



Estd: 1962
NAAC 'A' Grade
MHRD-NIRF-28th Rank

SHIVAJI UNIVERSITY, KOLHAPUR-416 004. MAHARASHTRA

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शिवाजी विद्यापीठ, कोल्हापूर - ४१६ ००४. महाराष्ट्र

दुरध्वनी: (ईपीएबीएक्स) २६०९००० (अभ्यास मंडळे विभाग- २६०९०९४)

फॅक्स : ००९१-०२३१-२६९१५३३ व २६९२३३३.

e-mail: bos@unishivaji.ac.in Web-site : www.unishivaji.ac.in

Ref.No./SU/BOS/Commerce/4207

Date :06-08-2016

The Principal,
Dhananjayrao Gadgil College of Commerce
Satara.

Subject: Regarding Syllabi & Nature of Question Paper of B. Com. Part-III
Bank Management (Entire) (Semester-V & VI) under the Faculty
of Commerce.

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the university authorities have accepted and granted approval to the Syllabi & Nature of Question Paper of B. Com. Part-III Bank Management (Entire) (Semester V & VI) under the Faculty of Commerce.

This syllabi will be implemented from the academic year 2016-17 (i.e. from June 2016) onwards. A soft copy containing the syllabus is enclosed herewith. This syllabi is also available on university website www.unishivaji.ac.in.

You are, therefore requested to bring this to the notice of all students and teachers concerned.

Thanking you,

Yours faithfully,

Sd/-

Dy. Registrar

Copy to:-

- | | | | |
|----|---------------------------------------|---|-------------------------------------|
| 1 | Dean, Faculty of Commerce | } | For information |
| 2 | Chairman, Board of Business Economics | | |
| 3 | Appointment Section | } | For information & necessary action. |
| 4 | B.Com. Section | | |
| 5 | Affiliation Section (P.G.) | | |
| 6 | Computer Centre | | |
| 7 | P.G. Admission | | |
| 8 | Meeting Section | | |
| 9 | P.G.Seminar | | |
| 10 | Eligibility Section | | |
| 11 | | | |

SHIVAJI UNIVERSITY, KOLHAPUR.



Accredited By NAAC

Faculty of Commerce

Structure, Scheme & Revised Syllabus For

B.Com. Bank Management (Entire)

Part – III (Sem - V & VI)

(Subject to the modifications that will be made from time to time)
Syllabus to be implemented from June 2016 onwards.



SHIVAJI UNIVERSITY, KOLHAPUR

Faculty of Commerce

Revised Syllabus of

B.Com. Bank Management (Entire)

To be implemented from the academic year 2016-2017 onward

(Introduced from June 2016 and Onwards)

Semester V & VI

Paper No	Semester -V
501	Entrepreneurship Development
502	Indian Economic Environment For Banking Studies Paper-IX
503	Banking Technology in India Paper-X
504	Credit and Risk Management Paper-XI
505	Financial Markets & Services Paper-XII
506	Research Methods in Banking and Finance Paper-XIII

Paper No	Semester -VI
601	Modern Management Practices
602	Foreign Exchange & Financing for Foreign Trade Paper-XIV
603	Treasury Management Paper-XV
604	New Trends in Indian Banking Paper-XVI
605	Banking Laws & Cyber Crimes Paper-XVII
606	Practical Banking Paper-XVIII

B.Com. Part-III Bank Management (Entire)

Semester V

Entrepreneurship Development

Duration: 2 hrs.

Marks: 40

Lectures : 60

Objective:

1. To provide the student with an understanding of basic entrepreneurial concepts.
2. To provide the student with detailed understanding of entrepreneurship development so that they can try for self employment.

