

**OBE based Teaching Lesson Plan 2019-20**

**Program: B.Com Travel and Tourism**

**Course Name: : - BANKING AND INSURANCE**

**Course Code: C2 15 AR 604**

**Semester: VI**

**Lecture hours: 60**

**Faculty in-charge: Ms. Nikhath Asrar**

<b>Course Outcome No.</b>	<b>Course Outcomes</b>	<b>T level Indicator</b>
1	Describes the role and functions of RBI and Commercial Banks in the banking structure of India	T1
2	Compare and contrast pros and cons of each negotiable instruments	T3
3	Illustrate the role and functions of a banker from the perspectives of customer and other bank.	T6
4	Examine the implications of digital innovations in banking in the context of Electronic Fund Transfer(EFT)	T6
5	Compare and contrast the pros and cons of the insurance products offered under non-life policies	T3
6	Illustrate the role actuary in insurance in the context of risk management and control	T6

Module No. & Topics Covered	Course Outcome No.	No. of Lecture Hours	Pre-Class Activity	Instructional techniques	Assessment	T level
<p><b>Module - 1: Classification of Banks</b> Regulatory Authority - RBI Quantitative and qualitative credit control measures (in detail) Risk Management in Banking (Basel Accords) Functions of Commercial banks, Classification of Banks, Types of Banks- Branch, Module, Investment (Development), Universal(Mixed) Banking, Islamic Banking.</p>	CO1	04	References	Lecture and Interaction along with PPT	Discussion, Questions & Answers	T1
<p><b>Module - 2: Negotiable Instruments</b> Essential Characteristics of Negotiable Instruments, Its Types-Promissory note, Bills of Exchange, Cheque-(meaning and features), Travelers - cheque and its</p>	CO2	8 Hrs	Videos and References	<ul style="list-style-type: none"> <li>• Lecture</li> <li>• Discussions</li> <li>• Video Presentation</li> </ul>	Discussion, Questions & Answers	T3

importance. Bearer cheques, Crossed cheques, Types of Crossing and Opening of Crossing, Demand draft, Parties to a Negotiable Instrument.						
<b>Module – 3: Role of a banker</b> Paying & Collecting Banker- Their Duties - Precautions to be taken by a Paying banker, Suitable replies to dishonored cheques. Conversion by Collecting banker Principles of sound lending, Modes of creating charge (Lien, Pledge, Hypothecation, Mortgage and its types, Assignment). Non-Performing Assets.	CO3	10 Hrs	Reading and Discussions	Lecture /Interaction and PPT	Quizzes Cross word puzzles Q&A Preparation of Infographics	T6
<b>Module – 4: Innovation in Banking</b> Internet banking- Mobile Banking- Total branch computerization- Centralized banking- Electronic fund	CO4	18 Hrs	References in India Tourism websites	Lecture /Video/ Interaction and PPT	Evaluation through assignments .	T6

<p>transfer-RTGS - Electronic money- E- cheques. Card transactions (Types of Card), KYC. SWIFT, NEFT, IMPS, Payment Banks.</p>						
<p><b>Module - 5:</b> <b>Introduction to Insurance</b> Evolution and features of insurance (life and general) - Principles of insurance- Classification of insurance-Life Insurance- Different plans of Life Insurance - General insurance - Policies (meaning &amp; type) Double insurance and Reinsurance- Meaning -- Special terminologies related to insurance - Insurable interest, Ceding company, Insurer, Insured, Peril, Hazard, Bank assurance.  Insurance agent and Travel Insurance - Meaning - Types</p>	CO5	12 Hrs	References - Karnataka tourism websites , visiting KSTDC office	Lecture /Interaction and PPT	Evaluation through MCQ's and Descriptive test.	T3

of agents - Eligibility to register as an agent- rights and Duties / functions - Travel Insurance and Types of travel insurance coverage.						
<b>Module - 6: Risk Management and Control</b> The concept of risk - Uncertainty -Types of risks - Underwriting- Meaning-process of underwriting of policies. Role of an Actuary In Insurance	CO6	8 Hrs	Referring E- brochures of reputed tour operators and travel companies	Lecture /Interaction and PPT	. Quizzes Cross word puzzles Q&A	T6

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#### Continuous Internal Assessment -

Sl No	Nature of CIA Evaluation	Probable dates
1		02.12.2019 to 08.12.2019
2		19.02.2020 to 23.02.2020

#### Books for Reference:

- ❖ *Sundaram & Varshney: Theory & Practice of Banking.*
- ❖ *Maheswari & Paul. R. R: Banking Theory and Law and Practice.*
- ❖ *Shekar & Shekar: Theory and Practice of Banking.*
- ϖ *Dr. N. Premavathy: Principles and Practice of Insurance.*

**Approved by:**

