



Rajiv Gandhi University
Arunachal Pradesh

Course of Study

**1 - YEAR POST
GRADUATE DIPLOMA IN BANKING AND INSURANCE
(PGDBI)**

Under New Education Policy - 2020



with effect from 2024-25

DEPARTMENT OF COMMERCE

RAJIV GANDHI UNIVERSITY
DEPARTMENT OF COMMERCE
(Under the Faculty of Commerce and Management)

COURSES OF STUDIES

**1 – YEAR POST GRADUATE DIPLOMA IN BANKING
AND INSURANCE (PGDBI)**

With effect from Academic Session 2024-25

[Under National Education Policy 2020]



RAJIV GANDHI UNIVERSITY
Rono Hills, Doimukh-791112 (Arunachal Pradesh)

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POST GRADUATE DIPLOMA IN BANKING AND INSURANCE (PGDBI)

(Course Structure with Effect from 2024-25)

1. PREFACE

Department of Commerce, Rajiv Gandhi University, Rono-Hills, Doimukh introduced Post Graduate Diploma in Banking and Insurance (PGDBI) from the academic year 2013-14. In view of growing need and demands for professionals in banking and insurance sector, the curriculum of the course has been designed and framed to equip and make the students fit and getting placement in banking and insurance companies. The course structure altogether comprises of eight (8) papers including project report writing-cum-internship. The course is to be completed within as pan of two semesters in one year. The BOS meeting was held on **3rd-4th June 2024** to revise the syllabus and the following changes have been made in the meeting

2. IMPORTANT FEATURES OF THE PROGRAMME

- a) The whole course comprises of eight (9) papers with five (5) papers first semester and four (4) papers second semester including internship and project report.
- b) All the papers will be of 100 marks except an internship/project report with 200 marks. Out of the total 100 marks, 80 marks in each paper are earmarked for end semester examination and 20 marks are assigned for internal assessment except INTERNSHIP paper- PGDBI-RC-5240.
- c) A student has to secure minimum 9 marks (qualifying) out of 20 marks in at least two internal tests out of three tests, to be eligible for appearing at the end semester examination. Internal marks will be displayed along with the attendance of students before end semester examination.
- d) There will be a field oriented common assignment and presentation in both semesters for all students as an internal assessment in all papers.
- e) Every student has to undergo internship in reputed banking and insurance companies after **1st semester** examination and has to prepare and submit a project report of their training in respect of **paper PGDBI-RC-5240**. The project report would carry **150 marks and 50** marks for viva-voce examination.
- f) The periodical class test will be on a concurrent basis and will be conducted by the concerned teacher in three examination through assignment/term/papers/seminar/class tests etc. and the average marks of the best two will be taken into account for final assessment.
- g) The end semester examination question pattern for each paper will be as per existing university rules.

- h) Other terms and conditions for admission to the course shall be at par with the existing rules and ordinance of Rajiv Gandhi University.

3. PROGRAM OBJECTIVE

The primary objective of the Post Graduate Diploma in Banking and Insurance (PGDBI) program is to enable the students to learn the concepts of banking and insurance and to understand the importance of banking and insurance in the Indian and global economy and its contribution to the economic development, livelihood system and financial inclusion activities.

4. PROGRAM OUTCOME

All the courses are designed keeping in view the employability, research, and innovation in the field of banking and insurance. The learning outcome for each course has been carefully designed to help students to have experiential learning in various domains of banking and insurance. The specific outcomes of the said program are:

- a) A student will gain:
- i. Disciplinary knowledge
 - ii. Numerical and analytical skill
 - iii. Communication skill
 - iv. Problem identification, problem analysis and problem-solving skill
 - v. Banking and insurance Technology
 - vi. Moral and Ethical Awareness/Reasoning with a holistic personality
 - vii. Lifelong Learning
- b) Other program outcomes are to widen the scope and depth of the courses enabling the students to undertake job or employment, further studies; to acquire a sound and advanced theoretical knowledge and skill with respect to banking and insurance; to acquainting the students with recent and contemporary practices and knowledge; and to encourage the students to acquire a range of skills through this ability enhanced course which is helpful in employment, internships, and social activities.

5. OUTLINE OF THE PROGRAM

1. Eligibility: Any graduate.

2. Duration of the Course

- a) The program leading to the award of the 1-Year Post Graduate Diploma in Banking and Insurance (PGDBI) under Choice Based Credit System (CBCS) under the aegis of NEP-2020, includes 2 semesters.

3. Course Structure

- a) The syllabi for each program shall be drafted as per the NEP-2020 and UGC guidelines for Choice Based Credit System (CBCS), Learning Outcomes based Curriculum Framework (LOCF) based approach with an aim to equip the students with knowledge, skill, values and attitude.
- b) The programs shall include the following type of courses:

Types of Course	1-Year Post Graduate Diploma in Banking and Insurance (PGDBI)	
	No of Papers	Credit
Core Courses / Major Courses	7	28
Internship and Project	1	12
Total	34	40

- i. **Core Course/ Major Courses:** A course, which shall compulsorily be studied by a student as a core requirement is termed as a Core or Major course.
 - ii. **Dissertation/Project:** An Elective Course designed to acquire special/advanced knowledge, such as supplement study/support study to a project work, and a student studies such a course on his/her own with an advisory support by a teacher/faculty member shall be called dissertation/project. University shall introduce research component in Under-Graduate Courses through inclusion of the Project work/Dissertation which shall be considered as a special course involving application of knowledge in solving / analysing/exploring real-life situation/difficult problem. A Project/Dissertation work shall carry 12 credits. A Project/Dissertation work shall be given in lieu of a discipline specific elective paper.
 - iii. **Practical/tutorials** (One each with every core and discipline/generic specific elective paper): Paper(s) shall be offered as per the University guidelines and based on subject expertise, specialization, requirements, scope and need.
 - iv. **Summer internship** is a programme to develop professional ability in the student through appropriate training.
4. **Teaching Learning Process:** Multiple pedagogic techniques are used in imparting the knowledge both within and outside the classrooms. Listed below are some such techniques:
- a. Lectures
 - b. Tutorials
 - c. Power-point presentations
 - d. Case Studies
 - e. Role Play
 - f. Project work
 - g. Debates, Discussions, Quiz

- h. Talks /workshops
- i. Interaction with experts
- j. Academic festivals
- k. Visit to the Industries and organisations
- l. Outstation field trips
- m. Surveys designs
- n. Internships

5. Examination:

- a. **Assessment Methods:** Besides the formal system of university examinations held at the end of each semester as well as mid-semester and class tests that are held regularly, the students are also assessed on the basis of the following:
 - i. Time-constrained examinations (say 2-hour or 3-hour tests) or Written assignments
 - ii. Closed-book and open-book tests (if applicable, rather than doing as a rule)
 - iii. Individual project reports (case-study or term papers within a given word limit)
 - iv. Group/Team project reports
 - v. Oral presentations, including seminar presentation
 - vi. Participation in class discussions
 - vii. Ability to think critically and creatively to solve problems
 - viii. Application of concepts during fieldwork
 - ix. Reflexive Thinking
 - x. Participation in extra and co-curricular activities
 - xi. Critical assessment of Books / articles / research papers / thesis etc.
 - xii. Problem based assignments
 - xiii. Real life simulations
 - xiv. Observation of practical skills (speaking, listening, problem solving within a peer group or a class)
 - xv. Viva voce, interviews
 - xvi. Computerised adaptive testing for MCQ
 - xvii. Engagement with peers and Peer and self-assessment etc. and any other pedagogic approaches as may be relevant keeping in view the learners' level, credit load and class size.

