

COM-DSE-HC-5036 (D): BANKING

Credit 6

Total Marks: 100

Lectures 65

UNIT-I

13

Introduction: Bank-Meaning and functions, Origin and development of banking in India, Types of banks, Structure of commercial banks in India - public and private sector banks, Scheduled and Non-scheduled Banks; E-Banking meaning, different types of services and products like ATM, debit and credit cards, phone banking, internet banking, EFT-RTGS and NEFT.

UNIT-II

13

Banker –customer relationship; Definition of banker and customer, general relationship, rights and obligations of a banker, Garnishee order. Banking Ombudsman Scheme. Customers' account with the banker- fixed deposit account, savings account, current account- opening and operation of savings and current account, account facilities available for NRIs, KYC Guidelines Special types bank customers – minor, illiterate persons, joint account, partnership account, Joint Stock Company.

UNIT-III

13

Employment of bank funds; Liquid assets- significance of liquidity in banking, cash balance, statutory reserve in the RBI; Loans and advances- principles of sound lending, types of credit, cash credit system, overdraft, loan system; Pledge, hypothecation and mortgage, collateral security.

UNIT-IV

13

Negotiable Instruments- Definition, features, types of negotiable instruments, holder and holder in due course, payment in due course; endorsements- meaning, kinds; crossing of cheque- types, significance, payment, collection of cheque, precautions, material alterations, statutory protection to paying and collecting banker.

UNIT-V

13

Banking Regulation Act; requirements as to minimum paid-up capital and reserves, constitution of Board of Directors, loans and advances, licensing of banking companies, accounts and audit, powers of the RBI, Banking Sector Reforms and Governance: prudential norms relating to capital adequacy, income recognition, asset classification.

COM-DSE-HC-5036(F): Indian Financial System

Marks: 100 Credit: 6 Lectures: 65

Objective: To provide students the basic knowledge of Indian Financial System and its components, institutions and their functions.

Contents

Unit-1: Introduction Lectures 10

Financial System-Meaning, Components of Financial system, Functions of Financial System, Financial System and Economic Development, Overview of Indian Financial System.

Unit – 2: Financial markets Lectures 15

Financial Market- Classifications of Financial Markets; Money market- its constitutions, functions and significance;

Capital Market- Primary and secondary market, functions of capital market and its significance.

Unit-3: Financial Institutions Lectures 15

Banking Financial Institutions- Types of Banks, Functions of Banks, Structure of Indian Banking System; Non-Banking Financial institutions, types and structure; Mutual Funds, Insurance Companies and Pension Funds.

Unit-4: Financial Services Lectures 10

Meaning, features and importance, Types of Financial Services- Factoring, Leasing, Venture Capital, Consumer

Finance and Housing Finance.

Unit-5: Regulatory Institutions Lectures 15

Reserve Bank of India- organization, objectives, Role and Functions; Securities and Exchange Board of India-Organization and objectives; Insurance Regulatory and Development Authority of India; Pension Fund Regulatory and Development Authority.