Telephone No. 2419677/2419361 Fax: 0821-2419363/2419301 e-mail : registrar@uni-mysore.ac.in www.uni-mysore.ac.in

# UNIVERSITY

Estd. 1916

OF MYSORE

Vishwavidyanilaya Karyasoudha Crawford Hall, Mysuru- 570 005 Dated: 25<sup>th</sup> May 2016

Deputy Registrar (Academic)

No.AC6/387/2015-16

#### NOTIFICATION

Sub: Introducing 'RETAIL BANKING' as an Open Elective for Master of Commerce Course from the academic year 2016-17.

- Ref: 1. Decision of the Faculty of Commerce Meeting held on 19<sup>th</sup> February 2016.
  - 2. Decision of the Academic Council Meeting held on 29<sup>th</sup> March 2016.

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The Board of Studies in Commerce (PG) which met on 21<sup>st</sup> November 2015 has resolved to introduce 'Retail Banking' as an open elective in place of 'Social Entrepreneurship' from the academic year 2016-17.

The Faculty of Commerce and the Academic Council at their Meetings held on 19<sup>th</sup> February 2016 and 29<sup>th</sup> March 2016 respectively have also approved the above said proposal and it is hereby notified.

The syllabus copy of the Retail Banking is annexed.

The contents may be downloaded from the University Website i.e., <u>www.uni-mysore.ac.in</u>

Draft Approved by the Registrar

#### To:

- 1. The Dean, Faculty of Commerce, Post Graduate Centre, Hemagangotri, Hassan.
- 2. The Chairman, Department of Studies in Commerce, Manasagangotri, Mysuru.
- 3. The Chairman, Board of Studies in Commerce (PG), DOS in Commerce, MGM.
- 4. All the Principals of Affiliated Colleges running Post Graduate Programme.
- 5. The Director, College Development Council, Maharaja College Centenary Building, University of Mysore, Mysuru.
- 6. The Deputy Registrar/Assistant Registrar/Superintendent, Administrative Branch. Academic Section, University of Mysore, Mysuru.
- 7. The Deputy Registrar/Assistant Registrar/Superintendent, Examination Branch. University of Mysore, Mysuru.
- 8. The PA to Vice-Chancellor/Registrar/Registrar (Evaluation), UOM, Mysuru.
- 9. Office Copy.

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## **OPEN ELECTIVE: RETAIL BANKING**

### 1. Course Description:

This course is designed to provide a basic understanding of Personal Banking. It focuses on functions of banks, banker and customer relationship, Opening of bank accounts and their operations, bank deposits and loans and banking technology.

## 2. Course Objectives:

The aim of this course is to acquire knowledge various functions associated with banking, principles and practices/procedures relating to deposits and loans, and banking technology.

#### 3. Pedagogy:

Method of instruction consists of lectures, case study design and analysis, group discussions, seminar presentation, writing assignments and tests. Interaction with customers of banks, managers and employees of banks.

### 4. Course Contents:

Module 1: Functions of Banks: Functions of Reserve Bank of India, Commercial Banks, Private Sector Banks, and Grameena Banks.

Module 2: Banker and Customer Relationship: Know your Customer [KYC] guidelines Opening of different bank accounts and procedures for their operations.

Module 3: Bank Deposits and Loans: Different Deposit and Loan Products of Banks, Rate of Interest- Fixed and Floating, Documentation Procedures.

Module 4: Banking Technology: Electronic Banking, Core Banking Technology, Debit and Credit Cards, ATMs.

### References:

- 1. Machiraju, H.R., Indian Financial System, Vikas, New Delhi.
- 2. Verma, J.C. Merchant Banking, TMH, New Delhi.
- 3. Mithani and Gordeon, Banking Theory and Practice, Himalaya, Bombay.
- 4. Bhole, L.B., Financial Institutions and Markets, TMH, New Delhi.