

Hemchandracharya North Gujarat University

**Community College**

Programme

On

**Advanced Diploma in Financial Services**

(Enforced from June, 2014)

Offered

@

S. K. College of Business management (BBA Department),  
Hemchandracharya North Gujarat University Campus,  
Opposite Collector office, Patan – 384265

# PREFACE

The University Grants Commission (UGC) has launched two new Schemes in its 12<sup>th</sup> Plan. The 12th Five Year Plan Document of the Planning Commission has laid a special emphasis on expansion of skill-based programmes in higher education. It recommends setting up of Community Colleges (CC) to serve multiple needs, including (i) career oriented education and skills to students interested in directly entering the workforce; (ii) contracted training and education programmes for local employers; (iii) high-touch remedial education for secondary school graduates not ready to enroll in traditional colleges, giving them a path to transfer to three or four year institutions; and (iv) general interest courses to the community for personal development and interest. The Plan Document also states that Community Colleges will be located to afford easy access to under privileged students and such colleges could either be established as affiliated colleges of universities or as entirely autonomous institutions.

## **ABOUT FINANCIAL SERVICES**

Advance diploma in Financial Services programme is a flexible program that allows students to choose study of financial services with multiple entries and exit level. Students will learn basic of financial services of various kinds including Life Insurance, General Insurance, Broking Services, Mutual Fund Services, banking Services etc.

The course is designed in such a way that student will learn the theoretical as well as practical knowledge on financial services. This program will enable the student to be entrepreneur in financial services field. Apart from this, the students will get priority in placement in financial services Industry compare to traditional education graduates.

## MODULE – I

### Certificate Course – Financial Services (Duration 3 Months)

Sr. No	Course Title	Credit	Hours	Internal Examination	External Examination		Total
					Theory	Practical	
1	Financial Services – I	03	45	30	70		100
2	Accountancy – I	03	45	30	70		100
3	Basics of Economics	03	45	30	70		100
4	Computer Fundamentals	03	45	30	35	35	100
5	Basic English	03	45	30	70		100

### Advanced Certificate Course – Financial Services (Duration – 6 months)

#### Module – I + Module - II

#### Module – II (03 Months)

Sr. No	Course Title	Credit	Hours	Internal Examination	External Examination		Total
					Theory	Practical	
1	Financial Services – II	03	45	30	70		100
2	Accountancy – II	03	45	30	70		100
3	Basic Mathematics	03	45	30	70		100
4	Computer Fundamentals - II	03	45	30	35	35	100
5	Objective English	03	45	30	70		100

**HEMCHANDRACHARYA NORTH GUJARAT UNIVERSITY**  
**SYLLABUS FOR Community College (Financial Services)**  
**(Enforced from June - 2014)**

**CC-FS R1: Eligibility Criteria (EC) for Admission**

1. The eligibility condition to the program will be 10+2 or equivalent.
2. If the candidate has attained the specific level 4 of NOS of Fashion Industry sector (by decision of equivalence committee of the college) can get admitted in B. Voc. for the programme
3. There is no age bar for admission to Community College
4. The student can take exit from this course at any point of time and get re-entry in this programme.

Such students will get priority in admission than to a fresher student. (multi entry & multi exit scheme)

**CC-FS R2: Admission Procedure**

1. For admission to the programmes offered, preference should be given to the learners living in the local community. Reservation to SC,ST, OBC and PWD categories will be available as per the extant national / State policy.
2. Admission may be done on a rolling basis depending on the duration of the programmes to facilitate a steady stream of learners joining the college and moving out as trained work force to the job market, round the year and not just once in a year.
3. The applicants seeking re-entry into the college should get preference in admission over the new applicants.
4. Candidates are selected on the basis of Merit.

**CC-FS R3 : Fees and Scholarship**

1. Student fee should be decided as per the prevalent practice for fee fixation for aided courses.
2. Attempt should be made to recover part of the operating expenditure from the student fees.
3. In order to motivate students to join courses under the scheme, an amount of Rs. 1,000/- per month should be provided to the students under this scheme. This should be paid based on satisfactory attendance.

