

Unit-IV Applied Banking

15 lectures

- 4.1 Banking Ombudsman Scheme-Meaning, Power & Duties
- 4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score
- 4.3 Prime Lending Rate, Repo & Reverse Repo rate
- 4.4 Application of C.R.R. and S.L.R.

References:

1. Gorden. Natrajan “Banking Theory law and practice”, Himalaya Publishing House
2. Srivastava, Divya Nigam, “Management of Indian Financial Institutions”, Himalaya Publishing House.
3. E. Gordon and K. Natarajan, “Emerging Scenario of Financial Services,” Himalaya Publishing House, Mumbai.
4. M. Y. Khan, “Indian Financial System”, Tata McGraw Hill.
5. Bharati Pathak, “Indian Financial System”,
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, “Money and Banking,” McGraw Hill.
8. Vasant Desai,” Banks and institutional management,” Himalaya Publishing House.
9. Dr. P. K. Srivastava, “Banking theory and Practice”, Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. Nitin Bhasin,” Banking Developments in India 1947 to 2007,” New Century Publications.
12. Nitin Bhasin, “Banking & Financial Markets in India 1947 to 2007,” New Century Publications.

Shivaji University, Kolhapur

Revised Syllabus of B.A.II

**To be introduced from October, 2014
Banks and Financial Institutions Part- II
(Semester- IV)(Paper-VI)**

Unit- I Development Bank & Financial Institution 15 lectures

- 1.1 Development Bank : Concept & Role
- 1.2 N.B.F.I. : Concept & Role
- 1.3 Mutual Funds: Meaning & importance
- 1.4 Types of Mutual Funds

Unit- II: Financial Market 15 lectures

- 2.1 Money Market: Meaning & Components
- 2.2 Capital Market: Meaning & Components
- 2.3 Characteristics of Indian Money Market & Capital Market
- 2.4 Role of SEBI in Capital Market

Unit- III: Banking Reform-I 15 lectures

- 3.1 Narasimham Committee on Banking Sector Reforms (1991)
- 3.2 Narasimham Committee on Banking Sector Reforms (1998)
- 3.3 Basle Norms I and II

3.4 Merger and Acquisition in Indian Banking sector: Concept & Causes

Unit- IV: Banking Services

15 lectures

4.1 Primary Services of Bank

4.2 Secondary Services of Bank (Value Added Services) :

Remittances – Safe Custody – Safe Deposit Vaults –
Collection Facility – MICR Clearing, ATMs – Credit cards and Debit
Cards – Travelers' Cheques, Gift Cheques, Demat Account

4.3 Net Banking: Telephone Banking, Computerized Home Banking, Computerized Corporate Banking, On-Line Banking.

4.4 Risk and Limitations of E-Banking

References:

1. Gordon. Natrajan "Banking Theory law and practice", Himalaya Publishing House
2. Srivastava, Divya Nigam, "Management of Indian Financial Institutions", Himalaya Publishing House.
3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
4. M. Y. Khan, "Indian Financial System", Tata McGraw Hill.
5. Bharati Pathak, "Indian Financial System",
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, "Money and Banking," McGraw Hill.
8. Vasant Desai, "Banks and institutional management," Himalaya Publishing House.
9. Dr. P. K. Srivastava, "Banking theory and Practice", Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. Nitin Bhasin, "Banking Developments in India 1947 to 2007," New Century Publications.
13. Nitin Bhasin, "Banking & Financial Markets in India 1947 to 2007," New Century Publications.

SHIVAJI UNIVERSITY, KOLHAPUR
B.A. Part II Economics
MACRO ECONOMICS PART - I (Paper - III) DRAFT
SYLLABUS
To be Introduced from June 2014
Semester III

PREAMBLE :- The purpose of teaching this paper is to introduce the basic, primary and analytically important concepts 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 (Period-15)

- 1.1 Meaning and Definition.
- 1.2 Nature and Scope.
- 1.3 Importance.
- 1.4 Limitations.

Unit 2 : NATIONAL INCOME (Period-15)

- 2.1 Meaning and Definitions of National Income.
- 2.2 Different concepts of National Income: GNP, GDP, NNP, Per Capita Income, Personal Income.
- 2.3 Methods of Measuring National Income: Production, Income and Expenditure .
- 2.4 Difficulties in the measurement of National Income.

