on different transactions. Generation of sales with IGST, CGST and SGST. Preparation of GST returns |
| CCFA5 | Communication and Personality Development कम्यूनिकेशन एवं पर्सनालिटी डेवलपमेंट | Non-Credit | 100 | 70 | 28 | - | - | 30 | 12 | <ul style="list-style-type: none"> Basic communication skills Personality grooming |

Note : For a PASS - A Student would require to secure 40% for both Theory and Practical.

| Grand Total | Pass |
|-------------|------|
| 500 | 200 |

Detailed Syllabus

CCFA 1: Fundamentals of Computers & Information Technology

Brief history of computer, Definition of computer, characteristics of computer, applications of computer, computer v/s calculator, computer Vs human being, Types of computers Generations of computers, Basic components of a computer system - Control unit, ALU, Input/Output their functions and characteristics. instruction cycle of computer.

Personal Computer (PCs) – evolution of PCs, configurations of PCs- PC/XT, AT, 486, Pentium computers and Newer, PCs, Motherboard and its various sections, use of Expansion slots and various types of extension cards, Introduction and main capabilities & characteristics of new microprocessors--Dual core, Core 2 duo and quad core processors, Memory –primary and secondary types of memory RAM, ROM, EPROM, PROM, Cache Memory, SDRAM, DDR, DDR2 etc.

Input/Output& Storage Units:- Introduction, types, functions and working principles of various I/O devices like - Keyboard, Mouse, Trackball, Joystick, Digitizing tablet, Scanners, Digital Camera, MICR, OCR, OMR, Bar-code Reader, Voice Recognition, Light pen, Touch Screen, Monitors - characteristics and types of monitor -Digital, Analog, Size, Resolution, Refresh Rate, Interlaced / Non Interlaced, Dot Pitch, Video Standard - VGA, SVGA, XGA etc, Printers and its types – Daisy wheel, Dot Matrix, Inkjet, Laser, Line Printer, Plotter, Multi Functions Devices (MFD), Sound Card and Speakers, Storage fundamentals - Primary Vs Secondary Data Storage and Retrieval methods - Sequential, Index Sequential and Direct Access, SIMM, Various Storage Devices - Magnetic Tape, Magnetic Disks, Cartridge Tape, Hard Disk Drives, Floppy Disks (Winchester Disk), Optical Disks, CD, VCD, CD-R, CD-RW, Zip Drive, flash drives Video Disk , Blue Ray Disc, SD/MMC Memory cards, Physical structure of floppy & hard disk, drive naming conventions in PC. DVD, DVD-RW.

Software and its Need, Types of Software - System software, Application software, Utility Software, System Software - Operating System, Programming languages, Assemblers, Compilers and Interpreter, Introduction to various operating system for PCs—Windows, Linux etc.

File System basics – File Allocation Table (FAT & FAT 32), NTFS and ext3 file systems, files & directory structure and its naming rules, booting process details of Windows

Use of communication and IT , Communication Process, Communication types- Simplex, Half Duplex, Full Duplex, Communication Protocols, Communication Channels - Twisted, Coaxial, Fiber Optic, Serial and Parallel Communication, Modem - Working and characteristics, Types of network Connections - Dialup, Leased Lines, ISDN, DSL, RF, Broad band ,Types of Network - LAN, WAN, MAN ,Internet, VPN etc., Topologies of LAN - Ring, Bus, Star, Mesh and Tree topologies, Components of LAN -Media, NIC, NOS, Bridges, HUB, Routers, Repeater and Gateways. Internet & its working. Various services of Internet.

Computer Applications in Business-Need and Scope, Computer Applications in daily life, Sales, Marketing, advertising, GIS, Multimedia, Computer Applications in Classes, Virtual Classrooms, Computer applications in Offices, Information System for Accounting-Cost and Budgetary Control, Marketing and Manufacturing, Computer Applications in Materials Management, Insurance and Stock-broking, Production planning and Control, Purchasing, Banking, Credit and Collection, Warehousing. Use of computers in common public services and e-governance. Various e-governance initiatives in India.

CCFA 2 : Operating System (Windows) &MS-Office (Word, Excel, PowerPoint)

Operating System

Windows - Introduction to Windows, its various versions and features. Hardware requirements for various versions of Windows. Working with Windows (XP or Windows 7) Windows concepts, Windows Structure, Desktop, Taskbar, Start Menu, Working with files and folders, create, copy,

delete, renaming and moving files and folders, working with recycle bin-restoring deleted files, emptying the recycle bin, searching files and folders. My computer, formatting floppy disks, Using CDROM Disk and Dives.

Using Windows Accessories programs- Calculator, Notepad, Paint, WordPad, Character map, Paint, Command line.

