FACULTY OF ECONOMICS & BUSINESS

SYLLABUS
of
**Bachelor of Arts/ Bachelor of Science
with Additional / Optional Course in Banking
(Semester III - VI)
(Under Continuous Evaluation System)**

Session: 2023-2025

The Heritage Institution
KANYA MAHA VIDYALAYA
JALANDHAR
(Autonomous)

B.Sc. (Economics) with banking as an Additional optional Subject

Students can opt Banking as an additional subject. In all semester students have to study one additional paper on the banking. The program aims to build 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 ability.

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.

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULAM OF EXAMINATION OF
Bachelor of Arts/ Bachelor of Science
with Additional / Optional Course in Banking
Session: 2023-2025

Semester III							
Course Code	**Course Name**	**Course Type**	**Marks**				**Examination time (in Hours)**
			Total	**Ext.**		**CA**	
				L	**P**		
BARL-3026 /BECL-3026	**Banking (General Awareness)**	O	100	80	--	20	2:00

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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULAM OF EXAMINATION OF
Bachelor of Arts/ Bachelor of Science
with Additional / Optional Course in Banking
Session: 2023-2025

			Semester IV				
Course Code	**Course Name**	**Course Type**	**Marks**				**Examination time (in Hours)**
			Total	**Ext.**		**CA**	
				L	**P**		
BARL-4026 /BECL-4026	**Banking (Financial Markets and Institutions)**	O	100	80	--	20	2:00

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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULAM OF EXAMINATION OF
Bachelor of Arts/ Bachelor of Science
with Additional / Optional Course in Banking
Session: 2023-2025

Semester V							
Course Code	**Course Name**	**Course Type**	**Marks**				**Examination time (in Hours)**
			Total	**Ext.**		**CA**	
				L	**P**		
BARL-5026/ BECL-5026	**Banking (Quantitative Aptitude- I) I**	O	100	80	--	20	2:00

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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME AND CURRICULAM OF EXAMINATION OF
Bachelor of Arts/ Bachelor of Science
with Additional / Optional Course in Banking
Session: 2023-2025

Semester VI							
Course Code	**Course Name**	**Course Type**	**Marks**				**Examination time (in Hours)**
			Total	**Ext.**		**CA**	
				L	**P**		
BARL-6026/ BECL-6026	**Banking (Quantitative Aptitude- II)**	O	100	80	--	20	2:00

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-III
Session 2023-2025
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: have an understanding of the Indian economy, the planning process in India, tax structure, and 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 2023-2025
Course Code: BARL-3026 / BECL-3026
Banking (General Awareness)

Time: 2:00 hrs.   **Max. Marks: 100**
                                                              Theory: 80
                                              Internal Assessment: 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 eight (8) 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. (2021), *General Knowledge*, Lucent Publications.
2. Pandey, Manohar. (2021), 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 2023-2025
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 will learn the instruments of 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 working of Securities Exchange Board of India.

CO4: analyse 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 2023-2025
Course Code: BARL-4026 / BECL-4026
Financial Markets and Institutions

Time: 2:00 hrs.   Max. Marks: 100
                                                                                    Theory: 80
                                                                                         CA: 20

Note: Instructions for the Paper–Setters/Examiners:
   Sixty Multiple Choice Questions (MCQs), f**ifteen** 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 eight **(8)** 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 (2020), *Banking Awareness*, Arihant Publications.
2. Experts *(2016), Financial Awareness for Competitive Exams*, Disha Publication.
3. Gupta, R.(2019), *Guide to Banking General Awareness & Banking Aptitude Test*, Ramesh Publishing House.
4. Toor, N.S. (2018), *Handbook of Banking Information*, Skylark Publications.
   Note: The latest editions of the books are recommended.

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 2022-20
Course Code: BARL-5026/BECL-5026
Banking (Quantitative Aptitude-I)

Time: 2:00 hrs   **Max. Marks: 100**
Theory: 80
CA: 20

Note: Instructions for the Paper–Setters/Examiners:
 Sixty Multiple Choice Questions (MCQs), f**ifteen** 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 eight **(8)** 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. (2020), '*Quantitative Aptitude'*,S. Chand Publications.
2. *Sharma, Arun. (2019), 'Teach Yourself Quantitative Aptitude', McGraw Hill.*
3. Tyra, M. *(2018), '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 2023-2025
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 20-2024
Course Code: BARL-6026/BECL-6026
Banking (Quantitative Aptitude-II)

Time: 2:00 hrs   **Max. Marks: 100**
                                                                                                    Theory: 80
                                                                                                    CA: 20

Note: Instructions for the Paper–Setters/Examiners:
   Sixty Multiple Choice Questions (MCQs), f**ifteen** 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 eight **(8)** 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:

1. Aggarwal, R.S. (2020), '*Quantitative Aptitude'*, S.Chand Publications.
2. Sharma, Arun. *(2019), 'Teach Yourself Quantitative Aptitude', McGraw Hill.*
3. Tyra, M. *(2018), 'Magical Book on Quicker Maths', BSC Publishing Co Pvt Ltd.*
      Note: The latest edition of the books is recommended.