

**NORTH MAHARASHTRA UNIVERSITY,
JALGAON**

IDEAL (External Mode) Department

Syllabus for FY.BCOM

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Sub-Compulsory English

1) Short Stories –

1. Poor Man's Wishful Dreams : Sane Guruji
2. M.K. Gandhi : Bhupen Mahapatra

2) Prose –

1. Towards a Green Revolution : M.S.Swaminathan
2. Examinations : R.K.Narayan

3) Poems –

1. Pride : Dr.A.P.J. Abdul Kalam
2. Dover Beach : Mathew Arnold
3. The Solitary Reaper : William Wordsworth

4) Communication Skills –

1. Note-Making and Note-Taking
2. Letter Writing
3. Grammar

5) Short Stories –

1. Defining Love : Gouri B. Nair
2. The Only American from our Village : Arun Joshi

6) Prose –

1. Indifference – Robert Lynd
2. Introduction to I.T. – P. Shailaja

7) Poems –

1. Who Are You? – Sundara Ramaswamy
2. Prayer Before Birth – Louis Macniece
3. Father Returning Home – Dilip Chitre

8) Communication Skills –

1. Applications
2. Information Transfer
3. Messages through E-mail
4. Vocabulary Exercises

- . Marathi

१. कथा म्हणजे काय?
२. इतर वाङ्मय प्रकारांपेक्षा कथेचे वेगळेपण
३. कथेचे घटक : कथानक, व्यक्तिचित्रण, प्रसंग वर्णन, संघर्ष, वातावरण निर्मिती, निवेदन शैली, भाषा इ.
४. कथेचे प्रमुख प्रकार : स्वरूप व वैशिष्ट्ये
५. मराठी कथेतील प्रमुख स्थित्यंतरे

ब) घटक विश्लेषण : तासिका ३३

- १ 'कथाविश्व' या संग्रहातील कथांचे स्वरूप विशेष
- २ 'कथाविश्व' या संग्रहातील कथांमधील सामाजिक जाणिवा
- ३ 'कथाविश्व' या संग्रहातील कथांमधील स्त्री-पुरुष व्यक्तिरेखा
- ४ 'कथाविश्व' या संग्रहातील कथांची निवेदन पध्दती-भाषाशैली
- ५ 'कथाविश्व' या संग्रहातील कथांचे वाङ्मयीन मूल्यमापन
- ६ 'कथाविश्व' या संग्रहातील कथांमधील मूल्य संस्कार

१. काव्य म्हणजे काय?
२. कवितेचे घटक : शब्द, नाद, अलंकार, वृत्त, प्रतिमा, प्रतीक इ.
३. कवितेचे मुख्य प्रकार : स्वरूप व वैशिष्ट्ये
४. कवितेचे रसग्रहण आणि मूल्यमापन
५. मराठी कवितेतील प्रमुख स्थित्यंतरे

ब) कविता घटक विश्लेषण-

* बहिणाबाई चौधरी

१. बहिणाबाईची काव्यविषयक भूमिका मांडणारी कविता
२. बहिणाबाईच्या जीवनविषयक कविता
३. बहिणाबाईच्या निसर्गदर्शन व कृषि जीवनाचा वेध घेणाऱ्या कविता
४. बहिणाबाईच्या तत्वचिंतनपर कविता
५. बहिणाबाईच्या काव्यातील भाषा सौंदर्य

* पुरुषोत्तम पाटील

१. पुरुषोत्तम पाटील यांची प्रेमकविता
२. पुरुषोत्तम पाटील यांची सामाजिक कविता
३. पुरुषोत्तम पाटील यांच्या कवितेतील तत्वचिंतन
४. पुरुषोत्तम पाटील यांच्या कवितेतील भाषा सौंदर्य

* त्र्यंबक सपकाळे

१. दलित कवितेतील त्र्यंबक सपकाळे यांची कविता
२. त्र्यंबक सपकाळे यांच्या कवितेतील वेदना
३. त्र्यंबक सपकाळे यांच्या कवितेतील विद्रोह
४. त्र्यंबक सपकाळे यांच्या कवितेतील प्रतिमा
५. त्र्यंबक सपकाळे यांच्या कवितेतील भाषा सौंदर्य

