

VOCATIONAL CURRICULUM - 2023-24

Insurance & Marketing



State Institute of Vocational Education

**O/o the Commissioner of Intermediate Education,
Telangana State, Hyderabad**

&

Board of Intermediate Education

Telangana State, Hyderabad



Department of Intermediate Education

Foreword

In the Era of Liberalization and Globalization, there is a paradigm shift in the teaching-learning methodology which aims at achieving a holistic approach towards development of students' knowledge and skill-sets. Education when combined with vocational training encourages skill enhancement and competency that can facilitate self-sustenance through self-employability or making students job-ready and the Vocational Training Courses offered by the Telangana State Board of Intermediate Education, ensures these outcomes.

In this regard, I am pleased to note that the State Institute of Vocational Education, under the aegis of Commissionerate of Intermediate Education, Telangana, Hyderabad, has redesigned the curriculum by up-scaling the content, based on the need-based analysis to bridge the gap between the Academia and the Industry. The 'learning while doing' approach is emphasized upon, in vocational programmes. These courses typically include internships. Hence, students are braced with the knowledge and skill to become productive and are able to deliver the expected outcomes of the Course.

The Vocational Courses' curriculum has been revised for the Academic Year 2023-24 onwards, by the State Institute of Vocational Education (SIVE) and the Telangana Board of Intermediate Education (TSBIE). I believe, the revised curricula will benefit vocational students by providing opportunities to acquire skills in demand-driven, economically-beneficial fields of study.

With best wishes,

A handwritten signature in black ink, reading 'Navin Mittal'.

Commissioner of Intermediate Education
Govt. of Telangana

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INTRODUCTION

The objectives of Vocational Education System in the context of fulfillment of national goal are to train the students for employment in the growing sectors of economy, both organized and unorganized, to provide an alternative channel for higher education and to prepare students for self – reliance and gainful employment. Insurance & Marketing industry has grown by leaps and bounds and the diversification of activities has lead to exponential increase in the availability of job opportunities in the Financial Market related service industries. To cater to the requirements of the Insurance & Marketing industries, this Insurance & Marketing course syllabus has been drafted.

At present 29 Vocational Courses are offered at Intermediate Level in Andhra Pradesh. As per the guidelines given in the National policy on Education, all the Vocational Courses are terminable in nature. The present-day curriculum is so framed to meet the challenges on one side and the requirements of such sector on the other.

It is therefore felt necessary to convert the Vocational Courses as Job oriented courses and to re-vamp the syllabus for the existing Vocational courses. Accordingly, to accomplish this task it is decided to conduct the curriculum development work shops with expert committees. The members entrusted with the task of preparation of syllabi are hailed from various reputed Organizations and Institutions of varied nature i.e., academicians, professionals and stakeholders. They felt more emphasis is to be given for On the Job Training, hence more importance has been given to On-the-Job Training in the present syllabi.

In view of the above a committee has been constituted for revision of syllabus and the names of the members who have participated in this task are mentioned overleaf.

II. Course Objectives:

- To understand the basic concepts of Insurance & Marketing
- To impart skills to the students on the services provided by the Insurance & Marketing industry
- To impart skills in various non-banking and allied financial service areas
- To acquire computer operational skills with knowledge of accounting packages, etc.
- To prepare the students for taking up wage and self-employment

III. SKILLS:

- Skills in Insurance & Marketing Services.
- Skills in Insurance companies, Mutual Funds, stock markets, Chit funds, Micro Finance, etc.
- Skills in computer profession i.e., MS Office, MIS, Accounting packages, Data base etc.
- Skills in insurance related services.
- Awareness about insurance activities and insurance to customers.

DURATION OF COURSE:

- Duration of the Course will be 2 academic years.

IV. Job Opportunities:

(a) Wage Employment

Insurance agents of Life Insurance & General Insurance

- Super bazaars / Malls / Hotels / Banks / Insurance companies
- Direct selling agency
- Recovery agencies
- Mutual fund companies
- Micro financial institutions.

(b) Self Employment

- Insurance consultants
- Postal saving Agents
- Banks Direct Selling Agents
- Verification Agents
- Recovery Agents
- Establishment of Micro Finance
- Door step Banking
- Establishment of chit funds
- Money lending / Pawn brokers

**V ANNUAL SCHEME OF INSTRUCTION AND EXAMINATION FOR
INSURANCE & MARKETING
FIRST YEAR**

Part-A		Theory		Practical		Total	
		Periods	Marks	Periods	Marks	Periods	Marks
1.	English	150	50	0	0	150	50
2.	General Foundation course	150	50	0	0	150	50
	Part-B						
3.	Paper-I Business Organization	135	50	135	50	270	100
4.	Paper-II Accountancy & Computers- I	135	50	135	50	270	100
5.	Paper-III Principles of Insurance	135	50	135	50	270	100
6.	Part-C OJT	0	0	365	100	365	100
	Total	705	250	770	250	1475	500

*On the Job Training for 1st year from 1st November to 31st December

SECOND YEAR

Part-A		Theory		Practical		Total	
		Periods	Marks	Periods	Marks	Periods	Marks
1.	English	150	50	0	0	150	50
2.	General Foundation course	150	50	0	0	150	50
	Part-B						
3.	Paper-1 Retail Marketing	110	50	115	50	225	100
4.	Paper-II Accountancy & Tally - II	110	50	115	50	225	100
5.	Paper-III Principles of General Insurance	110	50	115	50	225	100
6.	Part-C OJT	-	-	450	100	450	100
7.	Total	630	250	795	250	1425	500
TOTAL 1st YEAR AND 2nd YEAR MARKS 1000							

*OJT Programme for 2nd year students from 1st August to 31st October.

Evaluation of On-The-Job Training:

The “On the Job Training” shall carry 100 marks for each year and pass marks is 50. During on the job training the candidate shall put in a minimum of 90 % of attendance. The evaluation shall be done in the last week of January.

