

Title: Banking and Insurance	Code: FIN 386	
Credit Hours: 3	Year /Semester: IV/VIII	48 Hours

Course Objectives:

This course aims to provide the students with basic understandings of banking and insurance. This course enables the students to understand basics of banking, regulatory provisions and recent technologies in banking, to evaluate the various aspects of management in bank, to analyze the retailing and CRM aspects in banking sector, to understand the basic aspects of insurance sector, its regulatory provisions and various aspects of different types of insurance, and to evaluate the various types of risk and ways to manage it.

Unit 1 Basics of Banking**10 Hours**

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

Unit 2 Bank Management**12 Hours**

Risk management, Credit management, Loan management, Investment management, Liability Management, Liquidity management

Unit 3 Retailing and Customer Relationship Management (CRM)**6 Hours**

Concept of retail banking; Retail Products Offered by Bank; KYC Norms; Principle of Customer Relationship; Relationship Building Strategies.

Unit 4 Basics of Insurance**10 Hours**

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

Unit 5 Risk**10 Hours**

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

Reference Books:

1. Maheshwari, S. N and Maheswari, S. K.: *Banking Law and Practice*, Kalyan Publishers, New Delhi.
2. Paul Greenberge: *CRM-Essential Customer Strategies for the 21st Century*, Tata McGraw Hill.
3. Mishra M.N.: *Modern Concepts of Insurance*, S. Chand & Co. Ltd.
4. George, E. Rajda: *Principles of Risk Management and Insurance*, Pearson Education.
5. Peter S. Rose: *Commercial Bank Management*, McGraw Hill