

**Mohanlal Sukhadia University
Udaipur (Raj.)**

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Scheme of Examination and Courses of Study

FACULTY OF COMMERCE



**M.Com. BANKING AND
BUSINESS ECONOMICS**

Previous Examination : 2006-2007

Final Examination : 2007-2008

Edition : 2006

Price : Rs.20/-

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POST GRADUATE PROGRAMME

1. At each of the Previous and Final Year Examination in a subject, a candidate must obtain for a pass (i) at least 36 % marks of the aggregate marks in all the papers prescribed at the examination, and (ii) atleast 36% marks in practical, wherever prescribed, at the examination; provided that if a candidate fails to secure 25% marks in each individual paper of theory at any of the examination and also in the Dissertation; wherever prescribed, he/she shall be deemed to have failed at the examination, notwithstanding his/her having obtained the minimum percentage of marks required in the aggregate for the examination. Division will be awarded at the end of the Final Examination of the combined marks obtained at the Previous and the Final Examinations taken together as noted below. No Division will be awarded at the Previous Examination.

First Division	: 60 Percent] of the total aggregate marks of Previous & Final year taken together
Second Division	: 48 Percent	
Third Division	: 36 Percent	

Note : The candidate is required to pass separately in external & internal examination separately.

2. Dissertation may be offered by regular students only in lieu of one paper of Final Year Examination

as prescribed in the syllabus of the subject concerned.

Only such candidates will be permitted to offer dissertation who have secured atleast 50% marks in the aggregate at the previous examination.

Note: Dissertation shall be type-written and shall be submitted in triplicate, so as to reach the Controller of Examinations atleast two weeks before the commencement of Examination.

3. There shall be atleast eight theory in Post-Graduate Examination, 4 in Previous and 5 in Final year examinations of 75 marks each unless and otherwise prescribed.
4. Each theory paper will be of three hours duration.
5. A candidate who has completed a regular course of study for one academic year and Passed M.Com. Previous Examination of the university shall be admitted to the Final Year Examination for the degree of Master of Commerce provided that he / she has passed in atleast 50% of the papers at the previous examination by obtaining atleast 36% marks in each such paper.
 - (a) Where the number of papers prescribed at the previous examination is an odd number it shall be increased by one for the purpose of reckoning 58% of the paper.
 - (b) Where a candidate fails for want of securing minimum aggregate marks but secured 36% marks in atleast 50% of the papers, he/she will

be exempted from re-appearing in those papers in which he/she has secured 36% marks.

- (c) Where the candidate secures requisite minimum percentage in the aggregate of all the papers but fails for want of the requisite minimum percentage of marks prescribed for each individuals paper he/she shall be exempted from re-appearing in such paper (s) in which he / she has secured atleast 25% marks.
7. A candidate who has declared fail at the Final Year Examination for the degree of Master of Commerce shall be exempted from re-appearing in a subsequent year in the following papers :
- (a) Where a candidate fails for want of securing the minimum percentage in the aggregate marks, he/she shall be exempted from re-appearing in such paper (s) Dissertation in which he/she has secured atleast 36% marks; provided he/she is passing in atleast 55% of the papers. (Here passing in each paper requires 36% marks).
 - (b) Where a candidate secures the minimum requisite including dissertation wherever prescribed but fails for want of minimum percentage of marks prescribed for in each individual paper / dissertation, he / she shall be exempted from reappearing in such paper (s) dissertation in which he/she has secured atleast 25% marks provided he/she is passing in atleast 50% of the paper (here passing in each paper requires 25% marks)

सत्र 2002-03 से एम.कॉम. की परीक्षा विश्वविद्यालय की नई परीक्षा प्रणाली के अनुसार होगी।

(खण्ड-अ)

इस भाग में दस वस्तुनिष्ठ लघुतरात्मक प्रश्न होंगे। प्रत्येक इकाई में से दो प्रश्न होंगे। प्रत्येक प्रश्न एक अंक का होगा। ये दो प्रश्न विकल्प रहित होंगे।

10 अंक

(खण्ड-ब)

इस भाग में पाठ्यक्रम की प्रत्येक इकाई से दो प्रश्न पूछे जायेंगे। कुल दस प्रश्न होंगे जिनमें से कुल पांच प्रश्नों के उत्तर देने हैं। प्रत्येक प्रश्न 10 अंक का होगा। इन प्रश्नों के उत्तर लगभग 250 शब्दों तक दिये जा सकते हैं।

35 अंक

(खण्ड-स)

इस भाग में चार विवेचनात्मक प्रश्न सम्पूर्ण पाठ्यक्रम में से बनाये जायेंगे, जिनमें से दो प्रश्नों के उत्तर देने होंगे। प्रत्येक प्रश्न का उत्तर लगभग 500 शब्दों में देना होगा। प्रत्येक प्रश्न बीस अंक का होगा। इन प्रश्नों में एक प्रश्न के दो भाग भी हो सकते हैं।

30 अंक

आन्तरिक मूल्यांकन का विस्तृत विवरण इस प्रकार है :-

SCHEME OF EXAMINATION FOR INTERNAL ASSESSMENT AND QUESTION PAPER PATTERN IN THE EXAMINATION FOR P.G. STUDENTS IN THE FACULTIES OF SCIENCE, COMMERCE, SOCIAL SCIENCES AND HUMANITIES.

