



॥ वसुधैव कुटुम्बकम् ॥
SYMBIOSIS

Symbiosis College of Arts and Commerce

(An Autonomous College Affiliated to University of Pune)

Subject code	Semester	I	II	III	IV	V	VI	M.A.	I	II	III	IV
Title of Subject (For Approval of BOS)		<ul style="list-style-type: none"> Indian Banking Sector-Performance and Policy Environment 										
Objectives and Learning Outcomes		<p><i>The broad focus of this course will be:</i></p> <ul style="list-style-type: none"> To review and understand Current Banking Scenario India . The course aims to acquaint and familiarize students with the Operations and Performance of Scheduled Commercial Banks in India The prime objective of the course is to expose the students to the Trends and Challenges of Modern Commercial Banking in India. The course aims at providing a theoretical exposition and meaningful insights relating to Regulation,Supersion of Commercial Banks in India. 										
Detailed syllabus												
Units	Contents of the syllabus											Number of Hours
1.	<p><u>1.Title of the topic : Introduction</u></p> <p>_Contents :</p> <p>1.1 Economic Backdrop and Banking Environment</p> <p>1.2 Current Banking Scenario</p> <p>1.3 Rising NPAs in Indian Banking Industry</p> <p>1.4 Demonetization and Commercial Banking</p>											10
2.	<p><u>2.Title of the topic : Operations and Performance of Scheduled Commercial Banks</u></p> <p>Contents :</p> <p>2.1 Financial performance of the Scheduled Commercial Banks</p>											10

	<p>2.2 Credit Delivery and Financial Inclusion</p> <p>2.3 Retail credit</p> <p>2.4 Credit to sensitive sectors</p>	
3.	<p><u>3.Title of the topic : Modern Trends in Commercial Banking</u></p> <p>Contents :</p> <p>3.1 New initiatives in the Banking sector</p> <p>3.2 Human Resource Perspective</p> <p>3.3 Social Responsibility</p> <p>3.4 Fin Tech and Digital Innovation</p>	20
4.	<p><u>4.Title of the topic: Regulation , Supervision and Legal Aspects for Banks</u></p> <p>Contents:</p> <p>4.1 Rationale for Regulation</p> <p>4.2Department of Banking Regulation and Supervision</p> <p>4.2 Banking Regulation in India</p> <p>4.2.1 RBI Act 1934</p> <p>4.2.2 Banking Regulation Act 1949</p>	20
	Total Number of Lectures	60

Suggested Reference Books

BharatiPathak (2011) The Indian Financial System : Pearson Education Publication New Delhi

Bhattacharaya, B.B., Financial Reforms and Financial Development in India, Institute of Management Technology, New Delhi

Bhole, L.M. (2008), Financial Institutions and Markets; Tata McGraw Hill Company Ltd., New York.

Chandra, P. (1997), Financial Markets, (4th Edition), Tata McGraw Hill, New Delhi.

Desai Vasant, Money and Central Banking, Himalaya House, Mumbai.

Gupta, S.B., Monetary Economics, Institutions, Theory and Policy, S.Chand& Co., New Delhi.

Hanson, J.A. and S. Kathuria (Eds.) (1999), India : A Financial Sector for the Twenty-first Century, Oxford University, Press, New Delhi.

Khan, M.Y. (1996), Indian financial System, Tata McGraw Hill, New Delhi.

MachiRaju, M.R. (1999), Indian Financial Systems, Vikas Publishing, New Delhi.

Prasad, K.N. (2001), Development & India's Financial Systems, sarup& Sons, New Delhi.

Shekhar, S.L.N., Modern Banking, Monetary Policy and Finance, Deep and Deep Publications, New Delhi.

Srivastava R.M. and Divya Nigam 2001– Management of Indian Financial Institutions, Oxford Universitypress, New Delhi.

Sundharam, K.P.M., Money, Banking, Trade and Finance, S.Chand& Co., New Delhi

Kapoor,G.P,Commercial Banking

Uppal, RK,& Bishnupriya N, Modern Banking in India, New Century Publications, New Delhi

Guruswamy,S., Banking in the New Millenium, New Century Publications, New Delhi

Reports and Bulletin

Reserve Bank of India, Report on Trends and Progress of Banking in India.

Reserve Bank of India, Report on Currency and Finance (Annual), Mumbai

Reserve Bank of India Annual Report

Suggested Journals

Economic & Political Weekly

Professional Banker, Published by: the ICFAI University Press

The Indian Banker, Published by: Indian Banks Association

Bank Quest, Published by: Indian Institute of Banking and Finance

Web sites :

- indiabudget.nic.in
- rbi.org.in