



Since 1951

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 - December 2025

Bachelor of Commerce (B. Com.)

Semester – IV

Course Code	UB04MACOM05	Title of the Course	Advanced Banking - V
Total Credits of the Course	04	Hours per week	04

Course Objectives:	<ol style="list-style-type: none">1) To make students aware of the initiatives and reforms in banking, such as lead bank scheme, deposit insurance, modernization, financial inclusion programs, and mutual funds.2) To make students understand the historical reforms and policy decisions in the banking sector and their impact on the Indian economy.3) To make students aware of the role of global financial institutions like BRICS Bank, World Bank, IMF, ADB, AFDB, and EIB in promoting international trade, development, and financial stability.4) To explain the concept and impact of FinTech on traditional banking and its regulatory challenges and highlight the importance of cybersecurity in digital banking, including threats, vulnerabilities, and protective measures.
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Course Content		
Unit No.	Description	Weightage (%)
1	Scheme of Banking Development: <ul style="list-style-type: none">• Lead bank, Deposit Insurance Scheme,• Modernization of Banking industry,• Financial Inclusive Schemes, (Jan Dhan Yojana, Business Correspondents model, Small Finance Banks),• RBI's role in Promoting Financial Awareness,• Mutual Funds, Type of Mutual funds, Merits and Demerits of• Mutual funds, Development of Mutual fund scheme in India.	25%

2	<p>Nationalization of Banks in India:</p> <ul style="list-style-type: none"> • Nationalization of Banks Concept, Objectives and Needs of Nationalization of Banks, Achievements and Problems after Nationalization. • Privatization of Banks Concept, Objectives and Needs of Privatization of Banks, Private and Multinational Banks. • Difference between Nationalization and Privatization of Banks. 	25%
3	<p>International Banking:</p> <ul style="list-style-type: none"> • Concept, Importance, Objectives and Functions • BRICS Bank • World Bank • Asian Development Bank (ADB) • IMF (International Monetary Fund) • African Development Bank (AFDB) • European Investment Bank (EIB) 	25%
4	<p>Emerging Trends in Banking:</p> <ul style="list-style-type: none"> • FinTech Concept of Fintech, Impact of FinTech on traditional banking models, Regulatory challenges and Role of the RBI in Governing FinTech. • Cybersecurity in Banking Concept, Importance, Needs, Objectives and Threats and Vulnerabilities in the Digital Banking Ecosystem. 	25%

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.
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Internal and External Examination Evaluation

Sr. No.	Details of the Evaluation / Exam Pattern	50 Marks (%)	25 Marks (%)
1	Class Test (at least one)	15 (30%)	10 (40%)
2	Quiz (at least one)	15 (30%)	05 (20%)
3	Active Learning	05 (10%)	----
4	Home Assignment	05 (10%)	05 (20%)
5	Class Assignment	05 (10%)	----
6	Attendance	05 (10%)	05 (20%)
Total Internal (%)		50 (100%)	25 (100%)
Final Examination (%)		50 (100%)	25 (100%)

Sr. No.	Course Outcomes: Having completed this course, the learner will be able to
1)	Students will gain knowledge of how different schemes and reforms contribute to inclusive growth, customer protection, modernization, and development of the Indian banking sector.
2)	Students will understand the historical changes in Indian banking policy, the shift from nationalization to privatization, and their impact on economic growth and financial inclusion.
3)	Students will gain knowledge of how international banking and financial institutions connect economies worldwide and contribute to development, stability, and global cooperation.
4)	Students will be able to explain how FinTech is transforming traditional banking and understand the crucial role of cybersecurity in protecting digital financial systems from various threats.

Sr. No.	Suggested References:
1)	Bhole, L. M., & Mahakud, J. (2017). Financial institutions and markets: Structure, growth and innovations (6th ed.). Tata McGraw Hill Education.
2)	Desai, V. (2019). Principles of bank management. Himalaya Publishing House.
3)	Gurusamy, S. (2020). Banking theory: Law and practice. Tata McGraw Hill.
4)	Elements of Banking & Insurance New popular Prakashan, Surat.
5)	Mishkin, F. S. (2018). The economics of money, banking and financial markets (12th ed.). Pearson Education.
6)	Fundamentals of Banking Theory and Practice by A.K. Basu.
7)	Reserve Bank of India. (2021). Report on trend and progress of banking in India. RBI Publications.
8)	Rose, P. S., & Hudgins, S. C. (2019). Bank management & financial services (10th ed.). McGraw Hill Education.
9)	Shekhar, K. C., & Shekhar, L. (2019). Banking theory and practice. Vikas Publishing House.
10)	Singh, S. (2020). FinTech innovation: Challenges and opportunities. Sage Publications.

Sr. No.	On-Line Resources available that can be used as Reference Material
1)	https://youtu.be/_BJSQ-fdJQA?si=3ckcjVqydiUBujsH
2)	https://youtu.be/PbldLCsspE?si=ijQAFN8sulEmsgWf
3)	https://youtu.be/uYU-jEUwYNC?si=AUTZzixHb3R67VX6
4)	https://youtu.be/ZzHq1y9AZiM?si=IjFm73iCqFyYdizn