



Date :- 25/04/2025

## **NOTIFICATION**

Sub :- CBCS Syllabi of B. A. in Economics (Sem. III & VI)

Ref. :- Decision of the Academic Council at its meeting held on 22/04/2025.

The Syllabi of B. A. in Economics (Third and Fourth Semesters) as per **NATIONAL EDUCATION POLICY – 2020 (2024 Pattern)** and approved by the Academic Council as referred above are hereby notified for implementation with effect from the academic year 2025-26.

Copy of the Syllabi Shall be downloaded from the College Website ([www.kcesmjcollege.in](http://www.kcesmjcollege.in))

**Sd/-**  
**Chairman,**  
**Board of Studies**

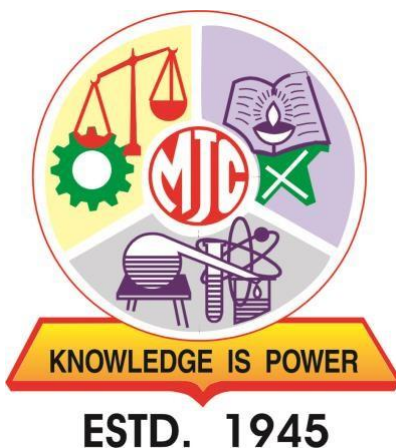
**To :**

- 1) The Head of the Dept., M. J. College, Jalgaon.
- 2) The office of the COE, M. J. College, Jalgaon.
- 3) The office of the Registrar, M. J. College, Jalgaon.

**Knowledge is Power**

Khandesh College Education Society's  
**Moolji Jaitha College, Jalgaon**  
An "Autonomous College"

Affiliated to  
**Kavayitri Bahinabai Chaudhari**  
**North Maharashtra University, Jalgaon -425001**



**STRUCTURE AND SYLLABUS**  
**S. Y. B. A. / S.Y.B.COM./ S.Y.B.SC.**

**ECONOMICS**  
**(Major (DSC), Minor, SEC, OE & CEP/FP**

**B.A. Honors/Honors with Research**

**As per NEP-2020 Guidelines**  
**Under Choice Based Credit System (CBCS)**

**[w. e. f. Academic Year: 2025 -26]**

**Preface:**

Khandesh College Education Society's Moolji Jaitha College (Autonomous) believes in implementing several measures to bring equity, efficiency and excellence in higher education system in conformity to the guidelines laid down by the University Grants Commission (UGC) order to achieve these goals, all efforts are made to ensure high standards of education by implementing several steps to the teaching-learning process, examination and evaluation techniques and ensuring all round developments.

The Moolji Jaitha College (Autonomous) has adopted a discipline-specific model as per the guidelines of UGC, NEP-2020 and the Government of Maharashtra. Three year course in B.A. Economics has been designed to have a progressive and innovative curriculum in order to equip our students to face the future challenges in the field of higher education. In semesters first and second students are introduced to the basic areas in economics such as core principles of economics, consumer behavior, demand and supply, market structure, cost and revenue. Further students also learn contemporary economic and development issues in this programme.

The Board of Studies in Economics of the college has prepared the syllabus for the first-year undergraduate of Economics. The syllabus aims to cultivate theoretical and practical knowledge of different fields among the students. The contents of the syllabus have been prepared to accommodate the fundamental aspects of various disciplines of Economics and to build the foundation for various applied sectors of Economics. Besides this, in the first year, the students will be enlightened with the skill related to financial and investment planning and tourism management, which will enhance students' employability in the different sectors in the economy.

**Program Specific Outcome PSO (B. A. Economics):**

After completion of this course, students are expected to learn/understand the:

| PSO No. | PSO                                                                                                             |
|---------|-----------------------------------------------------------------------------------------------------------------|
| 1       | Understand economic methodologies, tools, techniques and analysis procedure.                                    |
| 2       | Be familiar with the knowledge and application of micro economics for the formulation of policies and planning. |
| 3       | Learn to apply economic theories and concepts to contemporary economic and social issues.                       |
| 4       | Understand basics of quantitative techniques and applications.                                                  |
| 5       | Students will be able to understand research methods in economics.                                              |
| 6       | Develop an awareness of career choices and the option for higher studies in economics.                          |

**Multiple Entries and Multiple Exit options:**

The multiple entry and exit options with the award of UG certificate/UG diploma/or three-year degree depending upon the number of credits secured.

| Levels | Qualification Title                                                            | Credit Requirements |         | Semester | Year |
|--------|--------------------------------------------------------------------------------|---------------------|---------|----------|------|
|        |                                                                                | Minimum             | Maximum |          |      |
| 4.5    | UGC Certificate                                                                | 40                  | 44      | 2        | 1    |
| 5.0    | UG Diploma                                                                     | 80                  | 88      | 4        | 2    |
| 5.5    | Three Year Bachelor's Degree                                                   | 120                 | 132     | 6        | 3    |
| 6.0    | Bachelor' Degree-Honors<br><b>Or</b><br>Bachelor's Degree-Honors with Research | 160                 | 176     | 8        | 4    |

**DEPARTMENT OF ECONOMICS**  
**SYBA STRUCTURE AS PER NEP -2020**  
**WEF 2025-26**

| <b>SYBA SEM-III</b> |                |                        |                   |               |                                    |
|---------------------|----------------|------------------------|-------------------|---------------|------------------------------------|
| <b>Course</b>       | <b>Credits</b> | <b>Hours/<br/>week</b> | <b>TH/<br/>PR</b> | <b>Code</b>   | <b>Title of the Paper</b>          |
| DSC                 | 4              | 4                      | TH                | ECO -DSC-231  | Macro Economics-I                  |
| DSC                 | 2              | 2                      | TH                | ECO -DSC-232  | Micro Economics                    |
| MIN                 | 4              | 4                      | TH                | ECO -MIN-231  | Macro Economics-I                  |
| MIN                 | 2              | 2                      | TH                | ECO -MIN-232  | Micro Economics                    |
| SEC                 | 2              | 2                      | TH                | ECO -SEC-231  | Indian Economy - I                 |
| OE*                 | 2              | 2                      | TH                | ECO - OE-231  | Money and Financial Markets - I    |
| #CEP                | 2              | 4                      | PR                | ECO - CEP-231 | Community Engagement Programme     |
| <b>SYBA SEM-IV</b>  |                |                        |                   |               |                                    |
| <b>Course</b>       | <b>Credits</b> | <b>Hours/<br/>week</b> | <b>TH/<br/>PR</b> | <b>Code</b>   | <b>Title of the Paper</b>          |
| DSC                 | 4              | 4                      | TH                | ECO -DSC-241  | Macro Economics - II               |
| DSC                 | 2              | 2                      | TH                | ECO -DSC-242  | History of Indian Economics        |
| MIN                 | 4              | 4                      | TH                | ECO -MIN-241  | Macro Economics - II               |
| SEC                 | 2              | 2                      | TH                | ECO -SEC-241  | Indian Economy -II                 |
| SEC                 | 2              | 4                      | PR                | ECO -SEC-242  | Practical on Indian Economy- I &II |
| OE*                 | 2              | 2                      | TH                | ECO -OE-241   | Money and Financial Markets -II    |
| #FP                 | 2              | 2                      | PR                | ECO -FP-241   | Field Project                      |

\* For Commerce and Science faculty only.

# CEP & FP guidelines are given on pages 18-23 in this document.

|              |   |                                 |            |   |                         |
|--------------|---|---------------------------------|------------|---|-------------------------|
| <b>DSC</b>   | : | Department-Specific Core course | <b>IKS</b> | : | Indian Knowledge System |
| <b>DSE</b>   | : | Department-Specific elective    | <b>CC</b>  | : | Co-curricular course    |
| <b>GE/OE</b> | : | Generic/Open elective           | <b>TH</b>  | : | Theory                  |
| <b>SEC</b>   | : | Skill Enhancement Course        | <b>PR</b>  | : | Practical               |
| <b>MIN</b>   | : | Minor course                    | <b>ES</b>  | : | Environmental studies   |
| <b>AEC</b>   | : | Ability Enhancement Course      | <b>CI</b>  | : | Constitution of India   |
| <b>VEC</b>   | : | Value Education Courses         | <b>MIL</b> | : | Modern Indian Languages |

