

M.com (Final)

Correspondence Course

Optional stream: 2. Contemporary issues in Banking and Finance

Optional paper 2.1: Current Issues in Banking

Objectives: The course aims at providing students with an understanding of the Current issues and developments in Banking.

- Unit 1: Principles of Sound Banking , Portfolio Management, Management of Assets and Liabilities, Principles of investment-nature and significance of Investment management-Role of commercial banks in Indian economy- strains and challenges- Recent innovations in banking in India,
- Unit 2: Management principles in banks - Social and Ethical issues in banks – organisation structure of commercial banks in India –Organisation pattern and structure of banking system in India-Banking sector reforms.
- Unit 3. Management concepts in banks- A brief study of the concepts of productivity and profitability-Performance budgeting, Cost control and Profitability. Long range Planning.
- Unit 4. Bank marketing concepts- Segmentation-Customer service- Quality circles in Banks- Relationship Banking- Customer Relationship Management (CRM)- Concept, Distinguishing features, Fundamentals of relationship banking, Process of developing relationship with customers, Formulating relationship banking strategy, Banking Ombudsman
- Unit 5. Resource management – Deposit mobilisation and credit allocation- Priority Sector Lending – lending under government sponsored schemes like IRDP, TRYSEM, SEPUP, SEEUY, etc. - Financing to Self Help Groups
- Unit 6. Credit appraisal and recovery- Credit planning, system of Credit Appraisal in banks- Credit monitoring-problems of overdues and recovery-Nonperforming assets- asset classification – provisioning norms - Capital adequacy – Basle norms on capital adequacy – Capital adequacy norms in Indian commercial banks – Recent trends in capital adequacy in Indian commercial banks
- Unit 7. Human Resource Management in Banks , policy and issues – recruitment – selection, training –employee appraisal- promotion- industrial relations in banks- trade unions

Unit 8: Current issues in banking – Rural banking, Branch expansion- RRBs-- Universal Banking – Retail Banking-Core Banking Services -Bank Mergers- Privatisation- Recent trends.

References:

1. Whittnesay – Principles and Practice of Money and Banking
2. Sayers R.S- Modern Banking , Oxford University press
3. Lall Nigam B.M- Banking law and Practice , Konark publishers
4. Desai Vasanth-Indian Banking , Nature and Problems , Himalaya Publishing House
5. Vasanth Desai-Banks and Institutional Management – A New Orientation, Himalaya Publishing House
6. Mithani DM- Money, Banking and Foreign trade, Himlaya publishing House
7. Maheshwari SN-Banking Theory , Law and Practice, Kalyani publishers
8. Chatterji AK- Management Technique of Banking , Himalaya Publishing House
9. Lall Nigam B M- Financial Aanalysis- Technique for Banking Decisions , Somaiya Publications
10. Mehtha RRS- Fundamentals of Banking , Himalaya Publishing House
11. Singh S- Performance Budgeting for Commercial Banks in India
12. Khurana MN- Management Planning and Control system in commercial banks , Vikas Publishing House
13. Ghosh DN-Banking Policy in India , Allied Publishers
14. Bexly JB- Bank Management, Hosten Gulf Publishing House
15. Mago R.C-Treatise on Practice Banking , National Publishing House
16. Basu AK-Fundamentals of Banking Theory and Practice , A Mukharji and Co, Calcutta
17. Shekhar and Shekhar -Banking Theory and Practice , Vikas Publishing House , Delhi
18. Srivastava, Divya Nigam, Management of Indian Financial Institutions , Himalaya Publishing House.
19. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
20. Bank Financial Management- Indian Institute of banking & Finance
21. Reserve bank of India , Bullettins and Annual Reports
22. Trends and Progress of Banking in India