

APPENDIX - 3(xxxi) (S)

UNIVERSITY OF MADRAS

CERTIFICATE COURSE IN BANKING

SYLLABUS

(Effective from the Academic Year 2004 - 2005 onwards)

PAPER - I BANKING THEORY LAW AND
PRACTICE

(NHA)

UNIT 1

Origin of banks - Banking Regulation Act 1949 (Definition of Banking, Licensing, Opening of branches, Functions of Banks, Inspection) - Role of Banks and Economic Development - Central Banking and Role of RBI and their function.

UNIT 2

Financial Sector Reforms - Sakhmoy Chakravathy Committee 1985 - Narasimman Committee Report I and II - Prudential norms : Capital Adequacy norms - Classification of Assets and Provisioning.

UNIT 3

Commercial Banks - Functions - Accepting Deposits - Lending of Funds. E Banking - ATM Cards. Debit Cards.

Personal Identification Numbers - Online enquiry and update facility - Electronic Fund Transfer - Electronic Clearing System.

UNIT 4

Opening of an Account - Types of Deposits Account - Types of customers (Individual, firm, trust and Companies) - Importance of Customer relations - Customer grievances and redressal - Ombudsman.

UNIT 5

Negotiable instruments - Promissory note - Bills of Exchange, Cheque, Draft - Definition, Features - Crossing - Endorsement - Material Alteration - Paying Banker - Rights and Duties - Statutory Protection - Dishonour of Cheques - Role of Collecting Banker.

Reference Books :

1. Banking Law Theory and Practice - Sundaram and Varshney - Sultan Chand Co.
2. Banking and Financial Systems - B. Santhanam - Margham Publishers.
3. Banking Law Theory and Practice - S.N. Maheswari - Kalyani Publications.
4. Indian Banking - Parameswaran - Sultan Chand Co.
5. Banking Law Theory and Practice - Tanon.
6. Banking Law Theory and Practice - Sherlaker & Sherlaker.

PAPER - II CREDIT MANAGEMENT

UNIT 1

Bank Credit - Basic Principles and Approach - Three C's - Purpose of lending - Security aspects - business experience / Management - Market - Purpose Trading - Manufacturing, Services, Agriculture, Personal - Security; primary - Collateral - stock, Machinery, Land and Building - Guarantee - Different types of Mortgages - Management / Experience; Business Experience - Technical Qualification - Professional Management - market : Local - National - Global - Types of Credit - Demand Loan - Cash Credit - Overdraft - Term Loan - Basic Characteristics and difference between the four - Legal and Regulatory Aspects - Legal Documents - Loan Documents - RBI Directives - Various Committees - Tandon - Chore, Nayak and such other committee - Brief details.

UNIT 2

Lending to Different Customers - Individual - Partnership - Limited companies - Trust - Association - Legal aspects - Documents to be called for.

UNIT 3

Loans Processing Sanctioning - Monitoring - Recovering. Commercial Loans (Activity Based) - Government sponsored loans (mostly agricultural, rural and weaver section) - Trading : Small - Retail - Wholesale - Chain / Supermarket - Manufacturing : Industrial Advances - Service : Transport - Telecommunication - Hospital - Hotel.

Infrastructure : Power - Petrol - Port - Agriculture : Crop
- Plantation - Well - Motor Pump set - Tractor etc. Miscella-
neous : Self - Employed.

Business loan (Borrower Based) - Small Business : Self
Employed - Transport - Trade - hotel - Others - Approach -
Assessment - Supervision - Recovery Medium and large Scale
: Small Scale Industries - Corporate - Approach - Assessment
- Sanction - Disbursement - Follow Up - Recovery. Agricul-
ture : Small, Medium and Big Farmers - Short term and Me-
dium term Loans - Corporate Borrowers.

Government Sponsored : Priority sector lending - Lead
Bank Scheme - Government sponsored loan to Weaver sec-
tion - Subsidy.

