



**SunRise University**

Approved by Govt. of Rajasthan vide Sunrise University Act, 2011  
Recognized by UGC Act, 1956 u/s 2 (f)

***M.Com. Banking & Business Economics***

SunRise University

## MASTER OF COMMERCE (BANKING & BUSINESS ECONOMICS)

**1. Duration of the Course:** The Master of Commerce ((BANKING & BUSINESS ECONOMICS) course will be of four semester duration to be conducted in two years. Each semester will be of approximately six months (minimum 90 working days in a semester) duration.

**2. Eligibility:** Candidates seeking admission to the first semester of Master of Commerce ((BANKING & BUSINESS ECONOMICS) must have B.Com or equivalent degree

### Courses of Study

Course Serial No.	Course Code	Title of Course	Type of Course	No. of Credits	Maximum Marks		
					External	Internal Assignment	Total

### Semester – I

1	1MBBE01	Economic Analysis	Core	4	60	40	100
2	1MBBE02	Economic Environment of Business	Core	4	60	40	100
3	1MBBE03	Public Finance	Core	4	60	40	100
4	1MBBE04	Business Ethics	Core	4	60	40	100
5	1MBBE05	Macro Economics	Core	4	60	40	100
6	1MBBE06	E- Banking	Core	4	60	40	100
							<b>600</b>

### Semester – II

7	2MBBE01	Principles & Practice of Insurance	Core	4	60	40	100
8	2MBBE02	International Trade and Finance	Core	4	60	40	100
9	2MBBE03	Financial Management	Core	4	60	40	100
10	2MBBE04	Financial Services Management	Core	4	60	40	100
11	2MBBE05	Banking Law & Practice	Core	4	60	40	100
12	2MBBE06	Economic Law	Core	4	60	40	100
13	2MBBE07	Mental Ability & Reasoning	Audit	2	60	40	100
					420	280	700

### Semester – III

14	3MBBE01	Research Methodology-I	Core	4	60	40	100
15	3MBBE02	Global Trade Environment	Core	4	60	40	100

#### Any Four

16	3MBBE03	Elective		4	60	40	100
17	3MBBE04	Elective		4	60	40	100
18	3MBBE05	Elective		4	60	40	100
19	3MBBE06	Elective		4	60	40	100
					360	240	600

### Semester – IV

24	4MBBE01	Indian Banking System	Core	4	60	40	100
25	4MBBE02	Quantitative Techniques	Core	4	60	40	100
<b>Any Four</b>							
26	4MBBE03	Elective		4	60	40	100
27	4MBBE04	Elective		4	60	40	100
28	4MBBE05	Elective		4	60	40	100

29	4MBBE06	Elective		4	60	40	100
					360	240	600

### Semester-3

Elective (Any Four)
Insurance Practice in India
Capital Market in India
Contemporary Issues
Monetary Economics
Retail Banking
Financial Market Operations
Credit Management
Project Presentation & Viva

### Semester-4

Elective (Any Four)
Mutual Funds
Project Planning & Control
Research Methodology – II
Economic Administration
Information Technology in Banking
FOREX Management and International Financial Institutions
General Bank Management
Comprehensive Viva-voce
Oral Communication Skills

**M.Com.**  
**Banking & Business Economics**  
**First Semester**

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**Economic Analysis**

**Course Code-**

M.M. 100

Unit I

Meaning and scope of Business Economics; Comparison with General Economics; Micro and Macro Economics - Concept and Types.

Unit II

Consumer Behavior; Demand- Law of Demand & Exceptions, Elasticity of Demand, Degrees and Measurement Methods; Indifference Curve- Concept, Characteristics & Consumer Equilibrium; Demand Forecasting- Concept & Methods.

Unit III

Production Function- Short term and Long term; Cost Analysis- Concepts, TC, TFC, TVC, MC, AFC, AVC.

Unit IV

Markets- Structures, Perfect Competition, Monopoly and Monopolistic Competition, Oligopoly; Price and Output Decisions; Price Discrimination.

Unit V

Theory of Distribution- Classical & Modern; Theory of Rent, Wages, Interest & Profit.

**Recommended Books:**

1. Managerial Economics; Trivedi, Jatana, Chug
2. General Economics; IC Dhingra; SahityaBhawan.
3. Principal of Economics; RK Agarwal (Hindi).
4. Managerial Economics; Diwedi; Vikas Publishing House, New Delhi.
5. Principals of Economics; Sundrams, Vaish, RatanPrakashan, Agra.
6. Business Economics; Trivedi, Mathur, Mathur; Wide Vision, Jaipur.

# **Economics Environment of Business**

**Course Code -**

M.M. 100

## Unit-I

Indian Business Environment: Importance, Factors, Types. Economics Planning Concepts, Objectives, Characteristics, Significance, Strategy Planning.

## Unit- II

Emerging structure of Indian Economy, Role of Agriculture in Indian Economy, New Agricultural Strategy XI<sup>th</sup> FYP.

## Unit- III

Corporate sector-Public sector, Private sector, Joint sector, Concept of Industrialization and small Industries, Industrial sickness.

## Unit- IV

Economic Problems- Poverty, Unemployment, Regional Imbalance, Population-Causes, New Population Policy.

## Unit- V

Exim Policy, Development, WTO and Foreign Trade of India.

### **Recommended Books:**

1. Economics Environment of India: Trivedi, Jatana, University Book House, Jaipur.
2. Economic Environment: Swami, Gupta Ramesh Book Depot. Jaipur.
3. Business Environment: Himalaya Publication, Udaipur.
4. Economics Environment of Business: Mishra & Puri hind Publication House, New-Delhi.
5. Business Environment: Jain, Verma, SahityaBhawan Publications, Agra.
6. Indian Economy: Dutt, Sundram, Himalaya Publishing House, New-Delhi.
7. Economic Environment of Business: Adhikary, M. Sultan Chand & Sons, New-Delhi.

