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दि. 7 / 3 / 2014

प्रति,

प्राचार्य,

सर्व संलग्न सामाजिकशास्त्रे महाविद्यालये

विषय:- प्रस्तावित सुधारित अभ्यासक्रमांबाबत सूचना पाठविण्याबाबत.

महोदय,

उपरोक्त विषयसंदर्भात आपणांस आदेशान्वये कळविण्यात येते की, सामाजिकशास्त्रे विद्याशाखेअंतर्गत अर्थशास्त्र अभ्यासमंडळाने नियुक्त केलेल्या समितीने तयार केलेला बी.ए.भाग-2 (अर्थशास्त्र) व एम.ए.भाग-2 (अर्थशास्त्र) (जून 2014 पासून लागू करावयाच्या) प्रस्तावित अभ्यासक्रमांचे मसुदे विद्यापीठाच्या <http://www.unishivaji.ac.in> या वेबसाईटवर ठेवण्यात आलेले आहेत. तेंव्हा सदर अभ्यासक्रमांचे मसुदे आपल्या महाविद्यालयातील संबंधित विषयाच्या शिक्षकांच्या निदर्शनास आणून याबाबत काही सूचना करावयाच्या असल्यास त्या दि. 22/03/2014 पूर्वी विद्यापीठाकडे पाठविण्याबाबत सूचना देण्यात याव्यात.

उपरोक्त नमूद केलेल्या दिनांकापर्यंत सूचना विद्यापीठाकडे प्राप्त न झाल्यास याबाबत विद्यापीठ अधिकार मंडळाची अंतिम मान्यता घेण्याबाबत पुढील कार्यवाही करण्यात येईल.

कळावे,

आपला विश्वासू,

सही / -

उपकुलसचिव

प्रत: माहितीसाठी व आवश्यक पुढील त्या कार्यवाहीसाठी.

1. अधिष्ठाता, सामाजिकशास्त्रे विद्याशाखा
2. अध्यक्ष, अर्थशास्त्र अभ्यासमंडळ
2. स्वीय सहायक, मा. कुलगुरू, कुलसचिव, संचालक, बी.सी.यु.डी. मा. परीक्षा नियंत्रक
4. बी.ए. विभाग
3. दूरशिक्षण विभाग

**Shivaji University, Kolhapur**  
**Revised Draft Syllabus of B.A.II**  
**To be introduced from June, 2014**  
**Banks and Financial Institutions- I**  
**(Semester- III, Paper-IV)**

**Preamble:**

Keeping in view job prospects in banks & financial sector the objective of the course is to give in-depth knowledge of theory and practice of Banks & Financial Institutions to the students with practical inputs and prepare them for career in Banks & Financial Institutions.

<b>Unit - I</b>	<b>Commercial Banking</b>	<b>15 lectures</b>
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- 1.1 Meaning and Functions
- 1.2 Process of credit creation and limitations
- 1.3 Asset Classification (NPA) and Norms
- 1.4 Investment Policy and Balance Sheet of a Bank

<b>Unit - II</b>	<b>Reserve Bank of India</b>	<b>15 lectures</b>
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- 2.1 Functions : Promotional & Regulatory
- 2.2 Objectives of Monetary Policy
- 2.3 Credit Control Instruments: Quantitative & Qualitative
- 2.4 Financial Inclusion: Meaning, Steps taken by RBI, Progress

<b>Unit-III</b>	<b>Practical Banking</b>	<b>15 lectures</b>
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- 3.1 Types of account
- 3.2 Opening, Operating and closing of an Account
- 3.3 Banker's Rights and Obligations
- 3.4 Bank Customer's Rights and Obligations

