DEPARTMENT OF ECONOMICS DEVA MATHA COLLEGE KURAVILANGAD

Affiliated to Mahatma Gandhi University, Kottayam



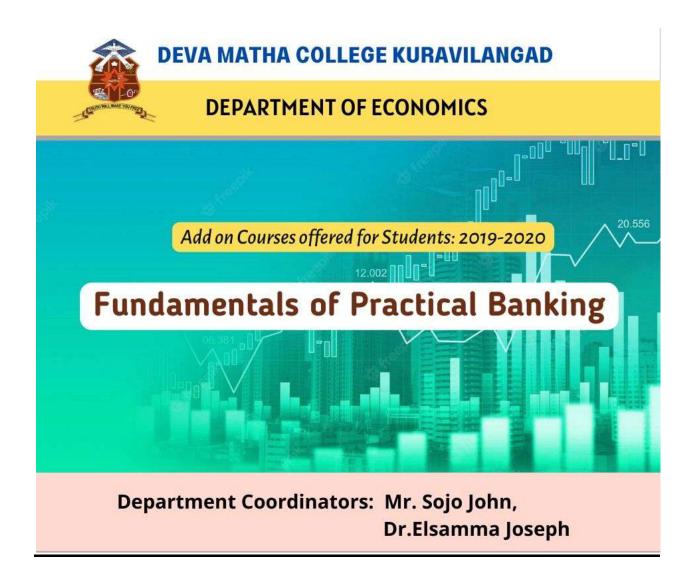
Syllabus

ADD-ON COURSE

In

Fundamentals of Practical Banking

Academic Year 2019-20



Title: Fundamentals of Practical Banking.

Instructional Hours: 30 hours

Duration: 3 months.

Mode of Instruction: Theory- Offline Mode

Intake Capacity: 50

Eligibility: Plus Two with Economics or Commerce background.

SYLLABUS

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. (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

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

Course outcome

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

Assessment Procedure

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

 $3.00 \text{ to } 3.49 - B - Average}$

Below 3.00 – Below Average



Principal Deva Matha College Kuravilangad - 686 633