

# Shri Sangameshwar Education Society's

### Sangameshwar College, Solapur [Autonomous]

(Affiliated to Punyashlok Ahilyadevi Holkar Solapur University, Solapur)

NAAC Accredited with 'A' Grade (III Cycle CGPA 3.39)

# B.A II SEMESTER – III & IV OPT. ECONOMICS- MONEY BANKING AND PUBLIC FINANCE (Syllabus to be implemented from w. e. f. June 2021)

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

### STRUCTURE OF THE COURSE

CBCS B.A. PART - II SEMESTER - III DSC-III GROUP-F PAPER-III

(C.A.-15 + SEE -35 = 50 Marks)

OPTIONAL ECONOMICS-III (2111316)

**Title: MONEY BANKING** 

COURSE CREDIT:- 4 COURSE CONTACTHOURS:- 60 Marks: 50

SR. NO.	MODULE	MODULE CREDIT	MODULE CONTACT HOUR
1	INTRODUCTION TO MONEY	1	15
2	TYPES OF MONEY	1	15
3	COMMERCIAL BANKING	1	15
4	RESERVE BANK OF INDIA	1	15
	TOTAL	4	60

### CBCS BA PART II SEMESTER IV, DSC- V GROUP-F PAPER V

(C.A.-15 + SEE -35 = 50 Marks)

OPTIONAL ECONOMICS-V (2111416)
Title: PUBLIC FINANCE

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks:50

SR. NO.	MODULE	MODULE CREDIT	MODULE CONTACT HOUR
1	PUBLIC FINANCE	1	15
2	PUBLIC EXPENDITURE	1	15
3	TAXATION	1	15
4	PUBLIC DEBT AND FINACIAL ADMINISTRATION	1	15
	TOTAL	4	60

# CBCS BA PART II, SEMESTER III DSC- III GROUP-F PAPER III

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# OPTIONAL ECONOMICS-III (2111316) Title: MONEY BANKING

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks:50

# **PREAMBLE OF THE COURSE:**

This paper intends to study money, Banking & Public Finance in India. This paper has divided into two parts as Semester III and Semester IV having four units for each semester.

- 1. To introduce the concept of money to the students.
- 2. To introduce the concept of value of money.
- 3. To make aware the students with recent trends in commercial banking in India.
- 4. To make familiar the students with functioning of RBI and different monetary measures in India.
- 5. To introduce the nature and scope of public finance in India.

Module No	Contents	Lectures
Module 1	INTRODUCTION TO MONEY	15
1.1	Meaning And Evolution Of Money	
1.2	Functions Of Money	
1.3	Types Of Money	
1.4	Introduction To Block chain Technology And Concept Of Crypto currency	
Module 2	VALUE OF MEASURMENT OF MONEY	15
2.1	Concept Of Value Of Money	
2.2	Fishers Approach & Cambridge Approach For Value Of Money	
2.3	Measures Of Money Supply-M1,M2 And M3	
2.4	Liquidity Measures Of Money Supply L1, L2 And L3	
Module 3	COMMERCIAL BANKING	15
3.1	Meaning And Functions Of Commercial Banks	
3.2	Types Of Banks And Principles Of Banking Business	
3.3	Types And Features Of Bank Deposits	
3.4	E-Banking Products And Services	
Module 4	RESERVE BANK OF INDIA	15
4.1	Evolution And Administration Setup Of Reserve Bank Of India	
4.2	Functions Of Reserve Bank Of India	
4.3	Monetary Policy:- Meaning And Objectives	
4.4	Tools Of Credit Control	

# **OUTCOMES OF THE COURSE:**

- 1. Ability to develop an understanding of the Money, Banking and Finance Institutions and Government Policies.
- 2. Ability to develop awareness on the various new developments in the Money, Banking and Finance, etc.
- 3. Ability to compare and contrast Indian Economy policies about Currency and Banking Institutions.

At the end of the course, the student should be able discuss and debate on the various issues and challenges facing the Indian Banking and Finance Environment.

