



University of Kerala

Discipline	ECONOMICS				
Course Code	UK3DSCECO204				
Course Title	MONEY AND BANKING				
Type of Course	DSC				
Semester	III				
Academic Level	200-299				
Course Details	Credit	Lecture per week	Tutorial per week	Practical per week	Total Hours/Week
	4	4 hours	-	-	4 hours
Pre-requisites					
Course Summary	<p>The course on "Money and Banking" offers an in-depth exploration of the core principles and operational aspects governing monetary systems and financial institutions. Students engage with various monetary policy frameworks, and the functions of central banking entities. Using both theoretical concepts and practical examples, they can investigate subjects such as the determination of money supply, interest rate dynamics, the role of commercial banks in economic processes, and financial intermediation. Moreover, the curriculum encompasses the regulatory landscape surrounding banking systems, addressing issues such as risk assessment, maintaining financial stability, and overseeing banking activities. Through the analysis of real-world case studies and contemporary events, students gain valuable insights into the dynamic nature of money and banking within the modern global economic context.</p>				

Detailed Syllabus:

Module	Unit	Content	Hrs
I	MONEY		10
	1	Concept of Money: Kinds, Functions and Significance	
	2	Monetary Standards: Metallic Standard, Gold Standard and Paper Standard	
	3	Value of money: Measurement of changes in the value of money	
	4	High Powered Money and Money Multiplier	
	5	Indian Currency system	
II	INTRODUCTION TO BANKING		12
	6	Indian Banking System; Structure and Changing role	
	7	Banks as an engine of Growth	
	8	Payment Banks and Small Finance Bank	

	9	Commercial Bank; Classification of Bank	
	10	Cooperative credit structure	
	11	Role of Non-Bank Financial Institutions	
III	CENTRAL BANK		15
	12	Reserve Bank of India and its functions	
	13	Banking sector reforms in India	
	14	Foreign Exchange Management Act, 1999	
	15	The Prevention of Money Laundering Act, 2002	
	16	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI)	
IV	DIGITAL BANKING AND E-COMMERCE		15
	17	E-Banking; Internet Banking, Mobile Banking, E-Wallet, UPI Payment	
	18	Electronic Fund Transfer; Electronic Clearing Services, NEFT, RTGS, SWIFT and IFSC	
	19	Digital Currency; Crypto Currency.	
V	Bank visit		8
	20	Visit to a commercial to study bank	
	21	customer relationship and submit the report	

Reading List

1. Hajela, T.N (2009): Money and Banking: Theory with Indian Banking, Ane Books Pvt Ltd
2. Bhatia H L, Pubic Finance; Sage Publications, 2008
3. Bhole, L.M (2004): Financial Institutions and Markets: Structure, Growth and Innovations, McGraw Hill Education
4. Turban, Efraim, David King et.al (2002): Electronic Commerce: A Managerial Perspective, Pearson Education Asia, Delhi.
5. Kalakota, Ravi and Andrew B. Whinston (2009) : Frontiers of Electronic Commerce, Pearson Education India
6. Rayport, Jeffrey F and Jaworksi. Bernard J (2003): Introduction to E-Commerce, Tata McGrawHill
7. Michael W. Brandi (2019): Money, Banking, Financial Markets and Institutions, Cengage India Pvt Ltd, New Delhi
8. Khan, M. Y. (2019). Indian Financial System, 11th ed. McGraw Hill, New Delhi.