

# RTM NAGPUR UNIVERSITY NAGPUR

Choice Based Credit System (CBCS)

Syllabus for B.A: 3<sup>rd</sup> Semester

To be effective from the Academic Session 2022-23

## CORE BANKING AND FINANCE

### Course Outcomes:

1. This course will enable the students to analyse various trends in Banking and Financial institutions.
2. Students will be able to compare different types of banking institutions for their efficiency in providing finance to the various categories of industries and businesses.
3. The study of the technology of core banking and retail banking will make students to be employable in banking systems and they will find opportunities to seek the jobs in banking and finance sector.
4. The students will be able to understand the role of various types of banking and financial institutions and shall be give suggestions for improvement
5. The course will make students to understand major policy debates on monetary policy and shall be able to give suggestions.
6. The study of money market and financial markets will make to understand basic theoretical foundations of their working and promote to study the methodological functioning of these markets which will open opportunities for them to get employments.

### SYLLABUS

#### UNIT – I: CORE Banking System & Solution

System of CORE Banking in India, History, Meaning, Objectives, Need, Features of CORE Banking, Advantages to Consumers and Bank, Elements of CBS-Internet & Mobile Banking, ECS in India – NEFT, RTGS, Electronic Funds Transfer point of sale (EFTPOS), Role of RBI in payment systems, Society for worldwide Interbank Financial Telecommunications

#### E-Banking

Concept, Meaning, Need & scope of E-Banking, Models of E-Banking, Advantages and Constraints in E-Banking, Advent of E-Banking in India, Impact of E-Banking on Commercial Banks, E-Banking Products – ATM, Credit Card, Point of sale (POS), Debit Cards, Smart Cards, E-money, D-MAT account, MICR cheque transactions, Risk in E- Banking and management

## UNIT – II: Retail Banking

Meaning, Features, Significance, History, Role of Retail Banking, Retail & Wholesale Banking system, Bank customer relationship

### Retail Banking Services

Banking Services – Personal, Corporate, Business, Recovery process in Retail Banking, Opportunities & Challenges in Retail Banking in India

## UNIT – III: Banking & Financial Institutions in India

Commercial Banks and functions, Cooperative Banks, Regional Rural Banks and their role in credit supply, Reforms in Banking and Finance, Credit rating in India, Credit creation by commercial banks, Nationalisation of commercial banks, Non-performing Assets (NPA)

Reserve Bank of India – Traditional and Developmental Functions, Monetary Policy, Objectives, Instruments, RBI's Rural and Industrial Finance

## UNIT – IV: Money and Financial Markets

Structure, Developed and Underdeveloped Money Markets, Money market in India – Importance, Features, Instruments, Measures to strengthen money market in India

### Capital Markets in India

Stock exchange, Importance of stock exchanges, National and Bombay stock exchanges – Sensex and NIFTY, Methods of floating new issues, Types of shares and debentures, The Securities and Exchanges Board of India (SEBI), Objectives and role

### Recommended Books:

1. Reddy C.N, Electronic & Internet Banking, Rearl Books, Delhi
2. Raydher C.S, E-Commerce & E-Banking, Himalya Publishing House, New Delhi
3. Loloyd B Thomas, Money, Banking & Financial Markets, McGraw Hill Primis Custom Publishing House
4. Vasu Deva, E-Banking, Common Wealth, New Delhi
5. A Gajendran, Banking & Financial System, Vrinda Publication Ltd., Delhi
6. Bhole, L M (2001), Financial Markets and Institutions, Tata Mcgraw Hill, Delhi
7. Uppal RK & Pooja (2015), Transformation in Indian Banks-Search for better tomorrow, Sarup Book Publisher Private Ltd., New Delhi
8. Mehrotra, Shyam Ji (2011), New Dimensions of Bank Management, Skylark Publications, New Delhi
9. डॉ. गजानन पाटील, स्थूल अर्थशास्त्र, कस्तुरी प्रकाशन, नागपूर
10. डॉ. रामदास माहोरे, मौद्रिक अर्थशास्त्र, साईज्योती प्रकाशन, नागपूर

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# RTM NAGPUR UNIVERSITY NAGPUR

Choice Based Credit System (CBCS)

Syllabus for B.A: 4<sup>th</sup> Semester

To be effective from the Academic Session 2022-23

## INDIAN ECONOMY

### Course Outcomes:

1. This course will use appropriate analytical frameworks to review major trends in economic indicators in the India in post-independence period.
2. It will examine various paradigm shifts and turning points in policy debates in India.
3. It enables students to examine sector specific policies and their impacts in shaping trends in key economic indicators in India. And they will be able to give constructive suggestion for further developments.
4. The course will be able to highlight major policy debates and evaluate the Indian empirical evident to update the major changes of Indian Economy.

