Letter No. VKSU-(Regulations)-07/2013- GS (I), Dated

From,

N. K. Singh
Under Secretary

To,

The Vice Chancellor
Veer Kunwar Singh University,
Ara.

Sub:—Regarding approval of Ordinance and Regulations of Bachelor of Banking and Insurance (B.B.I.) Course in Veer Kunwar Singh University, Ara for the Session- 2009-2012 with retrospective effect.

Sir,

I am directed to invite a reference to the University's letter no 257/12, dated 08.10.2012 on the subject noted above and to inform that the Hon'ble Chancellor, after due consideration of the proposal of the University, advice of the Advisory Committee, Legal opinion obtained from Learned Advocate General, Bihar and in exercise of powers vested in him under Section 38(2) and 39(2)(ii) of the Bihar State Universities Act, 1976, as amended up-to-date, has been pleased to approve the Ordinance and Regulations of Bachelor of Banking and Insurance (B.B.I.) Course (copy enclosed) for the Session 2009-2012 with retrospective effect.

The Hon'ble Chancellor has further been pleased to direct, not to initiate any course in anticipation of approval of the Hon'ble Chancellor and also inquire into the status of running courses in the University with respect to their approval from the Chancellor and report the same within a fortnight.

Further necessary action may kindly be taken accordingly.

Yours faithfully

Encl:- As above

Sd/-

(N. K. Singh)
Under Secretary

Memo No. VKSU-(Regulations)-07/2013-
Copy alongwith copy of approved Ordinance and Regulations of Bachelor of Banking and Insurance (B.B.I.) Course for the Session- 2009-2012 with retrospective effect, forwarded to Principal Secretary, Education Department, Govt. of Bihar for information and necessary action.

Encl:- As above

Sd/-

(N. K. Singh)
Under Secretary

Memo No. VKSU-(Regulations)-07/2013-
Copy alongwith copy of approved Ordinance and Regulations of Bachelor of Banking and Insurance (B.B.I.) Course for the Session- 2009-2012 with retrospective effect, forwarded to Scientist-D, In-charge Computer Cell, Raj Bhavan, Patna for uploading on the website of Raj Bhavan/Guard File of Regulations and Ordinance of Veer Kunwar Singh University, Ara.

Encl:- As above

(N.K. Singh)
Under Secretary
VEER KUNWAR SINGH UNIVERSITY, ARA

COURSE TITLE

BACHELOR OF BANKING & INSURANCE
(B.B.I.)

(A THREE YEARS DEGREE COURSE UNDER SELF FINANCE SCHEME)

In order to keep pace with the growing demand for the professional education, the University Administration of Veer Kunwar Singh University, Ara has decided to introduce the three years honours level course in Bachelor of Banking & Insurance (B.B.I.) from the academic session 2009.

The course offers unique opportunity to young minds to equip themselves with rapidly changing business environment in India and abroad and facilitate proper education and skill buildings in the field of Banking and Insurance.

Course Objectives:

Three years degree course in Bachelor of Banking & Insurance (B.B.I.) Hons. has been designed to create a sound base for young student professionals with sufficient training in the art of Banking & Insurance sector. This course aims at producing a competent and confident group of students, under the fast changing and rapidly expanding global economy ready to accept challenges and responsibilities.

Duration of the Course:

The Bachelor of Banking & Insurance (B.B.I.) Honours Course shall cover a period of three academic years. The duration of the session shall be from July to May each year.

Major Emphasis:

The major emphasis of the entire B.B.I. Hons. programme shall be as follows:

1. During the first year of studies emphasis will be on giving a firm foundation of knowledge of banking and insurance sector with conceptual discussion in the various areas of Management, Economics, Banking, Insurance, Accounting and Statistics.
2. During the second year of studies an expansion and exposition of acquired knowledge with latest techniques in Banking and Insurance sector.

3. During the third and final year of studies emphasis will be on extending specialization of undertaking to the four main channels of Banking and Insurance Sector i.e. Finance, Marketing, Personnel and insurance aptitude.

