#### **Council of Education's**

# Deshbhakta Ratnappa Kumbhar College of Commerce, Kolhapur

# (An Autonomous College)

## Affiliated to Shivaji University, Kolhapur

<b>Duration:</b> 60 Hours	<b>Theoretical: 3</b> 0 Hours	Credit Course: No
	<b>Practical:</b> 30 Hours	Course Code: COC-1
Total Fee: Rs.600	Intake: 80	Total Marks:100

#### **Introduced from June, 2022**

### **Course Objectives:**

- 1) To create awareness about banking system.
- 2) To create awareness regarding employment opportunity.
- 3) To understand changing paradigms in Indian banking.

#### **Course Outcomes:**

#### After completing the course:

- 1) Students will be able to explain meaning & functions of commercial Banks.
- 2) Students will understand Banking Business and its practices.
- 3) Students will be working of Changing Paradigms in Indian Banking.

Unit No.	Name & Contents of Units	No. of Hours.
1	Introduction to Banking  Meaning, Evolution and Functions commercial Banks, Types and Features of Bank commercial Co-operative, Public and Private, Foreign Banks, Payments Banks, Process of credit creation and its limitations.	10
2	Banking Business and Practices  Meaning, Types and Features of Deposits Products of Banks,  Meaning, Types and Features of Loan Products of Banks, Source of Funds and Income for Bank.	10

3	Changing Paradigms in Indian Banking  Technology – E- Banking, Mobile Banking, Tele Banking, NEFT,  RTGS, ATM, Debit Cards, Credit Cards.	10
4	Practical Banking (Through Bank Visit)  1 Opening of an Account  2 Operation of Bank System  3 Closing of an Account	30

#### **References:**

- 1. Iyengar K. V. (2007), Introduction to Banking, Excl Books, New Delhi
- 2. Mithani D. M. (2018), Money, Banking, International Trade and Public Finance, 20<sup>th</sup> revised edition, Himalaya Publishing House, Mumbai.
- 3. Natarajan S. and Parameswaran R. (2017) Indian Banking, S. Chand & company Ltd., New Delhi.
- 4. Datta Sundaram (2020), Indian Economy, S. Chand & company Ltd., New Dilhi.
- 5. Upal R.K. (2009), Modern Banking in India, New Cuntury Publisher, New Delhi
- 6. Bapat V.V. (2000) A Mannual of Banking Transition, Bapat Publisher Pune.
- 7. Sheklhar K. C. (2015), Banking Theory & Practice, Vikas Publishing House ,Pvt. Ltd. Noiada.
- 8. Agarwal O.P. (2011) Banking & Insurance, Himalaya Publishing House, Mumbai.
- 9. Reserve Bank of India Annual Report- 2021, Mumbai
- 10. Economic Survey of India- 2021-22, Govt. Of India, New Delhi