Re-Accredited 'B++' 2.86 CGPA by NAAC
VEER NARMAD SOUTH GUJARAT UNIVERSITY
University Campus, Udhna-Magdalla Road, SURAT - 395 007, Gujarat, India.
વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી
યુનિવર્સિટી કેમ્પસ, ઉધના-મગદલ્લા રોડ, સુરત - ૩૯૫ ००७, ગુજરાત, ભારત.
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-:પરિપત્ર:-

યુનિવર્સિટી સંલગ્ન વાણિજય વિદ્યાશાખા હેઠળની તમામ કોલેજોનાં આચાર્યશ્રીઓને જણાવવાનું કે, NEP-2020 અંતર્ગત શૈક્ષણિક વર્ષ ૨૦૨૬–૨૭ થી અમલમાં આવનાર B.Com. Sem.-1 & 2 Banking (Major) વિષયનો અભ્યાસક્રમ કોમર્સ ઈન્કલુડીંગ બિઝનેશ એડમિનિસ્ટ્રેશન વિષયની અભ્યાસ સમિતિના ચેરમેનશ્રીએ અભ્યાસ સમિતિવતી અને વાણિજય વિદ્યાશાખાના અધ્યક્ષશ્રીએ વાણિજય વિદ્યાશાખાવતી મંજૂર કરી એકેડેમિક કાઉન્સિલને કરેલ ભલામણ એકેડેમિક કાઉન્સિલની તા.૦૫/૦૮/૨૦૨૬ ની સભાનાં ઠરાવ ક્રમાંક:૫૨ થી મંજૂર કરેલ છે.જેનો અમલ કરવા આથી જાણ કરવામાં આવે છે.

બિડાણ: ઉપર મુજબ

ક્રમાંક:ઓથો./પરિપત્ર/૧૮૪૪૨/૨૦૨૬
તા.૧૧/૦૮/૨૦૨૬

કુલસચિવ(ઈ/ચા)

પ્રતિ,
(૧) યુનિવર્સિટી સંલગ્ન વાણિજય વિદ્યાશાખા હેઠળની તમામ કોલેજોનાં આચાર્યશ્રીઓ.
...આપશ્રીના વિભાગ/કોલેજના સંબંધિત શિક્ષકો/વિદ્યાર્થીઓને જાણ કરી અમલ કરવા સારૂ.
(૨) અધ્યક્ષશ્રી, વાણિજય વિદ્યાશાખા.
(૩) પરીક્ષા નિયામકશ્રી,પરીક્ષા વિભાગ, વીર નર્મદ દ. ગુ. યુનિવર્સિટી, સુરત.
(૪) એકેડેમિક વિભાગ, વીર નર્મદ દ. ગુ. યુનિવર્સિટી, સુરત.
.....તરફ જાણ તેમજ અમલ સારૂ.

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT PROGRAM TITLE	
Name of Program	**BACHELOR OF COMMERCE (BANKING)**
Program Abbreviation	B.COM.
Duration	**4 YEARS**
Eligibility Criteria	10+2 (Higher Secondary Certificate) or Equivalent
Pre-requisite	1. Basic knowledge of Commerce, Business, and Financial concepts at Higher Secondary Level. 2. Basic understanding of banking terminology and everyday banking operations.
Medium of Instruction	English/Gujarati (As per University Norms)
Objective of Program	1.To develop a comprehensive understanding of the Indian banking system, banking regulations and sustainable banking practices. 2. To equip students with banking knowledge and skills required to perform banking operations, comply with regulatory requirements, and handle banking documentation effectively.
Program Outcome (PO)	**PO1:** Students will be able to Demonstrate fundamental knowledge of banking, finance, and financial services. **PO2:** Apply banking principles and regulatory requirements in professional practice. **PO3:** Develop analytical and problem-solving skills for banking and financial decision-making. **PO4:** Understand modern banking technologies and digital financial services effectively. **PO5:** Uphold ethical values, professionalism, and social responsibility in banking operations. **PO6:** Communicate effectively and work collaboratively in banking and financial environments. **PO7:** Develop lifelong learning, adaptability, and employability skills to meet the evolving needs of the banking and financial sector.

