

Syllabus: UG0202-B.Com.

Semester - II EAFM (2024-25)

Type	Paper code and Nomenclature	Duration of Examination	Maximum Marks (Midterm + EoSE)	Minimum Marks (Midterm + EoSE)
Theory	UG0202-EFM-52T-102- Indian Banking and Financial System	Midterm-1 Hr EoSE-3 Hrs	Midterm-30 Marks EoSE-120Marks	Midterm-12 Marks EoSE-48 Marks

Name of the Programme: Four Year Bachelor of Commerce

Title of the Course: Indian Banking and Financial System

Paper Code:UG0202-EFM-52T-102

Semester: II

Semester	Code of the Course	Title of the Course/Paper	NHEQF Level	Credits
II	UG0202-EFM-52T-102	Indian Banking and Financial System	5	6
Level of Course	Type of the Course	Delivery Type of the Course		
Introductory	Major	Lecture, Six Hours per Week, Total Ninety Hours		
Duration of Examination		Maximum Marks	Minimum Marks	
Midterm -1 Hr EoSE-3 Hrs		Midterm-30 Marks EoSE-120Marks	Midterm -12 Marks EoSE-48 Marks	

### Detailed Syllabus

#### Objectives of the Course:

1. To provide the basic knowledge of Indian Banking, financial system and financial institutions to familiarize the student with major financial services in India.
2. To provide a comprehensive understanding of the Indian financial system and its various components, so that learners can make informed decisions about financial matters and also pursue careers in the financial sector.

#### UNIT -I

Bank - Meaning, Types and Functions of Commercial Banks, Role of Banks in Economic Development. Reserve Bank of India: Role and functions, techniques of credit control. Credit Creation: Meaning, process, limitation of credit creation.

Assistant-Professor  
Govt. Commerce College  
ALWAR (Raj.)

Main Provisions of Banking Regulations Act, 1949 and Reserve Bank of India Act, 1934.

#### UNIT –II

Universal and Innovative Banking: Meaning, Significance and features.

Channels of Banking: ATM, Internet, Mobile Phone Banking, PoS (Point of Sale), UPI.

E-Payment's mechanism of banks- Plastic cards, NEFT, RTGS, IMPS, SWIFT, ECS, payments wallets.

Relationship between Banker and Customer: General and Special (Banker's Rights and Obligations), Garnishee order.

Negotiable Instruments – Cheques, Bills of Exchange, Promissory Note and Demand Draft.

#### UNIT-III

Indian Financial System: Meaning, Functions, Components and Major issues in Indian Financial System.

Financial Services: Merchant Banking, Mutual Fund, Leasing, Hire Purchase, Venture Capital, Credit Rating. Introduction to BITCOIN, Blockchain and Crypto Currency.

NPA: Meaning, Causes of NPA, Impact of NPA on banking Sector.

Financial Sector Reforms in India.

#### UNIT-IV

Financial Market: Money Market, Capital Market, Bill Market, Foreign Exchange Market and Debt Market. Role of SEBI and RBI in regulation of Capital and Money Market. Financial Instruments.

Financial Institutions: An Overview of Development Financial Institutions - IFCI, SIDBI, ICICI, IRCI, IDBI.

#### Suggested Books and References:

1. Vasant Desai: Indian Banking Nature and Problems, Himalaya Publishing House, Delhi.
2. Natarajan S, Parameshwaran R: "Indian Banking", S. Chand & Company Ltd., New Delhi.
3. -Averbach, Robert D; Money, Banking and Financial Markets Macmillan, London.
4. Varshney, P.N.: Indian Financial System, Sultan Chand & Sons, New Delhi.
5. Khan, M.Y.: Indian Financial System, Tata McGraw Hill, Delhi.
6. Bhole L.M.: Financial Markets and Institutions, Tata McGraw Hill, Delhi.
7. J.K. Tandon and T.N. Mathur – Banking And Finance, Shivam Book House (P) Ltd., Jaipur (Hindi and English Version)
8. Vashitha, Swami, Gupta: Banking and Finance, Ramesh Book Depot, Jaipur.

#### Course Learning Outcomes:

1. Students will become aware of the regulatory framework of the Indian financial sector and the role played by regulatory bodies such as RBI, SEBI, etc.
2. Students will gain an understanding of the recent developments in the Indian financial sector such as digital banking, Innovative Banking, and the challenges faced by the sector such as NPAs and cyber threats.
3. Overall, the learning outcomes of studying Indian banking and financial system for students would be a better understanding of the financial sector in India, which can help them make informed decisions about financial matters and pursue career opportunities in the financial sector.

  
Assistant-Professor  
Govt. Commerce College  
ALWAR (Ra.)