



**Mohamed Sathak - Department of Management Studies (MS-DoMS)**

**Document Name: CDP & CAP**

**Review Period: Every Semester**

**Validation authority: IQAC**

### **COURSE DELIVERY PLAN**

*(This document is to be presented to the students during the first week of commencement of classes by the course instructor)*

<b>Course Title: Banking and Insurance</b>	<b>Course Code:</b>
<b>Course Category: Elective</b>	<b>Semester: III</b>
<b>Total Duration (Hrs): 45</b>	<b>Credits: 3</b>
<b>Subject Expertise: Prof. Preethi B iyer Prof. Ramani Karthikeyan</b>	

#### **Program Specific Outcomes:**

**PSO1 – Placement:** To develop students with industry specific knowledge & skills added with right attitude towards becoming a successful professional in corporate world and in Public sector units.

**PSO 2 - Entrepreneur:** To create effective business service owners, with a growth mindset by enhancing their critical thinking, problem solving and decision-making skills.

**PSO3 – Research and Development:** To instill and grow a mindset that focusses efforts towards inculcating and encouraging the students in the field research and development.

**PSO 4 – Contribution to Business World:** To produce ethical and innovative business professionals to enhance growth of the business world.

**PSO 5 – Contribution to the Society:** To work and contribute towards holistic development of society by producing competent MBA professionals.

#### **Program Outcomes:**

**PO1: Problem Solving Skill:** Application of tools & techniques relevant to management theories and practices in analyzing & solving business problems.

**PO2: Decision Making Skill:** Fostering analytical and critical thinking abilities for data-based decision making.

**PO3: Ethical Value:** Ability to develop value-based leadership attributes.

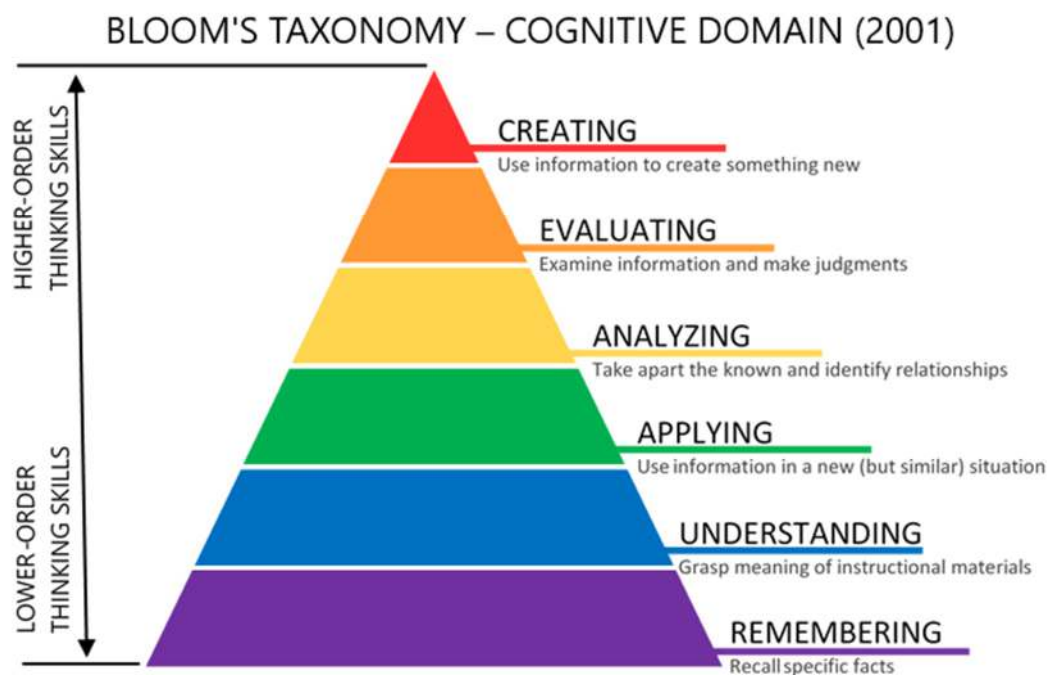
**PO4: Communication Skill:** Ability to understand, analyze and effectively communicate global, economic, legal and ethical aspects of business.

**PO5: Individual and Team Leadership Skill:** Ability to be self-motivated in leading & driving a team towards achievement of organizational goals and contributing effectively to establish industrial harmony.

**PO6: Employability Skill:** Foster and enhance employability skills through relevant industry subject knowledge.

**PO7: Entrepreneurial Skill:** Equipped with skills and competencies to become a global entrepreneur.

**PO8: Contribution to Society:** Strive towards becoming a global influencer and motivating future generation towards building a legacy that contributes to overall growth of humankind.



