

Course No.: 404

INDIAN BANKING SYSTEM (IBSM XVI)

Marks: 80

Hours: 40

Objective: To provide the students with the reasonable knowledge of banking system in India.

Course Contents:

Unit –I: Banking meaning and definition , Development of banking in India , Features of banks, Classification of Banks, Banking Regulation Act, 1949, major provisions.

20: 10 hrs

Unit – II: Indian Banking system-Unit Banking , Branch Banking , Correspondent Banking , Chain Banking , Pure Banking , Mixed Banking , relationship Banking , Narrow Banking , Universal Banking , Regional Banking , Retail Banking , Wholesale Banking and private Banking , meaning advantage and disadvantages.

20: 10 hrs

Unit –III: Social control over banks—nationalization—criticism and achievements.—private sector and indigenous banks—commercial banks its function—investment policy of Indian commercial banks—liquidity of banks—SLR calculation—balance sheet of commercial banks— capital structure of banking organization—various schedule.

20: 10 hrs

Unit –IV: Recent trends in Indian Banking –core banking—types of financing—take out financing-revolving credit, syndicated loan—bridge loan, consortium finance, preferred finance—guarantee services/ non fund based business—repayment method—factoring—bank net—ATM—phone banking—internet banking.

20: 10 hrs

Text and Reference Books:

1. Taxmann: Banking Theory and Practices, New Delhi.
2. Varshney, P.N.: Banking Law and Practice, Himalaya Publication, New Delhi.
3. Bezborah P. & Singh Ranjit: Indian Financial System, Kalyani Publishers.
4. Suresh: Management of Banking and Financial Services, Pearson, New Delhi.