



KARMAVEER BHURAO PATIL UNIVERSITY, SATARA
(A State Public University)

Rayat Shikshan Sanstha's
Chhatrapati Shivaji College, Satara
(A Constituent College)

Faculty of Humanities

Syllabus for

B. A. Degree Programme in Economics

B.A. Part-I

Structure and Syllabus in Accordance with
National Education Policy (NEP) 2020

Choice Based Credit System (CBCS)
With Multiple Entry and Multiple Exit Options

To be implemented from June, 2024 onwards

KARMAVEER BHAURAO PATIL UNIVERSITY, SATARA
Rayat Shikshan Sanstha's
Chhatrapati Shivaji College, Satara
(A Constituent College)
COURSE STRUCTURE
(w.e.f. June, 2024 onwards)
B.A. Part-I Economics

Year	Level	Semester	Course Type	Course No. & Course Title	Credit
I	4.5	I	Course (Optional) - 1- DSC- I	DSC- I- Indian Economy – I	4
			Course (Optional) - 2- DSC- I	DSC- I-Select from College Courses	4
			Course (Optional) - 3- DSC- I	DSC- I-Select from College Courses	4
			Open Elective Course (OE)	OE-I- Banks and Financial System or Principles of Cooperation	4
			Ability Enhancement Course (AEC)	AEC-I-English for Communication Paper I	2
			Indian Knowledge System Course (IKS)-Generic	IKS-Generic-I- Introduction to Indian Knowledge System	2
			Co-curricular Course (CC)	CC-I- Select any one from College Basket	2
Cumulative Credits for Semester-I					22
I	4.5	II	Course (Optional)- 1- DSC-II	DSC- II- Indian Economy – II	4
			Course (Optional)- 2- DSC-II	DSC- II- Continue As per Semester-I	4
			Course (Optional) - 3- DSC-II	DSC- II- Continue As per Semester-I	4
			Open Elective Course (OE)	OE-II- Applied Banking or Co-Operatives in India	4
			Ability Enhancement Course (AEC)	AEC-II-English for Communication Paper II	2
			Value Education Course (VEC)	VEC-I-Democracy, Elections and Good Governance	2
			Co-curricular Course (CC)	CC- II- As per Semester-I	2
Cumulative Credits for Semester -II					22
Cumulative Credits for Semester-I & II					44

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Course Structure

(w.e.f. June, 2024 onwards)

B.A. Part-I Economics

Sem.	Course Type	Course No. & Course Title	Course Code	Credit	Workload Per Week	ESE	CCE	Total Marks
I	Course (Optional) - 1- DSC- I	DSC- I- Indian Economy – I	DSCECO01101	4	4 Lectures	80	20	100
I	Course (Optional) - 2- DSC- I	DSC- I- Select from College Courses	As per Course	4	4 Lectures	80	20	100
I	Course (Optional) - 3- DSC- I	DSC- I- Select from College Courses	As per Course	4	4 Lectures	80	20	100
I	Open Elective Course (OE)	OE-I- Banks and Financial System	OEBFS01101	4	4 Lectures	80	20	100
I	Open Elective Course (OE)	OE-I- Principles of Cooperation	OECOO01101	4	4 Lectures	80	20	100
I	Ability Enhancement Course (AEC)	AEC-I- English for Communication Paper I	AECENG01101	2	2 Lectures	40	10	50
I	Indian Knowledge System (IKS- Generic)	IKS-Generic-I- Introduction to Indian Knowledge System	IKSGEN01101	2	2 Lectures	40	10	50
I	Co-curricular Course (CC)	CC-I- Select any one from College Basket	As per Course	2	2 Lectures	40	10	50
II	Course (Optional) - 1- DSC-II	DSC- II- Indian Economy – II	DSCECO01202	4	4 Lectures	80	20	100
II	Course (Optional) - 2- DSC-II	DSC- II- Continue As per Semester-I	As per Course	4	4 Lectures	80	20	100
II	Course (Optional) - 3- DSC-II	DSC- II- Continue As per Semester-I	As per Course	4	4 Lectures	80	20	100
II	Open Elective Course (OE)	OE-II- Applied Banking	OEBSF01202	4	4 Lectures	80	20	100
II	Open Elective Course (OE)	OE-II- Co-Operatives in India	OECOO01202	4	4 Lectures	80	20	100
II	Ability Enhancement Course (AEC)	AEC-II- English for Communication Paper II	AECENG01202	2	2 Lectures	40	10	50
II	Value Education Course (VEC)	VEC-I- Democracy, Elections and Good Governance	VECDEG01201	2	2 Lectures	40	10	50
II	Co-curricular Course (CC)	CC- II- As per Semester-I	As per Course	2	2 Lectures	40	10	50

