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|                 | <b>VEER NARMAD SOUTH GUJARAT UNIVERSITY , SURAT</b>                                                                                                                                                                                                                                                                                                                                                                                                    |           |
|                 | <b>F.Y.B.COM SEM-II</b>                                                                                                                                                                                                                                                                                                                                                                                                                                |           |
|                 | <b>COURSE CODE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     |           |
|                 | <b>ELEMENTS OF BANKING &amp; INSURANCE PAPER - II</b><br>(SYLLABUS EFFECTIVE FROM ACADEMICE YEAR 2023-24 AND ONWARDS)                                                                                                                                                                                                                                                                                                                                  |           |
|                 | <b>COURSE TYPE: - MINOR (ELECTIVES)</b><br><b>CREDIT: - 4</b>                                                                                                                                                                                                                                                                                                                                                                                          |           |
|                 | <b>Objectives :</b> To impart to the students the elementary knowledge of terminology, concept, Definitions, Procedures and Principles in Banking                                                                                                                                                                                                                                                                                                      |           |
| <b>Unit :-1</b> | <b>INTERNET BANKING</b>                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>20</b> |
|                 | a. Overview and Brief History<br>b. Product Features<br>c. Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites<br>d. Profitability of Internet Banking<br>e. Risk Management and Frauds<br>f. Back End Operations and Technology                                                                                                                                                                                      |           |
| <b>Unit :-2</b> | <b>CHEQUE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>15</b> |
|                 | a. It's meaning characteristics, Meaning and types of crossing and its types of cheque<br>b. MICR cheque                                                                                                                                                                                                                                                                                                                                               |           |
| <b>Unit :-3</b> | <b>REMITTANCES</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>15</b> |
|                 | Online banking, Credit card, debit card (ATM) Automatic Tailor machine – cheque. Deposited machine & cash deposit machine- online banking ATM card – Internet – mobile banking - SMS banking services – Cordless ATM services.                                                                                                                                                                                                                         |           |
| <b>Unit :-4</b> | <b>PAYMENT SYSTEMS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>30</b> |
|                 | a. Overview of global payment systems<br>b. Overview of domestic payment systems<br>c. RuPay and RuPay Secure<br>d. Immediate Payment Service (IMPS)<br>e. National Unified USSD Platform (NUUP)<br>f. National Automated Clearing House (NACH)<br>g. Aadhaar Enabled Payment System (AEPS) e-KYC<br>h. Cheque truncation System (CTS)<br>i. National Financial Switch (NFS)<br>j. RTGS<br>k. NEFT<br>l. Forex settlements<br>m. Securities Settlement |           |

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|                 | n. Innovative Banking & Payment Systems                                                                                                                                                                                                                                                                                                                                                                            |           |
| <b>Unit : 5</b> | <b>MOBILE BANKING</b>                                                                                                                                                                                                                                                                                                                                                                                              | <b>20</b> |
|                 | a. Overview and Brief History<br>b. Product Features and Diversity<br>c. IMPS<br>d. Profitability of Mobile Banking<br>e. Risk Management and Frauds<br>f. Back End Operations and Technology                                                                                                                                                                                                                      |           |
|                 | <b>PRACTICAL KNOWLEDGE</b>                                                                                                                                                                                                                                                                                                                                                                                         |           |
|                 | How to get bank job?<br><br>Introduction – what qualifications do you need to get a bank job, to get a, job in private or public sector banks. You should at least have a graduate degree in any discipline to apply for the bank.<br><br>1. IBPS, RRB, Eligibility criteria.<br>2. SBI, P.O eligibility criteria, SBI Clerk eligibility criteria.<br>3. R.B.I. Grade B eligibility , R.B.I. Assistant eligibility |           |

**Text & References:**

- Indian Banking in Electronic Era, Sanjay Kaptan ,Sarup Book Publishers Pvt. Limited
- Internet Banking in India, Best Publishing House
- Marketing Techniques for Financial Inclusion and Development Adya Sharma, Dhiraj Jain, IGI Global
- Digital Payments in India
- Background, Trends and Opportunities, Jaspal Singh, New Century Publications
- Technological Reforms and Mobile Banking in India, Amita Charan, SSRN
- RBI,
- IDRBT,
- NPCI,
- Digital India,
- Cashless India Website,
- for Circulars and Publications.