



**FIRST-YEAR OF BACHELOR OF ARTS
VOCATIONAL SKILL COURSE (ECONOMICS)
REVISED SYLLABUS ACCORDING TO CBCS
NEP2020**

**COURSE TITLE: OPERATIONAL BANKING
SEMESTER-II, W.E.F. 2023-2024**

**RECOMMENDED BY THE BOARD OF STUDIES IN ECONOMICS
AND
APPROVED BY THE ACADEMIC COUNCIL**

Devrukh Shikshan Prasarak Mandal's
Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science
College (Autonomous), Devrukh. Tal. Sangameshwar, Dist. Ratnagiri - 415804, Maharashtra,
India

Academic Council Item No: 03 dated 08/07/2023

Name of the Implementing Institute	:Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804,
Name of the Parent University	:University of Mumbai
Name of the Programme	:Bachelor of Arts
Name of the Department	:Economics
Name of the Class	:First Year
Semester	:Second
No. of Credits	:02
Title of the Course	:Operational Banking
Course Code	:ECVS102
Name of the Vertical in adherence to NEP 2020	:Vocational Skill Course
Eligibility for Admission	:Any 12 th Pass seeking Admission to Degree Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:40%
Mode of Assessment	:Summative
Level	:UG
Marks for SEE	:50
Status	:NEP-CBCS
To be implemented from Academic Year	:2023-2024
Ordinances /Regulations (if any)	

Syllabus for First Year of Bachelor of Arts in Economics

(With effect from the academic year 2023-2024)

SEMESTER-II

Course Title: Operational Banking (VSC) No. of Credits - 02

Type of Vertical: Vocational Skill Course COURSE CODE: ECVS102

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Remember	Remember the basic concepts of banking and financial services.
CLO-02	Understand	Enable the students to understand the knowledge of banking and financial services
CLO-03	Apply	Apply the knowledge of banking to get employment.
CLO-04	Analyze	Analyze the growth of commercial and applied banking.
CLO-05	Evaluate	Evaluate the Role of commercial and applied banking.

Syllabus for First Year of Bachelor of Arts in Economics**(With effect from the academic year 2023-2024)****SEMESTER- II****Course Title: Operational Banking (VSC) No. of Credits - 02****Type of Vertical: Vocational Skill Course****COURSE CODE: ECVS101**

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	Module 1. Commercial Banking - Concept, functions and operations - Types of banking organisations (Commercial banks / Cooperative banks/Developmental (All-India Financial Institutions/Others) – Their roles - Co-operatives (PACS) , Private, Nationalised and Foreign - NBFCs (shadow banks – types and their role in finance and banking)	01	15 (L)
2	Module 2. Applied banking - Types of banking Accounts, Interest Rates. Know your customer Documents and Procedures, Form Filling–Manual and Electronic, Account Opening Process, Cheque acceptance and pay-in-slip process Module, Banking in the digital era, Understanding wallets, BHIM, UPI, Understanding NEFT/ RTGS, Risks in Online Banking Practicals : 1. Visit and introduction to different types of banks - commercial bank, NBFC, rural agricultural bank and a primary credit co-operative society. 2. Study and compare financial services offered by a nationalised bank and a cooperative bank 3. Study and compare the different payment mechanisms of a commercial bank. NEFT, RTGS 4. Account opening, filling up of forms, KYC formalities, Filling up of loan application forms, Completion of cheque related formalities, Fill a pay in slip. 5. Operation of smart card/debit card, Use of Services available online, navigate various websites of banks, operate UPI and BHIM.	01	30 (P)
	Total	02	45

Required Previous Knowledge

Basic Knowledge of rural economic system is necessary before starting to learn the course.

Access to the Course

The course is available for those students who admitted for Bachelor of Arts and selected Economics as a Major course considering the terms and conditions laid down by the University of Mumbai, the Government of Maharashtra, and the college, from time to time.

Methods of Assessment:

Vocational Skill Course, Skill Enhancement Course and the Courses having laboratory sessions shall be assessed at the end of each semester.

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.

References:

1. Agrawal O. P., Banking and Insurance, Himalaya Publishing House, Bombay, 2011
2. Clifford Gomez, Banking Theory and Practice, Ajith Publications, Kollam, 2007
3. Dash B. M., Commercial Banking : Risk and Credit Management, Arise Publications, New Delhi.
4. Shekhar K.C., and Lekshmy Banking Theory and Practice, Vikas Publishing House, New Delhi, 2005.
5. Swain B. K., Commercial Banking in a Changing Scenario, Excell Book, New Delhi, 2006.
6. Ulpak R. K., Banking Sector Reforms : A Fresh Outlook, Mahamaya Publishing House, New Delhi, 2009.
7. Toor N.S. (2017), Handbook of Banking Information, Skylark Publication, New Delhi.
8. Bhasin Niti (2014), Indian Financial System, New Century Publication, New Delhi.
9. Desai Vasant (1991), Indian Banking – Nature, Performance and Problems, Himalaya Publishing House.
10. Johri and Jauhari (1994), Role of Computers in Banking Operation Systems, Himalaya Publishing House, New Delhi.