

SARDAR PATEL UNIVERSITY
Programme: B.Com.
Semester: V
Syllabus with Effect From: June-2020

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| Paper Code: UB05DCOM29 | Total Credit:3 |
| Title of Paper: Advanced Banking - IX | |

Objective: The objective of this course is to impart knowledge about the Indian Banking System prevailing in banking sector in India.

| Unit No. | Description in Detail | Weightage (%) |
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| I | SERVICES OF BANKING <ul style="list-style-type: none"> • Safe custody of valuables. • Lockers. • Demand Drafts. • Fee based services – Issuing Guarantees and letters of credit. • Selling Third Party Products – Insurance and Mutual fund units. • Credit Cards, Debit Cards. • Brokerage. | 25% |
| II | FORMS OF BANKING <ul style="list-style-type: none"> • Meaning and Definition of form of banking. • Forms of banking <ul style="list-style-type: none"> ○ Unit banking (Merits and Demerits) ○ Branch Banking (Merits and Demerits) ○ Mixed banking (Merits and Demerits) ○ Chain banking (Merits and Demerits) ○ Group banking(Merits and Demerits) | 25% |
| III | DEVELOPMENT BANKS IN INDIA <ul style="list-style-type: none"> • Meaning and Importance of Development Banks • Industrial Development Banks | 25% |
| IV | FINANCING PRIORITY SECTOR <ul style="list-style-type: none"> • Different types of borrowers and guidelines for financing priority sector Loans for housing • RBI's Guideline on financing priority sector Loans • Financing of Agriculture • Type of finance and lending • Crop loan, Kishan Credit Card Scheme, Agriculture term loan, Land Development loan. | 25% |

Basic Text & Reference Books:-

- Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
- Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
- Indian Financial System by Bharthi V Pathak
- Principles and Practice of Bank Management by P.Subba Rao (Himalaya Pub.House) Principles of Management for Bankers by Dr.C,B.Gupta (Sultan Chand & Sons) Bank Management by V.S.P.Rao
- Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book