### **LIST OF REFERENCE BOOKS:**

1. Gupta S.B. Monetary Economics, S. Chand and Company, New Delhi.

- 2. Ackley G. Macro Economics.
- 3. Mithani D.M. Money Banking.
- 4. De-cock M.H. Central Banking.
- 5. M.L. Seth Macro Economics
- 6. K.P.M .Sundaram Principles of Economics.
- 7. डॉ. कुरुलकर र. पु. बंकिंग्तत्वे आणि बॅंकिंग पध्दती
- 8. देसाई व जोशी- आर्थिक विश्लेषण भाग २, कॉटीनेटल प्रकाशन
- प्रा. हुंडेकरी, प्रा. शहा व डॉ. कदम मुद्रा अधिकोषण व सार्वजनिक आयव्यय, अक्षरलो प्रकाशन, सोलापूर
- 10.प्रा. डॉ. बी. एच. दामजी. बँकिंग आणि वित्तीय बाजारपेठा, फडके प्रकाशन, कोल्हापूर.
- 11. प्रा. भोसले, काटे व दामजी. पैसा, बँकिंग आणि सार्वजनिक आयव्यय, फडके प्रकाशन. कोल्हापूर

# CBCS BA PART II SEMESTER IV DSC- V GROUP-F PAPER V

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# OPTIONAL ECONOMICS-V (2111416) Title: PUBLIC FINANCE

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks: 50

- 1. To introduce the concept of money to the students.
- 2. To introduce the concept of value of money.
- 3. To make aware the students with recent trends in commercial banking in India.
- 4. To make familiar the students with functioning of RBI and different monetary measures in India.
- 5. To introduce the nature and scope of public finance in India.

Module No.	Contents	Lectures
Module 1	PUBLIC FINANCE	15
1.1	Meaning And Definitions Of Public Finance	
1.2	Distinction Between Public Finance And Private Finance	
1.3	Structure Of Federal Finance System In India	
1.4	Principles Of Maximum Social Advantage ( Dr. Dalton's Approach)	
Module 2	PUBLIC EXPENDITURE	15
2.1	Meaning And Principles Of Public Expenditure	
2.2	Classification Of Public Expenditure	
2.3	Causes Of Growth In Public Expenditure In India	
2.4	Effects Of Public Expenditure	
Module 3	TAXATION	15
3.1	Meaning And Canons Of Taxation, Direct And Indirect Taxes, Concept Of GST	
3.2	Ability To Pay Approach Of Taxation	
3.3	Burden Of Tax- Impact, Shifting And Incidence Of Tax Burden	
3.4	Taxable Capacity- Concept, Factors Determining Taxable Capacity	
Module 4	PUBLIC DEBT AND FINANCIAL ADMINISTRATION	15
4.1	Meaning And Sources Of Public Debt	
4.2	Effects Of Public Debt	
4.3	Types Of Public Debt, Deficit Finances	
4.4	Budget Meaning And Types, Recent Union Budget	

# **OUTCOMES OF THE COURSE:**

- 1. Ability to develop an understanding of the Money, Banking and Finance Institutions and Government Policies.
- 2. Ability to develop awareness on the various new developments in the Money, Banking and Finance, etc.
- 3. Ability to compare and contrast Indian Economy policies about Currency and Banking Institutions.

At the end of the course, the student should be able discuss and debate on the various issues and challenges facing the Indian Banking and Finance Environment.

# **\*** List of Reference Books:

- 10. Gupta S.B. Monetary Economics, S. Chand and Company, New Delhi.
- 11. Ackley G. Macro Economics.
- 12. Mithani D.M. Money Banking.
- 13. De-cock M.H. Central Banking.
- 14. M.L. Seth Macro Economics
- 15. K.P.M .Sundaram Principles of Economics.
- 16. डॉ. कुरुलकर र. पु. बंकिंग्तत्वे आणि बँकिंग पध्दती
- 17. देसाई व जोशी- आर्थिक विश्लेषण भाग २, कॉटीनेटल प्रकाशन
- 18. प्रा. हुंडेकरी, प्रा. शहा व डॉ. कदम मुद्रा अधिकोषण व सार्वजनिक आयव्यय, अक्षरलो प्रकाशन, सोलापूर
- 10.प्रा. डॉ. बी. एच. दामजी. बँकिंग आणि वितीय बाजारपेठा, फडके प्रकाशन, कोल्हापूर.
- 11. प्रा. भोसले, काटे व दामजी. पैसा, बँकिंग आणि सार्वजनिक आयव्यय, फडके प्रकाशन. कोल्हापूर.



