SRI VENKATESWARA UNIVERSITY - TIRUPATI

Program: B.A. Honours in **ECONOMICS**

FIRST YEAR - I SEMESTER

(W.e.f. Academic Year 2023 - 24)

PAPER – 1FUNDAMENTALS OF SOCIAL SCIENCES

Learning objectives: The student will be able to understand the nature, various approaches, organs of the state, social perspectives and application of ICT.

Learning Outcomes: On successful completion of the course the student will be able to :

1. Learn about the nature and importance of social science.

2. Understand the Emergence of Culture and History

3. Know the psychological aspects of social beahaviour

4. Comprehend the nature of Polity and Economy

5. Knowledge on application of computer technology

Unit – I – What is Social Science?

1. Definition and Scope of Social Science – Different Social Sciences

2. Distinction between Natural Science and Social Sciences

3. Interdisciplinary Nature of Social Sciences

4. Methods and Approaches of Social Sciences

Unit -II: Understanding History and Society

1. Defining History, Its Nature and Scope

2. History- A Science or an Art

3. Importance of History in the Present Society

4. Types of History and Chronology of Indian History

Unit – III – Society and Social Behaviour

1. Definition , Nature and Scope of Psychology

2. Importance of Social Interaction

3. Need of Psychology for present Society

4. Thought process and Social Behavior

Unit – IV – Political Economy

1. Understanding Political Systems

2. Political Systems – Organs of State

3. Understanding over Economics - Micro and Macro concepts

4. Economic Growth and Development - Various aspects of development

Unit - V – Essentials of Computer

1. Milestones of Computer Evolution - Computer – Block Diagram, Generations of Computers

2. Internet Basics – Internet History, Internet Service Providers – Types of Networks – IP – Domain Name Services – Applications

3. Ethical and Social Implications – Network and Security concepts – Information assurance fundamentals

4. Cryptography – Symmetric and Asymmetric –malware – Fire walls – Fraud Techniques – Privacy and Data Protection

Reference Books

1. The social sciences: An Integrated Approach by James M. Henslin and Danniel F. Chambliss

2. The Wonder that was India – A.L.Bhasham

3. Introduction to Psychology – Morgan and King

4. Principles of Political Science – A.C. Kapoor

5. Contemporary Political Theory – J.C.Johari

6. M.L.Jhingan – Economic Development – Vikas, 2012

7. ML Seth – Macro Economics - Lakshminarayana Agarawal, 2015

8. Fundamentals of Computers by V. Raja Raman

9. Cyber Security Essentials by James Graham, Richard Howard, Ryan Olson

Activities:

1. Group Project Work

2. PPT Presentation, Participation in Webinars

3. Field visits

4. Group Discussion

5. Survey and Analysis

6. Charts and Poster presentation

7. Identifying the attributes of network (Topology, service provider, IP address and bandwidth of your college network) and prepare a report covering network architecture.

8. Identify the types of malwares and required firewalls to provide security.

9. Latest Fraud techniques used by hackers.

SRI VENKATESWARA UNIVERSITY - TIRUPATI

Program: B.A. Honours in **ECONOMICS**

FIRST YEAR - I SEMESTER

(W.e.f. Academic Year 2023 - 24)

PAPER – II PERSPECTIVES ON INDIAN SOCIETY

Learning objectives: The student is expected to demonstrate the significance of social sciences through better understanding of various fields of social experience and would be able to apply methods and approaches to social phenomena.

Learning Outcomes: On successful completion of the course the student will be able to :

1. Learn about the significance of human behavior and social dynamics.

2. Remembers the Indian Heritage and freedom struggle

3. Comprehend the philosophical foundations of Indian Constitution

4. Knowledge on Indian Economy

Unit – 1 – Man in Society

1. Human Nature and Real-Life Engagement

2. Social Groups and Social Dynamics

3. Individualism and Collectivism – Ethical Concerns

4. Human Life – Social Influence and Social Impact

Unit-II: Indian Heritage and Freedom Struggle in India

1. Cultural & Heritage sites of Tourism in India

2. Indian Dance, Music and Yoga

3. Rise of Nationalism Under British Rule in brief (1857-1947)

4. Contemporary history of India-integration of Princely States, abolition of Zamindari, formation of linguistic states

Unit – 3 – Indian Constitution

1. Philosophical Foundations of Indian Constitution

2. Elements of Indian Constitution

3. Study of Rights in Indian Constitution

4. Directive principles to State

Unit – 4. Indian Economy

       1. Indian Economy - Features – Sectoral contribution in income

       2. Role of Financial Institutions - RBI - Commercial Banks

       3. Monetary and Fiscal Policies for Economic Development

       4. Economic Reforms - Liberalization - Privatization- Globalization

Unit – 5 - Impact on Society & Analytics

1. Role of Computer, impact of Computers on human behavior, e-mail,

2. Social Networking- WhatsApp, Twitter, facebook, impact of Social Networks on human behavior.

3. Simulating, Modeling, and Planning, Managing Data, Graphing, Analyzing Quantitative Data,

4. Expert Systems and Artificial Intelligence Applications in the Social Sciences

References

1. Introduction to Psychology – Atkinson RC

2. History of the freedom movement in India – Tarachand

3. India since Independence – Bipinchandra

4. Introduction to the Constitution of India D.D.Basu

5. S.K Misra & V.K Puri – Indian Economy, Himalaya Publishing House , 2015

6. Government of India, Economic Survey (Annual), New Delhi

7. Information and Communication Technology by APCCE

8. Computer Applications in the Social Sciences by Edward E. Brent, Jr. and Ronald E. Anderson

Activities:

1. Assignment

2. PPT Presentation, Participation in Webinars

3. Field visits

4. Group Discussion

5. Survey and Analysis

6. Charts and Poster presentation

7. Identify the peripherals connected to a system and label them as either Input or Output or both.

8. Identify the Operating System loaded in your system and compare the features with other existing Operating System.

9. Collect latest census data and draw a graph indicating the growth rate.

10. Predicting the risk of depression, substance dependency, drinking, obsessive compulsive disorders, and suicide using AI.