6. Examination: The University Ordinances will be followed.

7. Assessment Methods & Question Paper Pattern - End Semester Examination: The University Guidelines/ Ordinances will be followed.

8. Award of Certificate / Diploma / Degree, etc.:

- a. A Post-Graduate Diploma in Banking and Insurance (PGDBI) shall be awarded if a student completes the following criterions:

Degree	Completion of Semester	Credit to be accumulated for award of Degree etc.	Exit Criterion
Post-Graduate Diploma in Banking and Insurance (PGDBI)	I, II Semester	40	A student may exit this programme and be awarded the degree, Post-Graduate Diploma in Banking and Insurance (PGDBI) after securing 40 credits from 2 semesters with submission of Project Report / Dissertation, after completion of 1-month Internship during the Winter Vacation.

- b. The University Department/College/Centre/Institute shall plan the number of seats per elective paper as per the facility and infrastructure available.
- c. For the purpose of computation of work-load per week the following mechanism shall be adopted:
 - i. 1 Credit = 1 Theory period of one-hour duration
 - ii. 1 Credit = 1 Tutorial period of one-hour duration
 - iii. 1 Credit = 1 Practical period of two-hour duration
- d. Total minimum credit score earned to complete the program shall be 40 Credit for 1-Year PGDBI Course.

6. NOMENCLATURE OF THE DEGREE

On completion of the course, the degree awarded to the successful students will be **Post-Graduate Diploma in Banking and Insurance (PGDBI)**.

7. COURSE STRUCTURE

1-YEAR PG DIPLOMA IN BANKING AND INSURANCE (WITH RESEARCH)

NCF CREDIT LEVEL	SEMESTER	COURSE CODE	TYPE OF COURSE	COURSE TITLE	CREDIT	TOTAL CREDIT	
6.5	I	PGDBI-CC-5110	Core Course -1	Banking Practices in India	4	20	
		PGDBI-CC-5120	Core Course -2	Fundamentals of Risk & Insurance Management	4		
		PGDBI-CC-5130	Core Course -3	Management and Regulation of Bank	4		
		PGDBI-CC-5140	Core Course -4	Digital Insurance	4		
		PGDBI-CC-5150	Core Course -5	Regulatory Compliance in Banking and Insurance	4		
	II	PGDBI-CC-5210	Core Course -5	Accounting of Banking and insurance companies	4	20	
		PGDBI-CC-5220	Core Course -6	HRM in banking and insurance Companies	4		
		PGDBI-CC-5230	Core Course -7	IT in Banking and insurance Companies	4		
		PGDBI-RC-5240	PROJECT	Internship and Project Report	8		
	Total Credit						40

SEMESTER - I

PGDBI-CC-5110: BANKING PRACTICES IN INDIA

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	:	<i>To provide the students basic knowledge about the fundamental of banking theory and practices in the financial system of a country.</i>
<i>Course Outcome</i>	:	<i>After completion of the course a student will acquaint with the basic knowledge about the fundamental of banking theory and practices in the financial system of a country.</i>
UNIT – I	:	Banking- Meaning-Features, Significance; Evolution of Bank; Functions of Bank; Banking Sectors- Retail, Corporate, Rural and International; Structure of Indian Banking system; Inclusive Banking- concept and features.
UNIT- II	:	Types of Banks: Commercial bank, Cooperative Bank, Regional Rural Bank-Functions and Features; Credit Creation; Types of Bank Accounts and Deposit Schemes; Central Bank-Objectives, Functions and Role.
UNIT – III	:	Bank Lending- Process and Documentation; Forms and Types of Advances and Collaterals; Priority Sector Advances; Export Credits; Assessment of Credit needs for Project and Working Capital Finance.
UNIT – IV	:	Marketing of Banking Services: Introduction; Product Mix; Product Development; Pricing Strategies; Promotional Mix; Distribution of Bank Services.
UNIT – V	:	Contemporary Issues in Indian Banking: Nationalization & Privatization of Indian Banking Sector-Background, Underlying Rationale, & Implications; Reforms in Indian Banking Sector-Overview; Financial Inclusion-Meaning, Objectives, Schemes, Role & Relevance; Innovation & Trends in Indian Banking Industry; Social Banking-Concept, Meaning, Need, Objectives, & Implication; Non-Performing Assets-Concept, Classification,

Underlying Reasons, and Control Measures.

Unit	Weightage of marks	Theory	Practical/ Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercise:

- i. Case Study Analysis: Provide students with a case study involving a bank facing issues related to non-performing assets (NPAs). Ask them to analyze the case, identify the underlying reasons for NPAs, and suggest control measures to mitigate the problem.
- ii. Research Project: Assign students to research and prepare a report on the evolution of the banking sector in India, focusing on the stages of nationalization and subsequent privatization. Have them explore the underlying rationale behind these changes and their implications on the banking industry.
- iii. Simulation Exercise: Organize a simulation exercise where students role-play as bank officers dealing with loan applications. Provide them with various scenarios representing different sectors like retail, corporate, rural, and international. Students must assess credit needs, evaluate project viability, and recommend suitable financing options.
- iv. Group Presentation: Divide students into groups and assign each group a contemporary issue in Indian banking, such as financial inclusion, social banking, or innovation trends. Have each group research their assigned topic and prepare a presentation outlining its meaning, objectives, relevance, and implications for the banking sector.
- v. Case Study Analysis: Present students with a case study of a bank launching a new product or service. Ask them to analyze the bank's marketing strategy, including product development, pricing, promotional mix, and distribution channels. Encourage students to propose recommendations for enhancing the bank's marketing efforts.
- vi. Role-Playing Activity: Divide students into groups and assign each group a type of bank (commercial bank, cooperative bank, regional rural bank). Have each group create a role-playing scenario where they demonstrate the functions and features of their assigned bank type. Encourage interaction and discussion among groups to compare and contrast the different types of banks.

