

SPECIAL ELECTIVE COURSE – VI

Subject: BANKING & FINANCE-II Course Code:

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

Objectives:

1. To provide the knowledge of Cooperative Banking in India
2. To analyze the functioning of Development Banking
3. To create the awareness about Banking Sector Reforms
4. To understand the role of various committees on Banking Sector Reforms.

UnitNo.	Topic	No. of Lectures	Teaching Method	Proposed skills to be developed
1.	Co-operative Banking in India: Meaning, significance and 1.1 principles of Cooperation 1.2 Evolution of Cooperative Baking in India. 1.3 Structure of Co-operative Banking in India Role of Co-operative Banking in Economic 1.4 Development 1.5 Challenges before Co-operative Baking in India	12	Lecture, PPT, the Group and Panel Discussion, Library Work, Assignment	Understanding the Co-operative Banking Structure in India
2.	Development Banking in India: 2.1 Meaning and Features of Development Banking 2.2 Functions of Development Banks in India Role of Development Banks in Economic 2.3 Development Challenges before the Development Banking in 2.4 India	12	Lecture,PPT, Group and Panel Discussion, Library Work, Visit to Banks	Understanding the Functions and analyze the Role of Development Banking in India
3.	Selective Important Concepts of Banking 3.1 Central Banking , 3.2 Commercial Banking 3.3 Branch Banking , 3.4 Unit Banking	10	Lecture, PPT, the Group Discussion,	Understanding the various concepts of Banking

<p>3.5 Wholesale Banking, 3.6 Retail banking 3.7 Social Banking , 3.8 Islamic Banking 3.9 Merchant Banking, 3.10 Digital Banking</p>		<p>Library Work, Projects</p>
<p>4. Banking Sector Reforms</p> <p>Historical approach, Meaning and Goals of</p> <p>4.1 Banking Sector Reforms in India</p> <p>4.2 Banking Reform Measures</p> <p>i) Cash Reserve Ratio (C.R.R.) and Statutory Liquidity Ratio (S.L.R.)</p> <p>ii) Prudential Norms (NPA)</p> <p>iii) Capital Adequacy Norms</p> <p>iv) Credit Deposit Ratio (C.D.Ratio)</p> <p>Framework of Basel Committees on Banking</p> <p>4.3 Supervision</p> <p>i) Basel – I</p> <p>ii) Basel – II</p> <p>iii) Basel – III</p> <p>iv) Basel – IV</p> <p style="text-align: right;">M. Narsimhan Committee</p> <p>4.4 Recommendations of – I (1991)</p> <p>4.5 Recommendations of M. Narsimhan Committee- II (1998)</p>	<p>14</p>	<p>Lecture, PPT, Group and Panel Discussion, Library Work, Assignment, Projects</p> <p>Understanding the Goals and Measures of Banking Reforms in India</p> <p>Analyze the role of various committees on Banking Sector Reforms</p>
<p>Total</p>	<p>48</p>	

References:

1. [Debaprosanna Nandy](#) (2010), ‘Banking Sector Reforms in India and Performance Evaluation of Commercial Banks, Universal Publishers
 2. Deb Joyeeta (2019), ‘Indian Banking System’, Evince Publishing.
 3. Desai Vasant (2007), ‘Indian Banking-Nature and Problems’, Himalaya Publishing House.
 4. Gopinath M.N. (2017), ‘Banking Principles and Operations’, Snow White Publisher.
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5. Joshi, Vasant and other (2002), Managing Indian Banks – The Challenges Ahead, Response Books, New Delhi.
6. Mallik, Chaudhury and Sarkar (2018), 'Indian Banking System- Growth, Challenges and
7. Nararajan and Parameswaran (2007), 'Indian Banking', S. Chand Company Ltd. New Delhi.
8. [Shahi](#)Ujjwala (2013), 'Banking in India: Past, Present and Future', New Century Publications
9. [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