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B.A II SEMESTER – III & IV OPT. ECONOMICS- DEMOGRAPHY-I (Syllabus to be implemented from w. e. f. June 2021)

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

#### STRUCTURE OF THE COURSE

CBCS B.A.PART -II, SEMESTER -III DCS- IV GROUP-F PAPER IV

### (C.A.-15 + SEE -35 = 50 Marks)

# OPTIONAL ECONOMICS-IV (2111317) Title– DEMOGRAPHY-I

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks:50

SR. NO.	MODULE	MODULE CREDIT	MODULE CONTACT HOUR
1	POPULATION STUDIES	1	15
2	SOURCES OF DEMOGRAPHIC DATA IN INDIA	1	15
3	THEORIES OF POPULATION	1	15
4	TECHNIQUES OF ANALYSIS	1	15
	TOTAL	4	60

### CBCS BA PART II SEMESTER IV DSC-VI GROUP-F PAPER VI

(C.A.-15 + SEE -35 = 50 Marks)

# OPTIONAL ECONOMICS-VI (2111417) Title- DEMOGRAPHY-II

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks: 50

SR. NO.	MODULE	MODULE CREDIT	MODULE CONTACT HOUR
1	CHARACTERISTICS OF POPULATION IN INDIA SINCE 1951	1	15
2	MIGRATION IN INDIA	1	15
3	POPULATION AND DEVELOPMENT	1	15
4	POPULATION POLICY IN INDIA	1	15
	TOTAL	4	60

CBCS B.A.PART -II, **SEMESTER -III** DCS- IV GROUP-F PAPER IV

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# **OPTIONAL ECONOMICS-IV Title – DEMOGRAPHY-I (2111317)**

COURSE CREDIT: 4 COURSE CONTACTHOURS: - 60 Marks: 50

# **PREAMBLE OF THE COURSE:**

This paper intends to introduce Demographic Studies and Demography of India. This paper deals with theoretical demography and the characteristics of population in India. This paper also deals with the different theories of population. This paper introduces basic concepts in Demography. This paper has divided into two parts as Semester III and Semester IV having four units for each semester.

- 1. To make aware the students about the various issues related to population in India.
- 2. To highlight various concepts and theories of population.
- 3. To enable the students to understand population policy of India.
- 4. To introduce various tools and techniques used for Demographic study.
- 5. To help the students to prepare for various competitive examinations.

Module No.	Content	Lectures
Module 1	Module 1 POPULATION STUDIES	
1.1	Demography- Concept, Definition, Nature And Scope	
1.2	Importance Of Demography	
1.3	Inter – Relationship Between Demography And Other Social Sciences	
1.4	Projection Of Population- Types And Importance	
Module 2	SOURCES OF DEMOGRAPHIC DATA IN INDIA	15
2.1	Census- Mechanism, Merits And Demerits	
2.2	Concept Of NFHS (National Family Health Survey)	
2.3	Civil Registration System – Merits And Demerits	
2.4	Demography Survey – Merits And Demerits	
Module 3	THEORIES OF POPULATION	15
3.1	Malthusian Theory	
3.2	Optimum Population Theory	
3.3	Theory Of Demography Transition	
3.4	Boserup's Theory Of Population	
Module 4	TECHNIQUES OF ANALYSIS	15
4.1	Concepts Of Birth Rate And Death Rate	
4.2	Types Of Birth Rate And Death Rate: Crude Birth And Death Rates, Age Specific Birth And Death Rates, Standardized Birth And Death Rates	
4.3	Study Of Fertility: Total Fertility Rates, Gross Reproduction Rates, Net Reproduction Rates	
4.4	Factor Affecting On Fertility Rates	

# **\*** OUTCOMES OF THE COURSE:

- 1. Ability to develop an understanding of the Demography and the factors affecting economic environment.
- 2. Ability to develop awareness on the various new concepts of Demography.
- 3. Ability to compare and contrast the concept of Demography.

