

FACULTY OF ECONOMICS & BUSINESS

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

Session: 2022-2023



**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 OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

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)	Bachelor of Arts / Bachelor of Science with Additional / Optional Course in Banking	BARL-1026 / 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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

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)	Bachelor of Arts / Bachelor of Science with Additional / Optional Course in Banking	BARL-2026 / 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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

Semester III								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (General Awareness)	Bachelor of Arts / Bachelor of Science with Additional / Optional Course in Banking	BARL-3026 /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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

Semester IV								
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 Arts / Bachelor of Science with Additional / Optional Course in Banking	BARL-4026 /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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

Semester V								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Basic Accounting)	Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking	BARL-5026/ 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

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

SCHEME OF STUDIES AND EXAMINATION OF Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking Session: 2022-2023

Semester VI								
Course Name	Program Name	Course Code	Course Type	Marks				Examination time (in Hours)
				Total	Ext.		CA	
					L	P		
Banking (Quantitative Aptitude)	Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking	BARL-6026/ 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 with Additional / Optional Course in Banking

(Semester-I)

Session 2022-2023

Course Code: BARL-1026 / BECL-1026

BANKING (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 the role of digital banking in 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 2022-2023

Course Code: BARL-1026 / BECL-1026

BANKING (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, 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 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

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 edition of the books is recommended.

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

(Semester-II)

Session 2022-2023

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: understand the concept of verbal and non-verbal reasoning 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 2022-2023

**Course Code: BARL-2026 / 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 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 edition of the books is recommended.

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

Session 2022-2023

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 Indus Valley civilization 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 Arts/Bachelor of Science with Additional/Optional Course in Banking

(Semester-III)

Session 2022-2023

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 edition of the books is recommended..

**Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
(Semester IV)**

Session 2022-2023

**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 in india.

CO2: understand the instruments of money and capital market in India.

CO3: learn the 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 2022-2023

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), **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.

Suggested Readings:

1. Experts (2020) *Banking Awareness*, Arihant Publications.
2. Experts (2016) *Financial Awareness for Competitive Exam*, 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 edition of the books is recommended.

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

(Semester-V)

Session 2022-2023

Course Code: BARL-5026/BECL-5026

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

Session 2022-2023

Course Code: BARL-5026/BECL-5026

Banking (Basic Accounting)

Time: 2:00 Hours

Max. Marks: 100

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)

Suggested Readings:

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 edition of the books is recommended..

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

(Semester-VI)

Session 2022-2023

Course Code: BARL-6026/BECL-6026

Banking (Quantitative Aptitude)

Course outcomes:

After passing this course students will be able to:

CO1: understand the basic concepts of quantitative ability.

CO2: draw conclusions or make decisions in quantitatively based situations.

CO3: learn short tricks to solve mathematical problems.

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 2022-2023

Course Code: BARL-6026/BECL-6026

Banking (Quantitative Aptitude)

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

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.

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.