



**CAREER ORIENTED COURSES**  
**OF**  
**UNIVERSITY GRANTS COMMISSION**

**Syllabus**  
**Advance Diploma in Banking and Insurance**  
**Semester III**

*Offered by*

**S K College of Business Management,**

BBA Department, Hemchandracharya North Gujarat University,  
PATAN

# Semester III

## ADBI 301

### Practice of Life Insurance

#### Contents:

##### Unit-I

Social Insurance, Old-Age, Survivors and Disability Insurance (OASDI), Types Of benefits, Medicare, Unemployment Insurance, Workers Compensation.

##### Unit-II

Group Insurance and special purpose Schemes. Actuarial Considerations (Demographic investment of funds and managerial expenses) in costing Insurance Products.

##### Unit-III

Overview of private insurance in the financial services industry, Types of private Insures, Agents and Brokers, Types of marketing System. Group Insurance Marketing.

##### Unit-IV

Procedure for settlement of claims, nomination and assignment, annuities, medic aim policy, privatization of insurance and general insurance, Retention Vs Reinsurance, Double Insurance.

#### Text Books:

1. George E Rejda, "Principles of Risk Management and Insurance", PEARSON tenth edition ,2011

#### Reference Books:

1. Mishra M.N.; *Principles and Practices of Insurance*; S. Chand and Co. 2004
2. Gupta P.K.; *Insurance and Risk Management*; Himlaya Publishing House; 2004

## **Retail Banking**

### **UNIT - 1: Introduction**

History and definition, role within the bank operations, Applicability of retailing concepts distinction between Retail and Corporate / Wholesale Banking

### **UNIT - 2 : Retail Products**

Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products / Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring.  
Remittances / Funds Transfer

### **UNIT - 3 : Marketing / Selling of retail products**

MIS and Accounting Retail Strategies; Tie-up with Institutions for Personal loans / Credit cards / Educational loans, with OEMs / Authorised Dealers for Auto / Vehicle loans, and with Builders / Developers for Home loans Delivery Channels - Branch, Extension counters, ATMs, POS, Internet Banking, M-Banking.

Selling Process in retail products-Direct Selling Agents. Customer Relationship Management - Role and impact of customer relationship management, Stages in customer relationship management process. Regulations and compliance Technology for Retail Banking - Static information, Account opening, basic loan origination data etc. Updated information like income details at different frequencies. Transaction information from disbursement till final settlement of the loan amount. Analytics / Alerts. Accounting entries - Loan process and the relevant accounting including EMI Computation.

### **UNIT - 4 : Other issues related to Retail Banking**

Securitisation, mortgage based securities. Trends in retailing - New products like Insurance, Demat services, Mutual fund, online Banking, Investment advisory / Wealth management, Reverse Mortgage - Growth of e-banking, Cross selling opportunities.

Recovery of Retail Loans - Defaults, Rescheduling, recovery process. SARAFAESI Act, DRT Act, use of Lok Adalat forum. Recovery Agents - RBI guidelines.

### **Text Books:**

1. Retail Banking: Indian Institute of Banking and Finance, Macmillan Education

## ADBI 303

### Management of Commercial Banks

#### Course Contents

##### Unit-I

##### **Commercial Banking in India**

Introduction, Scheduled banks , Non- scheduled bank, Evolution and Growth of Banking System In India. Geographical Expansion of Indian Commercial Banks. Commercial Banks Deposits and Their Pattern. Bank Credit and its pattern of Development. Industry-wise Deployment of bank credit .Credit Deposits Ratio of Scheduled Banks. Priority Sector Financing By Commercial Banks in India.

##### Unit-II

##### **Competitive strategy To Meet Challenges To commercial Banks in India.**

Challenges before Indian Commercial Banks. Opportunities for Indian Commercial Banks. Strength of Indian Commercial Banks. Strategy to cope with the challenges. Restructuring of Commercial Banks in India. Present Position of Capital Adequacy In Indian Commercial Banks.

##### Unit-III

##### **Inclusive Growth and Commercial Banks**

Inclusive Growth. Financial Inclusions. Financial Inclusion and International Experiences. Financial Inclusion and Indian Experiences. Financial Inclusion and Commercial Banks in India. Progress under Financial Inclusions Plans.

##### Unit-IV

##### **New Norms of Working Capital Financing By Banks.**

Tandon Committee recommendations. Reserve Bank of India's action on Tandon Committee recommendations. Chore Committee Norms for Working Capital .RBI Guidelines regarding Working Capital Financing.

##### **Text Books:**

1. R. M Shrivastava and Divya Nigam, " Management of Indian Financial Institutions" , Himalaya Publishinng House.
2. Reddy.P.N., Appannaiah.H.R.; Theory & Practice of Banking; Himalaya Publishing House;2003.
3. Machiraju.H.R.; Modern Commercial Banking; Vikas Publishing House Pvt. Ltd.; 2001

**ADBI 304**  
**Ethics in Business**

**Course Contents**

**Unit 1: Ethics**

- Concept of Ethics, Evolution of Ethics, Nature of Ethics- Personal, Professional, Managerial
- Importance of Ethics, Objectives, Scope, Types – Transactional, Participatory and Recognition

**Unit 2: Business Ethics**

- Meaning, Objectives, Purpose and Scope of Business Ethics towards Society and Stakeholders, Role of Government in Ensuring Business Ethics
- Principles of Business Ethics, 3 Cs of Business Ethics – Compliance, Contribution and Consequences
- Myths about Business Ethics
- Ethical Performance in Businesses in India

**Unit 3: Ethics in Marketing:**

- Ethical issues in Marketing Mix, Unethical Marketing Practices in India, Ethical Dilemmas in Marketing, Ethics in Advertising and Types of Unethical Advertisements

**Unit 4: Ethics In Finance:**

- Scope of Ethics in Financial Services, Ethics of a Financial Manager – Legal Issues, Balancing Act and Whistle Blower, Ethics in Taxation, Corporate Crime - White Collar Crime and Organised Crime, Major Corporate Scams in India, Role of SEBI in Ensuring Corporate Governance, Cadbury Committee Report, 1992

**Text Books:**

1. Kaur, Tripat, “*Values & Ethics in Management*”, Galgotia Publishers, 2004.
2. Chakraborty, S.K., “*Human values for Managers*”, 1998.

**Reference Books:**

1. Chakraborty, S.K., “*Ethics in Management: A Vedantic Perspective*”, Oxford University Press, 2000.