## Course Code -

Nature and scope of Public finance, Distinction between Public Finance and Private Finance, Principle of maximum social Advantage.

### Unit-II

Public expenditure, Causes of increase in Public Expenditure, Canons and effects of public expenditure, Role of public expenditure in a developing Economy.

### Unit-III

Public revenue: Meaning objectives and Sources of Public Revenue, classification of Taxes, Direct and Indirect taxes, Canons of Taxation, Incidence and Impact of Taxation.

### Unit-IV

Public Debt: Meaning, Objectives and Classification, Burden of Public Debt, Methods of Redemption of Public Debt, Effect of Public Debt.

### Unit-V

Meaning and components of Budget, Deficit financing: meaning, uses and consequences, Fiscal policy: meaning objectives and limitations.

#### **Recommended books:**

1. Bhatia H C, Public Finance, Vikas Publishing House, New Delhi.
2. Chand S N, Atlantic Publishers, New Delhi.
3. Dewett K K, Modern Economic Theory.
4. Jain P C, Economics and public finance, Atlantic Publishers.
5. Jhingan, Public Finance, Vrinda Publications, New Delhi.
6. Mathur M, VityaArthshastra, Himanshu Publishing House, Udaipur.

# **Business Ethics**

**Course Code -**

M.M.100

## Unit- I

Rule and importance of Business Ethics and Values in Business- Definition of Business Ethics, Impact on Business Policy and Business Strategy, Role of CEO, Impact on Business Culture.

## Unit- II

Ethical Issues: Types of Ethical Issues:- Bribes, Coercion, Deception, Theft, Unfair, Discrimination. I

## Unit- III

Internal Ethics :- Hiring Employees, Promotions, discipline, wages, Job Description, Exploitation of Employees.

## Unit- IV

Ethics External :- Consumers, fair prices, false claim assets, Environment protection, relationship of Values and Ethics, Important on Performance.

## Unit- V

Social Responsibilities of Business towards shareholders, Venders, Government Social Audit.

### **Recommended Books:**

1. Management Ethics: Jalan (P.R.).

# **Macro Economics**

## **Course Code -**

M.M.100

### **Unit-I**

Nature and importance of Macro Economics: Meaning & Definition Scope, Types/ or Forms, Limitations and Problems, Difference between Micro and Macro Economics.

### **Unit-II**

National Income- Concept, Components, GNP, NNP, NP, PP, DP and Per capita Income, Methods of Measurements, National income and Economic welfare.

### **Unit-III**

Theory of Employment and Income- Classical theory and Keynesian theory, Comparison of Classical and Keynesian Models- Consumption Function- Average and Marginal Propensity to Consume, Factor Influencing Consumption Expending.

### **Unit-IV**

An overview of Inflation and Deflation- Meaning, Types and Causes, Effects and measures to control Inflation in India Monetary policy, Fiscal policy.

### **Unit-V**

Investment Multiplier – Meaning, Process, Types, Assumptions Criticisms of concept of Multiplier Trade Cycle- Nature and Features. Keynes and Hicks Theory. Measures to Control Trade Cycle. Concept of Economics Growth and Economics Development.

### **Recommended Books:**

1. Indian Economy – Uma Kapila
2. Money, Banking & International Trade – M.L. Jhingan
3. The Indian Economy – JalanBimal
4. Principles & Theories of Economics – M.K. Goyal
5. Money and Financial System – Trivedi, Dashora & Nagar.
6. Macro Economics – B.L. Ojha.



## **E- Banking**

### **Course Code -**

#### Unit-1

M.M.100

Introduction : Concept and meaning of E- Banking , Need & Scope of E- Banking , Models for E- banking , Benefits of E- Banking, Constraints in E- Banking .

#### Unit –II

Advent of E- banking in India .E- Banking Products: Automated Teller Machine, Credit Card, Debit Cards, Smart Cards, MICR Cheque Transaction.

#### Unit -III

Electronic Funds Transfer Systems in India- ECS, NEFT, RTGS, Role of RBI in payment systems. SWIFT, EFTPOS.

#### UNIT- IV

Internet Banking, Mobile Banking, Virtual Banking, Universal Banking, Core Banking Solutions, Information systems.

#### Unit-V

Impact of E- banking on commercial Banks, Risks in E-Banking and their Management.

#### **Recommended Books: -**

- 1.Iynger:- Introduction of banking .Excel Books,New Delhi.
- 2.ReddyC.N:Electronic& Internet Banking Pearl Books, New Delhi.
3. VasuDeva :- E- Banking,Common Wealth Publications, New Delhi.
- 4.Raydher C.S:E-Commerce & E- Banking ,Himalya Publishing House ,New Delhi.

**M.Com Banking & Business Economics**  
**SECOND SEMESTER**  
**Principles & Practice of Insurance**

M.M.100

Unit-I

Conceptual Framework- Risk, Peril, Hazard, Elements of Risk, Development life.

Unit -II

Structure of Indian Insurance Industry- Public, Private, Foreign Sector.

Unit- III

Principles and Practices of General Insurance- Meaning, Functions and types of General Insurance.

Unit-IV

Life Insurance- Broad classification of Life Insurance. Health Insurance Policy.

Unit-V

Legal Framework of Insurance- Insurance and Law of Contracts Interpretation of the contracts, Exclusion of coverage's.

