

Progressive Education Society's
Modern College of Arts, Science and Commerce (Autonomous),
Shivajinagar, Pune 5

(An Autonomous College Affiliated to Savitribai Phule Pune University)

Framework of Syllabus

For

B. Com. (Banking and Finance)

Choice Based Credit System (CBCS) Syllabus
Under National Education Policy (NEP)
To be implemented from Academic Year 2024-2025

Level:- 4.5 (First Year) Sem:I

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	ESE	Total
Subject 1 T(2)+ (T/P) (2) or T(4)	24CoBafU1111	Fundamentals of Banking I	2		2		20	30	50
	24CoComU1102	Basics of Accounting I	2		2		20	30	50
Subject 2 T(2)+ (T/P) (2) or T(4)	24CoComU1201	<<Major specific paper >>	2		2		20	30	50
	24CoComU1202	Financial Accounting II	2		2		20	30	50
Subject 3 T(2)+ (T/P) (2) or T(4)	24CoComU1301	Business Economics (Micro Economics-I)	4		4		40	60	100
IKS T(2)	24CpCopU1901	Generic IKS	2		2		20	30	50
GE/OE (T/P) (2)	24CoComU1401	Fundamentals of Trade and Commerce (I)	2		2		20	30	50
SEC (T) (2)	24CoComU1601	Business Communication I	2		2		20	30	50
AEC T(2)	24CpCopU1701 / 24CpCopU1702	MIL-I (Hindi) / MIL-I (Marathi)	2		2		20	30	50
VECT (2)	24CpCopU1801	Environmental Science	2		2		20	30	50
Total			22	00	22	00			550

Level:- 4.5 (First Year) Sem:II

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	ESE	Total
Subject 1 T(2)+ T/P(2) or T(4)	24CoBafU2111	Fundamentals of Banking II	2		2		20	30	50
	24CoComU2102	Basics of Accounting I	2		2		20	30	50
Subject 2 T(2)+ P(2)	24CoComU2201	<<Major specific paper >>	2		2		20	30	50
	24CoComU2202	Financial Accounting II	2		2		20	30	50
Subject 3 T(2)+ P(2)	24CoComU3301	Business Economics (Micro Economics-II)	4		4		40	60	100
GE/OE (T/P)(2)	24CoComU2401	Fundamentals of Trade and Commerce (II)	2		2		20	30	50
SEC T(2)	24CoComU2601	Business Communication II	2		2		20	30	50
AEC T(2)	24CpCopU2703	English Communication Skills I	2		2		20	30	50
VEC T(2)	24CpCopU2801	Democracy, Election and Governance	2		2		20	30	50
CC(2)	24CpCopU2001 / 24CpCopU2011 / 24CpCopU2021 / 24CpCopU2031 / 24CpCopU2041 / 24CpCopU2051 / 24CpCopU2061 / 24CpCopU2071	Physical Education / Cultural Activities / NSS / NCC / Fine Arts / Applied Arts / Visual Arts / Performing Arts	2		2		20	30	50
Total			22	00	22	00			550

Level:- 5.0 (Second Year) Sem:III

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2 or 4), (T/P)(2)	24CoComU3101	Elements of Company Law I	2		2		20	30	50
	24CoBafU3102	Indian Banking System I	4		4		40	60	100
VSC P(2)	24CoBafU3501	Lab Course on Fundamentals of Banking		2		4	20	30	50
IKS (T/P)(2)	24CoComU3901	Ancient Indian Economics and Business	2		2		20	30	50
FP P(2)	24CoCopU3002	Field Project I		2		4	20	30	50
Minor (T/P)(2+2 or 4)	24CoEcoU3301	Business Economics (Macro Economics I)	4		4		40	60	100
GE/OE (T/P) (2)	24CoComU3401	Advanced Study of Trade and Commerce (I)	2		2		20	30	50
AEC T(2)	24CpCopU3703	English Communication Skills II	2		2		20	30	50
CC T(2)	24CpCopU3001	Online Course on Yoga	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.0 (Second Year) Sem:IV

