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शिवाजी विद्यापीठ, कोल्हापूर – 416004.
दुरध्वनी (ईपीएबीएक्स) २६०९००० (अभ्यास मंडळे विभाग- २६०९०९४)
फॅक्स : ००९१-०२३१-२६९१५३३ व २६९२३३३. e-mail: bos@unishivaji.ac.in

Ref../SU/BOS/Com & Mgmt./

Date : 02/07/2020
Outward No. : **No 1452**

To,

The Principal
Affiliated (Commerce & Management) College
Shivaji University, Kolhapur

**Subject : Regarding syllabi of B. Com. Part-II 1) Business Management (Entire)
(Sem. III & IV) 2) Bank Management (Entire) (Sem. III & IV) Choice Based
Credit System (CBCS) degree programme under the Faculty of Commerce &
Management.**

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the University authorities have accepted and granted approval to the revised syllabi of **B. Com. Part-II 1) Business Management (Entire) (Sem. III & IV) 2) Bank Management (Entire) (Sem. III & IV) Choice Based Credit System (CBCS) under the Faculty of Commerce & Management.**

This syllabi shall be implemented from the academic year 2020-2021 onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website www.unishivaji.ac.in (Online Syllabus).

You are therefore, requested to bring this to the notice of all Students and Teachers concerned.

Thanking you,

Yours faithfully,


Dr. Registrar

Encl : As above

Copy to,

1. I/c Dean, Faculty of Commerce & Management
 2. Chairman, BOS under Faculty of Commerce & Management
 3. Director, BOEE
 4. Appointment Section
 5. P. G. Admission Section
 6. B. Com. Section
 7. Affiliation Section (U.G./P.G.)
 8. Computer Center/I.T.
 9. Eligibility Section
 10. Distance Education
 11. P.G. Seminer Section
- for information
- for information and necessary action.

SHIVAJI UNIVERSITY, KOLHAPUR.



Faculty of Commerce and Management

Syllabus For

B. Com. Part – II (CBCS)

Bank Management (Entire) (Sem III & IV)

(To be implemented from June 2020 onwards)

(Subject to the modifications that will be made from time to time)

Shivaji University, Kolhapur

B.Com (Bank Management) (CBCS Entire) PART II

Semester III

Paper III – CC- B1 : Accountancy

Accounting for Bank Managers

Objectives:-

- To understand the concepts and difference between capital and revenue
- To know the process of preparation of financial statements of bank
- To know the statements of changes in financial position

Unit	Contents	No. of Hour
I	Accounting Concepts and Banking Operations- <ul style="list-style-type: none">- Capital and Revenue (Concepts with Examples)- Items of Income and Expenses of Banks- Operations in Banks – Deposits and Advances	15
II	Preparation Of Financial Statements Of Bank – Advance, Asset Classification, Income Recognition and Provisioning, Cash- Balance with RBI, Money at Call and Short Notice, Fixed and Other Assets, Borrowings and Deposits, Capital, Reserve and Surplus, Other Liabilities and Provisioning, Contingent Liabilities and Bills for Collection, Investment, Preparation of Final Accounts.	15
III	Statement of Change in financial position – <ul style="list-style-type: none">a) Funds Flow Statement - Meaning of Funds and Funds Flow Statement, Preparation of Funds Flow Statementb) Cash Flow Statement – Meaning and Utility of Cash Flow Statement, Preparation of Cash Flow Statement (AS-3)c) Difference between Funds Flow Statement and Cash Flow Statement	15
IV	Disclosure Requirements – Disclosure Requirements of Financial Statement, Consolidation of Branch Accounts, Inter Office Transactions, MIS And Financial Reporting.	15

Reference Books

1. Banker's Handbook on Accounting – Indian Institute of Banking and Finance Management.
2. Accounting – Text and Cases – Dr. B. M. Agarwal, Dr. M. P. Gupta
3. Management Accounting – Khan and Jain

4. Management Accounting – S. N. Maheshwari, Vikas Publication
5. Financial and Management Accounting – Reddy and Reddy
6. Accounting for Managers – S. Ramanathan.