# **SEMESTER III**

**SYBA (Economics)**  
**SEMESTER – III**  
**ECO-DSC-231 Macro Economics-I**

**Credits: 4**  
**Marks: 100**

**Internal Examination: 40**  
**External Examination: 60**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |              |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>This course is designed to introduce students to the basic building blocks of Macroeconomics, which will serve as a foundation throughout their careers.</li> <li>This course aims to provide students with knowledge of the basic concepts of Macroeconomics.</li> <li>The course will provide knowledge about the demand for money, supply of money, value of money and National Income.</li> </ul>                          |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Understand the basic foundations of Macroeconomics.</li> <li>Learn about the concept of Macroeconomics.</li> <li>Provide students with information about the theories of output and employment, the consumption function, and the investment function.</li> <li>Understand the demand for money, supply of money, and National Income.</li> </ul> |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>HOURS</b> |
| <b>I</b>                 | <b>Introduction to Macroeconomics</b><br>1.1 Meaning, Definition, Nature & Scope of Macroeconomics<br>1.2 Importance and limitations of Macroeconomics<br>1.3 National Income: Meaning, Definitions and Different concepts: GDP, GNP, NNP, NDP, Per capita income, Personal and disposable income<br>1.4 Methods and difficulties in measurement of National Income<br>1.5 Circular flow of National Income<br>1.6 Importance of National Income analysis             | 15           |
| <b>II</b>                | <b>Theories of Output and Employment</b><br>2.1 Say's law of market<br>2.2 Keynesian theory of employment<br>2.3 Principle of effective demand<br>2.4 Full employment and unemployment equilibrium<br>2.5 Aggregate demand and supply function                                                                                                                                                                                                                        | 15           |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |    |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
|                         | 2.6 Inflationary and deflationary gap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |    |
| <b>III</b>              | <b>Consumption Function</b><br>3.1 Meaning and Definition of consumption function<br>3.2 Importance and determinants of consumption function<br>3.3 Keynesian psychological law of consumption<br>3.4 Concepts of MPC & APS<br>3.5 Short and long run consumption function                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 15 |
| <b>IV</b>               | <b>Investment Function</b><br>4.1 Meaning and Types of investment: Gross and Net investment<br>Autonomous and Induced Investment<br>4.2 Capital Accumulation<br>4.3 Marginal efficiency of capital (MEC) and Rate of investment<br>4.4 The Neo-Classical theory of Investment<br>4.5 Investment multiplier<br>4.6 Principles of Acceleration: Importance and limitations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 15 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Dwivedi, D. N. (2009). <i>Principles of Economics</i>. Vikas Pub.</li> <li>• Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i>. Tata McGraw Hill.</li> <li>• Garde, V., &amp; Parchue, S. (2017). <i>Business Economics (macro)</i>. Narendra Prakashan. Pune.</li> <li>• Gupta, S. B. (2010). <i>Monetary Economics – Institutions, Theory &amp; Policy</i>. S. Chand Publication.</li> <li>• Jhingan, M. L. (2019). <i>Monetary Economics</i>. Vrinda Publication.</li> <li>• Mahajan, M. (2013). <i>Business Economics</i>. Nirali Publication.</li> <li>• Mankiw, N. G. (2007). <i>Macro Economics</i>. Thompson Press.</li> <li>• Reserve Bank of India's Bulletin.</li> <li>• Richard, G. L., &amp; Chrystal. (1995). <i>An introduction to positive Economics</i>. Oxford University Press.</li> <li>• Samuelson, P. A., &amp; Nordhaus, W. D. (2019). <i>Economics</i>. Tata McGraw Hill.</li> <li>• रसाळ, आर. (२०११). <i>समग्रलक्षी आर्थिक सिद्धांत</i>. सक्सेस पब्लिकेशन. पुणे.</li> <li>• देशमुख, आर. (२०११). <i>स्थूल आधुनिक अर्थशास्त्र</i>. विद्या प्रकाशन. नागपूर.</li> <li>• पवार, एस. (२०१६). <i>स्थूल अर्थशास्त्र</i>. फडके प्रकाशन. कोल्हापूर.</li> <li>• Website – <a href="http://www.rbiorg.in">www.rbiorg.in</a></li> </ul> |    |



**SYBA (Economics)**  
**SEMESTER – III**  
**ECO- DSC-232 Micro Economics**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                       |              |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"><li>• To study the principles of economics.</li><li>• To study economic methods in a scientific way.</li><li>• To study the concepts of demand, supply and market.</li><li>• To study the concepts of cost, revenue and production.</li></ul>                                                                                                                                       |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"><li>• Understand the various concepts and principles of microeconomics.</li><li>• Be able to understand economic methods of study.</li><li>• Understand the concepts of demand, supply and market.</li><li>• Understand the concepts of cost, revenue and production.</li></ul>                        |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                       | <b>HOURS</b> |
| <b>I</b>                 | <b>Principles of Economics</b><br>1.1 Trade-off faced by the individuals<br>1.2 Significance of opportunity cost in decision making<br>1.3 Thinking at the margin<br>1.4 Responses to incentives<br>1.5 Organization of economics activities through markets and its benefits<br>1.6 Role of government in improving market outcomes                                                                                  | 8            |
| <b>II</b>                | <b>Economics and Its Study Methods</b><br>2.1 The scientific method<br>2.2 Role of assumptions<br>2.3 Economics Models: i) Circular flow of income ii) Production possibility curve<br>2.4 Positive economics and normative Economics<br>2.5 Causes of disagreement among Economist<br>2.6 Basic of graph - graph of single variable, graph of two variable, curves in the co-ordinate system, slope cause and effect | 8            |
| <b>III</b>               | <b>Markets, Demand and Supply</b><br>3.1 Meaning of market                                                                                                                                                                                                                                                                                                                                                            | 7            |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |   |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
|                         | 3.2 Meaning of competition<br>3.3 Concept of Market equilibrium<br>3.4 Demand curve i) Individual Demand & Utility ii) Market Demand iii) Shifts in Demand curve<br>3.5 Supply Curve i) Individual supply ii) Market supply iii) Shifts in supply curve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |
| <b>IV</b>               | <b>Production, Cost &amp; Revenue</b><br>4.1 Production: i) Production function ii) Law of variable production iii) Law of returns to scale<br>4.2 Cost: i) Marginal, Average and Total cost & Fixed cost curves ii) Short run cost curves iii) Long run cost curves<br>4.3 Revenue i) Total Revenue ii) Average Revenue iii) Marginal Revenue                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 7 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>Gregory, M. N. (2015). <i>Principles of Microeconomics (7th ed.)</i>. Cengage Learning.</li> <li>Sen, A. (2007). <i>Microeconomics: Theory and Applications</i>. Oxford University Press, New Delhi.</li> <li>Salvatore, D. (2003). <i>Microeconomics: Theory and Application</i>. Oxford University Press, New Delhi.</li> <li>चव्हाण, एन. एल. (२०१७). <i>मूलभूतअर्थशास्त्र</i>. प्रशांतप्रकाशन, जळगाव.</li> <li>पाटील, जी. के. (2003). <i>अंशलक्षीअर्थशास्त्र</i>. चैतन्यप्रकाशन, नागपूर.</li> <li>झामरे, जी. एन. (2002). <i>सूक्ष्मअर्थशास्त्र</i>. पिंपळापुरेपब्लिशर्स, नासिक.</li> <li>पाटील, के. (1998). <i>उच्चतरआर्थिकसिद्धांत</i>. मंगेशप्रकाशन, नागपूर.</li> <li>पाटील, एस. डी., &amp; तायडे, एन. एल. (२०१३). <i>अर्थशास्त्राचीमुलतत्वे</i>. अथर्वपब्लिकेशन्स, जळगाव.</li> <li>चव्हाण, एन. एल. (२०१३). <i>अर्थशास्त्राचीमुलतत्वे</i>. प्रशांतपब्लिकेशन्स, जळगाव.</li> <li>पाटील, एस. डी., &amp; तायडे, एन. एल. (२०१३). <i>सूक्ष्मअर्थशास्त्र</i>. अथर्वपब्लिकेशन्स, जळगाव.</li> </ul> |   |

