Sankalchand Patel University

Faculty of Commerce

First Year Bachelor of Commerce

In Effect from Academic Year 2021-22

Subject Code: 2CM1010131	**Subject Title: Basics of Banking-1** **Course Type: Foundation Elective**

Course Objective: The main objective of this subject 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 of Bank & Banking • Types of Bank. • Functions of Bank. • Characteristics of Bank. • Merits & Demerits of banks.	7	25%
2	**Co-Operative Bank:** • Meaning of Co-operative Bank. • Types of Co-operative Bank. • Functions of Co-operative Bank. • Limitation of Co-operative Bank.	7	25%
3	**Types of Accounts:** • Current account- Meaning –Features • Savings account- Meaning –Features • Recurring account- Meaning –Features • Fixed deposits - Meaning –Features • Difference between Current & Savings Account. • Difference between Fixed & Recurring Account. **Cheque :** • Meaning of Cheque. • Types of cheque, • Characteristics of Cheque. • Endorsement of Cheque.	7	25%
4	**Remittances:** • Demand draft –Meaning –Features • Mail transfer-Meaning & Features. • Telephonic Transfer • MICR Code(Cheque)- Meaning- Concept • ATM:- Meaning- Features , Merits of ATM • Mobile banking:- Meaning	7	25%

	• Credit Card- Meaning- Features- Merits		

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