

M.COM. (FINAL)

**Compulsory Papers**

- EAFM-201 Economic Administration & Policy  
EAFM-202 Cooperative Sector Management  
EAFM-203 Indian Banking System

**Optional Papers (Any Two) : Economic Administration Group**

- EA-204 Agricultural Economics  
EA-205 Economic Environment in India  
EA-206 Development Economics  
EA-207 Infrastructure Management  
EA-208 Dissertation and Viva-Voce

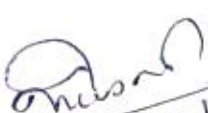
**Optional Papers (Any Two) : Financial Management Group**


- FM-204 International Banking  
FM-205 Bank Management  
FM-206 Merchant Banking & Financial Services  
FM-207 Monetary Policy  
FM-208 Dissertation & Viva-Voce

**Optional Papers (Any Two) : Co-operation Group**

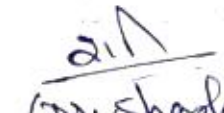
- CO-204 Cooperation & Agricultural Organization  
CO-205 Rural Development  
CO-206 Cooperative Law  
CO-207 International Cooperative Movement  
CO-208 Dissertation and Viva-Voce

  
प्रभारी अधिकारी  
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14-2-2017  
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## M.COM. (FINAL) EXAMINATION

### Compulsory Paper:

### EAFM 201 – Economic Administration and Policy

- Unit-I The Concept of Economic Administration: Nature, Scope, Objectives and Techniques of Economic Administration and Constitutional Provisions in India.
- Unit-II Present Economic Policies and Planning: Fiscal and Monetary Policies. Industrial Policy, Economic Controls, Role of SEZ in Industrial Development  
Planning Commission: Formulation and Evaluation of Plans
- Unit-III Administration of Financial Resources: Central and State Financial Relations, The Constitutional Provisions, VAT, Service Tax, GST.
- Unit-IV Present Finance Commission: Its recommendations and effects on fiscal policy of the Government, Administration of Public Debt of India. The External resources and problems.
- Unit-V Financial Administration of the Indian Union: Centre, State and Local Finances: Parliament and Public Accountability: The role of Estimates Committee, Public Accounts Committee, Comptroller & Auditor General of India, Leakage in Financial Administration..

### Books Recommended

1. Chanda, Ashok : Indian Administration
2. Bhargava, R.N.: Indian Public Finance
3. Prem Chand A.: Control of Public Expenditure in India
4. Kaldor, N.: An Expenditure Tax
5. Lewis, W.A.: Principles of Economics
6. Tandon, B.C. : Economic Planning
7. Mishra Puri : Indian Economy

### EAFM 202 - Co-operative Sector Management

- Unit-I Definition and principles of management, Concept of Co-operative Management, Comparison between Principles of Co-operation and Management functions in Co-operation.
- Unit-II Professionalisation of Co-operative Management-its merits, demerits and limitation of Professional Management in Co-operative Institutions. Government Control over Co-operatives: Legal and Administrative.  
Organisation Structure of Co-operatives. Organisation Chart for Short term Medium term and Long term Credit Institutions. Management of Co-operative Banks.
- Unit-III Leadership in Co-operatives. Characteristics of a good Leadership in Co-operative Sector. Federal Structure of Co-operative Organisation-Control Over Co-operatives: Audit and Co-operative Supervision.

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- Unit-IV Concept of Cooperative Education and Co-operative Training- Needs and Importance in Modern era. Difference between co-operative education and cooperative training, Role of National Co-operative Union of India in the co-operative training system..
- Unit-V Role of Institutional framework of co-operative education and training, Merits and demerits of democratic governance.

