

Syllabus of Skill development course

Title of course- Principles and Practice of Banking	
Nodal Department of HEI to run course	Department Of Economics
Broad Area/Sector-	Banking
Sub Sector-	Retail banking
Nature of course - Independent / Progressive	Independent
Name of suggestive Sector Skill Council	Banking, Financial Service and Insurance sector Skill Council
Aliened NSQF level	Level 4
Expected fees of the course –Free/Paid	Free
Stipend to student expected from industry	No
Number of Seats	20
Course Code-.....	
Max Marks...100..... Minimum Marks:	35
Name of proposed skill Partner (Please specify, Name of industry, company etc for Practical /training/ internship/OJT	<ul style="list-style-type: none"> • Punjab National Bank , Sadopur ki jhal, Gautam Buddh Nagar • Federal Bank Accheja Gautam Buddh Nagar • Punjab National Bank Chapraula Gautam Buddh Nagar
Job prospects-Expected Fields of Occupation where student will be able to get job after completing this course in (Please specify name/type of industry, company etc.)	<ul style="list-style-type: none"> • After completing this course, participants will get the knowledge about the basic principles of the banking, banking practices and instruments. Participants will attain knowledge and skill required to start career as a Banking professional.

Syllabus

Unit	Topics	General/ Skill component	Theory/ Practical/ OJT/ Internship/ Training	No of theory hours (Total-15 Hours=01 credit)	No of skill Hours (Total- 60Hours=2 credits)
I	<p>Introduction: Definition of Bank - Basic functions of Bank.</p> <p>Banking System in India.</p> <p>(I) Commercial Banks (ii) Private Sector Banks. (iii) Public Sector Banks, (iv) Foreign Banks. (v) Regional Rural Banks. (vi) Co-operative Banks. Reserve Bank of India.</p>	General	Theory	06	00
II	<p>Retail & Wholesale Banking: concepts and difference between retail and wholesale banking Instruments of retail banking, Types of accounts : Deposit Accounts-Savings Accounts, Current Accounts, Fixed Deposit Accounts. Opening and operation of Accounts. Nomination.</p>	Skill component	Theory/ Practical	04	13

	<p>KYC requirements. Pass Book. Minors. Partnerships & Companies</p> <p>Enumerating various products & services dealt with by banks by citing some important products offered by them</p> <p>Comparison of different types of deposit accounts with their advantages and disadvantages</p> <p>Discussion on procedures of opening, operation and closing of bank accounts</p> <p>In depth discussion on KYC norms which banks have to compulsorily adhere to along with documents required for this purpose PRACTICAL Filling up of KYC forms</p> <p>Discussion on various documents normally used to open different types of deposit accounts and how to fill it up</p> <p>Cash management including input on fake notes</p>				
III	<p>Banking Negotiable Instruments: Cheques, Banker's Cheques, Demand Drafts, ATM & Debit Cards, Credit Cards, Charged Cards, Crossing of Cheques, Endorsement, Checking of Cheques for passing for payment</p> <p>PRACTICAL Demonstrating Cheques, Banker's Cheques, Demand Drafts, ATM & Debit Cards, Credit Cards, Charged Cards, Crossing of Cheques, Endorsement, Checking of Cheques Filling up of different banking instruments</p> <p>like cheque, pay-in-slip, RTGS, NEFT • Visit to various bank branches make a comparison of any three products offered by those banks.</p> <p>Do's and Don'ts for banks</p>	Skill component	Theory/ Practical	02	14

IV	<p>Relationship between Banker and Customer. Special Types of Customers. Internet Banking: Meaning, Benefits, mobile banking, E payment. Customer grievance, Banking Ombudsman</p>	Skill component	Theory/ Practical	03	03
V	<p>Visit Bank or Websites of Two Different Commercial Banks</p> <p>(One Public Sector and one Private Sector Banks) offering Retail Banking Products. Get details of the various Retail Banking Products offered by them.</p> <ul style="list-style-type: none"> • Prepare a Comprehensive Report for each of these Banks Covering the following Retail Banking products (one Asset Product and one Liability Product) best suited for • people in different stages of life cycle. Five client categories to be selected: <p>(a) A young executive who has just joined the job after studies.</p> <p>(b) A young housewife with 1 small girl child.</p> <p>(c) A middle aged middle level Senior Executive in a Private Firm having two school going children and dependant parents.</p> <p>(d) A elderly lady staying alone with no dependents, and</p> <p>(e) A member of the armed forces in mid 30s.</p> <ul style="list-style-type: none"> • Based on the above the above, justify your selections for each of them. List the documents to be submitted by the customer for applying for each product. You can obtain sample forms from any of the 	Skill component	Practical	00	30

	banks as you think appropriate. Suggest two (one Asset Product and one Liability Product) best suited for each				
<p>Suggested Readings:</p> <ul style="list-style-type: none"> • Agarwal, O.P., Banking and Insurance, Himalaya Publishing House • Suneja, HR, Practical and Law of Banking, Himalya Publishing House • Saxena, G.S. Legal Aspects of Banking Operations, Sultan Chand and Sons • Varshney, P.N., Banking Law and Practice, Sultan Chand and Sons • Bhatia, Elements of Banking and Insurance, PHI Learning • Bhole, L.M:Indian Financial System – Chung Publications, Allahabad. . (2000), • Sayers,R.J. Modern Banking, OUP, New Delhi (1962) • Gupta, S.B. :Monetary Economics, S. Chand & Company, New Delhi.(1983) 					
<p>Suggested Digital platforms/ web links for reading</p> <p>https://www.icicibank.com netpnb.com www.hdfcbank.com State Bank of India (onlinesbi.com) https://m.rbi.org.in/home.aspx //www.indiatoday.in/amp/information/story/list-of-documents-individuals-can-submit-for-sbi-kyc-1634360-2020-01-0 The Investors Book - Learn about Investing & Business related terms https://rbi.org.in/</p>					
<ul style="list-style-type: none"> • Suggested Training/ Skill partner: Punjab National Bank , Sadopur ki jhal, Gautam Buddh Nagar • Federal Bank Accheja Gautam Buddh Nagar • Punjab National Bank Chapraula Gautam Buddh Nagar 					
<p>Suggested Continuous Evaluation Methods:</p> <ul style="list-style-type: none"> • Internal and External Exams • Practical assignments • MCQ's • Project 					
<p>Course Pre-requisites:</p> <ul style="list-style-type: none"> • No pre-requisite required, open to all • To study this course, a student must be 12th pass. 					
<p>Suggested equivalent online courses</p> <p>https://swayam.gov.in/</p>					
<p>Any remarks/ suggestions</p>					
<p>Notes:</p> <ul style="list-style-type: none"> • Total credits/semester-3 • Credits for Theory =01 (Teaching Hours = 15) • Credits for Training/Practical = 02 (Training Hours = 60) 					

Syllabus Designed by:-
Mrs, Bhavna Yadav
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