

17MB 217 MANAGEMENT OF FINANCIAL SERVICES

Course Objective:

Providing an in-depth analysis of the banking and financial services in the liberalized Indian economy. Equipping the students with the tools used in interpreting and evaluating performance, productivity and efficiency of the banking organizations

Course Outcomes:

At the end of the course students should be able to understand

- Nature of the commercial banking and financial services.
- To understand the investment on various types of short term securities
- Learn the role and functions of banks and Non-banking financial companies
- Technology and CRM practices in Banks

UNIT - I

Banking and Financial Services-Indian Financial System- Indian Banking System-Banking Structure in India-Banking companies regulation-Evaluation of the Banking System and Future Trends and reforms

UNIT – II Fixed Income securities market - Structure and trends - G-sec market - Call Money Market, TB Market, Repo and CBLO, Bonds market, Trading in G-sec market-Interest rate - theories, determinants, dynamics of short term and long term rates.

UNIT - III

Retail Banking Services-Retail banking services-retail bank lending-types of loans-home loans-personal loans-car loans-commercial loans-process of retail loans-recovery process-strategies

UNIT - IV

Non-Banking Financial Companies-Structure and role of NBFCs-Functions-lending process-recovery mechanism-Challenges and future prospectus

UNIT - V

Technology and CRM Practices in Banks- Customer relationship management-role and impact of CRM-stages in CRM process-technology for retail banking.

Skill Development:

(These activities are only indicative, the Faculty member can innovate)

1. Role play on CRM practices in banks
2. Project on short-term securities

3. Presentation on financial services
4. GD on topics related to subject

TEXT BOOKS:

1. Management of Banking and Financial Services, 2nd Edition, by Padmalatha Suresh, Justin Paul, Publisher: Pearson Education India,
2. Koch, Timothy W. and S. MacDonald, Bank Management, 5th Edition, The Dryden Press, New York, NY, 1999.

REFERENCE BOOKS:

1. K.P.M. Sundharam, Money, Banking & International Trade -Sulltan Chand & Sons -New Delhi.
2. Srivastava, Divya Nigam, Management of Indian Financial Institutions, Himalaya Publishing House.
3. M. Y. Khan, Indian Financial System, Tata McGraw Hill.