PAPER TITLE FOR ECONOMICS MINOR

Sem	Paper	Minor	Credits	Hours
II	1	Microeconomics	4	4

1. MICROECONOMICS

Course Objective: This course is to learn about basic concepts, principles and theories in Microeconomic to understand the economic behavior of an individual person and firm.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following outcomes:

CO1: Explain what an economy, economics is and differentiate between micro and macro economics

CO2: Analyses the demand of a product and estimate elasticity

CO3: Estimate production function and understand its application

CO4: Analyze functioning of different markets and their differentiations

CO5: Examine the determination of rent, wage, interest and profit

Unit–1: Introduction to Economics
- Economic Activities and Economic System; Definition, Scope and Importance of Economics
- Fundamental problems of economics: Scarcity and Choice.
- Meaning and Scope of Microeconomics; Differences between Micro and Macro Economics
- Principles of Microeconomics: Equilibrium, Optimization, Welfare.

Unit -2: Demand and Consumption
- Demand: Meaning, Types and Factors; Law of Demand
- Elasticity of Demand: Meaning, Price, Income and Cross Elasticity
- Indifference Curves (IC): Concept, Properties; Budget Line; Consumer Equilibrium under IC

Unit -3: Production and Supply
- Firm: Concept and Objectives; Production and Factors of Production; Concepts of Production.
- Production Function: Meaning and Types; Cobb- Douglas Production Function
- Law of Variable Proportions; Laws of Returns to Scale
- Supply: Meaning, Factors, Law of Supply.

Unit-4: Markets

- Market: Concept and Classification; Perfect Competition: Characteristics, Equilibrium of Firm and Industry
- Monopoly: Characteristics, Equilibrium, Price Discrimination
- Monopolistic Competition: Characteristics, Equilibrium.
- Oligopoly: Characteristics, Types, Kinked Demand Curve Model

Unit - 5: Distribution

- Distribution: Meaning, types and importance
- Rent: Ricardian Theory of Rent, Marshall Quasi Rent
- Theories of Wage: Subsistence Theory, Modern Theory
- Theory of Interest: Liquidity preference theory
- Theories of Profit: Risk and Uncertainty Theory, Innovations Theory

References:

1. Microeconomic Analysis, Bilingual Textbook, APSCHE
2. H. L. Ahuja, Advanced Economic Theory, S. Chand, 2004
3. A. Koutsoyiannis, Modern Microeconomics – Macmillan, London.
4. P. N. Chopra, Principles of Economics, Kalyani Publishers, Ludhiana, 2018.
5. Telugu Academy Publications on Microeconomics
6. Microeconomics, Dr. Br. Ambedkar Open University Material
7. Microeconomics, IGNOU Material

Suggested Activities:

Unit-1: Group discussion on Identifying Surrounding Economic Activities

Unit-2: Project on Demand Analysis of any Good/Services and make

presentation Unit-3: Assignment on any production function or concepts of

production

Unit-4: Field visit to any market and submission of a

report Unit-5: Seminar on distribution theories

Program Objective: This program is to impart the knowledge and skills among the students in the field of economics as major along with skills in languages and selected minor subject.

Program Outcomes:

PO 1: Learn basic concepts, principles and theories in economics

PO 2: Analyse issues in current economy at different levels

PO 3: Acquire employability and research skills in the field of economics

PO 4: Gain knowledge to understand the society around

PO 5: Learn soft and life skills for effective communication and personality development

II	3. Microeconomics	4	4
	4. Mathematical Methods for Economics	4	4

3.   MICROECONOMICS

Course Objective: This course is to learn about basic concepts, principles and theories in Microeconomic to understand the economic behavior of an individual person and firm.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following outcomes:

> **CO1:** Explain what an economy, economics is and differentiate between micro and macro economics
> **CO2:** Analyses the demand of a product and estimate elasticity
>
> **CO3:** Estimate production function and understand its application
>
> **CO4:** Analyze functioning of different markets and their differentiations
>
> **CO5:** Examine the determination of rent, wage, interest and profit.

Unit–1: Introduction to Economics
- Economic Activities and Economic System; Definition, Scope and Importance of Economics
- Fundamental problems of economics: Scarcity and Choice.
- Meaning and Scope of Microeconomics; Differences between Micro and Macro Economics
- Principles of Microeconomics.

Unit -2: Demand and Consumption
- Demand: Meaning, Types and Factors; Law of Demand
- Elasticity of Demand: Meaning, Price, Income and Cross Elasticity's
- Indifference Curves (IC): Concept, Properties; Budget Line; Consumer Equilibrium under IC

Unit -3: Production and Supply
   * Production and Factors of Production; Concepts of Production.
- Production Function: Cobb- Douglas Production Function
- Law of Variable Proportions; Laws of Returns to Scale
- Law of Supply, Elasticity of Supply

Unit-4: Markets

-     Market: Concept and Classification; Perfect Competition: Characteristics, Equilibrium of Firm and Industry
-     Monopoly: Characteristics, Equilibrium, Price Discrimination
-     Monopolistic Competition: Characteristics.

*Oligopoly: Characteristics, Types, Kinked Demand Curve Model

Unit - 5: Distribution

-     Distribution: Meaning, types and importance
-     Rent: Ricardian Theory of Rent theory

-     Theories of Interest: Liquidity preference Theory
-     Theories of Profit: Risk and Uncertainty Theory, Innovations Theory

References:

1.   Microeconomic Analysis, Bilingual Textbook, APSCHE
2.   H. L. Ahuja, Advanced Economic Theory, S. Chand, 2004
3.   A. Koutsoyiannis, Modern Microeconomics – Macmillan, London.
4.   P. N. Chopra, Principles of Economics, Kalyani Publishers, Ludhiana, 2018.
5.   Telugu Academy Publications on Microeconomics
6.   Microeconomics, Dr. Br. Ambedkar Open University Material
7.   Microeconomics, IGNOU Material

Suggested Activities:

Unit-1: Group discussion on Identifying Surrounding Economic Activities

Unit-2: Project on Demand Analysis of any Good/Services and make

presentation Unit-3: Assignment on any production function or concepts of

production

Unit-4: Field visit to any market and submission of a

report Unit-5: Seminar on distribution theories

Program: B.A. Honours in **ECONOMICS**
FIRST YEAR – II- SEMESTER
(W.e.f. Academic Year 2023 - 24)
4. MATHEMATICAL METHODS FOR ECONOMICS

Course Objective: This course is to provide basic understanding about mathematical methods relevant to economics and skills to apply them in understanding various economic issues.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following

outcomes:

CO1: Explain the basics of sets, functions and their graphical representation

CO2: Learn the rules of differentiation and apply the same to economic problems

CO3: Learn and use maxima and minima to Optimization problems in economics

CO4: Apply rules of integration to estimate the size of consumers' and producers' surplus

CO5: Solve the economic problems through the application of the Matrix Theory.

