

RAJARSHI SHAHU MAHAVIDYALAYA, LATUR
(Autonomous)



Revised Syllabus for the B. A. S.Y.
(Semester – III & IV)

Programme :-
B.A. (Competitive Examinations Programme – CEP)

Course : Economics

Credit Based Semester and Grading System

(With effect from June 2021)

Course : Economics

Class : B.A. S.Y. (CEP)

Sem.	Title of Paper	Course Code	Total Lectures	Internal marks	External Marks	Total Marks	Credit
III	Indian Financial Market - V	U-ECO-412	50	30	45	75	3
III	Banking In India - VI	U-ECO-413	50	30	45	75	3
IV	Public Finance - VII	U-ECO-510	55	30	45	75	3
IV	Co-Operation - VIII	U-ECO-511	50	30	45	75	3

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B. A. (Competitive Examinations Programme – CEP)

Semester - III

Class : **B.A. S.Y. (CEP)**

Sub. : **Economics**

Course Title : **Indian Financial Market - V**

Course Code : **U-ECO-412**

Lectures : 50

Marks : 75

Credit : 3

Objective :

This course introduces students to the Indian financial market. Some of the basic models used to benchmark valuation of assets and derivatives are studied in detail; these include the Indian Money and Capital Market. The course ends with a brief introduction to corporate finance. This course exposes students to the theory and functioning of the monetary and financial sectors of the economy.

Outcomes :

After studying this chapter, you will be able :

At the end of the semester the students will be able to:

- 1) Students learn different financial system and their framework.
- 2) To compare alternative financial instruments on key parameters.
- 3) Students studies non-banking financial institutions, their role in financial system, sources of finance and RBI guidelines.
- 4) Students will know the basic difference between Money Market and Capital Market.
- 5) The course will help the students in taking investment decisions and in future if they pursue higher studies in this field they can become Financial Advisors as well.

Syllabus :

Unit : 1) Indian Money Market

- 1.1) Indian Money Market : Concept and Structure
- 1.2) Unorganised Money Market
- 1.3) Organised Money Market
- 1.4) Recent Trends of Indian Money Markets

Unit : 2) Indian Capital Market

- 2.1) Indian Capital Market : Concept and Structure
- 2.2) Financial Institutions
- 2.3) Banking Industry
- 2.4) Insurance Industry
- 2.5) Security Market
- 2.6) Recent Trends of

Unit : 3) Financial Regulation

- 3.1) Regulatory Agencies
- 3.2) Quasi-regulatory Agencies
- 3.3) Central Ministries
- 3.4) Special Statutes for Certain Financial Intermediaries
- 3.5) Establishment of FSDC

Unit : 4) Mutual Funds

4.1) DFHI

Reference Books :

1. Agrawal A.N. Indian Economy Problem of Development and Planning. 06.
2. Johnson P.A. Development Issues of Indian Economy (2003) Manan Prakashan.
3. Kapila Uma (ed) Indian Economy Since Independence. Academic Foundation (2015)
4. Dewett Kewal : Indain Economy C.Chand & Co. Ltd. New Delhi 2005.
5. B.N.P. singh. : Indian Economy Today Changing Contours. Deep and Deep Pub. 2005.
6. Mamoria C.B. Agricultural Problems of India Kitab Mahal Pub. 2005.
7. Sanjiv Varma, Indian Economy Key Concepts, Unieuoq Pub. 2016.
8. Uma Kapila, Indian Economy Key Concepts, Academic Found Pub. 2016.
9. Ramesh Sing, Objective Indian Economy and Social Development, Mc.Graw Hill Pub.2016.
10. NCERT Text Books : IX, X, XI, XII.
11. Indian Govt. Indian Year Book-2016.
12. Ramesh Sing, Indian Economy (Hindi & English), 2016.
13. अनिल सत्रे, भारतीय अर्थव्यवस्था, 2016.
14. रंजन कोळंबे, भारतीय अर्थव्यवस्था, 2016.
15. किरण देसले, अर्थशास्त्र, 2016.
16. किरण देसले, अर्थशास्त्र प्रश्नसंच, 2016.
17. अनिल सत्रे, अर्थशास्त्र विश्लेषण (प्रश्नसंच), 2016.

