

As Per NEP 2020

Tolani College of Commerce (Autonomous)



Knowledge is Supreme

Programme: B.Com. Banking & Insurance Semester - II

**Title of the Course:
Principles and Practices of Banking and Insurance**

**Syllabus for 4 Credit Course
From the Academic Year 2024 – 2025**

Name of the Course: Principles and Practices of Banking and Insurance

| Sr. No. | Heading | Particulars |
|---------|---|---|
| 1 | Description of the course: | Principles and Practices of Banking and Insurance subject offers students a comprehensive understanding of fundamental financial concepts, practical skills for managing personal finances, career opportunities in the financial services industry |
| 2 | Vertical: | Major |
| 3 | Type: | Theory |
| 4 | Credit: | 4 Credits |
| 5 | Hours Allotted: | 60 Hours |
| 6 | Marks Allotted: | 100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks |
| 7 | Course Objectives: | <ol style="list-style-type: none"> 1. To help learners to understand the banking operations. 2. To help learners to understand the banking Scenario in India 3. To help learners to understand the risk which are covered in insurance 4. To help learners to understand Environment of Insurance Business in India |
| 8 | Course Outcomes: | <ol style="list-style-type: none"> 1. Learners will be able to understand the banking operations. 2. Learners will be able to understand the banking Scenario in India 3. Learners will be able to understand the risk which are covered in insurance 4. Learners will be able to understand Environment of Insurance Business in India |
| 9 | Modules | |
| | Module I : Introduction to Banking (15 Hours) | |
| | <ul style="list-style-type: none"> • Basic Concepts: Origin , Needs and Importance of banking • Types, Scope and Functions of Banking, • Need for Regulation and Supervision | |
| | Module II: Banking Scenario in India (15 Hours) | |
| | <ul style="list-style-type: none"> • Banking Operations -Types of accounts - Banking Services - Current Scenario • Financial Inclusion and Banking Regulations. • Tools of Monetary Control | |
| | Module III: Introduction to Insurance (15 Hours) | |
| | <ul style="list-style-type: none"> • Understanding Risk - Kinds of business risks - Need and Scope of insurance • Evolution of. insurance - Principles of insurance • Types of insurance and policies - Risk and Return relationship | |
| | Module IV: Insurance Business Environment in India (15 Hours) | |
| | <ul style="list-style-type: none"> • Growth of Insurance Business - Actuarial Role • Claim and Settlement Procedures • Insurance Regulations Role of IRDA | |
| 10 | Reference Books: | <ol style="list-style-type: none"> 1. Barbara Casu, Claudia Girardone, and Philip Molyneux - "Introduction to Banking" - 2017. 2. George E. Rejda and Michael McNamara - "Principles of Risk Management and |

Insurance" 2018.

3. IIBF (Indian) – “Principles and Practices of Banking” - 2021.
4. J. K. Sharma - "Banking and Financial Services" - 2020.
5. Kenneth Abraham - "Insurance Law and Regulation" - 2019.
6. Marshall Wilson Reavis III - "Insurance: Concepts & Coverage" – 2017.
7. Peter S. Rose and Sylvia C. Hudgins - "Bank Management and Financial Services" 2018.
8. SudhirSachdeva- "Insurance Principles and Practice in India" - 2019.
9. ShekharKrishnamoorthy- "Banking Principles and Operations" - 2022.
10. TannisthaSamanta - "Banking Law and Practice in India" - 2020.

Evaluation Pattern

Continuous Evaluation: 40%
Semester End Examination: 60%

The Continuous evaluation will consist of

| | Total Marks |
|--|--------------------|
| Class Test/ Assignment/ Project Work/ Presentation/ Case Study/ Book Review | 40 |

Semester End Examination Question Paper Pattern

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

| Q. No. | Particular | Marks |
|---------------|--|-----------------|
| Q-1 | Attempt any Two of the following: (Module – 1) A. Full Length Question B. Full Length Question C. Full Length Question | 15 Marks |
| Q-2 | Attempt any Two of the following: (Module – 2) A. Full Length Question B. Full Length Question C. Full Length Question | 15 Marks |
| Q-3 | Attempt any Two of the following: (Module – 3) A. Full Length Question B. Full Length Question C. Full Length Question | 15 Marks |
| Q-4 | Attempt any Two of the following: (Module – 4) A. Full Length Question B. Full Length Question C. Full Length Question | 15 Marks |

Signature of Team Members

| Sr. No. | Name | Signature |
|----------------|-------------------------|------------------|
| 1 | Dr. Ishtiyah Chiplunkar | |
| 2 | Ms. Neha Gupta | |
| 3 | Ms. Disha Wadhwa | |