पाठ्यक्रम : हिन्दी

● गद्यपाठ -

- १) ईदगाह - प्रेमचंद
- २) राष्ट्र का स्वरूप - डॉ. वासुदेवशरण अग्रवाल
- ३) इनाम - जैनेंद्र कुमार
- ४) अध्यक्ष महोदय - शरद जोशी
- ५) गाँव का मन - विद्यानिवास मिश्र
- ६) भाग्यरेखा - भीष्म साहनी
- ७) प्रतिशोध - रामकुमार वर्मा

● पद्यपाठ -

- १) कबीर के दोहे - कबीर
- २) सूरदास के पद - सूरदास
- ३) स्नेह निर्झर बह गया - निराला
- ४) मोह - सुमित्रानंदन पंत
- ५) क्या पूजन क्या अर्चन रे - महादेवी
- ६) गीत फरोश - भवानीप्रसाद मिश्र
- ७) जो बीत गयी - बच्चन
- ८) वरदान माँगूँगा नहीं - शिवमंगलसिंह सुमन

● व्याकरण लेखन -

- १) वाक्यशुद्धलेखन (लिंग, वचन, कारक एवं मातृभाषा के प्रभाव से होनेवाली गलतियों के आधार पर)
- २) सारलेखन

● गद्यपाठ -

- ८) सोने की लूट - विवेकी राय
- ९) बिरादरी बाहर - राजेन्द्र यादव

- १०) मुस्तफा साहब - कन्हैयालाल मिश्र प्रभाकर
- ११) चरित्र निर्माण - रघुवीर सहाय
- १२) पानी और पुल - महीप सिंह
- १३) मिले तो पछताए - इन्द्रनाथ मदान
- १४) उसका बेटा - नासिरा शर्मा
- १५) राजा का जूता - शंकर पुणतांबेकर

● **पद्यपाठ -**

- ९) साथी दुःख से घबराता है - नीरज
- १०) हिरोशिमा - अज्ञेय
- ११) विदेह - भारतभूषण अग्रवाल
- १२) बात बोलेगी - शमशेर बहादुर सिंह
- १३) कलाकार और सिपाही - सर्वेश्वरदयाल सक्सेना
- १४) गज़ल - जहीर कुरेशी
- १५) ओ शहर मेरे शहर - चंद्रसेन विराट

● **व्याकरण लेखन -**

- १) वार्ता लेखन
- २) अनुवाद (अंग्रेजी/मराठी परिच्छेद का सरल हिंदी में अनुवाद)

3. Microeconomic Analysis

1. An Overview of Market Economy

- 1.1. Microeconomics
 - 1.1.1. Meaning, Subject-Matter
 - 1.1.2. Importance & Applicability
- 1.2. Concepts
 - 1.2.1. Plant
 - 1.2.2. Firm
 - 1.2.3. Industry
- 1.3. Concepts & Working of Market Economy
- 1.4. Concepts of Functional Relationship
 - 1.4.1. Liner & Non Liner Functions
 - 1.4.2. Methods of Representing Functional Relationships
- 1.5. Elasticity of Demand & Supply

2. Consumers Behavior and Demand Function

- 2.1. Theory of Indifference Curves
 - 2.1.1. Basic Assumptions about Preferences
 - 2.1.2. Budget Constraints
 - 2.1.3. Consumer's Equilibrium
- 2.2. Price Effect: Income & Substitution Effects
- 2.3. Derivation of Individual Demand Curve & Market Demand Curve
- 2.4. Concept of Consumer Surplus
- 2.5. Demand Forecasting
 - 2.5.1. Need & Importance
 - 2.5.2. Methods

3. Theory of Production

- 3.1. The Production Function
- 3.2. Total, Average & Marginal Products
- 3.3. The Law of Variable Proportion
- 3.4. Isoquants & Returns to Scale
- 3.5. Profit Maximization & Cost Minimization

4. Theory of Production Cost

- 4.1. The Short Run Costs & Cost Curves
- 4.2. The Long Run Costs & Cost Curves

- 4.3. 'U' Shaped & 'L' Shaped Average Cost Curves
- 4.4. The Relationship between Short Run & Long Run Costs
- 4.5. Internal & External Economies & Diseconomies of Scale
- 4.6. Supply Function & Law of Supply

