

**SEMESTER -III**  
**USBIC20 -BANKING AND INSURANCE PRACTICALS**

<b>Year: II</b> <b>SEM:</b> III	<b>Course Code:</b> USBIC20	<b>Title of The Course:</b> Banking and Insurance Practical	<b>Course Type:</b> Theory	<b>Course Category:</b> Skill Based Elective	<b>H/W</b> 2	<b>CREDITS</b> 2	<b>MARKS</b> 40+60
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**COURSE OBJECTIVES**

- a. To educate students to fill the banking relevant forms
- b. To enable the students to know the procedures for applying jewel loan
- c. To enhance the knowledge on E banking procedures
- d. To familiarize about the various forms regarding insurance Policies
- e. To make the students to fill the claim forms and IT forms

**COURSE OUTCOMES (CO)**

- Able to fill the forms related to banking sector
- Able to fill the various loan applications forms
- Access the E - banking facilities
- Able to fill the Insurance forms
- Ability to fill the claim forms

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	M	H	M	M	H
CO2	H	M	M	M	M	H
CO3	H	H	H	M	M	M
CO4	H	M	M	M	M	H
CO5	H	M	M	M	M	M

**(H- HIGH M-MEDIUM L-LOW)**

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	H
CO2	H	M	M	M	M	H
CO3	H	H	H	M	M	M
CO4	H	H	M	M	M	H
CO5	H	M	M	M	H	H

## COURSE SYLLABUS

### UNIT 1 (6 Hours)

- 1.1 Drawing Endorsing and Crossing of Cheques (K1, K2)
- 1.2 Filling up of pay in slips Demand draft application (K1, K2, K3)
- 1.3 Making entries in the passbook and filling up of Account Opening Forms for SB account, Current Account (K1, K2, K3)
- 1.4 FDR's- both online and offline forms (K1, K2, K3)
- 1.5 Drawing and endorsing of Bills of Exchange and Promissory notes (K1, K2, K3)
- 1.6 Preparation of Demand Drafts. (K1, K2, K3)

### UNIT II (6 Hours)

- 2.1 Filling up of Application Forms for Admission in cooperative societies (K1, K2, K3)
- 2.2 Filling up of Loan Application form (K1, K2, K3, K4)
- 2.3 Filling up of Deposit Challan (K1, K2, K3, K4)
- 2.4 Filling up of Jewel Loan Application form (K1, K2, K3)
- 2.5 Procedure for Jewel loan (K1, K2, K3)
- 2.6 Procedure for repayment of Jewel Loan (K1, K2, K3, K4)

### UNIT III (6 Hours)

- 3.1 Activation of Net Banking, Account Summary (K1, K2, K3, K4)
- 3.2 E –Statement, Add Beneficiary (K1, K2)
- 3.3 Funds Transfer- NEFT: Service availability durations minimum/ maximum amount for transactions (K1, K2, K3, K4)
- 3.4 Transaction flow, Processing Charges/ Service Charges (K1, K2, K3)
- 3.5 RTGS: Making Payment, Procedure, Working of RTGS (K1, K2, K3)
- 3.6 IMPS: Modes of transfer, Process flow, Advantages & Disadvantages (K1, K2, K3)

### UNIT IV (6 Hours)

- 4.1 Filling up of an application form of LIC (K1, K2, K3, K4)
- 4.2 How to fill a various insurance policy form (K1, K2, K3, K4)
- 4.3 Filling up the premium form (K1, K2, K3, K4)
- 4.4 Filling up the claim form (K1, K2, K3, K4)
- 4.5 filling up the challan for remittance of premium through Online (K1, K2, K3)
- 4.6 filling up the challan for remittance of premium through Offline. (K1, K2, K3)

**UNIT V****( 6 Hours)**

- 5.1 Filling up of a Claim Forms of about LIC Policies (K1, K2, K3)
- 5.2 Filling up of a Claim Forms of General Insurance Policies (K1, K2, K3)
- 5.3 Filling up Income tax returns (K1, K2)
- 5.4 Banking Ombudsman Scheme (K1, K2)
- 5.5 Insurance Ombudsman Scheme (K1, K2)
- 5.6 Filling up Application of Permanent Account Number (K1, K2)

**TEXTBOOK****STUDY MATERIAL****WEB SOURCES**

1. <https://g.cokgs/q6fUxa>
2. <https://1firstcashadvance.org/how-to-fill-out-a-loan-application-form/>
3. [www.onlinesbi.Com](http://www.onlinesbi.Com)
4. <https://youtu.be/mjrn79ADO2I>
5. <https://www.Policyholder.gov.in/ombudsman.aspx>

