



Savitribai Phule Pune University

School of Open Learning

(Distance Education Program)

Master of Business Administration

(M.B.A.-Distance)

Banking Fundamentals

SEM-III, BNKM –MN-34

- 1. Evolution of Banking** - Origin, Meaning and Definition of 'Bank', Evolution of banking in India., Structure of Indian Banking System, Reserve Bank of India (Role & functions).
- 2. Functions of Bank** - Primary functions, accepting deposits: Demand deposits: Current and Savings; No Frills Account, Time Deposits- Recurring and Fixed deposits, Flexi Deposits (Auto Sweep), Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Purchasing, Discounting of bills, Secondary functions of bank.
- 3. Deposit Account & Remittances** - Procedure for Opening of Deposit Account: Know Your Customer- Needs and Norms (KYC Norms), Application form, Introduction, Proof of residence, Specimen signature and Nomination: Their Importance, Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Issue of pass book, (Current Savings or Recurring deposits), Issue of Cheque book, Issue of fixed deposit receipt, a) Closure of accounts b) Transfer of accounts to other branches/Banks, Demand drafts, bankers' Cheques and Truncated Cheques
- 4. Credit Creation & Negotiable Instruments Multiple Credit Creation:** Process and Limitations, Definition, meaning and characteristics of Promissory note, Bill of Exchange and Cheque, Types of Cheques- Bearer, Order and Crossed. Types of Crossing- General and Special.
- 5. Recent Trends in Banking:** Need and importance of technology in banking, E-Banking: ATM, Credit card, Debit card, Tele Banking, Mobile Banking, Net Banking, SWIFT (Society for Worldwide Inter-bank Financial Telecommunication)



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Corporate Banking
SEM-III, BNKM –MN-35

- 1. Corporate Banking and Finance Corporate Banking:** Meaning and importance, various services provided viz., Cash Management, Salary Payment, Debt Management, Factoring and Forfeiting, Trusteeship, Custodial services, Business advisory, Off shore services, Trade services and Forex Management.
- 2. Corporate Deposits:** Importance of Institutional deposits vis-a-vis retail deposits Corporate Finance: Working capital finance, Fund and Non-fund-based limits and Import Export finance. Corporate Debt Restructuring.
- 3. Investment Banking:** Meaning and scope of Investment Banking, Evolution, overview of current state of Investment Banking in India. Services of Merchant Banking, Mergers and Acquisitions, Corporate advisory services: Capital restructuring, Project advisory, Private equity and Venture capital, Loan Syndication
- 4. Project and Infrastructure Finance:** Characteristics of Project Finance - Technology selection, Assessment of technical collaborator - Market Analysis: International competitiveness and SWOT analysis, Financial Analysis: Break- even point analysis, Sensitivity analysis.
- 5. Common risks in projects:** Risk mitigation methodologies in projects - Securitization as a tool for risk mitigation - Project planning - Network techniques for project implementation - Disbursement, supervision and follow up of project by lender.



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Branch Banking & Role of Branch Managers
SEM-IV, BNKM –MN-44

- 1. Branch Banking:** Concept and Basic Functions, Advantages and Disadvantages, Importance of Branch Banking, Unit Banking Vs. Branch Banking, Types of Branch Banking and its roles.
- 2. Branch banking Services:** Branch banking in India, Process of Bank Management, Branch location policies and decisions, Branch Licensing, Organizational structure of Commercial Banks in India, Delegation of authority in Banks.
- 3. Man power planning in Branch banking:** Bank Marketing: Product planning and development, Current issues and problems of management of Banks in India.
- 4. Branch Banking Operations:** Transactions and activities of branch banking, branch banking in India, TQM in branch banking, regulations by SEBI for branch banking.
- 5. Qualities of a Branch Manager:** Roles and responsibilities of a branch manager, branch head Vs branch manager, challenges faced by branch managers.



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Introduction to Insurance and Risk Management
SEM-IV, BNKM –MN-45

- 1. Introduction Risk Management:** Meaning of Risk, Types of Pure Risk, Principle of Risk Pooling, Methods of Handling Risk, Meaning and Objective of Risk Management, steps in Personal Risk Management, Risk Control and Risk Financing Risk Assessment, Analysis, Evaluation, Risk Control and Treatment - Risk Reduction - Transfer and Sharing of Risk - Elimination and Retention of Risk.
- 2. Introduction to Insurance:** Definition of insurance - Characteristics of insurance – Principles of contract of insurance – General Concepts of Insurance – Insurance and hedging – Types of insurance – Insurance intermediaries.
- 3. Life Insurance:** Meaning of Life Insurance; Analysis of Life Insurance Needs; Types of Life Insurance Policies: Term Insurance, Whole Life Policy, Endowment Policy, Investment Linked Insurance; Calculation of Claim Amount and other Benefits, Other Provisions of Life Insurance Contracts.
- 4. General Insurance:** Health Insurance and Accident Insurance: Individual Health Insurance, Group Health Insurance Policies, Personal and Group Accident Insurance; Personal Disability Insurance; Property and Liability Insurance; Other Business Specific Insurance: Keyman's Insurance, Professional Indemnity Insurance (professional liability insurance), Workers' Compensation Insurance.
- 5. Regulatory Framework of Insurance:** IRDA Act, 1999; The Insurance Act, 1938; Public Liability Insurance Act, 1991; Employee State Insurance Act, 1948; Agency Law and Functions of an Agent; Doctrines of Waiver and Estoppels.