

MID-WESTERN UNIVERSITY, FACULTY OF MANAGEMENT  
BACHELOR IN BUSINESS ADMINISTRATION (BBA), SYLLABUS 2072 (2016)

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<b>Course Title</b>		<b>Banking and Insurance Management</b>
<b>Course Code Number</b>		<b>MGT 355</b>
<b>Year/Semester</b>		<b>III/V</b>
<b>Credit Hours</b>		<b>03</b>
<b>Course Objectives:</b>		
<b>Main objective</b>		As banking and insurance sector is thriving in Nepal, this course aims at honing skills of students theoretically and practically in these sectors. Students can explore career opportunities in banking and insurance sector.
<b>Enabling objectives</b>		At the completion of this course, the students will be able to: <ul style="list-style-type: none"> <li>• Understand basics of banking, regulatory provisions and recent technologies in banking</li> <li>• Evaluate the various aspects of management in bank</li> <li>• Analyze the retailing and CRM aspects in banking sector</li> <li>• Understand the basic aspects of insurance sector, its regulatory provisions and various aspects of different types of insurance</li> <li>• Evaluate the various types of risk and ways to manage it</li> </ul>
<b>Learning Unit (LU)</b>	<b>Learning Hours (LH)</b>	<b>Contents</b>
<b>LU 1</b>	<b>LH 10</b>	<b>Basics of Banking</b> Meaning and Features of Bank, Banking in Nepal, Types of Bank, Role of Banks (Intermediation, Payment system, Financial Services), Regulatory Provisions Regarding Bank; Banking Products (Fee Based & Fund Based), BASEL Norms, Bancassurance, Micro financing, Principles of lending, Various Credit Facilities, Credit & Debit Cards, Electronic Fund transfer system, Merger provision
<b>LU 2</b>	<b>LH 12</b>	<b>Bank Management</b> Risk management, Credit management, Loan management, Investment management, Liability Management, Liquidity management
<b>LU 3</b>	<b>LH 6</b>	<b>Retailing and Customer Relationship Management (CRM)</b> Concept of retail banking; Retail Products Offered by Bank; KYC Norms; Principle of Customer Relationship; Relationship Building Strategies.
<b>LU 4</b>	<b>LH 10</b>	<b>Basics of Insurance</b> Indemnity, Insurable Interest, Materiality of facts, Uberimmae Fidae & implications Duty of Disclosure, Types of insurance (Life insurance, General insurance, Health & Medical insurance, Property related insurance, liability insurance, Reinsurance), Marketing of insurance products, Regulatory provisions regarding insurance, Role of Beema Samiti

<b>LU 5</b>	<b>LH 10</b>	<b>Risk</b>  Concept, Classification of Pure risk (personal risk, property risk, liability risk, failure of other, overlapping risk), Rules of risk management, Risk management technique, Risk management process, Underwriting TPA basic assessment, Claim management of claim settlement
<b>References</b>		<ol style="list-style-type: none"><li>1. Maheshwari, S. N and Maheswari , S. K.: <i>Banking Law and Practice</i>, Kalyan Publishers, New Delhi.</li><li>2. Varshey, P.N: <i>Banking Law and Practice</i>, Sultan Chand &amp; Sons</li><li>3. Paul Greenberge: <i>CRM-Essential Customer Strategies for the 21<sup>st</sup> Century</i>, Tata McGraw Hill.</li><li>4. Mishra M.N.: <i>Modern Concepts of Insurance</i>, S Chand &amp; Co. Ltd.</li><li>5. George, E. Rajda: <i>Principles of Risk Management and Insurance</i>, Pearson Education.</li><li>6. Peter S. Rose: <i>Commercial Bank Management</i>, McGraw Hill</li></ol>

Net Contact Hour is 48 excluding the exams and tests.

Evaluation Module: 50 percent will be assessed through the internal evaluation and 50 percent will be assessed through end semester examination.