## **Unit-IV    Applied Banking**

**15 lectures**

4.1 Banking Ombudsman Scheme-Meaning, Power & Duties

4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score

4.3 Prime Lending Rate, Repo & Reverse Repo rate

4.4 Application of C.R.R. and S.L.R.

### **References:**

1. Gorden. Natrajan “Banking Theory law and practice”, Himalaya Publishing House
2. Srivastava, Divya Nigam, “Management of Indian Financial Institutions”, Himalaya Publishing House.
3. E. Gordon and K. Natarajan, “Emerging Scenario of Financial Services,” Himalaya Publishing House, Mumbai.
4. M. Y. Khan, “Indian Financial System”, Tata McGraw Hill.
5. Bharati Pathak, “Indian Financial System”,
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, “Money and Banking,” McGraw Hill.
8. Vasant Desai,” Banks and institutional management,” Himalaya Publishing House.
9. Dr. P. K. Srivastava, “Banking theory and Practice”, Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. Nitin Bhasin,” Banking Developments in India 1947 to 2007,” New Century Publications.
12. Nitin Bhasin, “Banking & Financial Markets in India 1947 to 2007,’ New Century Publications.

# **Shivaji University, Kolhapur**

## **Revised Syllabus of B.A.II**

### **To be introduced from October, 2014 Banks and Financial Institutions Part- II (Semester- IV)(Paper-VI)**

#### **Unit- I Development Bank & Financial Institution**

**15 lectures**

- 1.1 Development Bank : Concept & Role
- 1.2 N.B.F.I. : Concept & Role
- 1.3 Mutual Funds: Meaning & importance
- 1.4 Types of Mutual Funds

#### **Unit- II: Financial Market**

**15 lectures**

- 2.1 Money Market: Meaning & Components
- 2.2 Capital Market: Meaning & Components
- 2.3 Characteristics of Indian Money Market & Capital Market
- 2.4 Role of SEBI in Capital Market

#### **Unit- III: Banking Reform-I**

**15 lectures**

- 3.1 Narasimham Committee on Banking Sector Reforms (1991)
- 3.2 Narasimham Committee on Banking Sector Reforms (1998)
- 3.3 Basle Norms I and II

### 3.4 Merger and Acquisition in Indian Banking sector: Concept & Causes

## **Unit- IV: Banking Services**

**15 lectures**

#### 4.1 Primary Services of Bank

#### 4.2 Secondary Services of Bank (Value Added Services) :

Remittances – Safe Custody – Safe Deposit Vaults –  
Collection Facility – MICR Clearing, ATMs – Credit cards and Debit  
Cards – Travelers' Cheques, Gift Cheques, Demat Account

#### 4.3 Net Banking: Telephone Banking, Computerized Home Banking, Computerized Corporate Banking, On-Line Banking.

#### 4.4 Risk and Limitations of E-Banking

### **References:**

1. Gorden. Natrajan "Banking Theory law and practice", Himalaya Publishing House
2. Srivastava, Divya Nigam, "Management of Indian Financial Institutions", Himalaya Publishing House.
3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
4. M. Y. Khan, "Indian Financial System", Tata McGraw Hill.
5. Bharati Pathak, "Indian Financial System",
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, "Money and Banking," McGraw Hill.
8. Vasant Desai, "Banks and institutional management," Himalaya Publishing House.
9. Dr. P. K. Srivastava, "Banking theory and Practice", Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. Nitin Bhasin, "Banking Developments in India 1947 to 2007," New Century Publications.
13. Nitin Bhasin, "Banking & Financial Markets in India 1947 to 2007," New Century Publications.

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**REVISED DRAFT SYLLABUS OF B.A.- PART- II**  
**Principles of Co-operation (IDS) Paper-I**

To be introduced From June 2014

Semester III

**PREAMBLE –**

The objective of this paper is to create awareness about the working of co-operatives in Rural and Urban area. The co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions needs to be studied in Indian Context.

