

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

**TEACHING LESSON PLAN FOR BANKING AND INSURANCE**

(C2 15 AR 604)

**B.Com (Travel and Tourism) - VI Semester (November 2018 to March 2019)**

**Subject Objective:** To acquaint and inculcate the functional knowledge of Banking and Insurance system to effectively utilize the same during their career.

**Description of learning goals / objectives:**

1. *Time/hours required* – 60 hrs
2. *Process* – Lecture method, Case study references, Analysis of various concepts, processes and current affairs.
3. *Output* – understanding the Procedures and system pertaining banking and insurance
4. *Assessment (CIA):* Short review projects, Case-analysis, Presentation, Current-affairs, Viva, etc.....

**Lesson Plan Framework (Module Wise)**

| Module/<br>Title/<br>Hours   | Topics for student<br>Preparation  | Procedure  | Learning outcome  | Assessment   |
|--|--|--|---|--|
| <b>Module 1:</b><br><i>Classification of Banks</i><br><b>8 hours</b> | Regulatory Authority<br>- RBI Quantitative and qualitative credit control measures (in detail) Risk Management in Banking (Basel Accords)<br><br>Functions of Commercial Banks, Classification of Banks, Types of Banks - Branch, Module, Investment | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Case study analysis</li> <li>• Team project</li> </ul> | Understanding the various types of Companies and the issues associated with Companies | Multiple - Choice Questions/ Guess the following /definition/meaning/ etc. |

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|---|---|---|--|--|
|   | (Development),<br>Universal (Mixed)<br>Banking, Islamic<br>Banking.   |   |  |  |
| <b>Module 2 :</b><br><i>Negotiable<br/>Instruments</i><br><b>10 hours</b> | Essential<br>Characteristics of<br>Negotiable<br>Instruments, Its<br>Types – Promissory<br>Notes, Bills of<br>Exchange, Cheque<br>(meaning and<br>features), Travelers –<br>cheque and its<br>importance. Bearer<br>Cheques, Crossed<br>Cheques, Types of<br>Crossing and<br>Opening of Crossing,<br>Demand Draft,<br>Parties to a<br>Negotiable<br>Instrument. | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Analysis of procedures</li> <li>• Team project</li> </ul> | Understanding the<br>roles and<br>responsibilities of<br>various persons<br>involved and related<br>documents                    | Multiple - Choice<br>Questions/ Guess<br>the following/<br>Match the correct<br>document or<br>theory/ definition/<br>meaning/ etc.          |
| <b>Module 3: Role<br/>of a Banker</b><br><b>12 hours</b>                  | Paying & Collecting<br>Banker – their Duties<br>– Precautions to be<br>taken by a Paying<br>Banker, Suitable<br>replies to dishonored<br>cheques. Conversion<br>by Collecting Banker<br>– Principles of sound<br>lending, modes of<br>creating charge<br>(Lien, Pledge,<br>Hypothecation,<br>Mortgage and its<br>types, Assignment)<br>Non-Performing Assets    | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Case study analysis</li> <li>• Team project</li> </ul>    | Understanding the<br>Intricacies pertaining<br>to managing<br>investors and<br>different types of<br>instruments in a<br>company | Multiple - Choice<br>Questions/ Guess<br>the following<br>Match the correct<br>relationship/ instru-<br>ment/ definition/ m-<br>eaning/ etc. |
| <b>Module 4 :</b><br><i>Innovation in<br/>Banking</i><br><b>10 hours</b>  | Internet Banking –<br>Mobile Banking –  | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Case study analysis</li> </ul>                            | Understanding the<br>importance and<br>procedural requisites   | Multiple - Choice<br>Questions/Match<br>the correct  |

|  |   |  |                                     |   |
|--|---|--|-------------------------------------|---|
|  | <p>Total branch computerization – Centralized Banking – Electronic Funds Transfer – RTGS – Electronic Money – E-cheques. Card transactions (Types of Card), KYC. SWIFT, NEFT, IMPS, Payment Banks.</p>  | <ul style="list-style-type: none"> <li>• Team project</li> </ul>   | <p>of a company meeting</p>         | <p>sections/definition /meaning/ etc.</p>   |
| <p><b>Module 5:</b><br/><i>Introduction to Insurance</i><br/><b>16 hours</b></p> | <p>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 &amp; type) Double insurance and Reinsurance – meaning – Special Terminologies related to insurance – Insurable interest, ceding company, Insurer, Insured, Peril, Hazard, Bank assurance.</p> <p>Insurance agent and Travel insurance – Meaning – Types of agents – Eligibility to register as an agent</p> | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Case study analysis</li> <li>• Team project</li> </ul> | <p>Director's position and need</p> | <p>Multiple - Choice Questions/ Various Company KMP analysis/Case-reviews/ etc.</p> |

