



Karmaveer Shankarrao Kale Education Society's  
**Sau. Sushilamai Kale Arts, Commerce and  
Science College Gautamnagar**

Tal- Kopargaon, Dist- Ahmednagar

**ISO- 9001-2015 Certified**

Contact No-02423-262612/299012

Website: <http://www.sskacs.kskes.in/#> Email- [sskacscollege@yahoo.in](mailto:sskacscollege@yahoo.in)



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## Department of Commerce

### **Certificate Course - PRACTICAL AWARENESS OF BANKING AND INSURANCE SECTOR**

Rapid technological changes in recent years have revolutionized the way banking services and products are delivered to consumers, small businesses and corporates alike. We are all familiar with how the Internet, the Mobile-phone and Smartcards have changed our lives.

These new innovations hold great promise for banking and bank operations in both developed and emerging economies. To innovative, progressive, go-ahead banks these changes, known collectively as e-Banking (and to some as Digital Banking) hold great promise to change the way banking operations are carried out. And with that change will come new processes, procedures and business models.

Now a day there are lots of career options in Banking and Insurance sectors to the students. Due to this Course students will get the knowledge of banking and insurance system and to help in future opportunities of doing jobs as well as business in the field of Banking and Insurance.

This Certificate course covers the study of Principles and Practices in Banking, Insurance and new technology and trends relating to the banking. The course covers accounting approach also at the same time the focus is on the practical study of the concerned subject that's why the Internship and Project work are made compulsory to the student. The aim of certificate course is to create interest and introduce students about banking and insurance field.

**Objectives of the course:**

1. To provide the knowledge about Indian Banking and Insurance system.
2. To create the awareness about the role of Banking and Insurance
3. To provide the Practical knowledge about the Banking and Insurance system in India.
4. To create the knowledge of Modern Technology and New Trends in Banking.

**Course Outcomes:**

At the end of the course students will be able:

1. Understand the various significant concepts in the field of Banking and Insurance.
2. Assess the challenges in Banking and Insurance sector.
3. Understand the significance of modern technology in banking sector.



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**Syllabus**

**Certificate Course - PRACTICAL AWARENESS OF BANKING AND INSURANCE SECTOR**

Unit	Name of the Topic	Details of Topic	Periods
Unit I	<b>Indian Banking System</b>	1.1 Meaning of word of 'Bank' and Banking Evolution of Banking in India Structure of Banking in India, Challenges before Banking in India <b>Central Banking -</b> Meaning and Definition, Evolution of Reserve Bank of India, Functions of Reserve Bank of India, Monetary Policy of Reserve Bank of India, Present Currency System in India, Commercial Banking- Meaning and Functions -Primary Functions, Secondary Functions, Scheduled and Non Scheduled Banks Important Concepts - C.R.R., S.L.R.,C.D.R.,Bank Rate, Repo Rate and Reverse Repo Rate, Career opportunities in Banking Sector.	12
Unit II	<b>Bank Practices and Modern Technology and Trends in Banking Bank Practices</b>	Types of Bank Accounts , Account Opening Procedure, Account Operating Procedure, Termination of Bank Account, Bank Customers, Meaning of Bank Customer ,Types of Bank Customer- <b>Individual Customer,</b> <b>Institutional Customer</b> Bank and Customer Relations Modern Technology in Banking – ATM, RTGS / NEFT ,SWIFT, Electronic Fund Transfer (EFT),Electronic Clearing Services (ECS) ,Tele Banking Mobile Banking, Internet Banking ,Unified Payment Interface (UPI) , Immediate Payment service (IMPS)	08

		,New Trends in Banking : Mobile Banking, P2P Payment Services, Crypto currency	
<b>Unit III</b>	<b>Introduction to Insurance</b>	Meaning and Nature of Insurance, Importance of Insurance, Scope of Insurance, Principles of Insurance, Risk and Insurance, Career opportunities in Insurance Sector	12
<b>Unit IV</b>	<b>Life and General Insurance</b>	Introduction of Life and General Insurance, Difference between Life and General Insurance, Principles of Life Insurance,. Types of Life, Marine and Fire Insurance Policies, Procedure of Life Insurance Contract And Policies	08
<b>Total</b>			<b>40</b>

- **Evolution System**

The course will have one paper carrying 50marks including 20 marks for written two tests and 30 marks for internship and project work.

- **References:**

1. Kaptan S S & Choubey N S, "E-Indian Banking in Electronic Era", Sarup & Sons, New Delhi 2003
2. Majumdar N. C., 'Fundamentals of Modern Banking', New Central Book Agency (P) Ltd., New Delhi. 2. Arondekar A.M. & Others, 'Principles of Banking', Macmillan India Pvt. Ltd. 3. Srinivasan D. & Others, 'Principles & Practices of Banking', Macmillan India Pvt. Ltd
3. Desai Vasant (2007), 'Indian Banking-Nature and Problems', Himalaya Publishing House
4. 'Report on Trend and Progress of Banking in India' 2017-18, 2018-19, 2019-20- Reserve
5. Bank of India
6. Mishra M.N. (2004) Insurance - Principles and Practice, S. Chand and Company Ltd. New Delhi.
7. Haridas R., Life Insurance in India, New Century Publication New Delhi.
8. Kanwal L.S., Text Book of Insurance, Kalyani Publishers Ludhiana. 8. Mathhew M.J., Insurance, RBSA Publisher Jaipur.
9. Government of India, Economic Survey various Issues
10. Reserve Bank of India, Annual Report various issues

**Dr. Deokar S. B.**  
(Member)

**Mr. Jadhav S.D**  
(Member)

**Dr. Gursal V. N.**  
(Chairman, & Coordinator)

**Mrs More P.K.**

**Mr. More S. R.**