

**Solapur University, Solapur**  
**New Syllabus**  
**B.Com Part-III**  
**ADVANCE BANKING**  
**(Optional) Paper-II**  
**BANKS AND FINANCIAL INSTITUTIONS**  
**(w.e.f. June 2010)**

**Section - I**

- Unit 1:** The Banking system in India - Indigenous Bankers - Commercial Banks - Co-operative Banks- Regional Rural Banks – Foreign Banks - Development Banks - Industrial Development Banks- Classification of Assets - Provisioning Requirements – Capital Adequacy Norms.
- Unit 2:** Progress of commercial Banks after Nationalization- achievements and failure. Banking section Reforms - Rational Relevance - Narasimhan committee - Report on Banking and Financial system.
- Unit 3:** Comparative study of Productivity, profitability and efficiency of public sector, private sector and foreign banks in India.
- Unit 4:** Reserve Bank of India ( RBI ) Role of RBI as a central Bank - Monetary Policy of RBI - State Bank of India - Role of SBI in the agricultural development of India.
- Unit 5:** Money Markets : - London Money market - New York Money Market and Indian Money Market.

## **Section - II**

- Unit 6 :** Development Banking - concept and importance - progress in India -Present Position and working of IFC, ICICI, IDBI and SFCs. changing role of development Banking - Universal Banking
- Unit 7:** Banking in England - Present position of commercial Banking in England - Main features - Bank of England - Present working- Banker's clearing House.
- Unit 8 :** Banking in USA- present position of commercial Banking in USA - Federal Reserve system and its working - Federal Deposit Insurance Corporation
- Unit 9:** International Banking - concept - off shore Banking- Diversification in Banking - Multi - National Banking – the Eurocurrency Market.
- Unit 10 :** Electronic Banking ( E- Banking ) Traditional Banking Vs E-Banking - Facets ( aspects ) of E-Banking - Intranet procurement - E Banking Transactions - Models for E- Banking Complete centralised solution- Features - CCS - Cluster Approach - High Tech Bank within Bank - Advantages of E-Banking - Constraints of E-Banking - Security measures.

### Reference Books :

1.	Sundharam K.P.M.	:	Baking Theory, Law & Practice
2.	Tannas	:	Banking Law and practice in India
3.	Mithani and Gordon	:	Baking Theory and Practice
4.	Shekhar and Shekhar	:	Banking Theory and practice
5.	Basu S.K.	:	Current Banking theory and practice
6.	Vaish M.C.	:	Modern Banking
7.	Panadilkar S.H.	:	Banking in India
8.	Gordon and Natarajan	:	Banking Theory Law and Practice
9.	श्री. आ.देशपांडे	:	अधिकोषण व नाणेबाजार
10.	वैद्य पां.ह	:	बँकिंगचे कायदे व व्यवहार
11.	प्रा.मानकर, प्रा.डांगे	:	प्रगत बँकिंग

**Distribution of marks for the University exams for all faculties.**

1. (a) 20 % Marks – Objectives questions.

40 % Marks - Short notes / short answer type questions/  
Short Mathematical type questions

40 % Marks - Descriptive type questions / Long  
Mathematical type questions

Out of 20 % Marks for objective questions 10 % marks  
Should be assigned to multiple choice questions and  
remaining 10 % be assigned to fill in the blanks / answer in  
one sentence etc. However, each faculty may decide nature  
and types of questions to be set subject to distribution of  
above percentage of marks.

(b) One descriptive type question will be Compulsory Paper  
setter should mention approximate words limit for short  
note / short answer type questions except Diagrammatical and  
Numerical questions.