



CBL GOVT. COLLEGE BALSAMAND(HISAR)



Lesson Plan (Session:2025-26) (July 2025 to November 2025)

Class: B.A. I- 3rd Sem (Odd Sem) Department: Commerce

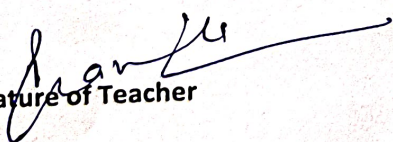
Teacher's Name: Dr Pramila Devi

Course: Multidisciplinary (C24MDC106T)

Paper: Fundamentals of Insurance (3 Credit: 3 Hrs./WEEK, 45 Hrs./SEM)

Total Marks: 75 (External Marks 50+ Internal Marks 25)

UNIT	Duration	Topics	Test/Assignment
UNIT-I	From 2 nd week of July to last week of August.	Discuss about the Syllabus and Examination Scheme of GJUS&T Hisar for BA 3 rd Sem of Multidisciplinary Course(MDC) Introduction to Insurance- Life and general purpose, need and principles of Insurance; insurance as a social security tool. Life insurance- principles and practices, parties to the contract, their rights and duties and claims settlements procedure.	1st Assignment in the last week of August.
UNIT-II	From 1st week of September to 2nd week of October	Fire insurance-Principles of fire insurance contract, policy conditions, assignment of policy and claims settlement. Marine insurance-policy conditions, premium, double insurance, assignment, warranties, voyage, loss and abandonment, partial and total losses, salvage and claims settlement.	Mid-Term Exam in the 2nd week of October.
UNIT-III	From 3rd week of October to 3rd week of November	Accident and motor insurance-policy features and claims procedures. Insurance intermediaries-role of agents, procedure for becoming an agent, cancellation of license, revocation, suspension or termination of appointment, code of conduct and unfair practices.	2 nd Assignment & Class Test in the 1st week of November.


Signature of Teacher



CBL GOVT. COLLEGE BALSAMAND(HISAR)



Lesson Plan (Session:2025-26) (July 2025 to November 2025)

Class: B.A. I- 1st Sem (Odd Sem) Department: Commerce

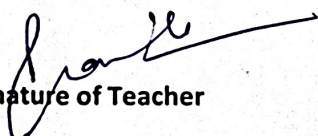
Teacher's Name: Dr Pramila Devi

Course: Multidisciplinary (C24MDC106T)

Paper: Fundamentals of Banking : (2 Credit Theory, 2 Hrs./WEEK, 30 Hrs./SEM)

Total Marks: 50 (External Marks 35+ Internal Marks 15)

UNIT	Duration	Topics	Test/Assignment
UNIT-I	From 2 nd week of July to last week of August.	Discuss about the Syllabus and Examination Scheme of GJUS&T Hisar for BA 1 st Sem of Multidisciplinary Course(MDC) Introduction to banking: Definition and Evolution of Banking: Historical development of banking system. Types of banks and their functions: Commercial banks, Cooperative banks and central banks. Role and importance of Banking in Economic Development. Research on banking operation. Customer interaction.	1st Assignment in the last week of August.
UNIT-II	From 1st week of September to 2nd week of October	Banking products and services: Deposit accounts (saving, current and fixed deposits): Account opening & Maintenance procedures. Lending Loans: Introduction to loans and advances. Core Banking System (CBS): ATM and Digital Banking. ATM usage and safety precautions and online banking services. Fund transfer (NEFT, RTGS and IMPS). Payment systems. Cheques, demand drafts and digital payment methods. Steps involved in opening a new bank account. KYC process	Mid-Term Exam in the 2nd week of October.
UNIT-III	From 3rd week of October to 3rd week of November	Regulatory framework of banking and financial inclusion: Central bank and its functions. Reserve Bank of India (RBI). Banking regulation and their objectives. Importance of financial literacy and financial inclusion	Class Test in the 1st week of November.


Signature of Teacher