

**A.G& S.G.SIDDHARTHA DEGREE COLLEGE OF ARTS &
SCIENCE**

VUYYURU-521165, KRISHNA Dt., A.P.(Autonomous)

Accredited by NAAC with "A" Grade

2022-2023



DEPARTMENT OF ECONOMICS

MINUTES OF BOARD OF STUDIES

ODD SEMESTER

28-10-2022

**AG&SG SIDDHARTHA DEGREE COLLEGE OF ARTS and
SCIENCE(AUTONOMOUS) VUYYURU**

ACEDAMIC YEAR - 2022 - 2023

Minutes of the meeting of the Board of Studies in Economics of AG & SG Siddhartha Degree College of Arts & Science, Vuyyuru, held at 11.00 A.M ON 28-10 – 2023 In the Department of Economics Through online Mode.

Sri.N.Rama Raol, HOD, Economics has Presided over the BOS meeting

Members Present:

- 1) N. Rama Rao Chairman Head, Department of Economics
(Sri.N.Rama Rao) AG & SG S Degree College of Arts & Science
Vuyyuru-521165
- 2) G. Nirmala Jyothi University Head Department of Economics
(Mrs G.Nirmala Jyothi) Nominee S.A.S. Government Degree College
Narayana Puram
- 3) D. Aruna Academic Council Head, Department of Economics
(D.Aruna) Nominee SDMS Mahila Kalasala, Vijayawada
- 4) G. Suresh Babu Academic Council Lecturer in Economics ,
(G.Suresh Babu) Nominee V.S.R. Government Degree College,
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AGENDA

1. To Review and recommend any changes in the syllabi , Model Question Papers and Guidelines of 1st, 3rd and 5th Semesters of I, II and III Year B.A Economics Papers for the Academic Year 2022 - 2023.

2. To Discuss and recommend the pattern of internal Assessment , Guidelines and Model Question Papers in 1st, 3rd and 5th Semesters of B.A Degree Economics papers for the Academic Year 2022-2023.

3. To Recommend the guidelines to be followed by the Question Paper Setters in Economics for the 1st, 3rd and 5th Semester-end exams.

4. To Recommend the teaching and evaluation methods to be followed under the Autonomous Status.

5. To Propose the panel of Question paper setters and Examiners.

6. To Suggest innovative methods of teaching.

7. Any other matter.

RESOLUTIONS:

- 1) It is resolved to continue the same syllabi under CBC System approved by the Academic council of 2020- 2021 for I and III Semesters of I and II B,A Classes for the 2022-2023 Academic year also

The APSHE was introduced Two New Subjects and New syllabus in the V Semester of III Degree B.A from the Academic year 2022 – 2023.

- 2) Out of maximum 100 marks in each paper 30 marks shall be allocated for Internal Assessments regarding I and V Semesters.
 - A) To implement 30 marks for internal assessment and 70 marks for External Assessment from the academic year 2019-20 and that is also implemented to the I and V Semesters from 2020-21 Academic year 2021 – 2022 Academic year and 2022 – 2023 Academic year also.
 - B) Out of these 30 marks, 20 marks are allocated for internal tests, 5 marks are allocated for assignment for I and V Semesters. The two tests will be conducted and average of these two tests shall be deemed as the marks obtained by a student, and remaining 5 marks are allocated for attendance/Activity.

3) Out of maximum 100 marks 25 Marks shall be allocated for Internal Assessments Regarding the III Semester from the Academic year 2022 – 2023.

A) To implement 25 Marks for Internal Assessments and 75 Marks for External Assessment regarding the III Semester from the Academic year 2022 – 2023.

B) Out of these 25 marks, 15 Marks are allocated for internal tests, 5 marks are Allocated for assignment and 5 Marks for activity Regarding the III Semester from the Academic year 2022 – 2023.

