



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.
Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

Proposal for Certificate Course in Fundamentals of practical banking

Academic year 2018-2019

From
The Course Coordinator
Dept of Commerce
Govt Degree College
Paderu

To
The Principal
Govt Degree College
Paderu

Sir,

Sub: Proposal for starting Certificate Course in Fundamentals of practical banking to B.A., B.Sc., B.Com. students at our college-Request regarding.

Our department of Commerce is planning to start a certificate course in 'Fundamentals of practical banking' to the students of all groups choosing 108 among them. This course can enhance the skills of banking system, it also makes the students self-employable and entrepreneurs.

In this regard we humbly request your esteemed self to conduct staff council meeting for discussing the syllabus and course outcomes.

Thanking you sir,

Name of the Certificate Program: **Fundamentals of practical banking**
Course Coordinator : **S. Rama chander rao**

S. Rama chander Rao

Course Coordinator

Lecturer

Govt. Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator

IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.
Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Detailed Objectives of 'Certificate Course in Fundamentals of practical banking' for
all B.A./B.Sc./B.Com.,

Title: Fundamentals of practical banking

Eligibility: all Under Graduate students of our college

Duration: 40Hours/1 hr daily

Syllabus: as given below

System of Assessment: internal

Introduction:

Certificate Course in Fundamentals of practical banking

Certificate Course in Fundamentals of practical banking is a valuable course for students knows how to make bank transactions and passes the experience their knowledge aware the bank transactions.

Objectives:

- To develop basic knowledge about the working and functions of banking
- To develop an understanding of the important banking transactions
- To acquaint the students with banking services and enable them for practical banking

S. Rama chandra Rao

Course Coordinator

Lecturer
Govt Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator

IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Detailed Syllabus of 'Certificate Course in Fundamentals of practical banking' for all
B.A./B.Sc./B.Com.,

Syllabus

Unit I: Banking structure and theories

Banking-definition-history of banking in India -bank nationalisation -structure of banking in India -RBI and its function -monetary policy

Unit II: Introduction to practical banking

Commercial banks-functions of commercial banks -principles of commercial banking-credit creation by commercial banks-types of deposits and credits-banker customer relationships-bankers rights and obligations-negotiable instruments -BOE-PN-endorsing and crossing

Unit III: Recent trends and innovations in banking

1. ATM-CDM-EFT-NET banking-NEFT-RTGS-IMPS-UPI-core banking-cheque transaction system credit and debit cards KYC-MICR cheque

references

- 1)sayers RS(1977)modern banking OUP new Delhi
- 2)Hajela TN 2009 money and banking ane books pvt ltd new Delhi
- 3)Sundaram KPM banking theory law and practice sultan Chand and sons new Delhi

S. Rama chandrab Rao

Course Coordinator

Lecturer
Govt. Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator

IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Name of the Certificate course: Fundamentals of practical banking
S.ramachander Rao

Course Coordinator:

Total Hours: 40 Hrs

Academic Year: 2018-2019

S.no	Topics to be covered	Hours	Delivery date
1	Banking- definition	2	I Week
2	History of banking in india	2	
3	Bank nationalisation	2	
4	Structure of banking in india	2	II Week
5	RBI and its function	2	
6	Monetary policy	2	
7	Commercial bank	2	III Week
8	Functions of commercial banks principles of commercial banking	2	
9	Credit creation by commercial bank	2	
10	Types and deposits and credit	2	IV Week
11	Banker and customer relationships	2	
12	Bankers rights and obligations	2	
13	Negotiable instruments	2	V Week
14	BOE-PN-CHEQUE	2	
15	Endorsing and crossing	2	
16	ATM –CDM-EFT	2	VI Week
17	NET BANKING	2	
18	NEFT-RTGS	2	
19	Cheque transaction system –credit and debit cards	2	VII Week
20	KYC-MICR-CHEQUE	2	


Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.
Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

Course out comes

This program benefits participants in the following ways:

- 1 This course enables students to acquaint with banking services and enable them for practical banking
- 2 Students knows how to utilise banking operations
- 3 Students knows new innovations in banking system
- 4 Student knows banker customer relationship

S. Rama chandra Rao

Course Coordinator

Lecturer
Govt. Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator

IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.
Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Minutes of the Meeting

The following are the minutes of the meeting is held on 10.12.2018 for starting a certificate course in 'Fundamentals of practical banking' for B.A, B.COM ,B.SC students for the academic year 2018-2019.

