Dr. N.G.P. ARTS AND SCIENCE COLLEGE

(An Autonomous Institution, Affiliated to Bharathiar University, Coimbatore)
Approved by Government of Tamil Nadu & Accredited by NAAC with 'A++' Grade (3rd Cycle-3.64 CGPA)
Dr. N.G.P.-Kalapatti Road, Coimbatore-641 048, Tamil Nadu, India.
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REGULATIONS 2026-27 for Under Graduate Programme

(Outcome Based Education model with Choice Based Credit System)

B.Com. Banking and Insurance Degree

(For the students admitted during the academic year 2026-27 and onwards)

Programme: B.Com. Banking and Insurance

Eligibility:

A candidate who has passed in Higher Secondary Examination with any Academic Stream or Vocational Stream as one of the subjects under Higher Secondary Board of Examination and as per the norms set by the Government of Tamil Nadu or an Examination accepted as equivalent thereto by the Academic Council, subject to such conditions as may be prescribed thereto are permitted to appear and qualify for the **B.Com. Banking and Insurance Degree Examination** of this College after a programme of study of three academic years.

Programme Educational Objectives:

The Curriculum is designed to attain the following learning goals which students shall accomplish by the time of their graduation:

1. To gain a substantial understanding of concepts in key areas of Banking Insurance and its applications

2. To carry out the required analysis and synthesis involved in Banking, Insurance and its applications

3. Able to show professional competence in the industry and in its implementation

4. To develop and equip the employability skills to meet the requirement of the Banking and Insurance sector.

PROGRAMME OUTCOMES:

On the successful completion of the program, the following are the expected outcomes.

PO Number	PO Statement
PO1	To develop and inculcate the traits of professionalism among the students. Professional attire, professional communication skills and Professional discipline will be inculcated.
PO2	Students undertaking the course will have comprehensive and up-to-date knowledge in the courses of Banking and Insurance.
PO3	Basic investment information is to combine academic work with financial markets.
PO4	The company's operation, accounting cycle within relevant books, records and financial statements and closing entries, and correction will be able to recognize.
PO5	Besides the knowledge of the basic law, promotes the development of ethical responsibilities of banking law, insurance law and capital market law.

Credit distribution summary

For students admitted in AY 2025-26

Part	Subjects	No. of Papers	Credit		Semester No.
I (12 Credits)	Tamil / Hindi / French/Malayalam	4	4 x 3 = 12		I to IV
II (12 Credits)	English	4	4 x 3 = 12		I to IV
III (108 Credits)	Core (Credits 2, 4,3)	18	3x4	12	I to VI
			4x14	56	
	Core Practical	1	2x1=2		I
	Inter Departmental Course (IDC))	4	4 x 4 =16		I to IV
	Discipline Specific Elective (DSE)	3	3x 4=12		V & VI
	Skill Enhancement Course (SEC)	4	8		III, IV, V &VI
	Industrial Training	1	2		V
IV (8 Credits)	Environmental Studies (AECC)	1	2		I
	Basic Tamil/Advance Tamil/Human Rights, & Women's Rights (AECC)	1	2		II
	Innovation & IPR (AECC)	1	2		VI
	Generic Elective (GE) (AECC)	1	2		V
V (2 Credits)	NSS/NCC/YRC/RRC/Yoga/Sports /Clubs/Health and Wellness	-	2		I - II
TOTAL CREDITS			**142**		

Course Code	Course Category	Course Name	L	T	P	Duration		Exam	Max Marks			Credits
						Week	Total		CIA	ESE	Total	
First Semester												
Part– I												
26TLU1TA	Language-I	Tamil-I	4	1	-	5	60	3	25	75	100	3
26TLU1HA		Hindi- I										
26TLU1MA		Malayalam-I										
26TLU1FA		French – I										
Part– II												
26ELU1EA	Language-II	English – I	4	-	1	5	60	3	25	75	100	3
Part– III												
26COU1CA	Core - I	Financial Accounting	5	1	-	6	72	3	25	75	100	4
26BIU1CA	Core – II	Principles and Practices of Banking - I	4	-	-	4	48	3	25	75	100	4
26BIU1CP	Core Practical – I	Spreadsheet Modeling for Business	-	-	4	4	48	3	40	60	100	2
26BIU1IA	IDC – I	Economics for Banking	4	-	-	4	48	3	25	75	100	4
Part-IV												
26CEU1AA	AECC-I	Environmental Studies	2	-	-	2	24	-	50	2	50	2
	Part-V											
26BIU1XA	Extension Activity	NSS/NCC/ YRC/RRC/ Yoga/Sports/ Clubs	-	-	-	-	-	-	50	-	50	1
Total			23	2	5	30	360				700	23

