



**VIVEKANAND COLLEGE, KOLHAPUR  
(EMPOWERED AUTONOMOUS)**

**DEPARTMENT OF ECONOMICS  
Three- Years UG Programme  
Department/Subject Specific Core or Major (DSC)**

**Curriculum, Teaching and  
Evaluation Structure**

**for**

**B.A.-II Economics**

**Semester- III and IV**

**(Implemented from academic year 2024-25 onwards)**

**VIVEKANAND COLLEGE, KOLHAPUR (AUTONOMOUS)****Department of Economics****Teaching and Evaluation scheme****Three Years UG Programme****Department/Subject Specific Core or Major (DSC)****Second Year Semester- III & IV**

Sr. No.	Course Abbr.	Course code	Course Name	Teaching Scheme Hours/week		Examination Scheme and Marks				Course Credits
				TH	PR	ESE	CIE	PR	Marks	
<b>Semester-III</b>										
1	DSC-III	DSC01ECO31	Macro Economics-I	4	-	40	10	-	50	4
2	DSC-IV	DSC01ECO32	Banks and Financial Institutions-I	4	-	40	10	-	50	4
3	MIN-III	MIN01ECO31	Indian Banking System	4	-	40	10	-	50	4
4	VSC-III	VSC01ECO31	Securities Market and Stock Analysis	2	-	15	10	-	25	2
5	SEC-III	SEC01ECO32	Use of Excel	2	-	15	10	-	25	2
<b>Semester-IV</b>										
1	DSC-V	DSC01ECO41	Macro Economics-II	4	-	40	10	-	50	4
2	DSC-VI	DSC01ECO42	Banks and Financial Institutions-II	4	-	40	10	-	50	4
3	MIN-IV	MIN01ECO41	Public Finance	4	-	40	10	-	50	4
4	VSC-IV	VSC01ECO41	Cooperative Development	2	-	15	10	-	25	2
5	SEC-IV	SEC01ECO42	Budget Analysis	2	-	15	10	-	25	2
<b>Total</b>				<b>32</b>					<b>400</b>	<b>32</b>

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics Major as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: III, DSCIII****Macro Economics-I , DSC01ECO31***Marks 50**Teaching hours 60**Credits -4*

**Course Objective:** The objective of the course is to help student learn and understand macro-economic concepts with their principles

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

CO1 Understand macro-economic variables

CO2 Understand National Income and its relevance

CO3 Realize quantity and value of money with its changes

CO4 Realize macro-economic theories of output and employment.

**Semester-III, Macro Economics DSC –III Course Code: DSC01ECO31**

Module	Title	Teaching hours	Credit
I	<b>Introduction to Macro Economics</b> 1.1 Micro and Macro Economics- Meaning and difference 1.2 Nature and Scope 1.3 Significance & Limitations 1.4 Market Economy- General Equilibrium	(15)	1
II	<b>National Income</b> 2.1 Meaning and Concepts : GDP, GNP, NNP, PCI, PI and DI, Green GDP 2.2 Methods of measurement: Product, Income and Expenditure 2.3 Difficulties in Measurement 2.4 Application of National Income Data	(15)	1
III	<b>Theory of Value of Money</b> 3.1 Concept of Value of Money 3.2 Quantity Theory of Money 3.3 Inflation and Deflation : Causes, Effects and remedies 3.4 Phillips Curve	(15)	1
IV	<b>Theory of Output and Employment-</b> 4.1 Say's Law of Markets 4.2 Keynesian Theory of Employment 4.3 Consumption and Investment Function, Multiplier 4.4 Concept of Jobless Growth and Gig Economy	(15)	1

**Reference Books :**

- Billas & Wallace, Problems In Macro Economics, Tata McGraw Hill,, MUMBAI
- Ahuja H.L., Macroeconomic Theory and Policy, S. Chand & Company Pvt.Ltd, New Delhi
- Seth, M.L. Macro Economics, Lakshmi Narayan, AGRA
- Gupta, R.D, Keynes Post Keynesian Economics, Kalyani Prakashan, NEW DELHI