Unit I Entrepreneur: - Meaning, Characteristics, Qualities, Functions, Types of entrepreneur. Entrepreneur v/s Intrapreneur, Entrepreneur v/s Manager. **(Periods 15)**

Unit II Entrepreneurship :- Concept — Theories of Entrepreneurship (Schumpeter, Max Weber, Thomas Cochran, Evert Hagen, Peter Drucker, David McClelland) - Role of entrepreneurship in Economic Development, Obstacles in entrepreneurial growth. **(Periods 15)**

Unit-III Entrepreneurship Development-concept- Objectives-process- Entrepreneurial motivation-problems and measures -EDP in India Institutions for entrepreneurship development-EDII Ahmedabad- NIESBUD New Delhi-NISIET Hyderabad-MCED Aurangabad

Unit-IV : Rural Entrepreneurship-Meaning – Need for rural entrepreneurship - problems of rural Entrepreneurship. Entrepreneurship in agricultural sector and village Industry - Industrial estate in Maharashtra-Objectives, and Importance. **(Periods 15)**

REFERENCE BOOKS :

- 1) Vasant Desai - “The Dynamics of Entrepreneurial Development and Management, Himalaya Publishing House, Mumbai, Sixth Edition, 2010.
- 2) Khanka S. S. “Entrepreneurial Development”, Chand and Company Ltd, New Delhi, Third Revised Edition, 2001.
- 3) Prof. E. Gordon & K. Natarajan, “Entrepreneurship Development”
- 4) N.P. Singh, “Entrepreneurship Development”, - Theories & Practices.
- 5) M. Gangadhar Rao, “Entrepreneurship & Entertainment Development

**Nature of Question Paper
Entrepreneurship of Development**

Instructions :

1. All questions carry equal marks
2. Question No-1 is Compulsory and attempt any four questions out of the remaining.

Q. No.	Nature of Question	Marks
Q. No. 1	Short Answers Question (Any Two out of Three)	8 marks
Q. No. 2	Long Answer Question	8 marks
Q. No. 3	Long Answer Question	8 marks
Q. No. 4	Long Answer Question	8 marks
Q. No. 5	Long Answer Question	8 marks
Q. No. 6	Long Answer Question	8 marks
Q. No. 7	Short Notes (Any Two out of Three)	8 marks

B.Com. Part III
Bank Management (Entire)
Semester – V Paper – IX
INDIAN ECONOMIC ENVIRONMENT FOR BANKING STUDIES

Objectives: This course is designed to give the students a basic understanding of the products, players and functioning of financial markets, particularly the capital market and regulatory issues.

Topic & Contents	Hours
Unit 1 - Basic Features and Problems of Indian economy A. Important features of Indian economy, New economic Policy -1991 and after 1991 B. Problem of Poverty and Unemployment, Role of Banks in poverty eradication C. Meaning and Features of Liberalization, Privation & Globalization D. Disinvestment Policy, Foreign Direct Investment Policy in India	15
Unit 2 - Agriculture Sector in India A. Features and Problems of Agriculture in India, Role of Banks in Agriculture Development B. Land use Pattern in India, Agricultural Productivity, Agricultural Export C. Agricultural Insurance in India , National Horticulture Mission D. Allied Activities- Fishery, Poultry, Milk Production, National Policy for Farmers 2007	15
Unit 3 - Industry, Trade & services Sector in Indian Economy A. Growth and structure of Industrial Sector, Industrial Policy since economic reforms B. Significance of Small and cottage Industries, Industrial Mergers & Acquisition Policy C. Services Sector in India, Importance of IT, Transport, Communication Sector D. Import -Export Policy of India 1991, Direction of India's Foreign Trade	15
Unit 4 - Budget & Taxation Policy in India A. Meaning and types of budgets, Source of Public Revenue & Items of Public Expenditure B. Recent Union Budget, Sector wise budgetary allocations since last five years C. Recent Railway Budget, Sector wise budgetary allocations since last five years D. Meaning types of Direct & Indirect - Tax Revenue in India, Value Added Tax, Service tax	15
References : 1. Indian Economy - Ashwini Mahajan and Gaurav Datt, S. Chand and Company, 2. New Delhi-110 005 Latest Edition Indian Economy - Misra / Puri, Himalaya Publishing House, Mumbai Latest Edition. 3. Hand Book on Horticulture Statistics 2014- http://agricoop.nic.in/imagedefault/handbook2014.pdf 4. Economic Survey of India -2015-16 Ministry of Finance, Govt of India 5. Union Budget 2016-17 Ministry of Finance, Govt of India 6. Railway Budget 2016-17 Ministry of Railway, Govt of India	

