

## SPECIAL ELECTIVE COURSE – VI

**Subject: Banking and Finance-I (Indian Banking System - I)**

**Course Code: 23COB236(b) (Theory)**

**23COBP236(b) (Practical)**

**Total Credits: 04 (Theory 03 + Practical 01=04)**

### Objectives:

- To make aware about present Indian Banking System
- To create the awareness about the role of banking in economic development.
- To provide the knowledge about working pattern of Central and Commercial Banks.

Unit No.	Topic	No. of Lectures	Teaching Method	Proposed skills to be developed
1	<b>Indian Banking Structure :</b> 1.1. <b>Meaning, Features</b> and Evolution of Banking in India 1.2 Structure of Banking in India 1.3 Role of Banking in Economic Development 1.4 Scheduled Banks and Non-scheduled Banks 1.5 Challenges before Banking in India 1.6 <b>Recent Trends in Indian Banking System</b>	10	Lecture, PPT,  Group and  Panel  Discussion,  Library Work,  <b>Project</b>	Understanding the  structure of Indian  Banking. Analyze  the role of  Banking in  Economic  Development
2	<b>Reserve Bank of India</b> 2.1 Definition of 'Central Banking' 2.2 Evolution of Reserve Bank of India 2.3 <b>Department</b> and Functions of Reserve Bank of India 2.4 Present currency	10	Lecture, PPT,  Group and  Panel   Discussion, Library Work,	Understanding  about the Central  Banking in India



	system in India 2.5 Understanding of concepts : Bank Rate, Cash Reserve Ratio(C.R.R.), Statutory Liquidity Ratio (S.L.R.), Repo Rate – Reverse Repo Rate		<b>Visit</b>	
3	<b>Private Banking :</b> 3.1 Meaning and features of Private Banking 3.2 Classification of Private Banking : i) Indian Private Banks – Old and New ii) Foreign Banks 3.3 Role of Private Banking in Economic Development 3.4 Performance of Private Banks in India 3.5 Challenges before Private Sector Banks in India	12	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments, Projects	Understanding of role and performance of Private Banking in India Analyze the past and present  challenges before Private Banks in  India
4	<b>Public Sector Banking:</b> 4.1 Definition and Features of Public Sector Banks 4.2 Classification of Public Sector Banks 4.3 State Bank of India – Evolution , Functions and Performance 4.4 Nationalized Banks – Social control , Meaning of Nationalization, Arguments for and against Nationalization – Merger of the Banks 4.5 Regional Rural Banks –	16	Lecture, PPT,  Group and  Panel Discussion, Library Work, Assignments,  <b>Mock Parliament</b>	Understanding about  Public sector  Banking in India Analyze the challenges before Public Sector Banks





Objectives , Functions Capital, Problems before Regional Rural Banks 4.6Lead Bank Scheme  4.7Challenges before Public Sector Banks in India			
Total	48		

#### References:

1. Deb Joyeeta (2019), 'Indian Banking System', Evince Publishing.
  2. Desai Vasant (2007), 'Indian Banking-Nature and Problems', Himalaya Publishing House.
  3. Gopinath M.N. (2017), 'Banking Principles and Operations', Snow White Publisher.
  4. Joshi, Vasant and other (2002), Managing Indian Banks – The Challenges Ahead, Response Books, New Delhi.
  5. Mallik, Chaudhury and Sarkar (2018), 'Indian Banking System- Growth, Challenges and Government Initiatives', Kalpaz Publications.
  6. Nararajan and Parameswaran (2007), 'Indian Banking', S. Chand Company Ltd. New Delhi.
  7. ShahiUjjwala (2013), 'Banking in India: Past, Present and Future', New Century Publications
  8. Trivedi, Chaudhary and other (2015), 'Indian Banking System', RBD Publication, Jaipur.
  9. Trivedi I.V. and JatanaRenu (2010), 'Indian Banking System', RBSA Publisher.
- 'Report on Trend and Progress of Bank