- Dornbusch R, Macroeconomics, MC-Graw Hill Education Pvt. Ltd., CHENNAI
- Natrass Nicoli, Macroeconomics Simplified, Sage Publications India Pvt Ltd, NEW DELHI
- Mankiw, Gregory N., Macroeconomics, Worth Publishers, New York
- Raghavan, Macro Economic Theory, R. Chand & Co.,
- Chopra, P.N., Advanced Economic Theory, Kalyani Publishers, NEW DELHI
- Chopra, C.N., Principles of Economics, Kalyani Prakashan, NEW DELHI
- Varma, K.T. Ravi & Agarwal, Managerial Economics, Forwards Books Depot,, NEW DELHI
- Harold, Peacock, National Income And Social Planning, Hutchinson, London
- ढमढेरे एस.व्ही., स्थूल अथथशास्त्र. डायमंड पब्लिकेशन्स, पुणे
- साबळे, ए. बी. & भोयर व्ही.एस., समाब्ि अथथशास्त्र (बििचन), श्री मंगेश प्रकाशन, नागपूर
- झामरे, ग.ना., स्थूल अथथशास्त्र, पपपळापुरे अँड कं. पब्लिशर्स, नागपूर
- देशपांडे, श्रीधर . & देशपांडे, बििनायक., समिी अथथशास्त्रीय बििशलेषण, ब्हमालया पब्लिशर्स हाऊस, मुंबई
- ठक्कर, के.एच., स्थूल अथथशास्त्र, फडके प्रकाशन, कोल्हापूर
- देशमुख, राम, आधुनिक स्थूल अथथशास्त्र, बििद्या प्रकाशन, नागपूर
- माहोरे, रा.य., व्यापार चक्राचे बसधदांत, Anshul Publications, Nagpur
- भािे, महाजन, समग्रलक्षी अथथशास्त्र, मंगेश प्रकाशन, नागपूर

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics Major as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: III, DSC –IV****Banks and Financial Institutions-I, DSC01ECO32****Marks 50****Teaching hours 60****Credits -4**

**Course Objective:** the objective of the course is to give knowledge of theory and practice of Indian Banking.

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

- CO1. Understand commercial banks with their functions.
- CO2. Know bankers and bank customer's rights and obligations.
- CO3. Know central bank and its various policies.
- CO4. Realize bank customer relationship

<b>Module</b>	<b>Title</b>	<b>Teaching Hours</b>	<b>Credits</b>
<b>I</b>	<b>Commercial Banks</b> 1.1 Meaning and Functions 1.2 Process of Credit Creation and Its Limitations 1.3 Balance Sheet of a Bank and Investment Policy 1.4 Non-Performing assets	<b>(15)</b>	<b>1</b>
<b>II</b>	<b>Practical Banking</b> 2.1 Types of Accounts 2.2 Opening, Operating and Closing of Accounts 2.3 Banker's: Rights and Obligations 2.4 Bank Customers: Rights and Obligations	<b>(15)</b>	<b>1</b>
<b>III</b>	<b>Reserve Bank of India</b> 3.1 History, Functions and Role 3.2 Monetary Policy - Meaning, Objectives and Instruments 3.3 Recent monetary policy of RBI 3.4 Financial Inclusion: Meaning and measures	<b>(15)</b>	<b>1</b>
<b>IV</b>	<b>Emerging Trends in Indian banking</b> 4.1 Banking Ombudsman Scheme-Meaning, Powers & Duties 4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score- 4.3 Prime Lending Rate, Base Rate, Repo & Reverse Repo rate and its impact on credit creation of commercial banks. 4.4 CIBIL report	<b>(15)</b>	<b>1</b>

**REFERENCES**

1. Gorden. Natrajan "Banking Theory law and practice", Himalaya Publishing House

2. Srivastava, Divya Nigam, "Management of Indian Financial Institutions", Himalaya Publishing House.
3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
4. M. Y. Khan, "Indian Financial System", Tata McGraw Hill.
5. Bharati Pathak, "Indian Financial System",
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, "Money and Banking," McGraw Hill.
8. Vasant Desai," Banks and institutional management," Himalaya Publishing House.
9. Dr. P. K. Srivastava, "Banking theory and Practice", Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. NitinBhasin," Banking Developments in India 1947 to 2007," New Century Publications.
13. NitinBhasin, "Banking & Financial Markets in India 1947 to 2007,' New century Publications.

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics Major as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: IV, DSC –V****Macro Economics-II , DSC01ECO41***Marks 50**Teaching hours 60**Credits -4*

**Course Objective:** The objective of the course is to help student learn and understand working of aggregate economy.

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

CO1 Evaluate business phase.

CO2 Expresses public finance and economic development.

