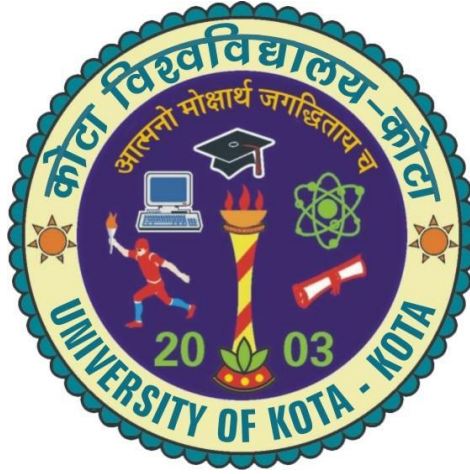


NEP-2020 Based Curricula and Examination
Scheme, University of Kota, Kota
Academic year 2024-25



Bachelor of Commerce (Hons.)

EAFM

Semester I & II – 2024-25

Semester III, IV – 2025-26

Semester V, IV – 2026-27

UNIVERSITY OF KOTA

MBS Marg, Swami Vivekanand Nagar,

Kota - 324 005, Rajasthan, India

Website: uok.ac.in

B.Com (Hons.) Session 2024-25

The B.Com is a Three-year full-time course. The course has been organized in six semesters in three years. Each year will comprise of two semesters.

- 1. Course Code: EAFMH**
- 2. Type of the Course: General**
- 3. Title of the Course: B.Com (Hons.)**
- 4. Level of the Course: UG level**
- 5. Credit of the Course: 100**
- 6. Delivery Sub-type of the Course: Theory**
- 7. Pre-requisite of the Course: Senior Secondary/12th Pass from any recognized board/as per Rajasthan Government norms.**
- 8. Course Objectives:**
 - ☐ To enhance the students' knowledge and understanding on the basic concepts of Economics , Financial Management , Business and acquire the ability to apply such knowledge in practical context.
- 9. Syllabus: Attached**
- 10. Scheme of end-of-semester examination: Attached**
- 11. Suggested Books & References: Attached**
- 12. Hyperlinks of suggested e-sources on University site and web**

E-Sources	Hyperlinks
SWAYAM Online Courses	<u>SWAYAM</u>
MOOCs	<u>MOOCs</u>
SWAYAMPBHA	<u>SWAYAMPBHA</u>
CEC-UGC YouTube Channel	<u>CEC-UGC</u>
National Digital Library	<u>National Digital Library</u>
Vidwan	<u>Vidwan</u>
EBSCO ebooks	<u>EBSCO e-books</u>

13. Course Learning Outcomes:

- ☐ Students will generate eligibility for research work, NET/SET etc.

- ☐ Students will gain a comprehensive understanding of economics, and financial management and other complex concepts related to commerce which will increase their employability .
- ☐ Students will develop a continuous learning mindset, adapting to new technologies, methodologies, and industry trends to ensure their professional relevance in the dynamic world.
- ☐ The program will prepare students for diverse career paths in the field of research, banking sector, industry, trade and finance etc. helping them to grow and contributing towards different segments of the society..

B.Com (Hons.) EXAM

SCHEME OF EXAMINATION

The examination shall be divided into two parts in which the first part is continuous assessment or internal assessment and second part is semester assessment or external assessment. The schemes for the internal and external examinations shall be as follows.

- a) The assessment of the student for theory shall be divided into two parts in which the first part is continuous assessment or internal assessment (50 out of 150 marks) and second part is semester assessment or external assessment (100 out of 150 marks).
- b) The internal assessment for each theory paper shall be taken by the teacher concerned in the Department during each semester. Internal assessment scheme is as follows:

Continuous Assessment Weightage			External Assessment Weightage	Total Marks (Total Credits)
Regular Student		Total	Paper based	

Mid-Term	Seminar/project report/presentation	-----	-----		on External Evaluation (End term examination)	
30	20			50	100	150 (06)

For internal/continuous assessment of 50 marks

- For regular students test of 30 marks shall be conducted of one hour duration for each paper and shall be taken according to academic calendar notified by the college and remaining 20 marks will be assessed on the basis of Seminar/Project Report/PPT presentation or Assignment on any topic of each paper given by the teacher concerned.
- Each private student will prepare a report on any topic of each course in minimum 1000 words from the prescribed syllabus of the concerned theory, paper or course. The student needs to report the concerned college at the time prescribed by the college to submit the report and the college will arrange a viva voice on that report. It is proposed that the engaged teacher will be paid at the rate of per answer book per student charges. The examination section will generate an option of bill when the teacher fills the continuous assessment marks on examination portal (like done for external answer book evaluation).

