

***Revised Syllabus of Courses of B.Com. (Banking & Insurance)
Programme at Semester III
with Effect from the Academic Year 2017-2018***

2B. Skill Enhancement Courses (SEC)

Foundation Course – III (An Overview of Banking Sector)

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	An Overview of Banking Industry	10
2	Commercial Banking and Customer – Banker Relationship	10
3	Universal Banking & Technology in Banking sector	10
4	Microfinance & Financial Inclusion	15
Total		45

Sr. No.	Modules / Units
1	An Overview of Banking Industry
	<ul style="list-style-type: none"> • Definition of Banks, Types of Banks, Principles of Banking • Banking System in India, Overview of RBI, Public, Private, Co-operative, Payment Bank, Regional Rural Banks • Emerging trends of banking - Universal banking, electronic banking, globalization of banking. • Brief history of banking sector reforms from 1991-2000 and Current developments in banking sector • Regulatory Architecture – Overview of Banking Regulation Act 1949, Banking Regulation Act(Amendment 2015), Payment and Settlement Act 2007, Negotiable Instrument Act 1881, BIS, Basel I, II and III. • Bank Crises in India • Critical Evaluation of Banking Industry in India
2	Commercial Banking and Customer – Banker Relationship
	<ul style="list-style-type: none"> • Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. • Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products • Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products • Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products • Banking Ombudsman – Meaning and Functions
3	Universal Banking & Technology in Banking sector
	<p>A) Universal Banking</p> <ul style="list-style-type: none"> • Concept of Universal Banking, Evolution of Universal banking ,Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management Bancassurance, NRI Remittance. <p>B) Technology in Banking</p> <ul style="list-style-type: none"> • Features, norms and Limitations of E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature , M-Wallets , Online opening of bank accounts – savings & current, and application for credit cards, loan. • Applicability of KYC norms in Banking Sector.
4	Microfinance & Financial Inclusion
	<p>A) Microfinance</p> <ul style="list-style-type: none"> • Introduction, Need and Code of Conduct for Microfinance Institutions in India, • Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. • Role of NABARD and SIDBI,

- Portfolio Securitization,
- SHG-2, NRLM and SRLM ,
- Priority Sector and its Classification

B) Financial Inclusion

- Need & Extent
- RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015, (Only Brief Extracts relating to bank account holdings and credit taken and contrast between developing and developed nations.)
- Features & Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana.
- Features, procedures and significance of Stand up India Scheme for Green Field