ESE= End Semester Examination**CCE= Continuous Comprehensive Evaluation**

Equivalence:

Sr. No.	Class	Sem	Pattern	Title of the Old Paper	Credit	Title of the New Paper	Credit
1	B.A.-I	I	2023-24	MM-I Indian Economy -I	4	DSC-I Indian Economy-I	4
				MM-II Economy of Maharashtra -I	2		
				OE-I Agricultural Economics, Micro Economics	4	OE-I Principles of Micro Economics, Co-Operation	4
				VSC-I Processing Cooperatives	2		
				SEC-I Introduction to Stock Market	2		
				VEC-I Financial Literacy in India	2	VEC-I Democracy, Elections and Good Governance	
				IKS-I Ancient Indian Economic Thoughts	2	IKS-I-Ancient Indian Economic Thoughts	2
2	B.A.-I	II	2023-24	MM-III (Indian Economy-II)	4	DSC-II Indian Economy-II	4
				MM-IV (Economy of Maharashtra-II)	2		
				MN-I Introduction to Banking	2		
				OE-II Agricultural Economics, Micro Economics	4	OE-II Principles of Micro Economics, Co-Operation	4
				VSC-II Co-operative Marketing	2		
				SEC-II Stock Market Operation	2		
				VEC-II Sustainable Development	2	VEC-I Democracy, Elections and Good Governance	

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Syllabus for

B. A. Part I: Semester-I

(w.e.f. June, 2024 onwards)

Course (Optional)-1- DSC- I - Economics

Indian Economy – I

Course Code: DSCECO01101

Credits: 04

Preamble:

This paper intends to acquaint the students with various dimensions and the challenges before the Indian economy. It endeavors to provide useful insights to the students about the present economic situation and composition of the Indian economy. Indian Economy having largest Population in the world. Concern with this course having objective to give detailed information to the students about demography. The major sectors and their relative importance in the Indian economy and the major challenges faced by it.

Objectives

1. To Study the Economic Development of India.
2. To Study the Features of Population of India.
3. To Study the Nature and Causes of Poverty and Unemployment in India.
4. To Study the Major Challenges Before Indian Economy.

Course Outcome

CO-1 Understanding Economic Development of India.

CO-2 Familiarize with population of India.

CO-3 Able to understand the nature and causes of poverty and unemployment in India.

CO-4 Aware about Major Challenges before Indian Economy.

Expected Skills impartation (Through theory and practical's)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module No.	Title & Content	Credit	Hours	Co`s
1	Economic Development of India 1.1 Salient Features of Indian Economy 1.2 Recent Trends in Economic Growth and Composition in India, Structural Changes in Indian Economy 1.3 Indian Economy and Inclusive Growth 1.4 Comparison of Indian Economy with Developed Countries: Per Capita Income, Agriculture, Industry and Service Sector.	1	15	1

2	Population of India 2.1 Broad Features of Indian Population, Demographic Dividend 2.2 Size and Causes of Growth of Population in India 2.3 Human Resource Development – HDI Indicators and Measurement 2.4 Recent Population Policy of India	1	15	2
3	Poverty and Unemployment 3.1 Poverty- Meaning & Types 3.2 Poverty- Causes & Measures 3.3 Unemployment – Meaning & Types 3.4 Unemployment - Causes & Measures	1	15	3
4	Challenges before Indian Economy and Remedies 4.1 Economic Inequality- Nature, Causes & Remedies 4.2 Social Inequality – Nature, Causes & Remedies 4.3 Regional Imbalance – Nature, Causes & Remedies 4.4 Rural- Urban Imbalance – Nature, Causes & Remedies	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. State of Human Development urban and rural area
2. Problem of poverty & unemployment in Satara District
3. Natural resources in Maharashtra
4. Migration in Satara City and District
5. Demography of Satara District

