



(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 Commerce
B COM Semester – I

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| Course Code | UC01MICOM02 | Title of the Course | Fundamentals of Banking |
| Total Credit of Course | 04 | Hours Per Week | 04 |

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| Course Objectives: | <ol style="list-style-type: none">1. To provide a foundational understanding of the banking system in India.2. To acquaint students with the functions, roles, and types of banks.3. To explain modern banking operations and customer services.4. To develop awareness of regulatory frameworks and financial instruments.5. To prepare students for employment in the banking and financial services sector. |
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| Course Content | | |
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| Unit | Description | Weightage* (%) |
| 1. | Introduction to Banking <ul style="list-style-type: none">• Definition and Evolution of Banking• Origin and development of banking in India• Functions of banks: Primary & Secondary• Role of banks in economic development• Types of Banks and Banking Systems (Overview)• Recent Trends in Indian Banking | 20% |
| 2. | Types of Banks <ul style="list-style-type: none">• Commercial Banks: Public & Private Sector• Cooperative Banks• Regional Rural Banks (RRBs)• Development Banks (e.g., NABARD, SIDBI)• Small Finance Banks• Payment Banks• Foreign Banks in India | 20% |
| 3. | Banker-Customer Relationship <ul style="list-style-type: none">• Meaning and types of relationships• Rights and obligations of a banker• KYC norms and customer classification• Confidentiality and its limitations• Termination of Banker-Customer Relationship• Legal Provisions Affecting the Relationship | 20% |

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| 4. | Types of Bank Accounts <ul style="list-style-type: none"> • Saving, Current, Recurring, and Fixed Deposits • Features, advantages, and suitability of each • Opening and closing of accounts • Minor, Joint, NRI accounts • Dormant and Inoperative Accounts • Digital and Online Bank Accounts | 20% |
| 5. | Cheques and Negotiable Instruments <ul style="list-style-type: none"> • Definition, features, and types of cheques • Crossing and endorsement • Dishonour of cheques and penalties (Sec 138 of NI Act) • Promissory notes and bills of exchange • Electronic Cheques and Cheque Truncation System (CTS) • Parties to Negotiable Instruments | 20% |

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| Teaching-Learning Methodology | Lecture-cum-discussion, Group Discussion, Presentations, Seminars, tutorials, Research Exercises |
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Internal and / or External Examination Evaluation


| Sr. No. | Details of the Evaluation / Exam Pattern | 50 Marks (%) | 25 Marks (%) |
|---|--|------------------|------------------|
| 1 | Class Test (at least one) | 15 (30%) | 10 (40%) |
| 2 | Quiz (at least one) | 15 (30%) | 05 (20%) |
| 3 | Active Learning | 05 (10%) | ---- |
| 4 | Home Assignment | 05 (10%) | 05 (20%) |
| 5 | Class Assignment | 05 (10%) | ---- |
| 6 | Attendance | 05 (10%) | 05 (20%) |
| Total Internal (%) | | 50 (100%) | 25 (100%) |
| College External Examination (%) | | 50 (100%) | 25 (100%) |

| Course Outcomes: Having completed this course, the learners will be able to; | |
|---|---|
| 1. | Understand the structure and evolution of the Indian banking system, including its historical and contemporary relevance. |
| 2. | Identify and differentiate the various types of banks and their specific roles in the economy. |
| 3. | Explain key banking operations, customer services, and the use of modern banking technologies (e.g., digital payments, core banking). |
| 4. | Demonstrate awareness of the legal and regulatory framework governing banks, including RBI's functions and guidelines. |
| 5. | Apply fundamental banking knowledge and practices to prepare for entry-level careers in the banking and financial services sector. |

| Suggested References: | |
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| Sr.No. | References |
| 1. | " Banking and Financial System " – Vasant Desai |
| 2. | " Indian Banking System " – S.N. Maheshwari |
| 3.. | " Principles and Practices of Banking " – IIBF (Macmillan) |
| 4 | " Banking Law and Practice " – P.N. Varshney |
| 5 | " Modern Banking in India " – R. Ramachandran & R. Srinivasan |
| Digital resources to be used if available as reference material | |
| Digital Resources | |
| <ul style="list-style-type: none"> • https://www.rbi.org.in – Official RBI portal • https://nptel.ac.in – Banking & Finance lectures • https://www.iba.org.in – Indian Banks' Association • https://www.iibf.org.in – Indian Institute of Banking and Finance • YouTube Channels: RBI, IIBF, Banking Chronicle | |


Chairman
BOS of Commerce
Anand Commerce College


Academic Coordinator
Anand Commerce College


Principal
Anand Commerce College