



MARRI LAXMAN REDDY INSTITUTE OF TECHNOLOGY AND MANAGEMENT

(AN AUTONOMOUS INSTITUTION)

(Approved by AICTE, New Delhi & Affiliated to JNTUH, Hyderabad)

Accredited by NAAC with 'A' Grade & Recognized Under Section 2(f) & 12(B) of the UGC act, 1956

COURSE CONTENT

BANKING, INSURANCE AND RISK MANAGEMENT								
IV Semester: MBA								
Course Code	Category	Hours/Week			Credits	Maximum Marks		
24MB025F	Professional Elective	L	T	P	C	CIE	SEE	Total
		4	-	-	4	40	60	100
Contact Classes: 60	Tutorial Classes: Nil	Practical Classes: Nil			Total Classes: 60			
Prerequisite: Basic concepts of banking, insurance and risk management								

COURSE OVERVIEW:

The course on **Banking, Insurance and Risk Management** provides a comprehensive understanding of the structure, functions, and regulatory framework of the banking and insurance sectors, along with modern risk management practices. It equips students with knowledge of financial institutions, financial services, and risk mitigation techniques essential for effective financial decision-making in today's dynamic business environment.

COURSE OBJECTIVES:

- To understand the fundamentals of banking and insurance systems and their role in the financial system and economic development.
- To explain the structure, functions and services of commercial banks including modern banking practices and regulations.
- To provide knowledge about insurance principles and operations, including different types of insurance such as life, health and general insurance.
- To develop an understanding of risk and risk management concepts, including identification, measurement and management of various financial and operational risks.
- To examine regulatory frameworks and policies governing banking and insurance sectors in India.

COURSE OUTCOMES: After completion of the course, students should be able to

1. Explain structure, operations, products, technological dimensions shaping Indian banking systems.
2. Analyze regulatory frameworks, reform measures, performance challenges within Indian banking sector.
3. Describe concepts, principles, contractual features defining insurance and its various branches.
4. Evaluate legal frameworks, institutional roles, regulatory mechanisms governing insurance operations.

5. Apply risk management processes, identification methods, measurement techniques for business decisions.

UNIT-I INTRODUCTION TO BANKING BUSINESS

Introduction to Banking sectors, History of banking business in India, Structure of Indian banking system, Types of accounts, advances and deposits in a bank New Dimensions and products, E-Banking, Mobile, Banking, Net Banking, CRM, cheque system and KYC System.

UNIT-II: BANKING REFORMS AND REGULATIONS

Banking regulation Act-1949, Reserve Bank of India Act-1934, Establishment of RBI, Functions and credit control system, Role of commercial banks and its functions, Banking sector reforms in India and deficiencies in Indian banking including problems accounts and Non-Performing Assets.

UNIT-III: INTRODUCTION TO INSURANCE

Introduction to insurance, Need and importance of Insurance, principles of Insurance, characteristics of insurance contract. Branches of insurance and types of insurance, life insurance and its products: Role of Agents and brokers.

UNIT-IV: INSURANCE BUSINESS ENVIRONMENT

Regulatory and legal framework governing the insurance sector, history of IRDA and its functions: Business and economics of insurance need for changing mindset and latest trends.

UNIT-V: INTRODUCTION TO RISK MANAGEMENT

Introduction to Risk, meaning and types of risk in business and individual, Risk management process, methods, Risk identification and measurement, Risk management techniques, Non insurance methods

TEXT BOOKS:

1. Scott Harrington Gregory Niehaus“RiskManagement and Insurance“, July2017.
2. Mohan Prakash N.R.“Banking, Risk&InsuranceManagement“in2016.
3. Prof.Roy“Bankingandriskmanagement“in2016.
4. R.K.Mishra, Inder Sekhar Yadav“Risk Management in Banking,Insurance andFinancial Services “, in 2015.
5. Varshney, P.N,“BankingLawandPractice”,SultanChandandSons,25thRevisedEdition, 2014.
6. Reddy KS and Rao RN,“Banking and Insurance”,Paramount publishers,9thedition,2013.

REFERENCE BOOKS:

1. Scott E. Harringam Gregory R. Nichanus,“Risk Management and Insurance”, TMH, 2ndedition, 2009.
2. George E.Rejda, “Principles of risk Management and Insurance”,Pearson Education Publications, 9th edition, 2009.
3. G.Koteshwar,“RiskManagement Insurance and Derivatives”,Himalaya Publications, 5th edition, 2008.

ELECTRONIC RESOURCES:

1. <https://www.scribd.com/document/184434634/45790874-mba-3-sem-finance-notes-bangalore-university>.

2. <http://www.slideshare.net/venkykk/fifm-2013-final-financial-institutions-and-notes-as-per-bput-syllabus-for-mba-2nd>.
3. http://iimsnepal.com/download/e%20book%20materials/mba%20ebook%20material/mba%203rd%20semester%20ebook%20materials/dmgt512_financial_institutions_and_services.pdf.
4. <http://www.ddegjust.ac.in/studymaterial/mba/fm-404.pdf>.

MATERIALS ONLINE:

1. Course template
2. Tutorial question bank
3. Tech talk and Concept Video topics
4. Open-ended experiments
5. Definitions and terminology
6. Assignments
7. Model question paper – I
8. Model question paper – II
9. Lecture notes
10. PowerPoint presentation
11. Drishya Siksha Sangrah (DSS) Videos