Maximum marks of 100 in each theory may be divided into 75 marks for internal assessment.

INTERNAL ASSESSMENT : 25 MARKS

- (a) **Assignment : 5 Marks** - On the basis of performance in the assignment (one assignment of 5 marks)
- (b) **Internal examination : 10 Marks** - On the basis of performance in two internal examinations of 5 marks each of minimum one hour duration. One to be conducted in the month of November-December and the other in the month of February.
- (c) **Seminar : 5 Marks** - On the basis of performance in the seminar given by the students. Students are required to give seminar on topics from the concerned paper.
- (d) **Attendance : 5 Marks** - Students who have attended more than 75% classes in each paper separately during the session.

QUESTION PAPER PATTERN FOR EXAMINATION : 75 MARKS

Section A :- Total 10 questions will be set from five units i.e. two questions from each unit. These questions require very short answer. Each question

will be of one (1) mark (Total 10 marks). All the questions in Section A are compulsory

Section B :- Total 10 questions will be set from five units i.e. two question from each unit. Students are required to attempt at least one question from each unit. Each carries 7 marks (total 35 marks.) The answer of each question should be given approximatley in 250 words.

SECTION C :- Total 4 descriptive questions will be set from five units of the paper, not more than one question from each unit. Each question may also have two subdivisions. Students are required to answer two questions in about 500 words. Each question carries 15 marks (Total 30 marks).

Students are required to pass separately both in internal assessment. (25 marks) and in the external written examination (75 marks).

M.COM. (PREVIOUS) BANKING & BUSINESS ECONOMICS 2006-2007

M.Com. (Previous)

1. Monetary Theory & Practice
2. Business Economics
3. Quantitative Techniques & Decision Making
4. Public Budgeting and Administration
5. Indian Banking System

M.Com. (Final) 2006-2007

1. Business Finance
2. Foreign Exchange and International Banking
3. Banking Law & Practice in India
4. Contemporary Issues-
 - (i) Indian Banking in Retrospect
 - (ii) Economic Planning
 - (iii) Globalisation and Indian Economy
 - (iv) Direction of India's Foreign Trade
 - (v) Corporate Social Responsibility in Business.
5. **Optional :**
 - (a) Financial Markets & Institutions
OR
 - (b) Development Banking
OR
 - (c) Industrial Economics
OR
 - (d) Case Studies
OR
 - (e) Demographic & Population Studies
OR
 - (f) Dissertation

PAPER-I : MONETARY THEORY AND PRACTICE

- 1. Money :** Meaning, Static and Dynamic functions, kinds of money; Reserve money; Near money, Sources of money supply, Central Bank, Commercial and other Banks, Measures of Money Stock in India - M1, M2, M3, M4, Money market in India - Constituents, characteristics and institutions.
- 2. Theories of Money :** Quantity theory of money - Transaction approach, cash balance approach, Income and Expenditure approach, Consumption function, Multiplier and the effect, Friedman's Quantity Theory of Money, Demand for money and interest, Liquidity Trap, Theory of Employment Classical and Keynesian.
- 3. Changes of Money Value :** Inflation-meaning and effects, open and suppressed inflation, types-demand pull, cost-push, profit-push, Philips curve, Keynes inflationary gap, Inflation and growth in U.D. economies, Control of Inflation, Stagflation, Deflation, Disinflation, Reflation, Modern theory of Trade-cycles.
- 4. Central Banking :** Concept, evaluation, functions. Monetary policy-objectives, conflict of objectives, instruments, limitations, role, scope and effectiveness of Monetary policy in under developed economies.
- 5. Reserve Bank of India :** Genesis, Organisation,

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Liabilities and Assets, Monetary Policy and its evaluation, regulation and control of banks and other financial and non-financial institutions. Credit planning, promotional and developmental role.

Books Recommended :

1. Kurihara : Monetary theory and Public Policy.
2. Keynes : General Theory of Employment, Interest and Money.
3. Seth : Problems of Monetary Policy in an Under Developed Economy.
4. Kolhatkar : Modern Theory of Money.
5. Iyengar : Monetary Policy and Economic Growth.
6. De Cock : Central Banking
7. Sen : Central Banking in Under Developed Money Markets.
8. Roy and Chaudhary : Modern Central Banking
9. Sharma, K.K. : Role of Monetary Policy in a Planned Economy.
10. Gupta, Suraj B. : Monetary Economics.
11. RBI : Money Supply in India : Concepts Composition and Analysis - Report of the Second Working Group.