#### Books Recommended

1. G.S. Kamat: New Dimensions of Co-operative Management.
2. G.S. Kamat: Cases in Co-operative Management
3. I.L.O.: Co-operative Management & Administration

#### **EAFM 203 - Indian Banking System**

- Unit-I Structure of Indian Banking System : Central bank - Commercial banks -Cooperative banks - Regional Rural Banks-Local Area Banks: Difference between scheduled and non scheduled bank, Role of banking system in the economic growth and development
- Unit-II Private sector banks in India: Their progress and performance after 1969. Foreign banks in India: Their progress and performance, Regulation of Foreign banks in India, Comparative study of Public and Private Sector Banks.
- Unit-III Social control over banks, Nationalisation of banks - Arguments for and against nationalisation, Objectives of nationalisation, Progress of nationalized banks pertaining to branch expansion, deposit mobilization, credit development and priority sector lending: Lead Bank Scheme
- Unit-IV State Bank of India, Subsidiary Banks to State Bank of India. Role of State Bank of India : As an agent of the RBI, as a commercial bank, its role in financing various sector. Progress and Performance of SBI.  
Evolution of the Reserve Bank of India, Organization and Management of the RBI, Functions of the RBI, Credit Control Mechanism.
- Unit-V Rationale and objectives of financial reforms, Recommendations of the Narasimham Committee I & II , Capital adequacy norms, Provisioning, Non Performing Assets (NPAs).

#### Recommended Books :

1. Financial Sector Reforms and India's Economic Development: N.A.Majumdar
2. Central Banking and Economic Development: Vasant Desai
3. Monetary Economics: S.D. Gupta
4. Banking in India - S. Panandikar
5. Banking: S.N. Malleshwari
6. Report on Trends and Progress of Banking in India: Reserve Bank of India Publication.
7. Annual Reports of Banks
8. Indian banking system - Dr. Rita Swami
9. Indian Banking System - Dr. B.R. Sangle, Dr. G.T. Sangle, Dr. Kayande Patil and Prof. N.C. Pawar
10. Indian Banking System - Prof. S.V. Joshi, Dr. C.P. Rodrigues and Prof. Azhar Khan

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## Optional Papers (Any Two) : Economic Administration Group

### EA 204 - Agricultural Economics

- Unit-I Nature and Scope of Agricultural Economics. Rationale of Agriculture in Indian Economy. Agriculture Efficiency: Concept, Its Measurement. Agricultural Growth and Development in plan period with special reference to two immediate previous plans.
- Unit-II Agricultural Productivity: Concept, Measurement and Determinants. Risk and uncertainty factors in agriculture sector. Agricultural Inputs: Seeds, Fertilizer, Pesticides, Irrigation and Power.
- Unit-III Agricultural Finance: Institutional and non Institutional Finance, Kishan Credit Card and Crop Insurance.
- Unit-IV Agricultural Price: Price Policy, Support Price, Procurement Price, Rationale of Subsidy in Agriculture, Input Cost and Price Policy.  
Agriculture Marketing: Problems and Challenges, Export of Agriculture Product.
- Unit-V Infrastructure Development in Agriculture. New Agriculture Policy: Green and White Revolution. Investment in Agriculture Sector.

#### Books Recommended:

1. Sukhpal Singh: Rural Marketing Management, Vikas Publishing House, New Delhi.
2. Ruddar Datt, K.P.M. Sundharam, Indian Economy, S. Chand & Sons, New Delhi.

### EA 205 - Economic Environment in India

- Unit-I Economic Environment- Meaning, factors affecting Economic Environment, Basic features of India Economy. Rural Scenario of Indian Economy. Basic features of Rural Economy.
- Unit-II Economic Policies- Agriculture Policy, Industrial Policy, Commercial Policy, Fiscal Policy.  
Economic Planning- Meaning, Importance. Objectives & Techniques of Planning.
- Unit-III Significance of Agriculture in Indian Economy, and New Agriculture Strategy, Agriculture Finance (Specially Kisan Credit Card), Nature and Causes of risk and uncertainty in agriculture, Measures to control risk and uncertainty. Agriculture & W.T.O
- Unit-IV Foreign Trade, Volume, Composition and Direction, Export Promotion.
- Unit-V Indian Economic Problems: Poverty, Unemployment, Economic Disparities and Population Explosion.

