

SARDAR PATEL UNIVERSITY

Programme: B.COM – Sem - III

Syllabus with effect from: JUNE - 2020

Subject : Fundamentals of Banking Services		Total Credits: 3
Paper Code: UB03CCOM 56		
Objective: To impart knowledge of Indian banking system to the students		
Unit	Description in Detail	Weightage
1	<ul style="list-style-type: none">• Introduction of Banking Meaning and definition of bank. History of evolution of banking in India. Types of banks, commercial banks, savings and loan institutions cooperative banks.	25%
2	<ul style="list-style-type: none">• Banker and customer Definition of bank customer. Different types of bank accounts their main features process of opening of accounts of individuals closing of an accounts procedure.	25%
3	<ul style="list-style-type: none">• Traditional functions of banks Basic of key norms. Investment plans flexi deposits, credit creation function of banks, loans and advances types of credit facilities overdraft, cash credit demand loan, term loan, personal loan housing loan, education loan and vehicle loan.	25%
4	<ul style="list-style-type: none">• Electronic banking and information technology Point of sale, electronic clearing system (ECS), internet banking, HIM APP core banking solution , immediate payment services(IMPS)	25%

Reference Books:

- .Elements of banking and insurance .New popular prakashan –surat
- B.s.shah prakashan –elements of banking ahmedabad
- Banking in india- S.G . panandikar
- A handbook on banking theory and practice- K.C.shekhar
- Fundamentals of banking theory and practice- A.K. basu.