Course Code	Course Category	Course Name	L	T	P	Duration		Exam	Max Marks			Credits
						Week	Total	Hrs	CIA	ESE	Total	
Second Semester												
Part-I												
26TLU2TA	Language-I	Tamil-II	4	1	-	5	60	3	25	75	100	3
26TLU2HA		Hindi-II										
26TLU2MA		Malayalam-II										
26TLU2FA		French–II										
Part- II												
26ELU2EA	Language-II	English – II	4	-	1	5	60	3	25	75	100	3
Part– III												
26BPU2CA	Core – III	Advanced Financial Accounting	5	1	-	6	72	3	25	75	100	4
26BIU2CA	Core – IV	Principles and Practices of Banking - II	4	-	-	4	48	3	25	75	100	3
26BIU2CB	Core -V	Principles and Practice of Life Insurance	4	-	-	4	48	3	25	75	100	4
26CSU2IC	IDC – II	Smart Banking Technologies	4	-	-	4	48	3	25	75	100	4
Part-IV												
26TLU2AA	AECC-II	Basic Tamil	2	-	-	2	24	3	50	-	50	2
26TLU2AB		Advance Tamil										
26CMU2AA		Human Rights and Women's Rights										
Part-V												
26BIU2XA	Extension Activity	NSS/NCC/ YRC/RRC/ Yoga/Sports / Clubs/ Health and Wellness	-	-	-	-	-	-	50	-	50	1
		Total	**27**	**2**	**1**	**30**	**360**				**700**	**24**

Course Code	Course Category	Course Name	L	T	P	Duration		Exam Hrs	Max Marks			Credits
						Week	Total		CIA	ESE	Total	
Third Semester												
Part-I												
26TLU3TA	Language-I	Tamil-III	3	1	-	4	48	3	25	75	100	3
26TLU3HA		Hindi-III										
26TLU3MA		Malayalam-III										
26TLU3FA		French –III										
Part-II												
26ELU3EA	Language-II	English -III	3	1	-	4	48	3	25	75	100	3
Part-III												
26CMU3CA	Core - VI	Cost Accounting	5	-	-	5	60	3	25	75	100	4
26BIU3CA	Core -VII	Legal Regulatory Framework of Banking	5	1	-	6	72	3	25	75	100	4
26BIU3CB	Core –VIII	Company Law	4	-	-	4	48	3	25	75	100	4
26MTU3IA	IDC – III	Business Mathematics	4	-	-	4	48	3	25	75	100	4
26BIU3SP	SEC-I	Marketing of Banking Product/Services Non-Lab	-	-	3	3	36	3	25	75	100	2
		Total	**24**	**3**	**3**	**30**	**360**				**700**	**24**

Course Code	Course Category	Course Name	L	T	P	Duration		Exam	Max Marks			Credits
						Week	Total	hrs	CIA	ESE	Total	
Fourth Semester												
Part–I												
26TLU4TA	Language-I	Tamil-IV	3	1	-	4	48	3	25	75	100	3
26TLU4HA		Hindi-IV										
26TLU4MA		Malayalam-IV										
26TLU4FA		French -IV										
Part–II												
26ELU4EA	Language-II	English -IV	3	1	-	4	48	3	25	75	100	3
Part–III												
26CRU4CA	Core - IX	Corporate Accounting	5	1	-	6	72	3	25	75	100	4
26BIU4CA	Core – X	Practices of General Insurance	4	-	1	5	60	3	25	75	100	3
26BIU4CB	Core - XI	Entrepreneurial Development	3	-	-	3	36	3	25	75	100	3
26MTU4IA	IDC - IV	Business Statistics	4	-	-	4	48	3	25	75	100	4
26BIU4SP	SEC – II	Data Analysis for Business	-	-	4	4	48	3	40	60	100	2
		Total	**22**	**3**	**5**	**30**	**360**				**700**	**22**

