

**PUNYASHLOK AHILYADEVI
HOLKAR SOLAPUR
UNIVERSITY,SOLAPUR**



Name of the Faculty:
Commerce & Management

Name of the BOS:
Business Economics

Name of the Course:
B. Com III - (Semester: V & VI)

Title of the Paper:
Advanced Banking- Paper I and II

Syllabus Pattern:
Choice Based Credit System

With effect from:
June-2024

Title of the Course: **B. Com III**
Title of the Paper: **Advanced Banking**

Law and Practice of Banking in India (Optional) Paper I

Total Theory Lectures-(60 per Semester)

Preamble:

India is one of the developing countries in the world. After independence, particularly after 1991 Indian economy is developing rapidly. The credit of overall economic development goes to the banking sector. Now a day's banks are providing loans to almost all sector in India such as; agriculture, road, trade, communication, industry, education, international trade and state of welfare etc. Therefore the study of the banking system and its operations is essential to know the role of banking in Indian economy.

In the modern banking system, modern banking negotiable instruments are widely used by the bankers. So it is also necessary to know the modern banking operations to the students of Commerce and Economics

Objective of the Course:

1. To enhance the knowledge of the students about modern banking
2. To create banking knowledge among the students regarding competitive examinations
3. To create entrepreneurial knowledge among the students.
4. To provide practical knowledge of modern banking operations.

Outcome:

The study of banking creates employment opportunities to the students of commerce in various fields in India and abroad. The study also enhances the knowledge about the modern banking system such as; Electronic banking and Technology. Further it helps to increase the production and productivity in the various fields of production through which it is possible to get desired goals of development of the nation.

Advanced Banking

Law and Practice of Banking in India (Optional) Paper I

Semester- V

Unit No	Name of the topic	Details	Lectures
1	Banking Laws	Meaning of Banking Laws Nature and Scope of Banking Laws Importance of Banking Laws	10
2	Banker and Customer	Origin of banking-The relationship special relationship-statutory obligation to honour cheque- bankers lien –Duty to maintain secrecy of Customers Accounts- Right to claim Incidental charges and Right to charge Compound interest.	12
3	Bank Customers and Bank Accounts	Meaning and Special types–Bank customers– Minor or infant- - A married woman - A Drunkard - A partnership firm - A Joint stock company–non trading company Administrators and Trustees- Types of Accounts	14
4	Banking Negotiable Instruments	Meaning of Banking Negotiable Instruments – characteristics of Negotiable Instruments and Types of negotiable Instruments– Cheque, Bills of exchange and promissory notes.	13
5	E-Banking	Meaning of E- Banking Characteristics of E- Banking Importance of E- Banking ATM Cards, Debit Cards, Credit Cards Utilization and Harmonization of Banks	11

Advanced Banking

Law and Practice of Banking in India (Optional) Paper I

Semester- VI

Unit No	Name of the topic	Details	Lectures
1	Paying Banker	Meaning-Precautions before honoring a cheque- Circumstances under Which cheque can be dishonored– Statutory protection to a paying Banker/Bank	10
2	Collecting Banker	Meaning –banker as a Holder for value – Banker as an Agent–Conversion- Statutoryprotection- Duties of a collecting Banker.	10
3	Bank Loans and Advances	Principles of sound lending–Secured and unsecured Advances-canons of good banking – Security, Liquidity and Profitability	12
4	Modes of Charging Security	<ul style="list-style-type: none">- Lien- Pledge- Mortgage- Assignment Hypothecation- Merit sand demerits of different type ofcharges	14
5	Banking Regulation Act, 1949	Nature- Branch Management- Banking Regulation Act,1949(with latest amendments)	14

