

Veer Narmad South Gujarat University

Program Name: T.Y.B.COM (External)

Subject: Banking Paper -3

(Indian Banking & Currency System)

(Syllabus effective from Academic year 2025-26)

Subject Title	BANKING-III
Program Outcome	<p>After completing the bachelor degree students would get a proper understanding of the basics of the modern banking system.</p> <p>PO 1: The student will understand the history, evolution, and structure of the Indian banking system.</p> <p>PO 2: This will differentiate between public and private sector banks, including their roles and impacts.</p> <p>PO 3: It will be imparting the knowledge of various banking development schemes and understand their significance.</p> <p>PO 4: This will comprehend the role, functions, and regulations of SEBI in financial markets.</p> <p>PO 5: The student will develop an understanding of mutual funds, their types, benefits, roles and regulatory framework.</p> <p>PO 6: It will help students understand the role of RBI, its history, functions, and how it controls the banking system.</p> <p>PO 7: This will teach students about monetary policy, its tools, and how it helps in controlling inflation and economic growth.</p> <p>PO 8: It will explain to students the Indian currency system, how money is issued, and the difference between digital currency and crypto currency.</p> <p>PO 9: This will guide students to understand NPAs, their effects on banks, and ways to manage and reduce them.</p>
Program Specific Outcome	<p>POS 1: Students will know how banks started in India, their types, what they do and why they are important for the economy.</p> <p>POS 2: Students will understand the difference between public and private banks, how they work and their pros and cons.</p> <p>POS 3: Students will learn about important banking schemes like merchant banking & Deposit Insurance Credit Guarantee Scheme</p> <p>POS 4: Find out what SEBI does, why it was created, and how it protects investors in the stock market.</p> <p>POS 5: Get familiar with mutual funds, their types, benefits, risks, roles and the rules set by SEBI and RBI.</p> <p>POS 6: Students will be able to do their higher education and do research in the field of Banking and Finance sector.</p> <p>POS 7: To understand the role, history, structure, and functions of the Reserve Bank of India (RBI).</p> <p>POS 8: To learn about monetary policy, its objectives, tools, and various rate of RBI.</p>

	<p>POS 9: To know the Indian currency system, how currency is issued, and the differences between digital currency and crypto currency.</p> <p>POS 10: This will guide students to understand NPAs, their effects on banks, and ways to manage and reduce them.</p>
Course Outcome	<p>(1) To understand the evolution, structure, functions and the role of Modern Banking.</p> <p>(2) This course will analyse the difference between public and private sector banks, including their advantages and disadvantages.</p> <p>(3) Analyse key banking development schemes like Merchant Banking & Deposit Insurance scheme, etc.</p> <p>(4) This course will explain the Security Exchange Board of India (SEBI), and its overview.</p> <p>(5) This course will increase the knowledge of Mutual Funds among the students and learn the practical usage of it.</p> <p>(6) This course will enable the students to understand the Role, Structure, Objectives, and Functions of the Reserve Bank of India.</p> <p>(7) This course will analyze the monetary policy, its tools, effects, and limitations on economic stability.</p> <p>(8) This course will impart the deep understanding of the Indian currency system, issuance methods, the impact of digital currency & crypto currency.</p> <p>(9) The students will to get acquainted to information knowledge of Non –performing assets by banks.</p>

UNIT NO	CONTENTS	WEIGHTAGE
1.	<p>Indian Banking System: Overview - History of Indian banking Evolution Of Banking in India - Morden Banking Systems - Meaning of Banks-Structure of Banking System in India - Functions of Indian Banks -Types of Banks in India – List of types of Banks in India - Role of banking in economic development.</p>	10%
2	<p>Public Sector & Private Sector Banks: (A) Public Sector Banks: Overview - Meaning & History of Public Sector Banks- List Functions - Advantages – Disadvantages of Public Sector Banks.</p> <p>(B) Private Sector Banks: Overview – Meaning –History Private Sector Banks – List – Functions - Advantages – Disadvantages of Private Sector Banks in India-RBI guidelines on ownership and corporate culture banks -Multinational Bank-Different between Public & Private Sector banks</p>	10%

