

## SPECIAL ELECTIVE COURSE – VI

**Subject: Banking and Finance-I (Indian Banking System - I) Course Code: 236(B)**

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

### Objectives:

1. To provide the knowledge about Indian Banking System.
2. To create the awareness about the role of banking in economic development.
3. To provide the knowledge about working of Central Banking in India.
4. To know the functioning of private and public sector banking in India.

UnitNo.	Topic	No. of Lectures	Teaching Method	Proposed skills to be developed
1	Indian Banking Structure : Evolution of 1.1 Banking in India Structure of 1.2 Banking in India 1.3. Role of Banking in Economic Development 1.4. Scheduled Banks and Non- scheduled Banks Challenges before Banking 1.5 in India Impact of COVID-19 on Banking Sector 1.6 in India	10	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the structure of Indian Banking. Analyze the role of Banking in Economic Development
2	Central Banking : Definition of 2.1 'Central Banking' Evolution of 2.2 Reserve Bank of India Functions of Reserve Bank of 2.3 India 2.4 Present currency	10	Lecture, PPT, Group and Panel Discussion, Library Work,	Understanding about the Central Banking in India

	<p>system in India Understanding of concepts : Bank Rate,Cash Reserve Ratio(C.R.R.), Statutory Liquidity Ratio (S.L.R.), Repo Rate – Reverse Repo Rate</p>		Assignments	
3	<p>Private Banking : 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</p>	12	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments, Projects	<p>Understanding of role and performance of Private Banking in India Analyze the past and present</p> <p>challenges before Private Banks in India</p>
4	<p>Public Sector Banking: Definition and Features of Public Sector Banks 4.1 Classification of Public Sector Banks 4.2 4.2.1 State Bank of India – Evolution , Functions and Performance 4.2.2 Nationalised Banks – Social control , Meaning of Nationalisation, Arguments for and against Nationalisation – Merger of the Banks 4.2.3 Regional Rural Banks –</p>	16	Lecture, PPT,  Group and  Panel  Discussion, Library Work,  Assignments,  Projects	<p>Understandingabo  ut Public sector  Banking in India  Analyze the challenges before Public Sector Banks</p>

	Objectives , Functions , Capital, Problems before Regional Rural Banks 4.2.4 Lead Bank Scheme 4.3 Challenges 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.
10. 'Report on Trend and Progress of Banking in India' 2017-18, 2018-19, 2019-20- Reserve Bank of India

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