B.Com. Part III
Bank Management (Entire)
Semester – V Paper – X
BANKING TECHNOLOGY IN INDIA

Sr	Topic & Contents	Hours
Unit 1	Applications of IT In Banking A. Bank Computerization & Networking LAN, WAN, WWW; Its Advantages B. Meaning of Core Banking Solution, its Structure - Any Branch Banking C. Role of It in Banking Sector D. Role of IDRBT in Banking Technology Development	15
Unit 2	ATM & POS Terminals A. ATM Services - Structure of ATM, Guidelines for setting Onsite & Off site ATMs, National Financial Switch (NFS) B. Modern ATM Services - Biometric AMT, White Label ATM, Brown Label ATM, Talking ATMs with Braille keypads C. POS Terminals - Meaning and Features, Advantages and Disadvantages of POS Terminals D. ATM Skimming, ATM Clone & Security Tips for using ATM and POS Terminals	15
Unit 3	E-Payment Channels A. Electronic Clearing Service - ECS Credit & ECS Debit B. Immediate Payment Service (IMPS), Credit Card Services C. AADHAAR Enabled Payment System & Bharat Bill Payment System (BBPS) D. SWIFT- Features , SWIFT Code, SWIFT standards & SWIFT Transactions	15
Unit 4	Internet Banking Procedural Guidelines A. Internet Banking in India – Guidelines, IT-enabled Financial Inclusion B. Report of the Working Group on Electronic Money 2002 C. BitCoins- Meaning, Features and its applications D. Mobile Banking services & Guidelines of Mobile Banking in India	15
References; Report on Trend and Progress of Banking in India 2014-15, RBI, https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/0FLTP577BF4E172064685A26A73A6BC9210EC.PDF Report of the Working Group on Electronic Money http://rbidocs.rbi.org.in/rdocs/PublicationReport/Pdfs/30758.pdf Internet Banking in India – Guidelines http://rbidocs.rbi.org.in/rdocs/notification/PDFs/21569.pdf RTGS System Regulations, 2013. https://rbidocs.rbi.org.in/rdocs/RTGS/PDFs/RTGSB111013_2013.pdf		

B.Com. Part III
Bank Management (Entire)
Semester – V Paper – XI
CREDIT AND RISK MANAGEMENT

Topic & Contents	Hours
Unit 1 – Introduction to Risk Management A. Risk Management in Banking Institution B. Nature and Importance of Credit Risk Management C. Nature and Importance of Operational Risk Management D. Nature and Importance of Market and Interest rate Risk Analysis	15
Unit 2 - Credit Risk Management A. Asset Liability Management - ALM organization - ALCO techniques / tools B. Risk management - Capital adequacy norms - Prudential norms - Exposure norms C. Sound Principles of Operational Risk Management (SPOR) D. RBI guidelines on risk management	15
Unit 3 - Risk Management Under Basel I & II A. Risk management & Basel I, II Norms B. Sound practices for management and supervision of operational risk C. Risk Management Principles for Electronic Banking D. Case study on Credit Risk Management Cooperative/Public/Private sector banks	15
Unit 4 - Ratio Analysis A. Meaning and Nature of Ratio Analysis B. Important ratio for Banking Business C. CAMEL Rating and its importance D. Global scenario of risk management in bank	15
References : 1. Eddie Cade, Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England. 2. Jyotsna Sethi and Nishwan Bhatia, Elements of Banking and Insurance, Prentice Hall of India: New Delhi 3. Vasant C. Joshi and Vinay V Joshi (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.	

