

## Annual Teaching Plan

### Under Choice Based Credit System (CBCS)

Session: 2021-2022 (July to December)

**Department: Banking & Insurance**

**Class: B.Com 5<sup>th</sup> Semester (Honours/ Non- Honours)**

**Paper: Indian Banking System (IBSM)**

**Paper Code: DSE- 501**

Unit No.	Content of Syllabus	Taught By	Nos. of Class	marks
Unit-1	Banking meaning and definition , Development of banking in India , Features of banks, Classification of Banks, Banking Regulation Act, 1949, major provisions.	Mahesh Chandra Bhagawati	15	20
Unit-2	Indian Banking system-Unit Banking , Branch Banking , Correspondent Banking , Chain Banking , Pure Banking , Mixed Banking , relationship Banking , Narrow Banking , Universal Banking , Regional Banking , Retail Banking , Wholesale Banking and private Banking , meaning advantage and disadvantages.	Biswa Chintey	15	20
Unit-3	Social control over banks—nationalization—criticism and achievements.—private sector and indigenous banks—commercial banks its function—investment policy of Indian commercial banks—liquidity of banks—SLR calculation—balance sheet of commercial banks— capital structure of banking organization—various schedule.	Bohnisikha Bordoloi Biswa Chintey	15	20
Unit-4	Recent trends in Indian Banking —core banking—types of financing—take out financing - revolving credit, syndicated loan—bridge loan, consortium finance, preferred finance—guarantee services/ non fund based business—repayment method— factoring—bank net—ATM—phone banking—internet banking.	Bohnisikha Bordoloi	15	20

  
H.O.D

Department of Banking  
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**Paper: Fundamental of Insurance**

**Paper Code: DSE- 502**

Unit No.	Content of Syllabus	Taught By	Nos . of Class	marks
Unit-1	Introduction to insurance: Purpose and need of insurance; Insurance as a social security tool; Insurance and economic development, Principles of Life Insurance and General Insurance	Biswa Chintey	15	20
Unit-2	Fundamentals of Agency Law: Agents regulations; Insurance Intermediaries; Agent's compensation. Promotional Schemes for Agents. Procedure for becoming an Agent: Pre-requisites for obtaining a license; Duration of license; Cancellation of license; Revocation or suspension/termination of agent appointment; Code of conduct; Unfair practices.	Mahesh Chandra Bhagawati	15	20
Unit-3	IRDA: Role of IRDA in Controlling and Regulating Insurance in India.	Bohnisikha Bordoloi	15	20
Unit-4	Functions of the Agent: Proposal form and other forms for grant of cover; Financial and medical underwriting; Material information; Nomination and assignment; Procedure regarding settlement of policy claims. Hazards- Physical hazards, Moral Hazards.	Bohnisikha Bordoloi Biswa Chintey	15	20

  
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Session: 2021-2022 (January To July)

**Department: Banking & Insurance**

**Class: B.Com 6<sup>th</sup> Semester (Honours/ Non- Honours)**

**Paper: Financial Service**

**Paper Code: DSE- 601**

Unit No.	Content of Syllabus	Taught By	Nos . of Class	marks
Unit-1	Credit Rating Services: Introduction: instruments under rating system; benefits; rating methodology; types of rating -cautions. Credit Rating Agencies in India.	Biswa Chintey	15	20
Unit-2	Lease financing and decisions, concept-types of leases; leasing decisions, evaluation of leases. (Numericals)	Mahesh Chandra Bhagawati	15	20
Unit-3	Depository and custodial services: Depository-Introduction, concept, functioning of depository system; custodial services-meaning and functioning.	Bohnisikha Bordoloi	15	20
Unit-4	Portfolio management and venture capital: portfolio management-introduction, principles, venture capital-introduction, scope, steps to provide venture capital-mode of functioning.	Bohnisikha Bordoloi Biswa Chintey	15	20

  
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**Paper: Insurance Management**

**Paper Code: DSE- 602**

Unit No.	Content of Syllabus	Taught By	Nos. of Class	marks
Unit-1	Saving and Investment Schemes-shares, units of mutual funds vis à vis-insurance group insurance, pension plans, health related insurance etc, Economic value	Mahesh Chandra Bhagawati	15	20
Unit-2	Tax benefits under life insurance policies; life cycle needs-including solutions; matching of the customer needs and requirements to available products.	Biswa Chintey	15	20
Unit-3	Computation of premiums and bonus: premium calculations-including rebate, mode of rebate-sum assured rebate-extra premiums, under premiums-computation of benefits, surrender value, paid up value. Policy clauses in life policies.	Bohnisikha Bordoloi	15	20
Unit-4	Insurance documents- proposal forms and other relevant forms,. Premium receipts/renewal premium receipt-policy contract-bonus notice. Life Insurance products-traditional /unit linked policies	Mahesh Chandra Bhagawati  Biswa Chintey	15	20

  
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