

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS of

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

(Semester I - II)

(Under Credit Based Continuous Evaluation Grading System)

Session: 2023-2024



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

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

Credit Based Continuous Evaluation Grading System (CBCEGS)

Session 2023-24

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.		C A	
							L	P		
BARL-1026 / BECL-1026	BANKING (Banking and Basic operations)	O	4-0-0	4-0-0	4	100	80	-	20	3

O-Optional

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.

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
Semester-I
Session 2023-2024
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 2023-2024

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: 80

CA: 20

Note: Instructions for the Paper–Setters/Examiners:

Sixty Multiple Choice Questions (MCQs), fifteen from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt Forty (**40**) MCQs, selecting at least eight (**8**) MCQs from each unit. The remaining seven (**8**) 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) 2015, Bancassurance
Post Office Saving Schemes

Suggested Readings:

1. Experts (2020), *Banking Awareness*, Arihant Publications, India.
2. Experts (2019), *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 2023-2024
Course Code: BARL-2026 / BECL-2026
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 will analyze how different situations would affect the decisions?

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
Semester-II
Session 2023-2024
Course Code: BARL-2026 / BECL-2026
BANKING (Reasoning and Mental Ability)

Time: 2:00 Hours

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

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters/Examiners:

Sixty Multiple Choice Questions (MCQs), **fifteen** from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt Forty (**40**) MCQs, selecting at least eight (**8**) MCQs from each unit. The remaining seven (**8**) 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. (2000), *Modern Approach to Verbal and Non–Verbal Reasoning*, S. Chand Publications, Delhi.
2. Jha, R.K. (2020), *General Intelligence and Reasoning Test*, Arihant Publications, Meerut.

Note: The latest editions of the books are recommended.