Part A Introduction			
Program:	B.A./B.Sc./B.Com.	Semester: IV	Session: 2022-23

Course Code	SEC - 413
Course Title	FINANCIAL SERVICES AND INSURANCE
Course Type	Vocational
Pre-requisite (if any)	Open for All
Course Learning outcomes (CLO)	After studying this Course, the Student will be able to; 1. Understand the functions of Banking and Insurance services. 2. Know about and able to perform various financial services such as Banking, Investment Advisory, Wealth Management, Mutual Funds, Insurance Consultancy, Stock Market, Capital Restructuring, Portfolio Management etc. 3. Enhances knowledge about the legal and regulatory aspects of Banking & Insurance. 4. Aware about the financial derivatives. 5. Develop skills to work in financial and insurance services.
Expected Job Role / career opportunities	Financial Consultant
Credit Value	3+1=4 Credits

Code Details: Gender – [1], Environment & Sustainability – [2], Human-Values – [3], Professional-Ethics – [4], Employability – [5], Entrepreneurship - [6], Skill-Development – [7]

Signature of Members:

(1) (2) 21/6/22 (3) (4) (5)

(6) (7) (8) (9) (10) 21/6/22

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Part B- Content of the Course		
Total No. of Lectures + Practical (in hours per week): **3+1=4 Credits**		
Total No. of Lectures/ Practical: L-45+15		
Module	Topics	No. of Hours
I 7	**Overview of Financial Services** Meaning, Importance and Scope of financial services, Indian financial system, Brief Study of Financial Institutions – RBI, Commercial and Co- Operative Banks, Non-banking financial institutions, Development Bank, Merchant Bank, Basics of Mutual Funds, Credit Rating, An overview of micro finance.	15
II 4,7	**Financial Markets** Money Market in India: Importance, features and instruments, Measures to strengthen money market in India, Recommendations of the working group on money market. Capital Markets in India: New issue market and stock exchange, Importance of stock exchanges, Role of The Securities and Exchange Board of India (SEBI), Meaning and Classification of Mutual Funds, Operation of the Funds, Net Asset Value, and Regulation of Mutual Funds in India. Financial Instruments: Cash, Derivative, Foreign Exchange, Debt based and Equity based financial instruments.	15
III 5,6,7	**Principles and Practices of Insurance** Concept, Principles & Types of Insurance-Life Insurance, Micro Insurance, Annuities, Health Insurance, General Insurance, Motor Insurance, Marine Insurance, Property Insurance and Other Miscellaneous Insurance, The Concept of Risk and Classification of Risks, Insurance Documents, Online Insurance, Process of claim and settlement, Policy Terms and Conditions, Legal and Regulatory Aspects of Insurance(IRDA).	15
	Practical	
	(1) Practice online bank account opening, e-banking operations, and UPI transfers / payments. (2) Prepare the documents of a hypothetical insurance claim. (3) Visit to banks and insurance companies to observe the functioning. (4) Presentation by charts and models about various financial functions. (5) Role plays of an Insurance Agent, Mutual Fund Consultant, Stock Broker, Investment Advisor and Portfolio Manager etc.	15
Project/ Field trip/Project.		

Code Details: Gender – [1], Environment & Sustainability – [2], Human-Values – [3], Professional-Ethics – [4], Employability – [5], Entrepreneurship - [6], Skill-Development – [7]

Signature of Members:

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(6) (7) (8) (9) (10) 21/6/22

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Part C-Learning Resources
Text Books, Reference Books, Other resources
Suggested Readings: (1) R.K. Mishra, I S Yadav, A. P Kumar, S P Mishra, J. Kiranmai, "Risk Management in Banking, Insurance and Financial Services", 2014, Academic Foundation. (2) R. Gordan & Natarajan, "Future scenario of Financial services", Himalaya Publication (3) Satyadevi, C., Financial Services Banking and Insurance, S.Chand (4) Kunjukunju, Benson, Mohanan,S, "Financial Markets and Financial Services In India",New Century Publication (5) Dhanesh Kumar Khatri, "Derivatives and Risk Management", Macmillan (6) Khan, M. Y. Financial Services. New Delhi: Tata McGraw Hill Education. (2005) (7) Machiraju, H. R. Indian Financial System. New Delhi: Vikas Publishing House (2010). (8) Agarwal, O. P. Banking and Insurance. New Delhi: Himalaya Publishing (2011). **Suggestive digital platforms web links** 1 https://ves.ac.in/tulsitech/wp-content/uploads/sites/16/2017/05/Banking_Financial_Services_and_Insurance.pdf 2 https://www.aicte-india.org/sites/default/files/bvoc/BFSI.pdf 3 https://nsdcindia.org/sites/default/files/Banking-Financial-Services-Insurance.pdf 4 https://sgp.fas.org/crs/misc/IF10043.pdf 5 http://jmpcollege.org/downloads/BASICS_OF_FINANCIAL_SERVICES_1.pdf

(Dr. PAVAN MISHRA)

(PROF.PAVAN MISHRA)
Chairman
Central **Board of Studies (Commerce)**

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