

**PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR
UNIVERSITY, SOLAPUR**

SKILL DEVELOPMENT CENTRE



**Course Name: Certificate Course Banking and
Financial Services**

Year- 2023

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Punyashlok Ahilyadevi Holkar Solapur University, Solapur
Skill Development Centre
“Certificate Course in Banking and Financial Services”
Syllabus

Duration of course: 6 Month

Need of Course:

1. To provide basic knowledge of financial services.
2. To provide practical knowledge of basic function of banking.
3. To give exposure of money and capital market to student.
4. To give in-depth knowledge of different financial policies to student.
5. To familiarize the student with RBI and Indian banking system.

Employment and Entrepreneurship Opportunities from Course:

- 1 Student will get detail knowledge of banking system in India which will helpful for them in various banking examination.
- 2 Student will be able to get knowledge of basic function of banking.
- 3 Student will able to understand functioning of capital market in India.
- 4 Student will acquaint with mechanism of financial policies.

Tentative Fees: 2000

Minimum Admission Eligibility for Student: 25 ^{12th} Pass

Eligibility for Teacher to teaching this course: Degree

Course Duration: 6 Months

Name of Skill Course	Duration	Name of Paper	Paper	Hours Per Paper	Th.	Int.	Pract.	Credits
Certificate Course in	6 Months		I	45	80	20	0	3 Credits
			II	45	80	20	0	3 Credits
			III	45			100	3 Credits
			IV	45			100	3 Credits
Total				180	160	40	200	12 Credits

Abbreviations:

Th.- Theory Evaluation,

Int.- Internal Evaluation,

Pract. - Practical Evaluation.

	Unite-2 Reserve Bank of India.	A -History of RBI B-Different Role of RBI C-Different concept relating to measurement of economic growth a) National Income b) Per Capita Income c) GDP, NDP etc d) GNP, HDI etc	Hour 10
	Unite-3 Monetary Policy	A- Introduction, Meaning & definition of MP. B- Different instruments of MP. C- Importance & significance of monetary policy D- Role of MP in development of economy.	Hour 10
	Unite-4 Fiscal Policy	A - Introduction B- Meaning & definition of fiscal policy C- Mechanism of fiscal policy D- Importance & significance of FP E- Role FP in development of National economy.	Hour 10
6)	Reference Book	1 Sayers – Modern Banking. 2. Tannans -Banking Law and Practice in India 3. K.C. Shekhar - Banking Theory and Practice 4. M.C.Vaish - Modern Banking 5. Mithani D.M. - Money Banking International Trade & Public Finance 6. Lordon, Nataranjan- Banking: Theory, Law & Practice 7. S.K.Basu - Current banking Theory & Practice	

SYLLABUS Details

1)	Paper Title	Indian Financial Services
2)	Paper No	02

3)	Objectives of Paper	1. To understand financial market in India	
		2. To be able to understand functioning and nature of Money and Capital Market.	
		3. To describe SEBI and it's functioning.	
		4. To understand the different aspects of credit management implemented by bank	
4)	Expected out comes from Paper	1. Student will get knowledge of different modes of credit creation used by Indian bank.	
		2. Student will get detail review of financial policies.	
		3. Student will able to get practical exposure of various services of bank.	
		4. Student will able to get knowledge about different instrument used in the capital market.	
5)	Content		
	Unite1 Introduction to Indian Financial System.	A - Structure of Indian Financial System. B - Characteristics of Indian Financial system. C - Functioning of financial market. D- Importance & purpose of financial market.	Hour 10
	Unite-2 Money Market	A - Introduction to money market. B - Need and Importance of money Market. C - Money Market Instrument a) Call money Market b) Commercial paper c) Certificate of deposit d) Treasury Bills	Hour 10
	Unite-3 Capital Market	A - Introduction of capital market of India. B - History & Growth of Capital market in India C - Various mode of activity in stock market - Call, Put, Intraday etc. D- Capital Market Instruments a) Equities (stocks, shares) b) Bonds c) Derivatives d) Debenture	Hour 10
	Unite-4 Statutory	A - SEBI - Introduction, Characteristics, Role & Importance - Functioning of SEBI	Hour

