

Money & Banking - Syllabus

Module 1

Money: Concept, functions, theories of money supply determination. Money market: Instruments. Interest rates: Determination, Loanable funds theory, Term structure of interest rates, Pure expectations theory, liquidity premium theory, segmented markets theory & preferred habitat theory, Yield curve.

Module 2

Overview of Commercial Banking in India - Role and Functions of Commercial Banks - Indian Banking in Pre-Nationalisation and Post-nationalisation Phases - Banking Sector Reforms and their Implications on Indian Banking Sector - Changing Role of Indian Banks - Rights and obligations of a banker.

Module 3

Banker Customer relationship - Relationship as banker and customer, Garnishee order, Types of customer, various deposit scheme, KYC guidelines of RBI, Nomination. Legal aspects of banking operation - Cheque- crossing of cheque, Endorsement, Legal aspects of a paying banker. Management of Non-Performing Assets (NPAs) - Classification of NPAs, SARFAESI Act, 2002.

Module 4

Regulatory framework and compliances- RBI Act 1934, Negotiable Instruments Act 1881, Banking Regulations Act 1948, Prevention of Money laundering Act, 2002, Deposit Insurance, Banking codes and standards board of India, capital adequacy regulation & monetary policy, CRR & SLR.

Module 5

Evolving Trends and strategies in Modern Banking - Technology - Internet Banking - Mobile Banking - EFT services onic banking - advantages - Plastic money, E-money - Forecasting of cash demand at ATMs - Security threats in e-banking and RBI's initiatives. SWIFT Transfers.

Reference Books:

1. Jeff Madura. Financial markets and institutions. 11th edition. Cengage learning
2. R. E. Bailey. The economics of financial market. Cambridge university press.
3. D. M. Mithani. Money, Banking, International Trade and Public Finance. Himalaya publishing house.
4. Jyotsna sethi. Nishwan Bhatia. Elements of Banking and Insurance. 2011. PHI learning private limited.
5. ICSI. Banking law and practice. Tans Prints.

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