

**Subject** : Banking & Insurance - I

**Branch**: B.Com **Semester** : VI

**Course Code**: BC-3010 **L-T-P-C** : 4-0-0-4 **w.e.f**: 4 Jan 2023

|  |  |  |
| --- | --- | --- |
| SN | Topics | Contact Hours(Lectures) |
| **Module 01: Nationalization of Bank, RBI and NBFC** |  |
| **1** | Overview of banking system in India |  |
| 2 | Definition of bank, banker & banking, concept | 01 |
| 3 | Growth of banking in India | 01 |
| 4 | Nationalization of banks in India | 01 |
| 5 | Reserve Bank of India, role, and its functions | 01 |
| 6 | Wealth Management in banking,  | 01 |
| 7 | Emerging trends in banking | 01 |
| 8 | Structure of banking system | 01 |
| 9 | Classification of Commercial banks in India | 01 |
| 10 | Functions of Commercial banks | 01 |
| 11 | Financial & Non-financial Intermediaries | 01 |
| **Module 02: Bank Marketing, Principle of Lending** |  |
| 12 | Profitability & Efficiency in Indian banks | 01 |
| 13 | Bank Marketing & Positioning bank Services in the market,  | 01 |
| 14 | Opportunities & challenges in bank marketing | 01 |
| 15 | Principles of lending – various credit products | 01 |
| 16 | Credit appraisal techniques and Credit monitoring | 01 |
| 17 | Meaning of NPA, types of various assets | 01 |
| 18 | Causes and NPA management in banks | 01 |
| 19 | Remedies and trends of NPA in Indian banking system | 01 |
| **Module 03: Economic Reforms in Banking and CSR** |  |
| 20 | Impact of globalization on Indian banking | 01 |
| 21 | Economic reforms & Efficiency of banking in India | 01 |
| 22 | Corporate Social Responsibility in banks | 01 |
| 23 | Work Culture in Indian banking, IT & Core Banking in banks | 01 |
| 24 | Global banking scenario | 01 |
| 25 | Types of risk and Risk Management in banks | 01 |
| **Module 04: Banking Operation** |  |
| 26 | Introduction to banking operations | 01 |
| 27 | Concept of E banking, procedure, advantages  | 01 |
| 28 | Case study/recapitulation | 01 |
| 29 | New-age banking system in India | 01 |
| 30 | Fintech and its application | 01 |
| 31 | Human capital management in banks,  | 01 |
| 32 | Quality circles in banks | 01 |
| 33 | Liabilities & Assets in banks, Payment & Settlement system | 01 |
| **Module 05: Introduction to Insurance** |  |
| 34 | Introduction to Insurance, concept | 01 |
| 35 | Need of insurance in India | 01 |
| 36 | Case study/research paper | 01 |
| 37 | Types of Insurance and utility | 01 |
| 38 | Principles of insurance | 01 |
| 39 | Functions of insurance in present context | 01 |
| 40 | Case study/research paper on insurance | 01 |
| 41 | Legal framework of insurance,  | 01 |
| 42 | Distribution in bancassurance | 01 |
| 43 | Development of Insurance in India | 01 |
| 44 | Risk Management in Insurance | 01 |
| 45 | Case studies | 01 |
| 46 | Lecture by Industry Experts | 01 |
| 47 | Problem-solving class/recapitulation. | 01 |
| 48 | Presentation by the students/ interaction, case analysis/ group discussion. | 01 |

[**www.swayam.gov.in/www.nptel.ac.in-**](http://www.swayam.gov.in/www.nptel.ac.in-)

Will pursue course Fundamentals of Banking and Insurance from Jan 2023 (if available on portal)

**Flipped Classroom Activity:** Topic: wealth management, non performing assets, insurance and risk management.

**Flipped Classroom activity 1(FC-1)**

**Outside Class activity:**

The video resources provided to the students for the flipped classroom activity.

|  |  |  |
| --- | --- | --- |
| S.No | Video resource | Topics covered |
| 1 | https://www.youtube.com/watch?v=PjDClozqNAM | Wealth Management |
| 2 | https://www.youtube.com/watch?v=JSgW-Q7zRIE | NPA of Banks |
| 3 | https://www.youtube.com/watch?v=kz8zMwXBToA | Types of Insurance |
| 4 | https://www.youtube.com/watch?v=Cp\_XEhexcDw | Risk Management |

**In class Activity:**

**1.** Discuss the outline and share video.

**2.** Student will come to know about wealth management, non performing assets, insurance and risk management with groups of 5 students.

**3.** Final analysis by teacher and solving other questions based on aforesaid topic with groups of 5 students.

**4.** **Think-pair-share (TPS)**: discussion with students about relevance and learning of the video.

a. Think (4 min): state present scenario and future prospect of these topics individually.

b. Pair (3 min): Students will present his/her points to the class and final answer is concluded by the teacher (Summarization).

**Evolution Criteria for the students:**

* Mid-term Examination I – 20 marks
* End-term Examination – 100 marks

**Texts / Reference Books**

* Agarwal, O.P., Banking and Insurance, Himalaya Publishing House, New Delhi.
* Satyadevi, C., Financial Services Banking and Insurance ,S. Chand, New Delhi.
* Suneja, H.R., Practical and Law of Banking, Himalaya Publishing House, New Delhi.
* Chabra, T.N., Elements of Banking Law, Dhanpat Rai and Sons, Delhi.
* Arthur, C. and C. William Jr., Risk Management and Insurance, McGraw Hill Publication.
* Saxena, G.S; Legal Aspects of Banking Operations, Sultan Chand and Sons, Delhi.
* Varshney, P.N., Banking Law and Practice, Sultan Chand and Sons, Delhi.