

	VEER NARMAD SOUTH GUJARAT UNIVERSITY , SURAT	
	F.Y.B.COM SEM-II	
	COURSE CODE	
	ELEMENTS OF BANKING & INSURANCE PAPER - II (SYLLABUS EFFECTIVE FROM ACADEMICE YEAR 2023-24 AND ONWARDS)	
	COURSE TYPE: - SEC CREDIT: - 2	
	Objectives : To impart to the students the elementary knowledge of terminology, concept, Definitions, Procedures and Principles in Banking	
Unit :-1	INTERNET BANKING	30
	a. Overview and Brief History b. Product Features c. Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites d. Profitability of Internet Banking e. Risk Management and Frauds f. Back End Operations and Technology	
Unit: -4	PAYMENT SYSTEMS	50
	a. Overview of global payment systems b. Overview of domestic payment systems c. RuPay and RuPay Secure d. Immediate Payment Service (IMPS) e. National Unified USSD Platform (NUUP) f. National Automated Clearing House (NACH) g. Aadhaar Enabled Payment System (AEPS) e-KYC h. Cheque truncation System (CTS) i. National Financial Switch (NFS) j. RTGS k. NEFT l. Forex settlements m. Securities Settlement n. Innovative Banking & Payment Systems	
Unit : 5	MOBILE BANKING	20
	a. Overview and Brief History b. Product Features and Diversity c. IMPS d. Profitability of Mobile Banking e. Risk Management and Frauds f. Back End Operations and Technology	

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.**