



Hindi Vidya Prachar Samiti's
**RAMNIRANJAN JHUNJHUNWALA COLLEGE
(AUTONOMOUS)**

(Also known as R. J. College of Arts, Science & Commerce as per UGC Notification)

Affiliated to UNIVERSITY OF MUMBAI || Recognized by UGC under 2f & 12B || NAAC Accredited 'A GRADE' with CGPA 3.50



Skill Enhancement Course
in

Commercial Banking in India – I & II

AY 2022-23 Onwards

PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, INDIA



ABOUT US

Hindi Vidya Prachar Samiti was incepted on the auspicious day of Shri Krishna Janmashtami, 15th August 1938. A brain child of a visionary Late Shri Nandkishore Singh Jairamji, samiti was established with the objective of catering to the educational needs of the Hindi speaking community. Ramniranjan Jhunjhunwala College came into existence in 1963, enabling a larger section of the society to take advantage of the facilities provided for higher education.

From 1999-2000 the College has added a number of self-financing courses like B.M.S., B.B.I., B.Sc. in Computer Science, Information Technology, Biotechnology, M.Sc. in Computer Science, Biotechnology and Information Technology as well as add on courses, which further hone the special skills of the students.

The college has been reaccredited with 'A' Grade by NAAC in 2014 with a CGPA 3.50 and received the Best College Award (2007-2008) of the University of Mumbai. The College has been bestowed with IMC "Ramkrishna Bajaj Performance Excellence Trophy", 2010.

The Principal of the college was awarded "Best Teacher" by Government of Maharashtra in 2011.

Government of Maharashtra conferred the college with "JAAGAR JAANIVANCHA" (First in Mumbai Suburban- in 2013 and Second in Mumbai Suburban- in 2014) for safety of girls.

Semester : **I**

Semester : **II**

Course Code: **RJSUSEC101**

Course Code: **RJSUSEC201**

Credits : **01**

Credits : **01**



Course Outcomes

- Understand the basic concepts of banking and functions of banking
- Examine the banking scenario in India.
- Understand the basic concepts of insurance and elaborate the kinds of business risks. Evaluate the insurance business environment in India

Learning Outcomes

- To learn the fundamentals of banking.
- To improve one's awareness of the policies and practices in the Indian banking sector.
- To be familiar with banking services available in India.

Course Content

Course Name: Commercial Banking in India I

Credits: 01

UNIT I

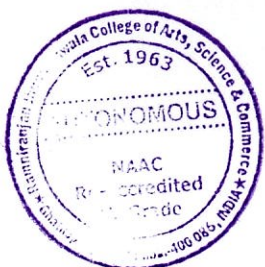
Introduction: Definition of banks, Evolution of Commercial Banks in India, Functions of Commercial Banks, Competitive Landscape of Banks in India.

UNIT II

Banking Structure in India: Banking Structure in India, Role of RBI vis-'-vis other commercial banks.

UNIT III

Basics of Bank Lending: Principles of Lending and Loan Policy, Basics of Loan. Appraisal, Credit decision- making and review, Types of Advances, Management of Non-Performing Assets.



Course Outcomes

- This module aims at familiarizing the candidates with the fundamentals of banking and provides some basic insights into the policies and practices followed in the Indian banking system.

Learning Outcomes

- To learn the fundamentals of banking.
- To improve one's awareness of the policies and practices in the Indian banking sector.
- To be familiar with banking services available in India.

Course Content

Course Name: Commercial Banking in India II

Credits: 01

UNIT I

Bank Investments: Investment Policy, Statutory Reserve Requirements, Non-SLR Requirements, Banks' Investment Classification and Valuation Norms.

UNIT II

Other Activities of Commercial Banks: Other Basic Banking activities, Para -banking Activities.

UNIT III

Relationship between Banks and Customers: Strategy for expanding customer base, services to different customer groups, competition among banks for customers, customer relationship management, Banking Options ombudsman Scheme, Know Your Customer (KYC) norms Evolving Trends in Modern Banking Technology, Outsourcing of Non-core Activities, Financial Inclusion





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Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

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Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College Of Arts, Science & Commerce (Autonomous)

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UNIVERSITY OF MUMBAI

Syllabus for the F.Y.B. Com Banking & Insurance

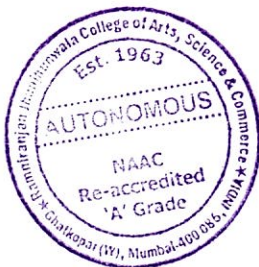
Program: B. Com Banking & Insurance

Program Code: RJCUSEC

(CBCS 2021-22 Onwards)

