
	PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR	
Faculty of Commerce and Management		
Syllabus for B.Com. Part II Semester III As per NEP w.e.f. June 2025		

Sr No	Category	Title of Subject	Course Credit	Weekly Hours	Total Lectur es	Total Marks	
						CA	UA
1	Mandatory Major	Advanced Banking and finance Paper III	4	4	60	60	40
2	Mandatory Major	Advanced Bank Management Paper IV	4	4	60	60	40
3	Minor	International Banking & Finance Paper I	4	4	60	60	40
4	Vocational Skill Course (VSC)	Digital Banking Paper I	2	2	30	30	20



**PUNYASHLOK AHILYADEVI HOLKAR
SOLAPUR UNIVERSITY, SOLAPUR**



Faculty of Commerce and Management

**Syllabus for B.Com. Part II
Semester III**

**Major (DSC) Mandatory–Advanced Banking
w.e.f. June 2025**

Course Name: Advanced Banking and finance Paper-III

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100(60UA+40CA)

Preamble:

This course provides a thorough on Digital Banking provides a comprehensive understanding of the Structure and operation of financial markets, with a focus on capital, money, and derivatives markets. The course offers an in-depth look at the development and components of India's financial system, covering both primary and secondary markets, the growth of capital markets, and various types of securities. It also delves into the instruments and mechanisms within the money market, alongside its regulatory framework and recent trends. The study of derivatives markets and globalization is key to understanding modern financial systems, providing students with a comprehensive perspective of the financial landscape

Course Objectives:

- 1 To introduce the structure and functioning of the Indian financial system.
- 2 To provide an in-depth understanding of the capital and money markets in India.
- 3 To explore the features, types, and regulatory aspects of securities in the capital market.
- 4 To examine the role of derivatives markets and their global significance.
- 5 To analyze the recent developments and challenges in financial markets, focusing on digital banking.

Course Outcomes:

- 1 Understand the components and structure of the financial system and its relationship with economic development.
- 2 Demonstrate knowledge of the Indian capital market, including types of securities and market structures.
- 3 Identify the various instruments and features of the money market.
- 4 Comprehend the role and importance of derivatives markets and financial instruments in modern banking.
- 5 Analyze the impact of globalization on financial markets and the role of digital banking in these transformation.

Unit No.	Content	Weight age (in %)	No. of Lectures
1	Unit-I Introduction to Financial System 1.1 An Overview of Financial System - Structure of Indian financial system, the nature and role of financial system, Relationship between financial system and economic development, Constituents of Financial System – 1.2 Primary and Secondary, Development of Financial Markets in India, Components of financial system	25%	15
2	Unit-II Overview of Capital Market 2.1 Introduction to Capital Market - Structure and Growth of the Indian Capital Market, Indian Capital Market Forms - Industrial Securities , New Issue markets and Old Issue markets- Introduction, Features, Types and Government Securities (Gilt-edged market)- Introduction, Features, and Types. 2.2 Ownership Securities – Equity Shares, Preference Shares, No-par stock- (Introduction, Features and Types) 2.3 Creditorship Securities – Debentures –Introduction, Features, and Types	25%	15
3	Unit-III Overview of Money Market 3.1 Money market- Meaning, Features, Structure of moneymarket, Regulatory framework,- RBI/FIMMDA/FEDAI, Disadvantages of Money market, Characteristics and Features of developed money market, Recent development in money markets-DFHI, STCI 3.2 Money Market Instruments-T Bills, Money at short and call notice, Commercial bills, Promissory notes, Certificate of deposits Commercial papers, Banker's Acceptance CBLO, IBPC, MMMF and LAF	25%	15
4	Unit-IV Overview of Derivatives Market 4.1 Derivatives Market - Meaning, Importance and Need for Derivatives Market, Kinds of financial derivatives and financial derivatives in India. 4.2 Globalization of Financial Market Indigenous Bond markets, Foreign Currency Bond Markets, Euro market, FDI- Inflows- Outflows, Emerging Trends and Challenges in Global Financial Markets and Impact of globalization on financial markets	25%	15

