

**Semister – I<sup>st</sup>**

**Total Lectures = 48**

**Total Marks = 100 ( Internal Continuous Assessment : 40 marks + External Exam : 60 Marks )**

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**Objective :**

- To acquaint students with the concept of Banking Practices.
  - To make the students aware of carrier opportunities in the field of Banking.
  - To make understandable of banking operation.
  - To know the relevance of Banking Practices in modern competitive world.
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**Chapter – I Introduction to Banking**

**Lecture-12**

- 1.1 - Evolution of Banking
- 1.2 – Meaning & Definition
- 1.3 – Function of Banking
- 1.4 – Role of Bank in Economic Development

**Chapter – II Classification of Banks**

**Lecture-12**

- 2.1 - Structural Classification – Unit Banking, Branch Banking  
Group Bank, Chain Banking – their merits & De-merites
- 2.2 – Functional Classification
- 2.3 – Ownership wise Classification- Public Sector, Private Sector  
and Foreign Bank.
- 2.4 – Meaning & Structure of Co-operative Bank

**Chapter – III Banking Operations**

**Lecture-12**

- 3.1 - Type of Account & Account Opening – Saving A/C,  
Current A/C, Fixed Deposit A/C & Recurring Deposit A/C.
- 3.2 – KYC Norms- KYC Policy origin  
Customer – Definition under the KYC Principles  
RBI's Approach and Objectives ---
  - a) Customer Acceptance Policy.
  - b) Customer Identification Process.
  - c) Monitoring of Customer Transactions.
  - d) Risk Management.
- 3.3 – Type of Customer –

Minor Account, Joint Account, Partnership Account,  
Accounts of limited companies, Account of Trust,  
Government Bodies Accounts, General Precaution for  
Opening of these accounts.

**Chapter – Iv Credit Creation**

**Lecture-12**

- 4.1 - Meaning, Process and Limitation
- 4.2 – Balance sheet of a Bank
- 4.3 – Principal of sound Leading
- 4.4 – Modes of creating charge- Lien, Pledge, Mortagage  
Hypothecation.

**REFERENCE BOOK**

- 1) Banking – Theory, Law and Practice- by E- Gordon, K, Natarajan,  
-- Himalaya Publishing House
- 2) Know Your Banking – III Anti- Money Laundering know your customer  
Indian Institute of Banking and Finance. Macmilan
- 3) Indian Banking Today – Dalip Mehra – Arvind Vivek Prakashan Agra.
- 4) Banking Theory and Practice – K.C. Shekhar, Lekshmy Shekhar



## **2.2 Collecting Banker --:**

- a) Banker as a Holder for value –
- b) Banker as an Agent –
- c) Conversion –
- d) Statutory Protection --
- e) Basis of Negligence –
- f) Duties of Collecting Bankers.--

## **Chapter - III Technology in Banking**

**Lecture-12**

- 3.1 - Technology in Banking Products / services
- 3.2 – Automated Teller Machine (ATM)
- 3.3 - Tele – Banking, Electronic Fund Transfer ( EFT )
- 3.4 – Electronic Clearing Service (ECS)
- 3.5 – Real Time Gross Settlement System (RTGS)
- 3.6 – National Electronic Funds Transper( NEFT )
- 3.7 – National Settlement System (NSS)
- 3.8 – Credit Cards / Debit Cards
- 3.9 – Internet Banking
- 3.10 – Mobile Banking
- 3.11 – E- Purchase / E-Money
- 3.12 – Core Banking Solution (CBS)
- 3.13 – Cheque Truncation System (CTS)
- 3.14 – Electronic
- 3.15 – Funds Transfer at Point of Sale ( EFTPOS)

## **Chapter - IV Central Banking**

**Lecture-12**

- 4.1 - Meaning Functions of Central Bank
- 4.2 – Monetary Policy – Objectives – Instruments of Monetary Policy.
- 4.3 – Money Market – Meaning – Features of Developed money market
  - Features of Developing Money Market- Significance of Money Market- Money Market Instruments.
- 4.4 - Capital Market – Meaning and Features- Significance of capital market – Constituents of capital Market.

## REFERENCE BOOK

- 1) Banking – Theory, Law and Practice- by E- Gordon, K, Natarajan,  
-- Himalaya Publishing House
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- 4) Banking Theory and Practice – K.C. Shekhar, Lekshmy Shekhar