

Name of the Course
BANKING IN INDIA-I
SYBA

SEMESTER-III

(Credit 2)

Sr. No.	Heading	Particulars
1	Description of the Course:	The modules are incorporated in this paper to educate the students about the evolution of the banking system in India and its contribution to the economic development of India. The significance of the banking system after the nationalization of banks and the new challenges associated with the changing business environment need to be understood by the students. Urban as well as rural areas have different banking systems in our country which will give students a comprehensive outlook of the central bank and its monetary policy. The growing role of non-banking financial companies in the mobilization of savings from rural and urban areas is contributing to the socio-economic development of India.
2	Vertical:	Mandatory Course (Major)
3	Type:	Theory
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To remember the background of the Indian banking system, Central bank, Commercial bank and bank with economic development. 2. To understand the structure of the Indian banking system, functions of the Central bank and commercial bank along with banking innovation. 3. To apply the role of banks, Central bank, and Commercial banks in India. 4. To analyze the banking regulations, monetary policy, commercial banks, and role of banks in economic development in India.
8	Course Outcomes	<ol style="list-style-type: none"> 1. Students will gain a comprehensive understanding of the banking system in India, including its evolution, structure, and regulatory framework. 2. Students can analyze the role and functions of the Reserve Bank of India (RBI) in regulating banks and implementing monetary policy. 3. Students can learn about different types of banks in India, such as commercial banks, cooperative banks, regional rural banks, and non-banking financial companies (NBFCs). 4. Students can explore various banking products and services, including loans, deposits, digital banking, and financial inclusion initiatives. 5. Students can evaluate initiatives like Jan Dhan Yojana, UPI, and fintech innovations in the Indian banking sector.
9	Module 1: Introduction to Indian Banking System	(15 Hours)
	<ul style="list-style-type: none"> • Concept of Bank and History of Indian Banking System. • Structure and Types of Banks in India – Commercial banks, foreign banks, public sector banks, Regional rural banks (RRBs), Co-operative banks, Primary co-op credit societies. 	

	<ul style="list-style-type: none"> NABARD: functions and policies. - Banking Regulations in India. Non-banking finance Companies: Meaning, Types, Growth and Regulation <p>Module 2: Central Bank (15 Hours)</p> <ul style="list-style-type: none"> Concept- Functions of Central Bank: Traditional and Modern. Concept and Objectives of Monetary Policy. Instruments of Monetary Policy. Structure of monetary policy. Implementation of monetary policy with special reference to India. 													
10	Text Books													
11	<p>Reference Books:</p> <ol style="list-style-type: none"> Meir Kohn, Financial Institution and Market, Oxford University Press. New Delhi. Khan, M. Y., Indian Financial System-Theory and Practice, TMH, New Delhi. Bhole, L. M., Financial Markets and Institutions, Tata McGraw Hill, New Delhi. Simha, S.L.N. Development Banking in India. Madras: Institute of Financial Management. Annual Reports of RBI and Major Financial Institutions in India. Pathak, B., Indian Financial System-Pearson, New Delhi. 													
12	<table border="1"> <tr> <td>Internal Continuous Assessment: 20</td> <td>30 marks Semester end Examination</td> </tr> </table>	Internal Continuous Assessment: 20	30 marks Semester end Examination											
Internal Continuous Assessment: 20	30 marks Semester end Examination													
13	<p>A. Internal Assessment: 20 marks (Internal Assessment- without Practical Courses)</p> <table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Particular</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>One periodical class test / online examination is to be conducted in the given semester</td> <td>10 Marks</td> </tr> <tr> <td rowspan="3">02</td> <td>One Project with a presentation based on curriculum to be assessed by the teacher concerned</td> <td rowspan="3">10 Marks</td> </tr> <tr> <td>Presentation</td> <td>05 Marks</td> </tr> <tr> <td>Written Document</td> <td>05 Marks</td> </tr> </tbody> </table>	Sr. No.	Particular	Marks	01	One periodical class test / online examination is to be conducted in the given semester	10 Marks	02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks	Presentation	05 Marks	Written Document	05 Marks
Sr. No.	Particular	Marks												
01	One periodical class test / online examination is to be conducted in the given semester	10 Marks												
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned	10 Marks												
	Presentation		05 Marks											
	Written Document		05 Marks											
14	<p>A. External Assessment 30 Marks</p> <p>Marks: 30 Duration: 1 Hrs.</p> <table border="1"> <thead> <tr> <th>Question No</th> <th>Particular</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q-1</td> <td>Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)</td> <td>10 Marks</td> </tr> </tbody> </table>	Question No	Particular	Marks	Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks							
Question No	Particular	Marks												
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 Marks												