



Course Syllabus
Faculty of Commerce
Semester-1 (B.A)

Subject: Indian Banking System - BATXX11304

Type of course: Multidisciplinary

Prerequisite: NA

Rationale:

The course aims to introduce students to the fundamental aspects of banking, such as the functions, types, and evolution of banks in the Indian economy. It also focuses on the essential products and services offered by banks, including deposit and loan products, electronic banking, and insurance and investment options. By exploring the regulatory framework, including KYC, AML norms, and the role of RBI and DICGC, students will gain insights into banking operations and customer protection measures.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks			Total Marks
CI	T	P		C	SEE	CCE	
			MSE			ALA	
4	0	0	4	100	30	70	200

Legends: CI-Class Room Instructions; T – Tutorial; P - Practical; C – Credit; SEE - Semester End Evaluation; MSE- Mid Semester Examination; V – Viva; CCE-Continuous and Comprehensive Evaluation; ALA- Active Learning Activities.

4 Credits * 25 Marks = 100 Marks (each credit carries 25 Marks)

SEE 100 Marks will be converted in to 50 Marks

CCE 100 Marks will be converted in to 50 Marks

It is compulsory to pass in each individual component.



Continuous Assessment:

(For each activity maximum-minimum range is 5 to 10 marks)

Sr. No	Active Learning Activities	Marks
1	Role-Play: Students act out the functions of different types of banks, highlighting their roles in the Indian economy, and the importance of the Reserve Bank of India (RBI) as the central regulatory authority.	10
2	Digital Banking Simulation: Students participate in a hands-on simulation of various electronic banking services like internet banking and mobile banking, gaining practical experience in conducting digital transactions.	10
3	KYC and AML Workshop: Organize a workshop where students practice KYC procedures and learn about anti-money laundering (AML) measures followed by banks to ensure compliance.	10
4	Canvas Making: In this activity student will draw canvas poster for Processes of Bank.	10
5	Student choice activity: In this activity student can choose any activity on the basis on their own choice which relevant to subject.	10
6	Attendance	10
7	Bank Visit and Report: Organize a visit to a local bank branch where students can observe banking operations firsthand.	10
Total		70

CourseContent:

Sr. No	Course content	Hrs.	% Weightage
1	Introduction to Indian Banking System <ul style="list-style-type: none"> • Overview of Banking: Definition, functions, and importance of banks in the Indian economy. • Evolution of Indian Banking: Historical development and major milestones. • Types of Banks: Commercial banks, cooperative banks, and specialized banks. • Role of Reserve Bank of India (RBI): Functions, regulatory role, and its importance in the banking sector. • Banking Structure in India: Nationalized banks, private sector banks, and foreign banks. 	15	25



2	<p>Banking Products and Services</p> <ul style="list-style-type: none"> • Deposit Products: Savings accounts, current accounts, fixed deposits, recurring deposits, etc. • Loan Products: Personal loans, home loans, car loans, education loans, etc. • Electronic Banking: Internet banking, mobile banking, ATMs, and digital payment systems. • Credit Cards and Debit Cards: Features, benefits, and usage. • Insurance and Investment Products: Life insurance, general insurance, mutual funds, and other investment options offered by banks. 	15	25
3	<p>Banking Operations and Regulations</p> <ul style="list-style-type: none"> • Core Banking Operations: Account opening, cash management, remittances, and foreign exchange services. • Know Your Customer (KYC) and Anti-Money Laundering (AML) norms. • Customer Grievance Redressal: Banking Ombudsman and customer protection measures. • Banking Laws and Regulations: The Banking Regulation Act, 1949, and other relevant laws. • Role of Deposit Insurance: Deposit Insurance and Credit Guarantee Corporation (DICGC) and its significance. 	15	25
4	<p>Contemporary Banking Trends</p> <ul style="list-style-type: none"> • Financial Inclusion: Pradhan Mantri Jan Dhan Yojana (PMJDY) and its impact on society. • Digital Transformation in Banking: Fintech, blockchain technology, and artificial intelligence in banking services. • Green Banking and Sustainable Finance: Initiatives taken by banks for environmental sustainability. • Role of Banks in Government Schemes: Participation in flagship schemes like MUDRA, Stand-Up India, etc. • Challenges and Opportunities for Indian Banks: NPA management, competition, and future prospects. 	15	25



Suggested Specification table with Marks (Theory):100

Distribution of Theory Marks (Revised Bloom's Taxonomy)						
Level	Remembrance (R)	Understanding (U)	Application (A)	Analyze (N)	Evaluate (E)	Create (C)
Weightage	20%	40%	40%			

Note: This specification table shall be treated as a general guideline for students and teachers. The actual distribution of marks in the question paper may vary slightly from above table.

Course Outcome:

After learning the course, the students should be able to:	
CO1	Understand the fundamental concepts and significance of banking in the Indian economy, including the roles and functions of banks.
CO2	Evaluate the significance of electronic banking and digital payment systems, including internet banking, mobile banking, ATMs, credit cards, and debit cards.
CO3	Examine the range of insurance and investment products offered by banks, such as life insurance, general insurance, mutual funds, etc., and understand their implications for customers.
CO4	Appreciate the significance of deposit insurance and the role of the Deposit Insurance and Credit Guarantee Corporation (DICGC) in safeguarding customers' interests.
CO5	Analyze the participation of Indian banks in government schemes like MUDRA and Stand-Up India, and their contributions to fostering entrepreneurship and financial inclusion.



Instructional Method:

The course delivery method will depend upon the requirement of content and need of students. The teacher in addition to conventional teaching method by black board, may also use any of tools such as demonstration, role play, Quiz, brainstorming, MOOCs etc.

From the content 10% topics are suggested for flipped mode instruction.

Students will use supplementary resources such as online videos, NPTEL/SWAYAM videos, e-courses, Virtual Laboratory

The internal evaluation will be done on the basis of Active Learning Assignment

Practical/Viva examination will be conducted at the end of semester for evaluation of performance of students in laboratory.

Reference Books:

[1] Indian Banking System by Joyeeta Deb

