

Faculty of Arts

SUBJECT: ECONOMICS

B.A./B.SC./B.Com III Semester

Paper- Introduction to Banking System in India (MDE-2)

Course Outcomes

CO. No.	Course Outcomes	Cognitive Level
CO 1	Students will be able to explain the banking system in ancient India.	R and U
CO 2	Students will be able to analyze the role of commercial banks and private banks.	U And Apply
C03	Students will be able to discuss the functions of the Central Bank and the Reserve Bank.	U And Apply
C04	Students will be able to evaluate the functions of agricultural and specialized banking institutions in India.	R and U

Credit and Marking Scheme

	Credits	Marks		Total Marks
		Internal	External	
Theory (Major)	3	30	70	100

Content of the Course

No. of Lectures (in hours per week): 4.5 Hrs. per week

Total No. of Lectures: 67.5 Hrs.

Maximum Marks: 70

Unit	Topics	No. of Lecture
Unit 1 Banking System in Ancient India प्राचीन भारत में बैंकिंग व्यवस्था	1. Concept and Function of the Banking System in Ancient India 2. The Role of Indigenous Bankers—Money Lenders, Mahajans, and Temples—in Ancient India 3. Banking Systems in Major Ancient Economies of India 4. Hundi System, Orders (Mauryan Period) 1. प्राचीन भारत में बैंकिंग व्यवस्था की अवधारणा एवं कार्य 2. प्राचीन भारत में स्वदेशी बैंकर—साहूकार, महाजन, मंदिरों की भूमिका 3. भारत की प्रमुख प्राचीन अर्थव्यवस्थाओं में बैंकिंग प्रणाली 4. हुंडी प्रणाली, आदेश (मौर्य काल) Activity: • Discussion	18
Unit -2 Commercial and Private Banks व्यापारिक बैंकों और निजी बैंक	1. Definition, Meaning, Types, and Functions of a Bank 2. Development of the Banking System in India 3. Functions of Commercial Banks 4. Major Commercial Banks in India 5. Internet Banking in India 6. The Role Private sector Bank in India 1. बैंक की परिभाषा, अर्थ, प्रकार, कार्य 2. भारत में बैंकिंग व्यवस्था का विकास 3. व्यापारिक बैंकों के कार्य 4. भारत के प्रमुख व्यापारिक बैंक 5. भारत में इंटरनेट बैंकिंग 6. निजी बैंकों की भारत में भूमिका Activities – • Newspaper Discussion	18

Unit -3 Central Bank and Reserve Bank of India केन्द्रीय बैंक एवं निजी बैंक	1. Functions of Reserve Bank of India 2. Monetary Policy of the Reserve Bank of India 1. भारतीय रिजर्व बैंक के कार्य 2. भारतीय रिजर्व बैंक की मौद्रिक नीति Activities Chart Making	18
Unit -4 Agriculture Related Bank in India भारत में कृषि संबंधी बैंक	1. The Role of Commercial Banks in Agricultural and Rural Development in India 2. Regional Rural Banks in India 3. Cooperative Banks in India 4. NABARD 1. भारत में कृषि एवं ग्रामीण विकास में व्यापारिक बैंक की भूमिका 2. भारत में क्षेत्रीय ग्रामीण बैंक 3. भारत में सहकारी बैंक 4. नाबार्ड Activity Visit to a Banking Institution	18
Unit -5 Specialized Banking Institutions in India भारत में विशिष्ट बैंकिंग संस्थान	1. SIDBI (Small Industries Development Bank) 2. IDBI (Industrial Development Bank of India) 3. IFCI (Industrial Finance Corporation of India) 4. IRBI (Industrial Reconstruction Bank of India) 5. ICICI (Industrial Credit and Investment Corporation of India) 6. SFC (State Finance Corporation) 1. लघु उद्योग विकास बैंक 2. औद्योगिक विकास बैंक ऑफ़ इंडिया 3. भारतीय औद्योगिक वित्त निगम 4. भारतीय औद्योगिक पुनर्निर्माण बैंक 5. भारतीय औद्योगिक साख और विनियोग निगम 6. राज्य वित्त निगम Activity Visit a Banking Institution	18

Suggested Readings:

1. P.N. Hajela. (2009), *Money and Banking Theory with Indian Banking*. Ane Books Pvt. Ltd.
2. Kem, H.J. (2005), *Global Retail Banking*.
3. Neetu Prakash, (2016), *Retail Banking in India*.
4. Dhanda Pani Alagiri, (2010), *Retail Banking Challenges*.
5. Manojkumar Joshi (2007), *Growth Retail Banking in India*.
6. Manoj Kumar Joshi (2017), *Customer Services in Retail Banking in India*.
7. S. SanthanaKrishnan (2017), *Role of Credit Information in Retail Banking*.
8. Sunil Kumar, (2018), *Retail Banking in India*, Hindustan Institute of Management and Computer Studies, Mathura.
9. Agarwal, O.P., *Fundamentals of Retail Banking*, Himalaya Publishing House, Mumbai.
10. Sikdar, S., *Principles of Macro Economics*, Oxford University Press, 2nd Edition, 2011.
11. N. Gregory Mankiw, *Macroeconomics*, Worth Publishers, 7th Edition, 2010.
12. Richard T. Froyen, *Macroeconomics*, Pearson Education Asia, 2nd Edition, 2005.
13. R.R. Paul, *Money, Banking and International Trade*. Kalyani Publishers, Edition 2021.
14. K.C. Rana and K.N. Verma, *Macro Economic Analysis*, Vishal Publishing Co., Eleventh Edition.
15. F.S. Mishkin and S.G. Eakins, *Financial Markets and Institutions*, Pearson Education, 6th Edition, 2009.
16. Bharati V. Pathak, *The Indian Financial System: Markets, Institutions and Services*, Pearson Education India, 2007.
17. F.J. Fabozzi, F. Modigliani, F.J. Jones, M.G. Ferri, *Foundations of Financial Markets and Institutions*. Pearson Education, 3rd Edition, 2009.
18. M.Y. Khan, *Indian Financial System*, Tata McGraw Hill, 7th Edition, 2011.
19. R.B.I. Bulletin, *Annual Report and Report on Currency and Finance* (Latest).
20. कौटिल्य अर्थशास्त्र।
21. मनुस्मृति-ऋण, ऋण एवं मुद्रा संबंधी नियम।
22. ऋग्वेद, यजुर्वेद—बाजारों एवं ऋण की अवधारणाएँ।

