

RTM NAGPUR UNIVERSITY NAGPUR

Choice Based Credit System (CBCS)

Syllabus for B.A: 3rd 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: 4th 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

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 एवं 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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Below the list of recommended books, there are several handwritten signatures and initials in blue ink. These include a large signature on the left, a signature in the center, a signature on the right, and several smaller initials and signatures below them, including one that appears to be "ZSP" and another that looks like "B. B. Patil".