Program Specific Outcomes (PSO)	**PSO1:** Student will get comprehensive knowledge of banking principles, regulations, and financial services. **PSO2:** Apply banking procedures, customer service, and documentation in banking operations. **PSO3:** Understand digital banking technologies, payment systems, and modern banking practices. **PSO4:** Apply risk management, cybersecurity, and regulatory compliance in banking. **PSO5:** Students will be able to understand professional ethics, sustainable banking, and customer-centric practices. **PSO6:** Analyze government banking schemes, financial inclusion initiatives, and international banking services. **PSO7:** Develop problem-solving, analytical, and decision-making skills in banking operations. **PSO8:** Demonstrate employability skills and professional competence for careers in the banking and financial sector.
Mapping between Pos and PSOs	

POs / PSOs	PSO1	PSO2	PSO3	PSO4	PSO5	PSO6	PSO7	PSO8
PO1	✔	✔	✔	✔	✔	✔	✔	✔
PO2	✔	✔	✔	✔		✔	✔	✔
PO3		✔	✔	✔			✔	✔
PO4		✔	✔		✔		✔	✔
PO5	✔	✔		✔	✔	✔	✔	✔
PO6	✔		✔	✔	✔	✔	✔	✔
PO7	✔	✔	✔	✔	✔	✔	✔	✔

[Subject code-2608000601010004]

<table>
<tr><td colspan="7">VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
B.COM
SEMESTER-1
Modern Banking and Regulatory Framework (MAJOR)</td></tr>
<tr><td>Program Name</td><td colspan="6">BACHELOR OF COMMERCE (BANKING)</td></tr>
<tr><td>Semester</td><td colspan="6">I</td></tr>
<tr><td>NCrF Credit Level</td><td colspan="6">4.5</td></tr>
<tr><td>Course Type</td><td colspan="6">Major</td></tr>
<tr><td>Course Subtype</td><td colspan="6">NIL</td></tr>
<tr><td>Subject Type</td><td colspan="6">Discipline Specific</td></tr>
<tr><td>Course Code</td><td colspan="6">-</td></tr>
<tr><td>Course Level</td><td colspan="6">400-499</td></tr>
<tr><td>Course Title</td><td colspan="6">Modern Banking and Regulatory Frameworks (MAJOR)</td></tr>
<tr><td>Credit</td><td>Theory:</td><td>04</td><td>Practical:</td><td>00</td><td>Total:</td><td>04</td></tr>
<tr><td>Effective From</td><td colspan="6">Academic Year: 2026-27</td></tr>
<tr><td>Course Outcomes</td><td colspan="6">CO1: Student will understand the evolution and framework of the Indian banking system.
CO2: Understand the key provisions of the Banking Regulation Act, 1949.
CO3: Identify procedures for opening various types of bank accounts.
CO4: Understand Aadhaar-based account opening procedures.
CO5: Student will understand major banking risks and the Basel norms.
CO6: Understand the importance of professional ethics and sustainable banking.
CO7: Accurately complete specimen forms for different types of bank accounts.</td></tr>
<tr><td>Mapping between Cos and PSOs</td><td colspan="6">
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<tr><th>COs / PSOs</th><th>PSO1</th><th>PSO2</th><th>PSO3</th><th>PSO4</th><th>PSO5</th><th>PSO6</th><th>PSO7</th><th>PSO8</th></tr>
<tr><td>CO1</td><td>✔</td><td>✔</td><td></td><td></td><td>✔</td><td></td><td>✔</td><td>✔</td></tr>
<tr><td>CO2</td><td>✔</td><td>✔</td><td></td><td>✔</td><td>✔</td><td></td><td>✔</td><td>✔</td></tr>
<tr><td>CO3</td><td>✔</td><td>✔</td><td>✔</td><td></td><td>✔</td><td></td><td>✔</td><td>✔</td></tr>
<tr><td>CO4</td><td>✔</td><td>✔</td><td>✔</td><td>✔</td><td>✔</td><td></td><td>✔</td><td>✔</td></tr>
<tr><td>CO5</td><td>✔</td><td></td><td></td><td>✔</td><td>✔</td><td></td><td>✔</td><td>✔</td></tr>
<tr><td>CO6</td><td>✔</td><td></td><td></td><td>✔</td><td>✔</td><td>✔</td><td>✔</td><td>✔</td></tr>
<tr><td>CO7</td><td>✔</td><td>✔</td><td>✔</td><td></td><td>✔</td><td></td><td></td><td></td></tr>
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Course Content	
	UNIT : 1: Evolution and framework of Banking System (Weightage:25%) • Evolution and history of Indian banking: Meaning, Definition and History • Overview of Modern Indian Banking System • Banking Regulation Act, 1949: – Objectives – Key definitions (banking, banking company, demand/time liabilities, secured and unsecured advances) – Forms of business in which banking companies may engage (Sec:6) – Prohibition of trading (Sec:8) – Restrictions on loans and advances (Sec:20) **Unit : 2: Opening Accounts of Various Types of Customers (Weightage:25%)** • Personal account: – Accounts of Individual – Joint Accounts – Accounts of Minor • Accounts of Other Customer – Hindu Undivided Family (HUF) – Partnership Firm Account – Limited Companies – Trusts – Executor and administrator – Cooperative Societies – Government and Public Bodies • Opening of Account based on Aadhaar Card **UNIT 3: Banking Risk Management, Ethics and Sustainable Banking (Weightage:25%)** • **Banking Risks:** Meaning and Definition Types of Banking Risks – Credit Risk – Market Risk – Operational Risk – Liquidity Risk • Introduction to Basel Norms in India • **Professional Ethics and Sustainable Banking:** – Meaning and Significance of Professional Ethics in Banking

