OBJECTIVES: To impart to the students the elementary knowledge of terminology, concepts, definitions, procedures and principles in Banking and Insurance.

SECTION :1
Elements of Banking

1. Definition of Banking, Types of commercial Banks, Traditional and non-traditional functions of modern commercial banks and its limitations.

2. Co-operative Banking in India - Primary Co-operative credit societies, District co-operative Banks and State co-operative Bank- their management, Functions and limitations, Peoples co-operative Bank- its management, functions and limitations.


4. Cheque - Its meaning, characteristics, Types of Crossing and Types of endorsement, Micr Cheque, At par cheque.

5. Different means of Remittances:- Demand Draft, letter of Credit, Credit Card, Debit Card, ATM (Automated Teller machine), Tele Banking, Home Banking, Interlink Branch Banking, Online Banking, Computerization in Banking Field.

SECTION :2
Elements of Insurance

1. Meaning of Insurance contract, Importance of Insurance , Concept of IRDA, Role of IRDA (Insurance Regulatory Development Authority)

2. Life Insurance - Definitions of Life Insurance, Advantages of Life Insurance, Fundamental principles of life Insurance,
Procedure of taking Life Policy, Meaning of Whole life policy and endowment policy, policy conditions, procedure for the settlement of claims, nomination and assignment, annuity, Mediclaim policy & Accident Insurance Policy.


4. Fire Insurance - Definition of Fire insurance contract, procedure of taking fire policy, Fundamental principles of fire insurance, Types of fire insurance policies, Policy conditions – implied and express conditions.

5. Privatization in Insurance :- Concept, Merits & Demerits of Privatization.

**List of Books Recommended.**

1. Banking in India, by Panandikar S.G. 
   Orion Longmans Ltd., Kolkata-13
2. Fundamentals of Banking Theory and Practice, by Basu A.K.
3. Theory and Practice of Banking, by Bedi H.L, Ayyar G.S, Shenoy H.P. Subramanian N.V.
   Jeevandeep Prakashan, Bombay-400004
4. Principles of Banking, by Garg K.N.
   Kitab Mahal, Allahabad
5. Elementary Banking, by Sheldon, Mcdonald & Evans.
6. 'मार्केटिंग व्यवसाय ओवरलॉकर' बेंकिंग - उदाहरण में आर्थिक, अखंड, अनुवादक विश्वविद्यालय.
   यूनिवर्सिटी प्रोफेसर अ.क. अय्यर और ह.स. शेनोय.
7. 'मार्केटिंग व्यवसाय ओवरलॉकर' बेंकिंग - उदाहरण में आर्थिक, अखंड, अनुवादक विश्वविद्यालय.
8. Insurance Principles and Practice, by R.S. Sharma
10. Life Insurance in India, by P.A.S. Mani
11. Life Insurance, by Prof. O.S. Gupta
12. 'वीमान विधिवतेनुसार, - बेंकिंग' बेंकिंग अवधारणाओँ