DEVA MATHA COLLEGE, KURAVILANGAD

Affiliated to Mahatma Gandhi University, Kottayam

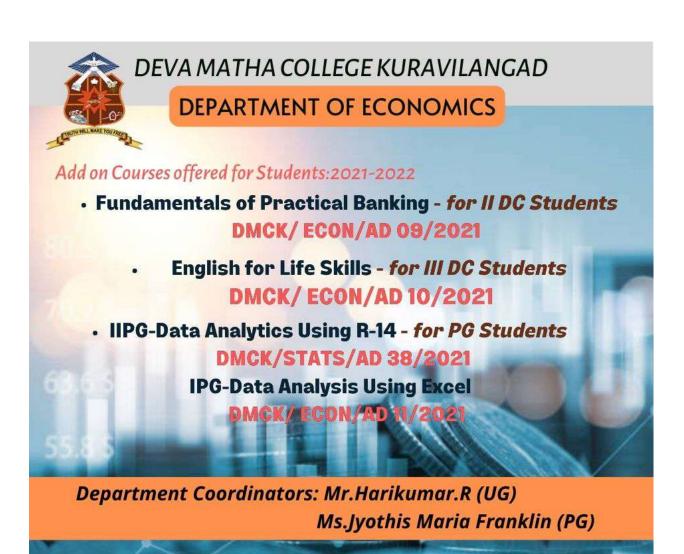


Syllabus

ADD-ON COURSE In FUNDAMENTALS OF PRACTICAL BANKING

Academic Year: 2021-22

FUNDAMENTALS OF PRACTICAL BANKING



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.

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 SCHEME – 30 hrs

- Banking structure and theories
- Introduction to practical banking
- Recent trends and innovations in 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 bankingcheque 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

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