

Revised syllabus (2019 Pattern) B.Com. Degree course (CBCS) Syllabus for

First Year B.Com Semester – I

Subject Name: - Banking & Finance - I

Subject Code: - 115(B) - I

Objectives -

- To provide knowledge of fundamentals of Banking
- To create awareness about various banking concepts
- To conceptualize banking operations.

Unit No.	Unit Title	Contents	Purpose Skills to be developed
1.	Evolution of Banking	<ul style="list-style-type: none">• Meaning, Definition and Origin of ‘Bank’• Evolution of Banking in Europe and Asia• Evolution of Banking in India• Structure of Indian Banking System	<ul style="list-style-type: none">• Knowledge of evolution of banking.• Understanding structure of Indian Banking
2.	Functions of Bank	<p>Primary Functions:</p> <ul style="list-style-type: none">○ Accepting Deposits:<ul style="list-style-type: none">i. Demand Deposits - Current Deposit and Savings Deposits;ii. Time Deposits - Fixed Deposit and Recurring Flexi Deposits (Auto Sweep)○ Granting Loans and Advances-<ul style="list-style-type: none">i. Short Term Loan- Overdraft Facility, Cash Credit Facility, Purchasing and Discounting of Bills,ii. Term Loan	<ul style="list-style-type: none">• Understanding primary and secondary functions of a bank.• Understanding the concepts related to lending and ratios.

		<p>Secondary Functions:</p> <ul style="list-style-type: none"> A. Agency Functions- Payment and Collection of a Cheque, Bill and Promissory Note, Execution of standing instructions, Acting as a Trustee and Executor B. General Utility Functions- Safe Custody, Safe Deposit Vaults, Remittance of funds, Pension payments, Acting as a Dealer in Foreign Exchange (FOREX) Market. C. Distribution of Third Party Products, Bank assurance, Mutual Funds, Issuance of Credit Card and Debit Card D. Non Fund Based Credit Facilities- Letter of Credit, Bank Guarantee and Deferred Payment. E. Government Business – Collecting GST, Stamp Duty, Excise Payment, etc. <ul style="list-style-type: none"> • Concepts of Priority and non- priority sector lending Security Based and Purpose Oriented Lending, Bridge Loans, Reserve Ratios- CRR and SLR. Credit Appraisal and Credit Monitoring 	
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3.	Procedure for Opening and Operating of Deposit Account	<p>Procedure for Opening of Deposit Account: Know Your Customer Norms, (KYC Norms), Application Form, Introduction, Proof of Residence, Specimen Signature, and Nomination Facility: Their Importance. No Frill Account</p> <p>Procedure for Operating Deposit Account: Pay-in-slip, Withdrawal slip, Issue of Pass Book, (Current, Savings or Recurring Deposit), Issue of Cheque Book, Issue of Fixed Deposit Receipt, Premature encashment of a Fixed Deposit and Loan against Fixed Deposit. Recurring Deposit: Premature encashment and loan against Recurring Deposit.</p> <p>a) Closure of Account</p> <p>b) Transfer of Account</p> <p>c) Death Claim Procedure</p> <p>Types of Account Holders</p> <p>a) Individual Account Holders- Individual Account, Joint Account, Illiterate, Minor, Married Woman, Pardahnashin Woman, Non-Resident Account</p> <p>b) Institutional Account Holders- Sole Proprietorship, Partnership Firm, Joint Stock Company, Hindu Undivided Family, Clubs, Associations, Societies and Trusts.</p>	<ul style="list-style-type: none"> • Understanding the process of opening and operating procedure of bank accounts. • Understanding various types of bank accounts holders
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4	Methods of Remittance	<p>Demand Draft, Bankers' Cheque</p> <p>Electronic Funds Transfer (EFT) – Real Time Gross Settlement (RTGS), National Electronic Funds Transfer (NEFT), Procedure of fund transfer through NEFT/ RTGS,</p> <p>Society for Worldwide</p> <p>Interbank Financial Telecommunication (SWIFT)</p> <p>Immediate Payment Service (IMPS) - Interbank (Bank to Bank) and Intra Bank (Branch to Branch) Fund Transfer</p>	<ul style="list-style-type: none"> • Understanding various methods of remittance.
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