

COURSE TITLE	BANKING & INSURANCE - II
COURSE CODE	04BC0257
COURSE CREDITS	3

Course Outcomes: After completion of this course, student will be able to:

- 1 Describe the role of commercial banks, digital banking, and regulatory frameworks in economic development and financial stability.
- 2 Apply concepts of capital raising, risk-return analysis, and wealth management in practical investment contexts.
- 3 Analyze the causes and effects of NPAS and evaluate loan recovery strategies used in the banking sector.
- 4 Evaluate different insurance policies and risk management techniques, including the impact of digital transformation in the insurance sector.
- 5 Design innovative solutions using technologies to improve financial services and customer experience in banking and insurance.

Pre-requisite of course: BANKING & INSURANCE knowledge as per sem-1 subject

Teaching and Examination Scheme

Theory Hours	Tutorial Hours	Practical Hours	ESE	IA	CSE	Viva	Term Work
3	0	0	50	30	20	50	0

Contents : Unit	Topics	Contact Hours
1	Advanced Banking Concepts & Financial Institutions Role of Commercial Banks in Economic Development, Evolution of Digital Banking & Open Banking, Basel Norms & Banking Regulations, Non-Performing Assets (NPAs) & Loan Recovery Strategies, Financial Inclusion & Microfinance Institutions, Merger & Acquisition Trends in the Banking Industry, Central Bank's Role in Monetary Policy Implementation, Case Study: The 2008 Financial Crisis & Banking Sector Impact	15
2	Investment Banking & Wealth Management Introduction to Investment Banking & Its Functions, IPOs, FPOs & Private Placements – Capital Raising Mechanisms, Mergers, Acquisitions & Corporate Restructuring, Venture Capital & Private Equity Investments, Risk & Return Analysis in Wealth Management, Mutual Funds & Systematic Investment Plans (SIPs), Case Study: How Goldman Sachs Became a Leading Investment Bank	10

Contents : Unit	Topics	Contact Hours
3	Insurance Industry & Risk Management Basics of Insurance – Life vs General Insurance, Principles of Insurance – Indemnity, Insurable Interest, etc, Types of Life Insurance Policies – Term, Endowment, ULIP, Health Insurance & Medical Claim Settlement Process, Motor & Property Insurance – Risk Coverage & Claims, Reinsurance & Risk Transfer Mechanisms	10
4	Emerging Trends in Banking & Insurance AI & Machine Learning in Risk Assessment, Blockchain & Smart Contracts in Insurance, Role of IoT in Usage-Based Insurance (UBI), Peer-to-Peer (P2P) Lending & Crowdfunding Platforms, Open Banking & API Economy	10
Total Hours		45

Textbook :

- 1 Investment Banking – Theory Governance and Services, Vishwanath Murthy, Himalaya Publishing House, 2024
- 2 Bank Financial Management, N.S. Toor, Arundeeep Toor, Skylark Publications, 2024

References:

- 1 CAIIB COMBO-IIBF-Advance Bank Management, CAIIB COMBO-IIBF-Advance Bank Management, IIBF, Macmillan Education India Pvt. Ltd, 2023
- 2 International Economics, International Economics, Dr. S. Gurusamy, Vijay Nicole Imprints Private Limited, 2023

Suggested Theory Distribution:

The suggested theory distribution as per Bloom’s taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery					
Remember / Knowledge	Understand	Apply	Analyze	Evaluate	Higher order Thinking / Creative
10.00	15.00	25.00	25.00	25.00	0.00

Instructional Method:

- 1 Board Work & PPT

Supplementary Resources:

- 1 <https://www.scribd.com/document/526850648/Banking-and-Insurance>
- 2 https://cbseacademic.nic.in/web_material/Curriculum21/publication/secondary/411%20Banking_and_Insurance_X.pdf

Supplementary Resources:

- 3 https://ddceutkal.ac.in/Syllabus/MCOM/Banking_insurance_Management.pdf