

OBE based Teaching Lesson Plan 2020-21

Program: B.COM (Travel and tourism)

Course Name: BANKING AND INSURANCE

Course Code: C2 15 MC 604

Semester: VI

Lecture hours: 60

Faculty in-charge: Asha Joseph

Course Outcome No.	Course Outcomes	T level Indicator
CO 1	Describes the role and functions of RBI and Commercial Banks in the banking structure of India	T1
CO 2	Compare and contrast pros and cons of each negotiable instruments	T2
CO 3	Illustrate the role and functions of a banker from the perspectives of customer and other banks	T3
CO 4	Examine the implications of digital innovations in banking in the context of Electronic Fund Transfer(EFT)	T4
CO 5	Compare and contrast the pros and cons of the insurance products offered under non-life policies	T2
CO 6	Illustrate the role actuary in insurance in the context of risk management and control	T3

Module No. Topics Covered	Course Outcome No.	No. of Lecture Hours	Pre-Class Activity	Instructional techniques	Assessment	T level
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.	CO1	8		Lecture Interaction PPT Videos	Q&A Group discussion	T1
MODULE 2: Negotiable Instruments 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	CO2	10	Samples of Negotiable Instruments	Lecture/Discussion	Q &A	T2

Crossing, Demand draft, Parties to a Negotiable Instrument						
MODULE 3: Role of a Banker 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	CO3	12	Case studies	Lecture/Discussion	MCQ Group activity	T3
MODULE4 : Innovation in Banking Internet banking - Mobile Banking - Total branch computerization - Centralized banking - Electronic fund transfer - RTGS - Electronic money - E-cheques. Card transactions (Types of Card), KYC. SWIFT, NEFT, IMPS, Payment Banks	CO4	10		Lecture/Discussion	Q &A	T4
MODULE 5: Introduction to	CO5	16	Case study	Lecture/Discussion	Q&A	T2

<p>Insurance 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.</p>						
<p>MODULE 6: Risk Management and Control The concept of risk - Uncertainty - Types of risks - Underwriting- Meaning-process of underwriting of policies. Role of an Actuary In</p>	CO6	4		Lecture/Discussion	Q&A	T3

Insurance						
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Continuous Internal Assessment

- Case study analysis
- MCQ test
- PowerPoint presentation
- term paper

Books for Reference:

- 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