

Banking and Insurance (411)

Class X
(2018-19)

Total Marks: 100 (Theory – 50 + Practical - 50)

Unit No.	Unit Name	Marks
1	Laws relating to Negotiable Instruments a) Introduction to Negotiable Instruments b) Type of Negotiable Instruments (i) Cheques (ii) B/E (Bills of Exchange) (iii) Promissory Note c) Parties to Negotiable Instruments d) Crossing of Cheques	5
2	a) Lending Functions of a Bank b) Type of Advances-Secured & Unsecured c) Loans (Short Term & Long Term) d) Methods of granting Advances (i) Cash Credit (ii) Overdraft (iii) Bill Discounted and Purchased	5
3	Utility Services of a Bank a) Remittance through Bank Draft b) E-Banking I. ECS II. RGS III. NEFT IV. INTERNET BANKING c) Safe Deposit lockers	10
4	Life Insurance Products a) Life Insurance Policies b) Types of Life Insurance Policies c) Procedure for taking a policy d) Nomination & Assignment of a Policy	10
5	General Insurance a) General Insurance (i) Fire Insurance (ii) Marine Insurance (iii) Miscellaneous Insurance Polices (Medi-claim insurance, Accident Insurance, Motor vehicles Insurance, Burglary and Theft Insurance.) b) Procedure for taking these Polices	10

6	Communication at Workplace a) Verbal and Non-Verbal Communication (i) Demonstrate effective use of verbal and non-verbal communication skills (ii) Identify the practices in verbal and non-verbal communication b) Forms of Communication (i) Identify the forms of communication (ii) Find out the advantages and disadvantages of different forms of communication c) Communication media and Equipment (i) Operate the communication media and equipment properly (ii) Evaluate the communication media d) Barriers in Communication (i) Identify the barriers in communication (ii) Select the strategies for overcome barriers in communication	10
	Total	50

Practical

Practical Work	Marks
Practical Examination	15
Written Test	10
Viva Voce	10
Project Work/Field Visit	-
Practical File/ Student Portfolio	10
Viva Voce	05
Total	50