**SYBA (Economics)**  
**SEMESTER – III**  
**ECO-MIN-231 Macro Economics-I**

**Credits: 4**  
**Marks: 100**

**Internal Examination: 40**  
**External Examination: 60**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |              |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>This course is designed to introduce students to the basic building blocks of Macroeconomics, which will serve as a foundation throughout their careers.</li> <li>This course aims to provide students with knowledge of the basic concepts of Macroeconomics.</li> <li>The course will provide knowledge about the demand for money, supply of money, value of money and National Income.</li> </ul>                                                 |              |
| <b>Course Outcomes</b>   | <p><b>After successful completion of this course, students are expected to:</b></p> <ul style="list-style-type: none"> <li>Understand the basic foundations of Macroeconomics.</li> <li>Learn about the concept of Macroeconomics.</li> <li>Provide students with information about the theories of output and employment, the consumption function, and the investment function.</li> <li>Understand the demand for money, supply of money, and National Income.</li> </ul>                 |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <b>HOURS</b> |
| <b>I</b>                 | <p><b>Introduction to Macroeconomics</b></p> <p>1.1 Meaning, Definition, Nature &amp; Scope of Macroeconomics</p> <p>1.2 Importance and limitations of Macroeconomics</p> <p>1.3 National Income: Meaning, Definitions and Different concepts: GDP, GNP, NNP, NDP, Per capita income, Personal and disposable income</p> <p>1.4 Methods and difficulties in measurement of National Income</p> <p>1.5 Circular flow of National Income</p> <p>1.6 Importance of National Income analysis</p> | 15           |
| <b>II</b>                | <p><b>Theories of Output and Employment</b></p> <p>2.1 Say's law of market</p> <p>2.2 Keynesian theory of employment</p> <p>2.3 Principle of effective demand</p> <p>2.4 Full employment and unemployment equilibrium</p> <p>2.5 Aggregate demand and supply function</p>                                                                                                                                                                                                                    | 15           |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |    |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
|                         | 2.6 Inflationary and deflationary gap                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |    |
| <b>III</b>              | <b>Consumption Function</b><br>3.1 Meaning and Definition of consumption function<br>3.2 Importance and determinants of consumption function<br>3.3 Keynesian psychological law of consumption<br>3.4 Concepts of APC, MPC, APS and MPS<br>3.5 Short and long run consumption function                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 15 |
| <b>IV</b>               | <b>Investment Function</b><br>4.1 Meaning and Types of investment: Gross and Net investment. Autonomous and Induced Investment<br>4.2 Capital Accumulation<br>4.3 Marginal efficiency of capital (MEC) and Rate of investment.<br>4.4 The Neo-Classical theory of Investment<br>4.5 Investment multiplier<br>4.6 Principles of Acceleration: Importance and limitations                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 15 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Dwivedi, D. N. (2009). <i>Principles of Economics</i>. Vikas Pub.</li> <li>• Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i>. Tata McGraw Hill.</li> <li>• Garde, V., &amp; Parchue, S. (2017). <i>Business Economics (macro)</i>. Narendra Prakashan. Pune.</li> <li>• Gupta, S. B. (2010). <i>Monetary Economics – Institutions, Theory &amp; Policy</i>. S. Chand Publication.</li> <li>• Jhingan, M. L. (2019). <i>Monetary Economics</i>. Vrinda Publication.</li> <li>• Mahajan, M. (2013). <i>Business Economics</i>. Nirali Publication.</li> <li>• Mankiw, N. G. (2007). <i>Macro Economics</i>. Thompson Press.</li> <li>• Reserve Bank of India's Bulletin.</li> <li>• Richard, G. L., &amp; Chrystal. (1995). <i>An introduction to positive Economics</i>. Oxford University Press.</li> <li>• Samuelson, P. A., &amp; Nordhaus, W. D. (2019). <i>Economics</i>. Tata McGraw Hill.</li> <li>• रसाळ, आर. (२०११). <i>समग्रलक्षी आर्थिक सिद्धांत</i>. सक्सेस पब्लिकेशन. पुणे.</li> <li>• देशमुख, आर. (२०११). <i>स्थूल आधुनिक अर्थशास्त्र</i>. विद्या प्रकाशन. नागपूर.</li> <li>• पवार, एस. (२०१६). <i>स्थूल अर्थशास्त्र</i>. फडके प्रकाशन. कोल्हापूर.</li> <li>• Website – <a href="http://www.rbiorg.in">www.rbiorg.in</a></li> </ul> |    |

**SYBA (Economics)**  
**SEMESTER – III**  
**ECO- MIN-232 Micro Economics**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                |              |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"><li>• To study the principles of economics.</li><li>• To study economic methods in a scientific way.</li><li>• To study the concepts of demand, supply and market.</li><li>• To study the concepts of cost, revenue and production.</li></ul>                                                                                                                                |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"><li>• Understand the various concepts and principles of microeconomics.</li><li>• Be able to understand economic methods of study.</li><li>• Understand the concepts of demand, supply and market.</li><li>• Understand the concepts of cost, revenue and production.</li></ul>                 |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                | <b>HOURS</b> |
| <b>I</b>                 | <b>Principles of Economics</b><br>1.1 Trade-off faced by the individuals<br>1.2 Significance of opportunity cost in decision making<br>1.3 Thinking at the margin<br>1.4 Responses to incentives<br>1.5 Organization of economics activities through markets and its benefits<br>1.6 Role of government in improving market outcomes                                                                           | 8            |
| <b>II</b>                | <b>Economics and Its Method</b><br>2.1 The scientific method<br>2.2 Role of assumptions<br>2.3 Economics Models: i) Circular flow of income ii) Production possibility curve<br>2.4 Positive economics and normative Economics<br>2.5 Causes of disagreement among Economist<br>2.6 Basic of graph - graph of single variable, graph of two variable, curves in the co-ordinate system, slope cause and effect | 8            |
| <b>III</b>               | <b>Markets, Demand and Supply</b><br>3.1 What is market?                                                                                                                                                                                                                                                                                                                                                       | 7            |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |   |
|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
|                         | 3.2 What is competition?<br>3.3 Market equilibrium<br>3.4 Demand curve i) Individual Demand & Utility<br>ii) Market Demand iii) Shift in Demand curve<br>3.5 Supply Curve i) Individual supply ii) Market supply iii) Shift in supply curve                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |
| IV                      | <b>Production, Cost &amp; Revenue</b><br>4.1 Production: i) Law of variable production ii) Law of returns to scale iii) Production function<br>4.2 Cost: i) Marginal, Average and Total cost & Fixed cost curves ii) Short run cost curves iii) Long run cost curves<br>4.3 Revenue i) Marginal Revenue ii) Average Revenue iii) Total Revenue                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 7 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Gregory, M. N. (2015). <i>Principles of Microeconomics</i> (7th ed.). Cengage Learning.</li> <li>• Sen, A. (2007). <i>Microeconomics: Theory and Applications</i>. Oxford University Press, New Delhi.</li> <li>• Salvatore, D. (2003). <i>Microeconomics: Theory and Application</i>. Oxford University Press, New Delhi.</li> <li>• चव्हाण, एन. एल. (२०१७). <i>मूलभूतअर्थशास्त्र</i>. प्रशांत प्रकाशन, जळगाव.</li> <li>• पाटील, जी. के. (2003). <i>अंशलक्षीअर्थशास्त्र</i>. चैतन्य प्रकाशन, नागपूर.</li> <li>• झामरे, जी. एन. (2002). <i>सूक्ष्मअर्थशास्त्र</i>. पिंपळापुरे पब्लिशर्स, नासिक.</li> <li>• पाटील, के. (1998). <i>उच्चतरआर्थिकसिद्धांत</i>. मंगेश प्रकाशन, नागपूर.</li> <li>• पाटील, एस. डी., &amp; तायडे, एन. एल. (२०१३). <i>अर्थशास्त्राची मुलतत्वे</i>. अथर्व पब्लिकेशन्स, जळगाव.</li> <li>• चव्हाण, एन. एल. (२०१३). <i>अर्थशास्त्राची मुलतत्वे</i>. प्रशांत पब्लिकेशन्स, जळगाव.</li> <li>• पाटील, एस. डी., &amp; तायडे, एन. एल. (२०१३). <i>सूक्ष्मअर्थशास्त्र</i>. अथर्व पब्लिकेशन्स, जळगाव.</li> </ul> |   |

**SYBA (Economics)**  
**SEMESTER – III**  
**ECO- SEC-231 Indian Economy - I**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                    |              |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>To be able to understand basic concepts of the Indian economy.</li> <li>To enable students to understand the various issues of the Indian economy.</li> <li>To develop analytical capabilities in the context of current Indian economic problems.</li> <li>To be able to understand basic issues in infrastructure, agriculture and industries.</li> </ul> |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Understand the concepts of the Indian economy.</li> <li>Understand the problems of the Indian economy.</li> <li>Study the basic issues in agriculture and industries.</li> <li>Understand the concept of human resources in India.</li> </ul>                                  |              |
| <b>Unit</b>              | <b>Contents</b>                                                                                                                                                                                                                                                                                                                                                                                    | <b>Hours</b> |
| <b>I</b>                 | <b>Introduction of Indian economy</b><br>1.1 Introduction of Economy<br>1.2 Types of Economy<br>1.3 Sectors of Economy<br>1.4 Introduction of Indian Economy<br>1.5 Basic features of Indian Economy<br>1.6 Changing share of various sector in India's National income                                                                                                                            | 8            |
| <b>II</b>                | <b>Indian Economy and Human Resources in India</b><br>2.1 India's recent position in the world Economy<br>2.2 Meaning of Human Resource<br>2.3 Population in India-Size and Growth<br>2.4 Causes of the rapid growth of population<br>2.5 Problems of overpopulation& Population dividend                                                                                                          | 7            |
| <b>III</b>               | <b>Infrastructure in India</b><br>3.1 Meaning &Types of Infrastructure - Physical & Social<br>3.2 Irrigation-sources, water management<br>3.3 Energy-sources, Crises of Energy                                                                                                                                                                                                                     | 7            |

