

DAYANANDASAGAR COLLEGE OF ARTS SCIENCE AND COMMERCE

ShavigeMalleshwara Hills, Kaumarswamy Layout, Bangalore-560082

Internal Quality Assurance Cell (IQAC) Cell

Finance Club-CHANAKYA and STUDENT ACTIVITY CELL (Sanchalana)

Event Report-Finance Club Case Craft

Department: B.COM/BBA

Date: 12/01/2024

Sl. No.	Particulars	Event related Details			
1.	Event*	Case Craftof Finance Club			
2.	Title of the Event	Case Craftof Finance Club			
3.	Date	10/01/2024			
4.	Time	10.00 AM to 11.00 AM			
5.	Venue	Building 13, Room 210			
6.	Resource Person 1 Details	N/A			
7.	Topics Covered	N/A			
8.	Resource Person 2 Details	N/A			
9.	Topics Covered	N/A			
10.	No. Faculty Participants (Enclose a copy of names with signatures)	Internal:	N/A	External:	N/A
11.	No. Student Participants (Enclose a copy of names with signatures)	Internal:	44	External:	N/A
12.	Faculty Coordinator/s	Full Name: Dr. R Pavithra, Prof. Lalitha, Prof. Nagarajeswari M and Prof. Jayashree Department: B.Com/BBA Designation: Assistant Professor			
13.	Student Coordinator/s	Hemanth J K – 3 rd year B.Com Sonu P – 3 rd year B.Com Mehek Taj – 3 rd year B.Com			
14.	Total Expenditure	N/A			
15.	Sponsors and Amount (if any)	N/A			
16.	Agenda of the Event	N/A			
17.	Provide the link of the report uploaded on College Website				
18.	Provide the links of the report uploaded on Social Media	N/A			

Sl. No.	Particulars	Event related Details
19.	Report sent to Newspapers? If yes, provide cuttings/images:	N/A
20.	Certificates Printed?	N/A
21.	Feedback Collected?	N/A
22.	Attendance Sheet Attached?	YES
23.	Summary of the Event (Around 100 words)	<p>The Students from Department of B.Com & BBA, Dayananda Sagar College of Arts, Science & Commerce, had organized "CASE CRAFT" under "Chanakya"- the Finance Club on Wednesday, 10th January 2024 in the college premise, in Building number 13. The aim of this program was for the students to focus on finance aspects and to have fun. The Students were provided with the case study on insurance titled with "Rejection of insurance claim and coverage revoked". There were 5 teams for the event, 8 students per team. 20minutes has been provide to the students to read the case study and they have to justify the case study based on the questions asked by the judge. For this event Dr. Deepikasharma, Asst. Professor, department of B.Com/BBA was invited as judge. The students has to understand the case study scenario and quickly has to give correct answer to take first place. Students from all the three years from both B.Com/BBA streams participated with enthusiasm. There were total 44 participants.</p> <p>Winners of the competition: Akankshalnamdar, NayakantiMadhav, Atharva, Prajwal M, B chandan, Vijay Raghavan, Kiran K U, G M Lohith from 2nd year B.Com.</p> <p>The competition was held under the guidance of Finance Club faculty observers Dr.R.Pavithra, Prof. Lalitha, Prof. Nagarajeswari M. and Prof. Jayashree. Event coordinators were Sonu S P- 3rd year B.Com, Mehek Taj- 3rd year B.Com, Hemanth J K - 3rd year B.Com</p>
24.	Photographs of the Event	YES

Notes:

* Seminar / Webinar / Workshop / Symposium / Conference / Cultural Fest / Quiz / Sports / Literature Fest, etc.

** Format Copy need to be attached and hard copy need to be filed

* Original sheet need to be filed and scanned copy should be attached

PS:

❖ Whichever column is not applicable, write as NA.

❖ If the nothing is done / gained / spent, write as No/Nil.


