B.A. Part-II

Semester-IV

Banking

Marks: Theory – 80 Internal Assessment – 20

Unit-I Commercial Bank

1.1 Bank: Meaning and Types

1.2 Commercial Bank : Definition and Functions

1.3 Credit Creation: Meaning, Process, Sources and Limitations of Credit Creation of

Commercial Bank

Unit-II Central Bank

2.1 Central Bank: Definition and Functions Definition and Importance of

2.2 Credit Control: Meaning, Quantitative and Qualitative Measures of Credit Control.

2.3 Monetary Policy OF RBI: Objectives and Limitations.

Unit-III Co-operative Banks and NABARD

3.1 Co-operative Bank: Meaning and Types

3.2 Co-operative Bank: Objectives and Functions.

3.3 NABARD : Definition, Objectives and Functions

3.4 Co-operatives Societies : Objectives and Functions

Unit-IV IMF and World Bank

3.1 International Monetary Fund (IMF): Objectives, Importance and Functions.

3.2 World Bank (IBRD) : Objectives, Importance and Functions.

3.3 World Trade Organization (WTO): Objectives, Importance and Functions

Unit-V Recent Services in Banking Sector

- 5.1 ATM
- 5.2 Debit Card
- 5.3 Credit Card
- 5.4 E-Marketing
- 5.5 Cashless Transactions

- 5.6 Mobile Banking
- 5.7 E-Wallets
- 5.8 Core Banking
- 5.9 RTGS and NEFT

Recommended Books:

- 1. Frederic S. Mishkin: The Economics of Money, Banking, and Financial Markets (Addison-Wesley Series in Economics) Seventh Edition, Published July 22nd 2005
- Dudley G. Luckett Paperback: Money And Banking by, 3rd Edition, Published 1984
 McGraw-Hill
- 3. K.N. Subrahmanya: Modern Banking In India, Deep & Deep Publications, New Delhi, Bank Finance For Rural Development: L K Naidu, Ashish publishing house. Delhi.
- 4. K.P.M.Sundharam: Money, Banking and International Trade, Sultan Chand & Sons, New Delhi.
- 5. Rita S.Swami: Fundamentals of Banking, Seth Publishers, Mumbai.
- 6. D. M. Mithani: Money, Banking, International Trade and Public Finance, Himalaya Publishing House, Mumbai.
- 7. S. L. N. Simha: Reform of the Indian Banking System, Orient Longman Ltd, New Delhi.
- 8. Desai Vasant: Central Banking and Economic Development.
- 9. Shekhar & Shekhar, Banking Theory and Practice, Vikas Publishing House, New Delhi.
- 10. Mahajan, Mukund (2000), Indian Banking System, Nirali Prakashan, Pune.
- 11. Khan, M.Y. (2011), Indian Financial System, Tata McGraw Hill, 7th Edition.
- 12. Deshmukh, D.N.(2014), Indian Banking System, Chandralok Prakashan, Kanpur
- 13. Bhole, L.M., Mahukud (2011), Financial Institutions and Markets, Tata McGraw Hill, 5th Edition.
- 14. Mishkin, F.S., Eakings, S.G. (2009), Financial Markets and Institutions, Pearson Education, 6th Edition.
- 15. Desai Vasant: Central Banking and Economic Development.
- 16. Deshmukh D.N.: Indian Banking System, Chandralok Prakashan Kanpur.