

## Banking and Insurance Class 10 Syllabus

**Total Marks:** 100 (Theory - 50 + Practical - 50)

Unit Number	Unit Name	Marks
1	Laws relating to Negotiable Instruments	5
2	Lending Functions of a Bank	5
3	Utility Services of a Bank	10
4	Life Insurance Products	10
5	General Insurance	10
6	Communication at Workplace	10
	<b>Total</b>	<b>50</b>

### Unit 1: Laws relating to Negotiable Instruments

1. Introduction to Negotiable Instruments
2. Type of Negotiable Instruments
  1. Cheques
  2. B/E (Bills of Exchange)
  3. Promissory Note
3. Parties to Negotiable Instruments
4. Crossing of Cheques

### Unit 2: Lending Functions of a Bank

1. Lending Functions of a Bank
2. Type of Advances-Secured & Unsecured
3. Loans (Short Term & Long Term)
4. Methods of granting Advances
  1. Cash Credit

2. Overdraft
3. Bill Discounted and Purchased

### **Unit 3: Utility Services of a Bank**

1. Remittance through Bank Draft
2. E-Banking
  1. ECS
  2. RGS
  3. NEFT
  4. INTERNET BANKING
3. Safe Deposit lockers

### **Unit 4: Life Insurance Products**

1. Life Insurance Policies
2. Types of Life Insurance Policies
3. Procedure for taking a policy
4. Nomination & Assignment of a Policy

### **Unit 5: General Insurance**

1. General Insurance
  1. Fire Insurance
  2. Marine Insurance
  3. Miscellaneous Insurance Policies (Medi-claim insurance, Accident Insurance, Motor vehicles Insurance, Burglary and Theft Insurance)
2. Procedure for taking these Policies

## **Unit 6: Communication at Workplace**

### **1. Verbal and Non-Verbal Communication**

1. Demonstrate effective use of verbal and non-verbal communication skills
2. Identify the practices in verbal and non-verbal communication

### **2. Forms of Communication**

1. Identify the forms of communication
2. Find out the advantages and disadvantages of different forms of communication

### **3. Communication media and Equipment**

1. Operate the communication media and equipment properly
2. Evaluate the communication media

### **4. Barriers in Communication**

1. Identify the barriers in communication
2. Select the strategies for overcome barriers in communication