

SAVITRIBAI PHULE PUNE UNIVERSIT, PUNE 411007

SYLLABUS FOR

**‘POST GRADUATE DIPLOMA IN BANKING, FINANCE AND INSURANCE’
(PGDBFI)**

(Effective Commencement from Academic Year 2020-21)

(I) PREAMBLE OF THE COURSE:

‘Post Graduate Diploma in Banking, Finance and Insurance’ is introducing from the Academic Year 2020-21 instead of earlier Post Graduate Diploma in Banking and Finance. Now a days there are lot of career options in Banking, Finance and Insurance sectors to the students and professionals. Due to this Course students will get the opportunities of doing jobs as well as business in the field of Banking, Finance and Insurance at the same time.

This Post Graduate Diploma course covers the study of Principles and Practices in Banking, Finance and Insurance as well as Laws relating to the concerned subjects. The course covers accounting approach also at the same time the focus is on the practical study of the concerned subject that’s why the Internship and Project work are made compulsory to the student. The aim of Internship to make a skillful human resources for Banking, Finance and Insurance field.

Other information about the course is given below.

(II) NAME OF THE COURSE:

Post Graduate Diploma in Banking, Finance and Insurance (PGDBFI)

(III) MEDIUM AND DURATION OF COURSE:

- i. **MEDIUM OF INSTRUCTION:** English
- ii. **DURATION OF COURSE** : One Academic Year

(IV) ELIGIBILITY FOR ADMISSION:

Students possessing following qualification are eligible for admission to PGDBFI Course–

1. A Bachelor’s Degree in any faculty of any Statutory University or any other recognized Foreign University.
2. Student to be admitted for the course – The maximum number of students to be admitted to the course shall be 60 only.

(V) STRUCTURE OF COURSE:

The course will have six papers carrying 100 marks each as follows. **Course structure for Post Graduate Diploma in Banking, Finance and Insurance (PGDBFI)**

Code	Subject Title	Examination	Marks
101	Principle and Practices of Banking and Finance	University	100
102	Principles and Practices of Insurance	University	100
103	Laws Relating to Banking, Finance and Insurance	University	100
104	Accounting System and Financial Analysis	University	100
105	Project Work & Internship (Banking and Finance)	College / Institute	100
106	Project Work & Internship (Insurance)	College / Institute	100

(VI) EQUIVALENCE OF THE EXISTING COURSE & SUBJECTS

1. Course Equivalence

Existing Course Name	Revised (New) Course Name
Post Graduate Diploma in Banking and Finance	Post Graduate Diploma in Banking, Finance and Insurance

2. Subject Equivalence

Existing Subject (Old)		Equivalence of Subject (New)
1	Bank Financial Institutions and Financial Market	Principles and Practices of Banking and Finance
2	Laws and Practice of Banking	Laws Relating to Banking, Finance and Insurance
3	Bank Lending	Principles and Practices of Banking and Finance
4	Accounting System and Financial Analysis	Accounting System and Financial Analysis

Equivalence of the subject is applicable for eligible students as per the Savitribai Phule Pune University, Pune Rules

(VII) ELIGIBILITY TO TEACHING FACULTY

1. As per UGC, Govt. of Maharashtra and Savitribai Phule Pune University rules.
2. Professionals in the field of Banking, Finance and Insurance those are holding the higher position in concerned and experience is not less than 15 years in concerned field can teach as a visiting faculty.

(VIII) STANDARD OF PASSING

1. Each Paper shall be the 100 Marks.
2. There will be a Term End Examination by the college in each theory subject at the end of the first term of 60 Marks of two hours to be converted out of 20 Marks.
3. The Annual Examination will be conducted for three hours, 80 marks shall be assigned to the written paper. The candidate shall secure at least 32 marks out of 80 in each written paper.
4. The minimum standard of passing is 40 percent marks in each paper.

(IX) AWARD OF CLASS

1. 70% and above – First Class with Distinction.
2. 60% and above but less than 70% – First Class.
3. 55% and above but less than 60% – Higher Second Class.
4. 50% and above but less than 55% – Second Class.
5. 40% and above but less than 50% – Pass Class.
6. Less than 40% – Failure (Fail)

(X) BACKLOG

The student shall appear for Backlog Examination as per the SAVITRIBAI PHULE PUNE UNIVERSITY PUNE RULES.

