Syllabus: ECO 311 MJP - Indian Banking – Practical [2P]

Class: TYBA Economics

Semester: V

Course Type: Credits Related to Major – Major Elective

Course Code: ECO 311 MJP

Course Name: Indian Banking – Practical

No. of Credits: 2 Credits (Practical)

No. of Lectures / Practical per week – 4 Hours

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The Indian banking system is one of the most important components of the country's financial system. It serves as a bridge between savers and borrowers by accepting deposits from the public and providing loans for various economic activities. Banking in India has evolved from traditional money-lending practices to a modern, technology-driven system that supports economic growth and development.

The Indian banking sector is regulated and supervised by the Reserve Bank of India (RBI), which was established in 1935. The sector consists of public sector banks, private sector banks, foreign banks, regional rural banks, cooperative banks, and small finance banks. These institutions provide a wide range of services, including deposit acceptance, lending, fund transfers, investment services, and digital banking facilities.

The primary objectives of Indian banking are:

- Mobilization of savings.
- Provision of credit to productive sectors.
- Promotion of financial inclusion.
- Facilitation of trade and commerce.
- Support for economic development and employment generation.
- Maintenance of financial stability.

With initiatives such as digital payments, mobile banking, and financial inclusion programs, the Indian banking system continues to play a vital role in strengthening the nation's economy and improving the financial well-being of its citizens.

Course Outcomes –

After completing this course, the students will be able to:

CO1: Understand and apply digital banking systems and financial technologies such as mobile banking apps, online investments, insurance platforms, and FinTech innovations used in modern banking.

CO2: **Explain and demonstrate emerging technologies in banking** including blockchain (for secure transactions, KYC, and record management), digital currency, and the role of Artificial Intelligence in banking services.

CO3: Perform digital payment transactions using various modes like UPI, NEFT, and RTGS, and understand their practical applications in daily banking.

CO4: **Analyse the credit control measures of the** Reserve Bank of India, including quantitative methods (Bank Rate, Repo Rate, Reverse Repo Rate, CRR, SLR) and qualitative methods.

CO5: Understand the concept and importance of financial inclusion and evaluate its role in economic development.

CO6: Demonstrate practical knowledge of loans and advances, including types such as personal loans, education loans, and agricultural loans, along with basic procedures.

CO7: **Understand and calculate interest rates** applicable to various banking products and loans.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Practical
1	**1. Bank Accounts and Operations**	05
	1.1 - Opening and Operating of Bank Accounts, KYC	
	1.2 - Types of Accounts Current, Saving, Time Deposit, Escrow, No Frills, Flexi Account.	
	1.3 - Methods of Remittance - DD, Cheque , NEFT, RTGS	
	1.4 - Types Cheque	
2	**2. Bank Loans and Payment System**	05
	2.1 - Types of Loans: Personal Loan, Education Loan, Housing loan, Agricultural Loan – Criterion and Rates of Interest	
	2.2 - Rate of Interest- Fixed and floating, Concepts of MCLR, RLLR	
	2.3 - Process of Credit Creation by Banks	
	2.4 - Measures of Credit Control - Quantitative Methods: Qualitative Methods	
	2.5 - Calculating CRR, SLR, Repo Rate,	
3	**3. Digital Banking and Financial Inclusion**	05
	3.1 - Digital Banking System	
	3.2 - Importance of Digital Banking System	

	3.3 - Financial Technology (FINTECH)- Online Banking, Mobile Banking Apps: Google pay, Phone pay UPI Payments.	
	3.4 - Types of Cards: Debit Card, Credit Card – Types of Credit Card	
	3.5 - Account Hacking and digital Frauds in Banking- Phishing, Fake Websites, SIM Swap Fraud, etc.	
	3.6 - Safety Measures for digital Frauds in Banking	
	3.7 - Financial Inclusion and Government Schemes	
	Total Practical	15

***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	**Internal Assessment** – 20 Marks - Choose any three tools	**20**
2	**External Assessment** – 30 Marks - Practical Book/Journal – - Oral - - Practical Exam -	**10** **05** **15**
Total Marks		**50**

References:

1. Bhole L. M (2000), 'Indian Finance System,' Chugh Publications, Allahabad.
2. Reserve Bank of India, Report on Trend and Progress of Banking in India.
3. Reserve Bank of India, Report on Currency and Finance (Annual)
4. Kulkarni k. R., (1958), "Theory and Practices of Cooperative in India and Abroad", Co- operators Book Depot.
5. Kulkarni B. D., Dhamdhere S. V, (2009), Banking and Co-operation in India." Diamond Publication, Pune