

SUB: BANKING-II (VOCATIONAL) STD: XII-BANKING AND INSURANCE (THEORY) MAXIMUM MARKS: 50		
DETAILS OF SYLLABUS(SCOPE AND LIMITATION)	NO OF MARKS	NO OF PERIODS
UNIT-I	05	08
<u>Banking regulation</u>		
Origin of modern banking in India, Meaning and definition of Banking as per the Banking regulation Act 1949. Structure of commercial banking in India-scheduled and non scheduled banks, Public sector and private sector Banks. Foreign Banks, Regional banks.		
UNIT-II	07	11
<u>Bankers customer relationship</u>		
Principle of Intermediation, Principle of Liquidity, Principle of Profitability, Principle of solvency, Principle of Trust, Functions of Banking: Primary, Agency and other miscellaneous, service. Accepting Deposits under the different heads of accounts-Loans and Advances-cash credit-overdraft-loans (demand loans and long term loans), Bills purchased and discounted, Agency services.		
UNIT-III	10	16
<u>Loans and advances</u>		
Meaning of customer, Type of customers: Individual, HUF, partnership firm, joint stock co. Local authority, Non trading concern, cooperative society. Procedure of opening accounts of the above types of customers What is KYC?		
UNIT-IV	05	08

<u>Agricultural finance and import and export finance</u>		
Objectives of Agricultural finance ,Indirect finance ,Direct finance ,Types of agricultural finance ,crop loans ,Development loans ,Lending Procedure ,Guidelines for recovery of loan ,Sources of funds ,functions ,foreign exchange and export finance ,foreign exchange market ,methods of international payments ,rate of exchange ,international liquidity ,special drawings rights		
UNIT-V	05	08
<u>Fee based banking services</u>		
Fee based banking services-cards, commissions ,capital market advisory, demand draft and pay orders guarantees ,account related fees ,lockers		
UNIT-VI	10	16
<u>Electronic Banking</u>		
Meaning of E-Banking ,characteristics of E-Banking ,benefits of E-banking, Drawbacks of e-banking ,Forms of E-banking, ATM-features, advantages ,disadvantages ,CREDIT CARD-features, advantages, disadvantages ,DEBIT CARD-functions,advantages,disadvantages, guidelines to a debit card holder, Distinguish between CREDITCARD and DEBITCARD, Mobile banking-advantages ,disadvantages, NEFT,RTGS,difference between NEFT and RTGS.		
UNIT-VII	08	13
<u>Indian financial markets</u>		
Meaning of financial market, objectives and functions of financial markets, classification of financial market ,money market-characteristic ,importance and functions .Capital market-characteristic ,importance, objectives and functions .Difference between Money and capital market		
TOTAL	50	

SUB: INSURANCE-II(PRACTICAL)		
STD:XII –BANKING AND INSURANCE		
(VOCATIONAL)		
MAXIMUM MARKS:100		
DETAILS OF SYLLABUS	NO OF	NO OF
(SCOPE AND LIMITATION)	MARKS	PERIODS
UNIT-I	20	30
Calculation of paid up value, surrender value, and loan		
UNIT-II	20	30
Calculation of Average clause		
TOTAL	40	
VIVA	05	
FILE	05	
FIRST TERM TOTAL	50	
UNIT-III	20	30
Calculation of Death claim and Maturity claim		
UNIT-IV	10	15
Calculation of Fire declaration policy		
UNIT-V	10	15
Documents required for settlement of claim in general insurance and life insurance (students should be asked to procure and fill up)		
TOTAL	40	
VIVA	05	
FILE	05	
SECOND TERM TOTAL	50	