Semester IV
Paper IV – CC- B2 : Accountancy
Bank Audit and Reporting

Objectives:-

- To impart the knowledge about audit of banks
- To make the students aware about types of audit
- To understand the reporting requirements of bank audit

Unit	Contents	No. of Hour
I	Introduction and Types of Audit – Meaning and Definition of Audit, Features, Objectives and Principles of Audit, Types of Audit of Banks-Internal Audit, External Audit, Concurrent Audit, Stock Audit, Forensic Audit, System Audit, Tax Audit.	15
II	Audit Aspects of Bank’s Financial Statements - Advances – Agriculture Advances – Other than Agriculture Compliance with Auditing and Assurance Standards	15
III	Audit in Computerised Environment - Introduction, Scope of Audit in CIS Environment, Impact of Changes in Business Process, Types of Computer System, Internal Control in CIS Environment	15
IV	Reporting - Drafting Audit Reports – Long Form Audit Report in case of Bank Branches, Long Form Audit Report in case of Head Office	15

Reference Books

1. Tandon B. N., : Pratical Auditing, S. Chand, New Delhi
2. Kumar, A., Sharma, R., : Auditing Theory and Practice, Atlantic Publishers, New Delhi
3. Johnson S., Wiley L. : Auditing - A Practical Approach, Wiley Publishing House

4. Garg Pankaj : Auditing and Assurance, Taxmann Publications, New Delhi
5. Bansal, Surabhi : Auditing and Assurance, Wolters Kluwel Publication
6. Sekhar G, Prasath B. : Auditing and Assurance, Taxmann, New Delhi
7. The Institute of Chartered Accountants of India, Study Material for CA Inter/Final

Semester –III

CC – B3 : Human Recourse Management

Course Outcomes: The students will be able to understand

1. Basic concepts, principles & functions of Human Resources Management.
2. Procurement process of human resources
3. Importance of training and development for the employees
4. Importance of performance appraisal for the employees and organization.

UNIT No.	SYLLABUS	Contact Hrs.
I.	Introduction to Human Resource Management (HRM): A. Nature and Scope of Human Resource Management B. Objectives and Importance of Human Resource Management C. Functions of Human Resource Management D. HR Manager- Role and Responsibilities	15
II.	Human Resource Planning (HRP) A. Concept and Objectives B. Need for Human resource planning C. Process of HRP D. Job Description	15
III.	Recruitment and selection A. Meaning and Process of recruitment B. Sources of recruitment (Internal and external) C. Meaning and steps in selection process	15
IV.	Employee Training And Appraisal A. Employee Training – 1. Meaning and need of training 2. Methods of training B. Job Evaluation – meaning C. Promotion , Transfer ,Job Rotation and Job enrichment. D. Performance Appraisal - Meaning and purpose of performance appraisal.	15

References :-

1. Human Resource Management by - Dr.C.B Gupta

2. Personnel Management - Edwin Flippo
3. Human Resource Management -Gary Dessler-
4. Human Resource Management- Text and Cases,- K. Aswathappa
5. Human Resource Management -P.SubbaRao

Semester –IV
CC – B4 : Organizational Behavior

Course Outcomes: The students will be able to understand

1. The concept, significance of organizational behavior
2. Foundation of Individual Behaviour and Group Behaviour
3. Organizational Conflict- Concept, resolution etc.
4. Organizational Development

