



ALAGAPPA UNIVERSITY

(A State University Established in 1985)

Karaikudi - 630003. Tamil Nadu, India



FACULTY OF MANAGEMENT DEPARTMENT OF BANKING MANAGEMENT



M.Phil., BANK MANAGEMENT

REGULATIONS AND SYLLABUS

(For the candidates admitted from the
Academic Year 2022 - 2023)

DEPARTMENT OF BANKING MANAGEMENT

M.PHIL. BANK MANAGEMENT

REGULATIONS AND SYLLABUS

[For the candidates admitted from the Academic Year 2022 – 2023 onwards]



ALAGAPPA UNIVERSITY

(A State University Accredited with “A+” grade by NAAC (CGPA: 3.64) in the Third Cycle and Graded as Category-I University by MHRD-UGC)

Karaikudi - 630003, Tamil Nadu

ALAGAPPA UNIVERSITY
DEPARTMENT OF BANKING MANAGEMENT, KARAIKUDI - 4

M.Phil. PROGRAMME (FULL-TIME)
(Under Choice-Based Credit System)

REGULATIONS AND SYLLABI
(With effect from the academic year 2022-2023)

Name of the Programme:

M.Phil. (Bank Management)

Programme Objectives:

A) General Objectives:

- i) To introduce the concept and contours of business research.
- ii) To make the researchers to understand the methodology of formulation of research problems, measurement of attitudinal or behavioural issues, development of scales and employing sampling techniques.
- iii) To make the learners to understand and apply different tools of data collection, data quality enhancement, tabulation and presentation.
- iv) To facilitate the researchers in preparing a quality report through developing analytical, interpretation language and articulation skills.
- v) To make the learners to understand the broader theoretical aspects of banking and insurance. So that they can gain in depth knowledge.
- vi) To make the researchers a breast of latest developments in the field of banking, insurance and other financial services.

B) Specific Objectives:

- i) To read and understand a number of empirical research papers on banking and insurance using different techniques, so as to create an awareness of probable solutions to the research problems the researcher has formulated.
- ii) To enable the researchers to understand the Banking and Insurance environment through the specialised course on Principles and practice on Banking and Insurance.
- iii) To facilitate the learners to be aware of the various issues in banking and insurance industry which will serve as the base for identification of an apt research problem.
- iv) To fine tune the behavioural and analytical skills of researchers by developing needed skills to probe and solve the chosen research problem independently.
- v) To impart in depth knowledge on the application of statistical tools which will make the researcher comfortable in modern statistics.
- vi) To sharpen the professional skills required in an academic career through a special course on Professional Competencies which will develop the classroom communication and presentation skills and pedagogical strategies.

C) Programme Outcomes:

1. It will enable the researchers to choose a correct research problem and solve it independently.
2. It will facilitate to develop a good research report which fulfils the objectives set forth, answers the research questions and meets the standards of a good research report.
3. It will enable the learners to gain upgraded knowledge through understanding the applications of advanced statistical models of tests etc.
4. The learners will be able to enhance the professional use of internet and other electronic devices.
5. It will build and broaden the general awareness level of learners in the fields of economy, society and business.
6. The learners will be able to know the various theoretical and practical aspects of banking and insurance which will build a sound theoretical knowledge for pursuing research.

1. Duration and Pattern

The M.Phil. Programme is of one year duration, offered under Semester Pattern, with two Semesters in the year.

2. Medium of Instruction

English only

3. Eligibility

A candidate with Postgraduate degree in Commerce, International Business, Business Administration, Bank Management, Corporate Secretaryship, Insurance Management, Economics, Agriculture Economics, Cooperation, Foreign Trade or any related discipline are eligible to apply.

The minimum eligibility criterion for marks in PG degree is:

- 50% of marks for SC/ ST/ Physically or Visually challenged candidates
- 55% of marks for all others

4. Mode of Selection

A candidate eligible must take up the Entrance Examination conducted commonly for all candidates by the University.

The question paper patterned on Multiple Choice Objective Type has both common part comprising Test of Language Skills and Test of Quantitative Aptitude each carrying 25% weightage and the Subject Knowledge carrying 50% weightage.

Ranking of candidates is based on the marks obtained in the Entrance Examination and the Qualifying PG degree marks with 50:50 weightage. Provisional selection is done adopting community quota as per guidelines of the State Government.

