SARDAR PATEL UNIVERSITY

B. Com. (Honours) (3 Years)

Specialization in Corporate Banking & Insurance

(Under Choice Based Credit System Based on UGC Guidelines)

Syllabus with effect from: June 2019

Semester: III

Paper Code: UB03DCOH24 Total Credits: 4

Title of Paper: Bank Management

<u>Objective</u>: Management skills are required for students of any field. However, management differs from business to business. This subject is aimed at giving the students the unique management lessons that are specific to the fields of banking and insurance.

Unit	Description in Detail	Weightage
No.		
1	MANAGEMENT FUNCTIONS FOR BANKS	25%
	 Planning and MBO (Management by Objectives) in banks. 	
	 Strategic and Operational planning in banks 	
	 Need and process of Manpower Planning in Banks 	
	 Various services offered by banks 	
	 Resent Trends in banking 	
2	FORMS OF BANKING	25%
	 Meaning and Definition of form of banking. 	
	 Forms of banking 	
	 Unit banking (Merits and Demerits) 	
	 Branch Banking (Merits and Demerits) 	
	 Mixed banking (Merits and Demerits) 	
	 Chain banking (Merits and Demerits) 	
	 Group banking (Merits and Demerits) 	
3	LIQUIDITY MANAGEMENT	25%
	 Meaning, Concept, Need and Significance of Liquidity 	
	Theories of Liquidity Management	
	 Liquidity Risks – Determinants of Liquidity 	
	 Asset-Liability Management of Bank 	
4	CREDIT MANAGEMENT	25%
	Credit management in banks	
	 Regulations Related to Loan and advance 	
	Credit Exposure Limit	
	Directed Lending	
	Risk in banks	

Evaluation: Internal: 40 Marks (Theory)

: External: 60 Marks (Theory) - Two Hours Examination

Tutorial: Credit – 1 Marks – 25

Unit – 5	Total Twenty questions (theory and examples) from Unit 1 to 4, shall	25%
	comprise as a part of Journal, which shall be maintained by the	
	students	

Evaluation: Internal: 25 Marks

Journal shall be evaluated by the concerned teachers.

Reference Books:

- > Principles and Practice of Bank Management by P. Subba Rao (Himalaya Pub. House)
- > Principles of Management for Bankers by Dr.C, B.Gupta (Sultan Chand & Sons)
- ➤ Bank Management by V.S.P.Rao