CE 102 E FUNDAMENTALS OF BANKING-II

Objectives: The main objectives of this course is to introduce the students to the basic concept of banking as a financial intermediation service and bank as a financial institution.

Outcome:

After this course the students would have the fundamental knowledge of banking as service and bank as an institution which would from the basis for courses related to more areas of banking and insurance in following semesters.

Unit 1

Organizational structure of banks, unit banks- advantages and disadvantages, Branch banking- advantages and disadvantages, Subsidiaries, correspondent bank, Joint ventures, Amalgamations, mergers, of banks

Unit 2

Banker and customer –general relation of customer and banker – legal relation of banker and customer –
special features of relationship – banker as borrower - a debt by banker vs. ordinary commercial debt- the termination of banker and customer relationship or closing of an account.

Unit 3

Co-operative banking in India - Primary Co-operative credit societies, District Co-operative banks and State Co-operative bank, their management functions and limitation, its management function and limitation.

Unit 4

Different means of remittances demand draft, Mail transfer, Telegraphic and Telephonic transfer Credit card-A.T.M. (Automated teller machine) Tele banking - Home Banking-Inter linked branches banking - Online banking-computerization in banking field.

Recommended reading :

1. Banking theory and practice, Premkumar Shrivastav, Himalaya Publishing House
3. Basic of banking, Indian Institute of Banking & Finance-Taxman Publication

4. Fundamentals of Banking theory & practice by Basu A.K.,
5. भारतीय बैंकिंग कानून अने व्यवहार :
   लेखक: टेनन आम.ऑल.,
   अनुवादक: वेलवन डी.आरस.,
   युनिवर्सिटी ग्रंथ निर्माण बोर्ड अम्बावाड.
6. बैंकिंग कानून अने व्यवहार :
   लेखक: यावलाबाई,मालविया,
   सौराष्ट्र युनिवर्सिटी बैंकिंग असोशिएशन .