

K L UNIVERSITY
DEPARTMENT OF COMMERCE
B.Com (Honours) (Accounting & Finance)
IV - SEMESTER

Banking

Unit – 1: Introduction to Indian Banking System (Hours : 5)

Meaning and Definition of Bank and Banking, Significance, Evolution of Banks in India, Composition of Indian Banking System, Reserve Bank of India, Commercial Banks, Development Banks, Regional Rural Banks, Cooperative Banks, NABARD, LDBs, EXIM Bank (only brief outline of all these Banks).

Unit – 2: Commercial Banks (Hours : 5)

Public Sector, Private Sector and Foreign Exchange Banks - Functions and Services, Banks and Economic Development, Banker's Balance Sheet

Unit – 3: Recent Trends in Indian Banking (Hours : 8)

Types of Financing – Repayment Methods, Venture Capital, Factoring Services, Internet and Mobile Banking, Deposit Insurance Scheme, Gold Deposit Scheme, Capital Adequacy, Asset Classification, Provisioning Requirements, Disclosure Standards, and Risk Management System

Unit – 4: Reserve Bank of India (Hours : 6)

Traditional and Promotional Functions, Role of RBI in Agricultural Financing and Industrial Development, Monetary and Credit Policy - Bank Rate, Repo Rate, Liquidity Adjustment Facility, Interest Rate Policy, Prime Lending Rate, Treasury Management (only brief outline).

Unit – 5: Support Services (Hours : 6)

Marketing of Banking Services, Products, Marketing Management - Meaning, Important Functions, Marketing of Services, Product Research and Development, Test Marketing of Bank Products, Product Life Cycle, Product Modification, New Product Development, Packaging and Branding of Bank Products.

Text Book

1. Dr. P. K. Srivastava , Banking Theory and Practice, Himalaya Publishing House, 2010, 10th Edition, Mumbai

Reference Books

1. Vijaya Ragavan Iyengar , Introduction to Banking, Excel Publications, 2009, 4th Edition, New Delhi.
2. Barbara Casu, Introduction to Banking, Prentice Hall, 2010, 2nd Edition, New Delhi.
3. Dr. D. M. Mithani, Money, Banking and Public Finance, Himalaya Publishing House, 2004, 1st Edition, Mumbai.
4. E. Gordon and Dr. K. Natarajan, Banking Theory, Law and Practice, Himalaya Publishing House, 2010, 21st Edition, Mumbai