

3 Year/four Year B.Com (Bachelor of Commerce- EAFM)

As per

UGC Curriculum and Credit Framework for Undergraduate Programmes

Under NEP 2020

Medium of Instruction: Hindi/English

w.e.f. Academic Session 2023-24



Pandit Deendayal Upadhyaya Shekhawati University, Sikar

Semester I

Course Code	Level	Course Title	Course Type	Total Teaching Hours	L	T	P	Total Credit	EoSE	Internal Assessment	Total Marks
	5	Business Economics	DCC (major)	90	4.8	1.2	0	6	120	30	150

Scheme/ Pattern of Question Paper

PART A

Question 1 : 10 very Short Questions each Question Carry 2 Marks

Total Marks

20

Question 2 : 5 Short Questions each Question Carry 4 Marks

20

PART B

Question 3 : Long Question with Internal Choice from Unit- I

20

Question 4 : Long Question with Internal Choice from Unit- II

20

Question 5 : Long Question with Internal Choice from Unit- III

20

Question 6 : Long Question with Internal Choice from Unit- IV

20

Total: 120


Dy. Registrar
Pandit Deendayal Upadhyaya
Shekhawati University,
Sikar(Rajasthan)

Business Economies

SYLLABUS

UNIT - I

Business Economics- Meaning, Nature and Scope, Role of Business Economist in Business.

Central problems of the economy. Micro Economics & Macro Economics: Concept & Scope. Role of Micro and Macro Economic Analysis in Formulation of Business Decisions, Difference and Interdependence of Micro and Macro Economic Analysis.

Utility Analysis: Cardinal and Ordinal Approaches, Law of Diminishing Marginal Utility and Law of Equi-Marginal Utility.

UNIT – II

Indifference Curve-Meaning, Characteristics, Consumer's Equilibrium, Income Effect, Price Effect and Substitution Effect.

Demand Analysis, Law of Demand, Elasticity of demand and its measurement and significance.

Supply and Law of Supply, Elasticity of supply.

Demand Forecasting.

Revenue and Cost Analysis: Revenue Analysis, Relationship between Total Revenue, Marginal Revenue and Average Revenue, Various concepts of cost, short and long run cost curves.

UNIT – III

Production Function – Types of Production Functions, Laws of Returns, Law of Variable Proportions, Returns to scale, Isoquant curves, Expansion path.

Market Analysis: Price and Output determination under Perfect Competition, Monopoly, Discriminating Monopoly, Imperfect Competition and Oligopoly: Price leadership and Kinked Demand Curve.

UNIT– IV

Business Cycles: Theories and Phases

Factor Pricing: Determination of Rent, Wages and Interest

Marginal Productivity Theory of Distribution.

National Income and its measurement, National Income and Its relationship with Economic welfare.


Dy. Registrar
Pandit Deendayal Upadhyaya
Shekhawati University,
Sikar (Rajasthan)

Suggested Readings:

1. **D.M. Mithani:** Fundamentals of business and managerial economics, Himalaya Publishing House.
2. **Mote and Paul and Gupta:** Managerial Economics, TATA McGraw Hill, New Delhi.
3. **Ahuja, H.L.:** Managerial Economics, S. Chand & Company Ltd., New Delhi
4. **B.P. Gupta:** Vyavsayik Arthashastra (Hindi), Malik and Company, Jaipur.
5. **Agarwal and Agarwal:** Vyavsayik Arthshastra, (Hindi) Ramesh Book Depot., Jaipur.
6. **M. D. Agarwal and Som Deo:** Business Economics, Ramesh Book Depot, Jaipur.
7. **Dwivedi DN.:** Managerial Economics, Vikas Publications, Delhi.