Event Coordinator


HOD B.Com


HOD BBA


IQAC Coordinator


Principal



Dayananda Sagar College of Arts, Science and Commerce

Department of BBA/B.Com

STUDENT FINANCE CLUB

'CHANAKYA'

presents

CASE

CRAFT

Wednesday,
10th Jan 2024

Venue : Room no.210
Time : 10 AM

Student coordinators

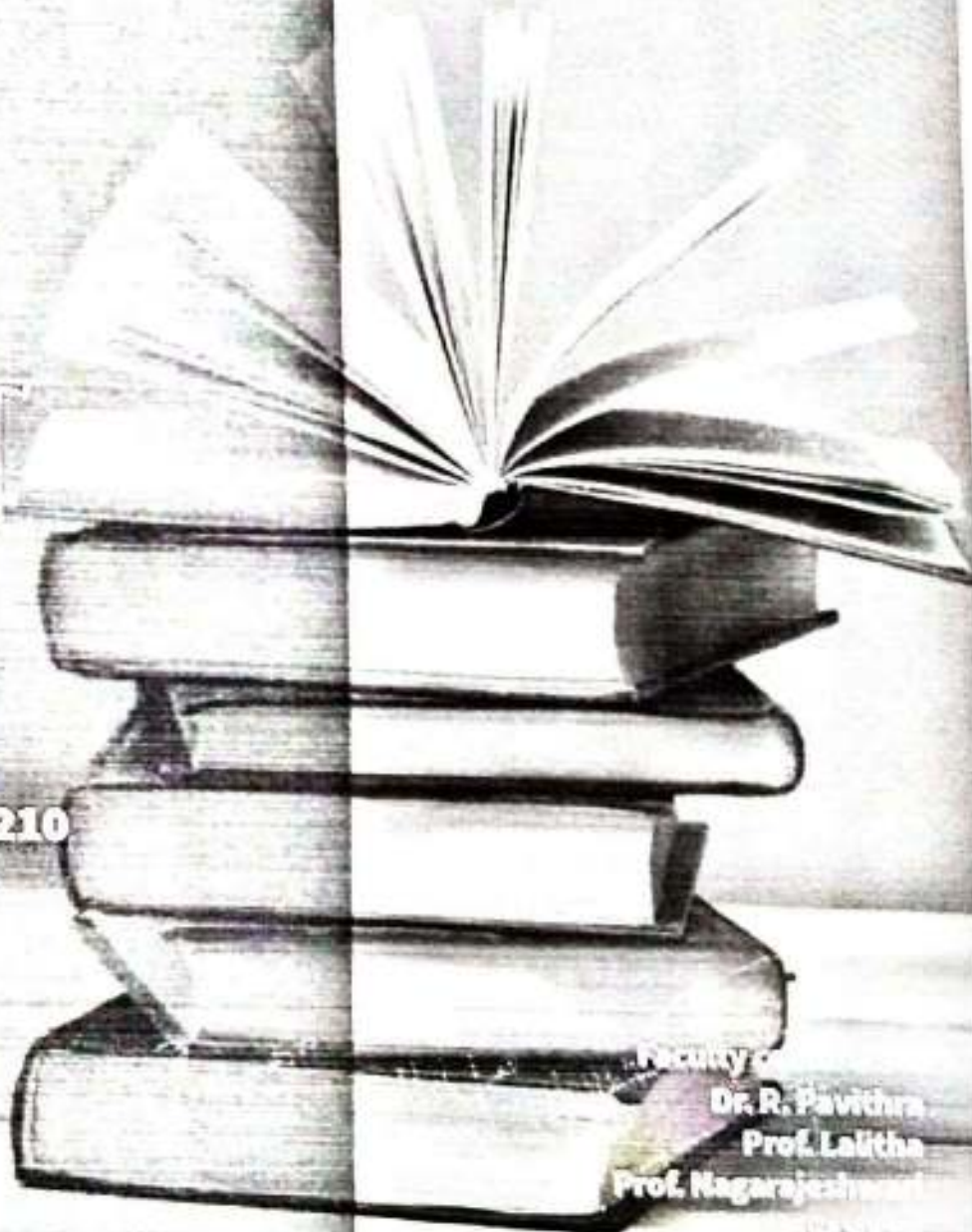
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Faculty

Dr. R. Pavithra

Prof. Lalitha

Prof. Nagarajeshwari

...



