

Proposed Syllabus of BBA
CBCS
BBA Degree Course – I Year – II Semester
Department of Commerce and Business Management, Kakatiya University
BBA 207: PRINCIPLES OF BANKING

Duration: 3 hrs.

Marks: 100

- UNIT - I** Origin of banking: Definition - Types of Deposits - Origin and growth of banks in India – Classification of Banks – Types of Banks – Recent Development of Banking – Retail Banking – Net Banking – Universal Banking.
- UNIT - II** Principles of sound lending – Principle of Liquidity, Safety, Solvency Profitability and Diversity. Secured vs. unsecured advances - Types of advances - - Securitization of Standard Assets - Anti-money Laundering Guidelines - Credit Information Bureau of India Ltd (CIBIL)
- UNIT - III** Commercial Banking – Functions – Creation of Credit – Profit and Loss - Balance Sheet Items – Investment Practices – Bank Assets – Asset Liability Management Clearing House - RTG – NEFT – Recovery of Non – Performing Assets
- UNIT – IV** Central Banking – Functions of RBI – Quantitative and Qualitative Methods of Credit Control – Bank Rate- Repo Rate – Reverse – Repo Rate- CLR – SLR - RBI – Objectives and Functions of RBI - Role of RBI in Control of Inflation
- UNIT - V** Indian Banking system – Banking Sector Reforms – Basel I & Basel II – Prudential Norms – Capital Adequacy - NABARD - Regional Rural banks - Micro Finance – Inclusive Growth - State Bank of India - Exchange Banks – Foreign Banks – UTI – IDBI – Objectives and Functions

Suggested Readings:

1. Bhasin, Niti, Indian Financial System: Evolution and Present Structure, New Century Publications
2. Agarwal, O.P., Banking and Insurance, Himalaya Publishing House
3. Suneja, H.R., Practical and Law of Banking, Himalaya Publishing House
4. Saxena, G.S., Legal Aspects of Banking Operations, Sultan Chand and Sons
5. Gupta, P.K., Insurance and Risk Management, Himalaya Publishing House
6. Mishra, M.N., Principles and Practices of Insurance, S. Chand and Sons.
7. Black, K. and H.D. Skipper, Life and Health Insurance, Pearson Education
8. Vaughan, E.J. and T. Vaughan, Fundamentals of Risk and Insurance, Wiley & Sons
9. Suri, Niti, Banking and Financial Institution, New Century Publications.