

Model Syllabus for 4-Year UG Honours in B.Com.(General) as Major in consonance with
Curriculum framework w.e.f. AY **2026-27**

COURSE STRUCTURE

Year	Semester	Course	Title of the Course	No.of Hrs /Week	No. of Credits
II	III	5	Advanced Accounting	5	4
		6	Business Statistics	5	4
		7	Banking Theory & Practice	4	4

SEMESTER-III
COURSE 7: BANKING THEORY AND PRACTICE

Theory 4 hrs/week

Credits: 4

Course Objectives

This course is designed to enable students to:

- Understand the fundamental concepts, types, and regulatory framework of commercial and specialized banks.
- Explore innovations in banking systems and evaluate the use of digital and electronic banking services.
- Identify and differentiate various types of banks in India and understand their roles in financial services and development.
- Examine the legal and operational relationships between bankers and customers, including compliance norms and payment systems.
- Understand the roles, responsibilities, and legal protections of collecting and paying bankers, including digital payment systems.

Course Outcomes:

Upon successful completion of this course, students will be able to:

CO1: Understand the meaning, functions, and credit creation role of commercial banks along with the role of RBI in the Indian banking system.

CO2: Identify and evaluate different banking systems and recent innovations in e-banking, including RTGS, NEFT, and mobile banking.

CO3: Distinguish among various types of banks including commercial banks, cooperative banks, RRBs, SIDBI, NABARD, EXIM Bank, and SFBs.

CO4: Explain the general and special relationships between a banker and customer and comprehend the significance of KYC and eKYC norms.

CO5: Describe the roles, duties, and statutory protections of collecting and paying bankers, and understand modern payment gateway systems.

SYLLABUS

Unit I: Introduction: Meaning & Definition of Commercial Bank – Functions of Commercial Banks –Credit Creation with Examples – RBI and its functions.

Unit II: Banking Systems: Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking- Payments Banks.

Unit III: Types of Banks: Types of Commercial Banks – Public Sector Banks and Private Sector Banks-Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank - Small Finance Banks(SFBs).

Unit IV: Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC and eKYC Norms.

Unit V: Collecting Banker and Paying Banker: Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker -Payment Gateways.

Activities:

- Simulate how banks create credit through deposits and loans.
- Analyze features of apps like Paytm, PhonePe, or SBI YONO (e.g., UPI, RTGS, NEFT).
- Compare RRBs, SFBs, NABARD based on year, purpose, and functions.
- Examine customer onboarding procedures and legal aspects of KYC.
- Present on platforms like Razorpay and Google Pay—features, security, and use.

References

1. Sundharam, K. P. M., & Varshney, V. L. (2019). *Banking theory: Law & practice* (21st Revised ed.). Sultan Chand & Sons
2. Santhanam, B. (2012). *Banking theory, law and practice* (5th ed.). Margham Publications.
3. Aryasri, A. R. (2014) *Banking and financial systems*. Tata McGraw-Hill Education India. (Year not identified)
4. Vijayaraghavan, V. (2019). *Introduction to banking*. Excel Books.

MODEL QUESTION PAPER
SEMESTER-III
COURSE 7: BANKING THEORY AND PRACTICE
(w.e.f. 2026-27)

Time :3Hrs

Max Marks 75

SECTION - A

Answer any Five of the following

5 X 3= 15 Marks

1. Short answer question from Unit-1
2. Short answer question from Unit-1
3. Short answer question from Unit-2
4. Short answer question from Unit-2
5. Short answer question from Unit-3
6. Short answer question from Unit-3
7. Short answer question from Unit-4
8. Short answer question from Unit-4
9. Short answer question from Unit-5
10. Short answer question from Unit-5

SECTION - B

Answer Five of the following

5 X 12= 60 Marks

11. Long answer question from Unit-1
- OR**
12. Long answer question from Unit-1
13. Long answer question from Unit-2
- OR**
14. Long answer question from Unit-2
15. Long answer question from Unit-3
- OR**
16. Long answer question from Unit-3
- OR**
17. Long answer question from Unit-4
- OR**
18. Long answer question from Unit-4
19. Long answer question from Unit-5
- OR**
20. Long answer question from Unit-5