SYLLABUS FOR F.Y.B.Com : BUSINESS ECONOMICS-MICRO
(W.E. FROM JUNE, 2022)
Academic Year 2022-23
(Semester- I)

Class   : F.Y.B.Com.
Paper Code : UCBE111
Paper   : Title of Paper : Business Economics –Micro I
Credit   : 3
No. of lectures: 48

A) Learning Objectives:
 1. To stimulate the student interest by showing the relevance and use of various economic theories.
2. To apply economic reasoning to problems of business.

B) Learning Outcome:
The main outcome of this course is to expose Students of Commerce to basic Micro Economic concepts and inculcate an analytical Approach to the subject matter.

TOPICS/CONTENTS:

UNIT 1: INTRODUCTION   (16)

1.1 Meaning, Nature, Scope, Importance and limitations of Business Economics -Micro
1.2 Difference between Micro and Macro Economics.
1.3 Tools for Analysis :
   a) Economic Goals
   b) Non-Economic Goals

UNIT 2: DEMAND ANALYSIS   (16L)

2.1 Demand- Concept, Types, The law of Demand and Determinants of Demand
2.2 Elasticity of Demand- : Concept, Types and its Measurements
2.3 Concept of Utility-Types
2.4 Demand Forecasting : Meaning, Objectives
2.5 Methods of Demand Forecasting : a) Direct Methods b) Indirect Methods

UNIT 3: PRODUCTION AND COST ANALYSIS   (16L)
3.1 Production Function – Meaning
3.2 Law of Variable Proportions - The Three Stages
3.3 Law of Returns to Scale - The Three Stages
3.4 Types of Costs
3.5 Behaviour of Cost Curves:1) In the Short Run Cost Curves 2) In the Long Run Cost Curves

References:

1. Goon A. M., Gupta M. K., Das Gupta B. (1999): Fundamentals of Statistics, Vol.II, World Press, Calcutta.
2. Gupta and Kapoor : Fundamentals of Mathematical Statistics, Sultan Chand and Sons, New Delhi.
3. Sarma K. V. S. (2001) Statistics made it simple: Do it yourself on PC. Prentce Hall of India, New Delhi.
4. Gupta and Kapoor : Fundamentals of Applied Statistics, Sultan Chand and Sons, New Delhi.
5. B. L. Agarwal : Programmed Statistics, New Age International Publishers,New Delhi.
6. Goon A. M., Gupta M. K., Das Gupta B. (1999): Fundamentals of Statistics, Vol.II, World Press, Calcutta.
7. Gupta and Kapoor : Fundamentals of Mathematical Statistics, Sultan Chand and Sons, New Delhi.

Class : F.Y.B.Com.
Paper Code : UCBE121
Paper : Title of Paper : Business Economics –Micro II
Credit : 3
No. of lectures: 48

A) **Learning Objectives:**
 1. To stimulate the student interest by showing the relevance and use of various economic theories.
 2. To apply economic reasoning to problems of business.

B) **Learning Outcome:**
 The main outcome of this course is to expose Students of Commerce to basic Micro Economic concepts and inculcate an analytical Approach to the subject matter.

TOPICS/CONTENTS:

Unit 1: REVENUE BEHAVIOUR   (08)

1.1 Revenue Concepts : Meaning, Definition and Importance
1.2 Relationship between Total Revenue, Average Revenue and Marginal Revenue
1.3 Concept of Break Even Point

Unit 2: PRICING UNDER VARIOUS MARKET CONDITIONS   (20)

2.1 Concept of Perfect Competition and Imperfect Competition
2.2 Perfect Competition : Features and Equilibrium
2.3 Imperfect Competition :
1. Monopoly – Features and Equilibrium, Price Discrimination
2. Duopoly- Concept, Features
3. Oligopoly – Concept, Features
4. Monopolistic Competition - Features and Equilibrium, Product Differentiation
2.4 Pricing Practices : Cost Plus Pricing, Penetration Pricing, Price Skimming, Transfer Pricing

Unit 3: FACTOR PRICING   (20)
3.1. Classification of Factors of Production
3.2 Rent : i) Ricardian Theory of Rent ii) Modern Theory of Rent
3.3 Wages :i) Backward Sloping Supply Curve of Labour. ii) Concept of Collective Bargaining
3.4 Interest :i) Loanable Fund Theory of Interest ii) Keynes Liquidity Preference Theory of Interest
3.5 Profit : i) Risk Theory of Profit ii) Uncertainty Theory of Profit iii) Dynamic Theory of Profit
  iv) Innovation Theory of Profit

References:
1. Goon A. M., Gupta M. K., Das Gupta B. (1999): Fundamentals of Statistics, Vol.II, World Press, Calcutta.
2. Gupta and Kapoor : Fundamentals of Mathematical Statistics, Sultan Chand and Sons, New Delhi.
3. Sarma K. V. S. (2001) Statistics made it simple: Do it yourself on PC. Prentce Hall of India, New Delhi.
4. Gupta and Kapoor : Fundamentals of Applied Statistics, Sultan Chand and Sons, New Delhi.
5. B. L. Agarwal : Programmed Statistics, New Age International Publishers,New Delhi.
6. Goon A. M., Gupta M. K., Das Gupta B. (1999): Fundamentals of Statistics, Vol.II, World Press, Calcutta.
7. Gupta and Kapoor : Fundamentals sof Mathematical Statistics, Sultan Chand and Sons, New Delhi.

