



**C.U.SHAH UNIVERSITY**  
**VBt's Institute of Commerce,**  
**Wadhwan city**  
**W.e.f.- June 2017**

**FACULTY OF: - COMMERCE**

**DEPARTMENT OF: - Bachelor of Commerce (B.Com)**

**SEMESTER: - III**

**CODE: - 4CO03BIN2**

**NAME: – Banking & Insurance – I**

**Teaching & Evaluation Scheme:-**

Sr. No	Subject Code	Name of the Subject	Teaching Hours / Week				Credits	Evaluation Scheme							
			Th	Tu	Pr	Total		Theory				Practical			Total Marks
								Sessional Exam		University Exam		Internal		University Pr	
								Marks	Hr/s	Marks	Hr/s	Pr / Viva	T W		
1	4CO03BIN2	Banking & Insurance – I	3	---	--	3	3	30	1 1/2	70	3	--	--	--	100

**Objectives:**

To learn various banking and Insurance concepts.

**Course Outline :**

Unit	Content	No.of Hours
1	<b>Cheques &amp; Crossing, Endorsement of Cheque</b> - Advantages of using printed cheques forms - Advantages of cheque system in modern age - Crossing of cheques - Alteration on cheques - Holder & Holder in due course - MICR cheques - At par cheques	10
2	<b>Different means of remittances</b> - Remittance of funds, Bank drafts or demand - Drafts, mail transfer, Telegraphic Transfer, Telephonic Transfer Letters of Credit - Credit/Debit cards or Plastic Money	10

3	<b>Introduction to Marine Insurance</b> - History, Marine insurance contract, Procedure of taking marine policy, Fundamental principles of Marine Insurance, Warranties in Marine insurance	10
4	<b>Types of Marine Insurance Policy</b> - Form of Marine policy, Types of Marine Policy, other Policies	05
5	<b>Important conditions in marine policy</b> - Conditions/clauses in a Marine Policy - Important Clauses & their description in a Marine Policy	10
	<b>No. of Hours</b>	<b>45</b>

**Learning Outcomes :-**

**Theoretical Outcome :-** Students can learn Theoretical aspect of banking & Insurance.

**Practical Outcome :-** Student can solve the problems of banking & Insurance.

**Teaching and Learning methodology :-** The following pedagogical tools will be Used to teach this course:

- ( A ) Lectures
- ( B ) Case discussions
- ( C ) Assignments / Class participation / Quiz etc.

**Suggested Readings and Reference Books:**

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