



के रल के न्दय व् यशयवयदयलय
CENTRAL UNIVERSITY OF KERALA

कवसरगोड / KASARAGOD

Department of Commerce and International Business

Proceedings of Board of Studies Meeting

Board of Studies meeting of the Department of Commerce and International Business, Central University of Kerala, Periyar, Kasaragod, was held on July 7th 2020, Tuesday, from 2 PM onwards through Google Meet. The internal members were present at the conference hall of Gangotri Block. The meeting was addressed by the honourable Vice Chancellor, Dr. G Gopakumar.

Members Present:

1. Prof Dr V Balachandran, Professor and Head, Department of Management Studies, Dean, School of Business Studies, Central University of Kerala.
2. Prof Dr N Ragavan, Department of Commerce, University of Madras, Chennai.
3. Prof Dr Mavoothu, Director, School of Management Studies, Cochin University of Science and Technology, Kochi.
4. Prof Dr B H Suresh, Department of Commerce, University of Mysore, Mysore.
5. Dr Antony Joseph, Manadan, XV/57, Nazareth Road, Aluva.
6. Mr K G Madhu, Managing Director, Ammini Group of Institutions, Papanamcode, Thiruvananthapuram.
7. Prof Dr E K Satheesh, Dean, Department of Commerce and Management, Calicut University, Kozhikode.
8. Prof Dr T Mallikarjunappa, Head (I/C), Department of Commerce and International Business.

Prof T Mallikarjunappa, HOD of the Department, welcomed the honourable Vice Chancellor and all the members who were present online for the BOS meeting. The honourable Vice Chancellor, Central University of Kerala, discussed the process that the CUK follows in revising the curriculum and urged all the members to contribute to make the best syllabus for the newly started Department of Commerce and International Business. This was followed by brief introduction of all the members. After the introduction of the members, the agenda for the meeting were taken up for discussion. The decisions of the different agenda are given below.

Agenda 1: Revision of the existing MCom curriculum.

Decision: The members had read the proposed syllabus and the regulations which were sent through mail and the discussion on the syllabus started with each member suggesting the changes to be made in the proposed syllabus. The proposed syllabus was presented for making the suggestions for revision. The HOD explained the revised syllabus and the need for the revision and invited members to contribute to enriching the course curriculum.

Agenda 2: Suggestion of the courses that could be continued and courses that can be added in the new syllabus.

Discussion: The following suggestions were put forward by the members:

Dr Antony Joseph suggested that International Business may be offered as Elective for MCom. More practical approaches like Registration Formalities to get I.C.C number from D.G.F.T, Modes of Entry into Global markets, F.T.P.Foreign Trade Policy, Incentives offered by Government, Institutional support by Government for Foreign trade, Payment Terms; L/C, D/P,D/A, Sale Terms – Quotations, FOB, CIF, Documentation , Insurance – Marine, Pre-shipment inspection, Quality Control, Processing of Export order should be incorporated in International Business, which would benefit the students in future. He has suggested a syllabus with 5 modules for the subject International Business.

Dr Antony Joseph suggested that the following topics may be included in the syllabus of:

1. Principles of Management – M.B.O, PERT, CPM, Major forms of business organizations.
2. Marketing Management – B2B Marketing, Industrial Marketing, Logistics & Supply Chain Management, Rural Marketing, Retail Marketing, Tele Marketing, Mobile Marketing, other digital forms and video platforms.

Dr B H Suresh suggested that syllabus should include the papers which are prescribed for NET. He also suggested eliminating elementary aspects from the subjects Advanced Management Accounting and QT for Decision Making.

Dr D Mavoothu offered the following suggestions:

1. Case studies to be discussed for the courses.

2. More inputs from Indian Epics (Mahabharatha and Ramayana) and value system can be used rather than the Western inputs in teaching the paper 'Corporate Governance and Business Ethics'.
3. The last two modules (IV AND V) in paper 'Corporate Governance and Business ETHICS' can be used for teaching Business Ethics and first three modules can be for Corporate Governance. He has suggested a detailed structure of IV and V module.

Dr. N Ragavan made suggestions for the following subjects;

1. International Financial Reporting Standards – He suggested that the disclosure and treatment matter should be given priority from learning perspective and all IFRS to be introduced.
2. Legal Framework for Business and Commerce – The legislative provisions of Competition Act , Insolvency and Bankruptcy Code, Prevention of Money Laundering Act, and Judicial Pronouncement to be included in the syllabus.
3. Principles and Practices of Auditing – To incorporate Standards on Auditing, Practical Audit situations, and Legislative provisions on auditing matters in the syllabus.

Decision: The board resolved to modify the course curriculum and the regulations and accept the same after incorporating the suggestions which the members could send after the meeting through email. The revised syllabus with the changes suggested by the members of the board could be sent to the university for further action.

Agenda 3: Addition of SWAYAM courses in the I, II and III semesters of MCom.

Decision: The board took note of the suggestions on the courses on SWAYAM that a student could opt. It was suggested that SWAYAM Courses to be offered at any time during the course duration but preferably in First, second and third semesters. The credits earned by the students in the SWAYAM should be incorporated into the grade sheet of the students.

Agenda 4: Any other matter of relevance.

The members made different suggestions on the way curriculum could be structured.