SYLLABUS OF
Post Graduate Diploma in Banking, Finance and Insurance
Subject: Principles and Practices of Banking and Finance
(Course Code: 101)
(Effective from June 2020-21)

Objectives:

1. To provide the knowledge about Indian Banking and Financial System.
2. To create the awareness about the role of Banking and Finance in Economic Development.
3. To provide the knowledge about the Central and Commercial Banking in India.
4. To give the knowledge of Indian Financial System.
5. To create the knowledge of Modern Technology and New Trends in Banking and Finance.

Outcomes:

At the end of the Course, the Learners will be able to -

1. Understand the various significant concepts in the field of Banking and Financial sector.
2. Examine the role of Banking and Finance in economic development.
3. Evaluate the functions of Banking and Finance system in Indian Economy.
4. Assess the challenges in Banking and Financial sector.
5. Understand the significance of modern technology in Banking and finance sector.

(FIRST TERM)

Unit No.	Topic	No. of Lectures	Teaching Method
1	Indian Banking System 1.1 Meaning of word of 'Bank' and Banking 1.2 Evolution of Banking in India 1.3 Structure of Banking in India 1.4 Role of Banking in Economic Development 1.5 Challenges before Banking in India 1.6 Impact of the COVID -19 on Banking in India	12	Lecture, PPT, Group Discussion, Library Work, Assignments
2	Indian Financial System 2.1 Meaning definition and structure of Financial System 2.2 Role of Financial system in Economic Development in India 2.3 Money Market – Meaning, Nature, Structure, Credit Instruments, Participants and Features 2.4 Capital Market – Meaning , Nature, Structure, Credit Instruments, Types, Participants and Features 2.5 Foreign Exchange Market 2.5.1. Meaning , Definition, Participants 2.5.2. Procedure of Foreign Exchange Dealing 2.6 Financial Services	12	Lecture, PPT, Group Discussion, Library Work, Assignments

3	Central and Commercial Banking 3.1 Central Banking 3.1.1 Meaning and Definition of Central Banking 3.1.2 Evolution of Reserve Bank of India 3.1.3 Functions of Reserve Bank of India 3.1.4 Monetary Policy of Reserve Bank of India 3.1.5 Present Currency System in India 3.2 Commercial Banking 3.2.1 Meaning of Commercial Banking 3.2.2 Functions of Commercial Banks 3.2.2.1 Primary Functions 3.2.2.2 Secondary Functions 3.3 Scheduled and Non Scheduled Banks 3.4 Merger of the Banks – Present Status 3.5 Important Concepts - 3.5.1 Cash Reserve Ratio (C.R.R.) 3.5.2 Statutory Liquidity Ratio (S.L.R.) 3.5.3 Capital Adequacy 3.5.4 Credit Deposit Ratio (C.D.R.) 3.5.5 Bank Rate 3.5.6 Repo Rate and Reverse Repo Rate	12	Lecture, PPT, Group Discussion, Library Work, Assignments
4	Bank Practices 4.1 Types of Bank Accounts 4.2 Account Opening Procedure 4.3 Account Operating Procedure 4.4 Termination of Bank Account 4.5 Bank Customers 4.5.1 Meaning of Bank Customer 4.5.2 Types of Bank Customer i) Individual Customer ii) Institutional Customer 4.6 Bank and Customer Relations	12	Lecture, PPT, Group Discussion, Library Work, Assignments
Total		48	

(SECOND TERM)

Unit No	Topic	No. of Lectures	Teaching Method
5	Negotiable Instruments 5.1 Meaning , Definition and features of Negotiable Instruments 5.2 Types of Negotiable Instruments 5.2.1 Promissory Note : Definition, Features, Procedure 5.2.2 Bill of Exchange : Definition, Features, Procedures 5.2.3 Cheques: Definition, Types and Parties, Dishonour of cheque, Types of cheque crossing 5.3 Endorsement of Negotiable Instruments 5.3.1 Definition and types of Endorsement 5.3.2 Effects of Endorsement	12	Lecture, PPT, Group Discussion, Library Work, Assignments

