

**JYOTI NIVAS COLLEGE AUTONOMOUS
SYLLABUS FOR 2019 BATCH AND THEREAFTER**

Programme: M.Voc. (Banking and Finance)

Semester: I

BANK MANAGEMENT

Course Code: 19MVB101

No. of Hours: 60

COURSE OBJECTIVES:

- To help students understand the issues of management of various financing activities in the banks and financial institutions.
- Is to enable the students to understand instruments in the treasury market.
- To understand the role of RBI and exchange control

LEARNING OUTCOMES:

- Enable students to understand the income statements of Indian banks
- Students will learn to analyze risk Monitoring and Control in banking sector.
- To bring about awareness among students with changes and innovations in Banking Industry

UNIT I:

12 HRS

Overview of changing financial sector - Global financial system-Current issues - Macroeconomic and financial stability - linkage-The Role of trust - The Role of regulation - financial stability - The impact of regulation on financial services - The financial crisis

UNIT II:

12 HRS

Bank's Financial Statements: Bank liabilities-Bank assets-Contingent liabilities-The income statements of Indian banks – Analyzing Bank Financial Statements-Key Performance Indicators (KPI), Bank financial statement analysis models-Interest and non Interest income

UNIT III:

12 HRS

Risk Management: Risk Concept – Risk in Banks-Risk Management Framework – Organizational Structure-Risk Identification – Risk Measurement-Sensitivity-Basis Point Value (BPV) – Duration-Downside Potential – Value at Risk. Back testing-Stress Testing – Risk Monitoring and Control – Risk Reporting – Current guidelines on risk management

UNIT IV:

12 HRS

Treasury Management: Concepts and function; instruments in the treasury market, development of new financial products, control and supervision of treasury management –

interest rate risk, interest rate futures – Investment and Funding strategies – Stock options, debt instruments, bond portfolio strategy, risk control and hedging instruments - Investments

UNIT V:

12 HRS

Forex Management: Forex Business; factors determining exchange rates, Direct and indirect quotations, spot/forward rates, premium and discount, cross rates-Basics of forex derivatives; forward exchange rate contracts, Options, Swaps – Role of RBI and exchange control – Regulations in India, Role and rules of FEDAI, role of FEMA

PRACTICAL COMPONENTS:

- Analyse a bank's financial statement.
- Write a report on the risk reporting undertaken by banks.
- Examine the importance of treasury management in banks.

BOOKS FOR REFERENCE:

1. Rose, Peter and Sylvia Hudgins. Bank management and financial services. The Mc Graw-Hill
2. Paul, Justin and Padmalatha Suresh "Management of Banking and financial services" Dorling Kindersley (India) Pvt. Otd. PHI
3. Koch, Timothy and Scott MacDonald. Bank Management. Cengage Learning.
4. IIBF, Bank Financial Management
5. IIBF, Advanced Bank Management