

**Course: Major
Banking Procedures and Practices**

Semester: II	Credits: 4	Subject Code: CMAJBF223113	Lectures: 60
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Course Outcomes:

At the end of this course, the learner will be able to:

- CO1 - Understand and illustrate the different means of payments including e-banking methods as enablers of promoting business activities
- CO2 - Compare the different means of payments and e-banking methods to decipher their pros and cons and identify the precautionary measures for the users against different types of Bank frauds
- CO3 - Recognize the significance of different E-Banking methods in furtherance of the national goal of creating a cashless economy
- CO4 - Classify Retail Banking and Corporate Banking activities of a Bank for ensuring market segmentation and target marketing
- CO5 - Identify the significance of Retail Bank products for niche marketing and consumer orientation and customer grievance redressal in Banks for customer retention
- CO6 - Analyse the methods for Bank Fraud Detection and Prevention and evaluate the Customer Grievance Redressal Mechanism in Banks

Unit 1: Negotiable Instruments	15
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- Negotiable Instruments - Definition, Features
- Types of Negotiable Instruments- Classification, Promissory Note, Bills of Exchange and Cheque: Features and Parties
- Types of Cheques, Crossing of a Cheque and Types of Crossings of a Cheque
- Assignment: Case Analysis

Unit 2: Technology Process in Banks	15
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- E-Banking - Concept, Advantages and Disadvantages
- Core Banking - Concept, Advantages and Disadvantages
- E-Payment Practices - ECS, IMPS, NEFT and RTGS - Concept, Advantages, Disadvantages and Documentation
- E-Cheques, MICR and Truncated Cheques
- E-Wallets – Concept, Importance and Types
- Assignment: E-wallets

Unit 3: Retail Bank Products	15
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- Retail Banking: Concept and Products
- Corporate Banking: Concept and Products
- Retail Banking Products - Credit Cards, Types of Loans: Procedure and Documentation
- Third Party Products - Mutual Funds, Bancassurance, National Pension Scheme and Public Provident Fund

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Unit 4: Bank Frauds and Grievance Redressal Process	15
<ul style="list-style-type: none"> • Bank Frauds Prevention and Control - Concept of Bank Frauds, Types of Bank Frauds, Bank Frauds Detection and Prevention, RBI Policy Guidelines - Measures, Precautions to be taken by Bank Customers, Case Laws • Grievance Redressal Mechanism in Banks - Concept of Grievances related to Banking Services, Types of Grievances related to Banking Services, Internal Grievance Redressal Mechanism in Banks, Banking Ombudsman: Concept, Procedure and pre-requisites for filing complaints to Banking Ombudsman • Assignment: Case Analysis-related to types of Bank Frauds 	

Recommended Text Books:

- Dr. Mukund Mahajan. *Fundamentals of Banking*. Nirali Prakashan: Pune; 2018.
- Gopinath, M. N. *Banking Principles and Operations*. Snow White Publications Pvt. Ltd.: Mumbai; 2017.
- Gordon, E. and Natarajan, K. *Banking Theory, Law and Practice*. Himalaya Publishing House: Mumbai; 2019.
- Joshi Vasant and Joshi Vinay. *Managing Indian Banks*. Sage Publication: New Delhi; 2002.
- Kothari, V. *Tannan's Banking Law & Practice in India*. Lexis Nexis Publication: Haryana; 2017.

Reference Books:

- Indian Institute of Banking and Finance. *Retail Banking*. Macmillan: New Delhi; 2022.
- Prof. Uppal R.K. *E-Banking in India: Technology and Emerging Innovations*. Bharti Publications: New Delhi; 2021.
- Singh Jaspal. *Financial Technology (FinTech) and Digital Banking in India*. New Century Publications: New Delhi; 2022.
- Singh Jaspal. *Fundamentals of Retail Banking*. Himalaya Publishing House Pvt. Ltd.: Mumbai; 2021.
- Tannan, M L. *Banking Law and Practice in India*. India Law House: New Delhi; 2021.

Websites:

- www.rbi.org.in
- <http://www.legalserviceindia.com/article/1325-E-Cheque-System-in-India.html>
- https://www.indiacode.nic.in/handle/123456789/2189?sam_handle=123456789/1362

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Faculty	Mrs. Amrita Basu	<i>ABasu 27/5/23</i>
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