6	Principles of Banking 6.1 Principles of Banking 6.1.1 Safety 6.1.2 Liquidity 6.1.3 Profitability 6.1.4 Diversification of Risk 6.2 Principles of Lending 6.3 Modes of creating Charge 6.3.1 Lien 6.3.2 Pledge 6.3.3 Hypothecation 6.3.4 Mortgage- Types of Mortgage 6.4 Debt. Recovery 6.4.1 Concept of Non-Performing Assets (N.P.A.) 6.4.2 Causes of Overdue 6.4.3 Problems of Debt Recovery 6.4.4 Procedure of Debt Recovery	12	Lecture, PPT, Group Discussion, Library Work, Assignments
7	Selective Important Concept of Banking 7.1 Unit Banking 7.2 Branch Banking 7.3 Retail Banking 7.4 Wholesale Banking 7.5 Merchant Banking 7.6 Digital Banking 7.7 Islamic Banking 7.8 Social Banking	12	Lecture, PPT, Group Discussion, Library Work, Assignments
8	Modern Technology and Trends in Banking 8.1 Modern Technology in Banking 8.1.1 ATM 8.1.2 RTGS / NEFT 8.1.3 SWIFT 8.1.4 Electronic Fund Transfer (EFT) 8.1.5 Electronic Clearing Services (ECS) 8.1.6 Tele Banking 8.1.7 Mobile Banking 8.1.8 Internet Banking 8.1.9 Unified Payment Interface (UPI) 8.1.10 Immediate Payment service (IMPS) 8.2 New Trends in Banking : 8.2.1 Digitization 8.2.2 Enhanced Mobile Banking 8.2.3 Block Chain 8.2.4 Artificial Intelligence Robots 8.2.5 P2P Payment Services 8.2.6 Biometric Authentication 8.2.7 Crypto currency	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

References:

1. Deb Joyeeta (2019), 'Indian Banking System', Evince Publishing.
2. Desai Vasant (2007), 'Indian Banking-Nature and Problems', Himalaya Publishing House.
3. Gopinath M.N. (2017), 'Banking Principles and Operations', Snow White Publisher.
4. Joshi, Vasant and other (2002), Managing Indian Banks – The Challenges Ahead, Response Books, New Delhi.
5. Mallik, Chaudhury and Sarkar (2018), 'Indian Banking System- Growth, Challenges and Government Initiatives', Kalpaz Publications.
6. Nararajan and Parameswaran (2007), 'Indian Banking', S. Chand Company Ltd. New Delhi.
7. Shahi Ujjwala (2013), 'Banking in India: Past, Present and Future', New Century Publications
8. Trivedi, Chaudhary and other (2015), 'Indian Banking System', RBD Publication, Jaipur.
9. Trivedi I.V. and Jatana Renu (2010), 'Indian Banking System', RBSA Publisher.
10. 'Report on Trend and Progress of Banking in India'2017-18, 2018-19, 2019-20- Reserve Bank of India

Post Graduate Diploma in Banking finance and Insurance
Subject – Principles and Practices of Insurance
(Course Code: 102)
(Effective from June 2020-21)

Objectives:

1. To acquaint students with the various concepts in Insurance sector.
2. To create awareness regarding Life Insurance, Fire insurance and Marine Insurance.
3. To make the students aware of career opportunities in the field of Insurance.
4. To create the awareness of Insurance Business and practices.

Outcomes:

At the end of the Course, the Learners will be able to -

1. Understand the various significant concepts in the field of insurance sector.
2. Justify the significance of various types of insurance.
3. Understand the career opportunities in the field of Insurance.
4. Assess the trends in Global and Indian Insurance business.

(FIRST TERM)

Unit No	Topic	No. of Lectures	Teaching Method
1.	Introduction to Insurance 1.1 Meaning and Nature of Insurance 1.2 Importance of Insurance 1.3 Scope of Insurance 1.4 Principles of Insurance 1.5 Risk and Insurance 1.6 Types – Life and General 1.7 Difference between Life and General Insurance 1.8 Career opportunities in Insurance Sector	12	Lecture, PPT, Group Discussion, Library Work, Assignments
2.	Life Insurance 2.1 Meaning and Features of Life Insurance 2.2 Nature of Life Insurance 2.3 Origin of Life Insurance 2.4 Importance of Life Insurance 2.5 Principles of Life Insurance 2.6 Types of Life Insurance Policies 2.7 Procedure of Life Insurance Contract	12	Lecture, PPT, Group Discussion, Library Work, Assignments, Field Visit
3.	Fire Insurance 3.1 Meaning and Features 3.2 Nature of Fire Insurance Contract 3.3 Types of Fire Insurance Policies 3.4 Procedure for taking Fire Insurance Policies and Settlement of claims.	12	Lecture, PPT, Group Discussion, Library Work, Assignments