## SYLLABUS

### UNIT – I: ECONOMIC DEVELOPMENT SINCE INDEPENDENCE

Major features of Indian Economy, Post-independence period changes in composition of National Income and employment, Income inequality

Natural resource base of Indian Economy, Population: Size, Growth, Composition and its implications for Indian Economy, Human Development Index, Gender development index, Sustainable development, Goals, Inclusive growth in Indian economy, Unemployment, Poverty Multi-dimensional poverty and poverty alleviation in India

Five-year Plans: Objectives and Achievements and NITI Aayog

### UNIT – II: INDIAN AGRICULTURE

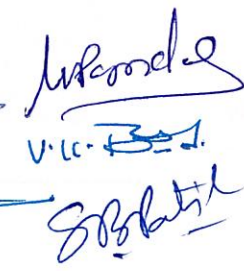
Nature and role of agriculture in Indian Economy, Cropping pattern, Production and productivity trends, Agricultural holdings and Land Reforms, Agricultural inputs and Green Revolution, Agricultural Finance, Agricultural Marketing and Agricultural Price Policy in India, Cooperative movement and Indian Agriculture, Food security and Public Distribution System in India

### UNIT – III: INDUSTRIAL SECTOR IN INDIA

Structure, performance and problems of Industries in India. Public Sector and Private Sector Industries in India. MSME Industries, Industrial Finance, Monopoly and Concentration of Industries, Industrial Sickness in India, Industrial Labour, Industrial Relations and Social security in India

### UNIT – IV: INTERNATIONAL SECTOR & INDIAN ECONOMY

Composition and direction of India's Foreign Trade, Balance of Payments, Foreign Trade Policy, Multilateral and Bilateral trade of India, BRICS and Its impact on Indian Economy, Effect of L.P.G, GATT and WTO, Effect of WTO on Indian Economy, TRIPS and TRIMS, Foreign Direct Investment, Multinational Corporation, Trade agreements



V. K. B. S.

### Recommended Books:

- 1) Agrawal A.N.- Indian Economy, Vishwa Prakashan, New Age International Ltd. New Delhi.
- 2) Mishra S. K. & V. K. Puri- Indian Economy- Himalay Publication
- 3) Ruddar Datt and Sundharam- Indian Economy, S-Chand, New Delhi
- 4) Bimal Jalan -Problems of Indian Economy
- 5) रूद्र दत्त एव के.पी.एम. सुदरम, भारतीय अर्थव्यवस्था
- 6) मिश्रा एवं पुरी - भारतीय अर्थव्यवस्था, हिमालय प्रकाशन, नई दिल्ली
- 7) डॉ. गजानन पाटील, भारतीय अर्थव्यवस्था, कस्तुरी प्रकाशन, नागपूर
- 8) डॉ. रामदास माहोरे, भारतीय अर्थव्यवस्था, साईज्योती प्रकाशन, नागपूर

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# RTM Nagpur University Nagpur

## Choice Based Credit System

### Syllabus for B.A : Fifth Semester

## DEVELOPMENT AND INTERNATIONAL ECONOMICS

### Course Outcome:

To explain development and economic growth theories, international trade theories and related economic development theories.

Learn hardcore economic prescriptions to development, concerns hitherto related to background like education, health, sanitation and infrastructural development, have found a place of pride in explaining with reference to various economics.

The student will be acquired with economic concepts and models of international trade as well as trade policies.

Student will become aware about international trade blocks and their importance.

### Syllabus:

#### Unit 1 : Economics of Growth and Development

Meaning of economic Growth and Development, Indicators and measurement of economic development- human development index, inequality adjusted HDI - gender equality index, Multi-Dimensional Poverty Index. Inclusive growth, Sustainable Development Goals and Objectives.

#### Unit 2 :Theories of Economic Growth and Development

Theories of Adam Smith, David Ricardo, Karl Marx and Schumpeter

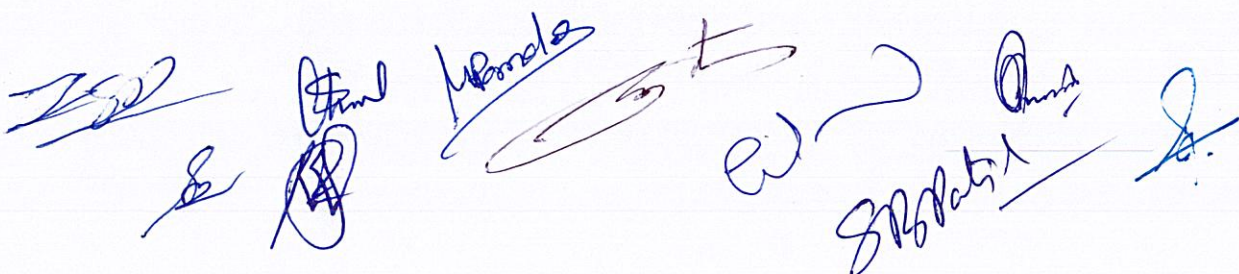
Lewis model of Unlimited Supply, Theories of Nurkse, Balance Growth Strategy and Hirschman's Unbalance Growth Strategy, Hydel model, Harrod-Domer growth model, Kaldor's growth model.

