

Part - B
Programme: Master of Commerce (Semester I) (NEP)

Code of Subject	Title of Subject	Total number of periods
M.Com. NEP/15-A	Banking and Insurance Service	75

Course Outcomes

1. To understand the structure & function of banking and insurance service
2. To enable students to understand the functions, importance and kinds of bank and insurance.
3. Application of Bank and insurance.
4. To understand the types of banking and insurance.
5. To understand the banking and insurance sectors in Indian economy.

Unit	Content	No. of Periods
I 1.1 1.2 1.3 1.4	COMMERCIAL BANKS: Functions, credit creation, nationalisation of commercial banks. Mobilization of Resources Current Trend in giving loans, N.P.A. Computerisation of Bank, E-banking, ATM and their impact on performance	15
II 2.1 2.2 2.3 2.4	Reserve Bank of India: R.B.I.: functions and Instruments of Credit control Monetary Policy of RBI RBI and Banking Sector, RBI and IRDA Role of RBI in the development of economy	15
III 3.1 3.2 3.3 3.4	NATURE AND SCOPE OF INSURANCE: Need and importance of insurance, general principles of insurance Insurance as a Social and Business security tool Procedure regarding formation of Insurance policy and Claims Privatisation of Insurance and its effects.	15
IV 4.1 4.2 4.3 4.4	KIND OF INSURANCE: Life Insurance, Fire Insurance, Marine Insurance Crop Insurance, Livestock Insurance. Other forms of Insurance cover: Motor, Personal, Accident. Sickness and other liability cover.	15
V 5.1 5.2 5.3 5.4	LEGISLATION OF LIFE AND GENERAL INSURANCE Contribution to Economic development of LIC and General Insurance Development, working and Functions of IRDA, IDBI, ICICI. Role of LIC and General Insurance in the development of Indian economy SWOC Analysis OF LIC and General Insurance	15

REFERENCE BOOKS :

- 1) *Banking and Insurance Service* :- *Banking and Insurance Service*, *Banking and Insurance Service*, *Banking and Insurance Service* *Banking and Insurance Service*.
- 2) *Banking and Insurance Service* *Banking and Insurance Service*, :- *Banking and Insurance Service* :- *Banking and Insurance Service*.
- 3) *Public sector Banking* : k.N.Kabra and R.R.Suresh.
- 4) *The Reserve Bank of India functions and working* :- Reserver Bank of India Publication.
- 5) *Insurance in India* :- R.M.Roy.
- 6) *Insurance, Principles and practice*:- R.S.Sharma .
- 7) *Marine Insurance*:- keats .