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2 or 4), (T/P)(2)	24CoCopU4101	Elements of Company Law II	2		2		20	30	50
	24CoBafU4102	Indian Banking System II	4		4		40	60	100
VSC P(2)	24CoBafU4501	Lab Course on Indian Banking System		2		4	20	30	50
CEP P(2)	24CoCopU4003	Community Engagement Project		2		4	20	30	50
Minor (T/P)(2+2 or 4)	24CoEcoU4301	Business Economics (Macro Economics II)	4		4		40	60	100
GE/OE (T/P) (2)	24CoComU4401	Advanced Study of Trade and Commerce (II)	2		2		20	30	50
SEC T(2)	24CoComU4601	Organizational Skill Development	2		2		20	30	50
AEC T(2)	24CpCopU4701 / 24CpCopU4702	MIL-II (Hindi) / MIL-II (Marathi)	2		2		20	30	50
CC T(2)	24CpCopU4001	Health and Wellness	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.5 (Third Year) Sem:-V

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2+2+2 or 4 + 2+2 or 4 + 4) P(2+2 or 4)	24CoComU5101	Auditing and Taxation I	4		4		40	60	100
	24CoComU5102	Business Entrepreneurship I	2		2		20	30	50
	24CoBafU5103	Financial Institutions and Markets in India	4		4		40	60	100
	24CoBafU4104	Bank Lending I	2		2		20	30	50
Major Elective (T/P) (2+2 or 4)	24CoComU5201	Business Regulatory Framework I	4		4		40	60	100
	24CoComU5202	Business Management I	4		4		40	60	100
	24CoComU5203	Business Mathematics and Statistics I	4		4		40	60	100
	24CoComU5204	Business Administration I	4		4		40	60	100
VSC P(2)	24CoBafU5501	Lab Course on Financial Institutions and Markets in India		2		4	20	30	50
FP (2)	24CoComU5001	Field Project II		2		4	20	30	50
Minor (T/P) (2)	24CoEcoU5302	Indian Economy	2		2		20	30	50
Total			18	04	18	08			550

Level:- 5.5 (Third Year) Sem:-VI

Course Type	Course Code	Course Title	Credits		Teaching Scheme Hr/Week		Evaluation Scheme and Max Marks		
			TH	PR	TH	PR	CE	EE	Total
Major Core T(2+2+2+2 or 4+2+2 or 4+4) P(2+2 or 4)	24CoComU6101	Auditing and Taxation I	4		4		40	60	100
	24CoComU6102	Business Entrepreneurship I	2		2		20	30	50
	24CoBafU6103	Banking Law and Practices in India	4		4		40	60	100
	24CoBafU6104	Bank Lending II	2		2		20	30	50
Major Elective (T/P) (2+2 or 4)	24CoBafU6201	Business Regulatory Framework I	4		4		40	60	100
	24CoBafU6202	Business Management I	4		4		40	60	100
	24CoBafU6203	Business Mathematics and Statistics I	4		4		40	60	100
	24CoCopU6204	Business Administration II	4		4		40	60	100
VSC P(2)	24CoBafU6501	Lab Course on Banking Law and Practices in India		2		4	20	30	50
OJT (2)	24CoCopU6004	On Job Training		4		8	40	60	100
Total			16	06	16	06			550

S Y B COM

SEMESTER-III

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S Y B. Com SEMESTER-III
(2024 Pattern under NEP 2020)
Major

Course Code: 24CoBafU3102

Course Name: Indian Banking System-I

Teaching Scheme: TH: 4 Hours/Week

Credit: 4

Examination Scheme: CIA: 40 Marks

End-Sem : 60 Marks

Course Objectives:

1. To create the awareness among the students about the Indian banking system.
2. To give students insight about various constituents of Indian banking system.
3. To provide students information about the working of the Reserve Bank of India.
4. To make the students aware of latest changes in banking sector.