Unit 1: Sets & Functions
- Role of Mathematical Methods in Economics
- Sets: Types, Operations
- Functions: Meaning, Types, Applications in Economics.

Unit 2: Differential Calculus
- Limits of Functions; Continuity and Differentiability of a Function
- First and Second Derivatives and their Interpretations; Partial Derivatives
- Applications of Derivatives in Economics

Unit 3: Optimization Problems and their Applications
- Concept of Optimization in mathematics; Problems of Maxima and Minima
- The Method of Lagrange Multipliers
- Some Applications of Optimization in Economics

Unit 4: Integrations and Linear Programming
- Concept of integration; Simple Rules of Integration
- Application of Integrations in Economics
- Linear Programming: Basic Concept, Formulation of Problem.
- Applications of Liner Programming in Economics.

Unit 5: Matrices and Determinants and Applications in Economics

- Matrix: Concept, Types; Matrix Operations: Addition, Multiplication
- Determinants, Inverse of a Matrix
- Solution to the System of Simultaneous Equations.
- Some Applications of Matrix Theory in Economics

References:

1.   Alien, R.G.D. (1974), *Mathematical Analysis for Economists*, Macmillan Press and ELBS, London.
2.   Chiang, A.C. (1986), *Fundamental Methods of Mathematical Economics*, McGraw Hill, New York.
3.   Yamane, Taro (1975), *Mathematics for Economists*, Prentice Hall of India New Delhi.
4.   Heijdra, B.J. and V.P. Fredericck (2001), *Foundations of Modern Macroeconomics*, Oxford University Press, New Delhi.
5.   Knut *Sydsaeter* and Peter *Hammond* (2008), *Mathematics for Economic Analysis*. Pearson education.
6.   Open-Source Online Materials & Videos: IGNOU, e-PG Pathasala, SWAYM, Khan Academy etc.

Suggested Activities:

Unit-1: Assignments on solving sets and modeling various functions

Unit-2: Exercises on solving differential equation and their application in economics

Unit-3: Board Presentation by students in solving the optimization problems related to
       Economics

Unit-4: Task Based Learning (TBL) for solving and application of the liner program models

       with economic examples

Unit-5: Group Projects on solving matric problems, submit report and make presentati

SRI VENKATESWARA UNIVERSITY

B.A. DEGREE COURSE IN <u>ECONOMICS</u>

II-SEMESTER - W.E.F. 2023-24
<u>MODEL QUESTION PAPER</u>

Time: 3 hours   Marks: 75 marks

PART – A

Answer any _Five_ of the following question.   **(5X5=25M)**

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	

PART – B

Answer All The Questions. Each question carries 10 marks (5X10= 50M)

11.	(A)
	OR
	(B)
12.	(A)
	OR
	(B)
13.	(A)
	OR
	(B)
14.	(A)
	OR
	(B)
15.	(A)
	OR
	(B)

(W.E.F. Academic Year 2024-25)

CORE 5- MACROECONOMICS

Course Objective : This course is to learn about basic concepts, principles and theories in Macroeconomics to understand the functioning of a macro economy.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following outcomes:

CO1: Explain the functioning a macro economy with it's inter – linkages and measure and analyse the national income of the country

CO2: Analyse the Classical and Keynes theories of employment and its application in current Economy

CO3: Explain the importance of money and banking along with their functions Analyse RBI policies

CO4: Analyse causes and evaluate the measures to control inflation and trade cycles in the economy

CO5: Evaluate the macroeconomic policy targets

Unit-1: Introduction to Macro economics and National Income

- Macroeconomics : Definition, Scope and Importance; Macroeconomic Variable : Stock and Flow.
- National Income: Definition, Concepts, Importance
- Measurement of National Income and Difficulties

Unit-2: Theories of Employment, Consumption and Investment

- Classical Theory of Employment : Assumptions, Say's Law of Market .
- Consumption : Factors, Consumption Function, Keynes' Psychological Law of Consumption
- Investment : Types, Factors, Investment Function; Marginal Efficiency of Capital, Multiplier and Accelerator
- Keynesian Theory of Employment : Assumption, Concepts and Model.

Unit–3: Money and Banking

* Money: Definition, Types, Functions; RBI classification of Money
* Theories of Money: Fisher and Cambridge
* Banking : Definition, Types, Importance, Functions.
* Central Bank: Objectives, Functions, Monetary Policy

Unit–4: Inflation and Trade Cycles

* Inflation : Meaning, Types, Importance, Measurement
* Causes, Consequences and Controlling of Inflation
* Trade Cycles: Phases, Causes and Controlling Measures

Unit-5: Financial Market and Macroeconomic Policies

* Financial Markets: Types, Instruments, Functions
* Stock Market : Functions, Indices Sensex and Nifty
* Macroeconomic Policy : Targets, Indicators and Instruments; Fiscal Policy.
* Neo-classical and Keynesian Synthesis : IS-LMBasic Model

References:

1. Macro economic Analysis, Bilingual Text book, APSCHE
2. H. L. Ahuja, Advanced Economic Theory, S.Chand, 2004
3. P.N.Chopra, Macroeconomics, Kalyani Publishers, Ludhiana,2014.
4. D.M. Mithani, Macro Economic Analysis and Policy, Himalaya Publications, New Delhi
5. Telugu Academy Publications on Macroeconomics
6. Macroeconomics, Dr.Br.Ambedkar Open University Material
7. Macroeconomics, IGNOU Material

Suggested Activities:

Unit-1: Practical Exercise on national income measurement

Unit2: Group discussion on application of classical and Keynesian employment theories to current economics

Unit-3: Field visit to commercial bank and submit a report

Unit-4: Assignment on current measures to control inflation

Unit-5: Quizon financial markets and debate on monetary v s fiscal policy

(W.E.F. Academic Year 2024-25)

CORE 6 - ECONOMIC THOUGHT AND POLITICAL ECONOMY

Course Objective: This course is to learn about the philosophy and thoughts of various economists which are the basis for the evolution of economics as a discipline.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following outcomes: **CO1:** Explain the Economic thoughts of Pre - classical, Classical and Socialist. **CO2:** Explain Neo-classical, Keynes and Post-Keynesian economic thoughts. **CO3:** Analyse the essence of institutional and behaviorists' economic thoughts.

CO4: Evaluate the contribution of Indian economists to the evolution of economic thought.

CO5: Analyze the political economy in relation to development.

