

**Model Syllabus for Commerce (Minor) 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	IV	2	Banking Theory and Practice	4	4

SEMESTER-IV

COURSE 2: BANKING THEORY AND PRACTICE

Theory

Credits: 4

4hrs/week

Learning objectives:

This course exposes the students to the working of banking and financial system prevailing in India.

Learning Outcomes:

At the end of the course, the student will be able to; Understand the basic concepts of banks and functions of commercial banks. Demonstrate an awareness of law and practice in a banking context. Engage in critical analysis of the practice of banking law. Organize information as it relates to the regulation of banking products and services. Critically examine the current scenario of Indian Banking system. Formulate the procedure for better service to the customers from various banking innovations.

Unit1:Introduction: Meaning & Definition of Bank–Functions of Commercial Banks–Credit Creation with Examples-Kinds of Banks–Central Banking Vs. Commercial Banking.

Unit 2: 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.

Unit3:Types of Banks: Indigenous Banking-Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank.

Unit 4: Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

Unit 5: 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.

- Quiz Programs
- Visit to Banks
- Guest Lectures by bank officials
- Prepare a statement on periodical declaration of RBI like SLR, REPO etc.
- Collection, display and Practicing of filling of different forms used in banks
- Survey on customers satisfaction of Banking services
- Know about KYC norms
- Talk on latest trends in banking industry
- Online Banking
- Individual and group project reports
- Current Affairs of Banking Sector Student Seminars
- Debates
 - Group Discussions on problems relating to topics covered by syllabus Students can gather the data relating to organizational set up of various banks.
 - Group discussion can be conducted on issues relating to banks.
 - Examinations(Scheduled and surprise tests)

Reference Books:

1. Banking Theory:Law & Practice:KPM Sundram andVLVarsheney,Sultan Chand &Sons.
2. Banking Theory,Law and Practice:B.Santhanam; Margam Publications.
3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.
4. Banking and Financial Systems:Aryasri, TataMcGraw- Hill Education India.
5. Introduction to Banking:Vijaya Raghavan, Excel books.
6. Indian Financial System: M.Y.Khan,McGraw Hill Education.
7. Banking Theory and Practice, JagroopSingh, Kalyani Publishers.

Model Question Paper
SEMESTER - IV
COURSE-2 BANKING THEORY AND PRACTICE
(w.e.f. 2026-27)

Time: 3 hrs

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 One question from each Unit. 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
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