

**GUJARAT TECHNOLOGICAL UNIVERSITY****Syllabus for Bachelor of Vocation (B.Voc), 5<sup>th</sup> Semester****Branch: Banking Finance Services and Insurance****Subject Name: Business Banking & Operations****Subject Code: 1152101****With effective  
from academic  
year 2020-21****Teaching and Examination Scheme:**

Teaching Scheme			Credits	Examination Marks				Total Marks
L	T	P		Theory Marks		Practical Marks		
			C	ESE (E)	PA (M)	ESE (V)	PA (I)	
3	-	0	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>Module-1 :</b> Meaning and Definition of Bank, Types of Banks, Functions of Bank, Evolution of Central Banking, Functions of Central Bank, Various Banking products & Services like Time deposits, Demand deposits, Merchant banking, Plastic Money (Debit cards, credit cards), ATM card. Contemporary issues in Banking sector like Money Laundering, KYC norms	12
2	<b>Module-2:</b> Various Loan Products, Banking sector reforms after 1991, Investment Banking, Role of Bank in depository system, Monetary Policy, National Asset Reconstruction Company Ltd (NARCL)	10
3	<b>Module-3 :</b> International Banking : Needs of Foreign trade and Forex services , ADR & GDR , Internet Banking : RTGS, NEFT, Digital Wallet (E-Wallet) Recovery of Advances : Major provisions of Insolvency & Bankruptcy code in India (with special reference to NPA)	10
4	<b>Module-4 :</b> Indian Industry structure, Role of SME in Indian Industrial sector, Definition of SME, characteristics, challenges in SME business, Guidelines and directives of RBI & GOI for SME	10
<b>Total</b>		<b>42</b>

**Reference Books:**

- (1) Indian Institute of Banking & Finance (IIBF), Principles and practices of Banking, MACMILIAN , 2015 Edition
- (2) Principles of Banking Management, Gulati Neelam.C, Edition :1<sup>st</sup> , Excel Books,New Delhi,2010

List of Journals / Periodicals / Magazines / Newspapers / Web resources, etc.

- Journal of Banking & Finance
- International Journal of Banking, Accounting & Finance

**Course Outcomes:**

After learning the course the students should be able to:

1. Students will able to learn basic fundamentals of Banking, Banking structure in India.
2. As this curriculum covers contemporary topics like International Banking, Internet Banking, students will able to get current market knowledge and implement these fundamentals in real life.