**Recommended Books:**

1. Badla, Garg & Singh: Insurance, Fundamentals, Environment & Procedure Deep & deep Publications, New Delhi
2. Ali.S. and Mohammed: Insurance in India Deep & Deep Publication, New Delhi
3. Mathew : Insurance RBSA Publications, Jaipur
4. Panda G.S; Principles & Practice of Insurance Kalyani Publication, New Delhi
5. Periasamy : Principles & Practice of Insurance Himalya Publishing House, New Delhi.

# International Trade & Finance

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M.M.100

## Unit I

Need, Importance and Problems of International Trade; Advantages & Disadvantages of International Trade; Free Trade v/s Protection Trade; Tariff, Quota & Dumping.

## Unit II

Foreign Aid- Problems and Future Prospects in Indian Economic Development; India's Foreign Trade- Introduction, Trends of Exports & Imports of India, Composition & Direction of India's Foreign Trade.

## Unit III

Balance of Payments- Concepts of BOT & BOP, Components, Importance, Causes of Disequilibrium and Measures of Correction.

Foreign Exchange- Meaning, Types, Importance & Determination of Foreign Exchange Rate; Fixed & Flexible Exchange Rates- Merits & Demerits.

## Unit IV

International Financial Institutions- IMF, IBRD, WTO; World Bank & its Affiliates; IFC & IDA; Objectives, Functions, Organizations, Achievements & Shortcomings of all International Financial Institutions.

## Unit V

International set-up for Export Promotion- Export Promotion Measures, Export Promotion Councils, Commodity Boards, ECGC, IIFT & Export Houses.

### **Recommended Books**

1. Trivedi, Jatana, Nagar; International Trade & Finance (Hindi & English).
2. Varghese SK; Foreign Exchange and Financing of Foreign Trade.
3. Lal GS; Financing of Foreign Trade & Foreign Exchange.
4. Andhey KK; Foreign Exchange Trade & Foreign Exchange.
5. Kuppum Swami; ABC of Foreign Exchange.
6. Francis Cherumilian; International Trade & Export Management.

Trivedi & Sharma; International Trade & Finance (Hindi).

# **Financial Management**

M.M.100

## Unit- I

Meaning and concept of Financial Management; Traditional And Modern Approach, Finance Functions-Types, Functions Of Finance Executive In An Organization, Objectives Of Financial Management.

## Unit-II

Capital Budgeting- Importance, Techniques Of Capital Budgeting, Discounted And Non-Discounted Methods, Choice Of Methods, Capital Retaining, Risk Evolution And Sensitivity Analysis.

## Unit -III

Capital structure concept, Financial structure, Optimal Capital Structure, Determinants, Theories Of Capital Structure And Valuation. Leverages- Financial And Operating – EBIT- EPS Analysis.

## Unit -IV

Dividend policy- Types, Types And Legal Provision Of Dividend, Theories Of Dividend Policy, Walter, Gordon Models And Hypothesis- Their Impact On Value Of Firm, Bonus Shares, Split Of Shares.

## Unit-V

Working Capital Planning And Management: Banking Norms And Macro Approach, Management Of Cash, Receivables And Inventories.

### **Recommended Books:-**

1. P. Mohan Rao: Financial Management Deep & Deep Publications, New – Delhi.
2. G. Sudarsana Reddy: Financial Management Himalaya Publications, New- Delhi.
3. Agarwal&Agarwal : Financial Management Ramesh Book Dept. , Jaipur.
4. Khan , M.Y. and Jain P. K. : Financial Management , Text & Problems , Tata McGraw Hill , New- Delhi.
5. Panday, I.M.: Financial Management, Vikas Publishing House , New- Delhi.
6. Parsanna Chandra: Financial Management Theory & Practice, Tata McGraw Hill, New – Delhi.
7. Financial Management :Rao , Apex Publisher, Udaipur.

# **Financial Services Management**

M.M.100

## Unit- I

Introduction to Financial system, Function of Financial Services, Fund based activities, Non – fund activities, Modern activities.

## Unit- II

Credit Rating :- Meaning and definition , Features of Credit Rating , Origin, Objectives and Significance of Credit Rating , Functions of Credit rating agencies, Advantages and disadvantage of Credit Rating.

## Unit- III

Credit Rating in India An overview.

CRISIL Credit Rating symbols for Debenture, Fixed deposit and Short-term Instruments. Future of Credit Rating in India.

## Unit- IV

Merchant Banking: Concept And Functions And Significance Merchant Banking in India , SEBI Guidelines, Code of Conduct for Merchant Bankers.

## Unit – V

Depository Services: Meaning and Definition , Function of Depositors, Registration and Constituents of Depository Benefits of Depositories, Depository services in India.

### **Recommended Books:**

1. Investment for beginners: V.A. Avadhani.
2. Mathur M. : Indian Financial System , Himanshu Publishing House, Udaipur.

# **Banking Law & Practice**

M.M. 100

## **Unit-I**

Banking Legislation in India- Reserve Bank of India Act-1934 Banking (Regulation) Act, 1994 Banking Companies (Acquisition undertaking and Transfer) 1970.

## **Unit-II**

Definition of the term Banker And Customers- General Special Relationship Pass Book. Types Of Accounts And Their Operations – Types Of Customers (Practical Problems).

## **Unit- III**

Negotiable Instruments, Concepts and Elements Types, Cheque, Bills, Promissory Notes, Crossing Endorsements Presentation (Elementary Knowledge) Paying And Collecting Banker.

## **Unit – IV**

Investment and Lending Of Bank Funds, Principles Of Investments, Non Profitable And Profitable Investment In Fund (Cash Reserve, Statutory Reserves) Bankers Advance Against Marketable Securities.

