

Department of Banking & Business Economics

Bhupal Nobles' University, Udaipur

M. Com. (Banking & Business Economics)

2017-19 (Annual Scheme)

Courses of Study

(Effective from July, 2017)

Paper Code	Nomenclature of Paper		Maximum Marks
Previous Year			
BBE 611	Economic Analysis		100
BBE 612	Financial Management		100
BBE 613	Business Environment		100
BBE 614	Financial Markets and Institutions		100
BBE 615	Indian Banking System		100
	Total		500
Final year			
BBE 621	International Economics		100
BBE 622	Research Methodology		100
BBE 623	Banking Law & practice in India		100
BBE 624	Security Market Operations		100
BBE625	Dissertation		100
	Or		
BBE626	Public Finance		
	Or		
BBE627	Fundamentals of Insurance		
	Total		500

- Note: Comprehensive Viva-Voce shall be conducted by a panel of examiners consisting of Senior Most Professor, HOD, and External Expert.

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Economic Analysis

BBE 611

Unit I

Economic concepts: Basic concept of economics, Micro and Macro Economics - Concept, types and difference. Demand: Law of demand and Elasticity of Demand. Indifference curve analysis – Characteristics, consumer equilibrium, Price effect, Income effect and Substitution effect.

Unit II

Production Functions- Law of returns and returns to scale. Cobb-Douglas production function. Cost Analysis -Types and relationship between various costs and their diagrammatic presentation.

Unit III

Market: Meaning, types and Market structure. Price and output decisions in perfect competition Monopoly and Monopolistic competitions, Price Discrimination. Oligopoly: Kinked Demand Curve, Price leadership and collusive Oligopoly.

Unit IV

Theory of Income and Employment - Classical Theory of Employment, Keynes's Theory of Income and Employment, Consumption Function: Concept, features of consumption function. MPC and APC

Unit V

Investment – Autonomous and induced Investment, Gross and Net investment, Investment multiplier: Concept, working, leakages and importance of multiplier. Accelerator: Concept, theory and importance of acceleration. Difference between acceleration and multiplier.

Books Recommended

1. M.L.Jhingan and J.K.Stephen : Managerial economics
2. K.K.Dewett, S.Chand and company : Modern Economic theory
3. H.L. Ahuja; S.Chand and company : Advance Economic theory: Micro Economic analysis
4. H.L.Ahuja , S. Chand and company : Macro economics; Theory and Policy:
5. T.R.Jain O.P. Khanna, Ajay Tiwari : Micro Economics by VK India Enterprizes.
6. Varshney R.L. and Maheshwari K.L. : Managerial Economics; Sultan Chand, New Delhi
- 7 Dwivedi DN : Managerial Economics, Vikas Publishing House, New Delhi
8. Choudhary, C.M. : Busness Economics.
9. Seth M.L. : Principles of Economics.
10. Ahuja H.L. : Advanced Economic Theory.
11. Sinha V.C. : Business Economics.

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Financial Management
BBE 612

Unit-I

Financial management: meaning and concept of financial management, financial goals, profit vs wealth maximization, financial functions, limitations of financial management, financial planning. Time value of money: meaning and principle of time value of money, derivative market: participants and types.

Unit-II

Capital structure: Meaning, determinants and theories of capital structure, leverage: operating and financial leverage and their measures, effects on profits, analysing alternate financial plans, EBIT- EPS analysis.

Unit-III

Capital and capitalization: concept, classification and theories of capitalization, over vs under capitalization. Cost of capital: cost of equity shares, preference shares, debentures and retain earnings, weighted average cost of capital.

Unit-IV

Capital Budgeting: meaning, needs and objectives of capital budgeting, techniques, time and non time adjusted methods.