At the end of the course, the student should be able discuss and debate on the various issues and challenges facing the subject of Demography

# **List of Reference Books:**

1. India's Population Problems: Agrawal S.N. & Sinha U.P.

- 2. Principles of population studies Bhende Asha, A. Kanitkar Tara
- 3. Demography Jhingan, Bhatt & Desai.
- 4. Population Policy in India- Gandolra & Narayan Das.
- 5. Population Settlement Development and planning. Lal K.M.
- 6. Fundamentals of Demography Han.Raj.
- 7. Techniques of Demographic Analysis. Pathak K. B.& Ram F.
- 8. Demography- Ptel R.Lox.
- 9. A Text Basic Demography- Shrivastava O.S.
- 10. Census of India-Govt. of India-Reports
- 11. Principles of population studies.-Mrs. Bhonde andKantkar.
- 12. Population Projections and their Accuracy- Agrawal U.D.
- 13. Fertility in India Gulati S.C.
- 14. लोकसंख्या अहिरराव व इतर
- 15. लोकसंख्या सौ. कानिटकर तारा व सौ. स्मती क्लकर्णी
- 16. लोकसंख्या शास्त्र भोसले काटे दामजी
- 17. जनसंख्याशास्त्र ह्ंडेकरी, शहा, कदम
- 18. भारतीय अर्थव्यवस्था –भोसले काटे दामजी

### CBCS BA PART II SEMESTER IV DSC-VI GROUP-F PAPER VI

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# OPTIONAL ECONOMICS-VI (2111417) Title– DEMOGRAPHY-II

COURSE CREDIT:- 4 COURSE CONTACTHOURS :- 60 Marks:50

- 1. To make aware the students about the various issues related to population in India.
- 2. To highlight various concepts and theories of population.
- 3. To enable the students to understand population policy of India.

- 4. To introduce various tools and techniques used for Demographic study.
- 5. To help the students to prepare for various competitive examinations.

Module No.	Content	Lectures
Module 1	CHARACTERISTICS OF POPULATION IN INDIA SINCE 1951	15
1.1	Characteristics Of Population In India	
1.2	Size And Growth Of Population	
1.3	Causes Of Rapid Growth In Population In India	
1.4	Measures To Control Population Growth In India	
Module 2	MIGRATION IN INDIA	15
2.1	Meaning, Nature And Types Of Migration	
2.2	Causes Of Migration	
2.3	Effects Of Migration	
2.4	Measures To Control Migration	
Module 3	POPULATION AND DEVELOPMENT	15
3.1	Population As A Constraint On And A Resource For Development	
3.2	Concept Of Demographic Dividend	
3.3	Relationship Between Population And Poverty	
3.4	Relationship Between Population And Environment	
Module 4	POPULATION POLICY IN INDIA	15
4.1	National Population Policy (2000)	
4.2	Women Empowerment: Factors Determining Empowerment Of Women In India	
4.3	Recent Population Initiative	
4.4	Recent Census	

# **\*** OUTCOMES OF THE COURSE:

- 1. Ability to develop an understanding of the Demography and the factors affecting economic environment.
- 2. Ability to develop awareness on the various new concepts of Demography.
- 3. Ability to compare and contrast the concept of Demography.

At the end of the course, the student should be able discuss and debate on the various issues

# **LIST OF REFERENCE BOOKS:**

- 1. India's Population Problems: Agrawal S.N. & Sinha U.P.
- 2. Principles of population studies Bhende Asha, A. Kanitkar Tara
- 3. Demography Jhingan, Bhatt & Desai.
- 4. Population Policy in India- Gandolra & Narayan Das.
- 5. Population Settlement Development and planning. Lal K.M.
- 6. Fundamentals of Demography Han.Raj.
- 7. Techniques of Demographic Analysis.- Pathak K. B.& Ram F.
- 8. Demography- Ptel R.Lox.
- 9. A Text Basic Demography- Shrivastava O.S.
- 10. Census of India-Govt. of India-Reports
- 11. Principles of population studies.-Mrs. Bhonde andKantkar.
- 12. Population Projections and their Accuracy- Agrawal U.D.
- 13. Fertility in India Gulati S.C.
- 14. लोकसंख्या अहिरराव व इतर
- 15. लोकसंख्या सौ. कानिटकर तारा व सौ. सुमती कुलकर्णी
- 16. लोकसंख्या शास्त्र भोसले काटे दामजी
- 17. जनसंख्याशास्त्र ह्ंडेकरी, शहा, कदम
- 18. भारतीय अर्थव्यवस्था –भोसले काटे दामजी



