GUJARAT TECHNOLOGICAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION (Global Program)

Year – II (Semester – III) (W.E.F. January 2014)

Specialization: Banking & Insurance (B & I)

Subject Name: BANKING OPERATIONS MANAGEMENT (BOP)

Subject Code: 2830602

1. Course Objective:

2. Course Duration: 36 Sessions of 75 minutes each. i.e. 45 Hours.

Module No:	Module Content	No. of Sessions	70 Marks (External Evaluation)
I	**Different Types of Accounts and Customers** Types of Deposit Accounts – Current, Savings, Fixed.- Procedure for opening and operating the accounts – KYC Norms – Nomination facility – Types of Customers Individual, Joint, Minor, Illiterate, Partnership, Co. etc. **N.I.Act and Payment of Cheques** Different types of Negotiable Instruments,Negotiable Instrument Act – Promissory Note, Bill of Exchange, Cheque – Crossing and Endorsement of Cheques – Payment of Cheques – Payment in due course as per Section 10. Dishonor of Cheque	7	17
II	**Loans and Advances** 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.	7	17

III	**Information Technology in Banks** Need and Importance of IT in Banks – Meaning of e-Banking – LANs and WANs – Electronic Payment System - ECS, EFT, NEFT, RTGS – Core Banking System – Electronic Banking – Anytime, Anywhere, Tele, Net and Mobile Banking – Risks and Risk Management in e-Banking	7	18
IV	**Bank Management** Basic Management Functions – Planning, Organizing, Staffing, Directing, Controlling – MBO – Modern view and Corporate Governance - Fund Management/Liquidity Management, Capital Adequacy Ratio, Investment Management – Credit & NPA Management – Human Resource Management - Branch Expansion – Audit and Inspection – Asset-Liability Management	7	18
V	**Practical Exposure** Practical Examples of Crossing and Endorsements – When Bank can refuse the payment of cheques – When Bank must refuse the payment of cheques – Some important Case Studies on Resource Mobilization, Project lending, NPA Management, Investment Management etc	8	Internal Evaluation (20 Marks of CEC)

4. Teaching Method:

(a) Case discussion
(b) Projects/ Assignments/ Quizzes/ Class participation etc
(c) Compulsory class presentation with live experiences of world economies

5. Evaluation:

A	CEC- Projects/ Assignments/ Quizzes/ Individual or group Presentation/ Class participation/ Case studies etc	50 marks (Internal Assessment)
B	Mid-Semester examination	Weightage 30% (Internal Assessment)
C	End –Semester Examination	Weightage 70% (External Assessment)

6. Basic Text Books:

Sr. No.	Author	Name of the Book	Publisher	Edition
T1	P K Khanna	Management of Banks	Himalaya	Latest Edition
T2	Shekhar & Shekhar	Banking	Vikas	2012, Latest
T3	Prasad Vipradas and Dr.J.K. Syan	Bank Lending	Himalaya Publishing House	2009, Latest

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. Reference Books:

Sr. No.	Author	Name of the Book	Publisher	Edition
R1	P.N. Varshney	Banking Law and Practice	Sultan Chand & Sons	2009, Latest
R2	E. Gorden and Dr. Natarajan	Banking – Theory, Law And Practice	Himalaya Publishing House	Latest
R3	Indian Institute of Banking and Finance	Principles and Practices of Banking	Macmillan	2010

8. List of Journals/Periodicals/Magazines/Newspapers, etc.

- The Indian Banker, The Bank Quest, Journal of Banking and Finance, Periodicals and Newsletters from National Institute of Bank Management (NIBM), Reserve Bank of India, and other Public and Private Banks, International Banks, etc including eNewsletters and Websites of various Banks.

9. Session Plan:

Session Nos.	Topics to be covered
1-4	**Different Types of Accounts and Customers** Types of Deposit Accounts – Current, Savings, Fixed.- Procedure for opening and operating the accounts – KYC Norms – Nomination facility – Types of Customers Individual, Joint, Minor, Illiterate, Partnership, Co. etc.
5-7	**N.I. Act and Payment of Cheques** Negotiable Instrument Act – Promissory Note, Bill of Exchange, Cheque – Crossing and Endorsement of Cheques – Payment of Cheques – Payment in due

	course as per Section 10.
8-11	**Loans and Advances** **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.
12-14	Types of charging Securities – Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment.
15-18	**Information Technology in Banks** Need and Importance of IT in Banks – Meaning of e-Banking – LANs and WANs – Electronic Payment System - ECS, EFT, NEFT, RTGS –
19-21	**Core Banking System** – Electronic Banking – Anytime, Anywhere, Tele, Net and Mobile Banking – Risks and Risk Management in e-Banking
22-28	**Bank Management** Basic Management Functions – Planning, Organizing, Staffing, Directing, Controlling – MBO – Modern view and Corporate Governance - Fund Management – Investment Management – Credit Management – Human Resource Management - Branch Expansion – Audit and Inspection – Asset-Liability Management
29-36	**Practical Exposure:** Examples of Crossing and Endorsements – When Bank can refuse the payment of cheques – When Bank must refuse the payment of cheques – Some important Case Studies