

**Shivaji University, Kolhapur**  
**Revised Syllabus of B.A. II**  
**To be introduced from June, 2019**  
**Money and Banking Paper No. - IV**  
**(Semester III)**

**Preamble:**

To create the awareness among the students and Job Prospects in Banks and Financial Sector. Clear understanding of the operation of banks and financial institutions to the students with practical inputs.

**Unit I: Introduction to Banking**

**15 Lectures**

- 1.1 Meaning and Functions of Commercial Banks
- 1.2 Types of Banks - Public, Private, Foreign and Cooperative
- 1.3 Principles and Investment Policy of Commercial Banks - Balance Sheet of banks
- 1.4 Processes of Credit Creation and its Limitations

**Unit II: Practical Banking**

**15 Lectures**

- 2.1 Types and features of Bank Accounts
- 2.2 Opening, KYC, Operating and Closing of an Account
- 2.3 Banker's and Customer's Rights and Obligations
- 2.4 Negotiable Instruments: Main Features

**Unit III: Reserve Bank of India**

**15 Lectures**

- 3.1 History and Organizational Structure
- 3.2 Functions of RBI - Traditional and Developmental
- 3.3 Monetary Policy - Meaning and Objectives
- 3.4 Instruments of Credit Control

#### **Unit IV: Banking Practices in India**

**15 Lectures**

- 4.1 Bank Ombudsman Scheme- Meaning, Power and Duties
- 4.2 Meaning, Process and Importance of Credit (Loan) Appraisal
- 4.3 Advantages and Disadvantages of Bank Mergers
- 4.4 Meaning, Causes and Remedies of NPA

#### **Suggested Additional Readings:**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.

**Shivaji University, Kolhapur**  
**Revised Syllabus of B.A. II**  
**To be introduced from June, 2019**  
**Banks and Financial Markets Paper No. - VI**  
**(Semester- IV)**

**Preamble:**

To create the awareness among the students and Job Prospects in Banks and Financial Sector. Clear understanding of the operation of banks and financial institutions to the students with practical inputs.

**Unit I: Financial System in India**

**15 Lectures**

- 1.1 Structure and Importance of Financial System
- 1.2 Features and Structure of Money Market in India
- 1.3 Features and Structure of Capital Market in India and Role of SEBI
- 1.4 Functions of Stock Market in India

**Unit II: Indian Financial Institutions**

**15 Lectures**

- 2.1 Non-Bank Financial Institutions: Concept and Growth
- 2.1 Loan companies in India, Functioning and problem
- 2.3 Functions of EXIM Bank
- 2.4 Mutual Funds: Meaning, Types and Importance

**Unit III: Banking Reform**

**15 Lectures**

- 3.1 Recommendation of the Narasimham Committee (1991)
- 3.2 Recommendation of the Narasimham Committee (1998)
- 3.3 Foreign Direct Investment in Banking
- 3.4 Concept of Payment Bank and Small Finance Bank

#### **Unit IV: E-Banking Service**

**15 Lectures**

- 4.1 E-Banking – Meaning, Features and Types
- 4.2 Features of Credit and Debit card
- 4.3 NEFT and RTGS, Cheque Truncation System
- 4.4 Cyber Crimes in Banking – Meaning, Types and Precaution

#### **Suggested Additional Readings:**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan “Banking Theory law and practices” Himalaya publishing Houses.
12. M.Y. Khan, “Indian Financial System”, Tata McGraw Hill.
13. Reserve Bank of India,Report on Trend and progress of Banking in India.

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**B.A. Part II Economics**

**Macro Economics -I (Paper-III) (Sem-III)**

**Preamble:** The purpose of teaching this paper is to introduce the basic primary and analytically important concepts, theories and policies in the working of the economy to the learners. It attempts to enable the students to apply various concepts in the process of policy making, planning of measures to ensure and achieve the fundamental objectives of macroeconomic policy.

**Unit 1: Introduction to Macro Economics (Periods -15)**

- 1.1 Meaning, Definitions, Nature and Scope
- 1.2 Difference between Micro and Macro Economics
- 1.3 Importance and Limitations
- 1.4 Macro Economic Variables

**Unit 2: National Income (Periods -15)**

- 2.1 Meaning and Definitions
- 2.2 Different concepts: GDP, GNP, NNP, GDP at market prices and at factor cost, Per Capita Income, Personal Income, Disposable Income.
- 2.3 Methods of Measuring National Income: Product, Income and Expenditure.
- 2.4 Difficulties in the measurement of National Income, Importance of National Income Data.

