

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS of Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

(Semester I - VI)

(Under Credit Based Continuous Evaluation Grading System)

Session: 2026-27



**The Heritage Institution
KANYA MAHA VIDYALAYA
JALANDHAR
(Autonomous)**

B.Sc. (Economics) with Banking as an Additional Optional Subject

Students can opt for banking as an additional subject. In all semesters students have to study one additional paper on banking. The program aims to build a solid knowledge base in all aspects related to banking regulation, financial structure along with economic principles and issues.

Upon successful completion of this course, students will be able to:

- PSO1:** develop mathematical, logical, and analytical abilities.
- PSO2:** critically reflect on the causes and consequences of financial and banking crises.
- PSO3:** prepare banking P.O. exams and take leadership & managerial roles in banking.

SCHEME AND CURRICULUM OF EXAMINATION OF BACHELOR OF ARTS/ BACHELOR OF SCIENCE WITH ADDITIONAL / OPTIONAL COURSE IN BANKING

Credit Based Continuous Evaluation Grading System (CBCEGS)

Session 2026-27

BANKING

		Semester I								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-1026 / BECL-1026	BANKING (Banking and Basic operations)	O	4-0-0	4-0-0	4	100	70	- -	30	2

O-Optional

BANKING

		Semester I I								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-3026 / BECL-3026	BANKING (Reasoning and Mental Ability)	O	4-0-0	4-0-0	4	100	70	- -	30	2

BANKING

		Semester III								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-3026 / BECL-3026	BANKING (General Awareness)	O	4-0-0	4-0-0	4	100	70	- -	30	2

BANKING

		Semester IV								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-4026 / BECL-4026	BANKING (Financial Markets and Institutions)	O	4-0-0	4-0-0	4	100	70	- -	30	2

BANKING

		Semester III								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-5026 / BECL-5026	BANKING (Quantitative Aptitude- I)	O	4-0-0	4-0-0	4	100	70	- -	30	2

BANKING

		Semester IV								
Course Code	Course Name	Course Type	Hours Per Week L-T-P	Credits L-T-P	Total Credits	Marks				Examination time (in Hours)
						Total	Ext.		CA	
							L	P		
BARL-6026 / BECL-6026	BANKING (Quantitative Aptitude- II)	O	4-0-0	4-0-0	4	100	70	- -	30	2

O-Optional

Marks of these papers will not be added in total marks and only grades will be provided

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
Semester-I
Session 2026-27
Course Code: BARL-1026 / BECL-1026
BANKING (Banking and Basic Operations)

Course outcomes:

After passing this course, students will be able to:

- CO1:** understand the structure of the banking sector and the working of basic banking operations.
- CO2:** analyze the impact of monetary policies on different sectors.
- CO3:** understand the role of digital banking in the monetary transactions system.
- CO4:** understand various types of loan schemes for household and industrial sectors.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester I

Session 2026-27

Course Code: BARL-1026 / BECL-1026

BANKING (Banking and Basic operations)

Time: 2:00 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

CA: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), **thirteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

Unit –I

History of Banking, Types of Banks-Public Sector, Private Sector, and Foreign Banks, Cooperative Banking in India: History, Structure and its Working, Nationalization of Banking, Merger and Privatization of banks, Banking Regulation Act, Major Banking Reforms of 21st Century and Financial Inclusion, Important Commissions and Committees in Banking.

Unit II

Reserve Bank of India: History, Structure, Functions and Guidelines for the Regulations of Banks, Monetary Policy- Objectives and Instruments, Introduction to Basel norms.

Unit III

Banking operations: Types of Accounts, Various Negotiable Instruments, RTGS, MSF and NEFT, BHIM, and UPI, Payment Codes: MICR, IFSC, UTR, etc., e-banking.

Unit IV

Priority Sector Loans -: Common Guidelines for Priority Sector Loans with a focus on Agriculture, MSMEs and Education and Non-Performing Assets, Kisan Credit Card Scheme, Prime Minister Fasal Bima Yojana (PMFBY), MUDRA, National Equity Fund Scheme, Credit Cards for MSMEs.

Insurance: LIC, GIC, IRDAI, Insurance Law (Amendment Bill) 3015, Bancassurance
Post Office Saving Schemes

Suggested Readings:

1. Experts (3030), *Banking Awareness*, Arihant Publications, India.
2. Experts (3019), *Financial Awareness for Competitive Exam*, Disha Publication.
3. Gupta, R. (2014), *Guide to Banking General Awareness & Banking Aptitude Test*, Ramesh Publishing House, New Delhi.
4. Toor,N.S. (2019), *Handbook of Banking Information*, Skylark Publications, New Delhi.