Course Code	Course Category	Course Name	L	T	P	Duration		Exam hrs	Max Marks			Credits
						Week	Total		CIA	ESE	Total	
Fifth Semester												
Part–III												
26ATU5CC	Core - XII	Income Tax Law and Practice	5	1	-	6	72	3	25	75	100	4
26COU5CA	Core – XIII	Financial Management	4	1	-	5	60	3	25	75	100	3
26BIU5CA	Core – XIV	Rural Banking and Micro Finance	4	-	-	4	48	3	25	75	100	4
26COU5CB	Core – XV	Research Methodology	4	-	-	4	48	3	25	75	100	4
26BIU5SP	SEC- III	Statistical Package for Data Analysis	1	-	4	5	60	3	40	60	100	2
26ATU5DA	DSE –I	Financial Markets and Services										
26IBU5DA		International Business Environment										
26BIU5DA		Advertising and Salesmanship	4	-	-	4	48	3	25	75	100	4
26COU5DA		Human Resource Management										
26BIU5TA	IT	Industrial Training	-	-	-	-	-	3	40	60	100	2
	Part – IV											
	GE		-	-	2	2	24	-	50	-	50	2
		Total	**22**	**2**	**6**	**30**	**360**				**750**	**25**

Course Code	Course Category	Course Name	L	T	P	Duration		Exam	Max Marks			Credits
						Week	Total	hrs	CIA	ESE	Total	
Sixth Semester												
Part–III												
26BAU6CA	Core – XVI	Management Accounting	5	-	-	5	60	3	25	75	100	4
26ATU6CA	Core – XVII	Business Taxation	4	-	-	4	48	3	25	75	100	4
26BIU6CV	Core – XVIII	Project Work	-	-	8	8	96	3	25	75	100	4
26BIU6SP	SEC – IV	Banking Credit Analysis Process – Non-Lab	-	-	3	3	36	3	40	60	100	2
26ATU6DA	DSE –II	Investment Management	4	-	-	4	48	3	25	75	100	4
26IBU6DA		India's Foreign Trade and Legislations										
26BAU6DA		Retail Marketing										
26COU6DA		Organizational Behaviour										
26ATU6DB	DSE –III	Security Analysis and Portfolio	4	-	-	4	48	3	25	75	100	4
26IBU6DB		International Banking and Finance										
26BIU6DB		Customer Relationship Management										
26COU6DB		Industrial Relations and Labour Law										
Part–IV												
26CIU6AA	AECC-III	Innovation and IPR	2	-	-	2	24	-	50		50	2
		Total	**19**		**11**	**30**	**360**				**650**	**24**
		Grand total									**4200**	**142**

DISCIPLINE SPECIFIC ELECTIVE

Students shall select the desired course of their choice in the listed elective course during Semesters V & VI

Semester V (Elective I)
List of Elective Courses

S. No.	Course Code	Name of the Course
1.	26ATU5DA	Financial Markets and Services
2.	26IBU5DA	International Business Environment
3.	26BIU5DA	Advertising and Salesmanship
4.	26COU5DA	Human Resource Management

Semester VI (Elective II)
List of Elective Courses

S. No.	Course Code	Name of the Course
1.	26ATU6DA	Investment Management
2.	26IBU6DA	India's Foreign Trade and Legislations
3.	26BIU6DA	Retail Marketing
4.	26COU6DA	Organizational Behaviour

Semester VI (Elective III)
List of Elective Courses

S. No.	Course Code	Name of the Course
1.	26ATU4DB	Security Analysis and Portfolio Management
2.	26IBU6DB	International Banking and Finance
3.	26BIU6DB	Customer Relationship Management
4.	26COU6DB	Industrial Relations and Labour Law

Generic Elective Courses (GE)

The following course is offered under Generic Elective Course

Semester V (GE)

S. No.	Course Code	Course Name
1.	26BIU5GP	Insurance Practices

EXTRA CREDIT COURSES

The following are the courses offered under self-study to earn extra credits:

S. No.	Course Code	Course Name
1	26BIUSSA	Retail Banking
2	26BIUSSB	General Awareness for Competitive Examination

Semester – I CORE : FINANCIAL ACCOUNTING							
Semester	**Course Code**	**Course Name**	**Category**	**L**	**T**	**P**	**Credits**
I	26COU1CA	FINANCIAL ACCOUNTING	CORE	60	12	-	4

Preamble	This course has been designed for students to learn and understand • the basic concepts of accounting, to prepare the final accounts and the methods of providing depreciation accounting. • the recording of transactions relating to bills of Exchange, methods of preparation of account for nonprofit organization. • the knowledge about rectification of errors and Bank reconciliation statement.
Prerequisite	Knowledge on Fundamental of Accounting.