B.Com. Part III
Bank Management (Entire)
Semester – V Paper – XII
FINANCIAL MARKETS & SERVICES
Introduced from June 2016

Objectives: This course is designed to give the students a basic understanding of the products, players and functioning of financial markets, particularly the capital market and regulatory issues.

	Topic & Contents	Hours
Unit 1	Introduction to Financial Market in India A. Meaning & Structure of Financial Market in India B. Structure & Importance of Capital Market, Major Players in Capital Market. C. Structure & Importance of Money Market, Major Players in Money Market. D. Role of RBI & SEBI in Financial Markets in India, Visit to SEBI/RBI/BSE/NSE	15
Unit 2	Basics of Financial Market A. Types and importance Investment, Nature & Importance of Investment consultancy services B. Financial Instruments of Capital Market and its features C. Financial Instruments of Money Market and its features D. Role and Importance of Discount and Finance House of India Ltd (DFHIL)	15
Unit 3	Primary & Secondary Capital Market A. Issue Management: Intermediaries, Regulations and SEBI Guidelines B. Grading & Pricing of Public Issues, Book Building, Dematerialisation of Securities C. Stock Markets, BSE, NSE & its Membership, Listing of Securities D. Trading Mechanism- NEAT, BOLT, Order Management, Trade Management	15
Unit 4	Financial Services & Trading Procedures A. Credit Rating Methodologies of ICRA, CRISIL, CARE, ONICRA, FITCH B. Auction, Insider Trading, Takeovers, Buy back, Prohibition of Fraudulent and Unfair Trade, Visit to stock Brokers' Associations & Firms C. Clearing and Settlement Mechanism- Transaction Cycle, Settlement Process D. Settlement Agencies in stock Market, Risks in Settlement, NSCCL, NSDL, CDSL	15
References : 1. NSE (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange Of India Limited 2. Braam van den Berg (2015).Understanding Financial Markets & Instruments () Academy of Financial Market, https://eagletraders.com/books/afm/afm4.php 3. Gupta, L.C (1997).Stock Exchange Trading in India; Society for Capital Market Research and 4. Development, Delhi 5. Bhole I.M. (2009), Financial Institutions and Market, 5th edition, 2nd reprint in 2009 Tata McGraw Hill. 6. Credit Rating Methodology, http://www.psnacet.edu.in/courses/MBA/Financial%20services/17.pdf 7. Issue Management, http://www.psnacet.edu.in/courses/MBA/Financial%20services/13.pdf		

B.Com. Part III
Bank Management (Entire)
Semester – V Paper – XIII
RESEARCH METHODS IN BANKING AND FINANCE
Introduced from June 2016

	Topic & Contents	Hours
Unit 1	Foundations of Research A. Meaning, definitions and types of Research B. Characteristics of scientific method, Conceptual and Theoretical Models Pure and Applied Research, Descriptive Research, Diagnostic Study & Case Study C. Limitations of Social Science Research D. Ethics of Social Science Research	15
Unit 2	Research Design & Review Of Literature A. Research Problem - Selection of Research Problem, Formulation of the Problems B. Setting up Objectives & Hypothesis formation, Types of Hypotheses C. Review Of Literature- Meaning, Methods and Presentation of Review Of Literature D. Research Design/Plan & Measurement	15
Unit 3	Sampling, Data Collection & Report Writing A. Sampling Techniques or Methods, Sample Size, Sampling and Non-Sampling Errors B. Primary and Secondary data, Methods of data collection, Tools & Instruments for data collection- Schedules and Questionnaires C. Tools for Data Analysis- Classification, Tabulation, Graphical Representation D. Report Writing - Types of Reports, Research Report Format, Features of Good Report	15
Unit 4	Role of Computer Technology in Banking Research A. Use of Word, Excel and PowerPoint, Data Analysis using Excel B. Online Survey - Advantage & Disadvantages; Use of Google Forms & SurveyMonkey C. Introduction to Statistical Package for Social Sciences (SPSS) -Tools and Techniques D. Introduction to E-Views Statistical Package -Tools and Techniques	15
References : 1. O. R. Krishnaswamy and M. Rangnatham (2005) Methodology of Research in Social Sciences, Himalaya publication House, 2005, ISBN: 8184880936 2. C. R. Kothari (2011) Research Methodology: Methods and Techniques, New Age International Publishers, ISBN:81-224-1522-9 3. Fisher R. A. (2002) Statistical Methods for Research Workers by, Cosmo Publications, New Delhi ISBN:81-307-0128-6 4. Montgomery D.C. (2001), Design and Analysis of Experiments, John Wiley, ISBN: 0471260088 5. IBM SPSS Statistics 22 Core System User's Guide 6. EViews 8 User's Guide II		

