

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



DEVA MATHA COLLEGE KURAVILANGAD

DEPARTMENT OF ECONOMICS

Add on Courses offered for Students: 2019-2020

Fundamentals of Practical Banking

**Department Coordinators: Mr. Sojo John,
Dr. Elsamma Joseph**

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 to 3.49 – B - Average

Below 3.00 – Below Average





Principal
Deva Matha College
Kuravilangad - 686 633