Vijayalaxmi  
Chairperson- B.O.S  
(Banking & Finance)  
Vijayalaxmi Kurumi



## SPECIAL ELECTIVE COURSE – VI

**Subject: BANKING & FINANCE-II**

**Course Code: 23COB246 (b) (Theory)**

**23COBP246 (b) (Practical)**

**Total Credits: 04 (Theory 03 + Practical 01=04)**

### Objectives:

- To provide the knowledge of Cooperative Banking in India
- To create the awareness about Banking Sector Reforms.
- To understand the role of various committees on Banking Sector Reforms.

Unit No.	Topic	No. of Lectures	Teaching Method	Proposed skills to be developed
1	Co-operative Banking in India: 1.1 Meaning, and principles of Cooperation 1.2 Evolution of Cooperative Baking in India. 1.3 Structure of Co-operative Banking in India 1.4 Challenges before Co-operative Baking in India	12	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the Co-operative Banking Structure in India
2	<b>Bank Indicators</b> 2.1 Meaning of bank indicators 2.2 Various categories of Bank indicators 2.3 Review of bank indicators	12	Lecture, PPT, Group and Panel Discussion, Library Work, Study of the balance sheet of banks	Understanding the bank indicators of performance  Understand the role of indicators I the competition.
3	Selective Important Concepts of Banking	10	Lecture, PPT, Group and Panel	Understanding the various concepts of





	3.1 Branch Banking 3.2 Unit Banking 3.3 Wholesale Banking 3.4 Retail Banking 3.5 Social Banking 3.6 Merchant Banking 3.7 Investment Banking 3.8 Digital Banking 3.9 International banking		Discussion, Library Work, Projects	Banking
4	Banking Sector Reforms 4.1 Need, Meaning and Goals of Banking Sector Reforms in India 4.2 Recommendation of M. Narsimhan Committee – I (1991) 4.3 Recommendation of M. Narsimhan Committee – II (1998) 4.4 Framework of Basel Committees on Banking Supervision i) Basel – I ii) Basel – II iii) Basel – III	14	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments, Projects	Understanding the Goals and Measures of Banking Reforms in India. Analyze the role of various committees on banking sector reforms
	Total	48		

#### References:

- Debaprosanna Nandy (2010), 'Banking Sector Reforms in India and Performance Evaluation of Commercial Banks, Universal Publishers
- Deb Joyeeta (2019), 'Indian Banking System', Evince Publishing.
- Desai Vasant (2007), 'Indian Banking-Nature and Problems', Himalaya Publishing House.
- Gopinath M.N. (2017), 'Banking Principles and Operations', Snow White Publisher.
- Joshi, Vasant and other (2002), Managing Indian Banks – The Challenges Ahead,

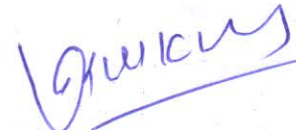


Response Books, New Delhi.

- Mallik, Chaudhury and Sarkar (2018), 'Indian Banking System- Growth, Challenges and
- Nararajan and Parameswaran (2007), 'Indian Banking', S. Chand Company Ltd. New Delhi.
- ShahiUjjwala (2013), 'Banking in India: Past, Present and Future', New Century Publications
- Singh Sultan (2008), 'Banking Sector Reforms in India', Kanishka Publishing House
- 10. Thirunarayanan R., 'Co-operative Banking in India', Mittal Publication
- 11. Trivedi, Chaudhary and other (2015), 'Indian Banking System', RBD Publication, Jaipur.
- 12. Trivedi I.V. and Jatana Renu (2010), 'Indian Banking System', RBSA Publisher.
- 13. 'Report on Trend and Progress of Banking in India' 2017-18, 2018-19, 2019-20-

Reserve Bank of India

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**Chair Person**  
**BOS**  
**Banking and Finance**

