



# GUJARAT TECHNOLOGICAL UNIVERSITY

Syllabus for Master of Business Administration, 4<sup>th</sup> Semester

Subject Class: Sectoral Elective

Subject Name: Banking

Subject Code: 4549292

With effective  
from academic  
year 2018-19

## 1. Learning Outcomes:

Learning Outcome Component	Learning Outcome (Student will be able to)
Business Environment and Domain Knowledge (BEDK)	<ul style="list-style-type: none"> <li>Explore various banking related products and services.</li> <li>Evaluate the role of banking, use of internet banking and mobile banking in an emerging economy.</li> </ul>
Critical thinking, Business Analysis, Problem Solving and Innovative Solutions (CBPI)	<ul style="list-style-type: none"> <li>Analyze the mechanism of digital financial services and its importance in business.</li> <li>Evaluate problems of non-performing businesses and suggest measures of recovery of loans.</li> </ul>
Global Exposure and Cross-Cultural Understanding (GECCU)	<ul style="list-style-type: none"> <li>Compare the Indian banking standards with those of other countries.</li> </ul>
Social Responsiveness and Ethics (SRE)	<ul style="list-style-type: none"> <li>Categorize Do's and Don'ts of digital financial services for safety and security of funds.</li> </ul>
Effective Communication (EC)	<ul style="list-style-type: none"> <li>Develop written and verbal client-focused communication styles and strategies.</li> </ul>
Leadership and Teamwork (LT)	<ul style="list-style-type: none"> <li>Prepare a campaign for spreading digital financial literacy in rural, semi-urban and urban areas.</li> </ul>

## LO – PO Mapping: Correlation Levels:

1 = Slight (Low); 2 = Moderate (Medium); 3 = Substantial (High), “-“= no correlation

Sub. Code: 4549292	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9
<b>LO1:</b> Explore various banking related products and services.									
<b>LO2:</b> Evaluate the role of banking, use of internet banking and mobile banking in an emerging economy.	3	3	2	1	1	-	-	1	2
<b>LO3:</b> Analyze the mechanism of digital financial services and its importance in business.	3	2	3	-	1	-	1	2	2
<b>LO4:</b> Evaluate problems of non-performing businesses and suggest measures of recovery of loans.	2	3	3	2	-	2	1	2	1
<b>LO5:</b> Compare the Indian banking standards with those of other countries.	2	3	2	1	3	-	-	2	2
<b>LO6:</b> Categorize Do's and Don'ts of digital financial services for safety and security of funds.	1	2	2	1	1	-	-	1	1
<b>LO7:</b> Develop written and verbal client-focused communication styles and strategies.	1	1	1	3	1	-	-	1	1
<b>LO8:</b> Prepare a campaign for spreading digital financial literacy in rural, semi-urban and urban areas.	3	1	-	3	-	3	2	2	1



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2. **Course Duration:** The course duration is of **40 sessions of 60 minutes each.**

3. **Course Contents:**

Module No:	Contents	No. of Sessions	70 Marks (External Evaluation)
I	<p><b>Retail Banking, Wholesale Banking, International Banking and Internet Banking:</b></p> <ul style="list-style-type: none"><li>• <b>Retail Banking:</b><ul style="list-style-type: none"><li>○ Concept of retail banking, retail products and services, drivers of retail business in India, Opportunities of retail banking in India.</li></ul></li><li>• <b>Wholesale Banking:</b><ul style="list-style-type: none"><li>○ Concept of wholesale banking, products and services.</li></ul></li><li>• <b>International Banking:</b><ul style="list-style-type: none"><li>• Introduction, Needs of Exporters and importers, Remittance services. ADR &amp; GDR, Participatory Notes. Internet Banking: Need, Advantages, Security, Difference between Corporate &amp; Retail Internet Banking.</li></ul></li><li>• <b>Banker Customer Relationship:</b><ul style="list-style-type: none"><li>• Debtor – Creditor relationship, Bank as a trustee, bailee-bailor, agent-principal, lessor-lessee. <b>Anti-Money Laundering:</b> Concept, Stages, Objectives. <b>Know-Your Customer:</b> key elements, KYC Verification for individuals, companies, partnership firms, trusts and foundations.</li></ul></li><li>• <b>Deposit Products and Services:</b><ul style="list-style-type: none"><li>○ Demand deposits &amp; time deposits, features, merchant banking, lease financing, plastic money (debit card and credit card), ATM card.</li></ul></li></ul>	10	18
II	<p><b><u>Loans and Advances – I:</u></b></p> <ul style="list-style-type: none"><li>• Principles of Sound Lending – Study of the Borrower-Types of Borrowers: Individual, Firms, Companies, Types of Advances – Loan, Cash Credit, Overdraft, Term Loans, Bills Purchasing and Discounting – Secured and Un-Secured Advances – Types of charging Securities – Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment.</li></ul> <p><b><u>Loans and Advances – II:</u></b></p> <ul style="list-style-type: none"><li>• Credit Card: Benefits &amp; Disadvantages, Guidelines on Credit Card Operations. Home Loans: Procedure &amp; Documentation. Personal Loans: Procedure and Important Aspects. Consumer Loans.</li></ul> <p><b>Social Banking:</b></p>	10	18



