

# DEVA MATHA COLLEGE KURAVILANGAD

Affiliated to Mahatma Gandhi University, Kottayam



## SYLLABUS

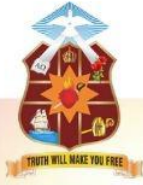
OF

ADD-ON COURSE

IN

Fundamentals of Practical Banking

Academic Year: 2022-23



# DEVA MATHA COLLEGE KURAVILANGAD

DEPARTMENT OF ECONOMICS

*Add on Courses offered for Students : 2022-2023*

## **1. Fundamentals of Practical Banking**

**DMCK/ ECON/AD 05/2022**

## **2. English for Life Skills**

**DMCK/ ECON/AD 06/2022**

## **3. Data Analysis Using Excel**

**DMCK/ ECON/AD 07/2022**

*Department Coordinator: Mr. Sony Jacob*



**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.

## **DEVA MATHA COLLEGE KURAVILANGAD**

### **ADD-ON COURSE FOR THE YEAR 2022-23**

#### **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

#### **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)

## **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



  
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