

SYLLABUS

PANJAB UNIVERSITY

M.Com. (3rd Semester)

MC. 313 - BANK MANAGEMENT

UNIT - I

Banking structure in India - banking functions and services - Foreign commercial banks - Private commercial banks - capital adequacy. Principles of lending - financial adequacy assessing the borrower - project appraisal - structural and Infrastructural analysis - legal formalities - follow up loans, asset management companies.

UNIT - II

Non Performing Assets (NPAs) - Early Warning Signals - Management of NPAs - Remedies Available - Recent Measures - loan recovery tribunals - Provisions of Revenue Recovery Act.

UNIT - III

Investment management - priorities in allocation of bank funds - investment in governments securities - maturity and yield - quality and diversification, profitability management - profit planning.

UNIT - IV

Traditional Banking vs. E-Banking - facets of E-Banking - Internet Procurement - E-Banking Transaction - Electronic Delivery Channels - Truncated Cheque - Complete Centralized Solution - Features of CCS - Advances of E-Banking - Constraints in E-Banking - Security Measures.