Course Outcomes (Cos)

CO Number	Course Outcomes (COs) Statement	Bloom's Taxonomy Knowledge Level
CO1	Understand basic accounting concepts and prepare journal, ledger, and trial balance	K2
CO2	Prepare final accounts with adjustments	K3
CO3	Prepare Bank Reconciliation Statement and rectify accounting errors.	K4
CO4	Apply methods of depreciation and amortization.	K5
CO5	Understand accounting of NPOs and bills of exchange.	K3

Mapping with Program Outcomes:

Cos / POs	PO1	PO2	PO3	PO4	PO5
CO1	S	S	S	S	M
CO2	S	S	M	S	S
CO3	S	M	S	M	S
CO4	S	S	S	S	M
CO5	S	S	S	S	M

26COU1CA	FINANCIAL ACCOUNTING

Syllabus

Unit	Content	Hrs	Resources
I	**Introduction to Accounting** Accounting: Definition – Objectives – Functions – Advantages – Limitations – Types of Accounts – Basis of Accounting – Accounting Principles: Accounting Concepts and Conventions – Journal – Ledger – Subsidiary books – Trial balance. Case Study on Accounting Concepts.	16	Text Book
II	**Final Accounts** Final Accounts: Introduction – Trading Account, Profit and Loss Account, Balance sheet with adjustments.	12	Text Book
III	**Bank Reconciliation Statement and Rectification of errors** Bank Reconciliation Statement – Need – Causes-Preparation of Bank Reconciliation Statement. Rectification of errors - classification – Suspense Account. Case Study on Rectification of errors.	15	Text Book
IV	**Depreciation and Amortization** Depreciation – Characteristics – Causes – Need – Methods -- Straight Line, Written Down, Annuity, Sinking Fund, Insurance Policy and Machine Hour Rate Methods- Amortization of intangible asset.	14	Text Book
V	**Non- Profit Organization and Bills of Exchange** Non- Profit Organization - Receipts and payment Account- Income and Expenditure Account and balance Sheet. Bills of Exchange - Definition – Features – Advantages – Types –Promissory Notes – Definition – Features – Distinction between Bills of Exchange and Promissory Notes – Recording transactions relating to bills – Retiring of bill under rebate – Dishonour of a Bill - Renewal of bills. Case Study on Bills of Exchange	15	Text Book
	Total	72	

	Note: Distribution of Marks: 80% problems and 20% theory. Case studies related to the above topics to be discussed (Examined Internal only)

Text book	1.	Jain, S. P., and Narang, K.L 2025, Advanced Accountancy - Principles of Accounting Including GST Volume I, Twentieth Revised Edition, Kalyani Publishers, New Delhi.
	2.	Reddy, T. S., and Murthy, A. 2023, Financial Accounting, Second Revised Edition, Margham Publications, Chennai.
Reference Books	1.	Shukla M.C Grewal T. S Gupta S.C. 2022, Advanced Accounts Volume I , Nineteenth Edition, S. Chand & Company Pvt Ltd, New Delhi.
	2.	Hanif., and Mukherjee, 2018, Modern Accountancy, Volume I, Second Edition. Tata Mc Graw Hill Publishing Co. Ltd., Chennai.
	3.	S.N. Maheswari, Suneel K Maheswari and Sharad K Maheswari, 2022, Advanced Accountancy, Volume I, 11th Edition, S Chand & Company Limited.
	4.	Pillai. R.S.N and Bagavathi, Uma. S. 2012. Fundamentals of Advanced Accounting, Volume I, Third Revised Edition, Sultan Chand & Company Ltd, New Delhi.

Journal and Magazines	https://indianaccounting.org
E-Resources and Website	Best Financial Accounting Courses & Certificates Online [2024] | Coursera, Infosys Springboard: Digital Learning and Reskilling Programs

Learning Method	Chalk and Talk/ Assignment/Seminar/ Group Discussion

Focus of the Course	Skill Development/ Employability/ Entrepreneurial Development/ Innovations.

