DEPARTMENT OF ECONOMICS

Class : S.Y.B.A

Subject : Modern Banking ( Gen paper II )

Revised Syllabus ( From June 2014)

**ANNUAL TEACHING PLANNING ( 2014 -2015 )**

**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, Granting  Loans & Advances.  2.2 Secondary Functions-Agency Functions, General  Utility Functions  2.3 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 Accounts  4.3 Types of Account Holders - Individual &  Institutional  4.4 No Frills Account, Escrow Account. | 12 |
|  |  | Second Term |  |
| 5. | December  To  January | **Negotiable Instruments**  5.1 Promissory Note, Bill of Exchange and Cheque -  meaning, Definition & Characteristics  5.2 Types of Cheque – Bearer, Order & Crossed  5.3 Types of Crossing- General & Special  5.4 Endorsement- Definition, Types & Effects | 12 |
| 6. | February  to  March | **New Technology in Banking**  6.1 E-Banking – Need and Importance  6.2 Meaning, concept and operation of -  6.2.1 Automated Teller machine- ATM  6.2.2 Credit Card  6.2.3 Debit Card  6.2.4 Tele Banking  6.2.5 Mobile Banking  6.2.6 Net Banking  6.2.7 Society for worldwide Interbank Financial  Telecommunication  6.2.8 Core Banking  6.2.9 RTGS | 12 |
| 7. | April | **Reserve Bank of India**  7.1 Functions  7.2 Money Measures- M0, M1, M2, M3, M4  7.3 Monetary policy- Meaning & objectives | 12 |