

SOLAPUR UNIVERSITY, SOLAPUR

Choice Based Credit System Syllabus

M.Com. Part- I

MANAGERIAL ECONOMICS

(w.e.f. June 2015-16)

Course Input Details

Semester- I

- Unit 1** : Managerial Economics - Meaning and definition- Nature and scope Role of managerial economics- objectives of managerial economics significance of managerial economics.
- Unit 2** : Demand Analysis – Meaning and determinants of demand- Demand function- Market demand- Elasticity of demand- types of elasticity- measurement of elasticity – Significance Or uses of elasticity of demand.
- Unit 3** : Break- Even analysis and cost control- Meaning of BEA- Break Even chart- Formula method for determining BEP- Assumptions of BEA- Limitation- Usefulness of BEA- Cost Control – meaning- techniques of cost control – Areas of cost Control.
- Unit 4** : Market Structure - Classification- monopolistic competition – meaning – features- price determination in short and long period oligopoly market- meaning- features- price determination in short and long period.
- Unit 5** : Profit policy and profit planning – Role of Profit – Profit- Policy- Profit Restraint – Problems in Profit Policy – Criteria for acceptable profit rate- profit planning- profit elasticity and operating leverage.

Semester- II

- Unit 6** : Cost analysis - Money cost, Real cost, opportunity cost, accounting Economic costs, fixed & variable cost. Short & long run total cost schedule of a firm relation bet AC & MC Estimation of cost function.

- Unit 7** : Business cycle and Business policies – stages of business cycle- theories of business cycle- G.R. Hwetry’s theory, schumpeter’s innovation theory- measures to control business cycle.
- Unit 8** : Inflation and Definition- Types of inflation – course of inflation- effects of inflation. Deflation – disinflation and reflation control of deflation- stagflation.
- Unit 9** : Alternative theories of firm – Traditional theory of profit maximization. Baumol’s sales maximization model – williamson’s theory of managerial discretion.
- Unit 10** : Need for Govt. intervention in markets. Price controls. Support price preventions & control of monopolies .

References

1	Managerial Economics by	Dr. Mukund Mahajan (Nirali Prakashan)
2	Managerial Economics theory & applications	Dr. D.M. Mithani (Himalaya Publishing house)
3	Managerial Economics	Suma Damodaran (Oxford University Press)
4	Managerial Economics	G.S. Gupta
5	Managerial Economics	P.L. Mehata
6	Managerial Economics	Patil J.F. & Sahastrabudhe
7	Managerial Economics	Dwvedi D.N.
8	Managerial Economics	Hauge D.C
9	Managerial Economics	Deen Joel
10	Modern Economic	Ahuja H.L.
11	Indian Economic	Misra Puri
12	Managerial Economic	M.N. Shinde

SOLAPUR UNIVERSITY, SOLAPUR
M.Com. Part – I
CO-OPERATION AND RURAL DEVELOPMENT
Group –E Paper – I
Principles of Co-operation

Semester I

	Periods
1. Meaning, Definitions & principles of co-operation – Role of co-operation in Economic Development.	10
2. Co-operative movement in India – origin, progress and Development of co-operation in India.	15
3. Co-operative legislation, Review of co-operative legislation in India - Main provisions of Maharashtra co-operative Act 1960.	15
4. Financial needs of co-operatives : sources of finance – Allocation of funds – Credit planning & performance Budgeting.	15

Semester II

5. Co-operative credit structure in India: Need, Objectives, Structure - progress & problems of co-operative credit.	20
6. Agricultural Non-credit co-operatives.	20
a. Co-operative Farming.	
b. Dairy co-operative	
c. Irrigation co-operatives. Their progress & problems.	
7. Community Development & co-operation: scope of co-operation in community Development programmers.	20
8. Institutional support to co-operatives: NCDC, NABARD, SBI.	20

SOLAPUR UNIVERSITY, SOLAPUR
M.Com. Part – I
CO-OPERATION AND RURAL DEVELOPMENT
Group – E **Paper – II**
Principles of Co-operation

Semester I

	Periods
1. Nature & Status of Rural Sector.	10
a) Nature of rural Economics Sector.	
b) Problems of Rural Sector	
1] Rural Population	
2] Agriculture Labor	
3] Poverty in Rural India	
c) Changing Rural Scene.	
2. Rural Resources:	20
Land Resources – water Resources & forest Resources.	
Manpower Resources	
3. Rural Infrastructure:	15
Rural Banking	
Rural Marketing	
Farm Mechanization	
Farm Pricing	
Farm Management	
4. Rural Indebtedness:	20
Problem of Indebtedness- composition & implications of indebtedness.	