## **Unit- V**

Meaning and Characteristics, Nature, Personal Or Travellers Letters Or Credit Circular Letters Of Credit. Circular Notes, Circular Cheque, Travellers Cheque, Parties To Letter Of Credit. Procedure Of Opening A Letter Of Credit, Advantages Of Letters Of Credit.

### **Recommended Books:**

1. P.N. Varsney : Banking Law and Practice.
2. Trivedi, Nagar, Bhatt: Banking Law and Practice.
3. S.R. Daver: Banking Law and Practice.
4. P.K. Shrivastav: Banking Theory and Practice.
5. Maliram Sharma: Banking Vidhi Avam Vyavhar.
6. B.M.L. Negam: Banking Law and Practice.

## Economic Law

M.M. 100

### Unit – I

Consumer Protection Act 1986. Intellectual Property Laws the Micro Small And Medium Enterprises Development Act 2006.

### Unit- II

Foreign contribution (regulation) Act 1976- Introduction , Concept And Main Provisions , Foreign Exchange Management Act -1999- Introduction, Concept And Provision.

### Unit – III

Foreign Trade policy 2009-2014- Introduction, Objectives, Main Provisions and Promotional Measures. Monopolies and Restrictive Trade Practices Act- 1969.

### Unit – IV

Competition Act -2002- Introduction, Salient Features of the Act. Concepts and Provisions. Difference between MRTP Act and competition Act. Pollution Control and Environment Protection.

### Unit –V

Prevention of Money Laundering Act Introduction, Concept And Process Of Money Laundering. Essential Commodities Act. 1955 Standards Of Weights And Measures Act 1976.

#### **Recommended Books:**

1. Economics Laws: Taxman Publishers.
2. Economic Labour Laws: SangeetKedia.
3. International economics : D.M. Mithani.
4. International Trade :Agarwal, M.D. (Hindi).

**M.Com**  
**Banking & Business Economics**  
**Third Semester**

**Research Methodology- I**

M.M. 100

Unit-I

Research Methodology- Objectives and Types Of Research Methodology and Objectives of Research, Types of Research – Descriptive And Analytical, Applied And Fundamental, Quantitative And Qualitative, Conceptual And Empirical, Research Methods versus Methodology, Research Process And Criteria Of Good Research.

Unit- II

Research problem Formulation – Defining And Formulating Research Problem, Selecting The Research Problem, Necessity Of Defining Problem, Sources Of Research Problem, Literature Review , Features Of Good Literature Review, Identification Of Research Gap.

Unit- III

Research design- Meaning, Need Of Research Design, Basic Principles Of Research Design, Features Of Good Research Design, Important Concept Of Research Design- Observation And Facts, Laws And Theories, Induction And Deduction , Developing A Research Plan – Exploration , Decryption , Diagnosis, Experimentation.

Unit –IV

Sampling- Concept of Statistical population, Sampling , Sampling Frame , Sample Size , Non Response , Characteristics Of A Good Sample, Types – Probability Sample, Random Sample, Systematic Sample, Stratified Random Sample, Multi Stage Sampling , Determines Sample Size , Sampling Errors.

Unit-V

Data collection and analysis – Importance Of Data , Primary And Secondary Data , Their Merits And Demerits , Uses, Methods Of Collecting Of Primary Data .

**Recommended Books**

1. Pankaj Madan, Vageesh Paliwal, Rahul Bhardwaj : Research Methodology- -Global Vision Publishing House, New-Delhi
2. B.L.Kothari : Research Methodology-Tools and Techniques, ABD Publishers,Jaipur, India
3. C.R. Kothari : Research Methodology and Quantitative techniques
4. K.R.Sharma : Research Methodology, National Publishing House



# **Global Trade Environment**

M.M. 100

## **Unit- I**

Basis of International Trade; Terms of Trade ; Economics Development & Foreign Trade ; EXIM Policy; Foreign Capital Markets; International Payment System.

## **Unit-II**

International Economic Co-operation- SAARC, ASEAN; NAFTA; Indian's Trade Relation with SAARC.

## **Unit-III**

Foreign Investment – Direct ; Portfolio; Technology Transfer; Bilateral & Multilateral Trade Agreements; MNCS & Indian Markets.

## **Unit-IV**

Exchange Control & Exchange Control Regulation; FEMA; Trips & TRIMS.

## **Unit-V**

Project & Consultancy Services; ECGC; EXIM Bank; ADB.

### **Recommended Books:**

1. Daniels John D. & Radebaugh Lee H.; International Business Environment & Operation.
2. Blake & Sundaram; International Business Environment.
3. Trivedi, Jatana, Nagar; International Trade & Finance (Hindi & English).
4. Varghese SK; Foreign Exchange and Financing of Foreign Trade.
5. Lal GS; Financing of Foreign Trade & Foreign Exchange.
6. Varshney & Bhattacharya; International Marketing Management; Himalaya Publication.

# Insurance Practice in India

M.M. 100

## Unit-I

Insurance in India: History of life Insurance, Growth of life Insurance in India, Structure of life Insurance Enterprises in India.

Life Insurance Organization: Important Activities, Internal Organization, Appointment Of Agent & Function Of Agent.

## Unit-II

Insurance Legislation in India: Insurance Act. 1938, Insurance Corporation Act.1956, IRDA.Act.2002.

## Unit-III

Life Insurance Nationalization, Present Position Of Life Insurance In India. Exchange Control Regulation Collection Of Premium & Claim Procedure Of Policies Issued Of NRI's.

## Unit-IV

Principles and Practice Of Miscellaneous Insurance: Health Insurance Mediclaim Insurance, Fidelity Guarantee Insurance, Rural Insurance And Burglary Insurance.

