

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**

<b>Unit No.</b>	<b>Topics</b>	<b>No. of Lectures</b>	<b>Teaching Method</b>
<b>1.</b>	<b>Lending Principles and Balance Sheet of a Bank</b>  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.	<b>10</b>	Lecture, Expert Lecture, PPT/ Poster Presentation, Group Discussion, Library / Home, Assignment, Visit to a bank
<b>2.</b>	<b>Negotiable Instruments</b> 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	<b>12</b>	Lecture, PPT/ Poster Presentation, Group Discussion, Library /Home Assignment, Visit to a bank

3.	<b>Endorsement</b> 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.	<b>Technology in Banking</b> 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, (4<sup>th</sup> Edition, 2017), ‘Banking and Insurance’, Himalaya Publication House.
5. Gopinath M. N., (1<sup>st</sup> Edition, 2008) ‘Banking Principles and Operations’, Snow White Publications Pvt. Ltd, Mumbai.
6. Gordon E. & Natarajan K., (21<sup>st</sup> 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)**

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