

DINABANDHU MAHAVIDYALAYA

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NAAC ACCREDITED-2016(2nd cycle)

Affiliated to West Bengal State University & Formerly under University of Calcutta

Registered under 2(f) & 12(B) of U.G.C. Act 1956

ESTD: 1947

INDIAN BANKING SYSTEM

Course Coordinator :

Dr. Sudip Mukherjee,

Dept. of Economics

Course Outcome

When the course is successfully finished, the students will understand

1. To gain a fundamental understanding of how banks operate and function.
2. To gain comprehension of the key ideas in banking.
3. To familiarise students with financial services and prepare them for real-world banking experiences.

Course Outline

Unit 1: History of Indian Banking System: bank nationalization- structure of banking in India [10 hrs]

Unit 2: RBI and its function- monetary policy [8hrs]

Unit 3: Commercial banks- functions of commercial banks- credit creation by commercial banks- types of deposits and credits- banker customer relationships [12 hrs]

Unit 4: Current developments and patterns in banking: ATM , NET banking- NEFT, RTGS, IMPS,

UPI Payment, credit and debit cards, KYC, MICR cheque [10hrs]

Biswajit Ghosh
Principal

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