#### Books Recommended:

1. Ruddar Dutt & K.P.M. Sundharam : Bhartiya Arthvivastra
2. A.N. Agrawal: Bhartiya Arthvivastra
3. Laxminarayan Nathuramka: Indian Economy
4. Chaudhary Charan Singh: Bharat ki Bkayanaha Arthvivastra Sthiti
5. Ruddar Dutt & Sundharam : Indian Economy
6. A.N. Agarwal: Indian Economy
7. N.L. Agarwal: Bhartiya Krishi Ka Arthtantra
8. Mishra and Puri: Indian Economy (Hindi & English Version)
9. N.D. Mathur : Economic Environment in India, Shivam Book House (P) Ltd., Jaipur.

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## EA 206 - Development Economics

- Unit-I Nature and importance of economics development, common characteristics of under developed countries
- Unit-II Innovation and Development, Labour and capital saving innovations-choice of techniques. Natural Resources, Economic Development and Environmental Degradation.  
Human Development: Its role, progress and direction, poverty, inequality, unemployment measures MNREGA. Agriculture and Food Management in India. Population Policy.
- Unit-III Infrastructure development its role and growth. Inclusive growth and distributing justices.
- Unit-IV Foreign Investment and Economic Development, Stages of Economic Growth, Various Economic Growth Models.
- Unit-V Fiscal Developments and Public Finance for accumulation of capital and acceleration of growth. Financial Resources, Policy Response and Future Prospects.

### Books Recommended:

1. Simon Kuznets: Economics Growth and Structure (HEB)
2. Amlan Datta: paths to Economic Growth (Allied Publishers).
3. Enke Dobb: Economic Development (Prentice Hall).
4. Maurice Dabb: Economics Growth and Planning (Routledge and Kegan Paul)
5. Mahalanobis: Talks on Planning
6. Five Year Plans: Government of India.
7. Economics Survey: Government of India.

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## EA 207 - Infrastructure Management

- Unit-I An overview of infrastructure: Meaning and scope, existence and availability, Infrastructural Gaps.
- Unit-II Components of infrastructure: Physical, economic and social infrastructure.
- Unit-III Transmission, Trading Access and Exchange Energy, Petroleum and Gas, Coal, Railways, Roads, Civil Aviation, Ports, Telecommunication. Urban Infrastructure, Health, Education and Drinking Water.
- Unit-IV Investment and Financing of infrastructure projects, financial structure and corporate governance, Role of Foreign Investment, Policies and strategies during and after reforms (LPG Regime)
- Unit-V Problems of Rural Infrastructure, Financing Scenario in India  
Positions of infrastructure in Rajasthan-Challenges and efforts made by Government in Rajasthan. Social infrastructure : Education & Health, Institutional Framework of Rural infrastructure : Panchayati Raj Institutions & NGO's.

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**Books Recommended:**

1. Lawis, W.A.: The Theory of Economic Growth.
2. Planning Commission, Eleventh Five Year Plan (2007-12,) Vol.II
3. Centre for Science and Development: The State of India's Environment, 1982, Ch.9.
4. Government of India, Economic Survey
5. Ministry of Railways: Explanatory Memorandum on the Railway Budget
6. Planning Commission, Eleventh Five Year Plan (2007-12), Vol.II, Social Sector Services.
7. Government of India, Economic Survey
8. World Bank Reports
9. Peter Berman & Rajeev Ahuja (2008), Government Health Spending in India.
10. Economic and Political Weekly.

**EA 208 –Dissertation and Viva**

1. Dissertation : 50
2. Viva-Voce : 50

**Optional Paper (Any Two) : Financial Management Group**

**FM 204 - International Banking**

- Unit-I International Banking – Concept and origin of International Banking Institutions with special reference to Central Banking System.
- Unit-II Study of International Monetary and regional financial institutions.
- Unit-III The I.M.F., objects, organization, capital, achievements and failure. International liquidity and SDR.  
World Bank and its affiliates. The Asian Development Bank.
- Unit-IV The London, New York and Singapore Money Markets, Features and Characteristics.
- Unit-V Off Shore banking, the Organisation of Central Banking in the United Kingdom, United States of America, Japan and Brazil.