5. Course of Study

The M.Phil. Programme comprises of two parts. The part – I comprises Paper I, II & III that are common for all the candidates, paper – IV is specialization of the respective disciplines. Part – II is the dissertation and Viva-Voce. The dissertation shall relate to Indian/ Global perspectives in various functional areas of Banking/ Corporate/ Commerce/ Management domains.

6. Scheme of Examinations

Course Code	Course	Credit	Marks		
			Internal	External	Total
I SEMESTER					
681101	Business Research Methods	4	25	75	100
681102	Techniques of Research	4	25	75	100
681103	Professional Competencies*	4	25	75	100
Total		18	125	175	300
II SEMESTER					
681201	Principles and Practice of banking and Insurance	4	25	75	100
681999	Dissertation-150 & Viva-Voce- 50	8	50	100 (100+50)	200
Total		12	-		300
Grand Total		24	-		600

#In the First semester, 18 hours will be used for handling classes and remaining 12 hours will be used for Library (5 hours), Seminar (2 hours) and computer lab (5 hours) per week.

#In the Second semester, 6 hours will be used for handling classes, 20 hours for project guidance and 2 hours for Yoga and 2 hours for Library per week.

* The Third Course involves rigorous CIA with 75 marks and the ESE comprising of Comprehensive Viva-Voce carrying 25 marks. The CIA would include, besides those prescribed for other courses, Periodical Competency Revelation Presentations to enhance the

Competencies on General Awareness, Computer and Internet, Classroom Communication and Pedagogical Skills.

A student must secure a minimum of 10 marks in the Viva-Voce and 30 marks in the CIA and put together a total of 50 marks out of 100 marks to get a pass. For this paper there is no University written examination, only based on Viva – Voce. The Viva-Voce will be conducted by a Panel of three members comprising the Head of the Department, One External Examiner and the Faculty in Charge.

The fourth course depends on programme specialization. The course ‘Principles and Practice of Banking & Insurance’ is offered for students who have opted their specialization as Bank Management.

7. Credits: Each student should earn 36 credits to complete the program.

8. Attendance

- i. Normally a student must secure a minimum of 80% attendance to become eligible to take the End-Semester-Examination (ESE) in a course. However, condoning of shortage of attendance may be granted on genuine medical grounds upto a maximum of 10% of the contact days. For this purpose, the student must, immediately upon returning to class after the period of illness, apply for condoning of shortage, submitting valid medical certificate(s) from registered medical practitioner(s) through his/her Advisor to the Head of the Department (HOD), who will decide upon the application for condoning of shortage of attendance. Medical certificates submitted on the eve of the ESE will not be accepted.
- ii. If a student who has no genuine medical grounds and has earned 70% or more but less than 80% of attendance in a course in a semester that student will be debarred from the ESE in that course in that semester. However the student may take the ESE when offered in a later semester.
- iii. If a student has earned less than 70% attendance, that student will be debarred from the ESE in that course and the statement of grades will read IA (Inadequate Attendance) against that course. Such a student must repeat that course when offered in a later semester. Attendance in a course will always be reckoned from the day of joining the course to the last day of the course.

9. Redoing of a Course or Courses

A student who has been debarred from the ESE for lack of attendance must repeat the Course at a later semester, paying the prescribed fees for the course. No student will be permitted to repeat a course or reappear for a CIA test or an ESE for improvement of Grade Points. A student, who has fulfilled all the course requirements but has not been able to take the ESE alone, can take the same at a later semester. A student who has failed in an ESE

need take only the ESE in that course when it is next offered. Such students need pay only the fee for ESE of the course.

Students interested in redoing of course(s) have to get prior official permission for the same by applying to the Registrar through the HOD on or before 5th July (for redoing of Odd Semester Courses) or 5th December (for Even Semester Courses) every year.

A student may be permitted to break his/her study on valid grounds. Such break of study shall be entertained only if the student has completed at least two semesters of study. For availing break of study, the student has to apply to the Registrar along with the recommendations of the Class Advisor and the HOD in the format prescribed enclosing documentary evidence(s) as a proof for his/her claim for break of study and after paying prescribed fee. Un-authorized break of study will not be permitted under any circumstances. Break of study will be permitted subject to the formalities of readmission as well as the availability of courses to be completed and the examination norms.

