

REFERENCE BOOKS:

- Logistics and supply chain management, G. Raghuram (I.I.M.A.), Macmillan, 2000
- Harnessing value in supply chain, Emiko Bonafield, John Wiley, Singapore, 1999
- Material Management reuview, Dr. Gopal Krishnam, Pearson New Delhi, 2002
- Supply Chain Management, B.S. Sahay, Macmillan, Pearson Education, 2004
- A Text Book of Logistics and Supply chain management, Agarwal D.K. - 1st edition, Macmillan.

[Signature]

DEAN

Dept. of Business Administration

Alva's Institute of Engg. & Technology

MILJAR - 574 225

FINANCE SPECIALISATION PRINCIPLES AND PRACTICES OF BANKING

Subject Code	: 14MBA FEM301	IA Marks	: 50
No. of Lecture Hours / Week	: 04	Exam Hours	: 03
Total Number of Lecture Hours	: 56	Exam Marks	: 100
Practical Component	: 01 Hour / Week		

Objectives:

- To discuss the banking system and structure in India
- To understand the nature of banker- customer relationship.
- To comprehend the technological up gradation and application in banking
- To provide an understanding of asset liability management in banks

Module I

(8 Hours)

Banking system and structure in India- Evolution of Indian Banks-Types of banks -Public Sector, Regional Banks, Performance of Public Sector banks, Private Sector Banks.
Commercial banking: Structure, Functions - Primary & secondary function. Role of commercial banks in socio economic development, Services rendered Credit creation and Deployment of Funds-Role of Reserve Bank and GOI as regulator of banking system - Provisions of Banking Regulation Act & Reserve Bank of India Act

Module II

(9 Hours)

Banker and customer - Types of relationship between banker and customer - Bankers obligations to customers - Right of loan, setoff, appropriation-Bankers legal duty of disclosure and related matters
Customers' accounts with banks - Opening- operation - KYC norms and operation - Types of accounts and customers - Nomination - Settlement of death claims

Module III

(7 Hours)

The Negotiable Instruments Act 1881-Features of Negotiable instruments-Important concepts and explanations under the Negotiable Instruments Act- The Paying Banker-Dishonour of cheques-Negotiation-Endorsement-The Collecting Banker-Negligence-Bills of exchange and promissory note-Discharge of Negotiable instruments-Hundis.

Module IV (8 Hours)

Banking Technology- Concept of Universal Banking-Home banking - ATMs- Internet banking- Mobile banking- Core banking solutions - Debit, Credit, and Smart cards - Electronic Payment systems-MICR- Cheque Truncation-ECGS- EFT - NEFT-RGGS

Module V (8 Hours)

International banking - International Banking: Exchange rates and Forex Business, Correspondent banking and NRI Accounts, Letters of Credit, Foreign currency Loans, Facilities for Exporters and Importers, Role of ECGC, RBI and EXIM Bank

Module VI (7 Hours)

Banker as lender - Types of loans - Overall facilities - Discounting of bills - Financing book debts and supply bills- Changing of Security bills- pledge - mortgage - assignment.

Module VII (9 Hours)

Asset Liability Management(ALM) in banks: Components of Liabilities and Components of Assets, Significance of Asset Liability management, Purpose and objectives, Prerequisites for ALM, Assets and Liabilities Committee (ALCO)- Activities of ALCO

Practical Components:

- Students can Understand Universal Banking & Cross Selling concepts adopted by banks
- Students can Understand Customer Profiling aspects adopted by banks
- Students can Understand Advertisement & Publicity efforts done by banks using ATMs (making a checklist of the publicity material found in an ATM - preferably in a private bank ATM)

RECOMMENDED BOOKS:

- Principles and practices of Banking - IIBF, 2/e, Macmillan, New Delhi.
- Elements of Banking & Insurance - Jyotsna Sethi & Nishwan Bhatia, 2nd edition, PHI, 2009.
- Bank Management - Koch W, Timothly, & S. Scott, Cengage Learning, New Delhi.
- Management of Banking and Financial Services, Padmalatha Suresh and Justin Paul, 2nd edition, Pearson, 2011.

- Banking Theory and Practice, K.C. Shekhar and Lekshmy Shekhar, Vikas Publishing House, 2011
- Modern Banking: Theory and Practice, Muralidharan D, PHI, 2013.

REFERENCE BOOKS:

- Banking Theory, Law and practice - Sunderaram and Varshney, Sultan Chand & Sons, New Delhi.
- Banking and Financial System - Prasad K, Nirmala, Chandradhas J, Himalaya Publishing House, Mumbai.
- Management of Banking and Insurance - Sondhi N. K, Vrinda Publications.
- Banking and Insurance - Aggarwal O. P, Himalaya Publishing House.

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