**Books Recommended:**

1. DeCock : *Central Banking*
2. Sen. S.N.: *Central Banking on Underdevelopment Economic*
3. Sayers, R.S. : *Modern Banking*
4. Annual Report o Central Banks of Different Countries
5. Chandler. L.V.: *Economic of Money and Banking*
6. Kent R.P.: *Money and Banking*
7. Brain Tew: *International Institutions.*

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## FM 205 – Bank Management

- Unit-I The Banking structure in India : Commercial Banking : Structure and evolution, the nationalisation of Banks, Banks in the new millennium challenges.
- Unit-II Central Banking System : Management and organisation of RBI, function of RBI, supervisory norms for banks.  
Credit Management: Objectives, importance, credit culture and common credit problems. Loan and advances, types of loans, cash, credit, overdraft and term loan. Primary and collateral securities, modes of creating charges on securities. Concept of Hypothecation, Bank guarantee, letter of credit.
- Unit-III Non performing assets (NPA) management, prudential norms, capital adequacy, income recognition and asset classification, corrective measures in managing NPAs.
- Unit-IV Marketing of banking services: Financial services, characteristics of financial services, strategy of marketing – Market segmentation, Marketing Research and Customer Analysis, promotion and advertising of services.
- Unit-V Quality circles : Concept, quality circles in Banks – process, importance and objectives. Steps involved in quality circles, quality audit and time management, Management Information System in Banks.

### Book Recommended

1. R. Parameswari and S. Natrajan-Indian Banking-Vikas, New Delhi.
2. R.M. Srivastava-Management of Financial Institutions, Himalaya, Mumbai
3. Vasant Desai : Bank Management
4. Bharat V. Pathak : Indian Financial System.

## FM 206 - Merchant Banking & Financial Services

- Unit-I Financial system - Introduction, Contemporary Trends in its Growth and Development, Regulatory Framework, Financial Services: Nature and Introduction.
- Unit-II Merchant Banking - Functions, Merchant Banking in India, SEBI guidelines for Merchant Bankers, Role of merchant bankers in fund raising -Managing public issue, Pre and Post issue, Book Building - Private placement-raising of funds through bonds and public deposits.
- Unit-III Security Markets - Legal Environment: SEBI Act, 1992, Securities Contract Regulation Act 1956, Companies Act 2013 (various provisions relating to securities). RBI rules and guidelines for FII'- Types of Markets: Primary and Secondary market, primary market - its role and functions-Methods of selling securities in primary market-New financial instruments.  
New Issues - SEBI guidelines for public issues - pricing of issue, promoters contribution, appointment and role of merchant bankers, underwriters, brokers, registrars and managers, bankers etc., Underwriting of issues: Allotment of shares, Procedures for new issues, e-trading.- Secondary market - Role, importance, organization of stock exchanges- listing of securities in stock exchanges; Trading mechanism-Screen based trading; insider trading; Take-over: Internet based trading.



Unit-IV Mutual Funds - Types - Schemes - Role of Private and Public Sector Funds - Evaluation of Performance of Fund Manager - SEBI Guidelines on Mutual Funds - Depositories - Role and need: The depositories Act 1996; SEBI (Depositories and Participants Regulation) 1996; SEBI (Custodian of Securities) Regulation 1996; National Securities Depository Ltd. (NSDL); Depository participant.

Unit-V Activities of Other Financial Service Providers - Credit Rating Agencies - Nature - Factors considered - Rating procedure - Instruments rated - Revisions in rating, Non Banking Finance Companies, Leasing Companies- Lease rental determination - Break even lease rentals - Factoring Service - Recourse and Non Recourse factoring; Venture Capital Funds - Role and Progress in India

**Books Recommended:**

1. Machi Raju, MR: Merchant Banking; Wiley Eastern Ltd.; New Delhi.(Text Book)
2. Dalton, John M.: How the stock Market works, Prentice Flail, New Delhi.
3. Gupta, L.C.: Stock Exchange Trading in India; Society for Capital Market Research and Development, Delhi.
4. Machi Raju, I.I.R: Working of Stock Exchanges in India; Wiley Eastern Ltd.; New Delhi.
5. Website of [bseindia.com](http://bseindia.com), [nse-india.com](http://nse-india.com)
6. Chandratre KR., et al: Capital issue, SEBI & Listing; Bharat Publishing House, New Delhi.
7. Donald E. Fisher, Ronald J. Jordan: Security Analysis and Portfolio Management; Prentice Hall, New Delhi.