**The Bloom's Taxonomy** is to be followed in curriculum development, courseware development, planning and delivery of contents, Assessment, Mapping, Data Analysis and CQI (Continuous Quality Improvement)

<b>Course Objectives</b>	
C1	To provide a basic understanding of the insurance mechanism and principle of insurance.
C2	To provide an overview of Indian insurance industry.
C3	To understand the basics of Banking and the emergence of Banking in India.
C4	To get acquainted with the functionality of the Banks.
C5	To know the meaning and use of commonly used technologies in Banking.

**MAPPING OF COs TO Pos**

<b>Course Outcomes</b>	On completion of this course, students will;	<b>Program Outcomes</b>
<b>CO1</b>	Understand, analyze and communicate on the Indian Financial System	PO4,PO6, PO7
<b>CO2</b>	Understand the basics of Banking and the emergence of Banking in India and its lending practices	PO4,PO6, PO7
<b>CO3</b>	Possess knowledge on Digital Banking and the Current trend in banking and new banking products and services	PO4,PO6, PO7
<b>CO4</b>	Possess the ability to understand and communicate the basics of the insurance mechanism and principle Of insurance and acquire knowledge on Indian insurance industry.	PO4,PO6, PO7
<b>CO5</b>	Have knowledge and understanding on Marine, fire, home and medical insurances	PO4,PO6, PO7

	<b>PO 1</b>	<b>PO 2</b>	<b>PO 3</b>	<b>PO 4</b>	<b>PO 5</b>	<b>PO 6</b>	<b>PO 7</b>	<b>PO 8</b>
<b>CO1</b>				S		S	S	
<b>CO2</b>				M		S	S	
<b>CO3</b>				S		S	S	
<b>CO4</b>				S		S	S	
<b>CO5</b>				S		S	S	

**S-Strong                      M-Medium                      L-Low**

**Reading List**

1.	Jyots na Sethi and Nishwan Bhatia, Elements of Banking and Insurance, PHI Learning, 2012
2.	Natarjan.S, and Parameshwaran.R, Indian Banking, S. Chand & Company
3.	Journal of Banking and Finance, Elsevier
4.	Indian Journal of Banking, Risk and Insurance, Publishing India

**References Books**

1.	Bhattacharya, H., Banking Strategy, Credit Appraisal and Lending Decisions, Oxford University Press, 2nd Edition, 2011.
2.	Indian Institute of Banking and Finance, Principles and Practices of Banking, Macmillan India Ltd, Fifth Edition, 2015.
3.	Maheshwari, S.N. and Maheshwari, S.K., Banking Law and Practice, Kalyani Publishers, 11 <sup>th</sup> Edition, 2014.
4.	Muraleedharan, Modern Banking: Theory and Practice, PHI Learning, Second Edition, 2014.
5.	Varshney P.N., Banking Law and Practice, Sultan Chand and Sons, First Edition, 2015.
6.	Gopinath. M.N.-Banking Principles & Operations, Snow White Publications, 7 <sup>th</sup> Edition, 2021

**Methods of Evaluation**

<b>Internal Evaluation</b>	Continuous Internal Assessment Test – Assignments, Seminars, Attendance and Class Participation	25 Marks
<b>External Evaluation</b>	End Semester Examination	75 Marks
<b>Total</b>		100 Marks

<b>Methods of Assessment</b>	
<b>BTL 1 - Recall (K1)</b>	Simple definitions, MCQ, Recall steps, Concept definitions
<b>BTL 2 -Understand/ Comprehend (K2)</b>	MCQ, True/False, Short essays, Concept explanations, Short summary or overview
<b>BTL 3 - Application (K3)</b>	Suggest idea/concept with examples, Suggest formulae, Solve problems, Observe, Explain
<b>BTL 4 - Analyze (K4)</b>	Problem-solving questions, Finish a procedure in many steps, Differentiate between various ideas, Map knowledge
<b>BTL 5 - Evaluate (K5)</b>	Longer essay/ Evaluation essay, Critique or justify with pros and cons
<b>BTL 6 – Create (K6)</b>	Check knowledge in specific or off beat situations, Discussion, Debating or Presentations