Skill Enhancement Course

Commercial Banking




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SEMESTER I

Commercial Banking in India -- I

No.	Topics (Concept & Practical)	No. of lectures
1	Introduction: Definition of banks, Evolution of Commercial Banks in India, Functions of Commercial Banks, Competitive Landscape of Banks in India.	05
2	Banking Structure in India: Banking Structure in India, Role of RBI vis-'-vis other commercial banks.	05
3	Bank Deposit Accounts: Introduction to Bank Deposits, Types of Deposit Accounts, Strategies of mobilizing deposits, Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians, Deposit Insurance	10
4	Basics of Bank Lending: Principles of Lending and Loan Policy, Basics of Loan. Appraisal, Credit decision-making and review, Types of Advances, Management of Non-Performing Assets.	10
	Total Credit= 1	30

Course Objective:

This course equips students with basic and essential information and concepts regarding banking in India.

It helps students to

- To understand the way banks work in India.
- To learn the types of Investments and the investment options available.
- To learn about the benefits of banking to the customers.

Course outcome:

- Understand the basic concepts of banking and functions of banking
- Examine the banking scenario in India.
- Understand the basic concepts of insurance and elaborate the kinds of business risks. Evaluate the insurance business environment in India

Learning outcomes:

- To learn the fundamentals of banking.
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SEMESTER II

Commercial Banking in India -- II

No.	Topics (Concept & Practical)	No. of lectures
1	Bank Investments: Investment Policy, Statutory Reserve Requirements, Non-SLR Requirements, Banks' Investment Classification and Valuation Norms.	05
2	Other Activities of Commercial Banks: Other Basic Banking activities, Para -banking Activities.	05
3	Relationship between Banks and Customers: Strategy for expanding customer base, services to different customer groups, competition among banks for customers, customer relationship management, Banking Options ombudsman Scheme, Know Your Customer (KYC) norms Evolving Trends in Modern Banking Technology, Outsourcing of Non-core Activities, Financial Inclusion	20
	Total Credit= 1	30

Course Objective: This course equips students with basic and essential information and concepts regarding banking in India.

It helps students to

- To understand the way banks work in India.
- To have an insight into practical aspects of banking in India.
- To learn about the benefits of banking to the customers.

Course Outcomes:

- This module aims at familiarizing the candidates with the fundamentals of banking and provides some basic insights into the policies and practices followed in the Indian banking system.

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Mapping with Employability/ Entrepreneurship/ Skill Development

Skill Enhancement Course

Commercial Banking in India -- I

Course Code: RJCUSEC101

FYBBI Semester- I

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
FYBBI	Commercial Banking In India-I	RJCUSEC101	Introduction: Definition of banks, Evolution of Commercial Banks in India, Functions of Commercial Banks, Competitive Landscape of Banks in India.	Entrepreneurship, Skill development
FYBBI	Commercial Banking In India-I	RJCUSEC101	Banking Structure in India: Banking Structure in India, Role of RBI vis-'-vis other commercial banks.	Entrepreneurship, Skill development
FYBBI	Commercial Banking In India-I	RJCUSEC101	Bank Deposit Accounts: Introduction to Bank Deposits, Types of Deposit Accounts, Strategies of mobilizing deposits, Common guidelines of opening and operating accounts, deposit related services, Deposit services offered to Non-Resident Indians, Deposit Insurance	Entrepreneurship, Skill development
FYBBI	Commercial Banking In India-I	RJCUSEC101	Basics of Bank Lending: Principles of Lending and Loan Policy, Basics of Loan. Appraisal, Credit decision-making and review, Types of Advances, Management of Non-Performing Assets.	Entrepreneurship, Skill development



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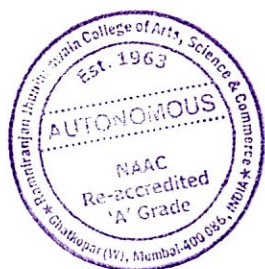
Skill Enhancement Course

Commercial Banking in India -- II

Course Code: RJCUSEC201

FYBBI Semester- II

Class	Course Name	Course Code	Unit No. And topics focusing on Employability / Entrepreneurship / Skill development	Focus Area
FYBBI	Commercial Banking In India- II	RJCUSEC201	Bank Investments: Investment Policy, Statutory Reserve Requirements, Non-SLR Requirements, Banks' Investment Classification and Valuation Norms.	Entrepreneurship, Skill development
FYBBI	Commercial Banking In India- II	RJCUSEC201	Other Activities of Commercial Banks: Other Basic Banking activities, Para -banking Activities.	Entrepreneurship, Skill development
FYBBI	Commercial Banking In India- II	RJCUSEC201	Relationship between Banks and Customers: Strategy for expanding customer base, services to different customer groups, competition among banks for customers, customer relationship management, Banking Options ombudsman Scheme, Know Your Customer (KYC) norms Evolving Trends in Modern Banking Technology, Outsourcing of Non-core Activities, Financial Inclusion	Entrepreneurship, Skill development




