

FOUR YEAR UNDERGRADUATE PROGRAM(2024–28)
Department of Commerce and Management

COURSE CURRICULUM

PART-A: Introduction			
Program: Bachelor in Business Administration (Certificate / Diploma / Degree/Honors)		Semester-IV	Session:2024-2026
1	CourseCode	BBSE -02	
2	CourseTitle	Elective B – Finance: Banking Operations & Management	
	CourseType	Discipline Specific Elective (DSE)	
4	Pre-requisite(if,any)	<i>Asperrequirement</i>	
5	CourseLearning Outcomes(CLO)	<ul style="list-style-type: none"> ➤ <i>To Define the core concepts of banking.</i> ➤ <i>To acquaint with the knowledge of the functioning of the banking Industry, especially that of India.</i> ➤ <i>To identify the structure of Banking System in India.</i> ➤ <i>To learn the operational aspect of Commercial Banks in India.</i> ➤ <i>To learn and gain insights about Negotiable Instruments.</i> ➤ <i>To help identify various concepts like ATM, E-Banking, Basel Norms, etc.</i> 	
6	CreditValue	4Credits	<i>Credit=15Hours-learning&Observation</i>
7	TotalMarks	Max.Marks: 100	MinPassingMarks: 40
PART-B: ContentoftheCourse			
TotalNo.of Teaching–learningPeriods(01 Hr.perperiod)– 60Periods(60 Hours)			
Unit	Topics(Coursecontents)		No.of Period
I	Banking System in India: Banking System in India; Monetary Policy:Concepts &Objectives, Basic Concepts of Regulatory Environment forCommercial Banks in India and their provisions; BankingRegulationAct (1949): General Provisions, Management Control, Loan &Advances;Deposit		15
II	Financial sector reforms in India: RBI–role, functions, monetarypolicy and credit control, RBI Act, Regulatory Environment forCommercial Banks in Indian Core Banking; Digital payment service providers and gateways. SARFAESI Act-Methods of recovery of NPA’s and Money Laundering- Procedure,Laws and Guidelines for anti-money laundering.		15
III	Commercial Banks in India: Operational Aspect of CommercialBanks in India, Relationship between Banker and customers, Types ofcustomer account, Cheque &its types, Endorsement, Dishonor, Rights and liabilities of Paying and collecting Banker, Time Value of moneycalculation of interest on loan & deposits, EMIs, Employment of fundsby Commercial Banks.		15
IV	Security Market: Types of securities, mode of creating charge, Bankguarantees, Basel norms, Financial Sector Reforms in India.		15
Keywords	<i>Banking System, Commercial Banks, Monetary Policy, Security Market.</i>		
PART-C: LearningResources			
TextBooks,ReferenceBooksand Others			
<ol style="list-style-type: none"> 1. <i>Saxena, G.S; Legal Aspects of Banking Operations, Sultan Chand and Sons</i> 2. <i>Jaiswal Bimal : Banking Operations</i> 3. <i>Bhole L.M: Financial Institution & Markets</i> 4. <i>Desai Vasant: Financial Market & Institutions</i> 5. <i>Shekhar, K.C. and Shekhar, L. (2015). Banking: Theory and Practice, VikasPublishing,</i> 6. <i>Varshney , P.N. (2017). Banking Law & Practice, Sultan. Chand Publishing, 24thEdition</i> 7. <i>Toor, N. S. (2021). Handbook of Banking Information, Skylark Publication, 50thEdition.</i> 			

Online Resources– https://www.edx.org/learn/banking https://www.coursera.org/		
PART-D: Assessment and Evaluation		
Suggested Continuous Evaluation Methods: Maximum Marks: 100 Marks Continuous Internal Assessment (CIA): 30 Marks End Semester Exam (ESE): 70 Marks		
Continuous Internal Assessment (CIA): (By Course Teacher)	Internal Test/Quiz-(2): 20 & 20 Assignment/Seminar- 10 Total Marks- 30	Better marks out of the two Test/ Quiz + obtained marks in Assignments shall be considered against 30 Marks
End Semester Exam (ESE):	Two section– A & B Section A: Q1. Objective–10x1=10 Mark; Q2. Short answer type–5x4=20 Marks Section B: Descriptive answer type qts., 1 out of 2 from each unit–4x10=40 Marks	

Name and Signature of Convenor & Members: (CBOS)

