

Maharashtra State Board of Vocational Examination, Mumbai 400 051

1	Name of Course	Diploma Course in Banking & Insurance																																																																																																									
2	Course code	408411																																																																																																									
3	Max no. of Students	25 Students																																																																																																									
4	Duration	2 year																																																																																																									
5	Course Type	Full Time																																																																																																									
6	No. of Days per week	6 days																																																																																																									
7	No. of hours per day	7 Hrs																																																																																																									
8	Space require	Theory Class Room – 200 sqft Three Practical Lab – 500 sqft each																																																																																																									
9	Entry qualification	S.S.C. Pass																																																																																																									
10	Objective of syllabus	To understand the banking sector, new trends in investment, merchant banking, loan management etc.																																																																																																									
11	Employment opportunities	Working in banks, call centers, insurance companies, investment agents, broker's firms etc.																																																																																																									
12	Teachers Qualification	For Vocational subjects – M.Com. / M.B.A. For Non-Vocational subjects - Master Degree in concern subject.																																																																																																									
13	Teaching Scheme – <table><tr><th rowspan="2">Sr.</th><th rowspan="2">Subject</th><th rowspan="2">Subject Code</th><th colspan="2">Clock Hours / Week</th><th rowspan="2">Total</th></tr><tr><th>Theory</th><th>Practical</th></tr><tr><td>1</td><td>English (Communication Skill)</td><td>90000001</td><td>2 Hrs</td><td>1 Hrs</td><td>3 Hrs</td></tr><tr><td>2</td><td>Elective – I</td><td>--</td><td>2 Hrs</td><td>1 Hrs</td><td>3 Hrs</td></tr><tr><td>3</td><td>Elective – II</td><td>--</td><td>2 Hrs</td><td>1 Hrs</td><td>3 Hrs</td></tr><tr><td>4</td><td>Financial Accounting</td><td>40840001</td><td>3 Hrs</td><td>8 Hrs</td><td>11 Hrs</td></tr><tr><td>5</td><td>Insurance Management</td><td>40840010</td><td>3 Hrs</td><td>8 Hrs</td><td>11 Hrs</td></tr><tr><td>6</td><td>Banking</td><td>40840015</td><td>3 Hrs</td><td>8 Hrs</td><td>11 Hrs</td></tr><tr><td colspan="5">Total</td><td>42 Hrs</td></tr></table>											Sr.	Subject	Subject Code	Clock Hours / Week		Total	Theory	Practical	1	English (Communication Skill)	90000001	2 Hrs	1 Hrs	3 Hrs	2	Elective – I	--	2 Hrs	1 Hrs	3 Hrs	3	Elective – II	--	2 Hrs	1 Hrs	3 Hrs	4	Financial Accounting	40840001	3 Hrs	8 Hrs	11 Hrs	5	Insurance Management	40840010	3 Hrs	8 Hrs	11 Hrs	6	Banking	40840015	3 Hrs	8 Hrs	11 Hrs	Total					42 Hrs																																														
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14	Internship	Two Month Summer Internship from 1 st May to 30 th June is Compulsory.																																																																																																									
15	Examination Scheme – Final Examination will be based on syllabus of both years. <table><tr><th rowspan="2">Paper</th><th rowspan="2">Subject</th><th rowspan="2">Subject Code</th><th colspan="3">Theory</th><th colspan="3">Practical</th><th colspan="2">Total</th></tr><tr><th>Duration</th><th>Max</th><th>Min</th><th>Duration</th><th>Max</th><th>Min</th><th>Max</th><th>Min</th></tr><tr><td>1</td><td>English (Communication Skill)</td><td>90000001</td><td>3 Hrs</td><td>70</td><td>25</td><td>3 Hrs</td><td>30</td><td>15</td><td>100</td><td>40</td></tr><tr><td>2</td><td>Elective – I</td><td>--</td><td>3 Hrs</td><td>70</td><td>25</td><td>3 Hrs</td><td>30</td><td>15</td><td>100</td><td>40</td></tr><tr><td>3</td><td>Elective – II</td><td>--</td><td>3 Hrs</td><td>70</td><td>25</td><td>3 Hrs</td><td>30</td><td>15</td><td>100</td><td>40</td></tr><tr><td>4</td><td>Financial Accounting</td><td>40840001</td><td>3 Hrs</td><td>100</td><td>35</td><td>3 Hrs</td><td>100</td><td>50</td><td>200</td><td>85</td></tr><tr><td>5</td><td>Insurance Management</td><td>40840010</td><td>3 Hrs</td><td>100</td><td>35</td><td>3 Hrs</td><td>100</td><td>50</td><td>200</td><td>85</td></tr><tr><td>6</td><td>Banking</td><td>40840015</td><td>3 Hrs</td><td>100</td><td>35</td><td>3 Hrs</td><td>100</td><td>50</td><td>200</td><td>85</td></tr><tr><td colspan="9">Total</td><td>900</td><td>375</td></tr></table>											Paper	Subject	Subject Code	Theory			Practical			Total		Duration	Max	Min	Duration	Max	Min	Max	Min	1	English (Communication Skill)	90000001	3 Hrs	70	25	3 Hrs	30	15	100	40	2	Elective – I	--	3 Hrs	70	25	3 Hrs	30	15	100	40	3	Elective – II	--	3 Hrs	70	25	3 Hrs	30	15	100	40	4	Financial Accounting	40840001	3 Hrs	100	35	3 Hrs	100	50	200	85	5	Insurance Management	40840010	3 Hrs	100	35	3 Hrs	100	50	200	85	6	Banking	40840015	3 Hrs	100	35	3 Hrs	100	50	200	85	Total									900	375
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16	Teachers – Three Teachers per batch for vocational component. For English, Elective-I & II guest faculty on clock hour basis.																																																																																																										
17	<table><tr><td colspan="5">a) For Elective I – Student can choose any one subject</td><td colspan="6">b) For Elective II – Student can choose any one subject</td></tr><tr><td colspan="2">Code</td><td colspan="3">Subject Name</td><td colspan="2">Code</td><td colspan="4">Subject Name</td></tr><tr><td colspan="2">90000011</td><td colspan="3">Applied Mathematics</td><td colspan="2">90000021</td><td colspan="4">Applied Sciences (Physics & Chemistry)</td></tr><tr><td colspan="2">90000012</td><td colspan="3">Business Economics</td><td colspan="2">90000022</td><td colspan="4">Computer Application</td></tr><tr><td colspan="2">90000013</td><td colspan="3">Physical Biology (Botany & Zoology)</td><td colspan="2">90000023</td><td colspan="4">Business Mathematics</td></tr><tr><td colspan="2">90000014</td><td colspan="3">Entrepreneurship</td><td colspan="6"></td></tr><tr><td colspan="2">90000015</td><td colspan="3">Psychology</td><td colspan="6"></td></tr></table>											a) For Elective I – Student can choose any one subject					b) For Elective II – Student can choose any one subject						Code		Subject Name			Code		Subject Name				90000011		Applied Mathematics			90000021		Applied Sciences (Physics & Chemistry)				90000012		Business Economics			90000022		Computer Application				90000013		Physical Biology (Botany & Zoology)			90000023		Business Mathematics				90000014		Entrepreneurship									90000015		Psychology																											
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Subject Code : 40840001