Semester II

5. Rural Development: 20
Role of Rural Development in Economics Development of India.
6. Multi- dimensional Approaches to Rural development 20
- a) Land Reforms
 - b) Community Development
 - c) Panchayat Ras System
 - d) Co-operative Movement
 - e) Voluntary Organization
7. Co-operatives in Maharashtra. 20
- 1. Sugar Co-operatives
 - 2. Consumer Co-operatives
 - 3. Urban Co-operatives
8. Rural Development Programmers: 15
- a) IRDP
 - b) JRY
 - c) EGS

Reference Books:-

1. Principals, Problems & practice of Co-operation, - T.N. Haleja, Shiva Lal, Agarwala & Company, Agra.
2. Theory, History & practice of Co-operation – R. D. Bedi, Loyal Book Depot, New Delhi.
3. Co-operation in India, - H. R. Mukhi, New Heights Publishers, New Delhi.
4. Agricultural Co-operation in India. – John Matthai, Reliance Publishing House, New Delhi.
5. Co-operation in India. – Dr. B. S. Mathur, Sahitya Bhawan, Agra.
6. A Study of Rural economic, - Vasant Desai, Himalaya Publishing House, Bombay.
7. Rural Economics of India, - D. P. Sharma, V.V. Desai, Vikas Publishing House Pvt. Ltd. 5, Ansari Road, New Delhi.
8. Rural Industrialisation in India, - Bepin Behari.
9. Rural Development, Principales, Policies & Management, - Katar Singh, Sage Publication, New Delhi.
10. Rural Development, Vol. 1 to 6 – Vasant Desai, Himalaya Publishing House, Bombay.

SOLAPUR UNIVERSITY, SOLAPUR

Choice Based Credit System Syllabus

Syllabus

M.Com. Part – I

Advanced Banking And Financial System

Group –D Paper – I

Law and Practice of Banking in India.

(w.e.f. June 2015-16)

	Semester I	Periods
Unit 1		12

The Banking Regulation Act, 1949.

Main Provisions of the BRA & its Amendments:

- a) Definitions of Banking & Banking Company.
- b) Licensing of Banks
- c) Capital & Reserves
- d) Opening & Changing of Branches.
- e) Maintenance of Cash Reserve, liquid Assets in India.
- f) Inspection
- g) RBI's power –to give directions to control Bank loans & advances.
- h) Final Accounts –Profit & Loss Account & Balance Sheet.
- i) Returns to be submitted by a Banking company.
- j) Management of a Banking company.
- k) Reconstruction of Amalgamation.
- l) Winding up.

Unit 2

12

Banking Companies Act, 1970.

(Acquisition & Transfer of Undertakings)

New Banks-Compensation –Capital –Management-Profit-Accounts & Audit-Bank's
Obligation On Fidelity & Secrecy-Administration Of Banking Legislation –The
Banking Companies Ordinance, 1980.

Unit 3

12

Commercial Banks and Priority Sectors

- A) Classification of Priority Sector Advances-Agriculture, Small-scale industries; other activities/ Borrowers in the Priority Sector.
- B) Commercial Banks and Agricultural Finance.

Objectives of Agricultural finance – Types – RBI's Guidelines to commercial Banks on Agricultural finance – ARDC, AFC, RRBS, The Lead Bank Scheme, SFDA, MFAL, IRDP, NABARD.

- C) Commercial Banks and SSI's

PMRY, credit to MSMEs, credit to KVIC, Scheme for Guarantee of Loans to SSIs, Credit Guarantee Scheme for Small Borrowers, SIDBI, Recent Developments in SSI Sector Lending.

Unit 4

12

Micro Finance

- A) Meaning and significance, - SHGs – Bank Linkage Programme (SBLP) Model and MFI Model.
- B) Micro – Finance in the Indian Context-Policy Initiatives in India; Regulation of Micro Finance Institutions.
- C) Micro- insurance- consultative Group Recommendations.
- D) Progress of Micro-finance in India – Impact of Micro-finance in India.

Unit 5

12

The Banker- Customer Relationship

- A) Banker- Definition – Business Prohibited for a Banking Company. Customer – Definition.
- B) General Relationship
 - 1) Debtor and Creditor
 - 2) Trustee
 - 3) Agent
 - 4) Adviser
- C) Special Relationship
 - 1) Bankers’ Obligation to Honour Cheques.
 - 2) Bankers’ Lien
 - 3) Secrecy of Accounts
 - 4) Baker’s Right to Claim Incidental Charges
 - 5) Law of Limitation on Bank Deposits
 - 6) Entries in the Pass Book.
- D) Termination of Banker – Customer Relationship

Unit 6

12

The State Bank of India

- A) Origin, Organisation Management and Objectives.
- B) Information Technology
- C) Risk Management
- D) NPAs Management
- E) SBI & The Priority Sectors
 - i) Small Scale Industries
 - ii) Export Credit.
 - iii) Agricultural Banking

Unit 7

12

The Reserve Bank of India

- F) Objectives, Organization & Nationalization of the RBI.
- G) Functions of the RBI
 - 1) Monopoly of Note Issue
 - 2) Monetary Policy
 - 3) Banker's Bank and Lender of the Last Resort
 - 4) Banker to the Government
 - 5) Exchange Control
 - 6) Developmental Role
- H) Control of credit by the RBI.