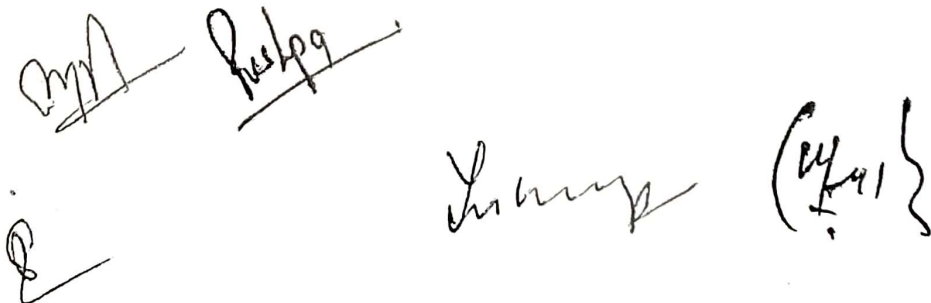
Dividend policies: meaning, determinants and types of dividend policies, relevance and irrelevance theory of dividend policies.

Unit-V

Management of working capital: nature and significance, operating cycle and factors determining working capital requirements, sources and uses of funds, management of working capital, cash, receivables and inventories.

Suggested Readings:

1. Agarwal Agarwal Kothari- Financial Management
2. Panday I.M., Financial Management.
3. Agrawal M.R., Financial Management.
4. Dave, Nagar, Goyal, Financial Management.
5. Bansal Manish, Bansal navneet; Derivatives and financial innovations

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Business Environment

(BBE 613)

Unit- I

Theoretical framework of Business Environment : Concept, significance and nature of business environment; Elements of environment- Internal and External; Changing dimensions of business environment , Techniques of environment scanning and monitoring.

Unit- II

Economic Planning : Features, types, objectives, achievements. NITI Ayog. Concept of economic growth and development, determinants and distinction between economic growth and development. New Industrial Policy 1991 and its new dimensions.

Unit- III

Government and Business : Changing dimensions of legal environment in India; Competition Act, FEMA and Licensing policy, Consumer Protection Act. MSMEs –Role and strategy.

Unit- IV

Socio Cultural Environment : Critical elements of Socio Cultural Environment. Social Responsibility of Business. Economic Reforms; Liberalization-measures of Liberalism, Globalization- meaning, case for and against globalization, effect on Indian economy. Privatization- Meaning, progress. Disinvestment in India; problems.

Unit- V

Foreign Trade Environment : Indian Foreign Trade- volume, composition and direction, new dimensions of Indian foreign trade. FDI- factors affecting FDI and Government policy for FDI. Technology Transfer- Modes and recent trends. Multinational corporations- Role in India.

Suggested readings-

- 1.P.K.Singh, Business Environment, Apex Publishing House, Udaipur.
- 2.Agrawal ,Diwan , Business Environment, Excel Books, New Delhi.
3. B.l. Ojha, Economic Environment In India, RBD Publication, Jaipur.
4. Varshneya, Agrawal, vashishth, , Economic Environment In India, Ajmera Book CO.

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Unit-I

Financial markets in India- an overview of financial market in India, Role of financial institutions in India.

India money market: composition, structure. Defects of Indian money market and suggestions for removing them. Recent trends in Indian money market.

Unit-II

Capital market: institutions and instruments. Difference between money and capital market and relationship between them. Hybrid financing institutions.

Security market: new issue market, secondary market. Role of new issue market.

Stock-exchange: functions, role and trading. listing of securities.

Unit-III

Financial services: Merchant banking- functions and role, SEBI guidelines. Significance of underwriting. Credit rating- concept, functions and types. Credit rating in India.

Unit-IV

Mutual funds: meaning, definition and characteristics, importance of mutual funds, advantage and disadvantage of mutual funds, types of mutual funds.

Euro currency market- its significance, importance and recent trends.

Unit-V

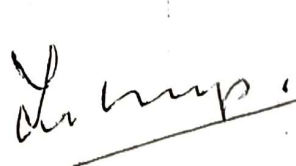
Non-banking financial institutions: Role, importance, functions and working of IFCI, SFC, LIC, GIC and UTI.