Suggested Readings:

1. Basu A.K., Fundamentals of Banking Theory and Practice
2. Shekhar and Shekhar, Banking Theory and Practice
3. **M.Y. Khan**, "*Financial Services*", Tata McGraw Hill.
4. **B. S. Sahay**, "*Advanced Banking and Finance - Paper III*", New Age International Publishers
5. Bhole, L. M. (2019). *Financial institutions and markets* (7th ed.). Tata McGraw-Hill Education.
6. Khan, M. Y. (2019). *Indian financial system* (9th ed.). Tata McGraw-Hill Education.
7. Gupta, S. P. (2020). *Indian financial system: Markets, institutions, and services* (1st ed.). Anmol Publications Pvt. Ltd.
8. Desai, V. (2019). *The Indian financial system: Markets, instruments, and services* (4th ed.). Himalaya Publishing House.
9. Rustagi, R. P. (2018). *Advanced banking and finance* (1st ed.). Sultan Chand & Sons.
10. Reserve Bank of India (RBI). (2024). *Annual report*.
11. <https://www.rbi.org.in>
12. FIMMDA. (2024). *Guidelines for Indian money markets*. Fixed Income Money Market and Derivatives Association of India.
13. <https://www.fimmda.org>
14. Securities and Exchange Board of India (SEBI). (2023). *Annual report*.
15. <https://www.sebi.gov.in>



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Faculty of Commerce and Management

Syllabus for B.Com.

Part II Semester III

Major (DSC) Mandatory–Advanced Banking

w.e.f. June 2025

Course Name- Advanced Bank Management Paper IV

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100(60UA+40CA)

Preamble:

The course on *Advanced Bank Management* delves into the various facets of banking management, emphasizing strategic and operational aspects that drive the efficiency and growth of commercial banks in India. Students will explore topics such as credit management, customer relationship management (CRM), investment policies, emerging trends like digital banking, and human resource management within the banking sector. This course aims to equip learners with advanced knowledge to effectively manage modern banking operations, respond to evolving challenges, and implement best practices in banking management.

Course Objectives:

1. To understand the role and functions of commercial banks in India.
2. To provide a comprehensive understanding of credit management in banks.
3. To familiarize students with evolving trends in modern banking,
4. To analyze the significance of financial inclusion.
5. To highlight human resource management practices in banks.

Course Outcomes:

1. Comprehend the functions and operations of commercial banks in India.
2. Understand the principles and practices of credit management.
3. Gain knowledge of modern banking trends.
4. Develop a clear understanding of financial inclusion.
5. Acquire insights into human resource management practices..

Unit No.	Content	Weightage (in %)	No. of Lectures
1	Unit- I Overview of Commercial Banking in India 1.1 Overview of Commercial Banking in India - Role and Functions of Commercial Banks, Introduction to Bank Management, Management of Banks in Rural Areas. 1.2 Customer Relationship Management in Banks - Meaning and Objectives of CRM in banks, Strategies for Expanding Customer Base, Banking Ombudsman Scheme, Customer Retention , Handling Customer Grievances 1.3 Services to Different Categories of Customers - Retail, Corporate, International and Rural	25%	15

