

SD COLLEGE HOSHIARPUR
DEPARTMENT OF COMMERCE
LECTURE PLAN FOR THE SESSION 2022-23

Class	B.COM(SEMESTER-III)
Subject name and code	BCM305: BANKING AND INSURANCE
Max. Marks and duration of exam.	100 (Theory:80, Internal Assessment:20) and 3 hours
Duration of lecture	45 minutes per day
No. of lectures delivered per week	6 lectures
Submitted by	Ms Sahiba Jain, Department of Commerce

Objective: On growing demand and vast opportunities opened for employment in these sectors understanding of banking and insurance is very essential for every student .

UNIT-I

SR.NO	TOPIC	TEACHING POINTS	OBJECTIVE	METHODS AND TECHNIQUES	RESOURCES AND LINKS
1.	Indian Banking System.	<ul style="list-style-type: none"> ● Introduction ● Concepts ● Types of Banks ● Structure of Banking system ● Functions of commercial banks ● The Reserve Bank of India:- <ol style="list-style-type: none"> 1. Functions of RBI 2. Monetary policies and techniques of credit control 	. On growing demand and vast opportunities opened for employment in these sectors understanding of banking and insurance is very essential for every student	1)Class teaching with examples 2)Group discussions 3)Power point presentations	

2.	Reforms in Indian Banking	<ul style="list-style-type: none"> ● Overview, Recommendations of narasimham Committee, Verma Panel Report ● Introduction to Basel Norms ● Capital Adequacy Ratio(CAR) ● Revised NPA norms- Grievance Mechanism and Banking Ombudsman ● Impact of Reforms 			
3.	Emerging trends in banking	<ul style="list-style-type: none"> ● Concept of E-banking, mobile banking, Electronic Fund Transfer- (RTGS & NEFT) and Core Banking. ● RBI Guidelines on Internet Banking ● Challenge Faced by Indian Banking ● Cheque Truncation System. 			

QUESTION BANK

UNIT-I

1. Briefly explain Structure of Banking System In India.
2. "Commercial bank is a foundation stone of Modern Commerce And Industry." Explain the statement.
3. Briefly explain the different types of banks?

4. Define unit Banking. What are its advantages and Disadvantages?
5. Discuss the contribution of RBI in the economic development of India
6. What are the selective methods of Credit Control. Discuss the significance and limitations.
7. Expalin the major recommendations of Narsimha Committee on review of Financial Sector reforms (1998).
8. Expalin the meaning of Capital Adequacy. State its adoption in India.
9. Define non Performing assets. How to classify assets as per NPA norms.
10. What are the powers and duties of banking Ombudsman?
11. Expalin E-Banking. Discuss advantages and obstacles in E-Banking.
12. Write notes on
 - RTGS
 - NEFT
13. Explain the guidelines of RBI on Internet Banking.
14. Briefly explain the guidelines of RBI on CTS.

UNIT-II

SR.NO	TOPIC	TEACHING POINTS	OBJECTIVE	METHODS AND TECHNIQUES	RESOURCES AND LINKS
1.	Insurance	Concept, Nature Of Insurance,Types of Insurance,Functions of Insurance, Importance of insurance , Principles Of Insurance Contrast feature of Life and Non- Life Insurance.	. On growing demand and vast opportunities opened for employment in these sectors understanding of banking and insurance is very essential for every	1)Class teaching with examples 2)Group discussions 3)Power point presentations	
2.	Insurance and IRDA	IRDA Act 1999, Provisions,Duties, Powers and Functions Of IRDA, Composition And Grievance Mechanism and Insurance Ombudsman			

QUESTION BANK

UNIT-II

- 1."Technology has changed the face of banking services in INDIA." DISCUSS.

2. Discuss the difference between double insurance and re-insurance.
3. Define insurance. Discuss the nature of insurance .
4. Explain how life insurance is different from other insurances.
5. What do you mean by health insurance. Describe different types of health insurance.
6. Explain the various social insurance schemes.
7. "Insurance sector plays an important role in economic development." do you agree.
8. Explain the various principles of insurance.
9. Discuss the endowment insurance policies.
10. Explain the importance, duties, powers, and functions of IRDA.

NOTE: UNIT-I AND A FEW CHAPTERS FROM UNIT II WILL BE COMPLETED BEFORE HOUSE EXAMINATIONS (i.e. 75%) AND REST WILL BE COMPLETED AFTER HOUSE EXAMINATION (i.e. 25%)