



GUJARAT TECHNOLOGICAL UNIVERSITY
Syllabus for Master of Business Administration, (Part Time) 4th Semester
Subject Name: Banking & Insurance
Subject Code: 5549982

1. Learning Outcomes:

Learning Outcome Component	Learning Outcome (Student will be able to)
Business Environment and Domain Knowledge (BEDK)	<ul style="list-style-type: none"> • <i>Comprehend</i> the institutional context of banking and insurance, including regulation, ownership structure, marketing channels, products and services etc
Critical thinking, Business Analysis, Problem Solving and Innovative Solutions (CBPI)	<ul style="list-style-type: none"> • <i>Evaluate</i> problems of non-performing assets and suggest measures of recovery of loans. • <i>Evaluate</i> risk – operational, business, financial and traditional and recommend measures to address the risk
Global Exposure and Cross-Cultural Understanding (GECCU)	<ul style="list-style-type: none"> • <i>Compare</i> the economic, social, political and regulatory environment surrounding the global banking and insurance markets
Social Responsiveness and Ethics (SRE)	<ul style="list-style-type: none"> • <i>Categorize</i> Do's and Don'ts of digital financial services for safety and security of funds.
Effective Communication (EC)	<ul style="list-style-type: none"> • <i>Develop</i> written and verbal client-focused communication styles and strategies.
Leadership and Teamwork (LT)	<ul style="list-style-type: none"> • <i>Prepare</i> a campaign for spreading digital financial literacy in rural, semi-urban and urban areas.

LO – PO Mapping: Correlation Levels:

1 = Slight (Low); 2 = Moderate (Medium); 3 = Substantial (High), “-“= no correlation

Subject: 5549982	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9
LO1: Generalize the institutional context of banking and insurance, including regulation, ownership structure, marketing channels, products and services etc.	3	3	2	1	1	-	-	1	2
LO2: <i>Evaluate</i> problems of non-performing assets and suggest measures of recovery of loans.	2	3	3	2	-	2	1	2	1
LO3: <i>Evaluate</i> risk – operational, business, financial and traditional and recommend measures to address the risk	3	2	3	-	-	2	-	2	3
LO4: <i>Compare</i> the economic, social, political and regulatory environment surrounding the global banking and insurance markets	3	1	-	2	3	-	2	1	1
LO5: <i>Categorize</i> Do's and Don'ts of digital financial services for safety and security of funds.	1	2	2	1	1	-	-	1	1
LO6: <i>Develop</i> written and verbal client-focused communication styles and strategies.	1	1	1	3	1	-	-	1	1
LO7: <i>Prepare</i> a campaign for spreading digital financial literacy	3	1	-	3	-	3	2	2	1



GUJARAT TECHNOLOGICAL UNIVERSITY
Syllabus for Master of Business Administration, (Part Time) 4th Semester
Subject Name: Banking & Insurance
Subject Code: 5549982

in rural, semi-urban and urban areas.									
---------------------------------------	--	--	--	--	--	--	--	--	--

2. Course Duration: The course duration is of **40 sessions of 60 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 of a bank, Treasury management, Priority Sector Lending Corporate Banking –Term Loans, working capital loans, Bank Guarantee, External Commercial Borrowings	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. Corporate risks - Industrial All risk policy, fire & burglary policy, terrorism cover, public liability act, professional Liability policy	9	18
IV	Life Insurance: Meaning, Type of Plans, Benefits of Life Insurance, Brief about Public and Private Sector Organizations offering Insurance Products (Practical exposure) Non-Life Insurance: Meaning, Types of Plan, Health Insurance, Micro Insurance: Meaning, Models and future of Micro Insurance.	8	17
V	Practical: <ul style="list-style-type: none"> • Live Projects on Creating Awareness of Digital Products (Digital Literacy) in Rural and Semi-Urban Areas. • Students can study financial revolutions like Open Banking, Blockchain and Digital Currencies • Students can study the Digital Trends in Insurance Industry • Students can carry out research on behavioral study of Investors regarding insurance products. 	---	(30 marks CEC)

4. Pedagogy:

- ICT enabled Classroom teaching
- Case study



GUJARAT TECHNOLOGICAL UNIVERSITY
Syllabus for Master of Business Administration, (Part Time) 4th Semester
Subject Name: Banking & Insurance
Subject Code: 5549982

- Practical / live assignment
- Interactive class room discussions

5. Evaluation:

Students shall be evaluated on the following components:

A	Internal Evaluation	(Internal Assessment- 50 Marks)
	<ul style="list-style-type: none">• Continuous Evaluation Component	30 marks
	<ul style="list-style-type: none">• Class Presence & Participation	10 marks
	<ul style="list-style-type: none">• Quiz	10 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	Jyoksna 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.

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

1. Journal of Banking & Finance
2. International Journal of Banking, Accounting & Finance
3. Journal of Risk and Financial Management
4. <https://open.umn.edu/opentextbooks/textbooks/risk-management-for-enterprisesand-individuals>
5. <https://www.irmi.com/free-resources/authoritative-reports/e-books>
6. Economic Times/ Business Standard
7. International Journal of Risk Assessment and Management
8. The Journal of Risk Finance
9. Indian Journal of Finance
10. Reports of RBI, SEBI, IRDA etc.