- 4) Discussed and recommended the syllabi, Model question papers under CBC system and guidelines to be followed by the question paper setters of I,III and V semesters of B.A Classes for the Academic year 2022-2023.
- 5) To follow the teaching and evaluation methods, it is also resolved to use various other methods like Group discussions, Quiz, Organizing Seminars, Guest Lectures and Workshops to upgrade the knowledge of the students and impart new skills of learning as frequently as possible.

Resolved to authorize the chairman of Board of studies to suggest the panel of paper setters and Examiners to the controller of Examinations as for the requirement.

6) The APSHE was introduced new skill development course financial markets in the 3rd semester for 2nd B.A Students from the academic year 2021-2022. No internal Examination for this paper only External Examination will be conducted for 50 Marks
But the question paper setting pattern is changed from Academic year 2022-2023. 10 marks Allocated for internal Examinations and 40 marks Allocated for External Examinations

- 7) The APSHE was introduced Two New choice Subjects i.e. Insurance Services and Banking and Financial Services in the V Semester of III Degree B.A from the Academic year 2022 – 2023. It is resolved to Follow the APSCHE New syllabus in the V Semester of III Degree B.A from the Academic year 2022 – 2023.

It is resolved to follow further changes if any in the syllabus by the competent Authority.


Chairman

(A Statutory body of the Government of Andhra Pradesh)
REVISED UG SYLLABUS UNDER CBCS
(To Be Implemented from Academic Year 2022-23)
PROGRAMME: FOURYEAR B.A. (Hons)
Domain Subject: ECONOMICS

Skill Enhancement Courses (SECs) for Semester V
(Syllabus with Learning Outcomes, References, Co-curricular Activities & Model
Q.P.
Pattern)

Structure of SECs for 5th Semester
(To Choose One pair from the Four (A, B, C, & D) alternative pairs of SECs)

Unl Code	Course Number 6 & 7	Name of Course	Hours/Week	Credits	Marks	
					IA – 20 Fieldwork/Project work 5	Sem End
	6A	Rural Entrepreneurship	5	4	25	75
	7A	Farmer Producer Organizations	5	4	25	75
OR						
	6B	Urban Entrepreneurship and MSMEs	5	4	25	75
	7B	Retail and Digital Marketing	5	4	25	75
OR						
	6C	Insurance Services	5	4	25	75
	7C	Banking and Financial Services	5	4	25	75
OR						
	6D	Inferential Statistics and Software Packages	5	4	25	75
	7D	Project Designing and Report Writing	5	4	25	75

Note-1: For Semester-V, for the domain subject, Economics, any one of the four pairs of SECs shall be chosen as courses 6 and 7, i.e., 6A & 7A or 6B & 7B or 6C & 7C or 6D & 7D. The pair shall not be broken (ABCD allotment is random, not on any priority basis).

Note-2: One of the main objectives of Skill Enhancement Courses (SEC) is to inculcate skills related to the domain subject among students. The syllabus of SEC will be partially skill oriented. Hence, teachers shall also impart practical training to students on the skills embedded in syllabus citing related real field situations

SEMESTER -I

Course Code	Title of the Course	Instruction Hours per week	Credits	Evaluation		
				CIA MARKS	SEE	
		MARKS			DURATION	
(ECO T11B)	MICROECONOMIC ANALYSIS	5	4	30	70	3 Hrs.

SEMESTER –III

Course Code	Title of the Course	Instruction Hours per week	Credits	Evaluation		
				CIA MARKS	SEE	
					MARKS	DURATION
(ECO T31B)	DEVELOPMENT- ECONOMICS	5	4	25	75	3 Hrs.
(SDC ECO T01)	FINANCIAL MARKETS (SDC)	2	2	10	40	2 Hrs.

SEMESTER -V/VI

Course Code	Title of the Course	Instruction Hours per week	Credits	Evaluation		
				CIA MARKS	SEE	
		MARKS			DURATION	
ECO – 501C	INSURANCE SERVICES	5	4	30	70	3 Hrs.
ECO – 502C	BANKING AND FINANCIAL SERVICES	5	4	30	70	3 Hrs.