The various components of the report may be:

- Name of the Course/Class:
- Name of the Student:
- Father's/Husband Name:
- Examination Form No.:
- Enroll. No.:
- Name of College (Center):
- Name of Paper:
- Title of the Report:
- Introduction about the topic:
- Details/Analysis about the topic:
- Conclusion of the topic:
- References:

- If any student remains absent (defaulter) or fails or wants to improve his/her marks, one chance of continuous assessment (mid-term) will also be given to the student in the same semester with a fee of Rs. 250/- per paper, after the approval of the competent authority of Department/College.
- c) External examination scheme for semester end assessment will comprise of two Sections A and B from session 2023-24 i.e. Section C will not appear in the external examination evaluation (as being used in session 2022-23). And marks will be distributed as per CBCS scheme. Further, the scheme of the examination paper of external components is also discussed and the proposed details are as follows.

Section	100 marks for theoretical paper
Section-A	There will be one question with 10 parts having two parts from each unit with no internal choice. The weightage of each part is 2 marks. Hence, the total weightage of this section is 20 marks (20×1).
Section-B	There will be five questions with one question from each unit with internal choice (may have subdivisions). The weightage of each question is 16 marks. Hence the total weightage of the section is 80 marks (16×5).

- d) Students should qualify both internal and external assessment separately to pass the paper i.e.if the candidate passes an external and fails an internal; the candidate has to reappear in both internal and external exam of that paper next year. But if candidate passes in the internal and fails in the external, then candidate has to reappear in external exam of that paper and in internal examination he has option either to forward the obtained internal marks of that paper in the previous attempt (on the basis of the application submitted by the candidate and approval of the head of the department for the same) or can reappear in the internal examination if he wants to improve his marks in that paper.
- e) The pattern of question paper of internal and external shall be as follows:

Proposed Examination Scheme for 50 marks theory paper for internal examination of Category B

Internal Test 20.....

Duration of Exam: 1.00 Hr

Max. Marks: 30

Class: B.Com

Semester:

Subject:

Paper:

No.

of

Students:

Teacher:

Note: The question paper contains two sections as under:

Section-A: One compulsory question with 05 parts. Please give short answers in 30 words for each part.

Section-B: 04 questions to be attempted having answers approximately in 300 words.

SECTION A		
Q.1		2
(a)		
(b)		2
(c)		2
(d)		2
(e)		2
SECTION B		
Q.2		5
Q.3		5
Q.4		5
Q.5		5

Proposed Examination Scheme for 100 marks theory paper for external examination of Category B

Duration of Examination: 3 Hours
100

Max. Marks:

SECTION-A 10x2= 20

(Answer all questions -Two question from each unit with no internal choice)

Q. No. 1

i.	.....	2
	Mark	
ii.	.....	2
	Mark	
iii.	.....	2
	Mark	
iv.	.....	2
	Mark	
v.	.....	2
	Mark	
vi.	.....	2
	Mark	
vii.	.....	2
	Mark	
viii.	.....	2
	Mark	
ix.	.....	2
	Mark	
x.	.....	2
	Mark	

SECTION-B: 5x16= 80

(Answer all questions) (One question from each unit with internal choice) (Maximum two sub-divisions only)

