

B.Com. (Banking and Insurance) Programme

Under Choice Based Credit, Grading and Semester System

Course Structure

S.Y.B.Com. (Banking & Insurance)

(To be implemented from Academic Year- 2017-2018)

No. of Courses	Semester III	Credits	No. of Courses	Semester IV	Credits
1	Elective Courses (EC)		1	Elective Courses (EC)	
1,2 & 3	*Any three courses from the following list of the courses	09	1,2 & 3	**Any three courses from the following list of the courses	09
2	Ability Enhancement Courses (AEC)		2	Ability Enhancement Courses (AEC)	
2A	Ability Enhancement Compulsory Course (AECC)		2A	Ability Enhancement Compulsory Course (AECC)	
4	Information Technology in Banking & Insurance- I	03	4	Information Technology in Banking & Insurance- II	03
2B	*Skill Enhancement Courses (SEC)		2B	**Skill Enhancement Courses (SEC)	
5	Any one course from the following list of the courses	02	5	Any one course from the following list of the courses	02
3	Core Courses (CC)		3	Core Courses (CC)	
6	Financial Markets	03	6	Corporate & Securities Law	03
7	Direct Taxation	03	7	Business Economics-II	03
Total Credits		20	Total Credits		20

*List of Skill Enhancement Courses (SEC) for Semester III (Any One)		**List of Skill Enhancement Courses (SEC) for Semester IV (Any One)	
1	Foundation Course – III (An Overview of Banking Sector)	1	Foundation Course - IV (An Overview of Insurance Sector)
2	Foundation Course- Contemporary Issues- III	2	Foundation Course- Contemporary Issues- IV
3	Foundation Course in NSS - III	3	Foundation Course in NSS – IV
4	Foundation Course in NCC - III	4	Foundation Course in NCC – IV
5	Foundation Course in Physical Education - III	5	Foundation Course in Physical Education -IV

*List of Elective Courses (EC) for Semester III (Any Three)		**List of Elective Courses (EC) for Semester IV (Any Three)	
1	Financial Management - I	1	Financial Management –II
2	Management Accounting	2	Cost Accounting
3	Organizational Behaviour	3	Entrepreneurship Management
4	Risk Management	4	Wealth Management
5	Mutual Fund Management	5	Customer Relationship Management

Note: Course selected in Semester III will continue in Semester IV

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018**

2B. Skill Enhancement Courses (SEC)

Foundation Course – III (An Overview of Banking Sector)

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of Banking Industry	10
2	Commercial Banking and Customer – Banker Relationship	10
3	Universal Banking & Technology in Banking sector	10
4	Microfinance & Financial Inclusion	15
Total		45

Sr. No.	Modules / Units
1	An Overview of Banking Industry
	<ul style="list-style-type: none"> • Definition of Banks, Types of Banks, Principles of Banking • Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks • Emerging trends of banking - Universal banking, electronic banking, globalization of banking. • Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector • Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III. • Bank Crises in India • Critical Evaluation of Banking Industry in India
2	Commercial Banking and Customer – Banker Relationship
	<ul style="list-style-type: none"> • Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. • Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products • Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products • Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products • Banking Ombudsman – Meaning and Functions
3	Universal Banking & Technology in Banking sector
	<p>A) Universal Banking</p> <ul style="list-style-type: none"> • Concept of Universal Banking, Evolution of Universal banking ,Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, NRI Remittance. <p>B) Technology in Banking</p> <ul style="list-style-type: none"> • Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM’s, White Label ATM’s, NUUP, AEPS, APBS, CBS, CTS, Digital Signature , M-Wallets , Online opening of bank accounts – savings & current, and application for credit cards, loan. • Applicability of KYC norms in Banking Sector.
4	Microfinance & Financial Inclusion
	<p>A) Microfinance</p> <ul style="list-style-type: none"> • Introduction, Need and Code of Conduct for Microfinance Institutions in India, • Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. • Role of NABARD and SIDBI,

- Portfolio Securitization,
- SHG-2, NRLM and SRLM ,
- Priority Sector and its Classification

B) Financial Inclusion

- Need & Extent
- RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.)
- Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana.
- Features, procedures and significance of Stand up India Scheme for Green Field

**Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester IV
with Effect from the Academic Year 2017-2018**

2B. Skill Enhancement Courses (SEC)

**Foundation Course – IV
(An Overview of Insurance Sector)
Modules at a Glance**

Sr. No.	Modules	No. of Lectures
1	An Introduction to Life Insurance	15
2	An Introduction to Health Insurance	10
3	An Introduction to Home and Motor Insurance	10
4	Role of Insurance in Logistic	10
	Total	45

Sr. No.	Modules / Units
1	An Introduction to Life Insurance
	<p>A) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</p> <p>B) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures</p> <p>C) Non Traditional Life Insurance Products (Those of SBI and ICICI – Introduction, Forms and procedures)</p>
2	An Introduction to Health Insurance
	<p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</p>
3	An Introduction to Home and Motor Insurance
	<p>A) Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p>B) Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>
4	Role of Insurance in Logistic
	<p>A) Role of Insurance in Logistic - Meaning & Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p>B) Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>