Unit 8

12

Export Finance

- A) Pre- Shipment Finance and Post-Shipment Finance.
- B) Insurance Policies to Exporters.
- C) Financial Guarantees to Bankers.
- D) Direct Finance for Export by IDBI
- E) Refinance of Export Credit by IDBI
- F) Refinance of Export Credit by RBI
- G) Export Credit and Guarantee Corporation Ltd.
- H) EXIM Bank

References:

1. Srivastawa P.K. - Banking Theory & Practice.
3. Shekhar K.C. - Banking Theory & Practice
3. Radhaswami M & Vasudevan S.V. - Banking
4. Tannan M.L. - Banking Law & Practice In India,
5. Sayer R.S. - Modern Banking
6. Maheshwari S.N. Maheshwari S.K. - Banking Law & Practice
7. Reddy Appannaiah - Theory & Practice Of Banking
8. Parameswaran R. Natarajan S. - Indian Banking
9. deodhar,abhyankar - Indian financial system.

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M.Com. Part – I

Advanced Banking And Financial System Group –D Paper – II Bank Management

(w.e.f. June 2015-16)

Semester - I

Periods

Unit 1

Banking Systems

12

Unit Banking and Branch Banking - Group Banking and Chain Banking - Investment Banking and Mixed Banking – Universal Banking – Merchant Banking – Universal Banking – Merchant Banking – Virtual Banking.

Unit 2

Organization And Management Of Banking Services

12

Forms Of Organization-Internal Organization –Structure Of Top Management – Organizational Pattern –Delegation Of Authority Departments in the Head Office – Departments In The Branch-Productivity, Efficiency and Profitability In Banks – Costing & Costing Of Banking Services –Marketing Of Banking Services-Customer Services.

Unit 3

Liquidity Management:

12

Commercial Loan Theory - Shift ability Theory The Anticipated Income Theory- Importance Of Liquidity In Banking Business –Factors Determining Liquidity –Investment Policy Of Bank.

Principles of Bank Lending.

Liquidity, Profitability, Safety and Security, Purpose, Social Responsibility, Industrial and Geographical Diversification, Recommendations of Talwar Committee.

Unit 4

Electronic Banking And Internal Banking

12

Traditional Banking vs E Banking - Facets Of E Banking –Customer to Bank E Banking –Bank To Bank E Banking –Models For E Banking –Advantages And Constraints In E Banking –Internet Banking Online Banking Services-How to do Internet Banking – Internet Bank And Strategic Implications –Security Aspect – Hurdles.

Semester II

Unit 1:

Money and capital market:

15

Indian money market –money market instruments in India –present day developments –DFHI-Comparison of London, New York & Indian money market. Indian capital market-structure –Bombay stock exchange –SEBI.

Unit 2:

Financial institutions:

15

IFCI, IDBI, ICICI, SIDBI, IIBI, SFCS, UTI.

Unit 3:

Major Issues in the Indian Financial System.

15

- A) Narasimham Committee Report (I) 1991 on the financial system – follow up Action.
- B) Narasimham Committee (II) 1998 - Recommendations – Follow up Action.
- C) Working Group on Housing Finance - Follow –up- Action.

Unit 4:

Customer Service

15

Customer Orientation –Basic Items to be Considered –Banking Ombudsman Scheme –Half Yearly Closing – Customer’s Problems –Customer Relationship Management –HRB in Banks. Goiporia Committee on Customer.

References:

1. Sayer R.S. - Modern Banking
2. Tannan M.L. - Banking Law & Practice In India,
3. Srivastawa P.K. - Banking Theory & Practice.- 11th Edition.
4. Shekhar K.C. - Banking Theory & Practice – 20th Edition.
5. Radhaswami M & Vasudevan S.V. - Banking
6. Maheshwari S.N. Maheshwari S.K. - Banking Law & Practice
7. Reddy Appannaiah - Theory & Practice Of Banking
8. Parameswaran R. Natarajan S. - Indian Banking
9. deodhar,abhyankar - Indian financial system.