5. Product Pricing Under Perfect Competition & Monopoly

- 5.1. Perfect Competition
 - 5.2.1. Features
 - 5.2.2. Short Run Equilibrium of a Firm & Industry
 - 5.2.3. Long Run Equilibrium of a Firm & Industry
- 5.2. Monopoly
 - 5.2.1. Definition & Features
 - 5.2.2 Short Run & Long Run Equilibrium of the Firm
- 5.3. Price Discrimination
 - 5.3.1. Definition & Necessary Conditions
 - 5.3.2. Types & Effects
 - 5.3.3. Dumping

6. Product Pricing Under Monopolistic Competition & Oligopoly

- 6.1. Monopolistic Competition
 - 6.1.1. Meaning & Features
 - 6.1.2. Short Run Equilibrium of a Firm
- 6.2. Oligopoly & Duopoly
 - 6.2.1. Definition & Features
 - 6.2.2. Natural Causes of Bigness
 - 6.2.3. Modes of Strategic Behavior (Interaction)
 - 6.2.4. Cournot & Bertrand Models Of Duopoly
 - 6.2.5. Price Leadership Model
- 6.3 Dynamics of oligopoly industries
 - 6.3.1. Entry barriers
 - 6.3.2. Brand proliferation
 - 6.3.3. Advertising

7. Factor Pricing

7.1 Theory of Distribution: Marginal Productivity Theory

7.1.1 Rent

7.1.2 Modern Theory of Rent

7.1.3 Rent Controls

7.2 Wages

7.2.1 Causes of Wage Differentials

7.2.2 Backward Bending Supply Curve of Labor

7.2.3 Concept of Minimum Wage

7.3 Interest

7.3.1 Various Concepts of Interest

7.3.2 Causes of Interest Rate Differentials

7.4 Profit

7.4.1 Various Concepts of Profit

7.4.2 Causes of Profit

7.4.3 Taxing profit.

8 Microeconomic policies

8.1 Needs of Government Intervention

8.2 Modes & Extent of Government Intervention

8.3 Tools of Government Intervention

8.4 Costs of Government Intervention

Reference Books for Microeconomic Analysis

- Economics by Samuelson, Tata Mc Graw Hill, New Delhi
- Introduction to Positive Economics by Lipsey & Cristal, Oxford Press
- Modern Economic Theory by K K Dewett S Chand, Newe Delhi
- Introduction to Micro Economics I C Dhingra & V K Garg S Chand , New Delhi
- Micro Economics by Mansfield Pearson Education
- Micro Economics by KPM Sunderam & E N Sundaram S Chand
- Economics for Business Sloman , Pearson Education,
- Business Economics KPM Sunderam & E N Sundaram S Chand

- Economics by Samuelson, Tata Mc Graw Hill, New Delhi
- Introduction to Positive Economics by Lipsey & Cristal, Oxford Press
- Modern Economic Theory by K K Dewett S Chand, Newe Delhi
- Introduction to Micro Economics I C Dhingra & V K Garg S Chand , New Delhi

- Micro Economics by Mansfield Pearson Education
- Micro Economics by KPM Sunderam & E N Sundaram S Chand
- Economics for Business Sloman , Pearson Education,
- Business Economics KPM Sunderam & E N Sundaram S Chand
- Managerial Economics by D M Mithani Himalaya
- Principles of Economics by N Gregory Mankiw, Thomson
- Managerial Economics by Dr Gopal Krishna Himalaya
- Managerial Economics by Peterson, Lewis & Jain Pearson Education

4. FINANCIAL AND COST ACCOUNTING

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Topic – I Accounting Standards –

- a. Introduction, Objectives, Advantages, and Applicability of Accounting Standards
- b. Elementary Study of
 - i. AS-1- Disclosure of Accounting Policies
 - ii. AS-2 – Valuation of Inventories
 - iii. AS-6 - Depreciation Accounting

Topic – II Partnership accounts on reconstitution of a firm (Journal entries and preparation of Ledger Accounts)