The following minutes have been discussed and resolved unanimously.

1. It is proposed to start a certificate course in 'Fundamentals of practical banking' for the students of B.A, B.COM, B.Sc during the academic year 2018-2019
2. It is proposed to endorse Sri S.rama chander rao, V.sankar rao, CH. Atchutha rao as course coordinators.
3. It is suggested to the coordinators to enrol maximum number of students for the certificate course.
4. It is also discussed to use Virtual class room and other equipment to teach in an easy way.
5. It is also discussed how we can motivate the students towards the course.

Members of the committee during minutes

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

S. Rama chandra Rao

Course Coordinator

Lecturer
Govt. Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator
IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal
Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Date: 10.12.2018

CIRCULAR

Sub: Certificate Program for the academic year 2018-2019

The Department of Commerce is planned to conduct the certificate program for BA, B.COM, B.Sc students. The certificate course which are designed and offered by our department for the benefit of the students. Course will be conducted at free of cost and based on the performance of the participated students, the merit certificate will be issued after the successful completion of the course. Students those who are willing to attend the certificate course can enrol their names to the course coordinator.

Name of the certificate Program : Fundamentals of practical banking
Course Coordinator : S.Rama chander rao

Commencement of the course from :12-12-2018 to 08-02-2019
Time : 4.30 to 5.30

S. Rama chander Rao
Course Coordinator

Lecturer
Govt. Degree College
PADERU-531024
Visakhapatnam Dist

[Signature]
IQAC Coordinator
IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

[Signature]
Principal
Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

Certificate program Assessment test

Name of the course: Fundamentals of practical banking

date: 10.02.2019

Academic year: 2018-2019

time: 1.30 hrs

PART-A

I. Answer the following questions with appropriate answer.

5×5=25 marks

1. Explain history of banking in India?
2. briefly explain bank nationalisation.

3.explain functions of commercial banks?

4.explain types of deposits and credits?

5.explain banker customer relationships?

II .SHORT ANSWERS

5*3=15

- 1.Negotiable instruments
- 2.Monetary policy
- 3.Cheque
- 4 . kyc
- 5.banker

III.ABBREVIATIONS

5*2=10

- 1.ATM
- 2.CDM
- 3.NEFT
- 4.RTGS
- 5.UPI

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Test Analysis Report

Name of the course: Fundamentals of practical banking

Name of the Course Coordinator: s. Ramachander rao

Academic Year: 2018-2019

The Department of Commerce offered Certificate course to students of all disciplines. We provided a syllabus to the students and covered all of the syllabus. The overall course duration was 40 hrs and the attendance of the students was recorded.

I confirmed that all the students for this certificate course actively attended and performed well. We conducted an exam and the eligible students received certificates.

S. Rama chander Rao

Course coordinator

Lecturer

Govt. Degree College
PADERU-531024
Visakhapatnam Dist

IQAC Coordinator

IQAC Co-ordinator
Government Degree College
PADERU-531024
Visakhapatnam Dist.