1. Number of units for the elective papers to be reduced to four.
2. In the subject Marketing Management, more practical aspects need to be incorporated.
3. Students should be made familiar with the online recruitment sites and profile creation in such sites, by including it under the subject Human Resource Management.

4. MSME website and its importance to be highlighted in the subject Entrepreneurship Development.
5. Dr B H Suresh made a suggestion connected with the regulations. He pointed that the rules relating to the failure of students in any exam and re-conduct of exam is not clear in the regulations. The HOD clarified that these are governed by the CBCS regulations of the CUK. Another point was that in his opinion the Vice Chancellor should have the power to modify the regulations or to solve a problem any time but not only up to three years. The suggestion is accepted and the relevant clause has been changed to incorporate this suggestion

It is resolved to revised the course curriculum and send it to the university for further action.

Sd/-

Prof Dr V Balachandran

Sd/-

Dr B H Suresh

Sd/-

Prof Dr N Ragavan

Sd/-

Dr Antony Joseph

Sd/-

Prof Dr E K Satheesh,

Sd/-

Mr,K G Madhu

Sd/-

Prof Dr Mavoothu

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Prof Dr T Mallikarjunappa,

(Chairman)

MCM5024 FUND MANAGEMENT IN COMMERCIAL BANK

Course Code	MCM5024	Semester	IV
Course Title	<i>FUND MANAGEMENT IN COMMERCIAL BANK</i>		
Credits	3	Type	NON COMMERCE

This course shall have 3 lecture hours, 2 practicals, 1 tutorial.

This is a Skill based, employability based course.

Course Objective

To enable the students to understand operational policies and practices of commercial bank management, describe the management of sources of funds and look at loans and lending policies and procedures.

Learning Objectives

- To examine various aspects of managing commercial banks.
- To revolve around management of capital funds in commercial banks.
- To provide students with a conceptual framework necessary for analyzing and comprehending the current problems of commercial banks.
- To explore the techniques involved with managing the cost of fund, capital, and liquidity for commercial banks.
- To analyse and evaluate the management of lending, investment and trading activities of commercial banks.
- To gain understanding about primary and secondary reserves of commercial banks.

Course Structure

UNIT I:

Nature and Scope of Fund Management – Allocation of funds – Basel III Norms - Management of capital Funds in Commercial Banks; Meaning and function of capital funds; Necessity of adequate capital funds; Standard to measure capital adequacy; Present position in India with respect to capital adequacy- Banking on gender equality – Indian banking policy from gender perspective- Banking on ethics- IFC's Banking on Sustainability – Sustainable Banking Network (SBN).

UNIT II:

Liquidity Management in Commercial Funds and Asset Liability Management Theories; Priorities in the employment of bank funds; Problems in resource allocation in India.

UNIT III:

Management of Reserves: Nature and purpose of primary reserves; Legal reserves-nature and function; Working reserve-nature and function; cash management in commercial banks. Secondary Reserves: Nature and function of secondary reserves; factors influencing secondary reserves; Estimation and management of secondary reserves.

UNIT IV:

Management of Bank Deposits: Relevance of marketing approach to deposit mobilization in banks; Concept of bank marketing; formulating marketing strategies for commercial banks. - Management of Bank Loans: Loan policy in commercial bank, evaluating loan application - credit information, credit analysis, credit decision; Priority sector lending policies of commercial banks in India. Management of Bank Investments: formulating investment policy; Volume and pattern of investment of commercial banks in India. - Structure and pattern of income and expenditure in commercial banks in India.

Practicals

- Measurement of capital adequacy ratio.
- Study on Liquidity Management in commercial banks.
- Study on Management of Bank Deposits and Bank Loans.

Skills

- Acquire knowledge on banking functions.
- Ability to measure a bank's financial performance and condition.
- Advanced knowledge on management of reserves, bank deposits and bank loans.
- Acquire understanding on loans and lending policies and procedures of commercial banks.

Learning/Course Outcomes

- Provides insight on basic concepts, principles, terminology and techniques for managing commercial banks.
- Get familiarized with the concept of bank marketing.
- Provides an in-depth review of credit analysis and loan documentation.
- Develop the ability to read and analyze bank financial statements.

Books for Reference:

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3. G S Popli and S K Puri: Strategic Credit Management in Banks: PHI Learning.
4. H R Machiraju: Modern Commercial Banking: New Age International.
5. Howard D Crosse and George H Hempel: Management Policies for Commercial

Banks:Prentice-Hall.

6. Jadhav, Narendra: Challenges to Indian Banking ed. Macmillan, New Delhi
7. Joel, Bessis; Risk Management in Banking John Wiley.
8. Matten Chris, Managing Bank Capital, New York, John Wiley & Sons1996
9. Neelam C. Gulati 'Principle of Banking Management" Excel Books, New Delhi 2010
10. P. Subba Rao," Principles of Practices of Bank Management, Himalaya Publishing House,Bombay1988.
11. S. Singh,Yogesh Singh, Risk Management in Banks, Excel Books,2008
12. Sinkey, Joseph F, Jr: Commercial Banks Financial Management, Prentice Hall Delhi.
13. Smith, T.R Fire Insurance Theory & Practice, Stone &Cox
14. Turner, H.S. Principles of Marine Insurance, Store and Cox