

**ST. JOSEPH'S COLLEGE OF COMMERCE
(AUTONOMOUS)**



**LESSON PLAN
2017-2018 EVEN SEMESTER
B.COM TT
C2 15 AR 604- BANKING AND INSURANCE**

**PREPARED BY:
MS. NIKHATH ASRAR**

LESSON PLAN

C2 15 AR 604- BANKING AND INSURANCE

Lecture hours: 60

OBJECTIVES:

- To acquaint students about the Indian Banking system and Insurance Industry.
- To inculcate skills and help acquire functional knowledge about banking essential in negotiating and interacting with Bankers.
- To sensitize and create awareness about the recent and emerging trends and advancements in the field of banking and Insurance

Sl. No	UNIT & OBJECTIVES	No. of Lecture Hours	Methodology/Instructional techniques	Evaluation/learning confirmation
UNIT I	Module - 1: Classification of Banks Regulatory Authority - RBI Quantitative and qualitative credit control measures (in detail) Risk Management in Banking (Basel Accords) Functions of Commercial banks, Classification of Banks, Types of Banks- Branch, Module, Investment (Development), Universal(Mixed)Banking, Islamic Banking.	8 Hrs		
1.	Introducing - Banks - Classification of Banks	1	Lecture	Question and Answer
2.	Types of Banks	1	Lecture	Question and Answer
3.	Branch, Module, Investment (Development), Universal (Mixed) Banking.	1	Illustrations	Illustrations
4.	Regulatory Authority control measures (in detail) RBI Quantitative and qualitative credit control measures	2	Lecture	Question and Answer
5	Risk Management in Banking (Basel Accords)	2	Lecture	Question and Answer
6	Functions of Commercial banks	1	Illustrations	Illustrations

UNIT II	Module - 2: Negotiable Instruments 10 Hrs Essential Characteristics of Negotiable Instruments, Its Types- Promissory note, Bills of Exchange, Cheque-(meaning and features), Travelers - cheque and its importance. Bearer cheques, Crossed cheques, Types of Crossing and Opening of Crossing, Demand draft, Parties to a Negotiable Instrument.	10		
7	Negotiable Instruments	2	Lecture	Question and Answer
8	Promissory note, Bills of Exchange,	2	Illustrations	Illustrations
9	Cheque- (meaning and features)	1	Illustrations	Illustrations
10	Bearer cheques, Crossed cheques, Types of Crossing and Opening of Crossing,	2	Illustrations	Illustrations
11	Travelers' cheque and its importance	1	Illustrations	Illustrations
12	Parties to a Negotiable Instrument	2	Lecture	Question and Answer
UNIT III	Module - 3: Role of a banker 12 Hrs Paying & Collecting Banker- Their Duties - Precautions to be taken by a Paying banker, Suitable replies to dishonored cheques. Conversion by Collecting banker Principles of sound lending, Modes of creating charge (Lien, Pledge, Hypothecation, Mortgage and its types, Assignment). Non-Performing Assets..	12 hrs		
18	Paying & Collecting Banker- Their Duties Precautions to be taken by a Paying banker	4	Illustrations	Illustrations
19	Suitable replies to dishonored cheques	1	Illustrations	Illustrations
20	Conversion by Collecting banker	1	Illustrations	Illustrations
21	Principles of sound lending, Modes of creating charge (Lien, Pledge, Hypothecation, Mortgage and its types, Assignment). Non-Performing Assets.. Duties of Collecting banker.	6	Illustrations	Illustrations

Unit - IV	Module - 4: Innovation in Banking Internet banking-Mobile Banking-Total branch computerizationCentralized banking- Electronic fund transfer-RTGS - Electronic money- E-cheques. Card transactions (Types of Card), KYC. SWIFT, NEFT, IMPS, Payment Banks..	10 Hrs		
26	Internet banking-Mobile Banking	2	Lecture	Question and Answer
27	Total branch computerizationCentralized banking- Electronic fund transfer-RTGS - Electronic money-	3	Lecture	Question and Answer
28	E-cheques. Card transactions (Types of Card),	3	Lecture	Question and Answer
29	KYC. SWIFT, NEFT, IMPS, Payment Banks..	2	Illustrations	Illustrations
Unit - V	Module - 5: Introduction to Insurance 16 Hrs Evolution and features of insurance (life and general) - Principles of insurance-Classification of insurance-Life Insurance- Different plans of Life Insurance -General insurance -Policies (meaning & type) Double insurance and Reinsurance- Meaning -- Special terminologies related to insurance - Insurable interest, Ceding company, Insurer, Insured, Peril, Hazard, Bank assurance. Insurance agent and Travel Insurance - Meaning - Types of agents - Eligibility to register as an agent- rights and Duties / functions - Travel Insurance and Types of travel insurance coverage..	16 hrs		
	Evolution and features of insurance (life and general) -	3	Lecture	Question and Answer
	Principles of insurance-Classification of insurance	3	Lecture	Question and Answer
	Life Insurance- Different plans of Life Insurance -General insurance -Policies (meaning & type)	2	Activity	Activity
	Double insurance and Reinsurance- Meaning -- Special terminologies related to insurance - Insurable interest, Ceding company, Insurer, Insured, Peril, Hazard, Bank assurance.	4	Lecture	Question and Answer

	Insurance agent and Travel Insurance - Meaning - Types of agents - Eligibility to register as an agent- rights and Duties / functions -	2	Lecture	Question and Answer
	- Travel Insurance and Types of travel insurance coverage..	2	Lecture	Question and Answer
Unit -7:	Risk management and control The concept of risk - Uncertainty -Types of risks - Underwriting - Meaning - process of underwriting of policies.	4 Hrs		
	The concept of risk - Uncertainty- Types of risks	2	Lecture	Question and Answer
	Underwriting - Meaning- process of underwriting of policies.	2	Lecture	Question and Answer

Books For Refrence:

- *Sundaram & Varshney: Theory & Practice of Banking.*
- *Maheswari & Paul. R. R: Banking Theory and Law and Practice.*
- *Shekar & Shekar: Theory and Practice of Banking.*
- *Dr. N. Premavathy: Principles and Practice of Insurance*
- *Panda G S: Principles and Practice of Insurance.*

Prepared By:

Nikhath Asrar

Approved By: