

JANNAYAK CHANDRASHEKHAR UNIVERSITY, BALLIA

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

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

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FOREIGN TRADE PRACTICES & PROCEDURES

Course Objectives: The course is designed to familiarize the students with (i) the concept of Foreign Trade with special reference to India; (ii) the terminologies associated with the field of Foreign Trade along with their importance and relevance; (iii) the concept and importance of Tariff, Quota, Free Trade, Protection, Balance of trade and Balance of Payments .

Unit I - Foreign Trade (9 Hours)

Foreign Trade: Meaning, Need, Importance and Effects of Foreign Trade, Inter-regional Trade and International Trade. Factors affecting Foreign Trade.

Unit II - Terms of Trade, Tariff and Quota (9 Hours)

Terms of Trade: Meaning, Importance, Factors affecting Terms of Trade. Tariff: Meaning, Types and effects of tariffs. Quota: Meaning, Types and Effects of Quota. Non-tariff Barriers of Foreign Trade.

Unit III - Free Trade and Protection (9 Hours)

Free Trade: Meaning, Merits and Demerits of Free Trade. Protection: Meaning, Types, Merits and Demerits of Protection, Need for Protection in Less Developed Countries.

Unit IV - Balance of Trade and Balance of Payments (9 Hours)

Balance of Trade and Balance of Payments: Meaning, Difference between Balance of Trade and Balance of Payments, Composition of Balance of Payments, Importance of Balance of Payments, Causes of Disequilibrium in Balance of Payments, Measures to Correct the Disequilibrium in Balance of Payments.

Unit V - Foreign Trade of India (9 Hours)

The Foreign Trade of India: Foreign Trade of India Before and After Independence, Composition, Volume and Direction of India's Foreign Trade, Diversification and Recent Trends in India's Foreign Trade, India's Balance of Trade and Balance of Payments, Export Promotion and Import Substitution in India, Foreign Trade Policy of India.

Course Outcomes: On completion of this course students would have a fundamental concept of Foreign Trade along with the basic knowledge of practices and procedures of Foreign Trade with the ability to understand different problems and opportunities with special reference to India.

Suggested Readings

1. Agarwal, Babita (2009) : Antarrastriya Arthshastra, Omega Publications.
2. Bhatia, H.L (2006) : International Economics, Vikash Publishing House.
3. Jhingan, M.L (2011) : Antarrastriya Arthshastra, Vrinda Publications, New Delhi.
4. Lal,S.N (2012) : Antarrastriya Arthshastra, Shiva Publishing House,Allahabad.
5. Sinha,V.C., Sinha,Pushpa & Sinha,Vivek (2011) : Antarrastriya Vyapar Avam Vitt, Mayur Publications.

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DAIRY TECHNOLOGY

Course Objectives: This course intends to inculcate the students, young entrepreneurs about the basic knowledge and technical proficiency in production and processing of various milk and milk products. To generate manpower for the dairy industry and provide knowledge and entrepreneurial skill to widen employment opportunities as well as self-employment particularly amongst rural youth. To generate revenue by providing consultancy services to private and cooperative sectors and industries.

SYLLABUS

Unit I - General (9 Hours)

Dairy development in India and Uttar Pradesh, Milk Production trends and Per capita availability, Nutritive value of milk, Role of milk and milk products in human nutrition, Milk and public health. Food safety and quality assurance strategies.

Unit II - Dairy Biochemistry (9 Hours)

Composition of milk of different classes of animals, Milk, Fat protein sugars and their biosynthesis, Milk secretion system and physiology of milk secretion. Colostrum, its importance, Nature and Properties. Factors influencing the quantity and quality of milk. Minerals and vitamins in milk, Physicochemical properties of cow and buffalo milk.

Unit III - Dairy Bacteriology (9 Hours)

Common microorganisms in milk, source and classification of bacteria, desirable and undesirable fermentation, Clean milk production, Milk borne diseases, Cleaning and sanitization of dairy equipment, Adulterants and Preservatives used in milk and their detection.

Unit IV - Dairy Processing (9 Hours)

Milk collection, its filtration, transportation and grading, Milk preservation, standardization, cooling, pasteurization, sterilization and homogenization of milk, boiler and refrigeration requirements in different dairy processing operations. Packaging and distribution of milk and dairy products.

Unit V - Milk Products (9 Hours)

Composition of cream, methods and essentials of cream separation, ripening and neutralization of cream. Manufacturing and Marketing of different dairy products ie. Butter, Ghee, frozen and fermented milk products, ice cream, dahi, cultured buttermilk, yoghurt. Indigenous dairy products - Chhenna, Paneer, Khoa, Rabbari.

Course outcomes: After completion of this course the students should have knowledge and technical proficiency in production, processing and marketing of various milk and milk products, so that they can earn and start self business, provide consultancy services to young entrepreneurs and can find jobs in the field of rural banks, manufacturing firms, milk products processing units and dairy farms etc.

Suggested Readings

1. De Sukumar, Outlines of Dairy Technology, Oxford University Press
2. Jagdish Prasad, Dairy Science, Kalyani Publishers, New Delhi Reference Books:
3. DD Patange Kumble and Ranveer, Milk and Milk Products, Jaya Publishing House.
4. Sunil M Patel,AG Bhadania,Dairy Plant Design and Layout, Web Resources:
5. <https://ndri.res.in>