



KONGU ARTS AND SCIENCE COLLEGE

(An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore)

ERODE – 638 107


DEPARTMENT OF COMMERCE
VALUE ADDED COURSE– SYLLABUS

20VCMFB–FUNDAMENTALS OF BANKING

Course Objective: The main objectives of this course are to introduce the students to the basic concept of banking as a financial intermediation service and bank as a financial institution.

UNIT I		5
Bank - Introduction-Functions of Banks.-Types of Deposit and Accounts - Bankers Customer Relationship - Know Your Customer (KYC) Guidelines-Different Deposit Product - Services rendered by Banks.		
UNIT II		5
Banking Technology - The importance of Technology in Banking - The Role of Technology in Banking Industry - Technology and Banking - Delivery Channels - Intermediaries to a credit card Transaction - Core Banking		
UNIT III		5
ATM's Anywhere Anytime Banking-Home Banking (Corporate-Personal) - Electronic Payment System-NEFT-RTGS.		
UNIT IV		5
Online Banking-Online Enquiry and Update facilities - Personal Identification Number(PIN) and their use in Conjunction with Magnetic Cards of both Credit and Debit Cards, Smart Cards, Signature Storage and Display by Electronic Means - Cheque Truncation		
UNIT V		5
Non-Funding Institution: Reserve Bank of India-Funding Institution: Industrial Financial Corporation of India(IFCI)-State Finance Corporation(SFC)-Industrial Development Bank of India(IDBI)-Industrial Credit and Investment Corporation of India(ICICI)-Export Import Bank of India(EXIM Bank)-Small Industries Development Bank of India(SIDBI).		
PAPER-II BANKING FORMS		
1. Know Your Deposit Forms 2. Deposit Products Forms 3. NEFT, RTGS Forms 4. Net Banking Forms 5. Request for Personal Detail Updation 6. Application Form of ATM cards 7. Receipt and Payment Slips		15
Total Hours		40 Hours




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Reference Books

- 1."Indian Banking",S.Natarajan,Dr.Parameswaran,Sultan and Chand, Fourth Edition
- 2."Banking and Insurance",E.Gardon and P.K.Gupta,Himalaya Publishing House,Second Edition.
- 3."Banking Law and Practice",P.N.Varshney,Sultan Chand and Sons,First Edition
- 4."Banking Principles and Operations",M.N,Gopinath,Snow White

Course Outcome: On Completion of this course the students will be able to

- Understand the function of banking
- Aware of various Banking Technology
- Identify the basic banking products and transactions
- Know the various banking services
- Know about the different Non Funding Institutions




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