Using Media Player, Sound Recorder, Volume Control. Taking Printout from programs, Printer Properties, Add fonts to Windows (Specially adding Hindi Fonts and using them). Setting up Regional and Language settings in Windows.

Advanced features of Windows -Managing Hardware & Software – Add or remove Hardware devices to/from computer, Add/remove programs, Using Scanner, Web camera, sharing of printers.

System Tools - Backup, Clipboard Viewer, Disk Defragmenter, Drive Space, Scandisk, System Information windows update.

Communication – Setting up Dial up Networking with Windows, Internet connection with Windows, Direct Cable Connection, Setting up TCP/IP properties, Hyper Terminal, Phone Dial ,Browsing the Web with internet explorer, communication through Outlook Express, Multiple Users Features of Windows. Creating and deleting user, changing user password etc. Accessibility Features of Windows.-Sharing Information between Programs, sharing folders and drives browsing the entire network, mapping windows shared drives, Using shared printers - Understanding OLE - Embed/Link Using Cut and Paste and Embed/Link Using Insert Object - Manage Embedded/Linked Object.

MS Office

MS Word Basics: Introduction to MS Office; its components, Introduction to MSWord; Features & area of use. Working with MS Word.; Menus & Commands; Toolbars & Buttons; Shortcut Menus, Wizards & Templates; Creating a New Document; Saving document, Saving as different format, Different Page Views and layouts; Applying various Text Enhancements; Working with – Styles, Text Attributes; Paragraph and Page Formatting- Using page border and watermark, Text Editing using various features ; Bullets, Numbering, Auto formatting, word count, various page view options, Printing & various print options.

Advanced Features of MS-Word: Spell Check, Thesaurus, Find & Replace; Headers & Footers ; Inserting – Page Numbers, Pictures, Files, Auto texts, Symbols etc.; Working with section breaks and page breaks, Working with Columns, Tabs & Indents; Creation & Working with Tables including conversion to and from text; Margins & Space management in Document; Adding References – footnotes, endnotes, and Table of contents, Insert drawing, Mail Merge, Envelops & Mailing Labels, protect and secure documents in MS Word, Working in different languages in MS Word. Using Unicode in MS Word, Insert WordArt and other objects like shapes, clipart, charts and SamrtArts, symbol in Document. Using Macros in Word- Record, edit and run macros.

MS Excel: Introduction and area of use; Working with MS Excel.; concepts of Workbook & Worksheets; Using Wizards; Various Data Types; Using different features with Data, Cell and Texts; Inserting, Removing & Resizing of Columns & Rows; Working with Data & Ranges; Different Views of Worksheets; Zooming, Column Freezing, Labels, Hiding, Splitting etc.; Using different features with Data and Text; Use of Formulas, Calculations using various type of functions-Logical, string, date & time, maths and other types; Cell Formatting including Borders & Shading; conditional formatting, sorting data items, Working with Different Chart Types; Printing of Workbook & Worksheets with various options. Import and export excel sheets to/from various format, add headers and footers, using macros in excel sheet- Record, edit and run macros.

MS PowerPoint: Introduction & area of use; Working with MS PowerPoint; Creating a New Presentation; Working with Presentation; Using Wizards; Slides & its different views; Inserting, Deleting and Copying of Slides; Working with Notes, Handouts, Columns & Lists; Adding Graphics, Sounds and Movies to a Slide; Working with PowerPoint Objects, Insert WordArt and other objects like shapes, clipart, charts and SamrtArts, symbol in PowerPoint, Designing & Presentation of a Slide Show; Master slide, Adding custom animation and effects in your presentation, Add time to your slide, Slide Sorting, Printing Presentations, Notes, Handouts with print options, Package your presentation for CD.

CCFA 3 : Safety Practices in the Work Environment

Safety Signs & Colour at Work: Safety Signs- Cause for accidents, Safe attitudes; Safety Signs & Colour- Sign categories, Sign types.

First Aid & Artificial Respiration: First Aid - Introduction, first aid and Its aim, Recovery position, Cardiopulmonary resuscitation (CPR), Wound, Shock, Convulsion, Extensive burns, Minor burns and scalds, Chemical burns, Electric shock, Fracture, First-aid box; Artificial Respiration - Respiration, Artificial respiration, Mouth to nose method of artificial respiration, Artificial respiration in case of cardiac arrest, Important points to note after giving artificial respiration to victims.

Safe Lifting and Carrying Techniques: Causes of injury, Types of injury and methods to prevent them, Points that make an objects/load difficult to carry, Preparation before lifting or shifting heavy loads, Correct body posture before beginning the lift in kinetic method of lifting, Manual lifting techniques using kinetic method, Shifting of working tables, Shifting of electronic equipments/instruments, Basic steps of safe lifting and handling.

