

B.Com	Semester: II	Credits: 4
Course: 2C	BANKING THEORY AND PRACTICE	Hrs/Wk: 5

Learning Outcomes:

At the end of the course, the student will be 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.

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 – Ebanking - 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 : Vijaya Raghavan, Excel books.
6. Indian Financial System : M.Y. Khan, McGraw Hill Education.
7. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.

SB.Comgested Co-Curricular Activities:

- Debates & Student Seminars.
- Quiz Programmes.
- Visit to Bank premises.
- Guest Lecture by Banking Official and 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 and Talk on latest trends in banking industry.
- Online Banking.
- Individual and group project reports and Current Affairs of Banking Sector.
- Examinations (Scheduled and surprise tests) and Any similar activities with imaginative thinking beyond the prescribed syllabus.