

MANAGEMENT OF BANKS AND FINANCIAL INSTITUTIONS

UNIT – I

Clarification and types of Banks in India functions of Banks and law relating to Banking, Banking Regulations Act – RBI Act and functions of RBI

UNIT – II

Main services of Banks: Acceptance of Deposits and lending.

Deposits : Types of Deposits, Marketing of various deposits, Cost of deposits for the Bank, suitable and equitable mix of Time and Demand liabilities (ie) – of Deposits.

UNIT – III

Advances : Appraisal of loan proposals – Financial, Technical, Commercial, Managerial. Periodical inspection of securities/hypothecation, Follow-up and Recovery. LCS, Guarantees, Deferred payment, guarantee, co-acceptance, Development risk in case of failure.

UNIT – IV

Remittance of funds by DD, MT, TT, Collection and clearing functions – MICR Cheques, currency chests – Safe custody of items, Lockers, Executor and Trustee functions. Credit cards, ATMs.

UNIT – V

Role of financial Institutions in the Economic Scene. Various types of central and state level financial Institutions, organization and status – Development of Financial Institutions.

Suggested Readings:

1. Finance for Small Scale Industries – C P Rao
2. Industrial Finance – Francis Cherunilam Himalaya House.
3. Monetary Economics – M.L.SETH Lakshmi Narain Publishers, Agra.
4. Money, Banking and International Trade – M.C.Vaish Wiley Eastern
5. Banking Theory – Law and Practice – K.P.M. Sundaram Vaishney, Sultan Chand & Sons.
6. Financial Management Theory and Practice – Prasanna Chandra, TMH.