10. Assessment: Assessment of the students will be two-fold consisting of Continuous Internal Assessment (CIA) and End Semester Examination (ESE). The ratio between CIA and ESE will normally be 25:75.

- a. **Continuous Internal Assessment (CIA):** The CIA marks shall be awarded based on the following:

Assessment components	Courses I, II & III	Course IV
Scores of two internal tests	15 Marks	30 Marks
Seminar/ Assignment/ Quiz/Class Works	10 Marks	20 Marks
Competency Revelation Presentations	--	25 Marks
Total	25 Marks	75 Marks

- b. **End Semester Examination (ESE):** Except in the case of Project-work/ Summer Placement Training and exclusively practical/ field placement courses, the ESE will consist of a written examination of three hours duration reckoned for a maximum 75 marks. The answer papers shall be evaluated by two examiners- internal and External.

Pattern of Question Paper

Section	No. of Questions to be Asked	No. of Questions to be Answered	Marks per Question	Total Marks
I	6	6	3	18
II	6	4	6	24
III	3 (Either Or type)	3	11	33
Total				75

For Research Methodology Techniques, 2/3 of the questions shall be problems.

- c. **Research Guide:** Each candidate will be allotted a Research Guide from among the Faculty Members of the Department by the Department concerned.
- d. **Submission of Dissertation:** A candidate has to prepare and submit a scholarly dissertation by the end of the Second Semester on a socially and economically relevant research problem, pertaining to his discipline and specialization, under the guidance of a Research Guide. The Research Work must be original and independent one of the candidate and the same has to be supported by a declaration, in the format prescribed by the University, by the candidate and duly certified by the Research Guide. There should not be any plagiarism. Two copies of the dissertation must be submitted by a candidate to the Head of the Department, duly signed by the Research Guide.
- e. **Evaluation of Dissertation:** The dissertation shall be evaluated by two examiners, of whom one will be the Research Guide and the other appointed by the University from a panel submitted by the Head of the Department. The Dissertation carries 150 marks.
- f. **Viva Voce:** Candidates whose dissertations are approved by the examiners securing, at least the minimum pass marks, will be called for the Viva Voce. The Board of Viva Voce shall comprise the Research Guide, the Head of the Department/ a senior faculty member of the Department. The Viva Voce carries 50 marks.
11. **Time Extension for Submission of Dissertation:** Extension for submission of dissertation shall be granted as per the University norms and conditions.
12. **Passing Minimum Marks:**
The minimum for marks in the CIA and ESE shall be 40%, in each, but an aggregate minimum of 50% marks putting together the Continuous Internal Assessment marks and University End Semester Examination marks needed for a pass. A candidate should have secured 50% in Dissertation and Viva Voce to get a pass.
13. **Classification of Candidates**
- If a candidate secures 60% and above in both Part I and Part II put together, he/she is deemed to have passed in First Class.
 - If a candidate secures 50% and above but less than 60% in both the parts put together, he/she is deemed to have passed in Second Class.
 - If a candidate secures less than 50% in both the parts put together, he/she is deemed to have failed.
14. **Reappearance by Failed Candidates:** A candidate who fails in any course / courses may appear for the examination again in that course / courses as per University rules.
15. **Completion of the Program:** A candidate has to complete the program within 3 years from the completion of the duration of program, failing which the candidate's registration will stand automatically cancelled and the candidate has to register afresh, the candidate wants to pursue the program.

16. Award of the M.Phil Degree: A student will be declared to be eligible for the award of a Degree if he/she has:

Registered for and undergone all the courses under the different parts of the curriculum of his/her program.

There are no dues to the University, Hostel, NSS, Library Clubs, Associations etc from the candidate and no disciplinary action is pending against him/her.

17. Other Regulations: Besides the above, the common regulations of the University shall also be applicable to this program.



