

# **FACULTY OF ECONOMICS AND BUSINESS**

**SYLLABUS  
of  
B.Sc. (Economics)  
with  
Banking as an Additional/optional subject  
(Semester I -IV)  
(Under Continuous Evaluation System)**

**Session: 2019-20**



**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 role in banking.

# Kanya Maha Vidyalaya, Jalandhar (Autonomous)

## Scheme and Curriculum of Examinations of

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

Semester I

Session: 2019-2020

B.Sc. (Economics) with banking as an Additional / optional Subject Semester I								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Banking and Basic Operations)	B.Sc. (Economics) with banking as an Additional / optional Subject	BECL-1026	O	100	80	--	20	1:30

#### 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 Curriculum of Examinations of

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

Semester II

Session: 2019-2020

<b>B.Sc. (Economics) with banking as an Additional / optional Subject Semester II</b>								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Reasoning and Mental Ability)	B.Sc. (Economics) with banking as an Additional / optional Subject	BECL-2026	O	100	80	--	20	3:00

#### 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 Curriculum of Examinations of

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

Semester III

Session: 2019-2020

B.Sc. (Economics) with banking as an Additional / optional Subject Semester III								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Financial Markets and Institutions)	B.Sc. (Economics) with banking as an Additional / optional Subject	BECL-3026	O	100	80	--	20	1:30

#### 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 Curriculum of Examinations of**

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

**Semester IV**

**Session: 2019-2020**

<b>B.Sc. (Economics) with banking as an Additional / optional Subject</b>								
<b>Semester IV</b>								
<b>Course Name</b>	<b>Program Name</b>	<b>Course Code</b>	<b>Course Type</b>	<b>Marks</b>				<b>Examination time (in Hours)</b>
				<b>Total</b>	<b>Ext.</b>		<b>CA</b>	
					<b>L</b>	<b>P</b>		
<b>Banking ( General Awareness)</b>	<b>B.Sc. (Economics) with banking as an Additional / optional Subject</b>	BECL-4026	O	100	80	--	20	1:30

#### **O-Optional**

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

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

**Semester-I**  
**Course Code: BECL-1026**  
**BANKING**  
**(Banking & Basic operations)**

## **Course Outcomes:**

After passing this course students will be able to:

**CO1:** understand the importance and structure of financial sector.

**CO2:** learn theories of interest rate.

**CO3:** analyse the impact of monetary policies on different sectors.

**CO4:** understand banking operations and its working.

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

## **Semester-I**

**Session 2019-20**

**Course Code: BECL-1026**

**BANKING (Banking & Basic operations)**

**Time: 1:30 Hours**

**Max. Marks: 100**

**Theory: 80**

**CA: 20**

### **Note: Instructions for the Paper–Setters/Examiners:**

(i) All questions are compulsory.

(ii) There will be 40 multiple choice question (MCQ) based upon entire syllable. Each question will carry 2 marks.

### **Unit –I**

History of Banking, Types of Banks-Public Sector , Private Sector and Foreign , Cooperative and Regional Rural Banks in India, Nationalization of Banking , Banking Regulation Act, Major Banking Reforms of 21<sup>st</sup> century and Financial Inclusion , Important Commissions and Committees in Banking

### **Unit II**

Reserve Bank of India: History and Structure, RBI Functions-Regulations of Banks , Currency Administration , Banker and Debt Manager for Governments and other Banks .  
Credit Creation and Monetary policy- Objectives, Instruments and Challenges

### **Unit III**

Banking operations: Types of Account, Various Negotiable Instruments, RTGS, MSF and NEFT, BHIM and UPI, Credit Rating Agencies, Introduction to Basel norms, e-banking.

### **Unit IV**

Saving Bank Schemes and Post Office Saving Schemes  
Processing of Loans (Personal , Agricultural and Industrial Loans), Lending Risks and Non Performing Assets  
Insurance: General and Life Insurance Policies by Banks and its Terms And Conditions and Advantages.

### **Books Recommended :**

1. Arihant Experts, Banking Awareness, Arihant Publications.
2. Disha Experts, Financial Awareness for Competitive Exam,Disha Publication.
3. General Banking And Economic Awareness, KiranPrakashan.
4. Gupta, S.B.,Monetary Planning in India, Oxford Univ. Press, Delhi.
5. MajumdaarGautam, Essentials of Banking and finance, Upkaar Publications.
6. Paul R. R, Monetary Economics, Kalyani publishers.



