

UDHNA CITIZEN COMMERCE COLLEGE & SPB COLLEGE OF BUSINESS
ADMINISTRATION &
SMT. DIWALIBEN HARJIBHAI GONDALIA COLLEGE OF BCA & I.T.
(Managed by: Udhna Academy Education Trust, Surat)

CC- 2 Banking, Insurance and Financial Services (FYBBA Sem-2-2025-26)

	Resource Person: Prof. Priti V. Patel [M.COM, NET]
Course Objective:	The course will give understanding of different elements of banking, insurance and financial service providing sectors.
Expected Outcome:	1. To provide a detailed overview of banking services offered, e-banking technology in use along with an overview of insurance and mutual funds. 2. To equip students with the complex structure of the Banking, insurance and few financial Services Sector and enable them to take financial services available in a judicious manner. 3. Students will have the knowledge of banking structure in India, insurance and mutual funds. This will help them in managing their investments effectively.
Evaluation Method:	Blended Mode- Objectives and Descriptive
Course Content:	Unit: 1 Introduction to Banking- basic concepts in banking, KYC, negotiable instruments, bankers duties and responsibilities, types of customers & various types of accounts, services rendered by banks, lending: principles & steps in lending Unit: 2 E-Banking- meaning, core banking solutions vis-a-vis traditional banking, banking technology and alternate delivery channels, electronic funds transfer, RTGS & NEFT, IT security in banks

	Unit: 3 Insurance Services- Insurance: meaning, nature and importance, IRDA regulations, types of insurance, agent norms, nomination and assignment Unit: 4 Mutual Funds and Other Services- Mutual Funds: introduction, types, regulation, SEBI guidelines, Leasing: concepts, types, Hire Purchase: concept, difference between leasing and hire purchase.
References:	• Maheshwari, S. N. and Maheshwari, S.K., Banking Law and Practice, Kalyani Publishers, 2005 • Indian Institute of Banking and Finance, Principles and Practices of Banking, 2nd Edition, Macmillan India Ltd.,2012. • Insurance Principles and Practice, by R.S.Sharma • For Hire, Purchase and Venture Capital: M Y Khan: Financial Services (TMH)