Recommended books:

- 1 Muraleedharan, D. Modern Banking, PHI Learning Pvt. Ltd. NewDelhi-110001.

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|---|---|--|
| 2 | Sriram, M.R, Ramanan,
P.K, Chandresekar, R | Core Banking Solution Evaluation of security and control, PHI Learning Pvt. Ltd. New Delhi-110001. |
| 3 | Sharma, M. | Management of Financial Institutions With emphasis on Bank and risk management, PHI Learning Pvt. Ltd. New Delhi-110001. |
| 4 | Varshney ,P.N. | Banking Law and practice, Sultan Chand & Sons. |
| 5 | L. M. Bolley | Financial institutions and markets, Tata McGraw Hill. |
| 6 | Bharti, V. Pathak | Indian financial system, Pearson education. |
| 7 | Srivastava, R.M. | Managing of financial institutions, Himalaya Publishing House. |
| 8 | Vasant Desai | Indian financial system and development, Himalaya Publishing House. |

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5120: RISK & INSURANCE MANAGEMENT

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	: <i>To provide the students an understanding about the basics of risk and its management in insurance companies.</i>
<i>Course Outcome</i>	: <i>After completion of the course a student will acquaint with the basics of risk and its management in insurance companies.</i>
UNIT – I	: Introduction to Risk: Meaning, Concept, Nature, Types, and Insurable Risk; Risk Management - Concept, Definition, and Process.
UNIT- II	: Basics of Insurance: Meaning, Concept, Types, Objectives, Advantages, Principles; Elements of Insurance Contract; Terminologies; Reforms in Indian Insurance Sector.
UNIT – III	: Life Insurance: Life Insurance-Concept, Advantages, Different Life Insurance Products; Riders; Insurance Agent and Broker-Concept, Types, Functions, Role, and Code of Conducts; Proposal Form and Claim and Settlement Procedure.
UNIT – IV	: Non-Life Insurance: Non-Life Insurance-Concept, Advantages; Non-Life Insurance Products; Marine Insurance; Fire Insurance; Miscellaneous Insurance; Health Insurance; Life Insurance versus Non-Life Insurance; Insurance Agent and Broker- Functions, Role, and Code of Conducts; Proposal Form, Claim and Settlement Procedure.
UNIT – V	: Indian Insurance Market and Regulations: Indian Life Insurance and Non-Life Insurance Industries-Features, Current Scenario, Challenges and Opportunities; Insurance Penetration and Density; Insurance Legislations in India; Salient Features of-Life Insurance Corporation Act 1956, General Insurance Business (Nationalisation) Act, 1972, and Insurance Regulatory and Development Authority Act 1999.

Unit	Weightage of marks	Theory	Practical/ Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercises:

- i. Case Study Analysis: Present students with a case study involving a real-life risk scenario, such as a natural disaster or a medical emergency. Ask them to identify and analyze the types of risks involved, discuss whether they are insurable, and propose risk management strategies to mitigate the potential losses.
- ii. Role-Playing Activity: Divide students into groups and assign each group a different type of insurance product (life insurance, health insurance, fire insurance, etc.). Have each group create a role-playing scenario where they act as insurance agents or brokers explaining the features, advantages, and claim procedures of their assigned insurance product to potential clients.
- iii. Policy Analysis Exercise: Provide students with sample insurance policies from different insurers. Ask them to analyze the elements of the insurance contract, including terms, conditions, exclusions, and coverage limits. Encourage students to identify any ambiguities or areas of concern and suggest revisions to improve clarity and transparency.
- iv. Regulatory Compliance Task: Assign students to research and prepare a report on the regulatory framework governing the insurance industry in India. Have them explore key legislations such as the Insurance Regulatory and Development Authority Act 1999 and analyze their impact on the functioning of insurance companies and the protection of policyholders' interests.
- v. Market Research Project: Divide students into teams and task each team with conducting a market analysis of a specific segment of the Indian insurance market (life insurance, health insurance, etc.). Have them collect data on market size, growth trends, consumer preferences, and competitive landscape. Students should present their findings and insights, including potential challenges and opportunities for insurers operating in their chosen segment.
- vi. Mock Claim Settlement Exercise: Organize a mock claim settlement workshop where students role-play as insurance company representatives and policyholders. Provide them with simulated claim scenarios and guide them through the claim settlement process, including verification of coverage, assessment of damages, negotiation, and final settlement. This exercise will help students understand the practical aspects of claim handling and the importance of effective communication and negotiation skills in resolving insurance claims.

Recommended books:

- | | | |
|---|--------------------|---|
| 1 | P. K. Gupta | Insurance and Risk Management |
| 2 | G. Kotreshwar | Risk Management |
| 3 | P. Periasamy | Principle and Practices of Insurance |
| 4 | George, E. Rejda | Principles of Risk Management & Insurance |
| 5 | Scott Harington | Risk Management & Insurance |
| 6 | C. Arthur Williams | Risk Management & Insurance |

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5130: MANAGEMENT AND REGULATION OF BANKS

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i> : <i>To provide the students an understanding about the management and regulation of banks and its applications in India.</i>	
<i>Course Outcome</i> : <i>After completion of the course a student will acquaint with the management and regulation of banks and its applications in India.</i>	
UNIT – I	: Organisation Structure of Bank Branch Manager/Chief Manager, Regional Manager, Managing Director, Board of Directors-Roles, Responsibilities, and Functions.
UNIT- II	: Banking System – Branch banking & Unit Banking; Investment Banking & Mixed Banking; Universal Banking & Virtual banking; Core Banking Services; Public Sector and Private Sector Banks.
UNIT – III	: Customer Management Types of Customers; Customer Relationship Management (CRM)-Concept, Objective, Advantages, Types-Operational CRM, Collaborative CRM, Analytical CRM, and Complaint Resolution Management.
UNIT – IV	: Banking Legislation and Supervision Banking Regulation-Concept, and Significance; Banking Laws and Reforms- Banking Regulation Acts, 1949; Banking Supervision-Concept and Significance, Monetary Supervision (CRR, Bank Rate, SLR); Merger and Acquisition in banks.
UNIT – V	: Regulatory Authority of Banks - Reserve Bank of India-Evolution, Objectives, Functions; RBI Act, 1934-Overview; Bank Ombudsman-Function and Role; Changing Dimensions of Regulatory and Supervisory Framework.