3	<p>Schemes of Banking Development:</p> <p>(A) Merchant Banking: Overview – Meaning & History of Merchant Banking - Objectives of Merchant Banking - Types of Merchant Banking - Role of Merchant Banking - Responsibility of Merchant Banking.</p> <p>(B) Deposit Insurance & Credit Guarantee Scheme: Overview - Meaning & History of Deposit Insurance Scheme - Objectives of Deposit Insurance & Credit Guarantee Scheme Benefits of Deposit Insurance & Credit Guarantee Scheme to customers and banks</p>	10%
4	<p>Security Exchange Board of India (SEBI): Overview- History of SEBI - What is SEBI? - Why was SEBI established? Organizational Structure of SEBI - Objectives of SEBI – Powers of SEBI - Functions of SEBI- Role of SEBI in India – Rules - guidelines and Scheme issued by SEBI – Guidelines for Investors</p>	10%
5	<p>Mutual funds: Overview - History of Mutual funds – Meaning- Importance of Mutual Funds - Main types of Mutual funds - Advantages - disadvantages of Mutual Funds - Role of intermediaries in the Indian mutual fund industry- Money Market Mutual Funds – Gold Exchange Traded Fund (GETF) - Systematic Investment Planning (SIP) - Systematic Withdrawal Planning (SWP) - SEBI rules for mutual funds – Powers of the RBI to regulate Mutual Funds</p>	10%
6	<p>Reserve Bank of India: Overview - Meaning & History of Reserve Bank of India - Objectives of Reserve Bank of India - Organisation of Reserve Bank of India - Functions of Reserve Bank of India</p>	10%
7	<p>Monetary Policy of Reserve Bank of India: Overview - Meaning & History Monetary Policy - Objectives of Monetary Policy in India - Credit Control tools– Limitation of selective measures of Credit control – Limitation of Bank Rate Policy & Open Market Operations - Various Rate of Reserve Bank of India such as Bank Rate, CRR, Repo Rate, Reverse Repo Rate, Prime Lending Rate, Statutory Liquidity Ratio & Base Rate– MSF (Marginal Standing Facility) Rate- Standing Deposit Facility Rate (SDF) - Marginal Cost of funds-based Lending Rate (MCLR)- Evaluation of Monetary Policy in India - Limitation of Monetary policy of RBI.</p>	10%
8	<p>Indian Currency System, Demonetisation & Digital Currency of India:</p> <p>(A) Indian Currency System: (99c) India Overview - Meaning & History of Indian Currency System - Legal Provisional regarding Issue of Currency - Methods used for Issuing currency Notes - Management Indian currency</p>	15%

	<p>System - Comparison of Minimum Reserve System with Proportional Reserve System.</p> <p>(B) Demonetisation of India Currency: Overview - Meaning & History of Demonetisation in India - Objectives of Demonetisation - Reasons Behind Demonetisation - Merits & Demerits of Demonetisation of India Currency</p> <p>(C) Digital Currency & Crypto currency Digital Currency: Overview - Meaning & History of Digital Currency - How does it work? - Advantages & Disadvantages of Digital Currency in India –</p> <p>Crypto currency: Overview - Meaning of Crypto currency - History of Crypto currency Functioning of Crypto currency - Types of Crypto currency - Advantages of Crypto currency - Disadvantages of Crypto currency Different between Digital Currency and Crypto currency</p>	
9	<p>Non-Performing Assets: Overview - Meaning & History of Non-Performing Assets - Classification of Non-Performing Assets - Calculation of Non-Performing Assets Factors affecting of Non-Performing Assets - Impacts of Non-Performing Assets - Strategies for Management of Non-Performing Assets - Remedies for Non-Performing Assets</p>	15%

Reference: Books, Bulletin and website,org :

References: Books, Bulletin and website org:

1. Inside Story Of Indian Banking - Sandip Sen, Rupa Publications
2. Modern Banking - K Ramachandra, S Nagabhushana, Allabakash,
Himalaya Publishing House
3. Modern Indian Banking - Bv Sudha, V Ravi, Narasimha Raju
Himalaya Publishing House
4. Financial Institutions & Markets- by K Ramachandra, Nagabhushana,
S Alla Bakash, Himalaya Publishing House
5. Money Banking International Trade & Public Finance - b Jhingan ,
Vrinda Publications (P) Ltd
6. Modern Banking - Suplab K Podder, Latha Bv, Chetana Mr ,
Vision Book House
7. Supreme Court on Banking and Finance Laws -

