

Veer Narmad South Gujarat University, Surat  
T.Y.B.Com.  
Banking Paper -III  
(Indian Banking & Currency System)  
(Syllabus (In force from 2016-17))

Regulation

**Objectives:**

1. To impart knowledge of Indian banking system to the students.
2. To provide conceptual understanding of control banking, financial institution, mutual funds, currency management, economic development and liberalization with reference to banking system.

**Semester V** Paper - V

1. Indian banking system: 10%  
Its various constituent parts- Role of banking in economics development
2. Nationalization, Achievements of nationalized banks, Privatization, Private and Multinational Bank.
3. Schemes of banking development: 20%  
Lead Bank, Deposit Insurance Scheme, and Modernization of banking industry, Objectives and characteristics of Non Banking Financial company 20%
4. State bank of India, its organization and working, EXIM bank and its working 20% 5. National Bank of agriculture and Rural Development (NABARD) its working, its performance and limitations 20%
6. Financial Institutions:- IFCI, ICICI, IDBI, SIDBI, NIDC, MUDRA, SFCs, SHES, SIDCS. its Objective-Scope- Procurement. 20%

**Semester VI** Paper - VI

1. Reserve Bank of India: Its organization and traditional and promotional functions 20%
2. Monetary policy of R.B.I., Objectives monetary policy, Credit Control- its tools, its effects on price stability and economic development, limitations of monetary policy 30%
3. Indian Money Market: Meaning and characteristics. Discount and Finance House of India: its functions and working 25%
4. Indian Currency System: 25%

Bhatel

The present regulations of Note issue,  
Exchange Rate Policy of R.B.I., its objectives. Floating exchange rate  
Policy

5. Cheque Truncation System-(CTS) –Merits For Bank &  
customer. Concept of Paying Banking

Payment

**Books Recommended:**

1. Banking in India –S.G. Panandikar
2. Monthly bulletins and Annual Reports of Currency and  
Finance R.B.I.
3. Trends and Progress of Banking in  
India R.B.I. Publication
4. Reserve Bank of India- working and  
Functions (R.B.I.Publication)
5. Reserve Bank of India and Monetary Management – G.P.Gupta
6. A New Horizon in Central Banking - Sid Mitra
7. Fundamental of Banking Theory and Practice -A.K.Basu
8. A Handbook of Banking and Practice -K.C.Shekhar
9. A Review of Current Banking Theory and Practice – S.K.Basu
10. History and Problems of India currency – D.K. Malhotra
11. The Indian Rupee – R.K.Kapuria
12. Currency – Banking Finance – K.P.Sundram
13. Banking in the British Commonwealth- (Indian portion) – R.S.Sayers
14. Indian Banking – Vasant Desai
15. Village Banking – Prof. Smt. P.N.Joshiपुरa