**UNIT I : INTRODUCTION OF CO-OPERATION (15 Periods)**

- 1.1 Meaning & Definition of Co-operation
- 1.2 Features and Importance of Co-operation
- 1.3 Principles of Co-operation - Manchester Co-operative Principles
- 1.4 International Co-operative Alliance (ICA)- organization & functions

**UNIT II : CO-OPERATION AS FORM OF ORGANIZATION (15 Periods)**

- 2.1 Capitalism – Definition, Merits and Demerits
- 2.2 Socialism – Definition, Merits and Demerits
- 2.3 Co-operation – A Golden mean between Capitalism and Socialism
- 2.4 Role of Co-operation in mixed economy

**UNIT III : ROLE OF STATE IN CO-OPERATION (15 Periods)**

- 3.1 Role of state in the development of Co-operative movement
- 3.2 Co-operative Administration
- 3.3 Co-operative Supervision
- 3.4 Role of Co-operative Registrar

**UNIT IV : CO-OPERATIVE AUDIT (15 Periods)**

- 4.1 Definition, Meaning and Need of Co-operative Audit
- 4.2 Objectives and Types of Co-operative Audit
- 4.3 Merits of Co-operative Audit
- 4.4 Role of Co-operative Auditor

## REFERENCES:-

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. सहकाराचा विकास प्रा.सी. जे. जोशी, प्रा. के. सी. जोशी फडके प्रकाशन, कोल्हापूर
9. सहकार तत्वे व चळवळ प्रा. डॉ. रूपा. एस्. भाहा, डॉ. बी. एच. दामजी , फडके प्रकाशन कोल्हापूर

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**REVISED SYLLABUS OF B.A.- PART- II**  
**CO-OPERATIVES IN INDIA (IDS) PAPER-II**

To be introduced From June 2014

Semester IV

**UNIT I : CO-OPERATIVE CREDIT IN INDIA (15 Periods)**

- 1.1 Multi-Purpose service Co-operative Societies
- 1.2 District Central Co-operative Banks
- 1.3 State Co-operative Banks
- 1.4 Urban Co-operative Banks

**UNIT II : CO-OPERATIVE MARKETING IN INDIA (15 Periods)**

- 2.1 Need and Importance
- 2.2 Structure, development and Present Position of Co-operative Marketing
- 2.3 Problems and Remedies of Co-operative Marketing
- 2.4 Role of NAFED

**UNIT III : CO-OPERATIVE PROCESSING SOCIETIES IN INDIA (15 Periods)**

- 3.1 Role of Co-operative processing societies in Rural Development.
- 3.2 Sugar Co-operatives – Development, present position, Problems and Remedies
- 3.3 Dairy Co-operatives – development, Present Position, Problems and Remedies
- 3.4 Co-operative processing and women Empowerment.

**UNIT IV : ROLE OF NATIONAL INSTITUTIONS IN THE DEVELOPMENT OF CO-OPERATIVE MOVEMENT (15 Periods)**

- 4.1 National Bank For Agricultural and Rural Development (NABARD)
- 4.2 National Co-operative Development Corporation (NCDC)
- 4.3 National Co-operative Union of India (NCUI)
- 4.4 97<sup>th</sup> Constitutional Amendment and main changes in Maharashtra Co-operative Societies Act



## REFERENCES:-

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Last Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Last Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. NABARD – Annual Reports and website
9. डॉ. प्रताप बा. पाटील (संपादक) – 97 वी घटना दुरुस्ती व बदलता सहकारी कायदा— सांगली जिल्हा सहकारी बोर्ड लि सांगली, प्रथम आवृत्ती
10. अनास्कर विद्याधर (2012) –प्रवास 97 व्या घटना दुरुस्तीचा दी महाराष्ट्र अर्बन को ऑपरेटिव्ह फेडरेशन लि. मुंबई आवृत्ती पहिली
11. प्रा. डॉ. जे एफ. पाटील भालबा विभुते संपादक बदलता महाराष्ट्र प्रकाशन— महाराष्ट्र राज्य सुवर्ण महोत्सव सिंहावलोकन परिशद. सांगली 2013 ऑगस्ट

**Shivaji University Kolhapur**  
**Revised Draft Syllabus of B.A. II**  
**Labour Welfare Paper -I (IDS)**  
**( From June 2014)**  
**Sem. III**

Preamble : Labour Welfare is one of the important branch of economics. Labour is being considered as most important productive factor in economy. The study of labour welfare helps in understanding the labour welfare and problems, searching policy means to maximize the labour welfare. The student will understand nature, scope, and problems associated with labour welfare with special reference to India.

