

COURSE TITLE	BANKING & INSURANCE - III
COURSE CODE	04BC0357
COURSE CREDITS	3

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

- 1 Analyze various banking and insurance products, customer profiles, and relationship management strategies in real-world contexts.
- 2 Evaluate the integration of FinTech, digital banking platforms, and cybersecurity practices to enhance financial service delivery.
- 3 Apply insurance planning principles, risk mitigation techniques, and fraud detection mechanisms in different insurance scenarios.
- 4 Interpret and comply with regulatory frameworks, audit practices, and legal guidelines relevant to BFSI institutions.

Pre-requisite of course: Basic knowledge of BANKING & INSURANCE.

Teaching and Examination Scheme

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

Contents : Unit	Topics	Contact Hours
1	Banking Products, Services & Customer Profiling Retail Banking Products – Savings, Current, Term Deposits, Lending Products – Home Loans, Personal Loans, MSME Finance, Priority Sector Lending & Financial Inclusion Initiatives, Customer Segmentation – HNI, NRI, SME, Corporate Clients, Relationship Banking – Cross-Selling & Customer Retention, Bank Charges, Interest Rate Calculation, Risk-based Pricing, Customer Onboarding & Account Opening Compliance, Case Study: Banking relationship management with an SME client	15
2	Digital Banking & Fintech Integration Core Banking Systems & Digital Payment Platforms (UPI, IMPS, RTGS), Mobile Banking, Internet Banking & Neo Banking, FinTech in Lending – BNPL, Digital Loans, Credit Scoring, Cybersecurity and Fraud Management in Digital Banking, Use of AI & Automation in Customer Service (Chatbots, Robo-advisors), API Banking & Embedded Finance Models, Regulatory Sandbox & RBI Initiatives in FinTech, Case Study: Digital transformation of SBI YONO or Paytm Payments Bank	10

Contents : Unit	Topics	Contact Hours
3	Insurance Planning & Risk Mitigation Life Insurance Products – Term, Endowment, ULIPs, General Insurance – Motor, Health, Fire, Marine, Bancassurance Model – Cross-selling through Banks, Risk Identification, Underwriting & Premium Calculation, Policy Issuance, Renewals & Claims Process, IRDAI Guidelines & Claim Settlement Ratio Significance, Case Study: Health insurance claim processing & fraud detection	10
4	Compliance, Audits & Emerging Regulations Regulatory Overview – RBI, IRDAI, SEBI Role in BFSI, Compliance Reporting Requirements in Banks and Insurers, Internal and External Audits in BFSI Institutions, Non-Performing Assets (NPA) & Provisioning Norms, AML/KYC/PMLA Laws and Their Practical Implementation, Case Study: RBI inspection & compliance lapses in cooperative banks	10
Total Hours		45

Textbook :

- 1 Elements of Banking and Insurance, Jyotsna Sethi & Nishwan Bhatia, PHI Learning, 2023
- 2 Principles of Insurance Management, Neelam C. Gulati, Excel Books, 2022

References:

- 1 Banking and Insurance, Banking and Insurance, Indian Institute of Banking and Finance (IIBF), Macmillan Publishers India, 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
0.00	0.00	35.00	35.00	30.00	0.00

Instructional Method:

- 1 PPT & Boardwork