

LIST OF SEC SUBJECTS FOR UG I, II & III YEARS

S.NO	GROUP	SEMESTER	SEC	G.E
1	All B. A. , B.Com, & B. Sc	I	ENVIRONMENTAL STUDIES	-
2	All B. A. , B.Com, & B. Sc	II	GENDER SENSITIZATION	-
3	ALL B.A & B. Sc	III	PERSONALITY DEVELOPMENT & COMMUNICATION SKILLS	-
	ALL B.Com		PRINCIPLES OF INSURANCE	-
4	B.A	IV	BASICS OF JOURNALISM	-
	B.COM		PRACTICE OF LIFE INSURANCE	-
	ALL B.Sc		BASICS OF RENEWABLE ENERGY	
5	B.A	V	DISASTER MANAGEMENT	INFORMATION TECHNOLOGIES- I
	B.COM		PRACTICE OF GENERAL INSURANCE	TELANGANA ECONOMY
	B.Sc (MPC & M PCS)		BASICS OF NANO MATERIALS	INDIAN CONSTITUTION- I
	B.Sc (BZC & BIBC)			INDIAN NATIONAL MOVEMENT
6	B.A	VI		
	B.COM			
	B.Sc (MPC & M PCS)			
	B.Sc (BZC & BIBC)			

Skill Enhancement Course (SEC): Personality Development and Communication Skills
BA/BSc/BBA- (CBCS/UG-common core) – Semester III
2 credits (2 hours per week)

OBJECTIVES OF THE COURSE:

To create awareness and motivation among UG learners about personality development in terms of their basic skills including goal setting and time management; To train the learners adequately by exposure to theory and practice pertaining to these skills.

THE SYLLABUS:

Unit I: Basics of English - Tenses, reported speech; **Acquiring the communication skills-** Interpersonal skills, Speaking skills (brief speeches, group discussion) ; Writing skills (paragraph, summary, note making, Editing, business letters)

Unit II: Acquiring the soft skills for personality development: Body language; goal setting; Time management; Emotional Intelligence; problem-solving; Team work

Suggested Reading:

1. Jeremy Harmer & John Arnold. *Advanced Speaking Skills*. Essex, Longman Group Limited, 1978.
2. Hedwig Lewis. *Body Language: A Guide for Professionals*. Response Books (a division of Sage Publications India, Pvt. Ltd.,) New Delhi., 1998.
3. Daniel Goldman. *Emotional Intelligence*. New York, Bantam Books, 1995.
4. Rajiv Mishra, *Personality Development*, Rupa & Co.
5. Sherfield, R.M , Montgomery, Moody, *Developing Soft Skills*, Pearson 2010
6. Barun K Mitra, *Personality Development and Soft Skills*, Oxford University Press

(Total 16 topics to be taught in 25-30 hrs during the semester)

Paper: (BC 301): PRINCIPLES OF INSURANCE

Paper: BC 301
PPW: 2 Hrs, **Credits: 2**

Max. Marks: 40+10
Exam Duration: 1 ½ Hrs

Objectives: The objectives of the course are to

- ✓ Provide a basic understanding of the Insurance Mechanism
- ✓ Identify the relationship between Insurers and their Customers and the importance of Insurance Contracts
- ✓ Give an overview of major Life Insurance and General Insurance Products

UNIT I: Risk Management, Concept of Insurance, Business of Insurance, Insurance Market and Insurance Terminology

Understanding of Risk—Types of Risks— Actual and Consequential Losses –Unexpected Eventualities—Loss Minimization Techniques – Basics, Evolution and Nature of Insurance – Concept of Pooling in Insurance – Different Classes of Insurance – Importance of Insurance – Management of Risk by Individuals – Management of Risk by Insurers – Fixing of Premiums – Reinsurance and its Importance for Insurers – Role of Insurance in Economic Development and Social Security –Constituents of Insurance Market – Operations of Insurance Companies – Operations of Intermediaries – Specialist Insurance Companies – Insurance Specialists – Role of Regulators and Other Bodies Connected with Insurance—Common Terms and specific terms in Insurance: Life and Non-Life – Usage of Insurance Terms – Understanding Insurance Customers and their needs and behaviour in purchase and claims– Importance of Customers – Customer Mindsets – Customer Satisfaction — Importance of Ethical Behaviour