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B.A II SEMESTER – III & IV OPT. ECONOMICS IDS- CO-OPERATION-I (Syllabus to be implemented from w. e. f. June 2021)

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

#### STRUCTURE OF THE COURSE

CBCS BA PART -II SEMESTER - III IDS- PAPER I

(C.A.-15 + SEE -35 = 50 Marks)

# OPTIONAL ECONOMICS IDS-I (2111326) Title- CO-OPERATION-I

COURSE CREDIT: - 3 COURSE CONTACT HOUR: - 60 Mark- 50

SR. NO.	MODULE	MODULE CREDIT	MODULE CONTACT HOUR
1	INTRODUCTION TO CO-OPERATION	1	20
2	CO-OPERATIVE MOVEMENT IN INDIA	1	20
3	NATIONAL AGENCIES AND CO-OPERATIVE DEVELOPMENT	1	20
	TOTAL	3	60

# CBCS BA PART II SEMESTER- IV IDS- PAPER II

(C.A.-15 + SEE -35 = 50 Marks)

# OPTIONAL ECONOMICS IDS-II (2111426) Title- CO-OPERATION-II

COURSE CREDIT: - 3 COURSE CONTACT HOUR: - 60 Mark- 50

SR. NO.	MODULE	MODUL E CREDIT	MODULE CONTACT HOUR
1	CO-OPERATIVE CREDIT	1	20
2	CO-OPERATIVE PROCESSING	1	20
3	CO-OPERATIVE MARKETING	1	20
	TOTAL	3	60

### CBCS BA PART -II SEMESTER - III IDS- PAPER I

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# OPTIONAL ECONOMICS IDS-I (2111326) Title- CO-OPERATION-I

COURSE CREDIT:- 3 COURSE CONTACTHOURS:- 60 Marks:50

# • PREAMBLE OF THE COURSE:

This paper is an interdisciplinary paper in economics introduced at BA Part II. This paper has divided into two parts as Semester III and Semester IV having three units for each semester.

- 1. To acquaint the students with co-operative principles.
- 2. To make the students familiar with features, importance and benefits of co-operation.
- 3. To highlight the role of co-operative movement in the development of economy, especially rural economy.
- 4. To enable students to evaluate co-operative movement in India.
- 5. To introduce co-operative movement in Maharashtra.
- 6. To help the students to prepare for varied competitive examinations.

Module No.	Contents	Lectures
Module 1	INTRODUCTION TO CO-OPERATION	20
1.1	Concept, Meaning And Definitions	
1.2	Origin Of Co-Operation In World	
1.3	Origin Of Co-Operation In India	
1.4	Principles Of Co-Operation	
Module 2	CO-OPERATIVE MOVEMENT IN INDIA	20
2.1	Evaluation Of Co-Operative Movement In India	
2.2	Impact Of Globalization On Indian Co-Operative Movement	
2.3	Government Policy And Co-Operative Developments	
2.4	Future Of Co-Operative Movement In India	
Module 3	NATIONAL AGENCIES AND CO-OPERATIVE DEVELOPMENT	20
3.1	National Bank For Agriculture And Rural Development	
3.2	National Co-Operative Development Corporation	
3.3	National Co-Operative Union Of India	
3.4	National Co-Operative Marketing Federation	

# **\*** OUTCOMES OF THE COURSE

- 1. Ability to develop an understanding of the Co-operation.
- 2. Ability to develop awareness on the various new developments in the different sectors of co-operation agriculture, industry, services, banking, etc.
- 3. Ability to compare and contrast Indian co-operative Movement with other world economy.