Suggested readings:

1. Auerbach Robert, D. Money Banking and Financial Markets, Macmillan publishing co. New York
2. Khan M.Y. Indian Financial System- Theory and Practice, Vikas Publishing House, New Delhi.
3. Shankar Ravi, Services Marketing, South Asia Publication; New Delhi.
4. Shiva Ramu S. Global Financial Services Industry, South Asia Publication, New Delhi.

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Indian Banking System

BBE 615

Unit 1

Banking system in India: Development of banking system in India- an overview, Nationalization of banks, Role of Banks in the economic growth and development. Recent trends in Indian banking system.

Unit 2

General Banking: Commercial Bank- meaning, objectives, functions, role of commercial banks in developing countries. State Bank of India- an overview, objectives, structure, organization, function, working & progress

Unit 3

Rural Banking in India: RRB's- function, organization, achievements and failure of RRB's. NABARD. Co-operative Banks- structure of cooperative banks, function, progress, problems and suggestions.

Unit 4

RBI and Monetary Policy: RBI- establishment, objective, functions organization, role in economic development. Monetary Policy- objectives instruments and method of credit control recent changes in the monetary policy.

Unit 5

Development banks and Financial Institutions: concept, objectives, functions. Financial Institutions- IDBI, ICICI, IRBI, SIDBI,. E-Banking Internet Banking, Electronic Payment system- NEFT, ECS and RTGS.

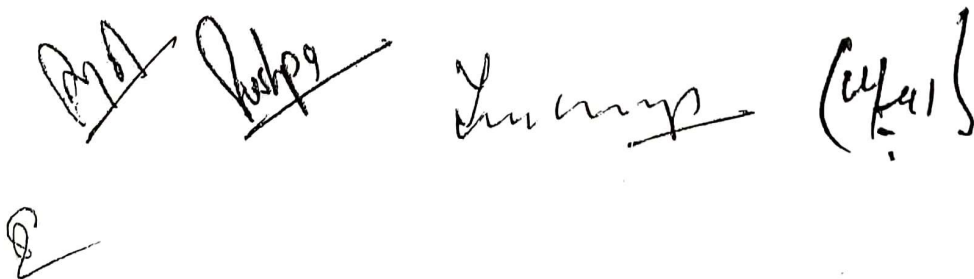
Suggested Readings:

Mithani D.M. Money banking and international trade, Himalaya Publishing house, Mumbai.
Shekhar K.C, and Laxmi Shekhar, Banking theory and practice, Vikas publishing house, New Delhi.

Gupta Swami Vashistha; Banking and finance, Ramesh book depot, Jaipur.

Seth. M.L; Money and Banking

Saxena, Trivedi; Mudra, Banking Evam Vyavhar

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International Economics
BBE 621

Unit- I

International Trade: - Meaning, need, Importance and Problems of International Trade. Advantage and disadvantage of International Trade. International Business Environment: Meaning and factors affecting the environment.

Unit- II

Balance of Payment: Concept of Balance of Trade and Balance of Payment; causes of Disequilibrium and adjustment mechanism. India's Balance of Payment. Foreign Aid: Problems and Prospects in India; Foreign Direct Investment; Govt. policy towards foreign capital.

Unit- III

Foreign Exchange Market--Concept, Foreign Exchange Rate- types, Theories of determination.

Foreign Exchange Control--objectives, Methods and International Payments. ECGC and EXIM bank.

Unit- IV

State Trading: Definition, objectives, merits and limitations' Foreign trade policy, State Trading Houses; Export promotion councils ; Commodity Boards ; Special Economic Zones (SEZs); Export oriented Units (EOUs); Export processing Zones (EPZs)

Unit- V

International Business Environment and WTO. Globalisation Dimensions, Indian Scenario. WTO - Important Agreements; AOA, ATC, GATS, TRIMS, TRIPS, Agreement on Anti Dumping; European Union ; ASEAN; NAFTA; SAPTA, BRICS- Objectives, functions, organization and achievements

