

<b>INSTITUTE</b>	<b>FACULTY OF MANAGEMENT STUDIES</b>
<b>PROGRAM</b>	<b>BACHELOR OF BUSINESS ADMINISTRATION (HONS.)</b>
<b>SEMESTER</b>	<b>5</b>
<b>COURSE TITLE</b>	<b>MODERN BANKING THEORY &amp; PRACTICES</b>
<b>COURSE CODE</b>	<b>04BB0515</b>
<b>COURSE CREDITS</b>	<b>4</b>

**Course Outcomes:** After completion of this course, student will be able to:

- 1 Understand the nature of Indian Banking System.
- 2 Analyze the Banking sectors from the perspective of Bankers and customers.
- 3 Evaluate the basic principles of lending, Loans and advances.
- 4 Understand the use of technology in modern banking.
- 5 To understand the recent and emerging trends in the Banking sector.
- 6 Evaluate the basic principles of lending, Loans and advances.

**Pre-requisite of course:**NONE

#### Teaching and Examination Scheme

<b>Theory Hours</b>	<b>Tutorial Hours</b>	<b>Practical Hours</b>	<b>ESE</b>	<b>IA</b>	<b>CSE</b>	<b>Viva</b>	<b>Term Work</b>
4	0	0	50	30	20	0	0

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
1	<b>Banking System in India &amp; Commercial Banking</b> Origin of Banks, Indigenous Bankers and Moneylenders, Cooperative Banking Institutions, Regional Rural Banks, Foreign Banks, Development Financial Institutions, National Level Institutions, Types of Banks, Structure of Commercial Banking, Functions of Commercial Banks	8
2	<b>Banker &amp; Customer</b> The Banker, The Customer, Nature of Banker-Customer Relationship, Deposit Account, Issue of Passbook, Issue of Cheque book, Issue of Fixed Deposit Receipt, Procedure for Closure of Accounts, Transfer of Account	10
3	<b>Basic Lending Principles &amp; Loan &amp; Advances</b> Liquidity, Profitability, Safety issues, Diversification of Risk, Credit Creation, Credit Function, Balance Sheet, Loans, Advances, Lending to Corporates, Mode of Securing Loans/Advances, Purposes of Loan, Loan Appraisal & Disbursal, Lending Policies, Evaluation of Loan Proposals, Analysis of Fundamental Factors, Credit Files, Lending Rates, Loan Administration, Loan Pricing	12

<b>Contents : Unit</b>	<b>Topics</b>	<b>Contact Hours</b>
4	<b>Technology in Banking</b> Computerization in Banks, Hi-Tech Banking, Core Banking, ATM Cards, Debit Cards, Tablet Banking, Credit Cards, Smart Cards	10
5	<b>Modern Trends in Indian Banking</b> Nationalization of Banks, Social Banking, Priority Sector Lending, Service Area Approach, Micro-Credit, Banking Sector Reforms, Asset Classification	8
<b>Total Hours</b>		<b>48</b>

**Textbook :**

- 1 Modern Banking Theory & Practice , D. Muraleedharan , PHI Learning PHI Learning, 2018

**References:**

- 1 Elements of and Insurance Banking, Elements of and Insurance Banking, Jyotsna Sethi & Nishwan Bhatia, PHI Learning Pvt. Ltd., 2012
- 2 Banking – Theory, Law and Practice, Banking – Theory, Law and Practice, E. Gordon and Dr. Natarajan, Himalaya Publishing House, 2019
- 3 Banking Law & Practice, Banking Law & Practice, P.N. Varshaney, Sultan Chand, 2017

**Suggested Theory Distribution:**

The suggested theory distribution as per Bloom's taxonomy is as follows. This distribution serves as guidelines for teachers and students to achieve effective teaching-learning process

Distribution of Theory for course delivery and evaluation					
<b>Remember / Knowledge</b>	<b>Understand</b>	<b>Apply</b>	<b>Analyze</b>	<b>Evaluate</b>	<b>Higher order Thinking</b>
10.00	20.00	25.00	25.00	10.00	10.00

**Instructional Method:**

- 1 THEORY