

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

### **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

<b>Unit - 1</b>	<b>Introduction to Banking and Finance</b>	<b>Hours: 12</b>
Overview of Indian Financial System Overview of Banking – concept, types, functions Banking operations and services, banker – customer relationship, Retail and wholesale banking		
<b>Unit - 2</b>	<b>Deposits and Lending</b>	<b>Hours: 12</b>
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		
<b>Unit - 3</b>	<b>Banking Regulations and Compliance</b>	<b>Hours: 12</b>
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		
<b>Unit - 4</b>	<b>Technology in Banking</b>	<b>Hours: 12</b>
Fintech applications in banking, Digital Banking – concept and tools, Cybersecurity in Banking		
<b>Unit - 5</b>	<b>Retail Banking in India</b>	<b>Hours: 12</b>
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		
<b>Skill Development Activities:</b> 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