



ORDINANCES GOVERNING
CAREER ORIENTED COURSES
OF
UNIVERSITY GRANTS COMMISSION

Offered by

S K College of Business Management,

BBA Department, Hemchandracharya North Gujarat University,
PATAN

Semester II

ADBI 201

Indian Banking System

Contents

Unit I

Development Banking; Financial Institutions- IDBI, NABARD, SIDBI, IFCI.

Unit II

Role of Central Bank, Policy Framework for RBI, RBI and Monetary Policy, Regulation and Supervision of Banking system, Review of the Banking system, Review of RBI balance sheet, Current Developments and Reports of RBI, Maintenance of CRR, SLR, Interest Rate Policy.

Unit III

Commercial Banking: Banker Customer Relationship, Management of Deposit Business & Credit Business, Fee Based services, Liquidity Vs. Profitability, Credit Assessment, Principles of Bank Lending: Types & Methods of Charging, Secured & Unsecured Advances.

Unit IV

Overview and regulation of Co-Operative banking, Regional Banks, Rural Banks and Co-Operative banking societies.

Text Books:

1. Sundaram & Varshney; *“Banking, Theory Law and Practice”*; Sultan chand & sons; 2004
2. Vasant Desai; *“Development Banking & Financial Intermediaries”*; Himalaya Publishing House; 2001.

Reference Books:

1. Mithani.D.M., Gordon.E.; *“Banking & Financial Systems”*; Himalaya Publishing House; 2003.
2. Reddy.P.N., Appannaiah.H.R.; *“Theory & Practice of Banking”*; Himalaya Publishing House; 2003.

Insurance Business Environment in India

Contents

UNIT-1

History of Insurance Business : Business Environment and Insurance; Insurance and Economic Development; Growth and potential in Life Insurance; Growth and potential in General Insurance; Insurance Industry in India; Contemporary issues in Insurance.

UNIT-11

Insurance Regulations in India: A brief introduction of Insurance Act.1938, A Brief Profile of IRDA (Authority) and its functioning; IRDA Regulation 2000(Obligations of Insurers to Rural or Social Sectors);IRDA Regulation 2000(Insurance: Advertisements and Disclosure);IRDA Regulation 2000(Licensing of Insurance Agents);IRDA(Protection of Policy Holders Interest)

UNIT—111

Marketing of Insurance Services: Requirement of different Market Segment; Distribution Channel; Collaborating Professions; Setting –up a new Insurance Company; IRDA Regulation 2000 (Registration of new Insurance Company);Foreign Investor

UNIT-1V

Financial aspects of Insurance Business: Valuation of assets and Liabilities with particular reference to unexpired risk; Impact of Tarrif to Non-Tarrif regime in Non-Life Business; Distribution of profits

Text Books

- 1.Bodla,B.S. and Garg,M.C., “ *Insurance Environment and Procedure*”, Deep & Deep Publication, 2003.
2. Srivastav,D.C. and Srivastav, Shashank , “ *Insurance Industry*”, New Century Publication, 2002.

References Books

1. Insurance Industry: Emerging Trends by ICFAI
2. Gupta,P.K., “ *Risk Management*”, Himalaya Publication House, 2004
3. Taxman’s Insurance Law Manual, IRDA Publication, 2004

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Banking Law and Practice

Contents

Unit I

Overview, Legal Framework of Regulation of Banks, Reserve Bank of India Act 1930

Unit II

Banking Regulation Act, 1949, Negotiable Instruments Act 1860

Unit III

Cyber Laws relating to Banking, Banking Companies Act, 1970/ 1980

Unit IV

Securitization Act, 2002., Recent trends in Banking Industry (Legal)

Text Books:

1. Varshney P.N; "*Banking Law and Practice*"; Sultan Chand and Sons; 2005
2. Saxena G.S.; "*Legal Aspects of Banking Operations*"; Sultan Chand and Sons; 2005

Reference Books:

1. Suneja H.R; "*Practical and Law of Banking*"; Himalya Publishing House; 2000
2. Chabra T.N; "*Elements of Banking Law*"; Dhanpat Rai and Sons; 2000

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Marketing of Financial Products & Services

Contents:

Unit I

Marketing of Financial Services- a conceptual framework. Types of Financial Markets in India- an overview. Concept of Marketing and Marketing Mix, 4 P's of Marketing.

Unit II

Marketing of Banking Services – Banking products and services; Distribution, Pricing and Promotion Strategy for Banking Services; Attracting and Retaining bank customers. Marketing strategy of credit cards, debit cards, saving accounts and different types of loans, barter card.

Unit III

Mutual Funds Markets in India and the Marketing strategies involved. Marketing of insurance products- Life and Non Life Products. Marketing of Pension Funds.

Unit IV

Concept of Distribution, multiple delivery channels/ATM, EFT, CMS,POS and Bancassurance. Promotion- marketing information & research, public relations and publicity, image building. Globalisation and its impact on financial services.

Text Books:

1. Suri, R.K., “Services Management”,Himalaya Publication,2005.
2. Jha, S.M., “Bank Marketing”,Himalaya Publication,2003.