

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI

Course Schedule: June - November 2023

Department : B.Voc.(BFSI)
Name/s of the Faculty : Ms. Sruthi P
Course Title : Principles of Insurance
Course Code : 19VB/VM/PI56
Shift : II

Week & No. of hours	Units & Topics	Teaching Methodology	Text & References	Method of Evaluation
June 19 – June 26, 2023 (Day Order 1 to 6)	Unit 1 - Introduction to Insurance 1.1 Nature and Importance of insurance 1.2 Evolution of Insurance	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test
June 27 – July 04, 2023 (Day Order 1 to 6)	1.3 Different Classes of Insurance 1.4 Recent Trends in Insurance Industry	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test
July 05– July 12, 2023 (Day Order 1 to 6)	Unit 2 - Insurance Contract 2.1 Terms of an Insurance Contract	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
July 13 – July 20, 2023 (Day Order 1 to 6)	2.2 Principles of Insurance - Insurable Interest, Indemnity, Subrogation, Contribution – Disclosure of all Relevant Information - Utmost Good Faith - the Relevance of Proximate Cause	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
July 21 – July 28, 2023 (Day Order 1 to 6)	Unit 3 – Insurance Terminologies 3.1 Life Insurance – First Premium, Renewal – Mode – Limited Payment	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component

July 31 – Aug 03, 2023 (Day Order 1 to 4)	Unit 3 – Insurance Terminology 3.1 Policies Single Premium, Convertible, Days of Grace, Lapse, Paid Up Policy, Revival,	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
Aug 04 – Aug 09, 2023	C.A. Test – I			
Aug 10 – Aug 11, 2023 (Day Order 5 to 6)	3.1 Deferment Period, Nomination, Assignment, Bonus, With Profit, Participating, Non-Participating or Without Profit, Surrender Value	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
Aug 14 – Aug 22, 2023 (Day Order 1 to 6)	3.2 Non-Life Insurance – Market Agreements, Cover Notes, Certificates of Insurance, Open Policy, Floater, Excess, Franchise, Claims, Salvage,	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
Aug 23 – Aug 31, 2023 (Day Order 1 to 6)	3.2 Coinsurance, Loss, Total Loss, Actual or Constructive Loss, Bonus, Valued Policy, Agreed Value, Full Value, First Loss, Increased Value, Arbitration	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test and Other Component
Sept 01 – Sept 11, 2023 (Day Order 1 to 6)	Unit 4 - Insurance Market 4.1 Various Constituents of the Insurance Market 4.2 Operations of Insurance Companies	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test
Sept 12 – Sept 19, 2023 (Day Order 1 to 6)	4.3 Operations of Intermediaries	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test
Sept 20 - Sept 27, 2023	4.4 Specialist	Lecture with	Principles	CA Test

(Day Order 1 to 6)	Insurance Companies – Insurance Specialists	PPT	and Practices of Insurance, Mishra	
Sept 29 – Oct 03, 2023 (Day Order 1 to 3)	Unit 5 - The Insurance Customer 5.1 Understanding Insurance Customers	Lecture with PPT	Principles and Practices of Insurance, Mishra	CA Test
Oct 04 – Oct 09, 2023	C.A. Test – I			
Oct 10 – Oct 12, 2023 (Day Order 4 to 6)	5.2 Different Customer Needs	Lecture with PPT	Principles and Practices of Insurance, Mishra	Group Discussion
Oct 13 – Oct 20, 2023 (Day Order 1 to 6)	5.3 Importance of Customers – Customer Satisfaction - Customer Behaviour at Purchase Point -	Lecture with PPT	Principles and Practices of Insurance, Mishra	Group Discussion
Oct 25 – Oct 27, 2023 (Day Order 1 to 3)	Customer Behaviour when Claims Occur - Importance of Ethical Behaviour	Lecture with PPT	Principles and Practices of Insurance, Mishra	Group Discussion
Oct 28- Nov 04, 2023	REVISION			

Other Components:

- Written Quiz from Unit 2 and 3 on 8th September, 2023 for 25 marks
- Presentation on “Operation of Insurance Companies and its intermediaries” on 11th October, 2023 for 25 Marks.