CO3 Analyze the current issues of the economies

CO4 Understand FRBM

<b>Module</b>	<b>Title</b>	<b>Teaching hours</b>	<b>Credit</b>
<b>I</b>	<b>Theory of Business Cycles</b> 1.1 Meaning, Types and Phases of Business Cycle 1.2 Causes and remedies 1.3 Theories of Business Cycles : Hawtrey, Schumpeter 1.4 Phase of Indian Economy during Covid-19 period	<b>(15)</b>	<b>1</b>
<b>II</b>	<b>Public Revenue and Expenditure</b> 2.1 Meaning, Nature, and Significance 2.2 Public Revenue ;Meaning and components 2.3 Direct and Indirect Taxes: Meaning, Merits and Demerits 2.4 Public Expenditure: Meaning, Types and Causes of growth	<b>(15)</b>	<b>1</b>
<b>III</b>	<b>Public Debt and Budget</b> 3.1 Public Debt: Meaning &Sources 3.2 Deficit Financing: Meaning, sources and measures of deficit. 3.3 Public Budget: Meaning, Types and Importance 3.4 Zero based budget	<b>(15)</b>	<b>1</b>
<b>IV</b>	<b>Fiscal Policy</b> 4.1 Meaning and objectives 4.2 Instruments of fiscal policy 4.3 Fiscal Federalism 4.4 Fiscal Responsibility and Budget Management Act 2003	<b>(15)</b>	<b>1</b>

**Reference Books :**

- Billas & Wallace, Problems In Macro Economics, Tata McGraw Hill,, MUMBAI
- Ahuja H.L., Macroeconomic Theory and Policy, S. Chand & Company Pvt.Ltd, New Delhi
- Seth, M.L. Macro Economics, Lakshmi Narayan, AGRA
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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics Major as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: IV, DSC –VI****Banks and Financial Institutions-II, DSC01ECO42***Marks 50**Teaching hours 60**Credits -4*

**Course Objective:** the objective of the course is to make knowledgeable about financial market with concrete inputs and prepare them for career.

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

CO1 Understand Indian financial market.

CO2 Know different development banks and banking reforms.

CO3. Understand e-banking sources and their functions.

CO4. Differentiate money and capital market

Module	Title	Teaching Hours	Credits
I	<b>Financial Market</b> 1.1 Money Market: Meaning & Components 1.2 Capital Market: Meaning & Components 1.3 Characteristics of Indian Money Market & Capital Market 1.4 Role and Functions of SEBI	(15)	1
II	<b>Development Banks &amp; Financial Institutions</b> 2.1 Development Banks : Concept & Role 2.2 Non-Banking Financial Institutions. : Concept & Role 2.3 Mutual Funds: Meaning, Types, Importance 2.4 Progress of Mutual Funds in India	(15)	1
III	<b>Banking Reforms in India</b> 3.1 Recommendations of the Narasimham Committee (1991) 3.2 Recommendations of the Narasimham Committee (1998) 3.3 Mergers and Acquisitions in Indian Banking: Concept, Need Trends and impact. 3.4 BASEL Committee Norms	(15)	1
IV	<b>E-Banking</b> 4.1 E- Banking: Concept, Advantages and Limitations 4.2 Types: MICR Clearing, ATMs : Credit cards and Debit Cards 4.3 Clearing Process of Inter Bank Transactions. 4.4 Travelers Cheques, Gift Cheques, E-wallet, BHIM, Paytm	(15)	1

**REFERENCES**

1. Gorden. Natrajan "Banking Theory law and practice", Himalaya Publishing House
2. Srivastava, Divya Nigam, "Management of Indian Financial Institutions", Himalaya Publishing House.

3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
4. M. Y. Khan, "Indian Financial System", Tata McGraw Hill.
5. Bharati Pathak, "Indian Financial System",
6. Stigum, Managing Bank Assets and Liabilities, Dow-Jones Irwin.
7. Dudley Lockett, "Money and Banking," McGraw Hill.
8. Vasant Desai," Banks and institutional management," Himalaya Publishing House.
9. Dr. P. K. Srivastava, "Banking theory and Practice", Himalaya Publishing House.
10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
11. NitinBhasin," Banking Developments in India 1947 to 2007," New Century Publications.
13. NitinBhasin, "Banking & Financial Markets in India 1947 to 2007,' New century Publications.

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics SEC as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: III, Economics VSC –III****Securities Market and Stock Analysis, VSC01ECO31****Marks 25****Teaching hours 30****Credits -2**

**Course Objective:** The objective of the course is to help student analyze stocks and predict their movements.

**Learning Outcomes**

After successful completion of this course, it is expected that the student will be able to:

- CO1. Understand various components of fundamental analysis of stocks.
- CO2. Understand various tools of technical analysis.
- CO3. Distinguish between technical and fundamental analysis.
- CO4. Realize movements of stocks and predict.

