



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	UB04MACOM06	Title of the Course	Advanced Banking - VI
Total Credits of the Course	04	Hours per week	04

Course Objectives:	<ol style="list-style-type: none">1) To equip students with knowledge and analytical skills about Payment Banks, their working, benefits, limitations, and role in the Indian banking system.2) To prepare students with knowledge of ethical principles, CSR practices, and governance standards in the banking industry, and to enable them to evaluate their impact on stakeholders and sustainable banking.3) To furnish students with knowledge of consumer grievance redressal in the banking sector, the legal framework protecting bank customers, and the role of regulatory authorities in ensuring fair practices.4) To equip students with knowledge and skills to understand lending practices, recovery mechanisms, legal frameworks, and preventive measures in banking operations.
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Course Content		
Unit No.	Description	Weightage (%)
1	Payment Banking: <ul style="list-style-type: none">• Concept, Meaning, Need, Function of Payment Banks,• Objective, Scope, Use of Funds of Payment Banks,• Advantages and Disadvantages,• Recent Developments in Payment Bank,• Effect of Payment Banks on Existence Banks,• Forms of Payment Bank in India.	25%



2	Ethics and Corporate Social Responsibility of Banks: <ul style="list-style-type: none"> Ethics in Banks, Principles of Ethical Banking, Challenges for Bank in Ethics and CSR, Corporate Social Responsibilities in Banks, Corporate Governance in Banks, Guidelines of RBI in Ethics and CSR Advantages and Disadvantages of Banking Ethics. 	25%
3	The Banking Ombudsman Scheme-2006: <ul style="list-style-type: none"> Concept, Salient Features, Scope, Rights and Duties, Procedure for Settlement of Complaints, Advantages and Limitations, Role of Consumer Protection Act, Guidelines of RBI and SEBI, Appeal before Appellate Authority. 	25%
4	Bank Advances- Recovery of Bank Loans and Legal Steps: <ul style="list-style-type: none"> Concept, General Principles of Sound Lending, Importance of Loan Recovery, Causes of Defaults of Loan, Legal Remedies in Recovery of Loan, Preventive Measures before Recovery, Recent Reforms in Loan Recovery, Forms of Advances - Loan, Cash Credit and Overdraft, Bill Discounting, Bill Purchasing, Secured and Unsecured Loan. 	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%)
University Examination (%)		50 (100%)	25 (100%)

Sr. No.	Course Outcomes: Having completed this course, the learner will be able to
1)	The student will be able to explain the concept, functions, objectives, scope, advantages, limitations, and recent developments of Payment Banks, and analyse their impact on the Indian banking system.
2)	The student will gain knowledge of ethical practices, CSR roles, governance mechanisms, regulatory guidelines, and the impact of ethics in banking operations.
3)	The student will gain knowledge of the structure, functioning, and legal framework of the Banking Ombudsman Scheme-2006, and will be able to analyse how it protects bank customers and ensures fair practices in the financial sector.
4)	The student will gain theoretical and practical knowledge of lending practices, reasons for default, recovery methods, and reforms, enabling them to analyze and manage bank advances effectively.

Sr. No.	Suggested References:
1)	Gandhi, M. (2024). The Indian Payments Handbook: 2024-2029. PwC India.
2)	Patel, U. (2020). Overdraft: Saving the Indian Saver. HarperCollins India.
3)	Kaul, V. (2018). Bad Money: The Problem with the Indian Banking System. HarperCollins India.
4)	Bhat, K. G., & Ayodhya, S. (2011). Business Ethics and Corporate Social Responsibility. Himalaya Publishing House.
5)	Indian Institute of Banking & Finance (IIBF). (2024). Ethics in Banking. Taxmann Publications Pvt. Ltd.
6)	Khanka, S. S. (2016). Business Ethics And Corporate Social Responsibility. S. Chand & Co.
7)	Singh, T., & Sharma, M. (2018). Redressal of Customers' Grievances in Banks: A Study of Banking Ombudsman's Performance in India. International Journal of Research in Commerce, Economics & Management, 8(1), 1-5.
8)	Choudhury, S. (2012). Role of Banking Ombudsman in Redressal of Customer Grievances. The IUP Journal of Bank Management, 11(1), 58-69.
9)	Mukherjee, D. D. (2025). Credit Monitoring, Legal Aspects & Recovery of Bank Loan. Snow White Publications.
10)	Garg, K. (2020). SARFAESI Act and Recovery of Debts: A Practical Guide. LexisNexis.

Sr. No.	On-Line Resources available that can be used as Reference Material
1)	https://cvru.ac.in/PDFDoc/IODE/study-materials/MBA/Sem-1/1MBA8-Busines-Ethics-CSR.pdf
2)	https://indiafreenotes.com/role-and-functions-of-payment-banks/?utm_source
3)	https://razorpay.com/learn/what-is-payment-bank/?utm_source
4)	https://www.cyrilshroff.com/wp-content/uploads/2024/02/Payments-Book-2024.pdf?utm_source
5)	https://www.icsi.edu/media/webmodules/Academics/Elective_Paper_BIL_P.pdf
6)	https://www.indiainfoonline.com/knowledge-center/financial-planning/what-are-payment-bank?utm_source
7)	https://www.rbi.org.in/
8)	https://www.rbi.org.in/commonperson/English/Scripts/FAQs.aspx?Id=3407
9)	Unacademy. (n.d.). Banking Ombudsman Scheme