



Symbiosis College of Arts and Commerce
(An Autonomous College Affiliated to University of Pune)

Subject code	Semester	I	II	III	IV	V	VI	M.Com.	I	II	III	IV
Title of Subject (Approved by BOS on 26th Feb 2019)		FYBA FOUNDATIONS OF BANKING AND FINANCE										
Objectives	<ul style="list-style-type: none"> To guide the students to understand the fundamental concepts of Banking To have a basic understanding of the banking operations and the instruments used in banking To understand the use of technology introduced in the Banking Service Practical application of the concepts in banking. 											
Detailed syllabus												
Unit	Contents of the syllabus											Number of Lectures
1	Title of the Topic: Classification of Banks											10
	1.1 Evolution of Banks 1.2 Functional Classification :Central bank, Commercial Banks(Public Sector, Private Sector, Payment Banks and Foreign), Development Banks, Co-operative Banks 1.3 Structural Classification: Unit Banking- Definition, Advantages and Disadvantages; Branch Banking- Definition, Advantages and Disadvantages 1.4 Scheduled and Non- Scheduled Banks											
2	Title of the Topic: Functions of Commercial Banks											12
	2.1 Primary Functions: Accepting Deposits and Advancing Loans 2.2 Secondary Functions: Agency and General Utility											
3.	Title of the Topic: Opening and Operation of Accounts											12
	3.1 Procedure for Opening, Operating and Closing of Different types of Accounts(Saving, Current, Fixed and Recurring). Instruments Used in the Operation of Accounts 3.2 Types of Cheque and Crossing of Cheque(General and Special) 3.3 Core Banking Solutions- RTGS, NEFT, SWIFT 3.4 Project on a Bank											
4.	Title of The Topic: Balance Sheet and Lending by a Bank											10
	5.1 Collateral Securities Accepted by Banks 5.2 Modes of Creation of Charge(Lien, Pledge, Mortgage, Hypothecation) 5.3 Balance Sheet of a Bank											



5.	Title of The Topic: Financial Planning	10
	5.1 Shares, Bonds, Debentures, Mutual Funds, Provident Fund, National Pension Scheme	

Learning Outcomes:

- To be able to undertake the operations in the bank without any apprehensions
- The student will be equipped to undertake Banking exams with basic knowledge

Suggested Readings/References:

- Appadurai,A.(2016). *Banking on Words the Failure of Language in the age of Derivative Finance*, Oriental Black Swan
- Bapat,V.V.(2000). *A Manual of Banking Transactions*, Impressions Pune
- Bhole, L.M. and Mahakud,J. (2017). *Financial Institutions and Markets*, McGraw Hill Education
- Gupta, S.B. (2010). *Monetary Economics –Institutions, Theory and Policy* ,S. Chand & Company, New Delhi
- Machiraju, H.R. (2018). *Indian Financial Systems*, Vikas Publishing House, New Delhi.
- Mithani,D.M.(2012). *Money, Banking International Trade and Public Finance*, Himalaya Publishing House, New Delhi
- Sayers, R.S. (1964), *Modern Banking*, Oxford University Press, New Delhi.
- Srivastava,P.K.(2016). *Banking Theory and Practice*, Himalaya Publishing House

Additional Readings

- Harris, C.L. (1961). *Money and Banking*, Allyn and Bacon, London.
- Khan,M.Y. (2013). *Indian Financial System*, Mc Graw Hill Education(India) Pvt Ltd,N.Delhi.
- Khanna,P. (2005). *Advanced Study in Money &Banking Theory and Policy Relevance in the Indian Economy*, Atlantic Publishers and Distributers
- Pathak,B.V. (2009). *The Indian Financial System*, Pearson Education Publication New Delhi.
- Ranganjan, C. (1999), *Indian Economics: Essays on Money and Finance*, UBS Publication, New Delhi.
- Shah,U.(2013). *Banking in India, Past, Present Future*, New Century Publications, Delhi
- Sohani,A.K and Rao,K.N.(2008). *Innovations in Banking Some New concepts and cases*, ICFAI University Press

Suggested Journals

- Indian Banker (Monthly)
- Journal of Monetary Economics (Quarterly)

Web sites :

- <http://www.rbi.org.in>
- <http://bankreport.rbi.org.in/>
- <http://www.bankingonly.com/>

