**SRI RAMAKRISHNA MISSION VIDYALAYA COLLEGE OF ARTS & SCIENCE, (AUTONOMOUS), COIMBATORE - 641 020.**

For candidates admitted from academic year 2013-14 onwards under New CBCS.

# Programme: B.Com CA Subject Code : 13UCC5CTO9

Course Title : **Part III – CORE-9 – INDIAN BANKING**

Year : **Third Year** Semester : **V**

\_\_\_\_5\_\_\_\_\_ Hours / Week \_\_\_\_5\_\_\_\_ Credits

**UNIT – I** : Origin of Banks – Definition of Banking – Classification of Banks –Functions of Modern commercial Banks – Credit Creation of Commercial Banks-Banker customer relationship.

**UNIT – II:** Central Banks-Function –Credit control measures- Quantitative and selective credit control measures – Role of RBI in regulating and controlling banks.

**UNIT – III:** Recent trends in Indian Banking –Automated teller machine-Meaning of core banking- RTGS-NEFT – Merchant – Mutual fund –Factoring services – Customer service- Credit card- E-banking; Privatization Banks – Place of Private sector Banks in India

**UNIT – IV:** Negotiable Instruments: Characteristics of Negotiable instruments – Different types of negotiable instruments – Bills of exchange-Essentials - Promissory notes – Cheque – Characteristics – Drafting of cheque – Characteristics- Drafting of cheque – Crossing of cheque –Material alteration –Endorsement – Marking of cheque.

**UNIT – V:** Loans and advances –Principles of goods lending –modes of creating charge-lien, pledge hypothecation and mortgage – Advances against collateral securities and guarantee.

**TEXT BOOK:**

1.A text Book of Banking, Rashasamy. M & Vasudevan S.V.

2.Indian Banking, Natarajan. S & Parameswaran.R