UNIT II: Insurance Customer, Insurance Products and Insurance Contracts

Life Insurance and General Insurance Products: Risk of Dying Early – Risk of Living Too Long – Products offered – Term Plans – Pure Endowment Plans – Combinations of Plans – Traditional Products – Linked Policies – Features of Annuities and Group Policies. *General Insurance Products:* Risks faced by Owner of Assets – Exposure to Perils – Features of Products Covering Fire and Allied Perils – Products covering Marine and Transit Risks – Products covering Financial Losses due to Accidents – Products covering Financial Losses due to Hospitalization – Products Covering Miscellaneous Risks. Insurance Contract Terms – Principles of Insurance: Principle of Insurable Interest, Principle of Indemnity, Principle of Subrogation, Principle of Contribution, Relevant Information Disclosure, Principle of utmost Good Faith, Relevance of Proximate Cause

Suggested Readings:

1. Principles of Insurance: Insurance Institute of India
2. Risk Management: Insurance Institute of India
3. Role of Insurance in Financial Inclusion: Brinda Publishing House, Hyderabad
4. Insurance Theory and Practice: Tripathi, PHI

Paper : (SEC-2) : PRACTICE OF LIFE INSURANCE

Paper: SEC-2

PPW: 2 Hrs

Credits : 2

Max. Marks: 50 (40+10)

Exam Duration: Hrs

Objectives:a)To make the student understand Life Insurance Market in India. b) To discuss the issues related to risk management in view of life insurance.

UNIT-I: INTRODUCTION TO LIFE INSURANCE AND TYPES OF LIFE INSURANCE POLICIES AND PREMIUM CALCULATION :Meaning evolution, growth and principles of Life Insurance —Life Insurance Organizations in India— Competition and Regulation of Life Insurance.Types of Life Insurance Policies – Term, Whole Life, Endowment, Unit Linked and with or without Profit Policies –Customer Evaluation – Policy Evaluation — Group and Pension Insurance Policies – Special features of Group Insurance /Super Annuation Schemes – Group Gratuity Schemes.Computation of Premiums—Meaning of Premium, its calculation--Rebates – Mode of Rebates – Large sum assured Rebates – Premium Loading – Rider Premiums – Computation of Benefits – Surrender value – Paid up value

UNIT-II: SETTLEMENT OF CLAIMS RISK & UNDERWRITTINGS AND FINANCIAL PLANNING & TAX SAVING: Settlement of claims: Intimation Procedure, documents and settlement procedures.Underwriting: The need for underwriting – Guiding principles of Underwriting – Factors affecting Insurability – Methods of Life Classification – Laws affecting Underwriting.Financial Planning and taxation: Savings – Insurance vis-à-vis- Investment in the Units Mutual Funds, Capital Markets – Life Insurance in Individual Financial Planning – Implications in IT treatment.

SUGGESTED READINGS:

1. Insurance Institute of India, Practice of Life Insurance, Mumbai.
2. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House, Mumbai.
3. Kanika Mishra, Fundamentals of Life Insurance: Theories and Applications, Prentice Hall
4. Kuttu, S.K., Managing Life Insurance, Prentice Hall of India: New Delhi
5. Black, Jr. Kenneth and Harold Skipper Jr., Life and Health Insurance, Prentice Hall, Inc., England.
6. K.C. Mishra and C.S. Kumar, Life Insurance: Principles and Practice, Cengage Learning: New Delhi.
7. Sathak, Life Insurance in India, Respose Books: New Delhi