### COURSE DELIVERY PLAN

<b>Period / Session</b>	<b>Session Topic Unit wise</b>	<b>Pertaining CO/CLOs &amp; BTL</b>	<b>Topic Learning Outcome(TLO)</b>	<b>Instructional Methods</b>	<b>Assessment Method for TLO</b>
<b>1</b>	<b>Unit I - Introduction</b> Introduction to Financial System - Business of banking	CO1 & BTL 2	Understanding about the financial system	Lecture / PPT	Discussion Forums
<b>2</b>	Organizational Structure of Indian Financial System	CO1 & BTL 2	Understanding about the Indian financial system	Lecture / PPT	Practice Quiz
<b>3</b>	Role of Government & Reserve Bank of India As Regulators of Banks	CO1 & BTL 2	Understand the role of regulators in India	Interactive Learning / Caselets	Discussion Forums
<b>4</b>	Role & Functions of Banks	CO1 & BTL 2	Understand about the banking	Interactive Learning	Discussion Forums
<b>5</b>	Regulatory Provisions/Enactments Governing Banks	CO 1 & BTL4	Understand the Procedures and provisions	Interactive Learning	Peer Review
<b>6</b>	Banking - Various Committees on Banking & Their Impact	CO 1 & BTL2&3	Understanding on various committees on banking	Self -Study	Graded Quiz- Test
<b>7</b>	Recent Developments in Indian Financial System	CO1 & BTL3	Understand the recent developments in Indian financial system	Interactive Learning	Practice Quiz

8	Aadhaar Seeding-- Self Help Groups, Financial Inclusion- Jan Dhan Yojana Accounts	CO1 & BTL4	Understand and analyse about aadhar seeding and various accounts	Lecture	Discussion Forums
9	NBFCs - Micro Finance Institutions, Small finance banks and payment banks.	CO1 & BTL2	Understanding and learning about the concept of NBFC		
10	<b>CIA</b>	-----		----	Internal I
11	<b>Unit II</b> Introduction	CO2 & BTL2	Introduction to basics of banking	Lecture	Assignment
12	<b>Basics of Banking:</b> Basic Concepts in Banking - Banker-Customer Relationships – Know Your Customer	CO 2 & BTL 2 &3	Understand and comprehend concepts in banking, KYC	PPT	Discussion Forums
13	Anti Money Laundering -Guidelines - Negotiable instruments	CO 2 & BTL 4	Understand and analyse the procedures and guidelines of AML	Interactive Learning	Practice Quiz
14	Bankers' Duties and Responsibilities	CO 2 & BTL 3	Explain and understand the duties and responsibilities of banker	Interactive Learning	Graded Quiz- Test
15	DICGC Types of Customers & Various Types of Accounts -	CO2 & BTL4	Analyse and differentiate types of customers and types of accounts	Lecture	Practice Quiz
16	Deposit Products – Services Rendered by Banks	CO2 & BTL 5	Evaluate and understand about products and services.	Self - Study	Discussion Forums
17	Principles of Lending - Approach to Lending & Steps in Lending - Credit Management & Credit Monitoring	CO2 & BTL 4	Understand and analyse the Principles and approaches to lending	Lecture	Assignment Peer Review
18	Priority Sector Lending in Banks- Lending to Agriculture, Micro, Small & Medium Enterprises	CO2 & BTL2	Understand and comprehend the lending in banks	Self - Study	Discussion Forums

19	Recovery & Modes of recovery and Management of Non-Performing Assets-Basics of Risk Management in Banks.	CO2&BTL3	Understand and explain about recovery modes and basics of risk management in banks	Lecture	Assignment & Student Presentation
20	<b>CIA</b>	-----		----	
21	<b>Unit III – Introduction</b>	CO3 & BTL 2	Introduction to electronic banking	Lecture	Practice Quiz
22	<b>Electronic Banking:</b> Current Trends and Role of information & Communication Technology in Banking	CO 3 & BTL4&5	Understand basics of banking and evaluate the technology improvements in banking	PPT	Discussion Forums
23	Core Banking Solutions vis-a-vis Traditional Banking - Banking Technology Alternate Delivery Channels – ATMs, Credit/Debit Cards/Mobile Banking/Internet Banking etc.	CO 3 & BTL4	Understand and differentiate about core banking solutions and traditional banking	Lecture	Discussion Forums
24	Cheque Truncation System of cheque clearance ,E-Lounges, UPI, BHIM (Bharath Interface for money), Products and Impact	CO 3 & BTL4	Gain knowledge on various modes and analyse their impact	Lecture	Practice Quiz
25	Electronic Funds Transfers– Real Time Gross Settlements (RTGS) & National Electronic Funds Transfer (NEFT)	CO 3 & BTL3	Possess knowledge about EFT,RTGS,NEFT	Interactive Learning / Self - Study	Assignment
26	<b>NACH</b> Global Trends in Banking Technology- IT Security in Banks & Disaster Management	CO 3 & BTL3	Gain knowledge about trends in banking technology , disaster management	Interactive Learning / Self - Study	Discussion Forums
27	Marketing of Banking Services – Meaning, Importance and Functions	CO3 & BTL4	Understand the banking services, its importance and functions	Interactive Learning	Discussion Forums
28	Market Research& Product Development	CO3 & BTL4	Understand, analyse about marketing research and product development	Interactive Learning	Graded Quiz- Test