Principal

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

DEPARTMENT OF COMMERCE

Name of the certificate course: Fundamentals of prtactical banking

Course co ordinator : S. Ramachander Rao

Academic Year: 2018-2019

Willing Students list

S.NO	Registration number	NAME OF THE STUDENT	GROUP	SIGNATURE
1	118125301121	PANGI RAVI KUMAR	I.BA SPL TELUGU	P. Ravi Kumar
2	118125301122	PANGI VENKATA RAMANA	I.BA SPL TELUGU	P. Venkata Ramana
3	118125301123	PORAPU SHIREESHA	I.BA SPL TELUGU	P. Shireesha
4	118125301124	PURUSAKARI CHINNA RAO	I.BA SPL TELUGU	P. Chinna Rao
5	118125301125	SEEKARI VENKATA ASHOK KUMAR	I.BA SPL TELUGU	S. Venkata Ashok Kumar
6	118125301126	SUMARLA SAI	I.BA SPL TELUGU	S. Sai
7	118125301127	SURLA RAJ KUMAR	I.BA SPL TELUGU	S. Raj Kumar
8	118125301128	TANGULA ASHOK KUMAR	I.BA SPL TELUGU	T. Ashok Kumar
9	118125301129	TELLAGENJI THIRUPATHI RAO	I.BA SPL TELUGU	T. Thirupathi Rao
10	118125301130	ULLI SRINIVASA RAO	I.BA SPL TELUGU	U. Srinivasa Rao
11	118125301131	VANTARI BHAVANI SANKAR	I.BA SPL TELUGU	V. Bhavani Sankar
12	118125301132	VANTHALA GOPALA RAO	I.BA SPL TELUGU	V. Gopala Rao
13	118125301133	VARTHANA PRIYANKA	I.BA SPL TELUGU	V. Priyanka
14	118125301134	VEMULA PAVITHRA	I.BA SPL TELUGU	V. Pavithra
15	118125301087	MARRI MAHESH	I.BA SPL ENGLISH	M. Mahesh
16	118125301088	MARRI MALLESWARA RAO	I.BA SPL ENGLISH	M. Malleswara Rao
17	118125301089	PALLIBOINA MADHU BABU	I.BA SPL ENGLISH	P. madhu Babu
18	118125301090	PANGI BABU RAO	I.BA SPL ENGLISH	P. Babu Rao
19	118125301091	PANGI BHAVANI	I.BA SPL ENGLISH	P. Bhavani
20	118125301092	PANGI ESSAKHAR	I.BA SPL ENGLISH	P. essakhar
21	118125301093	PANGI JOHN BABU	I.BA SPL ENGLISH	P. John Babu
22	118125301094	PANGI PAVAN	I.BA SPL ENGLISH	P. PAVAN
23	118125301095	PANGI SATYA RAO	I.BA SPL ENGLISH	P. Satya Rao
24	118125301096	SEEDARI AJADH	I.BA SPL ENGLISH	S. Ajadh
25	118125301097	SOMELI RANJELA	I.BA SPL ENGLISH	S. Ranjela
26	118125301098	VANTHALA CHANDRU BABU	I.BA SPL ENGLISH	V. Chandru Babu
27	118125301099	VANTHALA KESAVA RAO	I.BA SPL ENGLISH	V. kesava Rao
28	116125403021	KIMUDU SAI KUMAR	III B.COM GENERAL	K. Saikumar



