



GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Master of Business Administration, 4th Semester

Subject Class: Sectoral Elective

Subject Name: Banking

Subject Code: 4549292

With effective
from academic
year 2018-19

1. Learning Outcomes:

Learning Outcome Component	Learning Outcome (Learner will be able to)
Business Environment and Domain Knowledge (BEDK)	<ul style="list-style-type: none"> • <i>Evaluate</i> the role of banking, use of internet banking and mobile banking in an emerging economy. • <i>Analyse</i> 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"> • <i>Evaluate</i> 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"> • <i>Compare</i> the Indian banking standards with other countries.
Social Responsiveness and Ethics (SRE)	<ul style="list-style-type: none"> • <i>Categorize</i> do's and don'ts of digital financial services for safety and security of funds.
Effective Communication (EC)	<ul style="list-style-type: none"> • <i>Develop</i> written and verbal client-focused communication styles and strategies.
Leadership and Teamwork (LT)	<ul style="list-style-type: none"> • <i>Prepare</i> accurate and relevant financial plans manually and electronically.

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

3. Course Contents:

Module No:	Contents	No. of Sessions	70 Marks (External Evaluation)
I	<p>Retail Banking, Wholesale Banking, International Banking and Internet Banking:</p> <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 business in India, Opportunities of retail banking in India. • Wholesale Banking: <ul style="list-style-type: none"> ○ Concept of wholesale banking, 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: Need, Advantages, Security, Difference between Corporate & Retail Internet Banking. • Banker Customer Relationship: <ul style="list-style-type: none"> ○ Debtor – Creditor relationship, Bank as a trustee, bailee-bailor, agent-principal, lessor-lessee. Anti-Money Laundering: Concept, Stages, Objectives. Know-Your Customer: key elements, KYC Verification for individuals, companies, partnership firms, trusts and foundations. • Deposit Products and Services: 	10	18



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	<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><u>Loans and Advances – I:</u></p> <ul style="list-style-type: none"> • 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><u>Loans and Advances – II:</u></p> <ul style="list-style-type: none"> • Credit Card: Benefits & Disadvantages, Guidelines on Credit Card Operations. Home Loans: Procedure & Documentation. Personal Loans: Procedure and Important Aspects. Consumer Loans. <p>Social Banking:</p> <ul style="list-style-type: none"> • Microfinance – Products & Services, Delivery Mechanism – Self Help Groups (SHGs) in India. 	10	18
III	<p><u>Recovery of Advances:</u></p> <ul style="list-style-type: none"> • Methods –Classification of assets as Standard, Non-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). 	10	17
IV	<p><u>Payment & Settlement System – New Age Clearing:</u></p> <ul style="list-style-type: none"> • Electronic Funds Transfer (EFT): <ul style="list-style-type: none"> ○ Scope, Benefits & Charges. Electronic Clearing Service (ECS) ○ Credit Transfer and Debit, Charges. ○ Electronic Core Banking Solutions: Concept & Benefits. ○ Cheque Truncation: Concept & Benefits <p><u>Payment & Settlement System – National Gateways</u> Real Time Gross Settlement (RTGS):Concept, RTGS Vs EFT or NEFT, Processing Charges, Impact.</p> <p><u>Digital Financial Services:</u> Unified Payments Interface (UPI): Concept, Mechanism & Services Covered. Digital Wallets (E-Wallets): Features, Benefits and Types.</p>	10	17
V	<ul style="list-style-type: none"> • Presentations on Digital Financial Services and FinTech products. 	---	(30 marks CEC)



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	<ul style="list-style-type: none"> • 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. 		
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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:

A	Internal Evaluation	(Internal Assessment- 50 Marks)
	• 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