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	<ul style="list-style-type: none"> <li>• Microfinance – Products &amp; Services, Delivery Mechanism – Self Help Groups (SHGs) in India.</li> </ul>		
III	<p><b>Recovery of Advances:</b></p> <ul style="list-style-type: none"> <li>• Methods –Classification of assets as Standard, Non-Performing Assets, Doubtful debts – Causes and Remedial Measures – Management of NPA's – Debt Recovery Tribunals – Lok Adalats. Major Provisions of Insolvency &amp; Bankruptcy Code in India (with special reference to NPA).</li> </ul>	10	17
IV	<p><b>Payment &amp; Settlement System – New Age Clearing:</b></p> <ul style="list-style-type: none"> <li>• Electronic Funds Transfer (EFT): <ul style="list-style-type: none"> <li>○ Scope, Benefits &amp; Charges. Electronic Clearing Service (ECS)</li> <li>○ Credit Transfer and Debit, Charges.</li> <li>○ Electronic Core Banking Solutions: Concept &amp; Benefits.</li> <li>○ Cheque Truncation: Concept &amp; Benefits</li> </ul> </li> </ul> <p><b>Payment &amp; Settlement System – National Gateways</b> Real Time Gross Settlement (RTGS):Concept, RTGS Vs EFT or NEFT, Processing Charges, Impact.</p> <p><b>Digital Financial Services:</b> Unified Payments Interface (UPI): Concept, Mechanism &amp; Services Covered. Digital Wallets (E-Wallets): Features, Benefits and Types.</p>	10	17
V	<ul style="list-style-type: none"> <li>• Presentations on Digital Financial Services and FinTech products.</li> <li>• Case studies on Business Failures resulting in Non-Performing Assets and Loan Defaults.</li> <li>• Live Projects on Creating Awareness of Digital Products (Digital Literacy) in Rural and Semi-Urban Areas.</li> <li>• Orientation of banking functions with software application.</li> </ul>	---	(30 marks CEC)

#### 4. Pedagogy:

- ICT enabled Classroom teaching
- Case study
- Practical / live assignment
- Interactive class room discussions

#### 5. Evaluation:

Students shall be evaluated on the following components:

A	<b>Internal Evaluation</b>	<b>(Internal Assessment- 50 Marks)</b>
	<ul style="list-style-type: none"> <li>• Continuous Evaluation Component</li> </ul>	30 marks



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	<ul style="list-style-type: none"><li>• Class Presence &amp; Participation</li></ul>	10 marks
	<ul style="list-style-type: none"><li>• Quiz</li></ul>	10 marks
<b>B</b>	<b>Mid-Semester examination</b>	<b>(Internal Assessment-30 Marks)</b>
<b>C</b>	<b>End –Semester Examination</b>	<b>(External Assessment-70 Marks)</b>

## 6. Reference Books:

No.	Author/Organization	Name of the Book	Publisher	Year of Publication / Edition
1	Vijayaragavan Iyengar	Introduction to Banking	Excel	2007
2	Indian Institute of Banking & Finance (IIBF)	Principles and Practices of Banking	MACMILLAN	2015
3	K C Shekhar & Lekshmy Shekhar	Banking Theory & Practice	Vikas Publishing	2013
4	Naboshree Bhattacharya & Sandeep Kaur	Banking Law & Operations	Vikas Publishing	2015
5	R Muraleedharan	Modern Banking: Theory & Practice	PHI	2014

Note: Wherever the standard books are not available for the topic appropriate print and online resources, journals and books published by different authors may be prescribed.

## 7. List of Journals / Periodicals / Magazines / Newspapers / Web resources, etc.

- Journal of Banking & Finance
- International Journal of Banking, Accounting & Finance