Marks allotted for evaluation:

S. No	Name of the activity	Max. Marks allotted for each activity
1	Attendance and punctuality	30
2	Familiarity with technical terms	05
3	Familiarity with tools and material	05
4	Manual skills	05
5	Application of knowledge	10
6	Problem solving skills	10
7	Comprehension and observation	10
8	Human relations	05
9	Ability to communicate	10
10	Maintenance of diary	10
	Total	100

NOTE: The On the Job Training mentioned is tentative. The spirit of On-the-Job training is to be maintained. The colleges are at liberty to conduct on the job training according to their local feasibility of institutions & industries. They may conduct the entire on the job training periods of (365) First year and (450) Second year **either by conducting classes in the morning session and send the students for OJT in afternoon session or two days in week or weekly or monthly or by any mode which is feasible for both the college and the institution.** However, the total assigned periods for On the job training should be completed. The institutions are at liberty to conduct On the Job training during summer also, however there will not be any financial commitment to the department.

SCHEME OF INSTRUCTION PER WEEK

	Part-A	Theory	Practical	Total
1.	English	4	-	4
2.	General Foundation Course	4	-	4
	Part-B			
3.	Paper –I	4	4	8
4.	Paper-II	4	4	8
5.	Paper-III	4	4	8
6.	Total	20	12	32

SYLLABUS

INSURANCE & MARKETING

FIRST YEAR

PART B – VOCATIONAL SUBJECTS

PAPER – I: BUSINESS ORGANISATION AND MANAGEMENT

(THEORY & PRACTICAL)

TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

S.No	NAME OF THE UNIT	No. Of Periods		Weightage in marks	Short answer questions	Essay/ Problem questions
		Theory	Practical			
01	Basic Concepts of Business	15	15	10	2	1
02	Forms of Business Organizations	20	20	8	1	1
03	Non-Corporate form of Business Organizations	15	15	8	1	1
04	Corporate Business Organizations	20	20	10	2	1
05	Sources of Business Finance	20	15	8	1	1
06	Micro Small and Medium Enterprises and Multinational Corporations	15	15	8	1	1
07	E Business	10	15	8	1	1
08	Introduction to Management	20	20	8	1	1
	Total	135	135	68	10	08

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions.

Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

- 1. Basic Concepts of Business:** – Business- Profession- Features- Objectives – Commerce - Trade and Industry
-Types of trade- Aids to Trade- Types of Industries.
- 2. Forms of Business organizations:**
Concept and Meaning of Business Organizations - Forms of Business Organizations: Non-Corporate Business Organizations: Sole Proprietorship, Joint Hindu Undivided Family Business, Partnership, Cooperative Business / Corporate Company form of Organization.
- 3. Non-Corporate form of Business Organizations:**
Sole Proprietorship – Features- Advantages and Disadvantages
Joint Hindu Family- Features - Advantages and Disadvantages
Partnership and Limited Liability Partnership Features - Types of partners- Advantages and Disadvantages.
Cooperative Societies: Features- Advantages and Disadvantages.
- 4. Corporate Business Organizations:** Company-Meaning and definition of company as per Companies Act 2013 - Classification of Companies - Advantages and Disadvantages of a company.
Incorporation of company: Important documents for registration - Memorandum of Association, Articles of Association, Prospectus.
- 5. Sources of Business Finance:**
Sources of Business Finance - Long term sources -Medium term sources -Short term sources
Securities Market: Stock Exchange -Meaning and functions of stock exchange.
- 6. Micro Small and Medium Enterprises and Multinational Corporations:**
Meaning and definition of MSMEs - MSME Act, significance of MSMEs.
MNCs : Meaning and Definition of M.N.Cs - Features - Advantages and Disadvantages.
- 7. E -Business**
Meaning and definition of E Business - scope - Benefits of E- Business -Types of E- Business.
- 8. Introduction to Management:** Meaning - Definition -Objectives – Principles - Functions.

Reference Books:

1. Jones & Mathew: Organization Theory, designed change – Vikas Publishers
2. P. N. Reddy – Principles of Business Organizations – S. Chand Publications
3. Nathan S. Collier - A Different types of Business Organizations – Wiley Publications

PRACTICAL ACTIVITIES UNDER BUSINESS ORGANISATION AND MANAGEMENT

Collection, display and filling of various dummy documents relating to forming of sole trader, partnership, joint stock companies, co-operative societies like partnership deed, memorandum of association, articles of association, prospectus / statement in lieu of prospectus, invitation of public deposits, invitation of shares.

Visiting a bank and collecting various pay-in-slips, withdrawal modes, filling Demand draft forms, fixed deposit forms, forms relating to opening of account in bank etc., Awareness about KYC norms.

Visiting various types of warehouses and collecting flow chart of their activities

Visiting various types of transport / RTA offices and observe day to day activities during OJT and collect information.

Visiting various advertisement agencies and observing their charging tariff and the importance / advantages of advertisement.

Collect data of Success / failure stories of Entrepreneurs with case study.

Charts and building models of activities in bank, warehousing & insurance in class rooms.

FIRST YEAR
PART B – VOCATIONAL SUBJECTS
PAPER – II: ACCOUNTANCY & COMPUTERS – I (THEORY& PRACTICAL)
TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

S.No	Name of the Unit	No. Of Periods		Weightage in marks	Short answer questions	Essay /Problem questions
		Theory	Practical			
01	Introduction to Accountancy	15	05	10	2	1
02	Records of Business Transactions	15	10	8	1	1
03	Preparation of Subsidiary Books	10	10	8	1	1
04	Ledger	25	10	8	1	1
05	Cash Book	10	15	8	1	1
06	Bank Reconciliation Statement	15	10	8	1	1
07	Final Accounts of Trading concerns	20	20	8	1	1
08	Fundamentals of Computer Application	25	55	10	2	1
	Total	135	135	68	10	08

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions.

Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

1. **Introduction to Accountancy:** Book keeping and Accounting – Double entry book keeping system -Accounting concepts and Conventions – Accounting Standards – IFRS.
2. **Records of Business Transactions:** Introduction- Concept of Voucher - Preparation of Voucher - Accounting Equation - Classification of Accounts – Rules of Debit and Credit.- Journal – Journal Entries [including problems].
3. **Preparation of Subsidiary Books** – Meaning and importance of Subsidiary books -Types of subsidiary books (including Problems).
4. **Ledger** – Meaning – Process of ledger posting –Balancing the Accounts – Grouping of accounts – Trial balance – Meaning and importance – Preparation of Trial Balance (including Problems)

5. **Cash Book:** Meaning –Advantages -Types of cash book – Simple or single column cash book – Two column cash book – Three column cash book – Pettycash book - (including Problems)
6. **Bank Reconciliation Statement:** (BRS) Meaning –Nature of Pass book – Reasons for differences – Procedure for preparation of BRS (Favourable and Unfavourable Balances) (including Problems)
7. **Final Accounts of Sole Trading Concerns:**–Meaning – Objectives – Advantages and Limitations – Capital and Revenue items- Preparation of Trading account, Profit & Loss account and Balance sheet with adjustments (including Problems)
8. **Fundamentals of Computer Application:** Meaning – Characteristics and importance of computers in accounting- MS Office: MS WORD – MS EXCEL - MS POWERPOINT.

Reference Books:

1. P. C. Tulsian – Financial Accounting & Analysis – Tata McGraw Hill Publications
2. S. N. Maheswari – Financial Accounting & Analysis – Vikas Publications
3. V. K. Goyal – Financial Accounting – EXCEL Books
4. E. Balaguruswamy - Fundamentals of Computers Tata C Graw Hill Education Pvt, Ltd.,

PRACTICAL ACTIVITIES UNDER ACCOUNTANCY & COMPUTERS:

PROBLEMS IN JOURNAL

PROBLEMS IN LEDGER

PROBLEMS IN SUBSIDIARY BOOKS

PROBLEMS IN CASH BOOK

PROBLEMS IN BANK RECONCILIATION STATEMENT

PROBLEMS IN FINAL ACCOUNTS

WINDOWS:

Basics of windows operation, copying, moving of files, creating, deleting, renaming folders, creating shortcuts, placing shortcuts, operation of control panel, screen setting, mouse setting, viewing files with my computer, viewing files with explorer, deleting files, folders and retrieving from cycle bin, installing software/uninstalling software, hardware, printing text documents.

MS – WORD:

Creating and saving a document, operation of tool bars, selecting menus from the drop menus, formatting the text, spell checking, mail merging, printing of document

MS – EXCEL

Introduction to electronic spreadsheets, entering column titles, entering numbers, editing data, selecting cells, calculations using formulas, copying data, moving data, drag and drop feature, clearing cell contents, saving a work book, closing a work book, working with work sheets, inserting and deleting worksheets, etc. Problems of Final Accounts using Excel.

WINDOWS: Demonstrate use of start button

- Demonstrate viewing of the setting option in the start menu
- Demonstrate loading of control panel and understand selecting the items

- Demonstrate changing date and time, screen settings, printer settings
- Demonstrate changing of settings of mouse
- Demonstrate creating of folders
- Demonstrate deleting of files, folders, un-deleting of files and folders
- Create text file using word pad or notepad
- Format the text document with all the features available in word pad
- Print the document created using word pad, note pad

MS – WORD: Demonstrate starting MS word

- Identify the word screen elements
- Identify the tool bars on the screen
- Demonstrate creating a sample text
- Demonstrate text formatting
- Demonstrate page formatting
- Demonstrate search and replace of text
- Demonstrate selecting, deselecting the text from menu and copying
- Demonstrate spell checking
- Demonstrate mail merging of documents

MS – EXCEL

Describe the EXCEL window

- Define the term cell, current cell, cell pointer, range
- List the toolbars of EXCEL and their functionality
- Demonstrate procedure to Edit the contents of the cell
- Demonstrate the procedure to format the cells with numbers
- Demonstrate the procedure to format the text in the cells
- Demonstrate the procedure to change the width of the cells
- Demonstrate the procedure to change the height of the cells
- List the operators used in formula
- Procedure to enter formulae with functions

INSURANCE & MARKETING
FIRST YEAR
PAPER –III: PRINCIPLES OF INSURANCE (THEORY)

PERIODS/WEEK: 05

PERIODS/YEAR: 135

S.No	Name of the Unit	No. Of Periods		Weightage in marks	Short answer questions	Essay /Problem questions
		Theory	Practical			
01	The Concepts Frame Work	16	10	10	2	1
02	Business Insurance	14	10	8	1	1
03	The Insurance Contract	18	12	10	2	-
04	The Insurance Product	18	12	8	2	2
05	The Insurance Terminology	16	12	8	1	-
06	The Insurance Market	16	12	8	-	1
07	Regulations	16	10	8	2	2
08	Risk Management	16	10	8	-	1
	Total	130	88	68	10	8

Syllabus

Unit 1: The conceptual Framework:

Nature of Insurance, Assurance and Insurance

- i) Brief history of Insurance
- ii) Principles of Insurance
- iii) Classification of risks
- iv) Classes of Insurance and Assumptions
- v) Importance of insurance industry, Functions of Insurance

Unit-2: The Business of Insurance

- i) Managing risks
- ii) Retention
- iii) Life Insurance
- iv) Managing Insurance
- v) Funds of an Insurer
- vi) Trustee
- vii) Reinsurance
- viii) Role of Insurance in Economic
Development
- ix) Insurance and Social Security

Unit-3: The insurance contract <ul style="list-style-type: none"> i) Utmost good faith ii) Insurable interest iii) Criminal Act iv) Indemnity v) The Insurance Contract vi) Subrogation and Contribution vii) Proximate Cause viii) Personal and Non-Personal Contract
Unit-4: Insurance products <ul style="list-style-type: none"> i) Life Insurance: Non - linked policies, linked policies, annuities Group policies. ii) Non-Life Insurance: loss of profits, Marine insurance, Hull insurance, Motor insurance, personal accident, Fidelity Guarantee, Health insurance, Overseas Medical insurance, Liability insurance, Engineering insurance, Boiler and Pressure Plant, Aviation Insurance, Other Miscellaneous insurance. iii) Innovative Plans
Unit- 5: Insurance terminology – Casualty Insurance – Liability / Laws Resulting from an Accident – Legal Liability – Third Party – Damage to Property -
Unit-6: The insurance Market – Indian Insurance Industry – Market Development – Market Science – Government Initiatives
Unit-7: Regulations <ul style="list-style-type: none"> i) The insurance act 1938 ii) IRDA ACT 1999 iii) Life insurance corporation act 1956 iv) General insurance act 1972 v) Consumer protection act 1986 vi) Income tax act vii) Other laws
Unit-8: Risk Management <ul style="list-style-type: none"> i) Concept of Risk Management ii) Loss Reduction Techniques iii) Risk Retention for Individuals

Reference Books:

1. George E Rejda – Principles of Risk Management and Insurance – Pearson Publications
2. M. V. Garg – Insurance Management Principles and Practice – Deep and Deep Publications
3. M. N. Mishra and P.B. Mishra – Insurance Principles and Practice – S. Chand Publications & Co.

**INSURANCE & MARKETING
FIRST YEAR**

PAPER –III: PRINCIPLES OF LIFE INSURANCE (PRACTICAL)

PERIODS/WEEK: 05

PERIODS/YEAR: 135

1. Take the student to any Life insurance organization and make him aware about the following points:
 - Introduction
 - Internal organization
 - The distribution system
 - Appointment, functions, continuance and remuneration to Agents
2. Calculations regarding Premiums
3. Make the student aware regarding various plans of Life insurance and
 - Basic elements
 - Popular plans
 - Riders
 - Postal life insurance
4. Practice regarding Annuities
 - Introduction
 - The nature of Annuities
 - Pensions
5. Awareness regarding:
 - Industrial life insurance
 - Salary savings schemes
 - Married women's Property Act policies
 - Key man insurance
 - Plans covering handicapped
6. Prospectus, proposal forms, other related documents, Medical examination and special reports
7. Policy document
 - i) Need and format
 - ii) Policy preamble, schedule, attestation, conditions and privileges, alterations and duplicate policy
8. Premium payment, lapse and revival & Surrender values
9. Assignment, Nominations, Loans, surrenders, Foreclosure
10. Calculations regarding policy claims:
 - Maturity claims
 - Survival Payments
 - Death claims
 - Claim concession
 - Presumption of death
 - Accident benefit and disability benefit

Reference Books:

1. S. Chand Basha – Life Insurance Business Performance – S. Chand Publications & Co.
2. Shri Krishna Laxman Karve - Principles of Life Insurance – Himalaya Publishers
3. G. Krishna Swamy – Principles and Practice of Life Insurance – Excel Books

INSURANCE AND MARKETING
SECOND YEAR
PAPER – I: RETAIL MARKETING (PRACTICAL) – I

S. No	Name of the Unit	No. of Periods	Weightage in marks	Short answer questions	Essay/ Problem questions
01	Fundamentals of Retailing	15	10	2	1
02	Retail Marketing Mix	15	8	1	1
03	Merchandising Management	20	8	1	1
04	Retail Store Layout and Design	10	8	1	1
05	Retail Selling Skills	20	8	1	1
06	Customer Relationship Management in Retailing	15	8	1	1
07.	Retail Store Practices	20	8	1	1
08.	Retailing in India	20	10	2	1
	Total	135	68	10	08

Note: The question paper contains two sections.

Section – A - question paper contains 10 questions and carries 2 marks each. The student has to answer all questions. **Section – B** - question paper contains 8 questions and carries 6 marks each. The student has to answer five questions.

Syllabus

Unit-I : Fundamentals of Retailing:

Meaning-Basics of Retailing-Classification of Retailers, Retail Formats: Understand the Concepts-Retail Formats-Types of Retail Formats Functions of Retailers: General and Modern Trade, Understand the Functions of Retailers, Identify the duties and the responsibilities of retailers, Retailing Demography: Identify the segments for Urban and Rural areas, Find out the Driving forces in Indian Retailing, Career Prospects in Retailing

Unit-II: Retail Marketing Mix:

Product Mix: Acquaint with marketing mix-features of product mix, product life cycle, Price Mix: Identify the Price mix: Features and Importance-Identify the methods of Pricing in Retailing- Promotion Mix, Place Mix: Identify the Promotion Mix-Identify the objectives and elements of Promotion mix, Place mix: Understand the concept of Place Mix-Importance and process-objectives and features of place mix.

Unit-III: Merchandise Management:

Definition of Merchandise: Describe the benefits of Merchandise-Understand how merchandising helps in high product visibility Functions of Merchandising: Identify the steps in determining the right assortment of Merchandising, Visual Merchandising; Identify the basic aspects of visual merchandising-Evaluate the impact of display of merchandise, Role and Responsibilities of Merchandising: Planning and preparation display of products

Unit IV: - Retail Stores Layout and Design:

Types of Retail Location: Classify the different locations of retail store Stores Layout: Identify the steps in store layout Design Decision: Identify the elements of store design decision Functions of Retail Store Associate: Identify the major functions and responsibility of store associate

Unit-V: - Retail Selling Skills:

Methods of Selling: Methods of selling in retail-sales promotion activities in store Selling Process: Potential Customer- Receive and Agree the Customer Salesmanship: Maintain the availability of products for sale of customers in retail environment Qualities of Good Sales person: Describe the process of objections handling in the retail

Unit-VI: CRM In Retailing:

CRM Process: Concept of CRM, Importance of CRM- learn to improve CRM Duties & Responsibilities: Check the storage and care if stock available to customers, Customer Retention Strategies: Identify concept of customer retention and various customer retention strategies - Handling Customer Grievances: Discuss ways to respond to customer grievances-identify how to reward customer loyalty.

