

# C P PATEL AND F H SHAH COMMERCE (AUTONOMOUS) COLLEGE, ANAND

(Managed by SARDAR PATEL EDUCATION TRUST, ANAND)

**AFFILIATED TO SARDAR PATEL UNIVERSITY, V V NAGAR**

An ISO 9001 2015 Certified / An ISO 14001-2015 Certified / An ISO 21001-2018 Certified  
GUJARAT INSTITUTIONAL RATING FRAMEWORK (4 STAR)

AAA Reaccredited CGPA 3.56 – GRADE **A<sup>+</sup>** KCG-Dept of Edu. Govt of Gujarat-April 2017

NAAC Reaccredited - CGPA 3.30 - GRADE **'A<sup>+</sup>'** UGC – MHRD, Govt of India – June 2022

Syllabus as per NEP 2020 with effect from the Academic Year 2023-2024

## Bachelor of Business Administration (BBA-General)

### Semester - II

Course Code	UM2MDBBA02	Title of the Course	Fundamentals of Banking and Insurance
Total Credits of the Course	04	Hours per Week	04

Course Objectives	1. To enable learners to make them aware about various Banking Terminology
	2. To describe fundamental concepts behind the modern e-banking/mobile banking in technologies
	3. To give thorough knowledge regarding the basic concepts of insurance
	4. To gain the detailed knowledge of categories of insurance in business environment.

Course Content		
Unit	Description	Weightage (%)
1.	<b>FUNDAMENTALS OF BANKING</b> <b>Introduction</b> - Definition - Nature and Functions of RBI -Relationship between Banker and Customer - Types of Deposit Accounts – KYC norms and Anti-money Laundering Nomination Facility <b>Negotiable Instruments:</b> Definition- Meaning, Types and Uses (Promissory Note, Bill and Cheque - Crossing and Endorsement of Cheque– Payment and Collection of Cheques - Protection to Paying and Collecting Banker.	25 %
2.	<b>LOANS AND ADVANCES</b> Loans and Advances - Principles of Sound Lending -Forms of Advances -Security - Attributes of good securities - Methods of charging securities <b>Latest Technology in Banks</b> - Need and Importance - e-Banking- Electronic Payment System (ATM, NEFT, ECS, CBS,RTGS) - Risk in e-Banking - Important Provisions of Information Technology Act.	25 %

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3.	<b>INTRODUCTON TO INSURANCE</b> History and Development of Insurance - Definition, Nature and Characteristics of Insurance - Functions – Importance - Basic Principles of Insurance.	25 %
4.	<b>CATEGORIES OF INSURANCE</b> <b>Life Insurance</b> - Basic Principles - Procedure for effecting policy - Types of Policies - Policy Conditions – Settlement of claims. <b>Non-Life Insurance</b> - Marine and Fire Insurance - Motor Insurance - Burglary and Personal Accident Insurance – Bankers Indemnity Insurance.	25 %

<b>Teaching-Learning Methodology</b>	<ul style="list-style-type: none"><li>● Lecture Method</li><li>● Online Lectures</li><li>● Group Discussion</li><li>● Case Study</li><li>● Power Point Presentation</li><li>● Role Playing</li><li>● Field Projects</li></ul>
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## Evaluation Pattern

Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written	30 %
2.	Internal Continuous Assessment in the form of Quizzes, Seminars, Assignments, Attendance	20 %
3.	External Examination	50 %

**Course Outcomes: Having Completed this course, the students will be able to:**

1.	Acquaint with the basic framework of Banking together with specific reference to types of Deposit Accounts - KYC norms.
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2.	Understand functions and norms of Banking with regard to Loans and Advances.
3.	Obtain understanding on Technology used in Banks, e-Banking, Electronic Payment System (ATM, NEFT, ECS, CBS, and RTGS) together with Risk involved in e-Banking.
4.	Acquire thorough knowledge about historical development and conceptual framework and principles applicable to Insurance business.
5.	Become familiar with brief understanding on selected Life-Insurance & Non-Life Insurance products.

## Suggested References

Sr. No.	References
1	Banking Law and Practice By P.N. Varshney (Sultan Chand & Sons)
2	Banking Theory, Law and Practice By E. Gordon and K. Natarajan (Himalaya Publishing House)
3	Bank Lending By Prasad Vipradas and Dr. J.K.Syan (Himalaya Publishing House)
4	Elements of Banking and Insurance By Seth and Bhatia (Prentice Hall of India)

## On-line resources to be used if available as reference material

### On-line Resources

1. Basics of Banking: Meaning, Functions, Types of Banks & Accounts (testbook.com)
2. Loans and Advances Explained - Meaning and All You Should Know (loanspot.io)
3. <https://nios.ac.in/media/documents/VocInsService>