UNIT No.	SYLLABUS	Contact Hrs.
I.	Introduction to OB : A. Concept , Nature and scope of OB B. Disciplines contributing to OB – Psychology, Sociology, Anthropology, Social Psychology, Economics & political Science C. Relationship between management and organizational Behaviour D. Ethical issues in OB	15
II.	Individual Behaviour and Group Behaviour : A. Individual : 1. Personality (Concepts, Determinants and types) 2. Perception (meaning, process) 3. Attitude (Concept and types) 4. Values (Concept and types) 5. Job Satisfaction (Concept and Determinants) 6. Learning (Meaning and determinants) B. Group : 1. Definition and importance 2. Types of groups 3. Group formation and group development	15
III.	Organizational Conflict : A. Concept and types of conflicts B. Traditional and Modern approaches to conflict C. Functional and dysfunctional organizational conflicts D. Resolution of conflict.	15
IV.	Organizational Culture and Work Life Balance: A. Organizational culture: 1. Definition, and Functions 2. Types of organization culture 3. Sustaining in changing culture. B. Quality of Work life: 1. Concept and constituents of QWL 2. Managing work life conflicts in organizations.	15

References

1. Hersey, Paul, Kenneth H. Blanchard and Dewey E. Johnson: Management of Organizational Behaviour- Utilising Human resources, Prentice Hall, New Delhi.

2. Koontz, Harold, Cyril O'Nonnell, and Heinz Wehrich : Essentials of Management, Tata McGraw Hill, New Delhi.

3. Luthans, Fred-Organizational Behaviour, McGraw Hill

4. Newstrom, John W. and Keith Davis: Organisational Behaviour- Human Behaviour, Tata McGraw Hill, New Delhi.

SEMESTER – III PAPER – III : CC-B5 : BUSINESS ECONOMICS (RECENT TRENDS IN INDIAN ECONOMY)		
COURSE OUTCOMES: 1 Student will be able to understand the changing trends in major components of Indian economy 2 Students will get an insight into the changing scenario of agricultural, industrial and service sector. 3 Student will be aware regarding policies implemented in globalization era. 4 Student will be aware about India's foreign trade and its dimensions.		
UNIT -1	OVERVIEW OF INDIAN ECONOMY 1.1 Demographic Features 1.2 Trends in National Income & Per Capita Income – Post 1991 1.3 Social Infrastructure: Education, Health and Gender related Issues 1.4 Planning Commission to NITI Aayog	Periods 15
UNIT -2	SECTORAL CHANGES 2.1 Agricultural Crises and Farmer's Suicides 2.2 Agricultural Price Policy, Agricultural Loan Waiver Policy 2.3 Aspects of Industrial Revolution 4.0, Startups, Ease of doing Business 2.4 Service Sector Scenario after 1991	15
UNIT -3	ECONOMIC POLICIES 3.1 Recent trends in Fiscal Policy 3.2 Impact of LPG policy 3.3 Public Private Partnership model-Build-Operate- Transfer (BOT) 3.4 Government Policy Towards Public Sector	15
UNIT -4	FOREIGN TRADE 4.1 Direction Composition and Volume of India's Foreign Trade Since 1991 4.2 Review of Balance of Payments Since 1991 4.3 Foreign Trade Policy 2015-2020 4.4 WTO and India	15

References –

1. Bhagwati, J (Ed.) (1981) International Trade: Selected Readings, Cambridge University
- 2 International Economics, M. L. Jhingan
- 3 Gupta, S.P.(1989) Planning and Development in India: A Critique Allied Publishers Private Limited, New Delhi
- 4 Sodersten, Bo (1991) International Economics, Macmillan Press Ltd., London
- 5 Vijay Joshi and IMD Little, India's Economic Reforms, 1991-2001.Clarendon Press (oxford), 1996
- 6 Dhingra, Ishwar //C. (2006), 'Indian Economy', Sultan Chand and Sons, New Delhi
- 7 Uma Kapila, Indian Economy : Performance and Policies, Academic Foundation, 2009
- 8 Bimal Jalan (2012) Emerging India: Economics, Politics and Reforms, Viking India
- 9 Datt, Ruddar and Sundaraam, K.P.M.(Latest Edition), 'Indian Economy' S. Chand and CO, New Delhi
- 10 Economic Survey, Government of India, (Annual) Ministry of Finance, New Delhi
- 11 India Development Report, Oxford University, Various Issues

