

# **Syllabus: ECO 292 MNP - Banking & Finance - Practical [2P]**

**Class:** SYBA Economics

**Semester:** IV

**Course Type:** Minor

**Course Code:** ECO 292 MNP

**Course Name:** Banking & Finance - Practical

**No. of Credits:** 02 [Practical]

**No. of Hours:** 60 Hours

**Total Marks:** 50 Marks

## **Preamble:**

The study of Banking and Finance provides a strong foundation in the principles, practices, and functions of financial institutions and markets. In an increasingly globalized and digital economy, the role of the banking and financial sector is critical for economic stability, growth, and development.

This course aims to equip students with the essential knowledge of banking operations, financial instruments, regulatory frameworks, and modern financial services. It also fosters financial literacy, enabling students to make informed financial decisions in personal and professional contexts.

By understanding the structure and evolution of the banking system, learners will develop the analytical and practical skills required for careers in banking, finance, and related sectors. The course also promotes awareness of ethical practices, risk management, and the significance of financial inclusion in shaping a more equitable society.

## **Course Outcomes**

After completing this course the students will be able to:

**CO1:** Understand the Fundamentals of Banking:

**CO2:** Gain Knowledge of Financial Systems:

**CO3:** Describe the components of the financial system including financial institutions, markets, instruments, and services.

**CO4:** Understand concepts such as budgeting, saving, investment, loans, and interest.

**CO5:** Understand Banking Products and Services:

**CO6:** Identify various deposit and loan products offered by banks.

**CO7:** Develop Knowledge of Risk and Compliance:

**CO8:** Develop skills like customer handling, communication, and basic accounting.

## UNITS AND CONTENTS

Unit No.	Contents of Practical	No. of Practical
1	<b>1.1 - Public vs Private Sector Banks:</b> Understand the differences between Public sector banks (e.g., State Bank of India) and Private sector banks (e.g., HDFC, ICICI), including their operational models and customer service strategies	05
	<b>1.2 - Cooperative Banks:</b> Learn about the functioning of Urban and Rural cooperative banks in India, Their structure and the regulatory framework they follow	
	<b>1.3 - Deposit:</b> Learn about various types of deposit accounts like Savings accounts, Current accounts, Fixed deposits, Recurring deposits and their features	
	<b>1.4 - Loan:</b> Understand the different loan products available, including Personal loans, Home loans, Car loans and Business loans and the application process	
2	<b>2.1 - Banking Operations:</b> Account Opening Process, Observe the account opening process, which involves KYC checks, Document verification and Data entry in the bank's systems	05
	<b>2.2 - Cash Management:</b> Learn about cash handling processes, including Cash deposits, Withdrawals, Currency counting and the reconciliation of cash balances	
	<b>2.3 - Credit Risk:</b> Understand how banks assess the creditworthiness of borrowers using credit scoring models and financial analysis	
	<b>2.4 - Operational Risk:</b> Study the measures banks take to minimize operational risks related to technology failures, Human error, and Fraud	
3	<b>3.1 - Financial Statements and Reporting:</b> Balance Sheet, Understand the structure of a bank's balance sheet, including assets, liabilities and equity	05
	<b>3.2 - Profit and Loss (P&amp;L) Statement:</b> Learn how banks generate profits, the types of income (Interest, Fees) and Expenditure (Interest paid, Operational costs)	

	<b>3.3 - Core Banking Solutions (CBS):</b> Familiarize yourself with the CBS software used by banks to streamline operations and offer real-time banking services	
	<b>3.4 - Digital Transactions:</b> Learn about mobile banking apps, internet banking services and payment gateways for digital payments	
	<b>Total Practical</b>	<b>15</b>

**\*Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.  
2. Students should prepare the Practical Work Book.

**Practical Assessment – 50 Marks, 02 Credits**

Sr. No.	Assessment Type	Marks
1	<b>Internal Assessment –</b> - Choose any three tools	<b>15</b>
2	<b>External Assessment –</b> - Practical Book/Journal - Oral - Practical Exam	<b>05</b> <b>10</b> <b>20</b>
<b>Total Marks</b>		<b>50</b>

**References -**

1. Bharati Pathak (2009), 'The Indian Financial System', Pearson Education Publication, New Delhi.
2. Bhole L.M. (2000), 'Indian Financial System', Chugh Publications, Allahabad.
3. Machiraju H. R. (1999), 'Indian Financial Systems', Vikas Publishing House, New Delhi.
4. Kulkarni K.R., (1958), 'Theory and Practice of Cooperation in India and Abroad', Co-operators Book Depot.
5. Kulkarni S.K. (2005), 'Co -operative Development', Phadke Prakashan, Kolhapur
6. Kulkarni B.D., Dhamdhare S.V. (2009), 'Banking and Co-operation in India', Diamond Publication, Pune