**Unit 3: Money and Value of Money (Periods -15)**

- 3.1 Definitions and Functions of Money.
- 3.2 Value of Money: Quantity Theory of Money - Transaction Approach, Cash Balance Approach.

3.3 Index Number: Meaning and Types, Construction of Simple and Weighted Index Numbers.

3.4 Importance of Index Number.

**Unit 4: Output and Employment (Periods -15)**

4.1 Say's Law of Market.

4.2 Keynesian Theory of Employment.

4.3 Consumption Function: Average Propensity to Consume (APC), Marginal Propensity to Consume (MPC), Factors affecting Consumption function.

4.4 Investment Function, Concept of Multiplier.

**Reference Books:**

1. Jhingan M.L., Macro Economic Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House.
4. Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
5. Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
6. Keynes J.M., General Theory of Employment, Interest and Money, Macmillan and Co. London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
8. Fisher Irving, The purchasing power of money, Macmillan New York.
9. Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
10. Dwivedi D. N (2017) Macro Economics – Theory and Policy; Mc Graw Hill Education
11. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi

12. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.

13. प्रा. रामदेशमुख, आधुनिक-स्थूलअर्थशास्त्र, विद्याप्रकाशननागपूर.

14. जी. एन. झामरे, स्थूलअर्थशास्त्र, पिंपळापुरे अँड कंपनी पब्लिशर्स नागपूर.

15. पाटील जे. एफ. (२०१४) साकलिक अर्थशास्त्र, फडके प्रकाशन, कोल्हापूर.

## **Shivaji University Kolhapur**

### **B.A. Part II Economics**

#### **Macro Economics - II (Paper-V) (Sem - IV)**

**Preamble:** Macro Economics is aggregative economics which examines the interrelations among the various aggregates. Macro Economics is not only scientific method of analyses, but also a body of empirical economic knowledge. This paper equips the students to understand the basic theoretical framework underling in the field of macro economics.

#### **Unit :1 Inflation**

**(Periods -15)**

- 1.1 Meaning, Definitions and Types
- 1.2 Causes of Inflation
- 1.3 Effects of Inflation
- 1.4 Remedies of Controlling Inflation

#### **Unit :2 Trade Cycles**

**(Periods -15)**

- 2.1 Meaning and Features.
- 2.2 Phases of Trade Cycles.
- 2.3 Theories of Trade Cycles: Hawtrey, Schumpeter.
- 2.4 Control of Trade Cycles.

**Unit :3 Public Finance – I**

**(Periods -15)**

3.1 Meaning, Nature and Scope.

3.2 Principle of Maximum Social Advantage.

3.3 Taxation: Direct and Indirect Taxes-Meaning, Merits and Demerits.

3:4 Budget: Budgetary process

**Unit: 4 Public Finance-II**

**(Periods -15)**

4.1 Public Expenditure: Meaning and Causes of growth of Public Expenditure.

4.2 Public Debt: Meaning, Sources and Effects.

4.3 Deficit Financing: Meaning, types and Methods.

4.4 Fiscal Policy: Meaning, Objectives and Instruments.

**Reference Books:**

1.Jhingan M.L., Macro Economics Theory,Vrinda Publication, Delhi.

2.Mithani D.M., Monetary Theory,Vota and Company, Mumbai.

3.Mithani D.M., Macro Economics, Himalaya Publishing House.

4.Dewett K.K., Modern Economic Theory,S.Chand & Co., Ltd., New Delhi.

5.Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.

6.keynes J.M., General Theory of Employment, Interest and money, Macmillan and Co.London.

7.Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal,Agra.

8.Fisher Irving, The purchasing power of money, Macmillan New York.

9.Shaprio Edward, Macro Economic Analysis,Galgotia Publication's New Delhi.



10. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
11. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.
12. Lekhi R. L. (2013) Public Finance; Kalyani Publisher New Delhi.
13. प्रा. रामदेशमुख, आधुनिक-स्थूलअर्थशास्त्र, विद्याप्रकाशननागपूर.
14. जी. एन. झामरे, स्थूलअर्थशास्त्र, पिंपळापुरेअँडकंपनीपब्लिशर्सनागपूर.
15. पाटील जे. एफ. (२०१४) साकलिक अर्थशास्त्रब, फडके प्रकाशन, कोल्हापूर.