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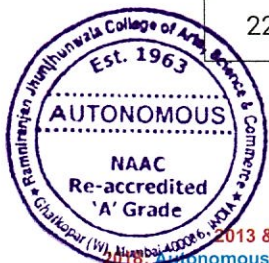
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LIST OF STUDENTS WHO COMPLETED THE COMMERCIAL BANKING I & II COURSE

SR NO	ROLL NO	NAME	CLASS
1	1001	MARTHA SAGAR SHRINIBASH REEMA	FYBBI
2	1002	SHAH KHUSHNUMA SHAHBANALI NASRIN	FYBBI
3	1003	JANGAM KASHISH SANTOSH MALA	FYBBI
4	1004	PANDEY KHUSHI KRISHNAKUMAR SUMAN	FYBBI
5	1005	SINGH AKANKSHA SHIVKUMAR MANJU	FYBBI
6	1006	SINGH MANISHA SRINIVAS RATIKA DEVI	FYBBI
7	1007	CHOUHARY GANGESH MADAN POOJA	FYBBI
8	1008	PAL KRISHNA RAMRATHI VIMALA	FYBBI
9	1009	SINGH SONAM SANTOSH SANJU	FYBBI
10	1010	GUPTA DEEPAK DILIP AMARAVATI	FYBBI
11	1011	SHARMA CHHAMA PREMNATH KAUSHALYA	FYBBI
12	1012	YADAV SAURABH SHIVPRAKASH ASHA	FYBBI
13	1013	SINGH MUSKAAN SANTOSH NEETUDEVI	FYBBI
14	1014	VISHWAKARMA SHUBHAM RAMKISHANA USHADEVI	FYBBI
15	1015	KHAN FARHEEN BANO ATIKUREHMAN FATIMA	FYBBI
16	1016	SHINDE HIMANSHU SANJAY SAMATA	FYBBI
17	1017	VISWAKARMA SHRUTIKA VINOD SAVITA	FYBBI
18	1018	MAURYA RUPESH UDAYRAJ BABITA	FYBBI
19	1019	GUPTA SAHIL RAJKUMAR MONA	FYBBI
20	1020	SINGH KASHISH MANISH MANORAMA	FYBBI
21	1021	RATHOD AKANKSHA MANOJ MANISHA	FYBBI
22	1022	PRAJAPATI SATYAPRAKASH BHAGWAN DURGAWATI	FYBBI



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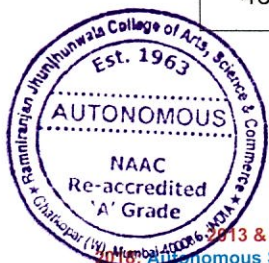
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23	1023	CHOURASIYA SAROJ RAMDEV SANGEETA	FYBBI
24	1024	SHIGWAN VEDHANTI MAHENDRA MANALI	FYBBI
25	1025	THAKUR MANOHAR SHRIRAM RITADEVI	FYBBI
26	1026	YADAV KHUSHBOO ASHOK GEETHA	FYBBI
27	1027	RAGHWANI UTSAV MOHAN PUSHPABEN	FYBBI
28	1028	SHINDE VINAY VISHWAS AARTI	FYBBI
29	1029	GAWADE SANKET SANTOSH SANJANA	FYBBI
30	1030	CHOUHDARY AIYAMA TUFEL AHMED QUTBUNNISA	FYBBI
31	1031	PANIGRAHI ADITI RAMESH SAVITA	FYBBI
32	1032	CHAUHAN MANISHA MANCHAND SUNITA	FYBBI
33	1033	MAURYA ANMOL SATISH SUNITA	FYBBI
34	1034	VISHWAKARMA RUCHI PRAVIN SUREKHA	FYBBI
35	1035	ANSARI HASNAIN AFZAL HUSSAIN ISARUL NISSA	FYBBI
36	1036	YADAV NIKITA KAMLESH KANSHKALA	FYBBI
37	1037	PRATIUSH MISHRA ASHOK ARCHANA	FYBBI
38	1038	BIND BABITA VIJAYSHANKAR PHOTODEVI	FYBBI
39	1039	YADAV PARIKSHIT BAHADUR LALBACHCHI	FYBBI
40	1040	PANDEY NILESH SHESHKANT NEERAJ	FYBBI
41	1041	NAVGIRE AKASH POPAT VAISHALI	FYBBI
42	1042	MHALSEKAR ROHAN DEEPAK ARCHANA	FYBBI
43	1043	DUBEY SUMIT JAISHANKAR BIMALA	FYBBI
44	1044	KADAM ANUSHKA PRAVIN PRATIKSHA	FYBBI
45	1045	PRAJAPATI URMILA RAVINDRANATH SUNITA	FYBBI



