



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

**COURSE TITLE: BANKING CORRESPONDENT
(RETAIL BANKING)**

SEMESTER-IV, 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	:	Fourth
No. of Credits	:	02
Title of the Course	:	Banking Correspondent (Retail Banking)
Course Code	:	BKVS202
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-IV

Paper No.— IV

Course Title: Banking Correspondent (Retail Banking)

No. of Credits - 02

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

Course Learning Outcome No.	Bloom's Taxonomy	Course Learning Outcome
CLO-01	Remember	Remember the concepts of Retail banks
CLO-02	Understand	Understanding the types of Retail banks
CLO-03	Apply	Applications of Retail schemes
CLO-04	Analyze	Analyze the assets of Retail product

Type of Vertical: Major and Minor

COURSE CODE: BKVS202

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-IV

Paper No.— IV

Course Title: Banking Correspondent (Retail Banking)

No. of Credits - 02

Type of Vertical: Major and Minor

COURSE CODE: BKVS202

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	<p>Introduction to Retail Banking</p> <p>History and definition, role within the bank operations, Applicability of retailing distinction between Retail and Corporate/ Wholesale Banking, Advantages and Disadvantages of Retail banking, Trends in retailing, Money Laundering, etc.</p>	01	15
2	<p>Retail Products</p> <p>Retail Products Overview - Customer requirements, Products development process, Liabilities and Assets Products/Description of Liability products, Description of Asset Products, Approval process for retail loans, Credit scoring.</p> <p>Retail Banking Activities, Scope of Retail Banking in India.</p>	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 the 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:

Keynote address by Ms Shyamala Gopinath, Deputy Governor of the Reserve Bank of India, at the IBA - Banking Frontiers International Conference on "Retail Banking Directions: Opportunities & Challenges", Mumbai, 28 May. 16 2. Article on 'Mobile Banking Facilities in Indian Banks' - Prof. Aithal. 3. Article on 'Insurance Management' — With specific reference to bank assurance - Mr. Sudhindra Bhat. 4.

Article on 'Money Laundering in Banking' by Prof. J.D. Agarwal Professor of Finance & Founder Chairman & Director, Indian Institute of Finance Chief Editor, Finance India