

S. No.	Course Code	Course Name	Course Type	Cd	L	T	P	Marks		
								Sessional	Final Exam	Total
2.	BCMMJ-302	Introduction to Banking Ecosystem	Major	4	4	0	0	40	60	100

**Course Outcomes:**

At the end of the course the student will be able to: -	
CO1	Understanding the basics of banking and its role for development.
CO2	Articulate the various Regulations and amendments of banking in India.
CO3	Comprehend the banking products and facilities.
CO4	Appraise the role of regulating agencies in banking.
CO5	Analyze the various banking trends and latest government schemes.

**Detailed Syllabus****Section A**

**Unit I: Introduction to Banking:** Banks: Origin, Classification and functions of banks, Banks and economic Development, Development Banks-concept and functions.

**(09Hrs)**

**Unit II: Banking in India:** Banking regulation Act, 1949, Payment and Settlement Act, 2007 and recent amendments in the acts; Procedure to start and close a bank in India; types of banks; problem of Indian Banks- NPA, Causes of Bank failures; Deposit Insurance and Credit Guarantee Corporation- Objective, Resources and Management

**(10 Hrs)**

**Unit III: Deposits, Loans and Advances:** Types of Deposits and KYC norms, principles of lending, secured and unsecured lending, modes of charging securities, lien, pledge, mortgage, Hypothecation-meaning and characteristics, Guarantee- concept, features advantages and limitations.

**(10 Hrs)****Section B**

**Unit IV: Reserve Bank of India and Monetary Policy:** Concept of central bank, nature and functions of central banking system, Reserve Bank of India, Management and administration of RBI, credit control policy/ Monetary Policy of the RBI.

**(09****Hrs)**

**Unit V: Emerging Banking Trends and Government Schemes :** New Banking Schemes, Innovative banking, Home banking, E-payments-NEFT, RTGS, ECS (credit/debit), UPI and other emerging trends; Non-banking Financial company (NBFC), Post office as a Bank and Shadow Banking.

**(10 Hrs)****Textbooks:**

S. No.	Name of the Books	Author	Publisher	Edition (Pub. Yr.)
1	Banking and Finance	Arun Arora and Seema Nashier Rana	McGraw Hill Education	1 <sup>st</sup> (2018)
2.	Principles and Practices of Banking	Indian Institute of Banking & Finance	Macmillan Publication	23 <sup>rd</sup> (2023)

**Reference Books:**

S. No.	Name of the Books	Author	Publisher	Edition (Pub. Yr.)
1.	Banking & Financial System	V. Nityananda Sarma	Cambridge University Press	Latest (2015)