

**Kavayitri Bahinabai Chaudhari North Maharashtra University,**  
**Jalgaon Ordinance 181**

**College Name** : - Institute of Management Research & Development Shirpur

**Title of the Course** : - Certificate Course in Banking Operations

**Aims/ Objective** : - To provide a Career Path to the students of Commerce  
**Of the Course** Management in the Field of Banking & Finance

**Duration of the Course:** - 1 Year

**Course Structure:** -  
1) Paper I Basics of Banking  
2) Paper II Introduction to Financial Products & Services  
3) Paper III Practical Course: - Practical on Fundamental Banking

**Eligibility of the Course:** - Student Passed in the Higher Secondary Examination (HSC)

SN	Paper	Name of the subject	Theory / Practical	Teaching Hours	Maximum Marks Allotted			Passing			Credit
					Ext.	Int.	Total	Ext.	Int.	Total	
01	Paper I	BOB	THEORY	90	60	40	100	24	16	100	6
02	Paper II	IFP	THEORY	90	60	40	100	24	16	100	6
03	Paper III	PFB	PRACTICAL	120	60	40	100	24	16	100	6

**Minimum Staff** : - 02 Two

**Mode of Examination** : - English (Theory & Practical)

**Detailed Syllabus** : - Attached

**Title of the Course: - Certificate Course in Banking Operations.**

**Course Objectives:-**

- To develop students' academic and operational skills in the field of Banking and Finance.
- To develop well informed and competent executives who will quickly move to the superior position in Banking and Finance sector.
- To provide on job practical training to familiarize the students with the recent trends in banking.
- To provide a career path to the students of Commerce and management in the field in the Banking and Finance.

**Duration of the Course: - 1 Year**

**Course Structure:** Theory Paper I – Basics of Banking  
Theory Paper II- Introduction to Financial Products and Services  
Practical Paper III: - Practical on Fundamental Banking.

**Eligibility:** -. Student passed in the Higher Secondary Examination (HSC) (10+2) or equivalent examination

**1. Introduction of Banking. (10)**

**1.1** Concept of Money and Banking.

**1.2** Evolution of Banking.

**1.3** Nature and scope of Banking

**1.4** Functional aspects of Banking.

**A)** Mobilizing Deposits.

**B)** Development of Credit plan.

**C)** Asset Management.

**D)** Liquidity Management.

**E)** Investment Management

**F)** Portfolio Management.

**1.5** Role of Banking Sector in Economic Development.

**2. Overview of Banking System in India. (8)**

2.1 Structure of banking in India.

**A)** Public Limited Banking. Meaning, Structure, Role

**B)** Commercial Banking. Meaning, Structure, Role

**C)** Private Banking. Meaning, Structure, Role

**D)** Cooperative Banking. Meaning, Structure, Role

**E)** RRB. Meaning Structure Role

2.2 Current scenario of Banking in India.

**3. Legal Framework of banking in India (8)**

3.1 Reserve Bank of India Act 1934

3.2 Banking Regulation Act 1949

3.3 Banking Companies Act 1970

3.4 Diversification of Banking of India.

**4. Different verticals in banking (5)**

4.1 Retail Banking

4.2 Mass Banking

4.3 Class Banking

4.4 Branch Banking

4.5 Bank Correspondent Banking.

4.6 Mobile Banking.

4.7 Online Banking.

4.8 Role of technology in Banking.

**5. Credit Lending.** (7)

- 5.1 Different types of Bank Credit.
- 5.2 Various documents required for lending.
- 5.3 What is Know Your Customer?
- 5.4 Types of Mortgages.
- 5.5 Sanction and Disbursement Process
- 5.6 Credit Appraisal System.

**6. Merchant Banking** (4)

- 6.1 Meaning and Functions.
- 6.2 Registration of Merchant Bank
- 6.3 Merchant Banking in India and its future prospects.

**7 Customer Relationship Management & Public Relation in Banks** (3)

- 8.1 Meaning of Customer Relationship Management.
- 8.2 Banks and Customer Services
- 8.3 Meaning of Public Relationship
- 8.4 Role of Public Relations in Banks

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**1. Deposit Accounts (7)**

- 1.1 Meaning and nature and Importance of Deposits.
- 1.2 Fixed Deposits.
- 1.3 Recurring Deposits.
- 1.4 Saving Account.
- 1.5 Current Account
- 1.6 Opening and closing of Deposits.
- 1.7 Insurance of Bank Deposits.

