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**SEMESTER I**

**Banking I (GE 1)**

**(100 Marks- 60 Lectures)**

**Objectives:** To acquaint students with basics of banking and structure of banking business in India.

**Unit I Introduction to Banking in India (25 Marks-15 Lectures)**

Evolution of Banking, Origin of Modern Banking in India, Meaning and Definition of Banking, Structure of Commercial Banking in India- Scheduled and Non-scheduled Banks, Public Sector Banks, Private Banks, Foreign banks and Regional Rural Banks.Systems of Banking - Group and Chain Banking, Unit & Branch Banking, Investment Banking, Mixed Banking and Universal Banking. Central Banking – Reserve Bank of India, Origin and growth – Functions, Bank Nationalization in India.

**Unit II Functions of Banks (30 Marks 18 Lectures)**

**Accepting Deposits**-Importance of deposits, Classification& features of deposits-Demand deposits, (Current account deposits, Saving account deposits, Pigmy deposits and Call deposits) Term deposits, (Fixed deposits, Recurring deposits) and Hybrid deposits or Flexi-deposits.**Loans and Advances**-Importance of lending, Principles of lending and Credit Management, Different types of lending facilities in brief -Cash credit, Overdraft. Loans: (Demand loans, Medium term loan and Long term loans)Bills purchased and Bills discounted, project finance, Loan syndication and Bridge loan, Agency and miscellaneous services.

**Unit III Types of Customers and their Accounts (25 Marks-15 Lectures)**

Types of Individual Customers:Minor, Married Women, Illiterate persons, Hindu Undivided Family. Opening of deposits accounts, Need for identity proof and proof of residence, Know your customers (KYC) norms, Guidelines of the RBI, Introduction, Specimen Signature, Nomination, Pass book, Statement of accounts, Bank slips and documents, Demand draft, Cheque book and Closing of accounts, Non-Resident Accounts- Features of NRO, Foreign Currency Non-Resident (FCNR) account and Non-Resident (External) (NRE) accounts.

**Unit- IV Retail Banking &Customer Relationship Management** (**20 marks 12 lectures**)

Introduction to Retail Banking – objectives and importance, different retail products offered by banks.Pricing of Retail banking products, Customer Relationship Management in Banking: concept, objectives and importance. Principles of Customer Relationship and customer relationship building strategies.

**Reference:**

1. Indian Institute of Banking and Finance, Principles and Practices of Banking, (2nd Edition) Macmillan Publication India Limited, New Delhi.
2. Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I), Taxman Publication Pvt. Ltd. New Delhi.
3. Indian Institute of Banking and Finance, Banking Products and Services, Taxman Publication Pvt. Ltd. New Delhi.
4. B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.
5. Gordon and Natarajan, Banking Theory, Law and Practice, (21st revision edition) Himalaya Publishing House Ltd., Mumbai
6. Dr. P. K. Srivastava, Banking Theory and Practice, Himalaya Publishing House Ltd. Mumbai.
7. P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.
8. D.Muraleedharan, Modern Banking Theory and Practice, PHI Learning Pvt.Ltd. New Delhi.
9. K. C. Shekhar and LekshmyShekhar, Banking Theory and Practice, Vikas Publishing House Pvt. Ltd. New Delhi.
10. O. P. Agarwal, Modern Banking In India, Himalaya Publishing House, New Delhi.
11. DR. K. M. Bhattacharya and O. P. Agarwal, Basic of Banking and Finance, Himalaya Publishing House Ltd. Mumbai.
12. H. L. Bediand V. K. Hardikar, Practical Banking and Advances USB Publishers Distribution Ltd. New Delhi.

**Journals:**

1. RBI bulletins on Banking (Yearly)
2. The Indian Banker, Indian Bank’s Association
3. The IUP Journal of Bank Management, IUP publications, Hyderabad
4. IIB Journal, Indian Institute of Banking & Finance.

**Website**

1. Reserve Bank of India www.rbi.org.in
2. Indian Institute of Banking and Finance www.iibf.org.in
3. Indian Banker, Indian Bank’s s Association [www.iba.org.in](http://www.iba.org.in)