## Unit-V

Re-Insurance: Historical Background, Functions Of Re- Insurance, Methods Of Re-Insurance, Re-Insurance Documentation- Slips- Cover Notes Agreements.

### **Recommended Books:**

1. Insurance: Fundamentals, Environment & Procedures By B.S. Bodla, M.C. Garg, K.P. Singh.
2. Legal & Regulatory aspects of Insurances, By K.C. Mishra, MangalaBakshi.
3. Life Insurance: Principles & Practice By K.C. Mishra & C.S. Kumar.
4. The Laymans Guide to Insurance By Max Newyork Life Insurance Co. Ltd. 2003
5. "Insurance Law in a Nutshell" By Dobby John. F.

## Capital Market in India

M.M. 100

### Unit – I

Meaning and Concept composition of the Capital Market in India. Reforms Development in India Capital Market.

### Unit – II

Stock Exchange:- Meaning, Role, Functions and Significance Regulation of Stock exchanges, Management of stock Exchange , Indian Capital Market An Overview, National Stock Exchange of India, Over the counter Exchange of India.

### Unit-III

Listing of Securities, Listing Requirements, Essential Conditions of Listing, Procedure for listing, Advantages of Listing.

### Unit-IV

Traditional Financial Instruments: Share Capital, Equity shares, Preference Shares Debentures and bonds, Venture Capital Leasing and Hire Purchase.

### Unit-V

Government securities Market the New Issue Market: Meaning, Functions And Methods Of Floating New Issues- Offer Through Prospectus, Offer Of Sale, Private Placement. Right Issue Debt V/S Equity, Problems Of The New Issue Market.

### **Recommended Books**

1. Avadhani V.A Himalaya Publishing House, New Delhi.
2. Marketing of Financial Services.
3. Singh Preeti, Investment Management, Himalaya Publishing House, New Delhi.
4. Securities Markets & Products, IIBF Taxman, New Delhi.

## **Contemporary Issues**

M.M. 100

### **Unit-I**

- Monetary Policy and Fiscal Policy
- New Dimension of Electronic Banking.

### **Unit – II**

- Recent trends in Indian Financial Systems.
- Foreign Direct Investment in Indian.

### **Unit – III**

- Challenges in Agriculture Sector.
- Problem of Small Scale Industries .

### **Unit-IV**

- ASEAN and Indian
- Brics and SAARC Nations

### **Unit- V**

- Indian Economy (Recent Trends)
- Niti -Aayog

## MONETARY ECONOMICS

### Unit-1

**Money** : Meaning, functions and characteristics of money. Determinants of Money supply, Different approaches, Liquidity trap and Theories of money, Fishers and Cambridge version.

### Unit-2

**Inflation and Deflation:** Meaning and types, effects of inflation and deflation and Economic development, Theories of interest.

### Unit-3

**Central Bank:** Organization and function of R.B.I.. Monetary policy and its role in economy, instruments of Monetary Policy, Drawbacks of monetary policy.

### Unit-4

**Fiscal policy:** The concept of sound and functional finance. Objectives and Role of fiscal policy, Instruments and Drawbacks of fiscal policy. Deficit financing : Concept purpose and limitations.

### Unit-5

**Theories of Income and Employment:** The classical and Modern approaches, Investment and income multiplier and accelerator. Limitations of Theories of Income and Employment. **Trade cycle:** Meaning, Features and Theories of Trade cycle. Control of Trade cycles

### References:

1. Renu Jatana , Anita Mirchandani : Monetary Economics, University Book House, Jaipur
2. Gupta Suraj B : Monetary Economics, S. Chand, Publishing House, New Delhi
3. Mithani L.M. : Money, Banking and Public Finance: Himalya Publishing House, New Dehli
4. Vaish M.L. : Monetary Theory, Vikas Publishing House, New Delhi
5. डॉ. बी.पी. गुप्ता : अर्थशास्त्र, रमेश बुक डेपो, जयपुर  
मौद्रिक अर्थशास्त्र, रश्मीनारायण अग्रवार, आगरा
6. डॉ. टी. टी. सेठी : अर्थशास्त्र, रमेश बुक डेपो, जयपुर  
मौद्रिक अर्थशास्त्र, रश्मीनारायण अग्रवार, आगरा

## RETAIL BANKING

### UNIT I

**Retail Banking:** Introduction, Meaning, Features, Significance. History, Evolution and product models of Retail Banks. Role of Retail banking. Retail and Wholesale banking system.

### UNIT II

**Retail Banking Products:** Needs and Requirements of customers. Product Management & Policy. Product Development Process : Deposit & Credit Products, Stages in New Product Development, Credit cards and Debit cards.

### UNIT III

**Retail Strategies:** Tie-up with Institutions for - Personal loans / Credit cards / Educational loans with OEMs / Authorized Dealers for Auto / Vehicle loans, and with Builders

### UNIT IV

**Marketing of Retail banking:** Introduction, Delivery channels - ATMs, POS, Internet Banking and M-Banking; Marketing Mix, Delivery Models, Techniques, Opportunities & Challenges in Retail Banking in India.

### UNIT V

**Allied Services in Banking:** Personal banking services, Corporate banking services, Business banking services, SME banking services, Mutual fund services, Supply chain financial advisory services and Forex Management Advisory Services.

Recovery Process in Retail banking, SARFAESI Act.

#### **Recommended Books:**

1. Renu Jatana & Mehjabeen Barodawala : Indian Banking System, Vrinda Publications (P) Ltd., Delhi
2. Trivedi, Choudhary and Kumar : Indian Banking System Ramesh Book Depot, Jaipur
3. Vasant Desai : Indian Banking System:
4. A.Gajendran : Banking & Financial system, Vrinda Publications, Ltd., Delhi
5. Trivedi, Dashora, Nagar, Bhatt : Money and Financial System
6. VasuDeva : E- Banking, Common Wealth Publications, New Delhi.

