



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: - IV

CODE: - 4CO04BIN2

NAME: – Banking & Insurance – II

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	
								Marks	Hr/s	Marks	Hr/s	Pr / Viva	T W	Pr	
1	4CO04BIN2	Banking & Insurance – II	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	Modern trends in Banking, Bank Accounts - MICR Cheque, ATM, Tele Banking, Inter link branch Bank, Marketing of Bank Services, Online Banking, Computerisation Banking Field, Types of Deposit account, Current v/s Saving A/c, Saving v/s Fixed Deposit A/c	10
2	Special types of Bank's customers - Minors, Married women, Partnership firms, Joint account holders, Joint stock companies, non-trading or non – commercial institutions	10
3	Introduction to Fire Insurance History, causes of fire, Definition of fire insurance contract, procedure of taking fire policy, fundamental principles of fire insurance, Fire insurance v/s Life Insurance, Fire insurance v/s Marine Insurance	10
4	Types of Fire Insurance & Conditions - some general concepts, types of fire insurance policy, policy conditions	05

5	Privatization in Insurance - Private life insurance companies, Private non-life general insurance, objectives of privatization of insurance, Advantages of privatization of insurance, Disadvantages of privatization of insurance	10
	Total Hours	45

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 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', O. P. Bhatt