

SARDAR PATEL UNIVERSITY
Programme & Subject: B.Com (Honours)
(3 Years)
Semester: I
Syllabus with effect from: June - 2015

Paper Code: UB01ECOH03	Total Credit: 4
Title Of Paper: Fundamentals of Banking	

Unit	Description in Detail	Weightage (%)
I	Introduction to Banking Meaning and function Banks Types of Banks and Role of Banks in Economic Development Different types of accounts - Current , Saving , Fixed deposits, Recurring Deposits, NRI Methods of Remittances- Demand Drafts, Telegraphic Transfers, Traveler's Cheque RTGS (Real Time Gross Settlement)	25%
II	Banker -Customer Relationship Legal framework of Banker-customer relationship Banker's Disclosure, Termination of Relationship Bankers right of Lien and Set-off The Banking Ombudsman Scheme,1985 Meaning and characteristics of Negotiable Instruments-Cheque, Bills of Exchange and Promissory Notes-A Brief Overview	25%
III	Lending Principles & Balance Sheet of A Bank Principles of Sound Lending Purpose, Safety, Security, Liquidity, Profitability and Diversification of risks Conflict between Liquidity and Profitability Credit Creation by Banks – Process and Limitations Balance Sheet of a Commercial Bank	25%
IV	The Banking Regulation ACT,1949 Object of the Act Banking business Various terms under the Act- Management, Resource, Capital, Dividend, Reserve Fund, Loan& Advances, Licensing ,Winding Up Regulations of Banking Business –Power to issue directions, Acceptance of Deposits, Nominations, Loan &Advance	25%
Tutorial : Credit – 1 Marks – 25		
V	Total Twenty questions from Unit 1 to 4, shall comprise as a part of Journal, which shall be maintained by the students.	25%

Journal shall be evaluated by the concerned teachers.



Basic Text & Reference Books:-

- Advanced Accountancy 1 - Maheshwari S N And Maheshwari S K
- Modern Accountancy - Mukharjee And Hanif
- Principles And Practice Of Accountancy - Gupta R L And Gupta V K
- Advanced Accountancy - Jain S P And Narang K L
- Advanced Accountancy – Tulsian
- Advanced Accountancy - Arulanandam M A