Unit	Weightage of marks	Theory	Practical/Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercises:

- i. **Role-Playing Exercise:** Divide students into groups, assigning each group a role within a bank's organizational structure (e.g., Branch Manager, Regional Manager, Managing Director, Board of Directors). Have each group develop scenarios reflecting typical situations encountered in their respective roles, such as decision-making processes, handling customer complaints, or strategic planning. Encourage students to analyze the roles, responsibilities, and functions of each position based on their research and present their scenarios to the class.
- ii. **Case Study Analysis:** Provide students with case studies of different types of banking systems (e.g., branch banking, unit banking, universal banking) and regulatory frameworks (public sector vs. private sector banks). Ask students to analyze the organizational structures, business models, and regulatory environments of each type of banking system. Encourage them to identify the advantages and disadvantages of each system and propose recommendations for improving efficiency and effectiveness.
- iii. **Customer Relationship Management (CRM) Simulation:** Organize a CRM simulation exercise where students role-play as bank employees interacting with different types of customers (e.g., retail customers, corporate clients, high-net-worth individuals). Provide students with scenarios representing various customer interactions, such as account opening, loan applications, or resolving complaints. Students should apply CRM concepts and strategies to effectively manage customer relationships and enhance customer satisfaction.
- iv. **Legislation and Regulation Analysis:** Assign students to research and analyze banking legislation and regulatory frameworks, focusing on key laws such as the Banking Regulation Act, 1949, and regulatory bodies such as the Reserve Bank of India (RBI) and Bank Ombudsman. Have students examine the objectives, functions, and significance of banking regulation, as well as recent reforms and changes in the regulatory landscape. Encourage students to evaluate the impact of regulatory changes on banking operations, risk management, and customer protection.
- v. **Monetary Policy Simulation:** Organize a simulation exercise where students role-play as central bank officials responsible for formulating and implementing monetary policy. Provide students with information about economic indicators, such as inflation rates, GDP growth, and unemployment rates. Students should analyze the data and make decisions regarding monetary policy tools, such as the Cash Reserve Ratio (CRR), Bank Rate, and Statutory Liquidity Ratio (SLR), to achieve macroeconomic objectives. Encourage students to discuss the implications of their policy decisions on

- the banking sector, financial markets, and the broader economy.
- vi. Bank Merger and Acquisition Case Study: Provide students with case studies of recent bank mergers and acquisitions (M&A) in India. Ask students to analyze the reasons behind the M&A deals, such as strategic synergies, market expansion, or regulatory compliance. Students should evaluate the impact of M&A transactions on the participating banks, their customers, employees, and shareholders. Encourage students to discuss the challenges and opportunities associated with bank mergers and acquisitions and propose recommendations for successful integration and post-merger performance.

Text and Reference Books:

1. Basu Theory and Practice of Development Banking
2. Muranjan, S.K. Modern Banking in India
3. Reddy & Appanniah Banking Theory and Practice
4. Natarajan & Gordon Banking Theory and Practice
5. Shekar & Shekar Banking theory and practice, Vikas Publishing house Pvt. Ltd.

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5140: DIGITAL INSURANCE

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	: <i>To sensitise the students on basics of digital insurance and to familiarize the students with latest developments in the practice of digital insurance.</i>
<i>Course Outcome</i>	: <i>After completion of the course a student will acquaint with the management of digital insurance and its practical application.</i>
UNIT – I	: Digital Insurance: Evolution, Concept, significance and impact; Status of insurance companies; Strategic choices for insurance companies in the digital age- 4 P's of digital insurance, Challenges; Digital insurance- a new model for financial institutions; Customers Protection with better security; Effective and compliant insurance companies.
UNIT- II	: Management of Digital Insurance: A digital insurance model – customer perspective - Corporate digital insurance – drivers - Online insurance companies; Value of digital insurance; Critical success factors; Different models-Multigenerational view - Marketing digital insurance; Insurance Marketing mix.
UNIT – III	: Digital Insurance Solutions: Enterprise Architecture - Processes in insurance company; Demand to Order and Order to remittance; Record to report processes - Procure-to-pay - Supporting systems - Intranets and extranets in insurance companies. Management of the digital insurance infrastructure.
UNIT – IV	: Governance and Regulatory Framework: Lean and Digitize project management; Data management – Security - Regulations for insurance organizations; IRDAI norms – Protection of policyholders - Support to compliance.
UNIT – V	: Digital Insurance Throughout the World: Digital insurance across the world – Future of digital insurance, Application innovations (Artificial intelligence, Robotics process automation, Anticipatory computing, Social networks) - Technological

innovation (Internet of things, Wearable technology) - Network innovations (5G networks, Web 2.0, Web 3.0).

Unit	Weightage of marks	Theory	Practical/Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercises:

- i. **Digital Insurance Case Studies:** Provide students with case studies of insurance companies that have successfully implemented digital strategies. Ask students to analyze the evolution, concept, and significance of digital insurance in these cases. Encourage them to identify the strategic choices made by insurance companies in the digital age, including the use of the 4 P's of digital insurance (Product, Price, Place, Promotion). Discuss the challenges faced and lessons learned from these case studies.
- ii. **Digital Insurance Simulation Game:** Develop a simulation game where students role-play as insurance company executives navigating the digital landscape. Assign different teams to represent online insurance companies, traditional insurers adopting digital strategies, and customers. Have teams make strategic decisions related to product development, pricing, distribution channels, and marketing campaigns in a digital environment. Encourage students to analyze the impact of their decisions on customer satisfaction, market share, and profitability.
- iii. **Digital Insurance Marketing Plan:** Divide students into groups and assign each group a specific digital insurance solution (e.g., enterprise architecture, online insurance platforms, demand-to-order processes). Have each group develop a comprehensive marketing plan for their assigned solution, including market analysis, target audience identification, competitive positioning, and promotional strategies. Students should also consider the value proposition, critical success factors, and regulatory compliance requirements for their chosen solution.
- iv. **Regulatory Compliance Workshop:** Organize a workshop on governance and regulatory framework in digital insurance. Invite industry experts or regulatory authorities to discuss lean and digitize project management, data management, and compliance regulations for insurance organizations. Provide case studies illustrating the importance of adhering to regulatory norms such as those set by IRDAI for the protection of policyholders. Encourage students to participate in discussions and propose strategies for ensuring effective governance and regulatory compliance in digital insurance.
- v. **International Digital Insurance Trends Research:** Assign students to research and prepare a report on digital insurance trends across the world. Have students explore future prospects for digital insurance, including emerging applications of technology

such as artificial intelligence, robotics process automation, and anticipatory computing. Students should analyze technological innovations like the Internet of Things and wearable technology, as well as network innovations such as 5G networks and Web 3.0. Encourage students to assess the potential impact of these trends on the insurance industry globally and identify opportunities for innovation and growth.

