

SARDAR PATEL UNIVERSITY
Programme: BCOM
Semester: III
Syllabus with effect from : JUNE 2012

Paper Code: UB03CCOM05	Total Credit: 3
Title Of Paper: Fundamentals of Banking Services	

Unit	Description in detail	Weighting (%)
1	Introduction to banking and functions of commercial banks: meaning and origin of the word “bank” evolution of banking in india classification of banks and banking system meaning and functions/services commercial banks. different types of accounts methods of remittance contribution of banks in economic development	25 %
2	Banker- customer relationship & negotiable instruments: meaning of banker and customer general relationship and special relationship between banker and customer in detail. meaning and characteristics of various types of negotiable instruments: cheque, bill of exchange and promising note. classification of negotiable instruments	25 %
3	Crossing, Endorsement, Lending Principles & credit creating. Meaning, Significance and kinds of Crossing and Endorsement Principles of sound lending Credit Creation by banks- process and Limitations.	25 %
4	E- Banking. Meaning, advantages and constraints of E- Banking Electronic Delivery Channels: ATM, - Tele Banking, - Mobile Banking, - Smart card, - Internet Banking. Electronics Fund Transfer Electronics Clearing System in India Advantages of ECS.	25 %

Basic Text & Reference Books

- Banking, Theory Law & Practice – Gordon, Natrajan HP House.
- Fundamentals of Banking . Dr. G.V. Kayande Patil
- Principles of Banking Indian Institute of Banking and Finance Macmillan India LTD.
- Banking and Financial System – Vasant Desai
- Fundamentals of Banking. Dr R S Swami.

