

M.COM. (FINAL),

2010-11

PAPER-I : BUSINESS FINANCE

Unit-I

Finance : Function, Role, organisation and responsibility sources of supply of funds in India - short term, medium term and long term.

Unit-II

Problems in long term finance : Effects of financing on share holders - Income, risk and control - cost of capital and investment decisions. Capitalisation capital structure, corporate debt, capacity and coverage.

Marketing of securities under writing arrangement.

Basic concepts, Issue of Equity and Right Issues.

Unit-III

Management of Assets : Management of Investment in Inventories, Receivables and Cash, Analysis of working capital basic tools of financial analysis, profitability and other ratios, sources and uses of funds.

Unit-IV

Capital Budgeting : The capital budget composition return of investment - The pay back test, probability test

- forecasting future needs of funds - The cash flow planning and forecasting. Financial Report and Statements and their interpretation.

Unit- V

Profit Planning : Project objectives, computation of income, cost volume profits analysis - project planning. Feasibility assessment.

Management of Income interpretation, caring and the dividend policies, bonus issues.

Books Recommended :

1. Van Horne : Financial Management and Policy
2. F. Weston & E. Brigham : Managerial Finance.
3. Kucchal, S.C. : Financial Management
4. Pandey, I.M. : Financial Management
5. Ezra Solomon : The Theory of Financial Management
6. Kulshreshtra : Nigam Vit.
R.S.
7. Matadeen Agrawal : Financial Management (Hindi)
8. Trivedi, I.V. and Sharma, M.K. : Financial Management (Hindi)

PAPER-II : FOREIGN EXCHANGE AND INTERNATIONAL BANKING

Unit-I

Foreign Exchange : Meaning Research mode of foreign payment; Foreign exchange market and its functions mechanism and instruments of international payments; Foreign exchange markets in London, New York and Switzerland; Weak and firm currencies; spot and forward transactions; arbitrage and speculation.

Unit-II

Change Rate : Determination - Mint parity, purchasing parity, BOP, IMF System of parties. Fluctuations in exchange rates - factors; fixed, flexible and floating exchange rates. Tel Quel rate; Exchange control objectives, methods, devaluations, important provisions of FERA.

Simple arithmetic problem for quotation of Spot and forward rates.

Unit-III

Financing for Foreign Trade : Financing of import trade - Bankers documentary letters uniform customs and practice for documentary letter of credit; various types of banks dealing with L/C: Financing of export trade - pre

and post shipment finance; Export credit and guarantee facilities in India, EXIM Bank functions, working and organisation.

Unit-IV

International Banking : Euro-dollar-meaning, scope and significance; important features of market, origin and growth, the participants; should India Borrow Euro-dollars? Offshore banking; Role of Indian Banks in International Banking, problems, progress & prospects; Country risk, joint ventures: needs for developing of an offshore market in India.

Unit-V

International Monetary Cooperation : International liquidity, International monetary fund organisation, working, achievements and problems dollar crisis; SDR's - World Bank and its affiliates - organisation, working achievements and problems; World Bank and India.

Asian Development Bank - Organization, working achievements and problems; ADB and India.

Books Recommended :

1. Varghese, S.K. : Foreign Exchange and Financing of Foreign Trade.
2. Lal, G.S. : Financing of Foreign Trade: and Foreign Exchange.
3. Andley K.K. : Foreign Exchange - Principle and Practice.

4. Kuppu Swami : ABC of Foreign Exchange.
5. Francis Cheramilan : International Trade and: Export Management.
6. Trivedi, I.V. & Sharma, M.K. : International/Trade & Finance (Hindi).

Unit-V

International Monetary Cooperation

International Monetary Cooperation is a process of working together to solve the problems of the world. It involves the exchange of goods and services between different countries. The International Monetary Fund (IMF) is an organization that works to promote international monetary cooperation and financial stability. It provides technical assistance and financial support to member countries. The World Bank is another organization that works to promote international monetary cooperation and financial stability. It provides financial assistance to member countries for development projects. The Asian Development Bank (ADB) is another organization that works to promote international monetary cooperation and financial stability. It provides financial assistance to member countries for development projects. The ADB and India have a long history of cooperation. The ADB has provided financial assistance to India for various development projects. India has also provided financial assistance to the ADB for various development projects. The ADB and India continue to work together to promote international monetary cooperation and financial stability.

