

ELECTIVE COURSE IV (A) BANK MANAGEMENT

Credit Allotted: 4

Max. Marks: 75

OBJECTIVES: To make the students understand Bank Management practices

Unit:1

CORPORATE LEVEL MANAGEMENT-Policy framing-Planning-Budgeting-Empowerment- Capital and Capital adequacy-SLR,CRR and Legal matters-Risk management.

Unit:2

CASH AND FUNDS MANAGEMENT-Assessment of cash requirement-management of cash flow - Assessment of funds requirement - management of funds and investment.

Unit:3

MANAGEMENT OF DEPOSITS-Planning and Budgeting of deposit requirements-Interest rates- Formulation of Deposit Schemes - Assessment of Margin, Spread and Costs - Marketing Strategies.

UNIT:4

CREDIT MANAGEMENT-Framing of Lending Policies-Fixation of Interest rates-Disbursement of loans and Recovery of Dues - NPA Management.

Unit:5

MANAGEMENT OF PROFITS - Assessment of Income and Expenditure - Assessment of Cost and Overheads - Generation of other Income through Miscellaneous Services

References:

- 1.Bank Management -Pimophy W.Koch and Scoh Mac Donald
- 2.Management in Banking-Helen V Coult
- 3.Management in Indian Banking Sector – N. Gurumoorthy and Dr.A. Panneerselvam