Unit-1: Classical and Socialist Schools
- Pre-Classical School: Mercantilism, Physiocracy
- ClassicalSchool1: Adam Smith, David Ricardo
- Socialist School: Karl Marxs, Fabian Socialists

Unit-2: Neo-Classical and Keynesian Schools
- Neo Classical and Marginal Revolution School: Alfred Marshall.
- Keynesian School: John Maynard Keynes
- New Classical School
- New Keynesian School

Unit3: Institutionaland Behaviorist Schools
- Institutional School: Gunnar Mirdal, John Rawls
- NewInstitutionalSchool1: RonaldCoase, FrederichHayek
- Behaviorist School: Herbert Simon, Richard Thaler

Unit4:Indian Political Thought

- Ancient Thought: Kautilya a
- ModernThought1:Dadabhai Nauroji, R.C. Dutt; M.N. Roy
- ModernThought2:Gandhi,Nehru, Ambedkar
- Contemporary Thought: AmrtyaSen ,Rao-Manmohan

Unit5-Political Economy and Development

- Nexus between Politics and Economy ; Basic Features of Political Economy
- Political Ideologies for Development: Economic Liberalism, Economic Nationalism, Marxism
- RoleofPoliticalInstitutionsforDevelopment:PoliticalParties,Parliament
- Role of Non-political Institutions for Development: Bureaucracy, Regulatory Bodies, Judiciary

REFERENCES:

1. Lokanathan (2018) :History of Economic Thought, S. Chand &Co Ltd,New Delhi
2. Hajela,T.N:HistoryofEconomicThought,Ane's BooksPvtLtd.,New Delhi
3. R.R.Paul:HistoryofEconomicThought,KalyaniPublishers,New Delhi
4. GideandRist:HistoryofEconomicDoctrines,DigitalLibraryofIndia, 2015.274711
5. Roll.E.(1973):A historyofEconomicThoughts,Father,London.
6. GhoshB.N. AndGhosh Roma. AShortHistoryof EconomicDoctrines.
7. Lange,O.,"PoliticalEconomy",Vol.1,1963
8. Open Source Online Materials & Videos: IGNOU, e-PG Pathasala , SWAYM, Khan Academy etc.

SUGGESTED ACTIVITIES:

Unit-1:StudentSeminarsonevolutionofimportanteconomic doctrines

Unit2:Groupdiscussionsondifferentschoolsofeconomicthoughtandtheirrelevance today

Unit3:PreparationofComparativechartsofvariousfamouseconomicthoughts

Unit-4: Poster presentations on the economic ideology of Indian thinkers

Unit-5:ProjectonpoliticaleconomyofcurrentIndian economy

(W.E.F. Academic Year 2024-25)
CORE 7 - DEVELOPMENT ECONOMICS

Course Objectives: This course is to learn about basic concepts, principles and theories in development economics and apply them to analyse the issues in current economy

Course Learning Outcomes:

After studying this paper, the students shall be able to achieve the following outcomes:

CO1: Explain concepts of economic growth and development, measure them, identify their factors.
CO2: Analyse the developmental issues of poverty, unemployment, inequality and sustainable development and suggest measures
CO3: Comprehend the various theories of growth and development
CO4: Examine and suggest various developmental strategies suitable to developing countries
CO5: Explain the role of institutions ,planning in economic development

Unit-1: Introduction to Economic Growth and Development
- Economic Growth and Development: Meaning, Differences, Importance,
- Measurements of Growth and Development
- Factors and Obstacles of Economic Growth and Development; Kuznets' Characteristics of Modern Economic Growth
- World Bank and IMF Classification of Countries based on level of Development

Unit2: Developmental Issues
- Poverty: Meaning, Types, Causes and Solutions; Vicious Circle of Poverty
- Un employment : Meaning, Types, Causes and Solutions
- Inequalities: Meaning, Types, Causes and Solutions
- Sustainable Development and SDGs

Unit-3:Theories of Growth and Development
- Classical Theory of Development.
- Rostow's Stages of Economic Growth
- Neo-Classical Models of Economic Growth: Harrod-Domar Model, Solow Model

Unit–4: Strategies of Economic Development
- Capitalist, Socialist and Mixed Economy Strategies
- Big Push Strategy ; Balanced and Unbalanced Growth Strategies
- Mahala Nobis Strategy; Export Promotion and Foreign Capital Strategy
- Endogenous Growth Strategy; Human Capital–Capability Strategy

Unit-5: Institutions for Economic Development
- Role Institutions in Economic Development
- Basic Features of New Institutional Economics
- Economic Planning: Concept, Objectives, Role in Economic Development; Economic Federalism
- Role of International Institutions in Development: World Bank, IMF

REFERENCES:

1. Ray, D.(2009),***Development Economics***, Princeton University Press.
2. Todaro M.P. and Stephen, C., Smith(2014),***Economic Development***, Pearson, 12 Ed..
3. M.L. Jhingan, The Economics of Development and Planning, Vrinda Publications,
4. Hayami and Godo: Development Economics, Oxford Publication.
5. Sen,A.,(1999),***Development as Freedom***, Oxford University Press.
6. ThirlwallA.P.,(2005),***GrowthandDevelopment***,PalgraveMacmillan;8thEdition.
7. Chenery,HollisandT.N.Srinivasan, (1998),***HandbookofDevelopmentEconomics***, Elsevier.
8. Basu,Kaushik(2000) ,***AnalyticalDevelopmentEconomics:TheLessdeveloped Economy: Revisited***, Oxford University Press, India.
9. Development Economics, Telugu Academy
10. Open Source Online Materials & Videos: IGNOU, e-PG Pathasala, SWAYM, Khan Academy etc.

Suggested Activities:

Unit-1:Group discussions on factors of economic growth and development

Unit2:Assignments on developmental issues like poverty, unemployment and their programs

Unit3:Prepare comparative flow charts of various theories of economic growth or development

Unit4:Project on application of any theory of economic growth or development to the current economic Problem

Unit5:Seminar on role of institutions in economic development and
prepare a plan for development of local area

(W.e.f. Academic Year 2024-25)
CORE-8 PUBLIC ECONOMICS

Course Objective: This course aims to provide an understanding of public economics principles, theories, and policies, enabling students to analyse and evaluate issues in government revenue, expenditure and debt management.