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 Siddhartha Nagar, Vijayawada – 520 010
Autonomous -ISO 9001 - 2015 Certified

I B.A (HEP) – SEMESTER-I
MICRO ECONOMIC ANALYSIS
(ECOT11B)

No of Hours per week : 5
 Credits :4

Course Outcomes : At the end of this course, students should be able to:

CO1 : Students are able to understand fundamentals of microeconomics

CO2 : Students are able to understand the behavior of consumer.

CO3 : Students are able to understand the behavior of producer.

CO4 : Student can evaluate the different market structures.

CO5 : Students can analyze the different theories of distribution.

Syllabus

Unit	Learning Units
I	ECONOMIC ANALYSIS AND METHODOLOGY : Definitions of Economics-Wealth Definition, Welfare Definition, Scarcity Definition, Growth Oriented Dynamic Definition Methodology in Economics - Micro and Macro Economics, Deductive and Inductive Methods, Production Possibility Curve (PPC)
II	THEORY CONSUMPTION: Demand Analysis- Concept & Factors Determining Demand, Law of Demand and Exceptions. Elasticity of Demand - Types of Price Elasticity of Demand, Methods to Measure Price Elasticity of Demand. Indifference Curve Analysis - Indifference Schedule & Indifference map, Marginal Rate of Substitution, Properties of Indifference curves, Budget line & Consumers Equilibrium through Indifference Curve, Consumer's Surplus through Indifference Curve Analysis
III	THEORY OF PRODUCTION: Concept of Production Function-Cobb-Douglas Production Function, The law of variable proportions, The law of Return to Scale, Economies of large Scale Production. Concepts of cost - Short run Cost Curves. Law of supply. Revenue Concepts - (T.R., A.R. & M.R), Relationship between AR, MR & E.D, Cost minimization, Profit Maximization.
IV	THEORY OF EXCHANGE : Classification of Markets, Features of Perfect Market Conditions, Price Determination under Perfect Competition Market, Features of Monopoly Market, Features of Monopolistic Competition Market, Features of Oligopoly Market, Kinky Demand Curve Analysis
V	THEORY OF DISTRIBUTION : Concepts of Functional and Personal Distribution. Marginal Productivity Theory of Distribution. Theories of Rent-Ricardian Theory of Rent, Marshall's Economic rent. Theories of Wages - Standard of Living Theory of wages, Modern Theory of wages. Theories of Interest - Classical Theory of Interest, Loanable Funds Theory of Interest, Keynes Liquidity Preference Theory of Interest. Theories of Profit - Risks Theory of Profit, Uncertainty Theory of Profit, Dynamic Theory of Profit, Innovation Theory of Profit

Textbook:

Micro Economics, Telugu Akademi Publications.

Recommended Reference book:

H.L. Ahuja – Advanced Economic Theory - S.Chand & Company Publishers

H.S. Agarwal – Principles of Economics

M.L. Seth – Micro Economics, Lakshmi Narayana Agarwal Publishers

A.W. Stonier & D.C Hague – A Text Book of Economic Theory, E.L.B.S

Koutsoyiannis : Modern Micro Economics, Mc. Millan

Course Delivery method : Face-to-face

Course has focus on :

Foundation

Websites of Interest :

1. <https://www.economicnetwork.ac.uk/teaching/simulations/principlesofmicroeconomics.htm>
2. <http://xlab.berkeley.edu/>

Co-curricular Activities:

1. Student Seminar on Microeconomic Analysis.
2. Quiz to test critical understanding of the fundamentals of microeconomic analysis.
3. Group discussion on the different market structures.
4. Poster presentation.

