Bachelor Of Commerce

B.com CBCS - Semester III

Course Type-Compulsory Course

Course Name: - Monetary Economics-I Course Code-3T2

MONETARY ECONOMICS-I

Course Outcomes

C01	The students will be able to demonstrate nature and functions of money and will get familiarise with the methods of note issue.
C02	The students will get familiarise with the concept of Inflation and deflation and will able to identify their role.
CO3	The students will be able to identify role of
CO4	The students will be able to identify role of monetary policy and Fiscal policy. The students will get knowledge about public finance, and will also identify the types of taxation
CO5	The students will gain knowledge about recent trends money market and public fiancé

Unit I: Money Evolution, Meaning, Definition, Nature and Functions of Money. Quantity Theory of Money and Criticisms. Paper Currency & Methods of Note Issue- Fixed Fiduciary Method, Proportionate Reserve Method, Minimum Reserve Method.

Unit II: Inflation & Deflation Inflation- Meaning, Nature, Causes, Effects, Impact of Inflation. Deflation - Meaning, Nature, Causes, Effects, Impact of Deflation. Role of Monetary Policy and Fiscal Policy in controlling Inflation & Deflation.

Unit III: Money Market & Policies Money Market-Concept of Money Market, Objectives, Importance of Money Market, Instruments of Money Market. Monetary Policy and Fiscal Policy Concept-Meaning, Objectives, Need, Importance, Impact, Recent Changes/Trends.

Unit IV: Public Finance Concept, Meaning, Importance of Public Finance, Principles of Public Finance, Theory of Maximum Social Advantages & Criticisms. Taxation – Definition, Characteristics& Cannons. Types of Taxation- Proportional, Progressive and Regressive Taxation System. Direct and Indirect Taxes- Merits & Demerits.

(Bo. R.K. Nikhade)

Books Recommended:

- 1. Monetary Economics, RR Paul, Kalyani Publishers.
- 2. Money ,Banking, Trade & Public Finance, M.V.Vaish, New Age International Pvt.Ltd.
- 3. Money, Banking and International Trade, K.P.M. Sundaram, Sultan Chand, New Delhi.
- 4. Public Finance, Tyagi , Jai Prakash Nath Publishers.
- 5. Money and Financial System P.K. Deshmukh, PhadkePrakashan.
- 6. Monetary Economics, Rashi Arora, Sheth Publishers, Mumbai
- 7. Modern Macroeconomics(Theory & Policy), B.N. Ghosh, Ane Books Pvt Ltd, 2nd Edition, 2012.
- 8. Macro Economics, D.D.Chaturvedi, Galgotia Publishing Company,1999

Question Paper Pattern Semester-IV Monetary Economics- II 3T2

N.B. - 1) All questions are compulsory.

2) All questions carry equal marks.

Time :- 3 hours Marks-80

Q.1. (a) UNIT - 108 Marks

(b) UNIT - 108 Marks

OR

(c) UNIT-I 16Marks

Q.2. (a) UNIT - II 08 Marks

(b) UNIT - II 08 Marks

OR

(c) UNIT - II 16Marks

Q.3. (a) UNIT -III 08 Marks

(b) UNIT-III 08 Marks

(c) UNIT - III 16Marks

- Q.4. (a) UNIT IV08 Marks
 - (b) UNIT IV 08 Marks

OR

(c) UNIT - IV 16Marks

Q.5

- a) UNIT I 04 Marks
- b) UNIT II 04 Marks
- c) UNIT III 04Marks
- d) UNIT-IV 04 Marks

(Dr. R.K. Nikhaale)

Bachelor Of Commerce

B.com CBCS -Semester IV

Course Type-Compulsory Course

Course Name: - Monetary Economics-II Course Code-4T2

Course outcomes

C01	The students will be able to get knowledge of commercial banks and identify causes of Non-performing Assets
C02	The students will be able to demonstrate Core banking and will be able to differentiate between different types of Cards.
CO3	The students will be able to identify role of monetary policy and Fiscal policy.
CO4	The students will get knowledge about bank and customer relationship and will be able to open any type of account in banks.
CO5	The students will get familiarise with work of central bank and will able to calculate different ratios of credit control.

Unit I: Commercial Banking Evolution, Meaning, Functions of Commercial Banks. Role commercial banks in a developing economy. Process of Credit Creation by Commercial Banks & its Limitations, Investment Policy of Commercial Banks. Non-Performing Assets- Meaning, Criteria and Causes.

Unit II: E-Banking & Core Banking Meaning, Features, Advantages & Disadvantages of ATM (Automated Teller Machines.) Meaning, Features, Merits and Demerits of Credit cards, Plastic cards, Smart cards, e-purse, Laser cards. EFT (Electron Fund Transfer), ECS (Electronics clearing system).

Unit III: Banks and Customers Relationship and Services Introduction, Meaning of Customer. Bank & Customer Relationship- Debtor & creditor, Trustee and Beneficiary, Agent and Principal, Bailer and Bailee. Opening, operating and closing of various bank accounts. Demat Account -Advantages, Opening and Operation of Demat Account. Methods of Calculating Interest Rates on deposits and on loans.

Unit: IV Central Bank Meaning, Objectives, Functions, Role of Central Bank. Credit Control-Meaning, Objectives, Methods: Quantitative-Bank Rate, Open Market Operations, Cash Reserve Ratio(CRR), Statutory Liquidity Ratio(SLR), Repo Rate. Qualitative — Varying margin requirement, Regulation of consumer's credit, Issuing directives, Publicity measure, Moral suasion, Credit rationing and limitations.

Books Recommended:

- 1. Monetary Economics, RR Paul, Kalyani Publishers.
- 2. Money, Banking and International Trade, K.P.M. Sundaram, Sultan Chand, New Delhi.
- 3. Macroeconomics, Mankiw, N. Gregory, Macmillan Worth Publishers New York, Hampshire U.K. 81
- 4. Financial Institutions and Markets , Agrawal & Gupta, Kalyani Publishers.
- 5. Modern Banking ,Vaish, M.C, Oxford & IBH Publishing Co.,New Delhi
- 6. Money and Financial System P.K. Deshmukh, PhadkePrakashan.
- 7. Monetary Economics, Rashi Arora, Sheth Publishers, Mumbai

Question Paper Pattern Semester-IV 4T2 Monetary Economics- II

N.B. - 1) All questions are compulsory.

2) All questions carry equal marks.

Time :- 3 hours

Marks-80

- Q.1. (a) UNIT 108 Marks
 - (b) UNIT 108 Marks

OR

- (c) UNIT I 16Marks
- Q.2. (a) UNIT II 08 Marks
 - (b) UNIT-II 08 Marks

OR

- (c) UNIT II 16Marks
- Q.3. (a) UNIT -III 08 Marks

(b) UNIT - III 08 Marks

(c) UNIT - III 16Marks

Q.4. (a) UNIT - IV08 Marks

(b) UNIT - IV 08 Marks

OR

(c) UNIT - IV 16Marks

Q.5

a) UNIT - I 04 Marks

b) UNIT - II 04 Marks

c) UNIT - III 04Marks

d) UNIT -- IV 04 Marks

(Do. R. K. Nikhade)