Course Learning Outcomes:

On successful completion of this course, the students will be able to achieve the following course learning outcomes

CO1:Explain and illustrate the basic concepts and principle of public finance

CO2: Discuss various sources of public revenue, different theories of taxation, tax systems and Incidence of taxation

CO3:Analyse various principles, theories, practices of public expenditure with reference to public expenditure practices in India

CO4:Explain the concept of debt burdenandits effect, budget concepts and deficits with reference to Indian economy.

CO5:Examine the importance of fiscal policy, fiscal federalism and discuss the role of finance commission with reference to India.

Unit1:Introduction to Public Finance and Market Failure
* Meaning,Nature,Scope,ImportanceofPublicFinance;PublicvsPrivateFinance
* Principal of Maximum Social Advantage
* Problems of Market Failure, Externalities and Free Riding and Solutions.

Unit2: Public Revenue

* Sources of Revenue: Tax and Non-tax; Cannons of Taxation
* Theories of Taxation :Socio-Political Theory, Benefit Received Theory.
* TaxSystems:Progressive,Proportional,Regressive;TypesofTaxes:DirectandIndirect
* Incidence and Effects of Taxation; Shares of Tax and Non-Tax Revenues in India.

Unit3:Public Expenditure

- Principles of Public Expenditure(PE);Classification and Effects of PE
- TheoriesofPE:Wagner'sLaw,Peacock-Wiseman,Colin-ClarksCriticalLimit Theory
- Determinants of PE ; Criteria for Public Investment
- Tends and patterns of Public Expenditure in India; Reforms in public Expenditure in India.

Unit4:Public Debt and Budget

- Public Debt(PD):Meaning, Types, Sources ; Effects and Burden of P
- Shifting and Redemption of PD; Public Debt Management in India
- Budget:Meaning,Importance,Types;BasicConceptsandDeficitsi nBudget
- Fiscal Discipline and Consolidation, FRBM Act; Brief Analysis of a Recent Budget in India.

Unit5:Fiscal Policy and Fiscal Federalism

- Fiscal Policy: Meaning, Objectives and Functions
- Fiscal Federalism in India and Constitutional Provisions
- Recent Finance Commission : Objectives and Recommendations
- Issues and Challenges of Fiscal Federalism and State Governments Finances in India.

REFERENCE BOOKS:

1. Musgrave, R. A. & Musgrave, P. B. (2004), *Public Finance in Theory andPractice.* Fifth edition, TATA McGraw-Hill
2. Tyagi,B.P.,"PublicFinance",JaiPrakashNathCo., 1992.
3. BhatiaH.L.,"PublicFinance",VikasPublishingHousePvt.Ltd.,1984.
4. Dalton,H.,"PrinciplesofPublicFinance",Routledge,1stEdition,2009.
5. Stiglitz,J. E(2000), *Economics of the Public Sector.* WWNorton
6. Rangarajan,C.andD.K.Srivastava (2011),*FederalismandFiscal Transfers in India.* Oxford University Press, New Delhi.
7. OpenSourceOnlineMaterials&Videos:IGNOU,e-PGPathasala,EconomicSurvey, SWAYM, Khan Academy etc.

ACTIVITIES SUGGESTED:

Unit1:Assignment on importance of public finance and role of
      government in an economy

Unit 2: Make poster presentation of Indian tax system with
      revenue details from recent budget.

Unit3:Organize debates on the growth of public expenditure in India and
      its management.

Unit4:Assignments on the management of deficits and public
      debt and watch budget presentation and make analysis.

Unit5:Quizsessions on there commendation sufferance
      commissions with justification for changes in criteria/
      quantum of devolution.

SRI VENKATESWARA UNIVERSITY:TIRUPATI
MINOR
Program: ECONOMICS
Semester – III - W.E.F.2024–25
PAPER-2 MACRO ECONOMICS

Course Objective: This course is to learn about basic concepts, principles and theories in Macroeconomics to understand the functioning of a macro economy.

Course Learning Outcomes:

After studying this course, the student shall be able to achieve the following outcomes:

CO1: Explain the functioning a macro economy with its inter-linkages and measure and analyse the national income of the country

CO2: Analyse the Classical and Keynes theories of employment and its application in current Economy

CO3: Explain the importance of money and banking along with their functions Analyse RBI policies

CO4: Analyse causes and evaluate the measures to control inflation and trade cycles in the economy

CO5: Evaluate the macro economic policy targets

Unit-1:Introduction to Macro economics and National Income

- Macroeconomics:Definition,ScopeandImportance;MacroeconomicVariable:Stock and FlI
- National Income: Definition, Concepts, Importance
- Measurement of National Income and Difficulties

Unit-2:Theories of Employment, Consumption and Investment

- Classical Theory of Employment: Assumptions, Say's Law of Market.
- Consumption:Factors,ConsumptionFunction,Keynes'Psychologi calLawof Consumption
- Investment:Types,Factors,InvestmentFunction;MarginalEfficiencyo fCapital, Multiplier and Accelerator
- Keynesian Theory of Employment: Assumption, Concepts and Model

Unit–3: Money and Banking

- Money: Definition, Types, Functions; RBI classification of Money
- Theories of Money: Fisher and Cambridge
- Banking: Definition, Types, Importance, Functions.
- Central Bank: Objectives, Functions, Monetary Policy

Unit–4: Inflation and Trade Cycles

- Inflation: Meaning, Types, Importance, Measurement
- Causes, Consequences and Controlling of Inflation
- Inflation vs Unemployment.
- Trade Cycles: Phases, Causes and Controlling Measures

Unit-5:Financial Market and Macroeconomic Policies

- Financial Markets: Types, Instruments, Functions
- Stock Market: Functions, Indices Sensex and Nifty
- MacroeconomicPolicy:Targets,IndicatorsandInstruments;FiscalP olicyand Crowding-Out Effect
- Neo-classical and Keynesian Synthesis: IS-LM Basic Model

References:

1. MacroeconomicAnalysis,BilingualTextbook,APSCHE
2. H.L.Ahuja,Advanced EconomicTheory, S.Chand, 2004
3. P.N.Chopra,Macroeconomics,KalyaniPublishers,Ludhiana,2014.
4. D.M.Mithani,MacroEconomicAnalysisandPolicy,HimalayaPublications, NewDelhi
5. TeluguAcademyPublicationsonMacroeconomics
6. Macroeconomics,Dr.Br.AmbedkarOpenUniversityMaterial
7. Macroeconomics,IGNOU Material

Suggested Activities:

Unit-1: Practical Exercise on national income measurement

Unit2: Group discussion on application of classical and Keynesian employment theories to current economics

