#### NIRMA UNIVERSITY

Institute:	Institute of Commerce			
Name of Programme:	B.Com. (Hons.)			
Course Code:	3CC201DC24			
<b>Course Title:</b>	Introduction to Banking			
Semester	V			
Course Type:	Core Course			
Year of introduction:	2024-25			

L	T	Practical component				
		LPW	PW	W	S	
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## Course Learning Outcomes (CLO):

After successful completion of this course, students will be able to:

- Explain the regulatory structure of the banking system in India. 1. BL2 Illustrate the different functions of a bank. 2. BL2
- Identify credit risk and credit rating of clients 3. BL3
- Illustrate the investment banking and project management services provided by 4. BL4
- 5. Appraise the electronic mode of banking in India.

### BL-5

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#### Content:

# **Total Teaching hours: 45**

# **Syllabus** Teaching hours

# Unit I: Introduction to Banking

- Role of Banks Theories of financial intermediation, types of banking: 10 retail, private, corporate, investment, international banking services
- Structure of Indian banking system
- Brief on Banking Regulation Act, 1949

#### Unit II: Bank Governance

- RBI Role, Organization, Management, Functions of Central Bank of India
- Organizational and Functional developments over time
- Demand and Time Liabilities and Reserve Ratios Tier system of Capital- Basel Committee norms - non-performing assets & their recovery.

### **Unit III: Investment Banking**

- Meaning and scope of Investment Banking. 7 Merchant Banking - Mergers and Acquisitions, Divestitures.
- Corporate advisory services Corporate Finance.

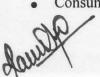
### Unit IV: Project and Infrastructure Finance

• Characteristics of Project Finance - International competitiveness and SWOT analysis.

Financial Analysis - Sensitivity analysis Common risks in projects.

### Unit V: Rating & Credit Risk Process

- Creditworthiness, Rating categories, Probability of default, Rating system, 6 Information management, Segregation of duties within the banking appraisal process, Basel II and III)
- CIBIL Score
- Consumer Rating Agencies and network



Unit VI: Introduction to e-Banking in India

 Difference between traditional and e-banking; Internet Banking, Mobile Banking, ATMs, Credit and Debit Cards, POS Terminals, Payment and settlement systems – IMPS, National Automated Clearing House, Cheque truncation system, National Financial Switch, RTGS, NEFT, IFSC, Security challenges and threats in e-banking

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- CBDC, UPI, NPCI, and recent developments in the payment systems
- SEPA Cash pooling

Suggested Readings/ References:

- 1. Bhole, L. M., & Mahakud, J., (2019), Financial Institutions & Markets, India: McGraw-Hill Education (India) Pvt Limited, New York.
- 2. Casu, B., Girardone, C., & Molyneux, P. (2015). Introduction to Banking. Pearson Education, United Kingdom.
- 3. Indian Institute of Banking and Finance, Principles and Practices of Banking (For JAIIB Examinations). (2023), Macmillan India Limited, London.
- 4. Pathak, B. V. (2019). Indian Financial System. India: Pearson Education India.

w.e.f. Academic Year 2024-25 and onwards