REFERENCES

1. Agrawal A.N. (Latest Edition) Indian Economy, New Age International Publishers, New Delhi.
2. Chatterjee and Mani N. (2012-13), Economic Survey of India, its states, New Century Publications, New Delhi.
3. Datt and K.P.M. Sundharam, (Latest Edition) Indian Economy, S. Chand and Company Ltd., New Delhi.
4. Desai Mutalik and Bhalerao Nirmal (Latest Edition) Bharatiya Arthvyavasta, Nirali Prakashan, Pune. (In Marathi Language)
5. Economic Survey of India, Government of India, Ministry of Finance Department of Economic Affairs Economic Division North Block New Delhi-110001 July, 2024
6. Economic Survey of Maharashtra - Directorate of Economics and Statistics, Planning Department, Government of Maharashtra, Mumbai
7. Handbook of Statistics on Indian Economy, Reserve Bank of India
8. India 2023, Publication Division, Ministry of Information and Broadcasting, Government of India
9. Indian Economy, Pratiyogita Darpan Publication, Agra
10. Krushatra Publication Division, Ministry of Information and Broadcasting, Government of India
11. Puri V.K., Misra S.K. (Latest Edition) Indian Economy, Himalaya Publishing House, Mumbai.

12. Wavare A. K. and Ghatage L. N. (2010), Bharatiya Arthvyavastha, Nirali Prakashan, Pune.
(In Marathi Language)
13. World Development Report - Various issues
14. Yojana, Publication Division, Ministry of Information and Broadcasting, Government of India.
15. Artsanwad, Marathi Arthshastra Paridhad

Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society)
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier)
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

Additional readings:

1. Economics Times
2. Policy Review
3. Business Standard

Medium of Instruction – Marathi/English

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Faculty of Humanities

Syllabus for

B. A. Part I: Semester-I

(w.e.f. June, 2024 onwards)

Open Elective Course - OE- I - Economics

Banks and Financial System

Course Code: OEBFS01101

Credits: 04

Preamble:

This course has design for making ability to use e-banking services. It also tells how the monetary authority was working. This paper provides consultancy and guidance about financial market and its investment. It also gives detailed information about business practices of NBFCs and AIFI. By the completing this course student will easily explain monetary system, banking businesses and recent trends in Indian banking.

Objectives

1. To Familiarizes with financial system
2. To Understand financial Market and its features
3. To Analyze role of banks in economic development
4. To Aware about various Negotiable Instruments

Course Outcomes:

CO-1 Understanding the financial system

CO-2 Creating analytical explanations contribution about the financial markets

CO-3 Making awareness about the role of banks in economic development

CO-4 Introducing the various types of Negotiable Instruments

Expected Skills Impartation (Through theory and Practical's)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module No.	Title & Content	Credit	Hours	Co`s
1	Introduction to Financial System 1.1 Nature and Role of Financial System 1.2 Structure of Financial System 1.3 Types of Finance 1.4 Components of financial system	1	15	1
2	Financial Markets in India 2.1 Indicators of Financial development 2.2 Indian Money Market: Features, Functions, Instruments and	1	15	2

	Submarkets. 2.3 Indian Capital Market: Features, Functions, Instruments and Submarkets. 2.4 Recent Development in Indian Money & Capital Market			
3	Introduction to Banking 3.1 Role of Banks in Economic Development 3.2 Meaning, Evolution and Functions of Commercial Banks 3.3 Processes of Credit Creation and its Limitations and Balance Sheet 3.4 Principles of Banking Business and Its Importance	1	15	3
4	Negotiable Instruments 4.1 Promissory Note, Bill of Exchange and Cheque- Meaning, Definition and Characteristics 4.2 Types of Cheque: Bearer, Order and Crossed 4.3 Types of Crossing: General and Special 4.4 Endorsement: Definition, Types and Effects	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
2. Project on MUDRA, Loan Proposal, Appraisal report, Housing,
3. Case study on Specialized Financial Services
4. Field Survey: Customer Satisfaction
5. Field Visit to RBI, NABARD, SEBI, NSE, BSE etc.
6. Performance review
7. Case study on different Financial Development Corporations