#### Unit 3 :Theories of International Trade

Meaning, Salient Features and Importance of International and inter-regional Trade, Ricardo, Haberler, Heckscher-Ohlin and J. S. Mill's Theory of International Trade. Role of dynamic factors, i.e., changes in tastes, technology and factor endowments. Terms of Trade and Gains from Trade

#### Unit 4 :India's International Trade


Composition and Direction of India's International Trade, Foreign Trade Policy, Export Promotion, Bilateral, Multilateral, Free and Preferential Trade Agreements. GATT and WTO, WTO and India, MNC's and FDI.





**Books Recommended:**

1. Jhingan M.L., International Trade and Finance, 2014, Vrinda Publication, New Delhi.
2. Cherunilum Francis (2008), International Economics, Tata McGraw Hill.
3. Mithani D.M., International Economics, Himalaya Publishing house, Nagpur.
4. Salvatore Dominick (2002), International Economics, (Latest edition), John Wiley and Sons, Singapore
5. Feenstra Robert C. (2004), International Trade: Theory and Evidence, Princeton, University Press, Princeton.
6. Grimwade Nigel (2001). International Trade, (Latest edition), Routledge. London.

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# RTM Nagpur University Nagpur

## Choice Based Credit System

### Syllabus for B.A : Sixth Semester

#### CONSUMER ECONOMICS

##### Course Outcome:

They get an opportunity to learn about the practical aspects of money management. The knowledge of this aspect would be useful to them in planning their future status as family leaders in dealing with these vital issues.

About the importance of money savings and investment etc so that they can enlighten their elders in managing the family income systematically.

To learn practical aspects of the market and the way in which they can use their knowledge in developing appropriate buying strategies and in learning how to face the problem of consumer grievances etc.

The learning of the various aspects specified in the course content will help the students in developing them as good managers of family income and also as wise customers in the market. The tools of redressal of consumer grievances and the legal steps involved in consumer protection have very useful sources of information in facing the problems as consumers and in fighting against unfair trade practices of the traders and manufactures.

##### Syllabus:

##### Unit 1 : Principles of Consumer economics

Consumer in microeconomics. Consumer buying behaviour-definition and types, factors affecting consumers behaviour- cultural, social, personal, psychological.

Consumer product information, product advertising- definition and methods. Economic models of household consumption, pattern of household consumption.

Consumer sovereignty. Consumer confidence, economic indicators, revealed preference theory, role of buying process, product differentiation in market, consumer awareness.


##### Unit 2 : Consumer and Welfare

Types of consumers primary, secondary, tertiary and Apex, Conspicuous consumption, permanent income hypothesis, impact of e-commerce, consumer and social policy, financial management, consumer's financial and economic well-being.

Consumer education, consumer fraud due to advertising, miss representation about goods and services, inferior quality of products, inadequate medical services. Government policies and consumer well-beings. Consumer Movement in India.

##### Unit III : Consumer Protection

Rights given to consumers, Consumer Protection Act 1986- salient features, objectives, meaning of consumer protection, consumer protection councils, Consumer Disputes Redressal Agencies, Difference between CPA 1986





and 2019. Scope of Consumer Protection Act. Quality and Standardization- role of ISI, Indian Standard Mark, AG mark, Hall mark, Licensing, Role of International Organization for Standardization.

#### **Unit IV : Role of Regulatory Authorities and leading cases decided under CPA**

RBI and Banking Ombudsman, IRDA and Insurance Ombudsman, TRAI, The Food Safety and Standards Authority of India (FSSAI), Electricity Regulatory Commission, Real Estate Regulatory Authority.

Leading cases decided under CPA by supreme court related to medical negligence, banks, insurance, housing and real estate, electricity and Telecom services, Education and defective products.

#### **Books Recommended:**

1. Khanna, Sri Ram, Savita Hanspal, Sheetal Kapoor, and H.K. Awasthi. (2007) *Consumer Affairs*, Universities Press.
2. Choudhary, Ram Naresh Prasad (2005). *Consumer Protection Law Provisions and Procedure*, Deep and Deep Publications Pvt Ltd.
3. G. Ganesan and M. Sumathy. (2012). *Globalisation and Consumerism: Issues and Challenges*, Regal Publications
4. Suresh Misra and Sapna Chadah (2012). *Consumer Protection in India: Issues and Concerns*, IIPA, New Delhi
5. Rajyalaxmi Rao (2012), *Consumer is King*, Universal Law Publishing Company
6. Girimaji, Pushpa (2002). *Consumer Right for Everyone* Penguin Books.
7. *The Consumer Protection Act, 1986 and its later versions.*

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