

VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT

T.Y.B.COM SEM - 6

SUBJECT: BANKING PAPER - 7

(Indian Banking & Currency System- 7)

Major/ Minor

(Syllabus effective from Academic year 2025-26)

Unit	Contents	Weightage	Lectures
1	<p>Reserve Bank of India: Overview - Meaning & History of Reserve Bank of India - Objectives of Reserve Bank of India - Organization of Reserve Bank of India -Functions of Reserve Bank of India</p>	20%	
2	<p>Monetary Policy of Reserve Bank of India: Overview - Meaning & History of Monetary Policy - Objectives of Monetary Policy in India - Credit Control tools- Limitation of selective measures of Credit control - Limitation of Bank Rate Policy & Open Market Operations - Various Rate of Reserve Bank of India such as Bank Rate, CRR, Repo Rate, Reverse Repo Rate, Prime Lending Rate, Statutory Liquidity Ratio& Base Rate- MSF (Marginal Standing Facility) Rate-Standing Deposit Facility Rate (SDF) - Marginal Cost of funds-based Lending Rate (MCLR)- Evaluation of Monetary Policy in India - Limitation of Monetary policy of RBI.</p>	25%	
3	<p>Indian Currency System, Demonetisation & Digital Currency of India: (A) Indian Currency System: Overview -Meaning & History of Indian Currency System - Legal Provisional regarding Issue of Currency -methods used for Issuing currency Notes - Management Indian currency System - Comparison of Minimum Reserve System with Proportional Reserve System. (B)Demonetisation of India Currency: Overview - Meaning & History of Demonetisation in India - Objectives of Demonetisation - Reasons Behind Demonetisation - Merits & Demerits of Demonetisation of India Currency (C)Digital Currency & Crypto currency Digital Currency: Overview - Meaning & History of Digital Currency - How does it work? - Advantages & Disadvantages of Digital Currency in India - Crypto currency: Overview-Meaning of Crypto currency- History of Crypto currency Functioning of Crypto currency- Types of Crypto currency- Advantages of Crypto Currency-Disadvantages of Crypto currency Different between Digital Currency and Crypto Currency</p>	30%	
4	<p>Non-Performing Assets: Overview-Meaning & History of Non-Performing Assets- Classification of Non-Performing Assets -Calculation of Non- Performing Assets Factors affecting of Non- Performing Assets- Impacts of Non-Performing Assets - Strategies for Management of Non-Performing Assets- Remedies for Non-Performing Assets</p>	25%	



तमसो मा ज्योतिर्गमय