4. At the end of the course, the student should be able discuss and debate on the various issues and challenges facing the Indian Economic Environment

### **\*** LIST OF REFERENCE BOOKS:

- 1. Principles Problems and Practice of Co-operation- Hagela T.N.
- 2. Theory, History and Practice of Co-operation --- Bedi R.D.
- 3. Co-operation in India -- Mamoria-Saksena.
- 4. Co-operative Sector in India---- Sami Uddin—Mahfoozur Rahman.
- 5. Co-operatives in New Million----- R. Salvaraju.
- 6. The Theory if Co-operation -----V. Sharda.
- 7. Co-operation in India ----- Mathur B.S.
- 8. Recent Trends in the Co-operative Movement in India---- Tyagi R.B.
- 9. Law and management of co-operatives-Trivedi, B.B.
- 10. सहकार- शहा/दामाजी
- 11. सहकाराचा विकास- शहा/दामाजी
- 12. सहकार: तत्वे व्यवहार रायखेलकर/डांगे
- 13. सहकार: भोसले/काटे
- 14. सहकार: तत्वे,व्यवहार आणि व्यवस्थापण गो. स. कामत
- 15. सहकाराची मुलतत्वे- प्र. रा. कुलकर्णी

# CBCS BA PART II SEMESTER- IV IDS- PAPER II

Academic Council 4(4.4) 26<sup>th</sup>March, 2022

# OPTIONAL ECONOMICS IDS-II (2111426) Title- CO-OPERATION-II

COURSE CREDIT:- 3 COURSE CONTACTHOURS:- 60 Marks: 50

- 1. To acquaint the students with co-operative principles.
- 2. To make the students familiar with features, importance and benefits of co-operation.
- 3. To highlight the role of co-operative movement in the development of economy, especially rural economy.
- 4. To enable students to evaluate co-operative movement in India.
- 5. To introduce co-operative movement in Maharashtra.
- 6. To help the students to prepare for varied competitive examinations.

Module No.	Contents	Lectures
Module 1	CO-OPERATIVE CREDIT	20
1.1	Need And Importance	
1.2	Structure: Short And Medium Term	
1.3	Long Term Co-Operative Credit	
1.4	Restructuring Of Co-Operative Credit: Vaidyanathan Committee Report 2004	
Module 2	CO-OPERATIVE PROCESSING	20
2.1	Role In Rural Development	
2.2	Sugar Cooperatives : Development, Present Position ,Problems And Remedies	
2.3	Dairy Co-Operatives: Significance And Progress, Problems And Remedies	
2.4	Prospects Of Co-Operative Processing In Maharashtra	
Module 3	CO-OPERATIVE MARKETING	20
3.1	Need And Importance	
3.2	Structure And Growth	
3.3	Problems And Remedies	
3.4	Prospects Of Co-Operative Processing In Maharashtra	

### **OUTCOMES OF THE COURSE:**

- 1. Ability to develop an understanding of the Co-operation.
- 2. Ability to develop awareness on the various new developments in the different sectors of co-operation agriculture, industry, services, banking, etc.
- 3. Ability to compare and contrast Indian co-operative Movement with other world economy.
- 4. At the end of the course, the student should be able discuss and debate on the various issues and challenges facing the Indian Economic Environment

# **\*** LIST OF REFERENCE BOOKS:

- 1. Principles Problems and Practice of Co-operation- Hagela T.N.
- 2. Theory, History and Practice of Co-operation ---Bedi R.D.
- 3. Co-operation in India -- Mamoria-Saksena.
- 4. Co-operative Sector in India---- Sami Uddin—Mahfoozur Rahman.
- 5. Co-operatives in New Million----- R. Salvaraju.
- 6. The Theory if Co-operation -----V. Sharda.
- 7. Co-operation in India ----- Mathur B.S.
- 8. Recent Trends in the Co-operative Movement in India---- Tyagi R.B.
- 9. Law and management of co-operatives-Trivedi, B.B.
- 10. सहकार- शहा/दामाजी
- 11. सहकाराचा विकास- शहा/दामाजी
- 12. सहकार: तत्वे व्यवहार रायखेलकर/डांगे
- 13. सहकार: भोसले/काटे
- 14. सहकार: तत्वे,व्यवहार आणि व्यवस्थापण गो. स. कामत
- 15. सहकाराची मुलतत्वे- प्र. रा. कुलकर्णी