SARDAR PATEL UNIVERSITY

Programme: Bachelor of Vocation (Banking and Financial Services) Semester: I

Syllabus with effect from: June 2014

Paper Code: UB01FBVB04	T-4-1 C 14 2
Title Of Paper: Banking & Financial Services – I	Total Credits: 3

Unit	Description in detail	Weightage (%)
1	Banking System In India:	
	Structure of Indian Banking System	
	Commercial Banks, Regional Rural Bank, Cooperative Banks	25 %
	Distinction between commercial Banks & Cooperative Banks	
	Characteristics of a good banking system	
2	Introduction of financial Services:	
	Nature and role of Financial system, Financial system and financial markets	25 %
	Financial system and economic development, Indian financial system-an	
	overview	
3	Reserve Bank of India:	
	Organization	
	Management and functions	25 %
	Credit creation and credit control	
	Monetary policy	
4	Banker-Customers Relationship and Negotiable Instruments:	
	Legal Framework of Banker-Customer Relationship	
	Bankers Disclosure, Termination Of Relationship	25 %
	Bankers Right of Lien and set-off	
	Meaning and characteristics of Negotiable instrument-cheque, Bills Of	
	Exchange and promissory Note	

Basic Text & Reference Books:

- Desai Vasant Indian Banking –Nature and problems, sultanchand andsons
- > Jain L C: Indigenous Banking in India
- > Vasant desai: central Banking and economic Development
- > Satish K.Matta: Management of financial institutions and services
- ➤ A.Gajendra: Banking & Financial System