- vi. Digital Insurance Infrastructure Management Project: Divide students into teams and assign each team a specific aspect of digital insurance infrastructure management (e.g., enterprise architecture, supporting systems, intranets, extranets). Have teams develop a project plan for implementing or upgrading their assigned infrastructure components, including requirements gathering, system design, implementation, and testing. Encourage students to consider factors such as scalability, interoperability, security, and compliance with regulatory standards. At the end of the project, teams should present their plans and demonstrate their understanding of effective digital insurance infrastructure management.

Recommended books:

- 1 Afuah, A. Innovation Management Strategies, Implementation, Profits, Oxford University Press, Oxford, UK.
- 2 Boiko, B. Content Management Bible. John Wiley & Sons, New York.
- 3 Buchner, A. Marketing Life Insurance Online. Jupiter Research, New York.
- 4 Kalakota, R., Robinson, M. M-business The Race to Mobility, McGraw-Hill, New York.
- 5 Marchand, D. (Ed.) Competing with Information, John Wiley & Sons, West Sussex, UK. Nicoletti, B. (2013), Cloud Computing in Financial Services, Palgrave-Macmillan, London.
- 6 Vong, J., Song, I. Emerging Technologies for Emerging Markets (Topics in Intelligent Engineering & Informatics), Springer Science, Singapore.

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5150: REGULATORY COMPLIANCES IN BANKING AND INSURANCE

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	:	<i>The course aims to provide comprehensive understanding and practical skills in navigating regulatory frameworks, compliance requirements, risk management, and investment strategies in banking, insurance, and financial sectors.</i>
<i>Course Outcome</i>	:	<i>After completion of the course, the students will understand banking regulations, compliance obligations, loan policies, insurance regulations, investment strategies, risk management, and compliance management for effective and ethical financial operations.</i>
UNIT – I	:	Regulatory Framework and Compliances. Prevention of Money Laundering Act, 2002. Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging Securities - Lien, Pledge, Mortgage, Hypothecation.
UNIT- II	:	Rights and Duties Special Categories of Customers, such as Corporations, Partnership Firms, Hindu Joint Families, Unincorporated Bodies, Trusts, Joint Account Holders, Minors, Nominee Accounts, Liquidator, Mercantile Agents, Non-Resident Indians, Foreigners .
UNIT – III	:	State Policy on Loans and Advances - Priority sector advances and socioeconomic policies - Financial inclusion - Self-Employment Schemes - Women Entrepreneurs - Small Scale Industries - Agricultural Finance, Export Finance, – Micro Finance - Call loans and loans repayable at short notice - Loans and advances - Overdrafts - Legal control over bank’s deployment of funds.
UNIT – IV	:	Insurance & Compliance -IRDAI Regulations on Investments -

		Classification of Investment categories -Investment of Assets of Insurers carrying life insurance business - Investment of Assets of Insurers carrying General insurance business -Decision making for Investment of Funds - Investing in Capital Markets - Stewardship Codes - IRDAI Regulations on preparation of Financial Statements - Analysing the Financial Statement - Accounting of Direct, Re-insurance, Co-Insurance and Investment Transactions -Expense of Management -Reserving techniques (UPR, PDR, IBNR & IBNER) -Data Protection Compliances
UNIT – V	:	Various types of risks in Insurance Companies and managing the same (like market risk, product risk, investment risk, liquidity risk) -Role of Risk Management Committee -Business Continuity Procedures - Risk Governance, Compliance Management, Regulatory Filings/ Reporting/ disclosures and other Compliances -Compliance Management Framework -Role of Compliance Officer -Regulatory Filings/ Reporting & Disclosures .

Unit	Weightage of marks	Theory	Practical/ Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercise:

- i. Prevention of Money Laundering Act (PMLA) Compliance Workshop: Organize a workshop on PMLA compliance for banking professionals. Provide case studies and real-life examples illustrating money laundering schemes and techniques. Have participants discuss the obligations of bankers under the PMLA, including customer due diligence, record-keeping, and reporting suspicious transactions. Encourage participants to share best practices for ensuring compliance with PMLA regulations and mitigating money laundering risks.
- ii. Legal Framework for Securities Workshop: Conduct a workshop on laws relating to securities for banking and finance professionals. Provide training on the valuation of securities, modes of charging securities (lien, pledge, mortgage, hypothecation), and legal rights and duties associated with each mode. Use case studies to illustrate the practical application of securities laws in financing transactions. Encourage participants to discuss common challenges and best practices for ensuring legal compliance in securities transactions.
- iii. Special Categories of Customers Seminar: Host a seminar on the rights and duties of

- special categories of bank customers, such as corporations, partnership firms, Hindu joint families, trusts, minors, and non-resident Indians. Invite legal experts and industry professionals to discuss the legal framework governing banking relationships with these special categories of customers. Use case studies to explore the legal rights and obligations of banks and customers in various scenarios. Encourage participants to ask questions and share insights from their own experiences.
- iv. Insurance Compliance Training Program: Develop a comprehensive training program on insurance compliance for insurance professionals. Cover topics such as IRDAI regulations on investments, classification of investment categories, investment of assets, decision-making for investment of funds, and preparation of financial statements. Use interactive exercises, case studies, and role-playing scenarios to reinforce key concepts and practical applications of insurance compliance. Encourage participants to apply their knowledge to real-life situations and discuss strategies for ensuring compliance with regulatory requirements.
 - v. Risk Management Committee Simulation: Organize a simulation exercise where participants role-play as members of a risk management committee for an insurance company. Provide scenarios representing different types of risks faced by insurance companies, such as market risk, product risk, investment risk, and liquidity risk. Have participants assess the risks, develop risk mitigation strategies, and make recommendations to the board of directors. Encourage participants to consider the regulatory framework, business continuity procedures, and compliance management in their risk management decisions.
 - vi. Compliance Management Framework Workshop: Facilitate a workshop on compliance management frameworks for financial institutions. Discuss the role of compliance officers, regulatory filings, reporting, and disclosures, and other compliance requirements. Use case studies and group discussions to explore best practices for establishing and maintaining an effective compliance management framework. Encourage participants to share insights and lessons learned from their own experiences in compliance management.