Books Recommended

1. Varghese, S.K. : Foreign Exchange and Finance of Foreign Trade
2. Lal, G.S. : Finance of Foreign Trade and International Trade

PAPER-III: BANKING LAW AND PRACTICE IN INDIA

NOT FOR SALE
FOR OFFICE USE ONLY

Unit-I

Law : Main Provisions of the Negotiable Instruments Act, 1881, The Banking Regulation Act, 1949. The Banking Companies (Acquisition and Transfer of the Banking Undertaking) Act, 1990.

Unit-II

Practice : Function and services of commercial banks; Banker Customer Relationship - General and Special; Law of Limitations (Relevant Provision) Bankers, Books, Evidence Act (Relevant provision). Termination of relationship - precautions paying banker - duties rights and protection, collecting banker duties, precautions, right and protection.

Unit-III

Accounts : Bank deposit accounts - fixed, current, savings and recurring, time and demand, joint accounts, special types of customers - Minor, Married Women, Pardannasin Women, Illiterate, lunatics, Partnership firm, joint stock company, society other corporate bodies, charitable institutions trusts, executors, joint hindu family.

Unit-IV

Lending : Financial analysis - techniques of bank lending, mode of lending - loans, cash credit, overdraft,

discounting of bills, monitoring of advanced, nursing of problem account.

Unit-V

Security : Secured and unsecured advances - loan pledge, Mortgage, Hypothecation, guarantee, leasing, specific security, stock exchanges, securities - goods, document of title to goods, immovable property, life policies, deposit receipts.

Books Recommended :

1. Varshney, P.N. : Banking Law and Practice.
2. Indian Institute : Commercial Banking, Vol. I & II.
Of Bankers Bombay
3. S.R. Davar : Law and Practice of Banking.
4. Shekhar, K.C. : Banking - Advances
5. Bedi & Hardikar : Practical Banking Advances.
6. Suneja : Bankers Securities against Advances Vol. I, II.
7. Suneja-Bankers : Advances How are they controlled.
8. Shrivastva, P.K. : Banking Theory and Practice.
9. Suneja : Practice and Law of Banking.
10. Banking Regulation Act, 1949.

11. Negotiable Instruments Act.

12. Tannon, M.L. : Law and Practice of Banking.

13. Radhaswami, M. : Practical Banking.

14. Gupta, J.C. : Law & Banking

15. Trivedi. I.V., : Banking Vidhi Evem Vyavhar
Jain R.K. &
Sharma, M. K.

Paper-IV Contemporary Issues

Code No.: 5844

1. Indian Banking in Retrospect
2. Economic Planning
3. Globalisation and Indian Economy
4. Direction of India's Foreign Trade
5. Corporate Social Responsibility in Business

**OPTIONAL PAPER
OR
PAPER-V : DEVELOPMENT BANKING**

Unit-I

Development Banking : Concept, scope and nature of activities; phases of evolution in West and in India; Ownership and Management; Role of State and RBI in promotion and development banking in India; convertibility options, Sources of funds, resource mobilization by Indian Development Bank.

Unit-II

Promotional Role of development banks; entrepreneurial development of capital market, development of backward areas. Export promotion, Inter-institutional groups, consultancy; Project evaluation - Technical, financial economic, commercial and social follow-up.

Unit-III

Development Banks in India : IDBI, ICICI, IFCI - working, progress, performance and problems.

Unit-IV

Investment Institution : (A) LIC - Operational Policies and Practices, Employment of funds, financial assistance - underwriting, direct subscriptions and

loans; Investment in big houses, suggestions. (B) UTI - Evaluation, objectives, operational policies, employment of funds, financial assistance to corporate sector, Investment in big business groups, problems and suggestions.

Unit-V

Development Banking in Rajasthan - Detailed study of RSFC and RIICO.

Books Recommended :

1. Saxena, R.M. : Development Banking in India.
2. Singh, V.S. : Development Banking in India.
3. Reports : IDBI, IFCI, ICICI, LIC, UTI, RSFC, RIICO.

The student shall identify the topic for study with the consultation with his/her supervisor.

The; report will be examined by two examiners and the average marks should be awarded by them shall be taken as the marks secured by the candidate.

