

## **PRE-Ph.D REGISTRATION EXAMINATION**

### **BANK MANAGEMENT**

#### **UNIT-I**

Indian Financial System: Money Market – Capital Market – Indian Banking System – Reserve Bank of India- Commercial Banks – Regional Rural Banks- Co-operative Banks – Payment Banks- Small Finance Banks- Non-Banking Financial Companies- Mutual Funds- Development Banking Institutions: NABARD, SIDBI, SFCs, IFCI, EXIM Bank- Financial Sector Reforms- Banking ombudsman

#### **UNIT-II**

Functions of Commercial Banks: Banker Customer relationship- Different types of deposits- KYC norms – Payment and Collection of Cheques – Lending- Principles and types – Different modes of charging securities- Non- Performing Assets- Financial Inclusion- Priority Sector Lending – Ancillary services.

#### **UNIT-III**

Banking Technology: Electronic Payment and Settlement System - ATMs- Tele Banking- Mobile Banking –Internet Banking- NEFT- RTGS- ECS- SWIFT –Risks in Technology Banking- Core Banking System- Marketing of Banking Services- Marketing Mix of a Modern Bank.

#### **UNIT-IV**

Indian Insurance Sector: Principles of Insurance- Role of IRDAI – Types of Insurance- Life Insurance- Policies- Premium- Procedure- Documents- Surrender Value- Lapsation- Revival- Assignment- Nomination- Claim settlement.

#### **UNIT-V**

Non Life Insurance- Fire- Marine- Motor- Health- Miscellaneous Insurance, Reinsurance- Intermediaries: Agents, Brokers- Bancassurance- surveyor- Insurance Ombudsman.

#### **REFERENCES:**

1. Principles and practices of Banking – Indian Institute of Banking & Finance
2. Legal and Regulatory Aspects of Banking - Indian Institute of Banking & Finance
3. Banking Theory, Law & Practice – K.P.M Sundaram & Varshney.
4. Digital banking - IIBF
5. Principles of Insurance- Insurance Institute of India
6. Life Assurance – Insurance Institute of India.
7. Insurance Principles and Practices – M.N.Mishra, S.B.Mishra and S.Chaad & Company Ltd.