Unit 3 : MONEY (Period-15)

- 3.1 Definition and Functions of Money.
- 3.2 Value of Money: Quantity Theory of Money- Transaction Approach, Cash Balance Approach.
- 3.3 Index Numbers: Meaning and construction of simple and weighted Index Numbers.
- 3.4 Importance of Index Numbers.

Unit 4 : Theory of Employment and Output

(Period-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 on propensity to consumption.
- 4.4. Investment Function, Concept of Multiplier.

Reference Books :

1. Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi.
2. Vaish M.C., Monetary Theory, Ratan Prakashan Mandir, Agra.
3. Mithani D.M, Monetary Theory, Vota and Company, Mumbai.
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, Macmillian & Co., London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
8. Fisher Irving, The purchasing power of money, Macmillian, New York.
9. Jha R., Contempory Macroeconomic : Theory and Policy, Wiley Eastern Ltd., Delhi.
10. Shapiro Edward, Macro Economic Analysis, Galgotia Publications, New Delhi.
11. प्रा. राम देभामुख, स्थूल आधुनिक अर्थभास्त्र, विद्या प्रकाशन, नागपूर.
12. डॉ. जी. एन. झामरे, स्थूल अर्थभास्त्र, पिंपळापुरे अँन्ड कंपनी पब्लिभार्स, नागपूर.

SHIVAJI UNIVERSITY, KOLHAPUR
B.A. Part II Economics
MACRO ECONOMICS PART - II (Paper - V) DRAFT
SYLLABUS
(Introduced from June 2014)
Semester IV

PREAMBLE :

Macro Economics is aggregative economics which examines the interrelations among the various aggregates. Macro economics is not only scientific method of analysis, but also a body of empirical economic knowledge. The paper entitled Macro Economics equips the students at the under graduate level to understand the basic theoretical framework underlying in the field of macro Economics.

Unit - 1 TRADE CYCLES (Period 15)

- 1.1 Meaning and Features of Trade Cycles.
- 1.2 Phases of Trade Cycles.
- 1.3 Theories of Trade Cycles - Hawtrey, Shumpeter.
- 1.4 Control of Trade cycles.

Unit - 2 PUBLIC FINANCE - I (Period 15)

- 2.1 Meaning, Nature and Scope of Public Finance.
- 2.2 Principle of Maximum social Advantage.
- 2.3 Role of Public Finance in Developing Economy.
- 2.4 Taxation: Direct and Indirect Taxes - Meaning Merits and Demerits.

Unit - 3 PUBLIC FINANCE - II (Period 15)

- 3.1 Public Expenditure: Meaning and Causes of growth in public Expenditure.
- 3.2 Public Debt: Meaning , Sources and Effects.
- 3.3 Deficit Financing : Meaning, Methods of deficit financing.
- 3.4 Role of Deficit Financing in Developing Economy.

Unit - 4 MONETARY AND FISCAL POLICY (Period 15)

- 4.1 Monetary Policy: Meaning and Objectives.
- 4.2 Role of Monetary policy in a Developing Economy.
- 4.3 Fiscal Policy : Meaning and Objectives.
- 4.4 Role of Fiscal Policy in a Developing Economy.

Reference Books:

1. Ahuja H.L., Macro Economics:Theory and Policy, Chand and Co., New Delhi.
2. Gupta S.B., Monetary Economics, S Chand and Co., New Delhi.
3. Lekhi R.K., Public Finance, Kalyani Publishers, Ludhiyana.
4. Tyagi B.P., Public Finance, Jai Prakash Nath & Co., Meerat.
5. Jhingan M.L., Macro Economic Theory, Vrinda Publications (P) Ltd., Delhi.
6. Mithani D.M., Monetary Theory, Vora & Co., Publishers, Mumbai.
7. Vaish M.C., Monetary Theory, Ratan Prakashan Mandir, Agara.
8. Hicks J.R. Trade Cycles., Oxford, Clarendor Press.
9. Hamberg D Business Cycles, Macmillan Co., New York.
10. Masgrave, Public Finance.
11. प्रा. राम देशमुख, स्थूल आधुनिक अर्थशास्त्र, विद्या प्रकाशन, नागपूर.
12. डॉ. जी. एन. झामरे,, स्थूल अर्थशास्त्र, पिंपळापुणे अॅन्ड कंपनी पब्लिशर्स, नागपूर.