



(Shri Ramkrishna Seva Mandal's)  
**ANAND COMMERCE COLLEGE**

An Autonomous College (2025-26 to 2034-35)

(Affiliated to Sardar Patel University)

NAAC ACCREDITED 'A' GRADE (3.04 CGPA)

ISO 9001:2015

Syllabus as per NEP 2020 with effect from the Academic Year 2025-26



**Bachelor of Vocation**  
**BANKING & FINANCIAL SERVICES**  
**B Voc Semester – I**

<b>Course Code</b>	UBV01MICB01	<b>Title of the Course</b>	<b>Banking &amp; Financial Services-I</b>
<b>Total Credit of Course</b>	<b>04</b>	<b>Hours Per Week</b>	<b>04</b>

<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>To comprehend the structure of the Indian banking system, including the roles of commercial, co-operative, and regional rural banks, and the significance of financial services.</li> <li>To examine the functions of the Reserve Bank of India, the banker-customer relationship, and the concepts of internet banking and negotiable instruments.</li> <li>To develop students' knowledge and skills in the Indian banking system, financial services, RBI functions, banking relationships, negotiable instruments, and internet banking, enabling effective analysis and application in real-world financial contexts.</li> </ol>
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Unit	Description	Weightage
1.	<b>Banking System in India:</b> <ul style="list-style-type: none"> <li>Structure of Indian Banking System:(Scheduled &amp; Non-scheduled banks)</li> <li>Commercial Banks: Concept, Functions of commercial banks</li> <li>Co-operative Banks: Concept, Objectives &amp; Functions of Co-operative banks</li> <li>Regional Rural Bank: Concept, Objectives &amp; functions of RRBs</li> <li>Difference between Commercial &amp; Co-operative Banks</li> </ul>	20%
2.	<b>Introduction of financial Services:</b> <ul style="list-style-type: none"> <li>Role of Financial system,</li> <li>Types of Financial Services</li> <li>Financial markets: Concept &amp; Importance</li> <li>Role of Financial system in economic development,</li> <li>Indian financial system-an overview</li> </ul>	20%
3.	<b>Reserve Bank of India:</b> <ul style="list-style-type: none"> <li>Management</li> <li>Functions of RBI</li> <li>Credit creation: Concept, Technique of Credit creation</li> <li>Credit control: Concept, Benefits</li> </ul>	20%
4.	<b>Banker-Customers Relationship and Negotiable Instruments:</b> <ul style="list-style-type: none"> <li>Banker-Customer Relationship</li> <li>Termination of Bankers &amp; Customer relationship</li> <li>Meaning and characteristics of Negotiable instrument</li> <li>Types of Negotiable instruments (Cheque ,Bills of Exchange &amp;</li> </ul>	20%

	promissory Note)	
5.	<b>Internet banking:</b> <ul style="list-style-type: none"> <li>• Concept of Internet banking</li> <li>• Advantages of Internet banking</li> <li>• Smart Card (Concept &amp; Benefits)</li> <li>• Bill Payment Services</li> <li>• Internet banking frauds</li> <li>• Online saving account</li> </ul>	20%

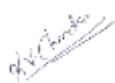
<b>Teaching – Learning Methodology</b>	Learner-centered Instructional methods, Direct method Quiz, Group Discussion, Assignments Interactive sessions, seminars, visual presentations, Project based learning Use of e-resources, including films
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**Internal and / or External Examination Evaluation**

<b>Evaluation and Exam Pattern</b>			
Sr. No.	Details of Evaluation / Exam Pattern	50 Marks (%)	25 Marks (%)
1.	<b>Class Test</b>	15	10
2.	<b>Quiz</b>	15	5
3.	<b>Active Learning</b>	5	-
4.	<b>Home Assignment</b>	5	5
5.	<b>Class Assignment</b>	5	-
6.	<b>Attendance</b>	5	5
<b>Total Internal (%)</b>		<b>50 (100%)</b>	<b>25 (100%)</b>
<b>Total External (%)</b>		<b>50 (100%)</b>	<b>25 (100%)</b>

<b>Course Outcomes:</b> Having completed this course, the learners will be able to	
1.	Learn the structure, roles, and distinctions of Indian commercial, co-operative, and regional rural banks.
2.	Explore the role, types, importance, and impact of financial systems and markets on economic development, with an overview of the Indian financial system.
3.	Acquired knowledge about Reserve Bank of India
4.	Get idea about Banker-Customers Relationship and Negotiable Instruments
5.	Learn about internet banking, its benefits, smart cards, fraud risks, and online savings accounts.

<b>Suggested References:</b>	
<b>Sr.No.</b>	<b>References</b>
1.	Desai, V. (n.d.). Indian banking: Nature and problems. <i>Sultan Chand &amp; Sons</i> .
2.	Jain, L. C. (n.d.). Indigenous banking in India.
3.	Desai, V. (n.d.). Central banking and economic development.
4.	Matta, S. K. (n.d.). Management of financial institutions and services.
5.	Gajendra, A. (n.d.). Banking & financial system.
6.	Behera, S. (n.d.). Banking sector reforms in India.
Digital resources to be used if available as reference material	
<ul style="list-style-type: none"> <li>• <a href="https://www.rbi.org.in">https://www.rbi.org.in</a> – Official RBI portal</li> <li>• <a href="https://nptel.ac.in">https://nptel.ac.in</a> – Banking &amp; Finance lectures</li> <li>• <a href="https://www.iba.org.in">https://www.iba.org.in</a> – Indian Banks’ Association</li> <li>• <a href="https://www.iibf.org.in">https://www.iibf.org.in</a> – Indian Institute of Banking and Finance</li> </ul> <p style="text-align: center;">YouTube Channels: RBI, IIBF, Banking Chronicle</p>	



**Chairman**  
**BOS of Vocational Studies**  
**Anand Commerce College**



**Academic Coordinator**  
**Anand Commerce College**



**Principal**  
**Anand Commerce College**