

**Shivaji University, Kolhapur**  
**B.Com. Part-III; SEM-V**  
**(CBCS)**  
**Advanced Banking Paper-I (Banking Laws in India)**  
Credits : 4  
**Introduced from June 2020**

**Course Outcomes:**

1. Learners will be able to explain Regulatory Framework for Banking in India
2. Learners will understand the important laws relating banking sector
3. Learners will apply the knowledge of legal provisions for banking business practices
4. Learners will understand different provisions under cyber Laws

**Expected Skills Impartation**

1. Ability to apply legal provisions in banking business
2. Ability to understand the legal applications in banking sector
3. Ability to conduct proper banking activities as per legal provisions

Unit No.	Unit Name	Periods
1	<b>Banking Laws</b> 1.1. Need and Importance of Banking Laws 1.2. Banking Regulation Act 1949 1.3. New Bank Licensing Policy, 2013 1.4. Provisions for opening and closing of bank branches in India,	15
2	<b>Banking Laws relating to Cooperative Banks</b> 2.1. Co-operative Societies Act, 1912 2.2. Maharashtra Co-operative Societies Act, 1960 2.3. Multi State Co-operative Societies Act, 2002 2.4. Employees Cooperative Credit Societies- Model Bye-laws in Maharashtra	15
3	<b>The Negotiable Instrument Act, 1881 and Amendments</b> 3.1. Meaning, Types, Features and Parties of Bill of Exchange 3.2. Meaning, Features and Parties of Promissory Note 3.3. Meaning, Types, Features and Parties of Cheque 3.4. Protection to a Paying Banker and Collecting Banker	15
4	<b>Other Laws Relating to Banking</b> 4.1. Important Provisions under Indian Contract Act, 1872 4.2. Garnishee Order-Meaning, Steps and Execution of Garnishee Order 4.3. Mortgage of Immovable Properties and Its Types 4.4. Banking Ombudsman Scheme 2006	15

**References :**

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2. Employees Cooperative Credit Societies - <https://sahakarayukta.maharashtra.gov.in>
3. ICSI (2015) Banking Law And Practice, <https://www.icsi.edu>
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9. RBI (2019) Rationalisation of Branch Authorisation Policy- Revision of Guidelines <https://rbi.org.in/scripts/NotificationUser.aspx/Mode=0&Id=11570>
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11. Tannan (2001), "Banking Law & Practice in India" 20/e (Stud. ed), Law House Delhi

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**B.Com. Part-III; SEM-V**  
**(CBCS)**

**Advanced Banking P-II (Retail and Corporate Banking)**

Credits : 4

**Introduced from June 2020**

**Course Outcomes:**

1. Learners will be able to explain Retail and Corporate Banking systems
2. Learners will understand the Retail and Corporate Banking Practices
3. Learners will apply the knowledge in banking business

**Expected Skills Impartation**

1. Ability to differentiate Retail and Corporate Banking
2. Ability to conduct Retail Banking business
3. Ability to conduct Corporate Banking business

Unit No.	Unit Name	Periods
<b>1</b>	<b>Introduction to Retail Banking</b> 1.1. History, definition and concept of Retail Banking and Corporate Banking 1.2. Difference between Retail banking and Corporate banking 1.3. Importance of Retail banking to Indian Economy 1.4. Changing scenario of Retail Banking in India	15
<b>2</b>	<b>Retail Banking Products</b> 2.1. Home Loan - Types, Margin and Process of disbursement 2.2. Vehicle Loan - Types, Margin and Process of disbursement 2.3. Gold Loan - Nature and Process of disbursement 2.4. Educational - Nature and Process of disbursement	15
<b>3</b>	<b>Corporate Banking</b> 3.1. Need and Importance of Corporate Banking 3.2. Factoring and Forfeiting services 3.3. Infrastructure Finance Companies in India 3.4. Nature and Importance of Import-Export Finance.	15
<b>4</b>	<b>Investment Banking</b> 4.1. Meaning, Evolution and Scope of Investment Banking. 4.2. Meaning and Functions of Merchant Banking 4.3. Meaning and Nature of Venture Capital 4.4. Meaning and Importance of Loan Syndications.	15

**References :**

1. Indian Institute of Banking and finance (IIBF) (2015) Banking Products and Services, M/s Taxman Publications Pvt. Ltd
2. Leichtfuss, Reinhold (2003) Achieving Excellence in Retail Banking, John Wiley and sons.
3. Indian Institute of Banking and finance IIBF (2010) International Banking, M/s Macmillan India Limited,
4. Mathav S B. (2013) Financial Management Mac-Millan Publications.
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**Shivaji University, Kolhapur**  
**B.Com. Part-III; SEM-VI**  
**(CBCS)**  
**Advanced Banking P-II (Financial Markets and Services)**  
Credits : 4  
**Introduced from June 2020**

**Course Outcomes:**

1. Learners will be able to understand the nature and structure of Financial Market in India
2. Learners will understand business practices in money market and capital market
3. Learners will understand functioning of different Intermediaries in Financial Markets

**Expected Skills Impartation**

1. Ability to understand the procedure of security trading
2. Ability to apply knowledge for security trading
3. Ability to conduct security trading business

