



**Anekant Education Society's
Tuljaram Chaturchand College, Baramati**

Autonomous

Department of Economics

**Revised Syllabus for
B.Com Second & Third Year Semester - III & V
PATTERN 2023 & 24
Choice Based Credit System Syllabus
To be implemented from Academic Year 2025-2026**

**SYLLABUS (CBCS as per NEP 2020) FOR T.Y.B.Com.
(W.e. from June, 2025)**

Name of the Programme	: B.Com.
Subject	: Economics
Program Code	: UCECO
Class	: T.Y.B.Com.
Semester	: V
Course Type	: Major Elective (MJE)
Course Name	: Banking Law and Practices
Course Code	: ECO-304-MJE(B)
No. of Lectures	: 60
No. of Credits	: 04

C) Course Objectives:

1. To understand the meaning and definition of a bank, its capital and reserve fund requirements, and licensing provisions under the Banking Regulation Act, 1949.
2. To gain knowledge of the various provisions related to the voluntary and compulsory amalgamation of banks.
3. To learn about the types, features, and parties involved in negotiable instruments like cheques, bills of exchange, and promissory notes.
4. To understand the roles and responsibilities of paying and collecting bankers, along with their rights and statutory protections.
5. To analyze the differences between paying and collecting bankers in terms of their functions and legal implications.
6. To explore the historical background, objectives, and key provisions of the SARFAESI Act, 2002.
7. To evaluate the impact of the SARFAESI Act on the banking sector and its role in asset recovery.

D) Course Outcomes:

1. Students will be able to define the concept of a bank and understand its regulatory requirements under the Banking Regulation Act, 1949.
2. Students will gain an understanding of the provisions related to capital and reserve funds, licensing, and branch licensing within the banking sector.
3. Students will be able to analyze the processes and provisions for voluntary and compulsory amalgamation of banks.
4. Students will develop a clear understanding of negotiable instruments, including their types, features, and the parties involved in cheques, bills of exchange, and promissory notes.
5. Students will be able to differentiate between paying and collecting bankers, understanding their roles, rights, and statutory protections.
6. Students will gain insights into the historical background, objectives, and key provisions of the SARFAESI Act, 2002.

7. Students will be able to evaluate the impact of the SARFAESI Act on the banking industry, particularly in relation to asset recovery and enforcement actions.

TOPICS/CONTENTS

UNIT 1 Banking Regulation Act, 1949 **(Teaching Hrs. 15)**

- 1.1 Meaning and Definition of Bank
- 1.2 Provisions for Capital and Reserve Fund
- 1.3 Provisions for Licensing and Branch Licensing
- 1.4 Provisions for Voluntary and Compulsory Amalgamation

UNIT 2 Negotiable Instrument Act 1881 **(Teaching Hrs. 15)**

- 2.1 Parties and Features of Cheque
- 2.2 Parties and Features of Bills of Exchange
- 2.3 Parties and Features of Promissory Note
- 2.4 Purpose and Key Changes in Amendments in 2002 and 2018

UNIT 3 Paying And Collecting Banker **(Teaching Hrs. 15)**

- 3.1 Meaning of Paying and Collecting Banker
- 3.2 Rights of Paying Banker and Collecting Banker
- 3.3 Statutory Protection to Paying Banker and Collecting Banker
- 3.4 Difference Between Paying and Collecting Banker

UNIT 4 SARFAESI Act 2002 **(Teaching Hrs. 15)**

- 4.1 Historical Background of Act.
- 4.2 Objectives of the SARFAESI Act
- 4.3 Key Provisions of the SARFAESI Act
- 4.4 Impact of SARFAESI Act

Reference Books:

1. G.S. Gill, Practice of Law and Banking
2. P.N. Varshney, Banking Law and Practice
3. E. Gordon, K. Natarajan, Banking Theory and Law Practice
4. M.L. Tannan, Banking Law and Practice in India
5. Maheshwari, Banking Law and Practice in India
6. Prof. Mugli, Law and Practice of Banking
7. K.C. Shekar, Banking Theory and Practice
8. B.M. Lall and Nigam, Law and Practice of Banking
9. Shri. PrakashMisal, Banking Law & Practices,

Mapping of Program Outcome with Course Outcome

Weightage 1 : Weak 2: Moderate 3: Strong

Course Outcome	Program Outcomes (POs)									
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO9	PO10
CO 1	2				2			2		
CO 2			2			2				
CO 3		2					2			
CO 4			2	2						2
CO 5				2				2	2	
CO 6	2				2		2			2
CO 7		2				2			2	

Justification for the Mapping**PSO1: Economic Knowledge**

CO1: Students will be able to define the concept of a bank and understand its regulatory requirements under the Banking Regulation Act, 1949.

CO6: Students will gain insights into the historical background, objectives, and key provisions of the SARFAESI Act, 2002.

PSO2: Analytical Skills

CO3: Students will be able to analyze the processes and provisions for voluntary and compulsory amalgamation of banks.

CO7: Students will be able to evaluate the impact of the SARFAESI Act on the banking industry, particularly in relation to asset recovery and enforcement actions.

PSO3: Quantitative Literacy

CO2: Students will gain an understanding of the provisions related to capital and reserve funds, licensing, and branch licensing within the banking sector.

CO4: Students will develop a clear understanding of negotiable instruments, including their types, features, and the parties involved in cheques, bills of exchange, and promissory notes.

PSO4: Communication Skills

CO4: Students will develop a clear understanding of negotiable instruments, including their types, features, and the parties involved in cheques, bills of exchange, and promissory notes.

CO5: Students will be able to differentiate between paying and collecting bankers, understanding their roles, rights, and statutory protections.

PSO5: Economic Policy Analysis

CO1: Students will be able to define the concept of a bank and understand its regulatory requirements under the Banking Regulation Act, 1949.

