

Shivaji University, Kolhapur
Revised Syllabus of B.A. II
To be introduced from June, 2019
Money and Banking Paper No. - IV
(Semester III)

Preamble:

To create the awareness among the students and Job Prospects in Banks and Financial Sector. Clear understanding of the operation of banks and financial institutions to the students with practical inputs.

Unit I: Introduction to Banking

15 Lectures

- 1.1 Meaning and Functions of Commercial Banks
- 1.2 Types of Banks - Public, Private, Foreign and Cooperative
- 1.3 Principles and Investment Policy of Commercial Banks - Balance Sheet of banks
- 1.4 Processes of Credit Creation and its Limitations

Unit II: Practical Banking

15 Lectures

- 2.1 Types and features of Bank Accounts
- 2.2 Opening, KYC, Operating and Closing of an Account
- 2.3 Banker's and Customer's Rights and Obligations
- 2.4 Negotiable Instruments: Main Features

Unit III: Reserve Bank of India

15 Lectures

- 3.1 History and Organizational Structure
- 3.2 Functions of RBI - Traditional and Developmental
- 3.3 Monetary Policy - Meaning and Objectives
- 3.4 Instruments of Credit Control

Unit IV: Banking Practices in India

15 Lectures

4.1 Bank Ombudsman Scheme- Meaning, Power and Duties

4.2 Meaning, Process and Importance of Credit (Loan) Appraisal

4.3 Advantages and Disadvantages of Bank Mergers

4.4 Meaning, Causes and Remedies of NPA

Suggested Additional Readings:

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan “Banking Theory law and practices” Himalaya publishing Houses.
12. M.Y. Khan, “Indian Financial System”, Tata McGraw Hill.