



B. J. VANIJYA MAHAVIDYALAYA

(Autonomous)

(Grant-in-Aid)

(Affiliated to Sardar Patel University)

Vallabh Vidyanagar- 388 120, Dist. Anand, Gujarat, India

Accredited with CGPA of 2.78 on four-point scale at B++ Grade by NAAC

Syllabus as per the NEP 2020 with effect from December - 2024

Bachelor of Business Administration (General)

Semester – II

Course Code	UM02IDBBA02	Title of the Course	Fundamentals of Banking and Insurance
Total Credits of the Course	04	Hours per week	04

Course Objectives:	<ol style="list-style-type: none">1) To expose the student to the theory and overview of the banks and its Management.2) To impart knowledge regarding insurance companies and its significance.3) To familiarize students with latest Acts, technology and trends in banking and insurance.
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Course Content		
Unit No.	Description	Weightage (%)
1)	An Overview of Banking Industry: <ul style="list-style-type: none">• Definition of Banks, Types of Banks, Principles of Banking• Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks , Agriculture and Rural Development Banks, , Universal Banking• ADRs and GDRs• EXIM Bank and their Functions	25%
2)	Electronic Banking: <ul style="list-style-type: none">• Meaning, Definition, Features, Advantages and Limitations- Core Banking, the Evolution of E-Banking in India, Legal Framework for E-Banking• Internet Banking• ATM, NEFT• RTGS,IMPS• Mobile Banking	25%



	<ul style="list-style-type: none"> • Credit Card • Debit Card • MICR • ECS (Electronic Clearing Services) 	
3)	Fundamentals of Insurance: <ul style="list-style-type: none"> • Definition, Purpose and Need of Insurance • Functions and Characteristics of Insurance • Significance of Insurance in Development of Industry and Commerce • Types of General Insurance Policies • Types of Life Insurance Policies • Insurance Planning :Meaning Basic Principles of Insurance 	25%
4)	Regulation of Banking and Insurance: <ul style="list-style-type: none"> • 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 	25%

Teaching-Learning Methodology	The course would be taught /learnt through ICT (e.g. Power Point Presentation, Audio-Visual Presentation), Lectures, Group Discussions, Quizzes, Assignments, Case Study and Browsing E- Resources.
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Internal and External Examination Evaluation

Sr. No.	Details of the Evaluation / Exam Pattern	50 Marks (%)	25 Marks (%)
1	Class Test (at least one)	15 (30%)	10 (40%)
2	Quiz (at least one)	15 (30%)	05 (20%)
3	Active Learning	05 (10%)	----
4	Home Assignment	05 (10%)	05 (20%)
5	Class Assignment	05 (10%)	----
6	Attendance	05 (10%)	05 (20%)
Total Internal (%)		50 (100%)	25 (100%)
Final Examination (%)		50 (100%)	25 (100%)

Sr. No.	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

Sr. No.	Suggested References:
1)	Banking Law and Practice – M.L Tannan
2)	Microfinance Perspective and Operations – IIBF, 2016.
3)	Rural Banking Operations – IIBF, 2017 Edition
4)	Modern Banking In India , Gupta
5)	Money Banking And Finance Paperback – 2009 -N K Sinha
6)	Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor
7)	Principles Of Banking (With Case Studies) Hardcover – 2009 - Rakesh Kumar
8)	Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition
9)	Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition
10)	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.
11)	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.
12)	E-Banking in India: Challenges and Opportunities-By Rimpi Jatana, R. K. Uppal
13)	Insurance Products & Services Published by Indian Institute of Bankers, Published by Taxmann's.
14)	Investment Analysis & Portfolio Management- Prasanna Chandra, Tata McGraw Hill

Sr. No.	On-Line Resources available that can be used as Reference Material
1)	http://egazette.nic.in/WriteReadData/2020/222114.pdf
2)	https://www.irdai.gov.in/
3)	https://www.rbi.org.in/
4)	https://onlinecourses.nptel.ac.in/
5)	https://www.mooc.org/