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

29	116125403022	KUNA SUDHARANI	III B.COM GENERAL	K. Sudha Rani
30	116125403023	KONTERI SANDHYA DEVI	III B.COM GENERAL	K. Sandhya devi
31	116125403024	KORRA ARUN KUMAR	III B.COM GENERAL	K. Arun Kumar
32	116125403025	KORRA BALANNA	III B.COM GENERAL	K. Balanna
33	116125403026	KORRA BHASKARA RAO	III B.COM GENERAL	K. Bhaskara Rao
34	116125403027	KORRA HARISH	III B.COM GENERAL	K. Harish
35	116125403028	KORRA RAJA RAO	III B.COM GENERAL	K. Raja Rao
36	116125403029	KORRA SEETHAMMA	III B.COM GENERAL	K. Seethamma
37	116125403031	KURRABOINI NAGA LAKSHMI	III B.COM GENERAL	K. Naga Lakshmi
38	116125403033	LOCHALI PHALGUNAM NAIDU	III B.COM GENERAL	L. phalgunam naidu
39	116125403034	LOCHALI RAJA	III B.COM GENERAL	L. Raja
40	116125403035	SEEDARI MADHAVI	III B.COM GENERAL	S. Mahavi
41	116125403036	CHERREKI MAHESH BABU	III B.COM GENERAL	C. mahesh babu
42	116125403037	MAJJI RAVINDRA NADH	III B.COM GENERAL	M. Ravindra Nadh
43	116125403038	MAJJI SUBRAHMANYAM	III B.COM GENERAL	M. Subrahmanyam
44	116125403039	MALLELA THARUN	III B.COM GENERAL	M. Tharun
45	116125403040	MORI HEMA LATHA	III B.COM GENERAL	M. Hema Latha
46	116125403042	ORABOINI BONJU BABU	III B.COM GENERAL	O. Bonjubabu
47	116125403043	PADI ARUNA CHALAM	III B.COM GENERAL	P. Aruna Chalam
48	118125404021	MATTAM JAGAN MOHAN	I B.COM (VOC)	M. Jagan mohan
49	118125404022	MATTAM JOGA RAO	I B.COM (VOC)	M. Joga Rao
50	118125404023	MUVVALA KIRAN	I B.COM (VOC)	M. Kiran
51	118125404024	PADI JYOTHI	I B.COM (VOC)	P. Jyothi
52	118125404025	PALTASINGI RUBEN	I B.COM (VOC)	P. Ruben
53	118125404026	PANGI SANJEEVA RAO	I B.COM (VOC)	P. Sanjeeva
54	118125404027	PANGI SRINIVASA RAO	I B.COM (VOC)	P. Srinivas
55	118125404028	ROBBA SAI KUMAR	I B.COM (VOC)	R. Sai Kumar
56	118125404029	SEEDARI CHANDANA DEVI	I B.COM (VOC)	S. Chandana Devi
57	118125404030	SEEDARI MAHESWARA RAO	I B.COM (VOC)	S. maheswara
58	118125404031	SEEDARI SRINIVAS	I B.COM (VOC)	S. Srinivas
59	118125404032	SESETTI BALA RAM KRISHNA	I B.COM (VOC)	S. Balaram Krishna
60	118125404033	SIRAGAM DHARA BABU	I B.COM (VOC)	S. dhara babu
61	118125404034	SRINADHU PRAVALIKA	I B.COM (VOC)	S. Pravalika
62	118125404035	VAKADA DHANA LAKSHMI	I B.COM (VOC)	V. Dhana Lakshmi
63	118125404036	VANTHALA PRASAD	I B.COM (VOC)	V. prasad



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC "B" Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

64	118125404037	VANTHALA SIMHADRI BABU	I B.COM (VOC)	V. Simhadri Babu
65	116125403044	PADMANAIKI BURUNDA	III B.COM GENERAL	P. BUrundu
66	116125403046	PALLIBOINI LALITHA KUMARI	III B.COM GENERAL	P- Lalitha Kumari
67	116125403047	PANGI CHANTI	III B.COM GENERAL	P. Chanti
68	116125403048	PANGI PRAMEELA	III B.COM GENERAL	P. Prameela
69	116125403049	PANGI RAJ KUMAR	III B.COM GENERAL	P. Raj kumar
70	116125403050	PANGI SAI KUMAR	III B.COM GENERAL	P. Saikumar
71	116125403051	PANGI SIMHADRI	III B.COM GENERAL	P. Simhadri
72	116125403052	PANGI USHA RANI	III B.COM GENERAL	P. Usha Rani
73	116125403053	PAPPALANAGA RATNAM	III B.COM GENERAL	P. Ratnam
74	116125403054	PEDAGADI THALUPULA RAJU	III B.COM GENERAL	P. Thalupula Raju
75	116125403056	PODELI GANGA BHAVANI	III B.COM GENERAL	P. Ganga Bhavani
76	116125403057	ARMA PRUDHVIRAJ	III B.COM GENERAL	A. Prudhviraj
77	116125403058	SAMAREDDI RAMESH	III B.COM GENERAL	S. Ramesh
78	116125403059	SEEDARI MANISHA	III B.COM GENERAL	S. Manisha
79	116125403061	SINGIDI MOHAN KUMAR	III B.COM GENERAL	S. Mohan Kumar
80	116125403062	SIRAGAM VIJAYA RAJU	III B.COM GENERAL	S. Vijaya Raju
81	116125403063	SOMELI SRINIVASA RAO	III B.COM GENERAL	S. Srinivasa Rao
82	116125403064	SURE NAGABHUSHANA RAO	III B.COM GENERAL	S. Nagabhushana Rao
83	116125403065	TARADA LAKSHMANA RAO	III B.COM GENERAL	T. Lakshmana Rao
84	116125403067	ULLI SOMULAMMA	III B.COM GENERAL	U. Somulamma
85	116125403068	VALUGU SATYANARAYANA	III B.COM GENERAL	V. Satyanarayana
86	116125403069	VANTHALA ATCHIBABU	III B.COM GENERAL	V. Atchi Babu
87	116125403070	VANTHALA CHANDRU BABU	III B.COM GENERAL	V. Chandru Babu
88	116125403071	VANTHALA SAI KUMAR	III B.COM GENERAL	V. Sai Kumar
89	116125403073	VENU NAVEEN KUMAR	III B.COM GENERAL	V. Naveen Kumar
90	116125403074	KORRA KARTHIKA RAO	III B.COM GENERAL	K. Kartika Rao
91	116125403075	GEMMELI GANGA BHAVANI	III B.COM GENERAL	G. Ganga Bhavani
92	116125403001	ANGANAINI PRIYANKA	III B.COM GENERAL	A. Priyanka
93	116125403002	ARMA SANDHYA	III B.COM GENERAL	A. Sandhya
94	116125403003	BADNAIKI RADHIKA	III B.COM GENERAL	B. Radhika
95	116125403004	BARLODA GEETHA	III B.COM GENERAL	B. Geetha
96	116125403006	BONDA PRAVEEN KUMAR	III B.COM GENERAL	B. Praveen Kumar
97	116125403007	CHERREKI JANARDHAN BABU	III B.COM GENERAL	Ch. Janardhan Babu
98	116125403008	ENTHENGI SOMESH KUMAR	III B.COM GENERAL	E. Somesh Kumar