Financial Accounting - 1st Year

Theory	Practical
<p>Detailed Syllabus :</p> <p>1.0. Introduction:-</p> <p>1.1.What is accounting, 1.2.What is transaction, 1.3.Main object of accounting, 1.4.Uses of accounting information, 1.5. Advantage of accounting.</p> <p>2.0. Basic Accounting Concepts:-</p> <p>2.1.Basic accounting terms, 2.2.Basic assumption, 2.3.Basic principles of accounting, 2.4.Accounting conventions, 2.5.Double entry system of accounting</p> <p>3.0.Classification of Accounts:-</p> <p>3.1.Type of accounting, 3.2.Rules of debit & credit, 3.3.Application of debit-credit, 3.4.Rules-The Golden Rule</p> <p>4.0.Journal & Ledger :-</p> <p>4.1.Meaning & format of journal, 4.2.Procedure for making entries in the journal, 4.3.Meaning of a ledger, 4.4.Forms of ledger, 4.5.Posting balancing account</p> <p>5.0.Subsidiary Books :-</p> <p>5.1.Meaning, 5.2.Importance, 5.3.Need Type of subsidiary book, 5.4.Journal proper, Purchase book, 5.5.Sales book, 5.6.Purchase return book, 5.7.Sales return book etc.,</p>	<p>Detailed Syllabus :</p> <p>1.0.Documents Used In Accounting:-</p> <p>1.1.Source document used for entering transaction in the book of account</p> <p>2.0. Basic Accounting Concepts :-</p> <p>2.1. Study OF Accounting Standards 2.2. Study of various accounting Convention 2.3. Study of annuals report of various organization</p> <p>3.0.Classification of Accounts:-</p> <p>3.1. Preparation of chart showing classification of account 3.2. Project on Golden rule of account</p> <p>4.0.Preparation Of Journal & Ledger :-</p> <p>4.1.Format of journal & ledger 4.2.Problems solving journal & ledger 4.3.Preparation of journal & ledger</p> <p>5.0.Preparation of Subsidiary Book :-</p> <p>5.1.Various types of subsidiary book 5.2.Purchase book, 5.3.Sales book, 5.4.Purchase return book, 5.5.Sales return book, 5.6.Journal proper, etc.,</p>