SEMESTER – IV
Paper-IV : CC-B6 : Business Economics
(Recent Trends in Banking)

Course Outcomes:	
<ol style="list-style-type: none">1. Learner will understand the recent terms and concepts in banking sector2. Learner will able to apply the knowledge of banking polices in business3. Learners will become expert in banking operations4. Learners will able to execute banking policies	
Topic & Contents	Hours
Unit 1 – Applications of IT In Banking and Bank Mergers 1.1. Internet Banking in India – RBI Guidelines and Recent updates 1.2. Mobile Banking – RBI Guidelines and Recent updates 1.3. NEFT and RTGS – RBI Guidelines and Recent updates 1.4. Bank Mergers- Process, Advantages and Disadvantages	15
Unit 2 – Applications of Electronic Delivery Channels 2.1 ATM Services - Innovations in ATM Services and Products 2.2 POS Terminals - Meaning and Features, Advantages and Disadvantages 2.3 Electronic Clearing Service - ECS Credit & ECS Debit 2.4 Immediate Payment Service (IMPS) and Bharat Bill Payment System (BBPS)	15
Unit 3 – Innovative Banking in India 3.1. MUDRA Scheme - Objectives & Salient Features of MUDRA Loan Scheme 3.2 Small Finance Banks - Organization, Functions & Importance 3.3. Payments Banks Organization, Functions & Importance 3.4. INDRADHANUSH Plan For Revamp Of Public Sector Banks	15

Unit 4 – Recent Banking Policies 4.1. Information and System Audit for Banks 4.2. Recent Branch Licensing Policy Guidelines 4.3. Report of the Committee on Capacity Building in Banks and non-Banks 4.4. FDI in Banking Sector - Policy, Benefits of FDI in Banking Sector	15
References <ol style="list-style-type: none"> 1. Desai Vasant (2015) Bank Management, Himalaya Publishing House, New Delhi 2. Mathav S B. (2013) Financial Management, Mac-Millan Publications. 3. Yadhav S. S.(2010) Foreign Exchange Markets (Latest Edition) Mac-Millan Publications. 4. Indian Institute of Banking & finance –Corporate Banking (2015) Mac-Millan Publications. 5. IIBF – International Corporate Finance, Mac-Millan Publications. 6. Ramamurthy Natarajan (2016) Corporate Banking: A Guide Book for Novice ,Create Space Independent Publishing Platform 7. IIBF (2012) IT Security, M/s Taxman Publications Pvt. Ltd 8. IIBF (2011) Handbook on debt. Recovery in English, M/s Taxman Publications Pvt. Ltd. 9. The Art of Vetter Retail Banking (2005), Croxford, Hugh et al. John Wiley and sons 10. Achieving Excellence in Retail Banking (2003), Leichtfuss, Reinhold, John Wiley and sons-2003 11. IIBF (2010) International Banking, M/s Macmillan India Limited 12. HUFBAUER, G.C. (1975) The multinational corporation and direct investment. In P.B. Kenen, ed., International Trade and Finance: Frontiers for Research. New York: Cambridge University Press. 13. Mehta, D. R. and H. Fung. (2003). International Bank Management. Blackwell Publishing 	

Semester-III

CC-B7 : Business Mathematics and Statistics

Course Outcomes:

After successful completion of this course, students will be able to-

1. Compute ratios, proportions, percentages, and interest.
2. Understand matrices and perform matrix operations.
3. Use sampling techniques to collect data and descriptive statistics tools to analyze data.
4. Understand and construct various index numbers.

Unit 1: Ratio, Proportion, Percentage, and Interest

15

Periods

- 1.1 Introduction
- 1.2 Ratio and proportion: simple and compound, numerical problems
- 1.3 Percentage, numerical problems
- 1.4 Interest: simple and compound interests, numerical problems.