Module	Title	(Teaching Hours)	Credits
<b>I</b>	<b>Fundamental Analysis of Stock</b>	<b>(15)</b>	<b>1</b>
	1.1 Fundamental Analysis – Meaning and Importance		
	1.2 Economic Analysis (Macro Level Indicators)		
	1.3 Industry Analysis		
	1.4 Company analysis; Financial Statement Analysis, Ratios		
<b>II</b>	<b>Technical Analysis of Stock</b>	<b>(15)</b>	<b>1</b>
	3.1 Technical Analysis: Meaning and Importance		
	3.2 Technical Indicators: Trends and Trend lines –Types of Charts		
	3.3 Tools- RIS, Moving Average and Bollinger Bands		
	3.4 Practical- Live Trading Sessions		
	<b>Total Lectures</b>	<b>30</b>	<b>2</b>

**References:**

1. Charles D. Kirkpatrick and Julie A. Dahlquist Technical Analysis, Pearson.
2. Chougule Anil R, Investing in Stock Market, New Century Publications, New Delhi
3. Gurusamy, Capital Markets, Tata McGraw Hill Education private Ltd.
4. E. Gordon and K. Natrajan, financial Markets, Institutions and Services, Himalaya Publishing House, New Delhi.
5. Fredric S. Mishkin and Stanley G. Eakins financial Markets and Institutions, Pearson's Series in Finance, Pearson.
6. Harry Markowitz, Risk and Return Analysis, McGraw Hill Education.
7. Matt Krantz, Fundamental Analysis for Dummies, John Wiley & Sons.
8. Michale C. thomsett, Mastering Fundamental Analysis, Dearvorn Financial Publishin, USA.
9. Moorad Choudhary, Capital Market Instruments: Analysis and Valuation, Persons.
10. Shweta Singh, P.K. Jain and Surendra Singh Yadav, Equity Markets in India, Springer.
11. V.A. Avdhani, Capital Market Management, Himalaya Publishing House, Nw Delhi.
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13. Vasant Desai, The Indian Financial System and Financial Market Operations, Himalaya Publishing House, New Delhi.

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics SEC as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: III, Economics SEC –III****Use of Excel, SEC01ECO32****Marks 25****Teaching hours 30****Credits -2****Course Objective:**

The objective of the course is to help student learn and understand tools of spread sheet and its use in data analysis.

**Course Outcomes:** After successful completion of this course, students will be able to:

CO-1 Differentiate MS-office, Excel, and data sheet.

CO-2 Know use of Excel for data feeding

CO-3 Understand various excel tools in sheet

CO-4 Analyse data by using spread sheet

Module No	Content	Lectures	Credit
Module -I	<b>MS Excel</b> 1.1 Spreadsheet-Creating, editing, saving and printing spreadsheets 1.2 Data feeding 1.3 Freeze panes 1.4 Tools of insert menu	15	1
Module -II	<b>Data Analysis</b> 2.1 Data filtration 2.2 Percentage 2.3 Central Tendency-Mean, Median, Mode 2.4 Measures Dispersion- Range, S.D., C.V	15	1

**References:**

1. Charlotte Brookfield, Using Microsoft Excel for Social Research, Sage publishing
2. Hawkins Rob, Microsoft Excel Made Easy, Flame tree Publishing
3. Humphrey M.L., Excel 365 For beginners
4. Lave Barbara, Diane S. et.al, Beginning Excel, Open Oregon Educational Resources
5. Michel A., Dick K., 101 Ready to Use Excel Formulas, John Walkenbach series Editor, Wilkey Publication
6. Ken Bluttman, Excel Formulas and Functions for Dummies, Wiley Publication
7. Jainn Rinkoo, A to Z of Excel A Book for Learners and Trainers, Amazon Digital services LLC-KPD print US
8. Neil J. Salkind, Excel Statistics A quick Guide, Sage publication,
9. Singh Indrajeet, Learn to Use Computer, MS Word, Power point and Excel

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics SEC as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: IV, Economics VSC –IV****Cooperative Development, VSC01ECO41****Marks 25****Teaching hours 30****Credits -2****Objective:** To study the cooperative movement with contemporary issues in India.**Course Outcomes:** After successful completion of this course, students will be able to:

CO-1: Understand cooperative movement and its importance

CO-2: Know the structure and functions of cooperative ministry.

