# 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** 

Assessment Year: 2022-23

# **Brochure**



#### ADD-ON COURSE: FUNDAMENTALS OF PRACTICAL BANKING

Academic year : 2022-23

Date(s) on which program was conducted : 16/12/2022

Sponsoring / Collaborating agency : Deva Matha College Kuravilangad

Beneficiaries : II DC Economics Students

Organizing Department : PG Department of Economics

Name of the resource person(s) : Mr. Aadi Dev S

External: Manoj Joseph (Assistant Secretary, Kuravilangad Service Co Operative Bank)

The number of students participated in the program : 44

Instructional Hours: 30 hours

Duration: 3 months.

Mode of Instruction: Theory- Offline Mode

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 2022-2023.

A total of 44 students took admission for the course. The sessions were conducted by Mr. Aadi Dev S, 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. An Examination was conducted to assess the performance of students on 02/02/2023 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.

#### **Students List**

SL.NO	ROLL NUMBER	NAME
1	501	ADITHYA RAJESH
2	502	ANNJESS VIMAL SUNNY
3	503	EMI ELEZABETH SAJY
4	504	JISS MARIA MATHEW
5	505	JULIE THOMAS
6	506	MEGHA SURESH
7	507	MIRSA SIYAD
8	508	RAKHI REMESAN
9	509	TREESA JOSE
10	510	ABHISHEK C G
11	511	ABIN SAJI
12	512	AKASH PRASAD
13	514	ARUN BABU
14	515	FREDDY ANEESH
15	516	JERIN JOSEPH
16	517	JINSON GEORGE
17	518	KASINADH N O
18	519	MANEESH E.M
19	520	RAHUL RAJAN

20	522	S PARDHASARADHI
21	523	SANU S
22	524	SHAILEJ SIBI
23	525	SIVAKESAV K S
24	526	SOBIN MATHEW
25	527	AISWARYA RAMESH
26	528	AKHILA P S
27	529	AKSHAYA V PRAKASH
28	530	ALEENA JOSE
29	531	ANJANA ASHOK
30	532	APARNA SUNILKUMAR
31	533	ASWATHI K
32	534	DEVIKA K B
33	535	GOPIKA S VIJAYAN
34	536	JEWEL STEPHEN
35	537	JOSMI JOSEPH
36	538	KEERTHANA BABU
37	539	MERIN GEORGE
38	540	MISHEL SABU
39	541	RINIMOL BENNY
40	542	RONICA JOSEPH
41	543	SRAYAC.S
42	544	SREELAKSHMI VIJI
43	545	TOMCY JOJAN
44	546	VISHNUPRIYA K B

# **Students Mark List**

SL.NO	ROLL NUMBER	NAME	SCORE
1	501	ADITHYA RAJESH	68

2	502	ANNJESS VIMAL SUNNY	76
3	503	EMI ELEZABETH SAJY	70
4	504	JISS MARIA MATHEW	76
5	505	JULIE THOMAS	72
6	506	MEGHA SURESH	72
7	507	MIRSA SIYAD	74
8	508	RAKHI REMESAN	52
9	509	TREESA JOSE	76
10	510	ABHISHEK C G	66
11	511	ABIN SAJI	68
12	512	AKASH PRASAD	64
13	514	ARUN BABU	76
14	515	FREDDY ANEESH	68
15	516	JERIN JOSEPH	74
16	517	JINSON GEORGE	64
17	518	KASINADH N O	76
18	519	MANEESH E.M	68
19	520	RAHUL RAJAN	70
20	522	S PARDHASARADHI	76
21	523	SANU S	68
22	524	SHAILEJ SIBI	70
23	525	SIVAKESAV K S	64
24	526	SOBIN MATHEW	70
25	527	AISWARYA RAMESH	70
26	528	AKHILA P S	66
27	529	AKSHAYA V PRAKASH	AB
28	530	ALEENA JOSE	78
29	531	ANJANA ASHOK	74
30	532	APARNA SUNILKUMAR	68
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31	533	ASWATHI K	66
32	534	DEVIKA K B	64
33	535	GOPIKA S VIJAYAN	70
34	536	JEWEL STEPHEN	80
35	537	JOSMI JOSEPH	70
36	538	KEERTHANA BABU	72
37	539	MERIN GEORGE	78
38	540	MISHEL SABU	78
39	541	RINIMOL BENNY	70
40	542	RONICA JOSEPH	AB
41	543	SRAYAC.S	72
42	544	SREELAKSHMI VIJI	68
43	545	TOMCY JOJAN	76
44	546	VISHNUPRIYA K B	80