	Regulatory Bodies of Capital Market	<p>- Structure of SEBI</p> <p>B - Different Types of Capital</p> <p>a) Seed</p> <p>b) Venture</p> <p>C - Different ways of Investing in capital Market</p> <p>a) Primary Market: Introduction, Role, Characteristics</p> <p>b) Secondary Market: Introduction, Role, Characteristics</p> <p>c) Mutual Funds: Introduction, Characteristics and Types.</p> <p>d) SIP</p> <p>e) Government securities market and other types of investing options.</p> <p>D - Credit creation & principle of Banking</p>	10
6)	Reference Book	<p>1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi</p> <p>2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi</p> <p>3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market,</p> <p>4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.</p> <p>5. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.</p>	

SYLLABUS Details

1)	Paper Title	Banking Services Practical
2)	Paper No	03
3)	Objectives of Paper	<p>1. To understand the important aspects of various services in bank.</p> <p>2. To identify the different banking services and demonstration on it.</p> <p>3. To acquaint student with banking environment.</p>
4)	Expected out comes from Paper	<p>1. Student will learn how different functions are carried out in bank.</p> <p>2. Student will get detail knowledge about financial policies.</p> <p>3. Student will get knowledge about statutory organization like RBI.</p>

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5)	Content		
	Practical	A- Opening, operation, Transfer & closing of Bank Accounts B- Fix Deposits procedure C- Various Method of Fund Transfer NEFT, RTGS, UPI etc. D - Different types of Loan and process of loan E - Online Business & Banking Transaction	Hour 45

SYLLABUS Details

1)	Paper Title	Financial Services Practical.	
2)	Paper No	04	
3)	Objectives of Paper	1. To understand the important aspects of financial market in India.	
		2. To get knowledge about various statutory bodies like SEBI.	
		3. To get knowledge about different ways of investing in capital market.	
4)	Expected out comes from Paper	1. Student will get deep understanding about financial concepts.	
		2. Student will manage their own investment options.	
		3. They will get knowledge about capital and money market	
5)	Content		
	Practical	A. Understand and create personal budget. B. Report on financial information gathers by student in their area. C. Open a trinity account of student themselves. D. Create report on investment planning.	Hour 45


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Attachment - II**EXAMINATION PATTERN: -****A) Theory Paper Title & Total Mark & Minimum Passing Marks :**

Sr. No.	Paper Title	Total Marks	Minimum Passing Marks
1	Introduction to Indian Banking System.	Theory 80 + Int.20 = 100 Marks	80 = 32 20=8
2	Indian Financial Services	Theory 80 + Int.20 = 100 Marks	80 = 32 20=8

B) Practical Paper Title, Total Marks & Minimum Passing Marks :

Sr. No.	Paper Title	Total Marks	Minimum Passing Marks
1	Banking Services Practical	100 Marks	40
2	Financial Services Practical.	100 Marks	40

NOTE :-

- 1) 45 hours for each Paper is mandatory
- 2) 3 Papers requires for Basic Certificate Course (including Theory & Practical)
- 3) 4 Papers requires for Certificate Course (including Theory & Practical)
- 4) 6 to 8 Papers requires for Diploma Course (including Theory & Practical)


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Nature of Theory Question Paper I & II

Course Title: "Certificate Course in Banking and Financial Services"

Time: 3 Hrs.

Total Marks: 80

Instructions:

1. All questions are compulsory.
2. The figure to the right indicates **full marks**.
3. Use of logarithmic table and calculator is allowed.

Q.No.1) Multiple choice questions.

(20)

1. _____

a) b) c) d)

2.

3.

4.

5.

6.

7.

8.

9.

10.

Q.No.2) Write Short Note (any Four)

(16)

1.

2.

3.

4.

5.

6.

Q.No.3.) Write Answer in Details. (Any Two)

(14)

1.

2.

3.

Q.No.4) Write Long Answer (any one).

(15)

1.

2.

Q.No.5) Write Long Answer.

(15)

1.

Internal Examinations of Total Marks: 20

Pattern / Examination nature may be as follows (Any Two of Following):

Written test/ Seminar/ PPT Presentation/ Open book examination / Field Work report / Project Report etc.

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Nature of Practical Question Paper III and IV

Course Title: "Certificate Course in Banking and Financial Services"

Total Marks: 100

Practical Paper III and IV

Instructions:

1. Demonstrate and write Report on any two Banking and Finance Practical's which are given in the syllabus as per instruction given below
1. Students have to visit Bank and finance offices in personal.
2. Students have to collect the Specimen copy of different forms wherever necessary.
3. Before submitting the report student have to demonstrate those practical's in class.



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