**Department of Economics**

Subject **: Banking and Co-operation in India**

Class **:** S.Y.B.A ( G-II) ( From June 2009)

**ANNUAL TEACHING PLANNING (2011 - 2012 )**

**Term First**

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| **Unit no.** | **Month** | **Name of Topic & Sub. Topic** | **Total Period** |
| 01 | **June** | **Evolution of Banking**  1.1 Bank - Meaning and definition.  1.2 Evolution of Banking in India  1.3 Structure of Indian Banking | 04 |
| 02 | **July**  **to**  **August.** | **Commercial Banking**  2.1 Functions- Accepting Deposits, Granting  loans and advances, Agency Services, Utility  services etc.  2.2 Methods of Remittances – Demand Draft,  Bankers Cheque, Mail Transfer, Telegraphic  Transfer, Electronic Funds Transfer.  2.3 Multiple credit creation – Process and  Limitations.  2.4 Types of Securities – Lien, Pledge,  Mortgage, Hypothecation,Guarantee.  2.5 Principles of Banking – Liquidity,  Profitability, Safety etc, Conflict between  liquidity and profitability.  2.6 Nationalization of Commercial Banks –  Achievement and Failures.  2.7 Banking Reforms after 1991. | 18 |
| 03 | **September.** | **Negotiable Instruments & Technology in Banking**  3.1 Promissory note, Bill of Exchange, Cheque-  Meaning, definition, characteristics.  3.2 Types of Cheque – Bearer, Order and  crossed.  3.3 Types of Crossing- General and special  3.4 Endorsement- Definition, Types & Effects.  3.5 Modern Technology – Concept of ATM,  Credit Card, Debit Card,Tele Banking, Net  Banking & Core Banking.Limitations  3.6 Principle of Acceleration | 14 |
| 04 | **October.** | **Central Banking**  4.1 R.B.I.- Functions, Money measures – M1,  M2, M3, & M4.  4.2 Monetary Policy- Meaning and objectives.  4.3 Credit control – Quantitative & Qualitative | 12 |
|  |  | Second Term |  |
| 05 | **December** | **Introduction**  5.1 History of Co-operative movement in India.  5.2 Meaning, Nature, Scope & Importance of  Co-operation  5.3 Principles of Co-operation | 08 |
| 06 | **January** | **Co-operative Marketing**  6.1 Role of Co-operative agricultural Marketing.  6.2 Problems of Co-operative Agricultural  Marketing.  6.3 Measures to solve the problems of Co-  operative agricultural Marketing.  6.4 State Trading Co-operation. | 12 |
| 07 | **February** | **Co-operative Banking in India**  7.1 Structure of Co-operative banking in India  7.2 Development of Co-operative banking in  India  7.3 Objectives, Functions & Defects- P.A.C’s,  D.C.C.B’s & S.C.B’s.  7.4 NABARD – Objectives, Functions &  working.  7.5 Effects of Globalization on Co-operative  Banking. | 14 |
| 08 | **March** | **Co-operative Institutes in Maharashtra**  8.1 Co-operative Movement in Maharashtra  8.2 Dairy Co-operatives- Progress, Problems  and measures.  8.3 Consumer Co-operatives - Progress,  Problems and measures.  8.4 Housing Co-operatives - Progress, Problems  and measures. | 14 |