

Certificate Course on Fundamentals of Banking

Syllabus

Total Hours:50

Course Outcome

This course is designed to give an exposure to the students of economics to the changing world of financial markets and to give them an opportunity to familiarize with the basic concepts related to banking which they read in newspapers and hear and see-through electronic media in their daily walks of life

Module 1

Banks-Economic importance- growth of banking in India- commercial banking, financial intermediaries- deposit insurance-merchant banking

Module 2

Negotiable instruments, cheques, bills, treasury bills-Acceptance houses, discounts-Money market-Peculiarities of Indian money market: deposits- borrowings- primary and secondary sources- loans- practices in lending-CIBIL- credit creation- limitations

Module 3

Accounts: joint accounts- partnership- company guarantees- individual surety- joint and several guarantee- security-exchange securities-life policies-payment and collections of cheques-dishonouring- negotiability- crossing and account payee

Module 4

Central banking-Reserve Bank of India-functions of RBI