

DCMS	P.R.Government College (Autonomous) Kakinada	Program & Semester Ist B.COM., II SEMESTER			
Course Code	BANKING THEORY AND PRACTICE				
Teaching	Hours Allocated: 72 (Theory)	L	T	P	C
Pre-requisites:		4	0	-	4

Course Outcomes:

- Understand the basic concepts of banks and functions of commercial banks.
- Demonstrate an awareness of law and practice in a banking context.
Engage in critical analysis of the practice of banking law.
- Organize information as it relates to the regulation of banking products and services.
- Critically examine the current scenario of Indian Banking system.
- Formulate the procedure for better service to the customers from various banking innovations.

Course Outcomes:

On Completion of the course, the students will be able to-		Cognitive Domain
CO1	Understand the basic concepts of banks and functions of commercial banks.	Understanding
CO2	Demonstrate an awareness of law and practice in a banking context. Engage in critical analysis of the practice of banking law.	Application
CO3	Organize information as it relates to the regulation of banking products and services	Analyzing
CO4	Critically examine the current scenario of Indian Banking system.	Application
CO5	Formulate the procedure for better service to the customers from various banking innovations.	Application

Course with focus on employability / entrepreneurship / Skill Development modules

Skill Development		Employability		Entrepreneurship	
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UNIT I	1.Introduction: Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples 2. Kinds of Banks – Central Banking Vs. Commercial Banking.
UNIT II	3.Banking Systems: Unit Banking, Branch Banking, Investment Banking - Innovations in Banking 4. E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking
UNIT III	5.Types of Banks: Indigenous Banking - Cooperative Banks, Regional Rural Banks, 6. SIDBI, NABARD - EXIM bank
UNIT– IV	7.Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – 8.General Relationship and Special Relationship between Banker and Customer - KYC Norms.
UNIT– V	9. Collecting Banker and Paying Banker: Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course . 10 .Statutory Protection to Collecting Banker - Responsibilities of Paying Banker - Payment Gateways.