REFERENCES

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society)
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier)
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

Additional readings:

1. Economics Times
2. Police Review
3. Business Standard
4. RBI Publications

Medium of Instruction – Marathi/English

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Syllabus for

B. A. Part I: Semester-I

(w.e.f. June, 2024 onwards)

Open Elective Course - OE- I - Economics

Principles of Cooperation

Course Code: OE0001101

Credits: 04

Preamble: The objective of this paper is to create awareness about the working of co-operatives in Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Objectives:

1. To Study the development of Cooperative Movement of India
2. To Understand the Cooperative System
3. To Interpret the role of State in Cooperation
4. To Understand the process of Cooperative Audit

Course Outcome:

- CO – 1 Understanding the development of Cooperative Movement and in India
- CO – 2 Enumerate cooperative system
- CO – 3 Assess role of state in cooperation
- CO – 4 Acquaint with cooperative audit process.

Expected Skills impartation (Through theory and practical's)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module No.	Title & Content	Credit	Hours	Co`s
1	INTRODUCTION TO CO-OPERATION 1.1 Meaning and Origin of Co-operation 1.2 Features and Importance of Co-operation 1.3 Manchester Principles of Co-operation 1.4 International Co-operative Alliance (ICA) – Organization and Functions	1	15	1
2	CO-OPERATION AS A FORM OF ORGANIZATION 2.1 Capitalism – Features, Merits and Demerits 2.2 Socialism – Features, Merits and Demerits 2.3 Co-operation – A Golden mean between Capitalism and Socialism 2.4 Role of Co-operation in Mixed Economy	1	15	2

3	ROLE OF STATE IN CO-OPERATION 3.1 Role of State in the development of Co-operative movement 3.2 Co-operative Judicial System 3.3 Role of Co-operative Registrar 3.4 Effects of LPG on Co-operative Movement, Challenges before Cooperative Movement	1	15	3
4	CO-OPERATIVE AUDIT 4.1 Meaning and Need of Cooperative Audit 4.2 Structure and Types of Co-operative Audit 4.3 Role of Co-operative Auditor 4.4 Importance of Co-operative Audit	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. Field Visit to cooperative Institutions and Cooperative Registrar and Auditor office
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

REFERENCES

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. SahakarJagat – Various Issues

Research journals:

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

Additional readings:

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारी विश्व

Medium of Instruction – Marathi/English

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Syllabus for

B. A. Part I: Semester-II

(w.e.f. June, 2024 onwards)

Course (Optional)-1- DSC- II - Economics **Indian Economy – II**

Course Code: DSCECO01202

Credits: 04

Preamble:

This paper intends to acquaint the students with various dimensions of, as also the challenges, confronting the Indian economy. It endeavors to provide useful insights to the students about the present economic condition and composition of the Indian economy, the major sectors and their relative importance in the Indian economy and the major challenges faced by it.

Objectives:

1. To analyze the performance of major sectors in Indian Economy.
2. To study the nature, scope and challenges of economic reforms.
3. To study the causes of agrarian distress.
4. To suggest the measures for reducing agrarian distress.
5. To study the policy reforms for industrial and service sector.

Course Outcomes:

- CO-1 Acquaint with the policies and performance of major sectors in Indian Economy.
CO-2 Understanding the nature, scope, challenges and opportunities of economic reforms.
CO-3 Awareness regarding causes of agrarian distress and remedies.
CO-4 Understanding policy reforms regarding the industry and service sector.

