

COURSE TITLE	FUNDAMENTALS OF BANKING
COURSE CODE	04BB1529
COURSE CREDITS	4

Objective:

- 1 NA

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

- 1 To comprehend the role of banks in the Indian financial system.
- 2 Analyse the role of the central bank as controller of the state's currency and interest rates.
- 3 Develop an understanding of the various functions performed by Scheduled Commercial Banks in India.
- 4 Use what they've learnt to apply for bank loans and the security requirements.
- 5 Apply the Understanding of bank and customer relationships to gather the remedies available in case of breach of duties.

Pre-requisite of course:NONE

Teaching and Examination Scheme

Theory Hours	Tutorial Hours	Practical Hours	ESE	IA	CSE	Viva	Term Work
4	0	0	50	30	20	0	0

Contents : Unit	Topics	Contact Hours
1	Indian Banking System & Central banking Introduction to banking, definition, characteristics, and significance in economic systems, History of Indian Banking system, nationalization of banks, Structure of Indian Banking System, Reforms in Indian banking sector, Central Bank: meaning & Definition, objectives - Functions & role of RBI, Monetary Policy & credit control	13
2	Commercial Banking & Licensing of Banking Companies Functions & types of commercial banks, Types of Banking-Branch banking, Unit banking, Investment Banking & mixed banking, Management of assets & liabilities of banks– role of commercial banks, Various Deposit Schemes provided by banks, Licensing of Banking Companies; Branch Licensing	11
3	Loans and Advances Principles of Lending - Different Types of Borrowers, Types of loans & Advances- Securities for Bankers Loan, Non-Performing Assets : Definition, Classification of Bank Advances on basis of Performance	12

Contents : Unit	Topics	Contact Hours
4	Banking Legislation & Regulation Relevant sections of Banking Regulation Act, 1949, RBI Act 1935, FEMA 1999; SARFAESI act, 2002, PMLA, 2002; Basel Framework, Banking Ombudsman and its importance	11
5	Contemporary banking practices Liberalisation of banking sector in India: Narsimham Committee Report part 1 and 2, P J Nayak Committee, Bimal Jalan Committee, Raghuram Rajan Committee, E-banking & Retail Banking: E-banking : Definition & Services provided, facets, Advantages & Drawbacks, Retail Banking: difference between retail banking & core banking, Advantages & disadvantages of retail banking, Services offered, risks in retail banking, Neo Banking: Introduction Function & operating model-regulatory requirements.	13
Total Hours		60

Textbook :

- 1 Banking Law and Practice, M. L. Tannan, LexisNexis, 2017

References:

- 1 Introduction to Banking, Introduction to Banking, Iyengar, Vijayaragavan, Excel Book, 2007
- 2 Banking Theory, Law and Practice, Banking Theory, Law and Practice, Gordon & Natarajan, HPH, 2012
- 3 Banking Theory and Practice, Banking Theory and Practice, K C Shekhar & Lekshmy Shekhar, S. Chand and Company, 2013

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					
Remember / Knowledge	Understand	Apply	Analyze	Evaluate	Higher order Thinking / Creative
0.00	0.00	35.00	35.00	30.00	0.00

Instructional Method:

- 1 Theory