

S.S. JAIN SUBODH P.G. COLLEGE, JAIPUR

GENERIC ELECTIVE COURSE

COURSE TITLE: BANKING SYSTEM IN INDIA

NODAL DEPARTMENT: EAFM

COURSE CODE: 23GEC_6404T

MARKING SCHEME

Tutorial (Hours)	Time Allowed ESE (Hrs)	Course Credits	Total Marks	End Semester Exam (Max. Marks)	Assignment	Minimum Marks
30	2	2	50	35	15	20

COURSE OBJECTIVES:

1. To provide the students with the reasonable knowledge of Banking system in India.
2. To provide a comprehensive understanding of the Indian financial system and its various components, so that learners can make informed decisions about financial matters and also pursue careers in the financial sector.

COURSE CONTENTS:

Banking meaning and definition, Classification of Banks, functions of Bank. Reserve Bank of India: objectives, Functions and Credit Control.

NPA: Meaning, Causes of NPA, Impact of NPA on banking Sector.

(15 Hours)

E- Payment's mechanism of banks- plastic cards, NEFT, RTGS, IMPS, SWIFT, ECS, payments wallets.

Financial Market: Money Market, Capital Market & Debt Market and their Financial Instruments.

(15 Hours)


SUGGESTED READINGS:

1. Vasant Desai: Indian Banking Nature and Problems, Himalaya Publishing House, Delhi.
2. Natarajan S, Parameshwaran R: "Indian Banking", S. Chand & Company Ltd., New Delhi.
3. Averbach, Robert D; Money, Banking and Financial Markets Macmillan, London.
4. Varshney, P.N.: Indian Financial System, Sultan Chand & Sons, New Delhi.
5. Khan, M.Y.: Indian Financial System, Tata McGraw Hill, Delhi.
6. Bhole L.M.: Financial Markets and Institutions, Tata McGraw Hill, Delhi.
7. J.K. Tandon and T.N. Mathur – Banking and Finance, Shivam Book House (P) Ltd., Jaipur (Hindi and English Version)
8. Vashitha, Swami, Gupta: Banking and Finance, Ramesh Book Depot, Jaipur.

COURSE OUTCOMES:

On successful completion of the course the students will be able to:

1. Students will become aware of the regulatory framework of the Indian financial sector and the role played by regulatory bodies such as RBI, SEBI, etc.
2. Students will gain an understanding of the recent developments in the Indian financial sector such as digital banking, Innovative Banking, and the challenges faced by the sector such as NPAs and cyber threats.


(Prof. K. B. Sharma)
Principal


Head of the Department