Expected Skills impartation (Through theory and practical's)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module No.	Title & Content	Credit	Hours	Co`s
1	Agriculture in India 1.1 Role of agriculture in Indian Economy 1.2 Agricultural Productivity: Concept, Causes of Low Productivity and Measures. 1.3 Green Revolution: Success and Failure and Need for 2 nd Green Revolution 1.4 Agriculture Distress – Causes and Agricultural Risk management	1	15	1
2	Industry in India 2.1 Need of Industrialization	1	15	2

	2.2 Multi-National Corporations (MNC's) – Meaning, Features and Role 2.3 Problem of Industrial Sickness 2.4 Policy Reforms- Make in India, Startup India, Stand up India and MUDRA (Micro Units Development and Refinance Agency Ltd (MUDRA) Bank			
3	Service Sector in India 3.1 Banks, Financial Institutions and NBFIs 3.2 Trade and Insurance 3.3 IT, Transport & Communication 3.4 Tourism- Importance & Scope	1	15	3
4	Economic Reforms in India 1.1 Liberalization, Privatization and Globalization (LPG) 1.2 NITI Ayog: Organization and Functioning 1.3 Goods and Service Tax (GST) 1.4 Digital India Mission	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. Survey of Agricultural Distress
2. Case studies on Crop insurance
3. Survey of MUDRA beneficiaries
4. Case studies on Industrial Sickness in Satara District
5. Case studies on Agri tourism in Satara District
6. Case studies on GST payers

REFERENCES

1. Agrawal A.N. (Latest Edition) Indian Economy, New Age International Publishers, New Delhi.
2. Chatterjee and Mani N. (2012-13), Economic Survey of India, its states, New Century Publications, New Delhi.
3. Datt and K.P.M. Sundharam, (Latest Edition) Indian Economy, S. Chand and Company Ltd., New Delhi.
4. Desai Mutalik and Bhalerao Nirmal (Latest Edition) Bharatiya Arthvyavasta, Nirali Prakashan, Pune. (In Marathi Language)
5. Economic Survey of India, Government of India, Ministry of Finance Department of Economic Affairs Economic Division North Block New Delhi-110001 July, 2024
6. Economic Survey of Maharashtra - Directorate of Economics and Statistics, Planning Department, Government of Maharashtra, Mumbai
7. Handbook of Statistics on Indian Economy, Reserve Bank of India
8. India 2023, Publication Division, Ministry of Information and Broadcasting, Government of India
9. Indian Economy, Pratiyogita Darpan Publication, Agra
10. Krushatra Publication Division, Ministry of Information and Broadcasting, Government of India

11. Puri V.K., Misra S.K. (Latest Edition) Indian Economy, Himalaya Publishing House, Mumbai.
12. Wavare A. K. and Ghatage L. N. (2010), Bharatiya Arthvyavastha, Nirali Prakashan, Pune. (In Marathi Language)
13. World Development Report - Various issues
14. Yojana, Publication Division, Ministry of Information and Broadcasting, Government of India.
15. Artsanwad, Marathi Arthshastra Paridhad

Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society)
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier)
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

Additional readings:

1. Economics Times
2. Policy Review
3. Business Standard

Medium of Instruction – Marathi/English

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Syllabus for

B. A. Part I: Semester-II

(w.e.f. June, 2024 onwards)

Open Elective Course - OE - II - Economics

Applied Banking

Course Code: OEBFS01202

Credits: 04

Preamble:

Banking Sector is the one of Core Part of service sector. It gives an prior services to remaining sectors of economy. So therefore, it is necessary to know the readers information about the recent developments in banking sector. like financial inclusion, regulations, customer services, management. Now a days orthodox banking has been moving towards payment banks and, small finance banks. By the modern technology E-Banking services, retail banking, core banking, internet banking, mobile banking, daily banking, credit-debit, cards. This kind of services have been mostly preferred by banks and their customers. For that modern technology and Services have been introduced by banks day by day. This course has an objective to inculcate this all-skillful knowledge among the students.

