

ST.JOSEPH'S COLLEGE FOR WOMEN (AUTONOMOUS), VISAKHAPATNAM
IV SEMESTER COMMERCE Time:7Hrs/Week
COM 4201(4) BANKING AND FINANCIAL SERVICES Max. Marks: 100
w.e.f. 2016 – 2019 '16AD' SYLLABUS

OBJECTIVES: The students will

1. Know the concepts of Banking and its activities.
2. Understand the relevance and importance of the terms in the broader context of industrialization.
3. Apply the concepts to realize the practical implications especially through visit to financial institutions.

UNIT – I : Introduction to banking – meaning of banker, customer-relationship between banker and customer-Types of Banks – Banking systems – Branch banking unit Banking – Commercial banks, functions & credit creation.

UNIT – II: Nationalization of Banks, Banking sector reforms – Banking regulation act 1949, Narasimham committee 1991 and impact of reforms

UNIT – III: Financial Institutions – SFC, IFCI, ICICI, IDBI and SIDBI.

UNIT – IV: Financial Institutions – Indian money market structure, composition, characteristics and weakness. Indian capital market – composition and growth of primary & secondary markets, stock exchange and its functions.

UNIT – V: Loans and advances :

Lending policies, credit appraisals of various forms of loans & advances, modes of creating charges, lien, pledge, mortgage and hypothecation (Documents required for sanction of loans and advances)

BOOKS RECOMMENDED :

Banking theory and Practice - S.N. Maheswari (1997 edition)

R.R. Paul Himalaya Publisher Book.

Financial Services Banking and Insurance – A.V.Ranganadhachary, Rudra saibaba .

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