## **CC-FS R4 : Registration / Enrollment :**

1. Every student admitted to the college for the programme must get enrolled to university within a month from the date of admission.

## **CC-FS R5 : Semester Examinations**

1. Candidates desirous of appearing at any semester examination shall have to submit applications in the prescribed form, through the designated authority on or before the prescribed date.
2. No candidate will be admitted to any Semester examination unless the Designated Authority i.e. the Head of the Department or Principal of the College certifies that :
  - (i) The candidate attended the course of study to the satisfaction of the designated authority.
  - (ii) The candidate maintained a good conduct and character during the studies.
  - (iii) The candidate maintained minimum 80% attendance in each semester.

## **CC-FS R6 : Evaluation**

1. Appropriate mechanism for assessment of the learners' progress towards acquisition of knowledge and skill should be developed by the College. Partner industries should also be given a clear and well defined role in the assessment of the learners.
2. Practical or hands on skills should be given comparatively more weightage in the overall assessment plan.
3. The CC should adopt and integrate the guidelines and recommendations of the respective Sector Skill Councils (SSCs) for the assessment and evaluation of the vocational component, wherever required. They should also involve the SSCs in the assessment process, wherever required. It applies to colleges, both Autonomous and non-autonomous and university to maintain Occupational Standards and the fitness for the job.
4. Theory of each CORE paper will be evaluated for a maximum of 100 marks out of which, 30 marks shall be for Continuous evaluation (Exams) and 70 marks for the end semester examination shall be of 2 hours duration.
6. Each Elective paper is evaluated for a maximum of 70 marks which will be evaluated internally by continuous evaluation.

## CC-FS R7 : Rules for grading & Semester Passing Scheme

As per UGC Guidelines and Hemchandracharya North Gujarat University Rules

### CC-FS R 8: Award of degree

1. Award of Certificate, Advanced certificate, Diploma or Advanced Diploma, as the case may be, would depend on acquisition of requisite credits as prescribed by the certification body and not on the calendar time spent in pursuing the course.
2. The certificate shall mention the credits earned course duration (in hours), and the curriculum covered. If the course is aligned with NVEQF / NSQF , the corresponding NVEQF / NSQF Level should also be mentioned on the certificate.
3. Award of degree will be as follows.

NVEQF Level	Skill Component Credits	General Education Credits	Normal Calendar Duration (Post meeting the entry criterion)	Awards
6	72	48	Four Semester	Advanced Diploma
5	36	24	Two Semester	Diploma
	18	12	One Semester	Advanced Certificate
	9	6	Three Months	Certificate

Module – I

Detailed Syllabus

For

Certificate Course  
(03 Month)

**Community College**  
(Advanced Diploma in Financial Services)

## SUBJECT : FINANCIAL SERVICES – I [ CC FS

Unit	Topic Covered	Weight age
I	<b>INTRODUCTION TO FINANCIAL SERVICES</b> Meaning of services, Difference between goods and services, Characteristics of services, its Scope and objectives of Financial Services	25 %
II	<b>BASICS OF INSURANCE SERVICES -1</b> Life Insurance Services, Its scope, buying of service, documents required to buy insurance General Insurance Services particularly Medical Insurance Health Insurance Personal Accidental Insurance Vehicle Insurance	25 %
III	<b>BASICS OF SERVICES</b> Mutual fund Services Broking Services Banking Services	25 %
IV	<b>BASIC INFORMATION ABOUT SERVICE PROVIDERS</b> Basic information about market leaders in various types of services in India.	25%

### References

- ✓ M. Y. Khan, Tata McGraw-Hill Education, 2004 - FINANCIAL INFORMATION - SERVICES
- ✓ Banking Awareness (Old Edition) by Arihant Experts
- ✓ Principles and Practices of Banking by IIBF (Indian Institute of Banking and Finance) (January 2008)
- ✓ FINANCIAL SERVICES by S Gurusamy



