



**C.U.SHAH UNIVERSITY**  
**VBT's Institute of Commerce,**  
**Wadhwan city**  
**W.e.f.- June 2017**

**FACULTY OF: - COMMERCE**

**DEPARTMENT OF: - Bachelor of Commerce (B.Com)**

**SEMESTER: - IV**

**CODE: - 4CO04BKF1**

**NAME: – Banking & Finance IV**

**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		Internal		University		
								Marks	Hr/s	Marks	Hr/s	Pr / Viva	TW	Pr		
1	4CO04BKF1	Banking & Finance-4	3	--	--	3	3	30	1 1/2	70	3	--	--	--	100	

**Objectives:**

- To study various Banking concepts
- Introduction of Banking Laws

**Course Outline**

Unit	Content	No. of Hours
1	<b>CLEARING SYSTEM:</b> - Introduction ,Importance , Working , Progress , Role of Reserve Bank of India	15
2	<b>MANAGEMENT OF BANK DEPOSITS:</b> - Relevance of Marketing Approach to Deposit mobilization in banks - Concept of bank marketing - Formulating marketing strategies for commercial bank opportunity analysis - Target market - Competitive positioning - Implementing marketing strategy	10
3	<b>MANAGEMENT OF BANK LOANS:</b> - Characteristics of commercial loans - Loan policy in commercial banks - Evaluating loan application - Credit analysis - Credit decision - Priority sector lending policies of commercial bank in India	10

4	<b>MANAGEMENT OF BANK INVESTMENT:</b> - Nature and Principles of security investment of commercial banks - Formulating investment policy - Volume and pattern of investment of commercial banks in India	10
<b>Total Hours</b>		45

**Learning Outcomes :-**

**Theoretical Outcome :-** Students can learn Theoretical aspect of Banking & finance.

**Practical Outcome :-** Students have the Knowledge of Banking & Finance.

**Teaching and Learning methodology :-** The following pedagogical tools will be Used to teach this course:

- ( A ) Lectures
- ( B ) Case discussions
- ( C ) Assignments / Class participation / Quiz etc

**Suggested Readings and Reference Books:**

1. Khan M.Y. : Indian Financial System – Theory & Practice, Vikash Publishing House, New Delhi
2. Jadav Narendra: Challenges to Indian Banking, Macmilan, New Delhi
3. Practice and Law of Banking – G. S. Gill
4. Banking : Law and Practice – P. N. Varshney
5. Banking : Law and Practice in India – Tannan
6. Banking : Law and practice in India – Maheshwari
7. Banking and Financial system – Vasant Desai