Council of Education's

Deshbhakta Ratnappa Kumbhar College of Commerce, Kolhapur

(An Autonomous College)

Affiliated to Shivaji University, Kolhapur

Name of the Course : Certificate Course in Banking

Duration:60 Hours	**Theoretical: 3**0 Hours	**Credit Course**: No
	Practical: 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, 20th 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