

*Revised Syllabus of Courses of B.Com. (Banking & Insurance)*

*Semester IV*

*SYBBI*

*Ability Enhancement Course (AEC)*

*5. Foundation Course*

<b>Sr. No.</b>	<b>Modules / Units</b>
<b>1</b>	<b>An Introduction to Life Insurance</b>
	<p><b>A.</b> Life Insurance Business - Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</p> <p><b>B.</b> Products of LIC - Introduction of life insurance plans - Traditional Life Insurance Plans - Term Plans, Whole Life Insurance, Endowment Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures</p> <p><b>C.</b> Non Traditional Life Insurance Products ( Those of SBI and ICICI – Introduction, Forms and procedures)</p>
<b>2</b>	<b>An Introduction to Health Insurance</b>
	<p><b>A.</b> Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p><b>B.</b> SBI and ICICI Health Insurance Plans - Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans and Micro Insurance.</p>
<b>3</b>	<b>An Introduction to Home and Motor Insurance</b>
	<p><b>A.</b> Home Insurance - SBI and ICICI Plans – Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p><b>B.</b> Vehicle Insurance- SBI and ICICI Plans-Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>
<b>4</b>	<b>Role of Insurance in Logistic</b>
	<p><b>A.</b> Role of Insurance in Logistic - Meaning &amp;Importance, Hazards, Protection, Social Security – Type of Risks and Accidents.</p> <p><b>B.</b> Fire Insurance – SBI and ICICI Plans – Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>