



Gyanmanjari
Innovative University

Course Syllabus
Gyanmanjari Institute of Commerce
Semester-3 (M.com)

Subject: Banking And Financial Services MCOB113511

Type of course: Major (Core)

Prerequisite: Basic knowledge of commerce, economics, or financial accounting concepts is required to understand banking operations and financial services.

Rationale: To equip students with comprehensive knowledge of traditional and modern banking practices, financial services, and global financial systems essential for careers in the evolving financial sector.

Teaching and Examination Scheme:

Teaching Scheme			Credits	Examination Marks					Total Marks
CI	T	P	C	Theory Marks		Practical Marks		CA	
				ESE	MSE	V	P	ALA	
04	00	00	04	60	30	10	0	50	150

Legends: CI-Class Room Instructions; T- Tutorial; P - Practical; C – Credit; ESE - End Semester Examination; MSE- Mid Semester Examination; V - Viva; CA - Continuous Assessment; ALA- Active Learning Activities.



Course Content:

Sr. No	Course content	Hrs.	% Weightage
1	Banking and Financial services <ul style="list-style-type: none"> • Introduction • Regulation of banking • Types of banks and services • Importance, objectives, of banking • Role of banks in economic development • Structure of the banking system 	15	25
2	Digital Banking and Fintech <ul style="list-style-type: none"> • Core banking solutions (CBS) • Internet banking, mobile banking, and digital wallets • Blockchain and cryptocurrency in financial services • Fintech innovations: P2P lending, Robo-advisors, InsurTech 	15	25
3	Financial Services Overview <ul style="list-style-type: none"> • Introduction to financial services industry • Mutual funds, insurance services • Leasing, hire purchase, factoring, and forfaiting • Credit rating and credit bureaus 	15	25
4	International Banking and Global Financial Services <ul style="list-style-type: none"> • Foreign exchange markets • Correspondent banking and SWIFT • International financial institutions (IMF, World Bank) • Trade finance and cross-border banking services 	15	25



Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	Case Study Analysis – Bank Regulation Activity: Analyze a real-world case (e.g., failure of a bank due to poor regulation or compliance breach). Students identify what regulations were violated, and suggest how better regulation could have prevented the failure.	10
2	Field Visit or Virtual Tour Report Activity: Organize a field visit to a bank (or use a virtual tour). Students must submit a reflection report covering digital banking systems they observed, such as CBS, mobile apps, or ATMs.	10
3	Fintech Showcase / Hackathon Activity: Students form teams to develop a concept for a fintech app (e.g., a new digital wallet or robo-advisor). They must present the problem it solves, the target users, and the technology behind it.	10
4	Economic Impact Analysis Report Activity: Students write a short report on how banks have contributed to economic development in a specific country, citing real data and examples.	10
5	Presentation – Mutual Funds & Insurance Products Activity: In pairs, students research and present one mutual fund and one insurance product available in their country, covering features, benefits, and risk-return profile.	10
Total		50



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)
Weight age	25%	40%	35%	-	-	-

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 the above table.

Course Outcome:

After learning the course, the students should be able to:	
CO1	Understand the structure, objectives, and regulatory framework of the banking system.
CO2	Analyze the role of banks and financial services in economic development and financial inclusion.
CO3	Apply knowledge of digital banking technologies and fintech innovations to real-world scenarios.
CO4	Evaluate global financial systems and practices related to international banking.

Instructional Method:

The course will be delivered through interactive lectures, case studies, and ICT-enabled tools to explain key banking and financial concepts. Group discussions, presentations, and simulations will foster critical thinking and application skills. Industry interactions and mini-projects will enhance practical understanding and real-world exposure.

Reference Books:

1. "Indian Financial System" by M. Y. Khan
2. "Banking Theory, Law and Practice" by E. Gordon & K. Natarajan
3. "Digital Banking" by Vivek Belgavi & Puneet Chhabra (PwC Publication)
4. "International Financial Management" by P. G. Apte
5. "Financial Services" by Dr. S. Gurusamy

