

**STELLA MARIS COLLEGE (AUTONOMOUS), CHENNAI - 600 086**

**General Elective Course Offered by the Department of Commerce to students of  
B.A / B.Sc. / B.Com. / B.Com CS/ B.Com A & F/ B.C.A. / B.V.A Degree Programmes**

**SYLLABUS**

(Effective from the academic year 2019-2020)

**BANKING PRACTICES**

**CODE:19CM/GE/BP22**

**CREDITS: 2**

**L T P: 2 0 0**

**TOTAL TEACHING HOURS: 26**

**OBJECTIVES OF THE COURSE**

- To educate the students on the new developments in the banking sectors
- To provide the students an opportunity to understand the significance of banking services
- To acquire knowledge and skills for practical banking operations
- To facilitate learning of banking practices with special focus on Customer banking operations

**COURSE LEARNING OUTCOMES**

On successful completion of this course students will be able to

- Open and operate Bank account
- Familiarize on various negotiable instrument dealt in banking business
- Comprehend knowledge on e- banking and importance in today's scenario
- Avail various services offered by banks

**Unit 1 (10 Hours)**

**Introduction**

- 1.1 An Overview of Banking System in India – Commercial Bank -Functions and Services
- 1.2 Types of Bank Accounts-Opening of Bank Accounts
- 1.3 Forms of Lending-Loans-Types of Loans
- 1.4 Closing of Bank Accounts – Procedure

**Unit 2 (8 Hours)**

**Documents used in Banking**

- 2.1 Importance of Documentation
- 2.2 Application Form for Opening of Accounts - Saving Bank (SB), Fixed Deposit, Current Account and Recurring Deposit, KYC
- 2.3 Pay In Slip, Withdrawal Slip, Demand Draft Applications, Cheque, Demand Loans, etc.
- 2.4 Application for Closing of Accounts and Transfer of Funds

**Unit 3 (8 Hours)**

**E- Banking**

- 3.1 Meaning and Importance of Net Banking.
- 3.2 Internet Banking, Mobile Banking, Telebanking Banking, Point of Sale Terminal