- a. Admission Of A New Partner
 - i. Revaluation Of Assets And Liabilities
 - ii. Treatment Of Goodwill
 - iii. Account Or Profit & Loss Adjustment Account
 - iv. Reserves In The Balance Sheet
 - v. Computation Of New Profit-Sharing Ratio
 - vi. Sacrifice Ratio, Gain Ratio, Proportionate Capitals And Inference Of Goodwill,
- b. Retirement Of An Existing Partner
 - i. Revaluation Of Assets And Liabilities
 - ii. Reserves In The Balance Sheet
 - iii. Final Payment To Retiring Partner
 - iv. Paying A Partner's Loan In Instalments
- c. Death Of A Partner (Theory Only)
 - i. Settlement Of Final Balance Of The Deceased Partner
 - ii. Deceased Partner's Share In Goodwill
(Reference to AS 10- Accounting for Fixed Assets, AS-26 - on Intangible Assets,
and sections 31 to 55 of the Indian Partnership Act, 1932.)

Topic – III Partnership Accounts on dissolution of a firm

- a. Dissolution of partnership and the Firm
 - i. Settlement of accounts
 - ii. entries to close the books of accounts

- iii. Consequences of insolvency of a partner.
- iv. Loss arising from insolvency of a partner
- b. Gradual realisation and piecemeal distribution
 - i. Maximum loss method : Assets taken over by a partner
 - ii. Surplus capital method :Assets taken over by a partner
- c. Amalgamation of partnership firms
 - i. Closing the books of the amalgamating firms
 - ii. Entries to open the books of the new firm.

(Reference to AS 10- Accounting for Fixed Assets, AS-26 - on Intangible Assets, and sections 31 to 55 of the Indian Partnership Act, 1932.)

Topic IV – Cost Accounting

- a. Basic concepts
 - i. Cost, Expense , Loss,
 - ii. Costing, Cost Accounting
 - iii. Cost Unit, Cost Centre
- b. Elements of Costs
- c. Direct & Indirect
- d. Classification of Costs on the basis of various criteria
- e. Advantages and Limitations of Cost Accounting
- f. Preparation of Simple Cost Sheet including Quotations & Tenders

V. Accounting for Investment

- a. Preparation of Investment Account for Fixed Income bearing securities.
- b. Cum-Interest Purchase ,Sale & Computation of profit On Securities
- c. Ex-Interest Purchase ,Sale & Computation of profit On Securities Refer to AS -13- Accounting for Investment.

VI. Hire-Purchases and Instalment payments system

- a. Accounting for hire-purchase transactions
 - i. Cash price, Hire-purchase price
 - ii. Calculation of Interest when
 - 1. both cash price and rate of interest are given,
 - 2. when cash price is given but rate of interest is not given,
 - 3. when both cash price and rate of interest are not given,
 - iii. Default and repossession
 - 1. complete repossession and partial repossession,
- 2. Entries on Full-Cash Price Method
- 3. Entries on Actual (Accrued) Cash Price method
- b. Entries in the books of hire-purchaser as well as hire-vendor
- c. Accounting for goods of small values sold on hire-purchase in the books of the hire-vendor
- d. Debtors method
- e. Stock and Debtors method
- f. Accounting for Instalment payments system
 - i. Entries in the books of purchaser
 - ii. Entries in the books of vendor.

VII. Accounts from Incomplete Records: Conversion method.

- i. Preparation of Trading and Profit & Loss account
- ii and Balance Sheet.

VIII. Accounting for Branches (Dependent Branches only)

- a. Journal entries and preparation of various ledger accounts under Debtors Method
- b. Stock and Debtors Method,
[Transactions covering goods sent, goods returned, inter-branch transfers, normal loss, abnormal loss, discount, branch manager's commission, and goods sent at Cost Price and at Invoice Price]

IX. - Materials

- a. Importance of Materials accounting and control
- b. Direct & Indirect Materials
- c. Procedure and documentation of Purchasing and Storekeeping
 - i. Purchase Requisition
 - ii. Purchase Order
 - iii. Goods Received Note

- iv. Inspection Report
 - v. Materials Requisition
 - vi. Materials Transfer Note and Materials Return Note.
- d. Economic Ordering Quantity
- e. Stores Accounting
- i. Bin Cards, Store Ledger
 - ii. Perpetual Inventory system
 - iii. Pricing of Materials issues under FIFO, LIFO, Simple Average Method, and Weighted Average Method
- f. Material levels

