



(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 – II

Course Code	UBV02MICB01	Title of the Course	Banking & Financial Services-II
Total Credit of Course	04	Hours Per Week	04

Course Objectives	<ol style="list-style-type: none"> <li>To understand the role and functions of development and commercial banks in India, along with the structure and operations of financial markets.</li> <li>To explore the innovations in electronic banking and analyze the implications of bank privatization, including its objectives, methods, and impact</li> <li>To analyze the roles and functions of various development and commercial banks in India, and evaluate the impact of financial markets, electronic banking, neo banking.</li> <li>To learn what payment banks are, their purpose, benefits, limitations, key examples.</li> </ol>
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Unit	Description	Weightage
1.	<b>Development Banks in India:</b> <ul style="list-style-type: none"> <li>Meaning</li> <li>Importance</li> <li>Introduction and functions of following banks: HDFC, ICICI, IDBI, IRBI</li> <li>Agriculture development bank (Meaning &amp; Functions)</li> </ul>	20%
2.	<b>Commercial Banks in India:</b> <ul style="list-style-type: none"> <li>Meaning Commercial Banks</li> <li>Functions of commercial Banks</li> <li>Nationalization of commercial banks: (Meaning &amp; Objectives)</li> <li>Public sector &amp; Private sector commercial banks</li> <li>Different types of accounts: (Current, Saving, Fixed deposits, NRI Accounts)</li> </ul>	20%
3.	<b>Financial Markets:</b> <ul style="list-style-type: none"> <li>Meaning</li> <li>Types of Financial Market</li> <li>Money markets: Meaning,</li> <li>Functions of money market,</li> <li>Money market instruments (Call money, Treasury bills, Certificates of deposits, Commercial bills, Trade bills)</li> <li>Capital Markets:</li> <li>Types of Capital Market: Primary and secondary markets</li> </ul>	20%
4.	<b>Overview of Electronic Banking:</b> <ul style="list-style-type: none"> <li>Meaning</li> </ul>	20%

	<ul style="list-style-type: none"> <li>• Benefits of E Banking</li> <li>• Neo Banking (Concept)</li> <li>• Innovations in banking due to technology</li> <li>• Overview of following topics: (Automated Teller Machines, Tele banking, Mobile Banking, Electronic Funds Transfer)</li> <li>• Electronic clearing services(ECS) : Meaning &amp; Advantages</li> </ul>	
5.	<b>Payment Banks</b> <ul style="list-style-type: none"> <li>• Meaning</li> <li>• Objectives of payment banks</li> <li>• Services offered by payment banks</li> <li>• Examples of payment banks (Name)</li> <li>• Advantages of payment banks</li> <li>• Limitations of Payment banks</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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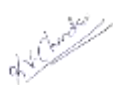
### Internal and / or External Examination Evaluation

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

Course Outcomes: Having completed this course, the learners will be able to	
1.	Learn about Development Banks in India.
2.	Understand about Commercial Banks In India.
3.	Acquired knowledge related to Financial Markets.
4.	Get an idea about Electronic Banking & Neo Banking.
5.	To Understand about payment banks and its future in the india

**Suggested References:**

Sr.No.	References
1.	Desai, V. (n.d.). Indian banking: Nature and problems. S. Chand & Sons.
2.	Jain, L. C. (n.d.). Indigenous banking in India.
3.	Kayande Patil, G. V. (n.d.). Fundamentals of banking.
4.	Mithani, D. M., & Gordon, E. (n.d.). Banking and financial system.
5.	Swami, R. S. (n.d.). Fundamentals of banking.
6.	Desai, V. (n.d.). Banking and financial system.
7.	Sriram, M. (n.d.). Digital banking and payment systems.
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>	
YouTube Channels: RBI, IIBF, Banking Chronicle	



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



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



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