

B.COM. SEMESTER – 5

5	DSE – 2	Banking & Insurance - 1
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Name of the Course: **Banking & Insurance - 1**

Course credit: **03**

Teaching Hours: **45 (Hours)**

Total marks: **100**

Objectives:

To impart knowledge about the basic principles of Banking and Insurance

Unit	Content	No. of Lectures
1	INTRODUCTION: <ul style="list-style-type: none">- Origin of Banking – Definition, Banker and Customer Relationship, General and Special type of customers.- Types of Deposits – Saving, Current, Recurring and Fixed Deposit	10
2	COMMERCIAL BANKING: <ul style="list-style-type: none">- Origin and growth of commercial banks in India.- Financial Services offered by commercial banks- Changing role of commercial banks	10
3	BANK LENDING: <ul style="list-style-type: none">- Principles of sound lending- Secured vs. Unsecured advances- Types of Advances- Advances against various securities	10
4	INTRODUCTION TO INSURANCE: <ul style="list-style-type: none">- Definition, Meaning and Understanding- Basic concept of Risk , Types of Risk- Basic Principles of Insurance	15
Total Lectures		45



Suggested Readings and Reference Books:

1. Practice and Law of Banking – G. S. Gill
2. Banking : Law and Practice – P. N. Varshney
3. Banking : Law and Practice in India – Tannan
4. Banking : Law and practice in India – Maheshwari
5. Banking and Financial system – Vasant Desai
6. Fundamentals of Banking – Dr.R. S. S. Swami
7. Bank Management By Vasant Desai – Himalaya Publication
8. Bank and Institutional Management By Vasant Desai – Himalaya Publication
9. Microfinance – Dr. R. J. Yadav , Paradise Publication, Jaipur.
10. Aantarrashtriya Banking ane Nibandho By Dr. R. J. Yadav

Note: Latest Editions of the above books may be used.

