

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

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

Session: 2020-21



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

**Scheme and Curriculum of Examinations of
Bachelor of Science (Additional / Optional Course in Banking)
Session: 2020-2021**

Bachelor of Arts /Bachelor of Science, Semester I (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Banking and Basic Operations)	Bachelor of Science (Additional / Optional Course in Banking)	BECL-1026	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, Semester II (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Reasoning and Mental Ability)	Bachelor of Arts/Bachelor of Science (Additional / Optional Course in Banking)	BECL-2026	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 Science, Semester III
(Additional / Optional Course in Banking)

Bachelor of Science, Semester III (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Financial Markets and Institutions)	Bachelor of Science (Additional / Optional Course in Banking)	BECL-3026	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 Science, Semester IV
(Additional / Optional Course in Banking)

Bachelor of Science, Semester IV (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (General Awareness)	Bachelor of Science (Additional / Optional Course in Banking)	BECL-4026	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 Science, Semester V
(Additional / Optional Course in Banking)

Bachelor of Science, Semester V (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Quantitative Aptitude)	Bachelor of Science (Additional / Optional Course in Banking)	BECL-5026	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 Science, Semester VI
(Additional / Optional Course in Banking)

Bachelor of Science, Semester VI (Additional / Optional Course in Banking)								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Basic Accounting)	Bachelor of Science (Additional / Optional Course in Banking)	BECL-6026	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
(Additional / Optional Course in Banking)
Semester 1
Session 2020-21
Course Code: BECL-1026
Banking & Basic operations**

Course Outcomes:

After passing this course students will be able to:

CO1: understand the structure of banking sector and working of basic banking operations .

CO2: analyze the impact of monetary policies on different sectors.

CO3: understand various types of loan schemes for household and industrial sectors.

Bachelor of Arts/ Bachelor of Science
(Additional / Optional Course in Banking)
Semester 1
Session 2020-21
Course Code: BECL-1026
Banking & Basic operations

Time: 2:00 Hours

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 eight **(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 , 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 Account, 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 focus on Agriculture, MSMEs and Education and Non-Performing Assets, Kisan Credit Card Scheme, Prime Minister Fasal Bima Yojna (PMFBY), MUDRA, National Equity Fund Scheme, Credit Cards for MSMEs.

Insurance: LIC, GIC, IRDAI, Insurance Law (Amendment Bill) 2015, Bancassurance
Post Office Saving Schemes

Books Recommended :

1. Experts, *Banking Awareness*, Arihant Publications.
2. Experts, *Financial Awareness for Competitive Exam*, Disha Publication.
3. Gupta. R., *Guide to Banking General Awareness & Banking Aptitude Test*, Ramesh Publishing House.

4. Toor. N.S., *Handbook of Banking Information*, Skylark Publications.

Bachelor of Arts/ Bachelor of Science
(Additional / Optional Course in Banking)
Semester-II
Session 2020-21
Course Code: 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: 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
(Additional/Optional Course in Banking)
Semester-II
Session 2020-21
Course Code: BECL-2026
BANKING (Reasoning and Mental Ability)

Time: 2:00 Hours

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 eight (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 fig , Cubes and Dice, Logical Venn Diagram

UNIT IV

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

Books recommended:

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

Note: The latest editions of the books should be followed.

Bachelor of Science
(Additional / Optional Course in Banking)
Semester III
Session 2020-21
Course Code: BECL-3026
Financial Markets and Institutions

Course Outcomes:

After passing this course students will be able to:

CO1: understand the instruments of money and capital market in India.

CO 2: learn the working of Securities Exchange Board of India

CO3: analyse and compare the working of banking and non-banking financial institutions.

Bachelor of Science
(Additional / Optional Course in Banking)
Semester III
Session 2020-21
Course Code: BECL-3026
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) ,**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

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.

Books Recommended:

1. Experts, '*Banking Awareness*', Arihant Publications.
2. Experts, '*Financial Awareness for Competitive Exam*', Disha Publication.

3. Gupta. R., '*Guide to Banking General Awareness & Banking Aptitude Test*', Ramesh Publishing House.
4. Toor. N.S., '*Handbook of Banking Information*', Skylark Publications.

Bachelor of Science
((Additional / Optional Course in Banking)
Semester-IV
Session 2020-2021
Course Code: BECL-4026
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 Indus Valley civilisation to freedom struggle.

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

CO3: have an understanding of Indian economy, planning process in India, tax structure and policies of central government.

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

Bachelor of Science
(Additional / Optional Course in Banking)
Semester-IV
Session 2020-2021
Course Code: BECL-4026
Banking (General Awareness)

Time: 2:00 hrs
100
Theory: 80

Max. Marks:

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 Civilisation: 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, National symbols, Judiciary system: High Court and Supreme court.

