

<b>COURSE TITLE</b>	<b>BANKING &amp; INSURANCE - I</b>
<b>COURSE CODE</b>	<b>04BC0152</b>
<b>COURSE CREDITS</b>	<b>3</b>

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

- 1 Analyze the structure and historical evolution of the commercial banks and Reserve Bank of India and assess how RBI's regulatory and supervisory roles impact the functioning and stability of the Indian banking system.
- 2 Apply knowledge of banking products, credit appraisal, and risk management in practical banking scenarios.
- 3 Analyze the different types of life and general insurance products and their role in financial planning.
- 4 Evaluate the regulatory framework of the insurance sector and the role of IRDAI in maintaining compliance.
- 5 Design effective risk management strategies for both banking and insurance operations.
- 6 Demonstrate the use of digital banking and insurance technologies to improve customer service and operations.

**Pre-requisite of course:**NA

#### Teaching and Examination Scheme

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
3	0	0	50	30	20	50	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Introduction to Banking &amp; Financial System</b> Evolution of Banking, Structure of Indian Banking System, Types of Banks – Public, Private, Cooperative, Role of RBI & Monetary Policies, Commercial Banking & Retail Banking, Digital Banking & FinTech Innovations, NBFCs & Their Functions, Microfinance & Rural Banking	10
2	<b>Basic Functions of Banks</b> Deposit & Loan Products, Credit Appraisal Process, KYC & Anti-Money Laundering (AML), NPA Management, Risk Management in Banks, Payment & Settlement Systems, Core Banking Solutions, Basel Norms & Regulatory Compliance	15

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
3	<b>Introduction to Insurance</b> Concept & Importance of Insurance, Types of Insurance – Life & General, Role of IRDAI in Insurance Regulation, Principles of Insurance, Underwriting & Risk Assessment, Insurance Products & Policies, Claims Management & Settlement Process, Reinsurance & Its Importance	10
4	<b>Insurance Market in India</b> Public vs. Private Insurance Companies, Life Insurance – Term, ULIP, Endowment Plans, General Insurance – Health, Motor, Property, Travel, Bancassurance Model, Role of Insurance Advisors, Digital Transformation in Insurance, Insurance Fraud	10
<b>Total Hours</b>		<b>45</b>

**Textbook :**

- 1 Banking in India: The Changing Paradigms, Nishith Ranjan, Sage Publications, 2022
- 2 Principles of Banking, M.Y. Khan, McGraw Hill Education, 2021
- 3 Digital Banking: A Managerial Perspective, B. N. Pande, Prentice Hall India, 2021

**References:**

- 1 Financial Services and Markets, Financial Services and Markets, Dr. S. Gurusamy, McGraw Hill Education, 2022
- 2 Indian Insurance Industry: Emerging Issues and Challenges, Indian Insurance Industry: Emerging Issues and Challenges, M. S. K. Bhatia, New Century Publications, 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					
<b>Remember / Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Higher order Thinking / Creative</b>
10.00	15.00	25.00	25.00	25.00	0.00

**Instructional Method:**

- 1 Theory

**Supplementary Resources:**

- 1 <https://www.rbi.org.in/>
- 2 <https://www.npci.org.in/>
- 3 <https://www.pmjdy.gov.in/>

**Supplementary Resources:**

- 4 <https://uidai.gov.in/>
- 5 <https://www.onlinesbi.sbi/>