Unit-3: Field visit to commercial bank and submit a report

Unit4: Assignment on current measures to control in flation

Unit-5: Quiz on financial markets and debate on monetary vs fiscal policy

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REVISED UG CBCS SYLLABUS w.e.f. 2021-22
SEMESTER – 4 :: COURSE – 4
ECONOMIC DEVELOPMENT- INDIA AND ANDHRA PRADESH

LEARNING OUTCOMES FOR THE COURSE
At the end of the course, the student is expected to demonstrate the following cognitive abilities and psychomotor skills.
1. Remembers and states in a systematic way (Knowledge)
    a. leading issues of Indian economic development with reference to potential for growth, obstacles and policy responses
    b. Objectives, outlays and achievements of economic plans and growth strategies
2. Explains (understanding)
    a. Available Resources, demographic issues, general problems of poverty and unemployment and relevant policies
    b. Sector specific problems, remedial policies and their effectiveness relating to Agriculture and Industrial Sectors of Indian and AP economy and infrastructure issues of AP economy
    c. Indian Tax system, recent changes, issues of public expenditure and public debt, recent finance commissions and devolution of funds
    d. Major issues of economic development of Andhra Pradesh after bifurcation and Central assistance
3. Critically examines using data and figures (analysis and evaluation)
    a. Leading issues of current importance relating to India and AP economy, major Policies and programmes
    b. Covid – 19 and its impact on Indian economy
4. Uses official statistical data and reports including tables and graphs
    a. To explain the achievements of Indian economy with reference to the objectives of planning and policy and make critical evaluation

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SEMESTER – 4: COURSE – 4
ECONOMIC DEVELOPMENT- INDIA AND ANDHRA PRADESH

Module – 1 Basic Features

Basic characteristics of Indian Economy as a developing economy – Economic development since independence - Objectives and achievements of planning – Planning Commission/NITI Ayog and their approaches to economic development - India's Rank in Global Human Development Index .

Module 2 National Income and Demography

Trends in National income - Demographic trends - Poverty and Inequalities – Occupational Structure and Unemployment - Various Schemes of employment generation and eradication of poverty – Issues in Rural Development and Urban Development –Intra-state and Inter-state Labour Migration and unorganized sector Problems of Migrant Labour

Module – 3 Agricultural and Industrial Developments

Indian Agriculture – Agricultural Strategy and Agricultural Policy – Agrarian Crisis and land reforms – Agricultural credit – Minimum Support Prices -Malnutrition and Food Security - Indian Industry - Recent Industrial Policy – Make-in India – Start-up and Stand-up programmes – SEZs and Industrial Corridors - Economic Reforms and their impact -Economic initiatives by government of India during COVID - Atmanirbhar Bharat package.

Module –4Indian Public Finance

Indian Tax System and Recent changes – GST and its impact on Commerce and Industry – Centre, States financial relations- Recommendations of Recent Finance Commission – Public Expenditure and Public Debt - Fiscal Policy and Budgetary Trends

Module- 5Andhra Pradesh Economy

The basic characteristics of Andhra Pradesh economy after bifurcation in 2014 – Impact of bifurcation on the endowment of natural resources and state revenue – new challenges to industry and commerce - the new initiatives to develop infrastructure – Power and Transport - Information Technology and e-governance – Urbanization and smart cities – Skill development and employment –Social welfare programmes.

Reference Books:

1. Dhingra, I.C., *Indian Economy*, Sultan Chand, New Delhi, 2014.

2. Gaurav Datt and Ashwani Mahajan, *Datt and Sundharam's Indian Economy*, S.Chand& Co., 2016.

3. G. M. Meier, *Leading Issues in Economic Development*, Oxford University Press, New York, 3/e.

4. M. P. Todaro and Stephen C. Smith, *Economic Development*, 10/e, Indian Edition Published by Dorling Kindersley India Pvt. Ltd. 2012.

5. P. K. Dhar, *Indian Economy: Its Growing Dimensions, Kalyani Publishers, Ludhiana, 2018.*

6. Reserve Bank of India, *Handbook of Statistics on Indian Economy* (Latest).

7. S.K.Misra, VK.Puri, *Indian Economy*, Himalaya Publishing House, 2015.

8. R.S.Rao, V.Hanumantha Rao &N.Venu Gopal (Ed.), *Fifty Years of Andhra Pradesh (1956-2006),* Centre for Documentation, Research and Communications, Hyderabad, 2007.

9. G. Omkarnath, *Economics - A Primer for India* - Orient Blackswan, 2012.

10. A.P Economy- Telugu Academy, 2018

Recommended Co-curricular Activities:

1. Assignments on specific issues of contemporary importance with reference to problems and remedial policies

2. Student Seminars on leading economic challenges, the effectiveness of relevant policies and programmes

3. Quiz to examine the knowledge and critical understanding of major policies, programmes achievements, failures relating to all sectors

4. Group discussions to promote critical understanding and evaluation capabilities of the students on major areas of Indian and AP economy

5. Group project work to study the implementation and effectiveness of major government schemes of development, poverty eradication and employment promotion etc.,

6. PPT presentation and participation in webinars to help the students acquire and adapt ITC skills in the process of learning

7. Field Visits to Agricultural farm/market/SSIs to understand the ground realities of economic situation of the country and the state

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B.A. Economics SEMESTER – IV
Paper: IV - ECONOMIC DEVELOPMENT- INDIA AND ANDHRA PRADESH
Model Question Paper

SECTION – A

Write Short Answer for any FIVE of the following

Each question carries 5 marks (5 x 5 = 25 Marks)

1. Planning Commission
2. NITI Ayog
3. Labour Migration
4. Start-up
5. New Agricultural Strategy
6. Industrialization
7. Classification of Public Debt
8. Public Expenditure

Section –B
Answer the following questions
Each question carries 10 marks (5X10=50 Marks)

9. (a) Explain about the characteristic features of Indian Economy
    (or)
    (b)Explain the objectives of Five Year Plan

10. (a) What are causes for Poverty in India? Mention important poverty alleviation programmes.
    (or)
    (b) Describe the causes for rural-urban migrations of India.

11. (a) Explain the important sources of Agricultural credit in India.
    (or)
    (b) Explain the 1991 New Industrial Policy

12. (a) Explain the Atma Nirbhar Bharat Abhiyan Package.
    (or)
    (b) Explain the impact of GST on Indian Economy?

13. (a) Discuss the basic characteristics of A.P. Economy after bifurcation in 2014.
    (or)
    (b) Explain the Social Welfare Programmes in A.P.

