

<b>COURSE TITLE</b>	<b>BANKING OPERATIONS &amp; MANAGEMENT</b>
<b>COURSE CODE</b>	<b>05FN0301</b>
<b>COURSE CREDITS</b>	<b>4</b>

**Objective:**

- 1 To understand the foundational concepts and functions of banking and financial systems.
- 2 To analyze the core operations of banking such as customer onboarding, transaction processing, and customer service.
- 3 To interpret and apply key provisions of major banking laws and compliance frameworks in real-life scenarios.
- 4 To evaluate the role of technology and FinTech innovations in modern banking.
- 5 To develop communication, documentation, and problem-solving skills through role plays, case studies, and simulations.

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Define and explain key concepts related to the Indian banking system, financial products, and regulatory bodies.
- 2 Apply banking procedures like account management, KYC compliance, and grievance redressal in simulated environments.
- 3 Analyze and interpret major banking laws such as the RBI Act, BR Act, and SARFAESI Act in the context of banking operations.
- 4 Evaluate risk management practices and compliance frameworks used in banking operations.
- 5 Demonstrate the use of digital banking tools, FinTech solutions, and prepare solution-based responses to customer service challenges.

**Pre-requisite of course:** Basic Knowledge about Banking

**Teaching and Examination Scheme**

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
4	0	0	50	30	20	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Fundamentals of Banking &amp; Financial Systems</b> History and evolution of Indian and global banking ,Classification of banks: Commercial, Cooperative, Development, Payments Banks, Role of RBI and monetary policy in India,Banking products: Savings, Current, FD, RD, Loans, and Credit Cards,Interest rate system and base rate mechanism,Financial inclusion and priority sector lending norms, Digital financial literacy and rural banking initiatives,Banks' role in economic development,Role Play: Opening a bank account (Student as Customer, Bank Officer), Case Study: PMJDY and financial inclusion in rural India,Skill Focus: Product knowledge, KYC understanding, verbal communication	15
2	<b>Core Banking Operations &amp; Customer Handling</b> Core Banking Solutions (CBS): Features and architecture,Customer onboarding: KYC, e-KYC, and C-KYC procedures,Bank account operations – Opening, managing, and closing, Cheque handling, RTGS, NEFT, IMPS, UPI – A comparative analysis,Cash handling, vault operations, and teller responsibilities,Credit appraisal process and loan documentation, Customer Relationship Management (CRM) in banking,Role of the RBI Ombudsman in grievance redressal,Role Play: Bank branch simulation (Teller, Customer, Branch Manager) ,Case Study: Cheque bounce and grievance escalation,Skill Focus: Operational accuracy, customer service, digital transaction handling	15
3	<b>Banking Laws, Risk &amp; Compliance Framework</b> Overview of banking regulations in India,Banking Regulation Act, 1949 – Key features,RBI Act, 1934 – Monetary powers and role,Negotiable Instruments Act, 1881 – Cheques and promissory notes,SARFAESI Act, 2002 – Recovery of secured assets, Non-Performing Assets (NPA): Identification, classification, and provisionin,Risk management in banking: Credit, Operational, Market, Liquidity Risk,Anti-Money Laundering (AML), Combating Financing of Terrorism (CFT), and RegTech, Role Play: Internal audit simulation – Compliance check,Case Study: PMC/Yes Bank crisis and regulatory failure,Skill Focus: Legal interpretation, risk classification, compliance documentation	15
4	<b>FinTech, Digital Banking &amp; Innovation</b> Evolution of digital banking – Online, Mobile, Neo Banks,FinTech applications in lending, insurance, and investment,Blockchain and smart contracts in banking,Use of AI/ML in customer profiling, credit scoring, fraud detection, Cybersecurity practices and laws – IT Act and data protection,UPI, wallets, payment gateways – Structure and security,Open Banking and API ecosystem in India,Central Bank Digital Currency (CBDC) and the future of banking, Role Play: FinTech startup pitch (students act as founders, investors, and regulators),Case Study: UPI architecture and global influence,Skill Focus: Tech fluency, business model thinking, innovation-driven learning	15
<b>Total Hours</b>		<b>60</b>

**Textbook :**

- 1 Retail Banking, Keith Pond, Global Professional Publishing, 2014
- 2 Handbook of Non-Banking Financial Companies, Rajeev Babel, Bloomsbury Publishing India Pvt. Ltd., 2020

**References:**

- 1 Bank Management & Financial Services, Bank Management & Financial Services, Peter S. Rose and Sylvia C. Hudgins, McGraw Hill, 2012
- 2 The Principles of Banking, The Principles of Banking, Moorad Choudhry, Wiley, 2012

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery					
Remember / Knowledge	Understand	Apply	Analyze	Evaluate	Higher order Thinking / Creative
20.00	30.00	25.00	15.00	10.00	0.00

**Instructional Method:**

- 1 Board Work,PPT

**Supplementary Resources:**

- 1 <https://www.investopedia.com/terms/r/retailbanking.asp>
- 2 <https://www.rbi.org.in/commonman>
- 3 <https://www.npci.org.in/>
- 4 <https://www.onlinesbi.sbi/>
- 5 <https://www.onlinesbi.sbi/>
- 6 <https://razorpay.com/>