

Name of the Course
BANKING IN INDIA-II
SYBA

SEMESTER-IV

(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: Contemporary banking sector in India	(15 Hours)
	<ul style="list-style-type: none"> • Types and Functions of Commercial Banks. • Multiple Credit Creation Process. NPA and its management. 	

	<ul style="list-style-type: none"> • Introduction of BASEL Norms I, II, III • Narsinham Committee Report 1991 & 1998 and Banking reforms in India after 1991. <p>Module 2: Banks and Economic Development (15 Hours)</p> <ul style="list-style-type: none"> • Banking sector Innovations: Digital banking, Mobile banking, Net banking, SMS banking. • Co-operative Banks and rural developments • Industrial Banks- IDBI, SIDBI, IFCI, State Finance Corporations, ICICI bank. • Export and Import Bank (EXIM): Function and its role in export-import finance. 													
10	Text Books													
11	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Meir Kohn, Financial Institution and Market, Oxford University Press. New Delhi. 2. Khan, M. Y., Indian Financial System-Theory and Practice, TMH, New Delhi. 3. Bhole, L. M., Financial Markets and Institutions, Tata McGraw Hill, New Delhi. 4. Simha, S.L.N. Development Banking in India. Madras: Institute of Financial Management. 5. Annual Reports of RBI and Major Financial Institutions in India. 6. 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											
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