## SUBJECT : Accountancy – I [ CC FS -

Unit	Topic Covered	Weight age
I	<b>CONCEPTUAL FRAMEWORK</b> Meaning and objectives of accounting- Business transactions, classifications of accounts, Rules for Debit & Credit difference between capital and revenue expenditure. Basic accounting terms: assets, liabilities, capital, expenses, debtors, creditors, goods, cost, gain, stock, purchase, sale, loss, profit, voucher, discount, transaction, drawings, depreciation, reserve & provisions.	25 %
II	<b>ACCOUNTING CYCLE</b> Introduction of journal, various and ledger - Examples related to recording the transaction into journal, posting into ledger, balancing.	25 %
III	<b>RECTIFICATION OF ERRORS</b> Meaning and definition of errors, Types of errors, identification of error, Rectifying the errors. Examples include the rectification of errors	25 %
IV	<b>DEPRECIATION</b> Accounting concepts of depreciation – various methods of depreciation and its usefulness. Examples on fixed installment Method, Diminishing Balance Method	25%

### Reference Books:

- ✓ Introduction to Accountancy-by Dr. S.N. Maheshwari, Dr. S. K. Maheshwari, Sharad K.Maheshwari (Vikas Publishing House, New Delhi)
- ✓ Financial Accounting. By Narayan Swamy (Prentice Hall India., New Delhi)
- ✓ Financial Accounting. By Ashish Bhattacharya ( Prentice Hail India. New Delhi)
- ✓ Financial Accounting-by P.c. Tulsian (Tata McGraw Hill Publishing Co., New Delhi)

## SUBJECT : Basics of Economics [ CC FS -

Unit	Topic Covered	Weight age
I	<b>BASIC CONCEPTS OF ECONOMICS</b> Meaning and definition of Economics Utility, Wealth, Production, Capital ,Central Problems of an Economy, Production Possibility Curve ( or Transformation Curve)	25 %
II	<b>LAW OF DEMAND</b> Concept of Demand – definition of demand, Types of demand - Theory of Demand meaning, determinants of demand, law of demand,	25 %
III	<b>LAW OF SUPPLY</b> Meaning and concept of supply , determinants, law of supply	25 %
IV	<b>CONCEPTS OF ELASTICITY</b> Meaning of Elasticity – Types of Elasticity- elasticity of demand- price, income and cross elasticity	25%

### Reference Books:

- ✓ Micro economics-by S. K. Agarwal Excel Books, New Delhi
- ✓ Principles of economics by P,M.Bhutani-Taxman's
- ✓ Micro-economics by D.M.Mithani –(Himalaya publishing company)
- ✓ Dwivedi D. N., Micro Economic Theory (Vikas Publishing House).
- ✓ Sundaram K. P. M., Elements of Economic Theory ( Sultanchand &Company, New Delhi) .

## SUBJECT : Computer Fundamentals - I [ CC FS -

Unit	Topic Covered	Weight age
I	<b>BASICS OF COMPUTER</b> Computer system components, Input devices, Output devices, storage devices, computer storage elements, types of computer, Applications of computers, advantages of using computer.	25 %
II	<b>OPERATING SYSTEMS</b> Operating System: Introduction to operating system, Types of User Interfaces, Functions of Operating Systems Types of Operating systems, Booting Process, Introduction to Windows, features of Windows, various versions, Components Of Windows	25 %
III	<b>MS WORD APPLICATION</b> MS Word: Creating, navigating and editing Word documents, Formatting text of a document, Formatting , viewing and printing a document, Inserting and removing page breaks, Insert Header and footers, Viewing a document, Page set up of a document, Printing a document, Working with tables and graphics, Working with objects, Mail merge and labels, Spelling and grammar tools, Autocorrect, Auto text, Auto format, Inserting endnotes and footnotes, Working with columns, Inserting comments, Creating index and tables from the content of document, Counting words, Macros, Saving document with passwords.	25 %
IV	<b>MS POWER POINT APPLICATION</b> Creating , browsing & saving Presentation, Editing & formatting slides, Linking multiple slides using hyperlinks and advance buttons, Using slide layouts, Adding notes to the slides, Editing and formatting slides, Working with slide masters, Inserting objects on the slide, Animating objects, Slide transitions, Choosing preset animations, Triggering animations, Applying sound effects to animation effects, Playing videos, Slide show, Custom Show	25%

Theory Examination : 35 Marks

Practical Examination : 35 Marks

### **Reference Books:**

- ✓ PC Software, R. K. Taxali, Tata MacGraw Hill Publishing Company.
- ✓ Working with Personal Computer Software (2nd Ed.) – R.P.Soni, Harshal Arolkar, Sonal Jain , Wiley –India Publications.
- ✓ O level- Module-I, II & III, Satish Jain, Sashank Jain, Sashi Singh & Dr. Madhulika Jain, BPB Publication.
- ✓ Jain, V.K.; Computers and Beginners.

