



B.A	Semester – V (Skill Enhancement Course- Elective)	Credits:4
Course:7C	Banking and Financial Services	Hrs/Wk:5

Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concept and essentials banking and financial services.
2. Identify and analyse the employment opportunities related to banks and other financial institutions.
3. Apply the concepts to banking and financial opportunities and formulate ideas related to them.
4. Demonstrate practical skills to enable them to get employment in Banks and other financial institutions as business correspondents or Common Service Centers or market ing agents.

Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Principles of Banking and Indian Banking System

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering- Basics of Financial literacy- Problems and Challenges of Banking in India.

Unit 2: Deposits, Loans and Digital Banking

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement – Principles of Lending – Different categories of Loans – Mortgaging – Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.

Unit 3: Banking Correspondents and Common Service Centers

Banking Correspondent Model – Activities of Banking Correspondent: Deposit Mobilization. Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) – Provision of Services by CSC – Requirement for Registering CSC and Telecentre – Case Study of Banking Correspondents with any Bank or CSC in Local Area.

Unit 4: Financial Services of NBFIs

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI – Micro Finance: Concept and Operation – Chit Funds: Concept and Operations – Payment Banks – Regulation of NBFIs in India – Problems and Challenges of NBFIs in India.

Unit 5: Work with Finance Service Company (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs – Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction – Collection and Recovery of FSC Loans – Case Study of a FSC's services in Local Area.



References:

1. Indian Institute of Banking and Finance: *Principles and Practices of Banking*, Macmillan India Limited, 2021. <https://drive.google.com/file/d/1VU7aN4s5ikPQl7nX6mTBW-sVLQCNhfVYK/view>
2. Indian Institute of Banking and Finance: *Retail Banking*, Macmillan India Limited, 2015.
3. D.R. Patade Babasaheb Sangale and T.N. Salve: *Banking and Finance: Fundamental of Banking*, Success Publications, Pune, January 2013. <https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf>
4. N. Mukund Sharma: *Banking and Financial Services*, Himalaya Publishers, 2015.
5. Akhan Ali Jafor: *Non-Banking Financial Companies in India: Functioning and Practice*, New Century Publications, New Delhi, 2010.
6. RBI: "Non-Banking Financial Institutions" in *Report on Trend and Progress of Banking in India 2019-20*.
7. RBI: Discussion Paper on *Engaging Business Correspondents*. https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2234
8. Govt. of India: Ministry of Electronic and Information Technology: *Digital Seva-Operational Manual for Common Service Centres*. <https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf>
9. <http://www.cscentrepneur.in/> for Telecentre Entrepreneurship Course
10. <https://www.rbi.org.in/>
11. <http://www.iibf.org.in/>
12. Other Relevant web resources suggested by the teacher and college librarian

Co-Curricular Activities:

a) Mandatory (Training of students in the related skills by the teacher for a total 10 Hours)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like opening and closing bank account, explaining negotiable instruments, loan application process at banks, operation of digital banking, operating common service center, loan application and sanction in FSC, make use of important websites and apps etc. pertaining to banks and FSCs and make a field visit to any bank and FSC in local area. The expertise of practicing insurance agent or trainer can be utilized for this purpose.

2) **For Student:** Students shall visit and understand the functioning of bank and FSC of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (Report shall not exceed 10 pages):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.



b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing bankers, trainers and concerned officials.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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AT THE END OF FOURTH SEMESTER-
(CBCS PATTERN)
DEGREE EXAMINATIONS
ECONOMICS-V/VI(7C)-BANKING & FINANCIAL SERVICES
UG PROGRAM (4 YEARS HONORS)
(W.e.f. Admitted Batch 2020-21)
(COMMON FOR B.A, B.Sc.)

Time: 3 Hours

Maximum: 75 Marks

SECTION-A
విభాగము -ఎ

I. Answer any Five questions.

(5×5=25)

1. Functions of Banking
2. Types of Bank Deposit Account
3. Deposit Mobilization.
4. NBFs
5. Finance Service Company
6. Problems faced by Banks
7. Digital Currency
8. Explain the Major Players of NBFs in India.

PART - B
భాగము -బి

Answer All the questions. **(5×10=50)**

అన్ని ప్రశ్నలకీ సమాధానం తెల్పండి?

9. a) Define Banking? Explain the functions of Banking.
(Or)
b). Explain the Problems and Challenges faced by the banks.
- 10.a) Explain different types of Bank Deposit Accounts.
(Or)
b) What is Core Banking Services? Explain the features of Core Banking Services.
11. a) Discuss about the importance of Deposit Mobilization.
(Or)
b) Explain Other Banking Services Provided by the Banks.
12. a) Define NBFs. Explain different types of NBFs.
(Or)
b) Explain the Problems and challenges of NBFs in India.
- 13.a). Explain different types of loan offered by Finance Service Company.
(Or)
b) Discuss about collection and Recovery of loan by FSCs.
