

B.Com. Sem. VII

Managing Solvency and Profitability - Syllabus

Unit	Title	Details of Topic
Unit I	Understanding the Role of Banking Sector and Bank's Financial Statements	Objectives of Banks, Functions of Banks, Types of Banks, Scheduled Commercial Banks, Public Sector Bank, Private Sector Bank, Foreign Bank, Regional Rural Bank, Scheduled Cooperative Banks, Understanding the Bank's Financial Statement, Classification of Assets and Classification of Liabilities.
Unit II	Bank's Asset Management	Banks Cash Management, Types of Bank Loans and Their Pricing, Commercial and Industrial Loan, Individual loan, Real Estate loan, Agricultural Loan, Lease Financing, All other loans and Strategies for Asset Management
Unit III	Bank Liability Management	Measuring and Using Cost of Funds, Non-Performing Assets and Their Classification and Strategies for Liability Management
Unit IV	Risk Management in Banks	Interest Rate Risk Management, Exchange Risk Management, Liquidity Risk Management and Credit Risk Management
Unit V	Tools of Liquidity and Profitability Management	Understanding CAMEL Model and Understanding BASEL Norms

Books Recommended:

1. Hempel Simonson: Bank Financial Management-Strategies and Techniques for a Changing Industry: Wiley. New York
2. T.Ravi Kumar: Asset-Liability Management: Vision Books, New Delhi
3. Vasant C. Joshi and Vinay V. Joshi: Managing Indian Banks - The Challenges Ahead: Response Books, New Delhi
4. O.P. Agarwal: Modern Banking of India: Himalaya Publishing House, New Delhi
5. Prapti Gindodiya: Asset-Liability Management in Banks- Concepts and Cases: ICAI University Press, Hyderabad