

# ***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
<b>Semester – I</b>				
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
<b>Semester – II</b>				
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
<b>Semester – III</b>				
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
<b>Semester – IV</b>				
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
	<b>Grand Total</b>	<b>2400</b>		

**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:

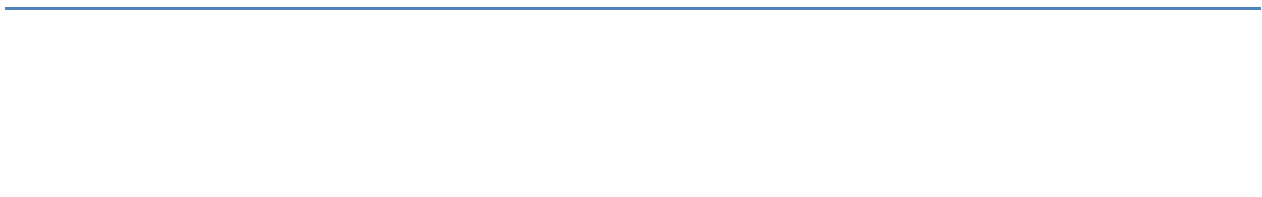
(a) First Division: 60% or more marks.

(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**

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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 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.

## **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: J alan (P.R.).



## **Paper 1.5- Macro Economics**

M.M.100

### **Unit-I**

Nature and importance of Macro Economics: Meaning & Definition Scope, Types/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.

## **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 Truncation.

### 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**  
**Paper 2.1 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.
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## **Paper 2.2-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 & short comings 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. Kuppu Swami; ABC of Foreign Exchange.
6. Francis Cherumilian; International Trade & Export Management.

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

## **Paper 2.3 - 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.

## **Paper 2.4.- 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 depositories, 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.

## Paper 2.5- 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 characteristics nature personal or Travellers letters or credit Circular letters of credit. Circular notes, circular cheque, travellerscheque, 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 VidhiAvamVyavhar.
6. B.M.L. Negam: Banking Law and Practice.

## **Paper 2.6- 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**  
**Paper 3.1-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 NRIs.

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.

## **Paper 3.2- 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 .

## **Paper 3.3- 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.

## **Paper 3.4 – 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 and functions 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.

## **Paper 3.5- 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)
- NitiAayog

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

**Paper 4.1- 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 to be 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.

## **Paper 4.2. -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.

### 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, Regressions 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- plag.

## **Paper 4.3-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



## Paper 4.4-Indian Banking System

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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.

## **Paper 4.5- 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.
2. K.N. Nagar.
3. K.R. Sharma
4. V.K. Kapoor.

## **Paper 4.6-Comprehensive Viva-voce**

M.M. 100