

BOS	BANKING AND INSURANCE
CLASS	Other departments
SEMESTER	IV
COURSE NAME	Financial Literacy
COURSE CODE	U24BI4E01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To ensure that learners understand the concept of finance and financial literacy to achieve the financial goals in life
2. To update the learners with current trends of investment and stock markets

Course Outcomes:

On completion of course, the learners will be able to-

1. understand the fundamentals of finance literacy
2. determine effective financial strategies for financial well beings

Sr.No.	Modules	Number of hours/ lectures
Unit I	INTRODUCTION TO FINANCE AND FINANCIAL LITERACY 1.1 Concept of Finance 1.2 Understanding the need of financial literacy 1.3 Historical background of financial structure in India 1.4 Different Investment Avenues 1.5 Current Trends of Investment	10
Unit II	INTRODUCTION TO FINANCIAL BEHAVIOUR 2.1 Understanding investors psychology 2.2 Classification of investors 2.3 Risk and Investment Decision 2.4 Understanding Saving investment and fulfillment of object 2.5 Start up with small investments	10



Unit III	INTRODUCTION TO TAX SAVING SCHEMES AND STOCK MARKET 3.1 Tax saving investment avenues 3.2 Understanding the Stock Market 3.3 Virtual stock tracking and Mock Trading 3.4 One field Visit to BSE or NISM	10
	Total Lectures	30

References:

1. https://jmcschoolgn.edu.in/images/pdf/Financial-Literacy_Handbook.pdf
2. From The Rat Race to Financial Freedom by **Manoj Arora**
3. <https://www.rbi.org.in/financialeducation/financialliteracyguide.aspx> RBI websites on financial literacy
4. The intelligent investors by Benjamin Graham
5. <https://www.oecd.org/finance/financial-education/44919948.pdf>



SCHEME OF EXAMINATION

The scheme of examination shall be continuous evaluation, divided into four parts:

Description	Marks
Practical tests of 20 marks each	20
2 Assignments of 5 marks each	10
One Presentation/Project and Viva voce	15
Class Participation and Behaviour	5
Total	50



OPEN ELECTIVES TO BE OFFERED TO OTHER DEPARTMENTS

BOS	BANKING AND INSURANCE
CLASS	Other departments
SEMESTER	3
COURSE NAME	Basics of Insurance
COURSE CODE	U24BI3OE01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

1. To understand the basics of Insurance and related provisions
2. To understand the principles of Insurance and the role of IRDAI for the development of insurance sector
3. To analyse the different types of insurance & the risk involved in each product.
4. To study the role of intermediaries in the insurance sector

Course Outcomes:

1. On successful completion of this course, the learner will be able to understand the basic concepts of Insurance and it's evolution in Indian context
2. The learner will be able to assess the principles of Insurance and the role of IRDAI in the development of insurance sector
3. The learner will be able to understand the kinds of insurance and risk management in insurance products
4. The learner will be able to understand the concept of reinsurance and bancassurance

Sr.No.	Modules	Number of hours/ lectures
Unit I	Introduction to Insurance – Definition of Insurance, Cost & Benefits of Insurance, Elements of an Insurable risk, Overview of Insurance sector in India, History of Insurance, Life Insurance Business, Human Life Value. Principles of Insurance – Related concepts – Utmost Good Faith, Subrogation, Insurable Interest, Proximate Cause, Contribution Role of IRDAI in the evolution of Insurance Sector	15



Unit II	Kinds of Insurance – Life, Health & General, Risk Management in Insurance –Definition of Risk, Nature of Risk, Types of Risk, Measurement of Risk. Insurance sector intermediaries – Actuary, Underwriters, Third Party Administrators, Surveyors (Loss Assessors) , Agents, Brokers Re-insurance, Double Insurance, Bancassurance	15
	Total Lectures	30

References:

- 1) Fundamentals of insurance, Hargovind Dayal, Bookscape
- 2) Insurance Principles and practices, M.N.Mishra, S.B.Mishra, S.Chand publications
- 3) Fundamentals of insurance, Dr.P.Pirakatheeshwari, Bookscape
- 4) Insurance made easy, Tony Steuer
- 5) IRDA Act, Professional Book publishers
- 6) Fundamentals of Risk & insurance, Emmett Vaughan, Therese Vaughan, Wiley Student edition



SCHEME OF EXAMINATION

The scheme of examination shall be continuous evaluation, divided into four parts:

Description	Marks
Practical tests of 20 marks each	20
2 Assignments of 5 marks each	10
One Presentation/Project and Viva voce	15
Class Participation and behavoiur	5
Total	50

Passing criteria: Minimum 40% i.e 20 marks out of 50 marks



BOS	BANKING AND INSURANCE
CLASS	Other departments
SEMESTER	II
COURSE NAME	BASICS OF BANKING
COURSE CODE	U24BI2OE01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To describe the types of banks in India & their features.
2. To interpret various types of Bank accounts & the services attached to them including NRI accounts.
3. To assess the importance of digital banking in India.
4. To evaluate the role of RBI in India.

Course Outcomes:

On successful completion of this course, the learners will be able:

1. To identify, recall and describe various types of Banks in India.
2. To understand and differentiate services provided by banking sector in India.
3. To differentiate NRI products & other privileged services.
4. To analyse various online payment systems practiced in India
5. To evaluate the contribution of RBI towards the economic development of India.



Sr.No.	Modules	Number of lectures
1	Unit I – a) Introduction to Banking - Meaning, Definitions, Features, Types of Banks b) Role of RBI in Banking Sector – Introduction to RBI, Services & Facilities, Role of RBI in the economy of India & Nation Development	15
2	Unit II – a) Products & Services by Banks – Types of Bank accounts, services & Facilities for each accounts, NRI accounts, Fee based & Fund based services of Banks, Non Performing Assets b) Digital Banking – Services, Cards, e banking, Payment system,	15
	Total Lectures	30

References

- Essentials of Business Finance - RH. Srivastava,
- Management of Financial Institution - R. .N. Srivastava, Himalaya publication
- Modern Banking- R.S. Sayers
- Banking In India. S.G. Panandikar, Worli, Mumbai.
- Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
- Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
- Financial Institutions in India - Vadilal Dagli, Mumbai.
- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Structure of Financial Institutions - V,V. Bhatt, Varadeo •



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One Presentation/Project and Viva voce	15
Class Participation and Behaviour	5
Total	50

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