Fire and Fire Extinguishers: Fire, Fuel, Heat, Oxygen, Controlled and uncontrolled fire, Controlling and extinguishing fire, Fire extinguishers, Types of fire extinguisher - water-filled extinguishers, foam, extinguishers, dry powder extinguishers, carbon dioxide type extinguishers, halon extinguishers, General procedure to be adopted in the event of a fire.

Safe Working Measure : Electric shock, action and treatments; Hazard identification, risk assessment and risk control; Workstation layout and ergonomic guidelines.

Managing Health and Safety at Work: Introduction, General office safety, Types of office accidents, Office hazard control, Office environment, Hazards from electrical equipments, Office safety procedures, Emergency action plan.

Personal Hygiene : Introduction, How to maintain good hygiene, How to ensure food safety, Grooming, What are the consequences of not maintaining good hygiene?

Public and Home Safety: Introduction, Safety at home, Activities that have a potential for accidents, Things that are normally used at home and have a potential for accidents, Public safety, Prevention.

Common Food Borne Diseases and Infections: Introduction, The Farm – beginning of the food chain, Food processing-preventing food-borne illness and improving quality, Transport and storage–safeguarding food, Food safety and retailing, Food safety in the home, Food borne diseases.

CCFA 4: Introduction to Financial Accounting& Tally with GST

Basic Concepts of Accounting, Financial Statements, Financial Statement Analysis, Cost Centre, Basic concepts of Inventory Tally Configuration & INI setup, Data Directory & Folders configuration, Single & Multiple User, Tally Screen Components, Mouse / Keyboard Conventions & Key, Combinations, switching between screen areas, Quitting Tally. Maintaining Company Data, Basic Company Details, Create/ Alter/ Select/ Load/ Close a Company, Chart of Accounts, Company Features, Configuration.

Create, Alter & Display Groups and Ledgers, All accounting voucher types and transactions, Create and Alter new Voucher type, Item and Account Invoice transactions, Excise Invoice, Export Invoice, Transactions using Bill-wise details Create, Alter & Display Cost Centre and Cost Categories, Cost centre& Cost Category allocation in voucher entry, Creating Cost centre Class, Invoice entry in a Class situation, Create, Alter & Delete Foreign Currencies, Voucher entry using foreign currency, Bank Reconciliation, Interest calculations using simple & advance parameters, Interest calculations on outstanding balances & on invoices, Use of voucher class, adjustment of interest, Creation of voucher class, Invoice entry in a class situation.

Create, Alter & Delete Budgets for groups, ledgers & cost centres, defining credit limit & credit period, Display Budgets & variances, Create, Alter & Delete a scenario. Enabling Job Costing in Tally, Master creation & configuration for Job costing, Creation of Voucher type & Voucher class

for Stock Transactions, Creation of Transfer journal for transfer of stock between godowns, Consumption journal Transactions, payment.

Voucher, Godown summary Report, Job Work Analysis, Material consumption summary. Reports like balance sheet, Profit & Loss account, Ratio analysis, Trial Balance. Accounts books like cash/bank book, all ledgers, Group summary & vouchers, Sales, purchase & journal registers, Cost centre & category summary, Cost centre breakup, ledger & group breakup, outstanding receivables & payables, interest receivable & payable, Statistics, Cash & Fund flow, Day book, List of Accounts, Reversing journals, optional vouchers, post-dated vouchers.

Create, Alter & Display Stock Groups and Stock Items, Stock item behaviour using costing and market valuation method, other behaviour like treating all sales as new manufacture, treating all purchases as consumed, treating all rejections inward as scrap, ignoring negative balances, Treating difference due to physical counting, Create, Alter & Display Stock categories, Create, Alter, Display simple & compound units of measures, Stock items using alternate units, Defining standard cost & selling price, Defining Rate of duty, Defining MRP, Create, Alter & Display Godowns, Allocation of items to the Godowns, All inventory voucher types and transactions, Inventory details in accounting vouchers, Defining re-order level, Transactions using tracking numbers, Use of batch-wise details in voucher, Additional cost details in vouchers, Creating Bill of material, Cost estimation, Creating Price list & defining Price levels, invoice using Price list, Zero valued entries, Transactions in case of Different actual & billed quantities. Reports like Stock summary, Inventory books like Stock item, Group summary, Stock transfers, Physical stock register, Movement analysis, Stock group & item analysis, stock category analysis, Ageing analysis, Sales order & Purchase order book, Statement of inventory related to Godowns, categories, stock query, Reorder status, Purchase & Sales order summary, Purchase & Sales bill pending, Exception reports like negative stock & ledger, overdue receivables & payables, memorandum vouchers, optional vouchers, post-dated vouchers, reversing journals.