UNIT 4

Corporate Finance - Project Finance - Appraisal - As-
sessment - Documentation - Disbursement - Monitoring -
Follow Up - Review - Creation of Charge - Analysis of Bal-
ance Sheet - Profit and Loss Accounts - Cash flow and Fund
flow working - Project approach.

UNIT 5

NPA - Causes and Remedial Measures - Management
of NPA's - Debt Recovery Tribunals - Asset Reconstruction
Fund.

Reference Books :

1. Indian Financial System and Commercial Banking
IIB
2. Special and Preferred Sector Finance - IIB
3. Management Accounting and Financial Management -
IIB
4. Prudential Accounting Norms and Audit of Banks -
Naganatham, M and Jayaraman, S
5. Annual Report of RBI

PAPER - III INTERNATIONAL BANKING

UNIT 1

International banking vis-a-vis Domestic Banking :-
Foreign Trade Financing - International Financial Transac-
tions : Lending and Borrowing across borders.

UNIT 2 ✓

Foreign Exchange : Market; rate and currency - Ex-
change rate determination under Fixed Exchange rate and
Floating Exchange rate regimes - Determination of exchange
rates : Spot and Forward - Basic exchange arithmetic - For-
ward Cover and Hedging.

UNIT 3

International Financial Institutional and Functions ;
World Bank : IMF : Asian Development Bank - Interna-
tional Financial Corporation : International Development
Association.

UNIT 4 ✓

Sources of Foreign Exchange - Export Earning - Invis-
ible Export Earnings - Role of NRJ Remittances - Foreign
Direct Investment - Foreign Institutional Investment - Foreign
Commercial Borrowings - Global Depositors Receipts - Exter-
nally Commercial Borrowing.

UNIT 5 ✓

Foreign Exchange Management - Composition of For-
eign Exchange Reserves : Foreign Currencies - Gold and SDR
- Current Account Convertibility - Capital Account Convert-
ibility and Precaution.

Reference Books :

1. International Banking - IIB
2. International Corporate Finance - IIB
3. Frederic S. Mishkin, "Understanding Financial Crisis :
A Developing Country"
4. Perspective, In Michael Bruno, ed. Annual World Bank
Conference on Development Economics, 1996.
5. Introduction to Foreign Trade, Foreign Exchange, Risk
Management - IIB

PAPER - IV TREASURY MANAGEMENT

UNIT 1

Asset Liability Management - Objective - Concept - Risk
Management - Interest Risk.

UNIT 2

Concept of treasury Management - Employment of
Statutory / Surplus Funds - need for Specialised approach in
the bank - Role the Function of Treasury Department.

UNIT 3

Domestic Money Market - Source of funds - Capital
Reserves - SLR - CRR - Surplus Cash - Market Players.

UNIT 4

Money Market Instruments and Players - Government
Securities - Treasury bill - CP - CD - Call Money Banks and
Specified Institutions.

UNIT 5

Foreign Currency Market - Combined Treasury Man-
agement - RBI and Regulatory Functions.

(Project work - IV)

