Objectives:

a) To Create the awareness among the students of Indian banking system.

b) To enables students to understand the Reforms & other developments in the Indian banking.

c) To provide students insight into functions & Role of reserve Bank of India.

Unit I

Structure & Role of Indian Banking System

Structure of Indian Banking System

Central bank - Commercial banks-Cooperative banks- Regional Rural Banks-Local Area Banks:

Difference Between scheduled & non scheduled bank Role of banking system in the economic growth & development.

Unit 2

Private sector Banks

Unit 3

Nationalized Banks

Social control over banks, Nationalization of banks - Arguments for & against

Nationalization, Objectives of Mobilization, Create development & Priority sector Lending Lead Bank Scheme.

Unit 4

State Bank of India

Paper- VI

INSURANCE MANAGEMENT PART –I

Unit-1] Claims & Settlement: Maturity Claims meaning, Procedure for Claim, Type of claim, Survival benefits, Death claims Early Claims Documents, forms

Unit -2] Nomination & Assignments of policies, Difference between nomination & assignment, Study of policy conditions, Meaning of loans & Surrender of policies, Post maturity claims.

Unit 3] Privatisation of insurance business, Malhotra committee Report, Effects of Privatization of insurance companies, Comparative study of Private companies versus Government Controlled Companies.


Recommended Books:

1 Theory & Practices of Insurance. – M. Arif Khan

1 Manual for Agents- LIC of India.

2 Liability Insurance – Insurance of India.

3 Life Assurance Administration- Insurance Institution of India.

4 Marine Insurance - Templeman


UNIT 1]

Regional Rural Banks

Reasons for establishment of Regional Rural Banks (RRBS), meaning of RRBs, Difference between RRBs & Commercial banks, Objectives of RRBs, organization & management of RRBs Functions of RRBs, Progress, Performance & Problems of RRBs

UNIT 2]

Cooperative Credit System

Principles of cooperation, Evolution of cooperative credit system, Meaning, Objectives, Organisation, Functions, Progress & Problems of:

1  Primary agricultural cooperative credit societies
2  District Central cooperative Bank
3  Urban State cooperative Banks
4  Urban cooperative Banks,
5  Urban cooperative credit societies

Unit 3]

Reserve Bank of India (RBI)

Evolution of the Reserve Bank of India, Organization & management of the RBI, Functions of the RBI: Issue & Management of currency Banker to the government Bankers’ bank: lender of the last resort, Central Clearance supervision of banking system, Controller of Qualitative a Quantitative methods of credit control, custodian of foreign exchange reserve collections & furnishing of credit information Agricultural finance export finance Industrial finance.
UNIT 4]

Banking sector performs

Rationale& Objectives of reforms, Problems of nationalized banks, Recommendations of the Narasimham Committee (I) Reforms of the committee pertaining to – CRR (Cash Reserve Ratio), SLR (Statutory Liquidity Ratio), Interest rate Structure, Directed credit programme, Income recognition, Asset classification, Capital Adequacy norms provisioning, Management of Non Performing Assets (NPAs), Debt Recovery Tribunals, Recommendations of the Narasimham Committee(II) Consolidation of banking system, Directed Credit Programme, Redefining of the NPAs Revision in the capital adequacy.

Recommended Books:

1  Functions & Working of the RBI: Reserve bank of India Publications
2  Financial sector Reforms & India’s Economic development: N.A. Majumdar
3  Central banking & Economics Development: Vasant Desa
4  Monetary Economics: S. B. Gupta
5  Banking in India – S. Panandikar
6  Banking: S.N. Maheshwari
7  Report on Trends & Progress of Banking of India: Reserve Bank of India Publication.
8  Annual Reports of Banks.
9  Indian banking system- Dr. Rita Swami
10 Indian banking system- Dr. B.R. Sangle, Dr. G.T. Sangle, Dr. Kayande Patil & Prof. N.C. Pawar
11 Indian banking system- Prof. S.V. Joshi, Dr. C.P. Rodrigues & Prof. Azhar khan.
Unit 1: General Insurance

Maturity Claims- meaning, procedure for claim, types of claim, Survival benefits Death Claims, Early claims, documents, forms. Accidental benefits & Disability benefits, Study of various conditions in the policies, permanent methods & Rules of payments.

Unit -2]

Premium Payments, imp. of timely payments, Due dates of payments, Where to pay, meaning of surrender values Laps of policy on non payments, Forfeiture & review of policies, Special revival Scheme, Instalment revival scheme, Loan cum revival scheme.

Unit-3]

Laws Regulations related to General Insurance Business.

Insurance Act- 1938

Insurance Amendment Act- 2002

IRDA regulations- 2002

General Insurance Business (Nationalization) Amendment Act- 2002

Financial Planning & Taxation.

Recordkeeping & reviews of performance data for Insurance Agents.

Business Target & Incentives.
Unit -4]

Insurance Business & Savings Plans.

Financial Planning & Taxation.

Mutual Funds and Shares

Unit Trust and Unit based policies.

Recommended Books:

1. Theory & Practices of Insurance. – M. Arif Khan
4. Life Assurance Administration- Insurance Institution of India.
5. Marine Insurance- Templeman