

	<ul style="list-style-type: none"> • E-wallet, Online and mobile banking • Banking services - debit card, credit card, cheques, etc • Know Your Customer (KYC), Pan Card, Aadhar Card and ATM awareness <p>Practical</p> <ul style="list-style-type: none"> • Bank visit • Visit bank websites • Interaction with customers to know their level of awareness and problems of digital banking • Learn activation and blocking of PIN, mobile and e-mail registration • Spread awareness of digital banking and cashless transactions 	Skills			
III	<p>Loans and Bank Funds</p> <ul style="list-style-type: none"> • Types of loans and interest rates • Loans against assets/collateral security • Popular loans • Liquid assets - Cash in hand, cash with RBI, cash with other banks • Advances - secured and unsecured <p>Practical</p> <ul style="list-style-type: none"> • Bank visit • Study various websites • Undertake a project regarding different types of loans, their interest rates, EMI and loan duration • Teach calculators - EMI loan calculators, SIP and RD calculators • To find out the need of the customer and hence formulate a strategy to enable easy accessibility to different loans. 	Loans and Bank Funds	Theory	06	20

Suggested Readings:

1. *Banking Theory and Practice*, K.C. Shekhar and Lekshmy Shekhar, Vikas Publishing House, Noida, U.P..
2. *The Theory and Practice of Banking*, Henry Dunning Macleod
3. *Money, Banking, International Trade and Public Finance*, Dr. D.M. Mithani, Himalaya Publishing House, Mumbai, Maharashtra
4. *Banking Theory and Practice*, Kaitait Sanjay, LAP LAMBERT Academic Publishing
5. *Modern Banking : Theory and Practice*, D. Muraleedharan, PHI Learning Pvt. Ltd., New Delhi.
6. *Basic Accounting*, Rajni Sofat and Preeti Hiro, PHI Learning Pvt. Ltd., New Delhi.

Suggested Digital platforms/ web links for reading- Websites of Nationalised and Private Banks

Suggested OJT/ Internship/ Training/ Skill partner - Public Sector Banks; Private Sector Banks

Suggested Continuous Evaluation Methods: Theory, MCQs, Practical, Project, Viva voce

Course Pre-requisites:

- No pre-requisite required, open to all
- To study this course, a student must have the subject Economics in class/12th/ certificate/diploma

● If progressive, to study this course a student must have passed previous courses of this series.
Suggested equivalent online courses:
Any remarks/ suggestions:
Notes: <ul style="list-style-type: none">● Number of units in Theory/Practical may vary as per need● Total credits/semester-3 (it can be more credits, but students will get only 3credit/ semester or 6credits/ year● Credits for Theory =01 (Teaching Hours = 15)● Credits for Internship/OJT/Training/Practical = 02 (Training Hours = 60)