Recommended books:

- | | | |
|---|--|--|
| 1 | M. L.Tannan | Banking Law And Practice, Wadhwa & Company, Nagpur |
| 2 | C.R. Datta & S.K.Kataria.
A.B. Srivastava A. Seth | Banking Law, Law Publisher's India (P) Limited |
| 3 | K. Elumalai. R.K. Gupta | Banking Law and Practice, Modern Law Publications. |
| 4 | Prof. Clifford Gomez | Banking and Finance - Theory, Law and Practice, PHI Learning Private Limited |
| 5 | J.M. Holden | The Law and Practice of Banking, Universal Law Publishing. |
| 6 | Muraleedharan, D. | Modern Banking, PHI Learning Pvt. Ltd.NewDelhi-110001. |

- | | | |
|----|---|---|
| 7 | Sriram, M.R, Ramanan,
P.K, Chandresekar, R | Core Banking Solution
Evaluation of security and
control, PHI Learning Pvt. Ltd. New Delhi-110001. |
| 8 | Sharma, M. | Management of Financial Institutions
With emphasis on
Bank and risk management, PHI Learning Pvt. Ltd.
New Delhi-110001. |
| 9 | Varshney ,P.N. | Banking Law and practice, Sultan Chand & Sons. |
| 10 | L. M. Bolley | Financial institutions and markets, Tata Mcgraw Hill. |
| 11 | Bharti, V. Pathak | Indian financial system, Pearson education. |
| 12 | Srivastava, R.M. | Managing of financial institutions, Himalaya
Publishing House. |
| 13 | Vasant Desai | Indian financial system and development, Himalaya
Publishing House. |

Note: Students are advised to use latest edition of text books.

SEMESTER - II

PGDBI-CC-5210: ACCOUNTING OF BANKING AND INSURANCE COMPANIES

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	:	To provide the students basic knowledge about the accounting practices in banking & insurance businesses.
<i>Course Outcome</i>	:	After completion of the course a student will acquaint with the accounting practices in banking & insurance businesses.
UNIT – I	:	Introduction to Accounting: Accounting-Meaning, Objectives, Characteristics, Utility, Limitations; Basic Accounting Concepts; User of Accounting Information, Fundamental Accounting Terminologies, and Source Documents.
UNIT- II	:	Basics of Accounting: Basis of Accounting, Branches of Accounting, Accounting Equation, Rules of Debit and Credit, Double Entry System-Concept, Journal, Subsidiary Books-Cash Book, Ledger, Trial Balance, Bank Reconciliation Statement; Final Account.
UNIT – III	:	Accounting in Banking companies: An Introduction to Books, Ledgers and Registers of Banking Companies; Calculation-Rebate on Bills Discounted, NPAs and Capital Adequacy Ratio; Format of Financial Statements of Banking Companies.
UNIT – IV	:	Accounting in Insurance Companies: Accounting for Insurance Companies- Introduction; Classes of Insurance Business; Insurance Terminologies; Format of financial statement of Insurance Companies.
UNIT – V	:	Accounting Regulations: Role of ICAI, IRDA, RBI, Relevant Accounting Standards (AS); Applicability of GST; International scenario regarding accounting system in banks and insurance companies.

Unit	Weightage of marks	Theory	Practical/Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercise:

- i. **Source Documents Analysis:** Provide students with various source documents such as invoices, receipts, vouchers, and bank statements. Ask them to identify the relevant information from each document and classify it into appropriate accounting categories. Encourage students to discuss the importance of source documents in recording transactions accurately and maintaining proper financial records.
- ii. **Journal Entry Practice:** Develop a set of transaction scenarios and ask students to record journal entries for each transaction using the double-entry system. Provide guidance on applying the rules of debit and credit and balancing the accounting equation. Encourage students to analyze how transactions affect different accounts and maintain the fundamental accounting equation.
- iii. **Bank Reconciliation Exercise:** Provide students with sample bank statements and transaction records for a company. Ask them to reconcile the differences between the bank balance and the company's books by identifying outstanding checks, deposits in transit, bank charges, and interest earned. Encourage students to prepare a bank reconciliation statement to ensure the accuracy of the company's financial records.
- iv. **Final Accounts Preparation:** Assign students to prepare final accounts (income statement and balance sheet) for a trading or service business. Provide them with trial balance data and additional information such as closing stock, depreciation, and accruals. Encourage students to apply accounting concepts and principles to accurately prepare the financial statements and analyze the company's financial performance.
- v. **Insurance Company Financial Statement Analysis:** Provide students with financial statements of an insurance company and ask them to analyze key components such as premium income, claims incurred, investment income, and underwriting results. Encourage students to interpret the financial statements to assess the company's profitability, solvency, and overall financial health. Discuss the unique accounting terminologies and formats used in insurance company financial statements.
- vi. **Accounting Standards Application:** Assign students to research and analyze relevant accounting standards issued by the Institute of Chartered Accountants of India (ICAI) and other regulatory bodies such as the Insurance Regulatory and Development Authority (IRDA) and the Reserve Bank of India (RBI). Ask students to apply the accounting standards to practical scenarios involving banking and insurance companies. Encourage students to discuss the impact of accounting standards on financial reporting practices and regulatory compliance in the banking and insurance sectors.

Recommended books:

1. Financial Accounting For Managers : Dhamija, Pearson, 4th Edition
2. Financial Accounting For Managers : Gupta, Pearson, 7th Edition
3. Double Entry System : T.S. Grewal
4. Corporate Accounting : S. N. Maheshawari & S.K. Maheshawari,
Vikas Publishing.
5. Corporate Accounting : P.C. Tulsian, Tata Mcgraw Hills Education.
6. Financial Statement Analysis : D. Baruah, Balaji Publication, New Delhi

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5220: HRM PRACTICES IN BANKING & INSURANCE

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	:	<i>To provide the students with basic knowledge about the Human Resource Management (HRM) in Banking & Insurance Sector.</i>
<i>Course Outcome</i>	:	<i>After completion of the course a student will acquaint with the Human Resource Management in Banking & Insurance Sector.</i>
UNIT – I	:	Introduction: Concept, Objectives, Importance of HRM; Roles, Functions and Responsibilities of H.R. Managers, Insurance Agents and Business Correspondent/ <i>Bank Mitras</i> .
UNIT- II	:	Procurement: Manpower Planning, Recruitment & Selection, Placement and Induction. Present status of Recruitment and Selection in Banking and Insurance Sector.
UNIT – III	:	Training & Development: Concept, importance, Methods of Training; Training verses Development; Performance Evaluation; Transfer, Promotion and Demotion; Current scenario of Training in Banking and Insurance Sector.
UNIT – IV	:	Motivation: Policies and Methods of wage payment; Motivation-Meaning, importance, Maslow and Herzberg’s motivational theory. Emerging trends in wage and salary payment in Banking and Insurance Sector.
UNIT – V	:	Contemporary Issues in Human Resource Management: HR Strategy tackling employee burnout, Retention Management Succession planning; HR data Analytics; Expatriation Issues.

