

M. Com (EAFM): Previous

8.3 Indian Banking System

Unit I

India Banking System: Indian Banking System an overview, Evolution of Indian Banking System. Organization and classification of Banking industry. Main provisions of Indian Banking Regulation Act, 1949. Main provisions of RBI Act, 1934. Nationalization of Banks.

Unit II

Commercial Banking in India: Overview of Indian commercial Banks, objectives and functions; Role of Commercial Banks in developing country.

State Bank of India (SBI): Brief History, Objectives, Structure & Organization, functions, working and progress.

Unit III

Rural Banking in India (RRBs)– Organization and functions, growth and working. Major problems faced by RRBs. Improvement in working of RRBs.

Co-operative Banking in India: Structure of Co-operative Banks- Primary Agricultural Credit Co-operative societies (PACCS) Central Co-operative Banks, State Co-operative Banks, Urban Co-operative Banks.

Unit IV

Central Banking in India: RBI-Objectives, organization, functions and working, Credit Control measures and their effectiveness. Monetary policy in India. Non-Banking Financial Companies (NBFCs): Growth, working and Regulation. Banking Sector reforms in India, Banking Ombudsman.

Unit V

Mutual Funds: Concepts, Objectives, Types and Recent Trends, Governance and AMC. Merchant Banking and Investment Banks: Meaning, Relevance in Indian Economy. E-Banking: Meaning and Introduction, Innovative Trends in Banking, Use of E-Wallets.

Suggested Readings:

1. Desai Vasant: Indian Banking System; Himalaya Publications, Ltd.
2. Gajendran A.: Banking & Financial system; Vrinda Publications, Ltd., Delhi
3. Jatana Renu & Barodawala Mehjabeen: Indian Banking System; Vrinda Publications (P) Ltd., Delhi
4. Trivedi, Choudhary and Kumar: Indian Banking System; Ramesh Book Depot, Jaipur