



**FIRST-YEAR OF BACHELOR OF
COMMERCE MAJOR ACCOUNTANCY
REVISED SYLLABUS ACCORDING TO
CBCS NEP2020**

**COURSE TITLE: INTRODUCTION TO BANKING IN INDIA-II
SEMESTER-II, W.E.F. 2023-2024**

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
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.Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: _____

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 Commerce
Name of the Department	:	Accountancy
Name of the Class	:	First Year
Semester	:	Second
No. of Credits	:	04
Title of the Course	:	Introduction to Banking In India - II
Course Code	:	C102BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
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	:	Formative and Summative
Level	:	UG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2023-2024
Ordinances /Regulations (if any)		

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for First Year of Bachelor of Commerce in Accountancy

(With effect from the academic year 2023-2024)

SEMESTER-II

Paper No.— II

Course Title: Introduction to Banking in India - II

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C102BKT

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	Understand	To understand the basic concepts in banking
CLO-02	Apply	To apply the methods of operational banking
CLO-03	Analyze	To analyze the Indian banking perspectives
CLO-04	Evaluate	To evaluate importance or outcome of banking system

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(With effect from the academic year 2023-2024)

SEMESTER-II

Paper No.– II

Course Title: Introduction to Banking in India - II

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C102BKT

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	Module I: Negotiable Instruments <ul style="list-style-type: none"> • meaning and Types of negotiable instruments- cheque, bill of exchange, promissory note • Parties to negotiable instruments • Crossing of cheque • Endorsement of bill of exchange • Collection and payment of cheque • Liabilities of parties 	01	15
2	Module II: CRM in Banking <ul style="list-style-type: none"> • Relationship Between bank and customer • Special types of customers- minors, NRI, married women, lunatics, trustees, joint account holders, HUF, partnership firm, limited company • Nomination to deposits, safe custody, lockers 	01	15
3	Module III: Services offered by banks <ul style="list-style-type: none"> • Loans and advances- term loan, CC and OD, discounting and purchasing of bill of exchange, • Types of securities- hypothecation, pledge, mortgage, lien, set off, assignment • Terms loans offered by different commercial banks • Deposits-types • Other Services- Merchant banking, venture capital, Mutual funds, and other utility services 	01	15
4	Module IV: Supporting Documents in Bank Documents required for various types of loan, deposits, nomination, and KYC	01	15
Total		04	60

Access to the Course

The course is available for all the students admitted for Bachelor of Commerce as a Major or a minor. The students seeking admission in other disciplines may select the course as a minor considering the terms and conditions laid down by the University of Mumbai, the Government of Maharashtra, and the college, from time to time.

Forms of Assessment

The assessment of the course will be of Diagnostic, Formative and Summative type. At the beginning of the course diagnostic assessment will be carried out. The formative assessment will be used for the Continuous Internal Evaluation whereas the summative assessment will be conducted at the end of the term. The weightage for formative and summative assessment will be 60:40. The detailed pattern is as given below.

Term End Evaluation (60 Marks)

Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All Unit	MCQs or concepts	12
Q.2	I	Attempt ant 2 out of 3	12
Q.3	II	Attempt ant 2 out of 3	12
Q.4	III	Attempt ant 2 out of 3	12
Q.5	IV	Attempt ant 2 out of 3	12
Total			60

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
Total		40

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) M. L.Tannan, Banking Law and Practice in India - India Book House, New Delhi.
- 2) Gurusamy.S, Banking Theory Law and Practice, Tata McGraw Hill, New Delhi
- 3) Sundaram, .K.P.M.&Varshney, (2003), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.
- 4) Gordon, E.Natarajan, (2005), Banking Theory Law & Practice, Himalaya Publishing House, Mumbai.
- 5) Radhasamy&Vasudevan (2003), A Text Book of Banking, Sultan Chand & Sons, New Delhi.