Unit	Weightage of marks	Theory	Practical/Numerical
Unit-I	20%	✓	
Unit-II	20%	✓	
Unit-III	20%	✓	
Unit-IV	20%	✓	
Unit-V	20%	✓	

Practical Exercise:

- i. **Role-Playing Scenario - HR Managers:** Divide students into groups and assign each group a role-play scenario representing different HR functions (e.g., recruitment, training, performance evaluation). Have students act out the roles of HR managers and employees, demonstrating the process of manpower planning, recruitment, selection, placement, and induction. Encourage discussion on the responsibilities and challenges faced by HR managers in each scenario.
- ii. **Recruitment and Selection Process Analysis:** Provide students with case studies or real-life examples of recruitment and selection processes in the banking and insurance sectors. Ask them to analyze the current status of recruitment and selection, identify strengths and weaknesses, and propose improvements or solutions to address any challenges or inefficiencies.
- iii. **Training Workshop:** Organize a training workshop for students on various methods of training used in the banking and insurance sectors (e.g., on-the-job training, classroom training, e-learning). Include practical exercises such as role-plays, case studies, and simulations to demonstrate the effectiveness of different training methods. Encourage students to discuss the importance of training in enhancing employee skills and performance.
- iv. **Motivational Strategies Discussion:** Facilitate a discussion on motivational theories such as Maslow's hierarchy of needs and Herzberg's two-factor theory. Provide examples of motivational policies and methods of wage payment used in the banking and insurance sectors. Encourage students to analyze how these strategies align with different motivational theories and discuss emerging trends in wage and salary payment.
- v. **Contemporary HR Management Case Studies:** Assign students to research and analyze contemporary issues in HR management such as employee burnout, retention management, succession planning, and HR data analytics. Provide case studies or real-life examples of organizations in the banking and insurance sectors addressing these issues. Ask students to propose strategies or solutions based on their analysis and discuss the potential impact on organizational performance.
- vi. **HR Analytics Project:** Divide students into teams and assign each team a specific HR analytics project related to the banking or insurance sector (e.g., analyzing employee turnover, predicting performance, assessing training effectiveness). Provide students with data sets and analytical tools to conduct their analysis. Ask teams to present their findings and recommendations, highlighting the insights gained from HR data analytics and its implications for HR strategy and decision-making.

Recommended books:

1. C. B. Mamoria Personnel Management
2. VSP Rao Human Resource Management, Text & Cases Excel Books
3. Memoria & Memoria Dynamics of Industrial Relations, Himalaya.
4. Memoria & Gankar Personnel Management -Text & cases, Himalaya.

Note: Students are advised to use latest edition of text books.

PGDBI-CC-5230: INFORMATION TECHNOLOGY IN BANKING AND INSURANCE BUSINESS

Credit: 04 (4 Lectures + 0 Tutorial + 0 Practical)

Total Credit Hour: 40 hours

Internal Assessment: 20 marks

End Semester Examination: 80 marks

Total Marks: 100 Marks

<i>Course Objective</i>	: <i>To provide the students a basic knowledge about the role of Information Technology in Banking and Insurance sector and the scenario of present development.</i>
<i>Course Outcome</i>	: <i>After completion of the course a student will acquaint with the role of Information Technology in Banking and Insurance sector and the scenario of present development.</i>
UNIT – I	: Information Technology: Meaning; Role of IT in business; Limitations; Internet Meaning, Basic Internet Terminology; Search Engines, Usage of Internet to society, E–Commerce–meaning, Characteristics, Advantages and limitations, Types, Difference between traditional commerce and e-commerce.
UNIT- II	: E-Banking and Retail Banking: E-banking – Definition; Services Provided; Facets of E-banking; Types; Benefits; Drawbacks; Banking Services through Internet. Retail Banking; Difference between Core banking and Retail banking; Advantages and disadvantages of retail banking; Services Offered in Retail Banks; Opportunities and Challenges for Retail Banking; Types of Internet Banking Risk.
UNIT – III	: IT in Insurance Sector: Importance of IT in Insurance Sector in India; Companies offering insurance through internet in India; Apply insurance online-process; Growth of online insurance services in India.
UNIT – IV	: Cyber Law in India: Genesis of IT Legislation in India, Objectives of IT Legislation in India, IT Amendment Act 2008, ITA vs. ITAA, Other Acts amended by the IT Act.
UNIT – V	: Application of Technology and Related Issues: Block chain, Artificial Intelligence; Internet of Things; Real time monitoring of

assets; Cyber attack/Data Breach.

Unit	Weightage of marks	Theory	Practical/Numerical
Unit-I	20%	✓	✓
Unit-II	20%	✓	✓
Unit-III	20%	✓	✓
Unit-IV	20%	✓	✓
Unit-V	20%	✓	✓

Practical Exercise:

- i. Internet Usage Workshop: Conduct a workshop on basic internet usage for students. Cover topics such as basic internet terminology, navigating web browsers, using search engines effectively, and understanding internet safety and security measures. Provide hands-on practice sessions where students can explore various internet tools and resources. Encourage students to ask questions and share their experiences with using the internet.
- ii. E-Commerce Case Study Analysis: Provide students with case studies of successful e-commerce businesses and traditional brick-and-mortar businesses. Ask them to analyze the characteristics, advantages, and limitations of e-commerce compared to traditional commerce based on these case studies. Encourage students to discuss how e-commerce has transformed business models, consumer behavior, and market dynamics.
- iii. E-Banking Simulation Exercise: Organize a simulation exercise where students role-play as customers and bank employees in an e-banking environment. Provide scenarios representing different e-banking services such as online banking, mobile banking, and electronic fund transfers. Ask students to experience and evaluate the benefits and drawbacks of e-banking from both customer and bank perspectives. Encourage discussion on the opportunities and challenges of e-banking for banks and customers.
- iv. Online Insurance Application Process Demonstration: Demonstrate the process of applying for insurance online to students using real-life examples from insurance companies in India. Walk students through the steps involved in selecting insurance products, filling out application forms, and completing the online payment process. Discuss the growth of online insurance services in India and the role of technology in improving accessibility and convenience for customers.
- v. Cyber Law Case Analysis: Assign students to research and analyze cyber law cases related to data breaches, cyber attacks, and online fraud in India. Provide case studies of legal proceedings and judgments under the Information Technology Act, 2000, and its amendments. Ask students to discuss the implications of these cases for businesses, individuals, and the legal framework governing cyberspace in India.
- vi. Technology Trends Discussion: Facilitate a discussion on emerging technologies such as block chain, artificial intelligence, and the Internet of Things. Provide examples of

how these technologies are being applied in various industries, including banking, insurance, healthcare, and manufacturing. Encourage students to explore the potential benefits and challenges of adopting these technologies and discuss their implications for society, privacy, and cybersecurity.

