

**Ahmednagar Jilha Maratha Vidya Prasarak Samaj's  
New Arts, Commerce, and Science College, Ahmednagar  
(Autonomous)  
(Affiliated to Savitribai Phule Pune University, Pune)**



**National Education Policy (NEP)  
Choice Based Credit System (CBCS)**

**Programme Skeleton and Syllabus of  
B. A. Economics (Minor) - II Year**

Implemented from

**Academic Year 2024-25**

Ahmednagar Jilha Maratha Vidya Prasarak Samaj's  
**New Arts, Commerce and Science College, Ahmednagar  
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**Board of Studies in Economics**

Sr. No.	Name	Designation
1.	Dr. Undre B. D.	Chairman
2.	Dr. Thakur B. P.	Member
3.	Dr. Waghmare S. M.	Member
4.	Dr. Kale S. V.	Member
5.	Dr. Khose P. N.	Member
6.	Dr. Kakade V. B.	Academic Council Nominee
7.	Dr. Deshmukh P.V.	Academic Council Nominee
8.	Dr. Rasal R. G.	Vice-Chancellors Nominee
9.	Dr. Kale S. B.	Alumni
10.	Mr. Pargaonkar Arvind	Industry Expert

**1. Prologue/ Introduction of the programme:**

Banking education is that area of education, which develops the required knowledge, skills and attitudes for the handling of Banking Functions. The relevance of Banking education has become more imperative, this means a marked change in the way Banking management education is perceived in India. The Banking education is dedicated to developing tomorrow's Bankers, managers, and professionals.

**2. Programme Outcomes (POs)**

1. It will develop the knowledge of banking and the structure of Indian Banking.
2. It will help in understanding the concepts related to Banking.
3. It will help in understanding the functions of a bank.
4. It will enhance the ability to understand the process of opening and operating procedures of bank accounts.
5. It will help in the Bankung Examination.

**Credit Distribution for B. A. including Major, Minor and OE and other courses.**

	Type of Courses	III Yr	IV Yrs (Honours)	IV Yrs Research
Major Marathi	Discipline-Specific Courses (DSC)	46	74	66
	Discipline Specific Elective (DSE)	08	16	16
	Skill Enhancement Courses (SEC)	06	06	06
	Vocational Skill Courses (VSC)	08	08	08
	On-Job Training (OJT)	04	08	04
	Field Project (FP)	04	04	04
	Community Engagement and Service (CEP)	02	02	02
	Research project	00	00	12
	Research Methodology	00	04	04
	<b>Total (I, II and III Year)</b>	<b>78</b>	<b>122</b>	<b>122</b>
Minor	Minor	20	20	20
Other Courses	Open Elective (OE)/ Multidisciplinary Courses	12	12	12
	Indian Knowledge System	02	02	02
	Co-Curricular Courses	08	08	08
	Ability Enhancement Courses	08	08	08
	Value Education Courses	04	04	04
		<b>Total</b>	<b>132</b>	<b>176</b>

**B. A. Programme Framework: Credit Distribution**

			DSC	DSE	SEC	VSC	FP/ OJT /IN/CEP	IKS	Minor	OE		CC	AEC	VEC	Total
I	I	4.5	06	-	02	-	-		03	03		02	02	02	22
I	II	4.5	06	-	02	02	-	02	03	03	-	02	02	02	22
Exit Option: Award of UG Certificate in Major with 44 credits and an additional 4 credit core NSQF course /Internship or Continue with Major and Minor															
II	III	5.0	08	-	02	-	FP-02		03	03	-	02	02	-	22
II	IV	5.0	08	-	00	02	CEP-02		03	03	-	02	02	-	22
Exit Option: Award of UG Diploma in Major with 88 credits and an additional 4 credit core NSQF course /Internship or Continue with Major and Minor															
III	V	5.5	10	04	-	02	FP-02		04	-	-	-	-	-	22
III	VI	5.5	08	04	-	02	OJT-04		04	-	-	-	-	-	22
Exit Option: Award of 3-Yr UG Degree in Major and Minor with 132 credits or continue with Major for a 4-year Degree															
IV	VII	6.0	14	04	RM:04	-	-		-	-	-	-	-	-	22
IV	VIII	6.0	14	04	-	-	OJT-04		-	-	-	-	-	-	22
4-Yr UG Degree (Honours) with Major and Minor with 176 credits															
IV	VII	6.0	10	04	RM:04	-	RP-04		-	-	-	-	-	-	22
IV	VIII	6.0	10	04	-	-	RP-08		-	-	-	-	-	-	22
4-Yr UG Degree (Honours with Research) with Major and Minor with 176 credits															

