

REVISED SYLLABUS (CBCS) FOR B.COM .Banking (Sem-III and IV)
OPTIONAL COURSE (w.e.f.June, 2020)
Academic Year 2023-2024
Class: S.Y.B.COM (Semester-IV)
Title of Paper: Indian Banking System-II Paper Code:

Credit: 3

No. of Lectures: 48

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.

Semester-IV

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

Concept and Features:-

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
7. Report on Trends and Progress of Banking in India: Reserve Bank of India Publication.
8. Indian Banking System (Hkkjrh; cW ad O;olk; iz.kkyh) - Prin. Dr. B. R. Sangle
9. 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
10. Annual Reports of Banks
11. Indian Banking System - Dr. B.R. Sangle, Dr. G.T. Sangle, Dr.Kayande Patil and Prof. N.C. Pawar
12. Indian Banking System - Prof. S.V. Joshi, Dr. C.P. Rodrigues and Prof. Azhar Khan

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	3	2	2	4	3	3	2	4	CO3 contributes to research-related

Course Outcomes	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	Justification
Products and Services									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.