Recommended books:

- 1 Mahmood Shah & Steve Clarke E-Banking Management - Issues, Solutions, and Strategic, Information Science Reference (an imprint of IGI Global)
- 2 Mary J Cronin Banking and Finance on the Internet
- 3 Brian Vixon & Mary Dixon E- Banking

Note: Students are advised to use latest edition of text books.

PGDBI-RC-5210: INTERNSHIP & PROJECT REPORT

Credit: 08 (Project Report- 08)

Total Credit Hour: 80 hours

End Semester Examination: 200 Marks

Project Report – 150 and Viva Voce – 50 Marks

Total Marks: 200 Marks

Course Objective	:	<i>The objectives of the internship and project report are to provide students with practical work experience in their field of study, allowing them to apply theoretical knowledge to real-world situations. Additionally, it aims to enhance students' skills, critical thinking, and problem-solving abilities through hands-on learning and research-based projects.</i>
Course Outcome	:	<i>The course outcome is designed to equip students with a comprehensive understanding of theoretical principles and practical applications in their field of study. By the end of the course, students will demonstrate proficiency in core concepts, analytical skills, and effective communication. They will develop the ability to critically evaluate problems, apply appropriate methodologies, and propose innovative solutions. Furthermore, students will exhibit professionalism, ethical behaviour, and teamwork in their academic and professional endeavours. Ultimately, the course aims to prepare students for successful careers, further academic pursuits, and lifelong learning in their chosen discipline.</i>

General Guidelines

Internships are essential components of undergraduate education, offering students invaluable opportunities for hands-on learning and personal development. They allow students to apply theoretical knowledge in real-world settings, gaining practical experience and industry insights. Through internships, students can develop essential skills, build professional networks, and explore potential career paths. These experiences not only enhance students' academic learning but also increase their employability by providing them with relevant work experience and practical skills sought after by employers.

Internships and apprenticeships are pivotal in PGDBI, offering hands-on experiences beyond classrooms. Under expert supervision, students engage in real-world work environments, gaining practical skills and industry insights. Collaborations with local

industries, businesses, and government agencies facilitate experiential learning. Students develop essential soft skills, expand professional networks, and bridge the gap between theory and practice. These experiences nurture personal growth, resilience, and career readiness. Internships and apprenticeships empower students to shape their educational journeys and prepare for future endeavors, enriching their academic experience and enhancing their employability in a competitive job market. The brief contents of the report are provided below:

CONTENTS OF THE REPORT

- I. Title Page
- II. Certificate from the Supervisor
- III. Internship Certificate
- IV. Undertaking (by the Student)
- V. Acknowledgement
- VI. Table of Contents
- VII. List of Tables, Graphs, Figures etc.
- VIII. Abbreviation Used
- IX. Executive Summary
- X. Chapter 1 Introduction of the Report
- XI. Chapter 2 Overview of the Organization
- XII. Chapter 3 Key Learnings
- XIII. Chapter 4 Analyses
- XIV. Chapter 5 Recommendations and Conclusion
- XV. References (Write in APA format, all the sources consulted in the making of your report).
- XVI.
- XVII. Appendices (Financial Statements, Supporting Documents etc.)

Acknowledgement

This report has been prepared for the internship that has been done in the (Name of Organization) to study the practical aspect of the course and implementation of the theory in the field with the purpose of fulfilling the requirements of the course of (Name of Program) I would like to express my sincere gratitude to (Supervisor at XYZ BANK/INSURANCE, Manager/Director/HOD of the Organization worked in, other employees, staff members etc.) for their support and encouragement.

Executive Summary

- ✓ An executive summary is a brief section at the beginning of a long report that summarizes the document.
- ✓ Briefly, what is this about?

- ✓ Why is it important? [or] Why was it undertaken?
- ✓ What are the major findings or results?
- ✓ An executive summary outlines the following information:
 - The purpose
 - The methods
 - The results
 - The conclusions & recommendations

Chapters

Chapter 1: Introduction of the Report: This chapter includes basic information regarding the process of preparation of report. This chapter should not be more than 4 pages with the following topics:

- i. **Background:** Basic information (without unnecessary details and descriptions) regarding topic of study
- ii. **Purpose:** Purpose may be to study an organization from Marketing/ HR/ Finance/ Accounting perspective, to understand the working/operations.
- iii. **Data Collection:** (Primary/Secondary); Tools used
- iv. **Scope:** As it is impossible to cover all the departments of organization in 2 weeks' time, therefore the internee should mention the major focus of his/her work or the specific department attended.

Chapter 2: Overview of the Organization: This chapter should not be more than 5 pages, and covers the most relevant information about the Main organization, with special focus on the branch/office of work

- i. Brief overview
- ii. Major activities, products, hierarchy, organogram

Chapter 3: Key Learning: This is an important part of your report. Your activities during the period of internship. Your job responsibility, in how many departments you were placed, what have you learned in those departments etc.

- i. Duration of internship
- ii. Departments assigned
- iii. List of activities performed and How have your performed
- iv. Conclude by compiling your overall experience

Chapter 4: Analyses

Chapter 5: Recommendations and Conclusions

- i. Should not be Vague, Abstract, Idealistic
- ii. Should be Specific, Concrete, Practical

Internee should concentrate and focus on the quality of recommendations. They should not

be unclear, ambitious and general. Your recommendations should be directly relevant to your place of internship and should be implementable for bringing improvement. Conclude briefly by summarizing your main points of the report.

Non-Plagiarism

A major ethical standard in research focuses on appropriately recognizing and crediting the work of others' who have contributed to the body of knowledge in a given area. Plagiarism is simply using someone else's ideas or wording without giving due credit / citation. When you present an idea in your dissertation / project report that originated from another source (written or spoken), even if you modified the wording or parts of the idea, credit to the original source should be given. The project report is as scholarly work, and as such, extensive citation from the literature is expected. As you make notes from a source, indicate clearly whether your notes are a direct quote or a paraphrased interpretation. If direct quotes are used, the page number is required for a complete citation. Plagiarism software, as approved by UGC, is widely available and routinely used by experts. The UGC guideline (University Grants Commission (*Promotion of Academic Integrity and Prevention of Plagiarism in Higher Educational Institutions*) Regulations, 2018) will regulate the aspect of plagiarism / similarity.

Evaluation of the Project Report

1. The report will be evaluated through viva-voce. The Viva-Voce board comprises of the supervisor, one departmental faculty members other than the concerned supervisor, and one external experts who will be from the cognate department of the university and in the rank of Associate Professor / Professor.
2. The minimum pass mark for the project report will be 50% of the total marks (i.e., from 200 marks) with at least 50% in viva voce (50 Marks) and project report (150 marks), individually.
3. The college / institute shall undertake necessary arrangements for submission and evaluation of the Project Report on time.
