

**SEMESTER-II (Pool-A)**  
**Course Title: Banking Reforms and Procedures**  
**Nature of Course: -Interdisciplinary**  
**(CHOI-A27)**

**Number of Credit: - 02**

**Maximum marks: 50**

**Course Objective:** To develop knowledge pertaining to banking system, its procedural and Regulatory framework and recent reforms.

**Unit-I**

**Introduction:** Concept of Banking & Bank, Emergence and Development of Banking System, Function of Banks.

**Unit-II**

**Regulatory Frameworks Related to Banking:** Amalgamation of Banking Companies, Special Provision related to Money Laundering under FEMA Act - 1999.

**Unit-III**

**Debts Recovery Tribunal-** Authorities, Procedure and power, SARFAESI, Special Provision of RERA Act, IT Act related to cyber security in digital transaction. Insolvency and Bankruptcy Code – 2016, Banking Ombudsman.

**Unit-IV**

**New Dimensions and Transitional Reforms in Banking Sector:** Traditional Vs Modern Banking, Digital Banking-ATMs, Mobile Banking, Internet Banking.

**Unit-V**

Shadow Banking, Bank Correspondents, Payment Bank, Collection Bank, Various New Government Schemes (PMJDY, MUDRA, PMAY and Sukanya Samridhi Yojana), Banking and Sustainability, Micro Banking, Inclusive Bankin.

**Suggested Readings:**

1. Hajela, T.N., Money and Banking- Theory with Indian Banking, Ane Books Pvt. Ltd., New Delhi
2. Principles and Practices of Banking, Indian Institute of Banking and Finance

3. Desai, B., Fundamentals of the Indian Financial System, HPH
4. Verma, A., Indian Monetary System and Banking Reforms, Unistar Books
5. Digital Banking, Indian Institute of Banking and Finance, Taxmann