



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

**COURSE TITLE: BANKING CORRESPONDENT
SEMESTER-III, W.E.F. 2024-2025**

**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	:	Banking
Name of the Class	:	Second Year
Semester	:	Third
No. of Credits	:	02
Title of the Course	:	Banking Correspondent
Course Code	:	BKVS201
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any First Year B.Com 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	:	30:20
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2024-2025
Ordinances /Regulations (if any)	:	

Syllabus for Second Year of Bachelor of Commerce in Banking

(With effect from the academic year 2024-2025)

SEMESTER-III

Paper No.— III

Course Title: Banking Correspondent

No. of Credits - 02

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

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Remember	Remembering the concept of various documents and its importance
CLO-02	Understand	Understanding the procedure of Account Opening, Cheque acceptance and pay-in-slip.
CLO-03	Apply	Applications of Digital Banking
CLO-04	Analyze	Analyzing the overall process of banking system

Type of Vertical: Major and Minor

COURSE CODE: BKVS201

Learning Outcomes Based on BLOOM's Taxonomy:

Syllabus for Second Year of Bachelor of Commerce in Banking

(With effect from the academic year 2024-2025)

SEMESTER-III

Paper No.— III

Course Title: Banking Correspondent

No. of Credits - 02

Type of Vertical: Major and Minor

COURSE CODE: BKVS201

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	Module 1. - Introduction of Banking Basics of 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	01	15
2	Module 2. - Digital Banking Banking in the digital era, Understanding wallets, BHIM, UPI Understanding NEFT/ RTGS, Risks in Online Banking	01	15
Total		02	30

Required Previous Knowledge

Basic introductory knowledge about banking field and its functioning.

Access to the Course

The students who have successfully completed First Year of B.Com.

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 30:20. 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	All	Attempt any three question from the following five questions (Applied Questions)	24
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 :

- Ulpak R. K., Banking Sector Reforms : A Fresh Outlook, Mahamaya Publishing House, New Delhi, 2009.
- Toor N.S. (2017), Handbook of Banking Information, Skylark Publication, New Delhi.
- Indian Institute of Banking Finance (2005), General Bank Management, Macmillan India Ltd.
- BhasinNiti (2014), Indian Financial System, New Century Publication, New Delhi.

- Desai Vasant (1991), Indian Banking – Nature, Performance and Problems, Himalaya Publishing House.
- Desai Vasant (1987), Indian Banking – Nature and Problems, Himalaya Publishing House.
- Johri and Jauhari (1994), Role of Computers in Banking Operation Systems, Himalaya Publishing House, New Delhi.