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)



Paderu Visakhapatnam -District, AP.

Est:1985 NAAC " B "Grade phone no: 08935 295115 Email.ID :Paderu.jkc@gmail.com.

99	116125403009	GANGA PUJARI SIMHACHALAM	III B.COM GENERAL	G. Simbachalam
100	116125403010	GEMMELI CHINNABBAI	III B.COM GENERAL	G. Chinnabai
101	116125403012	GIDDI REVANTH NAIDU	III B.COM GENERAL	G. Revanth Naidu
102	116125403013	GOLLORI SEETARAM	III B.COM GENERAL	G. Seetharam
103	116125403014	GUDUSA DHAMA RAJU	III B.COM GENERAL	G. Dhama Raju
104	116125403015	JAGGAMDORA SIMHADRI	III B.COM GENERAL	J. Simhadri
105	116125403016	KAKARI UDAY KIRAN	III B.COM GENERAL	K. Uday Kiran
106	116125403018	KILLO ESWAR	III B.COM GENERAL	K. Eswar
107	116125403020	KIMANKARI NAGESH	III B.COM GENERAL	K. Nagesh
108	116125403005	BAPUJI VANTHALA	IIIB.COM GENERAL	B. Bapuji


Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam Dist



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID : Paderu.jkc@gmail.com.

Name of the student = P. JYOTHI

Course Name

= 2nd B.Com

Register Number

= 118125404024

Group

= B.Com

47
50

Q. Answer the following questions with appropriate answer.
① Explain history of banking in India?

A. = The history of banking in India dates back to ancient times, with evidence of banking activities found in texts like the Arthashastra. However, modern banking began during British colonial rule in the 18th century with the establishment of the Bank of Hindustan in 1770, followed by the General Bank of India in 1786. The State Bank of India, the country's oldest bank, was established in 1806 as the Bank of Calcutta. After independence in 1947, the Reserve Bank of India (RBI) was nationalized in 1948, becoming the central banking authority, shaping the current banking landscape, which includes public sector banks.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID: Paderu.jkc@gmail.com.

2) Briefly explain bank nationalisation.

Ans = Bank nationalization in India refers to the process by which the government took control of major commercial banks in the country. This occurred in two phases: the first in 1969 and the second in 1980.

