



GUJARAT TECHNOLOGICAL UNIVERSITY

Program Name: Bachelor of Vocation

Level: Under Graduate

Branch: Banking Financial Services and Insurance

Subject Code : BV01021011

Subject Name : Fundamentals of Banking

w. e. f. Academic Year:	2026-2027
Semester:	1
Category of the Course:	Core Courses

Prerequisite:	Understanding of Banking subjects is helpful for topics like loans, deposits, and interest calculations, identifying target learners, ensuring basic knowledge in economics and finance, ability to understand banking terminology and concepts.
Rationale:	This course provides necessary skill to understand Banking concepts and their role in Business, It helps students develop essential financial knowledge such as: Saving and investment habits, Understanding interest, loans, and deposits, Using banking services effectively his is important for both personal finance and professional growth. Students will be provided with the theoretical concepts, tools and methods of banking sectors as well as the opportunity to work through bank related issues.

Course Outcome:

After Completion of the Course, Student will able to:

No	Course Outcomes
01	To familiarize students with banking operations and services
02	Overview of the Banking domain in India and role of CIBIL
03	Overview of basic relationship in banking sectors
04	Overview of digitalization

Teaching and Examination Scheme:

Teaching Scheme (in Hours)			Total Credits L+T+ (PR/2)	Assessment Pattern and Marks				Total Marks
L	T	PR	C	Theory		Tutorial / Practical		
				ESE (E)	PA / CA (M)	PA/CA (I)	ESE (V)	
3	0	0	3	50	00	00	00	50

Course Content:

Unit No.	Content	No. of Hours	% of Weightage
1.	Introduction to Banking: Meaning and definition of banking, Evolution and history of banking, Importance of banking in economic	10	30



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	development, Structure of the banking system in India, Role of banks. Types of Banks. Different types of accounts, customer services in banks. Retail Banking: Concept of retail banking, retail products and services, drivers of retail business in India, Opportunities of retail banking in India., Wholesale Banking: Concept of wholesale banking, products and services.		
2.	Internet Banking: Need, Advantages, Security, Difference between Corporate & Retail Internet Banking.: CIBIL: introduction, Meaning and Score Range, Factors Affecting it.	10	20
3.	Banker Customer Relationship: Debtor – Creditor relationship, Bank as a trustee, bailee-bailor, agent-principal, lessor-lessee. Anti- Money Laundering: Concept, Stages, Objectives. Know-Your Customer: key elements, KYC Verification for individuals, companies, partnership firms, trusts and foundations.	10	30
4.	Digital Financial Services: Electronic Clearing Service (ECS) Debit & Credit; Electronic Funds Transfer (EFT) - National Electronic Funds Transfer (NEFT) System, Real Time Gross Settlement System (RTGS), Technology in banks. Unified Payments Interface (UPI): Concept, Mechanism & Services Covered. Digital Wallets (E-Wallets): Features, Benefits and Types.	10	20
5.	Visit of a Bank for showing/ making students aware about Banking Transaction Presentations on Digital Financial Services and FinTech products and CBDC. Live Projects on Creating Awareness of Digital Products (Digital Literacy) in Rural and Semi-Urban Areas. Orientation of banking functions with software application.	05	-
	Total	45	100

Suggested Specification Table with Marks (Theory):

Distribution of Theory Marks					
R Level	U Level	A Level	N Level	E Level	C Level
30%	30%	20%	20%	-	-

Where R: Remember; U: Understanding; A: Application, N: Analyze and E: Evaluate C: Create (as per Revised Bloom's Taxonomy)

References/Suggested Learning Resources:

(a) Books:



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- 1 Vijayaragavan Iyengar Introduction to Banking Excel Latest
- 2 Indian Institute of Banking & Finance (IIBF) Principles and Practices of Banking
MACMILLAN 2015
- 3 R Muraleedharan Modern Banking: Theory & Practice PHI 2014

(b) Open source software and website:

- 4 International Journal of Banking, Accounting & Finance
- 5 Journal of Banking & Finance
- 6 Journal of Financial Services Research
- 7 Journal of International Money and Finance
- 8 Review of Financial Studies
- 9 International Journal of Central Banking (IJC)

Suggested Course Practical List:

- Execute live projects aimed at creating awareness about digital financial products in rural and semi-urban areas.
- Analyze the impact of UPI and mobile wallets on cashless transactions in India.
- Study the evolution of internet banking and its adoption across different age groups.
- Conduct a comparative analysis of banking frauds and cyber security measures in digital banking.
- Analyze how banks use data analytics and AI for customer profiling and credit scoring.
- Investigate the impact of FinTech startups on traditional banking services.
- Study the implementation of core banking systems (CBS) and its operational benefits to customers.

List of Laboratory/Learning Resources Required: NA

Suggested Project List: NA

Suggested Activities for Students: NA

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