

SARDAR PATEL UNIVERSITY
Programme: BCOM
Semester: IV
Syllabus with effect from : NOVEMBER 2012

Paper Code: UB04CCOM21	Total Credit: 3
Title Of Paper: Indian Financial System	

Unit	Description in detail	Weighting (%)
1	FINANCIAL SYSTEM: Overview & role of the financial system; Indian Financial System: concept, components & their inter-relationship, the structure of financial system-users of the financial services & providers of the financial services, the structure of Indian financial system.	25 %
2	MONEY AND INDIAN BANKING SYSTEM: Functions; Alternative measures to money supply in India, Their different components, Commercial Banks, Importance and functions; Structure of Commercial banking system in India; Distinction between Commercial and Central bank; Credit Creation Process of Commercial banks; High powered Money – meaning and uses, Concept of Money Multiplier. The Reserve Bank of India: Functions; Instruments of Monetary and Credit control, Main features of Monetary Policy since independence.	25 %
3	DEVELOPMENT BANKS: Concept of Development bank and their needs in Indian financial system, Difference with Commercial banks, Major Development banks, objectives and their functions (IFCI, IDBI, ICICI, EXIM Bank, SIDBI, GSFC, NABARD) Other Financial Institutions: Introduction; Life Insurance Corporation of India, General Insurance Corporation of India, Unit Trust of India.	25 %
4	BANKING INNOVATIONS: New technology in Banking, E-services, Debit and Credit cards, Internet Banking, ATM, Electronic fund transfer, MICR.	25 %

Basic Text & Reference Books

- Meir Kohn: Financial Institutions and Markets, Tata McGraw Hill
- L M Bhole: Financial Institutions and Markets, Tata McGraw Hill
- Vasant Desai : The Indian Financial System, HPH
- M Y Khan: Indian Financial System, TMH
- P N Varshney & D K Mittal: Indian Financial System, Sulthan Chand & Sons
- E Gardon & K Natarajan: Financial Markets & Services.
- Nayak, Indian Financial System.
- Pathak, Indian Financial System.
- S Sachdeva, Indian Financial System
- Vasant Desai, Indian Financial System & Financial Market Operations