2	Unit- II Credit Management in Banks 2.1 Credit Management in Banks – Principles of Sound Bank Lending, Loan Policy, Compliance with RBI guidelines, Credit Appraisal and Credit Decision Making, Monitoring and Review of Loan Portfolio, Management of Non- Performing Assets (NPAs), Classification of NPAs, Debt Restructuring- SARFAESI Act, 2002. 2.2 Bank’s Investment Policy – SLR Requirements & Non-SLR Investments, Nature and Significance of Investment Management in Commercial Banks, Fundamental Principles of Security Investment, Management of Security Investment, Reviewing Investment Portfolio and Organization of Investment Function in Bank	25%	15
3	Unit- III Evolving Trends in Modern Banking 3.1 Internet Banking, Mobile Banking, EFT services, Outsourcing of Non-core Services, Mergers and Acquisitions in Banking Sector. 4.2 Financial Inclusion – Need and Importance of Financial Inclusion, Micro Credit SHGs, RBI Guidelines for Micro Credit.	25%	15
4	Unit- IV Human Resource Management in Banks 4.1 Indicators of HRM, Importance of HRM in Banks, Policies relating to Human Resource Development in India, Selection, Training, 4.2 Workers Participation in Management, Motivations and Morals, Transfer.	25%	15
Suggested Readings: 1. Panandikar S.G., Banking in India 2. Sayers R.S., Modern Banking 3. K.C. Shekhar & Lekshmi Shekhar Commercial Banking in India” 4. Rajesh Bansal Retail Banking and Wealth Management” 5. Bhole, L. M., & Mahakud, J. (2019). <i>Financial Institutions and Markets: Structure, Growth, and Innovations</i> . Tata McGraw-Hill Education. 6. Mishra, M., & Gaur, A. (2017). <i>Banking and financial systems</i> . Himalaya Publishing House 7. Pande, S. (2018). <i>Advanced banking: Theory and practice</i> . Vikas Publishing House. 8. Jha, S. (2017). <i>Banking and financial systems</i> . Himalaya Publishing House.			



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Faculty of Commerce and Management

Syllabus for B.Com. Part

II Semester III

Minor-Advanced Banking

w.e.f. June 2025

Course Name: International Banking & Finance Paper I

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100(60UA+40CA)

Preamble:

This course is designed to provide students with a comprehensive understanding of the International Banking & Finance. The course delves into the global financial system, international banking operations, and the various exchange rate mechanisms. It explores the historical frameworks that shaped international monetary systems, including the Gold Standard and the Bretton Woods System, as well as modern financial structures and the impact of emerging technologies like cryptocurrency. The syllabus highlights key functions of international banking such as correspondent banking, payment systems, financing exports and imports, and provides an in-depth understanding of exchange rate systems, and their advantages and disadvantages.

Course Objectives:

1. To understand the foundational concepts and scope of international finance and the components of the balance of payments.
2. To explore the historical evolution and features of the international monetary system, focusing on the Gold Standard, Bretton Woods System, and the European Monetary System.
3. To examine the different types of exchange rate systems, including fixed and flexible rates, and analyze their merits and demerits.
4. To study the functions of international banking, including correspondent banking, international payments, and financing for exports and imports.
5. To analyze the role and impact of cryptocurrencies on international banking, including the benefits and challenges of emerging digital currencies.

Course Outcomes:

1. Students will understand the meaning, scope, components of international finance, and key aspects of the balance of payments.
2. Students will learn about the historical evolution of the international monetary system and its impact on current global financial systems.
3. Students will gain insights into exchange rate systems and their effects on international trade and finance.
4. Students will be able to identify the functions of international banking and assess their significance in global trade and finance.
5. Students will acquire a comprehensive understanding of the role of cryptocurrencies, especially Bitcoin, in modern international banking and finance.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	Unit –I fundamental of International Banking Meaning and Scope of International Finance, Balance of Payment, Components, Deficit in Balance of Payment, Concept of Currency Convertibility. International Monetary System, Gold Standard, Features, Bretton Wood System, Background and Features, Reasons for its Failure, Smithsonian Agreement, SDRs, European Monetary System. Current Exchange Rate Systems - Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float	25%	15
2	Unit-II Functions of International Banking- , Correspondent Banking, International Payment Systems, NRI accounts, Export Finance, Import Finance, International Merchant Banking, Financing Project Exports, Derivative Offering, Remittances, Compliance related- Interbank Functions, Internal Functions, Letter of Credit and Bank Guarantees	25%	15
3	Unit- III International Banking Operations Introduction, Definition, Features of International Banking, Reasons for Growth of International Banking, Recent Trends in International Banking, Emergence of Crypto currency - Overview, Brief Overview of Bitcoin and other Crypto Currencies, Note on Mining and Crypto Currency Exchanges, Advantages, Disadvantages of Crypto Currency.	25%	15
4	Unit-IV Current Exchange Rate Systems – Fixed and Flexible Exchange Rate, Merits Demerits, Types of Fixed Exchange Rate, Hard Pegs and Soft Pegs, Types of Flexible Exchange Rate, Managed and Free Float. Pegged and Crawling Peg Systems, Currency Unions- Case study of the Eurozone..	25%	15
Suggested Readings:	Agarwal, S. K. (2014). <i>International Banking and Financial Markets</i> . Himalaya Publishing House. Khan, M. Y. (2019). <i>International Financial Management</i> . McGraw-Hill Education (India). Kothari, R. (2020). <i>International Banking & Finance: Theory and Practice</i> . Excel Books India. Prakash, R., & Gupta, P. (2016). <i>International Banking Operations: Trends and Challenges</i> . New Delhi: Kalyani Publishers. Chidambaram, P. (2018). <i>Exchange Rate Systems and Policies</i> . Vikas Publishing House. Dhingra, I. (2019). <i>International Economics and Trade</i> . S. Chand Publishing.		



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Faculty of Commerce and Management

Syllabus for B.Com.

Part II Semester III

Vocational Skill Course (VSC) Related to Advanced Banking

w.e.f. June 2025

Course Name: Digital Banking Paper-I

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
02	02	30	50(30UA+20CA)

Preamble:

The digital revolution in banking has transformed the way financial services are delivered and accessed globally. Digital Banking encompasses the use of technology to offer banking services online, providing convenience and accessibility to customers. This course explores the fundamentals of digital banking, including its key services, technologies, and infrastructure. Additionally, it covers the role of digital payments, payment systems in India, and the challenges involved in ensuring secure and efficient digital transactions. This course aims to equip students with the necessary knowledge to understand and participate in the evolving landscape of digital banking and payments.



Course Objectives:

1. To introduce the concept, significance, and evolution of digital banking.
2. To explore the technologies and platforms behind digital banking, including internet banking, mobile banking, and digital wallets.
3. To understand the various digital banking services such as ATM, POS, electronic fund transfers, and digital payment systems.
4. To examine the structure and types of digital payment systems in India, including UPI, IMPS, and mobile wallets.
5. To discuss security measures in digital payments, as well as the challenges and risks associated with digital banking transactions.

Course Outcomes:

1. **Knowledge:** Students will understand the concept and evolution of digital banking and its significance in modern financial systems.
2. **Technological Insight:** Students will be able to identify and explain the key technologies behind digital banking, including internet and mobile banking.
3. **Service Proficiency:** Students will gain familiarity with the range of digital banking services such as ATMs, POS, mobile wallets, and electronic fund transfers.
4. **Payment System Understanding:** Students will be able to explain the different types of digital payment systems used in India, including UPI, IMPS, and NEFT.
5. **Security Awareness:** Students will recognize the importance of security in digital banking and understand concepts like encryption, 2FA, and tokenization, as well as the challenges related to fraud prevention and data breaches.

