

DEPARTMENT OF COMMERCE, S.K.M.U, DUMKA, JHARKHAND

B.COM: THIRD SEMESTER

PAPER CODE: BCOM-MN-1B

PAPER: APPLIED MONEY AND BANKING

FULL MARKS: 100 (EXTERNAL-75 & INTERNAL-25)

Course Credits	No. of Teaching Hours Per Week	Total No. of Teaching Hours
04	04 Hrs	60 Hrs

Course Objective:- The course aims at providing the student with knowledge of basic concepts.

Course Outcomes:- After completion of the course, learners will be able to:

- To gain knowledge about Money and Types of money.
- To gain knowledge about monetary policy and Indian money market.
- To gain knowledge about Indian banking system and types of banks in India.
- To gain knowledge about RBI.

Course Contents:-

Unit-I: Introduction

Money: Evolution of Money, Meaning, Definition, Functions of Money, Forms of Money
Significance of Money, Changes in the value of Money and its measurements: Inflation and Deflation.

Unit-II: Monetary Policy

Monetary Policy: Concept, Objectives, Instruments-Quantitative and Qualitative; Indian Money Market: Concept, features, types, instruments, functions, structures, money market operation.

Unit-III: Indian Banking System

Indian Banking System: Definition of Bank, Commercial Banks, Importance and Functions, Structure of Commercial Banking System in India. Regional Rural Banks, Cooperative Bank in India. Development Banks and Other Non-Banking Financial Institution.

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Unit-IV: Reforms in the Banking Sector

RBI, Privatization of Banks, Reforms in the Banking Sector in India and Narshimham Committee Reports.

Suggested Readings:

- Dr. G.C.Singhai, Money and Banking, Shahitya Bhawan Publications (Hindi)
- Dr. Harishchand Sharma, Money and Banking, SBPD Publications (Hindi)
- Dr. B.C.Sinha, Money and Banking, SBPD Publications (Hindi)
- Dr. Sharma and Sharma, Money and Banking, SBPD Publications (Hindi)
- Sundaram and Varshney, Banking Law and Practice, Sultan Chand & Sons
- Dr. Suman, Money and Banking (Hindi)
- Sethi, Money and Banking International Trade, S. Chand (Hindi+ English)
- Sayers, An Outline of Banking
- Crowther, An Outline of Money
- Sridhar Pandey, Money and Banking

Latest edition of the text books should be used.

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