

B.Com. (Hons.): Semester-V
DSE

BCM524: MONEY & FINANCIAL SYSTEM

Teaching Scheme	Examination Scheme
Lectures: 4hrs/Week	Class Test – 12Marks
Tutorials: 1 hr/Week	Teachers Assessment – 6Marks
	Attendance – 12 Marks
Credits: 5	End Semester Exam – 70 Marks

Course Objective

This course exposes students to the theory and functioning of the monetary and financial system of the economy. It highlights the organization, structure and role of banking system. It also includes Importance of e-banking and Financial and banking sector reforms and monetary policy with special reference to India are also covered.

Learning Outcomes

- After completing the course, the student shall be able to:
- 1: Learners will be able to explain functions of money and measurement of money supply
 - 2: Learners will understand the banking system and its functioning in India
 - 3: Learners will understand the nature of banking business and business practices
 - 4: Learners will understand the important recent trends in banking system.
 - 5: be able to analyse role of banking sector reforms & e-banking services.
 - 6: Knowledge about the Financial system of India.

Unit I: Introduction: Money Evolution, Meaning and Functions of Money Supply of Money-Measures of money supply in India, Demand for Money, value of money-Fisher, Cambridge & Keynesian equations.
Unit II: Introduction to Financial system Meaning functions Importance of financial system, Financial system & economics development, Indian financial system- An overview.
UNIT III: Banking Commercial Banks: Meaning and functions; Indian Banking system
Unit IV :Reserve Bank of India. Organizational Structure and Functions of RBI Meaning and Objectives Monetary Policy Instruments of Monetary Policy
UNIT V: E-Banking Services Meaning and features of E-Banking; Various Internet Banking Services ,Credit and Debit Card : Features, importance & precautions NEFT, RTGS, IMPS & Cheque Truncation System Mobile Banking - Features, different Mobile Apps and Importance

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2021-22

Suggested Readings

Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
Berg Braam van den (2015); Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi
National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
Joshi Vasant C. and Joshi Vinay V. (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi,
Mithani D.M, Money, Banking International Trade & Public finance, Himalaya Publishing Mumbai

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