<p>6.0.Cash Book :-</p> <p>6.1.Meaning & Nature of the cash book, 6.2.Kinds of cash book, 6.3.Simple cash book, 6.4.Simple cash book with bank & cash column, 6.5.Cash book with cash, bank, &discount column, 6.6.Petty cash book, 6.7.Balancing cash book</p> <p>7.0. Final Accounts</p> <p>7.1. Trading Account 7.2. Profit & Loss Account 7.3. Balance Sheet</p>	<p>6.0.Preparation of Cash Book :-</p> <p>6.1.Various types of cash book 6.2.Problems based on cash book 6.3.Simple cash book 6.4.Double column cash book 6.5.Triple column cash book</p> <p>7.0. Final Accounts Of A Propreetary Concern :-</p> <p>7.1. Preparation Of Trading Account From Trail Balance 7.2. Study The Annual Report Of Different Organization 7.3. Power Point Presentation Of Final Account</p> <p>8.0.Visits :-</p> <p>8.1. 10 visits to various types of commercial bank, national bank, & sole traders</p>
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Financial Accounting- 2nd Year

Theory	Practical
<p>Detailed Syllabus :</p> <p>1.0. Bank Reconciliation Statement :-</p> <p>1.1.Introduction, Needs, Causes for bank difference between</p> <p>1.2.the balance shown by cash book & balance shown by</p> <p>1.3.bank statement,</p> <p>1.4.Format for preparation of bank reconciliation statement,</p> <p>1.5.Preparation of bank reconciliation statement as per</p> <p>1.6.cash book & as per pass book</p> <p>2.0.Trial Balance :-</p> <p>2.1.Introduction,</p> <p>2.2.Balancing a ledger account,</p> <p>2.3.Objects of preparing a trial balance,</p> <p>2.4.Preparation of trial balance,</p> <p>2.5.Reasons for disagreement of trial balance</p> <p>3.0.Company Final Account :-</p> <p>3.1.Financial statement & their nature,</p> <p>3.2Accounting standards,</p> <p>3.3Trading account,</p> <p>3.4.Closing stock,</p> <p>3.5.Adjustment,</p> <p>3.6.Depreciation,</p> <p>3.7.Closing entries,</p> <p>3.8.Profit & loss account,</p> <p>3.9.Balance sheet,</p> <p>3.10.Limitation of Final account</p> <p>4.0.Depreciation :-</p> <p>4.1Meaning,</p> <p>4.2.Definition,</p> <p>4.3.Importance,</p> <p>4.4. Need.</p> <p>4.5.Types, a-Straight line method b- Written down value method</p> <p>5.0.Accounting Standard:-</p> <p>5.1.Utility,</p> <p>5.2.Accounting standard in India,</p> <p>5.3.Discount of accounting policies</p>	<p>Detailed Syllabus :</p> <p>1.0.Preparation of Bank Reconciliation Statement:-</p> <p>1.1.Preparation of bank reconciliation statement,</p> <p>1.2.Causes for variance in balances of cash book & pass book,</p> <p>1.3.Steps to reconcile the difference</p> <p>1.4.Construct bank reconciliation statement as per balance in cash book,</p> <p>1.5. Construct bank Reconciliation Statement as per pass book</p> <p>2.0.Preparation of Trial Balance:-</p> <p>2.1.Preparation of trial balance from various Ledger Account</p> <p>2.2.Agreement Of Trial Balance</p> <p>2.3.Method of preparing of trial balance</p> <p>3.0.Preparation of Final Account:-</p> <p>3.1.Drafting of financial statement of company study trial balance,</p> <p>3.2.Various adjustment & their accounting treatment,</p> <p>3.3.Preparation of trading account,</p> <p>3.4.Profit & loss account & balance sheet</p> <p>4.0.Calculation of Depreciation:-</p> <p>4.1.Straight line method</p> <p>4.2. Written down method</p> <p>5.0.Preparation of Accounting Standard:-</p> <p>5.1.Various accounting standard & disclosure of Accounting Policies</p> <p>6.0.Visits :-</p> <p>Visits to various types of commercial, co-operative,</p> <p>6.1Nationalized bank & sole traders i.e.,</p> <p>6.2.Furniture shop,</p> <p>6.3.Computer trading Institute</p>