29	Factors influencing Marketing of Banking Products Third Party Products in Banking, One stop shop Financial solutions in Banks-Financial Advisory Services (FAS).	CO3&BTL 4	Analyse about the factors influencing marketing products	Lecture	Discussion Forums
30	<b>CIA</b>	-----			
31	<b>Unit IV – Introduction</b>	CO4&BTL 1	Definition and introduction to insurance	Lecture	
32	<b>Insurance:</b> Meaning – Nature and Importance	CO4& BTL2	Basics of insurance and concept explanation	Lecture	Discussion Forums
33	Risk Management- Identification – Measurement – Diversification	CO4& BTL3	Possess knowledge about risk management and its application in real life	PPT	Practice Quiz
34	Strategies Theories – Sum of Large Numbers Theory of Probability Insurance Regulation	CO4& BTL2	Understand and comprehend the strategic theories	Interactive Learning	Discussion Forums
35	IRDA Regulations	CO4& BTL4	Possess knowledge about the procedures and regulations	Caselets	Discussion Forums
36	IRDA Regulations	CO4& BTL4	Possess knowledge about the procedures and regulations	Interactive Learning	Assignment Peer Review
37	Insurance Contract	CO4& BTL4	Acquainted with insurance contract and its procedures	Caselets	Graded Quiz- Test
38	Agent Norms	CO4& BTL4	Understand the agent norms	Expert Talk	Practice Quiz
39	Generic Norms of Insurance Advisors	CO4& BTL5	Understand the generic norms of insurance advisors	Self - Study	Discussion Forums
40	<b>CIA</b>	-----		----	Assignment & Student Presentation
41	<b>Unit V – Introduction</b>	CO5& BTL2	Meaning and gain knowledge on general insurance	Lecture	Practice Quiz

42	<b>General Insurance:</b> Marine Insurance–Fire Insurance–Automobile Insurance –	CO5& BTL4	Classify various insurances and evaluate in detail about each one of them	PPT	Discussion Forums
43	Home Insurance - House +Articles insurance-Overseas Travel Insurance–Medical Insurance –	CO5& BTL4	Classify various insurances and evaluate in detail about each one of them	Interactive Learning	Discussion Forums
44	Group Medi claim- Jewellery Insurance, Social Security Insurance.	CO5& BTL4	Classify various insurances and evaluate in detail about each one of them	Interactive Learning	Assignment Peer Review
45	Life Insurance; Principles – Uberima Fides Insurable Interest	CO5& BTL3	Gain knowledge on life insurance and analyse in detail	Lecture	Graded Quiz- Test
46	Indemnity Subrogation–Contribution Products	CO5& BTL3	Explain about indemnity,subrogation	Lecture	Practice Quiz
47	Death and Survival Classifications	CO5& BTL4	Knowledge n death and survival classifications	Lecture	Discussion Forums
48	Traditional Salary Savings Scheme– Employees	CO5& BTL5	Evaluate about traditional schemes	Self- Study	Assignment Peer Review
49	ULIPs– Premium Fixation Cases.	CO5& BTL5	Evaluate and gain knowledge on ULIP and premium fixation cases	Lecture	
50	<b>CIA</b>	-----		----	Review& Improvement



### COURSE ASSESSMENT PLAN

<b>Continuous Internal Assessment (CIA)</b>	<b>Learning Outcome for Assessment</b>	<b>CO/CLOs</b>	<b>Assessment Method / Activity</b>	<b>Corrective Action</b>	<b>Duration (Hrs)</b>	<b>Weightage</b>
Unit I	Understand, analyze and communicate on the Indian Financial System	CO1	Internal I	Assignment & Peer Review	9	15%
Unit II	Understand the basics of Banking and the emergence of Banking in India and its lending practices	CO2	Discussion Forums & Practice Quiz	Assignment & Peer Review	9	10%
Unit III	Possess knowledge on Digital Banking and the Current trend in banking and new banking products and services	CO3	Internal II	Assignment & Peer Review	9	15%
Unit IV	Possess the ability to understand and communicate the basics of the insurance mechanism and principle Of insurance and acquire knowledge on Indian insurance industry.	CO4	Discussion Forums & Practice Quiz	Assignment & Peer Review	9	10%
Unit V	Have knowledge and understanding on Marine, fire, home and medical insurances	CO5	Model Exam	Assignment & Peer Review	9	50%
<b>Internal Marks – 25 (20 CIA + 5 Attendance)</b>						

**FACULTY SIGNATURE**

**Head -DoMS**

**Head - IQAC**