

**RAMAKRISHNA MISSION VIVEKANANDA COLLEGE EVENING COLLEGE (AUTONOMOUS)**  
**DEPARTMENT OF BANK MANAGEMENT**  
**CURRICULUM FOR B.COM (BANK MANAGEMENT) DEGREE COURSE**  
**2016 ONWARDS**

**SEMESTER - V**

Title of the Subject	Subject Code	Credits
Modern Banking Practices	16UBMAM13	4

**Unit I**

Advance - Introduction - Loans - Over Drafts - Cash Credits - Clean Advances - Terms Loans - Principles of Good Lending.  
Advances against Documents of Title of Goods - Stock Exchange Securities - FD receipts - Life Insurance Policies - Precautions to be take before advancing - Documents to tile against FD Receipts, Insurance Policies, and Against Securities.

**Unit II**

Appraisal of a term loan proposal - Financial Feasibility - Technical Feasibility - Economic Feasibility - Extent of Finance - Managerial Competence -Pre-Sanction Inspection - Valuation of security - Rate of interest - Charge - Re-finance.

**Unit III**

Personal loan - Introduction - Purpose - Security and Margin - Amount of Disbursement - Interest - Appraisal - Repayment - Precautions - Borrower's Death - Documentation - Prospects.

**Unit IV**

Electronic Fund Transfer - SWIFT - Electronic Clearance System - Debit and Credit Clearing - RBI - Net Data - Net Bank Wire.  
Signature Storage and display by Electronic means - Document handling system and document storage and retrieval system.

**Unit V**

Impact of Technology - On its Employees - Customer Service - Management control Protecting - Confidentiality and Secrecy of Data - Cyber Laws and its Implications.

**Reference Text Books:**

- a) Electronic Banking and Information Technology - IIB
- b) Technology and Banks NIBM Pune - Revell J.R.S
- c) Banking theory Law and Practice - Nirmala Prasad & J. Chandar Dass
- d) Banking and Financial System - B.Santanam - Margham Publication
- e) Modern Banking - C. Jeevanandam - Learntech Publications
- f) Banking Advances -IIBM

**Question Pattern:**

	Total	To answer	Marks	Total marks
Section A	7	5	5	25
Section B	7	5	10	50