Photo1: Instruction giving by Asst. Prof Lalitha regarding event



Photo 2: Participant of the event



Photo 3: The Participants taking part in the event



Photo 4: All the participants participating enthusiastically



Photo 5: Vote of thanks by student coordinator Rakshitha



Photo 6: All the participants together



Photo 7: The student and faculty coordinators

Dayananda Sagar College of Arts, Science & Commerce

Department of BBA & B.Com

Student finance club
"CHANAKYA"

Date : 10/01/24

Time : 10:00 am

Sl. No.	Student's Name	Reg No	Class & Sec	Signature
1.	KHUSHI SAHU	U03CJ22C0061	III Sem 'D'	<i>Khuski</i>
2.	ZOHRA BE NAZIR	U03CJ22G0172	III Sem 'D'	<i>Zohra</i>
3.	SHEEBA AFREEN	U03CJ22C0127	III Sem 'D'	<i>Sheeba</i>
4.	ARFA NAAZ FATHIMA	U03CJ22C0188	III Sem 'D'	<i>Arfa</i>
5.	Supriitha.V	U03CJ22C0303	III Sem 'C'	<i>Supriitha.V</i>
6.	Bhavya.R.	U03CJ22C0284	III Sem 'C'	<i>Bhavya.R.</i>
7.	Lakshmi, F.M.	U03CJ22C088300	III Sem 'C'	<i>Lakshmi</i>
8.	Akanksha Inamdar	U03CJ22C0200	III Sem 'D'	<i>Akanksha</i>
9.	Nayakanti Madhav	U03CJ22C0036	III Sem 'D'	<i>Nayakanti</i>
10.	Atharwa	U03CJ22C0378	III Sem 'E'	<i>Atharwa</i>
11.	Pranjwal .M	U03CJ22C0151	III Sem 'E'	<i>Pranjwal</i>
12.	KIRAN KU	U03CJ22C00467	III Sem 'C'	<i>Kiran</i>
13.	G.M.Lobith	U03CJ22C0255	III Sem 'C'	<i>G.M.Lobith</i>
14.	B.CHANDAN	U03CJ22C0345	III Sec 'C'	<i>Chandan</i>
15.	Vijay Raghavan K.N	U03CJ22C0244	III Sec 'C'	<i>Vijay K.N</i>
16.	Mohammed Ameen	U03CJ22C0190	III Sec 'E'	<i>Ameen</i>
17.	Harshika.s	U03CJ22C0208	III Sec 'E'	<i>Harshika</i>
18.	Mithun Krishna	U03CJ22C0014	III Sec 'E'	<i>Mithun</i>
19.	Sumanth.V	U03CJ22C0825	III Sec 'C'	<i>Sumanth</i>
20.	Ayeshha B	U03CJ22G0096	III Sec 'E'	<i>Ayeshha</i>
21.	Sumanth H.S	U03CJ22C0347	III Sec 'C'	<i>Sumanth</i>
22.	Nithin .B S	U03CJ22C0344	III Sec 'C'	<i>Nithin</i>
23.	Yogesh	U03CJ22C0263	III Sec 'D'	<i>Yogesh</i>
24.	Bandeep Sharan	U03CJ22C0269	III Sec 'D'	<i>Bandeep</i>
25.	Ritiki Yadav	U03CJ22C0256	III Sec 'D'	<i>Ritiki</i>
26.	Aaryan.	U03CJ22C0088	III Sec 'D'	<i>Aaryan</i>
27.	Shamuel In.	U03CJ22C0220	III Sec 'D'	<i>Shamuel</i>
28.	Madhav	U03CJ22C0176	III Sec 'D'	<i>Madhav</i>
29.	Deepthi	U03CJ22C0126	III Sec 'D'	<i>Deepthi</i>
30.	Fathima Muzkaan	U03CJ22C0336	III Sec 'E'	<i>Fathima</i>
31.	Prakash	U03CJ22C0217	III Sec 'D'	<i>Prakash</i>
32.	Deepika.	U03CJ22C0842	III Sec 'E'	<i>Deepika</i>
33.	Ravi. Chauhan S	U03CJ22C0215	III Sec 'D'	<i>Ravi</i>
34.	Ba Ba Fatchendrin	U03CJ22C0391	III Sec 'D'	<i>Ba Ba</i>
35.	Piyeda Sakina	U03HW22C0067	III Sem 'D'	<i>Sakina</i>