CO6: Students will gain insights into the historical background, objectives, and key provisions of the SARFAESI Act, 2002.

PSO6: Understanding of Micro Economics and Macro Economics

CO2: Students will gain an understanding of the provisions related to capital and reserve funds, licensing, and branch licensing within the banking sector.

CO7: Students will be able to evaluate the impact of the SARFAESI Act on the banking industry, particularly in relation to asset recovery and enforcement actions.

PSO7: Awareness of Global Economic Issues

CO3: Students will be able to analyze the processes and provisions for voluntary and compulsory amalgamation of banks.

CO6: Students will gain insights into the historical background, objectives, and key provisions of the SARFAESI Act, 2002.

PSO8: Research Skills

CO1: Students will be able to define the concept of a bank and understand its regulatory requirements under the Banking Regulation Act, 1949.

CO5: Students will be able to differentiate between paying and collecting bankers, understanding their roles, rights, and statutory protections.

PSO9: Ethical Awareness

CO5: Students will be able to differentiate between paying and collecting bankers, understanding their roles, rights, and statutory protections.

CO7: Students will be able to evaluate the impact of the SARFAESI Act on the banking industry, particularly in relation to asset recovery and enforcement actions.

PSO10: Career Readiness

CO4: Students will develop a clear understanding of negotiable instruments, including their types, features, and the parties involved in cheques, bills of exchange, and promissory notes.

CO6: Students will gain insights into the historical background, objectives, and key provisions of the SARFAESI Act, 2002.

**SYLLABUS (CBCS as per NEP 2020) FOR T.Y.B.Com
(W .e .from June,2023)**

Name of the Programme	: B.Com
Subject	: Economics
Program Code	: UCECO
Class	: T.Y.B.Com
Semester	: V
Course Type	: Minor (MN)
Course Name	: Micro Economics
Course Code	: ECO-316-MN
No. of Credits	: 04
No. of Lectures	: 60

A) COURSE OBJECTIVES:

- 1) Introduce tools and methods of economic analysis that will serve as the basis for other courses in economics .
- 2) To understand the basic concepts of Micro Economics.
- 3) To understand the rational behavior of consumer as well as producer.
- 4) To understand the determination of Price under various Market Conditions.
- 5) To understand the various aspects of the Firms.
- 6) To understand the behavior of the firm and Industry in different situation.
- 7) To understand the concepts in Welfare Economics.

B) COURSE OUTCOMES :

- CO1.** Analyze about Traditional and Modern Definitions of economics.
- CO2** Understand about Methodology in economics.
- CO3** Perform supply and demand analysis to analyze the impact of economic events on Markets.
- CO4** Analyze the behavior of consumers in terms of the demand for products .
- CO5 .** Analyze the performance of firms under different situations.
- CO6** Recognize market failure and the role of government in dealing with those failures.
- CO7** Use economic analysis to evaluate controversial issues and policies.

TOPICS/CONTENTS:

UNIT : 1 Introduction

(Teaching Hrs. 15)

- 1.1 Micro Economics – Meaning, Nature, Scope, Importance & limitations.
- 1.2 Basic Economic Problems - Scarcity & choice
- 1.3 Tools of Economic Analysis – Functional relationships, Schedules, Graphs & Equations, Variables
- 1.4 Difference Between Micro and Macro Economics

UNIT :2 Demand Analysis

(Teaching Hrs. 15)

- 2.1 Demand- concept & Types and The law of Demand
- 2.2 Elasticity of Demand-Concept and Types.
- 2.3 Utility – Meaning, Concept and Features, Cardinal Utility-The law of diminishing Marginal Utility

2.4 Ordinal Utility – Indifference curve – Concept and Properties, Consumer Equilibrium.

UNIT 3. Supply Analysis

(Teaching Hrs. 15)

3.1 Supply-Meaning and Concept

3.2 Determinants of Supply

3.3 The Law of SUPPLY

3.4 Elasticity of Supply.

UNIT 4. Production and Cost Analysis

(Teaching Hrs. 15)

4.1 Production function – Meaning.

4.2 law of Variable Proportions - The Three Stages.

4.3 Law of returns to scale - The Three Stages.

4.4 Cost and Revenue Concepts

Recommended Readings:

1. Arthur O’Sullivan (2013) Micro Economics: Principles, Applications and Tools, Pearson Publication
2. Dominick Salvatore (2003) Principles of Microeconomics, OUP, 5th Edition
3. Hirschleifer J and A. Glazer (1997): Price Theory and Applications, Prentice Hall of India, New Delhi.

Mapping of Program Outcome with Course Outcome

Weightage

1 : Weak

2: Moderate

3: Strong

Course Outcome	Program Outcomes (Pos)									
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10
CO 1	2							2		1
CO 2	1						2			
CO 3						2			2	2
CO 4		2					1			
CO 5			2		2			2		
CO 6										3
CO 7		1			1		1			

Justification for the Mapping

PSO1. Economic Knowledge:

CO2 Understand about Methodology in economics.

CO1. Analyze about Traditional and Modern Definitions of economics.

PSO2. Analytical Skills:

PSO3. Quantitative Literacy:

CO5 . Analyze the performance of firms under different situations.

PSO4. Communication Skills:

CO4 Analyze the behavior of consumers in terms of the demand for products .

PSO5. Economic Policy Analysis:

CO5 . Analyze the performance of firms under different situations.

CO7 Use economic analysis to evaluate controversial issues and policies.

PSO6. Understanding of Microeconomics and Macroeconomics:

CO3 Perform supply and demand analysis to analyze the impact of economic events on Markets

PSO7. Awareness of Global Economic Issues:

CO7 Use economic analysis to evaluate controversial issues and policies.