

# JANNAYAK CHANDRASHEKHAR UNIVERSITY, BALLIA

Vocational Course (3 Credit)  
For BA / BSc / BCom Semester I

## PRINCIPLES AND PRACTICE OF INSURANCE

**Course Objectives:** The course is designed to familiarize the students with (i) the concept of Insurance and the basic laws and practices of Insurance; (ii) the terminologies associated with the field of Insurance along with their relevance; (iii) the method and types of Insurance for solving different problems.

### SYLLABUS

#### Unit I: Conceptual Frameworks (10 Hours)

Risk: What is risk – Types – Causes – Methods of Handling Risk.

Insurance: What Is Insurance – Brief History of Insurance – Types – Importance

#### Unit II: Life Insurance (10 Hours)

Life Insurance: Meaning, Importance, Contract, Procedure, Policies. Life Insurance Corporation: Functions & Organization.

#### Unit III: Non-life Insurance (15 Hours)

Introduction to Non-Life Insurance: Fire – Marine – Motor – Personal Accident – Health – Liability – Loss of Profit – Burglary – Livestock – Crop.

#### Unit IV: Insurance Terminology (10 Hours)

Life Insurance Terminology: First Premium – Renewal – Mode – Limited Payment – Policies – Single Premium – Convertible – Days of Grace – Lapse – Paid Up Policy – Revival – Deferment Period – Nomination – Assignment – Bonus – With Profit – Participating – Non-Participating or Without Profit – Surrender Value.

**Course Outcomes:** On completion of this course students would have a fundamental concept of Insurance along with the basic laws and practices of Insurance with the ability for solving different problems.

#### Suggested Readings

1. Mishra M.N. - Insurance: Principles and Practice.
2. Gupta O.S. Life Insurance.
3. Vinayakam, M. Radhaswami & Vasudevam. Insurance - Principles and Practice.
4. Kothari & Bhall - Principles & Practice of Insurance.
5. श्रीवास्तव बालचन्द्र - बीमा के तत्व
6. शुक्ला सोमेश, शुक्ला सुधीर, मिर्जा माहरुख - बीमा विधि एवं खाते

# **NUTRITION AND HEALTH SCIENCE**

**(CREDITS: 3)**

## **OBJECTIVES:**

1. To familiarize the students with fundamentals of food, nutrients and their relationship to health.
2. To enable students to identify and contribute to the prevention of public health/ social health problems in the country.
3. To equip students with workable knowledge to treat common illnesses at home.

## **UNIT I:**

Basic concepts in Food and Nutrition, Understanding relationship between food, nutrition and health, Functions of food - Physiological, psychological and social

## **UNIT II:**

Functions, dietary sources and clinical manifestations of the following nutrients: Carbohydrates, lipids and proteins, Fat soluble vitamins - A, D, E and K, Water soluble vitamins – thiamin, riboflavin, niacin, pyridoxine, folate, vitamin B12 and vitamin C Minerals – calcium, iron and iodine

## **UNIT III:**

Introduction to Nutritional deficiency diseases Causes, symptoms, treatment, prevention of the following: Protein Energy Malnutrition (PEM), Vitamin A Deficiency (VAD), Iron Deficiency Anaemia (IDA), Iodine Deficiency Disorders (IDD), Zinc Deficiency, Fluorosis

## **UNIT IV**

Social health problems : Smoking, Alcoholism, Drug addiction, AIDS including AIDS Control Programme

# **ORGANIC FARMING**

**(CREDITS: 3)**

## **OBJECTIVES:**

1. To familiarize the students with types of farming.
2. To enable students to process of organic farming, organic fertilizers, Plants nutrients and various manure.

## **Unit I**

Types of Farming (Advantage & disadvantage of each system): Pure Organic Farming – Definition, Concept & Benefits, Integrated Farming system (Combination of Organic and Inorganic), Mixed Farming, Concept of different cropping systems in relation to Organic Farming (Inter cropping etc)

## **Unit II**

Organic Farming (Process): Concept of farming system, Developing organic farms, Important steps & methods, Need of Organic Fertilizer; Benefits of Organic Fertilizer; Preparation of Organic Fertilizer

## **Unit III**

Plant Nutrients: Name of plant Nutrients with gradation, Functions of Nutrients in plant growth and Development, Nutrient uptake and Utilization by plant: (From Organics) From Inorganic

## **Unit IV**

Organic Manure – FYM/Rural compost, City compost, Oil cakes, Animal wastes, Vermi composts, etc; Green Manure – Green Manure with Leguminous crops in crop rotation. In-situ incorporation of crop residues –Benefits; Liquid Manure

# PEARL CULTURE

(CREDITS: 3)

## Objectives

1. To understand the basic concept of pearl culture and elementary knowledge regarding the Anatomical and Physiological aspects of fresh water oysters.
2. To familiarize with the various types of implantation methods and pearl culture surgery techniques.
3. Production of pearl and its marketing for economic gain.

## UNIT I

Introduction to pearl culture. Global and national status of pearl culture, History of pearl culture, Significance of pearl culture, Quantity and quality assessment, culture requirement

## UNIT II

Management of pH of water, Depth of water, Water temperature, Medication of water to avoid infection, Soil and water quality standards, organic and inorganic fertilizers, fertilizer grade, source, rate and frequency of application, bio fertilizers

## UNIT III

Types of oysters Fresh water oysters. Mantle cavity and gonadal identification, Morphology and heir taxonomic importance. Internal anatomy: Alimentary canal and associated structure, Nutritional requirements of oyster

## UNIT IV

Pearl oyster Surgery, Selection of Oyster, Half round Pearl, Spherical Pearl, Nucleus implantation, Surgery and precautions. Beads insertion., Graft tissue preparation, Sorting of Pearl. Marketing and economics concerned with Pearl Culture