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SEMESTER – I

MODEL PAPER (W.E.F 2022 – 2023)

Course Code: ECOTIIB Course Title : Micro Economic Analysis
SEMESTER – I BA w.e.f. 2022 -23
Model Question Paper
Time: 3 Hours Max. Marks : 70M

Time:3Hrs

Max.Marks:70M

Section – A

Answer all questions. All questions carry equal marks. 5x14 = 70M

1. A (i) Critically examine the Robbins Scarify definition to Economics L1 10M
(or)

(ii) Distinguish between micro and macro Economics L1 10M

B (i) Write about the deductive method L2 4M
(or)

(ii) Explain the production possibility curve L2 4M

2. A (i) Explain the various types of price elasticities of demand L2 10M
(or)

(ii) Explain the properties of indifference curves L2 10M

B (i) What are the exceptions to the law of demand? L2 4M
(or)

(ii) Explain the concept of marginal rate of substitution L2 4M

3. A (i) Explain the Law of variable proportions L2 10M
(or)

(ii) Explain the relationship between different short runcost curves L2 10M

B (i) Explain the Cobb-Douglas production function L3 4M
(or)

(ii) Explain the mathematical relationship between AR, MR and Elasticity of demand
L3 4M

4. A (i) Explain the price determination and under perfect competition market
L2 10M

(or)

(ii) Explain the kinky demand curve analysis L2 10M

B (i) Write about the classification of markets L2 4M
(or)

(ii) Explain the features of monopoly market L2 4M

5. A (i) Critically examine the Ricardian theory of Rent L2 10M
(or)

(ii) Critically examine the Keynes liquidity preference theory of interest L2 10M

B (i) Explain the standard of living theory of wages L2 4M
(or)

(ii) Explain the J.B. Clark's Dynamic theory of profit L2 4

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II B.A (HEP) – SEMESTER-III

Development Economics

(ECOT31B)

No of Hours per week : 5

Credits :4

Course Outcomes : At the end of this course, students should be able to:

CO1 : To acquire the knowledge about the scope, importance of economic growth and economic development

CO2 : To acquire the knowledge about the modern theories of economic growth

CO3 : To acquire the knowledge about the theories of Development and under Development

CO4 : To acquire knowledge about the strategies of economic development

CO5 : To acquire knowledge about the role of institutions in economic development

UNIT –I ECONOMIC GROWTH AND DEVELOPMENT

Introduction to Economic growth and development, Emergence of Economic development as a branch of Economics, Scope and Importance of Economic Development- *Desirability of Economic Development, Nature Of Development Problem, Nature of Economic Growth.* Meaning and Definitions of Economic growth and Economic development, Measurement of Economic Development and their limitations, Indicators of Economic Development, Economy and Environment, Concept of Green GDP, Sustainable Development and Inclusive Growth

UNIT – II MODERN ECONOMIC GROWTH

Meaning and definitions of Modern Economic Growth, World Bank(IBRD) classification of countries, International Monetary Fund(IMF) classification of countries, Simon Kuznets' Six characteristics of Modern Economic Growth, Obstacles to Economic Development- *Vicious Circle of Poverty, Market Imperfections, Economic and Non-Economic obstacles, Impact of International Trade and Colonialism.*

Factors of Governing Economic Development

UNIT – III THEORIES OF DEVELOPMENT AND UNDER DEVELOPMENT

Classical theories of Economic Development- Adam Smith's theory of Economic Growth, Ricardian theory of Economic Growth, Malthusian theory of Economic Growth, Marxian theory of Economic Development, Schumpeter theory of Economic Development, **Theories/Models of Economic Growth** - W.W. Rostow stages of Economic Growth, Harrod-Domar Two sector growth model, R.M. Solow Model of Economic Growth, Joan Robinson's Golden Age of Economic Growth

UNIT – IV STRATEGIES OF ECONOMIC DEVELOPMENT

Introduction to growth strategies/models- Big Push Theory (Rodon's Theory), The Theory of Balanced Growth, The Theory of Unbalanced Growth, Mahalanobis Model of Economic Growth. **Techniques for Economic Development** - Agriculture vs. Industry, Capital Intensive Techniques vs Labour Intensive Techniques, Role of Infrastructure in Economic Development