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COURSE– 5(Semester - IV)
STATISTICAL METHODS FOR ECONOMICS

LEARNING OUTCOMES FOR THE COURSE

At the end of the course, the student is expected to demonstrate the following cognitive abilities and psychomotor skills.

1. Remembers and states in a systematic way (Knowledge)

a. the definitions, terms and their meaning relating to statistical methods

b. various formulae used to measure central tendency, correlation regression and Indices

2. Explains (understanding)

a. Importance of statistics and its applications

b. The method of classification of primary data

c. Uses of Correlation and Regression analysis, time series and index numbers in economic analysis

3. Analyses and solves using given data and information (analysis and evaluation)

a. different kinds of statistical problems using various principles and formulae relating to central tendency, correlation, regression, time series and indices

b. to interpret data and suggest solutions to economic problems

4. Draws critical diagrams and graphs.

a. Histogram, Frequency Polygon and Frequency Curve

b. More than cumulative and less than cumulative frequency curves (Ogive)

c. Different types of Bar diagrams

d. Pie Diagram and its uses in economic analysis

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COURSE– 5(Semester - IV)
STATISTICAL METHODS FOR ECONOMICS

Module – 1: Nature and Definition of Statistics
Introduction to Statistics – Definition, scope, importance and limitations of Statistics – Primary and Secondary data- Census and Sampling techniques and their merits and demerits

Module – 2: Diagrammatic Analysis
Collection of data - Schedule and questionnaire – Frequency distribution – Tabulation – diagram and graphic presentation of data – Histogram, Frequency Polygon, Cumulative Frequency Curves - Bar Diagrams and Pie Diagram

Module – 3: Measures of Central Tendency and Dispersion
Measures of Central Tendency and Dispersion - Types of averages- Arithmetic Mean, Geometric Mean, Harmonic Mean – Median – Mode – Dispersion - Range, Quartile Deviation, Mean Deviation, Standard Deviation- Coefficient of Variation.

Module – 4: Correlation and Regression
Correlation and Regression - Meaning, Definition and uses of Correlation- Types of Correlation- Karl Pearson's Correlation coefficient - Spearman's Rank Correlation- Regression Equations - utility of regression analysis – Demand forecasting.

Module – 5: Time Series and Index Numbers
Time Series and Index Numbers: Definition and components of Time Series – Measurement of Time Series – Moving Average and the Least Squares Method – Index Numbers - Concepts of Price and Quantity Relatives – Laspeyer's, Paasche's and Fisher's Ideal Index Numbers – Uses and Limitations of Index Numbers.

Reference Books:

1. B. R. Bhat, T. Srivenkataramana and K.S. MadhavaRao (1996): *Statistics: A Beginner's Text*, Vol. I, New Age International (P) Ltd.

2. Goon A.M, Gupta M.K., Das Gupta B. (1991), *Fundamentals of Statistics,* Vol. I, World Press, Calcutta.

3. M. R. Spiegel (1989): *Schaum's Outline of Theory and Problems in Statistics,* Schaum's Outline Series.

4. F. E. Croxton, D. J. Cowden and S. Kelin S (1973), *Applied General Statistics,* Prentice Hall of India. 2.

5. S.P. Gupta, *Statistical Methods* , S. Chand & Co, 1985

6. S. C. Guptha, *Fundamentals of Statistics*, Himalaya Publishing House, Hyderabad.

7. Digambar Patri and D. N. Patri, *Statistical Methods for Economics,* Kalyani Publishers, Ludhiana, 2017.

8. Telugu Akademi Book, ParimanathmakaPaddathulu (For B.A.).

Recommended Co-curricular Activities:
1. Assignments of the application of various statistical methods

2. Student Seminar on themes requiring usage of tables, diagrams, statistical analysis and interpretation

3. Group project work for collection of data on locally relevant economic problems

4. Market survey on demand, supply, sales, prices of different kinds of projects like food items, FMCG, other consumable durables etc., etc., and Statistical Analysis- Mini Project and also income elasticity of demand for such products

SECTION – A

Write Short Answer for any FIVE of the following

Each question carries 5 marks (5 x 5 = 25 Marks)

1. Sampling
2. Primary and Secondary Data
3. Questionnaire
4. Histogram
5. Various components of Time Series
6. Write any four advantages of Index Numbers
7. Correlation and Regression
8. Advantages of Diagrammatic Representation.

Section –B

Answer the following questions

Each question carries 10 marks (5X10=50 Marks)

9. **(a)** What is Primary Data? Explain the different collections of Primary Data.

(OR)

(b) Define Statistics? Discuss its characteristics and importance.

10. (a) Find out the value of mode for the following data.

Class Interval:	10-20	20-30	30-40	40-50	50-60	60-70	70-80	80-90	90-100
Frequency :	5	7	12	20	18	15	11	8	5

(OR)

(b) Calculate Standard Deviation for the following data.

Height (inches):	59-61	61-63	63-65	65-67	67- 69
No. of Students:	60	62	64	66	68

11. (a) calculate Karl Pearson's correlation from the following data:

X:	24	28	32	36	40	44	48	52
Y:	8	7	6	5	9	8	6	3

(OR)

(b) Advertisement Expenditure and profits of four companies are given below. Estimate Regression line of profits on Advertisement Expenditure and show it on the graph.

Advt. Exp. (Rs. Crores):	40	45	35	50
Profits (Rs. Crores) :	50	60	40	50

12. (a) Calculate the Trend values for the following Time Series Data

Year	: 2010	2011	2012	2013	2014	2015	2016
Production (Tonnes):	80	90	92	83	94	99	92

(OR)

(b) Calculate Fisher's Index number for 2003, taking 1993 as Base Year

	1993		**2003**	
Commodity	**Price**	**Quantity**	**Price**	**Quantity**
A	4	1	10	2
B	1	10	4	25
C	20	2	88	3
D	10	6	16	20

13 (a) Find out median from Ogive curves:

Class Interval:	50-60	60-70	70-80	80- 90	90-100	100-110	110-120
Frequency:	8	10	16	15	10	8	3

(OR)

(b) Define Pie Diagram and draw the Pie Diagram for the following data:

Group of Consumer Gods	Consumption Expenditure
Food	555
Clothes	220
House Rent	240
Fuel	140
Others	260

SRI VENKATESWARA UNIVERSITY
B.A ECONOMICS - V SEMESTER
(Under CBCS W.E.F. 2022-23)

Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities
& Model Q.P. Pattern)

