

**Course: Major**  
**Banking Operations and Management**

<b>Semester: I</b>	<b>Credits: 4</b>	<b>Subject Code: CMAJBF123113</b>	<b>Lectures: 60</b>
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**Course Outcomes:**

At the end of this course, the learner will be able to:

- CO1 - Understand the Structure and types of Banks
- CO2 - Compare the types of Banks on the basis of their characteristics
- CO3 - Recognize the functions of a Bank and interpret the principles of Bank Lending and components of a Balance Sheet
- CO4 - Analyse the calculation of interest on Bank Deposits and Loans for investment and loan management
- CO5 - Appraise the significance of different operational policies of a Bank from Account Opening to Closure
- CO6 - Evaluate Banker-Customer relationship with reference to different types of Bank Customers

**Unit 1: Structure of Banking**

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- Structure of Banking - Organized and Unorganized Sector - Organized Sector: Central Bank, Commercial Banks and Co-operative Banks; Commercial Banks: (a) Public Sector (b) Private Sector (Indian Banks, Foreign Banks); Differentiated Banks: RRBs, Local Area Banks, Payment Banks and Small Finance Banks; Co-operative Banks: Rural Co-operatives and Urban Co-operatives; Unorganized Sector: Money Lenders and Indigenous Bankers
- Functional Classification of Banks – Universal Banks and Islamic Banks

**Unit 2: Operational Aspects of Commercial Banks**

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- Primary Functions of Commercial Banks - Acceptance of Deposits, Lending and Investments, Principles of Lending and Investments, Balance Sheet of a Bank.
- Secondary Functions of Commercial Banks - Agency Functions and General Utility Functions
- Calculation of Interest on Deposits - Fixed Deposit Account and Recurring Deposit Account: Formula and Numericals
- Calculation of Equated Monthly Installment (EMI) on Loans - Meaning and Importance of EMI, Formula and Numericals
- Assignment: Case Analysis-Creating caselets for Calculation of Interest on Fixed Deposit/Recurring Deposit/EMI and its Analysis in terms of profitable investment option with tax implications/assessing the impact of loans on fundamentals



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<b>Unit 3: Procedures for Bank Accounts</b>	15
<ul style="list-style-type: none"> <li>● Opening of Bank Accounts - Demand Deposit and Time Deposit Accounts, Concept of Deposit Insurance</li> <li>● KYC (Know Your Customer) - Concept and Importance</li> <li>● Introduction for Opening a Bank Account - Concept, Importance and Modes of Introduction</li> <li>● Nomination - Concept and Importance, Legal Provisions for Appointment of a Nominee, Legal Status of Nominee in Bank Accounts: Case Laws; Death Claim Settlement Process-With and Without Nomination</li> <li>● Closure of Bank Account - Reasons for Closure</li> <li>● Assignment: Case Analysis-Studying and analysing Case Laws relating to Nomination and assessing its impact on successors</li> </ul>	

<b>Unit 4: Banker and Customer Relationship</b>	15
<ul style="list-style-type: none"> <li>● Definition of a Bank Customer</li> <li>● Peculiarities of a Banker and Customer Relationship</li> <li>● Types of Customers - Individual Customers: Minor, Married Woman, Illiterate, Joint Account, Executors and Administrators, NRI Accounts. Institutional Customers: Trusts, Partnership Firms, Joint Stock Company, Societies, Self Help Groups (SHGs)</li> </ul>	

**Recommended Text Books:**

- Dr. Mukund Mahajan. *Fundamentals of Banking*. Nirali Prakashan: Pune; 2018.
- Gopinath, M. N. *Banking Principles and Operations*. Snow White Publications Pvt. Ltd., Mumbai; 2017.
- Gordon, E. and Natarajan, K. *Banking Theory, Law and Practice*. Himalaya Publishing House: Mumbai; 2019.
- Kothari, V. *Tanna's Banking Law & Practice in India*. Lexis Nexis Publication: Haryana; 2017.



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**Reference Books:**

- Chawla O. P. *Evolution of Banking in India since 1900*. Sage Publication: 2019.
- Gordon, E. and Natarajan, K. *Banking Theory Law and Practice*. Himalaya Publishing House: Mumbai; 2022.
- Shekhar, K. C. and Shekhar, L. *Banking Theory and Practice*. Vikas Publishing House: New Delhi; 2022.
- Toor N.S. and Toor Arundeeep. *Principles and Practices of Banking*. Skylark Publications: New Delhi; 2022.
- Tannan, M L. *Banking Law and Practice in India*. India Law House: New Delhi; 2021.

**Websites:**

- [www.rbi.org.in](http://www.rbi.org.in)
- <http://www.legalserviceindia.com/article/1325-E-Cheque-System-in-India.html>

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