

Subject Code (Major) [2508000606020002]

Subject Code (Minor) [2508000606040005]

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

T.Y.B.COM SEM – 6

SUBJECT: BANKING PAPER - 7
(Indian Banking & Currency System- 7)

Course Type: Major/ Minor
(Syllabus effective from Academic year 2025-26)

Subject Title	BANKING PAPER -7
Program Outcome	After completing the bachelor degree students would get a proper understanding of the basics of the modern banking system. PO 1: It will help students understand the role of RBI, its history, functions, and how it controls the banking system. PO 2: This will teach students about monetary policy, its tools, and how it helps in controlling inflation and economic growth. PO 3: It will explain to students the Indian currency system, how money is issued, and the difference between digital currency and crypto currency. PO 4: This will guide students to understand NPAs, their effects on banks, and ways to manage and reduce them.
Program Specific Outcome	POS 1: To understand the role, history, structure, and functions of the Reserve Bank of India (RBI). POS 2: To learn about monetary policy, its objectives, tools, and various rate of RBI. POS 3: To know the Indian currency system, how currency is issued, and the differences between digital currency and crypto currency. POS 4: This will guide students to understand NPAs, their effects on banks, and ways to manage and reduce them. POS 5: Students will be able to do their higher education and do research in the field of Banking and Finance Sector
Course Outcome	1) This course will enable the students to understand the Role, Structure, Objectives, and Functions of the Reserve Bank of India. 2) This course will analyze the monetary policy, its tools, effects, and limitations on economic stability. 3) This course will impart the deep understanding of the Indian currency system, issuance methods, the impact of digital currency & crypto currency. 4) The students will to get acquainted to information knowledge of Non – performing assets by banks.

UNIT NO	CONTENTS	WEIGHTAGE
1	Reserve Bank of India: Overview - Meaning & History of Reserve Bank of India - Objectives of Reserve Bank of India - Organization of Reserve Bank of India -Functions of Reserve Bank of India	20%
2	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	25%

	(MCLR)- Evaluation of Monetary Policy in India - Limitation of Monetary policy of RBI.	
3	Indian Currency System, Demonetisation & Digital Currency of India: (A) Indian Currency System: vvvvvv999 Overview -Meaning & History of Indian Currency System - Legal Provisional regarding Issue of Currency -methods used for Issuing currency Notes - Management Indian currency System - Comparison of Minimum Reserve System with Proportional Reserve System. (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 (C)Digital Currency & Crypto currency Digital Currency: Overview - Meaning & History of Digital Currency - How does it work? - Advantages & Disadvantages of Digital Currency in India – 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	30%
4	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	25%

Reference: Books, Bulletin and website,org :

- Modern Indian Banking- [Bv Sudha, V Ravi, Narasimha Raju](#) ,Himalaya Publishing House.
- Innovations In Banking & Technology-[Masharanya, Shohana Saxena](#) ,Himalaya Publishing House.
- Money Banking International Trade & Public Finance-[MI Jhingan](#) ,Vrinda Publications (P) Ltd.
- Legal & Regulatory Aspects of Banking -[Abinash Kumar Mandilwar](#) ,Ramesh Publishing House.
- Indian Banking -by [Parameswaran R, Natarajan S](#) ,S Chand & Company Pvt Ltd.
- Technology In Banking Sector-[Ak Sohani](#) ,Icfai University Press.
- Central Banking Governance Issues & Perspectives [Ravi Kumar Jain B, Ak Sohani](#) ,Icfai University Press.
- Money Banking & the Financial System-[R Glenn Hubbard, Anthony Patrick O Brien](#) ,
[Pearson Education Limited](#).
- Bad Money : Inside The Npa Mess & How It Threatens The Indian Banking System- Vivek Kaul ,Harper Collins India.
- Block Chain and Crypto Currencies - [Anshul Kaushik](#) ,[Khanna Publishing](#) .
- The Basics of Crypto market-by - [Sapna Singh](#) ,[Invincible Publication Pvt Ltd](#).
- The Future of Money : How the Digital Revolution Is Transforming Currencies and Finance** -[Eswar S. Prasad](#) ,Belknap Press.
- Handbook of Digital Currency: Bitcoin, Innovation, Financial Instruments, and Big Data** -David Lee,Belknap Press.
- The Future of Money : How the Digital Revolution Is Transforming Currencies and Finance** -[Eswar S. Prasad](#) ,Belknap Press.
- The Indian Rupee-R.K.Kapuria
- Currency-Banking Finance-K.P.Sundram
- Village Banking-Vasant Desai-Prof. Smt. P.N.Joshipura

Name of Web site:

- Website of different State Level Bankers' Committee (SLBCs)
- <http://iibf.org.in>

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

4. Web site search: Any topic search of this syllabus

Name of Bulletin:

1. Annual Reports of Currency and Finance

2. Trends and Progress of Banking in India

3 RBI bulletins weekly & Monthly