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|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
|                         | 3.4 Transport-Types of Transport<br>3.5 Problems of transports<br>3.6 Communication and Information Technology-Type of communication<br>3.7 Role of Information Technology in Indian Development                                                                                                                                                                                                                                                                                                                                       |   |
| <b>IV</b>               | <b>Basic Issues in Agriculture</b><br>4.1 Role of Agriculture in Indian Economy<br>4.2 Nature of Indian Agriculture<br>4.3 Recommendations of Swaminathan Commission on Agriculture<br>4.4 Agricultural Finance-Importance and Sources<br>4.5 Agricultural Marketing-Defects and Reforms<br>4.6 Farmers Suicides- Causes and Measures                                                                                                                                                                                                  | 8 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Agrawal, A. N. (2019). <i>Indian economy, problems, development and planning</i>. Vishwa Prakashan.</li> <li>• Desai, V. (2010). <i>Rural development in India</i>. Himalaya Publication House.</li> <li>• Dutt, G., &amp; Mahajan, A. (2019). <i>Indian economy</i>. S. Chand Publications.</li> <li>• Mishra, S. K., &amp; Puri, V. K. (2019). <i>Indian economy</i>. Himalaya Publication House.</li> <li>• चव्हाण, एन. एल. (२०१९). भारतीय अर्थव्यवस्था. प्रशांतप्रकाशन, जळगाव.</li> </ul> |   |



**SYBCOM / SYBSC**  
**SEMESTER – III**  
**ECO- OE- 231 Money and Financial Markets - I**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

|                          |                                                                                                                                                                                                                                                                                                                                                                                  |              |
|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>• This course exposes students to the theory and function of money.</li> <li>• The course highlights the organization, structure, and role of financial markets and institutions.</li> <li>• This course discusses the determination of interest rates.</li> <li>• This course highlights banking sector reforms in India.</li> </ul>     |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>• Understand the concept of money supply.</li> <li>• Understand the working of the financial system.</li> <li>• Be able to understand the determination of interest rates in the banking system.</li> <li>• Critically evaluate banking policies.</li> </ul> |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                  | <b>HOURS</b> |
| <b>I</b>                 | <b>Money</b><br>1.1 Concepts of money<br>1.2 Functions of money<br>1.3 Measurement of money supply<br>1.4 Concepts of money in India                                                                                                                                                                                                                                             | 6            |
| <b>II</b>                | <b>Financial System and Financial Markets</b><br>2.1 Meaning of financial system<br>2.2 Components of financial system<br>2.3 Role of financial system in economic development<br>2.4 Money Market : Meaning & features<br>2.5 Components of Indian money market<br>2.6 Capital market: Meaning & features<br>2.7 Structure of capital market<br>2.8 Functions of capital market | 9            |
| <b>III</b>               | <b>Interest rates</b>                                                                                                                                                                                                                                                                                                                                                            | 8            |

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|-------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
|                         | 3.1 Meaning of interest rate<br>3.2 Types of interest rate<br>3.3 Determination of interest rate<br>3.4 Sources of interest rate differentials<br>3.5 Theories of term structure of interest rates – Expectation theory, Liquidity Preference theory & Market segmentation theory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |   |
| <b>IV</b>               | <b>Banking System</b><br>4.1 Meaning of banks<br>4.2 Types of banks<br>4.3 Functions of commercial banks<br>4.4 The process of credit creation and its limitations<br>4.5 Changing role and structure of banks<br>4.5 Banking sector reforms – Rationale, Narasimham committee I & Narasimham committee II                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 7 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Baye, M., &amp; Jansen, D. (2006). <i>Money, banking and financial markets</i>. AITBS.</li> <li>• Bhole, L., &amp; Mahukud, J. (2017). <i>Financial institutions and markets</i> (6th ed.). Tata McGraw-Hill.</li> <li>• Fabozzi, F., Modigliani, F., Jones, F., &amp; Ferri, M. (2010). <i>Foundations of financial markets and institutions</i> (4th ed.). Pearson Education.</li> <li>• Jadhav, N. (2009). <i>Monetary policy, financial stability and central banking in India</i>. Macmillan.</li> <li>• Khan, M. (2015). <i>Indian financial system</i> (9th ed.). Tata McGraw-Hill.</li> <li>• Mishkin, F., &amp; Eakins, S. (2017). <i>Financial markets and institutions</i> (8th ed.). Pearson.</li> <li>• Mohan, R. (2011). <i>Growth with financial stability: Central banking in an emerging market</i>. Oxford University Press.</li> <li>• Verma, K. N., Chaudhary, A., &amp; Nayak, A. (2022). <i>Money and financial markets</i>. Vishal Publishing Co.</li> <li>• Various latest issues of RBI Bulletins, Annual Reports, Reports on Currency and Finance, and Reports of the Working Group, IMF Staff Papers.</li> <li>• तलवारे, जे. डी., &amp; दिवटे, के. बी. (२०१९). <i>आधुनिक बँकिंग व वित्तीय प्रणाली</i>. प्रशांत प्रकाशन, जळगाव.</li> <li>• साळुंखे, एस. &amp; मांटे, व्ही. (२०१५). <i>आधुनिक बँकिंग व वित्तीय पद्धती</i>. प्रशांत प्रकाशन, जळगाव.</li> </ul> |   |

**SYBA (ECONOMICS)**  
**SEMESTER – III**  
**ECO - CEP-231 Community Engagement Programme**

**Credits: 2**

**Total Marks: 50**

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*Guidelines for CEP & FP*

In alignment with the National Education Policy (NEP) 2020, Moolji Jaitha College (Autonomous), Jalgaon is introducing the Community Engagement Program and Field Project at the undergraduate level. The NEP 2020 emphasizes holistic development, inclusivity, and integrating vocational education with academic learning, aiming to nurture socially responsible individuals. This course fosters a strong connection between education and real-world applications. We believe that experiential learning, community involvement, and fieldwork are essential components of a well-rounded education. These initiatives aim to bridge the gap between theoretical knowledge and practical experience, helping students develop critical thinking, problem-solving skills, and a sense of civic responsibility. Additionally, students will learn about the challenges faced by vulnerable households and appreciate local wisdom and lifestyles.

Inspired by NEP 2020, the Community Engagement Program and Field Project aim to produce knowledgeable, compassionate, and proactive graduates, contributing to a more just, equitable, and sustainable society.

**Objectives**

- Engage students in activities that foster emotional, social, and intellectual growth, encouraging a well-rounded approach to personal and academic development.
- Provide hands-on experiences that complement classroom learning, enabling students to apply their knowledge in real-world settings and improve the quality of their education through practical applications.
- Develop a sense of responsibility towards the community by encouraging students to actively participate in social and environmental initiatives, and appreciate rural culture, lifestyle, and wisdom.
- Promote teamwork and collaboration among students, educators, and community members to address local issues and challenges, enhancing collaborative problem-solving skills.
- Ensure the program is accessible to all students, regardless of their socio-economic background, while educating them about the status of various agricultural and development programs and the challenges faced by vulnerable households.

**Learning Outcomes**

After completing this course, students will be able to

- Gain an understanding of rural life, Indian culture and ethos and social realities
- Develop a sense of empathy and bonds of mutuality with the local community

- Appreciate significant contributions of local communities to Indian society and economy
- Learn to value the local knowledge and wisdom of the community
- Identify opportunities for contributing to community's socio-economic improvements

**Course Structure: 2 Credits Course (30 hours)**

| S. No. | Module Title                                                | Module Content                                                                                                                                                                                                              | Assignment                                                                                                                                                                                                       | Teaching/ Learning Methodology                                                                                                   |
|--------|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1      | <b>Appreciation of Rural Society</b>                        | Rural lifestyle, rural society, caste and gender relations, rural values with respect to community, nature and resources, elaboration of “soul of India lies in villages”, rural infrastructure.                            | Prepare a map (physical, visual or digital) of the village you visited and write an essay about inter-family relations in that village.                                                                          | <ul style="list-style-type: none"> <li>– Classroom discussions</li> <li>– Field visit</li> <li>– Assignment Map</li> </ul>       |
| 2      | <b>Understanding rural and local economy and livelihood</b> | Agriculture, farming, land ownership, water management, animal husbandry, non-farm livelihoods and artisans, rural entrepreneurs, rural markets, migrant labour.                                                            | Describe your analysis of the rural house hold economy, its challenges and possible pathways to address. Circular economy and migration patterns.                                                                | <ul style="list-style-type: none"> <li>– Field visit</li> <li>– Group discussions in class</li> <li>– Assignment</li> </ul>      |
| 3      | <b>Rural and local Institutions</b>                         | Traditional rural and community organisations, Self-help Groups, Panchayati raj institutions (Gram Sabha, Gram Panchayat, Standing Committees), Nagarpalikas and municipalities, local civil society, local administration. | How effectively are Panchayati Raj and Urban Local Bodies (ULBs) institutions functioning in the village? What would you suggest to improve their effectiveness? Present a case study (written or audio-visual). | <ul style="list-style-type: none"> <li>– Classroom</li> <li>– Field visit</li> <li>– Group presentation of assignment</li> </ul> |

|   |                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                              |                                                                                                                                                         |
|---|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4 | <b>Rural and National Development Programmes</b> | History of rural development and current national programmes in India: Sarva Shiksha Abhiyan, Beti Bachao, Beti Padhao, Ayushman Bharat, Swachh Bharat, PM Awaas Yojana, Skill India, Gram Panchayat Decentralised Planning, National Rural Livelihood Mission (NRLM), Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA), SHRAM, Jal Jeevan Mission, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Atma Nirbhar Bharat, etc. | Describe the benefits received and challenges faced in the delivery of one of these programmes in the local community; give suggestions about improving the implementation of the programme for the poor. Special focus on the urban informal sector and migrant households. | <ul style="list-style-type: none"> <li>– Classroom</li> <li>– Each student selects one program for field visit</li> <li>– Written assignment</li> </ul> |
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**Note:** The modules are suggestive in nature and students can opt any one activity for community engagement program and field project based on topic appropriate to their regional community context.