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI

Course Schedule: June - November 2023

Department : B.Voc.(BFSI)
Name/s of the Faculty : Ms.S. Saikerthana
Course Title : Insurance Regulations
Course Code : 19VB/VM/IR56
Shift : II

Week & No. of hours	Units & Topics	Teaching Methodology	Text & References	Method of Evaluation
June 19 – June 26, 2023 (Day Order 1 to 6)	Unit 1 Introduction 1.1- Need for Regulations, 1.2-Structure of Insurance Regulation Authority	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
June 27 – July 04, 2023 (Day Order 1 to 6)	1.3-Development and Growth of Life and Non-life Insurance Industry	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and Chand Company	CA Test and Other Component
July 05– July 12, 2023 (Day Order 1 to 6)	1.4- Privatization of Insurance	Lecture and PPT	M.N Mishra sultan and chand	CA Test and Other Component
July 13 – July 20, 2023 (Day Order 1 to 6)	Unit 2 Insurance Regulatory and Development Authority Act 1999 2.1- Mission and composition of IRDA	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
July 21 – July 28, 2023 (Day Order 1 to 6)	2.2-Duties,powers and functions	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
July 31 – Aug 03, 2023	2.3-Operations of	Lecture and PPT	Insurance	CA Test and

(Day Order 1 to 4)	IRDA		Principles and Practice M.N Mishra sultan and chand company	Other Component
Aug 04 – Aug 09, 2023	C.A. Test – I			
Aug 10 – Aug 11, 2023 (Day Order 5 to 6)	Unit 3 Regulations on registration and licensing 3.1- Insurance Intermediaries-Meaning, role and growth.	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
Aug 14 – Aug 22, 2023 (Day Order 1 to 6)	3.2 Procedure for registrations of Insurance companies	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
Aug 23 – Aug 31, 2023 (Day Order 1 to 6)	General and capital requirements, renewal and suspension of registration	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
Sept 01 – Sept 11, 2023 (Day Order 1 to 6)	Cancellation of registration, Provisions relating to registration, renewal revocation and cancellation of license for intermediaries	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
Sept 12 – Sept 19, 2023 (Day Order 1 to 6)	Unit-4 –IRDA on Micro Finance 4.1- Micro Insurance concepts and origin, 4.2 - Role and Importance of Micro Insurance in Rural and social sector	Lecture and PPT	Insurance Principles and Practice M.N Mishra sultan and chand company	CA Test and Other Component
Sept 20 - Sept 27, 2023 (Day Order 1 to 6)	4.3-Micro Insurance Agents – Life and Non-life Micro Insurers	Lecture and PPT	M.N Mishra sultan and chand	CA Test and Other Component

Sept 29 – Oct 03, 2023 (Day Order 1 to 3)	Micro Insurance agents- Life and Non-life Insurers,4.4-Government strategies for Micro – Insurance on social Protection	Lecture and PPT	Insurance Principles and PracticeM.N Mishra sultan and chand company	CA Test and Other Component
Oct 04 – Oct 09, 2023	C.A. Test – II			
Oct 10 – Oct 12, 2023 (Day Order 4 to 6)	Unit 5 Life and General – Insurance Policy Regulations	Lecture and PPT	Insurance Principles and PracticeM.N Mishra sultan and chand company	Other Component
Oct 13 – Oct 20, 2023 (Day Order 1 to 6)	5.2- Grievance Redressal complaint holding and policy holders servicing	Lecture and PPT	Insurance Principles and PracticeM.N Mishra sultan and chand company	Class Discussion
Oct 25 – Oct 27, 2023 (Day Order 1 to 3)	5.3 Claim Procedures for Life and General Insurance policies 5.4-Insurance Ombudsman	Lecture and PPT	Insurance Principles and PracticeM.N Mishra sultan and chand company	Class Discussion
Oct 28- Nov 04, 2023	REVISION			

Other Components:

- Presentation on Role and operations of IRDA in Insurance sector (15marks) - 11-8-23
- Assignment on Developments on Life and Non-life Insurance Industry (15 marks) -
13-9-2023
- Component test on Unit 3 -IRDA Regulations on Registration and licensing (20marks) -
13-10-2023

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI

Course Schedule: June - November 2023

Department : B.Voc.(BFSI)
Name/s of the Faculty : Ms.Amritha Jessica
Course Title : Practices of Life Insurance
Course Code : 19VB/VM/LI56
Shift : II

