



Gyanmanjari
Innovative University

Course Syllabus
Gyanmanjari Institute of Commerce
Semester-3 (B.COM)

Subject: Indian Banking System- BCOBI13310

Type of course: Major (Core)

Prerequisite:

A basic understanding of economics, financial literacy, and the structure of the Indian economy is essential before studying the Indian Banking System.

Rationale:

It equips students with knowledge about how banks function, the role of the Reserve Bank of India, and the importance of financial inclusion, digital banking, and monetary policy. This understanding is crucial not only for careers in finance, business, and public administration but also for making informed personal financial decisions.

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-Classroom Instructions; T – Tutorial - Practical – Credit; SEE – Semester End Evaluation; MSE- Mid Semester Examination; V – Viva; CCE-Continuous and Comprehensive Evaluation; LA- Active Learning Activities.

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

SEE 100 Marks will be converted into 50 Marks

CCE 100 Marks will be converted into 50 Marks

It is compulsory to pass in each individual component

Indian Banking System- BCOBI13310



Page 1 of 4

Course Content:

Sr. No	Course content	Hrs.	% Weightage
1	Introduction to Indian Banking System - Overview of the banking system in India - Structure of the banking system (Commercial, Co-operative, Rural banks) - Role of banks in the economy - Key functions of banks (accepting deposits, providing loans)	15	25
2	Reserve Bank of India (RBI) - History and role of the RBI - Functions of RBI (monetary policy, supervision of banks) - RBI's role in maintaining financial stability - RBI's regulatory and supervisory powers	15	25
3	Commercial and Cooperative Banks - Types of commercial banks (Public, Private, Foreign) - Functions of commercial banks (lending, deposit acceptance) - Role of cooperative banks in rural areas - Challenges faced by commercial and cooperative banks	15	25
4	Banking Operations and Services - Basic banking products (savings, loans, and current accounts) - Introduction to electronic banking and digital services - Payment systems (RTGS, NEFT, IMPS) - Customer service and banking innovations	15	25

2


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Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	Bank Branch Visit Activity: Students will visit a nearby bank branch to observe the banking operations, customer service process, and available banking services. Based on their observations and interactions, students will prepare a brief report and upload PDF on the GMIU web portal.	10
2	Bank Types Research: Students will identify different types of commercial banks (Public, Private, Foreign) and highlight key features, examples, and differences between these types of banks. And prepare a brief report of their findings and upload PDF on the GMIU web portal.	10
3	Digital Banking Experience: Students will explore digital platforms of selected Indian banks (mobile apps or websites) and analyze features like internet banking, UPI services, and security measures. Based on their analysis, they will prepare a report and upload PDF it on the GMIU web portal.	10
4	Banking Services role-play: Students will simulate interactions between a bank representative and a customer. One student will act as a bank officer explaining services such as loans, savings accounts, or deposits, while the other plays the role of a customer inquiring about these services. Students will create a presentation based on their role-play and upload the PPT on the GMIU web portal.	10
5	Customer Experience Survey: Students will conduct a short survey among bank users to gather insights on their satisfaction with banking services, both in-branch and online. Based on the data collected, students will prepare a detailed report and upload PDF it on the GMIU web portal.	10
6	ATM Services Study: Students will explore ATMs of different banks to understand the range of services offered, such as cash withdrawal, mini statements, and deposits. They will document their observations and prepare a comparative report to upload PDF it on the GMIU web portal.	10
7	Attendance	10
Total		70



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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	40%	30%	10%	10%	10%	-

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 overall structure and functioning of the Indian banking system, including its key components and stakeholders.
CO2	Gain knowledge of the history of the Reserve Bank of India, its establishment, and its evolving role in the Indian economy.
CO3	Identify and differentiate between various types of commercial banks and understand their distinct roles in the banking sector.
CO4	Evaluate the key banking products with their features, functions, and how they meet the financial needs of individuals and businesses.

Instructional Method:

The course delivery method will depend upon the requirement of content and the needs of students. The teacher, in addition to conventional teaching methods by black board, may also use any 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 the laboratory.

Reference Books:

- [1] Toor, N. S. Indian Banking System.
- [2] Shekhar, K. C., & Shekhar, L. Banking Theory and Practice.
- [3] Khan, M. Y. Indian Financial System.
- [4] Varshney, P. N. Indian Banking and Financial System.



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