



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

COURSE TITLE: RETAIL BANKING SEMESTER-I, 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	:	First
No. of Credits	:	02
Title of the Course	:	Retail Banking
Course Code	:	B102RBP
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibilityfor Admission	:	Any 12 <sup>th</sup> 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
Tobeimplemented fromAcademic 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-I**

**Paper No.–Practical paper I**

**Course Title: Retail Banking**

**No. of Credits - 02**

**Type of Vertical: Major and Minor**

**COURSE CODE: B102RBP**

### 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	Identify various banking operation
CLO-02	Understand	Explain the banking operations and banking terminology
CLO-03	Apply	Use knowledge in performing Banking operations
CLO-04	Analyze	Compare services provided by different banks in India
CLO-05	Evaluate	Explain the banking operations and role of banks in economy
CLO-06	Create	Develop ability to perform clerical duties

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**SEMESTER-I**

**Paper No.–Practical I**

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**No. of Credits - 02**

**Type of Vertical: Major and Minor**

**COURSE CODE: B102RBP**

<b>COURSE CONTENT</b>			
<b>Module No.</b>	<b>Content</b>	<b>Credits</b>	<b>No. of Lectures</b>
1	<p><b>Opening bank account</b></p> <ul style="list-style-type: none"> <li>a) Different types of accounts, account opening process for individuals, (public sector bank, private sector bank. Co operative bank)</li> <li>b) As an individual you are going to open a Savings bank account in a bank. Fill up the savings bank account Opening form of a Nationalized bank</li> <li>c) Fill up the forms relating to opening of a current account in a bank.</li> <li>d) change of names, addition/deletion of name, transfer of accounts</li> <li>e) Account closure procedure</li> </ul> <p><b>Bank account operating procedure</b></p> <ul style="list-style-type: none"> <li>➤ Pay in slip, withdrawal slip, cheque –types of cheques, DD Operations on account –individual account and joint account.</li> <li>➤ Nomination to bank account-rules of nomination</li> <li>➤ KYC-meaning, need, process, documents required                             <ul style="list-style-type: none"> <li>a) Fill up the following forms                                     <ul style="list-style-type: none"> <li>✓ Pay in slip</li> <li>✓ Withdrawal slip</li> <li>✓ cheque</li> <li>✓ Challan for taking demand draft</li> </ul> </li> <li>b) Fill up nomination form</li> <li>c) Fill up the KYC form</li> </ul> </li> </ul>	1	30
2	<p><b>E-Banking procedure</b></p> <ul style="list-style-type: none"> <li>➤ Meaning , advantages and disadvantages of E-banking</li> <li>➤ ATM cards</li> <li>➤ Mobile banking</li> <li>➤ net banking,</li> <li>➤ IMPS, NEFT and RTGS</li> <li>➤ E – wallets</li> <li>✓ Fill NEFT/RTGS forms</li> <li>✓ Online NEFT/RTGS Procedure</li> <li>✓ Online banking operations(fund transfer using Mobile banking, net banking, bill payments, cash withdrawal, getting bank statements,)</li> </ul>	1	30

	✓ Fill the forms for availing services like SMS banking, mobile banking, cheque book, duplicate passbook, ATM cards ✓ UPI transaction		
		Total	02 60

### **Required Previous Knowledge**

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 (50 Marks)**  
**Question Paper Pattern**  
**Time: 2 hours**

Question No.	Unit/s	Question Pattern	Marks
Q.1	All	Practical Exam	40
Q.2	All	Assignment/ VIVA	10
		<b>Total</b>	<b>50</b>

**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:**

[www.rbi.org.in](http://www.rbi.org.in)

[www.sbi.co.in](http://www.sbi.co.in)

[www.bankersadda.com](http://www.bankersadda.com)

<https://www.iibf.org.in/ELearning.asp>

[www.hdfc.com](http://www.hdfc.com)

[www.icici.com](http://www.icici.com)

<https://epgp.inflibnet.ac.in/Home/ViewSubject?catid=0YyNXHI8GPO8SUQluYNtT>

[A==](#)

Websites of private sector and public sector banks

Websites of different financial institutions