



Gyanmanjari
Innovative University

Course Syllabus
Gyanmanjari Institute of Management Studies
Semester-7 (BBA)

Subject: Banking and Financial Services Management– BBAXX17403

Type of course: Major (Core)

Prerequisite:

Students should have basic knowledge of Financial Management, Indian Financial System, and Principles of Banking. Familiarity with accounting and economics concepts will support better understanding of advanced topics.

Rationale:

This course provides an in-depth understanding of modern banking systems and financial services, focusing on operational, regulatory, and technological aspects. It equips students with practical knowledge required to manage financial institutions in a dynamic and digital environment.

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; 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.



Course Content:

Sr. No	Course Content	Hrs	% Weightage
1	<p>Banking System and Operations</p> <ul style="list-style-type: none"> • Overview of Banking Industry in India • Structure of Indian Banking System (Public, Private, Cooperative, RRBs) • Functions of Commercial Banks • Types of Bank Accounts and Deposits • Lending Operations: Loans, Advances, Credit Appraisal • Banking Instruments: Cheques, DD, RTGS, NEFT • Asset-Liability Management (ALM) • Role of Central Bank (RBI) and Monetary Policy 	15	25
2	<p>Financial Services and Markets</p> <ul style="list-style-type: none"> • Introduction to Financial Services Sector • Non-Banking Financial Companies (NBFCs) • Mutual Funds, Insurance, Pension Funds • Investment Banking and Merchant Banking • Financial Markets: Money Market & Capital Market • Financial Instruments: Equity, Debt, Derivatives • Wealth Management and Financial Planning • Financial Inclusion and Microfinance 	15	25
3	<p>Risk Management and Regulatory Framework</p> <ul style="list-style-type: none"> • Types of Risks in Banking: Credit, Market, Operational Risk • Risk Measurement and Mitigation Techniques • Basel Norms (Basel I, II, III) • Banking Regulations in India (RBI, SEBI Guidelines) • KYC, AML, and Compliance Framework • Corporate Governance in Banking • Fraud Management and Cyber Risk 	15	25



4	Digital Banking and Emerging Trends	15	25
	<ul style="list-style-type: none"> • Digital Banking: Internet Banking, Mobile Banking, UPI • FinTech Innovations: Blockchain, AI, Robo-Advisory • Payment Systems and Digital Wallets • Role of Big Data and Analytics in Banking • Cybersecurity in Financial Services • Green Banking and Sustainable Finance • Future Trends in Banking and Financial Services 		

Continuous Assessment:

Sr. No	Active Learning Activities	Marks
1	Financial Product Awareness: Students will list any 5 financial products (mutual funds, insurance, fixed deposits, etc.) and write 1–2 lines about each. They will upload the PDF on GMIU Web Portal.	10
2	Bank Comparison: Students will compare any two banks based on 4–5 factors (interest rates, services, digital facilities, etc.) and upload the PDF on GMIU Web Portal.	10
3	Field Visit – Bank Services Observation: Students will visit a bank branch and observe 4–5 services provided (cash deposit, withdrawal, passbook update, loan inquiry, etc.). They will write their observations and upload the PDF on GMIU Web Portal.	10
4	Digital Banking Usage: Students will explore any one digital banking service (ATM, mobile banking, internet banking, UPI) and write 4–5 points on how it works. They will upload the PDF on GMIU Web Portal.	10
5	Insurance Service Understanding: Students will choose any one insurance service (life or general insurance) and write 4–5 simple points about its benefits. They will upload the PDF on GMIU Web Portal.	10
6	ATM Visit and Observation: Students will visit an ATM and note down 3–4 services available (cash withdrawal, balance check, mini statement, etc.). They will upload the PDF on GMIU Web Portal.	10
7	Attendance	10
Total		70



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	30%	30%	20%	10%	10%	0%

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 structure, functions, and operational aspects of banking systems in India.
CO2	Analyze various financial services and their role in financial markets and economic development.
CO3	Evaluate risk management practices and regulatory requirements in banking and financial institutions.
CO4	Assess the impact of technology and innovation on modern banking and financial services.

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. 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] Gordon, E., & Natarajan, K. (2016). Banking theory, law and practice (25th ed.). Himalaya Publishing House.
- [2] Indian Institute of Banking and Finance. (2017). Principles and practices of banking (3rd ed.). Macmillan Education.
- [3] Khan, M. Y. (2019). Indian financial system (11th ed.). McGraw Hill Education.
- [4] Pathak, B. V. (2018). The Indian financial system (5th ed.). Pearson Education India.
- [5] Saunders, A., & Cornett, M. M. (2021). Financial institutions management: A risk management approach (10th ed.). McGraw Hill.