4.	Marine Insurance 4.1 Meaning and Features 4.2 Marine Insurance Contract 4.3 Types of Marine Policies 4.4 Clauses of a Marine Insurance Policy. 4.5. Marine losses.	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

(SECOND TERM)

Unit No.	Topic	No. of Lectures	Teaching Method
5.	Premium Payments 5.1 Importance of Timely Payment 5.2 Due Date of Payment 5.3 Surrender Values – Meaning & Conditions 5.4 Lapse of Policy 5.5 Forfeiture & Revival of Policies, Special Revival Scheme, Installment Revival Scheme, Loan Cum Revival Scheme	12	Lecture, PPT, Group Discussion, Library Work, Assignments
6.	Insurance Management - Life Insurance 6.1 Claim Settlements 6.2 Maturity Claims – Meaning 6.3 Procedure for Claim 6.4 Types of Claims 6.5 Required Documents & Forms	12	Lecture, PPT, Group Discussion, Library Work, Assignments
7.	Insurance Management- General Insurance 7.1 Maturity Claims – Meaning 7.2 Procedure for Claim 7.3 Types of Claims 7.4 Required Documents & Forms	12	Lecture, PPT, Group Discussion, Library Work, Assignments
8.	Insurance Business 8.1 Working of Life Insurance Business 8.2 Organizational Structure of Life Insurance Business 8.3 Life Insurance Scenario In India 8.4 Effect of Privatization on Insurance Business 8.5 Comparative Study of Private Companies and Government Companies 8.6 Current Trends in Global Insurance Business.	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

References:

1. Khan M.Y. (1997), Financial Services, Tata McGraw-Hill Publishing Company Limited New Delhi
2. Mishra M.N. (2004) Insurance - Principles and Practice, S. Chand and Company Ltd. New Delhi.
3. Gulati Neelam C., Principles of Insurance Management, Excel Books.
4. Haridas R., Life Insurance in India, New Century Publication New Delhi.
5. Godwin Frank, The Principles and Practice of Fire Insurance, Isaac Pitman and Sons Ltd. London.
6. Panda G.S., Principles and Practice of Insurance, Kalyani Publishers Ludhiana.
7. Kanwal L.S., Text Book of Insurance, Kalyani Publishers Ludhiana.
8. Mathew M.J., Insurance, RBSA Publisher Jaipur.

Post Graduate Diploma in Banking, Finance and Insurance
Subject: Laws Relating to Banking, Finance and Insurance
(Course Code: 103)
(Effective from June 2020-21)

Objectives:

1. To acquaint the students with legal framework in which the Indian banking is working today.
2. To make the students aware about the latest developments in the field of banking law.
3. To enable the students to understand modern banking practices.
4. To enable the students to establish a link between the legal provisions and the practical aspects of banking.
5. To make the students aware about laws relating to insurance sector.
6. To acquaint the students with the role of IRDA in insurance sector.
7. To understand the role of various Acts of insurance in the life of human being.

Outcomes:

At the end of the Course, the Learners will be able to-

1. Examine the legal framework in Indian Banking, Finance and Insurance sector.
2. Justify the various Acts in relation to Banking and Insurance sector.
3. Compare the link between the legal provisions and the practical aspects of banking.
4. Explain the role of IRDA in insurance sector.
5. Assess the role of various Acts of insurance in the life of human being.

(FIRST TERM)

Unit No	Topic	No. of Lectures	Teaching Method
1.	Banking Regulation Act 1949 1.1 Provisions relating to- Definition of bank (Sec. 5B and 5C) 1.2 Business of Banking Companies (Sec.6) 1.3 Restrictions on business of banking companies (Sec.8, 19 and 20) 1.4 Capital Structure(Sec.12), Powers of the RBI (Sec.21, 22 and 36 to 36AD) 1.5 Applicability of the Act to Cooperative Banks (Sec.56) 1.6 Amendments of BRA1949 up to 2012 1.7 Banking Regulation (Amendment) Bill 2017	12	Lecture, PPT, Group Discussion, Library Work, Assignments
2.	The Negotiable Instrument Act 1881 2.1 Provisions relating to: Definition of negotiable Instrument (Sec- 13) 2.2 Promissory note (Sec -4) 2.3 Bill of exchange (Sec -5) and Cheque (Sec -6) 2.4 Comparative Study of Negotiable Instruments Parties to negotiable instrument (Section -7)	12	Lecture, PPT, Group Discussion, Library Work, Assignments

