

Certificate Course in Banking Practices

Offered by Department of Economics, MES Arts and Science College, Kuttippuram

About the Course

This course will cover aspects of workshop design and facilitation skills in an effective, efficient and appealing way to achieve the intended learning outcomes.

Participants will take-away various templates, hand-outs, and job-aids to appreciate the development of learning collaterals. The course provides space and time for learners to reflect, share, and build on their experiences through in-class assignments and discussions.

Course Description:

The course has been designed to expose students to the understanding of commercial banking and its technicalities. Commercial banking is a complex business activity which involves various financial operations and intermediation and also it operates under government regulations. The course aims to expertise students with the intricacies of complex banking business and also helps in understanding the main regulations required to be followed in such a business.

What will You Learn?

1. Bank as a financial institution
2. Activities in a bank
3. Skill set required to perform various positions in bank
4. Financial literacy
5. Various financial instruments used in banking institution

Who should Attend?

Practitioners who design and facilitate learning experiences based on learner needs and desired outcomes, Candidates being eligible for certificate,

- Diploma and Advanced Diploma in Banking Services and Practices shall have passed 12th with 45% of marks and 40% of marks in case of reserved category.
- The candidate must have commerce or Humanities in 12th class or have passed economics, mathematics as a major subject
- BBA students can also apply for the same.

Learning Outcomes

After going through this course, the students are expected to develop,

- Clear understanding and knowledge about the functioning of a Commercial bank.
- Develop their understanding and expertise in various matters relating to operations of a commercial bank.
- Good command of understanding about the banking system and banks.
- Better understanding of various activities of commercial banks

The Program Progression and Weightage

- Duration : 30 Hours
- Assessment : External assessment

MES ARTS AND SCIENCE COLLEGE KUTTIPPURAM

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Detailed Syllabus

Module I : Introduction to banking (8 hours)

Commercial Banks: Meaning, Role and Functions ,Types, Definition of Banking as per Banking Regulation Act1949, Banking Systems – Branch Banking Vs Unit Banking and other Banking Systems, Deposit Banking Vs Commercial Banking. Different terms used in banking

Module II : Bank as a financial institution (6 hours)

Opening of an Account, Types of Deposit Accounts, Types of Customers (individuals, firms, Trusts, and Companies), Importance of customer relations – Customer grievances and redressal. Cheques - Essentials of Valid Cheques

Module III : Banking services (10 hours)

Loans- Different types, Procedure, Criteria, Interest calculation,

Deposit- types of deposit, current, saving, fixed/term.

Bank Assurance-Investment banking, Agency services (collection of cheques, bill, draft, payment of interest, insurance premium, security sales and purchase, foreign exchange), merchant banking, lease finance, venture capital

Utility services- locker, credit-debit card- traveller cheque- internet banking, mobile banking,

Module IV : Functional structure of a bank (6 hours)

Administrative-organisational- Roles and responsibilities of various positions Board of directors-managing director- Level employees etc.