B.Com. Part III
Bank Management (Entire)
Semester – VI
Modern Management Practices
Introduced from June 2016

Duration: 2 hrs.

Marks: 40

Lectures : 60

Objectives:

- 1) To make students familiar with the modern management practices being used by the corporate world.
- 2) To expose the students to importance and applicability of various modern management practices

Unit-I: Approaches to Management: (A) Different approaches to the study of management- Behavioral Approach, Quantitative Approach, Decision-Theory Approach, System Approach, and Contingency Approach (B) Modern Management: Concept and nature, importance of modern management in changing environment. **(Periods 15)**

Unit-II: Contribution to modern management practices (MMP) : (A) Contribution of Peter Drucker-Management by Objectives (MBO): Concept, characteristics, importance, merits and demerits. (B) Contribution of C.K. Pralhad: Core Competencies: Concept, factors of core competencies, Identifying core competencies. (C) Contribution of Michel Porter: Competitive Advantage, Cost Leadership, Differentiation and Focus **(Periods 15)**

Unit-III: Corporate Governance and Customer Relationship Management (CRM): (A) Corporate Governance: Concept- Definitions- Role of Board of Directors in Corporate Governance, Role of Shareholders and Auditors in corporate governance. (B) Customer Relationship Management (CRM): Concept, Importance of CRM in modern era; e-CRM **(Periods 15)**

Unit-IV: Organizational Environment - Meaning and characteristics of Organizational Environment- Internal and External Environment, Environmental Analysis: Strengths, Weaknesses, Opportunities and Threats (SWOT) Analysis, Applicability of SWOT to individual and organization. **(Periods 15)**

References:

- 1) Organisation and Management- Dr. C. B. Gupta
- 2) Business Organisation and Management –M.C. Shukla
- 3) Management Today: Principles and Practice: Gene Burton and Manab Thakur
- 4) The Practice of Management- Peter Drucker
- 5) Competitive Advantage- Michel Porter
- 6) Competing for Future- C.K.Pralhad and Gary Hamel
- 7) Business Policy- Dr. Azhar Kazmi
- 8) Business Environment- Francis Cherunilam Concerned websites may also be referred.

Nature of Question Paper

Instructions :

1. All questions carry equal marks
2. Question No-1 is Compulsory and attempt any four questions out of the remaining.

Q. No.	Nature of Question	Marks
Q. No. 1	Short Answers Question (Any Two out of Three)	8 marks
Q. No. 2	Long Answer Question	8 marks
Q. No. 3	Long Answer Question	8 marks
Q. No. 4	Long Answer Question	8 marks
Q. No. 5	Long Answer Question	8 marks
Q. No. 6	Long Answer Question	8 marks
Q. No. 7	Short Notes (Any Two out of Three)	8 marks

B.Com. Part III
Bank Management (Entire)
Semester – VI Paper – XIV
FOREIGN EXCHANGE & FINANCING FOR FOREIGN TRADE
Introduced from June 2016