Q. No. 2	Or	16 Marks
Q. No. 3	Or	16 Marks
Q. No. 4	Or	16 Marks
Q. No. 5	Or	16 Marks
Q. No. 6.....	Or	16 Marks

Year /Semester	Code	Category	Nomenclature	Duration of Exam.	Teaching Hrs/ Week & credit			Distribution of Marks			Min. Pass Marks	
					L	P	C	Cont. Asses.	Sem. Asses.	Total Marks	Cont, Asses.	Sem. Asses.
I Year/ Semester I	EAFMH 1.1	DCC	Business Economics	3Hrs.	6	-	6	50	100	150	20	40
I Year/ Semester II	EAFMH 1.2	DCC	Business Environment	3Hrs.	6	-	6	50	100	150	20	40
II Year/ Semester III	EAFMH 2.1	DCC	Financial Management	3Hrs.	6	-	6	50	100	150	20	40
II Year/ Semester IV	EAFMH 2.2	DCC	Banking & Finance	3Hrs.	6	-	6	50	100	150	20	40
III Year/ Semester IV	EAFMH 2.2	DSE	(A) Export Documentation, Procedures & Practices OR	3Hrs.	6	-	6	50	100	150	20	40
			(B) International Business & Finance	3Hrs.	6	-	6	50	100	150	20	40
III Year/ Semester IV	EAFMH 2.2	DSE	(A) Rural Development OR	3Hrs.	6	-	6	50	100	150	20	40
			(B) Public Finance & Policy	3Hrs.	6	-	6	50	100	150	20	40

B.Com (Hons.)
Semester-I

Economic Administration and Financial Management (H)

Paper : Business Economics

Paper Code EAFMH-1.1

Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A : One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

Total mark:20

Section-B : Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words.

Total marks : 80

Unit - I

Business Economics: Definition, Characteristics, Nature, Scope and its Role in Business Decisions. Micro and Macro Economics. Problems of Economy.

Unit - II

Consumer Behaviour: Utility Analysis, Law of Diminishing Marginal Utility, Law of Substitution, Consumer's Surplus. Concept of Demand- Law of Demand and Elasticity of Demand.

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

Unit - III

Production Analysis: Production Function, Laws of Returns, Returns to Scale, ISO - Product Curve, Least Cost Combination of Factors.

Cost Analysis: Cost Concepts and Classification, Short-Term and Long -Term Cost Analysis. Law of Supply and Elasticity of Supply.

Unit - IV

General Theory of Value. Time Element in Price Determination. Price and Output Determination under Perfect, Imperfect Competition, Monopoly and Oligopoly.

Unit - V

Concept of National Income: Definition, *Characteristics, Different Concepts, Importance, Methods and Difficulties in Measuring National Income.*

Profit : Concept, Classification, Theories of Profit of Profit Planning.

References :

1. Samuelson : *Economics*
2. Stonier and Hague : *A Text Book of Economic Theory*
3. Seth M.L. : *Principles of Economics*
4. Mithani D.M. : *Principles of Economics*
5. Agarwal, Anupam : *Economic Analysis*
6. Agarwal M.D. & Som Deo : *Business Economics*
7. Mathur N.D. : *Business Economics*
8. Choudhary C.M. : *Business Economics*
- 9- Misra & Puri : *Business Economics*
10. Varshney & Maheshwari : *Managerial Economics*
11. Dwivedi D.N. : *Managerial Economics*
12. अग्रवाल एम.डी. : *व्यावसायिकअर्थशास्त्र*
- 13 सिंह गोपाल : *व्यावसायिकअर्थशास्त्र*

B.Com (Hons.)
Semester-II

Economic Administration and Financial Management (H)

PAPER : Business Environment

Paper Code EAFMH-1.2

Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A : One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

Total mark:20

Section-B : Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words.

Total marks : 80

Unit-I

Conceptual Framework of Business Environment :Concept, nature and significance of business environment. Elements of business environment- Internal and external changing dimensions of business environment of national and global level.

Unit – II

Economic Environment of Business :Meaning and components of economic environment. Economic reforms in India – The policy of Liberalization, Privatization and Globalization (LPG) and its impact on the Indian Economy.

UNIT- III

Socio-Cultural Environment of Business :Meaning and critical elements of Socio-

cultural environment. Impact of Socio- cultural environment on Business. Business Ethics and morality. Social responsibility of business.

