

Revised syllabus (2019 Pattern) B.Com. Degree course (CBCS) Syllabus for

Second Year B.Com Semester – III

Subject Name: Banking and Finance-I

Subject Code: - 206 (B) - I

Objectives:

1. To provide the knowledge about Indian Banking System.
2. To create the awareness about the role of banking in economic development.
3. To provide the knowledge about working of Central Banking in India.
4. To know the functioning of private and public sector banking in India.

Unit No.	Topic	Proposed skills to be developed
1.	Indian Banking Structure : Evolution of 1.1 Banking in India Structure of 1.2 Banking in India 1.3. Role of Banking in Economic Development 1.4. Scheduled Banks and Non- scheduled Banks Challenges before Banking in India 1.5 Impact of COVID-19 on Banking Sector in India	Understanding the structure of Indian Banking. Analyze the role of Banking in Economic Development
2.	Central Banking : Definition of ‘Central 2.1 Banking ’Evolution of Reserve Bank of India 2.2 Functions of Reserve Bank of India 2.3 Present currency system in India 2.4 Understanding of concepts : Bank Rate, Cash Reserve Ratio(C.R.R.), 2.5 Statutory Liquidity Ratio (S.L.R.), Repo Rate – Reverse Repo Rate	Understanding about the Central Banking in India
3.	Private Banking : 3.1 Meaning and features of Private Banking 3.2 Classification of Private Banking : i) Indian Private Banks – Old and New ii) Foreign Banks 3.3 Role of Private Banking in Economic Development	Understanding of role and performance of Private Banking in India Analyze the past and present challenges before Private Banks in India

	3.4 Performance of Private Banks in India Challenges before Private Sector Banks in India	
4.	Public Sector Banking: Definition and Features of Public Sector 4.1 Banks Classification of Public Sector 4.2 Banks 4.2.1 State Bank of India – Evolution , Functions and Performance 4.2.2 Nationalised Banks – Social control , Meaning of Nationalisation, Arguments for and against Nationalisation – Merger of the Banks Regional Rural Banks – Objectives , Functions , Capital, Problems before Regional Rural Banks 4.2.4 Lead Bank Scheme 4.3 Challenges before Public Sector Banks in India	Understanding about Public sector Banking in India Analyze the challenges before Public Sector Banks