2012-2013
Banking

BANKING



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UNIVERSITY OF MADRAS

DEGREE PRACTICAL EXAMINATIONS

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208

ATTENDANCE REGISTER

Centre Code & Name:		GURU NANAK COLLEGE CH-42 (1313)			
Subject code	NH2	Subject Name: AND VIVA VOCE FIELD WORK / PROJECT WORK		Page No:	01
No of Candidates		DATE	30/7/13	SESSION	
Sl No.	Register Number	Name of the Candidate		Signature of the Candidate	
01	NHK1301	JABAKUMAR.C		[Signature]	
02	1302	KARTHICK.R		[Signature]	
03	1303	LOKESH D.P		[Signature]	
04	1304	LOKESHWARAN P.K		[Signature]	
05	1305	NAGANATHAN.V		[Signature]	
06	1306	PARTHIBAN S.M		[Signature]	
07	1307	PRAJEESH.R		[Signature]	
08	1308	SREEKANTH.B		[Signature]	
09	1309	SYEDGAXAS		[Signature]	
10	1310	VENKATESH.N		[Signature]	
11	1311	ANANDHI.S		[Signature]	
12	1312	BHAVANI.M		[Signature]	
13	1313	DHARANI.P		[Signature]	
14	1314	DIVYA BHARATHI.P		[Signature]	
15	1315	ENIYA.K		[Signature]	
16	1316	GIOWRI.S		[Signature]	
17	1317	JAYABHARATHI.G		[Signature]	
18	1318	KALAIVANI.G		[Signature]	
19	1319	KAMALA.V		[Signature]	

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Name & Signature of External Examiner
Dr. C. RAMAMURTHY,
 M.Com., M.Phil., MBA, M.Sc. - D.

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Asst. Prof. of Commerce

Central Area College for 1957

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Nandam Channel - 600 035.

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Centre Code & Name:		1313, Gurn Narsale College, Ch-42			
Subject code	NHQ	Subject Name: Project Plus Viva Voce		Page No:	
No of Candidate		DATE	SESSION	Batch:	
Sl No.	Register Number	Name of the Candidate		Signature of the Candidate	
1	NHK1401	KAVISH . P		P. Kavish	
2	NHK1402	LOKESH . D		D. Lokesh	
3	NHK1403	RAJARATHINAM . K . S		K.S. Rajitha	
4	NHK1404	RAJESH . M		Rajesh	
5	NHK1405	SATHISH . L		L. Sathish	
6	NHK1406	UDHAYA KUMAR . R		R. Udhaya Kumar	
7	NHK1407	VIGNESH . P		P. Vignesh	
8	NHK1408	VIGNESH . R		R. Vignesh	
9	NHK1409	VIMAL KUMAR . S		S. Vimal Kumar	
10	NHK1410	GATENDRAL . S		S. Gatendral	
11	NHK1411	GAYATHRI . R		R. Gayathri	
12	NHK1412	HEMA . Y		Y. Hema	
13	NHK1413	KAVITHA . U		U. Kavitha	
14	NHK1414	POORNIMA . L		L. Poornima	
15	NHK1415	PRIYANKA . G		G. Priyanka	
16	NHK1416	SATHYA PRIYA . S		S. Sathya Priya	
17	NHK1417	SATHYA . R		R. Sathya	
18	NHK1418	SINDHU PRIYA . R		R. Sindhu Priya	
19	NHK1419	SIVAGAMI . R		R. Sivagami	
20	NHK1420	SUBHASRI . S		S. Subhasri	
21	NHK1421	Vasanth . K		K. Vasanth	

Name & Signature of Internal Examiner

(Mrs. C. Perathiy)

Name & Signature of External Examiner

DR. C. Ramanam

Name & Signature of Principal / Chief Superintendent

GURU NANAK COLLEGE (AUTONOMOUS)
VELACHERY, CHENNAI -42

CERTIFICATE COURSE 2015 -16

LIST OF STUDENTS (BANKING COURSE)

S.No	Roll No	Name of the student	
1	1831	N.Nirmal Kumar	
2	1826	R.Vignesh	
3	1801	P.S. Balaji	
4	1859	S.Sriram	
5	1817	Yesunesan	
6	1431	V.Vignesh	
7	1406	E. Thilak	
8	1827	Mohammed Thurabudin	
9	1814	G.Karthik Raj	
10	1853	A.Jayakumar	
11	1872	E. Venu	
12	1857	H. Karthik	
13	1869	T. Kishore	
14	1871	A.Dilipkumar	
15	1958	S.Kulasekhara Reddy	
16	1959	J.Manikandan	
17	1547	V.Gopinath	
18	1506	Aysha parveen	
19	1845	S.Yogesh	
20	1864	B.Hariharan	
21	1427	S.Chandra Bose	
22	1439	A.Harikrishnan	
23	1969	R.Kesavan	
24	1917	G.Sathish	
25	1804	M.Ramamoorthy	
26	1823	D.vijay	
27	1820	G.Nandini	
28	1803	P.Rubesh	
29	1844	M.Gophika Roshini	