Semester – I CORE II: PRINCIPLES AND PRACTICES OF BANKING- I							
Semester	**Course Code**	**Course Name**	**Category**	**L**	**T**	**P**	**Credits**
I	26BIUICA	PRINCIPLES AND PRACTICES OF BANKING – I	CORE	48	-	-	4

Preamble	This course has been designed for students to learn and understand • banking system prevailing in India • various aspects of banking operations • legal aspects of Banking transactions and its implications.
Prerequisite	Knowledge on Banking

Course Outcomes (Cos)		
CO Number	**Course Outcomes (COs) Statement**	**Bloom's Taxonomy Knowledge Level**
CO1	Express the structure of Banking System between Banker and Customer.	K2
CO2	Understand the treatment of inoperative accounts and unclaimed deposits and the regulatory framework governing them.	K2
CO3	Demonstrate different types of Negotiable Instruments	K3
CO4	Analyze Payment in Due Course and Payment in Good Faith Without Negligence Collecting Banker.	K4
CO5	Evaluate the ancillary banking services.	K5

Mapping with Program Outcomes:					
Cos / POs	**PO1**	**PO2**	**PO3**	**PO4**	**PO5**
CO1	S	M	M	M	S
CO2	M	M	S	S	S
CO3	S	M	M	M	S
CO4	S	S	M	S	S
CO5	S	M	M	M	S

26BIU1CA | PRINCIPLES AND PRACTICES OF BANKING – I

Syllabus

Unit	Content	Hrs	Resources
I	**Introduction to Banking** Brief History - Meaning of Bank and Banking – Banking Structure in India- Banker Customer Relationship: General Relationship between Banker and Customer - Special Relationship - Historical Roots of Banking in India	10	Text Book & Reference Book
II	**Types of Bank Accounts** Personal Accounts: Savings Account, Current Account, Term Deposit Accounts, KYC norms for individuals -Accounts of Other Customers: Partnership Firms, Companies, Trusts and Societies, Government Accounts - Norms for Opening Bank Accounts **Operational Aspects of Deposit Accounts** Salient Features of Deposit Accounts - Interest on Deposit Accounts - Prohibitions & Exemptions - Inoperative Accounts & Unclaimed Deposits - Operational Instructions in Joint Accounts - Nomination Facility - Cheque truncation System (CTS) - RBI Guidelines on Collection of Instruments - Cash and its Custody- Security Arrangements at Branches and ATMs Case Study in Bank Account Operations & Regulatory Compliance.	10	Text Book & Reference Book
III	**Negotiable Instruments** Negotiable Instruments Act - Payment of a Cheque-Payment in due course – Section 10, Endorsement of Cheques - Crossing of Cheques - Forged Instruments - Bouncing (Dishonour) of Cheques- Demand Drafts (DD) and Banker's Cheques (BC)	10	Text Book & Reference Book
IV	**Paying Banker and Collecting Banker** Paying Banker: Role and Duties of Paying Banker - Liability of Paying Banker - Payment in Due Course - Payment in Good Faith Without Negligence. Collecting Banker: Role and Functions of Collecting Banker - Statutory Protection - Duties of Collecting Banker Case study in Dishonor of Cheque.	9	Text Book & Reference Book
V	**Ancillary services and Financial Inclusion** Introduction - Mail Transfer (MT) -Telegraphic Transfer (TT)- Electronic/Digital Payment System - Safe Deposit Lockers - Portfolio Management Services - Merchant Banking - Government Business - Levying of Service Charges. Introduction to Financial Inclusion- AI (Artificial Intelligence) in Ancillary Services & Financial Inclusion Case Study in Digital Payments	9	Text Book & Reference Book
	Total	**48**	

	Note: Case studies related to the above topics to be discussed (Examined Internal only)

Text book	1.	Indian Institute of Banking and Finance "Principles & Practices of Banking" Updated Edition 2026, MACMILLAN.
	2.	Gordon E & Natarajan K, 2024, "Banking Theory Law and Practice", Thirty Revised Edition, Himalaya Publishing House, New Delhi.
Reference Books	1.	Gordon E & Gupta P.K, 2025, "Banking and Insurance", First Edition, Himalaya Publishing House, New Delhi.
	2.	Saurabh Rani Dubey, 2022, "Banking and Insurance", First Edition, Blue rose Publishers Pvt. Ltd, Delhi
	3.	Sreelakshmi Anand and Greeshma P, 2020, "Essentials of Banking and Insurance", First Edition, Notion Press Media Pvt. Ltd, Chennai.
	4.	Sunil Kumar, 2020, "Essentials of Banking and Insurance", First Edition, JSR Publishing House LLP, New Delhi .