**SEMESTER-IV**  
**USBID20-HUMAN RESOURCE MANAGEMENT**

<b>Year: II</b>	<b>Course Code:</b>	<b>Title of The Course:</b>	<b>Course Type:</b>	<b>Course Category:</b>	<b>H/W</b>	<b>CREDITS</b>	<b>MARKS</b>
<b>SEM</b>	USBID20	Human Resource Management	Theory	Skill Based Elective	2	2	<b>40+60</b>
<b>IV</b>							

**COURSE OBJECTIVES**

1. To impart knowledge about Human resource management.
2. To understand the concept of job evaluation and job analysis
3. To identify various motivational factors.
4. To develop the knowledge about Recruitment and Selection Procedures
5. To evaluate various Training and Performance appraisal methods.

**COURSE OUTCOMES (CO):**

1. Understands the need for Human resource management.
2. Demonstrates the knowledge of differentiating Job evaluation and job analysis.
3. Identifies various motivational factors.
4. Understands the Recruitment procedure and selection Policy of various sectors.
5. Able to identify the type of Training method and performance appraisal method required.

CO/PO	PO					
	1	2	3	4	5	6
<b>CO1</b>	H	H	H	H	M	H
<b>CO2</b>	H	M	H	M	H	M
<b>CO3</b>	H	M	H	H	M	M
<b>CO4</b>	H	M	H	H	M	H
<b>CO5</b>	H	M	H	H	H	H

**H- HIGH M-MEDIUM L-LOW**

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	M	M	H	M	H	H
CO2	H	H	M	H	H	H
CO3	H	H	H	H	M	H
CO4	H	H	H	M	M	H
CO5	H	H	M	M	H	H

**COURSE SYLLABUS:**

**UNIT I**

**(6 Hours)**

- 1.1 Introduction of Human Resource Management – Meaning – Definition (K1)
- 1.2 Characteristics (K1, K2)
- 1.3 Functions (K1, K2, K3)
- 1.4 Nature (K1, K2)
- 1.5 Role of HR Manager (K1, K2, K3)
- 1.6 Objectives of HRM (K1, K2)

**UNIT II**

**(6 Hours)**

- 2.1 Job Analysis and Evaluation – Meaning –Definition (K1)
- 2.2 Advantages of Job Analysis (K1, K2)
- 2.3 Job Description (K1, K2)
- 2.4 Job Specification (K1, K2)
- 2.5 Job Evaluation: Introduction, Meaning (K1, K2)
- 2.6 Advantages and Limitations of Job evaluation. (K1, K2, K3)

**UNIT III**

**(6 Hours)**

- 3.1 Motivation – Meaning- Definition (K1)
- 3.2 Nature of Motivation (K1, K2)

- 3.3 Characteristics of Motivation (K1, K2)
- 3.4 Characteristics of Motivation (K1, K2)
- 3.5 Importance of Motivation (K1, K2, K3)
- 3.6 Various Process of Motivation (K1, K2, K3)

**UNIT IV (6 Hours)**

- 4.1 Recruitment – Meaning and Definition (K1)
- 4.2 Sources of Recruitment (K1, K2, K3)
- 4.3 Merits and Demerits of Recruitment (K1, K2)
- 4.4 Factors Determining Recruitment (K1, K2)
- 4.5 Selection – Definition (K1)
- 4.6 Steps involved in Selection process. (K1, K2, K3, K4)

**UNIT V (6 Hours)**

- 5.1 Training – Needs for Training (K1, K2)
- 5.2 Importance of training (K1, K2, K3)
- 5.3 Methods of Training (K1, K2, K3)
- 5.4 Merits and Demerits (K1, K2)
- 5.5 Performance Appraisal (K1, K2, K3, K4)
- 5.6 Steps involved in Selection process. (K1, K2, K3, K4)

**TEXTBOOK**

1. Dr. Ashwatthama, Human Resource management, McGraw Hill Education
2. S.S. Kanga, Human Resource management, S. Chand & sons
3. Edwin Phillip – Personnel Management
4. L. M. Prasad – Human Resource Management.

