



# GUJARAT TECHNOLOGICAL UNIVERSITY

Program Name: Bachelor of Vocation

Level: Under Graduate

Branch: Banking Financial Services and Insurance

Subject Code : BV01021061

Subject Name : Role of a Banker

w. e. f. Academic Year:	2026-2027
Semester:	1
Category of the Course:	On Job Training

<b>Prerequisite:</b>	NA
<b>Rationale:</b>	The primary reason for this OJT is to transition from classroom-based theoretical knowledge to a live banking environment. While academic study provides the framework for understanding banking laws and financial principles. OJT allows for the immediate application of these concepts in real-time business practices, such as Banking System, Roles and Responsibility of a Banker etc.

## Course Outcome:

After Completion of the Course, Student will able to:

No	Course Outcomes
01	Commemorate the Fundamental Role and Responsibilities of a Banker
02	Understand Various tools and techniques used in Banking Sector
03	Apply different tools and techniques in practical use
04	Analyze Roles and Responsibilities are varied from one Bank to another Bank

## 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)	
0	0	12	6	00	00	100	100	200

## Course Content:

Unit No.	Content	No. of Hours	% of Weightage
1.	History of Banking System in India till date (Pre-Independence Era, Establishment of RBI, the Nationalisation Era (1947–1991), and the Liberalisation/Modern Era (1991–Present)	40	20%
2.	Types of Banks: Public Sector Banks, Private Sector Banks, Cooperative Banks and RRB. Types of bank account. Types of loan	40	20%



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3.	Role of a Banker ( Duties and Responsibilities of a Banker in detail - Administrative Role, Core Responsibilities, Modern & Digital Role, Legal and Ethical Obligations)	40	20%
4.	Technical updation (Cybersecurity, Payment gateways, technical regulation sof RBI) Role of Banker in contemporary era (Digital banking and e-banking services, government schemes, Customer service and grievance handling)	40	20%
5.	Risk Management ( Market research, Checking creditworthiness of customers, KYC Compliance, Money laundering Repayment of Loan, Meaning of NPA)	40	20%
<b>Total</b>		<b>200</b>	<b>100</b>

## Suggested Specification Table with Marks (Theory):

Distribution of Theory Marks					
R Level	U Level	A Level	N Level	E Level	C Level
NA	NA	NA	NA	NA	NA

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:

1. Principles & Practices of Banking by IIBF (Indian Institute of Banking and Finance).
2. The Banking Career Playbook by Mrutyunjay Mahapatra: Provides a roadmap for navigating the banking industry, detailing necessary skills, leadership traits, and the path from junior roles to CEO.....
3. Banker by Chance, Leader by Choice by Shiv B. Singh: A great reference for the "soft skills" and ethical dilemmas a banker faces daily in the Indian context.

### (b) Open source software and website:

1. RBI Regulatory Sandbox
2. Banker by Chance, Leader by Choice by Shiv B. Singh: A great reference for the "soft skills" and ethical dilemmas a banker faces daily in the Indian context.



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**Suggested Course Practical List: If any**

**List of Laboratory/Learning Resources Required:**

**Suggested Project List:**

**Suggested Activities for Students: If any**

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