

| DEPARTMENT OF COMMERCE | | | | CLASS: II B.Com (General, PA, B&I,CM) | | | | |
|------------------------|---------------|-------------|-------------------------------|---------------------------------------|--------------------|-----|-----|-------|
| Sem | Course Type | Course Code | Course Title | Credits | Contact Hours/week | CIA | Ext | Total |
| IV | Major Core 13 | 20U4KMC13 | Banking Theory Law & Practice | 4 | 5 | 25 | 75 | 100 |

| Nature of Course | | | |
|------------------------------|---|--|---------------------------|
| Knowledge and Skill oriented | ✓ | | Employability oriented |
| | | | Entrepreneurship oriented |

| Course Objectives |
|--|
| <ul style="list-style-type: none"> To acquaint knowledge on the evolution and concept of Banking in India To gain comprehensive knowledge on relationship between Banker and Customer relationships and types of customers To know the basics Reserve Bank of India Regulations on Banks To gain knowledge of various terminologies in banking system for both main and ancillary services To acquaint knowledge on innovations in Banking technology |

| Unit | Course Contents | Hours | K level | CLO |
|------|--|-------|----------|-------|
| I | Introduction and Banking System in India Definition of Bank - Basic functions of Banker-Banking System in India- Commercial Banks-Private Sector Banks- Public Sector Banks- Foreign Banks- Regional Rural Banks-Co-operative Banks-Reserve Bank of India- Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches-Functions of Banks, Inspection) – Role of RBI and their functions | 15 | Up to K2 | CLO 1 |
| II | Banker and Customer Introduction - Relationship between Banker and Customer-Special Types of Customers-Retail & Wholesale Banking-Deposit Accounts – Savings Accounts, Current Accounts, Fixed Deposit Accounts- Opening and operation of Accounts-Nomination-KYC requirements- Pass Book-Minors-Partnerships & Companies- Accepting Deposits – Lending of Funds-Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms Trusts, and Companies) – Importance of customer relations – Customer grievances and redressed– Ombudsman-Principles of Lending – Types of Borrowings – Precautions to be taken by a bankers | 15 | Up to K3 | CLO 2 |

| | | | | |
|------------|---|----|----------|-------|
| III | <p>Reserve Bank of India Regulations on Banks Introduction - Cash Reserve Ratio-Statutory Liquidity Ratio-Bank Rate-Repo Rate- Reverse Repo Rate-Base Rate. Monetary policy – meaning; Instruments of credit control/ monetary policy -Quantitative (variable reserve requirements, open market operations, bank rate, liquidity adjustment facility through repo and reserve repo rate) and Qualitative instrument</p> | 15 | Up to K3 | CLO 3 |
| IV | <p>Ancillary Services of Banks Definition & Characteristics of Cheques-Bills of Exchange & Promissory Notes-Crossings-Endorsements. Collection and payment of Cheques-Liabilities of Parties- Safe custody of valuables-Lockers-Remittances – RTGS/NEFT/Drafts-Fee based services- Issuing Guarantees and letters of credit-Selling Third Party Products-Insurance and Mutual fund units.-Credit Cards, Debit Cards-Brokerage and Demit Services- E-Banking, ATM Cards , Personal Identification Number – Online Enquiry and update facility Electronic Fund Transfer- Electronic Clearing System.</p> | 15 | Up to K4 | CLO 4 |
| V | <p>Innovations in Banking Technology Introduction - Bank Computerization-Core Banking-Online Banking-Mobile Banking-Internet Banking-ATMs-Bank Branch Set up-Strong Room-Front Office-Back Office-Security Arrangements in Bank-Clearing Houses. Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches.</p> | 15 | Up to K3 | CLO 5 |

Books for Study

1. Banking Law Theory and Practice – Sherlaker & Sherlaker.
2. Banking Law, Theory and Practice- S.N. Maheswari.

Books for Reference

1. Banking and Financial Systems – B. Santhanam (Margham Publishers)
2. Banking Law Theory and Practice – Tanon
3. P.N. Varshney, *Banking Law and Practice*, Himalaya Publishing House, Mumbai
4. B.Sanathanam, *Banking Law and Practice*, Margham Publication, Chennai.
5. K.C. Shekhar & Lekshmy Shekhar, *Banking Theory and Practice*, Vikas Publishing House Pvt. Ltd., New Delhi.
6. Sundharam & Varshney, *Banking Theory Law & Practice*, Sultan Chand & Sons, New Delhi.