**Unit No. I : Introduction to Labour Welfare (15 Period)**

- 1.1 Definition and Meaning
- 1.2 Nature and Scope
- 1.3 Objectives of Labour Welfare
- 1.4 Difference between Labour Welfare & Social work

**Unit No. II : Issues in Labour Welfare (15 Period)**

- 2.1 Importance of Labour Welfare
- 2.2 Classification of Labour Problems
- 2.3 Problems of Child Labour
- 2.4 Problems of Female Labour

**Unit No. III : International Labour Organization (ILO) and India (15 Period)**

- 3.1 Structure of ILO
- 3.2 Objectives of ILO
- 3.3 Achievements of ILO
- 3.4 ILO & Indian Labour Welfare

**Unit No. IV : Trade Union and Labour Welfare (15 Period)**

- 4.1 Definition, Meaning and Objectives of Trade Union
- 4.2 Importance and Functions of Trade Union
- 4.3 Role of Trade Union in Labour Welfare
- 4.4 Problems of Trade Union Movement

**Shivaji University Kolhapur**  
**Revised Syllabus of B.A. II**  
**Labour Welfare Paper -II (IDS)**  
**( From June 2014)**  
**Sem. IV**

**Unit –I Labour Efficiency** (15 Period)

- 1.1 Concept and Meaning of Labour Efficiency
- 1.2 Measurement of Labour Efficiency
- 1.3 Determinants of Labour Efficiency
- 1.4 Measures to Improve Labour Efficiency

**Unit II Social Security** (15 Period)

- 2.1 Meaning & Objectives Of Social Security
- 2.2 Need of Social Security
- 2.3 Components of Social Security
- 2.4 Social Insurance and Social Security

**Unit III Labour Welfare Programms in India** (15 Period)

- 3.1 Brief Review of Labour Welfare Programms
- 3.2 New Economic Policy & Labour Welfare
- 3.3 Labour Welfare Problems of Organized Sector
- 3.4 Labour Welfare Problems of Unorganized Sector

**Unit IV Social Security Legislations in India** (15 Period)

- 4.1 Workers Compensation Act 1923
- 4.2 Employees Provident Fund Act 1952
- 4.3 Child Labors Prevention Act
- 4.4 Maternity Benefit Act 1961

## Reference Books

- 2 Labour Welfare
- 3 Economics of Labour Welfare
- 4 Industrial Economics
- 5 Dr. T.N.Bhagoliwal : Economics of Labour and Industrial Relations , Sahitya publication , Agra
- 6 Government of India : India Labour year Book , (Ministry of Labour )
- 7 Yoder Dale : Labour economic and Labour problems
- 8 Pant s.c : Indian Labour problems
- 9 Sachdeva and gupta : Labour and social welfare Ajanta prakashan Dehli
- 10 **யோடர் டேலின் தொழிலாளர் நலம் : ஆர்வோக்கியம் மற்றும் தொழிலாளர் நலம்** : ஆர்வோக்கியம் மற்றும் தொழிலாளர் நலம் , - தொழிலாளர் நலம்
- 11 **யோடர் டேலின் தொழிலாளர் நலம் : ஆர்வோக்கியம் மற்றும் தொழிலாளர் நலம்** : ஆர்வோக்கியம் மற்றும் தொழிலாளர் நலம் , ஆர்வோக்கியம் மற்றும் தொழிலாளர் நலம்
- 12 **Moorthy M.V : Principle of Labour Welfare, Vishakhapatnam Gupta Brothers**
- 13 **Vaid K.N. : Labour Welfare in India**

**SHIVAJI UNIVERSITY, KOLHAPUR**  
**B.A. Part II Economics**  
**MACRO ECONOMICS PART - I (Paper - III) DRAFT**  
**SYLLABUS**  
**To be Introduced from June 2014**  
**Semester III**

**PREAMBLE :-** The purpose of teaching this paper is to introduce the basic, primary and analytically important concepts in the working of the economy to the learners. It attempts to enable the students to apply various concepts in the process of policy making, planning of measures to ensure and achieve the fundamental objectives of macroeconomic policy.