REFERENCE

Financial Accounting

1- Advance Accounts vol-I & vol-II

By M.C Shukla (S.Chand Publisher)
T.R Grewal
S.C Gupta

2- Book-Keeping & Accountancy

By A.K Jain (Sheth Publisher)
Vidyadhar Joshi

3- Financial Accounting

By L.N Chopde (Sheth Publisher)
D.H Choudhari

Subject Name : Insurance Management - Ist Year

Subject Code : 40840010

Theory	Practical
Detailed Syllabus : 1.0. Insurance Contract 1.1. Definition , Meaning & features 1.2. Origin and History of Insurance 1.3. Role and Concept of Insurance 1.4. Terms used in Insurance 1.5. Principles of Insurance	Detailed Syllabus 1.0. Insurance Contract 1.1. Visit to LIC Office 1.2. Visit to GIC Office 1.3. Conduct a GD on Role and importance of Insurance 1.4. Interview with Insurance Agent
2.0. Kinds of Insurance 2.1. Life Insurance 2.2. General insurance 2.3. Social Insurance 2.4. Reinsurance 2.5. Double Insurance 2.6. Insurance Business in India	2.0. Kinds of Insurance 2.1. Collection of various proposal forms for Life insurance 2.2. Collection of proposal forms for General insurance 2.3. Prepare a project report on insurance business in India 2.4. Conduct some case discussion on insurance business
3.0. Life Insurance 3.1. Types of Life insurance policies 3.2. Endowment Policy 3.3. Annuity Life Insurance Policy 3.4. Money Back Policy 3.5. Health Insurance 3.6. Children plans 3.7. Pension Plans 3.8. Plans for special needs 3.9. Life Insurance Corporation of India 3.10. Distribution channels in life insurance business 3.11. Procedure for taking Life insurance	3.0 Life Insurance 3.1. Filling of proposal forms for own life and third party 3.2. Preparation of Premium payment slip 3.3. Preparation of proposal Register 3.4. Preparation of Policies 3.5. Visit to any private Life insurance Co 3.6. Recording data on computer regarding Insurance
4.0. General Insurance 4.1. Types of General insurance 4.2. Fire insurance 4.3. Marine insurance 4.4. Transit insurance 4.5. Accident insurance 4.6. Motor insurance and types 4.7. Mediclaim 4.8. General Insurance Corporation of india 4.9. Procedure for taking General insurance 4.10. Intermediaries in general insurance	4.0. General Insurance 4.1. Visit to General Insurance Co 4.2. Collection of proposal form and filling 4.3. Preparation of Receipt of insurance premium 4.4. Preparation of cover note, insurance certificates and policies. 4.5. Preparation of registration of claims And process of claim settlement
5.0 Insurance and salesmanship 5.1. Salesmanship-Meaning, definition and importance 5.2. Psychology for selling insurance policies 5.3. Scope for modern insurance business 5.4. Insurance needs 5.5. Qualification of agent 5.6. Qualities required for agents and development officers 5.7. Physical ,mental, social and professional qualities 5.8. Process of insurance 5.9. Prospecting, Pre-sale stage, selling stage and closing sale	5.0 Insurance and salesmanship 5.1. Preparation of list of prospective clients 5.2. Conduct sale of insurance policies with the help of agents/development officers 5.3. Keeping the record of business booked and providing service to policy holders. 5.4. helping the insured in getting and charging their claim. 5.5. case studies related to various insurance claims

