PARVATHANENI BRAHMAYYA
SIDDHARTHA COLLEGE OF ARTS & SCIENCE
Autonomous
Siddhartha Nagar, Vijayawada–520010
Re-accredited at 'A+' by the NAAC

Course Code				23COMAL231			
Title of the Course				BANKING THEORY & PRACTICE			
Offered to: (Programme/s)				B.COM (GENERAL)			
L	4	T	1	P	0	C	4
Year of Introduction:		2024-25		Semester:			3
Course Category:		MAJOR		Course Relates to:		NATIONAL	
Year of Revision:		NA		Percentage:			
Type of the Course:				Entrepreneurship			
Crosscutting Issues of the Course :				Professional Ethics			
Pre-requisites, if any							

Course Description:
This course provides a comprehensive introduction to the banking sector, exploring the foundational concepts of banking, including the roles and functions of commercial banks and the Reserve Bank of India (RBI). It covers various banking systems such as unit, branch, and investment banking, and delves into innovations like e-banking and mobile banking. The course also examines different types of banks, including indigenous, cooperative, and development banks. Key topics include the banker-customer relationship, KYC norms, and the responsibilities of collecting and paying bankers. Practical aspects such as payment gateways and statutory protections are also discussed.

Course Aims and Objectives:

S.NO	COURSE OBJECTIVES
1	Introduce the students to the basic concepts of banking as a financial disintermediation service.
2	Discuss and evaluate the theories relating to the role of banks as financial intermediaries.
3	Describe and analyse the various bank performance measures.
4	To make the students understand the conceptual and Legal parameters.
5	To provide an easy way for people to pay for goods and services save their money and transfer money between accounts.

Course Outcomes
At the end of the course, the student will be able to…

CO No.	COURSE OUTCOME	BTL	PO	PSO
CO1	understand the basic concepts of banks and functions of commercial banks.	K2	2	1
CO2	Demonstrate an awareness of law and practice in a banking contest.	K2	2	1
CO3	Engage the critical analysis of the practice of banking law.	K4	2	1
CO4	Organize information as it relates to the regulation of banking products and services.	K3	2	1
CO5	Formulate the procedure for better service to the customers from various banking innovations.	K2	2	1

CO-PO MATRIX									
CO No.	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PSO1	PSO2
CO1		2						2	
CO2		3						3	
CO3		3						3	
CO4		2						2	
CO5		3						3	

Course Structure:

Unit – 1: Introduction (15Hrs)

Content: Meaning and Definition of Bank – Functions of commercial banks – credit creation with examples – kinds of banks – functions of RBI – Central banking vs commercial banking.

https://www.toppr.com/guides/general-awareness/banking/functions-of-commercial-banks/

Unit – 2: Banking Systems (15Hrs)

Unit banking – branch banking – investment banking – innovations in banking – E- Banking – Online and Offshore banking – Internet Banking- Anywhere banking – ATM'S – RTGS – NEFT – Mobile banking.

https://keydifferences.com/difference-between-unit-banking-and-branch-banking.html

Unit – 3: Types of Banks (15Hrs)

Indigenous Banking- Cooperative banks, Regional Rural banks – SIDBI -NABARD –

EXIM Bank.

https://www.financialservices.gov.in/beta/en/nabard-act

Unit – 4: Banker and Customer (15Hrs)

Meaning and definition of Banker and customer- Types of customers – General relationship and special relationship between Banker and Customer – KYC norms.

https://bankopedia.co.in/2023/10/11/banker-customer-relationship-comprehensive-guide/

Unit – 5: Collecting banker and Paying banker (15Hrs)

Concepts – Duties and Responsibilities of collecting banker – Holder for value – Holder in due course- Statutory Protection to collecting banker – Responsibilities of paying banker – Payment Gateways.

Text Books:

1. Rudra Sai Baba (2017). Banking theory and Practice (18th ed.). Kalyani publishers.

2. JagroopSingh&SeemaGhosh, (2018) Banking theory and practice, Kalyani publishers.

REFERENCE:

1. . E. Gorden & K. Natarajan, (2013), Banking theory and practice, 29th edition, Himalaya publishers

**PARVATHANENI BRAHMAYYA
SIDDHARTHA COLLEGE OF ARTS & SCIENCE**
Autonomous
Siddhartha Nagar, Vijayawada–520010
Re-accredited at 'A+' by the NAAC
Since 1975

SEMESTER -END MODEL QUESTION PAPER

Course Code & Title of the Course:	23COMAL231
Title:	**Banking Theory and Practice**
Offered to:	**B. Com Honours General**
Category: Major	SEMESTER: 3
Max. Marks	70
Max. Time	3 Hrs

Section A:

Answer the following   **5 x 4 =20**

1   (a)   Write the meaning and definition of banking. K1
               OR
     (b)   Explain various types of Banks. K1
2   (a)   Write a brief note on NEFT. K2
               OR
     (b)   What is Off shore Banking? K2
3   (a)   Write a note on EXIM Bank. K1
               OR
     (b)   Write about Indigenous Banks.K1
4   (a)   Define KYC Norms. K2
               OR
     (b)   Define Customer. K2
5   (a)   What is Payment Gateway? K2
               OR
     (b)   Define Holder in Due course. K2

Section B

Answer the following.   **5 x10=50**

6   (a)   Explain the functions of commercial banks. K1
                    OR
     (b)   Distinguish between Central banking and Commercial Banking.K1
7   (a)   Explain the merits and de-merits of Branch Banking.K2
                    OR
     (b)   Write note on e – banking.K2
8   (a)   Write a note on NABARD.K1
                    OR
     (b)   What are the problems faced by Regional Rural Banks?K1
9   (a)   Discuss the general relationship between Banker and Customer.K2
            OR
     (b)   Write about Various customers of banking sector.K2
10   (a)   Write about Duties and Responsibilities of Collecting Banker.K1
                    OR
     (b)   Explain the statutory protection to Collecting Banker.K1