35	Shreya Kanapanti	U03CJ22C0122	III sem 'D'	Shreya.K
36	N. Chandana	U03CJ22C0232	IV sem 'D'	Ch
37	Aman Raj	U03CJ22C0083	IV sem 'D'	Ara
38	Ananya G	U03CJ22C0333	IV 'C'	A
39	VIDYA . K	U03CJ22C0181	III sem 'D'	Lidya
40	Tamanna Dewangan	U03CJ22C0267	III sem 'D'	Tamanna
41	Sarmin Taj	U03CJ22C0081	3rd sem 'D'	S
42	Noor Fathima	U03CJ22C0392	III rd sem 'C'	Fathima
43	AMAN KUMAR SINGH	U03CJ22C0120	IV th sem 'D'	Aman
44	VISHAL . M	U03CJ22C0274	III rd sem 'C'	V

WINNERS

Winey

1	Akanksha Namdar	U03CJ22C0204	III sem 'D'	Akanksha
	Nayakanti Madhav 'D'	U03CJ22C0036	III sem 'D'	N
	Atharva 'E'	U03CJ22C0778	III rd sem 'D'	Atharva
	Prajwal . M 'E'	151	III rd sem 'D'	Prajwal
	B. CHANDAN	U03CJ22C0345	III sec - C	B
	Vijay Zaghawan	244	III Sec 'C'	Vijay km
	KIRAN KU	0467	III sec - C	K
	G.M. Lehit	U03CJ22C0255	III Sec 'C'	G



Case study: Insurance

REJECTION OF INSURANCE CLAIM AND COVERAGE REVOKED

Themes: Home Insurance, Loss adjustment-cause of damage, customer obligation to provide accurate and complete answers to questions, customer obligation to act in good faith.

Mrs M contacted her insurance broker to file a claim for damage to the roof of her home. The damage was believed to be storm-related. This claim required a loss adjuster to assess the cause and extent of the damage.

The loss adjuster subsequently visited Mrs M's property to assess it in person, in the presence of her contractor, and later revealed that in his opinion, and in the opinion of Mrs M's contractor, the roof damage was not caused by a storm and thus the claim could not be accepted.

Mrs M then had another contractor conduct an inspection of the damage to support her insurance claim. This contractor also concluded the damage was not storm-related. It had already been reported to the insurance company that the previous contractor had agreed with the loss adjudicator in concluding the roof damage was not caused by a storm.

The insurance company thus decided to reject the insurance claim on the basis that the damage was not caused by the storm, consistent with the three expert opinions.

Mrs M complained to CIFO regarding the rejection of her claim.

A second complaint arose after Mrs M was completing an application to insure her grandson to drive her vehicle.

During the compulsory questions to be asked regarding criminal matters, Mrs M replied 'No' to all the questions regarding her grandson and any criminal convictions against him, indicating that he had no convictions. Then, after a routine background check, it was discovered that Mrs M's grandson had in fact been convicted of a drug-related crime.

When the insurance broker inquired about the discrepancy, Mrs M claimed that she believed the questions were relating only to driving offences. The auto insurance application on behalf of her grandson was rejected and her home insurance policy was revoked. She complained to CIFO.

Conclusion

Regarding the first complaint about the rejection of her insurance claim for the roof damage, CIFO did not have any evidence to call into question the opinions of the three experts, two of which Mrs M had engaged herself, and so decided to not uphold that aspect of the complaint.

The second complaint was also not upheld following CIFO's review of the Policy Statement of Facts in the application. It asks about 'any criminal offence other than driving offences', leading CIFO to conclude that the insurance company did not act unreasonably when they rejected the motor insurance application on behalf of the grandson and subsequently cancelled the home insurance. Good faith and the provision of accurate answers to clear questions are critical to the relationship between a customer and their insurer. This case was an example of what happens when both appear to be absent.