

## **Module I**

Introduction to Banking : Meaning and definition - Origin and development of banking – Customer of a bank - Structure of banking in India - Banks and economic development - Functions of commercial banks (conventional and innovative functions) - Central bank –RBI -Functions - Emerging trends in banking. Activity: List out the name of banks as per their different category

Assignment: Procedure for creating an account in a bank

(15 Hours, 15 marks)

## **Module II**

Negotiable Instruments : Definition - Characteristics - Types - Parties to negotiable instruments -Cheques - Types of cheques - Crossing of cheques - Drafts - Cheque vs. Draft - Endorsement -Significance - Regularity of endorsement - Liability of endorser -Electronic payments. Activity / Assignment: Writing of cheque, writing of challan for Demand Draft Procedures for a Bank Loan.

(15 Hours, 15 marks)

## **Module III**

E-Banking-centralized online real time electronic banking ( CORE)-Electronic Clearing service (ECS) - Electronic Fund Transfer - Real Time Gross settlement (RTGS)—National Electronic Fund transfer(NEFT)-society for worldwide interbank financial telecommunication(SWIFT) - E-cheque - Any Time Money - ATM.s- Credit card - Debit card-smart card - Internet banking - mobile banking - Tele-banking - financial inclusion - recent initiatives in financial inclusion.

Activity / Assignment: Chelan filling for RTGS, EFT and NEFT- Different types of Cards, the Procedure for application of different cards and the Procedure for blocking cards- Procedure for application or activation of net banking, m-banking and Tele-banking.

(20 Hours, 20 marks)

## **Module IV**

Introduction to insurance: Concept - need of insurance-insurance as a social security tool - insurance and economic development-principles of insurance - various kinds of insurance - life and general insurance (fire, marine, medical, personal accident, property and motor vehicle insurance) - features-life insurance Vs. general insurance. Activity / Assignment: List out different names of insurance companies

(15 Hours, 15 marks)

## **Module V**

Life insurance-law relating to life insurance-general principles of life insurance contract, proposal and policy—Assignment and nomination - title and claims - general insurance - law relating to general Insurance - IRDA - powers and functions - insurance business in India. Case Study: Preparation of a proposal for life insurance and how to claim insurance in case of any accident, death or damage.

(15 Hours, 15marks)