	<p>2.5 Holder (Sec -8),</p> <p>2.6 Holder in due course (Sec -9)</p> <p>2.7 Payment in due course (Sec -10)</p> <p>2.8 Negotiation (Sec -14)</p> <p>2.9 Endorsement (Sec -15)</p> <p>2.10 Dishonour of Negotiable Instruments (Sec -91-92)</p> <p>2.11 Noting and Protest (Sec -99-104-A)</p> <p>2.12 Penalties in case of dishonour of certain cheques for insufficiency of funds in the account (Sec. 138 to 147)</p> <p>2.13 Negotiable Instruments (Amendment and Miscellaneous Provisions) Act, 2002: Electronic Cheques / Truncated Cheques</p> <p>2.14 Negotiable Instruments (Amendment) Act, 2018- Empowers the Appellate Court to order payment pending the appeal against conviction (Sec.148)</p>		
3.	<p>The Reserve Bank of India Act, 1934</p> <p>3.1 Provisions relating to:</p> <p>3.1.1. Incorporation, Capital management and Business (Sec 3 to 19)</p> <p>3.1.2. Central Banking functions (Sec -20 to 45)</p> <p>3.1.3. Regulatory and Supervisory Collection and furnishing of credit information (45 A to 45 G)</p> <p>3.1.4. Penalties (Sec 58 B to 58 -G)</p> <p>3.1.5. RBI Act (As Amended By Finance Act 2018)- Monetary Policy Committee (Sec.45 ZA to 45 ZO)</p> <p>3.2 RBI and Regulation of Digital Financial Services in India, 2012 to 2016.</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
4.	<p>Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002</p> <p>4.1 Provisions relating to: Preliminary (Section 1 and 2)</p> <p>4.2 Regulation of securitization and reconstruction of financial assets and financial institutions (Section 3 to 12 A)</p> <p>4.3 Enforcement of security interest (Section 13 to 19)</p> <p>4.4 Central registry (Section 20 to 26)</p> <p>4.5 Offences and penalties (Section 27 to 30)</p> <p>4.6 Miscellaneous (Section 31 to 41)</p> <p>4.7 Relevant amendments between 2004 and 2008 and Amendments in SARFAESI Act in 2016: (Taking possession over collateral: Audit and inspection)</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

(SECOND TERM)

Unit No	Topic	No. of Lectures	Teaching Method
5.	The Insurance Act-1938 5.1 Preliminary- short title, extent and commencement, definitions, interpretation of certain words and expressions, (Sec. 1 to 2B) 5.2 Provisions and applications to insurers (Sec. 2C to 64) 5.3 Insurance Association of India, Council of the Association and Committees thereof (Sec. 64A to 64T) 5.4 Tariff Advisory Committee and Control of Tariff Rates (Sec. 64U to 64UM) 5.5 Solvency Margin, Advance payment of premium and restrictions of the opening of a new place of business (Sec. 64V to Sec. 64VC) 5.6 Provident Societies (Sec.65 to 94) 5.7 Insurance Co-operative Societies (Sec. 94A) 5.8 Mutual Insurance Companies and co-operative life insurance societies (Sec.95 to Sec.101) 5.9 Re-insurance (Sec. 101A to Sec. 101C) 5.10 Miscellaneous (Sec. 102 to 120)	12	Lecture, PPT, Group Discussion, Library Work, Assignments
6.	The Life Insurance Corporation Act, 1956 6.1 Preliminary (Sec. 1 and 2) 6.2 Establishment of Life Insurance Corporation of India (Sec. 3 to 5) 6.3 Functions of the Corporation (Sec. 6 to 6A) 6.4 Transfer of Existing Life Insurance Business to the Corporation (Sec. 7 to 17) 6.5 Management (Sec. 18 to 23) 6.6 Finance, Accounts and Audit (Sec. 24 to 29) 6.7 Miscellaneous (Sec. 30 to 49)	12	Lecture, PPT, Group Discussion, Library Work, Assignments
7.	The General Insurance Business (Nationalization) Act, 1972 7.1 Preliminary (Sec. 1 to 3) 7.2 Transfer to Public Ownership of General Insurance Business (Sec. 4 to 8) 7.3 General Insurance Corporation of India (Sec. 9 to 10B) 7.4 Amounts to be paid for Acquisitions (Sec. 11 to 15) 7.5 Scheme for Reorganization of General Insurance Business (Sec. 16 and 17) 7.6 Terms and Conditions of Service of Officers and Other Employees (Sec. 17A) 7.7 Functions of Corporation and Acquiring Companies and their Management(Sec. 18 to 23) 7.8 Miscellaneous (Sec. 24 to 40)	12	Lecture, PPT, Group Discussion, Library Work, Assignments
8.	Insurance Regulatory and Development Authority of India Act,1999	12	Lecture, PPT,

