

Name of College: S. R. Luthra Institute of Management								
<b>Faculty</b>	Management			<b>Program</b>	Master of Business Administration (M.B.A.)			
<b>Year</b>	II			<b>Version</b>	1.0			
<b>Semester</b>	4			<b>Effective From</b>	June 2024			
<b>Course Code</b>	MGMB17401	<b>Course Name</b>	Banking (BN)					
<b>Teaching Scheme</b>				<b>Examination Scheme</b>				
<b>Credits</b>	<b>Lecture (L)</b>	<b>Tutorial (T)</b>	<b>Practical (P)</b>	<b>ME</b>	<b>CE</b>	<b>SE</b>	<b>V</b>	<b>Total</b>
4	4	0	0	30	40	50	---	50

**Course Outcomes:**

<b>CO1</b>	Assess the various products and services offered by the bank.
<b>CO2</b>	Analyse the role of various types of loans/advances in economic development of a nation.
<b>CO3</b>	Examine the concept of Non-performing assets (NPA) and role of banks in managing NPA.
<b>CO4</b>	Build an understanding of different electronic modes of banking transaction along with its risk.
<b>CO5</b>	Develop the skills to manage different banking services as a manager/entrepreneur.

**Mapping Course Outcomes to Program Outcomes:**

	<b>PO1</b>	<b>PO2</b>	<b>PO3</b>	<b>PO4</b>	<b>PO5</b>	<b>PO6</b>
<b>CO1</b>	3	2	1	2	2	2
<b>CO2</b>	2	3	2	2	2	2
<b>CO3</b>	2	2	2	3	2	1
<b>CO4</b>	2	2	1	2	2	3
<b>CO5</b>	3	2	3	2	3	3



Sr. No.	Module	Description	CO	Marks	Hours
1	I	<p><b>Meaning of Bank:</b></p> <ul style="list-style-type: none"> <li>• Definition of a Bank, Primary functions and Secondary functions.</li> <li>• Credit creation with example.</li> </ul> <p><b>Retail Banking:</b></p> <p><b>Deposit Products and Services:</b></p> <ul style="list-style-type: none"> <li>• Types of Deposit – Demand Deposit and Time Deposit, Its Products and Services, Characteristics of various deposit products</li> <li>• Drivers and Opportunities of retail banking in India.</li> </ul> <p><b>Wholesale Banking:</b></p> <ul style="list-style-type: none"> <li>• Concept and Its Products and Services.</li> </ul> <p><b>International Banking:</b></p> <ul style="list-style-type: none"> <li>• Introduction, Services to Exporter and Importer, Remittance Services.</li> </ul> <p><b>Banker Customer Relationship:</b></p> <ul style="list-style-type: none"> <li>• Obligation, Rights and different relationships</li> <li>• <b>KYC and Anti-Money Laundering Measures:</b> Concept, Key element, Objectives and Verification of customers.</li> </ul> <p><b>Current Scenario of Retail Banking in India - Deposit Products</b></p>	1, 5	12	10
2	II	<p><b>Role of Social Banking:</b></p> <ul style="list-style-type: none"> <li>• Microfinance, Its Products &amp; Services, Delivery Mechanism, Self Help Groups (SHGs) in India.</li> </ul> <p><b>Government's Social Schemes:</b></p> <ul style="list-style-type: none"> <li>• PMJDY, PMJJBY, and PMSBY.</li> </ul> <p><b>Loans and Advances:</b></p> <ul style="list-style-type: none"> <li>• Principles of Sound Lending, Types of Borrowers, Individual, Firms, Companies and its Evaluation</li> </ul> <p><b>Types of Advances/Loan:</b></p> <ul style="list-style-type: none"> <li>• Cash Credit, Overdraft, Term Loans, Bills Purchasing and Discounting, Secured and Un-Secured Advances, Modes of Charging Securities</li> <li>• Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment.</li> <li>• Guidelines on Credit Card Operations, Credit Card Advantages and Disadvantages, Home Loans:</li> </ul>	2	13	10