SYLLABUS FOR F.Y.B.Com : BANKING AND FINANCE
(W.E. FROM JUNE, 2022)
Academic Year 2022-23
(Semester- I)

Class   : F.Y.B.Com.
Paper Code   : UCBF111
Paper   : Title of Paper : Banking and Finance-I
Credit   : 3
No. of lectures : 48

A) Learning Objectives:
➢ To prepare the foundations for understanding the basic banking operations
➢ To develop the working capability of students in banking sector
➢ To Make the Students aware of Banking Business and practices.
➢ To enlighten the students regarding the new concepts introduced in the banking system.

B) Learning Outcomes
➢ The main outcome of the syllabus would be the understanding of the basic banking operations and principles of banking.

TOPICS/CONTENTS

Unit 1: Evolution of Banking in India   12

1.1 Origin of Banking
1.2 Evolution of Banking in British Period
1.3 Evolution of Banking After Independence
1.4 Structure of Indian Banking System

Unit 2 Fundamental Operations of Banks   12

2.1 Functions of Banks - Primary and Secondary

2.2 Types of Account Holders

2.3 Opening and Operating of Banking Accounts

2.4 Transfer and Closure of Accounts

Unit 3 Fundamental Principles of Banking   14

3.1 Principles of Lending

3.2 Multiple Credit Creation- Principles, Process and Limitations

3.3 Balance Sheet of a Commercial Bank

Unit 4 Methods of Remittances   10

4.1 Traditional Instruments - Drafts, Cheques and Truncation

4.2 Modern Methods- RTGS, NEFT, Payment Gateway, IMPS, UPI

4.3 International Remittances – SWIFT

References:

1. Bharati Pathak, Indian Financial System, Pearson, New Delhi

2. Majumdar N. C., 'Fundamentals of Modern Banking', New Central Book Agency
(P) Ltd., New Delhi.

3. Arondekar A.M. & Others, 'Principles of Banking', Macmillan India Pvt. Ltd.

4. Srinivasan D. & Others, 'Principles & Practices of Banking', Macmillan India Pvt. Ltd.

5. Agarwal O.P., (4th Edition, 2017), 'Banking and Insurance', Himalaya Publishing House.

SYLLABUS FOR F.Y.B.Com : BANKING AND FINANCE
(W.E. FROM JUNE, 2022)
Academic Year 2022-23
(Semester- II)

Class : F.Y.B.Com.
Paper Code : UCBF121
Paper : Title of Paper : Banking and Finance-II
Credit : 3
No. of lectures : 48

A) Learning Objectives:
➢ To prepare the foundations for understanding the basic banking operations
➢ To develop the working capability of students in banking sector
➢ To Make the Students aware of Banking Business and practices.
➢ To enlighten the students regarding the new concepts introduced in the banking system.
B) Learning Outcomes
➢ The main outcome of the syllabus would be the understanding of the basic banking operations and principles of banking.

TOPICS/CONTENTS

Unit 1: Negotiable Instruments 12
1.1 Definition and Meaning of Negotiable Instruments
1.2 Definition, Maning and Characteristics of Promissory Note, Bill of Exchange and   Cheque.
1.3 Types of Cheques- Bearer, Order and Crossed
1.4 Types of Crossing- General and Special.
1.5 Dishonor of Cheque
Unit 2: Endorsement 10
2.1 Definition and meaning of Endorsement
2.2 Types of Endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative.
2.3 Effects of Endorsement.
Unit 3: Technology in Banking 12
3.1 Need and Importance of Technology in Banking
3.2 Technological Innovations in Banking and Their Use
ATM – onsite and offsite ATM, CDM, Cheque Deposit Machine, Passbook Printing Machine, Note and Coin Counting Device, Fake Currency Detector, Credit card, Debit card –Personal Identification Number (PIN) – Use and Safety
3.3 Mobile Banking – BHIM /UPI, Online Enquiry and Update Facility
3.4 Precautions in using Technology in Banking
Unit 4: Reserve Bank of India- Functions and Working 14
4.1 Origins of Reserve Bank of India
4.2 Organization of Reserve Bank of India
4.3 Functions of RBI- Issuer of Currency, Banker and Debt Manager to the Government, Banker to the Banks, Financial Supervision and Regulation, Foreign Exchange Reserve Management, Foreign Exchange Management, Foreign Exchange Management, Market Operations, Payment and Settlement System, Development Role, Policy Research and Data Dissemination.
References:
1. Bharati Pathak, Indian Financial System, Pearson, New Delhi
2. Majumdar N. C., 'Fundamentals of Modern Banking', New Central Book Agency
(P) Ltd., New Delhi.
3. Arondekar A.M. & Others, 'Principles of Banking', Macmillan India Pvt. Ltd.

4. Srinivasan D. & Others, 'Principles & Practices of Banking', Macmillan India Pvt. Ltd.
5. Agarwal O.P., (4th Edition, 2017), 'Banking and Insurance', Himalaya Publishing House.

6.   Reserve   Bank   of   India: Functions   and   Working-
https://rbidocs.rbi.org.in/rdocs/Content/PDFs/FUNCWWE080910.pdf