Subject Name : Insurance Management - 2nd Year**Subject Code : 40840010**

Theory	Practical
Detailed Syllabus : 1.0. Insurance Legislations 1.1. Insurance Act, 1938 1.2. Life Insurance Corporation Act, 1956 1.3. Insurance Regulatory and Development Authority Act (IRDA) 1999 1.4. General Insurance Business (Nationalization) Act 1972 1.5. Major provisions and regulations of these Acts	Detailed Syllabus 1.0. Insurance Legislations 1.1. Conduct case discussion on Insurance Act 1.2. GD on How far IRDA Act, protect the interest of policy holders. 1.3 Visit to LIC office 1.4. Interview with Income Tax consultant to know about tax reliefs to policy holders
2.0. Life insurance Administration 2.1. Types of risk in life insurance 2.2 Factors affecting risk and sources of risk information 2.3. Endorsement meaning and procedure 2.4. Alteration in policies. 2.5. Duplicate policy and procedure 2.6. Loan on life policy 2.7. Lapse of policy 2.8. Bonus 2.9. Nomination and its procedure 2.10 Assignment and its procedure 2.11 Paid up value and surrender value 2.12 Tax saving through Life insurance 2.13 Settlement of Insurance claims 2.14 Correspondence relating to Life Insurance	2.0. Life insurance Administration 2.1. Preparation of nomination form 2.2. Endorsement of nomination forms for life insurance policy 2.3. Preparation and filling of application for loan and calculation of loan. 2.4. Calculation of concession rebate under Income Tax Act 2.5. Preparation and filling of claim form making entry in claim register 2.6. Correspondence with insurance authorities
3.0. General insurance administration 3.1. Procedure and documents used 3.2. Proposal form, Valuation note and Cover note 3.3. Endorsement and its effects 3.4. Renewal meaning and its procedure 3.5. Fire protection and loss minimisation 3.6. Hazards and its types 3.7. Claim settlement 3.8. Correspondence relating to General Insurance	3.0. General insurance administration 3.1. Preparation of Proposal forms and concerned registers. 3.2. Preparation of Premium letters and calculation of premiums 3.3. Preparation of claim documents and claim calculations. 3.4. Correspondence with General Insurance Company
4.0. Risk Management 4.1. Introduction, definition and meaning of risk management 4.2. Degree of risk 4.3. Classification of Risk 4.4. Burden of risk- Underwriting 4.5. Definition and meaning of risk management 4.6. Tools used in risk management 4.7. Risk Management process 4.8. Assessment of risk 4.9. Risk transfer and reinsurance 4.10. Asset choice and investment and risk	4.0. Risk Management 4.1. Case studies in relation to underwriting procedure 4.2. Arrange periodical visit to insurance companies 4.3. Power point presentation on the process of risk management 4.4. Conduct a Group Discussion (GD) on how risk transfer is done and why it is done.

5.0. Recent trends in insurance 5.1. Role of insurance in privatisation 5.2. Role of insurance in Globalisation 5.3. Role of insurance in liberalization process 5.4. General insurance and Economic development 5.5. Risk and return relationships 5.6. Need for Coordination	5.0. Recent trends in insurance 5.1. Interview with insurance consultant 5.2. Preparation of Comparative schedule of different policies of different companies 5.3. Conduct a GD on New economic policy and its effect on Insurance business. 5.4. Preparation of project report on General insurance and Economic Development
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Reference

- 1) Principles and practices of Banking and Insurance by P.K Bandgar
- 2) Elements of Mercantile Law by N.D Kapoor
- 3) Insurance and Risk Management by Dr. P. K Gupta
- 4) Marketing Management by S.A Sherlekar

