



Elements of Banking and Insurance

Jyotsna Bhatia, Nishwan Sethi

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The emergence of the financial sector has brought unprecedented changes in the principles, practices and legal framework of the banking and insurance sectors. This up-to-date and student-friendly text describes, with great clarity and precision, the role of banking and insurance sectors in the current era of globalization, privatization and liberalization.

The book first introduces the readers to the banking business, retail banking, international banking, Internet banking and tele-banking, including the ATMs, credit, debit and smart cards. Then it goes on to give a detailed description of enterprise risk management (ERM), life insurance plans, insurance rating methods and claims settlement in life insurance. The text concludes with a discussion on insurance intermediaries and their functioning, the legal framework, as well as major players in the Indian insurance industry and future trends of the industry.

The second edition has been substantially updated and includes a new chapter on Practical Banking, which discusses cheques, drafts, core banking solution and banking ombudsman.

The text is interspersed with many examples and illustrations, and other pedagogic features. It is designed primarily as a textbook for the undergraduate students (BA) for their course in banking and insurance. Besides, it will prove to be a handy reference for students of management, commerce and those taking banking and insurance courses.

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