



**Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore**  
**Shri Vaishnav Institute of Commerce**  
**Choice Based Credit System (CBCS) in Light of NEP-2020**

**GENERIC ELECTIVE EVEN SEMESTER**

**GUCOM201BASICS OF BANKING OPERATIONS**

COURSE CODE	CATEGORY	COURSE NAME	TEACHING & EVALUATION SCHEME								
			THEORY			PRACTICAL		L	T	P	CREDITS
			END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
GUCOM201	GENERIC ELECTIVE	Basics of Banking Operations	60	20	20	-	-	4	-	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; GE – Generic Elective  
\***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

**Course Objective**

1. To providing an in-depth analysis of the Banking operations in Indian economy.
2. Familiarizing the students with the regulating framework for banks in India
3. To expose the students with banking services in India along with various techniques and mechanisms.

**Examination Scheme**

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

**Course Outcomes**

1. Equip the students with the in-depth knowledge of Banking Operations.
2. To understand various banking regulations.
3. Gain knowledge of the interest rates and monetary policy.
4. Develop the skills needed to analyze banking functioning

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**Controller of Examination**

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Vishwavidyalaya, Indore

**Joint Registrar**

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### COURSECONTENT

**Unit I: Bank evolution:** Functions, Classification – Kinds of deposits, Types of Account holders, Banking Reforms.

**Unit II: Commercial Banks:** Meaning, Evolution, Present structure of Commercial Banks in India, Types, Role, Functions and Services provided by banks.

**Unit III: Banking and the Economy:** Cash reserve ratio, statutory liquidity ratio, Repo and reverse repo, Open Market Operations, Security valuation, capital account convertibility.

**Unit IV: Payment and Collection of cheques:** Duties and responsibilities of paying and collecting banker, Protection available to paying and collecting banker under Negotiable Instruments Act

**Unit V: Security Creation & Other Banking Services:** Pledge, Hypothecation, Mortgage and Other Banking Services, Fund based services, Non- fund based services.

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**Suggested Readings**

1. Sundharam KPM, Varshney PN (2014) *Banking Law, Theory and Practice*, Sultan Chand & Sons publication.
2. SanthanamB.,(2012) *Banking and Financial Systems*, Margham Publishers
3. Maheswari S.N. (2009), *Banking Law, Theory and Practice*, Kalyani Publications
4. Parameswaran R. Natrajan S. (2013) *Indian Banking*, S.Chand and Co
5. Tannan M.L., (2017) *Banking Law Theory and Practice*, Lexis Nexis
6. Shekhar K C, Shekhar, (2013)*Banking Law Theory and Practice*, Vikas Publishing
7. MishkinF S, (2007) *The Economics of Money, Banking, and Financial Markets*, Prentice Hall.
8. RBI Bulletin, www.rbi.org

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