**Unit 1 : INTRODUCTION TO MACRO ECONOMICS** (Period-15)

- 1.1 Meaning and Definition.
- 1.2 Nature and Scope.
- 1.3 Importance.
- 1.4 Limitations.

**Unit 2 : NATIONAL INCOME** (Period-15)

- 2.1 Meaning and Definitions of National Income.
- 2.2 Different concepts of National Income: GNP, GDP, NNP, Per Capita Income, Personal Income.
- 2.3 Methods of Measuring National Income: Production, Income and Expenditure .
- 2.4 Difficulties in the measurement of National Income.

**Unit 3 : MONEY** (Period-15)

- 3.1 Definition and Functions of Money.
- 3.2 Value of Money: Quantity Theory of Money- Transaction Approach, Cash Balance Approach.
- 3.3 Index Numbers: Meaning and construction of simple and weighted Index Numbers.
- 3.4 Importance of Index Numbers.

#### **Unit 4 : Theory of Employment and Output**

(Period-15)

- 4.1 Say's Law of Market
- 4.2 Keynesian Theory of Employment.
- 4.3 Consumption Function: Average Propensity to Consume (APC), Marginal Propensity to Consume (MPC), Factors affecting on propensity to consumption.
- 4.4. Investment Function, Concept of Multiplier.

#### **Reference Books :**

1. Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi.
2. Vaish M.C., Monetary Theory, Ratan Prakashan Mandir, Agra.
3. Mithani D.M, Monetary Theory, Vota and Company, Mumbai.
4. Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
5. Ackley G, Macro Economics : Theory and Policy, Macmillan, New York.
6. Keynes J.M., General Theory of Employment, Interest and money, Macmillian & Co., London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
8. Fisher Irving, The purchasing power of money, Macmillian, New York.
9. Jha R., Contemporary Macroeconomic : Theory and Policy, Wiley Eastern Ltd., Delhi.
10. Shapiro Edward, Macro Economic Analysis, Galgotia Publications, New Delhi.
11. प्रा. राम देभामुख, स्थूल आधुनिक अर्थभास्त्र, विद्या प्रकाशन, नागपूर.
12. डॉ. जी. एन. झामरे,, स्थूल अर्थभास्त्र, पिंपळापुरे अँन्ड कंपनी पब्लिशर्स, नागपूर.

- 3.1 Public Expenditure: Meaning and Causes of growth in public Expenditure.
- 3.2 Public Debt: Meaning , Sources and Effects.
- 3.3 Deficit Financing : Meaning, Methods of deficit financing.
- 3.4 Role of Deficit Financing in Developing Economy.

**Unit - 4      MONETARY AND FISCAL POLICY      (Period 15)**

- 4.1      Monetary Policy: Meaning and Objectives.
- 4.2      Role of Monetary policy in a Developing Economy.
- 4.3      Fiscal Policy : Meaning and Objectives.
- 4.4      Role of Fiscal Policy in a Developing Economy.

**Reference Books:**

1. Ahuja H.L., Macro Economics:Theory and Policy, Chand and Co., New Delhi.
2. Gupta S.B., Monetary Economics, S Chand and Co., New Delhi.
3. Lekhi R.K., Public Finance, Kalyani Publishers, Ludhiyana.
4. Tyagi B.P., Public Finance, Jai Prakash Nath & Co., Meerat.
5. Jhingan M.L., Macro Economic Theory, Vrinda Publications (P) Ltd., Delhi.
6. Mithani D.M., Monetary Theory, Vora & Co., Publishers, Mumbai.
7. Vaish M.C., Monetary Theory, Ratan Prakashan Mandir, Agara.
8. Hicks J.R. Trade Cycles., Oxford, Clarendon Press.
9. Hamberg D Business Cycles, Macmillan Co., New York.
10. Masgrave, Public Finance.
11. प्रा. राम देशमुख, स्थूल आधुनिक अर्थशास्त्र, विद्या प्रकाशन, नागपूर.
12. डॉ. जी. एन. झामरे,, स्थूल अर्थशास्त्र, पिंपळापुरे अँन्ड कंपनी पब्लिशर्स, नागपूर.