Web Resources

1. <https://indianmoney.com/articles/banking-system-in-india#:~:text=Indian%20Banking%20System%20Introduction%3A&text=The%20banking%20system%20in%20India%20works%20according%20to%20the%20guidelines,various%20sectors%20of%20the%20economy.>
2. <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/BANKI15122014.pdf>
3. <https://www.indiacode.nic.in/handle/123456789/1885?locale=en>

4. <https://www.iedunote.com/relationship-between-banker-and-customer#:~:text=loan%20is%20repaid,-.Banker%20as%20a%20Trustee,other%20person%20called%20the%20beneficiary.>
5. <https://www.trotal.com/2017/03/ancillary-services.html>

Pedagogy: Chalk & Talk, Assignments, PPTs, & Case studies

Rational for Nature of the Course: Can assist and support any private banking business including nidhi & NBFCs where banking transactions taken place

Activities to be given

1. Assignment on Licensing, opening of branches-Functions of Banks, Inspection
2. Assignment on various forms and legal formalities required to open and maintain account in banks.
3. Mini project on RBI
4. Demo on E banking services

Name of the Course Designer: Dr. S. Chandrasekar, Assistant Professor

LESSON PLAN

| Unit | Course Content | Hours | Mode of Teaching |
|------|---|-------|---------------------------------------|
| I | Definition of Bank - Basic functions of Banker-Banking System in India | 3 | Chalk & Talk, PPTs, Quiz |
| | Private Sector Banks- Public Sector Banks- Foreign Banks- Regional Rural Banks-Co-operative Banks | 3 | |
| | Need for Insurance –Concept -History of Insurance in India | 3 | |
| | Reserve Bank of India- Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches-Functions of Banks, Inspection | 4 | |
| | Role of RBI and their functions | 2 | |
| II | Relationship between Banker and Customer-Special Types of Customers-Retail & Wholesale Banking-Deposit Accounts | 3 | Chalk & Talk, PPTs, Quiz |
| | Disadvantages-Insurers' Revenue ad Expenses- Reinsurance – Importance- Fundamentals-Specific Terms used. | 3 | |
| | Savings Accounts, Current Accounts, Fixed Deposit Accounts-Opening and operation of Accounts-Nomination-KYC requirements-Pass Book-Minors | 3 | |
| | Partnerships & Companies- Accepting Deposits – Lending of Funds-Opening of an Account – Types of Deposit Account – Types of Customers (individuals, firms Trusts, and Companies | 3 | |
| | Importance of customer relations – Customer grievances and redressed– Ombudsman-Principles of Lending – Types of Borrowings – Precautions to be taken by a bankers | 3 | |
| III | Cash Reserve Ratio-Statutory Liquidity Ratio-Bank Rate-Repo Rate-Reverse Repo Rate-Base Rate | 5 | Chalk & Talk, PPTs, Quiz |
| | Monetary policy – meaning; Instruments of credit control/ monetary policy | 5 | |
| | Quantitative (variable reserve requirements market operations, bank rate, liquidity adjustment facility through repo and reserve repo rate) and Qualitative instrument | 5 | |
| IV | Definition & Characteristics of Cheques-Bills of Exchange & Promissory Notes-Crossings-Endorsements. Collection and payment of Cheques-Liabilities of Parties | 5 | Chalk & Talk, PPTs Quiz |
| | Safe custody of valuables-Lockers-Remittances – RTGS/NEFT/Drafts-Fee based services- Issuing Guarantees and letters of credit-Selling Third Party Products- Insurance and Mutual fund units. | 5 | |
| | Credit Cards, Debit Cards-Brokerage and Demit Services- E-Banking, ATM Cards , Personal Identification Number – Online Enquiry and update facility Electronic Fund Transfer- Electronic Clearing System | 5 | |
| V | Bank Computerization-Core Banking-Online Banking-Mobile Banking-Internet Banking. | 5 | Chalk & Talk, Assignments, PPTs, Quiz |
| | ATMs-Bank Branch Set up-Strong Room-Front Office-Back Office-Security Arrangements in Bank. | 5 | |
| | Clearing Houses. Banking Regulation Act, 1949 (Definition of Banking, Licensing, opening of branches. | 5 | |