Course Outcomes:

After the completion of this course the students will be able to

1. Learn the meaning of different types of commercial banks, central bank and the role of banking system in economic development.
2. Understand the structure of Indian banking system and functions of lead bank scheme.
3. Interpret the privileges and obligation of scheduled banks and distinguish between the scheduled and non-scheduled banks
4. Analyse the features and performances of public sector banks, private sector banks and foreign banks.
5. Evaluate the functions and working of RBI.
6. Elaborate the impact of RBI's monetary policy on Indian banking sector and merger of public sector banks.

Course Contents

Chapter	Title	Allotted lectures
Chapter 1	Role and Structure of Indian Banking System	10 Lectures
	1.1 Role of banking system in the economic development 1.2 Structure of Indian Banking System- Commercial banks, Cooperative banks, Regional Rural Banks, Small Finance Banks, Local Area banks 1.3 Difference between scheduled and non-scheduled banks 1.4 Privileges and Obligations of scheduled banks	
Chapter 2	Reserve Bank of India	15 Lectures
	2.1 Definition of Central Bank 2.2 Evolution of the Reserve Bank of India 2.3 Organisation and Management of the RBI 2.4 Functions of RBI: 2.4.1 Regulatory Functions 2.4.2 Developmental Functions 2.5 Monetary Policy of RBI	
Chapter 3	Public Sector Banks in India	20 Lectures

	3.1 Social Control over Commercial Banks 3.2 Nationalisation of Commercial Banks in India: Arguments for and Arguments against Nationalisation 3.3 Progress of Nationalised Banks 3.4 Problems of Nationalised Banks 3.5 Merger of Public sector banks 3.6 State Bank of India: Evolution, Organisation and Management, 3.7 Merger of SBI with associate banks, Role of SBI 3.8 Lead Bank Scheme	
Chapter 4	Private Sector Banks in India	15 Lectures
	4.1 Old Private Sector Banks: Features, Progress 4.2 New Private Sector Banks: Features, Progress and Regulation 4.3 Foreign Banks: Features, Progress and Regulation 4.4 Concept of Small Finance Bank and Payment Bank	
	Total	60 Lectures

Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill(III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
6. Indian Institute of Banking and Finance(2019), Inclusive Banking, Taxmann Publications
7. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
8. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
18. Reserve Bank of India, RBI Bulletin, Monthly Report
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers

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Second Year of B. Com (2023 Course)

Course Code: 23CoBafU3501

Semester – III

Course Name: Lab Course on Fundamentals of Banking (VSC)

Teaching Scheme: TH: 4Hours/Week (60 Lectures)

Credit-2

Examination Scheme: CIA : 20 Marks

End-Sem : 30 Marks

Course Objectives:

1. To acquaint the students with the fundamentals of banking.
2. To make the students aware of business and practices.
3. To introduce the students to recent changes in banking system

Course Outcomes:

On completion of the course the students can able to,

1. Learn the concept of unit banking and branch banking.
2. Understand practically the procedure of opening, operating and closure of bank account and will also understand various methods of remittances.
3. Interpret the information collected about the remittance of funds in practice.
4. Compare various methods of digital payments and digital payment platforms.
5. Evaluate the balance sheet of commercial banks.
6. Elaborate the internet and mobile banking services provide by the commercial banks, threats in digital banking and RBI's initiative in safe digital banking.

Course Contents

Sr. No	Topic	Lectures
Chapter 1	Study of types of banks and balance sheet of commercial banks	15 Lectures
	1.1 Study about the Branch banking and Unit banking and a Case study of a country opting Branch banking and Unit banking 1.2 Evaluate the balance sheet of a bank to understand how the commercial bank has achieved principles of lending with the help of case study	
Chapter 2	Procedure for Opening and Operating of Deposit Account	15 Lectures
	2.1 Visit to a bank to understand the procedure for opening and operating of deposit account. The students should collect the necessary forms required for opening and closing of an account and also documents required for operating an account. The students can make analysis of all the documents.	
Chapter 3	Methods of Remittances	15 Lectures
	3.1 Visit to bank and collect documents required for demand draft 3.2 Study about the procedure of RTGS, NEFT and IMPS	
Chapter 4	Technology in Banking	15 Lectures
	4.1 A study of Digital Payment Platforms in India- UPI, E-Wallets, Bharat Bill Payment System, Adhar enabled payment system 4.2 Internet Banking and Mobile Banking services of commercial banks 4.3 Threats in Digital Banking 4.4 RBI's initiative in safe digital banking	
	Total	60 Lectures