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|  | – rights and Duties / functions – Travel Insurance and Types of travel insurance coverage.   |  |                      |   |
| <b>Module 6: Risk Management and Control</b><br><b>4 hours</b> | The concept of Risk – Uncertainty – Types of risks – Underwriting – Meaning – Process of underwriting of Policies. Role of an Actuary in Insurance | <ul style="list-style-type: none"> <li>• Lecture</li> <li>• Case study analysis</li> <li>• Team project</li> </ul> | Winding of a company | Multiple - Choice Questions/ Various Company report analysis/Case-reviews/ etc. |

### LESSON PLAN FRAMEWORK (HOUR-WISE):

**Subject Name:** Banking and Insurance

**Lecture Hours:** 50

| Sl. No             | Unit & Objectives  | No. Of Lecture Hours | Methodology/ Instructional Techniques | Evaluation/ Learning Confirmation |
|--------------------|--|----------------------|---------------------------------------|-----------------------------------|
| <b>Module 1:</b>   | <b>Classification of Banks</b>   | <b>8 Hrs</b>         |                                       |                                   |
| 1.                 | Regulatory Authority   | 1                    | Lecture and illustrations             | Question and answer               |
| 2.                 | RBI Quantitative credit control measures                                     | 1                    | Lecture and illustrations             | Question and answer               |
| 3.                 | - RBI Qualitative credit control measures                                    | 1                    | Lecture and illustrations             | Illustrations                     |
| 4.                 | Risk Management in Banking (Basel Accords)                                   | 1                    | Lecture and illustrations             | Question and answer               |
| 5.                 | Functions of Commercial Banks  | 1                    | Lecture and illustrations             | Question and answer               |
| 6.                 | Classification of Banks, Types of Banks - Branch                             | 1                    | Lecture and illustrations             | Question and answer               |
| 7.                 | Module, Investment (Development), Universal (Mixed) Banking, Islamic Banking | 1                    | Lecture and illustrations             | Question and answer               |
| 8.                 | Revision/repetition of chapter/ Cases/ examples                              | 1                    | Questions/viva                        | Tests                             |
| <b>Module - 2:</b> | <b>Negotiable Instruments</b>  | <b>10 Hrs</b>        |                                       |                                   |
| 1.                 | Essential Characteristics of Negotiable Instruments, Its Types               | 1                    | Lecture and illustrations             | Question and answer               |
| 2.                 | Promissory Notes   | 1                    | Lecture and illustrations             | Question and answer               |
| 3.                 | Bills of Exchange  | 1                    | Lecture and illustrations             | Question and answer               |

|                    |  |               |                           |                     |
|--------------------|--|---------------|---------------------------|---------------------|
| 4.                 | Cheque (meaning and features)  | 1             | Lecture and illustrations | Question and answer |
| 5.                 | Travelers – cheque and its importance  | 1             | Lecture and illustrations | Question and answer |
| 6.                 | Bearer Cheques, Crossed Cheques  | 1             | Lecture and illustrations | Question and answer |
| 7.                 | Types of Crossing and Opening of Crossing  | 1             | Lecture and illustrations | Question and answer |
| 8.                 | Demand Draft, Parties to a Negotiable Instrument   | 1             | Lecture and illustrations | Question and answer |
| 9.                 | Demand Draft, Parties to a Negotiable Instrument   | 1             | Lecture and illustrations | Question and answer |
| 10.                | Revision/repetition of chapter/ Cases/ examples  | 1             | Questions/viva            | Tests               |
| <b>Module - 3</b>  | <b>Role of a Banker</b>  | <b>12 Hrs</b> |                           |                     |
| 1.                 | Paying & Collecting Banker – their Duties  | 2             | Lecture and illustrations | Question and answer |
| 2.                 | Precautions to be taken by a Paying Banker   | 1             | Lecture and illustrations | Question and answer |
| 3.                 | Suitable replies to dishonored cheques   | 1             | Lecture and illustrations | Question and answer |
| 4.                 | Conversion by Collecting Banker  | 1             | Lecture and illustrations | Question and answer |
| 5.                 | Principles of sound lending  | 1             | Lecture and illustrations | Question and answer |
| 6.                 | Modes of creating charge (Lien, Pledge, Hypothecation, Mortgage and its types, Assignment) | 2             | Lecture and illustrations | Question and answer |
| 7.                 | Non-Performing Assets  | 1             | Lecture and illustrations | Question and answer |
| 8.                 | Revision/summary of chapter/ Cases/ examples   | 1             | Questions/viva            | Tests               |
| <b>Module - 4:</b> | <b>Innovation in Banking</b>   | <b>10 Hrs</b> |                           |                     |
| 1.                 | Internet Banking   | 1             | Lecture and illustrations | Question and answer |
| 2.                 | Mobile Banking   | 1             | Lecture and illustrations | Question and answer |
| 3.                 | Total branch computerization   | 1             | Lecture and illustrations | Question and answer |
| 4.                 | Centralized Banking  | 1             | Lecture and illustrations | Question and answer |
| 5.                 | Electronic Funds Transfer  | 1             | Lecture and illustrations | Question and answer |
| 6.                 | RTGS – Electronic Money  | 1             | Lecture and illustrations | Question and answer |
| 7.                 | E-cheques. Card transactions (Types of Card),<br>KYC                                       | 1             | Lecture and illustrations | Question and answer |

