## **Principles of Banking**

Max. Marks:100

**External Assessment: 80** 

**Internal Assessment:20** 

Note: There will be eight questions in all. A candidate is required to attempt five questions including the question no. 1 which is compulsory. Question no. 1 will comprise of six short answer questions. All questions shall carry equal marks.

Bank – Concept, Classification their objectives & functions.

Legal framework of regulation of banks: Banking Regulation Act 1949 and main amendments, RBI Act 1934 and main amendments. Functions of RBI.

Banking forms - Corporate Banking, Rural Banking, Retail Banking, International Banking, e- Banking reforms in banking after 1991.

Banker-customer relationship: Payment and collection of cheques; special services Rendered by Banks. . .

Banking technology: computerization, internet, mobile and ATMs, security issues, priority Sector lending; performance analysis of banks

## **Suggested Readings:**

Justin Paul and Padmalatha Suresh, 'Management of Banking and financial services'. TMH2009.

M. Ravathy Sriram and P.K. Bamanan, 'Core banking solution' PHI2008 Jyotsna Sethi and Nishevan Bhatia, 'Elements of Banking and Insurance' PHI2008. Vijayaragavan Iyengar, 'Introduction to Banking' Excel Books Pvt. Itd.2007. Viganim, BML, 'Banking, law and practice' Konak Publication2005 K.C. Shekhar, Lakshmy Shekhar, 'Banking, theory and practice' Pearson publications, 2009