



**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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<p>Compliance</p> <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>	
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<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>	
<p><b>Project Report on (Any 3 topics)</b></p> <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> <p><b>Indicated Topics:</b></p> <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



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Chairperson (HoD)	Ms. Elizabeth Kanade	
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Faculty (Internal)	Mrs. Deepanjali Mazumder	
Subject Expert (outside SPPU)	Ms. Soma Kulshrestha	

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VC Nominee (SPPU)	Dr. Shweta Jain		
Industry Expert	CA Ms. Timsi Rajpal		
Alumni	Ms. Devi Krishna		



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