

**UNIVERSITY OF MADRAS**  
**B.COM. DEGREE PROGRAMME IN CORPORATE SECRETARYSHIP**  
**SYLLABUS WITH EFFECT FROM 2023-2024**

**FIRST YEAR – SEMESTER - II**

**SKILL ENHANCEMENT COURSE**

**SEC-2: EVERYDAY BANKING**

Subject Code	L	T	P	S	Credits	Inst. Hours	Marks		
							CIA	External	Total
118S2A	2				2	2	25	75	100
<b>Learning Objectives</b>									
<b>LO1</b>	Understand the concept of banking and related documents								
<b>LO2</b>	Learn to fill the relevant forms of Banking								
<b>LO3</b>	Explore the concepts of online Banking								
<b>LO4</b>	Learn about the types of loans and mobile applications								
<b>LO5</b>	Gain knowledge about payment systems								
<b>Prerequisites: Must have studied commerce in XII</b>									
Unit	Contents								No. of Hours
I	Banking–Definition–passbook–cheque book–Format of Cheque– Filling up of Cheque- Deposit Challan – Filling up – Clearing cheque – Transfer cheque – Collection Cheque– Payable at par – Demand Draft								6
II	Application filling – Account Opening form –Filling up–Documents required-Debit Card–Credit Card–ATM Machine–Cash Deposit Machine–Pass book printing machine.MICR-IFSC-Fund transfer through ECS–NEFT–RTGS–Form filling for Fund transfer.								6
III	Online Banking–Signup–Process–Requirements–Login– Customer ID–User ID – Pass word – Hints for creating Pass words – change of pass word – on line transactions–Account statements – Fund Transfer – Payment of bills – Utility payments								6
IV	Loans–Repayment for Loans–other services.Mobile Banking–meaning–importance–Advantages – Mobile Applications (App) – WAP (Wireless Application Protocol)- USSD (Unstructured Supplementary Service Data)-Registration process–through Mobiles								6
V	Process at Bank Branch-ATM- User ID-MPIN- change of MPIN – IMPS D (Immediate Mobile Payment System) - UPI(Unified Payment interface) – BHIM(Bharat Interface for money)- NPCI (National Payment Corporation of India) - Bank account Management –Transfer Funds–paying Bills–Locating ATMs-QR code payments-Alerts and notifications-Tracking Spending habits–Cash back-Safe banking methods.								6
<b>TOTAL</b>									<b>30</b>

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## B.COM. DEGREE PROGRAMME IN CORPORATE SECRETARYSHIP SYLLABUS WITH EFFECT FROM 2023-2024

<b>CO</b>	<b>Course Outcomes</b>
CO1	Understand basic banking
CO2	Learn and use the various documents relating to banking
CO3	Use online banking
CO4	Identifying the types of loans
CO5	Apply the usage of various digital payment modes
<b>Reference Books</b>	
1	Gurusamy S, Banking Theory: Law and Practice, Vijay Nicole Publication, Chennai
2	Muraleedharan, Modern Banking: Theory and Practice, Prentice Hall India Learning Private Ltd, New Delhi
3	Gupta P.K. Gordon E. Banking and Insurance, Himalaya publication, Kolkata
4	Gajendra, A Text on Banking Theory Law & Practice, Vrinda Publication, Delhi
5	K P Kandasami, S Natarajan & Parameswaran, Banking Law and Practice, S Chand publication, New Delhi
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<u>KataitSanjay</u> , Banking Theory and Practice, Lambert Academic Publishing,
2	Henry Dunning Macleod, The Theory And Practice Of Banking, Hard Press Publishing, Old New Zealand
3	William Amasa Scott, Money And Banking: An Introduction To The Study Of Modern Currencies, Kesinger publication, USA
4	NektariosMichail, Money, Credit, and Crises: Understanding the Modern Banking System, Palgrave Macmillan, London
<b>NOTE: Latest Edition of Textbooks May be Used</b>	
<b>Web Resources</b>	
1	<a href="https://www.rbi.org.in/">https://www.rbi.org.in/</a>
2	<a href="https://businessjargons.com/e-banking.html">https://businessjargons.com/e-banking.html</a>
3	<a href="https://www.wallstreetmojo.com/endorsement/">https://www.wallstreetmojo.com/endorsement/</a>

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