



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

<b>Semester: III</b>	<b>Credits: 2+2</b>	<b>Subject Code: BB32106B</b>	<b>Lectures: 48</b>
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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.

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

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

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

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Compliance	
<ul style="list-style-type: none"><li>• Nomination: Meaning, Importance, Features, Nomination for a Bank Account, Rights of a Nominee</li><li>• Closure of Bank Account: Meaning, Reasons for Closure, Procedure for Closing an Account.</li></ul>	

<b>Unit 4: Technology in Banking</b>	<b>12 Lects.</b>
<ul style="list-style-type: none"><li>• Technology in Banking: Meaning, Features and Importance</li><li>• E-Banking: Meaning, Features, E-Banking in India</li><li>• Types of Services in E-banking: Internet Banking, Mobile Banking, Tele Banking, ATM, Debit Cards, Credit Cards, UPI</li><li>• Advantages and Limitations of E-Banking</li><li>• Types of Funds Transfers using E-Banking: ECS, NEFT, RTGS and IMPS</li><li>• Core Banking: Meaning, Advantages and Limitations.</li></ul>	

<b>Indicated Topics for Business Exposure Project</b>	
<b>Project Report on (Any 3 topics)</b> <ol style="list-style-type: none"><li>1) Guest Lecture/Workshop on any topic related to the syllabi/subject.</li><li>2) Visit to any bank and observation of banking functions and operations.</li><li>3) Practical study on any topic from the syllabus/latest development in the banking sector.</li><li>4) Study or Survey conducted on any topic related to the subject.</li></ol> <b>Indicated Topics:</b> <ol style="list-style-type: none"><li>1) Study of different types of banks and their performance.</li><li>2) Comparative study of performance of nationalized banks, co-operative banks and foreign banks.</li><li>3) Conducting customer survey of banks' customers of any specific bank.</li><li>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.</li></ol>	

**\*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](http://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 Kanade 5/6/24
Faculty (Internal)	Mrs. Rekha Kankariya	Rekha 5/6/24	
Faculty (Internal)	Mrs. Deepanjali Mazumder		Deepa 5/6/24
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Industry Expert	CA Ms. Timsi Rajpal		<i>Timsi Rajpal</i> 5/6/24
Alumni	Ms. Devi Krishna		

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