

Course Code	Course Name	Teaching Scheme (Hrs/week)			Credits Assigned			
		L	T	P	L	T	P	Total
MCA15	Banking and Finance	3	1	--	3	1	--	4
		Examination Scheme						
		ISE		MSE		ESE		
		10		30		100 (60% Weightage)		

Pre-requisite Course Codes	Mathematics	
Course Outcomes	Student will be able to	
	CO1	Demonstrate broad and coherent knowledge of the theoretical and professional disciplines of banking, finance, investment analysis, portfolio management, accountancy, economics, quantitative methods, law, and the Financial Services Industry
	CO2	Integrate technical and conceptual knowledge, and interpersonal skills to work effectively within the Financial Services Industry
	CO3	Communicate and explain specialized technical advice, knowledge and ideas, to professionals and non-experts involved with the Financial Services Industry
	CO4	Work collaboratively with others to solve applied problems

Module No.	Unit No.	Topics	Ref.	Hrs.
1		<b>Banking and Banking Operations</b>	1	4
	1.1	Evolution, meaning, importance, indigenous bankers- Functions, Modern banking, Commercial banks- Structure, Functions, RBI Monetary policy, instruments of monetary policy-bank rate, CRR, SLR, Repo rate, reverse Repo rate		
	1.2	Banker-customer relations, Know Your Customer(KYC) guidelines, Different deposit products, services rendered by banks, Mandate and Power of Attorney, Banker's lien-right of set off, garnishee order, income tax attachment order etc.		
	1.3	Utility of loans and advance, type of loans-secured and unsecured, demand loan, term loan, cash credit, overdraft, student loans, auto loans, personal loans, business loans, consolidated loans		
2		<b>Banking and Financial institutions in India</b>	2,4	4
	2.1	Commercial Banks, Cooperative Banks, Regional Rural Banks, Agriculture and Rural Development Banks (SLDBs), Development Banks and NBFCs		
	2.2	Bank's constitution, Functions, Working and Evolution.		
	2.3	Reserve Bank of India: Traditional and Developmental Functions and Working. Objectives, Instruments of Monetary Policy		

<b>3</b>		<b>Financial markets and Capital Markets in India</b>	<b>2,4</b>	<b>10</b>
	<b>3.1</b>	Structure, institution and operating mechanism and its role in Economic Development. Developed and Underdeveloped Markets,		
	<b>3.2</b>	Money Market in India: Importance, features instruments. Measures to strengthen money market in India.		
	<b>3.3</b>	Recommendations of the working group on money market, Report of the task force on money market and mutual funds.		
	<b>3.4</b>	New issue market and stock exchange, importance of stock exchanges: National stock exchange, methods of floating new issues, types of shares and debentures		
	<b>3.5</b>	The Securities and Exchange Board of India (SEBI), need for establishment of SEBI. Objectives and role of SEBI, Capital Market reforms		
<b>4</b>		<b>Credit Rating in India</b>	<b>1,3</b>	<b>5</b>
	<b>4.1</b>	Why and what is credit rating, credit rating institutions in India, limitation to rating, depository services, factoring, leasing and hire purchase		
	<b>4.2</b>	Venture capital, securitization of assets, portfolio management, risk and return, reforms in banking and finance,		
	<b>4.3</b>	Reports of the committees; Chakravarty committee, Narsimham committee I & II		
<b>5</b>		<b>Deposit Accounts</b>	<b>1,3</b>	<b>4</b>
	<b>5.1</b>	Opening Operations and Closure of a] Fixed Deposit Account b] Recurring Account c] Savings Account d] Current Account e] Deposit Schemes for NRIs. Other Deposit Schemes,		
	<b>5.2</b>	Mandate and Power of Attorney – Nomination Facility – Insurance of Bank Deposits		
<b>6</b>		<b>Banking Services</b>	<b>1,3</b>	<b>6</b>
	<b>6.1</b>	Remittances – Safe Custody – Safe Deposit Vaults – Collection Facility – MICR Clearing ATMs – Credit cards and Debit Cards – Travellers’ Cheques – Gift Cheques		
	<b>6.2</b>	Ombudsman and Customer Services – Fraud Detection and Control Accounting conventions, basic accounting principles,		
	<b>6.3</b>	bank reconciliation statements, procedure leading to preparation of final accounts, self-balancing ledgers		
	<b>6.4</b>	Accounting in banking companies under computer environment – Introduction to accounting standards		
<b>7</b>		<b>Lending Schemes</b>	<b>1,3</b>	<b>5</b>
	<b>7.1</b>	Socio – Economic and poverty alleviation programmes/Self-employment schemes: DRI, IRDP,SEEUY,SEPUP		
	<b>7.2</b>	Micro Financing: Financing of self-help groups by banks and NGOs – Women Entrepreneurs, Small borrowers, SSIs		
	<b>7.3</b>	Personal and Consumer loans, Housing Finance, Agriculture finance, Loan syndication, Federal Financing.		
<b>8</b>		<b>Foreign Exchange</b>	<b>1,3</b>	<b>4</b>
	<b>8.1</b>	Concept of Foreign Exchange (FE), Principles of foreign exchange, Meaning of foreign trade, Commercial terms		
	<b>8.2</b>	Documents used in the delivery of goods and payments,		

		Instruments of International Remittances: Drafts, Mail and Telegraphic Payment Orders		
	<b>8.3</b>	Collection of Bills of exchange both clean and documentary covering exports and imports, letters of credit		
			<b>Total</b>	<b>42</b>

**References:**

- [1] Indian Institute of Banking and Finance, "Principles and Practices of Banking", Macmillan Publication
- [2] Khan M Y., "Indian Financial System", Tata McGraw Hill, Delhi
- [3] P.N. Varshney, "Banking Law and Practice", Sultan Chand & sons
- [4] H.R.Machiraju, "Indian Financial System", Vikas Publishing House