

GUJARAT TECHNOLOGICAL UNIVERSITY

Integrated Master of Business Administration

Year – 4 (Semester –7) (W.E.F. Academic Year 2017-18)

Subject Class: Elective
Subject Name: Banking
Subject Code: 2577162

1. Learning Outcomes:

Learning Outcome Component	Learning Outcome
Business Environment and Domain Knowledge (BEDK)	<ul style="list-style-type: none"> • Evaluate the use of internet banking and mobile banking in emerging economy. • Analyse the mechanism of digital financial services and its importance in business.
Critical thinking, Business Analysis, Problem Solving and Innovative Solutions (CBPI)	<ul style="list-style-type: none"> • Evaluate problems of non-performing businesses and suggest measures of recovery of loans.
Global Exposure and Cross-Cultural Understanding (GECCU)	<ul style="list-style-type: none"> • Compare the Indian banking standards with other countries.
Social Responsiveness and Ethics (SRE)	<ul style="list-style-type: none"> • Categorize dos and don'ts of digital financial services for safety and security of funds.
Effective Communication (EC)	<ul style="list-style-type: none"> •
Leadership and Teamwork (LT)	<ul style="list-style-type: none"> •

2. Course Duration: The course duration is of **40 sessions of 60 minutes each.**

3. Course Contents:

Module No:	Module Content	No. of Sessions	70 Marks (External Evaluation)
I	Retail Banking, Wholesale Banking, International Banking and Internet Banking: <ul style="list-style-type: none"> • Retail Banking <ul style="list-style-type: none"> ○ Concept of retail banking ○ Retail products and services ○ Drivers of retail banking business in India ○ Opportunities of retail banking in India • Wholesale Banking <ul style="list-style-type: none"> ○ Concept 	10	18

	<ul style="list-style-type: none"> ○ Products and services ● International Banking <ul style="list-style-type: none"> ○ Introduction ○ Needs of Exporters and importers ○ Remittance services ○ ADR & GDR ○ Participatory Notes ● Internet Banking <ul style="list-style-type: none"> ○ Need, Advantages, Security ○ Difference between Corporate & Retail Internet Banking. <p>Banker Customer Relationship:</p> <ul style="list-style-type: none"> ● Debtor – Creditor relationship ● Bank as a trustee, bailee-bailor, agent-principal, lessor-lessee. <p>Anti-Money Laundering:</p> <ul style="list-style-type: none"> ● Concept, Stages, Objectives. <p>Know-Your Customer:</p> <ul style="list-style-type: none"> ● Key elements, KYC Verification for individuals, companies, partnership firms, trusts and foundations. <p>Deposit Products and Services:</p> <ul style="list-style-type: none"> ● Demand deposits & time deposits, features, merchant banking, lease financing, plastic money (debit card and credit card), ATM card. 		
II	<p>Loans and Advances – I: Principles of Sound Lending – Study of the Borrower-Types of Borrowers: Individual, Firms, Companies, Types of Advances – Loan, Cash Credit, Overdraft, Term Loans, Bills Purchasing and Discounting – Secured and Un-Secured Advances – Types of charging Securities – Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment.</p> <p>Loans and Advances – II: Credit Card: Benefits & Disadvantages, Guidelines on Credit Card Operations. Home Loans: Procedure & Documentation. Personal Loans: Procedure and Important Aspects. Consumer Loans. Social Banking: Microfinance – Products & Services, Delivery Mechanism – Self Help Groups (SHGs) in India.</p>	10	18
III	<p>Recovery of Advances: Methods –Classification of assets as Standard, Non-</p>	10	17

	Performing Assets, Doubtful debts – Causes and Remedial Measures – Management of NPA’s – Debt Recovery Tribunals – Lok Adalats. Major Provisions of Insolvency & Bankruptcy Code in India (with special reference to NPA).		
IV	<p>Payment & Settlement System – New Age Clearing: Electronic Funds Transfer (EFT): Scope, Benefits & Charges. Electronic Clearing Service (ECS): Credit Transfer and Debit, Charges. Electronic Core Banking Solutions: Concept & Benefits. Cheque Truncation: Concept & Benefits</p> <p>Payment & Settlement System – National Gateways:</p> <ul style="list-style-type: none"> Real Time Gross Settlement (RTGS): Concept, RTGS Vs EFT or NEFT, Processing Charges, Impact. <p>Digital Financial Services:</p> <ul style="list-style-type: none"> Unified Payments Interface (UPI): Concept, Mechanism & Services Covered. Digital Wallets (E-Wallets): Features, Benefits and Types. 	10	17
V	<p>Practical:</p> <ul style="list-style-type: none"> Presentations on Digital Financial Services and FinTech products. Case studies on Business Failures resulting in Non-Performing Assets and Loan Defaults. Live Projects on Creating Awareness of Digital Products (Digital Literacy) in Rural and Semi-Urban Areas. Orientation of banking functions with software application. 	---	(30 marks CEC)

4. Pedagogy:

- ICT enabled Classroom teaching
- Case study
- Practical / live assignment
- Interactive class room discussions

5. Evaluation:

Students shall be evaluated on the following components:

	Internal Evaluation	(Internal Assessment- 50 Marks)
A	• Continuous Evaluation Component	30 marks
	• Class Presence & Participation	10 marks
	• Quiz	10 marks

B	Mid-Semester examination	(Internal Assessment-30 Marks)
C	End –Semester Examination	(External Assessment-70 Marks)

6. Reference Books:

No.	Author/Organization	Name of the Book	Publisher	Year of Publication / Edition
1	Vijayaragavan Iyengar	Introduction to Banking	Excel	2007
2	Indian Institute of Banking & Finance (IIBF)	Principles and Practices of Banking	MACMILLAN	2015
3	K C Shekhar & Lekshmy Shekhar	Banking Theory & Practice	Vikas Publishing	2013
4	Naboshree Bhattacharya & Sandeep Kaur	Banking Law & Operations	Vikas Publishing	2015
5	R Muraleedharan	Modern Banking: Theory & Practice	PHI	2014

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

7. List of Journals / Periodicals / Magazines / Newspapers / Web resources, etc.

- Journal of Banking & Finance
- International Journal of Banking, Accounting & Finance