

"Education for Knowledge, Science and Culture"

- Shikshanmaharshi Dr. Bapuji Salunkhe

Shri Swami Vivekanand Shikshan Sanstha's

## VIVEKANAND COLLEGE, KOLHAPUR (AUTONOMOUS)



### 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	DSC-1018C1	Macro Economics -I	04
	IV	DSC -1018C2	Banks and Financial Institutions-I	04
IV	V	DSC -1018D1	Macro Economics -II	04
	VI	DSC -1018D2	Banks and Financial Institutions-II	04

### Syllabus

To be implemented from 2022-23

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**B.A. Part – II CBCS**

Syllabus to be implemented from 2022- 23

**Semester-III, Paper –III**

**Macro Economics- I Course Code:DSC-1018C1**



Marks 50 Teaching hours 60 Credit 4

**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 Understand National Income and its relevance
- CO3 Realize quantity and value of money with its changes
- CO4 Realize macro-economic theories of output and employment.

**Semester-III, Macro Economics Paper –III Course Code:CC-1018C1**

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

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**B. A. Part – II CBCS**

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**Semester: IV, Paper –V,**

**Macro Economics – II Course Code : DSC-1018 D1**

Marks 50      Teaching hours 60      Credit 4



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

**Learning Outcomes**

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

CO1 Evaluate trade phase.

CO2 Expresses public finance and economic development.

CO3 Analyze the current issues of the economies

CO4 understand FRBM

Module	Title	Teaching hours	Credit
<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 1.4 Schumpeter's theory of trade cycle	(15)	1
<b>Module II</b>	<b>Theory of Public Finance- I</b> 2.1 Meaning, Nature, and Significance 2.2 Public Revenue ;Meaning and components 2.3 Direct and Indirect Taxes: Meaning, Merits and Demerits 2.4 Public Expenditure: Meaning, Types and Causes of growth	(15)	1
<b>Module III</b>	<b>Theory of Public Finance- II</b> 3.1 Public Debt: Meaning &Sources 3.2 Deficit Financing: Meaning, sources and measures of deficit. 3.3 Public Budget: Meaning, Types and Importance 3.4 Zero based budget	(15)	1
<b>Module IV</b>	<b>Fiscal Policy</b> 4.1 Meaning and objectives 4.2 Instruments of fiscal policy 4.3 Fiscal Federalism 4.4 Fiscal Responsibility and Budget Management Act 2003	(15)	1

**Reference Books :**

- Billas & Wallace, Problems In Macro Economics, Tata McGras Hill,, MUMBAI
- Ahuja H.L., Macroeconomic Theory and Policy, S. Chand & Company Pvt.Ltd, New



Delhi

- Seth, M.L. Macro Economics, Lakshmi Narayan, AGRA
- Gupta, R.D, Keynes Post Keynesian Economics, Kalyani Prakashan, NEW DELHI
- Dornbusch R, Macroeconomics, MC-Graw Hill Education Pvt. Ltd., CHENNAI
- Natrass Nicoli, Macroeconomics Simplified, Sage Publications India Pvt Ltd, NEW DELHI
- Mankiw, Gregory N., Macroeconomics, Worth Publishers, New York
- Raghavan, Macro Economic Theory, R. Chand & Co.,
- Chopra, P.N., Advanced Economic Theory, Kalyani Publishers, NEW DELHI
- Chopra, C.N., Principles of Economics, Kalyani Prakashan, NEW DELHI
- Varma, K.T. Ravi & Agarwal, Managerial Economics, Forwards Books Depot., NEW DELHI
- Harold, Peacock, National Income And Social Planning, Hutchinson, London
- ढमढेरे एस.व्ही., स्थूल अर्थशास्त्र, डायमंड पब्लिकेशन्स, पुणे
- साबळे, ए. बी. & भोयर व्ही.एस., समाष्टि अर्थशास्त्र (विवेचन), श्री मंगेश प्रकाशन, नागपूर
- झामरे, ग.ना., स्थूल अर्थशास्त्र, पिंपळापुरे अँड कं. पब्लिशर्स, नागपूर
- देशपांडे, श्रीधर . & देशपांडे, विनायक., समष्टी अर्थशास्त्रीय विशलेषण, हिमालया पब्लिसिंग हाऊस, मुंबई
- ठक्कर, के.एच., स्थूल अर्थशास्त्र, फडके प्रकाशन, कोल्हापूर
- देशमुख, राम, आधुनिक स्थूल अर्थशास्त्र, विद्या प्रकाशन, नागपुर
- माहोरे, रा.य., व्यापार चक्राचे सिध्दांत, Anshul Publications, Nagpur
- भावे, महाजन, समग्रलक्षी अर्थशास्त्र, मंगेश प्रकाशन, नागपुर

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**B. A Part – II CBCS**

Draft Syllabus to be implemented from 2022- 23

**Semester: III Banks and Financial Institutions Paper –I,**

**DSC-1018 C2**

Marks 50

Teaching hours 60

Credits -4



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

**Learning Outcomes**

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

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

Module	Unit	Teaching 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 Non-Performing assets	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 History, Functions and Role 3.2 Monetary Policy - Meaning, Objectives and Instruments 3.3 Recent monetary policy RBI 3.4 Financial Inclusion: Meaning and measures	15	1
Module IV	<b>Emerging Trends in Indian 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 and its impact on credit creation of commercial banks. 4.4 CIBIL report	15	1

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**B. A Part – II CBCS**

Draft Syllabus to be implemented from 2022- 23

**Semester: IV, Banks and Financial Institutions Paper –II,**

**DSC-1018D2**

Marks 50

Teaching hours 60

**Credits -4**



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

**Learning Outcomes**

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

CO1 Understand Indian financial market.

CO2 Know different development banks and banking reforms.

CO3. Understand e-banking sources and their functions.

CO4. Differentiate money and capital market

Module	Unit	Teaching 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 Role and Functions of 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, Importance 2.4 Progress of Mutual Funds in India	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, Need Trends and impact. 3.4 BASEL Committee Norms	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 Clearing Process of Inter Bank Transactions. 4.4 Travelers Cheques, Gift Cheques, E-wallet, BHIM, Paytm	15	1

## REFERENCES

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

<b>Written Examination</b>			<b>Total Marks</b>
Total Marks = 50 Time=2.00 hours * All Questions are compulsory (Based on all Modules)			
Q. No	Nature of Question	Marks	<b>35 Marks</b>
Q.1	A. Multiple Choice Questions	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>35 Marks</b>	
<b>Internal Evaluation</b>			30 marks converted in to <b>15 Marks</b> (A+B+C)/3
Sr. No.	Evaluation Type	Marks	
A	<b>Test 1</b> (Module I and II)	10	
B	<b>Test 2</b> (Module III and IV)	10	
C	<b>Skill Assessment Activity :</b> Article review / presentation /Home Assignment	10	
<b>Total Marks</b>		<b>30 Marks</b>	
<b>Grand Total</b>			<b>50 Marks</b>

  
**HEAD**  
 DEPARTMENT OF ECONOMICS  
 VIVEKANAND COLLEGE, KOLHAPUR  
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