

Subject Code: 1CM1010131	Subject Title: Foundation Elective: Basics of Banking-1
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Course Objective: The main objective of this paper is to introduce the students of commerce to the basic concepts and tools of banking industry.

Teaching Scheme (Hours per week)				Evaluation Scheme (Marks)		
Lecture	Tutorial	Practical	Credit	University Assessment	Institutional Assessment	Total
2	-	-	2	70	30	100

Subject Contents			
Sr. No	Topic	Total Hours	Weight (%)
1	Banking – Introduction: ➤ Definition, Types of Banking, Traditional functions of banks, Modern functions of banks, Limitation of banks.	7	25%
2	Co-Operative Bank: ➤ Primary co-operative banks ➤ State co-operative banks- its functions and managements, limitations.	7	25%
3	Types of Accounts: ➤ Current account, Savings account, Recurring account, Fixed deposits and non resident's account Cheque : ➤ Its meaning and characteristics, types of cheque, crossing and endorsement.	7	25%
4	Remittances: ➤ Demand draft, mail transfer, Telephonic and telegraphic transfer, MICR cheque. ➤ ATM, Tele banking, core banking, Marketing of banking services.	7	25%

Reference Books:

1. Elements of Banking : Sudhir Prakashan
2. Basics of Banking and Finance, K.M.Bhattacharya and O.P.Agarwal, Himalaya Publishing
3. Banking Theory and Practice, Prem Kumar Srivastava, Himalaya Publishing House
4. Banking Theory Law and Practice, Gordon-Natarajan, Himalaya Publishing
5. Basics of Banking, Indian Institute of Banking and Finance, Taxman Publications.
6. Principles of Banking, Indian Institute of Banking and Finance, Macmillan India Ltd