

Department of Economics

Open Elective/Generic Elective (OE/GE) Course

Semester-I

Year	Semester	Course Type	Course Code	Course Title	Theory/ Practical	Credit	No. of Lectures/ Practical to be conducted
1	I	OE/GE	EC-OE-101T	Indian Banking System	Theory	4	60

Semester-II

Year	Semester	Course Type	Course Code	Course Title	Theory/ Practical	Credit	No. of Lectures/ Practical to be conducted
1	II	OE/GE	EC-OE-102T	Population Studies in India	Theory	4	60

Open Elective (OE/GE): Indian Banking System

Course Code & Title	Credits	Credit distribution of the course	
		Lecture	Practical
EC-OE-101T Indian Banking System	4	4	---

• **LEARNING OBJECTIVES:**

The contents of this course are designed with the following Learning objectives:

1. To develop an understanding of the Indian Banking System.
2. To understand the various important aspects of the Indian Banking System.
3. To understand the exposures of the banking system and its management.
4. To know about banking technology and the upgradation of banking technology.

• **LEARNING OUTCOMES:**

After the completion of this course, the student can be expected to:

1. Apply the understanding about the Indian Banking System.
2. Understand about the various aspects and working of Indian Banking System like-Retail Banking, Wholesale Banking, Risk Management, Banking Technology, Micro finance and Micro credit.

• **Course Content:**

Unit-I: Introduction to Indian Banking System (15 Hours)

1. Banking Structure in India
2. Role and Importance of Bank, Evolution of Banks
3. Different types of Banks; Payment Banks; Unit Banking and Branch Banking, Retail Banking; Wholesale, Off shore and International Banking; Merchant Banking
4. Recent Developments in Indian Banking System

Unit-II: Modern Indian Economic Thought (15 Hours)

1. History of RBI
2. Importance for Reserve Bank of India
3. Organization of RBI
4. Function of RBI

5. Monetary Policy of RBI: Definition, Features Objective

Unit-III: Overview of Banking institution in India**(15 Hours)**

1. Role and Functions of Commercial Banks, Credit Creation
2. Public Sector Banks, Private Sector Bank, Regional Rural Bank
3. Land Development Bank, Industrial Development Banks , Co-operative Banks
4. Nationalization vs Privatization of Banks
5. Management of Banks in Rural Areas-Role of NABARD and SIDBI
6. Bank's Investment Policy-SLR and Non-SLR Investments, Need and Significance of Investment Management in Banks
7. Credit Policy and Credit Monitoring; Principles of Lending, Credit
8. Information Companies; CIBIL, Fair Practices Codes and Standards Board of India
9. Non-Performing Assets -Prudential Norms and Income Recognition, Recent Reforms in Banking Sector in India

Unit-IV: Banking Technology**(15 Hours)**

1. Origin of Information Technology in Banking
2. Concept of Digital Banking, Electronic Banking-Anytime Banking, Anywhere Banking, Home Banking (Corporate and Personal)
3. Internet Banking, Mobile Banking, Electronic Payment Systems-ATMs, HWAK, WLA, NPCI, Origin and Growth of EFT Services, Core Banking System, Cheque Truncation, SWIFT, Automated Clearing System, ECS, NEFT, RTGS, IMPS, Digital Signature and so on

• Reading material :

1. Indian Banking, S. Natarajan and Dr. R. Parameswaran.
2. Advanced Bank Management, IIBF, Macmillan Education.
3. Indian Banking, R.Parameswaran, S.Chand.
4. Indian Banking System: Reforms, Reorganizations and Innovations, Joyeeta Deb Evincepublishing.
5. Modern Banking: Theory and Practice, D.Muraleedharan, Prentice Hall India.
6. Credit Risk Management for Indian Banks, K.Vaidyanathan, SAGE.
7. Financial Inclusion in India, Policies and Programmes, N.Mani, New Century Publication.

Open Elective (OE/GE): Population Studies in India

Course Code & Title	Credits	Credit distribution of the course	
		Lecture	Practical
EC-OE-102T Population Studies in India	4	4	---

• **LEARNING OBJECTIVES:**

The contents of this course are designed with the following Learning objectives:

1. To about aware of the importance of population in economic development and the various theories that explain the growth of population in the country.
2. To enlight the students' about the quantitative and the qualitative aspects and the characteristics of the population through various demographic techniques.

• **LEARNING OUTCOMES:**

After the completion of this course, the student can be expected to:

1. Acquire importance and the framework of study.
2. Understand the dynamics of the changes im Migration and urbanization.

• **Course Content:**

Unit-I: Introduction **(15 Hours)**

1. Meaning, Nature, Scope and Importance of Demography
2. Demographic Concepts and Definitions: Population, Birth Rates, Death Rates Nuptiality, Fertility, Morbidity, Mortality, Migration, Urbanization
3. Components of Population Change: Fertility, Mortality and Migration
4. Demography Relationship with Other Disciplines

Unit-II: Basic Theories of Population **(15 Hours)**

1. Thomus Malthus Population Theory
2. Marxian and Optimum Population Theories
3. Biological Theories of Herbert Spencer
4. Corrado Ginnis and Thomas Doubleday
5. Demographic Transition: Concept, Theory and Different Stages- Pre-Industrial

Stage, Industrial Revolution, Post-Industrial Revolution

Unit-III: Population Composition and Characteristics - India (15 Hours)

1. Age-Sex Structure (Pyramid)
2. Sex Ratio, Sex Ratio at Birth and Marital Status
3. Rural-Urban Distribution; Occupation, Education
4. Religion and Caste Composition; Age-Sex Structures of Population in Developed and Developing Countries
5. Importance of Age-Sex Structure in Population Dynamics and Factors Affecting Sex Ratio of the Population
6. Sex Ratio of India's Population and Role of Different Factors in Changing Sex Ratio

Unit-IV: Determinants of Population Growth (15 Hours)

1. History of Population Growth in India
2. Current Population Scenario and Demographic Profile of India and States
3. World and India; Population Ageing: Socio-economic Consequences of Population Ageing in the World and India
4. Population Ageing and Labour Force: Implications of Population Ageing on Labor Force, Retirement and Work Participation among Elderly
5. Occupational Distribution among the Elderly
6. Demographic Dividend: Determinants and Consequences
7. Population Policies in India

• **Reading material :**

1. Agarwala, S. N. (1981), India's Population Problems, Tata McGraw Hill, New Delhi.
2. Bhende, A. and T. Kanitkar (2019), Principles of Population Studies, Himalaya Publishing House, Mumbai.
3. Bloom, D.E., D. Canning, et.al. (2002): The Demographic Dividend: A New Perspective on the Economic Consequences of Population Change.
4. Santa Monica, CA, RAND Bogue, Donald J. (1969), Principles of Demography, John Wiley and Sons Inc., New York.
5. Bose, Ashish (2001), Population of India: 2001 Census Results and Methodology, B. R. Publishing Corporation, Delhi. Heslop A (1999), Ageing and Development,

Social Development Working Paper: 3, Help Age International.

6. Mason, A. (2007), "Demographic Dividends: The Past, the Present, and the Future", in A. Mason and M. Yamaguchi (eds.), Population Change, Labor Markets and Sustainable Growth: Towards a New Economic Paradigm, Emerald Publishing Limited.
7. Bingley, Prskawetz, Bloom, and Lutz, eds., (2008), Population Aging, Human Capital Accumulation, and Productivity Growth, A Supplement to Population and Development Review.
8. Shrivastava, O. S. (1983), A Text Book of Demography, Vikas Publishing House Pvt. Ltd., Delhi.