30	1833	R. Kalaiyarasan	
31	1939	M.Dharunam	
32	1901	M.Gokul Prasath	
33	1822	P.Vijay	
34	1861	R.Arumugam	
35	1807	D.Sanadhan	
36	1867	G.A.Kaviarasu	
37	1855	V.Divya	
38	1824	V.Vigneshwaran	
39	5447	D.Rajesh	
40	1933	G.Mohan	
41	5401	M.Danya	
42	5428	K.kamali	
43	5409	R.Chithra	
44	5458	K.Aayesha Begam	
45	5402	S.Bharathi	
46	5416	M.C.Naveen Kumar	
47	5415	G. Thayalan	
48	5404	A.Abinaya	
49	5427	M. Kayalvizhi	
50	1271	Azad	

GURU NANAK COLLEGE (AUTONOMOUS)
CERTIFICATE COURSE – BANKING 2016-17

LIST OF STUDENTS

S.NO	ROLL NO	NAME	CLASS/ SEC	REMARKS
1	1954	R.ABHINAYA	II B.COM B	
2	2554	V.SRIRAM	I BSC (PHY)	
3	2876	A.SIVASHANKAR	I B.COM A	
4	2237	C.RAVI SHANKAR	I B.COM (CS)	
5	2557	D. VELPRAKASH	I BSC (PHY)	
6	2541	A.JAGAN	I BSC (PHY)	
7	2840	M. GOPINATHAN	I B.COM A	
8	2467	V. PRAVIN KUMAR	I BSC (MATH)	
9	2834	A.NAVANEETH SIVA	I B.COM A	
10	2819	M. KIRUBAKARAN	I B.COM A	
11	2805	M. KARTHIKA	I B.COM A	
12	2850	K. AJITH KUMAR	I B.COM A	
13	2824	S. PREETHA	I B.COM A	
14	2817	C. JOTHI PRAKASH	I B.COM A	
15	2877	Y.MOHAN	I B.COM A	
16	2874	S. SOUNDARYA	I B.COM A	
17	2838	S. REKHA	I B.COM A	
18	2836	A.VIGNESH	I B.COM A	
19	2823	S. DEEPA	I B.COM A	
20	2201	M. VIGNESHWAR RAJA	I B.COM CS	
21	2881	V. MONISHA	I B.COM A	
22	2860	M. JAYA KUMAR	I B.COM A	
23	2007	N.MEGALA	I BA ECO	
24	2857	M. SARANYA	I B.COM A	
25	2821	M. PRASANNA	I B.COM A	
26	5456	D. SACHIN KUMAR	III B.SC MATH	
27	2835	P.DURGA	I B.COM A	
28	1920	P. SRIVIDHYA	II B.COM B	
29	5469	R.SWAPNA SREE	III B.SC MATH	
30	1272	L. MANO	II B.COM CS	
31	1219	M. KARTHICK	II B.COM CS	
32	2925	S.VASUDEVAN	I B.COM B	
33	2968	V. NEELAKANDAN	I B.COM B	
34	2938	R. DIVYALAKSHMI	I B.COM B	
35	2948	D. DEEPIKA	IB.COM B	
36	2964	V. VELMURUGAN	I B.COM B	
37	2443	B. HARISH KUMAR	I B.SC MATH	
38	2829	BHUVANESHWARI. A	I B.COM A	
39	2933	T. SARAVANAN	I B.COM B	
40	2926	N. ANAND RAJ	I B.COM B	
41	1903	K. LAVANYA	II B.COM B	