UNIT- IV

Political and Legal Environment of Business :Meaning and main elements of political environment.

Govt. and Business - Various role of Govt. in business, present monetary policy,

Meaning and critical elements of the legal environment. Legal environment in India- main provisions of Consumer's Protection Act 2019, FEMA 2000. Role and functions of SEBI.

UNIT- V

International and Technological Environment of Business :Elementary study of International Economic Environment. Foreign direct investment (FDI) in India after 1991 – trends and policies.

Multi- National Corporation (MNCs) – meaning, role, merits and demerits.

Technological environment in India – critical issues and policies.

References :

1.**Adhikary, M**:Economic Environment of Business, SULTan Ch- & Sons, New Delhi

2. Aswathappa, K,: Elements of Business Environment, Himalaya Publishing House, Mumbai

3.Cherunilam, Francis : Business Environment, Himalaya Publishing House, Mumbai

4.Raj Agarwal & Parag Diwan : Business Environment, Excel Books, New Delhi

5.Sengupta, N.K.: Govt. and Business in India, Vikas Publications, New Delhi

6.Govt. of India : Economic survey of various years.

B.Com (Hons.)
Semester-III

Economic Administration and Financial Management (H)

Paper I- Financial Management

Paper Code EAFMH-2.1

Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

mark:20

Total

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words

Total marks : 80

Unit-I

Financial Management :Meaning, nature and scope of financial management.

Financial Goal: Profit Vs wealth maximization, importance and limitations of financial management.

Finance Functions :Investment, financing and dividend decisions.

Significance of leverages.

Unit-II

Financial Analysis :Financial statements – Income statement and Balance Sheet. Techniques of financial analysis, Ratio analysis – liquidity, activity, profitability, capital structure and other ratios.

Unit-III

Fund Flow and Cash Flow analysis :Sources and uses of funds, statement of sources and uses of funds. Preparation of cash flow statement.

Unit-IV

Working Capital :Concept of working capital, determinants and estimation of working capital.

Management of working capital components – cash management, inventory management and receivables management. Cost -volume -profit analysis.

Unit-V

Capital Budgeting :Investment evaluation criteria – payback period, accounting rate of return, net present value, profitability index, internal rate of return. Management of income and dividend policy.

References :

- 1. Dr. R.S. Kulshrestha :Nigmo ka vityaprabandh**
- 2. Prasanna Chandra : Financial Management**
- 3. Khan & Jain : Financial Management**
- 4. KucchalS.C. : Corporate Financial Management**
- 5. Agarwal, Agarwal, Sharma, Goyal, Gupta : Financial Management**
- 6. M.R. Agarwal : Financial Management**

B.Com (Hons.)
Semester-IV

Economic Administration and Financial Management (H)

Paper II- BANKING AND FINANCE

Paper Code EAFMH-2.2

Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

Total mark:20

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred **words**.

Total marks : 80

Unit- I

Bank and banking: Definition and functions of bank, types of banks, distinction between commercial and development banks, E-Banking. Role of banks in a globalized economy, limitations of credit creation process.

Unit-II

Central Banking: Meaning, Function of central bank- Traditional and promotional functions. instruments of credit control and their efficacy, Efficacy of central bank in economic stability and monetary management of the country.

Unit- III

Principles of Bank Lending: Principles of lending, financial analysis techniques for bank lending. Merchant Banking- concept, functions and role. Non

banking financial institutions: concept and role, sources of finance and functions of **NBFC's**.

Unit- IV

Financial system: Meaning, structure and functions of financial system, Role of financial system in economic development.

Money Market: meaning, characteristics , components and role and importance in the economy. **Capital Market:** meaning, characteristics, components, role and importance in the economy.

Unit- V

Public Finance: Meaning, Nature, ingredients, of public finance, the doctrine of maximum social advantage. Types and impact of taxes. Canons of taxation, canons of public expenditure.