Unit No.	Unit Name	Periods
<b>1</b>	<b>Introduction to Financial Markets in India</b> 1.1. Structure of Financial System in India 1.2. Meaning and Role of Financial Markets in Economics Development 1.3. Structure of Capital Market - Primary and Secondary Capital Market 1.4. Instruments used in Indian Capital Market	15
<b>2</b>	<b>Money Market and Capital Market</b> 2.1. Meaning, Structure and Features of Money Market in India 2.2. Meaning, Structure and Features of Capital Market in India 2.3. Important Intermediaries - Banks, NBFCs and Other 2.4. Financial Instruments of Capital Market in India	15
<b>3</b>	<b>Capital Market Operations</b> 3.1 IPO - Meaning, Nature and Grading of IPO 3.2 Pricing of IPO - Fixed Price Issue and Book Building 3.3 BSE and NSE - History, Management and Indices - Listing of Securities 3.4 Market Orders - Types of Orders for Selling and Buying of Stocks	15
<b>4</b>	<b>Intermediaries in Financial Markets</b> 4.1. Role of Depository Organization- CDSL and NSDL 4.2. Indian Clearing Corporation Limited (ICCL) 4.3. Credit Rating Agencies- Functions, Institutes and their Rating Symbols 4.4. Programmes and Certifications of BSE Institute Ltd and NSE Academy	15

**References :**

1. Bhole I.M. (2009). Financial Institutions and Market, 5th edition, 2nd reprint in 2009 Tata McGraw Hill.
2. Benson Kunjukunju Et Al. (2012). Financial Markets and Financial Services in India, New Century Publication, New Delhi.
3. Preeti Singh (2016). Investment Management, Himalaya Publishing House Pvt. Ltd.,
4. Pawan Jhabak (2016). Securities Analysis and Portfolio Management, Himalaya Publishing House Pvt. Ltd.,
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**Shivaji University, Kolhapur**  
**B.Com. Part-III; SEM-VI**  
**(CBCS)**  
**Advanced Banking Paper-III (Bank Management Practices)**  
 Credits : 4  
 Introduced from June 2020

**Course Outcomes:**

1. Learners will be able to understand the nature and structure of Financial Market in India
2. Learners will understand business practices in money market and capital market
3. Learners will understand functioning of different Intermediaries in Financial Markets

**Expected Skills Impartation**

1. Ability to understand the procedure of security trading
2. Ability to apply knowledge for security trading
3. Ability to conduct security trading business

Unit No.	Unit Name	Periods
<b>1</b>	<b>Administrative Structure of Head Office</b> 1.1. Importance of Head Office of the Bank 1.2. Administrative Structure of Head Office 1.3. Departments in Head Office and Its Functions 1.4. Duties and Responsibilities of CEO /MD	15
<b>2</b>	<b>Regional / Zonal Offices of the Bank</b> 2.1. Importance of Regional / Zonal Offices of the Bank 2.2. Administrative Structure of Regional/ Zonal Offices 2.3. Functions and Role of Regional / Zonal Offices 2.4. Duties and Responsibilities of Regional/ Zonal Manager	15
<b>3</b>	<b>Bank Branch Management</b> 3.1. Structure of Branch Office - Small, Medium and Large Bank Branch 3.2. Duties and Responsibilities of Officer Incharge of Deposit Section 3.3. Duties and Responsibilities of Loan and Recovery Officer 3.4. Duties and Responsibilities of Cashier & Role of Branch Manager	15
<b>4</b>	<b>Banking Business Practices</b> 4.1. Principles of Banking Business and Its Importance 4.2. Investment Policy of the Bank- SLR and Non-SLR Investment 4.3. Nature and Importance of Internal and Statutory Audit of the Banks 4.4. Nature and Importance of Information and System Audit of the Banks	15

**References :**

1. George H. Hempel, Donald G. Simonson (2018). Bank Management: Text and Cases, Wiley, 2020 ISBN 0471410918
2. IIBF (2005). General Bank Management : (For Caiib Examinations), Indian Institute of Banking and Finance, Macmillan, 2005

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### **EQUIVALENCE OF THE PAPERS / COURSES**

Sr.	Existing title of the Paper	Revised Title of the paper
1	Advanced Banking Paper – I	Advanced Banking P-I (Banking Laws in India)
2	Advanced Banking Paper – II	Advanced Banking P-II (Retail and Corporate Banking)
3	Advanced Banking Paper P-III	Advanced Banking P-III (Bank Management Practices)
4	Advanced Banking Paper P-IV	Advanced Banking P-IV (Financial Markets and Services)

### **Nature of question paper for B.Com -III Advanced Banking**

#### **Semester V & VI (Paper No. I to IV)**

Attempt any five questions.

Total marks 40

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|--|----|
| Q1. Write short answers (any two out of three) | 08 |
| Q2. Broad question                             | 08 |
| Q3. Broad question                             | 08 |
| Q4. Broad question                             | 08 |
| Q5. Broad question                             | 08 |
| Q6. Broad question                             | 08 |
| Q7. Write short notes (any two out of three)   | 08 |

Modern banking in India originated in the last decade of the 18th century. Among the first banks were the Bank of Hindustan, which was established in 1770 and liquidated in 1829; and the General Bank of India, established in 1786 but failed in 1791. The largest and the oldest bank which is still in existence is the State Bank of India (S.B.I). It originated and started working as the Bank of Calcutta in mid-June 1806. In 1809, it was renamed as the Bank of Bengal. This was one of the three banks Internet banking is changing the banking industry, having the major effects on banking relationships. Banking is now no longer confined to the branches where one has to approach the branch in person, to withdraw cash or deposit a cheque or request a statement of accounts. How the banking system in India is categorized is included. The chapter defines the various functions of commercial banks and the myriad services they provide. In order to conduct the research, a questionnaire was prepared. This paper, based on primary data collected from 120 State Bank of India customers in Karaikudi of Sivagangai District. The study used tables, Frequency and percentages. The researcher concluded that people are not confident enough and not aware of