8.1 Preliminary- Short title, extent and commencement, definitions (Sec. 1 and 2)		Group Discussion, Library Work, Assignments
8.2 Insurance Regulatory and Development Authority of India (Sec. 3 to 12)		
8.3 Transfer of Assets, Liabilities, etc. of Interim Insurance Regulatory Authority(Sec. 13)		
8.4 Duties, Powers and Functions of Authority (Sec. 14)		
8.5 Finance, Account and Audit (Sec. 15 to 17)		
8.6 Miscellaneous (Sec. 18 to 32)		
Total	48	

References:

1. Gordon & Natarajan: Banking Theory Law and Practice, Himalaya Publishing House
2. Srivastava S. P.; Banking Theory & Practice, Anmol Publications
3. Prakhas M., Bhargabhi R: Banking law & Operation, Vision Book House.
4. Tannan : Banking Law and Practice in India, Indian Law House
5. Sheldon H.P: Practice and Law of Banking.
6. Venkataramana K., Banking Operations, SHBP.
7. Kothari N. M: Law and Practice of Banking.
8. Gulati Neelam C: Principles of Banking Management.
9. Maheshwari. S.N.: Banking Law and Practice, Vikas Publication
10. Varshaney P.N.-: Banking Law & Practice
11. Justine Paul and Pamalata Suresh; Management of Banking & Financial Services; Second Edition- Published by Dorling Kindersley (Pearson)
12. Compendium on the Insolvency and Bankruptcy Code- 2016
13. Principles and Practices of Banking- By Indian Institute of Banking & Finance- Macmillan Publication
14. www.rbi.org.in
15. Legal and Regulatory Aspects of Banking– Published by Indian Institute of Banking & Finance
16. All relevant & recent Bare Acts. 17. Banking Law and Practices- Mr. Prakash Misal, Success Publications.
17. The Insurance Act, 1938, Universal Bare Act, Universal Law Publishing, 2018.
18. Life Insurance Corporation Act, 1956 along with Rules, Bare Act, Professional book Publisher, ISBN- 978-9352471515, 2015
19. Insurance Act, 1938 along with General Insurance Business (Nationalization) Act, 1972, Bare Act with short comment, Professional Book Publishers, ISBN- 978-9352471409, 2014
20. Insurance Regulatory & Development Authority Act, 1999 along with allied Rules & Regulations, Bare Act with short comments, Professional Book Publishers, 2015
21. Guide to Insurance Act- As Amended by Insurance Laws(Amendement) Act 2015, Taxmann's Publishing, 2nd Edition, ISBN- 978-9350716397, 2015
22. Taxmann (2014), *Insurance Laws and Manuals, An authorised publication of IRDA*, 14th Edition, Taxmann Publication Private Limited.
23. https://www.irdai.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo107&flag=1
24. <http://legislative.gov.in/sites/default/files/A1956-31.pdf>
25. https://www.gicofindia.com/pdf/regulatoryframework/the_general_insurance_business_act1972.pdf
26. https://www.irdai.gov.in/ADMINCMS/cms/frmGeneral_Layout.aspx?page=PageNo108&flag=1

Post Graduate Diploma in Banking finance and Insurance
Subject – Accounting System and Financial Analysis
(Course Code: 104)
(Effective from June 2020-21)

Objectives:

1. To make students aware of the term of income, expenditure, assets and liabilities and their interrelationships.
2. To create the understanding of various relations of financial items.
3. To understand the parameters related to various financial decisions to be taken by investors, bankers, creditors, owners, customer and government.
4. To create awareness relating to changing patterns of financial concepts in modern financial services.
5. To study the financial aspects of various organisations especially of banking company.