	Topic & Contents	Hours
Unit 1	Introduction Foreign Exchange A. Meaning of Foreign Exchange & Attributes of the Ideal Currency B. Meaning, Structure & Function of Functions of foreign Exchange Market C. Exchange Rates – Gold Standard, Breton Woods System, D. Nature and functions of Forex Market	15
Unit 2	Exchange Rates Determination A. Important Determinates of Exchange rate, Meaning and Causes of Devaluation of currency. B. Purchasing Power Parity Theory & Potential Exchange Rate Determinants C. The Balance of Payments Approach & The Asset Market Approach D. Historical analysis of exchange rate of Indian Rupee	15
Unit 3	Transactions in the foreign Exchange Market A. Participants in Foreign Exchange Market , Foreign Exchange Management ACT 1999 B. Foreign Exchange Transactions - Purchase and Sale transactions C. Meaning, Importance and Methods of Exchange Control D. Different Modes of Foreign Exchange Remittances	15
Unit 4	Foreign Trade Finance & International Organizations A. Meaning and Importance of Foreign Trade Finance B. Risks involved in foreign trade finance : Country risk, Currency risk, Exchange risk, legal risk etc C. Methods of Foreign Trade Finance – Procedure of Pre-Shipment & Post-Shipment Credit, Other types of credit D. Support Organization ECGC, ,FEDAI, BRICS & BIS	15
References 1. C Jeevanandam (2002) Foreign Exchange: Practice, Concepts, Sultan Chand & Sons, New Delhi. 2. Alan C Shapiro, Multinational Financial Management (2002), Prentice-Hall of India, New Delhi. 3. Mustafa (2010). Foreign Trade Finance and Documentation, Laxmi Publications, Ltd Delhi 4. Shani Shamah (2011), A Foreign Exchange Primer, John Wiley & Sons, ISBN 11-19-99-489-6 5. Adam Kritzer (2013). Forex for Beginners: A Comprehensive Guide to Profiting from the Global Currency Markets, Apress, ISBN 978-143-0240-518 6. Dun And Bradstreet (2007). Foreign Exchange Market, Tata McGraw-Hill Education, 2007, ISBN 978-007-0621-084		

B.Com. Part III
Bank Management (Entire)
Semester – VI Paper – XV
TREASURY MANAGEMENT
Introduced from June 2016

	Topic & Contents	Hours
Unit 1	Introduction to Treasury Management A. An overview of Financial markets B. Treasury - Objectives of Treasury - Structure and organization C. Functions of a Treasurer - Responsibility of a Treasurer D. Role and Functions of Treasury Department	15
Unit 2	Treasury operations A. Liquidity Management - CRR / CCIL/ RTGS B. Objectives of Liquidity Management, Internal control, Netting C. Concepts of Cost centre & Profit centre, integrated treasury D. Treasury instruments	15
Unit 3	Treasury & International Banking A. Global scenario and treasury operations & Exchange rate mechanism B. Dealing and trading operations : control and orderly conduct, moral and ethical codes C. Revaluation : Mark to market and profit calculations, VaR (Value at risk) B. Components of multi-currency balance sheet	15
Unit 4	Risk Management A. Treasury & investment policy, Structure of Front office & Back office B. Role of information technology in treasury management C. Regulation and compliance of Risk Management D. Importance of Internal & External audit Visit to Treasury Departments	15
References : 1. Treasury Investment and risk Management – IIB 2. Management of Investments – By Jack Clank Francis McGraw Hill International series 3. Investments – Analysis and Management – By Jack Clank Francis McGraw Hill International series 4. Indian capital Market by V.A. Avadhani, Himalayan Publishing House(1997). 5. Capital Markets by Frank fabozzi and Franco Modigliani, Prentice Hall(1996)		

B.Com. Part III
Bank Management (Entire)
Semester – VI Paper – XVI
NEW TREND IN INDIAN BANKING