|                    |   |               |                           |                     |
|--------------------|---|---------------|---------------------------|---------------------|
| 8.                 | SWIFT, NEFT, IMPS   | 1             | Lecture and illustrations | Question and answer |
| 9.                 | Payment Banks   | 1             | Lecture and illustrations | Question and answer |
| 10.                | Summary/ test/ examples and case studies  | 1             | Questions/viva            | Tests               |
| <b>Module - 5:</b> | <b>Introduction to Insurance</b>  | <b>16 Hrs</b> |                           |                     |
| 1.                 | Evolution and features of insurance (life and general)  | 1             | Lecture and illustrations | Question and answer |
| 2.                 | Principles of insurance   | 1             | Lecture and illustrations | Question and answer |
| 3.                 | Classification of insurance   | 2             | Lecture and illustrations | Question and answer |
| 4.                 | Life insurance – Different plans of Life Insurance  | 1             | Lecture and illustrations | Question and answer |
| 5.                 | General insurance – Policies (meaning & type)   | 1             | Lecture and illustrations | Question and answer |
| 6.                 | Double insurance and Reinsurance – meaning  | 2             | Lecture and illustrations | Question and answer |
| 7.                 | Special Terminologies related to insurance – Insurable interest, ceding company, Insurer, Insured, Peril, Hazard, Bank assurance. | 1             | Lecture and illustrations | Question and answer |
| 8.                 | Insurance agent and Travel insurance - Meaning  | 1             | Lecture and illustrations | Question and answer |
| 9.                 | Types of agents   | 2             | Lecture and illustrations | Question and answer |
| 10.                | Eligibility to register as an agent   | 1             | Lecture and illustrations | Question and answer |
| 11.                | Rights and Duties / functions of an agent   | 1             | Lecture and illustrations | Question and answer |
| 12.                | Travel Insurance and Types of travel insurance coverage.  | 1             | Lecture and illustrations | Question and answer |
| 13.                | Summary/case study/ Revision  | 1             | Questions/viva            | Tests               |
| <b>Module - 6:</b> | <b>Risk Management and Control</b>  | <b>4 Hrs</b>  |                           |                     |
| 1.                 | The concept of Risk – Uncertainty – Types of risks  | 2             | Lecture and illustrations | Question and answer |
| 2.                 | Underwriting – Meaning – Process of underwriting of Policies  | 1             | Lecture and illustrations | Question and answer |
| 3.                 | Role of an Actuary in Insurance   | 1             | Lecture and illustrations | Question and answer |
| 4.                 | Summary/case study/ Revision  | 1             | Questions/viva            | Tests               |
| <b>Total Hours</b> |   | <b>50hrs</b>  |                           |                     |

**Objective:** To acquaint and inculcate the functional knowledge of Banking and Insurance system to effectively utilize the same during their career.

**Continuous Internal Assessment:**

**CIA 1:** *Online software based test: 10<sup>th</sup> December & 15<sup>th</sup> December 2018*

**CIA 2:** *Online software based assignment submission: 25<sup>th</sup> January 2019*

**Books for reference:**

- ❖ Sundaram and Varshney: Theory and Practice of Banking
- ❖ Maheshwari and Paul.R.R: Banking Theory, Law and Practice
- ❖ Shekar and Shekar: Theory and Practice of Banking
- ❖ Dr. N. Premavathy: Principles and Practice of Insurance

*Prepared by:-*

*Mr. Mohammed Ashfaque*