Reference Books :

Books on Financial Accounting –

1. Advanced Accountancy Vol. I , R. L.Gupta & M. Radhaswamy Sultan Chand & Sons
2. Fundamentals Of Accounting, Dr. T. P. Ghosh, Sultan Chand & Sons
3. Accountancy For C.A. Foundation Course , P.C. Tulsian, Tata Mcgraw Hill
4. Advanced Accountancy Volume –I P. C. Tulsian , Pearson Education, New Delhi
5. Advanced Accounts, M.C. Shukla, T. S. Grewal & S.C. Gupta, S. Chand & Co Ltd.
6. Fundamentals Of Accounting, Dr. S.N. Maheshwari & Dr. S.K. Maheshwari, Vikas Publishing House, New Delhi
7. Financial Accounting :A Mukherjee & M.Haneef ,Tata Mc-Graw Hill

Books on Cost Accounting –

1. Fundamentals Of Cost Accounting, Dr. S.N. Maheshwari, Sultan Chand & Sons
2. Cost Accounting. Maheshwari And Mittal :
3. Advanced Cost Accounting. Jain And Narang :
4. Cost Accounting. Nigam And Sharma :
5. N. K. Prasad : Advanced Cost Accounting.
6. Cost Accounting for C.A. , Dr. N. K. Agrawal, Suchitra Prakashan Pvt. Ltd
7. Cost Accounting (Problem and Theory), S. N. Maheshwari, Mahavir Publication
8. Cost Accounting (Methods & Problems), B. K. Bhar, Academic Publisher, Calcutta
9. Principles and Practices of Cost Accounting, Ashish K. Bhattacharya, A.H. Wheeler Publisher
10. Also refer the websites of The Institute of Chartered Accountants of India – www.icaai.org .

5. COMPUTING SKILLS

1. Commercial Arithmetic

- 1.1 Meaning of an annuity
- 1.2 Types of an annuity :- annuity due, annuity regular
- 1.3 Present value and future value of an annuity
- 1.4 Sinking fund

2. Mathematical Logic

- 2.1 Meaning of statement. Truth value of a statement.
- 2.2 Elementary and compound statements
- 2.3 Law of excluded middle
- 2.4 Negation, Conjunction, Disjunction, Implication and double implication.
- 2.5 Construction of truth table
- 2.6 Equivalence of logical statements
- 2.7 Tautology and Contradiction

3. Permutation and Combination

- 3.1 Meaning of permutation and combination
- 3.2 Fundamental principle of counting
- 3.3 Meaning of Factorial of a number. Statement of basic properties of factorial of a number.
- 3.4 Statement of formula for number of permutations of n different objects when r objects are taken at a time.
- 3.5 Statement of formula for number of combinations of n different

objects taken r at a time.

