P. G DEPARTMENT OF ECONOMICS DEVA MATHA COLLEGE, KURAVILANGAD

Affiliated to Mahatma Gandhi University, Kottayam



REPORT

OF

ADD-ON COURSE

Fundamentals of practical banking

Conducted for II DC Economics

Academic Year: 2019-20

Add on Course: Fundamentals of Practical Banking

Academic year:2019-20Date(s) on which program was conducted: 14-06-2019 to 28-06-2019Sponsoring / Collaborating agency: Deva Matha College KuravilangadBeneficiaries: II DC Economics StudentsOrganizing Dept. / Club & Name of Co-ordinator(s): PG Department of EconomicsName / Affiliation & Contact details (E-mail) of the resource person(s) : Mr. Sojo John

sojojohn202@gmail.com

+91 9074987694

The number of students participated in the program : 40 <u>Instructional Hours</u>: 30 hours <u>Duration</u>: 3 months. <u>Mode of Instruction</u>: Theory- Offline Mode <u>Intake Capacity</u>: 50 Eligibility: Plus Two.

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. The objectives of this course were

- Develop the basic knowledge about the working and functions of banking
- Develop an understanding of the important banking concepts
- Acquaint the students with banking services and enable them for practical banking

A total of 40 students took admission for the course. The sessions were conducted by Mr. Sojo John, Assistant Professor on Contract, 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.

<u>Syllabus</u>

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

Module 1- Banking structure and theories (10hrs)

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 (10hrs)

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 (10hhrs)

ATM - CDM- EFT- NET banking- NEFT- RTGS- IMPS- UPI- Core banking- cheque truncation system-

credit and debit cards- KYC- MICR cheque

Course outcome

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

SUGGESTED READINGS

- 1. Sayers R S(1977), Modern Banking, OUP, New Delhi
- 2. Hajela T.N, 2009 Money And Banking, Ane Books Pvt Ltd, New Delhi
- 3. Sundaram KPM, Banking Thory, Law And Practice, Sultan Chand and sons, New Delhi
- 4. M.R Baye. D W Jansen 1996, Money, Banking And Financial Markets, AITBS(Indianed)
- 5. K .C Shekhar: Banking- theory and practice, vikas publishing house, New Delhi

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

Students List

SL.NO NAME

- 1 Achuth Jai
- 2 Ahalyamol O J
- 3 Aiswarya R
- 4 Aleena Michael
- 5 Alka Ajo Kamal
- 6 Amrutha Reji
- 7 Anajali A Mane
- 8 Anaya Shibu
- 9 AnilaDevasia
- 10 Archana Gopinath
- 11 Ashitha Jose
- 12 Aswathy Vijayan
- 13 Bhagyalekshmi MV
- 14 Devika Shibu
- 15 Dona Ann Xavier
- 16 Dona Devasia
- 17 Jelsen Joby
- 18 JeswinChudakkattil
- 19 Jisha Rose Jaimon
- 20 Jismol James
- 21 JoswinCyriac
- 22 Jyalakshmi Biju
- 23 Kesiya Thomas
- 24 Mahima Prasad
- 25 Malavika Binu
- 26 Manu Roy
- 27 Megha M
- 28 MelantaMariyaMatew
- 29 Nivya Prasad
- 30 Reshma Santhosh.
- 31 Rohini Vijayan
- 32 Rohith Ajikumar
- 33 Rosemery Prakash
- 34 Sandra Rajendran
- 35 Sherin Jose
- 36 Sneha Sreekumar
- 37 Sreelakshmi VM
- 38 Sreepriya S
- 39 Suma Treesa Thomas40 Urmila Unnikrishnan

