



**SARDAR PATEL UNIVERSITY**  
**Vallabh Vidyanagar, Gujarat**  
**(Reaccredited with 'A' Grade by NAAC (CGPA 3.25))**  
**Syllabus with effect from the Academic Year 2021-2022**

**BACHELOR OF BUSINESS ADMINISTRATION**  
**BBA-Genearl SEMESTER-(I)**

Course Code	UM01DBBA73	Title of the Course	Fundamentals of Banking and Insurance
Total Credits of the Course	03	Hours per Week	03

Course Objectives:	<ul style="list-style-type: none"><li>• To expose the student to the theory and overview of the banks and its Management</li><li>• To impart knowledge regarding insurance companies and its significance</li><li>• To familiarize students with latest Acts, technology and trends in banking and insurance.</li></ul>
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Course Content		
Unit	Description	Weightage* (%)
1.	Types and Functions of Banks.  Commercial Ranks, Cooperative Banks, Regional Rural Banks, Agriculture and Rural Development Banks, Development Banks, Universal Banking- ADRs and GDRs, EXIM Bank and their Functions.	25%
2.	Electronic Banking.  Internet Banking, ATM, NEFT, RTGS, Mobile Banking, Credit Card, Debit Card, MICR, ECS (Electronic Clearing Services).	25%
3.	Fundamentals of Insurance  Definition, Purpose and Need of Insurance.  Significance of Insurance in Development of Industry and Commerce.  Types of Insurance,  Principles of Insurance.	25%
4.	Regulation of banking and insurance.	25%



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	IRDA- Insurance Regulatory and Development Authority (IRDA)  Duties, Powers and Functions of IRDA,  The Banking Regulation (Amendment) Act, 2020.  Consumer Protection Act 2019.  Safety and precautionary measures in banking and insurance sector.	
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Teaching-Learning Methodology	These are teacher-centred methods, learner-centred methods, content-focused methods and interactive/participative methods.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	15%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	15%
3.	University Examination	70%

Course Outcomes: Having completed this course, the learner will be able to	
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:
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Sr. No.	References
1.	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.
2.	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.
3	Insurance Products & Services Published by Indian Institute of Bankers, Published by Taxmann's.

On-line resources to be used if available as reference material

<http://egazette.nic.in/WriteReadData/2020/222114.pdf>

On-line Resources

<https://www.irdai.gov.in/>

<https://onlinecourses.nptel.ac.in/>

<https://www.mooc.org/>

<https://www.rbi.org.in/>

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