## FINANCIAL MARKET OPERATIONS

### **Unit – I**

**Indian money market:** Composition, Structure – Acceptance houses, Discount houses and call money markets; Defects of Indian money market and suggestions for removing them; Recent trends in Indian money market.

### **UNIT – II**

**Capital Market:** Institutions and instruments. Difference between money and capital market and relationship between them. Stock Trading, F & O (Future and Options). Security Market: New issue market, secondary market. Functions and role of Stock Exchange; Listing procedure and legal requirements; Public issue – pricing and marketing.

### **UNIT – III**

**Stock Exchanges:** Functions of Stock Exchanges: Brokers, Sub – Brokers, market makers, jobbers, Portfolio consultants, Institutional investors and NRIs. National Stock Exchange and Over the Counter Exchanges.

### **UNIT – IV**

**Securities Contract and Regulation Act:** Main provisions. Investors protection: Grievances concerning stock exchange dealings and their removal; Grievance cells in stock exchanges; SEBI; Company Law Board; Press; Remedy through courts.

### **UNIT – V**

**Financial Services:** Merchant banking – Functions and role; SEBI guidelines; Credit rating – concept, functions and type. Credit Rating in India.

### **Reference:**

- 1- Financial Market Operations: C.M.Choudhary; Ramesh Book Depot, Jaipur. 18
- 2- Indian Financial System: Vasant Desai, Himalaya Publication, Delhi.

## **CREDIT MANAGEMENT**

### **Unit – I**

**Overview of Credit Management :** Credit Allocation, Credit Evaluation, Credit Discipline and Credit Monitoring.

### **Unit – II**

**Credit Policy in Banks:** Need and components of credit policy; Credit policy of Reserve Bank of India; Credit culture; Regulatory Framework of Banking Institutions and NBFCs.

### **Unit – III**

**Types of Borrowers :** Various categories including the special type of Borrowers.

**Documentation :** Importance of documentation, scrutiny of documents, Renewal of documents and security offered for loans.

**Prudential norms :** Capital Adequacy of Banks in India, Prudential norms for capital Adequacy, Capital Tiers I and II.

### **Unit – IV**

**Credit Evaluation :** Term Loans, Sources of Finance, Project Appraisal, Lending Norms and Policies of Institutions, Capital Budgeting.

**Working Capital Finance :** Concept and Factors determining working capital,

**Credit Monitoring:** Basic elements of Credit Monitoring, Financial Supervision, Financial Follow-up & Reports, Physical Follow-up.

### **Unit – V**

**Debt Recovery Management :** Credit Risk & Contingent Risk. Debt Recovery Tribunals : Object and functioning, Authority of Debt Recovery Tribunal, Procedure and Powers of Debt Recovery Tribunals and Debt Recovery Appellate Tribunal (DRAT).

### **Reference Books :**

1. Fredric S Mishkin : Economics of Money, Banking and Financial Markets, Addison Wesley Publishing
2. Lawrence S. Ritler, William L Silber, Gregory Fudell : Principles of Money, Banking and Financial Markets, Longman Science and Technology
3. Lloyd B Thomas : Money, Banking and Financial Markets, McGraw Hill Primis Custom Publishing
4. Singh Gopal : Credit Management, RBSA Publishers, Jaipur



**M.Com**  
**Banking & Business Economics**  
**Fourth Semester**

**Indian Banking System**

M.M. 100

Unit I

**India Banking System:** Development of Indian Banking system; Evolution of Banks; Functions of Banks; Structure and Organization of Banks; Difference between Scheduled and Non-scheduled banks; Role of Banking System in the Economic growth and development.

Unit II

**Reserve Bank of India (RBI):** Evolution; Organization and Management; Objectives and Functions; Credit Control Measures; Monetary Policy in India and RBI Act, 1934.

**State Bank of India (SBI):** Brief History; Organization and Management; Objectives and Functions.

Unit III

**Regional Rural Banks (RRBs):** Meaning; Objectives; Organization and Management; Functions; Progress and Performance; Problems and suggestions.

**Co-operative Banks:** Brief History; Meaning; Organization; Difference between Co-operative and Commercial Banks; Progress and Problems of Rural Co-operative and Urban Co-operative Banks.

Unit IV

**Banking Regulation Act, 1949:** Need and Evolution; Objectives and Features; Social Control over Banks; Main Provisions of the Act.

**Banking sector Reforms:** Rationale and Objectives of Reforms; Banking Sector in Pre-reform and Post-reform Period; Recommendations of Narasimham Committee; Impact of Reforms on Banking Industry.

Unit V

**Development Banks:** Meaning and Objectives; Functions and Structure of Development banks; ICICI- Objectives and Functions, Organization and Management, Working and Performance.

**Non-Banking Financial Companies (NBFCs):** Framework; Classification; Future Prospects and Significance; Sources of Funds of NBFCs.

**E-Banking:** Meaning; Need and Importance; Impact on Traditional services; Products of E-banking- ATM, Credit Card, Debit Card, Smart Card, E-cheque; Types of E-banking- Internet, Mobile, Virtual and Core Banking.