Unit No.	Content	Weightage (in %)	No. of Lectures
1	Unit 1: Introduction to Digital Banking Concept of Digital Banking: Definition, significance, and evolution. Technologies behind Digital Banking: Overview of internet banking, mobile banking, digital wallets, and cloud banking. Digital Banking Services: ATM, POS, mobile wallets, internet banking, electronic fund transfer, and digital payment systems (UPI, IMPS, etc.). CARDS- Overview and brief history , Various types of cards	50%	15
2	Unit 2: Digital Payment Systems in India Types of Digital Payments: UPI (Unified Payments Interface), IMPS (Immediate Payment Service), NEFT, RTGS, and mobile wallets. Digital Payment Systems Infrastructure: Role of NPCI, RBI guidelines on digital payments. Security in Digital Payments: Encryption, two-factor authentication (2FA), tokenization, and digital signatures. Challenges in Digital Payments: Fraud prevention, data breaches, digital literacy, and cyber security issues.	50%	15
Suggested Readings: <ol style="list-style-type: none"> Digital Banking by Vasant Desai - (Vikas Publishing, 2021). Digital Banking in India: Impact, Prospects and Challenges by Ashish D. N. (Global Academic Publishing, 2022). Introduction to Digital Banking by Shailendra Singh and Mahesh Verma (Macmillan, 2019). RBI Guidelines on Digital Banking and Payment Systems - Reserve Bank of India. Report on the Progress of Digital Payments in India - Ministry of Electronics and Information Technology, Government of India (2023). Digital Banking - A Guide to Modern Banking by Nitin Sharma Financial Institutions and Markets: A Indian Perspective by L. M. Bhole 			

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Faculty of Commerce and Management		
Syllabus for B.Com. Part II Semester IV As per NEP w.e.f. June 2025		

Sr No	Category	Title of Subject	Course Credit	Weekly Hours	Total Lectur es	Total Marks	
						CA	UA
1	Mandatory Major	Advanced Banking and finance Paper V	4	4	60	60	40
2	Mandatory Major	Advanced Bank management-VI	4	4	60	60	40
3	Minor	International Banking & Finance Paper II	4	4	60	60	40
4	Skill Enhancement Course (SEC)	Digital Banking Paper II	2	2	30	30	20



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Faculty of Commerce and Management

Syllabus for B.Com. Part II

Semester IV

Major (DSC) Mandatory–Advanced Banking

w.e.f. June 2025

Course Name: Advanced Banking and finance Paper V

Course Code:

Course Credit

04

Weekly Hours

04

Total Lectures

60

Total Marks

100(60UA+40CA)

Preamble:

This course on *Advanced Banking and finance* aims to provide students with a comprehensive understanding of the evolving landscape of banking and finance, with a focus on regulatory frameworks, risk management, financial products, emerging technologies, and ethical practices. Through in-depth exploration of the Indian banking system, financial regulations, and emerging trends, this course equips students with the knowledge and skills required to excel in the modern financial ecosystem. The course equips students with the necessary skills to understand the complexities of modern banking operations, regulatory frameworks, and financial innovations, enabling them to make informed decisions in the field of banking and finance.

Course Objectives:

1. To understand the advanced banking concepts and functions.
2. To gain insight into financial markets, instruments, and institutions.
3. To understand the principles of corporate finance, credit management, and risk assessment.
4. To explore the regulations governing the financial and banking sector.

Course Outcomes:

1. Students will gain a comprehensive understanding of the Indian banking system.
2. Students will be able to assess the impact of banking regulations.
3. Students will be able to evaluate various financial products and services.
4. Students will acquire insights into cutting-edge technologies and trends.
5. Students will demonstrate an understanding of ethical standards and consumer protection.

