

17BB321-BANKING AND FINANCIAL SERVICES

Course Objective:

Providing an in-depth analysis of the banking and financial services in the liberalized Indian economy. Equipping the students with the tools used in interpreting and evaluating performance, productivity and efficiency of the banking organizations

Course Outcomes:

At the end of the course students should be able to understand

- Nature of the commercial banking and financial services.
- Ascertain the measures of bank return and risk performance and retail banking services.
- Learn the role and functions of banks and Non-banking financial companies
- Technology and CRM practices in Banks

UNIT - I

Banking and Financial Services-Indian Financial System-Indian Banking System-Banking Structure in India-Banking companies regulation-Evaluation of the Banking System and Future Trends and reforms

UNIT - II

Credit and Risk Management in Banks: Introduction-Credit lending process-Application screening process-types of risks-Credit risk assessment-Sanction and disbursement process-Monitoring repayment process

UNIT - III

Retail Banking Services-Retail banking services-retail bank lending-types of loans-home loans-personal loans-car loans-commercial loans-process of retail loans-recovery process-strategies

UNIT - IV

Non-Banking Financial Companies-Structure and role of NBFCs-Functions-lending process-recovery mechanism-Challenges and future prospectus.

UNIT - V

Technology and CRM Practices in Banks- Customer relationship management-role and impact of CRM-stages in CRM process-technology for retail banking.

Skill Development:

(These activities are only indicative, the Faculty member can innovate)

1. To collect information regarding the various services offered by banks.

2. To track the changes in services offered by banks over the years.
3. What is the impact of GST on banking sector?
4. Case studies on banking sector
5. Demonetization effect on banking sector

TEXT BOOKS:

1. Management of Banking and Financial Services, 2nd Edition, by Padmalatha Suresh, Justin Paul, Publisher: Pearson Education India,
2. Koch, Timothy W. and S. MacDonald, Bank Management, 5th Edition, The Dryden Press, New York, NY, 1999.

REFERENCE BOOKS:

1. K.P.M. Sundharam, Money, Banking & International Trade -Sultan Chand & Sons -New Delhi.
2. Srivastava, Divya Nigam, Management of Indian Financial Institutions, Himalaya Publishing House.
3. M. Y. Khan, Indian Financial System, Tata McGraw Hill.