Books Recommended:-

1. Cherunilam Francis- International Economics (McGraw Hill Publication)
2. D.M.Mithani : International Economics;, Himalaya Publishing House, Mumbai
3. Black and Sundaram : International Business Environment, Prentice Hall of India, New Delhi.
4. BO Soderstern and Geoffrey Reed- International Economics (Macmillan Press)
5. Vaish M C and Sudama Singh - International Economics (Oxford and IBH Publication)
6. Trivedi, Jatana and Bajaj : International Trade and Finance, RBSA Publisher, Jaipur
7. Trivedi, Nagar, Soral and Bhatt : International Trade and Finance, Ramesh Book Depot, Jaipur.
8. Agarwal, Singh & Gupta : International Trade and Finance, Ajmera Book Company, Jaipur

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Research Methodology

BBE 622

Unit-I

Meaning of Research-Characteristics, Objectives of Research, Types of Research descriptive and analytical, applied and Fundamental, Quantitative and qualitative, conceptual and empirical, Research methods vs. Methodology, research process and criteria of good research.

Unit- II

Research problem Formulation – defining and formulating research Problem, Selecting the Research Problem, necessity of Defining problem, Sources of research Problem, Research design- meaning, need of research design, basic principles of research design, Features of good research design, Types of Research Design.

Unit- III

Hypothesis: Meaning and importance, Characteristics of usable Hypothesis, Different forms of Hypothesis, Difficulties in formation of Hypothesis, Testing of Hypothesis, Errors in Hypothesis Testing. Parametric inference, Test of Independence of Chi square test, small sample test T test and F test. ANOVA, non-parametric inferences

Unit –IV

Data collection and analysis – Importance of data , Primary and Secondary data , Their Merits and demerits , Uses, Methods of collecting of Primary Data, Construction of Schedules and Questionnaire: Their uses- practical considerations, essentials of good questionnaires and schedule.

Unit-V

Sampling- Concept of Statistical population, Sampling , sampling frame , sample size , characteristics of a good sample, types – Probability sample, random sample, Systematic sample, stratified random sample, multi stage sampling, Research Report Writing - Guidelines for writing a Report

Books Recommended

C.R. Kothari (2004) 2nd Edition; Research Methodology: New Age International (P) Limited.

Pankaj Madan, Vageesh Paliwal,

Rahul Bhardwaj : Research Methodology- -Global Vision Publishing House, New-Delhi

P.C. Tripathi : Research Methodology in Social Science

Paudin V. Young : Research Methodology

Mukherjee, R.N. : Research (Hindi)

Shukla and Trivadi : Research Methodology

B.L.Kothari : Research Methodology-Tools and Techniques, ABD Publishers, Jaipur, India

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Banking Law and Practice in India

BBE 623

Unit 1

Laws of Banking in India: Evolution of Banking law in India, Reserve Bank of India Act 1934, Banking Regulation Act 1949, Banking Companies (Acquisition & Transfer) Act 1970.

Unit 2

Banker Customer Relationship: definition of banker and customer, general and special relationship, Termination of relationship, Law of limitation, Books evidence Act, Paying bank-duties, rights, precautions & protections. Collecting bank-duties, rights, precautions & protections.

Unit 3

Bank Accounts: Types of bank accounts, Special types of bank customers- Minor, Married Women, Pardanasheen Women, illiterate, lunatic, Blind person, Partnership firm, joint stock company, corporate bodies, charitable trust, joint Hindu family.

Unit 4

Financial Analysis: Loan and Advances- principle of sound lending, classification of secured and unsecured loans-Lien, hypothecation, cash credit, overdraft, discounting of bill. Monitoring of advanced. SARFECI Act, CIBIL.

Unit 5

Securities: Types of securities- guarantee, specific securities- Land/Real Estate, stock exchange, goods, documents of title to goods, life insurance policies, fixed deposit, supply bills.

Suggested Readings:

Nigam B.M.L: Banking Law and practice, Himalaya publishing house, New Delhi.

Sharma Maliram; Banking Vidhi Evam Vevhaar, Ramesh book depot, Jaipur.

Shekhar & Shekhar; Banking theory and practice, Vikas publishing house, New Delhi.