Unit No.	Content	Weight age (in %)	No. of Lectures
1	Unit 1: Introduction to Banking and Finance Overview of the Indian Banking System-Types of banks: Commercial, Cooperative, Developmental, Regional Rural Banks and Central Banks. Types of Financial Institutions -Regulatory bodies (RBI, SEBI, IRDA, PFRDA),Non-Banking Financial Companies (NBFCs), Development Financial Institutions (DFIs).	25%	15
2	Unit 2: Financial Regulations and Risk Management Regulations in Banking and Finance -Banking regulations in India: Raghuram Rajan Committee, Basel III norms, Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines Risk Management -Types of risks: Credit, Market, Operational, Liquidity, Techniques in risk management: Hedging, Derivatives. NPA Management in Banks	25%	15
3	Unit- 3 Financial Products and Services Deposit Products -Types of deposits (Fixed, Recurring, Current, Savings), Interest rates and their impact on financial planning. Investment Products -Mutual Funds, Insurance, Bonds, and Stocks. Risk-return profile of different investment products. Wealth Management -Portfolio management services, Asset management and private banking services.	25%	15
4	Unit 4: Emerging Trends in Banking and Finance Digital Payments and Cashless Economy, Block chain Technology and Cryptocurrencies. Sustainable Finance and Green Banking, Impact of AI, Big Data, and Automation on Financial Services. Ethical Practices in Banking and Finance, Consumer Protection in Banking.	25%	15
Suggested Readings:	<ol style="list-style-type: none"> 1. Mishkin, F. S., & Eakins, S. G. (2018). <i>Financial Markets and Institutions</i> (9th Edition). Pearson Education. 2. Bhole, L. M., & Mahakud, J. (2019). <i>Financial Institutions and Markets</i> (6th Edition). Tata McGraw-Hill. 3. Pandey, I. M. (2016). <i>Financial Management</i> (11th Edition). Vikas Publishing House. 4. Basu, P. K. (2020). <i>Banking and Financial Services</i> (2nd Edition). Pearson India. 5. Gordon, E., & Natarajan, K. (2017). <i>Banking Theory Law and Practice</i>. Himalaya Publishing House. 6. Sundararajan, V. (2021). <i>Risk Management in Banking</i> (3rd Edition). Wiley Finance. 7. Jadhav, V. (2020). <i>India's Financial Sector</i> (2nd Edition). Orient BlackSwan. 8. Madura, J. (2019). <i>Financial Markets aInstitutions</i> (13th Edition). Pearson. 		



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Faculty of Commerce and Management

Syllabus for B.Com.

Part II Semester IV

Major (DSC) Mandatory–Advanced Banking

w.e.f. June 2025

Course Name- Advanced Bank management-Paper VI

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100(60UA+40CA)

Preamble:

This course on *Advanced Bank management* is designed to provide students with a comprehensive understanding of the principles, strategies, and practices employed in managing banks effectively. It covers key aspects such as bank management functions, risk management, credit risk mitigation, marketing strategies, customer relationship management (CRM), and the regulatory framework within the banking sector. Students will gain insights into how banks balance profitability, risk management, customer satisfaction, and regulatory compliance. The course aims to equip students with the necessary knowledge and skills to manage modern banking institutions in a dynamic and complex financial environment.

Course Objectives:

1. To provide an in-depth understanding of advanced concepts in bank management.
2. To familiarize students with key operational aspects, including lending, asset-liability management, and risk management.
3. To examine regulatory frameworks that govern banking institutions.
4. To discuss the role of technology in transforming modern banking.
5. To prepare students for real-world challenges in banking management.

Course Outcomes:

Upon successful completion of this course, students will be able to:

1. Demonstrate an understanding of advanced banking operations and management strategies.
2. Apply risk management techniques and asset-liability management in real-world banking scenarios.
3. Evaluate regulatory policies and their impact on banking operations.
4. Understand the role of technology and innovations in shaping the future of banking.
5. Develop effective strategies for managing bank branches and financial products

Unit No.	Content	Weightage (in %)	No. of Lectures
1	Unit- I Principles of Bank Management: Bank Management – Importance of effective bank management – planning in banks – nature and purpose- Functions of management in banking – profit planning in banks – decision making, Organizational structure of banks	25%	15

