

REVISED SYLLABUS (CBCS) FOR B.A. Economics (Sem.-III)
OPTIONAL COURSE

(w.e.f. June, 2023)

Academic Year 2023-2024

Class : S.Y.B.A. (Semester- III)

Title of Paper : Banking & Finance
Credit : 03

Paper Code : UAEC231
No. of Lectures : 48

Learning Objectives :

- 1) To understand the concept, functions and type of banks.
- 2) To understand the various types of negotiable instruments.

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.

Unit 1	Evolution of Banking 1.1 Bank - Meaning and definition. 1.2 Evolution of Banking in India 1.3 Structure of Indian Banking System, Payment Banks	12
Unit 2	Commercial Banking 2.1 Functions- Primary Functions: Accepting Deposits, Granting loans and advances Secondary Functions: Agency Services, Utility services etc. 2.2 Methods of Remittances – Traditional: Demand Draft, Bankers Cheque, Mail Transfer, Modern: Telegraphic Transfer, Electronic Funds Transfer, Swift, UPI	12
Unit 3	Principles of Banking 3.1 Principles of Banking – Liquidity, Profitability, Safety etc 3.2 Conflict Between liquidity and profitability. 3.3 Multiple credit creation – Process and Limitations. 3.4 Credit Control - Quantitative and Qualitative	12

Unit 4	Negotiable Instruments	12
	3.1 Meaning, definition & characteristics of Promissory note, Bill of Exchange, Cheque.	
	3.2 Types of Cheque – Bearer, Order and crossed.	
	3.3 Types of Crossing- General and special.	
	Total	48

BASIC READING LIST:

- Sayers, R.S. (1978), Modern Banking, (7th Edition), Oxford University Press, Delhi.
 Bharati Pathak (2009) The Indian Financial System : Pearson Education Publication New Delhi.
 Bhole, L.M. (2000), Indian Financial System, Chugh Publications, Allahabad.
 Machiraju, M.R. (1999), Indian Financial Systems, Vikas Publishing House, New Delhi.
 Hajela T.N. – Principles, Problems and Practice of Co-operation ; Shiva Lal Agarwal & Com. Agra. 1988
 Mathur B.S. Co-operation in India; Sahitya Bhawan, Agra 1991
 Patnaik Umesh- Introduction to Cooperation Management; Kalyani Publisher N.Delhi 1992
 Memoria
 Kulkarni K.R.- Theory and Practice of Cooperation in India and Abroad- I, II, III
 Kulkarni S.K. – Cooperation-PhadakePrakashan, Kolhapur
 Dr. Ghanekar V.V. – Cooperative Movement in India-1904 to 2004; Institute of Rural Development and Education, Pune 2004
 Dr. B. D. Kulkarni, Dr. S. V. Dhamdhare - Banking and Co-operation in India- Diamond Publication, June 2009, Pune.
 sarafmaaohnavadapkormaoXa .sahkarivaVap`kaXananaagapur
 pTvaQa-navanarvaaDkr..sahkar: t%va AaiNa vyavaharklpnaap`kaXananaaMdoD

ADDITIONAL READING LIST

- Gupta, S.B. (1983), Monetary Economics, S. Chand & Company, New Delhi.
 Rangaranjan, C. (1999), Indian Economics: Essays on Money and Finance, UBS Publication, New Delhi.
 RBI (1983), Functions and Working of RBI.
 Sayers, R.S. (1967), Modern Banking, Oxford University Press, New Delhi.
 Verma, J.S. (1989), A Manual of Merchant Banking, Bharat Law House, New Delhi.
 Datt, R. and K.P.M. Sundharam, Indian Economy, S. Chand & Company Ltd., New Delhi.
 Dhingra, I. C., The Indian Economy : Environment and Policy, Sultan Chand & Sons, New Delhi.
 Misra, S.K. and V.K. Puri, Indian Economy — Its Development Experience, Himalaya Publishing House, Mumbai.

Mapping of Program Outcome with Course Outcome

Course Outcome	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
Introduction to Banking	2	1	1	3	2	2	1	2
Familiarize yourself with the basic...	1	1	1	3	2	2	1	1
Banking Regulations and Supervision	2	2	1	3	2	2	2	2
Understand the role of regulatory...	2	2	1	3	2	2	2	2
Types of Banks	1	1	1	3	2	2	1	1
Banking Products and Services	2	2	1	3	3	2	2	2
Risk Management in Banking	2	2	1	3	2	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 moderately incorporated in understanding the historical development of the banking industry.
- PO2: Effective citizenship and ethics are touched upon, especially in the context of banking regulations and supervision.
- PO3: Social competence is not explicitly addressed in the provided course outcomes.
- PO4: Disciplinary knowledge is directly addressed in all course outcomes as it focuses on various aspects of banking.
- PO5: Personal and professional competence is developed through understanding different types of banks and banking products.
- PO6: The course promotes self-directed and lifelong learning by covering a range of banking concepts.
- PO7: Environment and sustainability are not explicitly addressed in the provided course outcomes.
- PO8: Critical thinking and problem-solving skills are moderately developed, especially in the context of risk management in banking.