



**FINANCIAL MANAGEMENT  
BANKING & FINANCE  
[DISCIPLINE SPECIFIC ELECTIVE]**

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|---------------|--------------|------------------------|--------------|
| Semester: III | Credits: 2+2 | Subject Code: BB32106B | Lectures: 48 |
|---------------|--------------|------------------------|--------------|

**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.

**Unit 1: Introduction**

12

- Bank: Definition, Meaning, Origin
- Structure of the Banking System in India
- Classification of Banks
- Functions of Bank: a) Primary Functions: Accepting Deposits, Granting Loans b) Secondary Functions: Agency Functions, Public Utility Functions.
- Credit creation by Commercial Banks: Meaning, Procedure and Limitations.

**Unit 2: Regulatory Authorities in India**

12

- Reserve Bank of India (RBI): Role, functions, Credit Control measures- Qualitative and Quantitative Credit Control
- Insurance Regulatory Development Authority of India (IRDAI): Objectives, Powers and Functions
- Securities and Exchange Board of India (SEBI): Objectives, Powers and Functions
- Association of Mutual Funds in India (AMFI): Objectives, Powers and Functions.

**Unit 3: Opening and Operating a Bank Account**

12

- Introduction
- Types of Bank Accounts: Current Account, Savings Account, Recurring Deposit Account, Fixed Deposit Account
- Procedure for Opening Accounts: Savings Account and Fixed Deposit Account
- KYC (Know Your Customer): Meaning, Importance, Types-Aadhar based KYC and In-Person-Verification (IPV) KYC, Documents required for KYC

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|   |  |
|---|--|
| Compliance  |  |
| • Nomination: Meaning, Importance, Features, Nomination for a Bank Account, Rights of a Nominee |  |
| • Closure of Bank Account: Meaning, Reasons for Closure, Procedure for Closing an Account.      |  |

|                                      |                  |
|--------------------------------------|------------------|
| <b>Unit 4: Technology in Banking</b> | <b>12 Lects.</b> |
|--------------------------------------|------------------|

- Technology in Banking: Meaning, Features and Importance
- E-Banking: Meaning, Features, E-Banking in India
- Types of Services in E-banking: Internet Banking, Mobile Banking, Tele Banking, ATM, Debit Cards, Credit Cards, UPI
- Advantages and Limitations of E-Banking
- Types of Funds Transfers using E-Banking: ECS, NEFT, RTGS and IMPS
- Core Banking: Meaning, Advantages and Limitations.

#### Indicated Topics for Business Exposure Project

##### Project Report on (Any 3 topics)

- 1) Guest Lecture/Workshop on any topic related to the syllabi/subject.
- 2) Visit to any bank and observation of banking functions and operations.
- 3) Practical study on any topic from the syllabus/latest development in the banking sector.
- 4) Study or Survey conducted on any topic related to the subject.

##### Indicated Topics:

- 1) Study of different types of banks and their performance.
- 2) Comparative study of performance of nationalized banks, co-operative banks and foreign banks.
- 3) Conducting customer survey of banks' customers of any specific bank.
- 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.

\*Contact hours – 12 hours

#### Scheme of Marking

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|--|----------|
| 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:

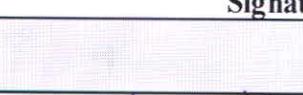
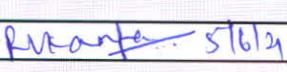
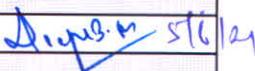
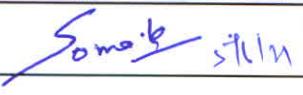
- V Nityananda Sarma, *Banking and Financial Systems* Cambridge University Press India Pvt. Ltd. New Delhi 2011.
- Gordon E & Natarajan K, *Banking: Theory, Law & Practice* Himalaya Publishing House 2014.
- Purohit Ashok *Banking Law & Practice* Black Prints 2013.
- Shekhar, K. C. and Shekhar, L. *Banking 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.

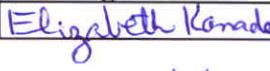
#### Websites:

- [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     |  Elizabeth Kanade     |
| Faculty (Internal)            | Mrs. Rekha Kankariya     |  Rekha Kankariya      |
| Faculty (Internal)            | Mrs. Deepanjali Mazumder |  Deepanjali Mazumder |
| Subject Expert (outside SPPU) | Ms. Soma Kulshrestha     |  Soma Kulshrestha     |

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St. Mira's College for Girls, Pune  
(SYBBA 2021-2024)

|                                  |                     |                    |               |
|----------------------------------|---------------------|--------------------|---------------|
| Subject Expert<br>(outside SPPU) | Mr. Ashok Kokate    |                    | Kokate 5/6/21 |
| VC Nominee<br>(SPPU)             | Dr. Shweta Jain     | Shweta Jain 5/6/21 |               |
| Industry Expert                  | CA Ms. Timsi Rajpal |                    | Timsi 5/6/21  |
| Alumni                           | Ms. Devi Krishna    |                    |               |

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