WB NATIONAL UNIVERSITY OF JURIDICAL SCIENCES

CERTIFICATE COURSE ON PROTECTION OF CONSUMER FROM UNFAIR
TRADE PRACTICES IN SECURITIES AND INSURANCE SECTOR

About the course: Consumers or investors are the backbone of the market. They not only determine the level of activity in the securities market but also the level of activity in the economy. After the various stock market scandals that have unfolded during the last decade, investors are gradually beginning to regain confidence in the capital markets. It is vital for the healthy growth of the corporate sector that this confidence is maintained. Investor protection is one of the most important elements of a thriving securities market or other financial investment institution. Investor protection focuses on making sure that investors are fully informed about their purchases, transactions and the affairs of the company that they have invested in. Various Procedures, Guidelines, Rules and Regulations have been issued by legislators to protect the rights of investors and maintain confidence.

The insurance sector also has an important role in the financial sector and the safety and financial strength of insurance institutions are critical for the overall strength and growth of the Indian economy. There is a regulatory responsibility to protect the interests of the consumers and thus protection of consumers or policy holders is an essential aspect in the insurance business. The Consumer Protection Act 1986 was enacted to protect the interests of consumers in India. Additionally, the IRDA (Insurance Regulatory and Development Authority) has provided Regulations for the protection of policyholders.

WBNUJS Kolkata, supported by the Department of Consumer Affairs, Govt. of India, has therefore introduced this Certificate Course to sensitize the participants on the concept and need for investor protection and education, rights and responsibilities of investors, legal framework for investor protection in India, measures taken for financial literacy in India and various other initiatives. It will also assist participants to view insurance policy holders as consumers and their rights and remedies that are available to them.

Important dates relating to the course:

- Deadline for receipt of application of candidates: March 15, 2016
- Date of the contact classes: March 20 & 21, 2016
- Date of publication of results and award of certificate: March 30, 2016

Course components

- Consumer Protection and Securities Market
- SEBI (Investor Protection and Education Fund) Regulations 2009
- Insurance Sector and Consumer Protection
- IRDA (Protection of Policyholders’ Interests) Regulations, 2002
- Insurance Ombudsman
- Consumer Responsibility
Faculty: The course will be taught by the WBNUJS faculties and experts from the field of Securities Market and Insurance Sector will be invited to deliver lectures.

Qualification required: Completed Higher Secondary (10+2) education.

Study Kit and Certificate: The enrolled candidates will be provided a study kit containing materials and information on the various topics to be covered under the course; course schedule, writing pad and pen. Also candidates who successfully complete the course will award a certificate at the end of the program.

Contact classes: To be held on March 20-21, 2016. Attending the contact classes is mandatory.

Examination: The final examination will be conducted on a notified date and time. The examination paper will contain both objective type questions. Minimum 40% of marks must be obtained by the candidates to pass. Subject to successful completion of the course candidates will be awarded certificate.

Fee structure:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Fee head</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Registration &amp; Examination fee</td>
<td>Rs. 1000</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Rs. 1000</td>
</tr>
</tbody>
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Note: The registration and examination fee must be paid along with the application form. Fees once paid would not be refunded.

Guidelines on Application

Candidates must make the payment of fee by way of demand draft for Rs. 1000/- (Rupees One thousand only) drawn in favor of ‘WBNUJS’ payable at Kolkata. The filled in application form along with the demand draft must be sent to the contact address given below before March 15, 2016. Applicant should mention their name and contact number in the backside of the demand draft.

Course Coordinator, Certificate Course on Consumer Law
The WB National University of Juridical Sciences
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