In 1969, the government, under prime minister Indira Gandhi, nationalized 14 major commercial banks to ensure better access to banking services, especially in rural areas, and to prioritize lending to sectors crucial for economic development.

In 1980, an additional six banks were nationalized, further consolidating government control over the banking sector. The primary objective was to extend banking services to underserved sectors.

Two phases: the first in 1969 and the second in 1980 with most of the banking sector coming under government ownership.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID : Paderu.jkc@gmail.com.

3) Explain function of commercial banks.

A) Commercial banks play several key functions in an economy:

1° = Accepting deposits° - Commercial banks accept various types of deposits from the public, including saving deposits. These deposits provide a source of funds for banks to lend out to borrowers.

2° = Granting loans and advances° - One of the primary functions of a commercial bank is to provide loans and advances to individuals, business & Govt.

3° = Investment Banking Services° - Some commercial banks also offer investment banking services, including underwriting securities, facilitating mergers and acquisitions, and providing advisory services to corporations.

Overall, commercial banks play a crucial role in the economy.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID : Paderu.jkc@gmail.com.

4) Explain types of deposits and credits?

Ans: Types of Deposits:-

- ① Saving Deposits: These are accounts primarily used by individuals to save money. They typically offer interest on the deposited amount and allow limited withdrawals within a specified period.
- ② Current Deposits (Checking Accounts): These accounts are for frequent transactions and do not usually offer interest on the deposited amount. They often come with features like checkbooks, debit cards and online banking.
- ③ Fixed Deposits (Time Deposit) Fixed deposits involve depositing a specific amount of money for a fixed period at a predetermined interest rate. Withdrawals before maturity may incur penalties and they typically higher interest rates than saving accounts.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID: Paderu.jkc@gmail.com.

Types of credits :-

- ① Personal loans :- These are loans granted to individuals for personal expenses like home renovations, medical emergencies, or vacations. They are typically unsecured and repaid in fixed period.
- ② Business loans :- Business loans are tailored for financing business needs like working capital, expansion, or equipment purchase. They can be secured or unsecured.
- ③ Mortgages :- Mortgages are long-term loans used to purchase real estate properties. The property itself serves as collateral.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID: Paderu.jkc@gmail.com.

5) Explain banker customer relationships?

1) The banker customer relationship refers to the legal and financial connections between a bank.

Key aspects of the bank-customer relationship include:

1° Account opening :- The relationship begins when a customer opens an account with the bank, whether it's saving account, current account, fixed account.

2° Duties and responsibilities :- The bank has a duty to provide certain services to the customer.

3° Confidentiality :- Banks are obligated to maintain the confidentiality of customer information accounts.

4° Duty of care :- Banks have a duty of care towards their customers, which include exercising reasonable skill and care in handling customer transaction, about financial products and services and safeguarding customer funds.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID : Paderu.jkc@gmail.com.

Q SHORT ANSWERS :-

① Negotiable Instruments.

A:- Negotiable instrument are legal documents that guarantee the transfer of a specific amount of money from one party to another. they serve as a substitute for cash in commercial transactions and facilitate.

② Monetary policy.

A:- Monetary policy refers to the actions taken by a country's central bank to manage the money supply interest rates, and credit conditions in the economy to achieve specific macroeconomic objectives.

① price stability :- central banks aim to maintain stable prices by controlling inflation.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam -District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email.ID : Paderu.jkc@gmail.com.

3. Cheque :-

A cheque is a negotiable instrument used in financial transactions to transfer money from one party to another. It functions as a written order by an account holder.

4. kyc :-

kyc stands for "know Your customer" it's a process used by financial institutions to verify the identity of their clients and assess their stability for certain products or services.

5. Banker

A banker refers to an individual institution, or organization that provides financial services such as accepting deposits, lending money facilitating transactions and offering investment product. Bankers play a role.



Government Degree College, Paderu

Affiliated to Andhra University

(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.



Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID: Paderu.jkc@gmail.com.

