

## Syllabus for M.Com (Banking & Insurance)

Course Name: Principles of Banking  
Course Code: 102

Semester: I  
Marks Distribution: 20+80

---

Unit- I: Organizing and managing of banks- Organizational structure of Banking- Forms of Banking, Unit Banking, Branch Banking, Group Banking, Chain Banking, Satellite and Affiliate Banking and Correspondent Banking- Organizational Structure of Banking in India

Unit- II: Functions of Banks- Relationship between Banker and Customer, Obligation and Rights KYC Norms; Types of Constituents: Deposit Products, and other Ancillary Services: Types of Loan Products and its features.

Unit- III: Negotiable Instruments Act- Payment and Collection of Cheque, Duties and Responsibilities of Paying and Collecting Banker, Endorsements and Crossing of Cheque, Bouncing of Cheque and its implications, Banking Regulation Act- Reserve Bank of India Act.

Unit- IV Banking Technology- Bank Mechanization- Core Banking Solutions- WAN and LAN system- On line systems- main frame Networking systems- Electronic Payment Systems- Cash dispensers- ATMs- Anywhere Anytime Banking- EFT, Plain message and current Trends in information Technology.

Unit- V Reforms in Banking Sector- Social Banking, Nationalization of Banks, Branch, Licensing, Liberalization Policies, Adoption to International Standards, New Generation Banks, Committee recommendations,

### Reference Books:

1. Vasant Desai Principles of Management, Himalaya Publications House, Delhi.
2. Principles of Banking: Indian Institute of Banking of Finance, Mcillin.
3. Dr. P.K. Srivastava: Banking Theory and Practice, Himalaya Publications House, Delhi.
4. Suubba Rao P; Principles of practice of bank Management, Himalaya Publications House, Delhi.
5. Sundaram and Varsgbet: Banking theory law and Practice.
6. Banking a insurance- R. K. Shavma, Kalyani publishing