Objectives

- 1) To understand the recent developments in banking sector
- 2) To explain recent types of E-Banking
- 3) To get knowledge of modern banking technology
- 4) To understand concept of micro finance

Course Outcomes:

- CO-1 Understand the recent developments in banking sector
- CO-2. Making competent in banking business and business practices
- CO-3 Creating awareness about recent trends in banking system
- CO-4 Knowledge about the role of Micro Finance in Economic Development

Expected Skills impartation (Through theory and practical's)

1. Operational Skill.
2. Performance appraisal skill
3. Differentiation skill

Module No.	Title & Content	Credit	Hours	Co's
1	RECENT DEVELOPMENT IN BANKING 1.1 Financial Inclusion: Concept, Benefits, RBI Guidelines, Economic Growth and Financial Inclusion, Constraints. 1.2 Regulation with Respect to Management of NPAs and	1	15	1

	Maintenance of Capital Adequacy Norms. Bad assets management (Bad Banks or Companies) & Concept of CAMELS Rating in Banks 1.3 Customer Service Management, Consumer Education and Customer Relationship Management. Customers Meet, Provisions of Consumer Protection Act, 1986. 1.4 Payment Banks and Small Finance Bank			
2	E- Banking 2.1 E- Banking and Core Banking 2.2 Retail Banking and Internet Banking 2.3 Mobile Banking and Tele Banking 2.4 Credit, Debit and Kisan Credit cards	1	15	2
3	Modern Technology in Banking Services 3.1 Role, functions of Technology in Banking and Computerization in Banking 3.2 Electronic fund Transfer 3.3 Automatic machine in Banking Services 3.4 Precaution in using Technology in Banking	1	15	3
4	Micro Finance 4.1 Micro Finance- Meaning, Characteristics and Importance 4.2 Role of Micro Finance in Rural Development 4.3 Micro Finance Model in India and Principles of Micro Finance 4.4 Self Help Groups	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
2. Project on MUDRA, Loan Proposal, Appraisal report, Housing,
3. Case study on Specialized Financial Services
4. Field Survey: Customer Satisfaction
5. Field Visit to RBI, NABARD, SEBI, NSE, BSE etc.
6. Performance review
7. Case study on different Financial Development Corporations

REFERENCES

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi

7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society)
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier)
11. Review of Financial Studies, Society for Financial Studies
12. Journal of Econometrics, Elsevier
13. The Review of Economics and Statistics, MIT Press
14. American Economic Journal: Macroeconomics, American Economic Association
15. Journal of International Economics, Elsevier

Additional readings:

1. Economics Times
2. Police Review
3. Business Standard
4. RBI Publications

Medium of Instruction – Marathi/English

KARMAVEER BHAURAO PATIL UNIVERSITY, SATARA

Rayat Shikshan Sanstha's

Chhatrapati Shivaji College, Satara

(A Constituent College)

Faculty of Humanities

Syllabus for

B. A. Part I: Semester-II

(w.e.f. June, 2024 onwards)

Open Elective Course - OE - II - Economics

CO-OPERATIVES IN INDIA

Course Code: OECOO01202

Credits: 04

Preamble: The objective of this paper is to create awareness about the working of co-operatives on Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Objectives:

1. To study the Cooperative Credit Structure in India
2. To study the Cooperative Marketing Institutions in India
3. To study the functioning Cooperative Processing Institutions
4. To understand the Role of Cooperative Institutions in Economic Development

Course Outcomes:

- CO – 1 Identifying Cooperative Structure in India
- CO – 2 Categorize Cooperative Market Institutions.
- CO – 3 Demonstrate the state of Cooperative Processing Institutions
- CO – 4 Ability to assess the role of Cooperative Institutions

Expected Skills impartation (Through theory and practical's)

1. Identifying skill
2. Performance appraisal skill
3. Demonstration skill

Module No.	Title & Content	Credit	Hours	Co`s
1	CO-OPERATIVE CREDIT IN INDIA 1.1 Primary Agricultural Credit Co-operative Societies - Functions, Importance and Problems 1.2 District Central Co-operative Banks- Functions, Importance and Problems 1.3 State Co-operative Bank -Functions, Importance and Problems 1.4 Urban Co-operative Banks & Pathsansthas - Functions, Problems and Remedies	1	15	1
2	CO-OPERATIVE MARKETING IN INDIA 2.1 Need and Importance 2.2 Structure of Co-operative Marketing	1	15	2

