

**SES's L.S. RAHEJA COLLEGE OF ARTS AND COMMERCE
(AUTONOMOUS)**



BOARD OF STUDIES: COMMERCE & MANAGEMENT

PROGRAMME: B.COM (BANKING AND INSURANCE)

SEMESTER: III

NOMENCLATURE OF THE COURSE: Overview of Banking Sector

NEP Vertical: Major

Credit: 4

(As Per Choice Based Credit System (under NEP 2020) with effect from the Academic Year 2025-26)



Programme:	B.COM (BANKING AND INSURANCE)
Nomenclature of the Course	OVERVIEW OF BANKING SECTOR
Total Marks	100 marks
Semester:	III
Academic year	2025-26

LEARNING OBJECTIVES:

- Learners will gain a comprehensive understanding of the regulatory environment in Indian banking, Operations of Banking industries and recent developments in Banking sector, Micro- finance and risk in banking.
- Learners will understand transactions in banking industries, digital banking norms and government schemes.

COURSE OUTCOMES:

- To understand different banking services and operations, classification of banking, recent developments in banking industry.
- To identify risks and evaluation in banking.
- To assess the role of regulatory authorities of banking institutions.

Module	Course Content	Andragogy	No of Lectures
1	<p><u>OVERVIEW OF BANKING OPERATIONS:</u> Payment and Collection of Cheques and Other Negotiable Instruments (NI): Salient features of Negotiable Instruments Act, Role & Duties of Paying & Collecting Banks, Endorsements, Forged Instruments, Bouncing of Cheques, Return of Cheques, Cheque Truncation System (CTS) Performing & Non –Performing Assets: Classification of Bank Assets, Income Recognition Norms, Provisioning Norms, Corporate Debt Restructuring(CDR), Asset Reconstruction Companies (ARCs) Analysis of Financial Statements of Banks: Analysis of Financial Statements of Banks, Disclosure Requirements of Banks, Additional Disclosures prescribed by Reserve Bank of India (RBI) Regulatory Framework of Banks: Salient features of legislations applicable to Banking Sector in India Control over Organization of Banks: Licensing of Banking Companies, Governance Practices in Banking Companies Risk Management in Banks and Basel Accords:</p>	Theoretic Discussion, Presentations, Case Studies, Group Discussion, Hands-on activities	20

	Types of Risks in Banking Sector, Risk Adjusted Performance Evaluation Basel- I, II & III Accords, Role of RBI in Risk Management in bank, Risk Based Internal Audit in Banks (RBIA)		
2	<p><u>COMMERCIAL BANKING AND CUSTOMER – BANKER RELATIONSHIP</u></p> <p>Evolution of Commercial Banking in India, Functions of Commercial Bank, Services offered by Commercial Bank.</p> <p>Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products</p> <p>Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products</p> <p>Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products</p> <p>Consumer Protection: Operational Aspects of Consumer Protection Act, Banking Ombudsman Schemes</p> <p>Know Your Customers (KYC): Documents Verification and authentication of documents for KYC</p>	Theoretic Discussion, Presentations, Case Studies, Group Discussion, Hands- on activities	15
3	<p><u>UNIVERSAL BANKING & TECHNOLOGICAL ADVANCEMENTS IN BANKING SECTOR</u></p> <p>Universal Banking: Concept of Universal Banking, Evolution of Universal banking, Payment & Settlement, NRI Remittance</p> <p>Digital Banking: Components and architecture of CBS, Core Business Processes Flow and relevant risks, Controls Reporting System and MIS Data Analytics and Business Intelligence, Overview of Banking services and IT related risk and controls.</p> <p>Norms and Limitations of E- banking: Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS, Brown Label ATM's, M-Wallets etc</p> <p>Online opening of bank accounts – savings & current, and application for credit cards, loan.</p>	Theoretic Discussion, Case Studies, Presentations, Group Discussion, Hands-on activities	15
4	<p><u>MICROFINANCE & FINANCIAL INCLUSION:</u></p> <p>Microfinance: Need, Code of Conduct for Micro finance Institutions in India, Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program, Portfolio Securitization, Priority Sector and its Classification.</p> <p>Financial Inclusion: Need and Extent, Various Government Schemes: Pradhan Mantri Jan Dhan Yojana (PMJDY), Sukanya Samridhi Yojana, MUDRA Bank Yojana, Pradhan Mantri Jeevan Jyoti Beema Yojana (PMJJBY), Pradhan Mantri Suraksha Bima</p>	Theoretic Discussion, Case Studies	10

	Yojana (PMSBY), Atal Pension Scheme, Brief Extracts on the RBI Committee Report of Medium Term Path on Financial Inclusion 2015, World Findex Report 2015, NISM Report 2015		
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SUGGESTED READINGS

1. Choudhry, M. (2022). The Principles of banking (2nd edition). John Wiley & Sons.
2. Massari, M. (2014). The Valuation of Financial Companies: Tools and Techniques to Measure the Value of Banks, Insurance Companies, and Other Financial Institutions. Wiley.
3. Joshi, D. P. (2022). Financial Inclusion and Growth Governance. Gyan Publishing House.
4. Indian Institute of Banking & Finance. (2017). Rural Banking Operations. Indian Institute of Banking & Finance.
5. Toor, N. S., & Toor, A. (2015). Principles and practices of banking, Kalyani Publishers.

QUESTION PAPER PATTERN

RUBRICS FOR CONTINUOUS EVALUATION

Internal Assessment (40% of 100 marks) - 40 Marks

Sr No.	Examination Method	Marks
1	MCQs Test for Internal Assessment	20
2	Assignment	10
3	Presentation / Viva-Voce	10
	TOTAL	40

QUESTION PAPER PATTERN FOR SEMESTER END EXAMINATION

Maximum Marks: 60

Duration: 2 Hours

All Questions are compulsory

Question No.	Description	Total Marks
1	A. Full Length Theory Question OR	15
	B. Full Length Theory Question	
2	A. Full Length Theory Question OR	15
	B. Full Length Theory Question	
3	A. Full Length Theory Question OR	15
	B. Full Length Theory Question	
4	A. Full Length Theory Question OR	15
	B. Full Length Theory Question	

Note: The Full length theory question of 15 marks each may be split up into two smaller questions carrying 8 marks and 7 marks respectively or 3 smaller questions of 5 marks each.