

**SARDAR PATEL UNIVERSITY**  
**Vallabh Vidyanagar, Gujarat**  
**(Reaccredited with 'A' Grade by NAAC (CGPA 3.25))**  
**Programme: B.COM Semester: III**  
**Syllabus with effect from the Academic Year: 2022-2023**

<b>B.COM. SEMESTER-III</b>		
<b>Paper Code</b> UB03CCOM76	<b>Title of the Paper</b> <b>Fundamentals of Banking Services</b>	<b>Total Credit</b> <b>3</b>
<b>Course Objectives</b>	To impart knowledge of Indian banking system to the students	

<b>Course Description</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
<b>1.</b>	<b>Introduction of Banking</b> Meaning and definition of bank. History of evolution of banking in India. Types of banks, commercial banks, savings and loan institutions cooperative banks.	<b>25%</b>
<b>2.</b>	<b>Banker and customer</b> Definition of bank customer. Different types of bank account their main features process of opening of accounts of individuals closing of an accounts procedure.	<b>25%</b>
<b>3.</b>	<b>Traditional functions of banks</b> 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.	<b>25%</b>
<b>4.</b>	<b>Electronic banking and information technology</b> Point of sale, electronic clearing system (ECS), internet banking, HIM APP core banking solution , immediate payment services(IMPS)	<b>25%</b>

\*Units will have the same Weightage in the evaluation as suggested in the course outline.

<b>Teaching-Learning Methodology</b>	<ul style="list-style-type: none"> <li>• Lecture Method</li> <li>• Online Lectures</li> <li>• Group Discussion</li> <li>• Practical Problem Solving</li> </ul>
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<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
<b>1.</b>	Internal/Written Examination	<b>15%</b>
<b>2.</b>	Internal Continuous Assessment in the form of Practical, Viva-Voce, Quizzes, Seminars, Assignments, Attendance	<b>15%</b>
<b>3.</b>	University Examination	<b>70%</b>

\* Students will have to score a minimum of 40 (Forty) Percent to pass the course.

<b>Course Outcomes: Having Completed this course, the students will be able to</b>
<ul style="list-style-type: none"> <li>• Get familiar with Indian Banking</li> <li>• Get knowledge about Banker and Customer</li> <li>• Get insights about traditional banking and its functions</li> <li>• Learn about various aspects of latest mode of Banking i.e. E-Banking</li> </ul>

<b>Suggested References: (include Reference Material from where a student is expected to study the said content in APA Style) Reference Websites can also be included)</b>	
<b>Sr. No</b>	<b>References</b>
<b>1.</b>	Elements of banking and insurance .New popular prakashan–surat
<b>2.</b>	B.s.shahprakashan –elements of bankingahmedabad
<b>3.</b>	Banking in india- S.G .panandikar
<b>4.</b>	A handbook on banking theory and practice-K.C.shekhar
<b>5.</b>	Fundamentals of banking theory and practice- A.K.basu.
<b>On-Line Resources available that can be used as Reference Material</b>	
<b><a href="https://ugcmoocs.inflibnet.ac.in/view_module_pg.php/650">https://ugcmoocs.inflibnet.ac.in/view_module_pg.php/650</a></b>	