



**FINANCIAL MANAGEMENT
BANKING & FINANCE
[DISCIPLINE SPECIFIC ELECTIVE]**

Semester: III	Credits: 2+2	Subject Code: BB32106B	Lectures: 48
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Course Outcomes:

At the end of this course, the learner will be able to,

- Relate to the meaning and origin of a Bank.
- Describe the various functions and activities of a bank.
- Identify the types of accounts with the banks and analyze the procedure with respect to opening operating and closure of accounts.
- Examine the functioning and powers of various Regulatory Authorities in India.
- Relate to the usage of Technology in Banking.

Unit 1: Introduction	12
<ul style="list-style-type: none">• Bank: Definition, Meaning, Origin• Structure of the Banking System in India• Classification of Banks• Functions of Bank: a) Primary Functions: Accepting Deposits, Granting Loans b) Secondary Functions: Agency Functions, Public Utility Functions.• Credit creation by Commercial Banks: Meaning, Procedure and Limitations.	

Unit 2: Regulatory Authorities in India	12
<ul style="list-style-type: none">• Reserve Bank of India (RBI): Role, functions, Credit Control measures- Qualitative and Quantitative Credit Control• Insurance Regulatory Development Authority of India (IRDAI): Objectives, Powers and Functions• Securities and exchange Board of India (SEBI): Objectives, Powers and Functions• Association of Mutual Funds in India (AMFI): Objectives, Powers and Functions.	

Unit 3: Opening and Operating a Bank Account	12
<ul style="list-style-type: none">• Introduction• Types of Bank Accounts: Current Account, Savings Account, Recurring Deposit Account, Fixed Deposit Account• Procedure for Opening Accounts: Savings Account and Fixed Deposit Account• KYC (Know Your Customer): Meaning, Importance, Types-Aadhar based KYC and In-Person-Verification (IPV) KYC, Documents required for KYC	

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<p>Compliance</p> <ul style="list-style-type: none"> Nomination: Meaning, Importance, Features, Nomination for a Bank Account, Rights of a Nominee Closure of Bank Account: Meaning, Reasons for Closure, Procedure for Closing an Account. 	
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<p>Unit 4: Technology in Banking</p> <ul style="list-style-type: none"> Technology in Banking: Meaning, Features and Importance E-Banking: Meaning, Features, E-Banking in India Types of Services in E-banking: Internet Banking, Mobile Banking, Tele Banking, ATM, Debit Cards, Credit Cards, UPI Advantages and Limitations of E-Banking Types of Funds Transfers using E-Banking: ECS, NEFT, RTGS and IMPS Core Banking: Meaning, Advantages and Limitations. 	<p>12 Lects.</p>
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<p>Indicated Topics for Business Exposure Project</p> <p>Project Report on (Any 3 topics)</p> <ol style="list-style-type: none"> Guest Lecture/Workshop on any topic related to the syllabi/subject. Visit to any bank and observation of banking functions and operations. Practical study on any topic from the syllabus/latest development in the banking sector. Study or Survey conducted on any topic related to the subject. <p>Indicated Topics:</p> <ol style="list-style-type: none"> Study of different types of banks and their performance. Comparative study of performance of nationalized banks, co-operative banks and foreign banks. Conducting customer survey of banks' customers of any specific bank. Awareness and conducting financial literacy among different stakeholders of the society for eg. Students, housewives, working executives, businessmen etc. Student can conduct a survey by framing a small questionnaire. 	
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***Contact hours – 12 hours**

Scheme of Marking

Business Exposure Project work Viva-voce	50 Marks
End-semester Theory Examination	50 Marks

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Recommended Text Books:

- Dr. Mukund Mahajan *Fundamentals of Banking* Nirali Prakashan: Pune 2018.
- Dr. Mukund Mahajan *Banking & Finance: Indian Banking System* Nirali Prakashan Pune 2014.
- Majumdar, N. C. *Fundamentals of Modern Banking* New Central Book Agency (P) Ltd. New Delhi 2015.

Reference Books:

- V Nityananda Sarma, *Banking and Financial Systems* Cambridge University Press India Pvt. Ltd. New Delhi 2011.
- Gordon E & Natarajan K, *Banking: Theory, Law & Practice* Himalaya Publishing House 2014.
- Purohit Ashok *Banking Law & Practice* Black Prints 2013.
- Shekhar, K. C. and Shekhar, L. *Banking Theory and Practice*. Vikas Publishing House New Delhi 2011.
- Tannan, M. L. *Banking Law and Practice in India* India Law House New Delhi 2013.
- Dr. V.N. Joshi *E-Banking in India* Garima Prakashan 2013.
- Uppal, R. K. *Banking with Technology: A New Vision – 2020*. Bharti Publications New Delhi 2020.

Websites:

- www.rbi.org.in
- <https://www.amfiindia.com/>
- <https://www.irdai.gov.in>
- <https://www.sebi.gov.in/>

Journals:

- The IUP Journal of Bank Management

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Chairperson (HoD)	Ms. Elizabeth Kanade		Elizabeth Kanade 5/6/24
Faculty (Internal)	Mrs. Rekha Kankariya	Rekha 5/6/24	
Faculty (Internal)	Mrs. Deepanjali Mazumder		Deepa 5/6/24
Subject Expert (outside SPPU)	Ms. Soma Kulshrestha	Soma 5/6/24	

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St. Mira's College for Girls, Pune
(SYBBA 2021-2024)

Subject Expert (outside SPPU)	Mr. Ashok Kokate		<i>Ashok Kokate</i> 5/6/24
VC Nominee (SPPU)	Dr. Shweta Jain	<i>Shweta Jain</i> 5/6/24	
Industry Expert	CA Ms. Timsi Rajpal		<i>Timsi</i> 5/6/24
Alumni	Ms. Devi Krishna		

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