**WEB RESOURCES**

1. <https://youtu.be/d8FpuHxd7MQ>
2. <http://www.whatishumanresource.Com/>
3. <https://youtu.be/oJ8y7HjUBCA>
4. [www.yourarticlelibrary.Com](http://www.yourarticlelibrary.Com)
5. <https://g.CLO/kgs/j5yQ5a>



**SEMESTER-V****USBIE520- PRACTICAL ASPECTS OF INCOME TAX AND E- FILLING**

<b>Year:</b>	<b>Course Code:</b>	<b>Title of The Course:</b>	<b>Course Type:</b>	<b>Course Category:</b>	<b>H/ W</b>	<b>CREDITS</b>	<b>MARKS</b>
III <b>SEM:</b> V	USBIE520	Practical aspects of income tax and e- filling	Theory	Skill Based Elective	2	2	40+60

**Course Objective**

- To understand Set off and Carry forward of losses.
- To impart knowledge in Computing Total Income.
- To provide k
- Knowledge on E-filing and its process.
- To understand instructions for filing out ITR forms
- To make them learn various procedure in XBRL

**Course Outcomes (CO):**

The Learners will be able to

- Understands set off and carry forward of losses.
- Able to Compute Total Income.
- Able to identify E-filing from regular filing returns.
- Able to file ITR online.
- Understands the Concept of XBRL.

<b>CO/PO</b>	<b>PO</b>					
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>CO1</b>	H	H	H	M	M	H
<b>CO2</b>	H	H	H	M	H	H
<b>CO3</b>	H	M	H	M	H	H



<b>CO4</b>	H	M	H	H	H	H
<b>CO5</b>	H	M	H	H	H	H

**H- HIGH M-MEDIUM L-LOW**

<b>CO/PSO</b>	<b>PSO</b>					
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>CO1</b>	H	M	H	H	H	H
<b>CO2</b>	H	H	H	H	M	H
<b>CO3</b>	H	H	M	H	M	H
<b>CO4</b>	H	H	H	M	H	H
<b>CO5</b>	H	H	H	M	H	H

**COURSE SYLLABUS:**

**Unit – I:**

**(6 Hours)**

- 1.1 Set off and Carry forward of Losses (K1,K2,K3)
- 1.2 Speculation Income (K1,K2,K3)
- 1.3 Specific Business Income (K1,K2,K3)
- 1.4 Horse Race Income (K1,K2,K3)
- 1.5 Clubbing of Income (K1,K2,K3)
- 1.6 Deemed Income (K1,K2,K3)

**Unit – II:**

**(6 Hours)**

- 2.1 Gross Total Income (K1,K2,K3)
- 2.2 Deductions form Gross Total Income (K1, K2,K3)
- 2.3 Computation of Total Income (K1,K2,K3)
- 2.4 Tax Deducted at Source (K1,K2,K3)
- 2.5 Tax Collected at Source (K1,K2,K3)
- 2.6 Computation of Tax Liability (K1,K2,K3)

**Unit – III**

**(6 Hours)**

- 3.1 E-filling Practice: Introduction to E-filling (K1,K2,K3)
- 3.2 E-filling different from the regular filling of returns (K1,K2,K3)
- 3.3 Benefits – Limitation (K1,K2,K3)

3.4 Types of E- Filing (K1,K2,K3)

3.5 E-Filing process – IT Returns – Relevant Notification – E Filing security (K1,K2,K3)

3.6 Introduction to GST – GSTIN - Procedure for Registration (K1, K2,K3)

#### **Unit – IV**

**(6 Hours)**

4.1 Tax Return (K1,K2,K3)

4.2 Tax Return Online (K1, K2, K3)

4.3 Instructions for filling the Tax Return online (K1, K2, K3)

4.4 ITR Tax -payer Guide Part I and Part II (K1, K2, K3)

4.5 Instructions for Filing out ITR Forms (K1, K2, K3)

4.6 Instructions for Filing out GST Forms (K1, K2, K3)

#### **Unit – V**

**(6 Hours)**

5.1 XBRL Meaning (K1, K2)

5.2 An introduction to Extensible business reporting language (XBRL) (K1, K2)

5.3 E- filling procedure towards XBRL (K1, K2)

5.4 E-Filing of ROC (K1, K2)

5.5 Digital Signature (K1, K2, K3)

5.6 Verification of Electronic Records. (K1, K2)

#### **Textbook:**

1. Mehrotra H.C.-Income Tax Law and Practice – Sahithya Bhawan Publications, Agra. (Latest.)
2. Web based material for E-Filing

#### **Reference Book:**

1. Vinod K. Singhania -students Guide to Income Tax – Taxman Publications Pvt. Ltd., (Latest.)
2. Gaur and Narang – Income Tax – Sultan Chand and CLO. (Latest Ed.)
3. Hariharan - Income Tax Law and Practice – Vijay Nicole Imprints Pvt. Ltd., Chennai (Latest.)
4. Reddy T.S. and Hari Prasad Reddy Y. – Income Tax – Margham Publications. Chennai. (Latest)