Dy. Registrar
Pandit Deendayal Upadhyaya
Shekhawati University,
Sikar(Rajasthan)

3 Year/four Year B.Com (Bachelor of Commerce- EAFM)

As per

UGC Curriculum and Credit Framework for Undergraduate Programmes

Under NEP 2020

Medium of Instruction: Hindi/English

w.e.f. Academic Session 2023-24



Pandit Deendayal Upadhyaya Shekhawati University, Sikar

Semester II

Course Code	Level	Course Title	Course Type	Total Teaching Hours	L	T	P	Total Credit	EoSE	Internal Assessment	Total Marks
	5	Indian Banking and Financial System	DCC (major)	90	4.8	1.2	0	6	120	30	150

Scheme/ Pattern of Question Paper**PART A**

Question 1 : 10 very Short Questions each Question Carry 2 Marks

Question 2 : 5 Short Questions each Question Carry 4 Marks

Total Marks

20

20

PART B

Question 3 : Long Question with Internal Choice from Unit- I

Question 4 : Long Question with Internal Choice from Unit- II

Question 5 : Long Question with Internal Choice from Unit- III

Question 6 : Long Question with Internal Choice from Unit- IV

20

20

20

20

Total : 120


 Dy. Registrar
 Pandit Deendayal Upadhyaya
 Shekhawati University,
 Sikar (Rajasthan)

4
INDIAN BANKING & FINANCIAL SYSTEM
SYLLABUS

UNIT- I

Bank-Meaning , Types and Functions of banks, Role of Banks in Economic Development.
Credit Creation of Banks. Banking Products and Services: Types of Deposit and Retail Loans.

Reserve Bank of India: Objectives, organizational setup, Functions and Credit Control.

Main Provisions of Banking Regulations Act, 1949 and Reserve Bank of India Act, 1934.

Bankers- Customer relationship : General and Special (Banker's Rights and Obligations)
Garnishee order.

UNIT- II

Universal and Innovative Banking : Meaning, Significance and features.

Channels of Banking : ATM, Internet, Mobile, Phone Banking, PoS (Point of Sale), UPI

E-Payment's mechanism of banks- plastic cards, NEFT, RTGS, IMPS, SWIFT, ECS, payments wallets.

Negotiable Instruments – Cheques, Bills of Exchange, Promissory Note and Demand Draft –
Concept, Features, Types and Parties. Acceptance, Payment and Collection of Negotiable
Instruments.

Crossing of Cheques, Concept and types of crossing, Endorsement and presentation of
Negotiable Instruments.

UNIT- III

Indian Financial System: Meaning Functions and its Components, Financial System and
Development, Major issues in Indian Financial System.

Financial Market : Meaning, Feature and Functions. An Overview of Money Market, Capital
Market (Primary and Secondary) and their Financial Instruments, Debt Market- Meaning and
Functions and their Instruments, Role of SEBI and RBI in regulation of Capital and Money
Market.

NPA : Meaning, Causes of NPA, Impact of NPA on banking Sector.

UNIT- IV

Financial Institutions : An Overview of Development Financial Institutions – IFCI, SIDBI, ICICI,
IRCI, IDBI – Objectives, Functions.

Financial Services : Merchant Banking, Mutual Fund, Leasing, Hire Purchase, Venture Capital
– Meaning, Objective and Functions.

Introduction to BIT COIN, Block chain and CRY PTO Currency. Financial sector reforms in
India.

21-
Dy. Registrar
Pandit Deendayal Upadhyaya
Shekhawati University,
Sikar (Rajasthan)

Suggested Readings :

1. Vasant Desai: Indian Banking Nature and Problems, Himalaya Publishing House, Delhi.
2. Natarajan S., Parameshwaran R: "Indian Banking", S. Chand & Company Ltd., New Delhi.
3. Averbach, Robert D; Money, Banking and Financial Markets Macmillan, London.
4. Varshney, P.N.: Indian Financial System, Sultan Chand & Sons, New Delhi.
5. Khan, M.Y.: Indian Financial System, Tata McGraw Hill, Delhi.
6. Bhole L.M.: Financial Markets and Institutions, Tata McGraw Hill, Delhi.
7. J.K. Tandon and T.N. Mathur - Banking and Finance, Shivam Book House (P) Ltd., Jaipur (Hindi and English Version)
8. Vashitha, Swami, Gupta: Banking and Finance, Ramesh Book Depot, Jaipur.

21-

Dy. Registrar
Pandit Deendayal Upadhyaya
Shekhawati University,
Sikar(Rajasthan)