IN ABBREVIATIONS :-

1. ATM :- stands for Automated teller Machine. it's a self service banking machine.
2. CDM :- stands for cash deposit Machine. it's a self service banking machine.
3. NEFT :- stands for National electronic funds Transfer. it is a nationwide electronic payment system.
4. RTGS :- stands for Real-Time Gross Settlement. it's a payment system used for transferring large sums of money between banks and financial institutions.
5. UPI :- stands for unified payments interface. it is an instant real-time payment system developed by the National payment corporation of India (NPCI).



Est:1985NAAC “C”Grade phone no: 08935 250013Email.ID :Paderu.jkc@gmail.com.

ATTENDANCE SHEET

[illegible]



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)

Paderu, Visakhapatnam - District, AP.

Est: 1985 NAAC "C" Grade phone no: 08935 250013 Email ID: Paderu.jkc@gmail.com.

CERTIFICATE COURSE : FUNDAMENTALS OF PRACTICAL BANKING 2018-2019

ATTENDANCE SHEET

SL. NO	NAME OF THE CANDIDATE	1	2	3	4	5	6	7	8	9	0	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	4	DAYS PRESEN T
33	KORRA BHASKARA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	38
34	KORRA HARISH	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
35	KORRA RAJA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
36	KORRA SEETHAMMA	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
37	KURRABOINI NAGA LAKSHMI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
38	LOCHALI PHALGUNAM NAIDU	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
39	LOCHALI RAJA	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	38
40	SEDARI MADHAVI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
41	CHERREKI MAHESH BABU	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
42	MAJJI RAVINDRA NADH	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
43	MAJJI SUBRAHMANYAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
44	MALLELA THARUN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
45	MORI HEMA LATHA	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
46	ORABOINI BONJU BABU	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	38
47	PADI ARUNA CHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
48	MATTAM JAGAN MOHAN	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	35
49	MATTAM JOGA RAO	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36





Affiliated to Andhra University

Paderu, Visakhapatnam - District, A.P.

Est:1985NAAC “C”Grade phone no: 08935 250013Email.ID :Paderu.jkc@gmail.com.

ATTENDANCE SHEET

[illegible]



CERTIFICATE COURSE : FUNDAMENTALS OF PRACTICAL BANKING,2018-2019



CERTIFICATE COURSE :: FUNDAMENTALS OF PRACTICAL BANKING, 2018-2019
ATTENDANCE SHEET

[illegible]

57



Government Degree College, Paderu
Affiliated to Andhra University
(Upgraded to Model Degree College under RUSA 2.0)
Paderu, Visakhapatnam -District, AP.
Est:1985NAAC " C "Grade phone no: 08935 250013Email.ID :Paderu.jkc@gmail.com.



CERTIFICATE COURSE :: FUNDAMENTALS OF PRACTICAL BANKING,2018-2019
ATTENDANCE SHEET

SL. NO	NAME OF THE CANDIDATE	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	DAYS PRESEN T	
99	GANGA PUJARI SIMHACHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37
100	GEMMELI CHINNABBAI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	35
101	GANGA PUJARI SIMHACHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
102	GEMMELI CHINNABBAI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
103	GANGA PUJARI SIMHACHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	35
104	GEMMELI CHINNABBAI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	35
105	GANGA PUJARI SIMHACHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	35
106	GEMMELI CHINNABBAI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	36
107	GANGA PUJARI SIMHACHALAM	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	38
108	GEMMELI CHINNABBAI	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	37

Principal
Govt. Degree College
PADERU-531 024
Visakhapatnam 1989



GOVERNMENT DEGREE COLLEGE, PADERU
(Upgraded to Model Degree College under RSA 2.0) VISHAKAPATNAM
District., A.P 531024
Affiliated to Andhra University



Course Completion Certificate

This is certify that **P. JYOTHI**-----Redg
No.118125404024 of Government Degree College, Paderu has completed his/her
certification on "Fundamentals of Practical Banking" from 12/12/2018 to
08/02/2019 organized by Department of Commerce.

S. Rana chander Rao
Course Coordinator

Principal
Principal

Govt. Degree College
PADERU-531 024
Visakhapatnam Dist.