



# 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>Indian Banking Sector: Trends and Policy Environment</b>	
<b>Paper Number (In case of</b>	<b>Paper 7</b>	
<b>Course Learning Outcomes:</b> 1.To give Practical insights into Banking sector and emerging issues and policy responses. 2.To enable students to understand the Emerging Trends in the Indian Banking Sector. 3.To Discuss Case studies of Business Enablers of various banks. 4.To equip students to analyse the Financial Performance of various Scheduled Commercial Banks. 5.To Study and Analyse Trends in Non -performing Assets (Sector-wise and bank Group Wise)		
<b>Gist of this course in maximum 3 to 4 lines</b>	The Syllabi gives an overview of the Indian Banking Sector. It aims at familiarizing students with new banking practices and processes. The Syllabi gives an insight into Emerging Trends in the Banking Sector and enables students to understand Bank wise and Sector wise trends in NPAs. The Syllabi attempts to give comprehensive and Analytical knowledge of Banking operations and Financial Performance in India.	
<b>Detailed syllabus</b>		
<b>Unit</b>	<b>CONTENTS OF THE COURSE</b>	<b>No. of Lectures</b>
<b>1.</b>	<b><u>1.Title of The Topic</u> Indian Banking Sector: Overview</b> Contents: 1.1Indian Banking Sector at a Glance 1.2Emerging Issues and Policy Responses 1.3 RBI response to COVID -19 Disruptions	<b>10</b>
<b>2</b>	<b><u>2.Title of The Topic:</u> Indian Banking Sector: Practices and Enablers</b> <b>Contents:</b> 2.1Human Resource Management 2.2 Marketing of Banking Products 2.3 Environment sensitivity in Banking Operations	<b>14</b>

	2.4 Banking Ethics: Changing Dynamics 2.5 Consumer Behavior: Product Planning and Development Strategies <b>(Case Studies to be Discussed)</b>	
<b>3</b>	<b><u>Title of The Topic:</u> Indian Banking Sector: Emerging Trends</b> <b>Contents:</b> 3.1 Promoting Digitization and Managing Technology 3.2 Integrated Risk Management & Asset Growth 3.2.1 Cyber Security Risks 3.2.2 Documentation Frauds (Fraudulent KYC /Financials), measures to identify these frauds) 3.3 Growth of NBFC sector and Regulatory Approach 3.4 Small Finance and Digital payment Banks	<b>10</b>
<b>4</b>	<b><u>Title of The Topic:</u> Performance and policy environment of Scheduled Commercial Banks</b> <b>Contents:</b> 4.1 Financial Parameters of Scheduled Commercial Banks: Analysis 4.2 Monetary Policy and Liquidity management 4.3 Regulatory and Supervisory Policies <b>(Financial Parameters of Select Banks to be analysed)</b>	<b>10</b>
<b>5</b>	<b><u>Title of The Topic:</u> Sectoral Deployment of bank Credit and NPAs</b> <b>Contents:</b> 5.1 Bank Credit to Key Sectors of the Economy 5.2 Movements in Non-Performing Assets by Bank Group 5.3 Classification of Loan Assets by Bank Group 5.4 NPAs of SCBs Recovered through Various Channels <b>(Case Studies of Select Banks to be Discussed)</b>	<b>10</b>
	<b>Total Number of Lectures</b>	<b>54</b>
<b>Recommended Reference Books:</b>		
<ul style="list-style-type: none"> <li>• Muranjan S.K, Modern Banking in India .</li> <li>• Banking Theory and Practice, Reddy &amp; Appanniah.</li> <li>• Natarajan &amp; Gordon (2002) Banking Theory and Practice.</li> <li>• Varshney P.N. Banking Law and Practice .</li> <li>• Gomez Clifford (2011) Banking and Finance - Theory, Law and Practice.</li> <li>• Gupta S. N, The Banking Law in Theory and Practice (In 3 Vol).</li> <li>• Pandey C , Kumar Subodh (2005) Banking Trends and Practices.</li> <li>• Modern Banking Management by Dr S C Bihari , Dr S K Baral</li> <li>• Mohan.S , Elangovan.R , Financial Services.</li> </ul>		

- Muraleedharan D(2013)Modern Banking Theory and Practice, PHI Learning pvt limited

### **Suggested Readings**

- Joshi Vasant C., Joshi Vinay V. Managing Indian Banks the Challenges Ahead.
- Mishra Sukhvinder (2012) Banking Law and Practice, S. Chand and Company Ltd.
  - 13. IIBF (2018), Small Finance Banks, Taxman
  - Kanan Subramanian R & Selvaraj .Chitra(2018), Bank of the Future, Wolters Kluwer (India) Pvt Ltd.
- Rajaraman. V(2018) Credit Monitoring legal Aspects & Recovery of Bank Loan-The Post Approval Credit Dynamics in Banks, 4<sup>th</sup> Edition, Snow white

### **Suggested Reports and Journals:**

Reserve Bank Of India - Bulletin

Reserve Bank Of India - Occasional Papers

Economic and Political weekly

The Indian Banker-Monthly Publication by Indian Banks Association (Various Issues)

Report on Trend and Progress of Banking In India (Various Issues)

Annual Report of Reserve Bank of India (Various Issues)

Annual Report of Select Banks (Various Issues)

The Professional Banker

### **Web sites :**

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

[www.indiabudget.nic.in](http://www.indiabudget.nic.in)

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