		<p>Procedure &amp; Documentation. Personal Loans: Procedure and Important Aspects.</p> <p><b>Current Scenario of Retail Banking in India - Loans and Advances</b></p>			
3	III	<p><b>Managing Loans/Advances:</b></p> <ul style="list-style-type: none"> <li>• Concept and Definition of Non-Performing Asset (NPA), Classification of NPA, Recent Situation of NPA in Indian Banking Sector, Causes and its Recovery Mechanisms, Management of NPA, Preventive and Curative Measures</li> <li>• Major Provisions of Insolvency &amp; Bankruptcy Code in India (with special <b>References:</b> to NPA in India), Comparison of different types of banks with <b>References:</b>s to NPA condition and its handling/management.</li> </ul>	3	12	10
4	IV	<p><b>Digitalisation in Banking Services:</b></p> <ul style="list-style-type: none"> <li>• Role of Technology and its Impact on Banking Services, Trends in Technological</li> <li>• Developments and Banking Services, Global Trends.</li> </ul> <p><b>E – Banking:</b></p> <ul style="list-style-type: none"> <li>• Concept, Features, Pros and Cons</li> </ul> <p><b>ATM Service:</b></p> <ul style="list-style-type: none"> <li>• Benefits and Current Challenges</li> </ul> <p><b>New Age Clearing: ECS:</b></p> <ul style="list-style-type: none"> <li>• Electronic Clearing Services, Scope, Benefits, Charges.</li> </ul> <p><b>CBS:</b></p> <ul style="list-style-type: none"> <li>• Core Banking Solution, Concept and Benefits, Meaning of Cheque Truncation and its Advantages.</li> </ul> <p><b>Payment &amp; Settlement System:</b></p> <ul style="list-style-type: none"> <li>• NEFT, IMPS, RTGS, Concept, Features, Mechanisms, Processing Charges and its Impact.</li> <li>• Digital Wallets (E-Wallets): Features, Types and its Benefits.</li> <li>• <b>Dark Side of Digitalisation in Banking Services:</b> Risk concern area, Types of threats, control mechanism and safety precautions.</li> </ul> <p><b>Recent Developments in Digitalisation of Banking Services in India.</b></p>	4, 5	13	10

**References:****Books:**

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| 1. | Iyengar, V. (Latest). Introduction to banking. Excel Books India.                            |
| 2. | Banking, A. C. (Latest). Indian Institute of Banking & Finance.                              |
| 3. | Shekhar, K. C., & Lekshmy, S. (Latest). Banking theory and practice, Vikas Publishing House. |
| 4. | Bhattacharya N., & Kaur S., (Latest). Banking Law & Operations, Vikas Publishing House.      |
| 5. | Muraleedharan R., (Latest). Modern Banking: Theory & Practice, PHI.                          |

**Newspapers / Magazines / Journals:**

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| 1. | Journal of Banking & Finance                           |
| 2. | International Journal of Banking, Accounting & Finance |
| 3. | Economic Times   |
| 4. | Business Standard                                      |
| 5. | Financial Express                                      |
| 6. | Harvard Business Review                                |
| 7. | Report on Trends and Progress of Banking in India      |

**Web resources:**

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| 1. | <a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a>  |
| 2. | <a href="https://dbie.rbi.org.in/DBIE/dbie.rbi?site=home">https://dbie.rbi.org.in/DBIE/dbie.rbi?site=home</a> - Database on Indian Economy (RBI) |
| 3. | <a href="https://www.nibmindia.org/">https://www.nibmindia.org/</a> - National Institute of Bank Management, Pune                                |
| 4. | <a href="https://www.ibbi.gov.in/">https://www.ibbi.gov.in/</a> - Insolvency and Bankruptcy Board of India                                       |