



(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 – II

Course Code	UC02MICOM02	Title of the Course	Practices of Banking
Total Credit of Course	04	Hours Per Week	04

Course Objectives:	<ol style="list-style-type: none">1. To understand the structure, functions, and monetary tools of the Reserve Bank of India.2. To study the operations and credit mechanisms of commercial and central banking systems.3. To familiarize students with modern banking services and electronic payment systems.4. To create awareness about banking technology, cyber security threats, and digital safety.5. To explore recent initiatives for financial inclusion, sustainability, and digital banking transformation in India.
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Course Content		
Unit	Description	Weightage* (%)
1.	Reserve Bank of India (RBI) <ul style="list-style-type: none">• Functions and role of RBI• Monetary policy tools: CRR, SLR, Repo, Reverse Repo• Issue of currency and regulation of credit• Supervision and control over banks• Developmental Role in Financial Inclusion• Licensing and Regulation of Banks and NBFCs	20%
2.	Central and Commercial Banking Operations <ul style="list-style-type: none">• Credit creation process• Treasury operations• Interbank transactions and clearing• Loan and credit appraisal procedures• Cash Reserve Management• Investment and Fund Mobilization Activities	20%
3.	Modern Banking Services <ul style="list-style-type: none">• ATM, Debit and Credit Cards• Mobile and Internet banking• NEFT, RTGS, IMPS• Core Banking Solutions (CBS)• Digital Wallets and Prepaid Payment Instruments	20%

	<ul style="list-style-type: none"> Banking Chat bots and AI-Based Support 	
4.	Banking Technology and Cyber Security <ul style="list-style-type: none"> Use of technology in banking Cyber security measures Digital banking frauds and redressal mechanisms Role of NPCI and UPI system Regulatory Guidelines by RBI on Cyber security Cyber Hygiene Awareness for Customers 	20%
5.	Recent Developments and Financial Inclusion <ul style="list-style-type: none"> Financial literacy and inclusion Jan Dhan Yojana, Mudra Yojana Digital India and banking sector reforms Green banking and sustainable banking initiatives PM Svanidhi Scheme Aadhaar-Enabled Payment System (AEPS) 	20%

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.	Explain the regulatory role of the RBI and its tools for controlling credit and managing currency in the Indian economy.
2.	Understand central and commercial banking operations including credit creation, interbank transactions, and treasury functions.
3.	Identify and use modern banking services such as ATMs, online banking, and digital fund transfer systems (NEFT, RTGS, IMPS).
4.	Demonstrate awareness of banking technology, cybersecurity challenges, and the importance of secure banking infrastructure (e.g., UPI, NPCI).
5.	Analyze government initiatives like Jan Dhan Yojana and Mudra Yojana, and evaluate their impact on financial inclusion and green banking.

Suggested References:

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	"Digital Banking and Cyber Security" – Dr. B. Janakiraman
5	"Modern Banking in India" – R. Ramachandran & R. Srinivasan

Digital resources to be used if available as reference material

Digital Resources

- <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
 - NPTEL – Banking and Financial Markets
 - IIT course videos on banking
 - *Use: For theory + practical examples*
 - [SWAYAM – Indian Financial System Course](#)
 - Government-led MOOC platform
 - Offers free certification courses related to finance and banking
 - epgp.inflibnet.ac.in
 - E-PG Pathshala Commerce Modules



Chairman
BOS of Commerce
Anand Commerce College



Academic Coordinator
Anand Commerce College



Principal
Anand Commerce College