Reference Books

1. Sundharam K.P.M - Banking Theory Law and Practice
2. Gordon and Natarajan – Banking Theory aw and Practice
3. Basu S. K. – Current Banking Theory and Practice
4. Shekhar and Shekhar – Current Banking Theory and Practice
5. Dr. R. Parmeshwaran and S. Natarajan – Indian Banking
6. Indian Institute of Banking and Finance Accounting and Finance for Banking
7. S. N. Maheshwari – Banking Law and Practice
8. Mugali V. M. – Law and Practice of Banking

Advanced Banking

Banks and Financial Institutions- (Optional) Paper II

Semester- V

Unit No	Name of the topic	Details	Lectures
1	The Banking System in India	Indigenous Bankers - Commercial banks, Co-operatives Banks, Regional Rural Banks, Foreign Banks, Development Banks. Industrial Development Banks.	12
2	Nationalization of Commercial Banks	Achievements and failure of Commercial Banks after Nationalization Narasimhan Committee and its recommendations regarding Banking Reforms	12
3	Comparative Study of Productivity, Profitability and Efficiency of Banks	Comparative study of productivity, profitability and efficiency of public sector, private sector and foreign banks in India.	12
4	Reserve Bank of India and Monetary Policy	Role of RBI in an Indian economy, Meaning and Objectives of Monetary Policy, Instruments of Monetary Policy Monetary Policy of RBI since 1991	12
5	State Bank of India (SBI)	State Bank of India- Management, Organization Structure and Functions of SBI, Role of SBI in India's Economic Development	12

Advanced Banking

Banks and Financial Institutions- (Optional) Paper II

Semester- VI

Unit No	Name of the topic	Details	Lectures
1	Development Banking	Development Banking- Concept of Development Banking, Role of Development Banking in an Indian Economy. Progress, Present position and working of IFCI, ICICI, IDBI and SFCs.	12
2	Banking in England	Present position of commercial Banking in England, Main features Bank of England, Present working and functions	10
3	Banking in USA	Present Position of commercial Banking in USA, Federal Reserve System and its working, Federal Deposit Insurance Corporation	12
4	International Banking	Concept of offshore Banking, Universal Banking ,Multinational Banking ,The Euro currency market	12
5	Electronic Banking (E- Banking)	Electronic Delivery Channels- Facets of E-banking, E-banking Transactions, Truncated Cheque and Electronic Cheque, Mobile Banking, Inter-bank Mobile Payment Service (IMPS), Virtual Currency Models of E- banking, Real Time Gross Settlement (RTGS), The National Electronic Funds Transfer (NEFT) Advantages and Disadvantages of E-banking	14

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1. Sundharam K.P.M - Banking Theory Law and Practice
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3. Basu S. K. – Current Banking Theory and Practice
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7. S. N. Maheshwari – Banking Law and Practice
8. Mugali V. M. – Law and Practice of Banking

Equivalent Subject for Old Syllabus

Sr. No.	Name of the Old Paper	Name of the New Paper
1)	Law and Practice of Banking in India (Optional) Paper I	Law and Practice of Banking in India (Optional) Paper I
2)	Banks and Financial Institutions- (Optional) Paper II	Banks and Financial Institutions- (Optional) Paper II

Punyashlok Ahilyadevi Holkar Solapur University ,Solapur
Faculty of Commerce & Management

Nature of Question Paper for CBCS Pattern
B. Com. III w.e.f. June 2024

Time: - 2 hrs.

Total Marks - 40

- Q. 1 A. Multiple Choice Questions (One Mark Each)** **08**
- 1)
(a) (b) (c) (d)
- 2)
3)
4)
5)
6)
7)
8)
- B. Explain the following Concepts** **04**
- a)
b)
- Write Short note (any two)** **06**
- a)
b)
c)
- Long Answer Question** **10**
- 1)
- Answer any one of the following. (Long Answer)** **12**
- A)
- OR
- B)
- ❖ **College can conduct, internal examination of 10 marks as under (any one)**
- 1) Home Assignment
 - 2) Class Assignment
 - 3) Tutorial/Unit test
 - 4) Seminar
 - 5) Industrial visit
 - 6) PPT Presentation