Fiscal policy: meaning, objectives, role and importance in economic development

SUGGESTED READINGS :

1. Basu AK: fundamentals of Banking Theory and practice.
2. Stayens RS: Modern Banking
3. Choudhary CM: Banking and Finance, Malik & Co. Jaipur.
4. Seth ML: Money and Banking
5. Sethi TT: Money and Banking
6. Singh & Gupta: Money , Banking and Finance, RBD,Jaipur
7. Vashistha ,Swaminand Gupta: Banking and Finance, RBD,Jaipur
8. Yadav, Mathur, Vyas Mishra: Banking and Finance, RBD,Jaipur
9. Khan MV: Indian Financial System
10. Bhole LM: Financial Institutions and markets

B.Com (Hons.)
Semester-V

Economic Administration and Financial Management (H)

Paper I- Export Documentation, Procedures & Practices (A)

Paper Code EAFMH-3.1

Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

mark:20

Total

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words

Total marks : 80

Unit-I

Need and importance of exports in an economy.

Major export items from India after launching of economic reforms in India (1991). Main markets of India's exports. Methods of export promotion and sources of information about the foreign markets.

Unit- II

Nature and format of export contract. Difference between local sales contract and export contracts. General conditions of export contracts. Special type of contracts. Frustration of contracts and methods of dispute settlement.

Unit- III

Export documentation – Kinds and functions of documents – commercial documents and legal documents. Documents for claiming export incentives

and procedures of claims for different export incentives. Procedure related to export order.

Unit- IV

Export Finance : Methods of payments- Documentary credit, different types of letter of credits.

Export Finance : Pre-shipment and post shipment finance. role and functions of EXIM Bank of India. New developments in export financing.

Export credit insurance – Need and importance. ECGC of India – Fundamental principles and different policies.

Unit- V

Institutional Framework for Export Promotion in India. Export Promotion in India – Need, Importance, Measures and policy of export promotion. Export oriented units / special economic zones. Export trading Houses.

References :

1. M. I. Mahajan: Foreign Trade- Policy Procedures and Documentation, Snow white Publication, Mumbai
2. Rajagopal : Export Management
3. Varshney & Bhattacharya : Export Management
4. Nabhi's : India's Exports 10
5. Nabhi's : India's Exports
6. Vaish & Singh : International Trade
7. Mithani, D.M.: International Trade, Himalaya Publishing House, Mumbai.

B.Com (Hons.)
Semester-V

Economic Administration and Financial Management (H)

Paper I- International Business & Finance (B)

Paper Code EAFMH-3.1 Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

mark:20

Total

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words

Total marks : 80

Unit-I

International Business :Concept, Nature, Scope, Goals, Importance and Problems of International Business. Frame work for analyzing international business environment.

Unit-II

International Finance & Foreign Exchange : International Financial Environment, Innovations in international financial instrument. Foreign Exchange, Foreign exchange market.

Unit-III

Multinational Finance Management Financial Decisions: Complexities and issues in managing financial functions in an International firm.

Multinational working Capital Management :Cash, receivable and inventory, Management of short term overseas financing sources. Foreign Investment Financial Decisions : Capital budgeting for multinational corporation.

International financing sources and financial structure.

Unit-IV

Balance of payments and international linkages : Concept, its components, importance, causes of disequilibrium and measures for correction. Difference between Balance of Payment and Balance of Trade.

Unit-V

International Financial Institutions and Agreements :International Monetary Fund, World Bank (IBRD), IDA, IFC, WTO. Regional Economic co-operation – types and rationale of regional economic groups. **EU, ASEAN, SAFTA, SAARC**

Suggested Readings :

1. Subbarao, P. : International Business, Himalaya Publishing House, New Delhi
- 2 Jain, P.C. : International Business, RBD, Jaipur
3. Adhikari, Monab : Global Business Management, Macmillan, New Delhi
4. Black and Sundram : International Business Environment Prentice Hall of India, New Delhi.
5. Sodersten, B.O. : International Economics Macmillan, London.
6. Tayeb, Monis H : The Global Business Environment – An Introduction, Safe Publication, New Delhi
7. Jhingan, M.L. : International Economics, Vrinda Publications (P) Ltd., Delhi
8. Avadhani, V.A. : International Finance- Theory & Practice, Himalaya Publishing Company, New Delhi
9. Buckley, Adrian : Multinational Finance, Prentice Hall of India, New Delhi
10. Henning, Piggot & Scott: International Financial Management, McGraw Hill, Int.ed.NewYork
11. Shaprio, A.C. : Multinational Financial Management, Prentice Hall of India, New Delhi