	Topic & Contents	Hours
Unit 1	Structural Developments in Banking A. Present Structure of Banking in India & New Private Banking License Policy in India B. Mergers and acquisition in banks, Recent bank mergers in India. C. INDRADHANUSH Plan For Revamp Of Public Sector Banks, Bank Board Bureau D. Basel -I, Basel - II & Basel -III	15
Unit 2	Innovative Banking in India A. MUDRA Bank - Objectives & Salient Features of MUDRA Loan Scheme B. Bharatiya Mahila Bank, Organization, Functions & Importance C. Small Finance Banks - Organization, Functions & Importance D. Payments Banks Organization, Functions & Importance	15
Unit 3	New Banking Products in India A. Financial Inclusion - Policy Measures, Bank Correspondents/Representative B. Bankinsurance & Bank Sponsored Mutual Fund C. Pradhan Mantri Jeevan Jyoti Bima Yojana & Atal Pension Yojana D. Credit Information Bureau (India) Ltd - Organization & CIBIL Score	15
Unit 4	Recent Banking Policies A. High Powered Committee on Urban Co-operative Banks - 2015 B. Differential Premium System for Banks - Report of Jasbir Singh Committee 2015 C. The Banking Ombudsman Scheme, 2006 D. FDI in Banking Sector - Policy, Benefits of FDI in Banking Sector	15
References; - Financial Institutions and Financial Markets in India –Functioning and Reforms Nitin Bhasin New Century Publications, New Delhi 2010 - Micro Units Development and Refinance Agency (Mudra) Bank, http://pib.nic.in/newsite/PrintRelease.aspx?relid=116209 - MUDRA Bank - http://www.mudra.org.in/ - Bharatiya Mahila Bank- http://www.bmb.co.in/ - INDRADHANUSH Plan For Revamp Of Public Sector Banks- http://financialservices.gov.in/PressnoteIndardhanush.pdf - Guidelines for Licensing of Small Finance Banks in the Private Sector, https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1090GLS1114.pdf - Guidelines for Licensing of Payments Banks, https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1089PBR1114.pdf - Implementation of Bharat Bill Payment System (BBPS), http://www.npci.org.in/documents/BBPS-Procedural-Guidelines.pdf - CIBIL - https://www.cibil.com/sites/default/files/pdf/faqcs.pdf - Report of the Committee on Differential Premium System for Banks in India -RBI - High Powered Committee on Urban Co-operative Banks 2015- RBI		

B.Com. Part III
Bank Management (Entire)
Semester – VI Paper – XVII
BANKING LAWS & CYBER CRIMES

Sr	Topic & Contents	Hours
Unit 1	Regulatory Framework for Banking in India A. Banking Regulation Act 1949, B. RBI Act 1934, C. Negotiable Instruments, 1881 Act (Read with the amended Act of 2002) D. Banking Laws (Application to Co-operative Societies) Act 1965	15
Unit 2	Laws Relating to Banking Operations A. The Bankers' Books Evidence Act–1891 B. The Banking Companies (Acquisition and Transfer of Undertakings) Act–1970 C. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act–(SARFASI-2002) D. Prevention of Money Laundering Act, 2002	15
Unit 3	Other Laws A. Right to Information Act, 2005 B. Prevention of Corruption Act, 1988 C. Foreign Exchange Management Act, 1999 D. The Maharashtra Regional and Town Planning Act, 1966	15
Unit 4	Cyber Law & Cyber Crimes A. Salient Features of Information Technology Act, 2000, B. Various Authorities under IT act and their powers, Penalties, Offences, C. Concept of Digital Signature and Cryptography, Authentication and Benefits. D. Cyber Terrorism, Cyber Theft, Hacking, Viruses and their types	15
References; 1. M.L.Tannan, C.R. Datta & S.K. Kataria (2011) Banking Law and Practice, Wadhwa & Company, Nagpur 2. Sudhir Naib, The Information Technology Act, 2005: A Handbook, OUP, New York, (2011) 3. S. R. Bhansali, Information Technology Act, 2000, University Book House Pvt. Ltd., Jaipur (2003). 4. Vasu Deva, Cyber Crimes and Law Enforcement, Commonwealth Publishers, New Delhi, (2003). 5. Right to Information Act, 2005 6. Prevention of Corruption Act, 1988 7. Foreign Exchange Management Act, 1999 8. The Maharashtra Regional and Town Planning Act, 1966 9. The Bankers' Books Evidence Act–1891 10. The Banking Companies (Acquisition and Transfer of Undertakings) Act–1970 11. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act–(SARFASI-2002) 12. The Employees Provident Fund Act, 1952		