Unit 2: Theory of Matrices

15

Periods

- 2.1 Meaning of matrix, Order of matrix.
- 2.2 Types of Matrices: Row, Column, Null, Unit, square, symmetric, Transpose of a matrix

- 2.3 Algebra of Matrices: Addition, Subtraction and Multiplication of matrices
- 2.4 Minor, co-factor and adjoint of a matrix
- 2.5 Inverse of a square matrix by adjoint method, Numerical problems

Unit 3: Descriptive Statistics **15**
Periods

- 3.1 Meaning and scope of Statistics, Primary and secondary data, Qualitative and Quantitative data, Discrete and continuous data.
- 3.2 Classification and tabulation of data, bases of classification.
- 3.2 Measures of Central Tendency (Averages) : Definitions of Mean, Median, Mode and empirical relation between them. Numerical problems
- 3.3 Measures of Dispersion: Relative and Absolute measures, Definitions of Range and Standard Deviation. Coefficient of Variation, Numerical problems

Unit 4: Index Numbers **15 Periods**

- 4.1 Need and Meaning of Index numbers
- 4.2 Problems involved in Construction of index numbers,
- 4.3 Price, Quantity and Value based index numbers
- 4.4 Simple (un-weighted) Index Numbers by aggregate method and average of relatives method (using mean).
- 4.5 Weighted Index numbers: Lasperye's, Paasche's and Fishers Index numbers, Numerical problems.

References:

1. Introduction to Statistics- M. Girija and V. Girija.
2. Fundamental of Statistics – S.P. Gupta.
3. Business Statistics-D.R. Agrawal.
4. Statistical Methods-S.P.Gupta.
5. Statistics for Management-P.N. Arora and S. Arora.

Nature of Question Paper

Instructions: -

- 1) All Questions are compulsory
- 2) Figures to the right indicate marks

Nature of Questions:-

Q.1 Broad Question 14

OR

Q.1 Broad Question

Q.2 Write Short Answers (Any Two) 20

- a)
- b)
- c)
- d)

- a)
- b)
- c)
- d)

SEMESTER – IV
CC-B 8 : Research Methodology

Course Outcomes: (i) Equip the students with the basic concepts of research.
(ii) Develops the scientific approach for a research study.
(iii) Enables report writing skill among the students.

UNIT - 1: Basic Concepts of Research

15 Periods

Importance and scope of research in different fields of study, Types of research -Fundamental vs. Applied, Concept of researchable problem – research prioritization –selection of research problem, Approach to research – research process., Review of Literature

UNIT - 2: Data Collection Methods

15 Periods

Data collection – assessment of data needs – sources of data collection – discussion of different situations. Mailed questionnaire and interview schedule – structured, & unstructured, open ended and closed-ended questions, Preparation of schedule – problems in measurement of variables Interviewing techniques and field problems - methods of conducting survey

UNIT- 3: Sampling Techniques

15 Periods

Sampling theory and sampling design – sampling error - methods of sampling – probability and non – probability sampling methods - criteria to choose, Research design and techniques – Types of research design., Hypothesis – meaning - characteristics - types of hypothesis – testing of hypothesis.

UNIT 4: Report Writing

15 Periods

Meaning of Report, Types of Research Reports, Contents or Structure of Research reports, Characteristics of a good research report, Practical vs Academic Report, Importance of proof reading, Significance of good layout, Ethics in Research and Reporting

REFERENCES

1. Black TR. 1993. *Evaluating Social Science Research - An Introduction*. SAGE Publ.
2. Creswell JW. 1999. *Research Design - Qualitative and Quantitative Approaches*. SAGE Publ.
3. Dhondyal SP. 1997. *Research Methodology in Social Sciences and Essentials of Thesis Writing*. Amman Publ. House, New Delhi.
4. Kothari CR. 2016. *Research Methodology - Methods and Techniques*. Wishwa Prakashan, Chennai.
5. Rao KV. 1993. *Research Methodology in Commerce and Management*. Sterling Publ., New Delhi.

Singh AK. 1993. *Tests, Measurements and Research Methods in Behavioural Sciences*, Tata McGraw-Hill.