Semester - I		
Course Code: 681101	Business Research Methods	Credits: 4
Objectives	<ul style="list-style-type: none"> ➤ To formulate a research problem in terms of Research Question, Objectives and hypotheses and design a step-by-step approach to handle the further. ➤ To develop measurement tools for attitudinal/ behavioural or social/ economic /business / economic phenomena relevant to the research problem. ➤ To familiarize the learners with concepts and techniques of sampling and go about with sampling for a research problem. ➤ To design research data collection tools and using the same for data collection and to make the data thus collected properly presented fit for analysis. ➤ To deal with the requisites and mechanics of writing a research report with appropriate structuring, analytical reasoning, interpretative relevance and summary of major revelations so as to make a good reading. 	
Unit – I	Business Research - Meaning - Purpose - Types of Business Research - Explorative and Experimental studies- Case study - Survey research- Significance of Research in Business Sciences- Ethics in business research- Steps in Research – Research Reconnaissance- Search and Review of Literature: Nature and Purpose - Identification, Selection and Formulation of Research Problem - Research Questions - Research Design - Hypothesis: Concept, Sources and Types- Formulation of Testable Hypotheses	
Unit – II	Measurement in Research - Measurement Scales – Nominal, Ordinal, Interval and Ratio Scales- From paired ordinal comparison developing Ratio scale- Important Scale construction techniques- Semantic Differential Scale construction - Construction of Likert’s Summated scale - Tests of sound measurement- Validity and its types- Reliability and measures thereof- Universality- Practicability, etc - Sources of errors in measurement and measures of control over them.	
Unit – III	Sampling – Principles of Sampling Theory -Types of Sampling -Probability and Non-probability sampling - Steps in Sampling - Determinants of sample size - Estimation of Sample size given certain criteria and goals- Sampling and non-sampling Errors – Measures and control.	
Unit – IV	Collection and Analysis of Data - Primary Data - Interview : Interview Schedule-Types of Interview- Questionnaire: Construction and Pre-requisites- administration- Observation: Types, Requisites and Tools- Suitability of each Mode- Pre-test - Pilot study . Relevance and Mechanism.	
Unit – V	Secondary data: Nature, Sources, Desirability and Precautions- Web sources- Opportunities and Threats- Sanitizing and Shaping up the data for analysis: Checking - corroboration - Editing - Coding – Transcription- Tabulation and types thereof- Pictorial Data Presentation : Need and Nuances – Analysis of Data: Purpose and Methods.	
Unit – VI	Structuring the Research Report: Chapter Format - Pagination - Using quotations - Presenting Foot-notes - Abbreviations - Presentation of tables and figures - Referencing of different types of sources- Documentation - Use and Format of appendices – Indexing- Linguistic aspects of report writing: Grammatical standards- Articulation- Lucidity- Flow- Clarity- Brevity.	

Suggested Readings:-

- Anderson et-al.(2015). *Thesis and Assignment Writing*. New Delhi. Wiley.
- Burns, B. & Burns, A. (2014). *Business Research Methods and Statistics Using SPSS*. Sage Publications.
- Christensen, Johnson and Turner.(2016). *Research Methods, Design, and Analysis*. Allyn & Bacon.
- Earl R. BabbieRobert. (2010). *The Practice of Social Research*. Cengage Learning.
- Jerry W. Willis. (2014). *Foundations of Qualitative Research: Interpretive & Critical Approaches*. Sage Publications.
- John W Best & James V. Kahn. (2017). *Research in Education*. Allyn and Bacon.
- Kothari, C.R. (2017). *Research Methodology: Methods and Techniques*. New Age International Pvt.Ltd.
- Pauline V Young. (2014). *Scientific Social Surveys and Research*. Prentice-Hall. (Digitalized).
- William Josiah Goode and Paul K. Hatt. (2015). *Methods of Social Research*. McGraw Hill.
- Wilkinson and Bhandarkar. (2016). *Methods and Techniques of Social Research*. HPH.

Outcomes

- Choose a research problem and device a design to probe and solve it independently.
- Design Measurement tools with a fair degree of Validity and Reliability to study even phenomena for which no measures are readily available.
- Decide on the appropriate sampling for research problem and go about executing the same with minimal sampling and non-sampling errors.
- Decide the method of data collection, design the data collection tools there-for, execute the data collection work and ensure the data are fit for analysis with appropriate editing, corroboration, reduction and sanitization.
- Develop a research report that fulfils the objectives set forth, answers the research questions and meets the standards of a good research report.

