

BOS	BANKING AND INSURANCE
CLASS	Other departments
SEMESTER	II
COURSE NAME	BASICS OF BANKING
COURSE CODE	U24BI2OE01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To describe the types of banks in India & their features.
2. To interpret various types of Bank accounts & the services attached to them including NRI accounts.
3. To assess the importance of digital banking in India.
4. To evaluate the role of RBI in India.

Course Outcomes:

On successful completion of this course, the learners will be able:

1. To identify, recall and describe various types of Banks in India.
2. To understand and differentiate services provided by banking sector in India.
3. To differentiate NRI products & other privileged services.
4. To analyse various online payment systems practiced in India
5. To evaluate the contribution of RBI towards the economic development of India.



Sr.No.	Modules	Number of lectures
1	Unit I – a) Introduction to Banking - Meaning, Definitions, Features, Types of Banks b) Role of RBI in Banking Sector – Introduction to RBI, Services & Facilities, Role of RBI in the economy of India & Nation Development	15
2	Unit II – a) Products & Services by Banks – Types of Bank accounts, services & Facilities for each accounts, NRI accounts, Fee based & Fund based services of Banks, Non Performing Assets b) Digital Banking – Services, Cards, e banking, Payment system,	15
	Total Lectures	30

References

- Essentials of Business Finance - RH. Srivastava,
- Management of Financial Institution - R. .N. Srivastava, Himalaya publication
- Modern Banking- R.S. Sayers
- Banking In India. S.G. Panandikar, Worli, Mumbai.
- Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
- Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
- Financial Institutions in India - Vadilal Dagli, Mumbai.
- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Structure of Financial Institutions - V,V. Bhatt, Varadeo •



SCHEME OF EXAMINATION

The scheme of examination shall be continuous evaluation divided into four parts:

Description	Marks
Practical tests of 20 marks each	20
2 Assignments of 5 marks each	10
One Presentation/Project and Viva voce	15
Class Participation and Behaviour	5
Total	50

Passing criteria: Minimum 40% i.e 20 marks out of 50 marks

