

<b>Program:</b> M. Com (Banking & Finance)			<b>Semester:</b> II		
<b>Course:</b> Financial Institutions			<b>Code:</b> PGMCOMIBFMJ124		
<b>Academic Year:</b> 2024-2025			<b>Batch:</b> 2024-2026		
Teaching Scheme			Evaluation Scheme		
Lectures	Practical	Tutorials	Credits	Internal Continuous Assessment (ICA) (weightage)	Term End Examinations (TEE) (weightage)
60	Nil	Nil	04	40	60

<b>Learning Objectives:</b>	<ul style="list-style-type: none"> <li>To make learners get insight of the working of the financial institution</li> <li>To make learners understand the concept of risk managements.</li> </ul>
<b>Learning Outcomes:</b>	<ul style="list-style-type: none"> <li>To appraise the concept of Financial Institution</li> <li>To study the Management of Financial Institution</li> </ul>
<b>Pedagogy:</b>	Lecture, Case Studies, Presentation.

**Detailed Syllabus: (per session plan)**

### Session Outline for Financial Institutions

Each lecture session would be of one hour duration (60 sessions).

Module	Module Content	Module Wise Pedagogy Used	Module Wise Duration
I	<p><b>Foundations and Innovations in Financial Institutions</b></p> <p><b>1. Overview of Financial Institutions</b></p> <ul style="list-style-type: none"> <li>Banks vs. Non-Banks: Key differences, services, and functions</li> <li>Economic Impact: Contribution to economic development and financial stability</li> <li>Financial Statements: Analysis and interpretation of financial statements</li> </ul> <p><b>2. Modern Trends and Innovations</b></p> <ul style="list-style-type: none"> <li><b>Digital Transformation:</b> The rise of digital banking and fintech solutions</li> <li><b>Disruptive Technologies:</b> Blockchain, AI, and their impact on financial services</li> <li><b>Neo Banks:</b> Understanding neo banks, their business models, and impact on traditional banking</li> </ul>	Lecture, Case Studies, Presentation	15 Lectures

II	<p><b>Strategic Asset-Liability Management and Risk Control</b></p> <p><b>1. Asset-Liability Management Techniques</b></p> <ul style="list-style-type: none"> <li>• <b>ALM Strategies:</b> Effective asset and liability management frameworks</li> <li>• <b>Fund Management:</b> Modern approaches to managing funds and investments</li> <li>• <b>Interest Rate Risk:</b> Gap analysis, duration management, and advanced hedging techniques (e.g., futures, options)</li> <li>• <b>Liquidity Management:</b> Strategies for managing liquidity demands and issues</li> </ul> <p><b>2. Advanced Risk Management</b></p> <ul style="list-style-type: none"> <li>• <b>Risk Identification and Measurement:</b> Techniques for identifying and measuring various risks</li> <li>• <b>Risk Mitigation:</b> Strategies for mitigating market, operational, and reputation risks</li> <li>• <b>Emerging Risk Tools:</b> New tools and technologies for comprehensive risk management</li> </ul>	Lecture, Case Studies, Presentation	15 Lectures
III	<p><b>Modern Banking Institutions and Trends</b></p> <p><b>Industry Overview</b></p> <ul style="list-style-type: none"> <li>• <b>Types of Banking Institutions:</b> Commercial Banks, Cooperative Banks, Microfinance Institutions</li> </ul> <p><b>Financial Analysis</b></p> <ul style="list-style-type: none"> <li>• <b>Banks' Financial Statements:</b> Key components and analytical techniques</li> </ul> <p><b>Basel Norms</b></p> <ul style="list-style-type: none"> <li>• <b>Overview of Basel I,II,III</b></li> </ul> <p><b>Emerging Banking Roles</b></p> <ul style="list-style-type: none"> <li>• <b>Small Finance Banks:</b> Functions and impact on financial inclusion</li> <li>• <b>Payment Banks:</b> Features and role in the financial ecosystem</li> </ul> <p><b>Digital Payments Evolution</b></p> <ul style="list-style-type: none"> <li>• <b>Pre-COVID Scenario:</b> Status and trends in digital payments</li> <li>• <b>Post-COVID Scenario:</b> Acceleration of digital payments and technological advancements</li> </ul>	Lecture, Case Studies, Presentation	15 Lectures
IV	<p><b>Non-Banking Financial Institutions and Emerging Models</b></p> <p><b>1. Introduction and Classification</b></p> <ul style="list-style-type: none"> <li>• <b>Overview of NBFIs:</b> Definition, role, and significance in the financial ecosystem</li> <li>• <b>NBFI Classification:</b> Types including developmental banks, insurance companies, and investment firms</li> </ul>	Lecture, Case Studies, Presentation	15 Lectures

	<p><b>2. Functions and Innovations</b></p> <ul style="list-style-type: none"> <li>• <b>Developmental Banks:</b> Focus on SIDBI, NABARD, EXIM Bank – Objectives, structure, and functions</li> <li>• <b>Innovative NBFIs:</b> Digital lending platforms, alternative finance models</li> <li>• <b>Future Outlook:</b> Impact of emerging technologies and regulatory developments on NBFIs</li> </ul>		
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## REFERENCE BOOKS

1. Aryashri, A. R., & Ramanamurthy, V. V. *Banking & financial systems*.
2. Benton, E. G., & Kolari, J. W. *Commercial banking: The management of risk*. John Wiley & Sons.
3. Gup, B. E., & Kolari, J. W. *Commercial banking: The management of risk*. John Wiley & Sons.
4. JAIIB. *Legal and regulatory aspects of banking*. Macmillan Education.
5. JAIIB. *Principles & practices of banking*. Macmillan Education.
6. Mithani, D. M., & Gordon, I. *Banking & financial systems*.
7. Tannan, M. L. (2014). *Banking law & practice in India* (25th ed.). Lexis Nexis India.
8. Varshney, P. N. *Banking law & practice*. Sultan Chand Publishers.

**Any other information:**

**Note: Latest edition of books may be used.**