Semester - I		
Course Code: 681102	Techniques of Research	Credits: 4
Objectives	<ul style="list-style-type: none"> ➤ To understand the focus of qualitative and quantitative researches and appreciate the use of certain basic descriptive and associative statistics. ➤ To familiarise with correlation and regression models, especially multiple regression. ➤ To develop skills in choosing the right statistical test- parametric and non-parametric- and apply the same. ➤ To familiarize the learners with concepts and techniques of certain higher statistical models. 	
Unit – I	Qualitative and Quantitative Research Methods- Methods of Qualitative Research-Preponderance of Quantitative Research- Application of the Techniques of Statistics in Research –Intelligent use of Measures of Central Tendency, Measures of Dispersion, Measures of Symmetry & Asymmetry and Association of Attributes.	
Unit – II	Measures of Relationship: Partial and Multiple Correlation and Regressions in research – Comparison of Multiple linear regression, Multiple nonlinear regression and Multiple logistic regression- Interpretation of Multiple regression coefficients.	
Unit – III	Test of Hypothesis - Null Hypothesis and Alternative hypothesis - Level of Significance - Confidence Interval - Type I and Type II errors . Parametric tests : Testing of means - Testing for difference between means – Related / unrelated samples - Testing of Proportions - Testing for difference between Proportions - Testing for comparing variance, correlation coefficient and regression coefficient to hypothesized population variance, correlation coefficient and regression coefficient.	
Unit – IV	Analysis of Variance: Uses and principles of ANOVA - Setting up analysis of variance table - One way, two way, two-way with interaction and Latin Square techniques - Coding method - Friedman test - Kruskal Wallis test- Post Hoc Tests in ANOVA: LSD, HSD and Scheffe’s test.	
Unit – V	Non-Parametric Tests: Nature and significance - Sign Test, Run Test, Cohen's kappa, Siegel-Tukey test and Mann-Whitney U test- Chi Square test : Nature and importance - Steps involved in applying Chi-Square test -Applications for test of goodness of fit, Relationship and Association- Yates Correction.	
Unit – VI	Concepts and applications of Canonical correlation, heteroscedasticity, Cronbach's alpha, Factor Analysis, Cluster analysis and Conjoint analysis- Elucidation of Autoregressive conditional heteroscedasticity (ARCH) and autoregressive moving average (ARMA) models.	

Suggested Readings:-

Das, N (2017). *Statistical Methods* (Combined edition volume 1 & 2). McGraw Hill Education.

David R. Anderson, Dennis J. Sweeney, Thomas A. Williams, Jeffrey D. Camm and James J. Cochran. (2017). *Modern Business Statistics, with Microsoft Office Excel (with XLSTAT Education Edition Printed Access Card)*. Cengage Learning.

Gupta, S.C. (2018). *Fundamentals of Statistics*. Himalaya Publishing House.

Gupta, S.P. (2014). *Statistical Methods*. Sultan Chand & Sons.

Kothari, C.R. (2017). *Research Methodology: Methods and Techniques*. New Age International Pvt.Ltd.

Outcomes

- Choose an appropriate statistical tool for description of economic / business / commercial / managerial phenomena with quantitative emphasis.
- Design a statistical test for testing significance of values, relationship, fitness and the like and applying the same with useful drawing of conclusions with evidence.,
- Gain Upgraded knowledge by the exposures to the applications of advanced statistical models of Tests, etc.
- Interpret the test results with conviction and contextual relevance.



