

## OBE based Teaching Lesson Plan 2019-20

**Program: MCOM IB**

**Course Name: BANK MANAGEMENT**

**Course Code: P115 AR 301**

**Semester: 3RD**

**Lecture hours: 45**

**Faculty in-charge: Asha Joseph**

**Subject Coordinator: Asha Joseph**

<b>Course Outcome No.</b>	<b>Course Outcomes</b>	<b>T level Indicator</b>
CO 1	ate the structure of Indian Banking system and role of its regulatory bodies	T3
CO 2	the process of maintenance of assets and liabilities of balance sheet as per the norms of Basel II and III with management of risk in the context of credit, market and operational risks.	T4
CO 3	ate the role and implications of money market instruments and derivatives in treasury management and Disaster management as per IT act and Cyber Crimes and Law.	T5
CO 4	y the effect of service quality offered by banks in the wake of adoption of new banking technology ranging from banking distribution channel to information system security	T5
CO 5	ine the applicability and implications of contemporary issues of banking technologies with recent banking techniques as per reports of Rangarajan committee.	T4

<b>Module No. Topics Covered</b>	<b>Course Outcome No.</b>	<b>No. of Lecture Hours</b>	<b>Pre-Class Activity</b>	<b>Instructional techniques</b>	<b>Assessment</b>	<b>T level</b>
<b>MODULE 1: Indian Banking System And Regulatory Authorities -</b> Banking-Definition and Evolution-Systems of Banking- Commercial Banking, Development banking, Co operative banking. <b>Regulatory Authorities -</b>	CO1	7		Lecture Interaction PPT Videos	MCQ Q&A Group discussion	T3

Reserve Bank of India, - objectives and functions-Promotional Role-Regulatory Provisions-NABARD and its functions – Securities and Exchange Board of India – Objectives and functions.						
<b>MODULE 2: Functions Of Banks - Deposit Mobilisation -</b> Banker, Customer Relationship-know Your Customer (KYC) guidelines-Different Deposit Products-Services Rendered by Banks-Payment and Collection of Cheque- Function under Negotiable Instrument Act-Opening of Accounts for various Types of Customers. Credit Deployment-principles of lending-Variou credit products-Working Capital and Term Loan, Ancillary services- Remittances, Safe Deposit Lockers etc.	CO2	9	KYC documents hand outs	Lecture/Discussion	Q &A	T2
<b>MODULE 3: Operation Management - Risk Management -</b> Risk-Definition- Risks in Banks- Risk Management in Banks- Risk identification, measurement,	CO3	14	Flip class	PPT Videos Case study	MCQ Group activity	T5

<p>mitigation- Credit Risk- Market Risk- Operational Risk- Basel Accord.</p> <p><b>Treasury Management -</b> Concepts and function- Control and Supervision of Treasury Management- Interest Rate Risk- Debt instruments- Treasury bills, Money Market Instruments- Securitisation and Forfeiting- Derivatives.</p> <p><b>Balance Sheet Management -</b> Prudential norms- Capital Adequacy- Basel II and Basel III guidelines- bank's balance sheet- components of assets and liabilities- Asset Liability Management- Asset Classification- Provisioning, NPA Management- Effect of NPA on profitability.</p> <p><b>Disaster Management -</b> Disaster Recovery, Business Impact Assessment, RTO, RPO, Testing, Maintenance, IT Act 2000. Legal Issues, Cyber crimes and law, Money laundering.</p>						
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<p><b>MODULE4 :</b>  <b>Banking Technology -</b>  Electronic Banking-Core Banking Distribution Channels-Electronic payment Systems-ATM-Internet Banking- Mobile Banking- Electronic Funds Transfer Systems-NEFT-RTGS- Point of Sales- Plain Messages (Data communication)-Structured Messages (SWIFT)- Information Technology – Banknet, RBINet, Datanet, Nicenet, I-net,Internet, E-mail,- Role and Uses of Technology up gradation- Global Developments in banking Technology- Impact of Technology on Banks- effect on Service Quality and on Customers-Information System Audit- Information System Security</p>	CO4	10	SWIFT network – how its works – video on ppt	PPT Videos Case study	Q&A Group activity	T5
<p><b>MODULE 5:</b>  <b>Issues in Banking Technologies -</b>  Contemporary Issues in Banking Techniques – Analysis of Rangarajan Committee Reports – E Banking - Budgeting – Banking Softwares – Case study:</p>	CO5	8	Case study	PPT Videos Case study	Q&A	T4

Analysis of Recent Core Banking Software.						
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### **Continuous Internal Assessment**

- Case study analysis
- PPT presentation by students
- Class test

### **Books for Reference:**

- 1) *Khan M.Y., Indian Financial System, McGraw Hill Education (India) Private limited*
- 2) *Indian Institute of Banking and Finance (IIBF), Principles and Practice of Banking, Macmillan, 2014*
- 3) *Indian Institute of Banking and Finance (IIBF), Bank Financial Management, Macmillan, 2014*
- 4) *Neelam C. Gulati, Principles of Banking Management, Excel Books*
- 5) *W.S. Jawadekar, Management Information System s, Tata McGraw Hill Publishing Company Limited, 1997. (Text Book)*
- 6) *Jerome Karnter, Management Information System, III edition, PHI, 1990.*

**Approved by: ASHA JOSEPH**