

## DYNAMICS OF BANKING

Sem	Subject Code	Category	Lecture		Theory		Practical	Credits
I	21CPCO1E	Elective I	6 hrs per week	90	6 hrs per week	80	10 hrs	3

### COURSE OBJECTIVE:

This course aims at acquaint and update the students with the significance of Banking and Financial Institutions

### COURSE OUTCOME:

On successful completion of the course, the student will be able

CO Number	CO Statement	Knowledge Level (K1 – K5)
CO1	To understand and evolution of banking system in India.	K2
CO2	To acquire advanced knowledge about the development banks and the banking sector reforms in India.	K4
CO3	To develop knowledge about the rural banking system in India.	K3
CO4	To understand the recent measures in NPA'S in Banking..	K2
CO5	To develop and apply E-Banking in modern business.	K3

*\*Knowledge Level: K1- Remember; K2- Understand; K3- Apply; K4 Analyse*

### MAPPING WITH PROGRAMME OUTCOMES

COS	PO1	PO2	PO3	PO4	PO5	PO6
CO1	S	M	S	S	M	M
CO2	S	M	M	S	M	M
CO3	S	M	S	S	M	M
CO4	S	M	M	S	M	M
CO5	S	M	S	S	M	M

S-Strong; M-Medium; L-Low

**Unit-I Introduction****15 Hours**

Introduction to Banking- Origin of Banks- Banking Structure in India- Role of Banks in Economic Developments- RBI- Features- Function- Commercial Banks- Types and Functions.

**Unit-II Development Banking****20 Hours**

Banking Sector Reforms in India, Capital Adequacy Norms, Development Banking- Meaning- Types of Development Banks- IDBI, IFCI, SFC's, UTI, ICICI, SIDBI-EXIM Bank.

**Unit-III Rural Banking****15 Hours**

Rural Banking- Structure- Co-operative Banks- Origin- Features- Three Tier Federal Co-operative Banks- State Co-operative Bank- District Central Co-operative Banks- Primary Agricultural Credit Societies- Primary- Co-operative Agriculture and Rural Development Banks- RRB'S- NABARD.

**Unit-IV Non-Performance Assets (NPA's)****15 Hours**

Non-Performance Assets(NPA's)- Early Working Signals- Management of NPA's- Remedies Available- Recent Measures- Loan Recovery Tribunals.

**Unit-V E-Banking****15 Hours**

Meaning- Benefits- E-Banking Transaction- Electronic Delivery Channels- ECS, RTGS, NEFT, SWIFT- Difference between Traditional Banking Vs. E-Banking. **Practical**

Online Banking Payment Transactions for Eg:- EB Bill, Phone Recharge, Gas Booking, Train Booking, Cinema Ticket Booking, RTGS, NEFT Transactions, SWIFT, ATM Money Transactions, Cheque Transfer in Online.

**TEACHING METHODOLOGY****10 Hours**

The course is covered by adopting a combination of lecture methods, class presentation by groups of students, self study sessions and PPT Presentations. Each student is required to do the back ground reading from the specified chapters of the prescribed book before coming to class.

**TEXT BOOKS:**

S.No	Author	Title	Publisher	Year of Publications
1	SundharamVarshney, PN.	Banking Theory and Practice	Sultan Chand New Delhi	2015
2	Dr. S.N. Maheswari	Banking Theory Law & Practice	Kalyani Publications	2004
3	Vasant Desai	Principles of Bank Management	Mumbai, Himalaya Publications	2010
4	B.Santhanam	Banking theory law and practice	Margham publication	2005

5	M.L. Tannan	Banking law and practice	Wadhava Publishers	2005
6	S.Guruswamy	Banking Theory law and practice	Vijay Nicole imprint private ltd	2017
7	E.Gordon and Dr. K. Natarajan	Banking Theory Law and Practice	Himalaya Publishing House	2015

#### REFERENCE BOOKS:

S.No	Author	Title	Publisher	Year of Publication
1	K.Subramanian	Banking Reforms in India,	TMH, New Delhi	1997
2	JosepbSinkey,	Commercial Bank Financial Bank Financial Management	Pearson Education (Prentice Hall).	2013
3	E.Gordon and Dr. K. Natarajan	Banking Theory Law and Practice	Himalaya Publishing House.	2018
4	P.N.Varshney	Banking Theory Law and Practice	Sultan Chand & sons	2017
5	Kandasami. K.P	Banking Theory Law and Practice	Schand& Company	2010
6	Joseph Sinkey	Commercial Bank Financial Bank Financial Management	Pearson Education (Prentice Hall)	2015

#### WEB SOURCES:

- [www.wikipedia.com](http://www.wikipedia.com)
- [www.investopedia.com](http://www.investopedia.com)
- [www.cosmos-publicationbooks.com](http://www.cosmos-publicationbooks.com)

#### SYLLABUS DESIGNER:

- Mrs. C.Sumitha, Head & Assistant Professor of Commerce (CA)
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