



Bharati College

(University of Delhi)
Janak Puri, Delhi- 100058
www.bharaticollege.du.ac.in

Lesson Plan (DSE CORE, Semester VI-I, Jan-July to April-November 2022-2023)

Name of Teacher	<u>Ms. Chitrangda</u>	Department	<u>Commerce</u>
Course	<u>B.com (CBCS)</u>	Semester	<u>VI</u>
Paper	<u>Banking & Insurance (DSE)</u> <u>52417602</u>	Academic Year	<u>2022-2023</u>

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

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

- understand the meaning and scope of Banking with functions of Banks and their role into banking;
- familiarize with the operations of Banking and various services and benefits.
- get an insight of lending operations of banking and causes of NPAs into banking sector.
- acquaint with the concept of Insurance through functions and fundamental principles of Insurance.
- understand the types of Insurance and Regulatory framework of Insurance

Lesson Plan

Week No.	Theme/Curriculum	Any Additional Information
<u>1-3</u>	<u>Unit I: Origin of banking</u> <ul style="list-style-type: none"> <u>Definition and function of banks, banker and customer relationship, general and</u> 	<ul style="list-style-type: none"> <u>Test</u> <u>Power point presentation</u>

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	<p><u>special types of customers. Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks. Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern. Credit Allocation Policies of Commercial banks. Credit Market Reforms.</u></p>	
4-6	<p><u>Unit II: Operations of Banking</u></p> <ul style="list-style-type: none"> <u>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, Critical comparison of traditional banking methods and e-banking; Balance Sheet of a Bank, special items of a Balance Sheet, off Balance Sheet Items; Anti-money Laundering Guidelines.</u> 	<ul style="list-style-type: none"> <u>Power point presentation</u>
7-9	<p><u>Unit III: Loans and Advances</u></p> <ul style="list-style-type: none"> <u>Principles of sound lending, 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, Impact of NPA on Banking Sector, Insolvency and Banking Code 2016 - Objectives & Features.</u> 	<ul style="list-style-type: none"> <u>Test</u> <u>Online notes provided to students</u>
10-12	<p><u>Unit IV: Concept of Insurance</u></p> <ul style="list-style-type: none"> <u>Characteristics, Functions of Insurance, Fundamental Principles of Insurance: Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution, Subrogation, Economic Function; Reinsurance and Co-insurance: features, objectives, methods; Bancassurance: features, merits.</u> 	<ul style="list-style-type: none"> <u>Test</u>
13-15	<p><u>Unit V: Life and Non-Life Insurance</u></p> <ul style="list-style-type: none"> <u>Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance, Control of</u> 	<ul style="list-style-type: none"> <u>Test</u> <u>Power point presentation</u>

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	Malpractices and Misselling. Negligence, Loss Assessment and Loss control, Computation of Insurance Premium, Dematerialisation of Insurance Policies; Regulatory Framework of Insurance: IRDA Act 1999; Objectives of IRDA, Composition of IRDA, Duties, Powers and Functions of IRDA; Role of IRDA; Delegation of Powers, establishment of Insurance Advisory Committee, Power to make Regulations.	
References <ul style="list-style-type: none"> • Bhasin, N. Indian Financial System: Evolution and Present Structure, New Century Publication. • Mishra, M.N.Principles and Practices of Insurance . Sultan Chand and Sons. • Suneja, H.R. Practical and Law of Banking. Himalaya Publishing House. 		
Additional Resources <ul style="list-style-type: none"> • Agarwal, O.P. Banking and Insurance. Himalaya Publishing House. • Vaughan, E.J. and Vaughan, T. Fundamentals of Risk and Insurance. Wiley & Sons. 		
Online Resources (If Any)		
Assignment and Class Test Schedule for Semester	Link the assignment and Test (optional)	

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