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

Course Objectives:

1.This course exposes the students to the working of banking and financial system prevailing

in India.

2.Demonstrate an understanding of the Legal Environment of Bnaking system.

3..Communicate effectively using standard of commercial banks

4.Demonstrate recognition of the requirements of banking system

5.Demonstrate understanding of banking system.

Course Outcomes:

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| --- | --- | --- |
| On Completion of the course, the students will be able to- | | Cognitive Domain |
| CO1 | At the end of the course*,* the student will able to;  Understand the basic concepts of banks and functions of commercial banks | Remembering & 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. | Remembering & 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**

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| --- | --- | --- | --- | --- | --- | --- | --- |
| Skill Development |  |  | Employability |  |  | Entrepreneurship |  |

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| **UNIT I** | **Introduction:** Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking. |
| **UNIT II** | **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 III** | **Types of Banks:** Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank. |
| **UNIT– IV** | **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– V** | **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. |

CO-PO Mapping:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | PO1 | PO2 | PO3 | PO4 | PO5 | PO6 | PO7 | PO8 | PO9 | PO10 | PSO1 | PSO2 | PSO3 | PSO4 | PSO5 | PSO6 |
| CO1 | 3 | 3 | 2 | 3 | 3 | 3 | 1 | 2 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 2 |
| CO2 | 3 | 2 | 3 | 3 | 2 | 3 | 3 | 1 | 3 | 3 | 3 | 2 | 1 | 3 | 1 | 3 |
| CO3 | 2 | 3 | 2 | 3 | 2 | 3 | 2 | 2 | 2 | 3 | 2 | 2 | 3 | 2 | 2 | 1 |
| CO4 | 3 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 1 | 1 | 3 | 1 | 2 | 2 | 2 | 3 |
| CO5 | 3 | 2 | 3 | 2 | 2 | 2 | 3 | 3 | 1 | 1 | 3 | 1 | 2 | 3 | 2 | 2 |

**(1: Slight [Low]; 2: Moderate [Medium]; 3: Substantial [High], '-' : No correlation**

**Proposed activities:**

* + Student Seminars, Quiz
  + Problem Solving Exercises
  + Observe Live Population Clocks – India and world
  + Collection of statistical data of village/town, District, State, Nation
  + Participate in Crop Cutting Experiments at villages
  + Percentiles in CET exams
  + Practice Statistical Functions in MS Excel
  + Draw diagrams and Graphs in MS Excel
  + Use statistical tools in real life like class/college results, local production etc
  + Prepare questionnaire and schedule
  + Application of averages in everyday life
  + Examinations (Scheduled and surprise tests)

**Text Books:**

|  |  |
| --- | --- |
| References | 1. Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand &Sons. 2. Banking Theory, Law and Practice : B. Santhanam; Margam Publications. 3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad. 4. Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India. 5. Introduction to Banking :VijayaRaghavan,Excel books.   6.Indian Financial System :M.Y.Khan, McGraw Hill Education.   1. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers. |

**Web links:**

**https://www.slideshare.net/slideshow/indian-banking-system-250003372/250003372**

**https://www.slideshare.net/slideshow/commercial-bank-165540201/165540201**

[**https://www.slideshare.net/17somya/types-of-banks**](https://www.slideshare.net/17somya/types-of-banks)

[**https://www.slideshare.net/ramandeepjrf/collecting-banker**](https://www.slideshare.net/ramandeepjrf/collecting-banker)

**https://www.slideshare.net/prakashkannan8692/paying-banker-and-its-duties**

**Skill development**:

Boost your career by utilizing these short, informative video lessons that address various aspects of Banking system. This course can help you further develop skills needed to understand and work within these areas of banking to help advance your career or prepare to start a new career path.

**Employability:**

[Learn new skills](https://www.saylor.org/certificates/) or [earn credit](https://www.saylor.org/credit/) towards a degree at your own pace with no deadlines, using free courses from Saylor Academy. We're committed to removing barriers to education and helping you build essential skills to advance your career goals. Start learning here, or check out our [full course catalog](http://learn.saylor.org/).

**Entrepreneurship:**

When starting a new venture, understanding the relevant laws can make or break your

success. This course covers the basics of business law for an entrepreneur. It reviews legal

structures for a new venture, intellectual property, employment law, contracts,

government regulation, and personal and real property.

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| **Syllabus Change AY 2022-23** | | | |
| Unit | Deletions/ Additions | Percentage change | Rationale |
| UNIT I | Functions of commercial banks | 5% | To introduce the current happenings in the Society. |
| UNIT II | Banking system | 5% | To introduce the current happenings in the Society. |
| UNIT III | Types of banks | 5% | To introduce the current happenings in the Society. |
| UNIT IV | Banker and customer | 5% | To introduce the current happenings in the Society. |
| UNIT V | Collecting banker and paying banker | 5% | To introduce the current happenings in the Society. |

MODEL BLUE PRINT FOR THE QUESTION PAPER SETTER

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| S.NO | TYPES OF QUESTIONS | TO BE GIVEN IN THE  QUESTION PAPER | | | TO BE ANSWERED | | |
| NO OF QUESTIONS | MARKS ALLOTED TO EA | TOTAL MARKS | NO OF QUESTIONS | MARKS ALLOTED TO EACH QUESTION | TOTAL MARKS |
| 1 | Short Questions | 8 | 5 | 40 | 4 | 5 | 20 |
| 2 | Essay Questions | 6 | 10 | 60 | 3 | 10 | 30 |
| TOTAL MARKS | | | | 100 | TOTAL MARKS | | 50 |

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| --- | --- | --- | --- |
| Chapter Name | Very Short Questions  5 Marks | Essay Questions  10 Marks | Marks allotted to the chapter |
| Module – I | 2 | 2 | 30 |
| Module – II | 1 | 1 | 15 |
| Module – III | 1 | 1 | 15 |
| Module – IV | 2 | 1 | 20 |
| Module – V | 1 | 1 | 15 |
| Total No. of Questions | 07 | 06 | 95 |

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| P.R. GOVT.COLLEGE (AUTONOMOUS), KAKINADA | | |
| II B.COM (RCCS) w.e.f.2020-21 | | |
| Subject | **4D: BUSINESS LAW** | |
| IV– SEM | TIME: 21/2 Hours | Max Marks: 50 |
| MODEL QUESTION PAPER | | |

Section-I

Answer any Four Questions from the following 4x5 =20 M

1. Question (Unit – I)
2. Question (Unit – I)
3. Question (Unit – II)
4. Question (Unit – III)
5. Question (Unit – IV)
6. Question (Unit – V)
7. Question (Unit – V)

Section-II

Answer any three questions by attempting at least one question form each section 3x10 =30 M

PART – A

1. Question (Unit – I)
2. Question (Unit – I)
3. Question (Unit – II)

PART - B

1. Question (Unit – III)
2. Question (Unit – IV)
3. Question (Unit – V)

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* Talk on latest trends in banking industry
* Online Banking
* Individual and group project reports
* Current Affairs of Banking Sector
* Student Seminars
* Debates
* Group Discussions on problems relating to topics covered by syllabus
* Students can gather the data relating to organizational set up of various banks.
* Group discussion can be conducted on issues relating to banks.
* Examinations (Scheduled and surprise tests)

1. Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand &Sons.
2. Banking Theory, Law and Practice : B. Santhanam; Margam Publications.
3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.
4. Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India.
5. Introduction to Banking :VijayaRaghavan,Excel books.
6. Indian Financial System :M.Y.Khan, McGraw Hill Education.
7. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.