

SES's L.S.RAHEJA COLLEGE OF ARTS AND COMMERCE

(AUTONOMOUS)



**Syllabus of PRINCIPLES AND PRACTICES OF BANKING AND INSURANCE under NEP 2020
Vertical - Major with effect from 2024-25**

Department of Commerce & Management

**Head of the Department/Sr. Person: Prof. Dr. Anupama
Nerurkar**

**Date of approval by the Board of Studies (Commerce &
Management): 25/04/2024**

Approved by the Academic Council on: 29/04/2024

Ratified by the Governing Body on: 06/05/2024



Programme: BACHELOR OF COMMERCE (BANKING AND INSURANCE)		Semester: I			
Course: PRINCIPLES AND PRACTICES OF BANKING AND INSURANCE Academic Year: 2024-2025 Batch: 2024-2027		Code: UGBBIIMJ124			
Teaching Scheme	Evaluation Scheme				
Lectures	Practical	Tutorials	Credits	Internal Continuous Assessment (ICA) (weightage)	Term End Examinations (TEE) (weightage)
45	Nil	Nil	3	30 marks/40% of the total marks	45 marks/60% of the total marks

Learning Objectives :	<ol style="list-style-type: none"> 1. Develop and understand the nature and scope of banking sector in India 2. Enhance and understand knowledge of risks in insurance sector
Learning Outcomes :	<ol style="list-style-type: none"> 1. To Compare various kinds of banks 2. To determine different banking services 3. To identify risks in banking and insurance sector 4. To assess the role and regulations of RBI and IRDA
Pedagogy:	<p>Case studies</p> <p>Presentations</p> <p>Assignments</p> <p>Group activity</p>

Each lecture session would be of one hour duration (45 sessions).

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration/ Lectures
I	<p>Introduction to banking and banking Scenario in India</p> <p>A] Origin, Definitions, Significance, Scope, Functions, Classification of banks, Structure of Banking system in India. B] Overview of Banking Operations - Types of Banking Products and Service, Banking operations in Digital Era</p>	<p>Interactive discussion</p> <p>Case studies</p>	15 lecs
II	<p>Introduction to Insurance and Insurance Business Scenario in India</p> <p>Understanding Risk -Kinds/Types- Need and Scope of insurance -</p> <p>Evolution of. Insurance - Principles of insurance - Types of insurance and policies. Growth of Insurance Business in India. Claim and settlement Procedures, Insurance Awareness</p>	Group activities	15 lecs
III	<p>Regulation of Banking and Insurance In India</p> <p>A] Banking Regulations in India and Role of RBI - Functions, Objectives, Excerpts of Banking Regulation Act. B] Insurance Regulations in India, Role of IRDA - Functions, Objectives.</p>	<p>Interactive discussion</p> <p>Case studies</p>	15 lecs

REFERENCE BOOKS

1. Huebner S.S and Kenneth Black Jr. (2013). Life Insurance – Practice Hall Inc. Engle wood cliffs, New Jersey.
2. Wright, K. M. (1992). *The life insurance industry in the United States: an analysis of economic and regulatory issues* (Vol. 857). World Bank Publications.
3. Indian Economy by Dutt and Sundaram, S. Chand and Company Pvt. Ltd., New Delhi
4. Tricker, R. I. (2015). *Corporate governance: Principles, policies, and practices*. Oxford University Press, USA.
5. Dwivedi, A. K. (2013). Book Review: Jayati Sarkar and Subrata Sarkar, Corporate Governance in India.

QUESTION PAPER PATTERN

Internal Continuous Assessment (ICA) Pattern

Particulars	Marks
Class Test	10
Presentation/Viva Voce	10
Assignment/Project	10
Total	30

Term End Examinations (TEE) Question Paper Pattern

Maximum Marks: 45

Duration: 1.5 Hours

All questions are compulsory.

Question No.	Description	Total Marks
1	A. Full length Theory question OR	15
	B. Full length Theory question	
2	A. Full length Theory question OR	15
	B. Full length Theory question	
3	A. Full length Theory question OR	15
	B. Full length Theory question	

Note: The theory question of 15 marks each may be split up into two smaller questions carrying 8 marks and 7 marks respectively.