

**P. G DEPARTMENT OF ECONOMICS**  
**DEVA MATHA COLLEGE, KURAVILANGAD**

**Affiliated to Mahatma Gandhi University, Kottayam**



**REPORT**  
**ON**  
**ADD-ON COURSE**  
**Fundamentals of Practical Banking**  
**Conducted for II DC Economics**  
**Academic Year: 2018-19**

## **ADD-ON COURSE: FUNDAMENTALS OF PRACTICAL BANKING**

Academic year : 2018-19  
Date(s) on which program was conducted : 14-06-2018 to 28-06-2018  
Sponsoring / Collaborating agency : Deva Matha College Kuravilangad  
Beneficiaries : II DC Economics Students  
Organizing Department : Department of Economics  
Name / Affiliation & Contact details (E-mail) of the resource person(s) : Mr. Sojo John  
[sojojohn202@gmail.com](mailto:sojojohn202@gmail.com)

+91 9074987694

The number of students participated in the program : 37

Instructional Hours: 30 hours

Duration: 3 months.

Mode of Instruction: Theory- Offline Mode

Intake Capacity: 50

Eligibility: Plus Two.

### **Course Objectives:**

1. To develop the basic knowledge about the working and functions of banking.
2. To develop an understanding of the important banking concepts.
3. To acquaint the students with banking services and enable them for practical banking.

### **Syllabus**

#### **Module 1: Banking structure and theories. (10 hours)**

Banking – definition – history of banking in India- bank nationalization- structure of banking in India- RBI and its function- monetary policy

#### **Module 2: Introduction to practical banking. (10 hours)**

Commercial banks- functions of commercial banks- principles of commercial banking- credit creation by commercial banks- types of deposits and credits- banker customer relationships- bankers rights and obligations- negotiable instruments- BOE-PN- Cheque - endorsing and crossing

#### **Module 3: Recent trends and innovations in banking (10 hours)**

ATM – CDM- EFT- NET banking- NEFT- RTGS- IMPS- UPI- Core banking- cheque truncation system- credit and debit cards- KYC- MICR cheque

### **References**

Sayers R S(1977), Modern Banking, OUP , New Delhi  
Hajela T.N, 2009 Money And Banking, Ane Books Pvt Ltd, New Delhi  
Sundaram KPM, Banking Thory, Law And Practice, Sultan Chand and sons, New Delhi  
M.R Baye. D W Jansen 1996 , Money, Banking And Financial Markets, AITBS(Indianed)

## **A brief report on Add on Course: FUNDAMENTALS OF PRACTICAL BANKING**

The Department of Economics, Deva Matha College Kuravilangad conducted an Add on Course on 'Fundamentals of Practical Banking' during academic year 2018-19.

A total of 37 students took admission for the course. The sessions were conducted by Mr. Sojo John, Guest Faculty, Department of Economics, Deva Matha College Kuravilangad. The sessions were divided into the following categories-

1. Banking structure and theories (10 hours).
2. Introduction to practical banking (10 hours)
3. Recent trends and innovations in banking (10 hours)

The session included 30 classes as a part of the course and external sessions on practical banking were taken by representatives of co-operative bank, SIB, SBI and federal bank. Overall, the success of the course was heightened by the enthusiasm and participation of students, support of Head of the Department, Dr. Elsamma Joseph and other department faculties.

### **Valuation Criteria**

#### **Internal:**

Multiple Choice Questions based Test of **20 marks** (20 Questions).

#### **External:**

Multiple Choice Questions based Test of **80 marks** (40 Questions).

#### **Grading**

4.50 to 5.00 – A+ - Excellent

4.00 to 4.49 – A – Very Good

3.50 to 3.99 – B+ - Good

3.00 to 3.49 – B - Average

Below 3.00 – Below Average

### **Course outcome**

This course enables students to acquaint with banking services and enable them for practical banking.



Mr. Sojo John  
Department Coordinator

## Students List

SL:NO	DEPT	NAME OF THE STUDENT
1	BOTONY	AISWARYA SAJEEVAN
2		ARSHITHA S NAIR
3	CHEMISTRY	GEO DOMNIC
4		ANULAKSHMI S
5		ANJANA KARTHIKEYAN
6		KRISHNAPRIYA E.R.
7	COMMERCE	ALEENA BENNY
8		ANUJA SREEVAS
9		DEPHORA E.
10		MEGHA SAJEEV
11		SWATHIKA H
12	ECONOMICS	ADITYA SHAJI
13		AKSHAYA S.
14		ALBIN BENNY
15		ANU THOMAS
16		ASWATHI PRASANAN
17		DEVIKA SHAJI
18		JESNA JACOB
19		NIMISHA KRISHNAN
20		PRIYANKA LEO
21	ENGLISH	BIBITHA JOSEPH
22		KEERTHANA V.A.
23	MATHEMATICS	ANUPRIYA M.A.
24		APARNA R
25		DAYAS XAVIER
26		JOMIN JOSEPH
27		SREELAKSHMI P.R.
28		TOMIN ROY
29	PHYSICS	AKHILA ANILKUMAR
30		ALEENA VARKEY
31		LAKSHMI K.R.
32	ZOOLOGY	APARNA SATHYASEELAN
33		ASWATHY ANIL
34		BLESSY BOBBY
35		HONEY THOMAS
36		SREELAKSMI BAIJU
37		SRUTHY THAMBI

