

**B. COM**  
**BANKING AND FINANCIAL SERVICES**  
**MAJOR 2**  
**BANKING IN INDIA**  
**(100 Marks -75 Lectures)**

**OBJECTIVE :** To acquaint the student with the evolution of banking in India; to familiarize the student with the developments that have taken place in Indian banking as a result of bank nationalization and the ongoing financial sector reforms; to make the student aware of the practical implications of financial sector reforms.

**Unit : I- Evolution of banking in India** (20 marks - 14 Lectures)

Evolution of banking in India, classification and structure. Unorganized components, overall functioning, malpractices and present status; development of commercial banking in India – phase I – up to nationalization, Phase II –post- nationalization up to the introduction of financial sector reforms. Priority Sector Lending.

**Unit: II- Financial sector Reforms** (25 marks - 18 Lectures)

Narasimham Committee –I & II, observations, recommendation, follow –up action. Prudential Norms. Basel Norms. Non- Performing Assets (NPA) – causes, remedial measures.

**Unit –III: Financing of Agriculture and Rural Development**

**Agriculture finance and rural development**

## **B. COM**

**(30 marks - 25 Lectures )**

**Sources of finance for agriculture and rural activities, cooperative banks-structure, cooperative banks and rural credit, functions, problems and remedial measures. Regional rural banks-role/functions, problems and remedial measures. Commercial banks- role/functions, problems and remedial measures. Refinance and functions of NABARD. Micro finance and lending through Self- Help Groups.**

**Unit: IV – Financing of Industry**

**(25 marks - 18 Lectures)**

**Industrial finance and new challenges; refinance, role of SIDBI, IDBI  
Role of commercial banks in financing corporate sector & SME, role, problems & present status  
Development institutions IDBI, ICICI, IFCI, SFCS  
Working capital & term finance**

**Books for Study and Reference:**

**Mishra S.K & Puri V.K Indian Economy 28<sup>th</sup> Revised Edition-2010 . Himalaya Publishing House**

**Basu p. (ed) : India's Financial Sector: Recent Reforms, Future Challenges, 2005.**  
**Datt R. & Sundharam K.P.M.: Indian Economy, New Delhi, S. Chand, 2006**  
**Dr. K.M Bhattacharya, O.P Agarwal Basics of Banking & Finance.**  
**B.S Khubchandani practice and law of banking, Macmillan India Limited,2007.**  
**L.M Bhole, Jitendra Mahakud 5<sup>th</sup> edition financial institutions and markets. Structure, growth and innovations. Tata McGraw-hill education private limited.**  
**Bidani S.N., Mitra P.K & Pramod Kumar: Bank Finance for Industry, New Delhi, vision, 1998.3e**  
**Shekhar K.C. & Shekhar L.: banking theory and practice, New Delhi, vikas,**

