DEPARTMENT OF ECONOMICS

Class : S.Y.B.A

Subject : Modern Banking ( Gen paper II )

Revised Syllabus ( From June 2014)

**ANNUAL TEACHING PLANNING ( 2015-2016 )**

**First Term**

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| **Sr.No.** | **Month** |  **Name of theTopic & Sub-Topic** | **Total Period** |
| 01 | June & July | **Evolution of Modern Banking**1.1 Meaning & Definition of Bank.1.2 Banking in Europe, USA & Asia.1.3 Evolution of Banking in India.1.4 Structure of Indian Banking System | 12 |
| 02 | July&August | **Functions of Commercial Banks**2.1 Primary Functions-Accepting Deposits, GrantingLoans & Advances.2.2 Secondary Functions-Agency Functions, GeneralUtility Functions2.3 Methods of Remittances. | 12 |
| 03 | September | **Principles of Commercial Banks**3.1 Liquidity, Profitability and Safety- Meaning &Concept.3.2 Multiple Credit Creation-Process & Limitations.3.3 Components of Balance Sheet of Commercial Banks | 12 |
| 04 | October | **Operation & Types of Accounts**4.1 Opening and operating of Deposit Account.4.2 Closure and Transfer of Accounts4.3 Types of Account Holders - Individual &Institutional4.4 No Frills Account, Escrow Account.  | 12 |
|  |  | Second Term |  |
| 5. | DecemberToJanuary  | **Negotiable Instruments**5.1 Promissory Note, Bill of Exchange and Cheque -meaning, Definition & Characteristics5.2 Types of Cheque – Bearer, Order & Crossed5.3 Types of Crossing- General & Special5.4 Endorsement- Definition, Types & Effects | 12 |
| 6. | FebruarytoMarch | **New Technology in Banking**6.1 E-Banking – Need and Importance6.2 Meaning, concept and operation of -6.2.1 Automated Teller machine- ATM6.2.2 Credit Card6.2.3 Debit Card6.2.4 Tele Banking6.2.5 Mobile Banking6.2.6 Net Banking6.2.7 Society for worldwide Interbank FinancialTelecommunication6.2.8 Core Banking6.2.9 RTGS | 12 |
| 7. | April | **Reserve Bank of India**7.1 Functions7.2 Money Measures- M0, M1, M2, M3, M47.3 Monetary policy- Meaning & objectives | 12 |