Nature of Question Paper

Instructions: -

- 1) All Questions are compulsory
- 2) Figures to the right indicate marks

Nature of Questions:-

Q.1 Broad Question	14
OR	
Q.1 Broad Question	
Q.2 Write Short Answers (Any Two)	20
a)	
b)	
c)	
d)	
Q.3 Write Short Notes (Any Two)	16
a)	
b)	
c)	
d)	

SEMESTER –III
Paper V – AECC-C3 : Bank Management (Corporate Banking)

Course Outcomes:

1. Learner will understand the concept and importance of corporate banking
2. Learner will able to apply the knowledge of corporate banking products in banking practices
3. Learners will become expert in corporate banking services
4. Learners will able to conduct corporate banking business

Unit-1:	Basics of Corporate Banking 1.1. Meaning and Role of Corporate Banking in Economic Development 1.2. Meaning, Features and Process of Factoring and Forfeiting services 1.3. Meaning, Nature and sources of Working Capital Finance 1.4. Nature and Importance of Business Advisory services	15 Periods
Unit-2:	Corporate Finance & Forex Management 2.1. Concept and Importance of Offshore Banking Services 2.2. Corporate Debt Restructuring Services. 2.3. Meaning and Importance of Forex Management 2.4. Nature and Importance of Import-Export Finance.	15 Periods
Unit-3:	Investment Banking 3.1. Meaning, Evolution and Scope of Investment Banking. 3.2. Meaning and Functions of Merchant Banks 3.3. Meaning and Nature of Venture Capital 3.4. Meaning and Importance of Loan Syndication	15 Periods
Unit-4:	Project and Infrastructure Finance 4.1. Characteristics and sources of Project Finance. 4.2. Project Report for Loan 4.3. Infrastructure Finance Companies in India 4.4. Problems Related to Project and Infrastructure finance	15 Periods

References

1. Desai Vasant(2015) Bank Management, Himalaya Publishing House, New Delhi
2. Mathav S B.(2013) Financial Management, Mac-Millan Publications.
3. Yadhav S. S.(2010) Foreign Exchange Markets (Latest Edition) Mac-Millan Publications.
4. Indian Institute of Banking & finance –Corporate Banking (2015) Mac-Millan Publications.
5. IIBF – International Corporate Finance, Mac-Millan Publications.
6. Ramamurthy Natarajan (2016) Corporate Banking: A Guide Book for Novice ,Create Space Independent Publishing Platform
7. Financial, Treasury and Forex Management - ICSI-
<https://www.icsi.edu/media/webmodules/publications/5.%20Financial.%20Treasury%20and%20Forex%20Management.pdf>

SEMESTER –IV
Paper - VII –AECC-C4 : Bank Management (International Banking)

Course Outcomes:

1. Learner will understand the concept and importance of international banking
2. Learner will able to understand functioning of international financial institutions
3. Learners will become expert in export-import credit facilities

Unit-1:	Introduction to International Banking 1.1. Meaning, Concept and Features of International banking 1.2. Scope and Importance of International Banking Operations 1.3. Offshore Banking- Concept and Features 1.4. Global Trends and developments in International Banking.	15 Periods
Unit-2:	International Financial Institutions 1.1. IMF - Origin, Organization and Functions 1.2. IBRD - Origin, Organization and Functions 1.3. BIS - Origin, Organization and Functions 1.4. ADB and International Financial Centers	15 Periods
Unit-3:	Export-Import Credit Facilities 3.1. Pre shipment and Post Shipment finance- Objectives, Eligibility and Stages 3.2. Letter of Credit for Import and Export - Meaning, Types and Provisions 3.3. Export Promotion Measures - Financial and Non-Financial Measures 3.4. Export Credit Guarantee Corporation of India - Organization, Products and Services	15 Periods
Unit-4:	International Credit 4.1. Fundamental Principles of Lending to MNCs, Its Documentation and Monitoring 4.2. International Credit Policy, Agencies and Global Capital Markets. 4.3. Laws governing trade finance viz, FEMA. 4.4. Nature and scope of various facilities to exporters and importers.	15 Periods

