

Name of the Subject: BANKING AND INSURANCE
Course Code and Subject Code: FS 423, BI
Course Credit: FULL (50 SESSIONS OF 60 MINUTES EACH)

Course Description

The GDP of most of the developed countries of the world come from the service sector. Financial sector is also one of such sectors which provide large employment opportunities. Banking and Insurance sector in India had seen a dramatic change after liberalization. This subject will offer the students to understand one of the fastest growing sectors in financial services and will be able to make them competitive for the same industry.

Evaluation pattern:

Class participation and Attendance	10%
Quizzes, Presentations and Assignments	20%
Mid Term Examination	30%
End Term (University) Examination	40%

Pedagogy:

- Lectures
- Case study
- Projects

Session	Course Content	Percentile weightage
1 - 12	Introduction to banking system Introduction to Banking, Role of Commercial Banking in the Economy, Structure, Growth and Development of Banking in India	20%
13 - 27	Profitability and Fund management in Banks Banks' balance sheet, Profit and loss account, treasury and fund management in banks Risk Management Risk management in banks, Asset Liability Management	30%
28 - 37	Regulators Reserve Bank of India (RBI), Insurance Regulatory and Development Authority (IRDA) Current development	25%

	BASEL II implications for Indian bank, Asset reconstruction companies, Securitisation Act 2002	
38 - 48	Introduction to insurance Introduction to Insurance (Life and Non-life), Growth and Development of Insurance in India Product & Services in Insurance Various Life and Non-life insurance policies and their types Fund Management Fund Management in Insurance Sector	25%
49 - 50	Revision	

Text Book:

1. Banking and Insurance; O P Agarwal; Himalaya Publishing House

Reference Books:

1. Principles of Banking; Indian Institute of Banking Finance; Macmillan
2. Principles and Practice of Non Life Insurance; P K Gupta; Himalaya Publishing House
3. Insurance – Fundamentals, environment and procedures; B S Bodla, M C Garg, K P Singh; Deep and Deep Publications