## SUBJECT : Basic English [ CC FS -

Unit	Topic Covered	Weight age
I	<b>BASICS ENGLISH GRAMMER</b> Topics of Grammar : (1) Primary auxiliaries do, have, be (2) Nouns : kinds of noun; number, gender (4) Articles (2) Sentences –types of sentences (5) Subject-verb concord (6) parts of Speech	25 %
II	<b>TENSES STRUCTURES AND USAGE</b> Present Tense with Sub tenses Past Tense with Sub tenses Future Tense with Sub tenses	25 %
III	<b>LETTER WRITING</b> Importance of letter and its different parts, Kinds of letters, Letter of Thanks, letter of permission, Letter of Complaint, Letter of Invitation, Letter of visit etc.	25 %
IV	<b>BIO- DATA , REUSME, CURRICULUM VITAE</b> Different formats of Bio-data, resume and CV, writing of Resume	25%

### Reference Books:

- ✓ Jubilee English Reader, Jay Publishers
- ✓ Easy English Prose, Jay Publishers
- ✓ English Grammar and Text by Navneet Publication
- ✓ Vibrant English, orient black swan

# Module – II

## Detailed Syllabus

For

Advanced Certificate Course (06 Month)

(Module I + Module II)

**Community College**

(Advanced Diploma in Financial Services)

Module – II (03 Months)

Sr. No	Course Title	Credit	Hours	Internal Examination	External Examination		Total
					Theory	Practical	
1	Financial Services – II	03	45	30	70		100
2	Accountancy – II	03	45	30	70		100
3	Basic Mathematics	03	45	30	70		100
4	Computer Fundamentals - II	03	45	30	35	35	100
5	Objective English	03	45	30	70		100

## SUBJECT : Financial Services – II [ CC FS

Unit	Topic Covered	Weight age
I	<b>REGULATORY AUTHORITY</b> Regulatory framework of Financial Services, Level of regulation in Financial Services, Regulation on Banking & Financial Services, Regulations on Insurance Services, Regulation on Investment Services, Merchant banking & other services.	25 %
II	<b>RISK IN FINANCIAL SERVICES</b> Meaning and types of Risk, risk involved in different types of services offered. Management of risk involved in financial services.	25 %
III	<b>INTRODUCTION TO STOCK MARKET</b> Meaning of Stock Exchange, features of stock exchange, functions of stock exchange, stock exchanges in India,	25 %
IV	<b>NATIONAL STOCK EXCHANGE</b> Features of NSEI, purpose on NSEI, Trading Process on NSEI, main features of OTCEI, Nature of OTCEI and its trading Process.	25%

### References

- ✓ M. Y. Khan, Tata McGraw-Hill Education, 2004 - FINANCIAL INFORMATION - SERVICES
- ✓ Banking Awareness (Old Edition) by Arihant Experts
- ✓ Principles and Practices of Banking by IIBF (Indian Institute of Banking and Finance) (January 2008)
- ✓ FINANCIAL SERVICES by S Gurusamy

## SUBJECT : Accountancy – II [ CC FS –

Unit	Topic Covered	Weight age
I	<b>SUBSIDIARY BOOKS</b> Purchase book- Sales Book – Purchase Return Book, Sales return Book- Bills Receivables Book – Bills Payable Book –Triple Column Cash Book with discount, cash and bank column.	25 %
II	<b>PREPARATION OF FINAL ACCOUNTS</b> Trial Balance - Trading account, profit and loss account and balance sheet of sole proprietor.	25 %
III	<b>SHARES AND SHARE CAPITAL</b> Meaning of share and share capital; types of shares ; Types of share capital; Depository system- meaning, Merits and demerits ; Difference between reserve capital and capital reserve; Meaning of over subscription and under subscription; Calls in advance and calls in arrears; Issue of shares at par, premium and discount; Provisions in act for premium and discount; Forfeiture of shares; Example on Issues, Forfeiture and Re-issues of shares excluding Pro-rata allotment. (Entries in the journal and balance sheet effect).	25 %
IV	<b>ACCOUNTING &amp; INTERPRETATION OF FINANCIAL STATEMENTS</b> Ratio Analysis	25%