CO-3: Realize various Co-operative Institutions.

CO-4: Understand Recent cooperative act of Maharashtra

Module No	Content	Lectures	Credit
<b>Module - I</b>	<b>Introduction to Co-operative movement in India</b> 1.1 Meaning, definition and features of Co-operation. 1.2 Principles of Co-operation - ICA and Manchester Principles 1.3 Role of Co-operation in economic development. 1.4 Ministry of Cooperation: Structure and functions	<b>15</b>	<b>1</b>
<b>Module - II</b>	<b>Cooperative institutions</b> 2.1 Co-operative credit: -Meaning, structure - Three Tier and Two-Tier Structure 2.2 Sugar Co-operatives: Progress and recent issues 2.3 Dairy cooperatives: Progress and recent issues 2.4 Maharashtra Co-operative act 2023(17 July 2023)	<b>15</b>	<b>1</b>

**References:**

1. Mead R. (2004) International Management: Cross Cultural Dimensions, 3<sup>rd</sup> ed. New York Wiley
2. Vyuptakesh Sharan, (2004) International Business: Concept, Environment and Strategy, Pearson education, Singapore
3. Yarbrough B V (2005) The World Economy: Trade and Finance, 7<sup>th</sup> Ed Thomas south western USA
4. Manab Adhikari, Global (2006) Business Management( An International economic environment), Macmillan India Ltd
5. Hill C.W. L. and Jain A. K. (2007) International Business Competing in Global market Place, McGraw Hill New Delhi
6. Graham John L, Salwan Prashant, Cateora Philip R, (2008) International Marketing 13<sup>th</sup> Ed. Tata McGraw- Hill,
7. Jeevnandam C. International Business S.Chand New Delhi 2008
8. Paul Justein International Business, 5<sup>th</sup> Ed (2011) Prentice Hall of India, Pvt Ltd new Delhi

9. Keegan Warren J. and Green Mark C. Global Marketing, 4<sup>th</sup> Ed. (2009) Prentice Hall India, Pvt Ltd
10. Bhalla V. K. and Ramu S.S. (2009) International Business Environment, Anmol Prakashan New Delhi
11. Varshney R.L. and Bhattacharya B, (2012) International Marketing Management -An Indian Perspective, 24<sup>th</sup> Ed S.Chand New Delhi.
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13. Dutt Ruddar Economic Reforms in India –A Critique, S Chand , New Delhi. 14. Mishara S K and Puri V K - Indian Economy, Himalaya Publishing House
15. Namboodripad E M S, Indian Planning and Crises, National book Centre New Delhi.
16. Sundaram and Black The International Business Environment Prentices New Delhi

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**B. A Part – II Economics SEC as per NEP 2020 1.0**

Syllabus To be implemented from June, 2024

**Semester: IV, Economics SEC –IV**

**Budget Analysis, SEC01ECO42**

**Marks 25**

**Teaching hours 30**

**Credits -2**

**Cours Objective:** To study the Budget Analysis

**Course Outcomes:** After successful completion of this course, students will be able to:

CO-1 Know basic concepts of Budget

CO-2 Understand importance and process of budget making.

CO-3 Differentiate revenue and expenditure sides of budget fiscal and revenue deficits

CO-4 Compare, prepare and analyze budget

Module No	Content	Lectures	Credit
Module -I	<b>Basics of Budget</b> 1.1 Meaning Nature and Types 1.2 Importance of the budget 1.3 Budget making process in India 1.4 Components of the budget	15	1
Module -II	<b>Different aspects of budget</b> 2.1 Sources of revenue and expected growth in revenue 2.2 Expenditure pattern and expected growth in expenditure 2.3 Analysis of current budget 2.4 Practical- Budget analysis	15	1

**References:**

1. Bhatia H.L, Public Finance, Vikas Publishing House Pvt. Ltd., New Delhi.
2. Ganguly S.P., Central Government Budget in India An Analysis, Concept Publishing Company, New Delhi
3. Ganguly S.P., Fundamentals of Government Budgeting in India, Concept Publishing Company, New Delhi
4. Ghosh Amiya Kumar, India's Defence Budget and Expenditure Management in a wider context, Lancer publishers, New Delhi
5. Jha Manoj K., GIST of Economic Survey 2022-23 & Budget 2023-24, Prabhat Prakashan Pvt. Ltd.
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**"Education for Knowledge, Science and Culture"***- Shikshanmaharshi Dr. Bapuji Salunkhe*

Shri Swami Vivekanand Shikshan Sanstha's

**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)****B. A Part – II Economics Minor as per NEP 2020 1.0***Syllabus To be implemented from June, 2024***Semester: III, MIN-III****Indian Banking System, MIN01ECO31***Marks 50**Teaching hours 60**Credits -4*

**Course Objective:** the objective of the course is to give knowledge of theory and practice of Indian Banking.

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

CO1. Understand commercial banks with their functions.