UNIT – V INSTITUTIONS AND ECONOMIC DEVELOPMENT

Meaning of Market Economy and State Economy - Role of market and reasons for market failure, Role of state regulation on economic systems and problems, Interdependence of market and state, Public sector vs private sector. **Economic Planning** - Concept and Objectives of Economic Planning, Types of Economic Planning, NITI Aayog. **Economic Federalism and Financial Institutions in Economic Development** - Role of Financial institutions in Economic Development, Role of World Bank (IBRD) in Economic Development, Role of Asian Development Bank (ADB) in Economic Development, Role of International Monetary Fund (IMF) in Economic Development, Role of Foreign Trade in Economic Development, Concept of FIIs and FDIs in Economic Development

Textbook:

Indian Economy, Telugu Akademi Publications

Recommended Reference book:

- 1.Dhingra, I.C - "Indian Economy", Sultan Chand, 2014.
- 2.Ruddar Dutt and K.P.M. Sundaram - "Indian Economy", S.Chand & Co., 2015.
- 3.G.M.Meier -"Leading Issues in Economic Development", Oxford University Press, New York,.
- 4.M.P.Todaro - "Economic Development", Longman, London 6/e, 1996.
- 5.Reserve Bank of India – “Hand book of Statistics on Indian Economy” (Latest).
- 6.S.K.Misra & V,K,Puri - "Indian Economy", Himalaya Publishing House, 2015.
- 7.R.S.Rao, V.Hanumantha Rao & N.Venu Gopal (Ed) – “Fifty Years of Andhra Pradesh (1956-2006)”, Centre for Documentation, Research and Communications, Hyderabad, 2007.
- 8.G.Omkarnath – “Economics - A Primer for India” - Orient Blackswan, 2012.
- 9.Benjamin Higgins - Economic Development

Course Delivery method : Face-to-face

Course has focus on :

Foundation

Websites of Interest :

1. <https://www.adb.org/countries/india/economy>
2. <https://www.indiabudget.gov.in/economicsurvey/>
3. <https://www.imf.org/en/Countries/IND>
4. <https://www.investopedia.com/terms/d/development-economics.asp>

Co-curricular Activities:

1. Assignments on the models and the strategies of economic development adopted in Indian Economy.
2. Student Seminar on development oriented themes relating to Indian Economy.
3. Quiz to test critical understanding of the fundamental concepts of growth and development and the growth models and strategies.
4. Group discussion on the effectiveness of the roles played by various institutions in India's economic development
5. Group project work to examine specific aspects of growth like poverty, unemployment, human development, gender development as Indian Experience in the context of economic development preferably at the state and local level.
6. Poster presentation.

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II B.A (HEP) – SEMESTER-III
DEVELOPMENT ECONOMICS
(ECOT31B)
Model Question Paper

TIME : 3 HRS

Max.: 75 Marks

Section-A

Answer Any Five of the Following

(5 x 5M = 25Marks)

1. Distinguish between Economic Growth and Economic Development L1
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2. Explain the concept of sustainable development L1
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3. Explain the World Bank classification of the countries L3
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4. Explain the vicious circle of poverty L2
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5. Explain the W.W. Rostow stages of economic growth L3
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6. Write about unbalanced growth strategy L1
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7. What are the objectives of planning? L1
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8. Write about NITI Aayog. L2
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Section-B

Answer the following questions

(5 x 10M = 50Marks)

9. a. What is Economic Development? How do you measure it? L3

After successful completion of this course, the student will be able to

1. Acquire knowledge of financial terms
2. Know the concepts relating to markets and different avenues of investment
3. Understand the career skills related to stock exchanges
4. Comprehend the personal financial planning and money market skills

UNIT –I INTRODUCTION

Structure of Indian Financial System and its components,
Financial markets and institutions

UNIT –II MONEY MARKET

Structure and Components of Money markets, Submarkets (Call money, Commercial Bills, Treasury Bills, Certificate of Deposits, Commercial Papers), Defects in Indian Money market