Recommended Books:

1. Gordon E., Natrajan K.(2018), Banking: Theory and practice, Himalaya Publication, Mumbai.
2. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking, Macmillan Education
3. Kunjukunju Benson(2008), Commercial Banks in India- Growth, Challenges and Strategies, New Century Publication, New Delhi
4. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
5. Uppal R.K.(2011), Money, Banking and Finance in India, New Century Publication, New Delhi
6. Verma S.B., Gupta S.K. and Sharma M.K.(2008), E- banking and Development of Banks, Deep & Deep Publication Pvt. Ltd., New Delhi
7. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
8. Reserve Bank of India, RBI Bulletin, Monthly Report
9. www.npci.org.in
10. www.rbi.org

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S Y B. Com SEMESTER-III
(2024 Course under NEP 2020)
Minor

Course Code: 24CoEcoU3301

Course Name: BUSINESS ECONOMICS (Macro Economics - I)

Teaching Scheme: TH: 4 Hours/Week

Credit: 4

Examination Scheme: CIA: 40 Marks

End-Sem: 60 Marks

Course Objectives:

1. To introduce the students of Commerce to basic Macroeconomic concepts.
2. To study the behaviour of the economy as a whole.
3. To study relationship between macroeconomic aggregates.
4. To apply economic reasoning to problems of the economy.

Course Outcomes:

After the completion of this course the students will be able to

1. Learn and recall fundamental concepts of macroeconomics and objectives of macroeconomic policy.
2. Understand the scope, significance and limitations of macroeconomics, functions of money, features and phases of trade cycle.
3. Calculate national income by using different methods and interpret circular flow of income.
4. Apply the concepts of demand and supply of money and analyse the credit creation process with limitations.
5. Examine the effectiveness of monetary and fiscal policies in addressing macroeconomic problems.
6. Explain and evaluate theories of demand for money and value of money.

Course Contents

Chapter	Title	Allotted lectures
Chapter 1	BASIC CONCEPTS OF MACRO ECONOMICS	08 Lectures
	1.1 Meaning of Macro Economics 1.2 Nature and Scope of Macro Economics 1.3 Significance and limitations of Macro Economics 1.4 Objectives of Macro Economic Policy	
Chapter 2	NATIONAL INCOME	12 Lectures
	2.1 Circular Flow of Income- Four Sector Model 2.2 Meaning and Importance of National Income 2.3 Concepts of National Income- GNP, GDP, NNP, NDP, Per Capita Income, Personal Income, Disposable Income, National income at factor cost and market price 2.4 Methods of Measurement of National Income 2.5 Difficulties in Measurement of National Income	
Chapter 3	MONEY	16 Lectures

	3.1 Meaning and Functions of Money 3.2 Demand for Money- Classical and Keynesian Approach, Milton Friedman's Approach 3.3 Supply of Money- 3.3.1 Process of Multiple Credit creation 3.3.2 Credit Control- Quantitative and Qualitative Methods 3.3.3 Reserve Bank of India's New Money Measures	
Chapter 4	VALUE OF MONEY	16 Lectures
	4.1 Concept of Value of Money 4.2 Quantity Theory of Money 4.3 Cash Balance Approach 4.4 Superiority of Cash Balance Approach over Quantity Theory of Money	
Chapter 5	TRADE CYCLE	08 Lectures
	5.1 Meaning and Features of Trade Cycle 5.2 Phases of Trade Cycle 5.3 Anti- Cyclical Policy	
Total		60 Lectures

Recommended Books:

Basic Reading List

1. Ackey, G (1976) Macro Economics Theory and Policy, Macmillan Publishing Company, New York
2. Ahuja H. L. (2002) Macroeconomics Theory and Policy, Chand and Co. Ltd, New Delhi.
3. Dwivedi D.N.(2010) Macro Economics Theory and Policy, McGraw Hill Education, New Delhi
4. Gupta S.B. (1994) Monetary Economics, S. Chand and Co. Delhi
5. Jingan M.L. (2002) Macro Economic Theory, Vrinda Publication, Delhi
6. Mithani D.M.(2019) Macro Economics, Himalaya Publishing House,
7. Mukherjee Sampat(2013) Macro Economics, New Central Book Agency(P) Ltd. Kolkata
8. Shapiro E (1996) Macro Economic Analysis; Galgotia Publication, New Delhi
9. Vaish M. C. (2002) Macro Economic Theory, Vikas Publishing House, N. Delhi

Additional Reading List:

1. Dillard, D. (1960), The Economics of John Maynard Keynes, Crossby Lockwood and Sons, London.
2. Day A.C.L. (1960) Outline of Monetary Economics, Oxford University Press,
3. Keynes, J.M. (1936), The General Theory of Employment, Interest and Money, Macmillan, London.
4. Kindleberger, C.P. (1958), Economic Development, McGraw-Hill Book Company, New York.
5. Lucas, R. (1981), Studies in Business Cycle Theory, MIT Press, Cambridge, Massachusetts.

SY B COM

SEMESTER-IV

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S Y B. Com SEMESTER-IV
(2024 Course under NEP 2020)
Major

Course Code: 24CoBafU4102

Course Name: Indian Banking System-II

Teaching Scheme: TH: 4 Hours/Week

Credit: 4

Examination Scheme: CIA: 40 Marks

End-Sem : 60 Marks

Course Objectives:

1. To create the awareness among the students about the Indian banking system.
2. To give students insight about various constituents of Cooperative credit system.
3. To provide students information about the working of development banks.
4. To make the students aware of latest changes in banking sector.

Course Outcomes:

After the completion of this course the students will be able to

1. Learn the cooperation principles and evolution of Cooperative credit system.
2. Understand the working of rural and urban cooperative banks.
3. Interpret the advantages of different policies of financial inclusion.
4. Analyse the performances of RRBs, development banks.
5. Evaluate the functions and role of NABARD in agriculture and rural development.
6. Elaborate the impact of banking sector reforms on the working of Indian Banking System.

Course Contents

Chapter	Title	Allotted lectures
Chapter 1	Cooperative Credit System in India	15 Lectures
	1.1 Principles of Co-operation 1.2 Evolution of Cooperative Credit System 1.3 Rural Cooperatives: i. Short term lending Cooperatives: State Cooperative Banks, Central Cooperative Banks, Primary Agriculture Cooperative Societies ii. Long term lending Cooperatives: PCARDBS, SCARDBS 1.4 Urban Cooperatives: i. Urban Cooperative Credit Societies ii. Urban Cooperative Banks	
Chapter 2	Regional Rural Banks and NABARD	15 Lectures
	2.1 Regional Rural Banks: Meaning, Causes of establishment of RRBs, Difference between RRBs and Commercial Banks, Objectives, Organisation and Management, Functions, Progress, Problems and Consolidation of RRBs 2.2 National Bank for Agriculture and Rural Development (NABARD): Objectives, Functions and	

	Performance	
Chapter 3	Banking Sector Reforms and Financial Inclusion	15 Lectures
	3.1 Objectives of banking sector reforms 3.2 Recommendations of Narasimham Committee I 3.3 Recommendations of Narasimham Committee II 3.4 Implementation of Narasimham Committee recommendations 3.5 Financial Inclusion: Meaning and Advantages i. Micro Finance: Meaning, Role and Problems ii. Self Help Group: Meaning, Benefits and Problems iii. Prime Minister Jan Dhan Yojana iv. Mudra Bank	
Chapter 4	Development Banks	15 Lectures
	4.1 Industrial Development Bank of India 4.2 Small Industries Development Bank of India 4.3 Industrial Finance Corporation of India 4.4 EXIM Bank 4.5 National Housing Bank	
	Total	60 Lectures

Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill (III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance (2019), Principles and Practices of Banking, Macmillan Education
6. Indian Institute of Banking and Finance (2019), Inclusive Banking, Taxmann Publications
7. Khan M.Y., Indian Financial System (2018), Tata McGraw Hill, New Delhi
8. Machiraju H.R. (2019), Indian Financial System, Vikas Publishing House, New Delhi
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
10. Mishra Sukhvinder (2012), Banking Law and Practice, S.Chand & Company, New Delhi
11. Mujumdar N.A. (2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
18. Reserve Bank of India, RBI Bulletin, Monthly Report
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers

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VSC

Course Code: 24CoBafU4501

Course Name: Lab Course on Indian Banking System (VSC)

Teaching Scheme: TH: 4Hours/Week (60 Lectures)

Credit-2

Examination Scheme: CIA : 20 Marks

End-Sem : 30 Marks

Course Objectives:

1. 1.To acquaint the students with the knowledge of loan procedure.
2. To make the students aware about the operations and performance of various banks.
3. To enable the students, know about the working of central bank of India and other countries.
4. To provide students information about the actual activities of lead bank.

Course Outcomes:

After the completion of this course the students will be able to

1. Learn the various types of loans with its features.
2. Understand the operations and performance of commercial banks.
3. Interpret the use of information collected about various types of loans in practice.
4. Compare between functions of the Reserve Bank of India and central bank of other countries.
5. Evaluate the monetary policy of the Reserve Bank of India.
6. Elaborate the role of a commercial bank as a lead bank , in financial inclusion, green banking practices and digital lending practices.

Course Contents

Sr. No	Topic	Lectures
Chapter 1	Procedure and Practice of Loans	15 Lectures
	1.1 Procedure and Practice of Home Loan – A Case Study 1.2 Procedure and Practice of Education Loan – A Case Study 1.3 Procedure and Practice of Consumer Loan – A Case Study	
Chapter 2	Operations and Performance of Commercial Banks in India	15 Lectures
	2.1 Evaluation of operations and performance of Public Sector Banks, Private Sector Banks and Foreign Banks on the basis of parameters branch expansion, deposits, loans, priority sector advances, capital adequacy ratio, NPA 2.2 Evaluation of operations and performances of Small Finance Banks and Payments Bank 2.3 Role of public sector banks as Lead Bank – A Case study	
Chapter 3	Central Bank	15 Lectures
	3.1 Evaluation of latest monetary policy of RBI 3.2 Comparative study of working of RBI and the central bank of any other developed country	
Chapter 4	New Banking Practices	15 Lectures
	4.1 Green banking practices used by commercial banks 4.2 A study of role of commercial banks in financial inclusion – PMJDY, MUDRA Loan, Self Help Group 4.3 Digital Lending practices of commercial banks	
	Total	60 Lectures

Recommended Books:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill(III Edition), New Delhi
4. Gordon E. and Nartajan K.(2007) , Financial Markets and Services , Himalaya Publishing House
5. Indian Institute of Banking and Finance(2019), Principles and Practices of Banking , Macmillan Education
6. Indian Institute of Banking and Finance(2019), Inclusive Banking, Taxmann Publications
7. Khan M.Y., Indian Financial System(2018), Tata McGraw Hill, New Delhi
8. Machiraju H.R.(2019), Indian Financial System, Vikas Publishing House, New Delhi
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi
10. Mishra Sukhvinder(2012), Banking Law and Practice, S.Chand &Company, New Delhi
11. Mujumdar N.A.(2002), Financial Sector Reforms and India's Economic Development, Academic Foundation
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company , New Delhi
13. Shekhar KC and Shekhar Lekshmy(2022), Banking Theory and Practice, Vikas Publishing House, New Delhi
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report
18. Reserve Bank of India, RBI Bulletin, Monthly Report
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers
21. www.rbi.org

Progressive Education Society's
Modern College of Arts, Science and Commerce (Autonomous)
Shivajinagar, Pune - 5
S Y B. Com SEMESTER-IV
(2024 Course under NEP 2020)
Minor

Course Code: 24CoEcoU4301

Course Name: BUSINESS ECONOMICS (Macro Economics -II)

Teaching Scheme: TH: 4 Hours/Week

Credit: 4

Examination Scheme: CIA: 40 Marks

End-Sem: 60 Marks

Course Objectives:

1. To introduce the students of Commerce to basic Macroeconomic concepts.
2. To study the behaviour of the economy as a whole.
3. To study relationship between macroeconomic aggregates.
4. To apply economic reasoning to problems of the economy.