Unit-VII: Retail Store Practice:

Health Care: Describe the health care activities-health care rights in retail organization- identify the responsibilities of employees and employees for workplace health and safety.

Personal Grooming: Skills required for personal grooming- Enlist the work-related injuries and report them to supervisors.

Hazards at Workplace: Hazardous Products – preventive measures, State various emergencies-escape route from various obstructions.

Safety Workplace: practice safety measures – tips to control injuries- violence- harassment- shoplifting and robbery.

Unit-VIII: Retailing in India:

Evolution of Retailing, Trends in Retailing, Indian Organized Retail Market, FDI in Indian organized retail sector, Emerging Retail Trends in India.

INSURANCE AND MARKETING
SECOND YEAR
PART B – VOCATIONAL SUBJECTS
PAPER –II: ACCOUNTANCY – II (THEORY & PRACTICAL)
TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

S.No	Name of the Unit	No. of Periods		Weightage in marks	Short answer questions	Essay/ Problem questions
		Theory	Practical			
01	Depreciation -I	05	10	8	1	1
02	Depreciation -II	15	20	8	2	1
03	Partnership Accounts – I	15	20	8	2	1
04	Partnership Accounts - II	15	15	8	1	1
05	Company Accounts -I	10	15	10	1	1
06	Company Accounts – II	10	15	8	1	1
07	Company Accounts – III	10	15	10	1	1
08	Ratio Analysis	15	20	8	1	1
	Total	95	130	68	10	08

Note: The question paper contains two sections.

Section – A of question paper contains 10 questions carries 2 marks each. The student has to answer all questions.

Section – B of question paper contains 8 questions carries 6 marks each. The student has to answer five questions.

COURSE CONTENTS:

- 1. DEPRECIATION I:** – Meaning – Definition - Need– Causes– Factors –Methods – Fixed Instalment Method: Meaning – Advantages – Limitations – Diminishing Balance Method – Meaning Advantages – Disadvantages. Simple problems on depreciation (Straight line and diminishing balance method including sale of an asset).
- 2. DEPRECIATION II :** Provisions and Reserves:
Provisions: Meaning - Types - Need for provisions.
Reserves: Meaning – Need for Reserves Types [Problems]
- 3. PARTNERSHIP ACCOUNTS I:** Partnership: Meaning – Definition as per Act – Partnership Deed – Contents- Provisions in the absence of Partnership deed – Capital Accounts – Meaning – Methods of maintaining capital accounts – Interest on Capital [Including Journal entries] - Remuneration to partners – Profit and Loss appropriation account [Including problems] – Differences between appropriation and charge.

- 4. PARTNER SHIP ACCOUNTS – II:** Goodwill: Meaning – Definition – Need – Factors determining goodwill – Methods of Valuation of goodwill [four methods] Problems with reference to admission and retirement [Simple problems].
Revaluation of Assets and Liabilities : Meaning – Need – Journal entries along with preparation of revaluation account.[simple problems].
Accounting for Reserves: Meaning – Accumulated profits and Losses with illustrations- Transfer of reserves – Workmen's Compensation Reserve – Investment fluctuation reserve [simple problems].
- 5. Company Accounts – I :**Meaning of company – Definition as per Companies Act, 2013 – Meaning of a share – Types of Shares – Distinction between Equity shares and Preference shares - Meaning of Share capital – Classification of share capital– Issue of shares-Journal entries – Issue of shares at par and premium- Forfeiture of shares – Re Issue of forfeited shares.
- 6. Company Account – II:** Debentures – Meaning – Definition – Features – Differences between shares and debentures – Types of debentures – Issue of Debentures for consideration other than cash – [simple problems].
- 7. Company Account – III** –Profit and loss account – Balance Sheet along with notes to accounts as per schedule – III [Simple problems].
- 8. Ratio analysis:** Meaning – Need – Classification of ratios- Problems on Profitability ratios and liquidity ratios.

Reference Books:

1. M. C. Sukla and S.C Gupta – Advanced Accounts – S. Chand & Co.
2. S. N. Maheswari – Introduction to Accountancy – Vikas Publishing House
3. Jagadish. R. Raiyani – Financial Ratios and Financial Statement Analysis – New Century Publications

PRACTICAL ACTIVITIES FOR ACCOUNTANCY– II

PROBLEMS ON:

1. Visit a company and find out the ways of calculating depreciation and examine the process of calculating depreciation.
2. Visit a partnership firm and find out how the capital is contributed and how the profits and losses of a firm are shared.
3. Goodwill and methods of calculating goodwill
4. Visit a company and find out the capital structure of the company
5. Examine the assets and liabilities of a company and analyze the ratios.

SECOND YEAR
PAPER – III: PRINCIPALS OF GENERAL INSURANCE (THEORY & PRACTICALS)
TIME SCHEDULE, WEIGHTAGE & BLUE PRINT

S. No	Name of the Unit	No. of Periods		Weightage in marks	Short answer questions	Essay/ Problem questions
		Theory	Practical			
1	Principals of General Insurance	15	15	8	1	1
2	Fire Insurance	15	20	10	1	1
3	Marine Insurance	15	15	8	1	1
4	Motor Insurance	15	20	10	2	1
5	Personal Accidental Insurance	20	15	8	1	1
6	Health Insurance	10	10	10	2	1
7	Over Seas Medical Policy	10	10	8	1	1
8	Bankers Blanket & Jewelers – Block Policies	10	10	8	1	1
	Total	110	115		10	08

INSURANCE & MARKETING
SECOND YEAR
PAPER –III: PRINCIPLES OF GENERAL INSURANCE (THEORY)

