

**SARDAR PATEL UNIVERSITY**  
**Vallabh Vidyanagar, Gujarat**  
**(Reaccredited with 'A' Grade by NAAC (CGPA 3.11))**  
**Programme: B.COM Semester: V**  
**Syllabus with effect from the Academic Year: June, 2023**

<b>B.COM. SEMESTER-V</b>		
<b>Paper Code</b> UB05DCOM79	<b>Title of the Paper</b> Advanced Banking - IX	<b>Total Credit</b> 3

<b>Course Objectives</b>	The objective of this course is to impart knowledge about the Indian Banking System prevailing in banking sector in India.
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<b>Course Description</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
<b>1.</b>	<b>SERVICES OF BANKING</b> <ul style="list-style-type: none"> <li>• Safe custody of valuables.</li> <li>• Lockers.</li> <li>• Demand Drafts.</li> <li>• Fee based services – Issuing Guarantees and letters of credit.</li> <li>• Selling Third Party Products – Insurance and Mutual fund units.</li> <li>• Credit Cards, Debit Cards.</li> <li>• Brokerage.</li> </ul>	<b>25%</b>
<b>2.</b>	<b>FORMS OF BANKING</b> <ul style="list-style-type: none"> <li>• Meaning and Definition of form of banking.</li> <li>• Forms of banking <ul style="list-style-type: none"> <li>○ Unit banking (Merits and Demerits)</li> <li>○ Branch Banking (Merits and Demerits)</li> <li>○ Mixed banking (Merits and Demerits)</li> <li>○ Chain banking (Merits and Demerits)</li> <li>○ Group banking (Merits and Demerits)</li> </ul> </li> </ul>	<b>25%</b>
<b>3.</b>	<b>DEVELOPMENT BANKS IN INDIA</b> <ul style="list-style-type: none"> <li>• Meaning and Importance of Development Banks</li> <li>• Industrial Development Banks</li> </ul>	<b>25%</b>
<b>4.</b>	<b>FINANCING PRIORITY SECTOR</b> <ul style="list-style-type: none"> <li>• Different types of borrowers and guidelines for financing priority sector Loans for housing</li> <li>• RBI's Guideline on financing priority sector Loans</li> <li>• Financing of Agriculture</li> <li>• Type of finance and lending</li> <li>• Crop loan, Kishan Credit Card Scheme, Agriculture term loan, Land Development loan.</li> </ul>	<b>25%</b>

\*Units will have the same Weightage in the evaluation as suggested in the course outline.

<b>Teaching-Learning Methodology</b>	<ul style="list-style-type: none"> <li>• Lecture Method</li> <li>• Online Lectures</li> <li>• Group Discussion</li> <li>• Practical Problem Solving</li> </ul>
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<b>Evaluation Pattern</b>		
<b>Sr.No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
<b>1.</b>	Internal/Written Examination	<b>15%</b>
<b>2.</b>	Internal Continuous Assessment in the form of Practical , Viva-Voce, Quizzes, Seminars, Assignments, Attendance	<b>15%</b>
<b>3.</b>	University Examination	<b>70%</b>

\* Students will have to score a minimum of 40 (Forty) Percent to pass the course.

**Course Outcomes: Having Completed this course, the students will be able to**

After completion of the course the student will be able to –

- The student can get all the information about the demand draft process.
- Student knows about how to selling third party products regarding insurance and mutual fund unit.
- The student can get all the information about the debit card and credit card, and its uses...
- The Students become aware of the letters of credits and issuing guarantees.
- Assess the safe custody of valuables.
- Student knows about the development of banks, and Industrial development of banks.
- Student knows about the RBI's Guideline on financing priority sector Loans.
- Student knows about Crop loan, Kishan Credit Card Scheme, Agriculture term loan, Land Development loan.

**Suggested References: (include Reference Material from where a student is expected to study the said content in APA Style) Reference Websites can also be included)**

<b>Sr. No</b>	<b>References</b>
<b>1.</b>	Banking Law and Practice by Mona Tanna & Manish Tanna, Himalaya Publishing House
<b>2.</b>	Practice and Law of Banking by B S Khubchandani, MacMillan India Ltd
<b>3.</b>	Indian Financial System by Bharthi V Pathak
<b>4.</b>	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
<b>5.</b>	Bank Finance for Industry by Bidhani SN, Mitre PK, Vision Book

**On-Line Resources available that can be used as Reference Material**

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