Structure of SECs for 5th Semester
(To Choose One pair from the Two (B & C) alternative pairs of SECs)

	6B	Urban Entrepreneurship and MSMEs	5	4	25	75
	7B	Retail and Digital Marketing	5	4	25	75

(OR)

	6C	Insurance Services	5	4	25	75
	7C	Banking and Financial Services	5	4	25	75

Note1: *For Semester–V, for the domain subject, Economics, any one of the Two pairs of SECs shall be chosen as courses 6 and 7, i.e., 6B & 7B or 6C & 7C. The pair shall not be broken (BC allotment is random, not on any priority basis).*

Note-2: *One of the main objectives of Skill Enhancement Courses (SEC) is to inculcate skills related to the domain subject among students. The syllabus of SEC will be partially skill oriented. Hence, teachers shall also impart practical training to students on the skills embedded in syllabus citing related real field situations*

SRI VENKATESWARA UNIVERSITY
B.A ECONOMICS - V SEMESTER
(Under CBCS W.E.F. 2022-23)

Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities &

Model Q.P. Pattern)   Max Marks: 100

COURSE 6C: INSURANCE SERVICES
(Skill Enhancement Course (Elective), 4 Credits)

   I.   **Learning Outcomes:**

   Students at the successful completion of the course shall be able to

   1. Explain the concept and principles of insurance service and functioning of insurance service agencies;
   2. Identify and analyse the opportunities related insurance services in local rural area;
   3. Apply the concepts and principles of insurance to build a career in Insurance services;
   4. Demonstrate practical skills to enable them to start insurance service agency or earn wage employment in it.

II. **Syllabus:** (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Insurance Concept and Principles
Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDA and Insurance Ombudsman –Scope for Insurance Business in India.

Unit 2: Life Insurance and Products
Life Insurance: Nature and Features - Major Life Insurance Companies in India - Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies – Medical Examiner.

Unit 3: General and Health Insurances and Products
General Insurance: Nature, Features and Types - Major General Insurance Companies in India - Important General Insurance Products/Policies and their Features - Surveyor – Health Insurance: Nature and Features - Health Insurance Companies in India - Major Health Insurance Products/policies and their Features: Individual, Family, Group.

Unit 4: Practicing as an Insurant Agent

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency with the Company — Procedure to issue a Policy: Application and Acceptance – Policy Lapse and Revival – Premium Payment, Assignment, Nomination and Surrender of Policy – Policy Claim - Important Websites and Apps of Insurance in India.

Unit 5: Understanding the Customer and Case Studies

Insurance Customer and Categories – Understanding Customer Mindset and Satisfaction - Addressing the Grievances of the Customer – Ethical Behavior in Insurance – Moral Hazard–Discussion of two different Case Studies related to Life or General or Health Insurance Services.

III. References:

1. Insurance Institute of India: *Principles of Insurance (IC-01)*, Mumbai, 2011.
2. Insurance Institute of India: *Practice of Life Insurance (IC-02),* Mumbai, 2011.
3. Insurance Institute of India: *Practice of General Insurance (IC-11),* Mumbai, 2011
4. IGNOU: *Life Insurance* https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf
5. IGNOU: *Non-Life Insurance* https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf
6. P. Periyaswamy: *Principles and Practice of Insurance,* Himalaya Publishers, New Delhi (2nd Edition), 2019.
7. G. Dionne and S.E. Harrington (Eds.): *Foundations of Insurance Economics*, Kluwer Academic Publishers, Boston, 1997.
8. K. Jr. Black, and H.D. Skipper Jr.:*Life and Health Insurance,* Prentice Hall, Upper Saddle River, New Jersey, 2000.
9. https://www.irdai.gov.in
10. https://www.insuranceinstituteofindia.com
11. https://licindia.in/
12. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

*a)***Mandatory** (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher**: Training of students by teacher in the classroom and in the field for a total of not less than10 hours on skills and hands on experience like explaining the details of an insurance policy to a customer – life, health and general policy, filling up application for a policy, calculation of premium and claim, make use of important websites and apps etc.

SRI VENKATESWARA UNIVERSITY
B.A ECONOMICS - V SEMESTER
(Under CBCS W.E.F. 2022-23)

Skill Enhancement Courses (SECs) for Semester V Semester
(Syllabus with Learning Outcomes, References, Co-curricular Activities &
Model Q.P. Pattern)
COURSE 7C: BANKING AND FINANCIAL SERVICES

(Skill Enhancement Course (Elective), 4 Credits)   Max Marks: 100

I.   Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concept and essentials banking and financial services.
2. Identify and analyse the employment opportunities related to banks and other financial institutions.
3. Apply the concepts to banking and financial opportunities and formulate ideas related to them.
4. Demonstrate practical skills to enable them to get employment in Banks and other financial institutions as business correspondents or Common Service Centers or marketing agents.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others IncludingUnitTests:05)

Unit1: Principles of Banking and Indian Banking System

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering - Basics of Financial literacy - Problems and Challenges of Banking in India.

Unit 2: Deposits, Loans and Digital Banking

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging -Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.

Unit 3: Banking Correspondents and Common Service Centers

Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization. Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre - Case Study of Banking Correspondents with any Bank or CSC in Local Area.

Unit 4: Financial Services of NBFIs

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.

Unit 5: Work with Finance Service Company (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction - Collection and Recovery of FSC Loans - Case Study of a FSC's services in Local Area.

III. References:

1. Indian Institute of Banking and Finance: ***Principles and Practices of Banking,*** Macmillan India Limited, 2021. https://drive.google.com/file/d/1VU7aN4s5ikPQl7nX6mTBW-sVLQCNhfvK/view
2. Indian Institute of Banking and Finance: ***Retail Baking,*** Macmillan India Limited, 2015.
3. D.R.Patade Babasaheb Sangale and T.N.Salve : ***Banking and Finance:*** *Fundamental of Banking,* Success Publications, Pune, January *2013.* https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking- English.pdf
4. N. Mukund Sharma: ***Banking and Financial Services***, Himalaya Publishers, 2015.
5. Akhan Ali Jafor: ***Non-Banking Financial Companies in India: Functioning and Practice,*** New Century Publications, New Delhi, 2010.
6. RBI: "Non-Banking Financial Institutions" in ***Report on Trend and Progress of Banking in India 2019-20.***
7. RBI: Discussion Paper on ***Engaging Business Correspondents.*** https://www.rbi.org.in/scripts/bs_viewcontent.asp