Week & No. of hours	Units & Topics	Teaching Methodology	Text & References	Method of Evaluation
June 19 – June 26, 2023 (Day Order 1 to 6)	Unit 1 Introduction 1.1 Meaning, Evolution, Growth of Life Insurance 1.2 Scope and Importance of Life Insurance	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K-Fundamentals of Life Insurance	CA Test
June 27 – July 04, 2023 (Day Order 1 to 6)	1.3 Life Insurance Organisations in India – Challenges and Competition	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance	CA Test
July 05 – July 12, 2023 (Day Order 1 to 6)	Unit 2 Types of Life Insurance 2.1 Term, Whole Life, Endowment, Unit Linked Insurance Policies – Features, Benefits	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance	CA Test and Other Component
July 13 – July 20, 2023 (Day Order 1 to 6)	2.2 Group and Pension Insurance Policies, Special Features 2.3 Evaluation of Policies from Customers’ Point of View	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance	CA Test and Other Component

July 21 – Aug 28, 2023 (Day Order 1 to 6)	2.4 Premium – Meaning, Computation, Premium Loading, Rider Premium, Surrender Value and Paid up Value, Procedure relating to Premium Payment	Lecture and Problem Solving	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance	CA Test and Other Component
July 31 – Aug 03, 2023 (Day Order 1 to 4)	2.5 Annuities – Meaning, Types	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test and Other Component
Aug 04 – Aug 09, 2023	C.A. Test – I			
Aug 10 – Aug 11, 2023 (Day Order 5 to 6)	Unit 3 Linked Insurance Plans 3.1 Linked Policy – Equity Funds Debt Funds , Money Market Funds , Liquid Funds.	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test and Other Component
Aug 14 – Aug 22, 2023 (Day Order 1 to 6)	Balanced Funds, Flexibility, Top-Up, Premium Holiday, Net Assets Value (NAV), Annuities and Pensions 3.2 Policy Documents	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test and Other Component
Aug 23 – Aug 31, 2023 (Day Order 1 to 6)	3.3 Computation of Premium for Linked Insurance Plans	Lecture and Problem Solving	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test
Sept 01 – Sept 11, 2023 (Day Order 1 to 6)	Unit 4 Policy Claims, Loan and Foreclosure 4.1 Types – Maturity Claim, Early and Non-Early Claim, Survival Benefit Payment, Death Claim	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test

Sept 12 – Sept 19, 2023 (Day Order 1 to 6)	4.2 Claims Concession, Settlement Options and Precautions 4.3 Claim Procedure – By the Insurer, By the Nominee	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA Test
Sept 20 - Sept 27, 2023 (Day Order 1 to 6)	4.4 Loan against Insurance Policies 4.4.1. Features, Eligibility 4.4.2. Mortgage Loan	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA TestI
Sept 29 – Oct 03, 2023 (Day Order 1 to 3)	4.5 Foreclosure – Meaning, Features, Reinstatement	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	CA TestI
Oct 04 – Oct 09, 2023	C.A. Test – II			
Oct 10 – Oct 12, 2023 (Day Order 4 to 6)	Unit 5 E-Services in Insurance 5.1 Registration for E- Services	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	Discussion on E- services process
Oct 13 – Oct 20, 2023 (Day Order 1 to 6)	5.2 Online Payment Facilities, Policy Schedule, Policy Status, Bonus Status and Claim Status	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	Group Discussion
Oct 25 – Oct 27, 2023 (Day Order 1 to 3)	5.3 Call Centres and Short Messaging Services	Lecture and PPT	Karve, S. L. Principles of Life Insurance (AND) Mishra.K -Fundamentals of Life Insurance Management	Class Discussion
Oct 28- Nov 04, 2023	REVISION			

Other Components:

- Objective Test form Unit 2 & part of Unit 3 for 25 marks on 22.08.2023
- Submission of Report on “A Comparative Study between Public and Private Insurance Companies for 25 marks on 10.10.2023

STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI

Course Schedule: June - November 2023

Department : B.Voc.(BFSI)
Name/s of the Faculty : Ms.Bhuvanewari.G
Course Title : Taxation
Course Code : 19VB/VM/TN56
Shift : II

Week & No. of hours	Units & Topics	Teaching Methodology	Text & References	Method of Evaluation
June 19 – June 26, 2023 (Day Order 1 to 6)	Unit 1 Introduction 1.1 Meaning and Need for Taxation 1.2 Cannons of Taxation 1.3 Tax Planning and Tax Evasion	Lecture and PPT	Income Tax Law and Practice Gaur V.P. and D.B Narang	CA Test and Other Component
June 27 – July 04, 2023 (Day Order 1 to 6)	1.4 Types of Tax- Direct Tax and Indirect Tax 1.5 Residential Status and Incidence of Tax	Lecture and PPT	Income Tax Law and Practice Gaur V.P. and D.B Narang	CA Test and Other Component
July 05– July 12, 2023 (Day Order 1 to 6)	Unit 2 Computation of Heads of Income – I 2.1 Salary - Basis of Charge – Allowances , Perquisites, Provident Fund	Lecture and PPT	Income Tax Law and Practice Gaur V.P. and D.B Narang	CA Test and Other Component
July 13 – July 20, 2023 (Day Order 1 to 6)	2.1 Computation of Salary Income (Simple problems)	Lecture and PPT	Income Tax Law and Practice Gaur V.P. and D.B Narang	CA Test and Other Component
July 21 – July 28, 2023 (Day Order 1 to 6)	2.2 House Property - Basis of Charge- Computation of Self-Occupied	Lecture and PPT	Income Tax Law and Practice Gaur V.P. and D.B Narang	CA Test and Other Component
July 31 – Aug 03, 2023	2.2 Let Out House,	Lecture and PPT	Income Tax Law	CA Test and

(Day Order 1 to 4)	House Property Income (Simple problems)		and Practice Gaur V.P and D.B Narang	Other Component
Aug 04 – Aug 09, 2023	C.A. Test – I			
Aug 10 – Aug 11, 2023 (Day Order 5 to 6)	Unit 3 Computation of Heads of Income – II 3.1 Profits and Gains of Business and Profession – Computation of Professional and Business Income (Simple Problems)	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Aug 14 – Aug 22, 2023 (Day Order 1 to 6)	3.2 Capital Gains - Computation of Short Term and Long Term Capital Gain	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Aug 23 – Aug 31, 2023 (Day Order 1 to 6)	3.3 Income From Other Sources – Casual and General Incomes	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Sept 01 – Sept 11, 2023 (Day Order 1 to 6)	Unit 4 Computation of Taxable Income and Tax Liability 4.1 Set Off and Carry Forward Losses - Meaning 4.2 Clubbing of Income	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Sept 12 – Sept 19, 2023 (Day Order 1 to 6)	4.3 Deductions	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Sept 20 - Sept 27, 2023 (Day Order 1 to 6)	4.4 Assessment of Individual Income	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	CA Test and Other Component
Sept 29 – Oct 03, 2023	4.5 Computation of Tax Liability	Lecture and PPT	Income Tax Law and Practice	CA Test and Other

(Day Order 1 to 3)			Gaur V.P and D.B Narang	Component
Oct 04 – Oct 09, 2023	C.A. Test – II			
Oct 10 – Oct 12, 2023 (Day Order 4 to 6)	Unit 5 Introduction to Goods and Service Tax (GST) 5.1 Evolution of GST, Structure and Benefits of its Implementation 5.2 Advantages of GST for State and Central Government	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	Group Discussion
Oct 13 – Oct 20, 2023 (Day Order 1 to 6)	5.3 Advantages of GST for Business, Traders and Consumers	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	Class Discussion
Oct 25 – Oct 27, 2023 (Day Order 1 to 3)	5.4 Levy and Collection of Tax, Rates of GST	Lecture and PPT	Income Tax Law and Practice Gaur V.P and D.B Narang	Class Discussion
Oct 28- Nov 04, 2023	REVISION			

Other Components:

- Group presentation on following topics from 24.07.2023 for 20 marks
 - Need for tax planning
 - Taxation and Economic Growth: Exploring the Relationship
 - Taxation and Behavioral Economics: How Taxes Affect Individual Choices
Tax Avoidance vs. Tax Evasion: Understanding the Difference and Implications
 - Evolution of GST
- Test form Unit 2 & Unit 3 for 30 marks on 11.09.2023