B.COM IN FINANCIAL ACCOUNTING & AUDITING

SEMESTER IV

ACADEMIC YEAR: 2025-26

COURSE SYLLABUS
Semester: IV
4.1-Major (Core)

Course Title	**BANKING SYSTEM IN INDIA -II**
Course Credits	**4 Credit**
Course Outcomes	After going through the course, learners will be able to
	• Understand the functioning of Indian Money market and its recent development • Identify the role of RBI and its regulatory frame work • Develop an understanding of the legal framework governing Indian banking • Familiarize and understand the various types of risks faced by banks.
Module 1 (Credit 1)	**Indian Money Market**
Learning Outcomes	After learning the module, learners will be able to
	• Explain Structure of Indian money market. • Identify and understand various money market instruments and its market
• Content Outline	1.1 Indian Money Market – Structure and importance of money market 1.2 Recent developments in Indian money market 1.3 Instruments of Money Market- Call money, Treasury Bills, Commercial Bills, Commercial paper, Certificate of Deposit, 1.4 Commercial Bill Market, Treasury bill market, Call money Market, Repurchase agreements (REPO & Reverse REPO) 1.5 Discount and Finance House of India
Module 2 (Credit 1)	**RBI & NABARD**
Learning Outcomes	After learning the module, learners will be able to
	• Acquire knowledge about monetary policies of RBI and its objectives. • Identify and understand various measures of financial Inclusion taken by RBI
Content Outline	2.1 Concept & Functions of RBI 2.2 Methods of Credit control adopted by RBI. 2.3 Monetary policies of RBI and objectives 2.4 Financial Inclusion – concept and Need 2.5 Financial Inclusion measures taken by- RBI & NABARD 2.6 Pradhan Mantri Mudra Yojana-2015 2.7 Pradhan Mantri Jan Dhana Yojana- 2014 2.8 Stand up India scheme- 2016.
Module 3 (Credit 1)	**Laws Relating to Banking in India**
Learning Outcomes	After learning the module, learners will be able to

	• Acquaint themselves with Laws relating to Indian Banking • Develop a thorough understanding of Non-Performing Assets (NPAs) in the banking sector
Content Outline	3.1 Banking Regulation Act 1949-Business of banking company-Licensing of bank -Capital requirement- Opening of new branches-inspection of banks 3.2 Management of Non-performing Assets (NPAs)- Features contributing to NPA-Management and Classification of NPA- Legal and Non Legal Remedies
Module 4 (Credit 1)	**Risk Management in Banks**
Learning Outcomes	After learning the module, learners will be able to
	• Understand the significance of risk management in banking • Develop a thorough understanding of the Banking Ombudsman Scheme 2006
Content Outline	4.1 Significance of Risk Management in Banks- Process of Risk management in Banks- Types of Banking Risk 4.2 The Banking Ombudsman Scheme 2006- Appointment of Ombudsman-power and duties of Banking Ombudsman- Nature of Complaints and Customer rights

Activities towards Comprehensive Continuous Evaluation (CCE)

Internal – 50 Marks

Sr. No	Activities	Marks
1	Project Report on Indian Money Market	15
2	Group Discussion/ Seminars/ Workshops/ Any other innovative methods: RBI & NABARD	15
3	Presentations/ Case Study: Laws Relating to Banking in India	10
4	Field Visit Report/ Quiz/ Debate: Risk Management in Banks	10
	Total 50 Marks	**50**

External – 50 Marks

References:

- Gordan E. & Nataraja K. (2017). Banking Theory, Law and Practice. Himalaya publishing house.
- Agarwal O.P. (2014). Banking and Insurance. Himalaya Publishing House.
- Sethi Jyotsna and Bhatia Nishwan (2015). Elements of Banking and Insurance. PHI Learning Private Limited.
- Kavitha Laxshmi N. (2017). An overview of banking sector. Vipul Prakashan.
- Gordan E. & Nataraja K. (2017). Financial markets and services. Himalaya Publishing House.
- Desai Vasant (2013) Bank management. Himalaya Publishing House.
- Srivastava P.K. (2016). Banking Theory and Practice. Himalaya Publishing House.
- Dr.Bandgar P.K., Business Aspects in Banking and Insurance. Vipul Prakashan.
- Gupta P.K. & Gordan E. (2012). Banking and Insurance. Himalaya Publishing House.