

	– Turnaround strategies – DAP/MOU for revamping and re-structuring.	
4	Rural Banking in Commercial Banks: Rural lending by commercial banks- problems of rural branches of commercial banks – transaction cost and risk cost of rural financing – impact of recent policy changes.	5 + 1
5	Local Area Banks / Other Financial Institutions: Emerging Trends Genesis – RBI Guidelines on Local Area Banks / Other financial Institutions like private banks, Non- Banking Financial Companies, Linkages with Private Money Lenders, Emerging Trends in rural banking, Microcredit, NGO involvement. Reforms in rural credit system.	5 + 1

#### Learning Resources:

1	Text Books	Banking – Dharmaraj E – Scitech Publications
2	Reference Books	Indian Economy – Datt, Sundaram – S.Chand& Sons, Indian Economic Problem – Amitabh Bhattacharya – Metropolitan Publications,
3	Supplementary Reading Material	Microfinance – Rajagopalan – ICFAI Press,
4	Websites	<a href="http://www.nabard.org">www.nabard.org</a> <a href="http://www.banknetindia.com">www.banknetindia.com</a> <a href="http://www.rbi.org.in">www.rbi.org.in</a> <a href="http://www.iba.org">www.iba.org</a>
5	Journals	Asian Journal of Agricultural & Rural Development Journal of Industrial and Rural Development

Semester	III	Specialization	Finance
Course Code	313FIN	Type	Subject – Elective
Course Title	Banking Operations – I		

#### Course Objectives:

1	To understand the basics of Banking and the emergence of Banking in India.
2	To get acquainted with the functionality of the Banks.
3	To know the meaning and use of commonly used technologies in Banking.

#### Syllabus:

Unit Number	Contents	Number of Sessions
1	<b>Basic Concepts:</b> Banking, Emergence of Banks – Global and Indian Perspective, Journey of Banking in India, Role of Banks as important Aids to Trade, Functions of Banks, Contribution in GDP and effect on Indian Economy.	6 + 1
2	<b>Regulatory Framework:</b> Banking Regulation Act, RBI Act, SEBI, IRDA, RBI regulations with regard to Nationalized & Cooperative Banks, Private Banks, Foreign Banks.	4 + 1
3	<b>Types of Banks &amp; Banking:</b> Nationalized & Co Operative Banks, Regional Rural Banks, Scheduled Banks, Private Banks, Foreign Banks, Wholesale and Retail Banking, MUDRA Bank and Payment Banks.	4 + 1

4	<b>Funding &amp; Recovery:</b> Sector Specific funding, short term and long term loans, MSME funding, Mortgage, Pledge & Hypothecation, Recovery of loans, Non-Performing Assets, Effect of NPA on bank's profitability.	4 + 1
5	<b>Concepts in Banking and Accounting of transactions:</b> Accounting in banks, Final Accounts of Banks, Management of Assets and Liabilities, Provision for NPAs, Income Recognition and Asset Classification Norms, Electronic Banking, RTGS, ATM, MICR, OCR, OMR, DATANET.	7 + 1

#### Learning Resources:

1	Text Books	The Indian Financial System and Development – Vasant Desai – Himalaya Publishing House
2	Reference Books	Indian Financial System – M Y Khan – Tata McGraw Hill Accounting and Finance for Bankers – Indian Institute of Banking & Finance – Macmillan
3	Supplementary Reading Material	Reserve Bank Bulletins Economic Times Business Standard
4	Websites	<a href="http://www.bankingandfinancereview.com">www.bankingandfinancereview.com</a>
5	Journals	Journal of banking and finance International Journal of Banking Accounting and Finance

Semester	III	Specialization	Finance
Course Code	314FIN	Type	Subject – Elective
Course Title	Treasury Management		

#### Course Objectives:

1	To understand the concept of treasury management.
2	To understand the management of funds.

#### Syllabus:

Unit Number	Contents	Number of Sessions
1	<b>Scope and Function of Treasury Management:</b> Objectives of Treasury, Structure and Organization, Responsibilities of Treasury Manager, Function of treasury, Role and Functions of RBI, Recent Developments in the RBI's Policy Framework.	5 + 1
2	<b>Short, Medium and Long term Funding, Cost Centre / Profit Centre:</b> Financial Planning and Control, Capital Budgeting, Risk Analysis	5 + 1
3	<b>Cash Management:</b> Meaning and Importance of Cash Management, Objectives of Cash Management, Cash Flow Cycle, Cash Flow Budgeting and Forecasting, Liquidity Management: Objectives, Sources & Maturity Concerns: Short term and Long term Liquidity.	5 + 1