

## MBA 412: BANKING OPERATIONS MANAGEMENT

<b>Teaching Scheme</b> Lectures: 4 hrs./Week Tutorials: 1 hrs./Week Credits: 4	<b>Examination Scheme</b> Class Test -12Marks Teachers Assessment - 6Marks Attendance – 12 Marks End Semester Exam – 70 marks
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**Objective:** To enable the students to get acquainted with banking procedures and operations necessary for running business enterprise.

**UNIT – I (10 Hours): Indian Banking system- central Banking in India - Functions of the Central Bank, Central Bank and the Indian financial System, Prudential Norms of RBI, Banking Sector reforms, Objectives, Functions & Organisational setup of Banks , Concept of Universal banking, development bank and Investment bank**

**UNIT – II (10 Hours): Operational Aspect of commercial banks in India- Relationship between Banker and customers, Types of customer a/c, Permitted activities of Commercial Banks in India ,Cheques, Endorsement, Presentment, Dishonour, Rights and liabilities of Paying and collecting Banker, Employment of funds by Commercial Banks, Types of securities, mode of creating charge, Bank guarantees, ,Opening of accounts for various types of customers, Principles of Lending, Credit management, Credit monitoring, NPA management**

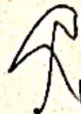
**UNIT – III (10 Hours): Different types of documents - Documentation procedure, Stamping of documents, securities - different modes of charging - types of collaterals and their characteristics - Priority sector lending - targets, issues, problems - Financial Inclusion. Agriculture / SMEs / SHGs / SSI /Tiny sector financing - New products and services; Credit cards / Home loans /personal loans / consumer loans – Ancillary Services - Remittances, Safe Deposit Lockers etc.**

**UNIT – IV (10 Hours): Changing Patterns in Banking Operations: Core Banking, Electronic products – Electronic payment system, Mobile Banking, Internet Banking, Electronic fund transfer system: RTGS, NEFT & SWIFT, Merchandise banking, Credit cards and ECS, Global developments in banking technology, Computer audit, Banking security system, Consolidation of Banking, Financial inclusion**

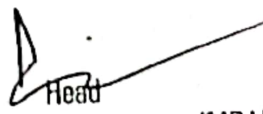
**Suggested Readings:**

1. Banking Law & Practice, by P.N. Varshney.
2. Banking Operations Management by Bimal Jaiswal
3. Banking Theory & Practice by M.L.Jhinghan
4. Practice & Law of Banking, by H.R. Suneja.
5. Practice & Law of Banking, by H.C. Agrawal.
6. Commercial Banking Vol. I & II, by Indian Institute of Bankers.

<b>COURSE OUTCOMES DESCRIPTION</b>	
<b>CO1</b>	RECALL the structure and components of Indian financial system through banking

  
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