

SRM INSTITUTE OF SCIENCE AND HUMANITIES

FACULTY OF SCIENCE AND HUMANITIES

DEPARTMENT OF COMMERCE

CORPORATE SECRETARYSHIP AND ACCOUNTING & FINANCE

LESSON PLAN – EVEN SEMESTER 2018-2019

UAF15E85/UCC15E85 INDIAN BANKING

Maximum Mark 100 (Internal 50; external 50)

Handled by: A.P. SEBASTIAN

UNIT I - BANKING – AN OVERVIEW

Nature and functions of commercial banks – Deposit mobilization – Branch expansion – Priority sector financing – Village adoption scheme – Branch banking – Unit banking – Deposit banking – Investment banking – Correspondents banking. Reserve bank of India - Functions – Regulatory powers.

S.NO	DATE	DAY ORDER	DESCRIPTION
1	07-12-2018	III	Nature and functions of commercial banks – Deposit mobilization – Branch expansion – Priority sector financing
2	14-12-2018	III	Village adoption scheme – Branch banking – Unit banking
3	21-12-2018	III	Branch banking – Unit banking– Deposit banking – Investment banking – Correspondents banking. Reserve bank of India - Functions – Regulatory powers.

UNIT II - BANKER & CUSTOMER

Relationship between banker and customer – Honoring of cheques – Secrecy of customers' account – General lien – Right to set off.

S.NO	DATE	DAY ORDER	DESCRIPTION
4	03-01-2019	III	Relationship between banker and customer
5	10-01-2019	III	Honoring of cheques – Secrecy of customers' account
6	22-01-2019	III	General lien – Right to set off.
7	29-01-2019	III	CYCLE TEST – I

UNIT III - CHEQUES

Legal characteristics of a Cheque – Endorsement and crossing of cheques – Collection and payment of cheque.

S.NO	DATE	DAY ORDER	DESCRIPTION
8	05-02-2019	III	Legal characteristics of a Cheque
9	12-02-2019	III	Endorsement and crossing of cheques – Collection and payment of cheque.

UNIT IV - LOANS & ADVANCES

Secured and unsecured loans and advances – Principles of lending – kinds of

lending.

S.NO	DATE	DAY ORDER	DESCRIPTION
10	19-02-2019	III	Secured and unsecured loans and advances – Principles of lending – kinds of lending.
11	26-02-2019	III	CYCLE TEST – II

UNIT V - OTHER FUNCTIONS

Electronic banking – ATM – Credit cards – Debit cards – Telephonic banking – Door to door banking – Merchant banking – Nature and scope – Project appraisal – Credit syndication – SEBI guidelines – Venture capital – Underwriting.

S.NO	DATE	DAY ORDER	DESCRIPTION
12	05-03-2019	III	Electronic banking – ATM – Credit cards – Debit cards – Telephonic banking – Door to door banking
13	12-03-2019	III	Merchant banking – Nature and scope – Project appraisal – Credit syndication
14	19-03-2019	III	SEBI guidelines – Venture capital – Underwriting
15	26-03-2019	III	MODEL EXAMINATION

QUESTION PAPER PATTERN – UNIT BASED

EXAMINATION	PART - A	PART - B	TOTAL MARKS
CYCLE TEST I - Unit I and II II – Unit III and IV	9 Questions – Equally Distributed - all to be answered and each carries TWO Marks.	2 Questions – 2 Questions from each Unit – Internal Choice Pattern – Each Carries 16 marks	Part A – 18 Marks and Part B – 32 Marks Total Marks – 50 Marks
MODEL EXAMINATION Full Syllabus	10 Questions – Equally Distributed– Each carries TWO Marks.	5 Questions – 2 Questions from each Unit – Internal Choice – All Questions carry 16 Marks each	Part A – 20 Marks and Part B – 80 Marks Total Marks – 100 Marks
SEMESTER EXAMINATION Full Syllabus	10 Questions – Equally Distributed– Each carries TWO Marks.	5 Questions – 2 Questions from each Unit – Internal Choice – All Questions carry 16 Marks each	Part A – 20 Marks and Part B – 80 Marks Total Marks – 100 Marks

EVALUATION AND MARKS

1. Internal Examination – 40 Marks

Cycle Test – I – Marks obtained for 50 will be converted to 10

Cycle Test – II – Marks obtained for 50 will be converted to 10

Model Examination – Marks obtained for 100 will be converted to 20

2. Assignment – 5 Marks

5 Marks will be awarded for Assignment/Project/Seminar/Class Work Maintenance

3. Attendance – 5 Marks

Attendance Marks is as

95% and More Attendance – 5 Marks

90% to 94.99% - 4 Marks

85% to 89.99% - 3 Marks

80% to 84.99% - 2 Marks

75% to 79.99% - 1 Mark

Less than 75% - Nil

4. External Examination – 50 Marks

Examination will be conducted at the end of the Semester – marks Obtained for 100 will be converted to 50.

5. Qualification to Higher Semester and Passing Criteria

Student must appear for minimum of Three Subjects in the Current Semester to qualify for higher semester – failure will lead to detention in the present semester

Passing minimum is 50% in End Semester (External) Examination and 50% Overall (Internal and External)

***** Students securing less than 75% Attendance in the semester will be detained in the semester and they have to redo the semester in the forthcoming Academic Year on payment of fees as prescribed by the University**