

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.

<p>Program Specific Outcome</p>	<p>POS 1: To understand the history, Central banking policy in India, U.K. and U.S.A.</p> <p>POS 2: To learn Forex Market & guidelines of foreign exchange rates.</p> <p>POS 3: To know about How does the IRIS recognition system work and Methods.</p> <p>POS 4: This will guide students to understand Modern Banking, Financial Service& difference between</p>
	<p>Neo and traditional banks.</p> <p>POS 6: Students will know how started money market, their organization, functions & what they do and why they are important for the economy.</p> <p>POS 7: Students will understand the international monetary fund and world bank.</p> <p>POS 8: Students will learn about the need for artificial intelligence in banking-application of artificial intelligence in the banking sector.</p> <p>POS 9: Get familiar with international banking , their functions- types of international banking offices, features and benefits .</p> <p>POS 10 : Students will be able to do their higher education and do research in the field of Banking and Finance sector.</p> <p>POS 11 : Students will be able to do their higher education and do research in the field of Banking and Finance service Sector.</p>

Course Outcome	<ol style="list-style-type: none"> 1) This course will enable the students to understand the Central banking policy in developed and underdeveloped country. 2) This course will analyze effects of changes in foreign exchange rates. 3) This course will impart the deep understanding of the Applications of Iris Recognition and revolutionizing Banking with IRIS Scanner Technology. 4) The students will to get acquainted to information knowledge of Green Banking and Modern Banking. 5) To understand the principal of money Market, Working of Bombay Money Market & New York Money market. 6) This course will the increase the knowledge of IMF – World Bank structure, objectives & achievements. 7) This course will explain the artificial intelligence in banking & issues of artificial intelligence in banking. 8) This course will analyse the difference between retail and wholesale and international banking. 	
UNIT NO	CONTENTS	WEIGHTAGE
1	Central Banking in India: History of Central Banking in India , Central banking policy in developed country and underdeveloped country, Central banking in U.K. and U.S.A., Outline of development-recent trends.	10%
2	Foreign Exchange Rates: History - Meaning, Types of foreign exchange rate systems, Effects of changes in foreign exchange rates, Features and Dynamics of Currency Exchange Rates in the Forex Market, RBI's Guidelines of foreign exchange rates.	20%
3	IRIS scanning technology in Banking: History of IRIS Recognition-Meaning - How does the IRIS recognition system work- - Methods of IRIS recognition system - Applications of Iris Recognition– Advantages-Disadvantages- Disadvantages- Revolutionizing Banking with IRIS Scanner Technology	10%

4	<p>Modern Banking and Financial Service in India: Neo banks in India: Meaning, examples, Difference between Neo and traditional banks.</p> <p>Green Banking: Meaning, Objectives, Characteristics, Advantages, Disadvantages and its Products.</p>	10%
5	<p>Money Market:</p> <p>History of money market in India. Bombay Money Market- Organisation and Working of Bombay Money Market-Functions of Money Market- Reasons why Bombay is Principal money Market. Organisation and working of New York Money Market</p>	10%
6	<p>International Monetary Fund and World Bank:</p> <p>Objectives-Structure and Management-Functions - IMF and India- Achievements-Failures</p>	10%
7	<p>Artificial Intelligence in Banking:</p> <p>History of A I –Meaning-Need for Artificial Intelligence in Banking- Application of Artificial</p>	10%

	Intelligence in the Banking Sector-Advantages of Artificial Intelligence in Banking-Future of Artificial Intelligence in Banking-Issues of Artificial Intelligence in Banking	
9	<p>(A) International Banking: Meaning - functions- Types of International Banking Offices- Features and Benefits - Impact of global economic trends on Indian Banking, Opportunities for Indian banks in Global Market.</p> <p>(B) Wholesale Banking: Meaning, Advantages, Disadvantages, Products of Wholesale Banking, Difference Between Retail banking and wholesale banking.</p>	20%

Reference Books and website Recommended:

1. Trends in Modern Banking – Prof. SS Prasada Rao, R. Radhika
2. Reserve Bank of India- working and Functions (R.B.I.Publication)
3. Reserve Bank of India and Monetary Management G.P.Gupta
4. A New Horizon in Central Banking - Sid Mitra
5. Fundamental of Banking Theory and Practice -A.K.Basu
6. A Review of Current Banking Theory and Practice -S.K.Basu
7. History and Problems of India currency -D.K. Malhotra
8. Currency Banking Finance --K.P.Sundram
9. Banking in the British Commonwealth - (Indian portion) - R.S.Sayers
- 10.Principles & practices of Banking Macmillan Publishers India Pvt. Ltd. Indian Institute of Banking & Finance
- 11.www.bfsi.in 12.www.npci.com.
13. Handbook of Iris Recognition (Advances in Computer Vision and Pattern Recognition) Paperback – Import, 25 June 2015 by Mark J. Burge (Editor), Kevin Bowyer (Editor)
14. Foreign Exchange Rates and International Finance by John N. Kallianiotis - Nova Science Publishers