UNIT –III CAPITAL MARKET

Functions of Capital Market, Elements of Capital Markets (Shares, Debentures, Bonds, Mutual funds), Equity Market (Structures and Functions of SEBI), Secondary Market (BSE, NSE)

Textbook:

LM Bhole, Financial Markets, S.Chand and Company Publishers

Recommended Reference book:

- 1.T.R. Jain, R.L. Sarma, Indian Financial System, VK Global Publishers
- 2.Jithendra Gala – Guide to Indian Stock Markets Buzzing Stock Publishing House
- 3.Saha Siddhartha –Indian Financial System and Markets – Mc. Grawhill Publishers
- 4.Websites on Indian Financial Markets.

Course Delivery method : Face-to-face

Course has focus on :

Foundation

Websites of Interest :

1. <https://www.sebi.gov.in/>
2. <https://www.nseindia.com/>

Co-curricular Activities:

1. Collection and Study of pamphlets, Application forms etc.,
2. Invited Lectures on the field topics by local experts
3. Introducing online classes from NSE
4. Field visit to Mutual fund offices and share brokers
5. Observation, study and analysis of selected companies share prices
6. Assignments, Group Discussions, Quiz

MODEL QUESTION PAPER

SKILL DEVELOPMENT COURSE

**II B.A. (HEP) SEMESTER – III
FINANCIAL MARKETS**

Course Code (SDCECOT 01) w.e.f. 2021-2022

Time : 2 Hours

Max Makes 40

Section A

Answer any TWO of the following:

2x5=10M

1. What are the components of financial intermediaries?
2. Briefly explain the instruments of Money Market ?
3. Write about Bombay Stock Exchange (BSE)?

Section B

Answer any THREE of the following:

3x10=30M

4. Explain the role of financial markets in economic development
5. Explain the structure of Indian financial System
6. Write about the defects of Indian Money Market
7. Distinguish between Money Market and Capital Market
8. Explain the functions of SEBI

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III B.A (HEP), SEMESTER – V/VI

COURSE – VI(ECO-501C)

INSURANCE SERVICES

No of Hours per week : 5

Credits :4

- Co1 : Students are able to acquire the knowledge about principles of insurance since and functioning of insurance science
- Co2 : Students are about know importance of life insurance and products
- Co3 : Students are able to gain the knowledge about general and health insurance
- Co3 : Students are able to acquire the knowledge about practicing as an insurance agent
- Co5 : Students are able to acquire the knowledge about understanding the continuous midst and case studies related to the general or health

UNIT I : INSURANCE CONCEPT AND PRINCIPLES

Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDA and Insurance Ombudsman –Scope for Insurance Business in India.

UNIT II : LIFE INSURANCE AND PRODUCTS

Life Insurance: Nature and Features - Major Life Insurance Companies in India - Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies – Medical Examiner.

UNIT III : GENERAL AND HEALTH INSURANCES AND PRODUCTS

General Insurance: Nature, Features and Types - Major General Insurance Companies in India - Important General Insurance Products/Policies and their Features - Surveyor – Health Insurance: Nature and Features - Health Insurance Companies in India - Major Health Insurance Products/policies and their Features: Individual, Family, Group.

UNIT IV : PRACTICING AS AN INSURANCE AGENT

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency with the Company - Procedure to issue a Policy: Application and Acceptance – Policy Lapse and Revival – Premium Payment, Assignment, Nomination and Surrender of Policy – Policy Claim - Important Websites and Apps of Insurance in India.

UNIT V : UNDERSTANDING THE CUSTOMER AND CASE STUDIES

Insurance Customer and Categories – Understanding Customer Mindset and Satisfaction - Addressing the Grievances of the Customer – Ethical Behavior in Insurance – Moral Hazard –Discussion of two different Case Studies related to Life or General or Health Insurance Services.