## B.A Programme Framework: Course Distribution

Year	Semester	Level	Major						Minor	OE	CC	AEC	VEC	Total
			DSC	DSE	SEC	VSC	FP/OJT /IN/CEP	IKS						
I	I	4.5	02	-	01	-	-	01	01	01	01	01	01	09
I	II	4.5	02	-	01	01	-	-	01	01	01	01	01	09
Exit Option: Award of UG Certificate in Major with 44 credits and an additional 4 credit core NSQF Course /Internship or Continue with Major and Minor														
II	III	5.0	03	-	01	-	01	-	01	01	01	01	-	09
II	IV	5.0	03	-	-	01	01	-	01	01	01	01	-	09
Exit Option: Award of UG Diploma in Major with 88 credits and an additional 4 credit core NSQF Course /Internship or Continue with Major and Minor														
III	V	5.5	03	01	-	01	01	-	01	-	-	-	-	07
III	VI	5.5	02	01	-	01	01	-	01	-	-	-	-	06
Exit Option: Award of 3-Yr UG Degree in Major and Minor with 132 credits or continue with Major for a 4-year Degree														
IV	VII	6.0	04	01	RM:01	-	-	-	-	-	-	-	-	06
IV	VIII	6.0	04	01	-	-	01	-	-	-	-	-	-	06
4-Yr UG Degree (Honours) with Major with 176 credits														
IV	VII	6.0	03	01	RM:01	-	01	-	-	-	-	-	-	06
IV	VIII	6.0	03	01	-	-	01	-	-	-	-	-	-	05
4-Yr UG Degree (Honours with Research) with Major with 176 credits														

### Programme Framework (Courses and Credits): B. A. Economics (Minor)

Sr. No.	Year	Semester	Level	Course Type	Course Code	Title	Credits
1.	I	I	4.5	MNR-1	BA-EC101T	Indian Economy-Future and Prospects-I	03
2.	I	II	4.5	MNR-2	BA-EC 201	Indian Economy-Future and Prospects-II	03
3.	I	III	4.5	MNR-3	BA-EC 301	Banking and Finance-I	03
4.	I	IV	4.5	MNR-4	BA-EC 401	Banking and Finance-II	03
5.	I	V	5.0	MNR-5	BA-EC 501	Indian Economic Planning-I	04
6.	I	VI	5.0	MNR-6	BA-EC 601	Indian Economic Planning-II	04
							20

**Ahmednagar Jilha Maratha Vidya Prasarak Samaj's  
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(Autonomous)  
Syllabus  
B. A. Economics (Minor)**

Title of the Course: Banking and Finance-I								
Year: II				Semester: III				
Course Type	Course Code	Credit Distribution		Credits	Allotted Hours	Allotted Marks		
		Theory	Practical			CIE	ESE	Total
<b>MNR-3</b>	BA-EC301T	03	00	03	45	30	70	<b>100</b>

**Learning Objectives:**

1. To ability to develop an understanding the Structure of the Indian Banking System.
2. To ability to develop an understanding the Functions of Bank.
3. To ability to develop an understanding the Procedure for Opening of Deposit Account.
4. To ability to develop an understanding the Procedure for Operating Deposit Account.

**Course Outcomes (Cos)**

1. It will develop the knowledge of the evolution of banking and the structure of Indian Banking.
2. It will help in understanding the concepts related to lending and ratios.
3. It will help in understanding the primary and secondary functions of a bank.
4. It will help in understanding various methods of remittance.

**Detailed Syllabus:**

<b>Unit 1: Evolution of Banking</b>	<b>08</b>
<b>1.1</b> Meaning, Definition and Origin of Bank	
<b>1.2</b> Evolution of Modern Banking in India	
<b>1.3</b> Structure of the Indian Banking System	
<b>Unit 2: Functions of Bank</b>	<b>15</b>
<b>2.1</b> Primary Functions:	
2.1.1 Accepting Deposits:	
A) Demand Deposits	
1) Current Deposit 2) Savings Deposits	

B) Time Deposits	
1) Fixed Deposit 2) Recurring Deposit 3) Flexi Deposit 4) No Frill Account	
2.1.2 Granting Loans and Advances	
A) Short Term Credit- Overdraft Facility, Cash Credit Facility, Acceptance and Discounting of Bills B) Term Loan	
<b>2.2 Secondary Functions</b>	
2.2.1 Agency Functions- Payment and Collection of a Cheque, Bill and Promissory Note, Execution of standing instructions, Acting as a Trustee and Executor	
2.2.2 General Utility Functions- Safe Custody, Safe Deposit Vaults, Remittance of funds, Pension payments, Acting as a Dealer in Foreign Exchange Market	
2.2.3 Distribution of Third Party Products-Bancassurance and Mutual Funds, Issuance Deferred Payments	
2.2.4 Collecting GST, Stamp Duty and Excise Payments	
<b>Unit 3: Procedure for Opening and Operating of Deposit Account</b>	<b>12</b>
3.1 Types of Account Holders	
3.2 Procedure for Opening of Deposit Account	
3.3 Procedure for Operating Deposit Account	
<b>Unit 4: Methods of Remittance</b>	<b>10</b>
4.1 Demand Draft and Bankers' Cheque	
4.2 Electronic Funds Transfer (EFT)	
4.3 Real Time Gross Settlement (RTGS)	
4.4 National Electronic Funds Transfer (NEFT)	
4.5 Immediate Payment Service (IMPS)	
4.6 Society for Worldwide Interbank Financial Telecommunication (SWIFT)	

