



माँ विन्ध्यवासिनी विश्वविद्यालय, मीरजापुर

Maa Vindhyavasini University, Mirzapur

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Programme/Class: B. Com		Year: First	Semester: I/II
Subject: - Commerce			
Course Code:		Course Title: Fundamentals of Banking	
Course outcomes: Banking has emerged as one of the lucrative career options among the students in India. The curriculum is open for all streams such as Arts, Science, and Commerce. The students are exposed to the fundamentals of banking where they the operation of bank deposits, handling of negotiable instruments along with knowledge of accountancy. This package will enable students to move into banks in public sector, private sector, overseas banks or multinationals. A sound knowledge of Banking, finance and management is taught to improve their efficiency.			
Credit 4		Minor	
Max. Marks: 25+75		Elective Min. Passing Marks: -09+25	
Total No. of Lectures-Tutorials-Practical (in hours per week): L-T-P: - 4-0-0.			
Unit			Number of Lectures
	Topics		
I	Indian Banking System: - <ul style="list-style-type: none">Meaning, History, Classification, Functions and Significance of Banks,Economic Reforms of Indian Banking System,Social Banking and Innovative Banking,Banking Sector Reforms in India		10
II	Banking Regulation Act, 1949: - <ul style="list-style-type: none">Banking Regulation Act as Applicable to Banking Companies and Public Sector Banks,		10

	<ul style="list-style-type: none"> Banking Regulation Act as Applicable to Co-operative banks. 	
III	Commercial Banks: - <ul style="list-style-type: none"> Definition, Objectives, Functions, Structure of Commercial Banks, Mechanism of Credit Creation and its Limitations Role of Commercial Banks in Indian Economy. Types, Functions and Workings of RRBs Progress and Performance of Co-operative Banks in Rural India, Objectives and Functions of National Bank for Agriculture and Rural Development (NABARD) 	25
IV	Reserve Bank of India: - <ul style="list-style-type: none"> Meaning, Nature, Significance, Management and Functions of RBI Credit control – Quantitative Credit Control and Qualitative Credit Control, Limitations. Recent Trends in Reserve Bank of India. Workings Achievements, Problems & Suggestions of Reserve Bank of India. 	15

Readings List:

- Amandeep Verma, “Indian Monetary System and Banking Reforms”, Unistar Books, (2014)
- Deshmukh, N. D., “Indian Banking System”, ChanralokPrakashan, (2014)
- Muraleedharan, D., “Modern Banking: Theory and Practice”, PHI Learning Pvt. Ltd, (2009)
- Saha, S. K., “Indian Banking System”, SBPD Publication, (2015)
- Panandikar, S.G. and Mithani D.M. “Banking in India”; Orient Longman, (1975)
- Report on Trends and Progress of Banking in India: Reserve Bank of India Publication

This course can be opted as a minor elective by the students of following subjects: - **Open for all**

Suggested Continuous Evaluation Methods: -Continuous internal evaluation shall be based on allotted assignment and class test. The marks shall be as follows:

Internal Assessment	Marks
Class Interaction	5
Quiz	5
Seminar & Group Discussion	7
Assignment	8
Grand Total	25
Course prerequisites: To study this course a student must have 10+2	

Note: - External Assessment of **75 marks**

Programme/Class: B. Com	Year: First	Semester: I/II
Subject: Commerce		
Course Code:	Course Title: Public Finance	
Course outcomes: The course is designed to provide comprehensive knowledge to the students regarding the meaning, concept and various dimension of Public Finance, Fiscal Administration and Budget Management of Govt.		
Unit	Topics	No. of Lectures
I	Introduction Meaning and concept of public finance scope importance and principle of public finance, public goods, private goods and merit goods, public and private finance, principle of maximum social advantage.	10
II	Public Revenue Meaning & concept, classification of public revenue, sources of public revenue, principle of taxes, problem of equity in taxation, Incidence of tax, effect of tax, taxation capacity, various committees regarding direct and indirect taxes.	10
III	Public Expenditure Classification of public expenditure, causes of public expenditure, importance and objectives and principles of public expenditure	10
IV	Public Debt Objectives and importance of public debts, classification of public debts, methods of raising public debts and redemption	10
V	Fiscal Administration General budget and its classification, Budget of U.P. Govt., Management of Debt Finance, Fiscal Responsibility and Budget Management Act	10

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VI	Various institution Finance commission, Niti Ayog, GST Council, CBDT, CBIT, ED and SEBI	10
This course can be opted as a minor elective by the students of following subjects: Open for all		
Suggested Continuous Evaluation Methods:		

Continuous Internal Evaluation shall be based on allotted assignment and Class Test. The marks shall be as follows:

Internal Assessment	Marks
Class Interaction	5
Quiz	10
Seminar	10
Course prerequisites: To study this course, a student must have 10+2	