Cheque Printing, Common printing options, Different printing formats, Multi-Account printing, Dynamic- Report specific options. Creating Group company, Use of Tally vault, Using Security control & defining different security levels, Use of Tally Audit. Back-up & Restore, splitting company data, Export & import of Data, ODBC compliance, use of E-mail, Internet publishing, Upload, web browser & online help, Re-write data.

Identifying GST Taxable Event, Basic Accounting principles, Accounting concepts and techniques for recording transactions, Financial concepts such as calculation of interest, How different taxes will subsume under GST, Invoice and particulars there of, Accounting processes and procedures to record the details of invoice, The difference between invoice and other supported documents (like purchase order, delivery challan, etc.), IT skills and operating procedures of computers and other electronic devices, Use of computers and having working knowledge of MS Excel, MS Word, etc, Procedure for digitally updating customer's details, Applicability of GST, Concept of GST, Applicability of SGST, CGST and IGST, Concept of supply, Differentiate between taxable and non-taxable supply, Incidence of Taxation, Definition of the taxable event with respect to supply of goods, Identification of the place of supply so as to decide the applicability of the tax, Definition of what is meant by location of supplier of goods.

Maintaining GST Records and Filing GST Returns, Registration under GST, Registration process for single or separate business, Details to be furnished during the registration, Difference between taxable person versus registered person, Benefits of registration, Independent registration of assessee under GST, Calculation of Tax Liability, Instances for eligibility of Input Credit, Identification of set-offs under GST wherever applicable, Detailed identification of carry over credit, capital goods credit, embedded credits etc., Differentiate between consideration and valuation, Maintenance of Books and Records and Filing of Returns, Maintenance of different types of ledgers, Preparation of different types of periodic returns to be filed, Filing returns online, Payment Under GST, Listing different types of payment, due date, modes of payment with rules and collection of tax, penalties etc., Difference between TDS and TCS, Calculation of amount of tax payable, Making the online payment

CCFA 5 : Communication and Personality Development

- **Basic Grammar for Effective Communication : Parts of Speech** – Revision (sentence, phrase, clause, parts of speech), Noun, Pronoun, Adjective, Article, Verb, Active & Passive Voice, Infinitive, Gerund, Preposition, Conjunctions, Interjection; **Analysis, Transformation, Synthesis and Direct & Indirect Speech** – The phrase, the clause, the sentence, Analysis of compound and complex sentences, Transformation of sentences, Synthesis of sentences, Direct and indirect speech; Composition and Comprehension – Picture composition, How to write short a short story, Letter writing; **Situational communication**
- **Personality Development** : Communication skills, Body language, Positive attitude, Etiquette and manners, SWOT analysis, Decision making, Goal setting, Positive thinking, Self confidence, Motivation, Time management, Anger management, Stress management, Leadership, Team building,

Counseling and Study Structure

| Sl. No . | Course Code | Title of the Course | Credit | Total Hours of Study | Counseling and Study Structure (hours) | | | |
|----------|-------------|--|------------|----------------------|--|------------|-----------|-------------|
| | | | | | Face to Face Counseling | Self study | Practical | Assignments |
| 1 | CCFA 1 | Fundamental of Computer & IT | Non-Credit | 60 | 8 | 52 | - | - |
| 2 | CCFA 2 | Operating System(Window s) &MS-Office (MS Word, Excel, PowerPoint) | Non-Credit | 90 | 12 | 51 | 27 | - |
| 3 | CCFA 3 | Safety Practices in the Work Environment | Non-Credit | 30 | 4 | 17 | 9 | - |
| 4 | CCFA 4 | Introduction to Financial Accounting & Tally With GST | Non-Credit | 90 | 12 | 51 | 27 | - |
| 5 | CCFA 5 | Communication and Personality Development | Non-Credit | 30 | 4 | 26 | - | - |

Study Modules & Books Information

| Sr. No. | Course Code | Subject Name | Modules to be used |
|---------|-------------|--|--|
| 1 | CCFA 1 | Fundamental of Computer & IT | S 01 : Fundamentals of Computers and Information Technology |
| 2 | CCFA 2 | Operating System(Windows)&MS-Office (MS Word, Excel, PowerPoint) | i) S 18 : Windows ii) S 19 : Word iii) S 20 : Excel iv) S 25 : Power Point |
| 3 | CCFA 3 | Safety Practices in the Work Environment | S69 : Safety Practices, Primary Health and Personal Hygiene, AISECT |
| 4 | CCFA 4 | Introduction to Financial Accounting & Tally With GST | S 51 : Introduction to Financial Accounting GST: Handbook on Goods and Services Taxes |
| 5 | CCFA 5 | Communication and Personality Development | S68 : Effective Communication and Personality Development |