### Reference Books:

- ✓ Introduction to Accountancy-by Dr. S.N. Maheshwari, Dr. S. K. Maheshwari, Sharad K.Maheshwari (Vikas Publishing House, New Delhi)
- ✓ Financial Accounting. By Narayan Swamy (Prentice Hall India., New Delhi)
- ✓ Financial Accounting. By Ashish Bhattacharya ( Prentice Hail India. New Delhi)
- ✓ Financial Accounting-by P.c. Tulsian (Tata McGraw Hill Publishing Co., New Delhi)

SUBJECT : Basic Mathematics [ CC FS -

Unit	Topic Covered	Weight age
I	<b>ALGEBRA</b> Basic Operations & Factorization Set Theory Surds & Indices	25 %
II	<b>ARITHMATIC - I</b> H. C. F & L. C. M Percentage Average	25 %
III	<b>ARITHMATIC – II</b> Partnership Profit and Loss Ratio & Proportion	25 %
IV	<b>ARITHMATIC – III</b> Time & Work Time & Distance Simple & Compound Interest	25%

**Reference Books:**

- ✓ Mathematics for Entrance Examinations by R. S. Aggarwal, S. Chand Publication, new Delhi.
- ✓ Basic Mathematics by science series Rupa
- ✓ Mathematics for competitive Examinations by Sandip Jana & Sukhrndu Kar , Academic Publishers
- ✓ Quantitative Aptitude for Competitive Examinations by R. S. Aggarwal, S. Chand Publication, New Delhi.



## SUBJECT : Computer Fundamentals – II [ CC FS -

Unit	Topic Covered	Weight age
I	<b>MS EXCEL</b> Introduction To Excel, Concept of workbook, worksheet, workspace, Types of data, Formatting workbook, Sorting Data Advanced Excel, Data validation, Data filter (Auto & Advance), Charts, What if analysis, Protecting Worksheet.	25 %
II	<b>FUNCTIONS AND FORMULAS:</b> 1. <b>Mathematical:</b> Round, ceil floor, fact, subtotal, sum , sum if 2. <b>Logical :</b> AND, OR, NOT, if 3. <b>Statistical:</b> Min, max, average, count if 4. <b>Text:</b> Concatenate, Exact, find, left, right, lower, upper, trim 6. <b>Date and Time:</b> Date, day, days360, hours, minute, now, second time, today, year, date diff	25 %
III	<b>BASICS OF INTERNET</b> Internet usage, search engine, different types of networks, types of internet, Wi-Fi services- Connections, role of Internet Service Providers, TCP/IP, MODEM, Protocols, Different types of Cables , configuration of computer for speed, Uplink, down link, Internet speed and computer speed, Antivirus software's its functions and roles	25 %
IV	<b>BASICS OF HARDWARE OF COMPUTER</b> Various parts of computer, storage and capacity of RAM, ROM, HDD, DVD (RW), Processor, Data Storage Devices, Flash Drives, LCD and LED /TFT Monitors, key board Mouse - Optical – laser – Wireless devices, routers, Configuration of Computer System	25%

Theory Examination : 35 Marks

Practical Examination : 35 Marks

### Reference Books:

- ✓ PC Software, R. K. Taxali, Tata MacGraw Hill Publishing Company.
- ✓ Working with Personal Computer Software (2nd Ed.) – R.P.Soni, Harshal Arolkar, Sonal Jain , Wiley –India Publications.
- ✓ O level- Module-I, II & III, Satish Jain, Sashank Jain, Sashi Singh & Dr. Madhulika Jain, BPB Publication.
- ✓ Jain, V.K.; Computers and Beginners.