## **WEB RESOURCE**

1. [www.incometaxindia.gov.in](http://www.incometaxindia.gov.in)
2. [www.taxsmile.Com](http://www.taxsmile.Com)
3. National academy for direct taxes
4. [www.cbic.gov.in](http://www.cbic.gov.in)

**SEMESTER VI**  
**USBIF620 - BANKING AND BUSINESS CORRESPONDENCE**

<b>Year:</b> III	<b>Course Code:</b>	<b>Title of The Course:</b>	<b>Course Type:</b>	<b>Course Category:</b>	<b>H/W</b>	<b>CREDITS</b>	<b>MARKS</b>
<b>SEM:</b> VI	USBIF620	Banking and Business Correspondence	Theory	Skill Based Elective	2	2	40+60

**Course Objectives**

- a) To understand techniques of effective communication.
- b) To enable students to prepare various banking correspondence letters.
- c) To make students aware of specific terms used in insurance correspondence.
- d) To develops improve various skills to attend interview.
- e) To provide knowledge on preparation of resume and self -assessment.

**Course Outcomes (CO):**

The Learners will be able to

- Able to communicate effectively.
- Able to draft letters to Banks
- Able to draft letter to an insurance company
- Demonstrates better performance in interview
- Create own resume and able to self -evaluate.

CO/PO	PO					
	1	2	3	4	5	6
CO1	H	H	M	M	M	H
CO2	H	M	H	M	M	H
CO3	H	H	M	H	M	M
CO4	H	M	H	M	M	H
CO5	H	M	M	M	M	H

**H- HIGH M- MEDIUM L- LOW**

CO/PSO	PSO					
	1	2	3	4	5	6
CO1	H	H	H	M	M	H
CO2	H	M	M	H	M	H
CO3	H	H	H	M	M	M
CO4	H	M	M	H	M	H
CO5	H	M	H	M	M	H

## COURSE SYLLABUS:

### UNIT I: Introduction to Business Communication (6 Hours)

- 1.1 Business Communication – Meaning – Definition – Objectives (K1, K2)
- 1.2 Process of Communication (K1, K2)
- 1.3 Types of Communication (K1, K2)
- 1.4 Directions of Communication – Barriers to Effective Communication (K1, K2)
- 1.5 7Cs for Effective Business Communication (K1, K2)
- 1.6 Layout of Business Letter – Features in Layout (K1, K2, K3)

### UNIT II: Bank Correspondence (6 Hours)

- 2.1 Bank Correspondence – Essential Features of Bank Correspondence (K1, K2)
- 2.2 Letters from Customers to Bank (K1, K2, K3)
- 2.3 Letters from Bank to customers (K1, K2, K3)
- 2.4 Correspondence within the Bank (K1, K2, K3)
- 2.5 Proposal to Bank (K1, K2, K3)
- 2.6 Reply to Authorities Letter (K1, K2, K3)

### UNIT III: Insurance Correspondence (6 Hours)

- 3.1 Insurance Correspondence – Introduction (K1, K2)
- 3.2 Specific terms used in Insurance Correspondence (K1, K2)
- 3.3 Specimen letters – Meaning (K1, K2)
- 3.4 Specimen letters related to Life Insurance (K1, K2, K3, K4)
- 3.5 Specimen letters General Insurance (K1, K2, K3, K4)
- 3.6 Specimen letters Marine Insurance (K1, K2, K3, K4)

### UNIT IV: Interview (6 Hours)

- 4.1 Interview – Types – Job Interview (K1, K2)
- 4.2 Interview Process – Specialized Interview Formats – Mock Interview (K1, K2, K3)
- 4.3 Tips for Interviewee and Interviewer (K1, K2)
- 4.4 Qualities of Good Interviewer (K1, K2, K3, K4)
- 4.5 Do's and Don'ts in Interview (K1, K2, K3, K4)
- 4.6 Common Interview Questions (K1, K2, K3, K4)

**UNIT V: Self Appraisal and Personality Development****(6 Hours)**

5.1 Self -Assessment – Meaning (K1, K2)

5.2 Self –Assessment – way to Improve (K1, K2, K3, K4)

5.3 Market Assessment (K1, K2, K3, K4)

5.4 Resume (K1, K2, K3, K4)

5.5 Covering Letter to Resume (K1, K2, K3, K4)

5.6 Group Discussions (K1, K2, K3, K4)

**BOOK:**

Study Material

**WEB RESOURCES:**

1. [www.webcommuni.com](http://www.webcommuni.com)
2. [www.bankingadda.com](http://www.bankingadda.com)
3. [www.ibpsguide.com](http://www.ibpsguide.com)