Mr. Sojo John Department Coordinator

Attendance Sheet

| | | DEPARTN | 4ENT OF E | CONOMICS | ÷ | | | |
|---|---------------------------------------|------------|-----------|-----------|-----------|-----------|------------|--|
| Add on Course - Fundamentals of Practical Banking 2019-20 | | | | | | | | |
| SL. | Name of Student | Attendance | | | | | | |
| No | | 15/2/2020 | 22/2/2020 | 18/1/2020 | 25/1/2020 | 19/4/2021 | 20/4/2 | |
| 1 | Achuth Jai | N | - N | A | N | x | 36. | |
| 2 | Ahalyamol O J | x | x | x | x | x | ~ ^ | |
| 3 | Aiswarya R | x | x | X | x | x | | |
| 4 | Aleena Michael | X | x | x | X | x | x | |
| 5 | Alka Ajo Kamal | x | x | x | x | x | × | |
| 6 | Amrutha Reji | A | x | x | x | x | x | |
| 7 | Anajali A Mane | x | x | x | A | x | x | |
| 8 | Anaya Shibu | x | x | X | x | x | | |
| 9 | Anila Devasia | x | A | x | x | x | x | |
| 10 | Archana Gopinath | X | X | x | x | x | X | |
| 11 | Ashitha Jose | x | x | x | x | X | x | |
| 12 | Aswathy Vijayan | x | x | x | x | A | | |
| 13 | Bhagyalekshmi M V | x | x | Â | x | X | <u>N -</u> | |
| 14 | Devika Shibu | X | x | x | x | | X | |
| 15 | Dona Ann Xavier | x | x | x | X | X | A | |
| 16 | Dona Devasia | x | x | x | A | x | x | |
| 17 | Jelsen Joby | x | x | x | | X | x | |
| 18 | Jeswin Chudakkattil | x | x | x | X | x | | |
| 19 | Jisha Rose Jaimon | A | x | x | - X | X | X | |
| 20 | Jismol James | x | x | X | x | x | X | |
| 2.1 | Joswin Cyriac | x | x | x | X | x | x | |
| 22 | Jyalakshmi Biju | X | x | x | N | X | x | |
| 23 | Kesiya Thomas | X | x | x | X | X | x | |
| 24 | Mahima Prasad | x | A | x | X | X | x | |
| 25 | Malavika Binu | x | x | X | N | X | ~ | |
| 26 | Manu Roy | × | x | x | X | X | × | |
| 27 | Megha M | x | x | X | x | A | x | |
| 28 | Melanta Mariya Matew | x | x | x | | N | <u>x</u> | |
| 29 | Nivya Prasad | x | x | X | A | N | N | |
| 30 | Reshma Santhosh | × | x | N | | X | 35 | |
| 31 | Rohini Vijayan | x | ~ | x | x | X | - ^ | |
| | Robith Ajikumar | × | ÷. | x | X | X | x | |
| 33 | Rosemery Prakash | × | A | | × | x | 2 | |
| 34 | Sandra Raiendran | X | x | x | 2 | -X | | |
| | Sherin Jose | x | N | A | | 15 | 3. | |
| | Sneha Sreekumar | x | x | - <u></u> | - X | | * | |
| 37 | Sreelakshmi V M | x | x | N | | X | A | |
| 38 | Sreepriva S | A | x | x | | x | * | |
| 39: | Summ Treesa Thomas | N N | ~ | x | X | N. | | |
| 40 | Urmila Unnikrishnan | × | x | | * | 8 | 16 | |
| | Contraction in the contraction of the | A | | N | - X | A | | |

Attendance of participants

| MARKS & ATTENDANCE PERCENTAGE | | | | | | | | |
|-------------------------------|------------------|-------|-----------------------|--|--|--|--|--|
| SL.NO | NAME | MARKS | ATTENDANCE PERCENTAGE | | | | | |
| 1 | Achuth Jai | 19 | 83% | | | | | |
| 2 | Ahalyamol O J | 18 | 83% | | | | | |
| 3 | Aiswarya R | 19 | 100% | | | | | |
| 4 | Aleena Michael | 19 | 100% | | | | | |
| 5 | Alka Ajo Kamal | 19 | 100% | | | | | |
| 6 | Amrutha Reji | 19 | 83% | | | | | |
| 7 | Anajali A Mane | 19 | 83% | | | | | |
| 8 | Anaya Shibu | 19 | 100% | | | | | |
| 9 | AnilaDevasia | 19 | 83% | | | | | |
| 10 | Archana Gopinath | 19 | 100% | | | | | |
| 11 | Ashitha Jose | 19 | 100% | | | | | |
| 12 | Aswathy Vijayan | 19 | 83% | | | | | |

| 13 | Bhagyalekshmi MV | 19 | 83% |
|----|---------------------|--------|------|
| 14 | Devika Shibu | 19 | 83% |
| 15 | Dona Ann Xavier | 19 | 100% |
| 16 | Dona Devasia | 19 | 83% |
| 17 | Jelsen Joby | 19 | 100% |
| 18 | JeswinChudakkattil | 19 | 100% |
| 19 | Jisha Rose Jaimon | 19 | 83% |
| 20 | Jismol James | 19 | 100% |
| 21 | JoswinCyriac | 18 | 100% |
| 22 | Jyalakshmi Biju | 19 | 100% |
| 23 | Kesiya Thomas | 19 | 100% |
| 24 | Mahima Prasad | 19 | 83% |
| 25 | Malavika Binu | Absent | 100% |
| 26 | Manu Roy | 19 | 83% |
| 27 | Megha M | 19 | 100% |
| 28 | MelantaMariyaMatew | 19 | 100% |
| 29 | Nivya Prasad | 19 | 83% |
| 30 | Reshma Santhosh. | 19 | 83% |
| 31 | Rohini Vijayan | 19 | 100% |
| 32 | Rohith Ajikumar | 19 | 100% |
| 33 | Rosemery Prakash | 19 | 83% |
| 34 | Sandra Rajendran | 19 | 100% |
| 35 | Sherin Jose | 19 | 83% |
| 36 | Sneha Sreekumar | 18 | 83% |
| 37 | Sreelakshmi VM | 19 | 100% |
| 38 | Sreepriya S | 19 | 83% |
| 39 | Suma Treesa Thomas | 19 | 100% |
| 40 | Urmila Unnikrishnan | 19 | 83% |

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Mr. Sojo John Department Coordinator



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Principal Deva Matha College Kuravilangad - 686 633