### Suggested Readings:

1. Majumdar N. C., (2014): 'Fundamentals of Modern Banking', New Central Book Agency, New Delhi.
2. Arondekar A. M., (2016): 'Principles of Banking', Macmillan Publication, New Delhi.
3. Srinivasan D. M. (2018): 'Principles and Practices of Banking', Macmillan Publication, New Delhi.
4. Agarwal O.P.,(2019): 'Banking and Insurance', Himalaya Publishing House, New Delhi.

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Syllabus  
B. A. Economics (Minor)**

Title of the Course: Banking and Finance-II								
Year: II				Semester: IV				
Course Type	Course Code	Credit Distribution		Credits	Allotted Hours	Allotted Marks		
		Theory	Practical			CIE	ESE	Total
MNR-4	BA-EC401T	03	00	03	45	30	70	100

**Learning Objectives:**

1. To ability to develop an understanding the concept of Safety, Liquidity, Profitability.
2. To ability to develop an understanding the Types of Cheques.
3. To ability to develop an understanding the Types of Endorsement.
4. To ability to develop an understanding the Role and Uses of Technology in Banking.

**Course Outcomes (Cos)**

1. It will develop the knowledge of the lending principles and understanding of the Balance Sheet of the banks.
2. It will help in understanding different types of negotiable instruments used in banking business and Indian money market.
3. It will enhance the ability of learning different types of Endorsement.
4. It will help the students to understand and capture emerging digital banking trends used in the Indian Banking System.
5. It will help to grow the practical knowledge of the terms used in the Banking System.

**Detailed Syllabus:**

<b>Unit 1: Lending Principles and Balance Sheet of a Bank</b>	<b>10</b>
1.1 Meaning and Essentials of Sheet of Bank	
1.2 Principles of Banking	
1.3 Balancesheet of Bank	

<b>Unit 2: Negotiable Instruments</b>	<b>12</b>
2.1 Negotiable Instruments : Meaning and Characteristics	
2.2 Promissory Note : Meaning and Characteristics	
2.3 Bill of Exchange: Meaning and Characteristics	
2.4 Cheques: Meaning, Characteristics and Types	
<b>Unit 3: Endorsement</b>	<b>10</b>
3.1 Endorsement :Definition and Meaning	
3.2 Types of Endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative	
3.3 Effects of Endorsement and Essentials of a Valid Endorsement.	
3.4 Regulgrity Endorsement	
<b>Unit 4: Introduction to Digital Banking</b>	<b>13</b>
4.1 Role of Technology in Banking	
4.2 Credit Cards	
4.3 Debit Card	
4.4 Automated Teller Machine (ATM)	
4.5 Cash Deposit Machine	
4.6 Cheque Deposit Machine	
4.7 Passbook Printing Machine	
4.8 Personal Identification Number (PIN)	
4.9 Net Banking	
4.10 Mobile Banking Applications- 1) BHIM (Bharat Interface for Money) 2) UPI (Unified Payments Interface)	
4.11 Precautions in using Technology in Banking	

**Suggested Readings:**

1. Majumdar N. C., (2014): “Fundamentals of Modern Banking”, New Central Book Agency Publication, New Delhi.
2. Arondekar A.M. (2015): “Principles of Banking”, Macmillan Himalaya Publication, New Delhi.
3. Srinivasan D. M. (2017): “Principles and Practices of Banking”, Macmillan Himalaya Publication, New Delhi.
4. Agarwal O. P, (2016): “Banking and Insurance”, Himalaya Publication, New Delhi.



5. Gopinath M. N., (2008): “Banking Principles and Operations”, Snow White Publications, Mumbai.
6. Gordon E. , Natarajan K.,(2021): “Banking - Theory, Law and Practice’ Himalaya Publication House, New Delhi.
7. Kaptan S. S. , Choubey N S, (2003): “E-Indian Banking in Electronic Era”, Sarup and Sons, Publication, New Delhi.
8. Padmalatha Suresh, Justin Paul, (2013): “Management of Banking and Financial Services” Chetana Publication, New Delhi.