



Program	Master of Business Administration (MBA)	Semester - 3
Type of Course	Major	
Prerequisite		
Rationale	-	
Effective From A.Y.	2024-25	

Teaching Scheme (Contact Hours)				Examination Scheme				
Lecture	Tutorial	Lab	Credit	Theory Marks		Practical Marks		Total Marks
				T	T	P	P	
4	-	-	4	50	30	-	-	150

SEE - Semester End Examination, T - Internal Theory, P - Internal Practical

Course Content		T - Teaching Hours W - Weightage	
Sr.	Topics	T	W
1	Module 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; Electronic Funds Transfer (EFT) - National Electronic Funds Transfer (NEFT) System, Real Time Gross Settlement System (RTGS), Technology in banks. Concept of E-Wallets	15	25
2	Module II 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	15	25
3	Module III 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	15	25
4	Module 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, and Micro Insurance: Meaning, Models and future of Micro Insurance. Dematerialization of Insurance policies	15	25
Total		60	100

Suggested Distribution Of Theory Marks Using Bloom's Taxonomy			
Level	Understanding	Analyze	Evaluate
Weightage	25	25	50

NOTE : This specification table shall be treated as a general guideline for the students and the teachers. The actual distribution of marks in the question paper may vary slightly from above table.



Course Outcomes

At the end of this course, students will be able to:

CO1	Explore and evaluate the role of banking & Insurance products & services, its structure, operations, and legal framework in an economy
CO2	Compare the Indian banking and insurance standards with those of other countries
CO3	Describe and elaborate about financial instruments and their role in financial planning w.r.t banking and insurance products
CO4	Assess the economic need for having insurance & banking products and design solutions to meet the client's goals

CO PO Mapping

CO	CO - 1	CO - 2	CO - 3	CO - 4
PO - 1	3	3	3	3
PO - 2	3	3	2	3
PO - 3	1	1	0	2
PO - 4	2	2	0	0
PO - 5	0	0	1	2

Reference Books

1.	Modern Banking (TextBook) By Heffernan, S.
2.	Banking, Risk and Insurance Management By N. R. Mohan Prakash Vikas Latest Edition
3.	Indian Financial System By Bharti Pathak Pearson Publication Latest Edition