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 – 2026
Bachelor of Commerce (B. Com.)
Semester – I

Course Code	UBB1MAABK03	Title of the Course	Advanced Banking - I
Total Credits of the Course	04	Hours per week	04

Course Learning Outcomes: Having completed this course, the students will be able to	
CLO 1	Students will be able to understand the origin, definition, functions, and types of banks, along with analyzing the importance of banking in the Indian economy and the role of the Reserve Bank of India (RBI).
CLO 2	Students will be able to explain the structure, management, functions, and limitations of co-operative banking institutions including primary credit societies, district co-operative banks, state co-operative banks, and people's co-operative banks.
CLO 3	Students will be able to identify and evaluate various banking products and services such as retail banking, corporate banking, investment banking products, and demat accounts with security trading.
CLO 4	Students will be able to understand and apply procedures for opening and closing different types of bank accounts, KYC norms, and consumer protection mechanisms including grievance redressal in banking.

Course Content			
Unit No.	Description	Weightage (%)	CLO(s)
1.	Introduction of Banking: • Origin and Definition of Banking • Functions of Banks • Types of Banks: Central Bank, Commercial Banks, Investments Banks, Cooperative/ Rural Banks. • Importance of Banking in an Indian Economy • Role of Reserve Bank of India (RBI)	25%	CLO 1

2.	Co-operative Banking in India • 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	25%	CLO 2
3.	Banking Products and Services • Retail banking products: Savings, Current, Fixed Deposits, Loans, Credit Cards • Corporate banking services: Working capital, Term loans, Trade finance • Investment banking products: Bonds, Securities, IPOs, Mutual funds • Demat Accounts and Security Trading	25%	CLO 3
4.	Procedure of Opening and Closure of Accounts: • Procedure of Opening of Current Account, Savings Account and Fixed Deposit Account • Procedure of Closure of Current Account, Savings Account and Fixed Deposit Account. • Know Your Customer (KYC) Norms. • Consumer protection and grievance redressal in banking	25%	CLO 4

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

Internal and External Examination Evaluation

Sr. No.	Details of the Evaluation / Exam Pattern	50 Marks (%)
1	Class Test (at least one)	15 (30%)
2	Quiz (at least one)	15 (30%)
3	Active Learning	05 (10%)
4	Home Assignment	05 (10%)
5	Class Assignment	05 (10%)
6	Attendance	05 (10%)
	Total Internal (%)	50 (100%)
	Final Examination	50 (100%)

Notes:

- Multiple Choice Questions will be based on Bloom's Taxonomy Level 1 & 2.
- Class Test and Written Examination questions will be based on various levels of Bloom's Taxonomy.

CLO-PLO Matrix (Course Learning Outcomes-Programme Learning Outcomes)

CLO	PLO										
	PLO 1	PLO 2	PLO 3	PLO 4	PLO 5	PLO6	PLO7	PLO8	PLO9	PLO10	PLO11
CLO 1	3	2	2	2	1	2	1	2	1	1	1
CLO 2	3	2	2	2	1	2	1	2	1	1	---
CLO 3	3	3	3	2	1	2	1	3	1	1	---
CLO 4	3	3	2	2	2	2	2	3	1	1	---

(Scale: 3: Strong, 2: Moderate, 1: Low, ---: No Correlation)

Suggested Learning Material Books:

Sr. No.	Title	Author(s)	Year / Edition	Publisher
1	Principles and Practice of Banking	Indian Institute of Banking & Finance (IIBF)	2020, 5th Edition	Macmillan Education
2	Co-operative Banking in India	B. S. Raman	2012, 1st Edition	United Publishers
3	Co-operation in India	B. B. Sinha	2016, Revised Edition	Kitab Mahal
4	Financial Markets and Services	E. Gordon & K. Natarajan	2020, 12th Edition	Himalaya Publishing House
5	Practice and Law of Banking	K. L. Bansal	2019, 2nd Edition	Taxmann Publications Pvt. Ltd.
6	Principles of Banking Law	Ross Cranston	2016, 3rd Edition	Oxford University Press
7	Banking Theory, Law and Practice	K. P. M. Sundaram & P. N. Varshney	2014, 25th Edition	Sultan Chand & Sons

Online Resources (Open Sources)

Sr. No.	Description of Resource	Web Link
1	NPTEL – Banking and Financial Services (Online course covering banking principles, financial institutions, and banking operations.)	https://nptel.ac.in/courses/110105031
2	SWAYAM – Banking and Financial Management (Online course offered through the SWAYAM platform covering banking systems, financial management, and related concepts.)	https://onlinecourses.swayam2.ac.in/e-learning/preview/imb26_mg95
3	NPTEL – Banking, Financial Markets, and Financial Institutions (Course focusing on banking systems, financial	https://onlinecourses.nptel.ac.in/noc26_ec01/preview

	markets, and the role of financial institutions.)	
4	NPTEL – Financial Markets and Banking (Online course covering banking operations, financial services, and contemporary issues in the banking sector.)	https://onlinecourses.nptel.ac.in/noc26_mg32/preview