Anoopam Modak ,Asia Law House

8. Indian Banking - Parameswaran R, Natarajan S ,S Chand & Company Pvt Ltd
 9. Technology In Banking Sector-Ak Sohani ,Icfai University Press
 10. Merchant Banking & Financial Services- S Gurusamy ,Vijay Nicole Imprints Pvt Ltd.
 11. Merchant Banking -S Gurusamy ,Vijay Nicole Imprints Pvt Ltd.
 12. Management of Banking & Financial Services –Padmalatha Suresh, Justin Paul ,Pearson Education Limited.
 13. Money Banking & the Financial System- R Glenn Hubbard, Pearson Education Limited
 14. Private Banking An Introduction- B Sujatha, Nancy John , Icfai University press
 15. Outsourcing in Banking Sector in India- Anjana K., B.Vijayachandran Pillai ,Shandilya Publications
 16. Efficient Banking In Indian Banking Industry - Manas Kumar Baidya, ,Abhijeet Publications
 17. Bank of India : 100 Years Of Prudential Banking- Abhik Ray ,Rupa Publications
 18. The Indian Rupee-R.K.Kapuria
 19. Currency-Banking Finance-K.P.Sundram
 20. Village Banking-Vasant Desai-Prof. Smt. P.N.Joshi-pura.
 21. Innovations In Banking & Technology-Masharanya, Shohana Saxena ,Himalaya Publishing House.
 22. Legal & Regulatory Aspects of Banking -Abinash Kumar Mandilwar ,Ramesh Publishing House.
 23. Indian Banking - Parameswaran R, Natarajan S ,S Chand & Company Pvt Ltd.
 24. Central Banking Governance Issues & Perspectives Ravi Kumar Jain B, Ak Sohani ,Icfai University Press.
 25. Money Banking & the Financial System-R Glenn Hubbard, Anthony Patrick O'Brien , Pearson Education Limited.
 26. Bad Money: Inside the Npa Mess & How It Threatens the Indian Banking System- Vivek Kaul ,Harper Collins India.
 27. Block Chain and Crypto Currencies - Anshul Kaushik ,Khanna Publishing .
 28. The Basics of Crypto market-by - Sapna Singh ,Invincible Publication Pvt Ltd.
 29. The Future of Money: How the Digital Revolution Is Transforming Currencies and Finance -Eswar S. Prasad ,Belknap Press.
 30. Handbook of Digital Currency: Bitcoin, Innovation, Financial Instruments, and Big Data -David Lee,Belknap Press.
 31. The Future of Money: How the Digital Revolution Is Transforming Currencies and Finance -Eswar S. Prasad ,Belknap Press.
 32. The Indian Rupee-R.K.Kapuria
 33. Currency-Banking Finance-K.P.Sundram
 34. Village Banking-Vasant Desai-Prof. Smt. P.N.Joshi-pura
- Name of Bulletin:
1. Annual Reports of Currency and Finance

2. Trends and Progress of Banking in India

3 RBI bulletins weekly & Monthly

Name of Web site:

1. Website of different State Level Bankers' Committee (SLBCs)

2. <http://iibf.org.in>

3. <http://www.rbi.org.in>

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

T.Y.B.COM - EXTERNAL

SUBJECT: BANKING PAPER - 4

(Syllabus effective from Academic year 2025-26)

Subject Title	BANKING PAPER -4
Program Outcome	After completing the bachelor degree students would get a proper understanding of the basics of the Modern Banking and Financial Service system. PO 1: It will help students understand, Central banking policy in developed country, recent trends in banking. PO 2: This will teach students about features and dynamics of currency exchange rates in the forex market. PO 3: It will explain to students the IRIS Scanner Technology in banking sector. PO 4: This will guide students to understand neo banking & green banking in India. PO 5: The student will understand the history of money market in India. PO 6: This will guide students to understand the international monetary fund and world bank. PO 7: It will be imparting the knowledge of artificial intelligence in Banking. PO 8: This will comprehend the international banking & & wholesale banking.