

3. Indian Banking System (Hkkjrh; cW ad O;olk; iz.kkyh) - Prin. Dr. B. R. Sangle, Dr. Murtadak, Dr.M. U. Mulani, Dr. T. N. Salve
4. Annual Reports of Banks
5. Indian Banking System - Dr. B.R. Sangle, Dr. G.T. Sangle, Dr. Kayande Patil and Prof. N.C. Pawar

Academic Year 2020-2021
Subject: Economics
Class: S.Y.B.COM Year – II (Semester-IV)

Title of Paper: Indian Banking System-II

Paper Code:

Credit: 03

Lectures: 48

A) Learning Objectives:

- 1) To creates the awareness among the students of Indian banking system.
- 2) To enables students to understand the reforms and other developments in the Indian Banking
- 3.To provide students insight into the functions and role of Reserve Bank of India.

B) Learning Outcome:

The main outcome of this course is acquaint students with various new concept of Banks and modern technology in banking.

- 1) There will be practical and practical examinations for the special subjects at S.Y.B.Com.and T.Y.B.Com. Levels.
- 2) A Student must offer the same Special Subject at T.Y.B.Com.which he has offered at S.Y.B.Com.
- 3) Every semester has three practicals and practical examination.

Topic- I Financial Inclusion in India	12
1.1 Financial Inclusion- Concept and Need.	
1.2 Various Initiatives for financial inclusion.	
1.3 Role of Financial Inclusion	
1.4 Challenges and Opportunities of Financial Inclusion.	
Topic-II Development Banks in India	14
2.1 Development Bank-Meaning and Objectives.	
2.2 Structure of Development Banks in India.	
2.3 Role of development Banks in India.	
2.4 Progress and Limitations of Development Banks in India.	
Topic-III Modern Banking Environment	10
3.1 Wholesale Banking and Retail Banking.	
3.2 Virtual banking and E-banking.	
3.3 Merchant banking and Universal banking.	
Topic-IV Recent Trends in Indian Banking	12
4.1 Basel Norms –II and III	
4.2 Bankruptcy Code	
4.3 Modern Autonomous System-Monetary Policy Committee, Bank Board Bureau, Payment Regulatory Board.	
4.4 Settlement System- NPCI, CCIL, NECS.	

Recommended Books:

1. Functions and Working of the RBI: Reserve Bank of India Publications.

2. Financial Sector Reforms and India's Economic Development: N.A.Majumdar
3. Central Banking and Economic Development: Vasant Desai
4. Monetary Economics: S.B. Gupta
5. Banking in India - S. Panandikar
6. Banking: S.N. Maheshwari