GUJARAT TECHNOLOGICAL UNIVERSITY

Programme: Bachelor of Business Administration
Semester: 6
Subject Name: Indian Banking System
Subject Code: 1560106

Course Scheme:

TeachingScheme			Credits	Examination Marks				Total Marks
				Theory		Practical		
L	T	P	C	ESE (E)	PA(M)	ESE (V)	PA (I)	
3	0	0	3	70	30	0	50	150

Course Outcomes:

Sr. No.	Course Outcomes
CO1	To Understand fundamental concepts of Banking
CO2	To Apply different requirements of accounts, loans and advances
CO3	To Analyse the NPA and its recovery mechanism in Indian Banking Industry
CO4	To Evaluate the use of digital financial services in current scenario

Course Content:

Unit No.	Content	No. of Hours	Marks
1	**Introduction to Banking:** Meaning and origin of word "Bank" & "Banking", Evolution of Banking, Role of Banks in Economic Development of the country, Structure of Indian Banking System – Classification of Banks – Commercial Banks, Cooperative Banks, Development Banks, RRB, Local Area Bank, Types of Banking: Unit Banking, Branch Banking, Group Banking, Chain Banking, Mixed Banking etc. **Reserve Bank of India:** Origin, Objects and Functions of Reserve Bank of India – Supervision and Control of Banks – Role of Reserve Bank of India as a Regulator in Banking Industry	10	14
2	**Different Types of Accounts and Customers:** Types of Deposit Accounts, Current, Savings, Fixed Deposit, Public Provident Fund, Procedure for opening and operating the accounts, KYC Norms, Nomination facility, Types of Customers Individual, Joint, Minor, Illiterate, Partnership, Company etc. **Loans and Advances – I:** Principles of Sound Lending, CIBIL, Study of the Borrower, Types of Borrowers: Individual, Firms, Companies, Types of Advances: Loan, Cash Credit, Overdraft, Term Loans, Bills Purchasing and Discounting, Secured and Unsecured Advances, Types of charging Securities, Pledge, Hypothecation, Mortgage, Lien, Set-Off and Assignment.	13	21

3	**Loans and Advances – II:** Credit Card: Benefits & Disadvantages, Guidelines on Credit Card Operations, Home Loans, Personal Loans, Vehicle Loans, Consumer Loans, etc documentation and procedure, Priority Sector Lending, Corporate Banking, Term Loans, working Capital loans, Priority sector lending, Bank Guarantee, etc. **Recovery of Advances:** Classification of assets as Standard, Basics concepts of Non-Performing Assets, Doubtful debts, Causes and Remedial Measures, Management of NPA's, Asset Restructuring Companies, Introduction to SARFAESI Act., Treasury Management Debt Recovery Tribunals – Lok Adalats, Major Provisions of Insolvency & Bankruptcy Code in India (with special reference to NPA)	15	21
4	**Digital Financial Services:** Electronic Clearing Service (ECS) Debit & Credit; Electronic Funds Transfer (EFT) - National Electronic Funds Transfer (NEFT) System, Real Time Gross Settlement System (RTGS), Technology in banks, Concept, Mechanism and Services under UPI, Concept of E-Wallets, Internet Banking, Mobile Banking, Neo Banking **Social Banking:** Microfinance – Products & Services, Delivery Mechanism – Self Help Groups (SHGs) in India.	12	14
	Total	**45**	**70**

Suggested Specification Table For Question Paper Design:

Unit No.	**Unit Title**	**Teaching Hours**	**Distribution of Theory Marks** (Assessment as per Revised Bloom's Taxonomy Level*)						
			RM	**UN**	**AP**	**AN**	**EL**	**CR**	**Total Marks**
I	Module-1	10		14					14
II	Module-2	13		7	7	7			21
III	Module-3	15			14	7			21
IV	Module-4	12				7	7		14
	Total			21	21	21	7		70

***RM: Remember, UN: Understand, AP: Apply, AN: Analyze, EL: Evaluate, CR: Create**

Note: This specification table provides general guidelines to assist student for their learning and to teachers to teach and question paper designers/setters to formulate test items/questions to assess the attainment of the UOs. The actual distribution of marks at different taxonomy levels in the question paper may slightly vary from above table.

Evaluation:

Students shall be evaluated on the following components:

A	Continuous Evaluation Component comprising of Projects / Assignments / Quiz / Class Participation / Class test / Presentation on specific topic etc	Internal Assessment- 50 Marks
B	Mid-Semester examination	Internal Assessment-30 Marks
C	End –Semester Examination	External Assessment-70 Marks

Suggested Learning Resources:

S. No.	Title of Book	Author	Publication with place, year and ISBN
1	Introduction to Banking	Vijayaragavan Iyengar	Excel Publication house
2	Principles and Practices of Banking	Indian Institute of Banking & Finance (IIBF)	MACMILLAN
3	Banking Theory & Practice	K C Shekhar & Lekshmy Shekhar	Vikas Publishing
4	Banking Law and Practice	P. N. Varshaney	Sultan Chand & Sons
5	Management of Banking & Financial Services	P. Suresh & Justin Paul	Pearson
6	Banking – Theory, Law And Practice	E. Gordon and Dr. Natarajan	Himalaya Publishing House
7	Banking and Insurance	O P Agarwal	Himalaya Publishing house
8	Banking and Insurance	E Gordon & P K Gupta	Himalaya Publishing house

List of Journals / Periodicals / Magazines / Newspapers / Web resources, etc.