	– Meaning of Sustainable Banking – Objectives and Principles of Sustainable Banking **UNIT 4: SPECIMEN OF FORMS: (Weightage:25%)** • Form to Open Account – Saving's account, Current account and Fixed Deposit account • Form to Open Account of Partnership Firm • Form to Open Account of Company
Reference Books	**1.** Indian Institute of Banking & Finance (IIBF), Legal and Regulatory Aspects of Banking, Macmillan Education India Pvt. Ltd., New Delhi **2.** E. Gordon & K. Natarajan – Banking Theory, Law and Practice (Himalaya Publishing House) **3.** K. P. M. Sundaram & P. N. Varshney – Banking Theory, Law and Practice (Sultan Chand & Sons) **4.** S. N. Maheshwari & S. K. Maheshwari – Banking Law and Practice (Kalyani Publishers) **5.** Indian Institute of Banking & Finance (IIBF) – Principles and Practices of Banking (Macmillan Education India) **6.** Bharti V. Pathak – The Indian Financial System (Pearson India) **7.** Vasant C. Joshi and Vinay V. Joshi, Managing Indian Banks: The Challenges Ahead, SAGE Publications India Pvt. Ltd., New Delhi, Latest Edition. **8.** S. Gurusamy – Banking Theory: Law and Practice, Vijay Nicole Imprints.
Teaching Methodology	1. Interactive Lectures and Classroom Discussions 2. Problem-Based Learning 3. Practical Demonstrations and Hands-on Training on bank forms 4. ICT-Enabled Learning
Evaluation Method	Internal Assessment : 50 Marks External Assessment : 50 Marks

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

B.COM

SEMESTER-2

Modern Banking and Regulatory Framework (MAJOR)

Program Name	**BACHELOR OF COMMERCE (BANKING)**				
Semester	**2**				
NCrF Credit Level	**4.5**				
Course Type	**Major**				
Course Subtype	**NIL**				
Subject Type	**Discipline Specific**				
Course Code	**-**				
Course Level	**400-499**				
Course Title	Modern Banking and Regulatory Framework (MAJOR)				
Credit	**Theory:**	**04**	**Practical:**	**00**	**Total:** **04**
Effective From	**Academic Year: 2026-27**				
Course Outcomes	**CO1:** Student will understand the concepts and services of Core Banking Solutions (CBS). **CO2:** Understand digital banking services, FinTech payment instruments, and fraud prevention measures. **CO3:** Understand features and benefits of major government-sponsored banking schemes. **CO4:** Student will understand key international remittance services offered by Indian banks. **CO5:** Identify foreign currency accounts, including NRE, NRO, and FCNR accounts. **CO6:** Apply banking procedures for RTGS, NEFT, account closure, and fixed deposit transactions. **CO7:** Accurately complete specimen forms related to banking services and government-sponsored schemes.				

