

KLE Society's
Lingaraj College, Belagavi
(Autonomous)

Department of **BBA : VI Semester**

Banking Services
(w.e.f. 2018 – 19 and onwards)

Teaching hours per week – 04 :	Maximum Marks	:	100 Marks
	Semester End Examination	:	70 Marks
	Internal Assessment	:	30 Marks

Course Outcome:

At the end of this course students will be able to:

1. Understand about bank, its impact on economy and banking structure in India.
2. To study about the various types of deposits and services provided by banks.
3. Explain functions of banking and banker customer relationship.
4. Summarize the types of remittance services and channels of banking.
5. Understand the regulatory framework governing Banking in India.

Syllabus

Module	Syllabus	HOURS
Module 1	Introduction to Banking <ul style="list-style-type: none">● Fundamental role and evolution● Banking structure in India● Licensing of Banks in India ,Branch licensing● Foreign Banks, Private Banks – Capital and Voting rights● Dividend, Corporate Governance	10
Module 2	Banking &The Economy <ul style="list-style-type: none">● Cash Reserve Ratio (CRR) & Statutory Liquidity Ratio (SLR)● Repo and Reverse Repo● Open Market Operations● Security Valuation● Capital Account Convertibility	08
Module 3	Bank Deposits, Nomination, Deposit Insurance, Banking Services <ul style="list-style-type: none">● Types of deposits, Joint accounts, Nomination● Closure of deposit accounts● Deposit insurance● Fund-based services & Non-Fund based services● Money Remittance Services & Banking Channels	10
Module 4	Bank – Customer Relationship, Security Creation <ul style="list-style-type: none">● Roles of Banks, Bank-Customer Relationship● Bankers' obligation of secrecy● Pledge ,Hypothecation● Mortgage, Assignment	08

Module 5	NPA & Securitization, Bank's Financials, BASEL Framework <ul style="list-style-type: none"> ● Non-Performing Assets, NPA categories ● NPA Provisioning Norms, SARFAESI Act ● Balance Sheet, Profit and Loss account ● CAMELS framework, Bank for International Settlements (BIS) ● Basel Accords 	10
Module 6	Regulatory Framework & Financial Inclusion <ul style="list-style-type: none"> ● Anti-Money Laundering and Know Your Customer ● Banking Ombudsman Scheme, 2006 ● Indian Contract Act, 1872 ● Sales of Goods Act, 1930 ● Negotiable Instruments Act, 1881 ● The Limitation Act, 1963 ● Financial Inclusion 	08

TEXT BOOKS:

1. Banking Sector by NCFM
2. Jyotsna Sethi, Nishwan Bhata, "Elements of Banking and Insurance", PHI Learning P (Ltd), New Delhi, 2009.

REFERENCE BOOKS:

1. Management of Banking and Financial services by Bharati, V. Pathak, Padmalatha, Suresh, Dr Justin, Paul.
2. Taxmann's Banking Products and Services by Indian Institute of Banking and Finance.
3. Tanna M.L revised by C.R. Datta & S.K. Kataria: Banking Law and Practice, Wadhwa & Company, Nagpur.
4. K.P.M. Sundhram and P.N. Varshney Banking Theory, Law and Practice, S.Chand, Recent editions.