

**GUJARAT TECHNOLOGICAL UNIVERSITY****Syllabus for Bachelor of Vocation (B.Voc), 1<sup>st</sup> Semester****Branch: Banking Finance Services and Insurance****Subject Name: Banking & Micro Finance-I****Subject Code: 1112101****With effective  
from academic  
year 2019-20****Teaching and Examination Scheme:**

Teaching Scheme			Credits	Examination Marks				Total Marks
L	P	OJT		Theory		Tutorial/ Practical		
			University exams (ESE)	Progressive Assessment (PA)	External Practical /viva Exam (ESE)	Internal evaluation Practical /viva Exam (PA)		
3	-	-	3	50	-	-	-	50

L- Lectures; P- Practical; OJT- On Job Training; C- Credit; ESE- End Semester Examination; PA- Progressive Assessment

**Content:**

Sr. No.	Content	Hrs.
1	<b>Introduction to Banking:</b> Overview of the BFSI domain in India, Concept of banking, Types of Banking, Functioning of a bank, Banking in India, Organised sector & Unorganised sector, Functions of a Bank, Basic Principles of banking, Bank Deposits/Deposit Accounts, Social Responsibility of Banks.	10
2	<b>Structure of Indian Banking System:</b> Introduction, Role & functions of the Reserve Bank of India, Failure of Commercial Banks, Innovative Programmes undertaken by Indian Commercial Banks, Improvement of Customer Services, Types of Banks in India, Role & Importance of Banks in India.	10
3	<b>Banking Products &amp; Customer:</b> Who is a Banker? Who is a Customer? Various Banker & Customer Relationship, Obligation/Duties Of a Banker, Rights of a banker <b>Products &amp; Services:</b> Deposit Products, Loan Products & other Instruments, Retail Banking Products, Money Market Products.	9
4	<b>Financial inclusion &amp; exclusion:</b> Meaning of Financial Inclusion & Exclusion, Difference between inclusion & Exclusion, Role & importance. <b>Micro Finance:</b> What is microfinance, Evolution of microfinance in India, Organization Structure of MFs, Different Models of Micro Finance	9
5	<b>Practical:</b> Visit of a Bank for showing/ making students aware about Banking Transaction. Visit of NBFC offering various products for investment. Departmental Set up of Nationalised & Private Banks – Broad differences in Functions of Reserve Bank, State Bank, Nationalised and cooperative Banks.	
	<b>Total</b>	<b>38</b>

**Suggested Specification table with Marks (Theory):**

Distribution of Theory Marks				
R Level	U Level	A Level	N Level	E Level
5	10	20	10	5

**Reference Books:**

1. Principles of Banking Management by Neelam C. Gulati, Excel Books
2. Banking and Insurance by Jyotsana Sethi, PHI 2012, Latest Edition
3. Banking – Theory, Law and Practice by E. Gordon and Dr. Natarajan, Himalaya Publishing House, 2007.



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4. Introduction to Banking by Vijayaragavan Iyengar, Excel Books
5. Financial Services by M Y Khan, 5<sup>th</sup> Edition. Tata McGraw Hill Education Private Limited.

**Teaching Method:**

1. Case discussion
2. Projects/ Assignments/ Quizzes/ Class participation etc.
3. Compulsory class presentation with live experiences of world economies

**Course Outcomes:**

After learning the course the students should be able to understand:

1. Overview of the BFSI domain in India
2. Role & importance of banks in an economy
3. Structure of Indian banking industry
4. Reserve Bank of India and its role
5. Types of banks in India
6. Banker-Customer relationship
7. Overview of basic banking products & services
8. Introduction to micro finance

**List of Journals / Periodicals / Magazines / Newspapers, etc.:**

1. Economic Time
2. Journal of Economic Times
3. Business Standard
4. Reports of RBI, SEBI etc.