References:

1. Insurance Institute of India: Principles of Insurance (IC-01), Mumbai, 2011.
2. Insurance Institute of India: Practice of Life Insurance (IC-02), Mumbai, 2011.
3. Insurance Institute of India: Practice of General Insurance (IC-11), Mumbai, 2011
4. IGNOU: Life Insurance
<https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf>
5. IGNOU: Non-Life Insurance
<https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf>
6. P. Periyaswamy: Principles and Practice of Insurance, Himalaya Publishers, New Delhi (2nd Edition), 2019.
7. G. Dionne and S.E. Harrington (Eds.): Foundations of Insurance Economics, Kluwer Academic Publishers, Boston, 1997.
8. K. Jr. Black, and H.D. Skipper Jr.:Life and Health Insurance, Prentice Hall, Upper Saddle River, New Jersey, 2000.
9. <https://www.irdai.gov.in>
10. <https://www.insuranceinstituteofindia.com>
11. <https://licindia.in/>
12. Other Relevant web resources suggested by the teacher and college librarian

Co-Curricular Activities:

- a) Mandatory (Training of students in the related skills by the teacher for a total 10 Hours)

1) For Teacher: Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like explaining the details of an insurance policy to a customer – life, health and general policy, filling up application for a policy, calculation of premium and claim, make use of important websites and apps etc. pertaining to insurance and make a field visit to any insurance organization in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes.

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III B.A (HEP), SEMESTER – V

COURSE – VI ECO-501C

MODEL QUESTION PAPER

INSURANCE SERVICES

Time : 3 Hours

Max. Marks : 70M

Min. Pass : 30 M

Section – A

Answer any TWO of the following.

2 x5= 10M

1. Types of Risk.
2. Benefits of Life Insurance.
- 3 Explain the types of general insurance
- 4.Grievance

Section – B

Answer Any FOUR of the following Questions

4 x15= 60M

- 5.Explain the difference between risk and uncertainty
- 6.Explain the scope for insurance business India
- 7.Explain the major health insurance policies/products/plans
- 8.Explain features of general insurances
- 9.Explain the process framing insurance contract
- 10.Explain the difference between assignment and nomination and in the insurance policy
11. What do you mean by customer satisfaction? Explain the importance of customer satisfaction
12. Explain the importance of ethical insurance

**A.G. & S.G.SIDDHARTHA DEGREE COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS), VUYYURU (2021-2022)**

INSURANCE SERVICES

**The Guidelines to be followed by the question paper setters
in INSURANCE SERVICES for the 5th semester-end exams (2022 - 2023)**

PAPER TITLE :INSURANCE SERVICES

PAPER CODE ;ECO -501C

Course – VI Semester – V

Maximum marks : 70

Duaration;3Hours

Syllabus	Section-A (Short answer questions)	Section-B (essay questions)
Unit-1 (35Marks)	1	2
Unit-2 (5Marks)	1	----
Unit-3 (35Marks)	1	2
Unit-4 (30Marks)	---	2
Unit-5 (35Marks)	1	2
TOTAL =140	20	120

- Each short answer question carries 5 marks in Section-A
- Each Essay question carries 15 marks in Section –B

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**A.G & S.G Siddhartha Degree College of Arts and Science (Autonomous)
Vuyyuru – 521165**

**An autonomous college in the jurisdiction of Krishna university
III B.A (HEP), SEMESTER – V/VI**

COURSE – VII ECO502C

**No of Hours per week : 5
Credits :4**

BANKING AND FINANCIAL SERVICES

- Co1 : Students are able to acquire the knowledge about the principles of banking and Indian Banking system.
- Co2 : Students are able to acquire the knowledge about Deposits, Loans and Digital Banking Systems.
- Co3 : Students are able to acquire the knowledge about Banking correspondents and common service centers
- Co4 : Students are able to acquire the knowledge about Financial service of NBFIs.
- Co5 : Students are able to acquire the knowledge about more with Finance service Company (FSC).

