

GUJARAT TECHNOLOGICAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION (Part-Time)

Year II (Semester: –IV) (W.E.F. Academic Year 2017-18)

Specialization: Financial Management

Subject Name: Banking and Insurance (BI)

Subject Code: 3559921

Subject Credits: 3

Total Marks: 150

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 |

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|---|---|-----|-------------------|
| | 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:

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| 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 |

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|-----|---------------------------------|---------------------------------|---------------------------|--------|
| 8. | O P Agarwal | Banking and Insurance | Himalaya Publishing house | Latest |
| 9. | Jyokсна 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.