

# **SYLLABUS**

**of**

## **CERTIFICATE COURSE IN BANKING AND FINANCIAL SERVICES**



  
**PRINCIPAL**  
Shri Guro Buddhiswami Mahavidyalaya  
Parbhani (Jn.) Dist. Parbhani



**SHRI GURU BUDDHISWAMI SHIKSHAN PRASARAK SANSTHA'S  
SHRI GURU BUDDHISWAMI MAHAVIDYALAYA, PURNA (Jn.)**

**Pin-431 511, Dist. Parbhani (M.S.) India.**

*(Affiliated to Swami Ramanand Teerth Marathwada University, Nanded)*

Re-accredited by NAAC at 'B' Grade with '2.42' CGPA; ISO 9001:2015 Certified Institute

*Awarded The Best College (Rural) 2019-2020 by S.R.T.M. University, Nanded*

**DEPARTMENT OF COMMERCE**

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**CERTIFICATE COURSE IN BANKING AND FINANCEIAL SERVICES**

**Introduction:**

Many graduates after B.Com choose to work in the banking industry. This presents a haven to B.Com graduates as the jobs relate to their subjects. Further, the jobs in the banking industry are greatly incentive-driven, and you can take advantage of the same.

If you want to work in the private banking sector and find it difficult to crack interviews, then you will do well by joining a certification course in banking and financial services. These courses will provide you with the knowledge required for performing in the banking industry. Moreover, these courses will introduce you to the wide-umbrella banking technique as this is something that you do not learn in colleges. Generally, it is the banks that offer these certifications. Short-term courses in Commerce, especially those related to banking, are gaining popularity among students.

**Name of the course:** Certificate Course in Banking and Financial Services

- **Level:** Certificate
- **Stream:**B. Com Students

**Eligibility Criteria:** 10+2

**Duration:** 40 days

**Language:** English

**Intake:** 30 seats

**Selection /Admission Criteria:** First come first serve Attendance: 90%



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**Lecture/practical timing:**

**Academic calendar for the course:** Two days in a week (01 days theory periods & 01 day practice)

**Available infrastructure:** Well experienced Teaching staff.

**Teaching Staff:** Qualified, Experienced Guest Lecturers & eminent professors will be invited.

**Non teaching staff:**

**Examination structure & schedule:**

At the end of course the examination will be conducted. Its notice & time table will be displayed for communication to the students at least before 15 days of the date of examination.

1. Theory paper (objective/short answer type) = 50marks, Two hours duration.
2. Oral Test =50 marks, two hours' duration

**Marking scheme & Award of grades:** Average of the marks obtained in each paper will be calculated as:  $50+50+100/2 = 50$ ;

- i) 8-10 marks =1point, C' grade - pass;
- ii) 10-20 marks = 2 points, B' grade;
- iii) 20-30 marks = 3points, B+ grade;
- iv) 30-40 marks =4points, A' grade;
- iv) 40-50 marks =5points, A+ grade

**Award of Certificate carrying grades:** After successful completion of course certificate indicating grade will be awarded to the candidate.

**Reservation:** NA

**Course Content:** Syllabus/Program:

**SCHEME:** Certificate Course in Banking and Finance Service skill, as one of the Certificate Course at undergraduate level

**Credits to be earned:** 02

**Theory paper:** 01 credits

**Practical course/paper:** 01 credit.



  
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**Title of the Course:** Certificate Course in banking and financial services

**Theory Course CS -01**

**Theory 02 Credits**

**Salient features**

This integrated course catering to both beginner students, and advanced learners.

A comprehensive course that covers all the major aspects of banking and financial sector

- Carefully designed sections on banking and financial services that offer detailed information, knowledge as well as practical exercises.

- Teaching methodology is learner-oriented, communicative and task-based.
- Updated with latest inputs from expert and experienced banking and financial services trainers in the corporate arena.
- Aims at enriching the individual's personality and ensuring personal, social and professional productivity profile but also qualifies one to impart vital knowledge of banking and financial services training in different spheres.

The certificate is not only a valuable addition to the career and satisfaction.



  
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# SYLLABUS

## Note:

Each topic in all the above units will be supplemented by practice exercises and classroom activities and projects.

1. Indian Banking system: Banking structure in India, evaluation of banking system and future trends. Commercial banks- Meaning, role and Functions as Per Banking Regulation Act 1949, Banking system
2. Analysis of the Banking structure and Performance Measurement: Interpreting bank balance sheet and Income Expenditure statement. Financial statement analysis and bank performance measurement: CAR, NPA, Liquidity Ratios, Structural ratio and Profitability ratio.
3. Introduction to Micro Finance and Revenue Model of Microfinance: Need of Micro finance, Basic of Microfinance, Microfinance as development Tool. Profitability, efficiency and productivity, Inherent challenging of financing.
4. Introduction to Indian Global, financial System and Financial Markets: Introduction to Indian financial system and Global Financial system. Structure of Indian financial system. Characteristics of Indian financial system. Organization of Indian financial system. Function, Importance e, Purpose of financial market. Global Financial Market role and Responsibility.
5. Money Market and Capital Market: Introduction, Importance Need of Money Market and Capital Market. Evaluation of Money Market in India. Call Money Market, Commercial paper etc. Role of SEBI in Primary Market, Intermediaries involved and their role in Primary Market.

## Reference Books:

1. *Principal of Banking, Varshney and Malhotra, Sultan chand and sons.*
2. *Modern Commercial Banking, Machiraju H. R. Vikas Publishing House Pvt. Ltd.*
3. *Microfinance for Banker and Investors: understand duing the opportunity and challenges of the market at the Bottom of the Pyramid by Elisabeth Rhyne.*
4. *Indian Financial System and Devolpment, K. S. Desai, Himalaya Publication.*



*Principal*  
**PRINCIPAL**  
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5. *Indian Financial Services, Bhakti Pathak, Person Education.*
6. *Management of Capital Markets, Financial services and Institutions, B. S. Bhatia and G.S. Batra.*



  
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SGBMP) IQAC/ 2020-21/ 23

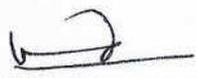
Date 23.11.2020

To,

- i) **Dr. R. B. Rampure** (External Expert)  
Department of Commerce,  
Madhavrao Patil ACS College, Palam.
- ii) **Dr. G. K. Chalindrawar** (External Expert)  
Department of Commerce,  
Shri Shivaji College, Parbhani
- iii) **Dr. B.M. Biradar** (Internal Expert)  
Department of Commerce,  
S.G.B. Mahavidyalaya, Purna (Jn.)
- iv) **Dr. (Ms.) Disha More** (Internal Expert)  
Department of Commerce,  
S.G.B. Mahavidyalaya, Purna (Jn.)

Dear Sir/s,

It gives us immense pleasure to inform you that the College Management has decided to introduce a i) **Certificate Course in GST** ii) **Certificate Course in Banking and Financial Services** for UG students across the streams. You are hereby informed to draft the syllabus within a week and submit the same to the IQAC.

  
Dr. K. Rajkumar

Principal

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