



# C. U. SHAH UNIVERSITY, Wadhwan City



## FACULTY OF COMMERCE BACHELOR OF COMMERCE

SEMESTER III (Three)

CODE 4CO03BIN1

Name of Subject Banking & Insurance – I

### Teaching & Evaluation Scheme

Teaching Scheme(Hours)				Evaluation Scheme(Marks)		
Theory	Tutorial	Practical	Total	Sessional	University	Total
4	0	0	4	30	70	100

**Objective** To learn various banking and Insurance concepts.

**Prerequisite** Only Basic Knowledge is required.

### Course outline

Sr. No.	Course Contents	Number of Hours
1	Types of Commercial banks, traditional and Non- Traditional functions of a Modern commercial bank.	10
2	Banker and customer – Definitions, General and Special relationship between Banker and customer.	5
3	Various types of accounts- savings, current and fixed Deposit Accounts, Recurring Accounts, Various Types of Bank’s Customers, Circumstance and Procedure to close Accounts by a bank. Banking Ombudsmen Act,	10
4	Various method to transfer money – Demand draft(D.D.), Mail Transfer(M.T.),telegraphic and telephonic transfer( T T),letter of credit, Credit card, Debit card, ATM(Automated Teller machine),Interlink branch banking, Core Banking.	10
5	Cheque – Meaning, Characteristics, Types, Importance of cheque in economy, Material alterations. Types of Insurance IRDA	10
	<b>Total Hours</b>	45



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## Learning Outcomes

**Theoretical Outcome** The students after studying this paper, will get a clear Understanding of various basic Concepts used in Banking & Insurance.

**Practical Outcome** Students have the Knowledge of Banking & Insurance.

## Teaching & Learning Methodology

- Lectures
- Role play
- Case Studies
- Class Participation

## Books Recommended

1. 'Banking Operation' by *O. P. Bhatt*, Himalya Publication

## E-Resources

1. <http://www.state.nj.us/dobi/aboutdobi.htm>
2. <http://www2.fdic.gov/idasp/main.asp>