UNIT III

Indian Economy: Agriculture and Industrial policies in India, Five year plans, NITI Aayog, Finance commission, Taxation system, GST, Fiscal Policy.

UNIT IV

Current Affairs: Annual Financial and Railway Budget, Introduction to current Schemes and policies implemented by Government, National and International

Organisations; IMF, World Bank, ADB, ILO, UNO, UNESCO, SAARC, BRICS, Important days and dates, Current cabinet minister and governors.

Suggested Readings:

1. *Lucent's; (2020), General Knowledge*, Lucent Publications.
2. Pandey, Manohar; (2020), *General Knowledge*, Arihant Publications.

Bachelor of Science
(Additional / Optional Course in Banking)
Semester V
Session 2020--21
Course Code: BECL-5026
Quantitative Aptitude

Course Outcomes:

After passing this course students will be able to:

CO1: learn short tricks to solve mathematical problems.

CO2: draw conclusions or make decisions in quantitatively based situations

CO4: analyze and interpret the numerical data.

Bachelor of Science
(Additional / Optional Course in Banking)
Semester V
Session 2020--21
Course Code: BECL-5026
Quantitative Aptitude

Time: 2:00 hrs

Theory: 80

Max. Marks: 100

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 eight **(8)** MCQs may be attempted from any Unit.

Unit I

Simplification
Number Series and Number System
Quadratic Equation
Percentages

Unit II

Ratio and Proportion
Profit & Loss
Interest: Simple and Compound
Average

Unit III

Problem on ages
Speed, Time and Distance
Time and Work
Mixture and Allegation

Unit IV

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

Books recommended :

1. Aggarwal. R S., '*Quantitative Aptitude*', S Chand Publications.
2. Dr. Singh. N. K., '*QAT Quantitative Aptitude Test for Bank P. O. and Other Competitive Exams*', UpkarPrakashan.
3. Experts, '*Quantitative Aptitude for Competitive Exams* ', Disha Publications.
4. Guha. Abhijit, '*Quantitative Aptitude for Competitive Exams* ', MC Graw Hills Education.

Bachelor of Science
(Additional / Optional Course in Banking)
Semester-VI
Session 2020-2021
Course Code: BECL-6026
Banking (Basic Accounting)

Course Outcomes:

After successful completion of this course, students will be able to –

- CO1: Acquire conceptual knowledge of basic accounting and gain skills required for recording various kinds of business transactions.
- CO2: Recognize circumstances providing for increased exposure to fraud and define preventative internal control measures.
- CO3: Prepare financial statements in accordance with Generally Accepted Accounting Principles
- CO4: Prepare final accounts of sole proprietor (Trading account, Profit & Loss Account and Balance Sheet).
- CO5: Prepare final accounts of Banking Institutions as per Banking Regulation Act.

**Bachelor of Science with Additional / Optional Course in Banking
(Semester-VI)**

Session 2020-2021

**Course Code: BECL-6026
Banking (Basic Accounting)**

Time: 2:00 Hours

100

Max. Marks:

**Theory: 80
CA: 20**

Note: Instructions for the Paper–Setters:

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

Introduction: Financial Accounting-Definition and Scope, Objectives of Financial Accounting, Accounting v/s Book Keeping, Terms used in accounting, Users of Accounting Information and Limitations of Financial Accounting.

Conceptual Frame work: Accounting Concepts, Principles and Conventions

Recording of Transactions: Accounting Process/Cycle, Journal.

Unit-II

Subsidiary Books, Ledger, Cash Book, Trial Balance, Bank Reconciliation Statement.

Depreciation: Meaning, need & importance of depreciation, methods of charging depreciation (WDV & SLM).

Unit-III

Final Accounts: Meaning of Financial Statements, Usefulness of Financial Statements, Elements of Financial Statements, Preparation of Trading and Profit & Loss Account and Balance Sheet without Adjustments.

Unit-IV

Introduction to Final Accounts of Banking Institutions: Preparation of final accounts of a Banking Institutions & Understanding the Annual Report of banks.

Computerised Accounting: Introduction to Accounting software package (Tally)

References/ Textbooks:

1. Gupta, Ambrish, “Financial Accounting for Management: An Analytical Perspective”, Pearson Education, New Delhi.
2. Khatri, Dhanesh, “Financial Accounting” Tata McGraw-Hill, New Delhi.
3. Horngren, Charles T., Sundem, Gart I, Elliot, John A.Philbrick, Donna R., “Introduction to Financial Accounting”, Prentice Hall, New Delhi.
4. Ramachandran, N and Kakani, Ram, “Financial Accounting for Management”, Tata McGraw-Hill,New Delhi.

5. Shukla, M.C., Grewal T.S. and Gupta, S.C., “Advance Accounts”, Sultan Chand & Sons, New Delhi.

Note: The latest editions of the books should be followed.