

**BC 601: REGULATIONS OF INSURANCE BUSINESS**

Paper: BC601

Max. Marks: 40+10

PPW: 2 Hrs

Exam Duration: 1½ Hrs

Objective: To equip the students with the knowledge regarding Insurance Business Regulations

**UNIT I: INSURANCE LEGISLATION IN INDIA:**

History of life and non-life insurance legislation—nationalization—insurance reforms—insurance business Act, 1972—IRDA and its functions including licensing functions—Web aggregators—regulation for intermediaries—CCS-SPV-PoS-insurance repositories-TPAs—Role and duties of surveyors—Origin and development of micro-insurance—regulation of ULIPs—pension schemes—money laundering—KYC—methods of receipt of premium—Exchange control regulations relating to General and Life Insurance—IRDA Health Insurance Regulations, 2016—Health plus life combi products.

**UNIT II: POLICY HOLDERS RIGHTS OF ASSIGNMENT, NOMINATION AND TRANSFER:**

Assignment and transfer of insurance policies—provisions related to nomination—repudiation—Fraud—protection of policyholder interest—stages in insurance policy-presale stage-post sale stage-free look period—grievance redressal—claim settlement—key feature document—dispute resolution mechanism—insurance ombudsman—solvency margin and investments—international trends in insurance regulation.

**SUGGESTED READINGS :**

1. Regulation of Insurance Business – Insurance Institute of India
2. Regulation of Insurance Business – D.S. Vittal, HPH
3. Regulation of Insurance Business: Dr. V. Padmavathi, PBP
4. Risk Management : A Publication of the Insurance Institute of India
5. Insurance Theory and Practice: Tripathi PHI
6. Life and Health Insurance: Black, JR KENNETH & Harold Skipper, Pearson
7. Risk Management and Insurance : Trieschman ,Gustavson and Hoyt
8. South Western College Publishing Cincinnati, Ohio.
9. Insurance Management – S.C. Sahoo & S.C. Das-HPH.

**BC 602: SECTORS OF INDIAN ECONOMY**

Paper: BC602  
PPW: 2 Hrs

Max. Marks: 40+10  
Exam Duration: 1½ Hrs

Objective: To equip the students with the knowledge regarding Basics of Indian Economy

**UNIT I: AGRICULTURE IN INDIA:**

Place of agriculture: Progress-Green revolution-Present state-New thrust areas-Food security: Legislation-Schemes-Public distribution system-Agricultural Marketing: Types-warehousing-Agricultural Labour-Minimum wages-Rural credit-RRBs-NABARD.

**UNIT II: INDUSTRIES AND TERTIARY SECTOR IN INDIA:**

Role and pattern of industrialization-Large-scale industry- Small-scale industry-Information Technology Industry-Labour problems-Labour Policy-Social Security-Trade Union Movement-Industrial Disputes-Unorganized Sector-Foreign Trade - Balance of Payments - SEZs- Foreign Exchange- Convertibility-Banking Sector-Money Market- Public Finance-Financial relations between Centre and States;.

**SUGGESTED READINGS:**

- 1) Meera Naidu " Sectors of Indian Economy" HPH
- 2) Ruddar Datt and K.P.M. Sundharam "Indian Economy", S. Chand & Company Ltd., New Delhi, 2010.
- 3) S.K.Misra & V.K.Puri "Indian Economy-Its Development Experience"Himalaya Himalaya Publishing Company, New Delhi, 2010.
- 4) Vivek Mittal "Business Environment" Excel Publications, New Delhi, 2007.
- 5) Sectors of India Economy: Dr. P. Venugopal Rao, PBP
- 6) Anjaneyulu, "Introduction to Indian Economy" Himalaya Himalaya Publishing Company, New Delhi, 2011.
- 7) Economic Survey—Government of India, Ministry of Finance, Oxford University Press, New Delhi,
- 8) Sectors of Indian Economy: Satya Sudha, Himalaya
- 9) The Economic Times, News paper
- 10) Business Line, News paper

## Women & Child Rights

2 Credits

### Unit - I

1. Introduction: Definition, perspectives and foundations of Human Rights.
2. Universal Declaration of Human Rights (1948).
3. National Human Rights Commission of India.
4. Women's Rights as Human Rights; UN Convention on Elimination of all forms of Discriminations against Women (CEDAW). Crime Against Women – Domestic Violence – Dowry Related Harassment and Dowry Deaths – Molestation – Sexual Abuse and Rape – Loopholes in Practice – Law Enforcement.
5. Women Rights in Indian Constitution – Fundamental Rights and Directive Principles.
6. Protective legislation for women in India - SITA (1956), Dowry Prohibition Act (1961), PNDT (1994), Domestic violence (Prevention) Act (2005) and Prevention Sexual Harassment of women at Workplace Act (2013).
7. Women's Right to Property.

### Unit – II

1. Children's Rights: Definitions, meaning and importance.
2. The United Nations **Convention on the Rights of the Child (UNCRC) -1990**.
3. Safeguards of Indian Constitution for Rights of Children.
4. Barriers to realization of Child Rights.
5. National Commission for Protection of Child Rights (NCPCR)

### References:

1. Agarwal, H.O., Implementation of Human Rights Covenants with Special Reference to India(Allahabad: Kitab Mahal, 1983).
2. Bajwa, G.S. and D.K. Bajwa, Human Rights in India: Implementation and Violations (New Delhi: D.K. Publishers, 1996).
3. Nitya Rao "Good Women do not Inherit Land" Social Science Press and Orient Blackswan 2008
4. International Solidarity Network "Knowing Our Rights" An imprint of Kali for Women 2006
5. P.D.Kaushik "Women Rights" Bookwell Publication 2007
6. Aruna Goal "Violence Protective Measures for Women Development and Empowerment" Deep and Deep Publications Pvt 2004
7. Monica Chawla "Gender Justice" Deep and Deep Publications Pvt Ltd.2006
8. Preeti Mishra "Domestic Violence Against Women" Deep and Deep Publications Pvt 2007
9. ClairM.Renzetti, Jeffrey L.Edleson, Raquel Kennedy Bergen, Source Book on "Violence Against Women" Sage Publications 2001.
10. Diwan, Paras and Peeyushi Diwan, Children and Legal Protection (New Delhi: Deep and Deep, 1994).
11. Pachauri, S.K., Children and Human Rights (Delhi: APH Publications, 1999).