

## **PROGRAMME: THREE-YEAR B COM**

(General and Computer Applications)

### **Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

I Year B Com (Gen)– Semester – II

### **Course 2C:Banking Theory and Practice**

#### **Learning Outcomes:**

At the end of the course, the student will able to;

- Understand the basic concepts of banks and functions of commercial banks.
- Demonstrate an awareness of law and practice in a banking context.
- Engage in critical analysis of the practice of banking law.
- Organize information as it relates to the regulation of banking products and services.
- Critically examine the current scenario of Indian Banking system.
- Formulate the procedure for better service to the customers from various banking innovations.

#### **Syllabus:**

##### **Unit-I: Introduction:**

Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking.

##### **Unit-II: Banking Systems:**

Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS-NEFT – Mobile Banking

##### **Unit-III: Types of Banks:**

Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM bank

**Unit-IV: Banker and Customer:**

Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

**Unit-V: Collecting Banker and Paying Banker:**

Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker - Payment Gateways.

### **Books for Reference:**

1. Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand &Sons.
2. Banking Theory, Law and Practice : B. Santhanam; Margam Publications.
3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.
4. Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India.
5. Introduction to Banking :VijayaRaghavan,Excel books.
6. Indian Financial System :M.Y.Khan, McGraw Hill Education.
7. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.

### **Suggested Co-Curricular Activities:**

- ◆ Debates
- ◆ Student Seminars
- ◆ Quiz Programmes
- ◆ Visit to Bank premises
- ◆ Guest Lecture by Banking Official
- ◆ Prepare a statement on periodical declarations of RBI like SLR, REPO etc
- ◆ Collection, display and Practicing of filling of different forms used in banks
- ◆ Survey on customers satisfaction of Banking services
- ◆ Know about KYC norms
- ◆ Talk on latest trends in banking industry
- ◆ Online Banking
- ◆ Individual and group project reports
- ◆ Current Affairs of Banking Sector
- ◆ Examinations (Scheduled and surprise tests)
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus