

**Veer Narmad South Gujarat University, Surat**  
**T.Y.B.Com.**  
**Banking Paper –III**  
**(Indian Banking & Currency System)**  
**(Syllabus (In force from 2013-14))**

**Objectives:**

1. To impart knowledge of Indian banking system to the students.
2. To provide conceptual understanding of control banking, financial institution, mutual funds, currency management, economic development and liberalization with reference to banking system.

**Semester V**

- |    |                                                                                                                                                                                             |     |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 1. | Indian banking system :<br>Its various constituent parts- Role of banking in economics development                                                                                          | 10% |
| 2. | Nationalization, Achievements of nationalized banks, Problems arised after nationalization, Privatization, Private and Multinational bank.                                                  | 30% |
| 3. | Schemes of banking development:<br>Lead Bank, Deposit Insurance Scheme, Mutual Funds and Modernization of banking industry, Objectives and characteristics of Non Banking Financial company | 30% |
| 4. | State bank of India, its organization and working, EXIM bank and its working                                                                                                                | 20% |
| 5. | National Bank of agriculture and Rural Development (NABARD) its working, its performance and limitations                                                                                    | 10% |

**Semester VI**

- |    |                                                                                                                                                                           |     |
|----|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|
| 1. | Reserve Bank of India: Its organization and traditional and promotional functions                                                                                         | 20% |
| 2. | Monetary policy of R.B.I., Objectives monetary policy, Credit Control- its tools, its effects on price stability and economic development, limitations of monetary policy | 30% |
| 3. | Indian Money Market: Meaning and characteristics.<br>Discount and Finance House of India: its functions and working                                                       | 25% |
| 4. | Indian Currency System:<br>The present regulations of Note issue, Exchange Rate Policy of R.B.I., its objectives. Floating exchange rate policy                           | 25% |

**Books Recommended:**

1. Banking in India S.G.Panandikar
2. Monthly bulletins and Annual Reports of Currency and Finance R.B.I.
3. Trends and Progress of Banking in India R.B.I. Publication
4. Reserve Bank of India- working and Functions (R.B.I.Publication)
5. Reserve Bank of India and Monetary Management – G.P.Gupta
6. A New Horizon in Central Banking - Sid Mitra
7. Fundamental of Banking Theory and Practice -A.K.Basu
8. A Handbook of Banking and Practice -K.C.Shekhar
9. A Review of Current Banking Theory and Practice – S.K.Basu
10. History and Problems of India currency – D.K. Malhotra
11. The Indian Rupee – R.K.Kapuria
12. Currency – Banking Finance – K.P.Sundram
13. Banking in the British Commonwealth  
- (Indian portion) Ed. – R.S. Sayers
14. Indian Banking – Vasant Desai
15. Village Banking – Prof. Smt. P.N.Joshipura

**Veer Narmad South Gujarat University, Surat**  
**T.Y.B.Com.**  
**Banking Paper –IV**  
**Syllabus (In force from 2013-14)**

**Semester V**

1. Central Banking Policy in developed Country and Underdeveloped Country. Evolution and Trends of Central Banking- contribution of central bank in economic development- central bank and economic stability 30%
2. Nature and Functions of Commercial Banking, Central Banking in U.K. and U.S.A.- Outline of Development – Recent Trends. Organisation and working of New York Money market. 30%
3. Loan Documentation- Essential of Documentation- Stamping of Documentation- Registration of documents- Important documents in banks. 20%
4. Management of Non-performing Assets (NPA)- Factors contributing to NPA- Classification of NPA- Recent Measures 20%

**Semester-VI**

1. International Monetary Fund and World Bank- Objectives- Structure and Management- Functions- IMF and India- Achievements- Failures. 30%
2. International Money Supply- International Liquidity- Exchange Rate- Need of International Co-Operation in Banking 25%
3. Bombay Money Market- Organisation and Working of Bombay Money Market- Functions of Money Market- Reasons why Bombay is Principal money Market 25%
4. Fixed and Floating Interest Rates- Simple Interest – Compound Interest- Calculation of simple interest and compound interest- EMI 20%