3.6 Simple numerical problems from real life situations.

4. Introduction To Statistics

4.1 Meaning of Statistics

4.2 Applications of Statistics in Business, Commerce and Management

4.3 Limitations of Statistics

5. Basic concepts

5.1 Population, sample, census, sampling

5.2 Data, raw data, primary data, secondary data

5.3 Variable, Discrete variable, Continuous variable, Attribute

6. Classification and tabulation of data

6.1 Meaning of classification and tabulation

6.2 Distinction between classification and tabulation

6.3 Construction of table :- one-way and two-way tables

6.4 Classification of raw data according to values of a variable

6. MODERN OFFICE MANAGEMENT

1. Modern Office Management

1.1. Modern Office.

1.1.1. Meaning, Objectives & Importance,

1.1.2. Functions.

1.2. Office Management-

1.2.1. Concepts and Definition.

1.2.2. Nature & Scope,

1.2.3. Elements & Functions.

1.3. Changing Office View: Past, Present & Future.

1.4. Office Manager: Functions, Duties, Rights And Responsibilities

2. Office Location, Lay-Out And Environment

2.1. Office Location: Meaning, Objectives, Importance & Principles

2.2. Office Lay-Out: New Trends in Office Layout in Modern Office Management Context.

2.3. Office Environment

2.3.1. Meaning & Importance,

2.3.2. Factors Of Good Environment,

2.3.3. Office Lighting, Ventilation & Temperature, Sanitation, Interior Decoration,

2.3.4. Noise & Cleanliness in the Office.

3. Modern Office Systems And Routine

3.1. Office System

3.1.1. Meaning, Objectives, Principles & Advantages

3.1.2. Designing Office System

3.2. Office Routine: Meaning, Characteristics and Importance.

3.3. Flow of Work: Meaning, Significances and Difficulties.

3.4. Planning and Scheduling Of Office Work.

3.5. Measurement of Office Work: Meaning, Needs, Advantages and Difficulties.

4. Office Services

- 4.1. Centralization and Decentralization of Office Service: Meaning, Advantages & Disadvantages
- 4.2. Mail Service:
 - 4.2.1. Management of Mail
 - 4.2.2. Inward & Outward Mail
 - 4.2.3. Routines
 - 4.2.4. Equipments for Mailing Department.
- 4.3. Modern Mailing Services: Speed post, Messenger, Courier, Fax. & Email
- 4.4. Management of Record :
 - 4.4.1. Meaning & Importance.
 - 4.4.2. Principles & Process.
 - 4.4.3. Paperless Record System by Electronic Media.

5. Modern Office Appliances & Machines

- 5.1. Need & Advantages & Importance of Office Appliances and Machines.
- 5.2. Types Of Office Appliances And Machines
 - 5.2.1. Electrical Appliances
 - 5.2.2. Mechanical Appliances
 - 5.2.3. Electronic Appliances
- 5.3. Necessity, Applications & Merits Of Following Appliances And Machines:
Computers, Printers, Laptop, Video Conferencing, Scanner, Internet Facility ,Wi Fi System, Fax, Telephone Facility.
- 5.4. Office Furniture :Principles Governing Selection Of Office Furniture
- 5.5. Choice of Office Machines and Equipments.

6. Office Personnel Relations , Welfare & Public Relations

- 6.1. Human Relations In The Office
- 6.2. Management-Employee Communications
- 6.3. Methods Of Communications
- 6.4. Morale & Productivity
- 6.5. Staff Welfare, Health & Safety Arrangements Grievances.
- 6.6 Public Relations
 - 6.6.1 Definitions, Nature & Scope Of Public Relation
 - 6.6.2. Objectives & Importance of Public Relation.
 - 6.6.3. Functions Of Public Relation Department
 - 6.6.4. Types of Public Relations.
 - 6.6.5. Role of Public Relation Officer in the Modern Context.

7. Office Manuals & Reports

- 7.1. **Office Manuals**
 - 7.1.1. Introduction
 - 7.1.2. Needs & Sources of Office Manuals
 - 7.1.3. Types & Advantages of Office Manuals
- 7.2. **Reports**
 - 7.2.1. Introduction, Function
 - 7.2.2. Classification of Reports
 - 7.2.3. Basic Principles of Writing Reports
 - 7.2.4. Specimen of Reports

Book Recommended –

1. Office Management - Lefingwell & Robinson.
2. Office Organization And Management - R. K. Chopda, & Ankita Chopda
Himalaya Publishing House, Bombay
3. Office Management S P Arora Vikas Publishing New Delhi
4. Office Organization And Management- Reddy & Apponnaiah, Himalaya
Publishing House, Bombay.
5. Office Management-P.K. Ghosh, Sultan Chand And Son's, New Delhi.
6. Office Organization and Management-C.B.Gupta, Sultan Chand And Son's
New Delhi.
7. Office Management - I. M. Sahai, Kitab Mahal, Allahabad.
8. Office Management & Secretarial Practice- Sing S P & Sing B. 1987,
Gyan Publishing House, Delhi.

