

206B Banking and Finance

1	Indian Banking Structure	<p>Evolution of Banking in India</p> <p>Structure of Banking in India</p> <p>Role of Banking in Economic Development</p> <p>Scheduled Banks and Non-Scheduled Banks</p> <p>Challenges before Banking in India</p> <p>Impact of COVID-19 on Banking Sector in India</p>
2	Central Banking	<p>Definition of ‘Central Banking’</p> <p>Evolution of Reserve Bank of India</p> <p>Functions of Reserve Bank of India</p> <p>Present currency system in India</p> <p>Understanding of concepts: Bank Rate, Cash Reserve Ratio (C.R.R.), Statutory Liquidity Ratio (S.L.R.), Repo Rate – Reverse Repo Rate</p>
3	Private Banking	<p>Meaning and features of Private Banking</p> <p>Classification of Private Banking : i) Indian Private Banks – Old and New ii) Foreign Banks</p> <p>Role of Private Banking in Economic Development</p> <p>Performance of Private Banks in India</p> <p>Challenges before Private Sector Banks in India</p>
4	Public Sector Banking	<p>Definition and Features of Public Sector Banks</p> <p>Classification of Public Sector Banks:</p> <p>State Bank of India – Evolution , Functions and Performance</p> <p>Nationalised Banks – Social control , Meaning of Nationalisation, Arguments for and against Nationalisation – Merger of the Banks</p> <p>Regional Rural Banks – Objectives , Functions , Capital, Problems before Regional Rural Banks</p> <p>Lead Bank Scheme</p> <p>Challenges before Public Sector Banks in India</p>
5	Co-operative Banking in India	<p>Meaning, significance and principles of Cooperation</p> <p>Evolution of Cooperative Baking in India</p> <p>Structure of Co-operative Banking in India</p> <p>Role of Co-operative Banking in Economic Development</p> <p>Challenges before Co-operative Baking in India</p>
6	Development Banking in India	<p>Meaning and Features of Development Banking</p> <p>Functions of Development Banks in India</p> <p>Role of Development Banks in Economic Development</p> <p>Challenges before the Development Banking in India</p>
7	Selective Important Concepts of Banking	<p>Central Banking, Commercial Banking, Branch Banking, Unit Banking, Wholesale Banking, Retail banking, Social Banking, Islamic Banking, Merchant Banking, Digital Banking</p>

8	Banking Sector Reforms	<p>Historical approach, Meaning and Goals of Banking Sector Reforms in India Banking Reform Measures</p> <p>i) Cash Reserve Ratio (C.R.R.) and Statutory Liquidity Ratio (S.L.R.) ii) Prudential Norms (NPA) iii) Capital Adequacy Norms iv) Credit Deposit Ratio (C.D.Ratio)</p> <p>Framework of Basel Committees on Banking Supervision i) Basel – I ii) Basel – II iii) Basel – III iv) Basel – IV</p> <p>M. Narsimhan Committee – I (1991) Recommendations of M. Narsimhan Committee- II (1998)</p>
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