

Banking and Insurance Syllabus

Week/Module	Topics
Week 0	<ul style="list-style-type: none"> • Demo Video • Welcome to the course • Course Schedule • Grading Policy • Exam Details • FAQ
Week 1: Bank-Introduction	<ul style="list-style-type: none"> • Weekly Overview • Concept and Evolution of Banks • Types of Banks • Classification of Commercial Banks • Functions of Banks • Banking System • Banks: Emerging Trends and Challenges • Banker-Customer Relationship • Weekend Assessment
Week 2: Banking Operations	<ul style="list-style-type: none"> • Weekly Overview • Deposit Accounts: Types • Deposit Accounts: Procedure • Loans and Advances • Fund based Credit Facility • Non-Fund based Credit Facility • Types of Loans • Types of Depositors and Borrowers • Modes of Creating Charge • Non-Performing Assets (NPA) • Principles of Sound Lending • Secured Advances and Unsecured Advances • Know Your Customer (KYC) and Core Banking Solutions (CBS) operations • Weekend Assessment
Week 3: Reserve Bank of India (RBI)	<ul style="list-style-type: none"> • Weekly overview • Reserve Bank of India (RBI): Introduction • RBI: General Functions • RBI: Credit Control Functions • Banking Ombudsman • Financial Inclusion

	<ul style="list-style-type: none"> • Central Banking Digital Currency (CBDC) • Government schemes: Banks • Weekend Assessment
Week 4: Banking Negotiable Instruments	<ul style="list-style-type: none"> • Weekly Overview • Types of Negotiable Instruments • Endorsement • Crossing of Cheques • Dishonour of cheques • Cheque Truncation System (CTS) • Role and Duties of Paying Bank • Role and Duties of Collecting Bank • Weekend Assessment
Week 5: Digital Banking	<ul style="list-style-type: none"> • Weekly Overview • Digital Banking: Introduction • Different aspects of Digital banking • Digital Banking Products • Digital Payment System • Trends in Digital Banking • Challenges in Digital Banking • Weekend Assessment
Week 6: Insurance: Introduction	<ul style="list-style-type: none"> • Weekly Overview • Insurance: Concept, Origin and Growth • Functions and Importance of Insurance • Principles of Insurance • Types of Insurance • Different Plans in Life Insurance • Double and Re-insurance • Digital Insurance • Insurance: Emerging Trends • Weekend Assessment
Week 7: Insurance: Risk , Regulation and Distribution	<ul style="list-style-type: none"> • Weekly Overview • Concept and Classification of Risk • Methods of Handling Risk • Risk Management Process • Regulations of Insurance: Insurance Regulatory and Development Authority (IRDA) • Distribution Channels of Insurance • Insurance: Government Schemes • Weekend Assessment

Week 8: Life Insurance Policy Servicing and Settlement of Claims

- Weekly Overview
- Premium: Types
- Calculation of Premium
- Lapse and Revival
- Nomination and Assignment
- Settlement of Claims
- Weekend Assessment

Final Exam Details:

If you wish to obtain a certificate, you must register and take the proctored exam in person at one of the designated exam centres. The registration URL will be announced when the registration form is open. To obtain the certification, you need to fill out the online registration form and pay the exam fee. More details will be provided when the exam registration form is published, including any potential changes. For further information on the exam locations and the conditions associated with filling out the form, please refer to the form.

Grading Policy:

Assessment Type	Weightage
Weekend Assessment	25%
Final Exam	75%

Certificate Eligibility:

- 40% marks and above in weekend assessment
- 40% marks and above in the final proctored exam

Disclaimer: *In order to be eligible for the certificate, you must register for enrolment and exams using the same email ID. If different email IDs are used, you will not be considered eligible for the certificate.*