



SYMBIOSIS COLLEGE OF ARTS & COMMERCE

An Autonomous College | Under Savitribai Phule Pune University
 Reaccredited 'A+' with 3.51 CGPA For Third Cycle By NAAC | College with Potential for Excellence

COURSE TITLE	Apex Financial Institutions	
Paper Number (In case of	Special Paper 3 – Sem IV	
Course Learning Outcomes: On successful completion of the module students will be able to: <ol style="list-style-type: none"> 1. Understand the need for and the structure of the Apex Financial Institutions in India 2. Compare select Central Banking institutions in the world vis-a-vis India 3. Analyze the role played by the Apex Banking Institutions in various sectors in the economy 4. Evaluate the recent socio-economic initiatives undertaken by the Apex Institutions 		
Gist of this course in maximum 3 to 4 lines	This course is designed to familiarize the learner with Apex Financial Institutions in India. It acquaints the learner with the evolution and functioning of Central Banks in select economies vis-à-vis India. It evaluates the functioning and contribution of apex institutions to the Indian economy and examines the recent initiatives introduced by the institutions.	
Detailed syllabus		
Unit	CONTENTS OF THE COURSE	No. of Lectures
1.	<u>1. Central Banking - Organization, Management and Functions of Reserve Bank of India</u> Contents: 1.1 Evolution of Central Banking 1.2 Comparative study of Structure and Organization of Central Banks in USA, UK and India 1.3 Functions of Reserve Bank of India 1.4 Departments of Reserve Bank of India 1.5 Objectives and Instruments of R.B.I.'s Monetary Policy 1.6 Monetary Policy-The Debate on Economic Growth versus Inflation	14
2.	<u>2.National Bank for Agricultural and Rural Development</u> Contents: 2.1 Genesis and Objectives of NABARD 2.2 Functions of NABARD – Financial,Supervisory and Developmental 2.2.1 Direct Finance – Loans to food parks, warehouses, RIDF, Direct finance to Co-operative banks, Support to Producer's Organizations (Producers Organization Development Fund –PODF and Farm Producers Organization- FPO), PMAY-G and SBM-G 2.2.2 Refinance – Short Term, Long Term, Refinance to Off-farm sector such as Self-Employment Scheme for Ex-servicemen (SEMFEX), Small Road and Water Transport Operators (SRWTO), Rural Housing&Renewable Energy 2.3 Govt. Sponsored Schemes – Farm Sector (Dairy Entrepreneurship Development Scheme, National Livestock Mission) 2.4 NABSKILL portal and an evaluation of its performance	14

3.	<p>3.Export Import Bank of India (EXIM Bank of India) Contents: 3.1 Need for setting up of EXIM Bank in India 3.2 Objectives, Evolving Goals and Functions of EXIM Bank 3.3 Progress of EXIM Bank over the recent years 3.4 Financial Products of EXIM Bank (Buyers' Credit, Corporate Banking, Lines of Credit, Overseas Investment Finance, Project Exports) 3.5 Services (Marketing Advisory Services, Research & Analysis, Export Advisory Services) 3.6 Recent initiatives (Water Campaign, Climate Change)</p>	14
4.	<p>4.National Housing Bank Contents: 4.1 Genesis, Objectives, Organization 4.2 Role of NHB in providing Refinance and Direct Finance 4.3 Promotional and Developmental Role of NHB (NHB RESIDEX, Green Housing Finance Scheme) 4.4.Various schemes introduced by Government of India to promote housing finance system (PMAY)</p>	12
	Total Number of Lectures	54
<p>Suggested Reference Books:</p> <ol style="list-style-type: none"> Day, A.C.L. (1960), Outline of Monetary Economics, Oxford University Press, Oxford. De Kock, M.H. (1960), Central Banking, Staples Press, London. Due, J.F. (1973), Government Finance, Irwin, Homewood. Gopinath, M.N. (2012), Banking Principles and Operations, Snowwhite Government of India, Economic Survey (2019-20), Vol. I & II, New Delhi. Harris, C.L. (1961), Money and Banking, Allyn and Bacon, London Hoyle K., Money and Banking (1982) eBook ISBN: 9781483105840 Laliwala, J.I. (1984), The Theory of Inflation, Vani Educational Book, New Delhi. Mishra, S.S. (1981), Money, Inflation and Economic Growth, Oxford & IBH Publishing Company, New Delhi. NABARD, Annual Report (2018-19), Mumbai Pathak, B.V. (2018) The Indian Financial System – Markets, Institutions and Services, Pearson Education Reserve Bank of India, Report on Currency and Finance (Annual), Mumbai Reserve Bank of India, Report on Trends and Progress of Banking in India (2018-19), Mumbai <p>Websites: www.eximbankindia.in www.nabard.org.in www.nhb.org.in www.rbi.org.in</p>		