

DEPARTMENT OF COMMERCE
SHYAM LAL COLLEGE, UNIVERSITY OF DELHI

Subject- BANKING AND INSURANCE (DSE)

Course & Sem - B.Com, VI Sem

Teacher DR. ANANT KUMAR UPADHYAY

S.N.	From	To	Topics
Week 1	18-Jan-24	20-Jan-24	Definition and Function of Banks, banker and customer relationship, general and special types of customers.
Week 2	22-Jan-24	27-Jan-24	Types of Deposits: Types of banks in India; Role of Foreign Banks in India; Advantages and Disadvantages of Foreign banks.
Week 3	29-Jan-24	3-Feb-24	Road Map for Foreign Banks in India; India's approach to Banking Sector reforms; Achievements of financial sector reforms and areas of concern.
Week 4	5-Feb-24	10-Feb-24	Credit Allocation Policies of Commercial banks, Credit Market Reforms.
Week 5	12-Feb-24	17-Feb-24	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.
Week 6	19-Feb-24	24-Feb-24	Mobile Banking, Home banking, Virtual Banking, Electronic Clearing System (ECS), e-payments, Electronic Fund Transfer (EFT), E-money, Safeguard for internet banking.
Week 7	26-Feb-24	2-Mar-24	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
Week 8	4-Mar-24	9-Mar-24	Principles of sound lending, Types of loans and advances, Advances against various securities; Securitization of Standard Assets;
Week 9	11-Mar-24	16-Mar-24	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.
Week 10	18-Mar-24	23-Mar-24	Characteristics, Functions of Insurance, Fundamental Principles of Insurance: Indemnity, Insurable Interest, Utmost Good faith, Proximate Cause, Contribution.
	24-Mar-24	31-Mar-24	MID SEMESTER BREAK
Week 11	1-Apr-24	6-Apr-24	Subrogation, Economic Function; Reinsurance and Co-insurance: features, objectives, methods; Bancassurance: features, merits.
Week 12	8-Apr-24	13-Apr-24	Types of Insurance, Life and Non-Life: Features, needs, policies of different types of Insurance,
Week 13	15-Apr-24	20-Apr-24	Control of Malpractices and Misselling, Negligence, Loss Assessment and Loss control,
Week 14	22-Apr-24	27-Apr-24	Computation of Insurance Premium, Dematerialisation of Insurance Policies; Regulatory Framework of Insurance: IRDA Act 1999;
Week 15	29-Apr-24	4-May-24	Objectives of IRDA, Composition of IRDA, Duties, Powers and Functions of IRDA;
Week 16	6-May-24	11-May-24	Role of IRDA: Delegation of Powers, establishment of Insurance Advisory Committee, Power to make Regulations.

Teaching Methods : Group Discussions
Flip Classroom
Lecture Method
Presentations