# SARDAR PATEL UNIVERSITY



Vallabh Vidyanagar, Gujarat

(Reaccredited with 'A' Grade by NAAC (CGPA 3.11) Syllabus as per NEP 2020 with effect from the Academic Year 2023-2024

# Bachelor of Business Administration (B.B.A) ISM Semester – II

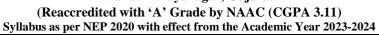
<b>Course Code</b>	UM02 IDBBS 02	Title of the	Fundamentals of Banking and Insurance	
		Course		
<b>Total Credits</b>	0.4	Hours per	04	
of the Course	04	Week	04	

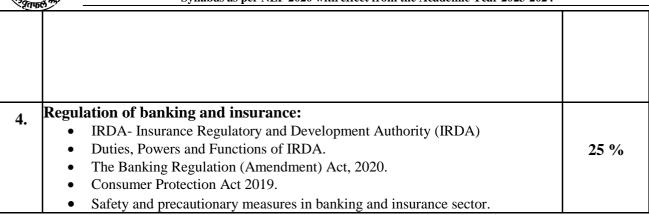
	1. To expose the student to the theory and overview of the banks and its Management.
Course	2. To impart knowledge regarding insurance companies and its significance.
Objectives	3. To familiarize students with latest Acts, technology and trends in banking and insurance.

	Course Content		
Unit	Description	Weightage (%)	
1.	<ul> <li>An Overview of Banking Industry</li> <li>Definition of Banks, Types of Banks, Principles of Banking</li> <li>Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks, Agriculture and Rural Development Banks, Universal Banking</li> <li>ADRs and GDRs</li> <li>EXIM Bank and their Functions.</li> </ul>	25 %	
2.	<ul> <li>Electronic Banking:</li> <li>Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking</li> <li>Internet Banking</li> <li>ATM, NEFT,</li> <li>RTGS,IMPS</li> <li>Mobile Banking</li> <li>Credit Card</li> <li>Debit Card</li> <li>MICR,</li> <li>ECS (Electronic Clearing Services).</li> </ul>	25 %	
3.	<ul> <li>ECS (Electronic Clearing Services).</li> <li>Fundamentals of Insurance:         <ul> <li>Definition, Purpose and Need of Insurance</li> <li>Functions and Characteristics of Insurance</li> <li>Significance of Insurance in Development of Industry and Commerce.</li> <li>Types of General Insurance policies</li> <li>Types of life insurance policies</li> <li>Insurance Planning :Meaning Basic principles of insurance</li> </ul> </li> </ul>	25 %	

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Teaching –Learning	These are teacher-centered methods, learner-centered methods, content focused
Methodology	methods and interactive/participative methods.

	Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage	
1.	Internal Written (As per CBCS R.6.8.3)	15%	
2.	Internal Continuous Assessment in the form of Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%	
3.	University Examination	70%	

	Course Outcomes
1.	Understand about different types of bank and their functions.
2.	Understand about different technological development in banking sector
3.	Understand various significance of insurance sector for individuals, organisations and economy.
4.	Understand about regulatory measures in the insurance and banking sector as well as safety measures in insurance and banking sector.

	Suggested References		
Sr. No.	References		
1	Banking Law and Practice – M.L Tannan		
2	Microfinance Perspective and Operations – IIBF, 2016.		
3	Rural Banking Operations – IIBF, 2017 Edition		

# RATEL WILLIAM TO THE REPORT OF THE REPORT OF

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16.140	
4	Modern Banking In India , Gupta
5	Money Banking And Finance Paperback – 2009 -N K Sinha
6	Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor
7	Principles Of Banking (With Case Studies) Hardcover – 2009 - Rakesh Kumar
8	Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition
9.	Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition
10.	Principles and Practices of Banking, Indian Institute of Banking and Finance, Macmillan India Ltd. Mishra M.N.: Life Insurance Corporation of India, Vol. I, II, III – Raj Books, Jaipur.
11.	Legal and Regulatory Aspects of Banking, Indian Institute of Banking and Finance, Macmillan India Ltd. Insurance: Fundamentals, Environment & Procedures Bodla, MC Gaeg, K.P.Singh, Published by Deep & Publications Pvt.Ltd. New Delhi.
12.	E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal
13.	Insurance Products & Services Published by Indian Institute of Bankers, Published by Taxmann's.
14.	Investment Analysis & Portfolio Management- Prasanna Chandra, Tata McGrawHill

On-line resources to be used if available as reference material	
On-line Resources	
1. http://egazette.nic.in/WriteReadData/2020/222114.pdf	
2. https://www.irdai.gov.in/	
3. https://www.rbi.org.in/	
4. https://onlinecourses.nptel.ac.in/	
5. https://www.mooc.org/	

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