SEMESTER – V
Core Paper – XI
Banking and Insurance Services

Instructional Hours: 90   **Sub.code: 15BAUC512/16BAUC511**

Max Marks: CIA - 25; ESE - 75   **Credit: 4**

Objective: To enlighten the students' knowledge on the concepts and the recent trends in banking and insurance services.

Unit – I   **20 Hrs.**

Banking: Meaning – Evolution of Banking Institutions – Functions of Banks – Types of Banking System – *Role of Banks in Economic Development* – RBI and their Functions – Rural Banking in India.

Unit – II   **20 Hrs.**

Commercial Banks – Types – Opening of an Account – Types of Deposit Account – *Know Your Customers.* **Forms of Securities** - lien - pledge – hypothecation – mortgage.

Unit – III   **15 Hrs.**

Negotiable Instruments – Features – Types – *Parties* – Cheque – Endorsements – Crossing.

E-Banking – Cashless Transactions.

Unit – IV   **15 Hrs.**

Insurance: Meaning – *Evolution* – Significance – Types.

Marine and fire insurance: Principles - policies - procedure for settlement of claims.

Unit – V   **20 Hrs.**

Insurance Organisation in India – organizational setup - *Distribution channels* - **IRDA,1999 –** constitution - objectives - duties and powers – Ombudsmen **-** Privatisation of Insurance Industry.

TEXT BOOKS

- **S.N.Maheshwari, S.K. Maheshwari,** *Banking Theory, Law and Practice*, Kalyani Publishers, 1st Edition, 2005.

- **M.N.Mishra**, *Insurance principles and practices*, S.Chand & Co. Pvt. Ltd., 1st Revised Edition 2004.

REFERENCE BOOKS

- **Dr. K. Nirmala Prasad, J. Chandradass,** *Banking Theory, Law and Practice*, Himalaya Publishing House, First Edition, 2005.
- **Sundharam and Varshney**, *Banking Theory, Law and Practice*, Sultan Chand and Sons, New Delhi, 1st Edition, Reprint 2013.

- **Kaninika Mishra**, *Fundamentals of life insurance: Theories and Application,* PHI learning Pvt. Ltd., New Delhi, 1st Edition, 2010.
- **Dr.P.Periasamy**, *Principles and Practice of Insurance*, Himalaya Publishing House Pvt. Ltd., Second revised edition, 2009.

Legal Aspects of Business

Instructional Hours: 60   **Sub. Code: 15BAUC618 / 16BAUC617**

Max Marks: CIA - 25; ESE -75   **Credits :3**

Objective: To enable the students to acquire knowledge of Legal aspects of Business.

UNIT-1   **12 Hrs.**

Law of Contract : Contracts – Essentials and Classification – Agreement – Features and Kinds – *Difference between Agreement and Contract* - Offer – Characteristics and Types – Acceptance essentials and Legal Rules – Consideration – Essentials and Legal Rules – Consent and its factors – Coercion and its effects.

UNIT – II   **12 Hrs.**

Legality of object – Unlawful and Illegal agreements – *Effects of Illegality* – Discharge of Contract – Quasi contracts

UNIT – III   **12 Hrs.**

Special Contracts: Indemnity and Guarantee – Bailment and Pledge – Sale of Goods Act – Conditions and Warranties

UNIT – IV   **12 Hrs.**

Standing Orders Act, 1946 – Factories Act 1948 – Objects, Provisions relating to Health, Safety, Welfare - The Payment of Wages Act, 1936 – Rules for Payment of Wages – *Deductions from wages.*

UNIT – V   **12 Hrs.**

The Workmen's Compensation Act, 1923 – Scope and Coverage of the Act – Rules regarding Workmen's Compensation – **The Industrial Disputes Act, 1947** – Procedure for Settlement - *Authorities under the Act.*

Note*: Italics* **denotes Self Study Topics**

TEXT BOOK

1.**Kapoor.N.D**., *Elements of Business Law*, Sultan Chand & Sons, New Delhi, 25th Edition, 2008.

REFERENCE BOOKS

1. **Gognal P.P.S,** *A Text book of mercantile* , S.Chand & Company Ltd, New Delhi, 3rd Edition, 2005.

2. **Sumathi.S, Saravanavel.P** *Legal Aspect of Business*, Emerald Publishers, Chennai, Revised Edition, 2003.

3. **S.S. Gulshan,** *Business law*, Excel books , New Delhi, 3rd Edition, 2006.

Core Practical - V

Multimedia (Programming Lab)

Instructional Hours: 45   **Sub.code: 15BAUCP05**

Max Marks: CIA - 40; ESE - 60   **Credit:2**

Objective: To impart practical knowledge on multiple media and their technologies.

I. Photoshop

1. Create a glowing, backlit effect for text

2. Design a greeting card with various effects for text

3. Merge images using layer palette

4. Apply different filter and color option for an image

5. Create a pattern using pattern stamp tool and clone stamp tool

6. Create a digital drawing

7. Design a webpage layout

8. Convert black and white photo to color photo

II. Flash

9. Design a few shapes using line, circle and rectangle in different layers and create animation of these shapes using motion tween.

10. Create a scene like a sea with few fishes and animate the fishes.

11. Create an animation using Morphology.

III. 3D MAX

12. Perform ball jumping on steps using simple animation.

13. Animating objects using rendering effects.

IV. Sound Forge

14. Mixing of 2 Songs.

15. Create various effects for a sound file.