

P. G DEPARTMENT OF ECONOMICS
DEVA MATHA COLLEGE, KURAVILANGAD

Affiliated to Mahatma Gandhi University, Kottayam



REPORT
ADD-ON COURSE
On
Fundamentals of practical banking
Conducted for II DC Economics
Academic Year: 2021-22

ADD-ON COURSE: FUNDAMENTALS OF PRACTICAL BANKING

Academic year : 2021-22
Date(s) on which program was conducted : 10-1-2022 to 14-02-2022
Sponsoring / Collaborating agency : Deva Matha College Kuravilangad
Beneficiaries : II DC Economics Students
Organizing Department : PG Department of Economics
Name / Affiliation & Contact details (E-mail) of the resource person(s) : Mr. Harikumar R
harikumar.r@devamatha.ac.in

Ph#: +91 8281019972

The number of students participated in the program : 43

Instructional Hours: 30 hours

Duration: 3 months.

Mode of Instruction: Theory- Offline and OnlineMode

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 2021-2022.

A total of 43 students took admission for the course. The sessions were conducted by Mr. Harikumar R, 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.

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.



Deva Matha College Kuravilangad

CERTIFICATE

THIS IS TO CERTIFY THAT

ANU P PRABHASH

of II DC Economics has successfully completed the Add-on Course titled '**Fundamentals of Practical Banking**' (DMCK/ECON/AD 09/2021) conducted by P.G. Department of Economics of Deva Matha College Kuravilangad during the academic year 2021-2022 with "A" grade.

DR. SUNIL.C. MATHEW
Principal

DR. ELSAMMA JOSEPH
Head of the Department

MR. HARIKUMAR R
Department Coordinator

Kuravilangad
Date:



Deva Matha College Kuravilangad

CERTIFICATE

THIS IS TO CERTIFY THAT

AISWARYA ANILKUMAR

of II DC Economics has successfully completed the Add-on Course titled '**Fundamentals of Practical Banking**' (DMCK/ECON/AD 09/2021) conducted by P.G. Department of Economics of Deva Matha College Kuravilangad during the academic year 2021-2022 with "A" grade.

DR. SUNIL.C. MATHEW
Principal

DR. ELSAMMA JOSEPH
Head of the Department

MR. HARIKUMAR R
Department Coordinator

Kuravilangad
Date:



Students List

SL.NO	ROLL NUMBER	NAME
1	512	ANU P PRABHASH
3	549	UNNIMAYA K M
5	547	THEJA BENNY
6	510	ALOSIOUS JOSE
7	529	ALEENA MATHEW
8	534	ARCHANA BABU
9	525	ABINCY T S
10	533	ANNS MARY JOSE
11	537	JINTU GEORGE
12	535	GOPIKA K G
13	524	TOM SAJI
14	516	GOPAN BOBY
15	513	ARAVIND BINU
16	511	AMAL BIJU
18	508	LIYA MATHEW
19	543	SONAMOL SUNNY
20	520	P J VASUDEV
22	514	BLESSON C KURIAN
23	521	SNEHAL MATHEW
25	531	ANJALY E B
26	542	SNEHA ROSE SAJI
27	518	JOBIN BINU
28	519	JOYAL THOMAS
29	502	CHRISTO SABU
30	522	SREEJITH VR
31	517	INDRAJITH HARI
32	536	JENITT JOLLY
33	507	DEVIKA SURESH
34	515	DEVAKRISHNAN
35	530	ANASWARA P A
36	528	ALBIA JIJI
37	541	SEENA VARGHESE
38	501	ANANDHU A B
39	540	SANDRA SAJI
40	526	ADHEENA T M
41	504	ANITTA JOHNY
42	548	THRESIA THOMAS
43	545	T A ANITHA