GENERAL INSURANCE

1.	Principles of general Insurance – Insurance Documents – Basis of Rate Making other acts relating to General Insurance	15
2.	Fire Insurance – General conditions – Tariff system – Types of Policies – Rules for Cancellation of Policy.	15
3.	Marine Insurance – Marine policies – Rating & Underwriting – Dody Insurance – Increased value Insurance – Tariff Policies Claims.	15
4.	Motor Insurance – Legal aspects I & II – Motor Policies I & II – Motor Tariff – Documents – Underwriting – Claims – Own Damage Claims- Claims – II – Third Party Liability Claims.	15
5.	Personal Accident Insurance – Types of Disablement – Policy Conditions – Rating – Risk Group I, II, III – Age limits – Group Personal Accident Policy – Claims – New Schemes.	20
6.	Health Insurance – Medi claim policies – Proposal form – Schedule of the policy. TPAs – their role – settlement of the claims – Liaoning with Hospitals & Nursing Homes.	10
7.	Overseas Medical Policy – Burglary Insurance – Money Insurance - Fidelity Guarantees.	10
8.	Bankers Blanket & Jewelers Block Policies – other miscellaneous Policies like Pedal cycle Insurance – Plate glass Insurance – Missing Documents Indemnity – Blood stock Insurance – Pet Dog Insurance – Sports Insurance – Shop Keepers Insurance policy – House holders Insurance policy	10

Reference Books:

1. K.C. Sharma – General Insurance in India – Principles and Practice – Regal Publications
2. Manjula V, Narasimha Murthy H. and M. Mona – Life and General Insurance – Himalaya Publishing House
3. P. K. Gupta Principles and Practice of Non- Life Insurance – Himalaya Publishing House

MODEL QUESTION PAPERS
INSURANCE AND MARKETING
I YEAR

PAPER – I: BUSINESS ORGANISATION AND MANAGEMENT (THEORY)

Time: 3 hrs

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 = 20

ii) Each question carries two marks

1. What is the meaning of business?
2. What is an Industry?
3. What is sole trading organization?
4. Define Partnership?
5. What is Joint stock company?
6. What are the types of prospectus?
7. What is Business Finance?
8. What is an MNC?
9. What is E-Commerce?
10. What is Management?

SECTION –B

Note: i) Answer all questions

5 x 6 = 30

ii) Each question carries six marks

11. Explain the features of business?
12. State the highlights of co-operative business organization?
13. Explain the advantages of sole proprietorship?
14. What are the features of Joint Stock Company?
15. Explain the functions of a stock exchange?
16. Explain the significance of MSME's?
17. Explain the benefits of E-Business?
18. Explain the principles of Management?

MODEL QUESTION PAPERS
INSURANCE AND MARKETING
I YEAR

PAPER – I: BUSINESS ORGANISATION AND MANAGEMENT (PRACTICALS)

Time: 3 hrs

Marks: 50

PRACTICAL ACTIVITIES OF BUSINESS ORGANISATION:

- 1.
2. Filling of various documents relating to forming of sole trader
3. Filling forms of partnership deed
4. Filling of forms relating to joint stock companies' memorandum of association, articles of association, prospectus / statement in lieu of prospectus, invitation of public deposits, invitation of shares.
5. Filling forms relating to registration of co-operative societies
6. Filling various pay-in-slips, with drawl modes, filling Demand draft forms, fixed deposit forms, forms relating to opening of account in bank etc.

Any three activities each carries (12 marks)

36 marks

Record

10 marks

Viva

04 marks

MODEL QUESTION PAPERS
INSURANCE AND MARKETING

I YEAR

PAPER – II: ACCOUNTANCY & COMPUTERS – I (THEORY)

Time: 3 hrs

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 = 20

ii) Each question carries two marks

- 1 Define Accountancy?
- 2 What is business entity concept?
- 3 What is a Voucher?
- 4 What is meant by subsidiary book?
- 5 Define Ledger?
- 6 What is contra entry?
- 7 What is Pass book?
- 8 What is capital receipt?
- 9 What is a computer?
- 10 What is accuracy in computer?

SECTION – B

Note: i) Answer all questions

5 x 6 = 30

ii) Each question carries six marks

11. What is an account ? Explain the rules of debit and credit?

12. From the following prepare Journal entries:

Rs

2023

May 1	Sai Ram started business with	50,000
May 6	Purchased goods from Laxman	20,000
May 8	Paid for machinery	10,000
May 10	Purchases from Krishna	10,000
May 12	Sales	20,000
May 14	Rent paid	10,000

13. Explain various types of subsidiary books?

14. Prepare Ledger accounts for the above journal entries.

15. From the following particulars prepare two column cash book as on 31.03.2023

2023

Rs

April 1	Cash balance	22,000
April 1	Bank Balance	15,000
April 4	Deposited into Bank	22,000
April 8	Purchases	18,000
April 9	Sales	16,000
April 10	Cash deposited into bank	18,000

16. From the following balances prepare Trail Balance

Stock	15,000
Purchases	20,000
Sales	20,000
Bank loan	15,000
Debtors	20,000
Creditors	20,000

17. From the following Trial Balance of Mr. Prasad, Prepare Trading, Profit & Loss a/c, & Balance Sheet as on 31.03.2023

Opening stock	20,000
Purchases	15,000
Sales	90,000
Capital	50,000
Debtors	20,000
Salaries	5,000
Wages	10,000
Rent	15,000
Sundry Expenses	10,000
Commission received	10,000
Drawings	5,000
Creditors	10,000

Adjustments:

1. Closing Stock as on 31.03.2023 Rs. 20,000
2. Outstanding wages Rs. 5,000
3. Prepaid Rent Rs. 2,000

18. What are the features of computers?

INSURANCE AND MARKETING
I YEAR

PAPER – II: ACCOUNTANCY & COMPUTERS – I (PRACTICAL)

Time: 3 hrs

Max. Marks: 50

PRACTICAL LAB ACTIVITIES UNDER ACCOUNTANCY & COMPUTERS:

WINDOWS:

- Demonstrate use of start button
- Demonstrate viewing of the setting option in the start menu
- Demonstrate loading of control panel and understand selecting the items
- Demonstrate changing date and time, screen settings, printer settings
- Demonstrate changing of settings of mouse
- Demonstrate creating of folders
- Demonstrate deleting of files, folders, un-deleting of files and folders
- Create text file using word pad or notepad
- Format the text document with all the features available in word pad
- Print the document created using word pad, note pad

MS – WORD:

12 marks

- Demonstrate starting MS word
- Identify the word screen elements
- Identify the tool bars on the screen
- Demonstrate creating a sample text
- Demonstrate text formatting
- Demonstrate page formatting
- Demonstrate search and replace of text
- Demonstrate selecting, deselecting the text from menu and copying
- Demonstrate spell checking
- Demonstrate mail merging of documents

MS – EXCEL

12 marks

- Describe the EXCEL window
- Define the term cell, current cell, cell pointer, range
- List the toolbars of EXCEL and their functionality
- Demonstrate procedure to Edit the contents of the cell
- Demonstrate the procedure to format the cells with numbers
- Demonstrate the procedure to format the text in the cells
- Demonstrate the procedure to change the width of the cells
- Demonstrate the procedure to change the height of the cells
- List the operators used in formula
- Procedure to enter formulae with functions

MS POWER POINT**12 marks**

- Describe Power point
- How to create a new Power point slide
- How do you save the created power point file
- List the tool bars that you see in Power point
- How can you do animation pictures
- How do you insert a table with columns and rows
- What is clip art? When do you use?

Record**10 marks****Viva****04 marks**

INSURANCE AND MARKETING
I YEAR
PAPER – III: PRINCIPLES OF LIFE INSURANCE

Time: 3 hrs

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 = 20

ii) Each question carries two marks

1. What is Insurance Industry?
2. Define Re – Insurance.
3. What is meant by life Insurance?
4. What is Insurance contract?
5. Define linked policies.
6. Who is a Insurance Advisor?
7. Write about IRDA Act 1999.
8. What is meant by Risk retention?
9. Define Accident.
10. What is utmost good faith?

SECTION – B

Note: i) Answer all questions

5 x 6 = 30

ii) Each question carries six marks

11. Explain the advantages of insurance.
12. Describe about insurance and social security.
13. Write briefly about group policies.
14. Explain the principles of Insurance Market.
15. Explain different types of consumer forms.
16. Briefly explain about risk management.
17. Explain the Insurance Terminology with example.
18. Explain the importance of Insurance Industry.

INSURANCE AND MARKETING
I YEAR
PAPER – III: PRINCIPLES OF LIFE INSURANCE (PRACTICAL)

Time: 3 hrs.

Max. Marks: 50

- I** Calculate paid up value:
Sum Assured Rs.100000
Plan and Term: Endowment – 20 years
Date of commencement: 1st April 1990
Date of last unpaid premium: 1st April 2002
Mode of payment: yearly
- II** Given the following data, what would be the amount of the surrender value available on 5th April 2003
plan and Term Endowment 31 years
Sum Assured Rs. 40000
Date of Commencement 25th September 1986
Premium position Half-yearly premium due September 2001 paid on 22.11.2001
Bonus vested after valuation on 31.3.2001 Rs.34000
Surrender value factor Duration 14 tears 22%-15 years 25% -16 years -30%
- III** Calculate age nearer birthday, age last birthday & age next birthday based on following data.
Date of proposal : 14th July 2003
Date of Birth : 8th September 1964
- IV.** Calculate the “ Premium’ Income for the 2004-2005
- | | |
|---|-----------|
| Premium received on Life policies during the year | 40,00,000 |
| Re-insurance premium (Paid) | 1,60,000 |
| Bonus in Reduction of Premium | 80,000 |
| Premium outstanding on 1.4.2004 | 1,92,000 |
| Premium outstanding on 1.4.2005 | 1,28,000 |
- V** Calculate the “ Premium” Income for the year 2004-2005
- | | |
|------------------------|-----------|
| Total premium received | 60,00,000 |
|------------------------|-----------|

Re-Insurance Premium paid	4,60,000
Bonus in reduction of Premium	5,00,000
Outstanding Premiums on 1.4.2004	4,88,000
Outstanding Premiums on 1.4.2005	3,58,000

VI The Life Fund of ABC Life Assurance Company was Rs.87,08,000 as on 31st March, 2005. The Interim Bonus paid during the inter valuation period was Rs.1,48,000. The periodical actuarial valuation determined the Net Liability at Rs.74,25,000. Dividend for 2004-2005 still payable is Rs.50,000

The surplus brought forward from the previous valuation was Rs.8,50,000. The actuary's remuneration outstanding is Rs.10,000

The Directors of the Company proposed to carry forward Rs.9,31,000 and to divide the balance between the Shareholders and the Policy holders in the ratio of 1:10.

You are required to show:-

- The valuation of balance sheet
- The Net surplus for the valuation period and
- The Distribution of the surplus

VII The life assurance fund of Oriental Life Assurance Fund Co. Ltd. was Rs. 69,20,000 on 31st March, 2005. Its actuarial valuation on 31st March, 2005 disclosed a net liability of Rs.57,60,000. An Interim bonus of Rs.60,000 was paid to the policy-holders during the previous two years. It is now proposed to carry forward Rs.2,20,000 and to divide the balance between the policy-holders and the shareholders.

You are required to show:

- the valuation of balance sheet
- the net profit for the two years period and
- the distribution of the profits

Answer the above type of model question each carrying 5 marks 7X5 = 35 marks

Record - 10 marks

Viva - 05 marks

**INSURANCE AND MARKETING
SECOND YEAR
PAPER – I: RETAIL MARKETING (THEORY)**

Time: 3 hrs.