Semester - I		
Course Code: 681103	Professional Competencies	Credits: 4
Objectives	<ul style="list-style-type: none"> ➤ To build and broaden the General Awareness level of learners in the fields of economy, polity, society and business. ➤ To facilitate the use of electronic gadgets and Internet in improving the teaching – learning and research process. ➤ To develop the classroom communication and presentation skills. ➤ To enthuse the learners to try and adopt various pedagogical strategies. 	
Unit – I	General Awareness: Individual and Group Presentations on contemporary economic, social and business issues – Reports on Industry Analyses, Trade Analyses and Export – Import Trends – Comparative Studies of Countries and Economies – Presentations on Recent Research Problems in the chosen areas of specialization.	
Unit – II	Internet and Computers in Teaching – Learning and Research: Computer Lab Sessions to demonstrate use of Online Journals – Sourcing of Online Research Articles from databases like EBSCO, Emerald Insight, PROWESS, Elsevier Science Direct, etc., - Subscribing to Online Research Forums like DocSig, Corporate Research Forum, SSRN, Global Development Network (GDN), etc. – Preparing professional PowerPoint Presentations.	
Unit – III	Classroom Communication: Testing of Conceptual Clarity through Quizzing – Mentoring and Tutoring Skills to help Slow Learners – Nuances of Written Communication in preparing Lecture Notes, Caselet and Case Writing for Classroom Use – Reflective Learning Practices.	
Unit – IV	Pedagogical Skills: Use of Case Study Method, Situational Analysis Method and In Basket Exercises in Teaching – Use of Multimedia Tools like LCD Projectors and Laptops for presentations and Interactive Instructions – Games and Simulation relevant to the Area of Specialization – Student Performance Measurement Methods like Grading, Relative Grading, Percentile Method and Measurement Indicators like Mean, Median and Standard Deviation of Students’ Scores in examinations.	
Unit – V	Research Article Writing Skills: Presentations on Review of Research Articles in chosen areas – Analyzing and understanding styles and formats of articles in refereed National and Internal Journals – Abstract, Keywords, Footnote and Citation Styles in Articles – Cross referencing - Preparation of Articles for Magazines.	
Unit – VI	Project Proposals and Research Proposals: Components of Project Proposals – Identifying funding agencies (like DAAD, UKIERI, DST, UGC, AICTE, ICSSR etc.,) and analyzing the requirements – Research Proposals: Exercises on Research Questions, Research Gaps and Outcome of Research identification in chosen research areas – Presentation of Proposals.	
Suggested Readings:-		
<p>Pamela J Cooper, and Cheri J.Simonds. (2010). <i>Communication for the Classroom Teacher</i>. Pearson.</p> <p>Indra Kumar Sharma and Chandni Sharma. (2013). <i>Effective Communication in Classroom Volume I</i>. Createspace Independent Publisher.</p>		

Virginia P. Richmond and James C. McCroskey. (2016). *Power in the Classroom: Communication, Control, and Concern*. Routledge Publisher.

Outcomes	<ul style="list-style-type: none">➤ Demonstrate and articulate the competency set of an effective teacher in the present context.➤ Enhance the professional use of Internet and electronic devices like LCD Projector and Laptops.➤ Adopt effective ways of inspiring the audience to learn to learn, unlearn and relearn.
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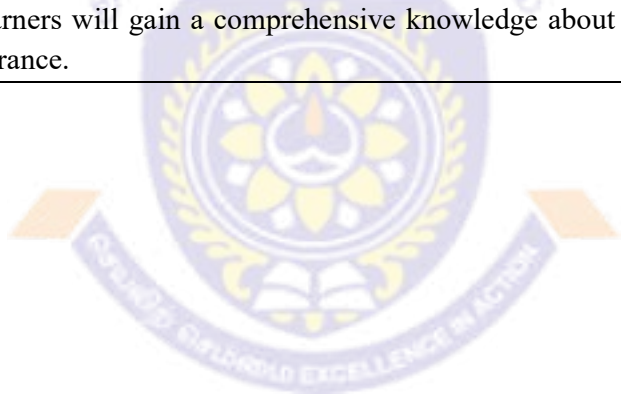
Assessment and Award of Marks:

The Faculty in Charge of the workshop will do Continuous Internal Assessment of the involvement and performance of the learners and award marks for a total of 75 marks. At the end of the workshop, there will be a Viva Voce to ascertain the learning of the student scholars and the skills acquired or developed out of this workshop. The Viva Voce will carry a maximum of 25 marks. A student must secure a minimum of 10 marks in the Viva Voce and 30 marks in the CIA & put together a total of 50 marks out of 100 marks to pass this workshop. Students who fail in the Viva Voce or found absent will have to appear for the Viva Voce in the ensuing semester or year as decided by the Head of the Department. The Viva Voce will be conducted by a panel of three members comprising the Head of the Department, One External Examiner and the Faculty in Charge of the Workshop.