**FM 207 - Monetary Policy**

Unit-I Money and Economic System, Characteristics of Money. Its static and dynamic function, Role of money in a capitalistic, socialistic and planned economy. Concepts of Money- M1, M2, M3, M4 Demand for money in developed and under-developed economies, Determinants of the supply of money.

Unit-II Value of money (Theories): Commodity theory of money transaction, Quantity theory of money and the Marshallian version, Fisher equation.

Unit-III Cash balance approach to quantity of money, theory of saving and investment. Liquidity theory of interest.

Unit-IV Trade Cycle-Nature and Phases. The theories of trade cycles, Control of trade cycles, Multiplier and accelerator.

Unit-V Monetary Policy: Objects of Monetary Policy under static, cyclical and growth setting, Monetary expansion, Target and indicator of monetary policy, Monetary Policy in India, Structure on Interest rate in India. Coordination and Conflicts of Monetary policy with other policy

**Book Recommended:**

1. Paul Einzig: Monetary Policy L; End and Means.
2. Sethi: Problems of Monetary Policy in underdeveloped Economy.
3. Kolhatkar: Modern Theory of Money.
4. Iyenger: Monetary Policy and Economic Growth.
5. Hansen: Monetary Theory in Practice.
6. C. Rangarajan: Monetary Policy.

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FM 208 – Dissertation and Viva

1. Dissertation : 50  
2. Viva-Voce : 50

Optional Papers (Any Two) : Cooperation Group

CO 204 - Cooperation & Agriculture Organization

- Unit-I Concept of co-operation: Characteristics and Basic Principles of Co-operation Comparative study of different economic organizations. Co-operative as a balancing factor between public and private sector. Role of co-operation in the development of agriculture.
- Unit-II Management of Co-operative Societies: Concept of Democratic Management and its merits and demerits, . Role of the General Body and Board of Directors. Functions, powers & duties of the Board President, Secretary/Managing Director/Management of the Society. Need of Bureaucratic managers in co-operative organizations-merits and demerits.
- Unit-III Organisation of Agriculture: Contribution of agriculture in developing countries, its problems and prospects in Indian Economy.
- Unit-IV Farm Credit: Need for credit, Sources of credit, Role of Co-operative Institution in the field of farm credit. Need and importance of Kisan Credit Card, Crop Insurance Policy. Economics of Farm Labour Use: Factor affecting labour efficiency in agriculture with special reference to availability of surplus labour in developing countries.
- Unit-V Marketing of Agricultural Products: Importance of co-operative marketing of agriculture produce. Linking of credit with marketing, its problems and prospects. Agricultural Planning and Agricultural Development in India. Agricultural development in plan periods causes of slow development and suggestions.

Books Recommended:

1. Schultz, T.W.: Economic Organisation of Agriculture.
2. Desai, B.M., Desai, M.D.: The New Strategy of Agricultural Development in Operation.
3. Jain, S.C.: Agriculture Planning in Developed Countries.
4. Shukla, Tara: Economic of Under Development Agriculture.
5. Kulkarni, K.R.: Theory and Practice of Co-operation in India and abroad
6. Reserve Bank in India: Rural Credit Follow-up surveys.
7. Agrawal, N.L. : Bhartiya KRishi Arthtantra, Rajasthan Hindi Grant Akademy, Jaipur
8. Gupta, Dr. N.L.: Rajasthan Mein Krishi Vikas, Rajasthan Hindi Granth Akademy Jaipur
9. B.S. Mathur : Cooperation, Sahitya Prakashan, Agra.
10. सहकारी चिंतन एवं ग्रामीण विकास. अग्रवाल, माथुर एवं गुप्ता, रमेश बुक डिपो, जयपुर।

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## CO 205 - Rural Development