References

1. IIBF (2010) International Banking, M/s Macmillan India Limited
2. Hufbauer, G.C. (1975) The multinational corporation and direct investment. In P.B. Kenen, ed., International Trade and Finance: Frontiers for Research. New York: Cambridge University Press.
3. Mehta, D. R. and H. Fung. (2003). International Bank Management. Blackwell Publishing.
4. ICAI (2018) External Commercial Borrowings: A Practitioner's Guide-
<http://kb.icai.org/pdfs/PDFFile5b28b5a03ae7d6.91029462.pdf>
5. External Commercial Borrowings and Trade Credits-
<https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=11510&Mode=0>
6. Export Promotion Councils in India https://www.fieo.org/view_section.php?lang=0&id=0,34,551
7. Export Promotion Councils in India <https://commerce.gov.in/InnerContent.aspx?Id=6>
8. Export Credit Guarantee Corporation of India <https://www.ecgc.in/>
9. Andrew W. Mullineux and Victor Murinde (2003) Handbook of International Banking, Edward Elgar Publishing Limited, UK
10. IIBF (2017) International Trade Finance, M/s Macmillan India Limited
11. IIBF (2012) International Banking Operations, M/s Macmillan India Limited
12. BIS (2002) International Banking and Financial Market Developments,
<https://www.bis.org/publ/r qt0002.pdf>
13. P. Natarajan (2017) International Trade and Finance
<http://www.pondiuni.edu.in/sites/default/files/Int-trade%20%26%20fin%20-260214.pdf>

SEMESTER –III
Paper – VI : AECC-C5 : Bank Management (Retail Banking)

Course Outcomes:

1. Learner will understand the concept and importance of retail banking
2. Learner will able to apply the knowledge of loan products in banking practices
3. Learners will become expert in retail banking services
4. Learners will able to conduct retail banking business in appropriate manner

Unit-1:	Introduction to Retail Banking 1.1. Evolution and concept of Retail Banking 1.2. Importance of Retail banking in Indian Economy 1.3. Difference between Retail banking and Corporate banking 1.4. Changing scenario of Retail Banking in India	15 Periods
Unit-2:	Retail Banking Loan Products 2.1. Home Loans : Eligibility, Margin, Security, Disbursement 2.2. Vehicle Loans : Eligibility, Margin, Security, Disbursement 2.3. Personal Loans : Eligibility, Amounts, Security, Disbursement 2.4. Educational Loans : Eligibility, Amounts, Security, Disbursement	15 Periods
Unit-3:	Retail Banking Services 3.1. Debit Card : Meaning, Use of Debit Card through ATM, POS, Online Portals 3.2. Credit Cards : Meaning, Features and Eligibility, Interest rate, Billing Cycle 3.3. Internet Banking : Eligibility, Facilities and precautions to be taken 3.4. Mobile Banking Apps : Meaning, Types, Facilities and Precautions to be taken	15 Periods
Unit-4:	New Trends in Retail Banking 4.1. Customer Relationship Management and Retail Banking 4.2. Third Party Distribution (TPD) in Retail Banking 4.3. BCSBI - Banking Codes for Banking Services 4.4. Bank Ombudsman Scheme - Objectives and Process	15 Periods

Reference Books:

1. Indian Institute of Banking and finance (IIBF) (2015) Banking Products and Services, M/s Taxman Publications Pvt. Ltd
2. IIBF (2016), Digital Banking, M/s Taxman Publication Ltd.
3. IIBF (2012) IT Security, M/s Taxman Publications Pvt. Ltd
4. IIBF (2011) Handbook on debt. Recovery in English, M/s Taxman Publications Pvt. Ltd.
5. The Art of Vetter Retail Banking (2005), Croxford, Hugh et al. John Wiley and sons
6. Achieving Excellence in Retail Banking (2003), Leichtfuss, Reinhold, John Wiley and sons- 2003
7. IIBF (2010) International Banking, M/s Macmillan India Limited
8. HUFBAUER, G.C. (1975) The multinational corporation and direct investment. In P.B. Kenen, ed., International Trade and Finance: Frontiers for Research . New York: Cambridge University Press.
9. Mehta, D. R. and H. Fung. (2003). International Bank Management. Blackwell Publishing.

