

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 form 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

2. Banking theory law & practice, Gordon - Natrajan,
Himalay Publishing House
3. Basic of banking, Indian Institute of Banking &
Finance-Taxman Publication
4. Fundamentals of Banking theory & practice by Basu A.K.,
5. ભારતીય બેન્કીંગ કાનુન અને વ્યવહાર :
લેખક: ટેનન એમ.એલ. ,
અનુવાદક: વેલવન ડી.એસ.,
યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ અમદાવાદ.
6. બેન્કીંગ કાનુન અને વ્યવહાર :
લેખક: ચાવલા,માલવિયા,
સૌરાષ્ટ્ર યુનિવર્સિટી બેન્કિંગ એસોશીએશન .