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**Unit III: Liability Products**

**(3 weeks)**

Remittance and payment Services (Draft, RTGS, IMPS, NEFT, etc); Types of Accounts, Opening of accounts, Universal Banking; Cross Selling, Bancassurance and ancillary services, Locker's facilities, custodial, Standing instructions, ATMs, POS; emerging opportunities, Stand by letter of credit. KYC, Internet banking and mobile banking, International transactions and FDI remittances.

**Unit IV: Asset Products**

**(3 weeks)**

Home Loans, Personal Loans; consumer loans; Education loans and others; introduction to business loans (terms loans and cash credit); Priority sector lending-agricultural, SME and Microfinance.

**Suggested Readings:**

- Legal Regulatory Aspects of Banking, M/s Macmillan India Limited by K.D. Zacharias, C.P. Ravindranath, P.R. Kulkarni, B. Gopalakrishnan.
- Indian Financial System: Evolution and Present Structure, New Century Publications, by Bhasin, Niti.
- Banking and Financial Institution, New Century Publications, by Suri, Niti.
- Banking and Insurance, Himalya Publishing House, by Agarwal, O.P.
- H.R., Practical and Law of Banking, Himalya Publishing House by . Suneja.
- Legal Aspects of Banking Operations, Sultan Chand and Sons by Saxena, G.S.

**Assessment**

Total Marks: 100

Internal Assessment: 25 Marks

End Semester University Exam: 75 Marks

The Internal Assessment for the course may include Class participation, Assignments, Class test Projects, Field Work, Presentations, amongst others as decided by the faculty.

**Keywords:** Liability Products, Assets Products, Clearing System, deposits, loans.

**Note:** Examination scheme and mode shall be as prescribed by the Examination Branch, University of Delhi, from time to time.