

GUJARAT TECHNOLOGICAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION

Year – 2 (Semester – III) (W.E.F. Academic Year 2018-19)

Specialization: Financial Management

Subject Name: Banking and Insurance (BI)

Subject Code: 3539224

1. Learning Outcome:

- Familiarizing students with the operations of banking and insurance.
- Gaining insights into the Indian Financial System

2. Course Duration: The course duration is of **36 sessions of 75 minutes** each.

3. Course Contents:

Module No.	Modules with its Contents/Chapters	No. of Sessions	Marks (out of 70)
I	Introduction to Indian Banking System, Reserve Bank-Legal framework and main functions , Different types of accounts, Banker customer relationship, customer services in banks, KYC norms and anti money laundering Digital Financial Services: Electronic Clearing Service (ECS) Debit & Credit; <i>Electronic Funds Transfer (EFT)</i> - National Electronic Funds Transfer (NEFT) System, Real Time Gross Settlement System (RTGS), Technology in banks. Concept of E-Wallets	10	17
II	Major activities/ activities of a bank, Basics concepts of NPA, Management of NPA, Asset Restructuring Companies, Introduction to SARFAESI Act. Treasury management, Priority Sector Lending, Corporate Banking – Term Loans, working capital loans, Priority sector lending, Bank Guarantee.	9	18
III	History and development of Insurance, IRDA (Role, functions and powers) Risk management and role of insurance, Legal aspects of insurance and essentials of insurance contracts, classification of insurance, Life insurance : traditional products, market related products, annuities pension plans riders-business insurance, group insurance, pricing in life insurance	9	18
IV	Life Insurance: Meaning, Type of Plans, Benefits of Life Insurance, Brief about Public and Private Sector	8	17

	Organizations offering Insurance Products (Practical exposure) Non-Life Insurance: Meaning, Type of Plan, Health Insurance, Micro Insurance: Meaning, Models and future of Micro Insurance.		
V	Practical: <ul style="list-style-type: none"> • Study Digital Banking Services such as BHIM & E-Wallets. • Behavioral study of Investors regarding insurance policies. 	---	(30 Marks CEC)

4. Teaching Methods:

The course will use the following pedagogical tools:

- Class Lectures, Discussions, solution of examples & learning from various cases
- Learning and Application from various movies and construction and evaluation of portfolio on weekly basis
- Discussion on articles and news from Economic times, blogs and other websites on daily basis

5. Evaluation:

The evaluation of participants will be on continuous basis comprising of the following elements:

A	Continuous Evaluation Component comprising of Projects / Assignments / Quiz / Class Participation / Class test / Presentation on specific topic etc	(Internal Assessment- 50 Marks)
B	Mid-Semester examination	(Internal Assessment-30 Marks)
C	End –Semester Examination	(External Assessment-70 Marks)

6. Reference Books:

Sr. No.	Author	Name of the Book	Publisher	Year of Publication
1	P. N. Varshaney	Banking Law and Practice	Sultan Chand & Sons	Latest
2	M.N. Mishra and D.B. Mishra	Insurance – Principles and Practice	S. Chand & co.	Latest
3	E. Gordon and Dr. Natarajan	Banking – Theory, Law And Practice	Himalaya Publishing house	Latest
4	Pathak Bharati V	Indian Financial System	Pearson Education	Latest
5	P. Suresh & Justin Paul	Mgt. of Banking & Financial Services	Pearson	Latest
6.	Neelam Gulati	Principles of Insurance Management	Excel books	Latest

7.	E Gordon & P K Gupta	Banking and Insurance	Himalaya Publishing house	Latest
8.	O P Agarwal	Banking and Insurance	Himalaya Publishing house	Latest
9.	Jyoksa Sethi and Niswan Bhatia	Elements of Banking & Insurance	PHI - EEE	Latest
10.	K C Shekhar and Lekshmy shekhar	Banking – Theory and Practice	Vikas Publishing	Latest

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

7. List of Journals / Periodicals / Magazines / Newspapers, etc.

1. Economic Time
2. Journal of Economic Times
3. Business Standard
4. Reports of RBI, SEBI etc.