

Finance Commission, Sources of Public Revenue in India - Central, State and Local finance, Financial Administration in India, Comptroller and Auditor General of India, Budgetary Fiscal Policy in India.

Unit-V

Fiscal Policy for developed & developing economics, budgetary policy of Govt. of India, Deficit financing.

Books Recommended :

1. Trivedi, I.V. and : Economic Administration
Sharma, M.K.

PAPER-V : INDIAN BANKING SYSTEM

1. **Indian Banking Retrospect** - Evaluation and development of Banking in India - Social Control of Banks, Nationalization of Banks, present banking system in India - Development Banks and Non-Banking Financial Institution.
2. **Changing profile of Indian Banking** - Recent trends, achievements and drawbacks, profitability in banks problems and remedy, computerisation in banks, credit cards usefulness and problems.
3. **General Banking Practice** - Commercial banks, State bank of India, Cooperative Banks, Regional Rural Banks, Functions, development achievements and failure.
4. **Reserve Bank of India and Monetary Policy** - RBI objectives, functions, organisation, role in economic development, monetary, policy - objectives and methods of credit control.
5. **Operations of India Banks** - Bank Advances, Basic Principles of sound lending, mode of credit, overdraft, cash credit, demand loan and term loan, merchant banking operation of Commercial Bank - Meaning Growth in India-E-Banking (Preliminary knowledge).