



C. U. SHAH UNIVERSITY

FACULTY OF : Commerce
 Bachelor of Commerce
 SEMESTER : Sem– I
 NAME : Banking & Finance– I

CODE : 4CO01BKF2

Teaching & Evaluation Scheme

Sr. No	Subject Code	Name of the Subject	Teaching Hours / Week				Credits	Evaluation Scheme							
			Th	Tu	Pr	Total		Theory				Practical			Total Marks
								Sessional Exam		University Exam		Interna I		Un iver sity	
								Marks	Hr/s	Marks	H r/ s	Pr / Viva	T W	Pr	
1	4CO01BKF2	Banking & Finance– I	3	--	--	3	3	30	1 ^{1/2}	70	3	--	--	--	100

Objective:To acquaint the students with the Fundamentals of Banking

Prerequisite:Basic Understanding of Concepts of Banking & Finance

Course outline

Sr.no	Course Contents	Number of Hours
1	INTRODUCTION OF BANKING AND FINANCE: Origin of the word 'Bank, Meaning and Definition of the Bank & Types of banks, Concept & Definition of finance & scope of banking finance; Primary Function :Accepting Deposits, Time Deposits, Granting Loans and Advances;Secondar Function: Agency Functions-Payments and Collection of Cheques,Bills of promissory notes. Execution of Standing Instruction...,Acing as a Trustee and Executor...,General Utility Function-Safe custody, Safe Deposits Vaults, Remittances of Funds, Pension Payments, Acting as a Dealer of Foreign Exchange	15
2	PROCEDURE FOR OPENING OF BANK ACCOUNT: Know your Customer Norms(KYC Norms),Application Form,Introduction,Proof of Residence, Specimen Signature,Nomination,No frills Account, Procedure for Opening Deposit Account: Pay –in Slips ,Withdrawal Slips ,Issue of Pass Book ,Issue of Cheque Book, Issue of Fixed Deposit Receipts, Premature encashment of FDR ,Loan against FDR,Recurring Deposits, Premature encashment and Loan against Recurring Deposits.	10
3	CLOSURE OF ACCOUNTS & TYRES OF ACCOUNT HOLDERS:	10

	Closure of Accounts,Trnsfer of Accounts to other branches, Types of Accounts Holders(Individual Account Holders),Types of Account(Institutional accounts)	
4	METHODS OF REMITTANCES: Demand Drafts ,Bankers Cheques, Mail Transfer ,Telegraphic Transfer , Electronic Funds Transfer	10
	Total Hours	45

Learning Outcomes

Theoretical Outcome the students after studying this paper, will get a clear Understanding of various basic Concepts used in Banking & Finance

Practical Outcome Students have the Knowledge of Banking & Finance.

Teaching & Learning Methodology

- (A)Lectures
- (B)Role play
- (C)Case Studies
- (D)Class Participation

Books Recommended

1. 'Banking Operation' by O. P. Bhatt, Himalaya Publication
2. Banking : Law and Practice – P. N. Varshney
3. Banking : Law and Practice in India – Tannan
4. Banking : Law and practice in India – Maheshwari
5. Banking and Financial system – Vasant Desai
6. Fundamentals of Banking – Dr.R. S. S. Swami
7. Bank Management ByVasant Desai –Himalaya Publication
8. Bank and Institutional Management ByVasant Desai – Himalaya Publication
9. Microfinance – Dr. R. J .Yadav , Paradise Publication, Jaipur.
10. Aantarrashtriya Banking aneNibandho – Dr. R. J. Yadav

E-Resources

1. <http://www.state.nj.us/dobi/aboutdobi.htm>
2. <http://www2.fdic.gov/idasp/main.asp>