।। अंतरी पेटवू ज्ञानज्योत !। उत्तर महाराष्ट्र चित्रापीठ, जलगाँवः

जा. जू. उमिव/९४/६/जा. दिवी/ 6293

दिनांक : ७.१०.१९९४

प्रति,

उत्तर महाराष्ट्र दिशापीठाणी शंलरन असलेल्या सर्व कला, विशान व दा णिज्य सहा विद्यालयांचे मा-प्राचार्य,

यांंती⊷

विषय :- तृतीयवर्ष कला आणि सानसनिती व समाज्यास्त्र विभागाखांभधील सस-४ विषयाच्या प्रात्यक्षिक पेढीबाबत.

महोदय,

विद्यापीठ अधिकार संडबाने घेतलेल्या निर्णयानुतार सन १९९३-९४ या शैक्षणिक धर्षामून केला आणि भानसनिती व समाजशास्त्र विद्याशाखाँमधील सर्व विषयाकरितां प्रात्यक्षिणची योजना दितीयवर्ष एस-२ व सन १९९४-९५ यासून तृतीयवर्ष एस-४ साठी अंगलात आणली जाणार आहे.

प्रात्यिक्षिणंच्या संदर्भात लाही भार्भदर्शक तत्वे निश्चित करण्यांत आली असून ती यापूर्वीय पाठ विण्यांत आलेल्या आहेत. आता या पत्रातोबत अर्थशास्त्र या विश्वयाची प्रात्यक्षिण पेटी पाठ वित आहोत.

करिता मा प्राचार्य यांना दिनंती करण्यांत येते की, तोबत पाठ विलेली प्रात्यक्षिक पेढी सर्च संबंधित प्राध्यापकांच्या व विद्यार्थ्यांच्या नजरेस आणाची व त्यानुसार आपल्या महा दिशालयांत कार्यवाही करावी ही विनंती.

कळाचे,

आपना विषयासू, उप कुनसचिव.

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NORTH MAHARASHTRA UNIVERSITY, JAIGAON

T.Y.B.A. ECONOMIC

S-4 PRACTICAL B.NK

Group-A S-4:CO-OPERATION AND RURAL DEVELOPMENT

- A. 1. Need of co-operation.
 - 2. Relationship between co-operation and economic development
- ·B. 1. Formation of producer's Co-operatives
 - 2. Formation of consumer's Co-operatives
 - 3. Collective co-operative forming
 - Co-operation and Godowns.
 - Co-operative marketing.
 - 6. Comparison between private and co-operative enterprise.
- C. 1. Essay on evolution of co-operative movement in India.
 - 2. Pyramid structure of co-operative sector.
- D. 1. Working of the consumer's co-operatives.
 - 2. National Co-operative union of India.
- E. 1. Ills of Co-operation.
 - 2. Failure of co-operation.
 - 3. Co-operation and reforms.
- F. 1. Rural Economy.
 - · 2. Sconomic pattern of rural society.
 - 3. Rural and Urban leadership.
- G. 1. Essay on the infrastructure.
 - 2. Transport and communication Facilities Defects- whether cooperation is the answer?.
 - Private Transport facilities.
- H. 1. Evolution of the policy of Rural Development.
 - 2. Mass communication lectures, radio, T.V. news papers Books etc.
- I. 1. Different measures and methods of rural development.
 - 2. Rural debt.
 - Co-operative credit agencies.
 - 4. Repayment of co-operatives debt.
- J. 1. Need for Rural Industrialisation.
 - Working of the sugger factory -
 - Infra-structure and suger factory.
 - 4. Working of the spinning Mill.
 - Infra-structure and spinning Mill.
 - Employment in rural industries.
 - 7. Socio-economic development and rural industries.

Cont..2

- K. The five year plans and co-operative policy with rural development in relation to.
 - 1. Income
 - 2. Consumption.
 - 3. Production.
 - 4. Distributi∪n.
 - Employment.
 - 6. Savings.
 - Marketing.
 - 8. Transport.
 - 9. Credit facility etc.

<u>Visits-</u>

Students are expected to write a essay type note on it..

2 A

- 1. Consumers co-operative centre working.
- 2. Producers co-operative centre working.
- Shetkari Sahakari Sengh.
- 4. Processing Industry.
- 5. Working of the public transport organisation.
- 6. Agencies supplying co-operative credit.
- 7. Small scale and cottage industry running under Co-operative system - for example - Handloom Industry. Dairy, Poultry etc.
- 8. Sugar factory.
- Spinning Mill.
- 10. Ginning and pressing factory.

Interviews :-

Students to summerise the interview.

