Bankin	Banking & Services Operations						
Course Code	20MBAFM306	CIE Marks	50				
Teaching Hours/Week (L:P:SDA)	4:0:0	SEE Marks	50				
Total Hours of Pedagogy	50	Total Marks	100				
Credits	04	Exam Hours	03				

#### **Course Learning objectives:**

- To understand the Structure and functions of Public sector Banks and Commercial Banking in India.
- To learn the functions of various Financial Services in India.
- To understand role of Banking and Financial Services in Business organizations
- To know the functioning of NBFC 's in India

#### Module-1 (8 Hours)

**1Banking System and Structure in India:** Types of banks –Public Sector, Regional Banks, Credit creation and Deployment of Funds. Role of Reserve Bank and GOI as regulator of banking system, Banking sector reforms, Provisions of Banking Regulation Act & Reserve Bank of India Act, Quantitative and Qualitative Measures of Credit Control, Recent trends in Banking- Banking Technology, Neo banking, Payment banking, Fintech, Crypto currency, Bank Performance analysis and Future of Banking. (Theory)

#### Module-2 (8 Hours)

**Commercial Banking:** Structure, Functions - Primary & Secondary functions, Services rendered. Concept of Universal Banking, Analysis of Banks' Financial statements, Financial statement of Banks, Comparison of bank ratios of Public sector banks, Private sector and Foreign banks operating in India. (Theory)

## Module-3 (8 Hours)

**Merchant Banking**: Categories, Services offered, Issue management – Pre and Post issue management, Issue pricing, Preparation of Prospectus, Underwriting, Private Placement, Book Building Vs. Fixed price issues. (Theory)

## Module-4 (10 Hours)

## NBFCs; Micro-finance; Leasing & Hire Purchase Banking:

**NBFCs**: An Overview -Types of NBFCs in India- Growth, Functions and Regulatory framework. (Theory)

**Micro-finance**: The paradigm-NGOs and SHGs-Microfinance delivery mechanisms, Models Services, Challenges. -Future of Micro finance(Theory)

**Leasing & Hire Purchase**: Nature and scope of leasing, Types of leasing, Problems in Evaluation of Leasing. Nature and forms of Hire purchase agreements, Problems in Evaluation of Hire Purchase. (Theory and Problems)

## Module-5 (8 Hours)

Credit Rating; Venture Capital; Depository System, Securitization of Debt:

Credit Rating: Meaning, Process, Methodology, Agencies And Symbol

Venture Capital: Concept, features, Process ,Stages. Private equity- Investment banking perspectives

in private equity. Performance of Venture Capital Funded Companies In India.(Theory)

Depository System: Objectives of Depository System, Activities, NSDL& CDSL. Process of

Clearing and Settlement.

**Securitization of Debt**: Meaning, process, Types, Benefits. (Theory)

# **Module-6 (8 Hours)**

**Mutual Funds** -Meaning, Structure, Functions, Participants, Types of Funds, Types of Schemes, Performance of Mutual Funds, Factors contributing for the growth of mutual funds in India, Marketing of mutual funds. (Theory)

## **Assessment Details (both CIE and SEE)**

The weightage of Continuous Internal Evaluation (CIE) is 50% and for Semester End Exam (SEE) is 50%. The minimum passing marks for the CIE is 50% of the maximum marks. Minimum passing marks in SEE is 40% of the maximum marks of SEE. A student shall be deemed to have satisfied the academic requirements (passed) and earned the credits allotted to each course if the student secures not less than 50% in the sum total of the CIE (Continuous Internal Evaluation) and SEE (Semester End Examination) taken together.

#### **Continuous Internal Evaluation:**

There shall be a maximum of 50 CIE Marks. A candidate shall obtain not less than 50% of the maximum marks prescribed for the CIE.

#### CIE Marks shall be based on:

- a) Tests (for 25Marks) and
- b) Assignments, presentations, Quiz, Simulation, Experimentation, Mini project, oral examination, field work and class participation etc., (for 25 Marks) conducted in the respective course. Course instructors are given autonomy in choosing a few of the above based on the subject relevance and should maintain necessary supporting documents for same.

#### **Semester End Examination:**

The SEE question paper will be set for 100 marks and the marks scored will be proportionately reduced to 50.

- The question paper will have 8 full questions carrying equal marks.
- Each full question is for 20 marks with 3 sub questions.
- Each full question will have sub question covering all the topics.
- The students will have to answer five full questions; selecting four full question from question number one to seven in the pattern of 3, 7 & 10 Marks and question number eight is compulsory.
- 80 percent theory and 20 percent problem in SEE.

apping of (	COS and PC	)s							
	PO1	PO2	PO3	PO4	PO5	PSO1	PSO2	PSO3	PSO4
CO1	1		2			3			
CO2	1	3		2	10				T
CO3		1	3		- 3				
CO4	1	3				3			

PG Dept. of Business Administration PG Dept. of Engg. & Technology Alva's Institute of Engg. Mijar - 574225