	2.3 Problems and Remedies of Co-operative Marketing 2.4 NAFED - Objectives and Functions			
3	CO-OPERATIVE PROCESSING SOCIETIES IN INDIA 3.1 Sugar Co-operatives - Problems and Remedies 3.2 Dairy Co-operatives - Problems and Remedies 3.3 Role of Co-operative processing societies in rural Development 3.4 Women Empowerment through Co-Operative Processing	1	15	3
4	ROLE OF NATIONAL INSTITUTIONS IN CO-OPERATION 4.1 National Bank for Agricultural and Rural Development (NABARD) 4.2 National Co-operative Development Corporation (NCDC) 4.3 National Co-operative Union of India (NCUI) & VAMNICOM 4.4 97th Constitutional Amendment and Maharashtra Co-operative Societies Act 1960 (Major Changes)	1	15	4

Practical work: Case Study / Field Survey / Field Visits / Project

1. Field Visit to cooperative Institutions and Cooperative Registrar and Auditor office
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

REFERENCES

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. SahakarJagat – Various Issues

Research journals:

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

Additional readings:

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारी विश्व

Medium of Instruction – Marathi/English

Nature of Question paper and Scheme of marking

Evaluation Pattern for B. A. I (w.e.f.-June 2024)

1. Examination Pattern: 80:20

(80 % Weightage for End Semester Examination & 20 % Weightage for Continuous Comprehensive Evaluation)

2. Nature of Question Paper:

End Semester Examination Question Paper Pattern for 80 Marks

- Instruction:** 1) All Questions are Compulsory.
2) All Questions carry equal marks.
3) Figures to the right indicate full marks.

Day and Date:

Total Marks: 80

Time: Three Hours

Q. 1. A) Choose the correct alternatives from the following	10
प्रश्न १. अ) खालीलपैकी योग्य पर्याय निवडा .	
Q. 1. B) Write answers in one sentence	10
प्रश्न १. ब) एका वाक्यात उत्तरे लिहा.	
Q.2. Write short notes (Four out of Six)	20
प्रश्न २. टीपा लिहा. (सहा पैकी चार)	
Q.3. Write short answer (Two out of Four)	20
प्रश्न ३. थोडक्यात उत्तरे लिहा. (चार पैकी दोन)	
Q.4. Answer the following question in broad. (One out of Two)	20
प्रश्न ४. खालील प्रश्नाचे सविस्तर उत्तर लिहा. (दोन पैकी एक)	

End Semester Examination Question Paper Pattern for 40 Marks

- Instruction:** 1) All Questions are Compulsory.
2) All Questions carry equal marks.
3) Figures to the right indicate full marks.

Day and Date:

Total Marks: 40

Time: One and half Hours

Q. 1. A) Choose the correct alternatives from the following प्रश्न १ अ) खालीलपैकी योग्य पर्याय निवडा.	05
Q. 1. B) Answer in one Sentence प्रश्न १ ब) एका वाक्यात उत्तरे लिहा.	05
Q.2. Write short notes (Two out of Four) प्रश्न २. टीपा लिहा. (चार पैकी दोन)	10
Q.3. Answer the following question in broad. (One out of Two) प्रश्न ३. खालील प्रश्नाचे सविस्तर उत्तर लिहा. (दोन पैकी एक)	20

3. CCE (Continuous Comprehensive Evaluation)

3.1 Activities 20 Marks: For Major paper of 04 credit

1. Subject Specific Activity-20 Marks

3.2 Activities 20 Marks: For OE & Other 04 Credit

1. Online Class Test - 10 Marks
2. Oral -10 Marks

3.3 Activities 10 Marks: For All 02 credit papers

1. Subject Specific Activity - 10 Marks



Head

Department of Economics



Chairman

BoS in Economics



Dean

Faculty of Humanities



Principal

Chhatrapati Shivaji College,
Satara

