



# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## Shri Vaishnav Institute of Commerce

### Choice Based Credit System (CBCS) in Light of NEP-2020

#### B.COM. V SEMESTER (2022-2025)

#### VOCATIONAL COURSE

#### VUCOM501 FINANCIAL SERVICES AND INSURANCE

COURSE CODE	TYPE OF COURSE	COURSE NAME	TEACHING & EVALUATION SCHEME								
			THEORY			PRACTICAL		L	T	P	CREDITS
			END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
VUCOM501	VC	Financial Services and Insurance	-	-	-	60	40	0	2	4	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; DSE – Discipline Specific Elective, VC- Vocational Course

\***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

#### Course Objective

This subject aims at skills development in the area of financial and insurance services. It will help students to develop further skills in stock market, financial derivatives and will provide in-depth exposure to work as an insurance agent, mutual fund consultant, stock broker and portfolio manager.

#### Course Outcomes

**CO1** Understand the functions of financial and insurance services

**CO2** Know about and able to perform various financial services financial such as banking investment advisory, wealth management, mutual funds, insurance, stock market, capital restructuring, portfolio management etc.

**CO3** Enhanced knowledge about the legal and regulatory aspects of financial and insurance services

**CO4** Aware about the financial derivatives

**CO5** Develop skills to work in financial and insurance services

Chairperson  
Board of Studies  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Chairperson  
Faculty of Studies  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Controller of Examinations  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Registrar  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore



**Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore**

**Shri Vaishnav Institute of Commerce**

**Choice Based Credit System (CBCS) in Light of NEP-2020**

**B.COM. V SEMESTER (2022-2025)**

**VOCATIONAL COURSE**

**VUCOM501 FINANCIAL SERVICES AND INSURANCE**

**COURSE CONTENT:**

**Unit-I: 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.

**Unit-II: Principles and Practices of Insurance:** Concept, Principles & Types of Insurance-Life Insurance, Health Insurance, General Insurance, Motor Insurance, Marine Insurance, Property Insurance and Other Miscellaneous Insurance; The Concept of Risk and Classification of Risks; Insurance Documents; Legal and Regulatory Aspects of Insurance(IRDA).

**Unit-III: Practice:** Online bank account opening, e-banking operations, and UPI transfers / payments. Collection of various documents/ forms from public and private banks to observe their functioning.

**Unit-IV: Practice:** Prepare the documents of a hypothetical insurance claim. Online Insurance, Process of claim and settlement, Policy Terms and Conditions, Collection of various documents/ forms from insurance companies to observe their functioning.

**Unit-V: Practice:** Presentation by charts and models about various financial functions. Role plays of an Insurance Agent, Mutual Fund Consultant, Stock Broker, Investment Advisor and Portfolio Manager etc.

***Suggested Readings***

1. Bhole, L M (2017) "*Financial Institutions and Markets*". Tata McGraw Hill.
2. Gupta P.K. (2022) *Insurance and Risk management*. Himalaya Publishing.
3. Gursamy, S. (2015) "*Financial Markets and Institutions*". Thomson.
4. Kothari N.S. Bahl P., (2019). *Principles and Practices of Insurance*. Cengage Learning.
5. Pathak, Bharati,(2014) "*Indian Financial System*". Pearson Education.
6. Singh I., Katyal R., Arora S. (2009). *Insurance Principles and Practice*. Kalyani Publishers.

Chairperson  
Board of Studies  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Chairperson  
Faculty of Studies  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Controller of Examinations  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore

Registrar  
Shri Vaishnav Vidyapeeth  
Vishwavidyalaya, Indore