Semester - II		
Course Code: 681201	Principles and Practice of Banking and Insurance	Credits: 4
Objectives	<p>➤To make the learners understand the structure of Indian Banking system, functions of commercial banks, Banking sectors reforms, types of deposits, KYC norms, forms and principles of lending, types of advances and management of NPAs</p> <p>➤To facilitate the learners to have a thorough knowledge about the significance of insurance, its principles, types and marketing of insurance products.</p>	
Unit – I	<p>Introduction to Banking system - Evolution of Banking-Role and functions of banks-Regulatory provisions/ enactments governing banks- Major functions of Reserve Bank of India-Reforms in banking Sector- Financial Inclusion. - Bancassurance, Factoring, Forfaiting, Demat Services, Securitization and other innovative services- Banker-Customer Relationship-Know Your Customer [KYC] norms-Different deposit products - Subsidiary and other ancillary Services -Legal aspects of banking – Negotiable Instruments- Credit –Principles of lending- Various credit facilities- Working capital and term loans-Priority Sector Advances – Retail lending -Micro Credit – Infrastructure Financing – Consortium lending – Export Credit- Credit Appraisal Techniques- Letter of Credit – Bank Guarantees- Credit management-Management of NPAs.</p>	
Unit – II	<p>Digital Banking – Meaning – Digital Banking Products - - Bank Computerisation – Core Banking Systems – Use of AI in banking - Channels of Digital Banking:- ATMs, Cash Deposit Machines ,Cash Recyclers, Prepaid Instruments, Cards, Point of Sale Terminals, Kiosks - Internet Banking –IoT enabled Banking - Mobile Banking –Issues in E-Banking - Electronic Payment system- Products and services of NPCI: RuPay, BHIM, NACH, IMPS, NETC FASTag,, CTS, NFS, AePS, e-RUPI, UPI123PAY, Bharat Billpay – ECS – NEFT – RTGS – INFINET - SWIFT- Risks in Digital Banking – Fintech in Financial Sector: Fintech – Meaning - Fintech Landscape – Architecture and Technologies – Opportunities and Challenges – Crypto Currencies and Block Chains .</p>	
Unit – III	<p>Marketing of Services- Bank Marketing-Meaning, importance and functions. Product Planning- Product Research & Development-Test marketing- Product Life Cycle-Product modification-New Product development-Elimination-Branding-Diversification. Pricing –Objectives, Strategies and methods- Factors Influencing the Pricing Decisions, Importance of Pricing. Distribution-Direct and Indirect Channels- ATMs, Business Correspondents and Business Facilitators – Social marketing/Networking – Channel Management- Promotion- Promotional Mix-Role of Promotion in Bank Marketing-Marketing Information Systems- Marketing Personnel in Banks - Customer Relationship Management(CRM) – Customer Meets – Customer Complaints – Banking Ombudsman Scheme.</p>	
Unit – IV	<p>Fundamentals of Human Resources Management- Relationship between HRM&HRD- Role of HRD in Banking. Development of Human Resources in Banks-HRD sub systems-Training and development-Attitude development –Role and impact of training – Career path planning and counselling- Theories of</p>	

	motivation and their practical implications. Self development –personal research and survey-Employee feedback survey-Reward and compensation system Performance management and appraisal systems- Performance review and counselling- HRM issues in banks.
Unit – V	Fundamental principles of Insurance- Structure of Indian Insurance Industry-Reforms in Indian Insurance Sector- Privatization of Insurance Business Role of IRDA- Insurance Products and Features.
<p>Suggested Readings:- Fridos.T. Shroff. (2010). <i>Modern Banking Technology</i>. New Delhi. Northern book centre. Indian Institute of Banking and Finance. (2015). <i>Insurance Products (Including Pension products)</i>. New Delhi. Taxmann Publications (p) Ltd. Indian Institute of Banking and Finance. (2015). <i>Principles of Banking</i>. MacMillan Education, ISBN:1403926638 Mishra,M.NandS.B.Mishra.(2016) <i>Insurance: Principles and Practice</i>. S.Chand publications. Sundaram and Varshney. (2015). <i>Banking Theory: Law and Practice</i>. New Delhi. Sultan Chand & Sons. Wirtz Jochen & others. (2018). <i>Services Marketing</i>. Pearson Publication.</p>	
Outcomes	<ul style="list-style-type: none"> ➤The learners will be able to know the various practical aspects of Banking so as to have a sound theoretical knowledge for pursuing research. ➤The learners will gain a comprehensive knowledge about Principles and Practices of Insurance.





MANAGEMENT CAMPUS