

B.Com.: Semester-V
DSE-2

BCR513: Banking and Insurance

Teaching Scheme	Examination Scheme
Lectures: 3hrs/Week	Class Test – 12Marks
Tutorials: 1 hr/Week	Teachers Assessment – 6Marks
Credits: 4	Attendance – 12 Marks
	End Semester Exam – 70 Marks

Course Objective

To impart knowledge about the basic principles of the banking and insurance.

Course Learning Outcomes

After completing the course, the student shall be able to:

- CO1: understand the meaning and scope of Banking with functions of Banks and their role into banking.
- CO2: familiarize with the operations of Banking and various services and benefits.
- CO3: get an insight of lending operations of banking and causes of NPAs into banking sector.
- CO4: acquaint with the concept of Insurance through functions and fundamental principles of Insurance.
- CO5: understand the types of Insurance and Regulatory framework of Insurance.
- CO6: describe various instruments of banking & insurance sector.

Unit I: Origin of banking

Definition and function of banks, banker and customer relationship, general and special types of customers. Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks; India's approach to Banking Sector reforms.

Unit II: Operations of Banking

Cheque: definition, features and types of cheque; Endorsement: meaning and essentials of a valid endorsement, types of endorsement; Era of Internet Banking and its benefits, Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), E-payments, Electronic Fund Transfer (EFT), E-money, Safeguard for internet banking.

Unit III: Loans and Advances

Types of loans and advances, Advances against various securities; Securitization of Standard Assets; Basel Accord: merits and weaknesses of the Basel II, Basel III; NPA: Meaning, causes of NPA, Insolvency and Banking Code 2016 - Objectives & Features.

Unit IV: Concept of Insurance

Characteristics, Functions of Insurance, Fundamental Principles of Insurance: Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution, Subrogation, Economic Function; Reinsurance and Co-insurance.


Unit V: Life and Non-Life Insurance

Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance, Control of Malpractices and Misspelling, Negligence, Loss Assessment and Loss control, Computation of Insurance Premium, Dematerialization of Insurance Policies; Regulatory Framework of Insurance: IRDA Act 1999.

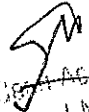
Suggested Readings

- Wehrich and Koontz, et al: Essentials of Management; Tata McGraw Hill, New Delhi
- Fred Luthans: Organizational Behaviour; McGraw Hill, New York
- Hampton, David R: Modern Management; McGraw Hill, New York
- Stoner and Freeman: Management; Prentice-Hall, New Delhi.
- Vinayakam N., Radhaswamy and Vasudevan SV; Insurance- Principles and Practice, S. Chand and Co. New Delhi.
- Mishra MN: Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.

Note: Latest edition of readings may be used.


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