# **Attendance of participants**

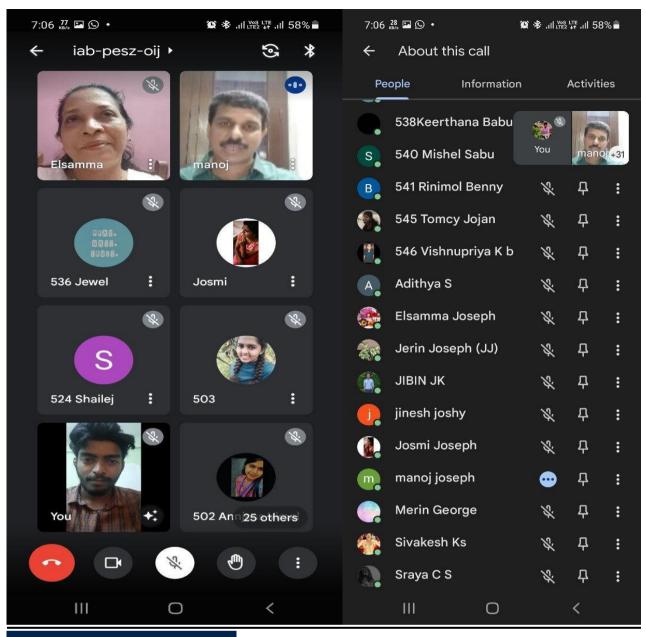
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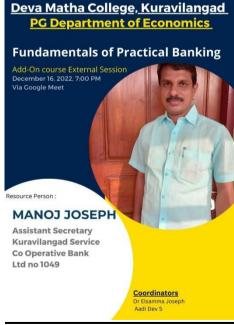
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	Class	Attendance List	(3)	13	Reg	(4)		
SI.	Class No.	Name of Students	18/00/23	-	-	(3)	(3)	(17)
1		ADITHYA RAJESH		19/01/23	19/01/23	20/01/23	20/01/23	21/01/23
2		ANNJESS VIMAL SUNNY	. Milly	- Alany	Adiple	Alster	dist.	Alulya
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#### **Photos**



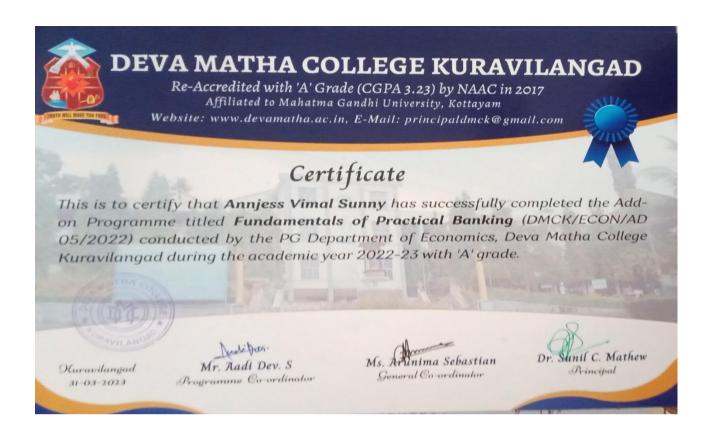




External Session conducted via Google meet by resource person Manoj Joseph (Assistant Secretary, Kuravilangad Service Co Operative Bank)

# **Certificates**





**Aadi Dev S** 

**Co-ordinator** 

**Department of Economics** 

Dr. Brincy Mathew

Bring Mether

Add-on Course General Coordinator

TOPAVILANCES

Principal Deva Matha College Kuravilangad - 686 633