

MODERN BANKING

Sem	Subject Code	Category	Lecture		Theory		Practical	Credits
			Hrs P/W	Hrs P/Sem	Hrs P/W	Hrs P/Sem		
III	21CCC3C	Core - VII	5 hrs per week	75	5 hrs per week	75	-	4

COURSE OBJECTIVES:

- To understand the Banking System and procedures.
- To acquaint and update the students with the significance of Banking.

COURSE OUTCOMES:

On the successful completion of the course, the students will be able to,

CO Number	CO Statement	Knowledge Level (K1 – K5)
CO1	To understand the banking system in India.	K1
CO2	To acquire knowledge about the banker and customer relationship	K3
CO3	To develop knowledge about different types of bank accounts.	K3
CO4	To acquaint with the types of negotiable instruments with special reference to cheque.	K2
CO5	To introduce the concept of E-Banking.	K3

Knowledge Level : K1- Remember; K2 – Understand; K3 – Apply; K4 - Analyze

MAPPING WITH PROGRAMME OUTCOMES:

COS	PO1	PO2	PO3	PO4	PO5	PO6
CO1	S	M	M	M	M	S
CO2	S	S	M	M	S	M
CO3	M	S	M	M	S	M
CO4	S	M	M	S	M	M
CO5	M	S	S	M	M	S

S-Strong; M-Medium; L-Low

UNIT-I: INTRODUCTION**10 Hours**

Brief History of Banking-Unit Banking-Branch Banking-Structure of Indian Financial System- Mixed Banking- Functions and Importance of Commercial Banks – Central Banking in India – RBI – Functions.

UNIT-II: BANKER AND CUSTOMER**15 Hours**

Banker and Customer-Meaning- Banker and Customer Relationship-General and Special Relationship-Special Features of Banker and Customer Relationship-Rights of a Banker and Duties of a Banker – Special types of customers

UNIT-III: BANK ACCOUNTS**15 Hours**

Types of Bank Accounts-Fixed deposit A/C, Savings A/C, Regular Savings, Current A/C, Recurring Deposit A/C, DEMAT A/C, NRI A/C-Procedure for opening a Bank Account-Closing of a Bank Account – Pass Book – Legal aspects of passbook.

UNIT-IV: NEGOTIABLE INSTRUMENTS**20 Hours**

Meaning- Definition- Negotiable Instrument- Types of Negotiable Instruments-Cheque, Features of a Cheque - Kinds of Cheque-Passing of Cheque-Crossing-Types of Crossing of Cheque- Liability of Paying Banker on Crossed Cheque-Endorsement-Kinds of Endorsement-Rules and Legal Provision Regarding Endorsement.

UNIT-V: E-BANKING**15 Hours**

Introduction of E-Banking- Traditional Banking Vs E-Banking- Advantages of E-Banking- E- procedure to open a bank account - Constraints In E-Banking – ATM - Credit card - Debit card - Smart card – Google Pay – Paytm.

TEXT BOOKS:

S.No	Author	Title of the book	Publisher	Year of Publications
1	SundharamVarshney, PN.	Banking Theory and Practice	Sultan Chand New Delhi	2015
2	Dr. S.N. Maheswari	Banking Theory Law &Practice	Kalyani Publicaitons	2004
3	Vasant Desai	Principles of Bank Management	Mumbai, Himalaya Publicaitons	2010
4	B.Santhanam	Banking theory law and practice	Margham publication	2005
5	M.L. Tannan	Banking law and practice	Wadhava Publishers	2005
6	S.Guruswamy	Banking theory law and practice	Vijay Nicole imprint Private ltd	2017

REFERENCE BOOKS:

S.No	Author	Title of the book	Publisher	Year of Publications
1	K.Subramanian	Banking Reforms in India,	TMH, New Delhi	1997
2	JosepbSinkey,	Commercial Bank Financial Bank Financial Management,	Pearson Education (Prentice Hall).	2013
3	E.Gordon and Dr. K. Natarajan,	Banking Theory Law and Practice	Himalaya Publishing House.	2018
4	P.N.Varshney	Banking Theory Law and Practice	Sultan Chand & Sons	2017
5	Kandasami. K.P	Banking Theory Law and Practice	S.Chand & Company	2010
6	D.Muraleedhara n	Modern Banking Theory and Practice	Prentice Hall India learning Private limited	2009
7	Henry Dunning Macleod	The theory and Practice of banking	Read Books	2008
8	Sanjay	Banking theory and practice	Lambert Academic Publishing	2015
9	A.Gajendran	A Text on Banking Theory law and Practice	Vrinda Published	2012
10	Henry Dunning Macleod	The theory and Practice of banking	Hard Press Publishing	2013

TEACHING METHODOLOGY:

- Class room teaching
- Discussions
- PPT Presentations
- Seminar
- Blended Learning

WEBSITE SOURCES:

- www.wikipedia.com
- www.investopedia.com

SYLLABUS DESIGNERS:

- Mrs. C. Sumitha, Head & Assistant Professor in Commerce (CA).
- Mrs. S. Sasikala, Assistant Professor in Commerce (CA)).