

FACULTY OF ECONOMICS AND BUSINESS

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

Session: 2018-19



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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

Scheme and Curriculum of Examinations of

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

Semester I

Session: 2018-19

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	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 II

Session: 2018-19

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

Session 2018-19

Course Code: BECL-1026

BANKING (Banking & Basic operations)

Time: 3 Hours

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters:

Eight questions of equal marks are to be set, two in each of the four Sections (A-D). Questions of Sections A-D should be set from Units I-IV of the syllabus respectively. Questions may be subdivided into parts (not exceeding four). Candidates are required to attempt five questions, selecting at least one question from each section. The fifth question may be attempted from any Section.

Unit I

Types of money
Credit Creation and Its Implications for Monetary policy
Theories of Term and Structure of Interest Rates
Monetary policy- Objectives, Instruments and Challenges.

Unit II

Money Supply in India
Commercial banks in India: Functions and Structure
Reserve Bank of India: Functions and Working
Interest Rates in India

Unit III

Banking operations: Types of Account, How to open account, Deposit money, Withdrawal by cash and Cheque, Drafts, RTGS, MSF and NEFT
Credit Rating Agencies
Introduction to Basel norms, Anti Money Laundering
e-banking.

Unit IV

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

Books Recommended :

1. Gupta, S.B.: “Monetary Planning in India”, Oxford Univ. Press, Delhi, 1976.
2. Laidler, D.E.W.: “The Demand for money Theories and Evidence”, Dum – Downelly
- 3.,Lucket, D.C.: “Money and Banking”, McGraw Hill, New York, 1976.
4. Reserve Bank of India (1991), Report of the Committee on the Financial System (Narasimha Committee Report).
5. Ritter, L.S. and Sibling, W.L., (1977), Principles of Money, Banking and Markets, Basic Books, New York, 3rd ed.
6. Thorn, R.S.: “Introduction to Money and Banking”, Harper and Row New York, 1976.

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

Session 2018-19

Course Code: BECL-2026

BANKING (Reasoning and Mental Ability)

Time: 1:30 hrs

Max. Marks: 100

Marks: 80

CA: 20

Note: Instructions for the Paper–Setters:

- (i) All questions are compulsory.
- (ii) There will be 80 multiple choice questions (MCQ) based upon entire syllabus.

Unit I

Verbal reasoning:

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

Logical Sequence of Words

Unit II

Verbal reasoning

Coding and Decoding

Order and Ranking , Blood relations , Direction Sense Test,

Seating Arrangements (Linear, Circular, Square, Floor based)

Mathematical operations-BODMAS

Unit III

Non- Verbal reasoning :

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 reasoning :

Statement and Course of Action

Statement and Assumptions & Statement and Conclusion

Clock and Calendar

Books recommended :

1. Aggarwal, R.S ., “Modern Approach to Verbal and Non –Verbal Reasoning”, Revised Edition (2012), S Chand Publications.

2. Aggarwal, R.S., “ A Modern Approach to Logical Reasoning “ Revised edition (2017) , S.Chand Publications.

3. Jha ,R.K., “General Intelligence and Reasoning Test “,Latest edition (2016), Arihant Publications.

4. Pandey, M K., “ Analytical Reasoning “, New Revised Edition (2012), BSC Publication.

5. Kundan ,K ., “Advanced Verbal Reasoning”, Latest Edition (2016) , BSC Magical Book Series.