



Dissemination of Education for Knowledge, Science and Culture”
- Shikshanmaharshi Dr. Bapuji Salunkhe

Shri Swami Vivekanand Shikshan Sanstha Kolhapur's



RAJE RAMRAO MAHAVIDYALAYA, JATH

Dist- Sangli (Maharashtra) 416 404

UGC Recognition under 2F & 12 (B) UGC Act 1956

(Affiliated to Shivaji University, Kolhapur)

NAAC Reaccredited : “B” (Third Cycle)

DEPARTMENT OF COMMERCE

Academic Year 2022-23

Career Oriented Course

Certificate Course in Banking

Operations

Submitted to

Internal Quality Assurance Cell (IQAC)

RAJE RAMRAO MAHAVIDYALAYA, JATH
(2022-23)

Objectives:

The objective of the course is to make students aware of fundamentals of banking, operations of banking, and its technical aspects. This course will help students to gain theoretical as well as practical knowledge of banking operations.

Learning Outcomes:

After completion of this course, student will be able to:

- To make learners familiar with the banking sector.
- Acquire sufficient knowledge about banking technicalities.
- Understand the technical process of banking transactions.
- Identify various terminologies used in banking.
- Identify the operations of banks.
- Information about the banking system.
- Identify opportunities in banking sector.
- To help the students to enter the job market with confidence and the ability to work effectively.

Nature of Programme:

Duration of Course: 40 Hours

Eligibility of Course: All UG Students

Admission: First come first served basis

Intake: 60

Total Marks: 100

Evaluation:-

All Students performance will be evaluated through

- a. Attendance 30 Marks
- b. Oral Test 20 Marks
- c. Written test 50 Marks

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Total: 100 Marks

Course Content:

| Unit No. | Name & Contents of Units |
|-----------------|---|
| Unit I | <u>Introduction to Banking</u> Introduction to Banking sector Various types of banks Basics of banking operations |
| Unit II | <u>Financial Accounting In Bank</u> Banking accounts Sources of income for a bank Analysis of financial statements of banks |
| Unit III | <u>Recent Trends in Banking</u> Internet and mobile banking Payment and settlement systems in banks Banking products NEFT, RTGS, ATM, Debit Cards, Credit Cards. |
| Unit IV | <u>Practical Banking (Through Bank Visit)</u> 1. Opening of an Account 2. Operation of Bank System 3. Closing of an Account |

Career opportunities and employability:

Students will be able to have ample knowledge regarding banking fundamentals which will help them to make career in banking sector. The course will help students to develop professional skills to work in a bank.

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 Delhi.
5. Upal R.K. (2009), Modern Banking in India, New Century Publisher, New Delhi
6. Sheklhar K. C. (2015), Banking Theory & Practice, Vikas Publishing House ,Pvt. Ltd. Noiada.
7. Agarwal O.P. (2011) Banking & Insurance, Himalaya Publishing House, Mumbai.
8. Reserve Bank of India Annual Report- 2021, Mumbai
9. Economic Survey of India- 2021-22, Govt. Of India, New Delhi