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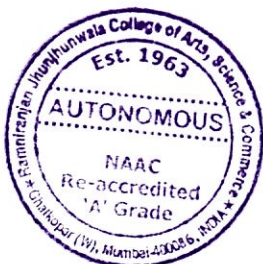
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46	1046	GUPTA SAKSHI SURENDRA SANGITA	FYBBI
47	1047	JAIWAR SHIVANI SHYAMBIHARI FIRATA	FYBBI
48	1048	SANKPAL SAHIL TANAJI VANDANA	FYBBI
49	1049	YADAV NEETU RAMPAL SHIVDEVI	FYBBI
50	1050	SINGH NAMRATA RAMESH TARA	FYBBI
51	1051	DWIVEDI AKARSH UMESH SUMAN	FYBBI
52	1052	DUBEY ABHISHEK BHAGWANPRASAD SHAKUNTALA	FYBBI
53	1053	PALAV PRACHI SUDHIR SWATI	FYBBI
54	1054	YADAV JYOTI NAGESHWAR ASHA	FYBBI
55	1055	POOJARY YASHIKA SUNDARA RANJANI	FYBBI
56	1056	SHAIKH SINTHIYA MUSAUDDIN SABIYA	FYBBI
57	1057	SHAIKH KHUSHBU SHAMSHUDDIN SHAMA	FYBBI
58	1058	DHURIA ANJALI SURESHKUMAR NEELAM	FYBBI
59	1059	CHAUHAN SARVESH RAJNATH SAVITA	FYBBI
60	1060	WARE AAKASH ANKUSH MANDAKINI	FYBBI
61	1061	GOUD MANISHKUMAR SHRIKRISHNA USHA	FYBBI
62	1062	THUBE BHAGYASHREE GORAKH JYOTI	FYBBI
63	1063	DAS SHALINI MANORANJAN MANORAMA	FYBBI
64	1064	PRAJAPATI HANSIKA HIRDESH URMILA	FYBBI



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Opposite Ghatkopar Railway Station, Ghatkopar (West), Mumbai 400086, Maharashtra, INDIA.

Website: www.rjcollege.edu.in Email: rjcollege@rjcollege.edu.in Tel No: +91 22 25151763 Fax No: +91 22 25150957

College is recognized under Section 2(f) & 12(B) of the UGC Act, 1956

Affiliated to UNIVERSITY OF MUMBAI II NAAC Re-Accredited 'A' Grade (CGPA: 3.50)

CERTIFICATES



Hindi Vidya Prachar Samiti's

R. J. COLLEGE OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)


Opposite Ghatkopar Railway Station, Ghatkopar (W), Mumbai 400 086.

CERTIFICATE OF PARTICIPATION


This is to certify that

JANGAM KASHISH

has successfully completed Skill Enhancement Course on "Commercial Banking I & II"
held from 16th January 2023 to 12th February 2023 during the academic year 2022-2023



Dr. Himanshu Dawda
Principal



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CERTIFICATE OF PARTICIPATION

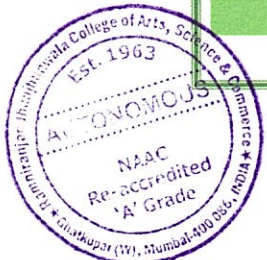
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SINGH MANISHA

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Dr. Himanshu Dawda
Principal



2019: Star College Status by DBT

2008: Best College by University of Mumbai 2010: IMC RBNQ Award 'Performance Excellence' for the year 2009

2011: 'Best Teacher Award' by Government of Maharashtra 2013: DST-FIST 2014: DBT STAR College

2013 & 2014: 'Jagar Jaanivancha Award' by Govt. of Maharashtra 2016: ISO 14001:2015 2016: ISO 9001:2015 2017: ISO 27001:2013

2018: Autonomous Status by University Grants Commission (No. F. 22-1/2018(AC) - 28.05.2018) & by University of Mumbai (No.Aff./ICD/18-19/440 - 08.06.2018)

PRINCIPAL
RAMNIRANJAN JHUNJHUNWALA COLLEGE
OF ARTS, SCIENCE & COMMERCE (AUTONOMOUS)
Ghatkopar (W), Mumbai-400 086, Maharashtra, IN