

**Shikshan Mandal, Karad's
Mahila Mahavidyalaya, Karad**

Centre for Skill Development

Certificate Course in 'E-banking'

Introduction

The UGC has initiated a major programme of vocationalisation at under graduate level under a modified scheme of career oriented program namely.

- ❖ Certificate Course
- ❖ Diploma Course
- ❖ Advance Diploma Course

• **Objective:-**

The objective of the scheme is to introduce career and market oriented, skill enhancing, add on courses that have utility for job, self- employment and empowerment of students.

• **Course Outcomes:**

After completing this course students will be able to –

- a) Understood the Concept of 'E-Banking'.
- b) Practical knowledge of 'E-Banking'.

❖ **Structure:-**

The Certificate Course Comprise three Papers

- 1) Fundamentals of Money and Banking- (Paper I--Theory 100 marks)
- 2) Fundamentals of 'E-banking' (Paper II-Theory-100 marks)
- 3) Practical in Banking (Practical -100 marks)
 - A) Practical – 30 Marks
 - B) Work experience -30 Marks
 - C) Project – 40 Marks.

❖ **Duration:** 6 Months (100 lectures each of 60 minutes) 3 days in a week.

❖ **Qualification :** HSC

❖ **Intake Capacity :** Minimum 10 – Maximum 50

❖ **Course Fees :-** Admission: 25/- Tuition Fee : 1000/-

Syllabus

Fundamentals of Money & Banking- Paper-I

Sr. No.	Module No	Name & Content of the Module
1.	Module : 1	A) Money - Meaning & Evolution. B) Constituents of Money. C) Functions of Money.
2.	Module : 2	A) Banking -Meaning & Evolution. B) Functions of commercial banks. C) Credit Creation- Meaning, process and limitations.
3.	Module : 3	A)Balance sheet a Bank constitutes and importance B) Types of Deposits. C) Types of Advances and Securities.
4.	Module : 4	A)Central banking B) Functions C) Credit Control.
5.	Module : 5	A) Procedure opening operating transferring & closing of an Account. B) Negotiable Instruments: - Bills of exchange, promissory note, Cheque, D.D., M.T.T.T., Credit card, Debit card, ATM. C) Bankers rights &Obligation.

Reference Books:-

- 1) Fundamental of Banking Theory &Practice – A.K. Basu.
- 2) Modern Banking – Sayers.
- 3) Practical Banking – Bhattacharya.
- 4) Practical Banking – Choudhari.
- 5) Money Banking, International Trade& Public Finance--- M.L.Jhingam.

Practicals in Banking Paper-III

Sr. No.	Module No	Name & Content of the Module
1.	Module : A	Practicals :- Five Practical of 6b hours of each -30 periods (30 Marks) Preparation of different forms of opening accounts, transfer, withdrawals, cheque, D.D,M.T,T.T, Loan forms
2.	Module : B	A) Work Experience:- 30 Marks Daily 4 hours for 15 days in a Bank 60 Marks (work Experience certificate is necessary)
3.	Module : C	Project Report 40 Marks (20 Marks For project & 20 Marks for viva voce)