

1. TITLE - ADD ON COURSE ON BANKING
2. DURATION - 30 hours
3. NAME & DESIGNATION OF THE CO-ORDINATOR – UPAMA KALITA, ASSISTANT PROFESSOR
4. OBJECTIVE OF THE COURSE- To enable the students to learn about banking sector
To inculcate banking habit among the students
5. OUTCOME OF THE COURSE- After the completion of the course learners will be competent enough to avail knowledge in banking sector
6. TEACHING METHOD – Blended (online and offline)
7. COURSE OUTLINE-

UNIT-I

Introduction: Bank-Meaning, features and functions, Origin and development of modern banking, Types of banks –Commercial Bank, Central Bank, Co- operative Bank, Investment Bank, Scheduled and Non Scheduled Bank, Public and Private sector Bank, Foreign Bank, Regional Rural Bank E-Banking , Green Banking.

UNIT-II

Credit Management- Principles of Bank Lending, Liquid assets- significance of liquidity in banking, cash balance, Types of Loans and advances- overdraft, Pledge, hypothecation and mortgage, collateral security, Credit process, Recovery and NPA.

UNIT-III

Banking Regulation Act, Powers of the RBI, Banking Sector Reforms and Governance: prudential norms relating to capital adequacy, Bank operations : Opening of bank account, KYC guidelines, Banker–customer relationship; general relationship, rights and obligations of a banker, Garnishee order. Banking Ombudsman Scheme.

LIST OF PROBABLE READING MATERIAL

1. Dr. Runumoni Lahkar Das, Banking for B.com 5th semester, CBCS syllabus,G.U. published by Mani Manik Prakash, Panbazar, Guwahati 1
2. D.M. Mithani and E. Gordon, Banking and Financial system, Himalaya Publishing house
8. EVALUATION PROCESS- written and viva
9. ELIGIBILITY LEVEL – 10+2 class