**Suggestive Themes for field-based / community engagement activities are listed below:**

- Interaction with Self Help Groups (SHGs) women members, and study their functions and challenges; planning for their skill-building and livelihood activities;
- Visit Mahatma Gandhi National. Rural Employment Guarantee Act 2005 (MGNREGS) project sites, interact with beneficiaries and interview functionaries at the work site;
- Field visit to Swachh Bharat project sites, conduct analysis and initiate problem solving measures;
- Conduct Mission Antyodaya surveys to support under Gram Panchayat Development Plan (GPDP);
- Interactive community exercise with local leaders, panchayat functionaries, grass-root officials and local institutions regarding village development plan preparation and resource mobilization;
- Visit Rural Schools/mid-day meal centres, study academic and infrastructural resources, digital divide and gaps;
- Participate in Gram Sabha meetings, and study community participation;

- Associate with Social audit exercises at the Gram Panchayat level, and interact with programme beneficiaries;
- Visit to local Nagarpalika office and review schemes for urban informal workers and migrants;
- Attend Parent Teacher Association meetings, and interview school drop outs;
- Visit local Anganwadi Centre and observe the services being provided;
- Visit local NGOs, civil society organisations and interact with their staff and beneficiaries;
- Organize awareness programmes, health camps, Disability camps and cleanliness camps;
- Conduct soil health test, drinking water analysis, energy use and fuel efficiency surveys and building solar powered village;
- Raise understanding of people's impacts of climate change, building up community's disaster preparedness;
- Organise orientation programmes for farmers regarding organic cultivation, rational use of irrigation and fertilizers, promotion of traditional species of crops and plants and awareness against stubble burning;
- Formation of committees for common property resource management, village pond maintenance and fishing;
- Identifying the small business ideas (handloom, handicraft, khadi, food products, etc.) for rural areas to make the people self-reliant.
- Management curriculum may include aspects of micro-financing in a rural context;
- Chemistry syllabus can have a component of conducting water and soil analysis in surrounding field areas;
- Political science syllabus could include a mapping of local rural governance institutions and their functioning.
- Environment education will include areas such as climate change, pollution, waste management, sanitation, conservation of biological diversity, management of biological resources and biodiversity, forest and wildlife conservation, and sustainable development and living
- Understanding panchayats and constitutional mandate of local governance
- Panchayat administration, Gram Sabha, Mahila Sabha, Gram Panchayat Development Plan (GPDP), local planning of basic services.
- Micro-finance, SHGs, system of savings and credit for local business, linkages to banks, financial inclusion.
- Rural – entrepreneurship, opportunities for small business in local communities, access to financial and technical inputs to new entrepreneurs.
- Renewable energy, access to household and community level solar and bio-mass systems for sustainable energy use.

- Participatory Monitoring and evaluation of socio-economic development programmes, and cost-benefit analysis of project proposals.
- Participatory decentralised planning, Gram Panchayat Development Plan (GPDP), and micro-level data analysis for new investments.
- Urban informal settlements and basic services.
- Migrant workers' livelihood security and social services.
- Hygiene and sanitation, improving health and personal behaviours, locally manageable decentralised systems and awareness against stubble burning.
- Water conservation, traditional practices of storage and harvesting, new systems of distribution and maintenance.
- Women's empowerment, gender inequality at home, community and public spaces, safety of girls and women, access to skills, credit and work opportunities.
- Child security, safety and good parenting, nutrition and health, learning and training for child care.
- Rural Marketing, market research, designing opportunities for rural artisans and crafts, and new products based on demand assessment.
- Community Based Research in Rural Settings, undertaking research that values local knowledge, systematises local practices and tools for replication and scale-up.
- Peri-urban development of informal settlements, mapping and enumeration, design of local solutions.

The field based activities should be conducted using community-based participatory research methodology in partnership with local community institutions and relevant public agencies so that the findings of research are shared with them and they develop ownership of the same.

### Teaching and Learning Methods

- An ICT based online/offline module needs to be prepared for self-paced learning by students for one credit which can be supplemented through discussions in the classroom.
- Reading and classroom discussions, Participatory Research Methods and Tools, Community dialogues, Oral history, social and institutional mapping, interactions with elected panchayat leaders and government functionaries, Observation of Gram Sabha, Field visits to various village institutions
- Classroom theory must be linked to the realities of the local field areas.

### Implementation Strategy

- **Field Projects:** Students will undertake field projects that address local community needs, such as environmental conservation, public health initiatives, or educational outreach programs. These projects will be guided by faculty and community mentors, ensuring that students receive support and feedback throughout the process.
- **Community Partnerships:** Collaborations with local organizations, NGOs, and government bodies will be established to provide students with diverse opportunities

for engagement and learning. These partnerships will also help in identifying areas where students can make a significant impact.

- **Workshops and Training:** Regular workshops and training sessions will be conducted to equip students with the necessary skills and knowledge for effective community engagement. Topics will include project management, communication skills, and leadership development.
- **Assessment and Reflection:** Students will be encouraged to reflect on their experiences through presentations, reports, and discussions. This reflective practice will help them to critically analyze their work and its impact on the community.

**Assessment:**

- Readings from related literature including e-content and reflections from field visits should be maintained by each student in a Field Diary.
- Participation in Field Visits should be allocated 30% marks; group field project should have 40% of total marks; presentation of field project findings to the community institution should have 30% of total marks.



# **SEMESTER IV**

**SYBA (Economics)**  
**SEMESTER – IV**  
**ECO -DSC-241 Macro Economics – II**

**Credits: 4**  
**Marks: 100**

**Internal Examination: 40**  
**External Examination: 60**

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                          |              |
|--------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>To acquaint students with knowledge of macroeconomic concepts and theories.</li> <li>To acquaint students with knowledge of macroeconomic problems and policies.</li> <li>To develop the capacity to analyze and apply theories to real-life situations.</li> <li>To acquaint students with knowledge of macroeconomic money and banking policies.</li> </ul>                                     |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Learn about the various approaches to macroeconomic concepts.</li> <li>Understand the concepts of supply and demand for money, macroeconomic problems and policies, and trade cycle theories.</li> <li>Understand real-life economic situations.</li> <li>Learn about macroeconomic and banking policies.</li> </ul> |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>HOURS</b> |
| <b>I</b>                 | <b>Money and Banking</b><br>1.1 Money - Meaning, definition and types<br>1.2 Functions and importance of money<br>1.3 Value of money and its measurement<br>1.4 High powered money and money multiplier<br>1.5 Commercial banks- Meaning, functions and importance<br>1.6 Central bank- Meaning, functions and importance                                                                                                                | 15           |
| <b>II</b>                | <b>Supply and Demand for money</b><br>2.1 Meaning of Supply and Demand for money<br>2.2 Determinants of supply for money and demand for money<br>2.3 Measures of money supply in India<br>2.4 Motives of demand for money.<br>2.5 Quantity theory of money: Fisher's approach and Cambridge approach                                                                                                                                     | 15           |

|                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |    |
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|                         | 2.6 Keynesian liquidity preference theory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |    |
| <b>III</b>              | <b>Macro Economic Problems and Policies</b><br>3.1 Inflation - Meaning, types, causes and effects<br>3.2 Deflation - Meaning, causes and effects<br>3.3 Monetary policy - Meaning, objectives, importance, instruments and limitations<br>3.4 Fiscal Policy - Meaning, objectives, importance, instruments and limitations.<br>3.5 Budget - Meaning, types, deficit financing<br>3.6 Philips curve analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 15 |
| <b>IV</b>               | <b>Trade cycles</b><br>4.1 Trade cycles – Meaning and features<br>4.2 Various phases of trade cycle.<br>4.3 Keynesian theory of trade cycle<br>4.4 Schumpeter's theory of trade cycle<br>4.5 Hicks theory of trade cycle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 15 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Dwivedi, D. N. (2009). <i>Principles of Economics</i>. Vikas Pub.</li> <li>• Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i>. Tata McGraw Hill.</li> <li>• Garde, V., &amp; Parchue, S. (2017). <i>Business Economics (macro)</i>. Narendra Prakashan. Pune.</li> <li>• Gupta, S. B. (2010). <i>Monetary Economics – Institutions, Theory &amp; Policy</i>. S. Chand Publication.</li> <li>• Jhingan, M. L. (2019). <i>Monetary Economics</i>. Vrinda Publication.</li> <li>• Mahajan, M. (2013). <i>Business Economics</i>. Nirali Publication.</li> <li>• Mankiw, N. G. (2007). <i>Macro Economics</i>. Thompson Press.</li> <li>• Reserve Bank of India's Bulletin.</li> <li>• Richard, G. L., &amp; Chrystal. (1995). <i>An introduction to positive Economics</i>. Oxford University Press.</li> <li>• Samuelson, P. A., &amp; Nordhaus, W. D. (2019). <i>Economics</i>. Tata McGraw Hill.</li> <li>• रसाळ, आर. (२०११). <i>समग्रलक्षी आर्थिक सिद्धांत</i>. सक्सेस पब्लिकेशन. पुणे.</li> <li>• देशमुख, आर. (२०११). <i>स्थूल आधुनिक अर्थशास्त्र</i>. विद्या प्रकाशन. नागपूर.</li> <li>• पवार, एस. (२०१६). <i>स्थूल अर्थशास्त्र</i>. फडके प्रकाशन. कोल्हापूर.</li> <li>• Website – <a href="http://www.rbiorg.in">www.rbiorg.in</a></li> </ul> |    |

