

M.Com. Banking & Business Economics

Semester Scheme

2015-17

SYLLABUS

MOHANLAL SUKHADIA UNIVERSITY: UDAIPUR

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 with minimum 48% marks.

3. Admission: Admission will be made on the basis of merit.

4. Course structure :-

Paper Code	Paper Name	Max. Marks		
		Ext.	Int.	Total
Semester – I				
1.1	Economic Analysis	80	20	100
1.2	Economic Environment of Business	80	20	100
1.3	Public Finance	80	20	100
1.4	Business Ethics	80	20	100
1.5	Macro Economics	80	20	100
1.6	E- Banking	80	20	100
	Total	480	120	600
Semester – II				
2.1	Principles & Practice of Insurance	80	20	100
2.2	International Trade and Finance	80	20	100
2.3	Financial Management	80	20	100
2.4	Financial Services Management	80	20	100
2.5	Banking Law & Practice	80	20	100
2.6	Economic Law	80	20	100
	Total	480	120	600
Semester – III				
3.1	Insurance Practice in India	80	20	100
3.2	Research Methodology – I	80	20	100
3.3	Global Trade Environment	80	20	100
3.4	Capital Market in India	80	20	100
3.5	Contemporary Issues	80	20	100
3.6	Project Presentation & Viva			100
	Total	400	100	600
Paper Code	Paper Name		Marks	

Semester – IV				
4.1	Project Planning & Control	80	20	100
4.2	Research Methodology – II	80	20	100
4.3	Mutual Funds	80	20	100
4.4	Indian Banking System	80	20	100
4.5	Quantitative Techniques	80	20	100
4.6	Comprehensive Viva-voce			100
	Total	400	100	600
	Grand Total	2400		

Note: Comprehensive Viva-Voce shall be conducted by a panel of examiners consisting of Senior Most Professor, HOD, and External Expert.

5. Method of Teaching: Classroom instructions as per lectures scheduled/ announced at the beginning of each semester.

6. Attendance: Regular attendance of the student is an important factor in the semester system. No candidate can be allowed to appear in the Semester Examination as a regular student unless he/she has attended the course regularly as per University rules.

6.1 Minimum 75% attendance is compulsory for all students for every course for appearing in examination. Students will be informed of the status of attendance at the end of every month and end of semester.

6.2 For students participating in Sports/Cultural event/NCC camps during a particular semester, the maximum number of days of absence shall not exceed 8 days. Any waiver in this context shall be on the recommendation of the Dean – Students Welfare and the student will be required to apply in advance for the leave to the Head/Course Director.

7. Examination scheme:

7.1 University shall conduct examinations only after completion of instructions as per course structure of each semester. External examination may be conducted on consecutive working days without any gap.

7.2 Each theory paper shall be of 100 marks.

7.3 The question paper shall consist of two parts. Part-A will contain fifty multiple choice questions and Part-B will contain ten questions, two questions being from each unit. Candidates shall be required to attempt five questions selecting one question from each unit(each to be answered in maximum 250 words).

8 Minimum passing marks and criteria for promotion to next higher semester

8.1 The minimum marks for passing a semester shall be 36% in each Paper.

8.2 A candidate would be promoted to the next semester if he/she has secured at least 36% marks in minimum four papers prescribed in one semester. Such candidate shall be required to appear in papers in which he/she secured less than 36% marks along with the next examination of the semester.

8.3 In case of result of a particular semester being not declared by the university, before the starting of the next higher semester, the students who have appeared in all the papers in the semester will be allowed to attend the classes of the next higher semester at their own risk. Candidates who are not later found eligible to be promoted to the next higher semester will have to leave that semester.

9. Calculators: The candidates shall be permitted to use nonprogrammable scientific calculators in examinations.

10. Result: At the end of final examination, the candidate's eligible for the award of M.Com (Banking & Business Economics) Degree shall be classified on the basis of the marks obtained in the first, second, third and fourth semester examination taken together, as follows:

- (a) First Division: 60% or more marks.
- (b) Second Division: 48% or more but less than 60% marks.
- (c) Third Division: 36% or more make but less than 48% marks.

A candidate must pass the M.Com examination within three years from the initial admission to the first semester of the course.

Note: Since M.Com (Banking & Business Economics) is a Masters course, all other rules of examinations will be as applicable to other PG courses of the University.

M.Com.
Banking & Business Economics
First Semester
Paper 1.1- Economic Analysis

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.

Paper 1.2 – Economics Environment of Business

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 XIth 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.

Paper 1.3- Public Finance

M.M.100

Unit-I

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.

Paper 1.4- Business Ethics

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.).

Paper 1.5- Macro Economics

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 Expenditure.

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.

Paper 1.6- E- Banking

M.M.100

Unit-1

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.