

North Maharashtra University, Jalgaon
(NACC Accredited 'B' Grade University)
COMMERCE & MANAGEMENT FACULTY
New Syllabus: **M.Com** (w.e.f. June -2014)
SEMESTER: II *Optional Subject C*
Paper 203-C Banking & Insurance

Semester Pattern: External Marks 60 +Internal Marks 40 = Maximum Total marks:
100 lectures: 48

Objective :

- Student will able to understand the history , structure role of Banking system .
- Student have broad understanding of other functions associated with banking.
- Principles and importance of Credit, documentation, monitoring and control in banking .
- Student will able to understanding of the linkage between Different banking sector .
- To make students understandable with various concept in life insurance.
- Student will able to understand general aspects, rules & regulations and tariff applications.
- Student will able to know the role of Mutual Fund and capital Market.

1) Introduction to Banking

(12)

- a) Banking System in India
- b) Commercial banking Structure: Meaning, Role & Functions of the Banks
- c) Liabilities & assets of the Banks
- d) New Concepts in Banking: Retail Banking, Microfinance, Credit/ debit cards, ATM's, Online banking, Mobile Banking
- e) Non-banking Financial Corporations: Role & Growth, Types of NBFC's, Regulations & RBI's control
- f) Opportunities in banking

2) Co-operative Banking

(06)

- a) Meaning, Nature and Types
- b) Governance & reforms in co-operative banking
- c) State Co-op agriculture & Rural Development banks

3) Bank Management

(08)

- a) Objectives, Evolution, Scope & functional areas of bank Management
- b) Functional areas: Deposit Mobilization, credit planning & Management, Asset Management, Liability Management, Liquidity Management, Investment Management, management legal department, office management,

4) Insurance

(08)

- a) Insurance: Meaning, Principles & Roles
- b) Types of insurance – Life (normal & health), General, Agricultural & Bancassurance, Re-insurance, Group insurance & micro-insurance. ,
- c) Types of Policies
- d) Regulatory framework in India, Claims

5) Mutual Funds

(06)

- a) Mutual funds: Meaning, Evolution, Performance & its measures, Advantages, Growth in India
- b) Types of mutual funds Schemes, Regulatory aspects ,Financial risk
- c) Open v/s Closed, Debt v/s Equity
- d) Tax implications & transparency in MFs
- e) Introduction to Hedge funds & Participatory notes

6) Capital markets

(08)

- a) Capital markets: functions, Structure: Primary & Secondary Market
- b) Types Of Securities Traded, Stock Market In India
- c) Investment in stocks
- d) Various intermediaries in capital markets
- e) Essential formalities in investing in Capital markets
- f) Role of FIIs in capital markets

Refercen Books:

- 1) Introduction to Banking: Vijayaragavan Iyengar – Excel Books
- 2) Banking Theory & Practice (19th Ed.): K.C. & Lekshy Shekhar, Vikas Publication
- 3) Management of Banking & Financial System by Paul - Pearson
- 4) Risk management & Insurance- Harrington - TMH
- 5) Merchant Banking & Financial Service- Guruswami- TMH
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- 6) Merchant Banking & Financial Services – Dr. K Ravichandran - Himalaya
- 7) Indian Financial System’ Dr. G. Ramesh Babu, Himalaya Publishing House
- 8) E-Banking & Development Of Banks’ Verma, Gupta, & Sharma, Deep &Deep
- 9) Indian Economy: Datta & Sunderam, (2009),S.Chand &Company
- 10) Indian Economy: Mishra &Puri (2009), Himalaya Publishing House
- 11) Banking and Economics Growth.- B. M L. Nigam
- 12) Law and Practice of Banking. - S.R. Davar