



Bachelor of Business Administration (B.B.A.)			Semester - IV
Course Title: Banking & Finance	Course Code:		Type of Course: Core
Credit: 04	Theory: 04 Hours	Practical: Nil	Teaching Hours: 60
Internal Marks: 50	External Marks: 50	Total Marks: 100	External Exam Time: 2 Hours

COURSE OUTCOMES:

After studying this course, students will be able to

- Classify banks and explain their functions
- Understand banker customer relationship
- Differentiate retail and wholesale banking
- Elaborate the mechanism of deposits and lending by banks
- Acquire legal perspective of banking operations and transactions
- Acquaint with the use and application of technology in banking sector
- Develop a detailed understanding about retail banking sector, its contribution in the growth of economy and its future in India

Pedagogy: Class lectures, application-based exercises, demonstrations

Unit - 1	Introduction to Banking and Finance	Hours: 12
	Overview of Indian Financial System Overview of Banking – concept, types, functions Banking operations and services, banker – customer relationship, Retail and wholesale banking	
Unit - 2	Deposits and Lending	Hours: 12
	Types of bank deposits/accounts, process to open and close bank account, KYC norms, loans and advances, principles of lending, credit creation and balance sheet of a bank	
Unit - 3	Banking Regulations and Compliance	Hours: 12
	Banking Laws and Regulations – The Banking Regulation Act, 1949, Banking Ombudsman Scheme Corporate governance in banking sector Ethical Practices in Banking RBI as a regulatory body	
Unit - 4	Technology in Banking	Hours: 12
	Fintech applications in banking, Digital Banking – concept and tools, Cybersecurity in Banking	
Unit - 5	Retail Banking in India	Hours: 12
	Evolution of retail banking in India, Importance of retail banking in Indian Economy, Retail banking and financial inclusion, Latest developments in retail banking sector in India, Challenges in the field of retail banking, Future of retail banking in India, case studies on retail banking products and their suitability for different categories of customers	
Skill Development Activities: seminars, field projects, role plays, case studies		



REFERENCES

- Banking Theory and Practice by Dr. P. K. Srivastava, Himalaya Publishing House
- Banking Principles and Operations by M N Gopinath, Snow White Publishers
- Principles and Practices of Banking by IIBF, Macmillan Publications
- Banking and Financial System by B. Santhanam, Margham Publication
- Financial Technology (FinTech) and Digital Banking in India by Jaspal Singh, New Century Publications
- Retail Banking: Products and Services – A Detailed Guide by Dr. Prafulla Ranjan, Rakesh Kumar, Dr. Manoj Kumar and Santosh Chandra, Adhyyan Books