

**DEPARTMENT OF COMMERCE, S.K.M.U, DUMKA, JHARKHAND**

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**B.COM: FIRST SEMESTER**

**PAPER CODE: B&F (COM)-MN-1**

**FULL MARKS:100 (External-75: Internal-25)**

**PAPER NAME: FUNDAMENTAL OF BANKING**

| Course Credits | No. of Teaching Hours Per Week | Total No. of Teaching Hours |
|----------------|--------------------------------|-----------------------------|
| 04             | 04 Hrs                         | 60 Hrs                      |

**Course Objective and Outcome:** The main objective of this course is to introduce the basic concepts of banking as a financial intermediary and bank as a financial institution to the students.

**Course Contents:**

**UNIT –I:** Meaning and origin of the Bank, Evolution of Banking in India, Types of Banks, Banking System and Structure in India, Meaning and Functions of Commercial Banks, Credit Creation, Unit Banking Vs. Branch Banking.

**UNIT-II:** Central Banking: Functions of Central Bank, Quantitative Credit Controls and Qualitative Credit Controls, History of Reserve Bank of India.

**UNIT – III:** Unit Banking, Branch Banking, Investment Banking, Innovation in banking, E-banking, Online and Offshore Banking, Internet Banking – Anywhere Banking – ATMs – RTGS – Indigenous Banking – Cooperative Banks, Regional Rural Banks, SIDBI, NABARD – EXIM Bank.

**UNIT – IV:** Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer – KYC Norms.

**UNIT – V:** Concepts – Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker – Responsibilities of paying Banker – Payment Gateways.

**Books for Reference:**

- Banking Theory: Law & Practice: KPM Sundaram and V L Varshney
- Banking Theory, Law and Practice: B. Santhanam; Margam Publications
- Banking and Financial Systems: Aryasri

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- Introduction to Banking: Vijaya Raghavan
- Indian Financial System: M. Y. Khan
- Indian Financial System: Murthy & Venugopal