- 1. Leader of a Rural co-sperative Institution.
- 2. Leader of a urban co-operative Institution.
- 3. Member of a co-operative society.
- Owner of a private transport.

Group-B S-4

BANKING AND INSTITUTIONAL FINANCE

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- I. Banking development.
 - 2. Information regarding Local Banks. (Number of banks, classification, their working hours, their places of Head Quarters etc.)
- 1. Comparative functions of commercial, Comparative and в. urban peoples Bank.
 - 2. Kinds of Deposits with their characteristics.

cont..3

- 3. Process of credit creation (Different examples)
- 4. Balance-sheet of a family.

AT N

- 5. Liquidity and profitability of a Investor.
- Minimum amount of cash always kept hand.
 (Individual, family, pusinessman etc.)
- C. 1. Main functions of central Bank.
 - 2. Central Bank and changes in meney supply.
 - 3. Suppose the Bank wishes to contract the money supply by Rs. 10 million, but the commencial Bank do not wish to take up Government Bonds. How will the Bank achieve its purpose on the open market?.

(The cash ratio is 10%)

Note: The examples of different amount of contraction in money supply with different percentages of cash ratio - can be used and ask the students to work on it.

- 4. Affecting the supply of money/credit by Central Bank Through.
 - I) Bank Rate Policy II) Open market operation.
- 5. The object of the following actions of a Central Bank
 - I) Selling bonds in the open market.
 - Lowering the required reserve ratio.
- III) Specifying that down payments on instalment Plan, buying may not be less than one third of the item bought.
- VI) Exorting commercial Banks to give preference in lending to exporters.

How each will supposed to work?

- 6. If an depositors in all Indian Banks tried to withdraw their money tomarrow, what would happen?
- D. 1. Institution in capital market.
 - Money market components.
 - 3. Unorganised capital market.
 - 4. Growth of economy in relation to money and capital market.
- E. 1. Amount withdrawing methods.
 - 2. Amount depositing methods.
 - 3. Difference between cheques and drafts.
- F. 1. Salient features of good money market.
 - Indian Money Market.
- G. 1. Structure of banking facilities in India Urban Rural.
 - Working of the public sector bank and private sector, bank (Locally available)
 - 3. Implications of Nationalisation of commercial Banks.
 - 4. Branch expansion prior, after, nationalisation.
 - 5. Deposit mobilisation.

- Credit policies.
- 7. Viability and branch opening.
- 8. Solvancy of a Bank.
- H. 1. Working of R.B.g. during 1951 to 1961
 - 2. Working of RBg during 1961 to 1971
 - 3. Working of R B g during 1971 to 1981
 - 4. Working of R B g during 1981 to 1991
 - 5. Working of R B g 1991 Onwards.
- I. Non banking financial institution.
 - 2. Unit trust L I C , Financial corporations.
- J. l. Corporations.
 - 2. Process of discounting and purchasing of Bills.
 - 3. Treasury Bills formation, buying, selling etc.
 - Kinds and nature of loans (Individual, family, businessman, among, the banks)
 - 5. Kinds of mortagage loans (Bank, Individual etc.)
 - 6. Process of security and hypothecation of credit.
 - 7. Shares and debentures of different companies.
 - 8. Like ~ Bank statements family income expenditure statements - monthly, yearly.

K. Visits

Students are expected to write a Essay type note on it.

- Commercial Bank.
- 2. Stock Exchange
- Nationalised Bank
- Any private Sector Bank.
- 5. Clearing House.
- 6. L.I.C. Office.

L. Interviews

Students to summerise the interview.

 With a Bank Manager - Nationalised Bank, Commercial Bank, private Bank.

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- With a Depositor.
- With a Barrower.
- 4. With a Shara-Broker.
- 5. With a L.I.C. Manager, Development Officer, Agent.

GROUP-C S-4

INTERNATIONAL TRADE AND FOREIGN EXCHANGES

- A. 1. Factors influencing trade.
 - 2. Difference between inter-regional and international trade
 - 3. Construct the hypothetical examples, regarding the, equal, Absolute, comparative cost advantages and ask the students to explain and write a note on it.
 - 4. Consider two countries which have <u>indentical supplies</u> of all factors.

		Country A	Country B
	Total possible production of X	1000	10,000
or	Total Possible production of y^2	1500	11,000
	Actual production ofX	500	5,000
	Actual production ofY	750	5,500
	_		

- i) Which country has comparative advantage in Xq____A/B
- ii) Which country has absolute advantage in x^q -----A/B
- 111) Which country has comparative advantage in $Y^{q}_{----A/B}$
 - iv) Which country has absolute advantage in $Y^{Q}_{-----A/B}$
 - v) Assume that country A increases its production of Y by 250. What is the change in its production? (Fill in the table below)

B World-(A+B)

Y

- vi) In order to increase total production of X, B must produce at least 168 extra units of X. Assume that it does so, and complete the table.
 - 5. The concept "Opportunity Cost" Calculation of the opportunity cost with hypothecical examples.

