



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: Money and Banking

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 (Concepts and Differences only)	
	3	Value of money: Measurement of changes in the value of money.	
	4	High Powered Money (Concept only)	
	5	Indian Currency system – Basic introduction only	
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 (Definitions, roles and differences)	
	9	Commercial Bank (Functions) - Classification of Banks.	
	10	Cooperative credit structure in India	
	11	Definition and Basic introduction to Role of Non-Banking Financial Institutions	
III	CENTRAL BANK		15
	12	Reserve Bank of India and its functions - Credit Control weapons of RBI	
	13	Banking sector reforms in India - Key reform measures in Narasimham Committee I & II	
	14	Foreign Exchange Management Act, 1999 -Objectives and Features	
	15	The Prevention of Money Laundering Act, 2002 - Objectives and Features	



	16	Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act (SARFAESI) -Objectives and Features	
IV	DIGITAL BANKING AND E-COMMERCE		15
	17	E-Banking; Internet Banking, Mobile Banking, E-Wallet, UPI Payment - Definition and features	
	18	Electronic Fund Transfer; Electronic Clearing Services, NEFT, RTGS, SWIFT and IFSC (Concepts and differences only)	
	19	Digital Currency; Cryptocurrency (concepts only)	
V	Bank visit		8
	20	Visit a bank to observe and analyse the functioning	
	21	Evaluate the Customer relationship of a bank branch and submit a report	

References:

Financial Services 10th Edn - M Y Khan; McGrawHill 2. Basics of Financial Markets.

National Stock Exchange (NSE Modules) 3. Financial Services and Markets.

Gurusamy S. Thomson Learning 4. Financial Literacy: Concepts and Applications'

Dr. S.K. Bagchi. Financial Institutions and Markets - Bhole, L. M.

Tannan, M. L. (2021). Banking law and practice in India (28th ed.). LexisNexis.

Gupta, S. N. (2019). The banking law in theory and practice (4th ed.). Universal Law Publishing.

Toor, N. S., & Toor, A. (2022). Handbook of banking information (30th ed.). Skylark Publications.

Indian Institute of Banking & Finance. (2021). Legal aspects of banking. Macmillan India.

Nainta, R. P. (2020). Banking system, frauds, and legal control. Regal Publications.

Hajela, T.N (2009): Money and Banking: Theory with Indian Banking, Ane Books Pvt Ltd
Bhatia H L, Pubic Finance; Sage Publications, 2008

Bhole, L.M (2004): Financial Institutions and Markets: Structure, Growth and Innovations, McGraw Hill Education



Turban, Efraim, David King et.al (2002): Electronic Commerce: A Managerial Perspective, Pearson Education Asia, Delhi.

Kalakota, Ravi and Andrew B. Whinston (2009) : Frontiers of Electronic Commerce, Pearson Education India

Rayport, Jeffrey F and Jaworksi. Bernard J (2003): Introduction to E-Commerce, Tata McGrawHill

Michael W. Brandi (2019): Money, Banking, Financial Markets and Institutions, Cengage India Pvt Ltd, New Delhi

Khan, M. Y. (2019). Indian Financial System, 11th ed. McGraw Hill, New Delhi.

Course Outcomes

No.	Upon completion of the course the graduate will be able to	Cognitive Level	PSO addressed
CO-1	Analyze the role of money and banks in the development of an economy	R, U, Ap, An	PSO-1,3
CO-2	Evaluate the role of banks in the financial system.	R, U, Ap, An, E	PSO-1,4
CO-3	Develop suitable measures to revamp the financial market in the real world	R, U, Ap, An, E, C	PSO-2,4
CO-4	Evaluate the role and significance of digital banking and e-commerce, and design suitable policies to face the emerging challenges	R, U, Ap, An, E, C	PSO-3,4

R-Remember, U-Understand, Ap-Apply, An-Analyse, E-Evaluate, C-Create

Note: 1 or 2 COs/module

Name of the Course: Credits: 4:0:0 (Lecture:Tutorial:Practical)

CO No.	CO	PO/PSO	Cognitive Level	Knowledge Category	Lecture (L)/Tutorial (T)	Practical (P)
CO1	Analyse the role of money and banks in the development of an economy	PO-1, PSO-1,3	R, U, Ap, An	C	L	



CO2	Evaluate the role of banks in the financial system.	PO-1, PSO-1,4	R, U, Ap, An, E	C		
CO3	Develop suitable measures to revamp the financial market in the real world	PO-1, PSO-2,4,6	R, U, Ap, An, E, C	P,M		
CO4	Evaluate the role and significance of digital banking and e-commerce, and design suitable policies to face the emerging challenges	PO-2,6, PSO-3,4	R, U, Ap, An, E, C	P,M	L	P

F-Factual, C- Conceptual, P-Procedural, M-Metacognitive

Mapping of COs with PSOs and POs:

CO No.	PSO 1	PSO 2	PSO 3	PSO 4	PSO 5	PSO 6	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	Average
CO1	3	-	2	3	-	-	3	1	-	-	-	1	-	-	2.167
CO2	3	-	2	3	-	-	3	2	-	-	-	1	-	-	2.33
CO3	1	3	2	3	1	3	3	3	2	1	-	2	1	1	2
CO4	1	2	3	3	1	2	2	3	3	2	1	3	2	2	2.14
Average	1.67	2.5	2.33	3	1	2.5	2.67	2.67	2.5	1.5	1	2	1.5	1.5	

Correlation Levels:

Level	Correlation
-	Nil
1	Slightly / Low
2	Moderate / Medium
3	Substantial / High

Assessment Rubrics:

§ Quiz / Assignment/ Quiz/ Discussion / Seminar

§ Mid-term Exam

§ Programming Assignments

§ Final Exam

CO No.	Internal Exam	Assignment	Project Evaluation	End Semester Exam
CO1	✓	✓	-	✓



CO2	✓	✓	-	✓
CO3	✓	✓	✓	✓
CO4	✓	✓	✓	✓

