



# 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

<b>COURSE TITLE</b>	<b>The Banking Sector in India</b>	
<b>Paper Number (In case of</b>	<b>Special Paper 1 – SEM III</b>	
<b>Course Learning Outcomes:</b>		
On successful completion of the module students will be able to:		
<ol style="list-style-type: none"> <li>1. Understand the working and structure of the Banking System in India</li> <li>2. Evaluate the performance of Banking institutions in the pre-nationalization and post-nationalization period</li> <li>3. Assess the role played by Commercial and Cooperative Banks in achieving financial inclusiveness</li> <li>4. Examine and analyze the reforms introduced in the post reform period</li> <li>5. Make ethical decisions in banking and finance at the individual level and on the professional front</li> </ol>		
<b>Gist of this course in maximum 3 to 4 lines</b>	This course is designed to initiate the learner into the Banking system in India. It provides a socio-economic background of the banking and financial system prevailing in the pre-reform and post reform era. It also enables the learner to comprehend and analyze the financial strength of institutions in the banking sector and assists the student to take ethical financial decisions on the personal as well as well as on the professional front.	
<b>Unit</b>	<b>CONTENTS OF THE COURSE</b>	<b>No. of Lectures</b>
<b>1.</b>	<p><b><u>1. Evolution of Banking in India and the World: A Perspective</u></b></p> <p><b><u>1.1.</u></b> Origin and evolution of banking in the world - An overview of evolution of banking in select countries in Europe, U.K., Germany, Switzerland) &amp; USA</p> <p><b><u>1.2.</u></b> Evolution of banking in India</p> <p><b><u>1.3.</u></b> Indian banking Structure</p> <p><b><u>1.4.</u></b> Scheduled &amp; Non Scheduled Banks</p>	<b>8</b>
<b><u>2.</u></b>	<p><b><u>2. Commercial Banks</u></b></p> <p><b><u>2.1.</u></b> Golden Jubilee of Bank Nationalization- Objectives of Nationalization, Case for and against Nationalization</p> <p><b><u>2.2.</u></b> Progress and Performance of Public Sector Banks in India w.r.t. Branch Expansion, Deposit Mobilization, Credit Deployment and Priority Sector lending</p> <p><b><u>2.3.</u></b> Comparative performance of Commercial banks in India in the post Economic Reform period (Public, Private and Foreign Banks)</p> <p><b><u>2.4.</u></b> Enhancing efficiency of Public Sector Banks, Amalgamation of State-run banks</p>	<b>14</b>
<b>3.</b>	<p><b><u>3. Reforms in the Banking Sector</u></b></p> <p><b><u>3.1</u></b> Soundness Indicators of a bank's financial strength</p> <p><b><u>3.2</u></b> Classification of Assets, Tier 1, Tier 2, Tier 3, CAR, Net Interest Margin, Slippage ratio</p> <p><b><u>3.3</u></b> Recommendations of Narsimham Committee I &amp; 2</p>	<b>14</b>

	<p><b>3.4</b> BASEL Norms I, II, III</p> <p><b>3.5</b> Components of Payment Systems – RTGS, Paper Clearing, Card Payments, NEFT, IMPS, NPCI</p> <p><b>3.6</b> Payment Systems Transactions growth</p>	
<b>4.</b>	<p><b>4. Co-operative Credit Structure</b></p> <p><b>4.1</b> Principles of Co-operation &amp; the Co-operative Credit Structure</p> <p><b>4.2</b> Co-operative Banks – A cross country comparison (France, US, Germany, Brazil, China, India)</p> <p><b>4.3</b> Rural Co-operatives - Performance of Short term co-operatives - SCBs, DCCBs and PACS</p> <p><b>4.4</b> Performance of Long term co-operatives - State Co-operative Agriculture and Rural Development Banks (SCARDBs) and Primary Co-operative Agriculture and Rural Development Banks (PCARDBs).</p> <p><b>4.5</b> Urban Co-operative Banks</p> <p><b>4.6</b> Regulation &amp; Supervision of Urban Co-operative Banks (CAMELS - capital adequacy; asset quality; management; earnings; liquidity and systems &amp; control)</p>	<b>14</b>
<b>5.</b>	<p><b>5. Financial Statement of a Bank</b></p> <p><b>5.1</b> Understanding the Balance sheet of a Bank</p>	<b>4</b>
	<b>Total Number of Lectures</b>	<b>54</b>

**Suggested Reference Books:**

1. Day, A.C.L. (1960), Outline of Monetary Economics, Oxford University Press,
2. De Kock, M.H. (1960), Central Banking, Staples Press, London.
3. Due, J.F. (1973), Government Finance, Irwin, Homewood.
4. Gopinath, M.N. (2012), Banking Principles and Operations, Snowwhite
5. Government of India, Economic Survey (2019-20), Vol. I & II, New Delhi.
6. Harris, C.L. (1961), Money and Banking, Allyn and Bacon, London
7. Hoyle K., Money and Banking (1982) eBook ISBN: 9781483105840
8. Laliwala, J.I. (1984), The Theory of Inflation, Vani Educational Book, New Delhi.
9. Mishra, S.S. (1981), Money, Inflation and Economic Growth, Oxford & N.Delhi.
10. NABARD, Annual Report (2018-19), Mumbai
11. Pathak, B.V. (2018) The Indian Financial System – Markets, Institutions and Services, Pearson
12. Reserve Bank of India, Report on Currency and Finance (Annual), Mumbai
13. Reserve Bank of India, Report on Trends and Progress of Banking in India (2018-19), Mumbai

**Websites:**

[www.rbi.org.in](http://www.rbi.org.in)

[www.nabard.org.in](http://www.nabard.org.in)