

FINANCIAL MANAGEMENT BANKING & FINANCE [DISCIPLINE SPECIFIC ELECTIVE]

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

Course Outcomes:

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

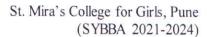
- Relate to the meaning and origin of a Bank.
- · Describe the various functions and activities of a bank.
- Identify the types of accounts with the banks and analyze the procedure with respect to opening operating and closure of accounts.
- Examine the functioning and powers of various Regulatory Authorities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

Unit 1: Introduction	
Bank: Definition, Meaning, Origin	100111
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.	

it 2: Regulatory Authorities in India	12
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	
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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- 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.

Unit 4: Technology in Banking

12 Lects.

- 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.

Indicated Topics for Business Exposure Project

Project Report on (Any 3 topics)

- 1) Guest Lecture/Workshop on any topic related to the syllabi/subject.
- 2) Visit to any bank and observation of banking functions and operations.
- 3) Practical study on any topic from the syllabus/latest development in the banking sector.
- 4) Study or Survey conducted on any topic related to the subject.

Indicated Topics:

- 1) Study of different types of banks and their performance.
- 2) Comparative study of performance of nationalized banks, co-operative banks and foreign banks.
- 3) Conducting customer survey of banks' customers of any specific bank.
- 4) 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.

*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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Chairperson (HoD)	Ms. Elizabeth Kanade	Elizabeth Kanada



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

Board Of Studies	Name	Signature	
Chairperson (HoD)	Ms. Elizabeth Kanade		Elizabeth Konade
Faculty (Internal)	Mrs. Rekha Kankariya	Eventer 5/6/21	
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Industry Expert	CA Ms. Timsi Rajpal		times 5/6/24
Alumni	Ms. Devi Krishna		

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