

**ST. JOSEPH'S DEGREE & PG COLLEGE**  
(Autonomous), Affiliated to Osmania University

**DEPARTMENT OF BUSINESS MANAGEMENT**

**SEMESTER-IV**

**BBA (ENTREPRENEURSHIP)**

**BANKING AND INSURANCE**

**DSC**

*w.e.f. 2020-2021 AY*

**SCHEME OF INSTRUCTION**

**SCHEME OF EXAMINATION**

Hours per Week	: 5 Hrs.	Maximum Marks	: 100
Credits	: 5	Internal Assessment	: 40
Instruction Mode	: Lecture	External Examination	: 60
Course Code	: BM.06.301.212T	External Exam Duration	: 3 Hrs

**Course Objectives:**

This course aims to give thorough knowledge of banking operations and to enlighten the students regarding the new concepts introduced in the Indian Banking System.

**Course Outcomes:** On successful completion of this course, the students will be able:

CO1: To acquaint with commercial banking system.

CO2: To describe the innovations in Banking

CO3: To understand the banking system and IRDA

CO4: To understand Life Insurance in detail

CO5: To be aware about Non \_ Insurance Products

**Unit I: Commercial Banking**

Introduction-Origin and growth of Banking-Indian Banking system-Commercial Banks-Classification of Commercial Banks-Structure of Indian Commercial Banking System-Functions of Commercial Banks-Primary Functions of Commercial Banks-Secondary Functions of Commercial Banks-Credit Creation by Banks – Credit Creation by Single Bank - Banking System and Limitation of Credit Creation

**Unit II: Innovations in Banking**

E-Banking- Meaning – Facets –Advantages to banks and Customers – Internet Banking – Meaning – Merits and Demerits – Virtual Banking – Meaning and Services – ATM, ETF at Point of Sales, Remote or Home Banking , Smart Cards, Stored Value Card, Super Smart Card-Mobile Banking - Meaning, Merits and Demerits –offshore Banking



### **Unit III: Banking System and IRDA**

Introduction-Branch Banking-Advantages of Branch banking-Disadvantages of Branch Banking- Unit Banking Advantages and Disadvantages –Group Banking –Chain Banking Deposit Banking & Mixed Banking

Regulation of Insurance in India – Introduction, Objectives – The Insurance Act 1938- Objectives, Amendments – Insurance Regulatory and Development Authority of India – Objectives, Duties , Powers and Functions

### **Unit IV: Life Insurance**

Meaning, Definition, History, Characteristics, Merits- Procedure for issuing Life Insurance Policy –Types of Life Insurance Policies – Non – Group , Group and Key Man Insurance

### **Unit V: General Insurance**

Introduction – History of General Insurance - Types of Non- Life Insurance Products- Fire Insurance- Definition , Characteristics, Scope- Marine Insurance- Definition , Characteristics, Scope - Health Insurance – Definition , Characteristics, Scope - Social Insurance – Definition , Characteristics, Scope - Rural Insurance

### **Text Books:**

1. Dr.A.V Ranganadhachary, Dr.Rudra Sai Baba and Dr. K. Anjaneyulu, Financial Services Banking and Insurance including Lab Work ,Kalyani Publishers, Third Revised Edition, 2014
2. K.C.Shekhar and Lekshmy Shekhar, Banking Theory and Practice, Vikas Publishing House 21<sup>st</sup> Edition, 2018.
3. E.Gordon and K.Natarajan, Banking Theory and Practice,Himalaya Publishing House Edition I, 2018.
4. D.S.Vittal,G.Krishna Kavitha,G.Chamundeshwari and Mohd.Abdual Mateen, Practice of General Insurance, Himalaya Publishing House, Edition I 2018.
5. Vinayakan, N.M. Radhaswami & V. Vasudevan, Insurance Principle & Practices, Vikas Publishing house.21<sup>st</sup> Edtion.2013.