

BA5008 BANKING FINANCIAL SERVICES MANAGEMENT

DETAILED SYLLABUS

UNIT I OVERVIEW OF INDIAN BANKING SYSTEM

Overview of Indian Banking System, Functions of banks, key Acts governing the functioning of Indian banking system – RBI Act 1934, Negotiable Instruments Act 1881, Banking Regulations Act 1948 – Rights and obligations of a banker, Overview of Financial statement of banks – Balance sheet and Income Statement.

UNIT II SOURCES AND APPLICATION OF BANK FUNDS

Capital adequacy, Deposits and non-deposit sources, Designing of deposit schemes and pricing of deposit services, application of bank funds – Investments and Lending functions, Types of lending – Fund based, non-fund based, asset based – Different types of loans and their features, Major components of a typical loan policy document, Steps involved in Credit analysis, Credit delivery and administration, Pricing of loans, Customer profitability analysis.

UNIT II CREDIT MONITORING AND RISK MANAGEMENT

Need for credit monitoring, Signals of borrowers' financial sickness, Financial distress prediction models – Rehabilitation process, Risk management – Interest rate, liquidity, forex, credit, market, operational and solvency risks – risk measurement process and mitigation, Basic understanding of NPAs and ALM.

UNIT IV MERGERS, DIVERSIFICATION AND PERFORMANCE EVALUATION

Mergers and Diversification of banks into securities market, underwriting, Mutual funds and Insurance business, Risks associated therewith. Performance analysis of banks – background factors, ratio analysis and CAMELS.

UNIT V HIGH TECH E-BANKING

Payment system in India – Paper based, e-payments – Electronic banking – advantages – Plastic money, E-money – Forecasting of cash demand at ATMs – Security threats in e-banking and RBI's initiatives.

REFERENCES

1. Padmalatha Suresh and Justin Paul, "Management of Banking and Financial Services, Pearson, Delhi, 2012.

Diploma, Anna University-UG, PG., HSC & SSLC

Notes
Syllabus
Question Papers
Results and Many more...

Available @
www.AllAbtEngg.com

2. Meera Sharma, "Management of Financial Institutions – with emphasis on Bank and Risk Management", PHI Learning Pvt. Ltd., New Delhi 2010.
3. Peter S. Rose and Sylvia C. and Hudgins, "Bank Management and Financial Services", Tata McGraw Hill, New Delhi, 2012.
4. Madura, Financial Institutions & Markets, 10th edition, Cengage, 2016.

OBJECTIVES

- Grasp how banks raise their sources and how they deploy it and manage the associated risks
- Understand e-banking and the threats that go with it.