OR

DISSERTATION

PAPER-V : OPTIONAL PAPER FINANCIAL MARKETS AND INSTITUTIONS

Unit-I

Indian Financial System : Evolution and role of financial institutions in India, Structure of financial markets, money and capital market.

Unit-II

Non-Bank Financial Intermediaries : Growth, role and importance, functions and working of IFCI, ICICI and SFS their project appraisal techniques, contribution of LIC, GIC, and UTI in industrial finance.

Unit-III

New Issues Market and Stock-Exchange in India : Role of new issue market in industrial financing, floating of new issues, organisation and functions of stock exchange in India, Trading in stock exchange, Listing of securities, Regulation and control of stock exchange in India.

Unit-IV

Merchant Banking and Under-writing : Role and functions of merchant banking in India's Recent trends,

significance of under writing, Institutional under-writing in India.

Unit-V

Efficient Market Hypothesis : Forms of capital market - weak, semi-strong and strong experiments and analysis of efficient market hypothesis.

Approaches of different schools of thought recent studies.

Books Recommended :

1. R. M. Srivastava : Management of the financial institutions in India.
2. RBI : Report of the Review Committee.
3. MDI : Small Scale Industries - An Assessment of Institutional Finance.
4. S.V. Vashudevan : Theory of Banking.
5. K. K. Panikkar : Banking Theory and Systems
6. RBI : Report of the Committee on Mechanisation in Banking Industry.

7. RBI : Report of the Study Group on term from participation arrangements.

OR

INDUSTRIAL ECONOMICS

Unit-I

Rationale of Industrialisation - Agriculture and Industrialisation Patterns, Process, Spread and Implications of Industrialisation Industrialisation in Developing Countries - Inhabiting factors, measures, conducive to Industrialisation.

Unit-II

Industrial Evolution of India - From early industries to independence period. Industrial progress under various five year plans with special reference to 8th & 9th five year plans.

Unit-III

Industrial Policy & Licensing - Present Industrial Policy and Liberalisation.

Public Sector undertakings, problems of public sector undertakings and the future of Public Sector.

Size and Location of Industrial Units Theories of Industrial Location, Regional Development of Industries, State & Industrial Location in India.

Unit-IV

Capital Formation in Indian Industry - Banks and Industrial Finance, Industrial Finance and Development

Corporation, Financing Large Industries.

Unit-V

Industrial combinations, concentrations of Economic Power and it's regulations.

Labour legislation and industrial growth wages & industrial economy - Trade Unions Industrial Relations, workers participation in Management, Labour Welfare - Industrial Productivity - Importance, Factors affecting Production & Wages, productivity in India, Major industries of India - Jute, Cotton Textile, Sugar, Cement, Iron & Steel.

OR

PAPER-VI : DEMOGRAPHIC & POPULATION STUDIES

Unit-I : POPULATION GROWTH IN INDIA

Importance of Human Resources (Population) chief characteristics of Indian-Population, causes of high growth rate of population in India. Physical distribution of Indian population, density of Indian Population. Factors affecting density of population in India, average age in India, Literacy in Indian Population, occupational distribution of Indian Population, Labour force in India.

Bad effects of over population on Indian economy and its development.

Unit-II : POPULATION POLICY

Policy relating to population in India, National Population Policy of 1976. Amended Population Policy in 1977 present population policy and its salient features, population problems and its effects on economic development, criticism and Indian Population Policy.

Unit-III : MEASURES OF POPULATION CONTROL IN INDIA

Family Planning and Family Welfare programme in

India, methods, Administrative Planning and progress of family welfare programmes during planning period, success and achievements of family planning and programmes, problems and drawbacks of family welfare programmes, suggestions for success of family planning programmes.

Unit-IV: POPULATION EDUCATION

Population Education definition and meaning, need and importance of Population Education, objectives of Population Education, content and components of Population Education, problems in introducing Population Education, parents re-action of Population Education, curriculum of population education.

Unit-V : BASIC DEMOGRAPHIC STUDY OF

ASIAN COUNTRIES

ESCAP region basic demographic data, China and India, child care and human resources development.

Books Recommended :

1. K.S. Shah : Population Explosion
2. K.R. Saikar : Population Education for Developing Countries
3. Ashish Bose : India and the Asian Population Perspective.