

## BANKING, INSURANCE AND RISK MANAGEMENT

<b>III Semester: MBA</b>								
Course Code	Category	Hours / Week			Credits	Maximum Marks		
		L	T	P		C	CIA	SEE
CMBB37	Elective	4	-	-	4	30	70	100
		<b>Contact Classes: 45</b>		<b>Tutorial Classes: 00</b>		<b>Practical Classes: Nil</b>		<b>Total Classes: 45</b>
<p><b>OBJECTIVES:</b>  <b>The course should enable the students to:</b></p> <p><b>I.</b> Understand about banking business in the country for the purpose of knowing the deposits of banks in the new dimensions.</p> <p><b>II.</b> Analyze banking sector reforms and regulations for the purpose of knowing and minimizing deficiencies in Indian Banking system.</p> <p><b>III.</b> Evaluate the business and economics of insurance for changing mindset and implement latest trends in Insurance business.</p> <p><b>IV.</b> Understand the risk management techniques and non insurance methods for identification and measures of risk with the objective of minimizing the risk.</p> <p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>Understand the Indian banking system and its origin and structure.</li> <li>Discuss the various services providing by the banks and new dimension in the real world</li> <li>Demonstrate various legal aspects, purpose, functions and acts related to banking system and RBI.</li> <li>Analyze the role of commercial banks, NPAs and reforms &amp; deficiencies in Indian banking system.</li> <li>Explain the need, importance, principles and characteristics of insurance and its contract.</li> <li>Examine different products and branches of insurance and the role of agents and brokers.</li> <li>Describe the history, legal framework, functions and governing issues of IRDAI.</li> <li>Enumerate business and economics of insurance for changing mindsets as per the latest trends.</li> <li>Introduce the risk, types of risks, methods and risk management process in business.</li> <li>Identify the techniques and measurements for risks and non insurance methods.</li> </ol>								
<b>UNIT-I</b>	<b>INTRODUCTION TO BANKING BUSINESS</b>						<b>Classes: 08</b>	
Introduction to banking sectors, History of banking business in India, Structure of Indian banking system, Types of accounts, advances and deposits in a bank, New dimensions and Products, E-banking, Mobile banking, Net banking, CRM, Cheque system and KYC system								
<b>UNIT-II</b>	<b>BANKING REFORMS AND REGULATIONS</b>						<b>Classes: 10</b>	
Banking regulation act-1949, Reserve Bank of India Act-1934, Establishment of RBI, Functions and credit control system, Role of commercial banks and its functions, Banking sector reforms in India and deficiencies in Indian banking including problems accounts and Non -Performing Assets								
<b>UNIT-III</b>	<b>INTRODUCTION TO INSURANCE</b>						<b>Classes: 09</b>	
Introduction to insurance, Need and importance of insurance, principles of Insurance, characteristics of insurance contract. Branches of insurance and types of insurance, life insurance and its products: role of agents and brokers.								
<b>UNIT-IV</b>	<b>INSURANCE BUSINESS ENVIRONMENT</b>						<b>Classes: 10</b>	
Regulatory and legal framework governing the insurance sector, history of IRDAI and its functions: Business and economics of insurance need for changing mindset and latest trends.								
<b>UNIT-V</b>	<b>INTRODUCTION TO RISK MANAGEMENT</b>						<b>Classes: 08</b>	
Introduction to Risk, meaning and types of risk in business and individual Risk management process, methods, Risk identification and measurement, risk management techniques, non insurance methods.								

<b>Text books</b>
<ol style="list-style-type: none"> <li>1. Mark S. Dorfman, "Risk Management and Insurance", Pearson Publications, 9<sup>th</sup> Edition, 2009.</li> <li>2. Reddy K S and Rao R N, "Banking and Insurance", Paramount publishers, 9<sup>th</sup> Edition, 2013.</li> <li>3. Varshney, P.N, "Banking Law and Practice", Sultan Chand and Sons, 25<sup>th</sup> Revised Edition, 2014.</li> </ol>
<b>Reference books</b>
<ol style="list-style-type: none"> <li>1. Scott E. Harringam Gregory R. Nichanus," Risk Management and Insurance", TMH, 2<sup>nd</sup> Edition, 2009.</li> <li>2. Geroge E. Rejda, "Principles of risk Management and Insurance", Pearson Education Publications, 9<sup>th</sup> Edition, 2009.</li> <li>3. G. Koteswar, "Risk Management Insurance and Derivatives", Himalaya Publications, 5<sup>th</sup> Edition, 2008.</li> </ol>
<b>Web References</b>
<ol style="list-style-type: none"> <li>1. <a href="http://www.ebooks directory.com">http://www.ebooks directory.com</a></li> <li>2. <a href="http://Campus guides.lib.utah.edu">http://Campus guides.lib.utah.edu</a></li> </ol>
<b>E-Text Books</b>
<ol style="list-style-type: none"> <li>1. <a href="http://www.bookboon.com">http://www.bookboon.com</a></li> <li>2. <a href="http://www.freemagagement.com">http://www.freemagagement.com</a></li> <li>3. <a href="http://www.emeraldinsight.com">http://www.emeraldinsight.com</a></li> </ol>