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7 .Principles & Practices of Banking

1. Banking: Meaning, Functions & Classification

- 1.1. Concepts, Meaning & Evolution of Banking
- 1.2. Functions of Bank- Traditional& Modern
- 1.3. Structural Classification of Banks: Features, Merits & Demerits
 - 1.3.1. Unit Banking
 - 1.3.2. Branch Banking
 - 1.3.3. Group Banking
 - 1.3.4. Chain Banking
- 1.4. Functional & Ownership Classifications of Banks
- 1.5. Concepts of Wholesale Banking & Retail Banking & Universal Banking

2. Banking Operations

- 2.1. Types of Deposit Accounts
- 2.2. Process of Opening, Operating & Closing of a Bank Account
- 2.3. General Precautions for Opening Of Accounts
 - 2.3.1. Minor Account
 - 2.3.2. Joint Account
 - 2.3.3. Partnership Account
 - 2.3.4. Accounts of Limited Companies
 - 2.3.5. Account of Trust
 - 2.3.6. Government Bodies Account
- 2.4. Types of Credit Facilities
 - 2.4.1. Over Drafts
 - 2.4.2. Cash Credits
- 2.5. Negotiable Instruments in Banking
 - 2.5.1. Definition
 - 2.5.2. Types & Their Characteristics
- 2.6. Cheques
 - 2.6.1. Essentials Privileges of Cheque Holders
 - 2.6.2. Liabilities of Paying Bank & Collecting Bank
 - 2.6.3. Crossing & Dishonor of Cheques
- 2.7. Modes of Creating Charges: Lien, Pledge & Mortgage

3. Principles of Sound Banking

- 3.1. Balance Sheet of a Bank
- 3.2. Multiple Credit Creation By Commercial Banks
 - 3.2.1. Importance
 - 3.2.2. Process: Credit Expansion & Contraction
 - 3.2.3. Deposit Multiplier
 - 3.2.4. Limitations
- 3.3. Principles of Sound Banking
- 3.4. Concepts of Capital Adequacy Ratio, NPAS & Their Importance

4. Modern Banking: e – Banking

- 4.1. Meaning of E-Banking & Core Banking
- 4.2. Emergence & Development of E Banking
- 4.3. Electronic Banking Products /Services
 - 4.3.1. Electronic Payment System
 - 4.3.2. A.T.M.
 - 4.3.3. Phone & Tele Banking
 - 4.3.4. Internet Banking
 - 4.3.5. Electronic Fund Transfer
- 4.4. Benefits of e- Banking To Customer & To the Banks
- 4.5. Bottlenecks in Development of E Banking

5. Central Banking

- 5.1. Meaning, Origin & Functions of Central Banks
- 5.2. Distinctions between Central Banks & Commercial Banks
- 5.3. Monetary Policy of Central Banks
 - Objectives
 - 5.3.1. Monetary Targeting
 - 5.3.2. Monetary Instruments of Credit Controls
- 5.4. Role of Central Banks in the Emerging Economy

6. The Financial Markets

- 6.1. Money Market
 - 6.1.1. Meaning & Importance
 - 6.1.2. Role of Money Market in the Economy
 - 6.1.3. Structure of the Money Market: Instruments & Participants
 - 6.1.4. Features of Developed & Underdeveloped Money Markets
- 6.2. Capital Market
 - 6.2.1. Meaning & Importance & Features

6.2.2. Constituents of Primary and Secondary Markets

7. Rural Finance, Financial Inclusion & Micro Finance

7.1. Rural Finance

7.1.1. Rural & Agricultural Credit Needs

7.1.2. Sources of Rural Finance

7.1.3. Co-Operative Credit Structure

7.1.4. Rural Indebtness: Crises & Revival

7.2. Financial Inclusion

7.2.1. Meaning & Importance

7.2.2. Reasons & Measures of Financial Exclusion

7.2.3. Recent Initiative by R.B.I

7.2.4. Strategies & Approaches: No Frill Accounts

7.2.5. I.T. Solution for Financial Inclusion

7.3. Micro Finance

7.3.1. Meaning, Features & Importance

7.3.2. Aspects of Micro Finance

7.3.3. Forms of Microfinance Institutions In India

7.3.4. Operational & Financial Sustainability of the Micro Finance

7.3.5. Role of S.H.Gs

7.3.6. Role Of N.A.B.A.R.D. in Micro Finance

8. Banking Services to Common Person

8.1. Meaning of Customer of A Bank

8.2. Problems & Difficulties Facing By Customers

8.3. Banking Services & Consumer Protection Act

8.4. Customer Services Department of R.B.I.

8.5. Deposit Insurance Scheme

8.6. Banking Ombudsman Scheme

8.7. Standards Of Services In Banks

8.8. Credit Card Issues

8.9. Credit Counseling

8.10. Financial Education

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