12. Agarwal, O.P. : International Financial Management, Himalaya Publishing House, New Delhi

13. Machirajan, H.R. : International Financial Management, Himalaya Publishing House, New Delhi

14. Avadhani, V.A. : International Financial Management, Himalaya Publishing House, New Delhi

B.Com (Hons.) Semester-VI

Economic Administration and Financial Management (H)

Paper-II Rural Development (A)

Paper Code EAFMH-3.2 Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

Total mark:20

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words

Total marks : 80

Unit-I

Concept and significance of Rural Development, Strategy of Rural Development. Rural Development Agencies, Democratic Decentralisation and Panchayati Raj. District level, Block level, village level

Unit-II

Rural Infrastructure Development- Roads, Market, Electrification, Water Supply, Education and Health. Programme related to tribal welfare Women and child development.

Unit-III

Rural Development Programme – MNAREGA, IRDP, Khadi and village Industries. Commission. DRDA (District Rural Development Agencies) Main features and achievements of these schemes.

Unit-IV

Land Reforms – Abolition of intermediaters, Tenancy system, land holding and ceiling, Land fragmentation and consolidation. Agriculture price determination. Problem of agriculture marketing in India.

Unit-V

Rural development and sources funds- NABARD, Regional Rural Banks, Commercial Banks. Co-operative Credit Societies, Causes and remedies of rural backwardness.

References :

1. Swami Gupta : Rural development and cooperation
2. माथुर, बी. एस. : ग्रामीणअर्थव्यवस्था
3. Mell, C.D. : Rural Economics
4. अग्रवाल, गुप्ता : सहकारीचिंतन एवंग्रामीणविकास
5. K.K. Singh : Dimension of Rural Development

B.Com (Hons.)
Semester-VI

Economic Administration and Financial Management (H)

Paper-II Public Finance & Policy (B)

Paper Code EAFMH-3.2 Duration 3 hrs

Max.Marks 100

Note : The question paper will contain two sections as follows –

Section-A :One compulsory question with ten sub-questions, having two sub-questions from each unit, answer in about twenty words for each sub-question.

Total mark:20

Section-B :Ten questions, two questions from each unit, five questions to be attempted, taking one from each unit, answer in about four hundred words

Total marks : 80

Unit-I

Meaning and Scope of Public Finance :Meaning, The scope and Importance of Public Finance – Function of the State Comparison of Public and Private Finance. Principles of public finance to maximum Social Advantage.

Unit-II

Public expenditure: reasons for the growth of public expenditure. Role of state and objects of public finance. Principle and canons of public expenditure. Effect of public expenditure on economic development and growth.

Unit-III

Sources of Public Revenue :Tax, commercial revenues and administrative revenues, characteristics of a Goods tax system. Taxable capacity. Kind of Taxes and effects of Taxation. Value added Tax (VAT).

Unit-IV

Fiscal policy and economic stability. Fiscal policy for full employment and economic growth.

Deficit financing, union state financial relation in India, finance commission recommendations of finance commission.

Unit-V

Theory of public debt – meaning, objects, causes of borrowing, classification of public debt., effects of public debt depends. Foreign loans. Growth of external public debt. Local finance / union / state / parliamentary control of public expenditure.

Suggested Readings :

1. Dr. Singhai, G.C. : Money & Public Finance, Sahitya bhawan, Agra
2. Singh, Gupta : Money, Banking & Credit, Ramesh Book Depoy, Jaipur
3. Dr. Panth. J.C. : Public Finance, Agra
4. Vashisth, Swami & Gupta : Money & Revenue, RBD, Jaipur
5. Ojha, B. L. : Money, Banking & Revenue, Adarsh Prakashan, Jaipur.