**SYBA**  
**SEMESTER – IV**  
**ECO- DSC-242 History of Indian Economics**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

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|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Course Objectives | <ul style="list-style-type: none"> <li>To help students understand the thoughts of Indian economic thinkers.</li> <li>To explore the economic thoughts of Buddhism.</li> <li>To introduce students to the economic thoughts of Kautilya.</li> <li>To help students understand the economic thoughts of Mahatma Gandhi and Dr. B.R. Ambedkar.</li> </ul>                                |       |
| Course Outcomes   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Understand the thoughts of Indian economic thinkers.</li> <li>Study the economic thoughts in Panchatantra and Buddhism.</li> <li>Study the economic thoughts of Kautilya.</li> <li>Study the economic thoughts of Mahatma Gandhi and Dr. B.R. Ambedkar.</li> </ul> |       |
| UNIT              | CONTENTS                                                                                                                                                                                                                                                                                                                                                                               | HOURS |
| I                 | <b>Introduction</b><br>1.1 Scope of Indian Economic Thoughts<br>1.2 Importance of Indian Economic Thoughts<br>1.3 Development of Indian Economic Thoughts<br>1.4 Economic Thoughts in Ancient India<br>1.5 Sources of Information                                                                                                                                                      | 8     |
| II                | <b>Panchatantra, Buddhism and Economics</b><br>2.1 Introduction to economics in Panchtantra & Buddhism<br>2.2 Buddhism and the economic enterprises<br>2.3 Prices and Taxation<br>2.4 Altruism and Economics                                                                                                                                                                           | 8     |
| III               | <b>Kautilya's Thoughts on Economics&amp; Management</b><br>3.1 Introduction<br>3.2 Taxation and pricing policy<br>3.3 Kautilya on public policies<br>3.4 Kautilya's view on the treasury& wealth management of nation and public finance of the state<br>3.5 Kautilya on leader & management                                                                                           | 7     |

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|-------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|
| IV                      | <b>Mahatma Gandhi and Dr. B.R. Ambedkar's Economic Thoughts</b><br>4.1 Introduction<br>4.2 Swadeshi movement of Mahatma Gandhi<br>4.3 Self Sufficient village & Trusteeship<br>4.4 Economic Thoughts of Mahatma Gandhi on Technology, Industrialization and The scale of production<br>4.5 Economic Thoughts of Dr. B.R. Ambedkar on Banking system, Industrialization and Agricultural reforms                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 7 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Ambedkar, B. R. (1923). <i>The problem of Indian rupee: Its origin and its solution: (History of Indian currency &amp; banking)</i>.</li> <li>• Balasubramanian, S. (2022). <i>Kautilyanomics for modern times</i>. Bloomsbury India Pvt. Ltd.</li> <li>• Dasgupta, A. K. (1993). <i>A history of Indian economic thought</i>. London and New York.</li> <li>• Deodhar, S. Y. (2019). <i>Economic sutra: Ancient Indian antecedents to economic thought</i>. Penguin Portfolio.</li> <li>• Drechsler, W. (2017). <i>Buddhist economics: An introduction</i>. Routledge.</li> <li>• Ghosh, B. N. (2007). <i>Gandhian political economy: Principles, practice and policy</i>.</li> <li>• Hajela, T. N. (2011). <i>History of economic thought</i>. Ane Books Pvt. Ltd.</li> <li>• Kumarappa, J. C. (1951). <i>Gandhian economic thought</i> (1st ed.). Vora.</li> <li>• Pillai, R., &amp; Sivanandhan, D. (2022). <i>Chanakya's 7 secrets of leadership</i>. JAICO.</li> <li>• Rangarajan, L. N. (1992). <i>Kautilya: The Arthashastra</i>. Penguin Books.</li> <li>• Rao, J. (2021). <i>Economist Gandhi: The roots and the relevance of the political economy of the Mahatma</i>. Penguin Portfolio.</li> <li>• Shamashastry, R. (Trans.). <i>Kautilya's Arthashastra</i>.</li> <li>• Siriwardhana, N. (2016). Buddhist economics: The middle way between materialism and asceticism. <i>Journal of Buddhist Ethics</i>, 23, 1-27.</li> <li>• 14. Thorat, S. (2017). <i>Dr. Ambedkar and the Indian economy</i>. Pearson India Education Services.</li> </ul> |   |

**SYBA (Economics)**  
**SEMESTER – IV**  
**ECOV-MIN-241 Macro Economics – II**

**Credits: 4**  
**Marks: 100**

**Internal Examination: 40**  
**External Examination: 60**

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| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>To acquaint students with knowledge of macroeconomic concepts and theories.</li> <li>To acquaint students with knowledge of macroeconomic problems and policies.</li> <li>To develop the capacity to analyze and apply theories to real-life situations.</li> <li>To acquaint students with knowledge of macroeconomic money and banking policies.</li> </ul>                                     |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Learn about the various approaches to macroeconomic concepts.</li> <li>Understand the concepts of supply and demand for money, macroeconomic problems and policies, and trade cycle theories.</li> <li>Understand real-life economic situations.</li> <li>Learn about macroeconomic and banking policies.</li> </ul> |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>HOURS</b> |
| <b>I</b>                 | <b>Money and Banking</b><br>1.1 Money - Meaning, definition and types<br>1.2 Functions and importance of money<br>1.3 Value of money and its measurement<br>1.4 High powered money and money multiplier<br>1.5 Commercial banks- Meaning, functions and importance<br>1.6 Central bank- Meaning, functions and importance                                                                                                                | 15           |
| <b>II</b>                | <b>Supply and Demand for money</b><br>2.1 Meaning of Supply and Demand for money<br>2.2 Determinants of supply for money and demand for money<br>2.3 Measures of money supply in India<br>2.4 Motives of demand for money.<br>2.5 Quantity theory of money: Fisher's approach and Cambridge approach                                                                                                                                     | 15           |

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|                         | 2.6 Keynesian liquidity preference theory                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |    |
| <b>III</b>              | <b>Macro Economic Problems and Policies</b><br>3.1 Inflation - Meaning, types, causes and effects<br>3.2 Deflation - Meaning, causes and effects<br>3.3 Monetary policy - Meaning, objectives, importance and measures<br>3.4 Fiscal Policy - Meaning, objectives, importance, instruments and limitations.<br>3.5 Budget - Meaning, types, deficit finance<br>3.6 Philips curve analysis                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 15 |
| <b>IV</b>               | <b>Trade cycles</b><br>4.1 Trade cycles – Meaning and features<br>4.2 Various phases of trade cycle.<br>4.3 Keynesian theory of trade cycle<br>4.4 Schumpeter's theory of trade cycle<br>4.5 Hicks theory of trade cycle                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 15 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Dwivedi, D. N. (2009). <i>Principles of Economics</i>. Vikas Pub.</li> <li>• Dwivedi, D. N. (2018). <i>Macroeconomics: Theory and Policy</i>. Tata McGraw Hill.</li> <li>• Garde, V., &amp; Parchue, S. (2017). <i>Business Economics (macro)</i>. Narendra Prakashan. Pune.</li> <li>• Gupta, S. B. (2010). <i>Monetary Economics – Institutions, Theory &amp; Policy</i>. S. Chand Publication.</li> <li>• Jhingan, M. L. (2019). <i>Monetary Economics</i>. Vrinda Publication.</li> <li>• Mahajan, M. (2013). <i>Business Economics</i>. Nirali Publication.</li> <li>• Mankiw, N. G. (2007). <i>Macro Economics</i>. Thompson Press.</li> <li>• Reserve Bank of India's Bulletin.</li> <li>• Richard, G. L., &amp; Chrystal. (1995). <i>An introduction to positive Economics</i>. Oxford University Press.</li> <li>• Samuelson, P. A., &amp; Nordhaus, W. D. (2019). <i>Economics</i>. Tata McGraw Hill.</li> <li>• रसाळ, आर. (२०११). <i>समग्रलक्षी आर्थिक सिद्धांत</i>. सक्सेस पब्लिकेशन. पुणे.</li> <li>• देशमुख, आर. (२०११). <i>स्थूल आधुनिक अर्थशास्त्र</i>. विद्या प्रकाशन. नागपूर.</li> <li>• पवार, एस. (२०१६). <i>स्थूल अर्थशास्त्र</i>. फडके प्रकाशन. कोल्हापूर.</li> <li>• Website – <a href="http://www.rbiorg.in">www.rbiorg.in</a></li> </ul> |    |