Shrivastava P.K; Practical Banking Law & Practice, Himalaya publishing house, New Delhi.

Trivedi, Nagar, Bhatt; Banking law & practice in India, Ramesh book depot.

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Security Market Operations

BBE 624

Unit - I

Investment: Nature and scope of investment analysis : Elements of investment-return, risk and time elements; objectives of investment; Types of Investments : Financial investments- securities Non financial investment-real estate, gold and other types and their features

Unit - II

Security return and risk analysis, Systematic Risk, Unsystematic Risk, Return in Investment. Measurement of return and risk

Unit - III

Fundamental Analysis : Economic analysis, industry analysis and company analysis, Technical Analysis : Various prices and volume indicators indices and moving average: Interpretation of various types of trends indices, Efficient Market Hypothesis: Weak, semi-strong and strong, Testing of different forms of market efficiency and their significance

Unit - IV

Security Markets : Primary and Secondary market; Primary Market -its role and functions; Methods of selling securities in primary market, New financial instruments

Unit - V

Secondary Market : Role, importance, organization of stock exchange. Listing of securities in stock exchange; Trading mechanism-screen based trading; insider trading Take-over; Internet Based trading

Books Recommended

Investment Management - Preeti Singh (Himalaya Pub.)

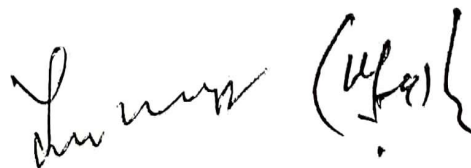
Investment Analysis & Portfolio Management - Prasanna Chandra

Security Analysis and Portfolio Management - Punithavathy Pandian, Vikas Publishing House Pvt. Ltd.

Security Analysis and Portfolio Management, Ravi Kishor, Taxman Publishers

Financial Management, Khan & Jain, Tata McGraw Hill







OR

Public Finance

BBE 626

Unit-I

Public finance- definition, nature and scope, distinction between public and private finance, principal of maximum social advantage.

Unit-II

Public expenditure- meaning, classification and canons of public expenditure, effects of public expenditure, measuring trends in public expenditure in India.

Unit-III

Public revenue: sources, taxation- meaning, objectives, classification and canons of taxation. Features of good tax system. Impact, incidence and shifting of taxes. effects of taxation. Introduction to goods and services tax (GST).

Unit-IV

Public Debt: Meaning, kinds, limits, sources of public borrowings, effects of public debt. Public vs Private Debt. Internal and external public debt of India.

Unit-V

The public budget: Meaning, concept and kinds of budget, economic and functional classification of the budget, Performance and zero budgeting, Deficit financing, fiscal policy- in reference of India.

Suggested readings:

1. Musgrave, R.A., the economics of public finance
2. Bhargava, R.N., public finance
3. Mehta, J.K., public finance
4. Lekhi R.K., Singh Joginder, Public Finance
5. Sethi T.T., public finance

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Dissertation
BBE625

OR

Fundamentals of Insurance

BBE 62.7

Unit-I

Introduction to insurance: purpose and need of insurance. Insurance as a social security tool, importance and limitations of insurance, distinguish between insurance and assurance, Classification of insurance.

Unit-II

Life insurance: concept of life insurance contract, essential features, kinds of basic life policies, mixed policies, fire insurance, marine insurance and motor insurance- elementary knowledge.

Unit-III

Insurance intermediaries- agents and procedure for becoming an agent. Pre-requisite for obtaining a license. Termination of agent appointment.

Insurance premium: concept, features and classification of premium.

Unit-IV

Procedure regarding settlement of policy claims: concept, conditions, procedure and types of claims.

Unit-V

Organizational setup of insurance companies, Organization setup of LIC, GIC and private insurances.

Suggested Readings:

Bal Chand, Bima ke Prarambhik Prakran.
Taylor and Tylor- From proposal to policy
Godwin, Principles and practices of insurance.
R. L. Nolakha- Beema ke Siddhant (RBD)

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