

Semester	IV	Specialization	Finance
Course Code	409 FIN	Type	Subject – Elective
Course Title	Banking Operations – II		

#### Course Objectives:

1	To get acquainted with the changed role of Banking post 1991 Reforms.
2	To know the lending and borrowing rates along with the various mandatory reserves.
3	To know the procedural compliances by bank's functionality.

#### Syllabus:

Unit Number	Contents	Number of Sessions
1	<b>Role of Banking in India:</b> Banking in India pre and post-independence, Banking in post 1991 Reforms, Role of foreign players in Indian Banking, change in the role of Nationalized banks	5 + 1
2	<b>Legal Aspects of Banking in India:</b> Commercial Laws with reference to Indian Banks, Security Norms, Core Banking Environment, Standard Books maintained for different accounts	4 + 1
3	<b>Interest Rates by and for banks:</b> Differentiation in lending and borrowing rates, Interest as an important source of revenue of banks, various interest rates in funding schemes of banks, SLR, CRR, REPO and REVERSE REPO Rate	4 + 1
4	<b>Funding and Procedural Compliances:</b> Working Capital Gap, BASEL Norms for Working Capital Finance, Significance of documentation and procedural compliances in funding by the banks, Modes of Payments including Letters of Credit, Deferred Payments, Valuation of Securities, Internal Checks and Controls in Banks	6 + 1
5	<b>International Banking:</b> Currency Swaps, Multinational Banking, International Risk Management, Asset Liability Management, Exposure Management, Offshore Banking, International Financial Institutions, Operations of Indian Banks abroad	6 + 1

#### Learning Resources:

1	Text Books	Banking - E.Dharmaraj – Scitech Publications
2	Reference Books	Accounting and Finance for Bankers – Indian Institute of Banking & Finance – Mac Milan Publications,
3	Supplementary Reading Material	All publications of NIBM
4	Websites	<a href="http://www.iba.org.in">www.iba.org.in</a> <a href="http://www.rbi.org.in">www.rbi.org.in</a> <a href="http://www.iib.org">www.iib.org</a> <a href="http://finmin.nic.in">finmin.nic.in</a>
5	Journals	The Indian Banker