



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

23BKMAL122: Banking Theory & Practice

Offered to : B.Com Honours (Banking)

Year of Introduction: 2023-24

Major 4

Semester : II

75 Hours

Credits : 4

Course Outcomes:

Students can be able to;

CO1: Understand the basic concepts in banking and Indian Banking System – PO1

CO2: Create awareness on credit controls methods of RBI – PO6

CO3: Outline modernization of banking services PO5, PO6

CO4: Understand the lending practices of Commercial Banks PO6

CO5: Understand the types of customers and legal protection to bankers – PO1, PO6

Mapping of Course Outcomes (COs) with Programme Outcomes (POs) & PSOs

CO	PO1	PO2	PO3	PO4	PO5	PO6	PSO1	PSO2	PSO3
CO1	2								
CO2						2			
CO3					3	2			
CO4						2			
CO5	2					3			

Unit 1: Introduction: Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking.

Unit 2: Banking Systems: Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking.

Unit 3: Types of Banks: Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank.

Unit 4: Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

Unit 5: Collecting Banker and Paying Banker: Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker - Payment Gateways.

Text Book

1. Banking and Financial System, A.V. Ranganadha Chary, R.R Paul, Kalyani Publishers
2. Financial Service – Banking and Insurance, Vasant Desai, Khushpat S. Jain, Himalaya Publishing house

Ref. Books

1. Banking & Insurance, Dr. R. K. Sharma, Shanshi K. Gupta, Jagwat Singh, Kalyani Publishers
2. Financial Services – Banking & Insurance, A.V. Ranganadha Chary, Rudra Sai Baba, K. Anjaneyulu, Kalyani Publishers.



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Model Paper

Course Code:23BKMAL122

Semester – II

Offered: B.Com Honours (Banking)

Banking Theory and Practice

Duration: 3 Hrs.

Max Marks: 70M

Section-A

Answer the following:

(5 x 4M = 20Marks)

1. (a). Write the meaning and Definition of Bank(CO 1, L1)

OR

(b). Write about the 4 Kinds of Banks.(C01, L1)

2. (a) Offshore Banking. (CO2 , L1)

OR

(b). ATMs (CO2, L1)

3. (a) Indigenous Bankers (CO3, L1)

OR

(b) SIDBI (CO3, L1)

4. (a) Write of Lien. (CO4, L1)

OR

(b) Dormant Account . (CO4, L1)

5. (a) Paying Banker(CO5, L1)

OR

(b) Holder in Due-course.(CO5, L1)

Section-B

Answer the following questions:

(5 x 10M = 50Marks)

Unit-I

6. (a) Explain the functions of Commercial Banks. (CO1, L2)

(OR)

(b) Differences between central Banking and Commercial Banking. (CO1, L2)

Unit-II

7. (a) Write about the Merits and Demerits of Unit Banking . (CO2, L2)

(OR)

(b) Explain the Innovations of Banking Sector.(CO2, L2)

Unit-III

8. (a) Explain the functions of NABARD. (CO3, L2)

(OR)

(b) Explain the Structure and Functions of Co-Operative System in India.(CO3, L2)

Unit-IV

9. (a). Explain the special relationship between Banker and Customer. (CO4, L2)

(OR)

(b). Write about the various types of customers.. (CO4, L1)

Unit-V

10. (a) Write about the Duties and Responsibilities of a Collecting Banker. (CO5, L1)

(OR)

(b) Explain the Various Payment gateways (CO5,L2)