**SYBA (Economics)**  
**SEMESTER – IV**  
**ECO- SEC-241 Indian Economy -II**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

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| <b>Course Objectives</b> | 1. To help students understand the basic concepts of the Indian economy.<br>2. To enable students to understand the various issues of the Indian economy.<br>3. To develop analytical capabilities in the context of current Indian economic problems.<br>4. To understand recent changes in the Indian economy.                                                                  |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b><br>1. Understand the concepts of the Indian economy.<br>2. Understand recent changes in the Indian economy.<br>3. Study the problems of the Indian economy.<br>4. Study the issues in the industrial sector.                                                                                         |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                   | <b>HOURS</b> |
| <b>I</b>                 | <b>Industrial Development and issues in Co-operative sector in India</b><br>1.1 Role of Industrialization in Economic Development<br>1.2 Large scale industries - Meaning, Role and Problems<br>1.3 Small scale Industries- Meaning, Role and Problems<br>1.4 Public Sector Enterprises-Meaning, Role and Problems<br>1.5 Meaning, Features and Objectives of Co-operative System | 8            |
| <b>II</b>                | <b>Changes in Planning in India</b><br>2.1 Economic Planning- Meaning, Objectives<br>2.2 Achievements and Failures of Economic Planning<br>2.3 12th five year plan-Resource allocation and Limitations<br>2.4 NITI Aayog- Introduction & Objectives<br>2.5 Difference between planning commission and NITI Aayog<br>2.6 Structure of NITI Aayog                                   | 7            |
| <b>III</b>               | <b>Recent Policies in India</b><br>3.1 Direct Cash Transfer Scheme- Advantages and Limitation<br>3.2 Jan DhanYojna- Objectives, Features and Benefits<br>3.3 Mudra Bank Yojna - Objectives, Features and Benefit<br>3.4 Make in India -Introduction and Objectives                                                                                                                | 8            |



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|                         | 3.6 Advantages and Challenges of Make in India                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |   |
| <b>IV</b>               | <b>Foreign Trade, Capital and Exchange Reserves</b><br>4.1 Direction of India's foreign Trade<br>4.2 Composition of foreign trade<br>4.3 Concept of Foreign capital<br>4.4 Components and need of foreign capital<br>4.5 India's Foreign Exchange Reserves                                                                                                                                                                                                                                                                              | 7 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Agrawal, A. N. (2019). <i>Indian economy, problems, development and planning</i>. Vishwa Prakashan.</li> <li>• Desai, V. (2010). <i>Rural development in India</i>. Himalaya Publication House.</li> <li>• Dutt, G., &amp; Mahajan, A. (2019). <i>Indian economy</i>. S. Chand Publications.</li> <li>• Mishra, S. K., &amp; Puri, V. K. (2019). <i>Indian economy</i>. Himalaya Publication House.</li> <li>• चव्हाण, एन. एल. (२०१९). भारतीय अर्थव्यवस्था. प्रशांत प्रकाशन, जळगाव.</li> </ul> |   |

**SYBA (Economics)**  
**SEMESTER – IV**  
**ECO- SEC-242 Practical on Indian Economy -I & II**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

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| <b>Course Objectives</b> | <ul style="list-style-type: none"> <li>To understand the role and impact of industrial development in the economic growth of India,</li> <li>To analyze the evolution of economic planning in India</li> <li>To evaluate recent policy initiatives and schemes in India.</li> <li>To examine the structure and trends in India's foreign trade.</li> </ul>                                                                                                                                                                                                            |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"> <li>Demonstrate an understanding of the industrial structure in India.</li> <li>Evaluate the evolution and effectiveness of economic planning in India.</li> <li>Analyze recent government policies and development schemes.</li> <li>Interpret trends and patterns in India's foreign trade.</li> </ul>                                                                                                                                              |              |
| <b>PRACTICAL NO.</b>     | <b>TITLE OF PRACTICAL</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>HOURS</b> |
| <b>1</b>                 | <b>Practical 1:</b> Changing share of various sectors in India's National Income.<br><b>Focus:</b> Analyze the shift from agriculture to industry and services using GDP data from the last three decades. Use data from CSO/NITI Aayog to create graphs showing trends and write a report on implications for employment and policy. <ul style="list-style-type: none"> <li><b>Activity:</b> Trend Analysis of Sectoral Contribution to India's National Income (GDP)</li> <li><b>Deliverable:</b> Power Point Presentation</li> </ul>                               | <b>6</b>     |
| <b>2</b>                 | <b>Practical 2:</b> Problems of Overpopulation & Population Dividend.<br><b>Focus:</b> Examine how India's young population can become an economic asset. Case study of a state like Kerala (low fertility, aging) vs. Bihar (high fertility, young population) to evaluate HR challenges. <ul style="list-style-type: none"> <li><b>Activity:</b> India's Population Growth: A Challenge or an Opportunity? Choose two states: one state high population growth and low development and second controlled population growth and better human development.</li> </ul> | <b>6</b>     |

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|   | <ul style="list-style-type: none"> <li>• <b>Deliverable:</b> Group Discussion</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                           |   |
| 3 | <p><b>Practical 3:</b> Irrigation – Sources, Water Management.</p> <p><b>Focus:</b> Study different irrigation methods and water conservation techniques like drip irrigation or watershed management. Survey or report on water usage patterns in a specific region.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Visit a local farm, canal, or irrigation project site.</li> <li>• <b>Deliverable:</b> Prepare report</li> </ul>                                                                                | 6 |
| 4 | <p><b>Practical 4 :</b> Agricultural Marketing – Defects and Reforms</p> <p><b>Focus:</b> Assess how initiatives like e-NAM (electronic National Agriculture Market) have impacted small farmers. Conduct interviews or gather field data on market accessibility and price realization.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Pick a case study from government portals, newspapers, or YouTube documentaries where small farmers used e-NAM.</li> <li>• <b>Deliverable:</b> Oral Presentation</li> </ul> | 6 |
| 5 | <p><b>Practical 5:</b> Role of Information Technology in Indian Development.</p> <p><b>Focus:</b> Explore how IT (like mobile apps, digital literacy, online banking) is transforming rural livelihoods.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Case studies of Digital India initiatives or apps like Kisan Suvidha, UMANG, etc.</li> <li>• <b>Deliverable:</b> Poster Presentation</li> </ul>                                                                                                             | 6 |
| 6 | <p><b>Practical 6:</b> Role and Problems of Small-Scale Industries.</p> <p><b>Focus:</b> Understanding the contribution and challenges faced by small-scale industries.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Visit 1–2 local small-scale industrial units.</li> <li>• <b>Deliverable:</b> Field visit report with case study, charts, and summary of problems and policy suggestions.</li> </ul>                                                                                                          | 6 |
| 7 | <p><b>Practical 7:</b> Structure and Objectives of Co-operative System.</p> <p><b>Focus:</b> Evaluating the functioning and role of co-operatives in economic development.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Select a local co-operative society (e.g., dairy, agriculture, and credit) and conduct interviews with members and board officials.</li> </ul>                                                                                                                                            | 6 |