For Examples i) Complete the fiture in the following chart

<u></u>	Country A	Country B	
Production petential of X if all	10	15	
resources are devoted to the X industry			
Production potential of Y if all	*	:	
resources are devoted to the Y industry	BS	10	
Opportunity cost of Y in terms of X			-
Opportunity cost of X in terms of Y		·	-

Opportunity cost of Y in terms of X Opportunity cost of X in terms of Y .

iii) Assume that the actual production of the two ecunomics In above example before trade is this----

v	A	В
X	25	78
Y	1 2 / ₂	2 6

Given that the total production of Y must remain unchanged what is the maximum possible increase in X that can be achieved by reallocating resources in country A and B?

- 6. Concept----abundance and scarcity of factor supply.
 - 7. Hecksher ohlin theorem.
- B. 1. Arguments in favour of free trade.
 - 2. Arguments in favour of protection.
 - Infant Industry argument ---- for protection in urban areas, rural areas. What you think to be done to protect these industries.
 - 4. Protection and employment.
 - 5. Protection and Dumping.
- C. 1. Determination of Exchange Rate under the Gold standard.
 - 2. Effects of fixed and fluctnating Exchange rates.
 - 3. Purchasing power parity with suitable local examples.
 - 4. Changes in internal price level, changes in demand for foreign yods. --- Canses, effects, suitable examples.
 - Balance of trade and Balance of payments. Examples of internal trade, payments, of i.e. wholesellers, sellers, firms etc.
 - Capital movement.
 - 7. Disequilibrium in the Balance of payments show with various illustrations. Correcting it with different methods. Examples with various mathods to correct the disequilibrium.
 - If a country export more than its import the current/ capital account is in deficit and the current/capital account is in surplus.
 - 2. A deficit in capital account means a surplus on account
 - 3. "A flight of hot money" which account? capital/current

Cont..7

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1. inclustry-exporter it. 7. 100 cont. 1. 200 cont. 2. 1. 200 cont. 2. 1. 200 cont. 2. 1. 200 cont. 2. 200 cont. 200 c supply/Demand.

- 5. Do Indian exporters supply or demand Rupees? wears selif supply/Demand. - if the man is better one atmitted
- 1. Devaluation, depreciation, appreciation of currency, canses, D. effects, with local imaginary examples on agil .s
- 2. Recommend applicy to country suffering from unemployment. docty-With the Garantiples at names and someted biblio as its Trade.
 - 1. Golden-fulerof gold: standard and equilibrium in the Balance
 - of payments, Fig. 1970 Continuous (Structure of Gold Standard and evolution of Gold Exchange Standard.
 - International Monetary Fund Constitution, functions.
 - 4. S D R New International currency.
 - 1. Relationship between the Trade and Development. * 1.
 - 2. India's International Trade after Independance. J.
 - a) 1951 to 1961 ______ b) 1961 to 1966 i . .
 - d) During the Fourth plan c) 1966 to 1969
 - e) During the Fifth plan f) During the Sixth plan.
 - g) During the Seventh plan

During the above periods, students be asked to calculate the balance of payments situation, with the few major items of Inports and Exports.

- Directional change in India's
 - a) Imports --- 1975 to 1990, 1990 onwards.
 - b) Exports --- 1975 to 1990, 1990 onwards.
 - 2. India's Balance of payments position during the period 1980 to 1990.
- н. Essay on....
 - 1. Export Import policy during the period 1970 to 1980.
 - 2. Export Import policy during the period 1980 to 1990.
 - Foreign Trade policy after 1990.
- 1. Devaluation Busy season, slack season, harvest period, I. scarcity period. How rupee value changes during these periods.
 - 2. Essay on Devaluation of Rupee in July, 1991.
- J. 1. India's benefits being a member of I M F
 - 2. S D R and India.
 - 3. GATT India's contribution and benefit.

cont.8

K. Visits

Students are expected to write a essay type note on, it,

- Industry-exporting its product.
- 2. Export Import centre (Transaction, Receipts, Payments etc.
- 3. Foreign Exchange Bank.

L. Interview

Students expected to summerise the total interview.

- 1. With an Importer.
- 2. With an Exporter.
- 3. With a Trader.
- 4. With the Government representative, related with Foreign Trade.
- S. With the Manager of the Foreign Exchange Bank: (Transfer of proceeds, Exchange Rate otc.)

dbs./.-