

Sh. L.N. Hindu College, Rohtak

Affiliated to M.D.University, Rohtak

A Post Graduate Co-Educational College, Bhiwani Road, Rohtak

Accredited by NAAC with 'B' (2.74) Grade

Certificate Course in Banking and Finance

Beneficiaries: B.Com/B.Com Hons. Students

Duration: 30 Hours

Objective of the Course:

- To help students understand the fundamental and principal surrounding the field of Banking.
- To provide the understanding of financial sector.
- To develop leadership skills and interpersonal abilities in students.
- To learn about the different methodologies of deposits, savings and scenario of financial global market.
- Help the students to build a base for future banker.

Learning outcomes:

- Students will be able to acquire hands-on knowledge of Banking Functions.
- Students will be able to understand the products, processes, and policies of Banking and Finance
- Students will understand the Banking industry in a holistic way
- Skills and techniques for selling banking and financial products

Syllabus

Total Marks: 100

External marks: 60

Internal marks:40

Note: Examiner will required to set nine questions in all. Question Number 1 will consist of total 10 Short Questions (each 2 Marks) covering the entire syllabus and will carry 20 marks. In addition to the compulsory question there will be four units i.e Unit I to Unit IV. Examiner will set two questions from each unit of the syllabus and each question will carry 10 marks. Students will be required to attempt five questions in all. Question number 1 will be compulsory.

Unit I

Overview of Indian Financial system, Financial market and Financial Instruments, Financial Institutions and Financial services, Introduction of Banking, its features , function, Net Demand and Time liabilities ,Why Banking Nationalisation, Define Commercial Bank and its function, Define Central Bank and its functions, CASA

Unit II

Type of Banks per second schedule of RBI act, On the basis of domicile, On the basis of ownership, On the basis of function, On the basis of organisation structure , Define Reserve Bank of India and its function and How Monetary Policy impact on bank rate

Unit III

Non Performing Assets, Risk management in Indian banking sector, Mutual Funds and Benefits of investing in mutual funds

Unit IV

Define Money Market, Instruments of money market, Treasury bill, its types, Commercial Papers like promissory note, draft, cheque, Commercial Bill or bill of exchange

Practical/Training Sessions:

- Pradhanmantri Jan Dhan Yojana
- Atal Pension Yojana,
- Stand up India Scheme,
- Sukanya Samriddhi Yojana,

- Kisan Credit Card, Electronic Clearing Service,
- NEFT (National Electronic Fund Transfer)
- UPI (Unified Payment Interface)
- KYC (Know Your Customer)
- Net Banking
- How to create a Draft
- Difference between Cheque and Draft
- Difference between CA SA

Suggested Readings:

- Muraad Chaudhary, The Principle of Banking. Kindle Publication.
- Arun Arora and Seema Nashier Rana, Banking and Finances, McGraw Hill Education. 2018.
- T.R Jain, Money and Banking. VK Publication, 2018.
- F C Sharma. Financial Institutions Mahavira Publication. 2017.