

Department of Commerce

Subject: Banking Theory and Practice

Course: BCom

Group: Computers & General

Semester: V

Credits: 5

Syllabus

UNIT-I: INTRODUCTION:

Origin and Growth of Banking in India - Unit Vs Branch Banking - Functions of Commercial Banks - Nationalization of Commercial Banks in India - Emerging Trends in Commercial Banking in India: E-Banking - Mobile Banking - Core Banking - Bank Assurance - OMBUDSMAN.

UNIT-II: RESERVE BANK OF INDIA:

RBI Constitution - Organizational Structure - Management - Objectives - Functions - Monetary Policy.

UNIT-III: TYPES OF BANKS:

District Co-Operative Central Banks - Contemporary Banks - Regional Rural Banks - National Bank for Agriculture and Rural Development (NABARD) - SIDBI - Development Banks.

UNIT-IV: BANKER AND CUSTOMER RELATIONSHIP:

Definition of Banker and Customer - Relationship Between Banker and Customer - KYC norms- General and Special Features of Relationship - Opening of Accounts - Special Types of Customers Like Minor, Married, Partnership Firms, Companies, Clubs and other Non-Trading Institutions.

UNIT-V: NEGOTIABLE INSTRUMENTS:

Descriptions and their Special Features - Duties and Responsibilities of Paying and Collecting Banker - Circumstances under which a Banker can refuse Payment of Cheques - Consequences of Wrongful Dishonors - Precautions to be taken while Advancing Loans Against Securities - Goods - Documents of Title to Goods - Loans against Real Estate - Insurance Policies - Against Collateral Securities - Banking Receipts. Rule in Clayton's Case - Garnishee Order - Loans against Equitable Mortgage - Legal Mortgage - Distinction between them - Latest Trends in Deposit Mobilization.

UNIT-I

Theory Questions: (Short)

1. E- Banking.
2. Credit Creation.
3. Bank Assurance.
4. OMBUDSMAN.
5. SMS Banking.
6. Lead Bank Scheme.
7. Schedule Banks.
8. Core Banking.

Theory Questions: (Long)

1. Explain about the functions of commercial banks.
2. Discuss advantages and disadvantages of Branch Banking.
3. Discuss advantages and disadvantages of Unit Banking.
4. Write about Nationalizations of Banks.

UNIT-II

Theory Questions: (Short)

1. Objectives of RBI.
2. Organizational structure of RBI.
3. Repos.
4. CRR.

Theory Questions: (Long)

1. Write about Functions of RBI.
2. Discuss about monetary policy of RBI.

UNIT-III

Theory Questions: (Short)

1. Contemporary Banks.
2. RRBs.
3. SFCs.
4. EXIM, IFCI, IDBI, ICICI, UTI Banks.
5. Cooperative Banks.
6. Offshore Banking.

Theory Questions: (Long)

1. Discuss about the NABARD functions and achievements.
2. Write about SIDBI.
3. Briefly about Cooperative Banks.

UNIT-IV

Theory Questions: (Short)

1. Define Banker and Customer.
2. Cheque Book.
3. Pass Book.
4. KYC.
5. Joint accounts in Special customers.
6. Executors and Administrators in Special customers.

Theory Questions: (Long)

1. Write general relationship between Banker and Customer.
2. Write special relationship between Banker and Customer.
3. Explain the procedure of opening an account with bank.
4. Briefly about KYC Norms.
5. Explain the Special Customer of the banks.

UNIT-V

Theory Questions: (Short)

1. Essential of Negotiable Instruments.
2. Consequences of wrongful dishonour.
3. Cheques.
4. Banking Receipts.
5. Rule in Clayton's Case.
6. Garnishee Order.

7. Latest trends in Deposits mobilizations.
8. Documents of title to goods.

Theory Questions: (Long)

1. Describe duties and responsibilities of paying banker.
2. Describe duties and responsibilities of Collecting banker.
3. Explain the Negotiable Instruments.
4. Describe the Mortgages.
5. Explain the principles of sound lending.
6. Write about precautions to be taken while advancing loans against securities.
7. Write about precautions to be taken while advancing loans against Insurance.
8. Write about Loans and Advances.

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