

Approved by the BOS in B.Com (Banking & Insurance) on 16-11-2024 Item No. 03

## **As Per NEP 2020**

# **Tolani College of Commerce (Autonomous)**

**Programme: B.Com. Banking & Insurance Semester – V**

**Title of the Course: Universal Banking**

**Syllabus for 4 Credit Course  
From the Academic Year 2025 – 2026**

## Name of the Course: Universal Banking

Sr. No.	Heading	Particulars
1	<b>Description of the course:</b>	Universal Banking aims to provide a comprehensive understanding of the financial services, assets & liabilities mismatch possibilities, entry of commercial banks in securities business.
2	<b>Vertical:</b>	Major
3	<b>Type:</b>	Theory
4	<b>Credit:</b>	4 Credits
5	<b>Hours Allotted:</b>	60 Hours
6	<b>Marks Allotted:</b>	100 Marks Continuous Evaluation 40 Marks Semester End Examination 60 Marks
7	<b>Course Objectives:</b>	1. To help learners to understand the financial services. 2. To help learners to understand the Asset Liabilities Mismatch Possibilities 3. To help learners to understand the Entry of commercial Banks into Securities Business 4. To help learners to study the various case studies on Universal Banking
8	<b>Course Outcomes:</b>	1. To learners will be able to understand the financial services. 2. To learners will be able to understand the Asset Liabilities Mismatch Possibilities 3. To learners will be able to understand the Entry of commercial Banks into Securities Business 4. To learners will be able to study the various case studies on Universal Banking
9	<b>Modules</b>	
	<b>Module I: Introduction to Financial Services (Fund Based and Non Fund Based) (15 Hours)</b>	
	Evolution of Universal Banking Commercial Banking Vs Development Banking, Sources and Uses of funds, Commercial banks and development banks Universal Banking in an open Economy. Universal Banking as a mix of commercial banking and development banking	
	<b>Module II: Asset Liabilities Mismatch Possibilities. (15 Hours)</b>	
	Risks in project Lending Short term nature of funding sources Off Balance sheet items and services The Development wing of the universal bank provides	
	<b>Module III: Entry of commercial Banks into Securities Business (15 Hours)</b>	
	Consumer finance. Merchant Banking Non Banking Investments and activities of Banks Universal Banking and future of small business lending	
	<b>Module IV: Relevant Case Studies. (15 Hours)</b>	
	Impact of Globalization (FDI and FII) in the Indian Banking Sector.	
10	<b>Reference Books:</b>	1. R. V. Shastri : Insurance In Universal Banking Paradigm 2. C.M.Vasudev : Univesal Banking in India 3. Y.V. Reddy : Monetary and Financial Reforms in India

### Evaluation Pattern

Continuous Evaluation: 40%  
Semester End Examination: 60%

The Continuous evaluation will consist of

	Total Marks
Assignment/Project Work/Presentation/Case Study	30
Online MCQ Objective Test	10

### Semester End Examination Question Paper Pattern

Maximum Marks: 60

Duration: 2 Hours

All Questions are Compulsory Carrying 15 Marks each.

Q. No.	Particular	Marks
Q-1	<b>Attempt any Two of the following: (Module – 1)</b> A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-2	<b>Attempt any Two of the following: (Module – 2)</b> A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-3	<b>Attempt any Two of the following: (Module – 3)</b> A. Full Length Question B. Full Length Question C. Full Length Question	15 Marks
Q-4	<b>Attempt any Two of the following: (Module – 4)</b> A. Case Study B. Case Study C. Case Study	15 Marks

### Signature of Team Members

Sr. No.	Name	Signature
1	Dr. Ishtiyah Chiplunkar	
2	Ms. Neha Gupta	
3	Ms. Disha Wadhwa	