



## 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

|                                    |                    |                            |                              |
|------------------------------------|--------------------|----------------------------|------------------------------|
| <b>Course Code</b>                 | <b>UB04MACOM06</b> | <b>Title of the Course</b> | <b>Advanced Banking - VI</b> |
| <b>Total Credits of the Course</b> | <b>04</b>          | <b>Hours per week</b>      | <b>04</b>                    |

|                           |  |
|---------------------------|--|
| <b>Course Objectives:</b> | <ol style="list-style-type: none"> <li>1) To equip students with knowledge and analytical skills about Payment Banks, their working, benefits, limitations, and role in the Indian banking system.</li> <li>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.</li> <li>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.</li> <li>4) To equip students with knowledge and skills to understand lending practices, recovery mechanisms, legal frameworks, and preventive measures in banking operations.</li> </ol> |
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| Course Content  |  |                      |
|-----------------|--|----------------------|
| <b>Unit No.</b> | <b>Description</b>   | <b>Weightage (%)</b> |
| <b>1</b>        | <p><b>Payment Banking:</b></p> <ul style="list-style-type: none"> <li>• Concept, Meaning, Need, Function of Payment Banks,</li> <li>• Objective, Scope, Use of Funds of Payment Banks,</li> <li>• Advantages and Disadvantages,</li> <li>• Recent Developments in Payment Bank,</li> <li>• Effect of Payment Banks on Existence Banks,</li> <li>• Forms of Payment Bank in India.</li> </ul> | <b>25%</b>           |



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

|                                      |   |
|--------------------------------------|---|
| <b>Teaching-Learning Methodology</b> | 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 (%)     | 25 Marks (%)     |
|-----------------------------------|--|------------------|------------------|
| 1                                 | <b>Class Test (at least one)</b>         | <b>15 (30%)</b>  | <b>10 (40%)</b>  |
| 2                                 | <b>Quiz (at least one)</b>               | <b>15 (30%)</b>  | <b>05 (20%)</b>  |
| 3                                 | <b>Active Learning</b>                   | <b>05 (10%)</b>  | ----             |
| 4                                 | <b>Home Assignment</b>                   | <b>05 (10%)</b>  | <b>05 (20%)</b>  |
| 5                                 | <b>Class Assignment</b>                  | <b>05 (10%)</b>  | ----             |
| 6                                 | <b>Attendance</b>                        | <b>05 (10%)</b>  | <b>05 (20%)</b>  |
| <b>Total Internal (%)</b>         |  | <b>50 (100%)</b> | <b>25 (100%)</b> |
| <b>University Examination (%)</b> |  | <b>50 (100%)</b> | <b>25 (100%)</b> |



| <b>Sr. No.</b> | <b>Course Outcomes: Having completed this course, the learner will be able to</b>   |
|----------------|---|
| 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.                                      |

| <b>Sr. No.</b> | <b>Suggested References:</b>  |
|----------------|---|
| 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.   |



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

