



**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>	Commercial Banking in India: Performance and Policy environment	
<b>Course Learning Outcomes:</b> <b>On successful completion of the module students will be able to:</b> <ul style="list-style-type: none"> <li>To review and understand Current Banking Scenario India.</li> <li>The course aims to acquaint and familiarize students with the Performance of Scheduled Commercial Banks in India</li> <li>The course aims to expose the students to the Recent trends in Commercial Banking in India.</li> <li>The course aims at providing a theoretical exposition and meaningful insights relating to Policy environment and Legal Aspects for Banks in India.</li> </ul>		
<b>Gist of this course in maximum 3 to 4 lines</b>	The course familiarizes students with the Performance of Commercial Banks. It also discusses the recent trends and New Frontiers of Commercial banking in India and acquaints students with legal and policy environment	
<b>Unit</b>	<b>CONTENTS OF THE COURSE</b>	<b>No. of Lectures</b>
1.	<b><u>1. Title of the topic : Introduction</u></b> 1.1 Macro-Economic Environment and Banking Sector 1.2 Emerging Issues and Policy Responses 1.32 Indian banking Sector at A Glance <b>(Policy Debates and Discussions)</b>	10
2.	<b><u>2. Title of the topic: Performance of Scheduled Commercial Banks</u></b> 2.1 Consolidated Balance sheet of Scheduled Commercial Banks 2.2 Select performance Indicators of Scheduled Commercial Banks 2..3 Select Asset Quality Indicators of Scheduled commercial Banks <b>(Case Studies of Select Banks to be Discussed)</b>	14
3.	<b><u>3. Title of the Topic: Policy environment and Legal Aspects for Banks</u></b> 3.1 Prudential, Regulatory and Supervisory Policies 3.2 Legal Framework of Regulation of Banks 3.2.1 Reserve bank of India Act 3.2.2 Banking Regulation Act 3.3 Major Policy Changes related to Banking Regulations	16
4.	<b><u>4. Title of the Topic: Recent Trends in Commercial Banking</u></b> 4.1 Information Technology and Digitalization 4.1.1 Alternative Delivery Channels 4.1.2 Digital Initiatives	20

	4.2 New Frontiers of Banking 4.3 Human Resource Perspective 4.3.1 Manpower planning and Recruitment 4.3.2 learning and Development <b>(Case Studies of Select Banks to be Discussed)</b>	
	<b>Total Number of Lectures</b>	<b>60</b>
<b>Teaching Methodology:</b>	<b>1. Technology Enabled Learning</b> <b>2. Case Studies of Select Commercial Banks</b> <b>3. Comparative analysis</b> <b>3. Article Reviews</b> <b>4. Class Discussions and Debates</b> <b>5. E- Resources</b>	
<b>Recommended Readings:</b> Bharati Pathak (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. Machi Raju, M.R. (1999), Indian Financial Systems, Vikas Publishing, New Delhi. <b>Suggested Readings:</b> 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 University Press, New Delhi. Sundharam, K.P.M., Money, Banking, Trade and Finance, S.Chand & Co., New Delhi Kapoor, G.P, Commercial Banking Uppal, R.K., & Bishnupriya N, Modern Banking in India, New Century, Publications, New Delhi Guruswamy, S., Banking in the New Millennium, New Century Publications, New Delhi		

**Recommended Reports&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

Reserve bank of India, Financial stability Report.