

**"Education for Knowledge, Science and Culture"**

- Shikshanmaharshi Dr. BapujiSalunkhe

Shri Swami Vivekanand ShikshanSanstha's

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



### **Department of Economics**

#### ***B. A. Part – II, Semester III & IV, CBCS***

##### **1. Macro Economics**

##### **2. Banks and Financial Institutions**

<b>Semester</b>	<b>Paper No.</b>	<b>Course Code</b>	<b>Course Title</b>	<b>No. of Credits</b>
III	III	CC-1018C1	Macro Economics-I	04
	IV	CC-1018C2	Banks and Financial Institutions-I	04
IV	V	CC-1018D1	Macro Economics-II	04
	VI	CC-1018D2	Banks and Financial Institutions-II	04

Syllabus with effect from June, 2019

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**B.A. Part – II CBCS**

Syllabus with effect from June, 2019

**Semester-III, ECONOMICS**

Paper –III: Macro Economics-I

**Course Code:CC-1018C1**

Marks 50      Credit 4

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

**Learning Outcomes**

By the end of this course it is expected that the student will be able to:

- CO1. Understand macro-economic variables
- CO2. Realize macro-economic theories of output and employment.
- CO4. Understand impact of change in general price level.
- CO3. Analyze consumption and investment function.

<b>Module</b>	<b>Content</b>	<b>Duration (In hours)</b>	<b>Credit</b>
<b>Module I</b>	<b>Introduction to Macro Economics</b> 1.1 Meaning, Nature and Scope 1.2 Significance 1.3 Limitations 1.4 Stock and flow concepts in macroeconomic analysis.	<b>(15)</b>	<b>1</b>
<b>Module II</b>	<b>National Income</b> 2.1 Meaning and Concepts : GDP, NDP, GNP, NNP, PCI, PI, DI and Private Income 2.2 Methods of measurement: Product, Income and Expenditure 2.3 Difficulties in Measurement 2.4 Application of National Income Data	<b>(15)</b>	<b>1</b>
<b>Module III</b>	<b>Theory of Value of Money</b> 3.1 Concept of Value of Money, 3.2 Quantity Theory of Money and Cambridge approach 3.3 Inflation and Deflation : Causes, Effects and remedies 3.4 Practical : Market survey/ Trends in Prices	<b>(15)</b>	<b>1</b>

<b>Module IV</b>	<b>Theory of Output and Employment-</b> 4.1 Say's Law of Markets 4.2 Keynesian Theory of Employment 4.3 Consumption and Investment Function 4.4 Practical : Trends in employment / Survey of Consumption/ Investment pattern	<b>(15)</b>	<b>1</b>
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**Semester: IV, Paper –V,  
Macro Economics-II  
Course Code : CC-1018 D1  
Marks 40      Credit 4**

**Course Objective:** The objective of the course is to help student learn and understand the interrelationship of macro-economic variables with public finance and international trade.

**Learning Outcomes**

By the end of this course it is expected that the student will be able to:

- CO1. Understand phases of business cycle
- .CO2. Expresses public finance and economic development.
- CO3. Explains export, import and foreign trade deficit and balance of payment concepts
- CO5. Students will be able to analysis the current issues of the economies

<b>Module</b>	<b>Content</b>	<b>Duration (In hours)</b>	<b>Credit</b>
<b>Module I</b>	<b>Theory of Business Cycles</b>  1.1 Meaning, Types and Phases of Business Cycle 1.2 Causes and remedies 1.3 Theories of Business Cycles : Hawtrey, Schumpeter and Keynes 1.4 Stagnation	<b>(15)</b>	<b>1</b>
<b>Module II</b>	<b>Theory of Public Finance- I</b>  2.1 Meaning, Nature, Scope and Significance 2.2 Direct and Indirect Taxes: Meaning, Merits and Demerits 2.3 GST : Merits and Demerits 2.4 Public Expenditure: Meaning, Types, Causes of growth, Effects and remedies to control	<b>(15)</b>	<b>1</b>
<b>Module III</b>	<b>Theory of Public Finance- II</b> 3.1 Public Debt: Meaning, Sources & Effects 3.2 Deficit Financing: Meaning & Methods	<b>(15)</b>	<b>1</b>

	3.3 Public Budget: Meaning, Types and Importance 3.4 Practical: Study of Public debt of Center and State govts./ Analysis of Center and State budgets		
<b>Module IV</b>	<b>Theory of International Trade</b>  4.1 Meaning, Concept of Trade, Advantage and Disadvantages of International Trade 4.2 Terms of trade ; Meaning, Concepts, Factors influencing terms of trade - Importance and Limitations 4.3 Balance of trade and Payment- Causes of Disequilibrium in BOP and Remedies. 4.4 Practical : Study of trading firm/ retail houses	<b>(15)</b>	1

## REFERENCES

1. Keynes J. M.: The General Theory.
  2. Ahuja H. L.: Advanced Economic Theories
  3. Shapiro Edward: Macro Economic Analysis.
  4. Allen R. G. D.: Macro Economic Theory.
  5. Das Gupta A.: Keynesian Economics & Under Developed Countries.
  6. Fisher Irving: The Purchasing Power of Money.
  7. Ghose Alok: Financial Intermediaries and Monetary Policy in Developing Economy.
  8. Gupta K. R.: Macro Economics.
  9. Hicks J. R.: Trade Cycles.
  10. Shukla D. K.: Monetary Policy.
  11. Samuelson P. A.: Interactions between The Multiplier Analysis and The Principles of Acceleration.
  12. Musgrave R. A.: The Theory of Public Finance.
  13. Pigou A. C.: A Study in Public Finance.
  14. Seligman E. R. A.: Essay in Taxation.
  15. Taylor P. F.: The Economics of Public Finance.
  16. Sundram K. P. M.: Indian Public Finance and Financial Administration
  17. Hicks, Ursula: Public Finance.
  18. Stonier and Hague: A Textbook of Economic Theory.
  19. Kurihara K. K.: Monetary Theory and Public Policy.
  20. Gardener Ackley: Macro Economics: Theory and Policy.
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## Structure of Question Paper