B.Com. Part III
Bank Management (Entire)
Semester – VI Paper – XVIII
PRACTICAL BANKING

Sr	Topic & Contents	Hours
Unit 1	Deposit Opening & Loan Service Procedures A. Bank Account Opening Procedures & Application Forms A. Application for different types of Housing Loans, Loan to Value (LTV) Ratio & Mortgage B. Retail & Business Loans-Cash Credit, Vehicle Loan, Education Loan, Gold Loan, Loan Against PPF & Insurance Policy C. Application for Agricultural Loan- Crop Loan , Kisan Credit Card, & Loan Against Warehouse Receipts	15
Unit 2	Reporting & Documentations for Bankers A. Implementation of Know Your Customer (KYC) policy B. Maintenance & Computation of NDTL, CRR, SLR and its Reporting to RBI C. Reporting for the Issue and Operations of ATM-Cum-Debit Cards D. NAP & Provision for NPA, Preparation of Balance Sheet	15
Unit 3	E-Payment Services A. Guidelines and Procedure NEFT & RTGS, B. Application of Mobile Banking -Advantages & Disadvantages C. Guidelines and Procedure of Cheque Truncation System D. Opening and Operating of Demat Account , e-Payment different Tax	15
Unit 4	Customer Service in Banks A. Statement of accounts, Pass Books, Issue of Cheque Book, B. Safe Deposit Locker - Allotment of Lockers, Fixed Deposit as Security for Lockers, Wait List of Lockers, Operations of Safe Deposit Vaults/Lockers C. Para-banking Activities-Insurance, Mutual Funds, Underwriting, Retailing of Government Securities, Pension Fund Management, Equipment Leasing, Hire Purchase and Factoring D. Guidance to customers and Disclosure of Information- Notice Board & Citizen's Charter	15
Bank Visit – Visit to Banks, IDBTL, NIBM, IIBF,IBA, NABARD		
References 1. Computation of NDTL, CRR, SLR and its Reporting to RBI, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/98MNDADA89616D1B44C1B8106ED375AE0E57.PDF 2. Reporting Format for the Issue and Operations of ATM-Cum-Debit Cards, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/78663.pdf 3. Know Your Customer (KYC) Direction, 2016, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/18MDKYCD8E68EB13629A4A82BE8E06E606C57E57.PDF 4. Branch Licensing Policy, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/10RC89C65A42EFAC4EB2998A321AD7090D9D.PDF 5. Para-banking Activities, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/30PBB7D69C3F0D47402083CBE433EB07D86D.PDF 6. Housing Finance, https://rbidocs.rbi.org.in/rdocs/notification/PDFs/68MH01072014F.pdf 7. Customer Service in Banks- https://rbidocs.rbi.org.in/rdocs/notification/PDFs/59FM04072F58B1DD44DFADD486B9B0A59E9D.PDF		

Nature of Question Paper
Sem. V & Sem. VI

Instructions :

1. All questions carry equal marks
2. Question No-1 is Compulsory and attempt any four questions out of the remaining.

Q. No.	Nature of Question	Marks
Q. No. 1	Short Answers Question (Any Two out of Three)	8 marks
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Q. No. 5	Long Answer Question	8 marks
Q. No. 6	Long Answer Question	8 marks
Q. No. 7	Short Notes (Any Two out of Three)	8 marks