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

## **Semester-II**

**Session 2019-20**

**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.

**CO4:** identify and analyze the consistency, validity and sufficiency of arguments.

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

## **Semester-II**

**Session 2019-20**

**Course Code: BECL-2026**

**BANKING (Reasoning and Mental Ability)**

**Time: 3:00 hrs**

**Max. Marks: 100**

**Marks: 80**

**CA: 20**

### **Note: Instructions for the Paper–Setters/Examiners:**

- (i) All questions are compulsory.
- (ii) There will be 40 multiple choice question (MCQ) based upon entire syllable. Each question will carry 2 marks.

### **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.
2. JhaR.K., General Intelligence and Reasoning Test,Arihant Publications.
3. Kundan K., Advanced Verbal Reasoning, BSC Magical Book Series.
4. Pandey, M.K., Analytical Reasoning,BSC Publication.

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

**Semester-III**

**Session 2019-20**

**Course Code: BECL-3026**

**Financial Markets and Institutions**

## **Course Outcomes:**

After passing this course students will be able to:

**CO1:** To discuss the instruments of money and capital market in India.

**CO2:** To critically examine the performance of mutual funds.

**CO3:** To understand the working of SEBI.

**CO4:** To analyse and compare the working of banking and non-banking financial institutions.

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

**Semester-III**

**Session 2019-20**

**Course Code: BECL-3026**

**Financial Markets and Institutions**

**Time: 1:30 hrs**

**Max. Marks: 100**

**Theory: 80**

**Internal Assessment: 20**

**Note: Instructions for the Paper–Setters/Examiners:**

(i) All questions are compulsory.

(ii) There will be 40 multiple choice question (MCQ) based upon entire syllable. Each question will carry 2 marks.

## **UNIT I**

Monetary Aggregates and Money Supply in India , Money Market in India: Growth and Its Instruments - Certificates Of Deposits, Commercial papers, Treasury Bills, Call Money Markets; Recent developments in Money Markets .

## **UNIT II**

Capital Markets in India: Instruments and Performance of Primary Market, Secondary market, Derivatives Market , Over The Counter Market, Negotiable Instruments, Shares And Debentures.

## **UNIT III**

Mutual Funds: Meaning And Concept Of Mutual Funds, Types of mutual funds, Performance and Problems of mutual funds in India, Constitution and management of mutual funds . Security and Exchange Board of India : Concept and Its Working.

## **UNIT IV**

Financial Institutions: Functions and Objectives ; Non-Banking Financial Institutions : Types and Functions, NABARD and SIDBI.

**Books Recommended:**

1. Thorn, Richard S., Introduction to Money and Banking, New York, Harper & Row.
2. Lockett, D.G., Money and Banking, McGraw Hill, New York.
3. Ritter, L.S. and Sibley, W.L., Principles of Money, Banking and Markets, BasicBooks, New York, 3rd ed.
4. Laidler, D.E.W., The Demand for Money, Theories and Evidence, AlliedPublisher, Delhi.
5. Bhole L.M., Financial Institutions and Markets Structure, Growth and Innovations, 2nd ed.
6. Government of India, Economic Survey (various issues).
7. Reserve Bank of India, Report of the Committee to review the working of the Monetary System.
8. Reserve Bank of India, Report of the Committee on the Financial System (Narasimha Committee Report).

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

**Semester-IV**  
**Session 2019-20**  
**Course Code: BECL-4026**  
**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.

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

**Semester-IV**  
**Session 2019-20**  
**Course Code: BECL-4026**  
**General Awareness**

**Time: 1:30 hrs**

**Max. Marks: 100**  
**Theory: 80**  
**Internal Assessment: 20**

**Note: Instructions for the Paper–Setters/Examiners:**

- (i) All questions are compulsory.
- (ii) There will be 40 multiple choice question (MCQ) based upon entire syllable. Each question will Carry 2 marks.

## **UNIT I**

**Indian History:**

**Ancient History:** The Indus Civilisation: Harappan and Mohenjodaro, Important Harappan towns & artifacts excavated, Vedic literature, Jainism, Buddhism, The Mauryan Empire, Gupta Empire, chola empire.

**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:** Facts, preamble, parts, articles and schedules, Election commission, National symbols, Judiciary system: High Court and Supreme court.

## **UNIT III**

**Indian Economy:** Agriculture and Green Revolution, Industrial policy, Five year plans, Finance commission, taxation system, GST, Revenue of central government, Fiscal Policy.

## **UNIT IV**

**Current Affairs:** Annual Financial and Railway Budget, current Schemes and policies implemented by govt. National and international organizations, Important days and dates, Current cabinet minister and governors.

**Books recommended:**

1. Laxmikanth.M, Indian polity.
2. Singh Ramesh, Indian economy.
3. Chandra Bipan, History of Modern India.
4. Chandra Bipan, India Struggle for Independence.
5. R.S. Aggarwal, Advanced Objective General Knowledge, S. Chand publications.
6. Govt. Of India, Economics Surveys.
7. Manorma year book (Current affairs).