UNIT I : PRINCIPLES OF BANKING AND INDIAN BANKING SYSTEM

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering - Basics of Financial literacy - Problems and Challenges of Banking in India.

UNIT II : DEPOSITS, LOANS AND DIGITAL BANKING

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging -Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.

UNIT III : BANKING CORRESPONDENTS AND COMMON SERVICE CENTERS

Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization.

Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre - Case Study of Banking Correspondents with any Bank or CSC in Local Area.

UNIT IV : FINANCIAL SERVICES OF NBFIS

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.

UNIT V : WORK WITH FINANCE SERVICE COMPANY (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction - Collection and Recovery of FSC Loans - Case Study of a FSC's services in Local Area.

References:

1. Indian Institute of Banking and Finance: Principles and Practices of Banking, Macmillan India Limited, 2021.
<https://drive.google.com/file/d/1VU7aN4s5ikPQl7nX6mTBW-sVLQCNhfvK/view>
2. Indian Institute of Banking and Finance: Retail Banking, Macmillan India Limited, 2015.
3. D.R.Patade Babasaheb Sangale and T.N.Salve : Banking and Finance: Fundamental of Banking, Success Publications, Pune, January 2013.
<https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf>
4. N. Mukund Sharma: Banking and Financial Services, Himalaya Publishers, 2015.
5. Akhan Ali Jafor: Non-Banking Financial Companies in India: Functioning and Practice, New Century Publications, New Delhi, 2010.
6. RBI: “Non-Banking Financial Institutions” in Report on Trend and Progress of Banking in India 2019-20.

7. RBI: Discussion Paper on Engaging Business Correspondents.

https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2234

8. Govt. of India: Ministry of Electronic and Information Technology: Digital Seva-Operational Manual for Common Service Centres.

<https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf>

9. <http://www.cscentrepneur.in/> for Telecentre Entrepreneurship Course

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III B.A (HEP), SEMESTER – V
COURSE – VII ECO502C
MODEL QUESTION PAPER

BANKING AND FINANCIAL SERVICES

Time : 3 Hours

Max. Marks : 70M

Min. Pass : 30 M

Section – A

Answer any TWO of the following.

2 x5=10M

- 1.KYC Norms
- 2.Loan recovery process
- 3.Operations of Micro finance institutions
- 4.Types of loan offered by finance services company

Section – B

Answer any FOUR of the following Questions.

4 x15= 60M

5. Define Bank? Explain the functions of banking
- 6.Explain the role of R.B.I in Indian banking system
- 7.Define the term negotiable instrument? Explain the features of negotiable instruments
- 8.Explain the advantages and disadvantages of digital currency
- 9.What is banking (Business) Correspondent model ? Explain the activities of it
- 10.Discuss about common services center(CSC)
- 11.Explain the Important financial services offered NBFI
- 12.Explain the Problems and Challenges of NBFIs in India

**A.G. & S.G.SIDDHARTHA DEGREE COLLEGE OF ARTS & SCIENCE
(AUTONOMOUS), VUYYURU (2021-2022)**

BANKING AND FINANCIAL SERVICES

The Guidelines to be followed by the question paper setters in BANKING AND FINANCIAL SERVICES for the 5th semester-end exams (2022 - 2023)

PAPER TITLE :BANKING AND FINANCIAL SERVICES

PAPER CODE ;ECO -502C

Course – VII Semester – V

Maximum marks : 70

Duaration;3Hours

Syllabus	Section-A (Short answer questions)	Section-B (essay questions)
Unit-1 (35Marks)	---	2
Unit-2 (5Marks)	1	2
Unit-3 (35Marks)	1	2
Unit-4 (30Marks)	1	2
Unit-5 (35Marks)	1	-----
TOTAL =140	20	120

- Each short answer question carries 5 marks in Section-A
- Each Essay question carries 15 marks in Section –B

The Question papers setters are requested to cover all the topics in the syllabus stipulated as per the weightage given by US.

THE END