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 = 20

ii) Each question carries two marks

Meant

1. What is Marketing?
2. Who is whole seller?
3. Define Rythu Bazar?
4. What is sales promotion?
5. What is meant by Customer flow?
6. Define Coupons and Standardization.
7. What is Grading?
8. What is meant by Cash Memo?
9. What is meant by social marketing?
10. Define Bribe.

SECTION – B

Note: i) Answer any five questions.

5 x 6 = 30

ii) Each question carries Six marks

11. What is the channel of Distribution?
12. Explain the role of Retailers.
13. Define Mall. Explain its features.
14. Explain the purpose of the store Layout.
15. Write the advantages of standardization.
16. Explain the benefits of indoor advertisement.
17. What are the reasons for Inventory Control?
18. Explain the functions of Event Management.

**INSURANCE AND MARKETING
SECOND YEAR
PAPER – II: ACCOUNTANCY - II (Theory)**

Time: 3 hrs

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 =20

ii) Each question carries two marks

1. What is Depreciation?
2. What do you mean by Provisions?
3. What do you mean by Reserves?
4. Define Partnership?
5. What is Interest on Capital?
6. What is Goodwill?
7. What is Share Capital?
8. What is a Debenture?
9. What is Profit and Loss Account?
10. What is Ratio analysis?

SECTION – B

Note: i) Answer any five questions

5 x 6 = 30

ii) Each question carries Six marks

11. Mr. Ram purchased a machine for Rs.45,000 on 1st January 2020. It is decided to depreciate the asset on Straight line method at 10% p.a. Prepare Depreciation account for three years in the books of Mr. Ram.
12. What are the types of Provisions?
13. Problems on Profit and Loss appropriation account with adjustments.
14. Problems on valuation of goodwill any method.
15. Problems on recording journal entries for issue of shares.
16. Problems on Issue of Debentures issued other than cash/ for cash.
17. Problem on Company Final Accounts relating to items on Balance sheet only
18. Problem on Profitability or Liquidity ratios.

INSURANCE AND MARKETING
SECOND YEAR
PAPER – III: PRINCIPLES OF GENERAL INSURANCE (Theory)

Time: 3 hrs.

Marks: 50

SECTION – A

Note: i) Answer all questions

10 x 2 = 20

ii) Each question carries two marks

1. What is meant by Insurable interest?
2. What is Tarif system?
3. What is marine insurance?
4. Define Rating.
5. Define Motor Insurance.
6. What is Disablement?
7. What is TPA?
8. What is Fidelity Guarantees?
9. What is Pedal cycle insurance?
10. What is meant Sports Insurance Policy?

SECTION – B

Note: i) Answer any five questions

5 x 6 = 30

ii) Each question carries six marks

11. Explain the principles of General Insurance.
12. What are rules for cancellation of policy?
13. What are the various types of disablement?
14. What is Mediclaim policy and explain various types of Mediclaim policies?
15. Explain about Risk Groups.
16. Explain about overseas medical policies.
17. What is role of TPA's in settlement of claims?
18. Briefly explain Shop Keepers insurance policy.

IX. List of Equipment:

1. Collaborating Institutions for curriculum transaction

- a) Application forms of all Insurance Transactions like policy proposal forms, nomination forms etc.
- b) Cheques.
- c) Computer (10 nos), Printer, Software
- d) Dummy Model Insurance company activities suitable for training with Records, Registers, forms, etc.

2. List on the Job Training sites

- a) All nationalized and Private Banks including Co-Op Banks, LIC & GIC (NBFC, UTI) etc.
- b) Registered Chit Fund Offices like Sri Ram Chit Fund, Margadarshi Chit Funds, etc.
- c) Private Finance Companies like Sundaram Finance, Bajaj Finance etc.
- d) Hire Purchase and leasing Companies etc.
- e) Primary Agriculture Co-Operative Credit Societies, Micro Finance Organizations.
- f) Stock Brokers
- g) Mutual fund companies/ broker companies.

X. Qualifications for the Teaching Staff of Banking & Financial Services

M. Com (Insurance) or M. Com with background of B. Com (Insurance) or M. Com., with a PG Diploma in insurance or Fellow of I.I.I
(Proc.Rc.No.VOC-I-A1/471/2004, dated 21.07.2006 of Commissioner of Intermediate Education, Andhra Pradesh, Hyderabad)

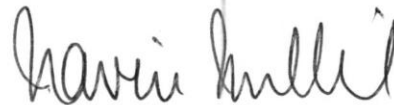
XI. VERTICAL MOBILITY

- i. **B. Com or BBA**
Or
- ii. **B. Com – Insurance**
Or
- iii. **B. Com – any Vocational Course like Banking / Sales Management/ Tourism Management**
Or
- iv. **BA**

XII LIST OF PARTICIPANTS

List of Subject Committee Members – Insurance & Marketing Course:

1.	Dr. D. Thiruvengala Chary, Associate Professor & Academic Guidance Officer, CCE, TS, Hyderabad Phone: 98496 10028
2.	Dr. A. Satish Kumar, Assistant Professor, SRR Govt. Arts & Science College (A), Karimnagar, Phone: 94401 21943
3.	Smt. M. Sunitha, Principal, Government Junior College [Girls], Sangareddy Phone: 99510 81415
4.	Sri. P. Raji Reddy, Contract Faculty in Insurance and Marketing, Government Junior College [Boys], Godavarikhani, Peddapally Dist. Phone: 93983 33143
5.	S. Santosh, Lecturer in Commerce, St. Joseph's Junior College, Trimulgherry, Secunderabad Phone: 99481 38037
6	Verified & finalized by: Dr. M. Yadagiri, Professor of Commerce, Telangana University, Nizamabad Phone: 99498 92359
7	Course Co-Ordinator: Dr. R. Jyothsna Rani, Principal & Lecturer SIVE , O/o Commissioner of Intermediate Education, Telangana, Hyderabad Phone: 98484 43985



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