2	Unit –II Risk Management in Banks: Types of risks in banking: credit risk, market risk, liquidity risk, operational risk. Risk measurement and mitigation techniques. Credit risk management: credit appraisal, NPA management.Capital Adequacy and Basel Norms: Basel I, Basel II, and Basel III Role of credit rating agencies and credit monitoring	25%	15
3	Unit-III Bank Marketing and Customer Relationship Management: Marketing strategies in banking. Market segmentation and targeting in banking. Relationship banking: Building long-term customer loyalty. Role of CRM in improving banking services. Customer satisfaction and service quality.	25%	15
4	Unit IV Regulatory Framework and Ethics in Banking: Overview of banking regulations Importance of ethics in banking operations Corporate governance in banks Corporate Social Responsibility (CSR) and Sustainable Banking	25%	15
Suggested Readings:			
1. Madhusoodan, V. - "Bank Management: Principles and Practice," Himalaya Publishing House 2. Sundaram, K.P. & Varma, J. - "Banking Management," Vikas Publishing House 3. Vasant Desai - "Banking and Financial Systems," Himalaya Publishing House 4. R. P. R. N. S. - "Risk Management in Banks," Prentice Hall 5. Indian Institute of Banking & Finance (IIBF) - "Advanced Bank Management" series. 6. Bedi, S. S. (2018). <i>Principles of banking and insurance</i> . 1st ed. New Delhi: Sterling Publishers Pvt. Ltd. 7. Choudhury, M. (2016). <i>Risk management in banks: An introduction</i> . New Delhi: Sage Publications India Pvt. Ltd. 8. Tanna, M. (2015). <i>Banking and financial systems in India</i> . 3rd ed. Mumbai: Himalaya Publishing House. 9. Gupta, S. (2020). <i>Bank marketing and customer service</i> . 2nd ed. New Delhi: Excel Books. 10. Bhatia, M. (2018). <i>Banking ethics and corporate governance</i> . 1st ed. New Delhi: Oxford University Press.			



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Faculty of Commerce and Management

Syllabus for B.Com. Part II

Semester IV

Minor – Advanced Banking

w.e.f. June 2025

Course Name – International Banking & Finance Paper II

Course Code:

Course Credit	Weekly Hours	Total Lectures	Total Marks
04	04	60	100(60UA+40CA)

Preamble:

The course on International Banking & Finance Paper II provides a comprehensive understanding of the functioning of international banking systems, foreign exchange management, trade finance, and the challenges faced by banks operating globally. It explores the mechanisms of cross-border banking services, foreign exchange markets, and trade finance instruments, which are crucial for fostering international trade and financial transactions. The course is designed to equip students with the skills and knowledge to manage risks and navigate the complexities of international financial environments.

Course Objectives:



1. To understand the fundamental principles of international finance.
2. To understand the role of international banking in global trade and finance.
3. To discuss the challenges and risks involved in international banking and finance.
4. To learn about various financial products and services offered by international banks.
5. the challenges and opportunities in international banking

Course Outcomes:

By the end of the course, students will:

1. Be able to apply financial concepts to international business decisions.
2. Understand the mechanisms of international financial markets and investment flows.
3. Evaluate the financial risks involved in global transactions and mitigate them.
4. Assess international financial institutions and their role in global finance.
5. Understand the mechanisms of international financial markets and investment flows.

Unit No.	Content	Weightage (in%)	No.of Lectures
1	Unit-I Overview of International Banking: Key Functions and Services Provided by International Banks Global financial institutions and their roles Cross-border banking services Role of International Banking in Global Trade	25%	15
2	Unit-II Foreign Exchange Management: Foreign Exchange Market Operations and Participants. Currency Hedging and Risk Management in International Trade. Exchange Rate Theories (Purchasing Power Parity, Interest Rate Parity). Forex Regulations in India (FEMA)	25%	15
3	Unit-III International Trade Finance: Trade finance: Definition and importance in international banking. Letter of Credit (L/C) and its types and bank guarantees Export-Import financing Role of banks in promoting international trade.	25%	15
4	Unit-IV Challenges in International Banking: Political, Economic, and Currency Risk Management Regulatory and compliance issues Managing cross-border risks Impact of global economic trends on banking	25%	15
Suggested Readings:	<ol style="list-style-type: none"> 1. Khan, M. Y. (2020). <i>International Trade and Finance</i> (2nd ed.). Tata McGraw-Hill Education. 2. Jain, T. R., & Jain, P. K. (2019). <i>International Financial Management</i> (3rd ed.). Vikas Publishing House. 3. Avadhani, V. A. (2015). <i>International Financial Management</i>. Himalaya Publishing House. 4. Sharan, V. (2014). <i>International Financial Management</i> (6th ed.). Pearson Education India. 5. Gupta, S. P. (2015). <i>International Business</i> (6th ed.). Sultan Chand & Sons. 6. Dekook, Central Banking 7. Reserve Bank of India Publications 		