Note: The latest editions of the books are recommended.

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

Semester-II

Session 2026-27

Course Code: BARL-3026 / BECL-3026

BANKING (Reasoning and Mental Ability)

Course outcomes:

After passing this course, students will be able to:

CO1: apply general mathematical models to solve a variety of problems.

CO2: use scientific reasoning to interpret psychological phenomena.

CO3: learn figures, images, and diagrams in problem-solving.

CO4: draw conclusions or make decisions in quantitatively based situations and analyze how do different situations affect the decisions?

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

Semester-II

Session 2026-27

Course Code: BARL-3026 / BECL-3026

BANKING (Reasoning and Mental Ability)

Time: 2:00 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

CA: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), **thirteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

UNIT I

Analogy: Number Analogy, Letter Analogy and Word Analogy.

Classification Test: Alphabet classification and Number Classification.

Series Completion: Prime Number, Difference, Multiplication, Division, Even and Odd Series, Letter Series, Alpha Numeric Series.

UNIT II

Coding and Decoding. Order and Ranking. Blood Relations. Direction Sense Test. Seating Arrangements (Linear, Circular, Square, Floor based).

UNIT III

Figures and Images -Odd figures, Mirror image, Water image, Paper cutting, Folding & Punching, Completion of Figural Series, Embedded figure, Cubes and Dice, Logical Venn Diagram.

UNIT IV

Logical Sequence of Words. Mathematical operations-BODMAS. Clock and Calendar.

Suggested Readings:

1. Aggarwal, R.S. (3000), *Modern Approach to Verbal and Non-Verbal Reasoning*, S. Chand Publications, Delhi.
2. Jha, R.K. (3030), *General Intelligence and Reasoning Test*, Arihant Publications, Meerut.

Note: The latest editions of the books are recommended.

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

Semester-III

Session 2026-27

Course Code: BARL-3026 / BECL-3026

Banking (General Awareness)

Course outcomes:

After passing this course, students will be able to:

CO1: understand the ancient, medieval, and modern history of India from the rise of the Indus Valley civilization to the freedom struggle.

CO2: understand the general concept of the constitutional framework, importance, and structure of the judiciary system.

CO3: Understand the Indian economy, the planning process in India, the tax structure, and the policies of the central government.

CO4: demonstrate in-depth familiarity with the current affairs related to social sciences.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester-III

Session 2026-27

Course Code: BARL-3026 / BECL-3026

Banking (General Awareness)

Time: 2:00 hrs.

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

Internal Assessment: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), **thirteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

UNIT I

Indian History

Ancient History: The Indus Civilization- Harappan and Mohenjodaro, Vedic era.

Medieval history: Mahmud Ghaznavi, Delhi Sultanate, Mughal Dynasty.

Modern History: Establishment of Maratha Power, European powers, Foundation of British rule, Freedom Struggle.

UNIT II

Indian Polity

Indian constitution: Historical Background, Preamble, Articles and Schedules, Citizenship, Fundamental Rights, Fundamental Duties and Directive Principles of State Policy. Election Commission. Judiciary System- High Court and Supreme Court. National Symbols.

UNIT III

Indian Economy

Agriculture and Industrial policies of India. Planning- Five-year plans; NITI Aayog. Finance Commission. Taxation System- Direct taxes, Indirect taxes and GST. Fiscal Policy.

UNIT IV

Current Affairs: Annual Financial and Railway Budget, Introduction to Current Schemes and Policies implemented by Government, National and International Organizations: IMF, World Bank, ADB, ILO, UNO, UNESCO, SAARC, BRICS.

Important days and dates. Current Cabinet Ministers and Governors.

Suggested Readings:

1. Lucent's. (3021), *General Knowledge*, Lucent Publications.
2. Pandey, Manohar. (3021), *General Knowledge*, Arihant Publications.

Note: The latest editions of the books are recommended..

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
Semester IV
Session 2026-27
Course Code: BARL-4026 / BECL-4026
Financial Markets and Institutions

Course outcomes:

After passing this course, students will be able to:

CO1: learn various measures of money supply, and learn the instruments of the money market and its recent developments.

CO2: have in-depth knowledge of capital market and mutual funds.

CO3: learn the concepts of shares and debentures and the workings of the Securities Exchange Board of India.

CO4: analyze and compare the working of banking and non-banking financial institutions.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester IV

Session 2026-27

Course Code: BARL-4026 / BECL-4026

Financial Markets and Institutions

Time: 2:00 hrs

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

CA: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), **thirteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

UNIT I

Money Supply in India: M1, M2, M3, M4, L1, L2, L3.

