

BANKING AND FINANCE

V Semester - B.A., B.Sc, B.Sc. (FAD), BCA / 5 year Integrated Course in Biological Science

Under Mrudhu Kousalya

Objectives:

- Objective of the course is to give in-depth knowledge of Banking and Finance to the students with practical inputs
- To prepare the students for career in Banks & other Financial Institutions

12 hrs

Module 1: Banking in India : Evolution, meaning, importance, Indigenous bankers – Functions, drawbacks, Modern banking, Commercial Banks – Functions, structure RBI – Monetary policy, meaning, instruments of monetary policy – bank rate, CRR, SLR, Repo rate, reverse repo rate.

15 hrs

Module 2: Banking Operations:

- Deposits : Banker-Customer relations – Know your Customer (KYC) guidelines – Different Deposit Products – services rendered by Banks – Mandate and Power of attorney ; Banker's lien – right of set off – garnishee order – Income tax attachment order etc.
- Loans and advances : utility of loans and advance, Type of loans – Secured loans, unsecured loans, Demand loan, term loan, cash credit, overdraft, Student loans, Auto loans, Personal loans, Business loans, Consolidated loans.

15 hrs

Module 3: Finance : meaning of finance, functions of finance, role, importance of financial planning, shares, types of shares, debentures, types of debentures, Bonds, types of Bonds, Venture Capital, Angel investors, IPOs, Lease.

Books Recommended –

1. Principles & Practices of Banking – By Indian Institute of Banking & Finance – Macmillan Publication.
2. Khan M Y., Indian Financial System, Tata Mc Graw Hill, Delhi
3. Tennan M L., Banking : Law and Practice in India, India Law House, New Delhi
4. Dekock : Central Banking : Crosby Lockwood Staples, London.
5. Srinivasan N P and Saravanel, P., "Development Banking in India and Abroad" Kalyani Publications
6. Banking Technology – Indian Institute of Bankers Publication
7. Kaptan S S. & Choubey N S., " E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi
8. Vasudeva, "E- Banking ", Common Wealth Publishers, New Delhi.
9. Practice of Law of Banking by H.R. Suneja
10. Banking Law and Practice by P.N. Varshney
11. Practice of Banking Advances by Bedi and Hardikar
12. Banks and Institutional Management by Vasant Desai