

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT
T.Y.B.COM SEM - 5
SUBJECT: BANKING PAPER - 5
(Indian Banking & Currency System- 5)
Major/ Minor
(Syllabus effective from Academic year 2025-26)

Subject Title	BANKING-5
Program Outcome	After completing the bachelor degree students would get a proper understanding of the basics of the modern banking system. PO 1: The student will understand the history, evolution, and structure of the Indian banking system. PO 2: This will differentiate between public and private sector banks, including their roles and impacts. PO 3: It will be imparting the knowledge of various banking development schemes and understand their significance. PO 4: This will comprehend the role, functions, and regulations of SEBI in financial markets. PO 4: The student will develop an understanding of mutual funds, their types, benefits, roles and regulatory framework.
Program Specific Outcome	POS 1: Students will know how banks started in India, their types, what they do and why they are important for the economy. POS 2: Students will understand the difference between public and private banks, how they work and their pros and cons. POS 3: Students will learn about important banking schemes like merchant banking & Deposit Insurance Credit Guarantee Scheme POS 4: Find out what SEBI does, why it was created, and how it protects investors in the stock market. POS 5: Get familiar with mutual funds, their types, benefits, risks, roles and the rules set by SEBI and RBI. POS6: Students will be able to do their higher education and do research in the field of Banking and Finance management.
Course Outcome	(1) To understand the evolution, structure, functions and the role of Modern Banking. (2) This course will analyse the difference between public and private sector banks, including their advantages and disadvantages. (3) Analyse key banking development schemes like Merchant Banking & Deposit Insurance scheme, etc. (4) This course will explain the Security Exchange Board of India (SEBI), and its overview. (5) This course will increase the knowledge of Mutual Funds among the students and learn the practical usage of it.

UNIT NO	CONTENTS	WEIGHTAGE
1.	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.	20%
2	Public Sector & Private Sector Banks: (A) Public Sector Banks: Overview - Meaning & History of Public Sector Banks- List Functions - Advantages – Disadvantages of Public Sector Banks. (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. (C) Different between Public & Private Sector banks	20%
3	Schemes of Banking Development: (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. (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	10%
4	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	25%
5	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	25%

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
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

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 SEM – 5
SUBJECT: BANKING PAPER - 6
Course Type: Major
Credit: 4
(Syllabus effective from Academic year 2025-26)

Subject Title	BANKING PAPER -6
Program Outcome	PO1: Define the basics of the Modern Banking and Financial Service system. PO2: Students understand Central banking concepts, Demonstrate features and dynamics of currency exchange rates in the forex market. PO3: Demonstrate the IRIS Scanner Technology in banking sector. PO 4: Students understand neo banking & green banking in India. .
Program Specific Outcome	POS 1: understand the history, Central banking policy in India U.K. and U.S.A. POS 2: learn Forex Market & guidelines of foreign exchange rates. POS 3: Analyze how the IRIS recognition system work and Methods. . POS 4: students understand Modern Banking, Financial Service& difference between Neo and traditional banks. POS 5: able to do their higher education and do research in the field of Banking and Finance service Sector.
Course Outcome	1) enable the students to understand the Central banking policy in developed and underdeveloped country. 2) analyze effects of changes in foreign exchange rates. 3) the deep understanding of the Applications of Iris Recognition and revolutionizing Banking with IRIS Scanner Technology 4) students to get acquainted to information knowledge of Green Banking and Modern 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.	25%
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.	25%
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	25%
4	Modern Banking and Financial Service in India: Neo banks in India: Meaning, examples, Difference between Neo and traditional banks. Green Banking: Meaning, Objectives, Characteristics, Advantages, Disadvantages and its Products.	25%

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