

"Education for Knowledge, Science and Culture"

Shikshanmaharshi Dr. BapujiSalunkhe

Shri Swami Vivekanand Shikshan Sanstha's

VIVEKANAND COLLEGE (AUTONOMOUS), KOLHAPUR.

B. A Part – II CBCS

Draft Syllabus to be implemented from 2022-23

Semester: III Paper No. IV

Banks and Financial Institutions-I

DSC-1018 C2

Marks 50 Teaching hours 60 Credits -4

Course Objective: the objective of the course is to give knowledge of theory and practice of Indian Banking & Financial Institutions with concrete inputs and prepare them for career.

Learning Outcomes

By the end of this course it is expected that the student will be able to:

1. Understand commercial banks with their functions.
2. Know bankers and bank customer's rights and obligations.
3. Know central bank and its various policies.

Module	Unit	Teaching Hours	Credits
Module I	Commercial Banks 1.1 Meaning and Functions 1.2 Process of Credit Creation and Its Limitations 1.3 Balance Sheet of a Bank and Investment Policy 1.4 Asset Classification : Performing and Non-Performing assets and Norms	15	1
Module II	Practical Banking 2.1 Types of Accounts 2.2 Opening, Operating and Closing of Accounts 2.3 Banker's: Rights and Obligations 2.4 Bank Customers: Rights and Obligations	15	1
Module III	Reserve Bank of India 3.1 Functions and Role 3.2 Monetary Policy of RBI: Objectives and Instruments 3.3 Financial Inclusion: Meaning, Steps taken by RBI, Progress 3.4 Practicals: Study of Instruments of Monetary Policy/ Visit to RBI/ Study of Financial Inclusion & Exclusion	15	1
Module IV	Applied Banking 4.1 Banking Ombudsman Scheme-Meaning, Power & Duties 4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score 4.3 Prime Lending Rate, Base Rate, Repo & Reverse Repo rate 4.4 Practicals: Trends in Repo/Reverse Repo/Lending Rates/ Study of Banks loan policy	15	1

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Semester: III Paper No. VI

Banks and Financial Institutions-II

DSC-1018D2

Marks 50

Teaching hours 60

Credits -4

Learning Outcomes

By the end of this course it is expected that the student will be able to:

1. Understand Indian financial market.
2. Know different development banks and banking reforms.
3. Understand e-banking sources and their functions.

Module	Unit	Teaching Hours	Credits
Module I	Financial Market 1.1 Money Market: Meaning & Components 1.2 Capital Market: Meaning & Components 1.3 Characteristics of Indian Money Market & Capital Market 1.4 SEBI	15	1
Module II	Development Banks & Financial Institutions 2.1 Development Banks : Concept & Role 2.2 Non-Banking Financial Institutions. : Concept & Role 2.3 Mutual Funds: Meaning, Types 2.4 Importance of Mutual Fund.	15	1
Module III	Banking Reforms in India 3.1 Recommendations of the Narasimham Committee (1991) 3.2 Recommendations of the Narasimham Committee (1998) 3.3 Mergers and Acquisitions in Indian Banking : Concept and Trends 3.4 Practicals: Study of recent Mergers and Acquisitions in Indian Banking	15	1
Module IV	E-Banking 4.1 E- Banking: Concept, Advantages and Limitations 4.2 Types: MICR Clearing, ATMs : Credit cards and Debit Cards 4.3 Travelers Cheques, Gift Cheques, E-wallet, BHIM, Paytm 4.4 Practicals: Study of ATM/Debit/ Credit Card/ Transactions through e-banking instruments	15	1

REFERENCES

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 2. Srivastava, Divya Nigam, “Management of Indian Financial Institutions”, Himalaya Publishing House.
 3. E. Gordon and K. Natarajan, “Emerging Scenario of Financial Services,” Himalaya Publishing House, Mumbai.
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 6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
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 10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
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