**Training Goals:**

The principal goals of Bachelor of Banking & Insurance (B.B.I.) Honours Programme are as follows:

1. To assist career development of managers both for external employment as well as for self employment opportunities.

2. To train the young mind towards professional specialization, value orientation, skill acquisition, group leadership, co-operation and team work in the managerial activities of an organization.

3. To serve as a basis of higher studies at the post graduate level in management in various areas such as banking, finance, insurance, human resource development etc.

4. To meet the growing demand for business executives under competitive globalization.

5. To equip the participants with the latest techniques and strategies for facing challenges and utilizing opportunities to their best advantage in all managerial assignments.

6. To help the process of translations of policies into actions by businesses leaders through proper decisions, prompt executions and economic implementation to economic policies.
VEER KUNWAR SINGH UNIVERSITY, ARA

COURSE TITLE
BACHELOR OF BANKING & INSURANCE
(A THREE YEARS DEGREE COURSE UNDER SELF FINANCE SCHEME)

ORDINANCE
ORDINANCE

ELIGIBILITY FOR ADMISSION:

1. Candidates seeking admission to the first year to the Degree of Bachelor of Banking & Insurance will be required to have passed with a minimum of 45% marks in Intermediate Examination in Arts/Science/Commerce of a Board/University established or incorporated by law or any other examination recognised by the University as equivalent thereto.

2. Admission in B.B.I. Honours Course shall be made on the basis of Merit List prepared after the entrance test of 100 marks including written of 80 marks and 20 marks of viva-voce examination to be conducted by the College.

3. The duration of the entrance test will be 60 minutes. The test will have both subjective and objective types of questions. It will be followed by an interview with the candidates. The test will consists of:

   (i) General awareness
   (ii) English language
   (iii) Aptitude assessment

Marks of written examination and viva-voce will be added to prepare the final list of the successful candidates in order of merit.

4. The reservation of seats for the course shall be as per rules of Govt. of Bihar for SC, ST and OBC.

5. All candidates seeking admission to the course shall pay full fees as prescribed in the regulation or modified from time to time under the provision of the regulations.

6. The maximum number of seats for the B.B.I. Hons. Course is 60 (Sixty) only which may be revised with the prior permission of the Govt. of Bihar.

7. Structure of the course:

   A candidate for the B.B.I. examination shall be required to offer and be examined in 12 (twelve) papers according to the following structure:
# Revised Curriculum

**First Year**

<table>
<thead>
<tr>
<th>No.</th>
<th>Course Title</th>
<th>Theory Paper</th>
<th>Assessment</th>
<th>Full Marks</th>
<th>Pass Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Principles of Management</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>2.</td>
<td>Auditing</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>3.</td>
<td>Principles of Banking &amp; Insurance</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td><strong>Subsidiary Subjects:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Business Organization</td>
<td>100</td>
<td></td>
<td>100</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>2. Business Environment</td>
<td>100</td>
<td></td>
<td>100</td>
<td>35</td>
</tr>
</tbody>
</table>

**Second Year**

<table>
<thead>
<tr>
<th>No.</th>
<th>Course Title</th>
<th>Theory Paper</th>
<th>Assessment</th>
<th>Full Marks</th>
<th>Pass Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.</td>
<td>Managerial Economics</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>5.</td>
<td>Financial Management</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>6.</td>
<td>Laws relating to Banking &amp; Insurance</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td><strong>Subsidiary Subjects:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Money &amp; Banking</td>
<td>100</td>
<td></td>
<td>100</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>2. Business Communication</td>
<td>100</td>
<td></td>
<td>100</td>
<td>35</td>
</tr>
</tbody>
</table>

**Third Year**

<table>
<thead>
<tr>
<th>No.</th>
<th>Course Title</th>
<th>Theory Paper</th>
<th>Assessment</th>
<th>Full Marks</th>
<th>Pass Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>7.</td>
<td>Human Resource Management</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>8.</td>
<td>Marketing Management</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>9.</td>
<td>Security Analysis &amp; Portfolio Management</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>10.</td>
<td>Project Report relating to Banking &amp; Insurance</td>
<td>80</td>
<td>20</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td><strong>Compulsory Subject:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. General Studies</td>
<td>100</td>
<td></td>
<td>100</td>
<td>35</td>
</tr>
</tbody>
</table>
Fee Structure:

The Fee for the Course shall be charged at the beginning of every academic year. The Fee Structure for the B.B.I. Course will be following:-

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1st Year</th>
<th>2nd Year</th>
<th>3rd Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Gen. &amp; Reserved Category</td>
<td>Gen. &amp; Reserved Category</td>
<td>Gen. &amp; Reserved Category</td>
</tr>
<tr>
<td>Admission</td>
<td>300</td>
<td>300</td>
<td>300</td>
</tr>
<tr>
<td>Tuition Fee</td>
<td>7,000</td>
<td>7,000</td>
<td>7,000</td>
</tr>
<tr>
<td>Library</td>
<td>700</td>
<td>700</td>
<td>700</td>
</tr>
<tr>
<td>Development Charges</td>
<td>1,000</td>
<td>1,000</td>
<td>1,000</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>500</td>
<td>500</td>
<td>500</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>10,000</strong></td>
<td><strong>10,000</strong></td>
<td><strong>10,000</strong></td>
</tr>
</tbody>
</table>

Besides above noted fees, each candidate will be required to pay Registration Fee, Examination Fees etc. as prescribed by the University. The Fee Structure may be reviewed from time to time with consultation with V. K. S. University, Ara.

Core Faculty:

Besides co-ordinator of the course (appointed by the competent authority of the University) two core faculty will be appointed to manage the affairs of the BBI department.
VEER KUNWAR SINGH UNIVERSITY, ARA

COURSE TITLE
BACHELOR OF BANKING & INSURANCE
(B.B.I.)
(A THREE YEARS DEGREE COURSE UNDER SELF FINANCE SCHEME)

REGULATION

1. Eligibility for Admission: Candidates seeking admission to the first year to the Degree of Bachelor of Banking & Insurance will be required to have passed with a minimum of 45% marks in Intermediate Examination in Arts/Science/Commerce of a Board/University established or incorporated by law or any other examination recognized by the University as equivalent thereto.

2. It is a three years Honours degree course consisting of 15 papers in which there will be 10 Honours Papers an 5 Subsidiary Papers.

3. All Honours papers will be of 100 marks each out of which 80 marks will be for theory paper and 20 marks for internal assessment. Marks of internal assessment will be awarded through performance in the class tests (two best out of three tests) conducted by the department. The pass marks will be 45 in each paper.

4. All Subsidiary papers will be of 100 marks of written examination and passing marks will be 35.

5. The Project Work will be of 100 marks and passing marks will be 45.

6. The University will hold Examination at the end of every year conducted by the University to be known respectively as B.B.I. Hons. Course.

7. There shall be a written examination for each of the theory paper of three hours duration. The medium for the written examination shall be English/Hindi.

8. A student shall not be allowed to appear at the next Examination unless She/He has passed the previous Examination.

[Signatures and dates]
9. A carry over the shall be allowed for failures for a maximum of two papers at the Honours Part I and Part II, but, such a candidate shall not be admitted to Part III class unless She/He has passed in all subjects of Part I and Part II Examination.

10. The marks of internal assessment will be based on quiz, test, group discussion etc.

11. In order to be declared successful in Hons. Subjects at any of these examinations, the candidate shall have to pass both in theory and internal Assessment/Project work separately with 45% marks. Minimum percentage of marks required for passing in subsidiary paper will be 35%.

12. The percentage of marks required for:
   - 1st Class: 60% and above in aggregate.
   - 2nd Class: 45% and above but below 60% in aggregate

13. A candidate obtaining 75 percent marks or more shall be declared to have passed in First Class with Distinction.

14. In order to appear at the examination:
   (i) A candidate must have 75% attendance.
   (ii) A candidate must bear a good moral character.

15. Each successful candidate at the B.B.I. Hons. Examination shall receive her/his degree in the prescribed form (as approved by the Academic Council of V. K. S. University, Ara). During the third and final year of studies emphasis will be on extending specialization of undertaking to the four main channels of Banking and Insurance Sector i.e. Finance, Marketing, Personnel and Insurance aptitude.