Course Syllabus
Semester: III
3.2 Major (Core)

Course Title	**BANKING SYSTEM IN INDIA-I**
Course Credits	4 Credits
Course Outcomes	After going through the course, learners will be able to
	• Familiarize with current developments in Banking sector and privatization as a part of reforms • Understand and study the concept of universal banking and technological advancement in banking sector • Provide an overview of various types of banking in India. • Evaluate the structure and functioning of apex financial institutions in India and understand the role of Micro finance
Module 1 (Credit 1)	**Banking sector reforms & Critical evaluation of Indian Banking Industry**
Learning Outcomes	After learning the module, learners will be able to
	• Explain current reforms in the banking sector • Identify role of privatization in banking sector developments
Content Outline	1.1 Recent banking sector reforms & Critical evaluation of Indian Banking Industry. 1.2 History of private sector banks in India & New guidelines for private sector banks. 1.3 Role of Private sector banks in banking sector development 1.4 Non -Banking financial companies- features scope importance & Functions
Module 2 (Credit 1)	**Universal Banking& Technology in Banking**
Learning Outcomes	After learning the module, learners will be able to
	• Analyze the evolution of universal banking & its services • Evaluate and explain role of technology in the banking sector
Content Outline	2.1 Universal Banking -Concept & Products and services offered by universal banking 2.2 Advantages & Limitation of universal banking 2.3 E-Banking – Advantages, Limitation & Security measures related to E-banking, Measures to identify fake notes. 2.4 Technology in Banking-mobile banking- RTGS, Electronic Fund transfer, Interbank mobile payment Services (IMPS), Electronic Clearing Services (ECS), ATM, Mobile Wallets (M-Wallets) 2.5 Green Banking & Sustainability
Module 3 (Credit 1)	**Functions and Services of Banks**
Learning Outcomes	After learning the module, learners will be able to
	• Define and differentiate between various types of banks operating in India • Explain the functions and roles of each type of bank in the Indian financial system.

Content Outline	3.1 Functions and Services of Commercial Banks 3.2 Functions and Services of Retail Banks 3.3 Functions and Services of Corporate Banks 3.4 Functions and Services of Rural Banks
Module 4 (Credit 1)	**Apex Financial Institutions in India**
Learning Outcomes	After learning the module, learners will be able to
	• Identify and explain the roles and functions of key apex financial institutions in India • Analyze the organizational structure and decision-making processes within these apex institutions. • Discuss the regulatory framework governing the financial sector in India, including the powers and responsibilities of apex institutions.
Content Outline	4.1 Objectives, Structures, Functions, Role and Policies: 4.2 Reserve Bank Of India (RBI), 4.3 National Bank for Agriculture and Rural Development (NABARD), 4.4 Industrial Development Bank of India (IDBI), 4.5 Export Import Bank of India (EXIM)

Activities towards Comprehensive Continuous Evaluation (CCE)

Internal – 50 Marks

Sr. No	Activities	Marks
1	Project Report on Non-Banking Financial Institutions	15
2	Group Discussion/ Seminars/ Workshops/ Any other innovative methods: E Banking	15
3	Presentations/ Case Study: Commercial/ Corporate/ Retail/ Rural Banks	10
4	Field Visit Report/ Quiz/ Debate: RBI/NABARD/IDBI/EXIM Bank	10
	Total 50 Marks	**50**

External – 50 Marks

References:

- Srivastava.P.K,(2016). Banking Theory and Practice, Himalaya Publishing House.
- Gordon. E and Natrajan. K. (2019). Banking Theory, Law and Practice, Himalaya Publishing House.
- Nirali Parikh, Rajagopalan.S, (2007). Micro Finance, Impacts and Insight, ICFAI Press.
- Gordon. E and Natrajan. K. (2019). Financial Markets and Services, Himalaya Publishing House.
- Kavitha Lakshmi N. (2017). An Overview of Banking Sector, Vipul Prakashan.
- Agarwal O.P (2014). Banking and Insurance, Himalaya Publishing House.
- Suresh Chandra Bihari, (2019). Retail Banking challenges and latest trends in India, Himalaya Publishing House.
- Mukund Sharma, (2015). Banking and Financial Services, Himalaya Publishing House.
- Rana.O.C and Hem Raj, (2016). Micro Finance, Himalaya Publishing House.
- Mahua Majumdar, (2010). Privatization and Indian Banking Sector, Ritu Publications