

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 the 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

- 3.3 Credit Card, Debit Card, Smart Card, NEFT, E-Wallet
- 3.4 Automated Teller Machine and its Advantages
- 3.5 Electronic Fund Transfer, Electronic Clearing Services
- 3.6 Digital Signature

BOOKS FOR STUDY

Gurusamy S. *Banking Theory Law and Practice*. 2nd ed. Chennai: Vijay Nicole, 2015.

P.N Varshney. *Banking Theory Law and Practice*. 22nd ed. New Delhi: Sultan Chand, 2017

BOOKS FOR REFERENCE

Indian Institute of Banking and Finance, Principles and Practices of Banking, Macmillan Education, 2015.

Gordon E. and K.Natarajan. *Banking Theory Law and Practice*. 19th ed. Mumbai: Himalaya, 2016.

Sundharam K.P.M. and P.N Varshney. *Banking Theory Law and Practice*. 22nd ed. New Delhi: Sultan Chand, 2015.

JOURNALS

Journal of Banking and Finance

Banking and Financial Services – The Business Journals

International Journal on Electronic Banking

WEB RESOURCES

www.academia.edu

www.lawhandbook.sa.gov

PATTERN OF ASSESSMENT

Continuous Assessment Test:

Total Marks: 25

Duration: 90 minutes

Other Components

Total Marks: 25

Assignments/Objective Test/Quiz/Presentation

No End Semester Examination