NALLAMUTHU GOUNDER MAHALINGAM COLLEGE (AUTONOMOUS)

Re-Accredited by NAAC & ISO 9001:2015 Certified
Affiliated to Bharathiar University, Coimbatore
Pollachi, Tamil Nadu.
Phone: 04259-234870, 234868
WWW: ngmc.org.,Email:ngm@ngmc.org

U.G.DEPARTMENT OF COMMERCE-BPS (S.F)

VALUE ADDED COURSE

PRACTICAL BANKING

VALUE ADDED COURSE –PRACTICAL BANKING

PREAMBLE

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that its financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy. The banking system reflects the economic health of the country. The strength of an economy depends on the strength and efficiency of the financial system, which in turn depends on a sound and solvent banking system. A sound banking system efficiently mobilized savings in productive sectors and a solvent banking system ensures that the bank is capable of meeting its obligation to the depositors. In India, banks are playing a crucial role in socio-economic progress of the country after independence. The banking sector is dominant in India as it accounts for more than half the assets of the financial sector. Indian banks have been going through a fascinating phase through rapid changes brought about by financial sector reforms, which are being implemented in a phased manner.

SCOPE OF COURSE

Bank jobs are often considered amongst the most monotonous jobs in India. However, the advent of new fields such as investment banking and business consultancy has made the banking one of India's most coveted job sectors. Last year alone, nearly 60,000 people were recruited for positions at government-funded banks from banking exams held by certain authorities. This increase in recruitment can be attributed to explosive growth in the number of branches each bank is opening for the convenience of customers in urban areas. This rise is nothing short of remarkable, as the scope in banking sector was practically non-existent in the late 1980s. Liberalization of the Indian economy in 1991 changed the banking sector forever. Whilst earlier major public sector banks did not bother to improve customer service or open new branches for customer convenience, private banks such as ICICI, HDFC, Global Trust Bank (now known as Oriental Bank of Commerce) etc, tapped into the demands of dissatisfied customers.

NATURE OF COURSE

Duration: 30 hours (will be conducted during post college hours)

Level: certificate

Eligibility: Graduation

Credit: 2 additional credits.

OBJECTIVE OF THE COURSE

- To improve the employability and entrepreneurial skills of students community in the field of banking sectors.
- To demonstrate the skills needed to develop practical knowledge about the real time banking transactions like internet banking/ online banking, Google pay, phone pay and pay tm etc.

OUTCOME OF THE COURSE

After successful completion of this subject, the learned student's community will get exposure in the field of banking industry in:

- Gaining the practical knowledge towards practical banking.
- Students will equip themselves in day to day activities of banking industries for complete their business and professional activities in their future careers.
- **Who can take up this course?**
- Any interested student may take up this value added course for additional credit.

What is the benefit the students will get by this program?

- Practical banking programme will helps students acquire a thorough knowledge and understanding about the importance of filling various account opening forms, documents, Challan, Cheque, demand draft and net banking activities.
- Banking sectors have countless numbers of employment opportunities in banking sectors.
- **JOB MARKET OPPOTUNTIES**

  Bank executives, Cashier, Branch Manager, Manager, Financial Analyst, Personal Financial Adviser, Financial Risk Manager, Internal Auditor, Foreign Exchange Trader, Credit Analyst, Loan Officer, Bank Teller and back office executives.

Nallamuthu Gounder Mahalingam College (Autonomous)

Pollachi 11

Programme code:	B.COM- BPS	**Programme Title :** VALUE ADDED COURSES	2021 batch onwards	
Total Hours:	30 Hrs	**Title:PRACTICAL BANKING** 21UBP6VA	**Credit**	2

Course Objective

To give the real time knowledge about the practical banking sectors to the students for enrich their knowledge.

Course Outcomes

CO1	To understand the basic of commercial Bank and other activities in banking sectors.
CO2	To understand the various functions of commercial banker.
CO3	To acquire conceptual and analytical skills related to banking sectors.
CO4	To analyze about the various documents used in banking sectors.
CO5	To evaluate the recent technology in the field of banking sectors.

Existing Syllabus

Unit I

Commercial bank –functions – Bank customers and its types - Relationship between banker and customer – Procedure for opening of bank accounts savings account-current account-recurring deposit account – fixed deposit account. .

Unit II

Procedure for opening and closing of bank accounts – individuals – minor – married women – lunatics – drunkard and illiterate – joint account. Cheque-types of cheque-format of cheque –crossing of cheque and its validities-Demand Draft Challan- DD format and its rules.

Unit III:

Lending principles of Bank-Bank Loans: Personal loan and its application format, Housing loan and its application format, Mortgage loan and its format. Paying banker - collecting banker – Internet banking – Mobile Banking – ATM – Core Banking Solutions (CBS) –E banking- Google pay–Pay tm etc - Recent trends in Banking.

Books for Reference:

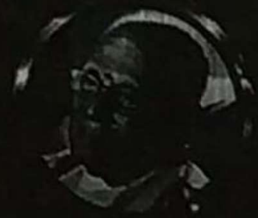
1. Banking Theory, Law and Practice – Gordon E and Natarajan K – Himalaya Publishing House, Mumbai 2007

2. Practical Banking – M.Radhasamy, S.Chand & Co.., Chennai 2007
3. Banking Law and Practice, Dr.S.Gurusamy, Vijay Nickolas Imprint, Chennai
4. Banking Theory, Law and Practice, Triloc Chhabta, DhanpadRai & Sons, New Delhi 2007
5. Banking Theory, Law and Practice, P.Saravanavel, Kedar Nath Ram Nath New Delhi
6. Banking Theory, Law and Practice, Sundaram & Varshney, Sultan Chand & Co, New Delhi
7. Indian Banking, S. Natarajan and R. Parameswaran, S.Chand & Co, Chennai 2007
8. Tannan's Banking Theory, Law and Practice in India – M.L. Tannan and C.R. Datta, India Law Book House, New Delhi.

For

M. [signature]

Dr. M. AKILANAYAKI,
M.Com.,M.Phil.,MBA.,PGDCA.,NET,SLET,Ph.D.,
Assistant Professor.
Department of Commerce
NGM College, Pollachi - 642 001.



NM 100

CERTIFICATE
OF COMPLETION

NGM COLLEGE

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Ranked 72nd among Colleges in India by MHRD - NIRF
Affiliated to Bharathiar University, Coimbatore.

NGMC EXPANSION WITH EXCELLENCE

Value Added Course

This is to certify that Mr./Ms. A. SIVABALAN

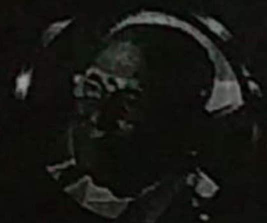
of I. B.COM. B.P.S *department*

has successfully completed a Value Added Course

entitled PRACTICAL BANKING *and*

secured a mark of 60 *out of 100*

COURSE TEACHER	DEAN - ACADEMIC	IQAC CO-ORDINATOR	PRINCIPAL



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NGMC EXPANSION WITH EXCELLENCE

Value Added Course

This is to certify that Mr./Ms. T. AGNESH

of I . B.COM B.P.S *department*

has successfully completed a Value Added Course

entitled PRACTICAL BANKING *and*

secured a mark of 85 *out of 100*

COURSE TEACHER	DEAN - ACADEMIC	IQAC CO-ORDINATOR	PRINCIPAL