



Anekant Education Society's

Tuljaram Chaturchand College, Baramati

(Autonomous)

Three years degree programme in Economics

(Faculty of Mental Moral & Social Science)

Revised Syllabus for

Commerce

S.Y.B.Com(Semester III)

For Tuljaram Chaturchand College, Baramati

Choice Based Credit System Syllabus (2022 Pattern)

To be implemented from Academic Year 2023-2024

Anekant Education Society's
Tuljaram ChaturchandCollege,
Baramati
Autonomous
Board of Studies in Economics

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13.	Miss. Diya Bhandalkar	Student
14.	Mr.SanghamitraKharat	Student

S.Y. B.Com. (Semester – III)
Subject – Banking & Finance-III
Paper Name: Indian Banking System-II
UCBF236C

Credit: 3

Lecture- 48

A) Learning Objectives:

- 1) To create awareness among the students of Indian banking system.
- 2) To enable students to understand the reforms and other developments in the Indian Banking System.
- 3) To impart insights into the Functions and Role of Reserve Bank of India.

A) Learning Outcome:

1. Understanding of Banking System:

Develop a comprehensive understanding of the structure and components of the Indian banking system, including commercial banks, cooperative banks, and development banks.

2. Regulatory Framework:

Gain knowledge about the regulatory framework governing banks in India, with a focus on the role of the Reserve Bank of India (RBI) and other regulatory bodies.

3. Banking Products and Services:

Explore the various banking products and services offered in India, including retail banking, corporate banking, and digital banking.

4. Risk Management:

Understand the principles of risk management in banking, covering credit risk, market risk, operational risk, and the strategies employed by banks to mitigate these risks.

5. Financial Inclusion:

Examine initiatives aimed at promoting financial inclusion in India, such as Jan Dhan Yojana, and understand their impact on the banking sector.

6. Banking Technology:

Explore the role of technology in the Indian banking sector, including the adoption of digital banking, mobile banking, and the use of fintech.

7. Non-Performing Assets (NPAs):

Analyze the challenges associated with NPAs in the Indian banking system and understand the measures taken by regulatory authorities to address this issue.

Topic- I Commercial Banks in India

14 Lectures

- 1.1 Public Sector Banks (SBI & Nationalized Banks) Background, Mergers Banks.
- 1.2 Private Sector Banks (Old & New) and Regional Rural Banks
- 1.3 Cooperative Banks
 - 1.3.1 Urban Cooperative Banks and
 - 1.3.2 Rural Co-operative Banks
- 1.4 Foreign Banks in India

Topic- II New Banking Environment

10 Lectures

- 2.1 Investment Banking
- 2.2 Micro Finance Institutions
- 2.3 Payment Banks
- 2.4 Small Finance Bank

Topic- III Reserve Bank of India

12 Lectures

- 4.1 RBI-Establishment and Nationalization
- 4.2 Organization and Management of RBI

4.3 Functions of RBI

4.4 RBI Credit Control-Instruments

Topic-IV Non-Performing Assets (NPAs)

12 Lectures

3.1 NPA- Concept and Classification

3.2 Rise of NPAs in India

3.3 Impact of NPA

3.4 Remedies to and Management of NPA

Recommended Books:

- 1) Report on Trends and Progress of Banking in India: Reserve Bank of India Publication.
- 2) Indian Banking System (भारतीय बैंकव्यवसाय प्रणाली) - Prin. Dr. B. R. Sangle (Success Publication)
- 3) Bad Money- Inside the NPA Mess, Vivek Kaul, Harper Collins, New Delhi.
- 4) Indian Banking in Retrospect – 75 years of Independence, Dr. Ashutosh Raravikar, Aswad Prakashan.

Mapping of Program Outcome with Course Outcome

Course Outcomes	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	Justification
Understanding of Banking System	4	2	3	4	3	3	3	4	CO1 aligns strongly with PO1, emphasizing research-related skills in developing a comprehensive understanding of the Indian banking system. It also involves critical thinking (PO8).
Regulatory Framework	3	3	3	4	3	3	2	4	CO2 aligns with PO4 and involves critical thinking in gaining knowledge about the regulatory framework governing banks in India (PO8).
Banking Products and Services	3	2	2	4	3	3	2	4	CO3 contributes to research-related skills (PO1) and involves critical thinking in exploring various banking products and services offered in India (PO8).
Risk Management	3	3	3	4	3	3	2	4	CO4 aligns with PO4 and involves critical thinking in understanding the principles of risk management in banking (PO8).
Financial Inclusion	3	3	3	4	3	3	3	4	CO5 aligns with PO3 and involves critical thinking in examining initiatives promoting financial inclusion and understanding their impact on the banking sector (PO8).
Banking Technology	3	2	2	4	3	3	3	4	CO6 contributes to research-related skills (PO1) and involves critical thinking in exploring the role of technology in the Indian banking sector (PO8).
Non-Performing Assets (NPAs)	3	2	2	4	3	3	2	4	CO7 aligns with PO4 and involves critical thinking in analyzing challenges associated with NPAs in the Indian banking system (PO8).

Rating Scale:

- 4: Strong alignment with the Program Outcome.
- 3: Moderate alignment with the Program Outcome.
- 2: Partial alignment with the Program Outcome.
- 1: Limited alignment with the Program Outcome.
- 0: No alignment with the Program Outcome.