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|                         | <ul style="list-style-type: none"> <li>• <b>Deliverable:</b> Case study report highlighting features, benefits, issues, and suggestions for improvement.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |   |
| 8                       | <p><b>Practical 8:</b> Implementation of Government Schemes.</p> <p><b>Focus:</b> Studying public awareness and benefits received under Jan Dhan Yojna and Direct Benefit Transfer (DBT).</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Design a simple questionnaire, Survey 15–20 beneficiaries from rural/urban areas and analyze awareness level, ease of access, and benefits.</li> <li>• <b>Deliverable:</b> Analytical report with survey findings, graphs, and policy suggestions.</li> </ul>                                                                                                                                                                                                                                                                | 6 |
| 9                       | <p><b>Practical 9:</b> Changes in Planning Institutions.</p> <p><b>Focus:</b> Understanding differences in objectives, structure, and functioning of Planning Commission vs. NITI Aayog.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Analyze how NITI Aayog has changed the planning approach.</li> <li>• <b>Deliverable:</b> Comparative report with tables/charts and a brief conclusion on effectiveness.</li> </ul>                                                                                                                                                                                                                                                                                                                                            | 6 |
| 10                      | <p><b>Practical 10:</b> Composition and Direction of Foreign Trade.</p> <p><b>Focus:</b> Studying the changing trends in India's foreign trade over the last 5 years.</p> <ul style="list-style-type: none"> <li>• <b>Activity:</b> Collect data from Ministry of Commerce, RBI, or economic survey and analyze top export/import items and trading partners.</li> <li>• <b>Deliverable:</b> Analytical report with data tables, charts, and interpretation of trends.</li> </ul>                                                                                                                                                                                                                                                                                                    | 6 |
| <b>Study Resources:</b> | <p>Websites :</p> <p><a href="https://www.indiabudget.gov.in/economicsurvey">https://www.indiabudget.gov.in/economicsurvey</a></p> <p><a href="https://www.indiabudget.gov.in">https://www.indiabudget.gov.in</a></p> <p><a href="https://www.niti.gov.in">https://www.niti.gov.in</a></p> <p><a href="https://www.rbi.org.in">https://www.rbi.org.in</a></p> <p><a href="https://mospi.gov.in">https://mospi.gov.in</a></p> <p><a href="https://mospi.gov.in">https://mospi.gov.in</a></p> <p><a href="https://censusindia.gov.in">https://censusindia.gov.in</a>   <a href="https://www.niti.gov.in">https://www.niti.gov.in</a></p> <p><a href="https://jalshakti-dowr.gov.in">https://jalshakti-dowr.gov.in</a></p> <p><a href="https://enam.gov.in">https://enam.gov.in</a></p> |   |

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|  | <a href="https://www.digitalindia.gov.in">https://www.digitalindia.gov.in</a><br><a href="https://msme.gov.in">https://msme.gov.in</a><br><a href="https://www.ncdc.in">https://www.ncdc.in</a><br><a href="https://pmjdy.gov.in">https://pmjdy.gov.in</a> , <a href="https://dbtbharat.gov.in">https://dbtbharat.gov.in</a><br><a href="https://niti.gov.in">https://niti.gov.in</a> , <a href="http://planningcommission.gov.in">http://planningcommission.gov.in</a><br><a href="https://commerce.gov.in">https://commerce.gov.in</a> , <a href="https://dgft.gov.in">https://dgft.gov.in</a> |  |
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**SYBCOM / SYBSC**  
**SEMESTER – IV**  
**ECO- OE- 241 Money and Financial Markets - II**

**Credits: 2**  
**Marks: 50**

**Internal Examination: 20**  
**External Examination: 30**

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| <b>Course Objectives</b> | <ul style="list-style-type: none"><li>• To help students understand how monetary forces operate.</li><li>• To understand the workings of the banking system.</li><li>• To understand the workings of non-banking financial intermediaries.</li><li>• To understand the operations of the foreign exchange market.</li></ul>                                                                                                                       |              |
| <b>Course Outcomes</b>   | <b>After successful completion of this course, students are expected to:</b> <ul style="list-style-type: none"><li>• Understand the role of the central bank and monetary policy.</li><li>• Understand the significance of commercial banks in a broader perspective.</li><li>• Understand the role of non-banking financial intermediaries in the economy.</li><li>• Analyze the role of foreign exchange markets in a global context.</li></ul> |              |
| <b>UNIT</b>              | <b>CONTENTS</b>                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>HOURS</b> |
| <b>I</b>                 | <b>Central banking and monetary policy</b><br>1.1 Functions of Central Bank<br>1.2 Balance sheet of Central Bank<br>1.3 Goals, targets and indicators<br>1.4 Instruments of monetary control<br>1.5 Monetary management in an open economy<br>1.6 Current monetary policy of India                                                                                                                                                                | 08           |
| <b>II</b>                | <b>Commercial Banking</b><br>2.1 Meaning<br>2.2 Functions of commercial banks<br>2.3 Instruments of commercial banks - Bills Of Exchange, Promissory Note, Cheque, Bank Draft, Pay Order, Loans, Overdraft, Cash Credit & Discounting Of Bills<br>2.4 Balance Sheet and Portfolio Management<br>2.5 Credit Creation by Commercial Banks<br>2.6 Requisites of a Sound Commercial Banking System                                                    | 08           |
| <b>III</b>               | <b>Non- Banking Financial institutions in India</b><br>3.1 Meaning& functions of Non- Banking Financial institutions                                                                                                                                                                                                                                                                                                                              | 08           |

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|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|
|                         | <p>3.2 Types of NBFCs: Loan and Investment Companies, Hire Purchase Companies, Merchant Banks, Mutual Funds, Leasing companies, Venture Capital &amp; factoring services</p> <p>&amp; 3.3. Insurance Companies : LIC and GIC- Functions, Privatization of insurance sector</p> <p>3.4 Small Savings, Provident Fund and Pension Fund – concept</p> <p>3.5 Financial regulation in India- the role of SEBI</p> <p>3.6 Credit Rating Agencies – CRISIL &amp; ICRA</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |    |
| <b>IV</b>               | <p><b>Foreign Exchange Market</b></p> <p>4.1 Meaning</p> <p>4.2 Functions of Foreign Exchange Market</p> <p>4.3 Structure- Spot and Forward Exchange Rate, Hedging, Arbitrage, Speculation (Concepts)</p> <p>4.4 Euro-Dollar Market-Meaning, Growth, Features, Role and Limitations</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 06 |
| <b>Study Resources:</b> | <ul style="list-style-type: none"> <li>• Appanaiah, H. R., &amp; Reddy, P. N. (2010). <i>Financial markets and services</i>. Himalaya Publishing House.</li> <li>• Bhole, L. M. (2004). <i>Financial institutions and markets (4th ed.)</i>. Tata McGraw Hill.</li> <li>• Gupta, S. B. (2004). <i>Monetary economics</i>. S. Chand and Company.</li> <li>• Hajela, T. N. (2009). <i>Money and banking: Theory with Indian banking</i>. Ane Books Pvt. Ltd.</li> <li>• Jhingan, M. L. (1997). <i>Monetary economics</i>. Vrinda Publishers Ltd.</li> <li>• Khan, M. Y. (2009). <i>Indian financial system (6th ed.)</i>. Tata McGraw Hill.</li> <li>• Pathak, B. V. (2008). <i>The Indian financial system: Markets, institutions and services (3rd ed.)</i>. Pearson Publication.</li> <li>• RBI. (Various issues). <i>Report on currency and finance</i>.</li> <li>• Sethi, T. T. (2001). <i>Money, banking and international trade</i>. S. Chand and Company, Ltd.</li> <li>• Shekhar, &amp; Shekhar. (1998). <i>Banking theory and practice (18th ed.)</i>. Vikas Publishing House Pvt. Ltd.</li> <li>• तलवारे, जे. डी. &amp; दिवटे के. बी. (२०१९). <i>आधुनिक बैंकिंग व वित्तीय प्रणाली</i>. प्रशांत प्रकाशन, जळगाव.</li> <li>• साळुंखे, एस. &amp; मांटे, व्ही. (२०१५). <i>आधुनिक बैंकिंग व वित्तीय पद्धती</i>. प्रशांत प्रकाशन, जळगाव.</li> </ul> |    |

**SYBA (Economics)**  
**SEMESTER – IV**  
**ECO – FP -241 Field Project**

**Credit: 2**

**Marks: 50**

**External Examination: 50**

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**Refer to the Guidelines for CEP and FP given Pages 18-23 in this document.**



## BOS Panel

| Sr. No. | Name of Members                 | Composition                                                                                                        | Designation & Affiliation                                                   |
|---------|---------------------------------|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| 1       | Dr. D. R. Vasave                | Head of the Department (Chairman)                                                                                  | Asst. Professor, M. J. College, Jalgaon                                     |
| 2       | Prof. Satyanarayan Kothe        | Subject Expert from outside the Parent University to be nominated by the Academic Council.                         | Professor, Dept. of Economics, University of Mumbai                         |
| 3       | Dr. Vishal Chandrasekhar Belure | Subject Expert from outside the Parent University to be nominated by the Academic Council.                         | A.C. College, Ardhapur, Swami Ramanand Teerth Marathwada University, Nanded |
| 4       | Dr. Jayashri P. Sarode          | Expert to be nominated by the V.C. of Parent University from the Panel of six recommended by the college principal | D.N. Bhole College of Arts & Science, Bhusawal                              |
| 5       | Mrs. Priti Mandore              | One representative from industry/corporate sector/ allied area relating to placement                               | Suresh Food Ltd. Jalgaon                                                    |
| 6       | Dr. N.G.Suryavanshi             | Faculty from Department                                                                                            | Asst. Professor, M. J. College, Jalgaon                                     |
| 7       | Mr. G.P.Pawar                   | Faculty from Department                                                                                            | Asst. Professor, M. J. College, Jalgaon                                     |
| 8       | Mr. Amol Patil                  | Postgraduate meritorious to be nominated by the principal                                                          | Independent Researcher                                                      |

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