

Course Type	Course Code	Name of Course	L	T	P	Credit
DE	NMSD506	Management of Banks and Financial Institutions	3	0	0	3

Course Objective
This course is designed to familiarize students with operational aspects of Commercial Banking and Financial Institutions. It focuses on operational efficiency, productivity, capital structure, regulatory aspects and new international norms for banking operations and supervisions.
Learning Outcomes
<ol style="list-style-type: none"> 1. To understand the history and evolution of the banking sector and the various regulations governing the sector. 2. To develop understanding about the functioning of the banking sector in India and various tools and techniques used to manage the risk in the banking sector. 3. To understand the role of Financial Institutions in economic development of the country.

Unit No.	Topics to be Covered	Lecture Hours	Learning Outcome
1	Introduction to Banking Sector, Evolution of Banking Sector, Role of RBI in regulating Banking Sector, Cardinal Principles of Lending, Working Capital Assessment in Banks Electronic Banking, Priority Sector Lending, Reverse Mortgage in Banks	14	To develop an understanding of the broad concepts, evolution, framework, and recent trends in the banking sector.
2	Introduction to financial Institutions in India, Evolution of Provide students a conceptual framework to understand and analyze the risk management of banks such as interest rate risk, credit risk and operational risk. Developments in Financial Institutions	8	To develop an understanding of major financial institutions such as commercial banks, investment banks, insurance company, mutual funds etc., how they operate, who uses them and their role in economies.
3	Recent Trends of NPA in India, Provisioning Norms of NPA's, Classification of Assets as NPA, Management of NPAs in Banks, Tools to manage NPA's	10	To analyze and comprehend the current problem of NPA's in the banking sector and familiarize will the tools available to banks to manage their NPA's

4	Risk Management in Banks Credit Ratings Models in Banks Recent Developments in Banking Sector Banking Products and Services Financial Inclusion	10	Provide students a conceptual framework to understand and analyze the risk management of banks such as interest rate risk, credit risk and operational risk.
	Total	42	

TextBooks

1. Principles & Practices of Banking – Indian Institute of Banking & Finance, MacMillan Publishing
2. Banking Theory & Practice – K C Shekhar and L Shekhar– Vikas Publishing
3. Fabozzi, F. J., Modigliani, F., & Ferri, M. G. (1994). Foundations of Financial Markets and Institutions. Pearson Education India. (4 ed.)

References

1. Bank Management and Financial Services–Rose and Hudgins, McGraw Hill
2. Management of Banking and Financial Services-Suresh and Paul, Pearson
3. Indian Financial System–H R Machiraju, Vikas Publishing
4. Case Studies and Reports in Banking Sector- to be provided by the instructor.