Course Outcomes:

After the completion of this course the students will be able to

1. Learn and recall meaning of concepts like inflation, deflation, rate of exchange and its determinants.
2. Understand the nature and scope of public finance and components of balance of payments.
3. Interpret the concepts of Phillips curve, stagflation and fiscal policy.
4. Analyse the concepts of consumption function, investment function, multiplier, principle of acceleration.
5. Examine the causes and methods for correcting deficit in balance of payments.
6. Explain and evaluate Classical theory of employment and Keynesian theory of employment.

- Course Contents

Chapter	Title	Allotted lectures
Chapter 1	INFLATION AND DEFLATION	14 Lectures
	1.1 Inflation- Meaning, Causes and Effects 1.2 Demand Pull and Cost Push Inflation 1.3 Inflationary Gap 1.4 Phillips Curve 1.5 Stagflation	
Chapter 2	THEORIES OF INCOME AND EMPLOYMENT	08 Lectures
	2.1 Classical Theories of Employment- Prof. Say, Pigou, Fisher 2.2 Keynesian Theory of Employment	
Chapter 3	CONSUMPTION AND INVESTMENT FUNCTION	14 Lectures
	3.1 Consumption Function: Concept, Psychological Law of Consumption, Determinants of Consumption Function 3.2 Investment Function: Concept, Marginal Efficiency of Capital and its determinants 3.3 Investment Multiplier: Concept, Importance and Limitations 3.4 Principle of Acceleration: Concept, Working and Limitations	
Chapter 4	PUBLIC FINANCE	10 Lectures
	4.1 Meaning, Nature and Scope of Public Finance	

	4.2 Principle of Maximum Social Advantage 4.3 Fiscal Policy: Objectives and Instruments	
Chapter 5	EXTERNAL DIMENSIONS of MACRO ECONOMICS	14 Lectures
	5.1 Balance of Payments: Concept, Components, Disequilibrium in BOP, Methods for Correcting disequilibrium in BOP 5.2 Rate of Exchange: Determination of Rate of Exchange, Fixed and Flexible Rate of Exchange	
Total		60 Lectures

Recommended Books:

Basic Reading List

1. Ackey, G (1976) Macro Economics Theory and Policy, Macmillan Publishing Company, New York
2. Ahuja H. L. (2002) Macroeconomics Theory and Policy, Chand and Co. Ltd, New Delhi.
3. Dwivedi D.N. (2010) Macro Economics Theory and Policy, McGraw Hill Education, New Delhi
4. Gupta S.B. (1994) Monetary Economics, S. Chand and Co. Delhi
5. Jingan M.L. (2002) Macro Economic Theory, Vrinda Publication, Delhi
6. Mithani D.M. (2019) Macro Economics, Himalaya Publishing House,
7. Mukherjee Sampat (2013) Macro Economics, New Central Book Agency (P) Ltd. Kolkata
8. Shapiro E (1996) Macro Economic Analysis; Galgotia Publication, New Delhi
9. Vaish M. C. (2002) Macro Economic Theory, Vikas Publishing House, N. Delhi

Additional Reading List:

1. Dillard, D. (1960), The Economics of John Maynard Keynes, Crossby Lockwood and Sons, London.
2. Day A.C.L. (1960) Outline of Monetary Economics, Oxford University Press,
3. Keynes, J.M. (1936), The General Theory of Employment, Interest and Money, Macmillan, London.
4. Kindleberger, C.P. (1958), Economic Development, McGraw-Hill Book Company, New York.
5. Lucas, R. (1981), Studies in Business Cycle Theory, MIT Press, Cambridge, Massachusetts.