Mapping between Cos and PSOs

COs / PSOs	**PSO1**	**PSO2**	**PSO3**	**PSO4**	**PSO5**	**PSO6**	**PSO7**	**PSO8**
CO1	✔	✔	✔	✔			✔	✔
CO2	✔	✔	✔	✔	✔		✔	✔
CO3	✔	✔			✔	✔	✔	✔
CO4	✔	✔	✔			✔	✔	✔
CO5	✔	✔	✔			✔	✔	✔

CO6	✔	✔	✔	✔	✔		✔	✔
CO7	✔	✔	✔		✔	✔	✔	✔

Course Content

UNIT: 1: Emerging Trends in Banking service (Weightage:25%)

- **Core Banking Solution (CBS):**
  - Meaning
  - Objectives
  - CBS Services: Anywhere Banking, Multi-Channel Banking, ATM Integration, Internet Banking Integration, Mobile Banking Integration, Debit and Credit Card Integration
- **Digital Fraud Prevention:**
  - User Authentication
  - Data Security
  - Cyber security
  - Access Control
  - Data Backup and Disaster Recovery
  - Compliant filing by customer and RBI guidelines on Unauthorised Electronic Banking Transactions.

Unit 2: Government Sponsored Jan Suraksha **Scheme: (Weightage:25%)**

-Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) :Background and Need for the Scheme, Objectives ,Salient Features , Eligibility Criteria , Insurance Coverage , Annual Premium , Risk Cover Period , Enrolment Procedure ,Nomination Facility, Claim Settlement Procedure, Required Documents for Claim, Termination of Insurance Cover , Benefits , Role of Banks in Implementation , Importance of PMJJBY in Financial Inclusion, Specimen of PMJJBY form.

Unit 3: Payment Instruments and Key International Remittance Services Offered by Indian Banks (Weightage:25%)

- Introduction to Traditional and FinTech Payment Instruments
  - Meaning and Types
- International Remittance Services : SWIFT (Society for Worldwide Interbank Financial Telecommunication)
- Wire Transfer
- Foreign Currency Accounts
  - NRE (Non-Resident External Account)
  - NRO (Non-Resident Ordinary Account)
  - FCNR (Foreign Currency Non-Resident Account)

	Unit 4 : Specimen of forms: (Weightage: 25%) • RTGS/NEFT Request form • Account Closure Form • Fixed Deposit Premature Withdrawal Form • Sukanya Samriddhi Yojana form
Reference Books	1. E. Gordon and K. Natarajan, Banking Theory, Law and Practice, Himalaya Publishing House, Mumbai, 2. Dr. B. V. Sudha, Dr. Ravi V. and Dr. Narasimha Raju, Modern Indian Banking, Himalaya Publishing House, Mumbai, 3. Indian Institute of Banking & Finance (IIBF), Principles and Practices of Banking, Macmillan Education India Pvt. Ltd., New Delhi, Latest Edition. 4. S. Gurusamy, Banking Theory: Law and Practice, Vijay Nicole Imprints Pvt. Ltd., Chennai, 5. K. P. M. Sundaram and P. N. Varshney, Banking Theory, Law and Practice, Sultan Chand & Sons, New Delhi, 6. E. Gordon and K. Natarajan, Financial Markets and Services, Himalaya Publishing House, Mumbai, 7. Bharti V. Pathak, The Indian Financial System, Pearson India Education Services Pvt. Ltd., New Delhi, 8. M. Y. Khan, Indian Financial System, McGraw Hill Education (India), New Delhi, . 9. Dr. O. P. Gupta and Santosh Kumari Gupta, Banking Law and Practice in India, Sahitya Bhawan Publications, Agra, 10. O. P. Agarwal, Modern Banking of India, Himalaya Publishing House, Mumbai 11. Dr. K. Nirmala Prasad and J. Chandradoss, Banking and Financial System in India, Himalaya Publishing House, Mumbai
Teaching Methodology	1. Interactive Lectures and Classroom Discussions 2. Problem-Based Learning 3. Practical Demonstrations and Hands-on Training on bank forms 4. ICT-Enabled Learning
Evaluation Method	Internal Assessment : 50 Marks External Assessment : 50 Marks