- Unit-I Concept and Philosophy of Rural Development need & important of Rural Development in the era of Liberalisation.
- Unit-II Basic characteristics of Rural Economy of India. Gandhian Model v/s Rural Development Role of NGO's in Rural Development.
- Unit-III Agencies for Rural Development at various levels.
- Unit-IV Concept of MGNREGA, Significance of MGNREGA in Rural employment generation. Limitations in implementation of MGNREGA, Need of Social audit in MGNREGA. Need for rural infrastructure development. Panchayati Raj Institutions at village, block level and district level. Constitution of Gram Panchayat, Panchayat Samiti & Zila Parishad. Role of Gram Panchayat in Rural Infra-structure Development.
- Unit-V Rural Finance: Concept, Need and Importance. Main Sources of Rural Finance. Problem and Prospects of Rural Finance in India.

### Books Recommended

1. Rudardatt Sundaram : Indian Economy
2. N.L. Agarwal : Bharat Mein Krishi ka Arthtantra
3. Mishra and Puri : Indian Economy
4. अग्रवाल, माधुर एवं गुप्ता, सहकारी चिन्तन एवं ग्रामीण विकास, रमेश बुक डिपो, जयपुर।

## CO 206 - Cooperative Law

- Unit-I Co-operative Legislation in India: Historical Development of Legislation, Co-operative Societies Act 1904 and 1912 as amended upto-date.
- Unit-II Main Findings of Committee on Co-operative Law, 1956 (S.T. Raj Committee).
- Unit-III Co-operative Legislation in Rajasthan: A detailed study of the Rajasthan Co-operative Societies Act 1965 as amended upto-date.
- Unit-IV Banking Regulation Act, 1949 as applied to Co-operative Banks. Implementation of Co-operative Law in India and Rajasthan.
- Unit-V RBI & NABARD, A Brief study of the following institutions: National Co-operative Consumers Federation (NCCF), National Co-operative Development Corporation (NCDC), National Cooperative Union of India (NCUI), Indian Farmers Fertilizers Cooperative (IFFCO), National Agriculture Co-operative Marketing Federation (NAFED), National Institute of Co-operative Management (Vaikunth Mehta Institute, Pune) (VMNICM), National Co-operative Dairy Federation.

### Books Recommended:

1. Co-operative Societies Act-1904.
2. Co-operative Societies Act, 1912 as amended upto date.
3. Rajasthan Co-operative Societies ac, 1965, as amended upto-date.
4. Report of the Committee on Co-operation (Mirdha Committee).
5. Committee on Co-operative Law (S.T. Raja Committee).
6. Report of the Committee on Co-operative Administration, 1963.
7. Co-operative Law in India, M.D. Vidwans
8. Annual Report of the specific institutions.

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## CO 207 - International Cooperative Movement

- Unit-I Concept and Philosophy of Co-operation. Evolution of Co-operative Movement at International Level. International accepted Principal of Co-operation. Co-operative Credit System at International Level.
- Unit-II Problem and Prospects of Co-operative Movement Study of International Cooperative Alliance (ICA). Co-operation is a middle way between Capitalism and Socialism.
- Unit-III Origin and Growth of Consumers Co-operative Movement in the World. Role of Robert Owen in the Development of Co-operative Movement. Consumers Co-operative Movement in England. Origin and objectives of Rochdale Equitable Pioneer Society.
- Unit-IV Progress of Retail Consumers Co-operative and Co-operative Wholesale Societies. Factors leading to the success of Consumers Co-operative Movement in England. Its problem and remedies.
- Unit-V Co-operative Credit Movement in Germany. Credit Structure in India, Comparison of Co-operating Credit Movement between India & Germany. Principal and Working of Raiffeisen Societies/Banks. Characteristics of Co-operative Dairy Societies in Denmark.

### Books Recommended

1. B.S Mathur :Co-operation
2. G.S Kamat :Dimensions of Co-operative Management.
3. K.K. Taimani :Co-operative Organisation and Management.
4. I.L.O. :Co-operative Management and Organisation.

### CO 208 - Dissertation and Viva

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| 1. Dissertation | : | 50 |
| 2. Viva-Voce    | : | 50 |

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