

BA Course Content

Unit – I

1. Introduction to Banking Business; Banking Sectors- Retail, Corporate, Rural and International; Non-banking financial intermediaries; Types of advances and deposits in a bank
2. 2. New Dimensions and Products. - Credit, Debit and Smart Cards, and e-Banking Structure of the Indian Banking System:
 - a. Commercial Banks - Public and Private Sector and Foreign Banks. Cooperative Banks
 - b. Understanding the Annual Report and Balance Sheet of a Bank.

Unit - II 1. Process and documentation of Bank Lending

- a. Forms and Types of Advances and Collaterals
 - b. Priority Sector Advances c. Export Credits
2. Assessment of Credit needs for Project and Working Capital Finance
 3. Bank Customer Relationship-Four Leading Cases

Unit - III

1. Banking Reforms and Regulation

- a. Banking Regulation Act, 1949
- b. Reserve Bank of India Act 1934, and Reserve Bank's Instruments of Credit Control.
- c. Deficiencies in Indian Banking including Problems Accounts and Non-Performing Assets
- d. Banking Sector Reforms

Section B: Insurance

Unit - IV

Introduction to Insurance

- Meaning and nature
- Purpose and need
- Principles of Insurance
- Types of Insurance
- Terminology
- New Insurance Product
- Present State of Insurance Industry in India.

Unit - V Legal framework

- Essentials of General Contract (Section 10) of Indian Contract Act, 1872
- Essential Feature of Insurance Contracts

- Salient Features of

- Insurance Act, 1938
- LIC Act, 1956 - GIC Act, 1972
- IRDA Act, 1999 - Agency Law
- Consumer Protection Act, 1986

Unit - VI

Life Insurance

- Meaning and Importance
- Types of Plans • Pricing
- Underwriting
- Documentations
- Channels of Distributions
- Policy servicing and settlement of claims
- Understanding Annual Report of a Life Insurance Company.

Unit-VII Non-Life Insurance

- Meaning and Importance
- Types
 - Fire
 - Marine
 - Motor
 - Health
 - Miscellaneous
- Understanding Annual Report of a Non-Insurance Company.