Journal and Magazines	1. Indian Journal of Finance 2. International Journal of Banking , 3. Online Journals: https://www.sciencedirect.com/journal/journal-of-banking-and-finance https://ideas.repec.org/h/spr/conchp/978-3-031-62297-7_1.html))
E-Resources and Website	https://www.icsi.edu/media/webmodules/publications/9.1%20Banking%20Law%20-Professional.pdf https://iife.edu.vn/wp-content/uploads/2020/05/introdu

Learning Method	Chalk and Talk/Assignment/Seminar/ Group Discussion/Case Study

Focus of the Course	Skill Development/ Employability/ Entrepreneurial Development/ Innovations

Semester – I CORE PRACTICAL: SPREADSHEET MODELING FOR BUSINESS							
Semester	**Course Code**	**Course Name**	**Category**	**L**	**T**	**P**	**Credits**
I	26BIU1CP	**SPREADSHEET MODELING FOR BUSINESS**	**CORE PRACTICAL**	--	--	**48**	**2**

Preamble	This course has been designed for students to learn and understand • charts and adding charts to data • the table by using filter and sort data • Basics of MS - Excel.
Prerequisite	Knowledge of MS Excel

Course Outcomes (Cos)		
CO Number	**Course Outcomes (COs) Statement**	**Bloom's Taxonomy Knowledge Level**
CO1	Enter and Edit data in MS Excel.	K2
CO2	Create personal and/or business spreadsheets.	K2
CO3	Modify a worksheet and workbook cell reference	K3
CO4	Analyze business data using lookup functions, pivot tables, and statistical formulas	K4
CO5	Evaluate spreadsheet models for accuracy, efficiency, and decision-making.	K5

Mapping with Program Outcomes:					
Cos / POs	**PO1**	**PO2**	**PO3**	**PO4**	**PO5**
CO1	M	M	S	S	M
CO2	S	M	S	S	M
CO3	M	S	S	S	M
CO4	M	M	S	S	M
CO5	M	M	S	S	M

26BIU1CP	CORE PRACTICAL: SPREADSHEET MODELING FOR BUSINESS

S.No	List of Programs
1	Program for creating Sales Performance Report and including the following operations: Data entry, Total Sales, Average Sale of a Salesmen, Target Attainment and Ranking by using arithmetic and logical function and sorting
2	Program for creating Final accounts (Trading, Profit & Loss account and Balance Sheet) by using formula. Practice shortcut key in Excel
3	Create Different types of charts (line, pie, and bar) to illustrate year wise performance of sales, purchase, profit and product life cycle of a company by using chart wizard
4	Create a Statement of a bank customer's account showing Simple and Compound Interest calculation for 10 different customers using mathematical & logical functions
5	Create a spread sheet using concatenate function.
6	Program to implement 3D formulas
7	Create a program by applying functions associated with Mathematical Operation (IF, AND, OR) and statistical operations (COUNT, COUNT BLANK, COUNTIF, MEDIAN, CORRELATION, SMALL, MIN, MAX)
8	Apply functions associated with financial operations (Present Value, Future Value, Number of Periods, Rate, PMT including IPMT, PPMT
9	Use V look up and H look up functions for the database.
10	Create Pivot table, modify and filter the data.
11	Create excel dash board by adding tables and Charts.
12	Calculation of Depreciation via a Straight-Line Method using SLN function & Written - down Value Method

Text Books	1.	James Holler, 2026, "Microsoft Excel ", First Edition, Independently Published, New York.
	2.	Ritu Arora, 2023, "Mastering Advanced Excel", First Edition, BPB Publications, New Delhi.

Learning Method	Demonstration/ Hands on Experiments/ Group Trials

Focus of the Course	Skill Development/ Employability/Entrepreneurial Development/ Innovations

Semester – I IDC : ECONOMICS FOR BANKING							
Semester	**Course Code**	**Course Name**	**Category**	**L**	**T**	**P**	**Credits**
I	26BIU1IA	ECONOMICS FOR BANKING	CORE	48	-	-	4

Preamble	This course has been designed for students to learn and understand • the fundamentals of economics • the structure of the financial system • the roles, functions, and regulatory frameworks of Development Financial Institutions
Prerequisite	Knowledge on Economics for Banking

Course Outcomes (Cos)		
CO Number	**Course Outcomes (COs) Statement**	**Bloom's Taxonomy Knowledge Level**
CO1	Understand the fundamental concepts of economics.	K2
CO2	Describe and interpret the concepts of monetary policy, fiscal policy, national income, and the Union Budget.	K2
CO3	Illustrate the Indian financial system and banking structure.	K3
CO4	Analyze the roles and functions of Financial Institutions, Micro Finance & NBFC.	K4
CO5	Evaluate the effectiveness of financial sector regulators.	K5

