

GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Master of Business Administration, Semester -

Subject Name: Banking & Insurance

Subject Code: 1549512

1. Learning Outcomes

Learning Component	Outcome	Learning Outcome (Learner will be able to)
Business Environment and Domain Knowledge (BEDK)		<ul style="list-style-type: none">Explore and evaluate the role of banking & Insurance products & services, its structure, operations, and legal framework in an economy.
Critical thinking, Business Analysis, Problem Solving and Innovative Solutions (CBPI)		<ul style="list-style-type: none">Evaluate problems of non-performing assets and suggest measures of recovery of loans.Illustrate the correct use of insurance products for risk management purposes.
Global Exposure and Cross Cultural Understanding (GECCU)		<ul style="list-style-type: none">Compare the Indian banking and insurance standards with those of other countries
Social Responsiveness and Ethics (SRE)		<ul style="list-style-type: none">Discuss the applicability of code of conduct prescribed by financial regulatory bodies and recognize the high degree of ethical responsibility which accompanies banking and insurance management.
Effective Communication (EC)		<ul style="list-style-type: none">Describe and elaborate about financial instruments and their role in financial planning w.r.t banking and insurance products.
Leadership and Teamwork (LT)		<ul style="list-style-type: none">Assess the economic need for having insurance & banking products and design solutions to meet the client's goals.

LO – PO Mapping: Correlation Levels:

1 = Slight (Low); 2 = Moderate (Medium); 3 = Substantial (High), “-“= no correlation

Sub Code: 1549512	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9
LO1: Explore and evaluate the role of banking & Insurance products & services, its structure, operations, and legal framework in an economy	3	3	3	-	2	1	1	-	3
LO2: Evaluate problems of non-performing assets and suggest measures of recovery of loans.	2	3	3	2	2	1	3	-	3
LO3: Illustrate the correct use of insurance products for risk management purposes	3	3	3	2	2	1	3	-	3

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LO4: Compare the Indian banking and insurance standards with those of other countries	3	3	3	2	3	2	2	-	2
LO5: Discuss the applicability of code of conduct prescribed by financial regulatory bodies and recognize the high degree of ethical responsibility which accompanies banking and insurance management.	1	1	1	2	2	3	3	-	2
LO6: Describe and elaborate about financial instruments and their role in financial planning w.r.t banking and insurance products.	3	3	3	3	2	2	1	3	2
LO7: Assess the economic need for having insurance & banking products and design solutions to meet the client's goals.	3	3	3	3	2	2	1	3	2

2. Course Duration: The course duration is of 40 sessions of 60 minutes each.

3. Course Contents:

Module No:	Module Content	No. of Sessions	70 Marks (External Evaluation)
I	Introduction to Indian Banking System, Reserve Bank- Legal framework and main functions , Different types of accounts, Banker customer relationship, customer services in banks, KYC norms and anti money laundering Digital Financial Services: Electronic Clearing Service (ECS) Debit & Credit; <i>Electronic Funds Transfer (EFT)</i> - National Electronic Funds Transfer (NEFT) System, Real Time Gross Settlement System (RTGS), Technology in banks. Concept of E-Wallets	10	17
II	Major activities/ activities of a bank, Basics	10	18

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	concepts of NPA, Management of NPA, Asset Restructuring Companies, Introduction to SARFAESI Act. Treasury management, Priority Sector Lending, Corporate Banking –Term Loans, working capital loans, Priority sector lending, Bank Guarantee. Cryptocurrency – concepts & features		
III	History and development of Insurance, IRDA (Role, functions and powers) Risk management and role of insurance, Legal aspects of insurance and essentials of insurance contracts, classification of insurance, Life insurance: traditional products, market related products, annuities pension plans riders-business insurance, group insurance, pricing in life insurance	10	18
IV	Life Insurance: Meaning, Type of Plans, Benefits of Life Insurance, Brief about Public and Private Sector. Organizations offering Insurance Products (Practical exposure) Non-Life Insurance: Meaning, Type of Plan, Health Insurance, Micro Insurance: Meaning, Models and future of Micro Insurance. Dematerialization of Insurance policies	10	17
V	Practical: 1. Behavioural Study of Investors regarding banking and Insurance services and products. 2. Live Projects on Creating Awareness of Digital Products (Digital Literacy) in Rural and Semi-Urban Areas	---	(30 marks CEC)

4. Pedagogy:

- ICT enabled Classroom teaching
- Case study
- Practical / live assignment
- Interactive class room discussions

5. Evaluation:

Students shall be evaluated on the following components:

	Internal Evaluation	(Internal Assessment – 50 Marks)
A	• Continuous Evaluation Component	30 marks
	• Class Presence	10 marks
	• Quiz	10 marks
B	Mid-Semester Examination	(Internal assessment-30 Marks)
C	End-Semester Examination	(External assessment-70 Marks)

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6. Reference Books:

No	Author	Name of the Book	Publisher	Year of Publication / Edition
1	Modern Banking: Theory & Practice	R Muraleedharan	PHI	Latest edition
2	N. R. Mohan Prakash	Banking, Risk and Insurance Management	Vikas	Latest Edition
3	Bharti Pathak	Indian Financial System	Pearson	Latest edition
4	M Y Khan	Financial Services	McGraw Hill	Latest Edition
5	P.K. Gupta	Essentials of Insurance and Risk Management	Himalaya	Latest edition

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

7. List of Journals/Periodicals/Magazines/Newspapers / Web resources, etc

- Journal of Banking & Finance
- International Journal of Banking, Accounting & Finance
- International Journal of Risk Assessment and Management
- The Journal of Risk Finance
- Indian Journal of Finance
- Journal of Risk and Financial Management
- <https://open.umn.edu/opentextbooks/textbooks/risk-management-for-enterprises-and-individuals>
- <https://www.irmi.com/free-resources/authoritative-reports/e-books>