Subject Name : Banking - 1st Year

Subject Code : 40840015

Theory	Practical
Detailed Syllabus : 1.0 Bank 1.1. Meaning ,Definition and need for bank 1.2. Functions of Bank 1.3. Scope of a banker 1.4.Types of Bank. 1.5. Procedure for opening a bank account	Detailed Syllabus 1.0. Bank 1.1. Visit to different types of bank. 1.2. Power point Presentation on procedure of opening a bank account 1.3 Discussion on some case studies 1.4. Conduct G.D on the importance of Banking in Economic Development
2.0 Different Types of Bank accounts 2.1. Savings account 2.2. Current account 2.3. Fixed Deposit account 2.4. Recurring Depositing account 2.5. Importance of Pass book. 2.6. Types of Cheque.	2.0. Different types of accounts 2.1. Practical on How to open a bank account 2.2. Preparation of various Documents used in bank{Pay in Slip, withdrawal form , Cheque}. 2.3. Preparation of various types of cheques 2.4. Proforma of a Demand draft 2.5. Practical operation of Savings bank account
3.0Technological Development in banking 3.1. Merchant banking 3.2. Leasing 3.3. Mutual Funds 3.4. Money Transfer 3.5. Factoring 3.6. Housing Finance 3.7. Credit Cards 3.8. Portfolio Management 3.9. ATM 3.10. Tele banking 3.11. Internet banking 3.12. Foreign Exchange Transactions 3.13. Safe Deposit vaults-Rules and Regulations	3.0.Technological Development in banking 3.1. Visit to Merchant Banking Division of a bank. 3.2. Visit to a bank to study the Functions of safe deposit vaults 3.3. Collection of Housing Loan Brochures of various bank. 3.4. Visit to a bank to study Portfolio Management
4.0 Reserve Bank of India 4.1. Constitution and Objectives of R.B.I 4.2. Main Function 4.3. Bankers Bank 4.4. Monetary Tools of R.B.I 4.5. CRR,SLR,Bankrate 4.6. Priority Sector advances 4.7. Regulatory Restrictions on lending	4.0Reserve Bank Of India. 4.1.Visit to RBI Training College 4.2.Collect Secondary Data on Bank Rate,CRR,SLR 4.3. Collect Internet Information on Priority Sector Advances 4.4. Prepare a project report on regulatory restrictions

Subject Name : Banking - 2nd Year

Subject Code : 40840010

Theory	Practical
Detailed Syllabus : 1.0 Negotiable Instrument Act 1881. 1.1. Meaning, definition ,presumptions 1.2. Types of negotiable Instruments 1.3. Promissory notes, Bill exchange and cheques 1.4. Presenting of a negotiable instrument 1.5. Dishonour of a negotiable instrument 1.6. Dishonour of a negotiable instrument 1.7. Quasi negotiable instrument-features and types	Detailed Syllabus 1.0. Negotiable Instrument Act 1881 1.1. Preparation of various document, like promissory notes , Bill of Exchange 1.2. Conduct case studies negotiable instrument and discounting of bills 1.3 Guest lectures on negotiable instruments . 1.4. G.D on Quasi Negotiable instruments and their importance
2.0. Clearing House functions 2.1. Meaning, importance and functions of clearing house 2.2. Functions of clearing department through computers. 2.3. Inward clearing of cheques and drafts. 2.4. Outward clearing of cheques and drafts, meaning , importance and procedure.	2.0. Clearing House Functions 2.1. Conduct a GD on clearing house functions. 2.2 Deposit of cheques into bank for clearing 2.3. Visit to a bank to study about the clearing 2.4. Interview with the banker for studying the working of clearing house.
3.0. Indian Money Market 3.1. Meaning, Definition 3.2. Components of Indian money market 3.3. Instruments of money market 3.4. Treasury bills 3.5. Bill of Exchange, Promissory notes. 3.6. Call money market, Bill market. 3.7. Importance of money market. 3.8. Structure of money market. 3.9. Composition of money market. 3.10. Recent development in Indian money market. 3.11. Development banks- IFCI, IDBI, NABARD, EXIM Bank, SIDBI, DFHI	3.0. Indian Money market 3.1. Visit to banks to study about Primary markets. 3.2. Visit to share broker's office . 3.3. Visit to business centres 3.4. Visit to various Development Banks.
4.0 Legal frame work of Banking 4.1. Introduction, definition of Banking 4.2. Banking Regulation Act, 1949. 4.3. Minimum paid up capital and reserve 4.4. Licencing of Banking Companies. 4.5. Maintenance of liquid assets. 4.6. Inspection of Banks 4.7. Restriction on advances. 4.8. Management of Banking companies.	4.0. Legal frame work of Banking 4.1. Comparative study of annual reports of banking companies 4.2. Conduct a Survey on how liquid assets of Banks are maintained. 4.3. Comparative study of Minimum paid up capital and reserve. 4.4. Power point presentation on main contents of Banking Regulation Act.

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