Mapping with Program Outcomes:					
Cos / POs	**PO1**	**PO2**	**PO3**	**PO4**	**PO5**
CO1	S	M	M	M	S
CO2	M	M	S	S	S
CO3	S	M	M	M	S
CO4	S	S	M	S	S
CO5	S	M	M	M	S

26BIU1IA	ECONOMICS FOR BANKING

Syllabus

Unit	Content	Hrs	Resources
I	**Fundamentals of Economics** Economics - Types of Economies - Microeconomics and Macroeconomics – Market- Command and Mixed Economies. **Supply and Demand:** The Demand Schedule and Supply Schedule, Money Supply and Inflation-Causes of Inflation, Measures of Inflation-Deflation. **Determination of Rate of Interest:** Equilibrium in the Money Market	10	Text Book& Reference Book
II	**Monetary Policy and Union Budget** Business Cycle – Characteristic and Phases of a Business Cycle - Monetary Policy and Fiscal Policy: Tools of Monetary Policy - Fiscal Policy - FRBM Act - National Income and GDP Concepts - Computation – Utility. **Union Budget:** Receipts – Expenditure- Plan Expenditure-Deficit Concepts. **Case Study**: Fiscal policy is implemented by the Government of India through the **Union Budget**.	10	Text Book& Reference Book
III	**Indian Financial System & Banking Structure** Financial System - Introduction –Phase I, II, & III, Present status of Banking System – Scheduled Commercial Banks - Types and Functions -Local Area Banks - Regional Rural Banks, Cooperative Banks: Types, Payment Banks and Small Finance Banks- RBI Guidelines and Regulations. **Case Study:** Indian Financial System plays a crucial role in sustaining economic development and financial stability.	10	Text Book& Reference Book
IV	**Financial Institution, Micro Finance & NBFC** Objectives of Development Financial Institutions - Classification of DFIs - Role of DFIs in the Indian Economy - Changing Role of DFIs and Emergence of Universal Banks – **Micro Finance Institutions:** Evolution of Microfinance in India-Regulatory Framework for Micro Finance Loans- RBI Directions -RBI's Fair Practices-MFIs **Non-Banking Financial Companies:** Evolution of NBFCs in India- Code for NBFC- Role of NBFC in Promoting Inclusive Growth of India- Classification of NBFCs - Regulators of NBFCs. Case Study: RBI introduced a **scale-based regulatory framework**	9	Text Book& Reference Book

V	**Roles of Financial Sector Regulators** Roles of Financial Sector Regulators in an Economy- Reserve Bank of India (RBI)- Securities and Exchange Board of India(SEBI)- IRDA- Pension Fund Regulatory and Development Authority (PFRDA)- Bad Banking system- role of NBFID-National banks for financing – Infrastructure and Development – Basic concept of EASE reforms.. Case Study : Controls inflation using repo rate and CRR	9	Text Book& Reference Book
	Total	**48**	

	Note: Case studies related to the above topics to be discussed (Examined Internal only)

Text book	1.	Indian Institute of Banking and Finance "Indian Economy & Indian Financial System" Updated Edition 2026, MACMILLAN.
	2.	IAS Nitin Singhania , 2025, "Indian Economy ", sixth Edition, McGraw Hill, New Delhi.
Reference Books	1.	Gregory N. Mankiw , 2021, "Principles of Economics", South-Western College Pub, 10th Edition ..
	2.	Bharti Pathak (Author), 2024, "Indian Financial System", sixth Edition, Pearson Education,
	3.	Varshney P.N. Mittal D.K. , 2015, "Indian Financial System", Fourth Edition, Sulthan Chand and Sons
	4.	Tirthankar Roy · 2023, "The Reserve Bank of India", Fifth Edition, Cambridge University Press,.

Journal and Magazines	1. The Economist 2. Financial Analysts Journal 3. Asian Journal of Economics and Banking
E-Resources and Website	https://www.rbi.org.in , https://www.sebi.gov.in , https://www.nabfid.org,

Learning Method	Chalk and Talk/Assignment/Seminar/ Group Discussion/Case Study

Focus of the Course	Skill Development/ Employability/ Entrepreneurial Development/ Innovations

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