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Faculty of Commerce and Management			
Syllabus for B.Com.			
Part II Semester IV			
Skill Enhancement Course(SEC)–Advanced Banking			
w.e.f. June 2025			
Course Name: Digital Banking Paper-II			
Course Code:			
Course Credit	Weekly Hours	Total Lectures	Total Marks
02	02	30	50(30UA+20CA)
Preamble: This course on Digital Banking aims to provide students with a comprehensive understanding of the rapidly evolving landscape of digital banking. It covers key online banking products and services, emerging trends, and the future role of technology in reshaping financial services. By exploring innovations such as mobile banking, digital lending, blockchain, and AI, students will gain insights into the transformation of banking practices in the digital era.			
Course Objectives: <div><div></div><div>1. To understand key online banking products and services, including account management and mobile banking.</div><div>2. To explore digital lending, borrowing, and investment platforms in modern banking.</div><div>3. To analyze the security features of digital banking systems.</div><div>4. To examine the latest developments and future trends in digital banking technologies.</div><div>5. To evaluate the role of fintech, AI, and blockchain in reshaping the banking ecosystem.</div></div>			
Course Outcomes: <div><div></div><div>1. Understand the concept of Digital Banking.</div><div>2. Recognize various forms of digital banking services.</div><div>3. Understand the role of digital banking in improving accessibility to banking services.</div><div>4. Students will demonstrate knowledge of emerging technologies like blockchain, AI, and IoT in banking.</div><div>5. Students will develop skills in recognizing and leveraging future trends in digital banking innovations.</div></div>			
Unit No.	Content	Weightage (in%)	No. of Lectures
1	Unit –I Online Banking Products and Services Internet Banking: Account Management, Fund Transfers, Bill Payments, Mobile Banking: Mobile Wallets, Mobile Apps, Security Features, Digital Lending and Borrowing: Personal Loans, Business Loans via Digital Platforms, Digital Investment Services: Mutual Funds, Insurance, Stock Trading, Case Study: Major Players in Digital Banking (Paytm, PhonePe, Google Pay)	50%	15

2	Unit –II NEW DEVELOPMENTS AND FUTURE TRENDS IN DIGITAL BANKING\ Fintechs, Business ecosystems ,Block chain ,Crypto Currencies, Peer Financing, Artificial Intelligence ,Machine Learning Internet of things (IoT),Role of AI in Banking, Applications of Machine Learning in Risk Assessment and Fraud Detection, Chatbots, Virtual Assistants, and Personalization in Banking,AI-Powered Customer Relationship Management (CRM)	50%	15
<p>Suggested Readings:</p> <ol style="list-style-type: none"> 1. Das, A. (2020). <i>AI in Banking</i>. New Delhi: Cambridge University Press. 2. Raj, P. (2021). <i>Artificial Intelligence in Digital Banking</i>. New York: Elsevier. 3. "Digital Banking: A Guide to Transformation" by Parthasarathi, M. (2019) 4. "The Digital Banker's Guide" by Dhruv Agrawal (2020) 5. "Future of Banking: Digital Transformation" by Pradeep Kumar (2021) 			