Students Mark List

SL.NO	ROLL NUMBER	NAME	SCORE	GRADE
1	512	ANU P PRABHASH	18/20	A
2	527	AISWARIYA ANILKUMAR	17/20	A
3	549	UNNIMAYA K M	18/20	A
4	532	ANJITHA CHANDRAN	18/20	A
5	547	THEJA BENNY	18/20	A
6	510	ALOSIOUS JOSE	17/20	A
7	529	ALEENA MATHEW	18/20	A
8	534	ARCHANA BABU	18/20	A
9	525	ABINCY T S	17/20	A
10	533	ANNS MARY JOSE	18/20	A
11	537	JINTU GEORGE	18/20	A
12	535	GOPIKA K G	17/20	A
13	524	TOM SAJI	18/20	A
14	516	GOPAN BOBY	18/20	A
15	513	ARAVIND BINU	19/20	A
16	511	AMAL BIJU	19/20	A
17	505	ANJANA SANTHOSH	19/20	A
18	508	LIYA MATHEW	18/20	A
19	543	SONAMOL SUNNY	18/20	A
20	520	P J VASUDEV	17/20	A
21	544	SREENANDHANA P VASU	19/20	A
22	514	BLESSON C KURIAN	19/20	A
23	521	SNEHAL MATHEW	18/20	A
24	506	ARATHY DAMODARAN	17/20	A
25	531	ANJALY E B	17/20	A
26	542	SNEHA ROSE SAJI	19/20	A
27	518	JOBIN BINU	18/20	A
28	519	JOYAL THOMAS	20/20	A
29	502	CHRISTO SABU	19/20	A
30	522	SREEJITH VR	18/20	A
31	517	INDRAJITH HARI	20/20	A
32	536	JENITT JOLLY	17/20	A
33	507	DEVIKA SURESH	19/20	A
34	515	DEVAKRISHNAN	17/20	A
35	530	ANASWARA P A	18/20	A
36	528	ALBIA JIJI	19/20	A
37	541	SEENA VARGHESE	18/20	A
38	501	ANANDHU A B	17/20	A
39	540	SANDRA SAJI	19/20	A
40	526	ADHEENA T M	18/20	A
41	504	ANITTA JOHNY	18/20	A
42	548	THRESIA THOMAS	17/20	A
43	545	T A ANITHA	19/20	A

Attendance of participants

DATE	TIME	MODE	NUMBERS OF ABSENTEES	TOTAL NUMBER OF PEOPLE PRESENT
10-1-2021	3.15-4.15	Offline	503,9,16,17,23,29,32,34,37	39
11-1-2021	3.15-4.15	Offline	503,9,16,26,35,36,39	40
12-1-2021	3.15-4.15	Offline	503,9,16,26,35,36,39	40
13-1-2021	3.15-4.15	Offline	502,36,37,44,49	43
14-1-2021	3.15-4.15	Offline	502,3,4,5,9,16,19,23,24,37,45,49	36
15-1-2021	9.30-10.30	Offline	501,2,3,4,5,8,9,11,13,18,19,21,23,32,36,37,38,39,39,44	29
15-1-2021	10.30-11.30	Offline	501,2,3,4,5,8,9,11,13,18,19,21,23,32,36,37,38,39,39,44	29
15-1-2021	11.30-12.30	Offline	501,2,3,4,5,8,9,11,13,18,19,21,23,32,36,37,38,39,39,44	29
15-1-2021	1.30-2.30	Offline	501,2,3,4,5,8,9,11,13,18,19,21,23,32,36,37,38,39,39,44	29
15-1-2021	2.30-3.30	Offline	501,2,3,4,5,8,9,11,13,18,19,21,23,32,36,37,38,39,39,44	29
17-1-2021	3.15-4.15	Offline	503,5,6,7,8,9,10,14,15,16,17,20,21,22,23,25,26,27,28,29,30,31,33,34,35,36,37,38,39,40,41,42,44,46,47,48,49	11
18-1-2021	3.15-4.15	Offline	504,6,7,8,14,15,16,17,20,21,22,26,27,30,31,35,36,37,39,40,41,42,44,45,48,49	22
19-1-2021	3.15-4.15	Offline	506,7,14,15,16,17,20,22,26,27,31,35,36,38,42,44,45,48,49	29
20-1-2021	3.15-4.15	Offline	502,3,4,7,8,14,15,16,17,20,22,23,26,27,31,35,36,39,40,42,44,45,47,48,49	23
21-1-2021	3.15-4.15	Offline	501,3,4,5,6,7,8,9,14,15,16,17,18,20,23,26,27,28,30,31,35,36,40,41,42,44,45,48,49	19
24-1-2021	3.15-4.15	Offline	501,3,7,12,13,14,16,17,18,21,23,24,26,27,30,31,32,33,37,38,39,40,41,42,44,45,48	20
27-1-2021	7.30-9.00	Online		
28-1-2021	7.30-9.00	Online		
14-2-2021	7.00-8.00	Online		

Brincy Mathew



Anni Mathew
Principal
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Dr. Brincy Mathew
Add-on Course General Coordinator
Deva Matha College, Kuravilangad