

B.C. M-03: Bank Management

Objective

To provide an understanding of the nature and function of banks.

Course Inputs

- Unit I: Nature of Banking Business: Banking and other financial institutions in India; Official regulations and control over banks and other financial institutions; Socio-economic environment and socio obligations of banks in India; An overview of monetary system in India.
- Unit II: Organizing and Managing Banks: Alternative organizational structures of banks, Forms of banking – Unit banking, branch banking, chain banking, satellite and affiliate banking, and correspondent banking; Organizational structure of banks and relative advantages and disadvantages.
- Unit III: Financial Management in Commercial Banks: Management of liabilities; Management of assets; Expenditure control and profitability.
- Unit IV: Process of Bank Management: Planning; Organizing; Co-ordination; Motivation; Control.
~~Organizational Structure of Commercial Banks in India: Departmental set up; Delegation of authority, internal control and information system.~~
- Unit V: Manpower Planning: Employee selection; Appraisal and promotion. Banking education, training and research; Branch Location, policies, and decisions; Management of rural branches; Recent developments and current issues; Problems in bank management in India.

Suggested Readings

1. Desai, Vasant: Principles of Bank Management, Himalaya Publishing House, Delhi.
2. Reed, E.W.: Commercial Bank Management, Harper and Row Publishers, New York.
3. Ghotgalkar, R.K.: Service Conditions of Bank Employees, Himalaya Publishing House, Delhi.
4. Subha Rao, P.: Principles and Practices of Bank Management, Himalaya Publishing House, Delhi.
5. Sundharam, K.P.M.: Banking theory, Law and Practice, Sultan Chand, New Delhi.