Money Market in India: Functions, Instruments-Certificates of deposits, Commercial papers, Treasury Bills and Call Money Markets.

Recent developments in Money market: Money Market Mutual Fund (MMMFs), DFHI, Liquidity Adjustment Facility (LAF), Clearing Corporation of India (CCIL), Repurchase Transaction (REP) Reserve Bank Directions 2018.

UNIT II

Capital Markets in India: Instruments of Primary Market, Secondary Market and Derivatives Market.

Mutual Funds: Meaning, Concept and Types of Mutual Funds.

UNIT III

Shares, Equity and Performance Shares, Debentures and Bonds.

Security and Exchange Board of India (SEBI): Concept and its Working.

Bombay Stock Exchange, National Stock Exchange, Over the Counter Exchange of India.

UNIT IV

Financial Institutions: Functions and Objectives.

Financial institutions for Agriculture: Commercial Banks, Land Development Banks, Regional Rural Banks (RRBs), Co-operative Credit Societies, NABARD.

Financial Institutions for Industry: IFCI, IDBI, ICICI, SIDBI, EXIM.

Non-Banking Financial Companies: Types and RBI Directions for NBFCs.

Suggested Readings:

1. Experts (3030), *Banking Awareness*, Arihant Publications.
2. Experts (3016), *Financial Awareness for Competitive Exams*, Disha Publication.
3. Gupta, R.(3019), *Guide to Banking General Awareness & Banking Aptitude Test*, Ramesh Publishing House.
4. Toor, N.S. (3018), *Handbook of Banking Information*, Skylark Publications.

Note: The latest editions of the books are recommended.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking
Semester-V
Session 2026-27
Course Code: BARL-5026/BECL-5026
Banking (Quantitative Aptitude-I)

Course outcomes:

After passing this course students will be able to:

CO1: To understand the basic concepts of quantitative ability like number series and number system.

CO2: Manage to solve problems related to profit and loss, Interest and averages.

CO3: learn short tricks to solve mathematical problems on speed, time and distance.

CO4: To understand various techniques to solve all types of problems related to data interpretation.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester-V

Session 2026-27

Course Code: BARL-5026/BECL-5026

Banking (Quantitative Aptitude-I)

Time: 2:00 hrs

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

CA: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), thirteen from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

Unit I

Simplification
Number Series
Number System
LCM and HCF of numbers

Unit II

Profit & Loss
Interest: Simple and Compound
Average

Unit III

Problem on ages
Speed, Time and Distance
Time and Work

Unit IV

Data Interpretation: Tabular Chart, Line Graph, Bar Graph, Pie Chart, Mixed Graph.

Suggested Readings:

1. Aggarwal, R.S. (3030), '*Quantitative Aptitude*', S. Chand Publications.
2. Sharma, Arun. (3019), '*Teach Yourself Quantitative Aptitude*', McGraw Hill.
3. Tyra, M. (3018), '*Magical Book on Quicker Math's*', BSC Publishing Co Pvt Ltd.

Note: The latest edition of the books is recommended.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester-VI

Session 2026-27

Course Code: BARL-6026/BECL-6026

Banking (Quantitative Aptitude-II)

Course outcomes:

After passing this course students will be able to:

CO1: To understand abstraction of mathematical problems using decimal fraction and roots.

CO2: Draw conclusions or make decisions in quantitatively based situations like solving ratio and proportion and on percentages.

CO3: Apply methods to evaluate areas and perimeters. Understand the concept of mixture and allegation.

CO4: Be in a better position to analyze and make sense of the numerical data given.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester-VI

Session 2026-27

Course Code: BARL-6026/BECL-6026

Banking (Quantitative Aptitude-II)

Time: 2:00 hrs

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 70

CA: 30

Note: Instructions for the Paper–Setters/Examiners:

Fifty two Multiple Choice Questions (MCQs), **thirteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt thirty-five **(35)** MCQs, selecting at least seven **(7)** MCQs from each unit. The remaining seven **(7)** MCQs may be attempted from any Unit.

Unit I

Decimal fraction

Square root & Cube root

Unit II

Ratio and Proportions

Percentages

Unit III

Area and Parameter Square, Triangle, Circle

Mixture and Allegation

Unit IV

Permutation and Combination

Basic Concepts of Probability

Suggested Readings:

4. Aggarwal, R.S. (3030), '*Quantitative Aptitude*, ' S.Chand Publications.
5. Sharma, Arun. (3019), '*Teach Yourself Quantitative Aptitude*', McGraw Hill.
6. Tyra, M. (3018), '*Magical Book on Quicker Maths*,' BSC Publishing Co Pvt Ltd.

Note: The latest edition of the books is recommended.