



FIRST-YEAR OF BACHELOR OF VOCATIONAL MAJOR BANKING AND FINANCE REVISED SYLLABUS ACCORDING TO CBCS NEP2020

COURSE TITLE: BANKING & FINANCIAL SERVICES -II
SEMESTER-II, W.E.F. 2024-2025

Recommended by the Board of Studies in BVOC (BFS)

And

Approved by the Academic Council

DevrukhShikshanPrasarakMandal's

**Nya. TatyasahebAthalye Arts, Ved. S. R. Sapre Commerce, and
Vid. DadasahebPitre Science College (Autonomous), Devrukh.
Tal. Sanmeshwar. Dist. Ratnagiri-415804. Maharashtra. India**

Academic Council Item No: _____

Name of the Implementing Institute	:	Nya. TatyasahebAthalye Arts, Ved. S. R. Sapre Commerce, and Vid. DadasahebPitre Science College (Autonomous), Devrukh. Tal.Sangmeshwar, Dist. Ratnagiri-415804,
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Bachelor of Vocation (BFS)
Name of the Department	:	Commerce
Name of the Class	:	First Year
Semester	:	Second
No. of Credits	:	02
Title of the Course	:	Banking & Financial services -II
Course Code	:	B106BFT
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	:	
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2024-2025
Ordinances/Regulations(if any)	:	

Nya. TatyasahebAthalye Arts, Ved. S. R. Sapre Commerce and Vid. DadasahebPitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for First Year of Bachelor of Vocation in BFS

(With effect from the academic year 2024-2025)

SEMESTER-II

Paper No.– BFS II

Course Title: Banking & Financial services –II

No. of Credits - 02

Type of Vertical: Major and Minor

COURSE CODE: B106BFT

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	Recognize the basics of banking operations
CLO-02	Understand	Review the procedures in banking
CLO-03	Apply	Acquire knowledge in performing banking function
CLO-04	Analyze	Outline the working of banking industry
CLO-05	Evaluate	Determine the Role of banking sector in development of Indian Economy
CLO-06	Create	Develop ability to perform clerical duties

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SEMESTER-II

Paper No.– BFS II

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No. of Credits - 02

Type of Vertical: Major and Minor

COURSE CODE: B106BFT

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	<p>Module I : Bank –Customer relationship</p> <ul style="list-style-type: none"> ➤ Banker-Customer, Debtor - Creditor, Trustee-Beneficiary, Principal- Agent, Lessor – Lessee, Pledger – Pledgee, Bailor – Bailee, Advisor – Client, Mortgager – Mortgagee, Hypothecator- Hypothecatee. Assignor- Assignee, concepts and their inter relationships. ➤ Termination of relation between Banker and customer <ul style="list-style-type: none"> ○ Liquidation of company ○ Death or lunacy or insolvency ○ Completion of contract ○ Closing of account after bank notice ○ Voluntary closure ○ Non-compliance of KYC ○ Bankruptcy or insolvency of customer ➤ Types of Bank Customers including Special types of bank customers Individuals [including Minors, Illiterates, Visually Challenged(Blind), NRIs] Proprietorship, Partnerships, HUF, Trusts, LLPs, Private Limited & Public Limited Companies, Clubs, Associations, Societies, Government Departments, SHGs, Administrators/ Liquidators etc. 	01	15
2	<p>Module II : Life insurance products</p> <ul style="list-style-type: none"> ➤ Premium, bonus surplus – Concept and calculations ➤ Sales process ➤ Importance of customer service ➤ Role of insurance agent ➤ Consumer court and ombudsman for life insurance ➤ Type of claims and procedures of claim settlement ➤ Role and types of financial planning 	01	15
Total		02	30

Required Previous Knowledge

Nya. TatyasahebAthalye Arts, Ved. S. R. Sapre Commerce and Vid. DadasahebPitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

No previous Knowledge is required.

Access to the Course

The course is available for all the students admitted for Bachelor of Vocation (BFS) 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 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 (30 Marks)

Question Paper Pattern

Time: 1.5 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All	Fill in the Blanks	6
Q.2	First	Attempt any Two question from the following Four questions (Applied Questions)	12
Q.2	second	Attempt any Two question from the following Four questions (Applied Questions)	12
Total			30

Internal evaluation (20 Marks)

Sr. No.	Description	Marks
1	Mid Term Examination	10
2	Active Participation in teaching learning Process	5
3	Subject related activities as assigned by the teacher	5
Total		20

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:

- Sinha, P. N. Banking Theory, Law and Practice. Mumbai: Himalaya Publishing House, 2010.
- Mishra, K.C. Principles and Practices of Banking. New Delhi: Taxmann Publications, 2013.
- Kapoor, R. K., and Sanjiv Kapoor. Banking and Financial Systems. New Delhi: Tata McGraw-Hill Education, 2011.
- Verma, N. K. Banking Law and Practice. Mumbai: Himalaya Publishing House, 2009.
- Khan, M.Y., and P.K. Jain. Financial Management: Text, Problems and Cases. New Delhi: Tata McGraw-Hill Education, 2014.
- Gupta, S.L. Banking and Insurance: Principles and Practices. New Delhi: PHI Learning Pvt. Ltd., 2012.
- Bhole, L.M. Financial Institutions and Markets: Structure, Growth and Innovations. New Delhi: Tata McGraw-Hill Education, 2010.
- Varshney, P.N. Insurance Principles and Practice. Mumbai: Himalaya Publishing House, 2011.
- Singh, Karam Pal. Banking and Financial Systems in India. New Delhi: Pearson Education India, 2013.
- Reddy, Y.V. Banking Services and Insurance. New Delhi: Tata McGraw-Hill Education, 2012

Websites:

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