"Education for Knowledge, Science and Culture"

- Shikshanmaharshi Dr. Bapuji Salunkhe Shri Swami Vivekanand Shikshan Sanstha's

VIVEKANAND COLLEGE (AUTONOMOUS), KOLHAPUR





Department of Economics

B. A. Part - II, Semester III & IV, CBCS

1. Macro Economics

2. Banks and Financial Institutions

Semester	Paper No.	Course Code	Course Title	No. of Credits
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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VIVEKANAND COLLEGE (AUTONOMOUS), KOLHAPUR. B.A. Part – II CBCS

Syllabus with effect from June, 2019

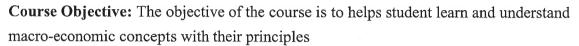
Semester-III, ECONOMICS

Paper -III: Macro Economics-I

Course Code: CC-1018C1

Marks 50

Credit 4



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.
- CO3. Understand impact of change in general price level.
- CO4. Analyze consumption and investment function.

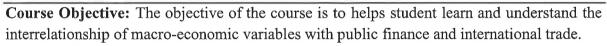
Module	Content	Duration (In hours)	Credit
Module I	Introduction to Macro Economics	(15)	1
	1.1Meaning, Nature and Scope		
	1.2 Significance		
	1.3 Limitations		
	1.4 Stock and flow concepts in macroeconomic		
	analysis.		
Module II	National Income	(15)	1
	2.1 Meaning and Concepts: GDP, NDP, GNP, NNP,		
	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		
Module	Theory of Value of Money	(15)	1
III	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		

Module IV	Theory of Output and Employment-	(15)	1
	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		

Semester: IV, Paper –V, Macro Economics-II Course Code: CC-1018 D1

Marks 50

Credit 4



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
- CO4. Students will be able to analysis the current issues of the economies

Module	Content	Duration (In hours)	Credi t
Module I	Theory of Business Cycles	(15)	1
	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		
Module II	Theory of Public Finance- I 2.1 Meaning, Nature, Scope and Significance 2.2 Direct and Indirect Taxes: Meaning, Merits and Demerits 2.3 GST: Merits and Demerits 2.4Public Expenditure: Meaning, Types, Causes of growth, Effects and remedies to control	(15)	1



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	Module III	Theory of Public Finance- II	(15)	1
		3.1 Public Debt: Meaning, Sources & Effects		
		3.2 Deficit Financing: Meaning & Methods		

			- /3/cst
	3.3 Public Budget: Meaning, Types and Importance		NO JUN
	3.4 Practical: Study of Public debt of Center and State		196
	govts./ Analysis of Center and State budgets		Gutonor
Module IV	Theory of International Trade	(15)	1
	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		

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.
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- 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.

Structure of Question Paper

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

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 Commercial Banks 1.1 Meaning and Functions 1.2 Process of Credit Creation and Its Limitations 1.3Balance Sheet of a Bank and Investment Policy 1.4Asset Classification: Performing and Non-Performing assets and Norms		15	1
Module II	Practical Banking 2.1 Types of Accounts 2.2 Opening, Operating and Closing of Accounts 2.3Banker's: Rights and Obligations 2.4Bank Customers: Rights and Obligations	15	1
Module III	Reserve Bank of India 3.1 Functions and Role 3.2Monetary Policy of RBI: Objectives and Instruments 3.3Financial Inclusion: Meaning, Steps taken by RBI, Progress 3.4 Practical: Study of Instruments of Monetary Policy/ Visit to RBI/ Study of Financial Inclusion & Exclusion		1
Module IV	Applied Banking 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		1

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



Marks 50

Credits -4

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.
- CO4. Differentiate money and capital market

Module		Duration (In hours)	Credits
	Content	<u> </u>	
Module I	Financial Market 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	Development Banks & Financial Institutions 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	Banking Reforms in India 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 recant Mergers and Acquisitions in Indian Banking	15	1
Module IV	 E-Banking 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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- 2. Srivastava, Divya Nigam, "Management of Indian Financial Institutions", Himalaya Publishing House.
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- 3. E. Gordon and K. Natarajan, "Emerging Scenario of Financial Services," Himalaya Publishing House, Mumbai.
- 4. M. Y. Khan, "Indian Financial System", Tata McGraw Hill.
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- 7. Dudley Luckett, "Money and Banking," McGraw Hill.
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- 9. Dr. P. K. Srivastava, "Banking theory and Practice", Himalaya Publishing House.
- 10. Benson Kunjukunju, Commercial Banks in India, New Century Publications.
- 11. NitinBhasin," Banking Developments in India 1947 to 2007," New Century Publications.
- 13. NitinBhasin, "Banking & Financial Markets in India 1947 to 2007,' New century Publications.

Structure of Question Paper

	Semester 4 . Semmar	Grand Total	50 Marks	
* Se	** Semester 4 th : Seminar	10 Marks	10 Marks	
	Internal Evaluation			
	Total Marks	40 Marks		
Q.4	Short notes (Any 2 out of 3)	10 Marks		
	B. Broad Answer Question			
	Or	10 IVIAIKS		
Q.3	A. Broad Answer Question	10 Marks		
	B. Broad Answer Question			
	Or	TO IVIAIKS	40 Marks	
Q.2	A. Broad Answer Question	10 Marks		
	Match the pair	05 Marks		
	B. Answer in one sentence <u>or</u>	05 Marks		
Q.1	A. Multiple Choice Questions	05.141		
Q. No	reature of Question	IVIALKS		
	All Questions are compulsory (Based on Nature of Question	all Modules) Marks		
Total Marks = $40 \text{ Time} = 2.00 \text{ hours}$			Total Marks	
	Written Examination			

DEPARTMENT OF ECONOMICS
WHEKAMAND COLLEGE, KOLHAPUR
HALLYENDMOUS