

AMRITA SCHOOL OF BUSINESS

COIMBATORE

Trimester V: MBA 2015-2016

FACULTY: DR. BALAGOPAL. P.K

COMMERCIAL BANK MANAGEMENT

Banking has become the driving force behind all developmental activities of our country today. The traditional banking culture in India coupled with the technological innovations efficiently guided and monitored by the Reserve Bank of India has put the Indian banking system at par with many developing nations. It has always been the endeavor of the policy makers to see to it that banking includes and never forgets its social obligations.

Banker is the person who takes calculated risks. Commercial bank management basically means the management of risk. Hence it is necessary for the bank managers to have the competence to assess and foresee the risks and systematically set off the same by imbued skills. This poses a great challenge to the bank management and this course is intended to impart necessary skills to the would be managers.

OBJECTIVES

At the end of the course the students would

1. Have the clear understanding of the banking system
2. Be in a position to skillfully analyze and manage the inherent risks in the system
3. Be able to progressively suggest improved business models, effective and sustainable
4. Be able to analyze and evaluate the performance of the banks

The above course objectives support the program level learning goals of “ **Critical and Integrative thinking** ” & “ **Ethical Reasoning** ”

EVALUATION SCHEME

Class participation	10%	Midcourse exam	20%	Field work	20%
End term exam	35%	Assignments/case study	15%		

Books exclusively used for this course:

COMMERCIAL BANK MANAGEMENT- Kanhaiya Sing & Vinay Dutta

OTHER REFERENCES:

Commercial Banking- The Management of Risk by BENTON. E. GUP & JAMES. W. KOLARI

Banking Theory and Practice – by K.C.SHEKHAR & LEKSHMI SHEKHAR

Bank Management and Financial Services – by Peter.S.Rose & Sylvia.C.Hudgins

Suggested journals for reference – Journal of IIBF, Bare Act of NI ACT 1881

SSN	TOPIC	CHPTR	REF/READINGS	CASE STUDY
1	Banking Architecture in India	Chapter-1	Banking theory and practice - R.Shekhar	ICICI Bank run
2	Types of banks,nationalization			
3	Banking regulations	2		
4	Reserve Bank of India		Banker's bank- Discussion	
5	Banking technology	3	ATM frauds - Discussion	Recent ATM heists
6	e-Banking -security measures			
7	Payment services Management	4		
8	Clearing of cheques		Truncation guidelines	
9	Retail Banking	5		
10	Retail Lending			
11	Corporate Banking	6		
12	Term loans/W.C Assessment		MSME- guidelines	Textile sector
13	Credit monitoring	7	exercises/ Assignments	
14	Guarantees /Non-fund based lending			
15	Private banking	8		
16	Entry of banks into insurance			
17	Risk Management	9	Commercial banking-Benton E Gup	
18	Risk Management		Gap analysis- problems	
19	Investment/ Treasury	10		
20	Fin. Stmt. Analysis		exercises/ Assignments	Key performance
21	Fin. Stmt. Analysis			
22	Performance evaluation	11		
23	Marketing strategies		Loyalty Pyramid - structure	
24	Innovative banking	12		
25	Contemporary issues			
26	Financial Inclusion			
27	Account of customers	GEN	Types of customers	Minor's Account
28	Customer /Banker relationship			
29	Pledge/ Mortgages			
30	Some legal Aspects		IIBF Journals	

Project/Field work: Every student shall make a project report about his/her account holding bank and make an assessment of the key operating factors with the guidance of a questionnaire provided by the instructor. This shall be submitted before the end of the course.

Assignments : to be done in groups and report submitted for discussion and evaluation

1. Assessment of working capital requirement of a firm
2. Balance sheet analysis of a commercial bank

Case study: a group exercise during the session and submission of a resume in the next session

LEARNING EXPECTATIONS: During the course the students are expected to contribute creatively and to demonstrate involvement and commitment of the highest order. Their whole hearted participation shall be deemed as their best support.