**Recommended Books**

1. Renu Jatana & Mehjabeen Barodawala : Indian Banking System, Vrinda Publicationns (P) Ltd., Delhi
2. Trivedi, Choudhary and Kumar : Indian Banking System Ramesh Book Depot, Jaipur
3. Vasant Desai : Indian Banking System:
4. A.Gajendran : Banking & Financial system, Vrinda Publications, Ltd., Delhi

## Quantitative Techniques and operations research

M.M. 100

### Unit I

Introduction to OR, Meaning, Nature, Scope, Application And Limitation Of OR. Classification Of Model, Characteristics, Advantages And Limitation Of Models. Application of QT In Business Decisions.

### Unit II

Introduction to Linear Programming, Formulation of LPP, Solution of LPP by Graphical Method, Simplex Method.

### Unit III

Transportation Model, Assignment Model, Queuing Theory.

### Unit IV

Game Theory, Decision Theory- Decision Tree Analysis, Replacement Models.

### Unit V

Inventory management, Simulation, Investment- Risk and Uncertainty.

### **References Books:**

1. N.D. Vora - Quantative techniques in management ( Data McGraw)
2. J.k Sharma - Operational research in management, Theory and application
3. Prem kumar gupta- operational research (S.Chand Enterprises)
4. Sultan chand and sons-Operational Research

# **Mutual Fund**

M.M. 100

## **Unit – I**

Mutual Fund : Meaning , Definition, Features ,Importance of Mutual Funds ,Advantages and disadvantages of MFS

## **Unit II**

Structure of MFS , Classification of MFS , Innovative Mutual Funds , Unit Trust of India , Systematic Investment Plans .

## **Unit III**

Money Market Mutual Funds ,SEBI and Mutual Fund Regulation, Entry load and Exit load , Benchmarks, Net Asset Value .

## **Unit IV**

Trading of Mutual Funds , Mutual Fund in India , Association of Mutual Funds in India , Problems of Mutual Funds .

## **Unit V**

Meaning and Definition of Investment , Investment objectives , Difference Between Investment and Speculation , Classification of Investment, Investment Decision Process, Features of an ideal Investment Programme .

### **Recommended Books :-**

1. Avadhani V.A Capital Market Management Himalaya Publishing House
2. Dave M. Mutual Fund in India , Paradise Publisher Jaipur
3. Ingle D. V Mutual Funds in India , New Century Publication New Delhi

# **Project Planning and Control**

M.M. 100

## **Unit-I**

Project Planning – Meaning & Definition, Features of a project, Concept of Project Planning, Project Scheduling, Techniques of Project Planning.

## **Unit-II**

Business Forecasting – Meaning & Definition, Features, Objectives, Theories of Business Forecasting, Advantages and Limitations, Methods of Business Forecasting.

## **Unit-III**

Project Budgeting – Meaning & Definition of Capital Budgeting, Need, Importance Types, Process of Capital Budgeting, Factors considered, Zero base Budgeting – Meaning, Features, Difference Between Traditional and Zero base Budgeting.

## **Unit-IV**

Network Techniques in Project Planning – PERT – Meaning, areas of PERT Application. CPM – Meaning, Application, Distinction between PERT and CPM, Importance of PERT and CPM.

## **Unit-V**

Project Financing – Meaning, Sources, role of Financial Institutions in Project Financing. Project Appraisal Procedure for Sanction of Financial Assistance, Specific Schemes of Financial Institution.

### **Recommended Books:**

1. Project Planning and Budgetary Control – (Hindi & English) Agarwal, Saraswat & Mishra.
2. Project Management- U.K. Singh, B. Narayan.
3. Project Management – Harvey Mayior.
4. Project Management – Parag Diwan.
5. Project Management – K. Nagarajan.
6. Project Management & Control- Ghosh S.
7. Project Planning & Control- Moshin, M.

## Research Methodology – II

M.M. 100

### Unit – I

Construction of Schedules and Questionnaire, Their Uses - Practical Considerations, Measurement Of Scales And Indices, Plot Studies, Field Work Case Study Methods, Essentials Of Good Questionnaires And Schedule.

03.2

### Unit –II

Hypothesis, Meaning and Importance, Characteristics of usable Hypothesis, Different forms of Hypothesis, Difficulties in Formulation of Hypothesis, Testing of Hypothesis, Errors in Hypothesis Testing.

### Unit-III

Scaling in research, Need And Importance Of Scaling, Scaling Techniques, Different Types Of Scales, Their Merits And Demerits, Formulation Of Scales.

### Unit-IV

Statistical Analysis of Data-Statistical Analysis-Significance, Measures of Central Tendency, Measures of Dispersions, Measures of Associations/Relationship, Receptions and Correlation analysis, Hypothesis Testing (For Proportion and Mean) Test of Significance.

### Unit-V

Structure and Components of Research Report, Types of Report, Principles of Writing, Layout of Research Report, Mechanism of Writing A Research Report, Ethical issues in Research- plan.

### **Recommended books**

1. Pankaj Madan, Vageesh Paliwal, Rahul Bhardwaj : Research Methodology- -Global Vision Publishing House, New-Delhi
2. B.L.Kothari : Research Methodology-Tools and Techniques, ABD Publishers,Jaipur, India
3. C.R. Kothari : Research Methodology and Quantitative techniques
4. K.R.Sharma : Research Methodology, National Publishing House

# ECONOMIC ADMINISTRATION

## UNIT I

**Economic Administration:** Nature, Scope, Objectives, Limitations and Techniques of Economic Administration in India. Essential Elements of good Economic Administration. Industrial Policy, Industrial licensing, Import-export Policy.

## UNIT II

**Economic Planning:** Planning Organization and Administration: Machinery for the Formulation, Implementation, Supervision, Co-ordination and five year plans in India

## UNIT III

**Financial Administration in India:** Scope and significance, Components of financial administration, Canons of Financial Administration

**Parliamentary control on finance:** Constitutional provisions and methods of parliamentary control, Comptroller and auditor General of India.