<b>Written Examination</b>			<b>Total Marks</b>
Total Marks = 40 Time=2.00 hours * All Questions are compulsory (Based on all Modules)			
Q. No	Nature of Question	Marks	40 Marks
Q.1	A. Multiple Choice Questions B. Answer in one sentence <b>or</b> Match the pair	05 Marks 05 Marks	
Q.2	A. Broad Answer Question <b>Or</b> B. Broad Answer Question	10 Marks	
Q.3	A. Broad Answer Question <b>Or</b> B. Broad Answer Question	10 Marks	
Q.4	Short notes (Any 2 out of 3)	10 Marks	
	<b>Total Marks</b>	<b>40 Marks</b>	
<b>Internal Evaluation</b>		<b>10 Marks</b>	10 Marks
* Semester 3 <sup>rd</sup> : Home Assignment			
** Semester 4 <sup>th</sup> : Seminar			
<b>Grand Total</b>			<b>50 Marks</b>

**B. A Part – II CBCS  
ECONOMICS**  
Syllabus with effect from June, 2019  
**Semester: III Paper –IV,  
Banks and Financial Institutions-I  
DSC-1018 C2**

Marks 50

Credits -4

**Course Objective:** the objective of the course is to give knowledge of theory and practice of Indian Banking & Financial Institutions with concrete inputs and prepare them for career.

**Learning Outcomes**

After studying the course the student will be able to...

- CO1. Understand commercial banks with their functions.
- CO2. Know bankers and bank customer's rights and obligations.
- CO3. Know central bank and its various policies.
- CO4. Analyze need and impact of monetary policy .

Module	Content	Duration (In hours)	Credits
Module I	<b>Commercial Banks</b> 1.1 Meaning and Functions 1.2 Process of Credit Creation and Its Limitations 1.3 Balance Sheet of a Bank and Investment Policy 1.4 Asset Classification : Performing and Non-Performing assets and Norms	15	1
Module II	<b>Practical Banking</b> 2.1 Types of Accounts 2.2 Opening, Operating and Closing of Accounts 2.3 Banker's: Rights and Obligations 2.4 Bank Customers: Rights and Obligations	15	1
Module III	<b>Reserve Bank of India</b> 3.1 Functions and Role 3.2 Monetary Policy of RBI: Objectives and Instruments 3.3 Financial Inclusion: Meaning, Steps taken by RBI, Progress 3.4 Practical: Study of Instruments of Monetary Policy/ Visit to RBI/ Study of Financial Inclusion & Exclusion	15	1
Module IV	<b>Applied Banking</b> 4.1 Banking Ombudsman Scheme-Meaning, Power & Duties 4.2 Credit (Loan) appraisal –Meaning, Importance, Procedure for credit appraisal – Credit Score 4.3 Prime Lending Rate, Base Rate, Repo & Reverse Repo rate 4.4 Practical: Trends in Repo/Reverse Repo/Lending Rates/ Study of Banks loan policy	15	1

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**Semester: IV Paper –VI,  
Banks and Financial Institutions –II,  
DSC-1018D2**

Marks 50

Credits -4

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**Course Objective:** the objective of the course is to give knowledge of financial market and institutions with their reforms.

**Learning Outcomes**

By the end of this course it is expected that the student will be able to:

CO1. Understand Indian financial market.

CO2. Know the different development banks and their reforms.

CO3. Understand e-banking sources and their functions.

Module	Content	Duration (In hours)	Credits
Module I	<b>Financial Market</b> 1.1 Money Market: Meaning & Components 1.2 Capital Market: Meaning & Components 1.3 Characteristics of Indian Money Market & Capital Market 1.4 SEBI	15	1
Module II	<b>Development Banks &amp; Financial Institutions</b> 2.1 Development Banks : Concept & Role 2.2 Non-Banking Financial Institutions. : Concept & Role 2.3 Mutual Funds: Meaning, Types 2.4 Importance of Mutual Fund.	15	1
Module III	<b>Banking Reforms in India</b> 3.1 Recommendations of the Narasimham Committee (1991) 3.2 Recommendations of the Narasimham Committee (1998) 3.3 Mergers and Acquisitions in Indian Banking : Concept and Trends 3.4 Practical: Study of recent Mergers and Acquisitions in Indian Banking	15	1
Module IV	<b>E-Banking</b> 4.1 E- Banking: Concept, Advantages and Limitations 4.2 Types: MICR Clearing, ATMs : Credit cards and Debit Cards 4.3 Travelers Cheques, Gift Cheques, E-wallet, BHIM, Paytm 4.4 Practical: Study of ATM/Debit/ Credit Card/ Transactions through e-banking instruments	15	1

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**REFERENCES**

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2. Srivastava, Divya Nigam, “Management of Indian Financial Institutions”, Himalaya Publishing House.

3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
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11. NitinBhasin," Banking Developments in India 1947 to 2007," New Century Publications.
13. NitinBhasin, "Banking & Financial Markets in India 1947 to 2007,' New century Publications.

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<b>Total Marks</b>		<b>40 Marks</b>	
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<b>Grand Total</b>			<b>50 Marks</b>