**2. Loan Accounts. (8)**

- 2.1 Meaning of Loans.
- 2.2 Business Loans
- 2.3 Consumer Durable Loans
- 2.4 Housing Loans
- 2.5 Agricultural Loans
- 2.6 Medical Equipment Loans
- 2.7 Personal Loans
- 2.8 Commercial Vehicle Loan
- 2.9 Crop Loan
- 2.10 Educational Loan

**3. Mutual Funds (5)**

- 3.1 Meaning, History
- 3.2 Types of Mutual Fund.
- 3.3 Advantages of Mutual Fund
- 3.4 Asset Management Company
- 3.5 Open ended and close ended Mutual Fund
- 3.6 Tax Benefits in Mutual Fund.

**4. Insurance (7)**

- 4.1 Meaning and Principles of Insurance
- 4.2 Different Types of Insurance.
  - A) Life Insurance
  - B) General Insurance
  - C) Agricultural Insurance
  - D) Micro Insurance
  - E) Group Insurance
  - F) Bancassurance
  - G) Re- insurance
  - H) Role of Banking sector in Promoting Insurance

**5. Financial Services. (7)**

- 5.1 Meaning of Financial Services. Role of Financial Services.
- 5.2 Functional areas of Financial Services.

- 5.3 Various constituents of Financial services
- 5.4 Problems faced by Financial Intermediary
- 5.5 Meaning of NBFC.
- 5.6 Types of NBFC.

**6 De-Mat Account. (3)**

- 6.1 Meaning and application of De-Mat Account
- 6.2 Role of Banks in IPO
- 6.3 ASBA.

**7 Banking Instruments (8)**

- 7.1 Meaning of Negotiable Instruments.
- 7.2 Different Types of Negotiable Instruments.
- 7.3 Crossing and Endorsement.
- 7.4 Payment and Collection of Cheque.
- 7.5 Bouncing of cheques and its Implications.

**References:-**

- Introduction to Banking: Vijayaragavan Iyengar-Excel Books.
- Banking Theory and Practices (19<sup>th</sup> Ed.) K.C. & Lekshy Shekhar, Vikas Publication
- Banking Law and Practice by P.N.Varshney.
- Banking- Theory, Law and Practice by Gordon and Natrajan.
- Banks Management by Vasant Desai
- Practice of law of Banking by H. R. Suneja.
- Report of Committee on Financial Sector Reforms (Narsimham Committee I & II)
- Practice of Banking Advances by Bedi and Hardikar
- Money & Banking by T.N.Hajela

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## **Practical Course:- Practical on Fundamental Banking**

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The Practical course is divided in two sections viz. **Activity Based Learning & Oral Practical Examination.**

### **Section I Activity Based learning (40 Marks)**

Under this section various activities related with the banking and finance sector will be assigned to the students which will help them in familiarizing with the banking environment. These activities would be;

- 1) List out the Number of banks operating in the city.
- 2) List out the Number of Credit Co-op Society operating in the city
- 3) List out the Number of NBFC working in the city
- 4) Enlist the various services offered by the banks.
- 5) Procedure for Opening the bank account.
- 6) Documents required for opening a Bank Account.
- 7) Gathering information on different types of Deposits.
- 8) Collecting the deposit rates offered by different banks.
- 9) Collecting information about the various loans provided by the banks.
- 10) Collecting the interest rates on various loans.
- 11) Procedure for obtaining a Bank locker.
- 12) Filling up Cash deposition slip.
- 13) Process of drawing up Demand-Draft.
- 14) What is Western Union Money Transfer
- 15) Banc assurance/Cross selling.
- 16) Procedure for RTGS/NEFT
- 17) Role of banks in underwriting of shares.
- 18) Collecting the information about Debit & Credit Card.
- 19) Procedure of De-mat account

### **Section II on Oral Practical Examination (60 Marks)**

Every student will have to create a file on the various functions performed by the banks. A practical file shall have to write and submit on following topic related to banking.

- a) To calculate the maturity amount on the Fixed Deposits.
- b) To calculate the Maturity amount on the recurring Deposits.
- c) To Understand the **Know Your Customer Documents**
- d) To calculate the Loan eligibility for the housing loan for the salaried persons.

**Oral Practical Examination:** - A student shall have to appear for the Oral Examination on the various Practical's performed for which he/she will be evaluated.