Outcomes:

At the end of the Course, the Learners will be able to do-

1. Explain the term of income, expenditure, assets and liabilities and their interrelationships.
2. Understand the various relations of financial items.
3. Examine the parameters related to various financial decisions.
4. Assess the changing patterns of financial concepts in modern financial services.
5. Compare the financial aspects of various organisations.

(FIRST TERM)

Unit No	Topic	No. of Lectures	Teaching Method
1.	Basics of accounting, Accounting equation and Accounting Standards 1.1 Definition, Scope, Nature and Purpose of Accounting; Origins of Accounting Principles; Accounting Standards in India and its Definition and Scope; US GAAP (Generally Accepted Accounting Principles of USA); 1.2 Transfer Pricing; Overview of IFRS; Balance Sheet Equation; Computation of Balance Sheet Equation. Various Terms used in Accounting, Accounting Concepts and Conventions, Capital and Revenue Expenditure; Deferred Revenue Expenditure and Receipts.	12	Lecture, PPT, Group Discussion, Library Work, Assignments
2.	Maintenance of Books of Accounts and Bank Reconciliation Statement 2.1 Head of Account; Debit and Credit Concepts;	12	Lecture, PPT, Group Discussion,

	<p>2.2 Modern Rules of Accounting; Journals; Ledgers; Subsidiary books; etc.</p> <p>2.3 Concepts of Negotiable Instruments: Accounting entries of Cheque and Bills of exchange. Bank Reconciliation Statement. Concept of Depreciation and methods of depreciation.</p>		Library Work, Assignments
3.	<p>Trial Balance, Rectification of Errors and Adjusting & Closing Entries</p> <p>3.1 Meaning, Definition, features and purpose of a Trial Balance</p> <p>3.2 Preparation of a Trial Balance</p> <p>3.3 Disagreement of a Trial Balance</p> <p>3.4 Rectification of errors: Classification and Rectification of Errors with Suspense Account,</p> <p>3.5 Adjusting and Closing Entries.</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
4.	<p>Preparation of Final Accounts</p> <p>4.1 Preparation of Trading A/c; Profit and Loss A/c; Profit and Loss Appropriation Account; Balance Sheets of Sole Trading Concern,</p> <p>4.2 Understanding of Company Final Accounts as per Company's Act 2013.</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

(SECOND TERM)

Unit No	Topic	No. of Lectures	Teaching Method
5.	<p>Ratio Analysis</p> <p>5.1 Meaning of Accounting Ratios</p> <p>5.2 Classification of Ratios</p> <p>5.3 Uses of Accounting Ratios</p> <p>5.4 Limitations of Accounting Ratios</p> <p>5.5 Calculation and interpretation of various Ratios</p> <p>5.6 Different Users and their Use of Ratios,</p> <p>5.7 Preparation of Cash Flow Statement and Fund Flow Statement</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
6.	<p>Calculation of Interest and Annuities</p> <p>6.1 Calculation of Simple Interest & Compound Interest</p> <p>6.2 Calculation of Equated Monthly Installments</p> <p>6.3 Fixed and Floating Interest Rates</p> <p>6.4 Calculation of Annuities</p> <p>6.5 Interest Calculation using Products/ Balances</p>	12	Lecture, PPT, Group Discussion, Library Work, Assignments
7.	<p>Final Accounts of Banking Companies</p> <p>7.1 Preparation of Bank Final Accounts as per Banking Regulation Act 1949: Definition, Important concepts; Significant Features of Accounting Systems of Banks;</p>	12	Lecture, PPT, Group Discussion,

	Principal Books of Accounts; 7.2 Preparation and Presentation of Financial Statements of Banks; Preparation of Profit and Loss Account and balance sheet; Disclosure Requirements of Banks as prescribed by RBI and disclosure under BASEL norms.		Library Work, Assignments
8.	Accounting in a Computerized Environment. 8.1 Meaning, features of and terms used in Computerized Accounting; 8.2 Difference between Computerized and Manual Accounting 8.3 Advantages and Limitations of Computerized Accounting 8.4 Functions performed by Computerized Accounting Softwares available in the Market; 8.5 Computerization – Scope and Experiences in Banking; 8.6 The Core Banking Components; Information Security; Internet and World Wide Web –Influences on Banking	12	Lecture, PPT, Group Discussion, Library Work, Assignments
	Total	48	

Reference:

1. Financial Accounting: - Dr. Mahesh Kulkarni, Dr. Suhas Mahajan, Nirali Publications – First Edition – 2013
2. Advanced Accountancy: - M.C.Shukla, T.S. Gerwal and S.C. Gupta, S. Chand and Co. Ltd., New Delhi.
3. Modern Accountancy:- A. Mukharjee, M. Hanif, Tata Mc. Graw Hill publishing Co. Ltd., New Delhi.
4. Corporate Accounting: - Dr. Suhas Mahajan, Dr. Mahesh Kulkarni Nirali Publications – 2014
5. Accounting Theory: - R.K.Tele, Jawaharlal, Himalaya Publishing House, Mumbai.
6. Accounting Standards: - M.P. Vijaykumar, Snow White Publications Pvt. Ltd. Mumbai.
7. Advanced Accounting: - Dr. Suhas Mahajan, Dr. Mahesh Kulkarni, Nirali Prakashan, Pune, 2014
8. Advanced Accountancy:- Dr. Kishor Jagtap, Idol Publications, Pune
9. Accounting & Finance for Bankers:- M/s Macmillan India Limited Bankers' Handbook on Accounting
10. Indian Institute of Banking and Finance, Taxman Financial Reporting Analysis, Dr. Nishikant Jha, Niraj Goda, Suraj Wadwa, Himalaya Publishing House

Post Graduate Diploma in Banking finance and Insurance
Subject – Project Work and Internship (Banking & Finance)
Subject code - 105

Subject – Project Work and Internship (Insurance)
Subject Code – 106

Distribution of the Marks (Internal) for the Subject 105 and 106 (Project Report and Internship) is as under

Internship	Project	Viva Voice	Total Marks
40	40	20	100

Rules for Project Report:

1. **Subject Code 105 Project work and Internship (Banking and Finance)** – Internship of minimum 80 hours in any Banking or Finance company is mandatory for each student and student shall write a project report on any aspect of concerned company.
2. **Subject Code 106 Project work and Internship (Insurance)** – Internship of minimum 80 hours in any Insurance company is mandatory for each student and student shall write a project report on any aspect of concerned company.
3. Certificate of successfully completed his / her internship given by the competent authority (Head of concerned Company/ Department) is mandatory to be attached with the project report.
4. The student shall write a project report based on his study not less than 5000 words under the guidance of an internal teacher.
5. The student shall submit a typed copy of the project report to the Institute / College before 28th February.
6. The faculty of the institute will internally evaluate the report and marks will be communicated by the institute / College to the University along with marks for internal evaluation for all other papers.
7. No student can appear for Viva-Voice examination unless he submits project report.

SAVITRIBAI PHULE PUNE UNIVERSITY
POST GRADUATE DIPLOMA IN BANKING, FINANCE AND INSURANCE
(PGDBFI)

Question Paper Format

Term End Examination

Subject: All Theory Subjects

Total Marks: 60
Time: 2.00 Hours

Q.1. Answer the following questions in 50 words each. (Any 2 out of 4) (10)

- 1.
- 2.
- 3.
- 4.

Q.2. Answer the following questions in 150 words each. (Any 2 out of 3) (20)

- 1.
- 2.
- 3.

Q.3. Answer the following questions in 200 words each. (Any 1 out of 2) (15)

- 1.
- 2.

Q.4. Write short notes on. (Any 3 out of 5) (15)

- 1.
- 2.
- 3.
- 4.
- 5.

SAVITRIBAI PHULE PUNE UNIVERSITY
POST GRADUATE DIPLOMA IN BANKING FINANCE AND INSURANCE
(PGDBFI)

Question Paper Format
Annual Examination

Subject: All Theory Subjects

Total Marks: 80
Time: 3.00 Hours

Q.1. Answer the following questions in 50 words each. (Any 2 out of 4) (10)

- 1.
- 2.
- 3.
- 4.

Q.2. Answer the following questions in 150 words each. (Any 2 out of 3) (20)

- 1.
- 2.
- 3.

Q.3. Answer the following questions in 200 words each. (Any 1 out of 2) (15)

- 1.
- 2.

Q.4. Answer the following questions in 250 words each. (Any 1 out of 2) (20)

- 1.
- 2.

Q.5. Write short notes on. (Any 3 out of 5) (15)

- 1.
- 2.
- 3.
- 4.
- 5.