CO2. Know bankers and bank customer's rights and obligations.

CO3. Know central bank and its various policies.

CO4. Realize bank customer relationship

Module	Title	Teaching Hours	Credits
I	<b>Commercial Banks</b> 1.3 Meaning and Functions 1.4 Process of Credit Creation and Its Limitations 1.3Balance Sheet of a Bank and Investment Policy 1.4Non-Performing assets	(15)	1
II	<b>Practical Banking</b> 2.1 Types of Accounts 2.2 Opening, Operating and Closing of Accounts 2.3 Banker's: Rights and Obligations 2.4 Bank Customers: Rights and Obligations	(15)	1
III	<b>Reserve Bank of India</b> 3.1 History, Functions and Role 3.2 Monetary Policy - Meaning, Objectives and Instruments 3.3 Recent monetary policy of RBI 3.4 Financial Inclusion: Meaning and measures	(15)	1
IV	<b>Emerging Trends in Indian banking</b> 4.1 Banking Ombudsman Scheme-Meaning, Powers & Duties 4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score- 4.3 Prime Lending Rate, Base Rate, Repo & Reverse Repo rate and its impact on credit creation of commercial banks. 4.4 CIBIL report	(15)	1

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**VIVEKANAND COLLEGE, KOLHAPUR (EMPOWERED AUTONOMOUS)**

**B. A Part – II Economics Minor as per NEP 2020 1.0**

Syllabus To be implemented from June, 2024

**Semester: IV, MIN-IV**

**Public Finance , MIN01ECO41**

**Marks 50**

**Teaching hours 60**

**Credits -4**

**Course Objective:** The objective of the course is to help student learn and understand working of aggregate economy.

**Learning Outcomes**

After successful completion of this course it is expected that the student will be able to:

CO1 Expresses public finance and economic development

CO2. Understand sources of revenue and expenditure

CO3 Analyze the current issues of the economies

CO4 Understand FRBM

Module	Title	Teaching hours	Credit
<b>I</b>	<b>Introduction to Public Finance</b>	<b>(15)</b>	<b>1</b>
	1.1 Meaning and Nature of Public Finance		
	1.2 Importance of Public Finance		
	1.3 Types of Goods- Public Goods, Private Goods, Merit Goods		
<b>II</b>	<b>Public Revenue and Expenditure</b>	<b>(15)</b>	<b>1</b>
	2.1 Public Revenue ;Meaning and components		
	2.2 Direct Taxes: Meaning, Merits and Demerits		
	2.3 Indirect Taxes: Meaning, Merits and Demerits		
<b>III</b>	<b>Public Debt and Budget</b>	<b>(15)</b>	<b>1</b>
	3.1 Public Debt: Meaning &Sources		
	3.2 Deficit Financing: Meaning, sources and measures of deficit.		
	3.3 Public Budget: Meaning, Types and Importance		
	3.4 Zero based budget		

<b>IV</b>	<b>Fiscal Policy</b> 4.1 Meaning and objectives 4.2 Instruments of fiscal policy 4.3 Fiscal Federalism 4.4 Fiscal Responsibility and Budget Management Act 2003	<b>(15)</b>	1
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B.A. II Sem. III & Sem. IV  
**Economics Major and Minor Coerces**  
**Structure of Question Paper**

<b>Written Examination</b>			<b>Total Marks</b>
Total Marks = 40 Time=2.00 hours * All Questions are compulsory (Based on all Modules)			
Q. No	Nature of Question	Marks	<b>40</b>
Q.1	A. Multiple Choice Questions & Answer in one sentence	10 Marks	
Q.2	A. Broad Answer Question <b>Or</b> B. Broad Answer Question	10 Marks	
Q.3	A. Broad Answer Question <b>Or</b> B. Broad Answer Question	10 Marks	
Q.4	Short notes (Any 2 out of 3)	10 Marks	
<b>Internal Evaluation</b>			<b>10</b>
<b>Grand Total</b>			<b>50 Marks</b>