Attendance Sheet

FUNDAMENTALS OF PRACTICAL BANKING  
ATTENDANCE SHEET

Original

DEPT	Name of the Student	1		2		14 June		15 June		22 June	
		BN	AN	BN	AN	BN	AN	BN	AN	BN	AN
BOTANY	AISWARYA SAJEEVAN 90%	X	Y	X	X	X	X	X	0	X	X
CHEMISTRY	ARSHITHA S. NAIR 80%	X	X	X	X	X	X	X	0	0	0
	GEO DOMNIC * 80%	X	X	0	0	Y	Y	0	0	0	0
	ANIL AKSHMI S. 80%	X	0	X	X	X	X	0	0	0	0
COMMERCE	ANITA KARTHIKEYAN * 40%	X	0	X	0	0	0	0	0	0	0
	KRISHNAPRIYA E.R. 50%	X	0	X	0	X	X	X	0	0	0
	ALEENA BENNY 40%	X	0	0	0	0	0	X	0	0	0
	ANUJA SREEVAS 60%	X	0	0	0	0	0	X	0	0	0
	DEPHORA E. 70%	X	X	X	0	X	X	X	Y	0	0
ECONOMICS	MEGHA SAJEEV 60%	X	X	0	0	X	X	X	0	0	0
	SWATHIKA H. 60%	X	X	0	0	X	X	X	0	0	0
	ADITYA SHAJI 90%	X	X	X	X	X	X	X	X	0	0
	AKSHAYA S. 100%	X	X	X	X	X	X	X	X	X	X
	ALBIN BENNY 70%	X	0	X	0	X	X	X	X	X	X
	ANU THOMAS 80%	X	X	X	X	X	X	X	X	X	X
	ASWATHI PRASANAN 80%	X	Y	X	X	X	X	X	X	0	0
	DEVIKA SHAJI 100%	X	X	X	X	X	X	X	X	X	X
	JESNA JACOB 100%	X	Y	X	X	X	X	X	X	X	X
	NIMISHA KRISHNAN * 60%	X	X	X	X	X	X	0	0	0	0
ENGLISH	PRIYANKA LEO 100%	X	X	X	X	X	X	X	0	0	0
	BIBITHA JOSEPH 70%	X	X	Y	X	X	X	0	0	0	0
MATHEMATICS	KEERTHANA V.A. 70%	X	X	X	X	X	X	0	0	0	0
	ANUPRIYA M.A. 90%	X	X	X	0	X	X	X	Y	X	X
	APARNA R. 90%	X	X	X	0	X	X	X	X	X	X
	DAYS XAVIER 100%	X	X	X	X	X	X	X	X	Y	X
	JOMIN JOSEPH 80%	X	Y	X	X	0	0	X	X	X	X
	SREELAKSHMI P.R. 100%	X	X	X	X	X	X	X	X	0	X
	TOMIN ROY 70%	X	X	X	X	X	X	X	X	0	X
PHYSICS	AKHILA ANILKUMAR 80%	X	X	X	X	X	X	X	X	X	0
	ALEENA VARKEY 80%	X	X	0	0	X	X	X	X	X	X
	LAKSHMI K.R. 100%	X	X	X	X	X	X	X	X	X	X
ZOOLOGY	APARNA SATHYASEELAN 60%	X	X	X	X	0	0	X	0	0	0
	ASWATHY ANIL 80%	X	Y	X	X	X	X	X	X	0	0
	BLESSY BOBBY 80%	X	X	X	X	X	X	X	X	0	0
	HONEY THOMAS 100%	X	X	X	X	X	X	Y	X	0	X
	SREELAKSMI BAIJU * 40%	X	X	X	X	0	0	0	0	0	0
	SRUTHY THAMBI 40%	X	0	0	0	X	X	X	0	0	0

Department of Economics

Co-ordinator: Mr. Sojo John

Photos



# Certificate



MARKS & ATTENDANCE PERCENTAGE				
SL:NO	DEPT	NAME OF THE STUDENT	RESULT	ATTENDANCE
1	BOTONY	AISWARYA SAJEEVAN	A+	100
2		ARSHITHA S NAIR	A+	90
3	CHEMISTRY	GEO DOMNIC	A+	90
4		ANULAKSHMI S	B+	90
5		ANJANA KARTHIKEYAN	A+	90
6		KRISHNAPRIYA E.R.	B+	60
7	COMMERCE	ALEENA BENNY	B	70
8		ANUJA SREEVAS	A+	70
9		DEPHORA E.	A+	80
10		MEGHA SAJEEV	A	70
11		SWATHIKA H	A+	70
12	ECONOMICS	ADITYA SHAJI	A+	100
13		AKSHAYA S.	A+	100
14		ALBIN BENNY	B+	100
15		ANU THOMAS	B+	90
16		ASWATHI PRASANAN	B+	90
17		DEVIKA SHAJI	A+	100
18		JESNA JACOB	A+	100
19		NIMISHA KRISHNAN	B	100
20		PRIYANKA LEO	B	70
21	ENGLISH	BIBITHA JOSEPH	B+	100
22		KEERTHANA V.A.	B	80
23	MATHEMATICS	ANUPRIYA M.A.	A+	80
24		APARNA R	A+	100
25		DAYAS XAVIER	A+	100
26		JOMIN JOSEPH	A	100
27		SREELAKSHMI P.R.	A+	90
28		TOMIN ROY	A+	100
29	PHYSICS	AKHILA ANILKUMAR	A	90
30		ALEENA VARKEY	A	90
31		LAKSHMI K.R.	A+	90
32	ZOOLOGY	APARNA SATHYASEELAN	B	100
33		ASWATHY ANIL	B	70
34		BLESSY BOBBY	A	90
35		HONEY THOMAS	A+	90
36		SREELAKSMI BAIJU	B	60
37		SRUTHY THAMBI	B	60



*Amalath*  
Principal  
Deva Matha College  
Kuravilangad - 686 633

Sojo John  
Department Coordinator