Course Learning Outcomes

| CLOs | On completion of the course, the students should be able to | K- Level |
|-------|--|----------|
| CLO 1 | Elaborate the evolution and concept of Banking in India | Up to K2 |
| CLO 2 | Determine the relationship between Banker and Customer and types of customers | Up to K3 |
| CLO 3 | Make use of various legal regulations of Reserve Bank of India in Banking Sector | Up to K3 |
| CLO 4 | Categorize various ancillary services in banking system | Up to K4 |
| CLO 5 | Construct knowledge on innovations in Banking technology | Up to K3 |

Mapping of Course Learning Outcomes (CLOs) with Programme Outcomes (POs)

| (CLOs) | Programme Outcomes (with Graduate Attributes) | | | | | |
|--------|---|--|---|------------------------------------|--|------------------------------|
| | PO 1 (Knowledge Base) | PO 2 (Problem Analysis & Investigation) | PO 3 (Communication Skills & Design) | PO 4 (Individual and Team Work) | PO 5 (Professionalism, Ethics and equity) | PO 6 (Life Long Learning) |
| CLO 1 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 2 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 3 | 2 | 2 | 2 | 3 | 3 | 3 |
| CLO 4 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 5 | 2 | 2 | 2 | 2 | 3 | 3 |

3- Advance Application 2- Intermediate Level 1- Basic Level

Mapping of Course Learning Outcomes (CLOs) with Programme Specific Outcomes (PSOs)

| (CLOs) | Programme Specific Outcomes (with Graduate Attributes) | | | | | |
|--------|--|---|--|-------------------------------------|---|-------------------------------|
| | PSO 1 (Knowledge Base) | PSO 2 (Problem Analysis & Investigation) | PSO 3 (Communication Skills & Design) | PSO 4 (Individual and Team Work) | PSO 5 (Professionalism, Ethics and equity) | PSO 6 (Life Long Learning) |
| CLO 1 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 2 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 3 | 2 | 2 | 2 | 3 | 3 | 3 |
| CLO 4 | 2 | 2 | 2 | 2 | 3 | 3 |
| CLO 5 | 2 | 2 | 2 | 2 | 3 | 3 |

3- Advance Application 2- Intermediate Level 1- Basic Level

Formative Examination- Blue Print

Articulation Mapping – K Levels with Course Learning Outcomes (CLOs)

| CIA | CLOs | K- Level | Section A MCQ | Section B Short Answers | Section C (Either/Or Choice) | Section D (Open Choice) |
|-------------------------------------|-------|----------|------------------|-------------------------------|------------------------------------|-------------------------------|
| I | CLO 1 | Up to K2 | 2 (K1& K2) | 1 (K1) | 2 (K2&K2) | 2(K2 & K2) |
| | CLO 2 | Up to K3 | 2 (K1& K2) | 2 (K2) | 2 (K2&K2) | 1(K3) |
| II | CLO 3 | Up to K3 | 2 (K1& K2) | 2 (K2) | 2 (K2&K2) | 1(K3) |
| | CLO 4 | Up to K4 | 2 (K1& K2) | 1 (K2) | 2 (K3&K3) | 2(K4 & K4) |
| No. of Questions to be asked | | | 4 | 3 | 4 | 3 |
| No. of Questions to be answered | | | 4 | 3 | 2 | 2 |
| Marks for each question | | | 1 | 2 | 5 | 10 |
| Total Marks for each section | | | 4 | 6 | 10 | 20 |

