COO3A2 Banking and Insurance Management [4 Credits]

Learning Objective: The course aims at providing the students a comprehensive knowledge on banking and insurance management, its operations and regulatory environment.

UNIT 1: Indian Banking System
(12 Hours)
Evolution – Traditional Banking Functions – Emerging Role – Structure – Growth and Development of Banking in India – Role of RBI – Banking Sector Reforms – Narasimham Committee I and II Recommendations – Strengths & weaknesses of Indian Commercial banks – Challenges ahead – Consolidation in Indian Banking Sector

UNIT 2: Risk Management in Banks and Insurance Sector
(12 Hours)

UNIT 3: ALM, NPAs and Capital Adequacy Norms in Banks
(12 Hours)
Meaning – Overview – Objectives of ALM – Pre-requisites of ALM – Asset and Liability Committee (ALCO) – Non-Performing Assets (NPAs) – RBI Guidelines on NPAs – Capital Adequacy in Banks - Functions of capital funds in commercial banks – Basle norms on capital adequacy – Capital adequacy norms in Indian commercial banks – Present position of capital adequacy in Indian Commercial banks

UNIT 4: Introduction to Insurance Business
(12 Hours)

UNIT 5: Regulatory Framework & Pricing of Insurance Products
(12 Hours)

Suggested Readings:
1. Gerald Hatler, Bank Investments and Funds Management, Macmillan
7. Gupta, P. K, Insurance and Risk Management, Himalaya
   Publishing House
8. S. Balachandran, Karve, Palav, Life Insurance, Insurance
   Institute of India.
9. Bharti Pathak, Indian Financial System,
   Pearson Education.
10. Agarwal O.P., Banking and Insurance, Himalaya
    Publishing House
11. Satya Pal Sharma N. K. Et al, Banking and Insurance, Himalaya
    Publishing House
12. Sethi Jyotsna, Bhatia Nishwan, Elements of Banking & Insurance, Prentice Hall
    of India, 2007
    Pvt Ltd., 2011