



BANKING (G.E)

Credits: 2
Subject Code: G18CB1T

Semester:III
No. of lecture hours: 30

Objectives:

To introduce to the students Banking and its activities with an emphasis on financial instruments and various services rendered by the banks.

Outcome:

- CO1. To identify and illustrate the origin and growth of banking in India.
- CO2. To interpret the features of various types of negotiable instruments.
- CO3. To demonstrate and apply the steps involved in opening a bank account.
- CO4. To appraise and criticize the various types of collateral securities and point out the precautions to be taken by a banker while advancing loans against different types of securities.
- CO5. To understand the organizational structure and functions of Co-Operative banks, NABARD and RBI.

UNIT-I

6Hrs

Introduction to Banking

- Origin and growth of banking in India – Kinds of banks (2)
- Unit vs. branch , Banking function of commercial banks (1)
- Electronic Banking – traditional vs. E – banking – facets of E-banking, (1)
- E-banking transactions (2)

UNIT–II

6 Hrs

Negotiable Instrument

Negotiable instrumt—characteristics- types of negotiable instruments. Promissory notes (2)

Cheques- cross— types of crossing, —holder of due course privileges

—endorsement

Bills of exchange

(4)

UNIT-III

6 Hrs

Banker and Customer

Definition of banker and customer – relationship between: banker and customer Special feature of relationship

(2)

Opening of accounts

B.Com (Business Studies)
(CBCS)

50

Academic Year 2023 – 2024



Types of customer

(2)

Minors, Married women and Companies

(2)

UNIT-IV

Loan and Advances

3Hrs

- Loans & Advances (2)
- Precautions to be taken while advancing loans against securities– goods (1)
- Documents of title to goods (1)
- Insurance Policies (2)

UNIT –V

Cooperative Banks:

6Hrs

Cooperative Banks —Districts cooperative Banks in India.

(3)

- Development bank. (1)
- NABARD , RBI (2)