



बिरसा मुंडा ट्रायबल युनिवर्सिटी Birsā Mūṇḁā Drāyabala Yūnīvārsīṭī

राजपिपला, जि० नर्मदा Rajpipla, Dist. Narmda

Established by Tribal Development Department, Govt. of Gujarat

School of Commerce B.Com. Programme

Subject Code & Name: - BC06MECC03: Banking & Finance – V

Teaching and Evaluation Scheme:

Teaching Scheme				Examination Scheme			
Credits				Component Weightage			
				CCE		SEE	
L	T	P	Total	TH	PWE	TH	PWE
4	0	0	4	50	0	50	0

Programme Name	B.Com
Semester	6
Course Code	BC06MECC03
Course Title	Banking & Finance – V
Course Content Type (Th./Pr.)	Th.
Course Credit	4
Sessions+ Lab. Per Week	N/A
Total Teaching/Lab. Hours	60 Hours
* 2 Laboratory = 1 Session	

Learning Objectives

1. To understand the structure of the Foreign Exchange (Forex) market in India and factors affecting exchange rates.
2. To examine the role of international financial institutions like the IMF, World Bank, and ADB in India's economy.
3. To study the function of sector-specific development banks like EXIM Bank, NHB, and IDFC.
4. To analyze the causes and trends of Non-Performing Assets (NPAs) in the Indian banking sector.

Prerequisites (if any)

Learning Outcomes

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

1. Evaluate the role of the RBI in managing exchange rates and maintaining foreign reserves.
2. Analyze the impact of currency convertibility and its implications for the Indian economic framework.
3. Explain the need for credit ratings and the factors influencing ratings provided by agencies like CRISIL and ICRA.
4. Assess government measures and recent trends aimed at reducing NPAs in the banking sector



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Detailed Contents		
UNIT	TOPIC/SUB-TOPIC	TEACHING HOURS
I	FOREIGN EXCHANGE MARKET (FOREX MARKET) ➤ Structure of FOREX market in India ➤ Factors affecting Exchange Rate ➤ Role of RBI in managing Exchange Rates and Foreign Reserves ➤ Currency Convertibility and its Impact on Indian Economy	15
II	INTERNATIONAL BANKING SYSTEM: International Financial System: ➤ Need for International Financial Relationship ➤ International Financial Institutions: 1. IMF: Origin, objectives, functions and its role in India 2. World Bank: Origin, objectives, functions and its role in India 3. ADB: Origin, objectives, functions and its role in India Role of Sector-specific Development Banks: ➤ Export-Import Bank of India (EXIM Bank) Role in International Trade ➤ National Housing Bank (NHB) Role in Housing Sector Development ➤ Infrastructure Development Finance Company (IDFC) Role in Infrastructure Finance ➤ State Financial Corporations (SFCs) and Their Contribution	15
III	CREDIT RATING: ➤ Introduction, Origin, Need for Credit rating ➤ Factors affecting credit rating ➤ Advantages, Disadvantages of credit rating ➤ Credit rating agencies in India-CRISIL, ICRA, CARE	15
IV	NON-PERFORMING ASSETS (NPA) IN BANKING SECTOR IN INDIA: ➤ Meaning and Definitions of NPA ➤ Causes of NPA in Banking sector ➤ Recent trends of NPA in Banking Sector in India ➤ Measures by the Government to reduce NPA in Banking Sector in India	15
Text Book(s)		
1.		



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Reference Books

1. Fabozzi, F. J., & Modigliani, F. (2009). Capital markets: Institutions and instruments (4th ed.). Pearson Education.
2. Chandra, P. (2017). International financial management (8th ed.). Tata McGraw-Hill Education.
3. Mankiw, N. G. (2016). Principles of economics (7th ed.). Cengage Learning.
4. Eichengreen, B. (2008). Globalizing capital: A history of the international monetary system (2nd ed.). Princeton University Press.
5. Giddy, I. H. (2008). Global financial markets (4th ed.). South-Western College Pub.
6. Gupta, S. (2012). Indian banking: History and performance (2nd ed.). S. Chand Publishing.
7. Reddy, Y. V. (2007). Indian banking: A perspective. New Century Publications.
8. Basu, S. (2003). Non-performing assets in Indian banks: Issues and strategies. New Age International.
9. Tannan, M. L. (2015). Banking law and practice in India (24th ed.). India Law House.

Web Resources

Required Software(s) (if any)

Practical(s) (if any)

L:: Lecture, **T::** Tutorial, **P::** Practical

CCE:: Continuous and Comprehensive Evaluation

(CCE Theory includes Mid Semester Examination, Assignment, MCQ quizzes, Seminar, Reflective notes, class participation, case analysis and presentation, slip tests (announced/surprised), attendance etc. or any combination of these)

PWE:: Practical Work Examination

(PWE includes Laboratory practical work, project work, viva simulation exercise work etc.)

SEE:: Semester End Evaluation

