

**Revised syllabus (2019 Pattern) B.Com. Degree course (CBCS) Syllabus for
Second Year B.Com Semester – IV**

Subject Name: - Banking & Finance – I (II)

Subject Code: - 206 (B) - II

Objectives:

1. To provide the knowledge of Cooperative Banking in India
2. To analyze the functioning of Development Banking
3. To create the awareness about Banking Sector Reforms
4. To understand the role of various committees on Banking Sector Reforms.

Unit No	Unit Name & Content	Proposed skills to be developed
1.	Co-operative Banking in India: 1.1 Meaning, significance and principles of Cooperation 1.2 Evolution of Cooperative Baking in India. 1.3 Structure of Co-operative Banking in India 1.4 Role of Co-operative Banking in Economic Development 1.5 Challenges before Co-operative Baking in India	Understanding the Co-operative Banking Structure in India
2.	Development Banking in India: 2.1 Meaning and Features of Development Banking 2.2 Functions of Development Banks in India 2.3 Role of Development Banks in Economic Development 2.4 Challenges before the Development Banking in India	Understanding the Functions and analyze the Role of Development Banking in India
3.	Selective Important Concepts of Banking 3.1 Central Banking , 3.2 Commercial Banking 3.3 Branch Banking , 3.4 Unit Banking 3.5 Wholesale Banking, 3.6 Retail banking 3.7 Social Banking , 3.8 Islamic Banking	Understanding the various concepts of Banking

	3.9 Merchant Banking, 3.10 Digital Banking	
4.	<p>Banking Sector Reforms</p> <p>4.1 Historical approach, Meaning and Goals of Banking Sector Reforms in India</p> <p>4.2 Banking Reform Measures</p> <p>i) Cash Reserve Ratio (C.R.R.) and Statutory Liquidity Ratio (S.L.R.)</p> <p>ii) Prudential Norms (NPA)</p> <p>iii) Capital Adequacy Norms</p> <p>iv) Credit Deposit Ratio (C.D.Ratio)</p> <p>4.3 Framework of Basel Committees on Banking Supervision</p> <p>i) Basel – I</p> <p>ii) Basel – II</p> <p>iii) Basel – III</p> <p>iv) Basel – IV</p> <p>4.4 Recommendations of M. Narsimhan Committee – I (1991)</p> <p>4.5 Recommendations of M. Narsimhan Committee- II (1998)</p>	<p>Lecture, Understanding PPT, the Goals and Group and Measures of Panel Banking Reforms Discussion, in India Library Work, Analyze the role Assignment, of various Projects committees on Banking Sector Reforms</p>