## SUBJECT : Objective English [ CC FS -

Unit	Topic Covered	Weight age
I	<b>OBJECTIVE COMPREHENSION</b> Question Answer by Reading the Paragraph	25 %
II	<b>APPLYING GRAMMAR</b> Spotting errors – variation pattern – I Spotting errors – variation Pattern - II	25 %
III	<b>SENTENCE SKILLS</b> Sentence Completion Sentence fillers	25 %
IV	<b>DESCRIPTIVE SKILL</b> Paragraph writing or Essay writing on current Economic affairs or Narration of an event Report Writing on Any event	25%

### References:

- ✓ Objective English for competitive Examinations by Hari Mohan Prasad and Uma Rani Sinha, TMH Publication.
- ✓ English for competitive Exams by MTG Editorial Board, MTG Learning Media Publisher.
- ✓ Common Errors in English, authored and published by Kiran Prakashan
- ✓ Quantitative Aptitude for Competitive Examinations(English) by R. S. Agrawal, S. Chand Publishing

HE MCHANDRACHARYA NORTH GUJARAT UNIVERSITY

PATAN - 384 265



NAAC Accreditation Grade - " B "

ISO 9001 - 2008 Certified

Community College Programme

Financial Service

Syllabus / Scheme

SEMESTER-----II

WITH SEMESTER /CBCS/GRADING PATTERN

W. E. F. : January-2015

Date : 27- 02- 2015

TOTEL PAGE -07

**HEMCHANDRACHARYA NORTH GUJARAT UNIVERSITY**  
**SYLLABUS FOR Community College (Financial Services)**  
**(Enforced from June - 2014)**

**CC-FS : Module Examinations**

1. Candidates desirous of appearing at any semester examination shall have to submit applications in the prescribed form, through the designated authority on or before the prescribed date.
2. No candidate will be admitted to any Semester examination unless the Designated Authority i.e. the Head of the Department or Principal of the College certifies that :
  - (i) The candidate attended the course of study to the satisfaction of the designated authority.
  - (ii) The candidate maintained a good conduct and character during the studies.
  - (iii) The candidate maintained minimum 80% attendance in each semester.

**CC-FS : Evaluation**

1. Appropriate mechanism for assessment of the learners' progress towards acquisition of knowledge and skill should be developed by the College. Partner industries should also be given a clear and well defined role in the assessment of the learners.
2. Practical or hands on skills should be given comparatively more weightage in the overall assessment plan.
3. The CC should adopt and integrate the guidelines and recommendations of the respective Sector Skill Councils (SSCs) for the assessment and evaluation of the vocational component, wherever required. They should also involve the SSCs in the assessment process, wherever required. It applies to colleges, both Autonomous and non-autonomous and university to maintain Occupational Standards and the fitness for the job.
4. Theory of each CORE paper will be evaluated for a maximum of 100 marks out of which, 30 marks shall be for Continuous evaluation (Exams) and 70 marks for the end semester examination shall be of 2 hours duration.
6. Each Elective paper is evaluated for a maximum of 70 marks which will be evaluated internally by continuous evaluation.

**CC-FS : Rules for grading & Semester Passing Scheme**

As per UGC Guidelines and Hemchandracharya North Gujarat University Rules

**CC-FS : Award of degree**

1. Award of Certificate, Advanced certificate, Diploma or Advanced Diploma, as the case may be, would depend on acquisition of requisite credits as prescribed by the certification body and not on the calendar time spent in pursuing the course.
2. The certificate shall mention the credits earned course duration (in hours), and the curriculum covered. If the course is aligned with NVEQF / NSQF, the corresponding NVEQF / NSQF

Level should also be mentioned on the certificate.

