

# Syllabus: ECO 291 MN - Banking & Finance [2T]

**Class:** SYBA Economics

**Semester:** IV

**Course Type:** Minor

**Course Code:** ECO 291 MN

**Course Name:** Banking & Finance

**No. of Credits:** 02 [Theory]

**No. of Hours:** 30 Hours

**Total Marks:** 50 Marks

## Preamble:

The study of Banking and Finance provides a strong foundation in the principles, practices, and functions of financial institutions and markets. In an increasingly globalized and digital economy, the role of the banking and financial sector is critical for economic stability, growth, and development.

This course aims to equip students with the essential knowledge of banking operations, financial instruments, regulatory frameworks, and modern financial services. It also fosters financial literacy, enabling students to make informed financial decisions in personal and professional contexts.

By understanding the structure and evolution of the banking system, learners will develop the analytical and practical skills required for careers in banking, finance, and related sectors. The course also promotes awareness of ethical practices, risk management, and the significance of financial inclusion in shaping a more equitable society.

## Course Outcomes:

After completing this course the students will be able to:

- CO1:** Understand the fundamental concepts, meaning, and important functions of banking, including its role in the economy.
- CO2:** Trace the historical evolution of banking from its origins in the West to its development in India.
- CO3:** Analyse the structure of the Indian banking system, including the types of banks and their organizational setup.
- CO4:** Identify the primary and secondary functions of commercial banks and their significance in the financial system.
- CO5:** Classify the different types of commercial banks operating in India and understand their roles and functions.

**CO6:** Explore the various types of banking accounts offered by commercial banks and their features.

## UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
<b>1</b>	<b>1. Introduction to Indian Banking System</b>	<b>15</b>
	1.1 – Meaning and Definition of Bank	
	1.2 - Evolution of Banking in India	
	1.3 - Structure of Indian Banking System	
	1.4 - Functions & Objectives of Banks: Commercial and Cooperative Banks	
	1.5 - Small Banks & Payment Banks Meaning & Functions	
<b>2</b>	<b>2. Reserve Bank of India</b>	<b>15</b>
	2.1 - Historical Background of RBI	
	2.2 - Functions of RBI	
	2.3 - Policy Rates: CRR, SLR, Repo Rate and Reverse Repo Rate.	
	2.4 - Monetary Policy: Instruments & Objectives	
	2.5 - Financial Institution in India: Types and Functions	

### References -

1. Bharati Pathak (2009), 'The Indian Financial System', Pearson Education Publication, New Delhi.
2. Bhole L.M. (2000), 'Indian Financial System', Chugh Publications, Allahabad.
3. Machiraju H. R. (1999), 'Indian Financial Systems', Vikas Publishing House, New Delhi.
4. Kulkarni K.R., (1958), 'Theory and Practice of Cooperation in India and Abroad', Co-operators Book Depot.
5. Kulkarni S.K. (2005), 'Co -operative Development', Phadke Prakashan, Kolhapur
6. Kulkarni B.D., Dhamdhare S.V. (2009), 'Banking and Co-operation in India', Diamond Publication, Pune