

**SYLLABUS FOR F.Y.B.Com : BANKING AND FINANCE**  
**(W.E. FROM JUNE, 2022)**  
**Academic Year 2022-23**  
**(Semester- II)**

**Class : F.Y.B.Com.**  
**Paper Code : UCBF121**  
**Paper : Title of Paper : Banking and Finance-II**  
**Credit : 3**  
**No. of lectures : 48**

**Learning Objectives:**

- To prepare the foundations for understanding the basic banking operations
- To develop the working capability of students in banking sector
- To Make the Students aware of Banking Business and practices.
- To enlighten the students regarding the new concepts introduced in the banking system.

**Course Outcomes :**

1. **Introduction to Banking:** Understand the historical development and evolution of the banking industry.
2. **Familiarize yourself :** with the basic functions and services provided by banks.
3. **Banking Regulations and Supervision:** Learn about the regulatory framework governing banks.
4. **Understand the role :** of regulatory authorities and their impact on the banking sector.
5. **Types of Banks:** Explore different types of banks, including commercial banks, central banks, investment banks, and cooperative banks.
6. **Banking Products and Services:** Gain knowledge about various banking products and services such as savings accounts, loans, credit cards, and electronic banking.
7. **Risk Management in Banking:** Understand the different types of risks faced by banks, including credit risk, market risk, and operational risk.

**TOPICS/CONTENTS**

**Unit 1: Negotiable Instruments**

**12**

- 1.1 Definition and Meaning of Negotiable Instruments
- 1.2 Definition, Maning and Characteristics of Promissory Note, Bill of Exchange and Cheque.
- 1.3 Types of Cheques- Bearer, Order and Crossed
- 1.4 Types of Crossing- General and Special.
- 1.5 Dishonor of Cheque

**Unit 2: Endorsement**

**10**

- 2.1 Definition and meaning of Endorsement
- 2.2 Types of Endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative.
- 2.3 Effects of Endorsement.

**Unit 3: Technology in Banking**

**12**

- 3.1 Need and Importance of Technology in Banking
- 3.2 Technological Innovations in Banking and Their Use  
ATM – onsite and offsite ATM, CDM, Cheque Deposit Machine, Passbook Printing Machine, Note and Coin Counting Device, Fake Currency Detector, Credit card, Debit card –Personal Identification Number ( PIN ) – Use and Safety
- 3.3 Mobile Banking – BHIM /UPI, Online Enquiry and Update Facility

### 3.4 Precautions in using Technology in Banking

## **Unit 4: Reserve Bank of India- Functions and Working 14**

### 4.1 Origins of Reserve Bank of India

### 4.2 Organization of Reserve Bank of India

4.3 Functions of RBI- Issuer of Currency, Banker and Debt Manager to the Government, Banker to the Banks, Financial Supervision and Regulation, Foreign Exchange Reserve Management, Foreign Exchange Management, Foreign Exchange Management, Market Operations, Payment and Settlement System, Development Role, Policy Research and Data Dissemination.

### **References:**

1. Bharati Pathak, Indian Financial System, Pearson, New Delhi
2. Majumdar N. C., 'Fundamentals of Modern Banking', New Central Book Agency (P) Ltd., New Delhi.
3. Arondekar A.M. & Others, 'Principles of Banking', Macmillan India Pvt. Ltd.
4. Srinivasan D. & Others, 'Principles & Practices of Banking', Macmillan India Pvt. Ltd.
5. Agarwal O.P., (4th Edition, 2017), 'Banking and Insurance', Himalaya Publishing House.
6. Reserve Bank of India: Functions and Working-  
<https://rbidocs.rbi.org.in/rdocs/Content/PDFs/FUNCWWE080910.pdf>

## Mapping of Program Outcome with Course Outcome

Course Outcome	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
Understanding Fundamental Concepts	3	2	1	3	3	2	1	3
Market Structures	3	2	1	3	3	2	1	3
Consumer Behavior	3	2	2	3	3	2	1	3
Producer Behavior	3	2	1	3	3	2	1	3
Market Equilibrium	3	2	1	3	3	2	1	3
Welfare Economics	3	2	1	3	3	2	1	3
Externalities and Public Goods	3	2	2	3	3	2	2	3

### Rating Scale:

3: Strong alignment between the course outcome and program outcome; the course effectively addresses the program outcome.

2: Moderate alignment; the course provides some coverage of the program outcome but may need improvement.

1: Limited alignment; the course touches on the program outcome but requires significant enhancement.

0: No alignment; the course does not address the program outcome.

### Justifications:

PO1: Research-related skills are incorporated in understanding economic concepts, market structures, and welfare economics.

PO2: Effective citizenship and ethics are indirectly addressed in the analysis of externalities and public goods.

PO3: Social competence is covered in discussions about consumer behavior and the analysis of externalities and public goods.

PO4: Disciplinary knowledge is directly addressed in all course outcomes as it focuses on various microeconomic concepts and structures.

PO5: Personal and professional competence is developed through understanding microeconomic concepts, market structures, and welfare economics.

PO6: The course promotes self-directed and lifelong learning by covering foundational microeconomic concepts and market structures.

PO7: Environment and sustainability are indirectly covered in discussions about externalities and the potential market failures associated with them.

PO8: Critical thinking and problem-solving skills are developed throughout the course, especially in the analysis of market structures, consumer and producer behavior, and externalities.