**Module-III (Six Months)**

Sr. No.	Subject	Credit	Hours	Internal	External		Total
					Theory	Practical	
1	Basics of Health Insurance	6	90	30	35	35	100
2	Basics of Motor Insurance	6	90	30	35	35	100
3	Basics of Fire Insurance	6	90	30	35	35	100
4	Misc Insurance Topics	6	90	30	35	35	100
5	Business Mathematics-I	4	60	30	70	---	100
6	Communication Skill-II	4	60	30	35	35	100
7	MS Access	4	60	30	35	35	100
8	Survey Based Project	4	60	---	---	100	100

## Module - III

### 1. Basics of Health Insurance

- Health systems of india
- Health as a risk
- Development of health insurance in india
- Health insurance Policy
- Health insurance underwriting
- Health insurance claims
- Issues in health insurance
- Other health insurance covers
- Alternative risk transfer of health risks
- Health insurance marketing

### 2. Basics of Motor Insurance

- History and principles of motor insurance
- Types of motor Vehicles
- Legal aspects
- Motor policies standard forms
- Motor tariff regulation
- Tariffs
- Motor insurance document
- Underwritings
- Claim
- De- tariff implication

### 3. Basics of Fire Insurance

- History and origin of fire insurance
- Principles of insurance (general)
- Tariff ragulations terms and conditions
- The standard fire special peril policy
- Add -on cover
- Rating, Loading/ discounts, under various policies theory and practice  
of rating
- Special policies and clauses

#### 4. Misc Insurance Topics

- Agriculture/crop/weather insurance
- Application of Life assurance
- Cargo Loss Prevention
- Commercial geography
- Consequential Loss (fire) insurance
- Engineering insurance
- Law and Economics of insurance
- Legal aspects of life assurance
- Liability insurance
- Life assurance finance
- Life assurance management
- Life assurance underwriting
- Marine clauses
- Marine insurance claims
- Marine underwriting
- Personal accidents, sickness & miscellaneous insurance
- Principles & practice of reinsurance
- Mathematical basis of life assurance
- Basics of broking

#### 5 Business Mathematics-I

##### SET THEORY

Sets, types of sets, subset, power set, null set, universal set, equality of two sets, complement of a set, union and intersection of sets, difference of two sets, Venn diagram law of algebra of sets, De Morgan Laws, Cartesian product of two sets and number of elements in a finite set.

##### FUNCTION :

Concepts of a function, domain, co-domain and range of a function, constant functions, real functions, different functions and their graphs - linear function, quadratic function, polynomial function, rational function, exponential function and logarithmic function, function in economic theory (demand, supply, consumption, revenue and cost function) equilibrium price.

##### DETERMINANT AND MATRIX

Meaning of matrix and types of matrices - Null matrix, square matrix. Identity matrix, symmetric matrix and skew symmetric matrix, transpose of a matrix, orthogonal matrix, addition, subtraction and multiplication of matrices, determinants and their basic properties



(without proof), singular and non singular matrices, inverse of a matrix, ad joint of a matrix, solution of simultaneous equations (for two and three variables only) using inverse of matrix.

### **LIMIT**

Limit as a function, limit of sum, product and quotient of two functions and their uses in evaluating limits, use of the standard forms (without proof)

## **6 Business Communication – I**

**Grammar :** Tense, Voice and Modals

**Vocabulary :** Phrasal Verbs, Synonyms, Antonyms, Idioms, Commercial Terms (Business jargons).

**Communication Theory :**

Process of Communication

Characteristics of Business Communication

Importance of Business Communication

**Business Communications :**

- a. Format and Layouts of business letters
- b. Letter writings for followings; Enquiries and Replies, Placing of orders, Execution of orders, denying of orders/ offers.

**Practical Examination:**

- Listening Comprehension
- Group discussion and individual speaking
- Listening
- Journal Writing (Review of at least one short story/Biography of business leaders and two Articles form the leading business news papers).

## **7 MS Access**

Access Basics

Design a Database

Build a Database

Work with Forms

Sort, Retrieve, Analyze Data

Work With Reports

Access with Other Applications

Manage an Access Database

## 8 Survey Based Project

**Guideline Objective:** To expose the Community College students to practical application of theoretical concepts, which they have learnt during the Community College course. Student should decide the topic for the project under the guidance of a teacher in the first month of the academic year of Community College Sem-II. They will have the following ways to complete the project:

- (a) Field work/Survey based/Primary data
- (b) Library work/Literature review/Secondary data
- (c) Placement with an Organization Student can carry out the project work after college hours, holidays/Diwali vacation .

The student should take regular guidance from the teacher while carrying out project work. The project should be ready before the internal examination of college.

