



Victoria University  
of Bangladesh

## COURSE PROFILE

Fall Semester 2016  
Department of Business Administration

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Course Code and Title	: FIN 343, Banking & Insurance
Credit Hours	: 03 (Three)
Course Instructor	: MD.EDRICH MOLLA (JEWEL), Lecturer, Department of Business Administration & Asst. Proctor, VUB
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### Course Description:

Working in the financial sector is becoming much more demanding, but also very exciting. The deregulation of financial markets has opened many opportunities for financial service companies, investors, borrowers as well as for the government. This course will enable students in gathering basic knowledge on Financial Markets and Financial institution and their risk management, Cash management, Reserve management and sophomores.

### Course Assessment:

Item/Activity	Marks
Work Sheet (Including Class Attendance & 4 Class Test)	25%
Assignment and Presentation(2)	10%
Mid-term test	25%
Final examination	40%
Total	100%

### Grading and Point System:

Marks obtained (out of 100)	Letter Grade		Grade Point (4 point scale)
80% and above	A+	(A plus)	4.0
75% to less than 80%	A	(A regular)	3.75
70% to less than 75%	A-	(A minus)	3.50
65% to less than 70%	B+	(B plus)	3.25
60% to less than 65%	B	(B regular)	3.0
55% to less than 60%	B-	(B minus)	2.75
50% to less than 55%	C+	(C plus)	2.50
45% to less than 50%	C	(C regular)	2.25
40% to less than 45%	D	(D regular)	2.0
less than 40%	F	(Fail)	0.0

Note: I (Incomplete) may also be used under the provision of VUB regulations.

### DETAILED CONTENTS:

LECTURE-1,2	<b>Introduction on bank, bank management:</b> Meaning, types of banks, Bank system around the world, banking issues in the 21 <sup>st</sup> century, New technology and innovations, management of commercial bank, Rationale of increasing importance of bank management.	
LECTURE-3,4	<b>Management of Bank Environment:</b> Introduction, need for the study of Environment of Banking ,Factors of Environment of Banking, External factors of bank management	
LECTURE-5	<b>Functions of Commercial Banks and services rendered by them, General structures.</b>	

LECTURE-6	<b>Insurance: Evolution of insurance, types of Insurance</b>	
LECTURE-7	<b>Insurance contracts</b>	
LECTURE-8,9	<b>Sources and uses of funds, performance evaluation and bank failure : functions as collector of bank funds, functions as users of bank funds, Background of CAMEL rating, Case study of Bank failure .</b>	<b>Assignment</b>
LECTURE-10	<b>Deposit Management: Objectives, Deposit of banking system vs. Deposit of an individual Bank, Types of Bank deposit, deposit processing ,Deposit mixing, factors determining the level of deposits, modern Electronic Banking Technology</b>	
LECTURE-11	<b>Presentation</b>	
LECTURE-12,13	<b>Capital Management: Introduction, types of capital, Instruments of raising Bank Capital, Importance, Bank capital planning process.</b>	
	<b>MID TERM EXAMINATION</b>	
LECTURE-14	<b>Various types of Insurance</b>	
LECTURE-15,16	<b>Banking system of Bangladesh, The structure and Operations of Bangladesh Bank and its polices</b>	
LECTURE-17,18	<b>Reserve Management: Introduction, types of reserves, Factors determining Legal Reserves and working reserves, primary vs. secondary reserves, statutory liquidity ratio.</b>	
LECTURE-19	<b>Liquidity Management: Introduction, liquidity vs. profitability, liquid assets of bank, nature of bank liquidity.</b>	<b>Assignment</b>
LECTURE-20	<b>Regulatory arrangement for banks: relevance of regulations, tools and strategies of bank regulations ,Bank regulations authorities, loans and advances of banks, irregularities, remedies and liquidation</b>	
LECTURE-21,22	<b>Electronic Banking: Introduction, Objectives of Electronic banking. types of electronic banking ,handling risks in electronic banking ,electronic banking in Bangladesh</b>	
LECTURE-23	<b>Income, expenditure and dividend policy of banks</b>	
LECTURE-24	<b>Presentation</b>	

	<b>SEMESTER FINAL EXAMINATION</b>	
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**Reference:**

- 1) **BANK MANAGEMENT (A FUND EMPHASIS) - DR. A.R KHAN**
- 2) **INSURANCE AND PRACTICE - M.N MISHRA**