

B. J. VANIJYA MAHAVIDYALAYA (Autonomous) (Grant-in-Aid) (Affiliated to Sardar Patel University) Vallabh Vidyanagar- 388 120, Dist. Anand, Gujarat, India Accredited with CGPA of 2.78 on four-point scale at B++ Grade by NAAC Syllabus as per the NEP 2020 with effect from June – 2024

Bachelor of Commerce (B. Com.)

Semester – I

Course Code	UB01MACOM04	Title of the Course	Advanced Banking - I
Total Credits of the Course	04	Hours per week	04

Course	1) To make students aware about elements of banking industry.
Objectives:	2) To know about various forms of cooperative banking in India.
	3) To get the knowledge of various banking accounts.
	4) To make students aware about the Procedure of Opening and Closure of
	Accounts.

	Course Content		
Unit No.	Description	Weightage (%)	
1.	Elements of Banking:	25%	
	Meaning and Definition of Banking		
	• The origin of Banking in India and in the World		
	• Development of Banking in India		
	Importance of Banking in Indian Economy		
2.	Co-operative Banking in India:	25%	
	Primary Co-operative credit societies		
	• District co-operative Banks and State cooperative Banks: their management, functions and limitations		
	• People co- operative Bank: its management, functions and limitations		
3.	Types of Accounts:	25%	
	• Types of Accounts: Current, Savings and Fixed Deposit Accounts		
	Recurring Accounts, NRI Accounts, Salary Accounts		



	Demat Accounts	
	Foreign Currency Non-Resident Accounts (FCNR)	
4.	Procedure of Opening and Closure of Accounts:	25%
	Procedure of Opening and Operating of Current Account Savings Account and Fixed Deposit Account	
	Know Your Customer Norms	
	• Procedure of Closure of Current Account, Saving Account and Fixed Deposit Account	

Teaching- The course would be taught /learnt through ICT (e.g. Power PointPresentation	
Learning	Audio-Visual Presentation), Lectures, Group Discussions,
Methodology	Quizzes, Assignments, Case Study and Browsing E- Resources.

	Evaluation Pattern	
Sr. No.	Details of the Evaluation	Weightage
1.	Internal Written / MCQ (As per CBCS R.6.8.3)	30%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quiz, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	20%
3.	Final Examination	50%

Course Outcomes: Having completed this course, the learner will be able to		
1.	The learners will able to understand about the elements of banking.	
2.	The learners will able to understand various cooperative banks in India.	
3.	The learners will able to understand various accounts of bank.	
4.	The learners will able to understand about procedure of opening and closure of accounts.	

	Suggested References:	
Sr. No.	References:	
1.	Elements Banking and Insurance – B. S. Shah Publication, Ahmadabad.	
2.	Basics of Banking and finance, K. M. Bhattacharya and O. P. Agrawal, Himalaya PublishingHouse.	
3.	Elements of Banking and Insurance – New Popular Publication, Surat.	



4.	Banking Theory and Practice, Prem Kumar Srivastava, Himalaya Publishing House.
5.	Fundamentals of Banking Theory and Practice by Basu A. K.

Sr. No.	On-Line Resources available that can be used as Reference Material
1.	www.icsi.edu
2.	https://www.taxmann.com
3.	https://www.rbi.org.in/