## UNIT IV

**Administration of Finance:** Centre, State and local Finances, Finance commissions and their recommendations.

## UNIT V

**Administration of tax revenue in India:** Features and problems of good tax administration, tax evasion.

**Administration of public sector:** Accountability and managerial problems of public enterprise, Financial control of public sector enterprise.

### **References:**

1. Prem Chand A : Contrll of Public Expenditure in India.
2. Mishra & Puri : Indian Economy
3. B.L. Mathur : Economic Policy and Administration
4. B.L. Fadia : Lok Prashashan (in Hindi)
5. P.N. Gautam : Vitta Prashasan (In Hindi)

# **INFORMATION TECHNOLOGY IN BANKING**

## **Unit-1**

Introduction and Role of Information Technology in Banks and Banking Activities.

**Online Banking:** Online enquiry and update Facilities, Personal Identification Numbers and their use in conjunction with magnetic cards (Debit, Credit and Smart cards).

## **Unit –II**

**E- Banking-** Introduction, Concept, meaning, Need and Scope of E- Banking, Models for E- banking , Benefits and Constraints in E- Banking. Advent of E- banking in India .E- Banking Products: ATM, Credit Card, Debit Cards, Smart Cards, MICR Cheque Transactions.

## **Unit -III**

**Electronic Funds Transfer Systems in India-** ECS, NEFT, RTGS, Role of RBI in payment systems. SWIFT, EFTPOS. Risk in E- Banking & Management.

## **UNIT- IV**

**Modern Banking System:** Internet Banking, Mobile Banking, Virtual Banking, Universal Banking, Core Banking Solutions, Information systems.

## **Unit-V**

**Computerized Accounting in E-Environment :** Methods, Procedures, Security & Rectifications.

## **References: -**

- 1.Iynger:- Introduction of banking .Excel Books,New Delhi.
- 2.ReddyC.N:Electronic& Internet Banking Pearl Books, New Delhi.
3. VasuDeva :- E- Banking,Common Wealth Publications, New Delhi.
- 4.Raydher C.S:E-Commerce & E- Banking ,Himalya Publishing House ,New Delhi.

# FOREX MANAGEMENT AND INTERNATIONAL FINANCIAL INSTITUTIONS

## **Unit-I**

**Foreign Exchange:** Concept and Significance; Functions of FOREX Department; Role of RBI in Foreign exchange reserves.

## **Unit-II**

**Exchange Arithmetic's:** FOREX Transactions, Exchange Quotations, Spot and Forward Rates, Cross Rates, Futures, Options and Forward contracts.

## **Unit-III**

### **Banks and International Trade:**

Financing of imports and exports by banks; mechanism & Procedures. Sales & payment terms in foreign trade (INCO terms). Role & Policies of ECGC in promoting exports from India. Role & Policies of EXIM bank in financing and promoting foreign trade. Balance of trade and payments. Measures to correct imbalances in Balance of Payments.

## **Unit-IV.**

### **Foreign Exchange Markets & International Financial Institution:**

Features of Foreign exchange markets. Euro-dollar market. Convertibility of rupee on current and capital account. Role of international financial institution in promoting international development and liquidity, IMF, WORLD BANK, IDA, IFC, ADB.

## **UNIT V**

**Exchange Control:** Objectives and Methods of Exchange control, Exchange control in India, FERA, FEMA and Foreign Exchange Risk Exposure

### **References:**

1. Finance of Foreign Trade and Foreign Exchange by B K Chaudhary Published by Himalaya Publishing House
2. An Introduction to Global Financial Market by Stephen Valdez with Julian Wood Published by Palgrave Macmillan
3. Foreign exchange practice, Concept, & Control by C.Jeevanandam Published by Sultan Chand & Sons.
4. Foreign exchange markets by Surendra S Yadav, P K Jain Published by Macmillan Pvt. Ltd
5. Foreign exchange by VV Keshkamat Published by Vikas Publishing House.
6. International Banking; Indian institute of banking and finance, Published by Macmillan.



## **GENERAL BANK MANAGEMENT**

### **Unit –I**

#### **Basic Principles of Management**

Organizational structure of a commercial bank, Nature of Banking Business, Official regulation and control over banks- Banking Regulation Act-1949, Process of bank management, Competition and consolidations in banks- mergers and acquisitions.

### **Unit –II**

#### **Human Resource Development & Management**

Manpower Planning, Role of IT in HRD, training, Attitude Development, Employees' Feedback and Reward System performance appraisal of employee and Counseling. Motivation and promotions, Delegation of powers, MIS in Banks, Bank audit and inspection, Performance budgeting.

### **Unit –III**

#### **Marketing Management**

Public relations and customer services in banks- Bank Ombudsman Scheme- 2006, Bank marketing management- need, product planning, development, positioning and promotion –CRM @ Banking, Market segmentations- Marketing mix in banks, Advertisements and cross selling, selling third party products. Case Studies.

### **Unit –IV**

#### **Financial Management**

Analysis of bank balance sheet and profit & loss account, ALM system in Banks, Capital adequacy and prudential norms, Basel norms, Corporate Governance in Banking.

### **UNIT V**

#### **Current issues and problems.**

#### **References :**

1. Bank Management by P.Subba Rao & P.K.Khanna Published by Himalaya Publishing House.
2. Business management for banker by C B Gupta
3. Various publications of Indian Institute of Banking & Finance
4. Bank Marketing by S M Jha Published by Himalaya Publishing House.
5. Bank Branch Management by D Ghosh Roy
6. Marketing in Banks; Concepts and approaches. Edit by. Murthy G.G.K. Published by ICFAI Uni.