

Optional Paper

Subject Name: Banking and Finance

Course Code: 125(B)

SEMESTER II: FUNDAMENTALS OF BANKING – II

Objectives:

- To develop the working capability of students in banking sector
- To Make the Students aware of Banking Business and practices.
- To enlighten the students regarding the new concepts introduced in the banking system.

Credit: 04

No. of Lectures: 48

| Unit No. | Topics | No. of Lectures | Teaching Method |
|-----------------|---|------------------------|--|
| 1. | Lending Principles and Balance Sheet of a Bank Safety, Liquidity, Profitability, Diversification of risks and other Principles of Lending, Conflict between Liquidity, Profitability and Safety Customer assessment through CIBIL and other similar agencies Balance sheet of a bank. | 10 | Lecture, Expert Lecture, PPT/ Poster Presentation, Group Discussion, Library / Home, Assignment, Visit to a bank |
| 2. | Negotiable Instruments Definition, meaning and characteristics of Negotiable instruments Definition, meaning and characteristics of Promissory Note, Bill of Exchange and Cheque. Types of Cheques- Bearer, Order and Crossed Types of Crossing- General and Special. Dishonour of Cheque | 12 | Lecture, PPT/ Poster Presentation, Group Discussion, Library /Home Assignment, Visit to a bank |

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| 3. | Endorsement Definition and meaning of Endorsement Types of Endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative. Effects of Endorsement. | 08 | Lecture, PPT/ Poster Presentation, Group Discussion, Library /Home Assignment, Visit to a bank |
| 4. | Technology in Banking Role and Uses of Technology in Banking Automated Teller Machine (ATM) – onsite and offsite ATM, Cash Deposit machine, Cheque Deposit machine, Passbook Printing Machine, Note and Coin counting device, Fake currency detector, Credit card, Debit card –Personal Identification Number (PIN) – Use and Safety, Mobile Banking – Mobile Banking Applications - BHIM (Bharat Interface for Money) / UPI (Unified Payments Interface), Net Banking , Core Banking Online enquiry and update facility, Home Banking- Corporate and Personal. Precautions in using Technology in Banking Current Trends in Banking Technology | 18 | Lecture, Expert Lecture, PPT/ Poster Presentation, Group Discussion, Library / Home Assignment, Visit to a bank |

References:

1. Majumdar N. C., ‘Fundamentals of Modern Banking’, New Central Book Agency (P) Ltd., New Delhi.
2. Arondekar A.M. & Others, ‘Principles of Banking’, Macmillan India Pvt. Ltd.
3. Srinivasan D. & Others, ‘Principles & Practices of Banking’, Macmillan India Pvt. Ltd.
4. Agarwal O.P, (4th Edition, 2017), ‘Banking and Insurance’, Himalaya Publication House.
5. Gopinath M. N., (1st Edition, 2008) ‘Banking Principles and Operations’, Snow White Publications Pvt. Ltd, Mumbai.
6. Gordon E. & Natarajan K., (21st Revised Edition), ‘Banking – Theory, Law and Practice’ ,Himalaya Publication

House.

- 7. Kaptan S S & Choubey N S, “E-Indian Banking in Electronic Era”, Sarup & Sons, New Delhi 2003.**
- 8. Padmalatha Suresh, Justin Paul, “Management of Banking and Financial Services” Second Edition, 2013, Published By Dorling Kindersley (Pearson)**