SEMESTER –IV
Paper - VIII : AECC-C 6 : Bank Management (Development Banking)

Course Outcomes:

- 1.1. Ability to explain concepts and functions of Development Banks
- 1.2. To enhance knowledge about Specialized Financial Institutions in India
- 1.3. To provide knowledge about Functions, Progress and Problems of Development Banks.

Unit-1:	Introduction to Development Banking 1.1 Meaning, origin and Features of Development Banks. 1.2 Types of Development Banks in India - A Review 1.3 Functions of Development Banks - Financial functions and Promotional 1.4 Difference between Commercial Banks and Development Banks	15 Periods
Unit-2:	NABARD and SIDBI 2.1 NABARD- Management, Functions and Progress 2.2 Various Schemes of NABARAD 2.3 SIDBI - Management, Functions and Progress 2.4 Various Schemes of SIDBI	15 Periods
Unit-3:	Specialized Development Banks 3.1 IFCI - Organization, Functions and Progress 3.2 NHB - Organization, Functions and Progress 3.3 EXIM Bank - Organization, Functions and Progress 3.4 Problems of Development Banks and Remedies	15 Periods
Unit-4:	Recent Trends in Development Banking 4.1. Changing Profile of Development Banks 4.2. Problems and Challenges before Development Banks 4.3. Historical Review with reference of ICICI and IDBI 4.4. Case study on Review of Progress Reports of Development Banks	15 Periods

References

1. Datta and A. Mahajan , (2013), ‘Indian Economy’ - S. Chand and company , New Delhi.
2. Mithani D.M.(2010) , ‘Money, Banking, International Trade and Public Finance’ - Himalaya Publishing House, New Delhi.
3. IIBF (2010) International Banking, M/s Macmillan India Limited
4. HUFBAUER, G.C. (1975), ‘The Multinational Corporation and direct investment. In P.B. Kenen, ed., International Trade and Finance: Frontiers for Research. New York: Cambridge University Press.
5. Mehta, D. R. and H. Fung. (2003). ‘International Bank Management’ - Blackwell Publishing.
6. Bhasin Niti, “ Banking Development in India”-1947 to 2007,New Century Publication, New Delhi.
7. National Small Industries Corporation <https://www.nsic.co.in/>
8. NABARD - <https://www.nabard.org/>
9. Profile of SIDBI - <https://sidbi.in/files/publicationreport/Profile-2016-17.pdf>
10. Annual Report of SIDBI - https://sidbi.in/files/publicationreport/SIDBI_Annual_Report_English_Part1.pdf
11. IFCI - <https://www.ifcilt.com>
12. Exim Bank - <https://www.eximbankindia.in/>
13. Power Finance Corporation Ltd- <https://pfcindia.com/Home/VS/10>
14. Annual Report of Power Finance Corporation Ltd- https://pfcindia.com/DocumentRepository/ckfinder/files/Investors/Annual_Reports/PFC%20AR%202018-19%20final.pdf
15. Tourism Finance Corporation of India Ltd. <http://www.tfcilt.com/>

Nature of Question Paper: (for all courses of B.Com. Bank Management (Entire))

Nature of Question Paper

For Paper III to VIII

Instructions: -

- 1) All Questions are compulsory
- 2) Figures to the right indicate marks

Nature of Questions:-

Q.1 Broad Question 14

OR

Q.1 Broad Question

Q.2 Write Short Answers (Any Two) 20

a)

b)

c)

d)

Q.3 Write Short Notes (Any Two) 16

a)

b)

c)

d)