Distribution of Marks with K Level for CIA I & CIA II

| CIA | K Levels | Section A (Multiple Choice Questions) | Section B (Short Answer Questions) | Section C (Either/Or Choice) | Section D (Open Choice) | Total Marks | % of (Marks without choice) | Consolidated |
|-----------|--------------|---------------------------------------|------------------------------------|------------------------------|-------------------------|-------------|-----------------------------|--------------|
| I | K1 | 2 | 2 | - | -- | 4 | 6.67 | 67% |
| | K2 | 2 | 4 | 10 | 20 | 36 | 60.0 | |
| | K3 | - | - | 10 | 10 | 20 | 33.33 | 33% |
| | Marks | 4 | 6 | 20 | 30 | 60 | 100 | 100% |
| II | K1 | 2 | - | - | -- | 2 | 3.34 | 34% |
| | K2 | 2 | 6 | 10 | -- | 18 | 30.00 | |
| | K3 | - | - | 10 | 10 | 20 | 33.33 | 33% |
| | K4 | - | - | - | 20 | 20 | 33.33 | 33% |
| | Marks | 4 | 6 | 20 | 30 | 60 | 100 | 100% |

CLO5 will be allotted for individual Assignment which carries five marks as part of CIA component.

Summative Examination -Blue Print

Articulation Mapping – K Levels with Course Learning Outcomes (CLOs)

| Units | CLOs | K- Level | Section A (MCQs) | Section B (Short Answers) | Section C (Either/Or Choice) | Section D (Open Choice) |
|-------------------------------------|-------|----------|------------------|---------------------------|------------------------------|-------------------------|
| 1 | CLO 1 | Up to K2 | 2 (K1&K2) | 1 (K1) | 2 (K1&K1) | 1(K2) |
| 2 | CLO 2 | Up to K3 | 2 (K1&K2) | 1 (K1) | 2 (K2&K2) | 1(K3) |
| 3 | CLO 3 | Up to K3 | 2 (K1&K2) | 1 (K2) | 2 (K3&K3) | 1(K3) |
| 4 | CLO 4 | Up to K4 | 2 (K1&K2) | 1 (K2) | 2 (K4&K4) | 1(K4) |
| 5 | CLO 5 | Up to K3 | 2 (K1&K2) | 1 (K2) | 2 (K3&K3) | 1(K3) |
| No. of Questions to be asked | | | 10 | 5 | 10 | 5 |
| No. of Questions to be answered | | | 10 | 5 | 5 | 3 |
| Marks for each question | | | 1 | 2 | 5 | 10 |
| Total Marks for each Section | | | 10 | 10 | 25 | 30 |

Distribution of Marks with K Level for Summative Examination

| K Levels | Section A (MCQs) | Section B (Short Answers) | Section C (Either/Or Choice) | Section D (Open Choice) | Total Marks | % of (Marks without choice) | Consolidated |
|--------------|------------------|---------------------------|------------------------------|-------------------------|-------------|-----------------------------|--------------|
| K1 | 5 | 4 | 10 | - | 19 | 15.83 | 42% |
| K2 | 5 | 6 | 10 | 10 | 31 | 25.83 | |
| K3 | - | - | 20 | 30 | 50 | 41.67 | 42% |
| K4 | - | - | 10 | 10 | 20 | 16.67 | 16% |
| Total | 10 | 10 | 50 | 50 | 120 | 100 | 100% |

NB: Higher level of performance of the students is to be assessed by attempting higher level of K levels.