

AC 7-4-2014
Item No. – 4.44

UNIVERSITY OF MUMBAI



Syllabus for the

Program: B.Sc. Interdisciplinary Science

**Course : Principles of Banking &
Insurance**

(Credit Based Semester and Grading System with
effect from the academic year 2014–2015)

Course: Principles of Banking & Insurance

Syllabus

**For Credit Based Semester and Grading System
To be implemented from the Academic year 2014-2015**

MODULE I

Course Code	Unit	Topics	Credits	L/Week
USIDBI01	I	Overview of Indian banking sector	3	1
	II	Central banking – concept Functions and role of RBI		1
	III	Fundamentals of Investment banking		1

MODULE II

Course Code	Unit	Topics	Credits	L/Week
USIDBI02	I	Introduction to Insurance	3	1
	II	Types of Insurance		1
	III	Policy Servicing and Claims Settlement		1

SYLLABUS MODULE I

Course Code	Credits
USIDBI01	3 Credits (45 Lectures)
Unit I : Overview of Indian banking sector , Structure of Indian banking sector Sources of funds for a bank Various deposit products Types of bank financing – fund based and non fund based Cash credit, bank overdraft, term loan, demand loan, export / import financing, rural /farm lending etc. Bank guarantee, Introduction to NPAs and its management, Classification of NPAs and recovery strategy Concept of Bank Treasury Operations	15 Lectures
Unit II : Central banking – concept Functions and role of RBI Money creator Credit regulator Supervision of banking sector Reforms in Indian banking Narsimham committee I & II	15 Lectures
Unit III : Fundamentals of Investment banking Fund based and Fee based services Innovations in banking – E banking Introductions to NBFCs – Role and Classification	15 Lectures

SYLLABUS MODULE II

Course Code	Credits
USIDBI02	3 Credits (45 Lectures)
Unit I : Introduction to Insurance , Basic principles of Insurance, Significance of Insurance to business, Reasons for slow growth of insurance business in India	15 Lectures
Unit II : Types of Insurance , Life, Fire, Marine, Crop / Agriculture Insurance Bank assurance	15 Lectures
Unit III : Policy Servicing and Claims Settlement , Nomination and Assignment Surrender Value and Paid up Value of Policy Procedure to take life insurance policy Claim settlement under life insurance policy	15 Lectures