

17BB205-INDIAN BANKING AND INSURANCE

Course Description and Objective:

To familiarize the students about the Banking operations and the keen competition in the banking. Performance evaluation of Indian banks, loans & advances management in Indian banks. And also to make students understand the importance of insurance and the basic concepts of insurance.

Learning Outcomes

By the end of this course it is expected that the student will be able to:

1. Understand Indian banking structure and system
2. Performance evaluation of Indian banks
3. Loans & advances management in Indian banks
4. Important concepts of insurance and regulatory framework
5. Life insurance and general insurance industry in India

UNIT-I

- 12 Hrs

Introduction-Indian Financial System-Need for Banking-Structure of Banking in India-Working of Commercial Banks in India-Working of Cooperative Banks in India-Types of Banks-Role Functions of Reserve Bank of India.

UNIT-II

- 12 Hrs

Evaluation of Performance of Banks in India-Indian Banking & Global Scenario-Major Players in Indian Banking Industry-Regulatory Environment-Banking Performance Parameters-Growth in the Indian Banking Industry-Operation & Performance of Commercial Banks.

UNIT-III

- 12 Hrs

Loans & Advances Management-General Rules of Sound Lending-Forms of Lending-Types of loans & Advances-Determining credit worthiness.

UNIT-IV

- 12 Hrs

Indian Life Insurance Industry-Evaluation of Life Insurance in India-Types of Insurance Contracts-Classification of Life Insurance -Insurance Companies in India-Performance of Insurance Sector-Regulatory Framework of Insurance in India.

UNIT-V

- 12 Hrs

Indian General Insurance Industry: General Insurance-Classification of General Insurance -Main Players of

General Insurance-Health Insurance-Types of Insurance-Growth of General Insurance in India.

Skill Development:

(These activities are only indicative, the Faculty member can innovate)

1. Interview of employees/Managers of banks to bridge the gap between textual knowledge and practical banking.
2. Find distinct latest services rendered by banks to its customers.
3. Project on Banking System.
4. Understanding Insurance policies of various insurance companies.
5. Marketing practices of selling insurance policies by various Insurance companies.

Reference Books:

1. Srinivasan, T.M.N. (2010). Principles of Insurance Law. Nagpur: Lexis Nexis Butterworths Wadhwa.
2. Guruswamy, S. (2010). Banking theory, law & practice (2nd edi). New Delhi : Mc Graw hill- higher publication,.
3. Gupta, S.N. (2010). Banking Law In Theory & Practice (5th edi). New Delhi:Universal Law Publishers.
4. Narayanan,H. (2008). Indian Insurance – A Profile (2nd edi). Mumbai:Jaico Publishing House.
5. Kumar, G. (2011). Hand Book of Insurance Laws. Allahabad: Law publishers.
6. Singh, B.N. (2002). New Insurance Law. Allahabad: Universal Law Agency.