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B. A. (Competitive Examinations Programme – CEP)

Semester - III

Class : B.A. S.Y. (CEP)

Sub. : Economics

Course Title : Banking in India - VI

Course Code : U-ECO-413

Lectures : 50

Marks : 75

Credit : 3

Objective :

This course exposes students to the theory and functioning of the monetary and financial sectors of the economy. It highlights the organization, structure and role of financial markets and institutions. It also discusses interest rates, monetary management and instruments of monetary control. Financial and banking sector reforms and monetary policy with special reference to India are also covered.

Outcome:

After the completion of this course students will be able to:

- 1) Students will be able to understand the evolution of Banking in India
- 2) Students will be able to understand the basic concepts of central banks and monetary policies.
- 3) Students will know the reforms in banking sector like banking Lokpal.
- 4) Students will know the need, definition, functions and economic importance of banking sector.

Unit : 2) Evaluation of Banking in India

- 2.1) Bank : Origin, Meaning and Definition
- 2.2) Structure of Indian Banking System
- 2.3) Emergence of Nationalised Banks
- 2.4) Emergence of the RRBs

Unit : 2) Reserve Bank of India

- 2.1) Credit and Monetary Policy
- 2.2) CRR
- 2.3) SLR
- 2.4) Bank Rate
- 2.5) Repo Rate
- 2.6) Reverse Repo Rate
- 2.7) Marginal Standing Facility (MSF)

Unit :3) Banking Sector Reforms

- 3.1) DRI
- 3.2) Priority Sector Lending
- 3.3) Revision in PSL

Unit : 4) Non-Performing Assets

- 4.1) Current Scenario of the NPAs
- 4.2) SARFAESI Act, 2002
- 4.3) Debt Recovery Tribunals (DRTs)
- 4.4) Willful Defaulter

Reference Books :

1. Agrawal A.N. Indian Economy Problem of Development and Planning. 06.
2. Johnson P.A. Development Issues of Indian Economy (2003) Manan Prakashan.
3. Kapila Uma (ed) Indian Economy Since Independence. Academic Foundation (2015)
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5. B.N.P. singh. : Indian Economy Today Changing Contours. Deep and Deep Pub. 2005.
6. Mamoria C.B. Agricultural Problems of India Kitab Mahal Pub. 2005.
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8. Uma Kapila, Indian Economy Key Concepts, Academic Found Pub. 2016.
9. Ramesh Sing, Objective Indian Economy and Social Development, Mc.Graw Hill Pub.2016.
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15. किरण देसले, अर्थशास्त्र, 2016.
16. किरण देसले, अर्थशास्त्र प्रश्नसंच, 2016.
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Semester - IV

Class : B.A. S.Y. (CEP)

Sub. : Economics

Course Title : Public Finance - VII

Course Code : U-ECO-510

Lectures : 55

Marks : 75

Credit : 3

Objective :

Role and functions of the Government in an economy have been changing with the passage of time. The term 'Public Finance' has traditionally been applied to the package of those policies and operations which involve the use of tax and expenditure measures while budgetary policy is an important part to understand the basic problems of use of resources, distribution of income, etc. There are vast array of fiscal institutions –tax systems, expenditure programmes, budgetary procedures, stabilization instruments, debt issues, levels of government, etc., which raise a spectrum of issues arising from the operation of these institutions. Further, the existence of externalities, concern for adjustment in the distribution of income and wealth, etc. require political processes for their solution in a manner, which combines individual freedom and justice. This paper combines a thorough understanding of fiscal institutions with a careful analysis of the issues which underline budgetary policies.

Outcome :

At the end of the semester the students will be able to:

- 1) Students will know the differentiate between public finance and private finance.
- 2) Students will be able to understand the conceptual clarity of public expenditure and revenue.
- 3) Students will know the basic concept of public revenue and types of taxes.
- 4) Understand the needs of public borrowing from all possible sources to meet necessary public investment/expenditures. Also be alerted to find sources for repayment.
- 5) Understand the basic concepts of the government budget, Fiscal Deficits and Types of the budget deficit.

Unit :1) Public Finance

- 1.1) Meaning, Nature and Scope
- 1.2) Role of Public Finance
- 1.3) Merit goods and public goods

Unit :2) Public Expenditure

- 2.1) Public Expenditure –Nature and Growth
- 2.2) Effects of Public Expenditure
- 2.3) Public Expenditure and Economic Stability

Unit :3) Public revenue

- 3.1) Meaning, Nature and Scope
- 3.2) Sources of govt. Income
- 3.3) Classification of Public Revenue

- 3.4) Types of taxes (Direct and Indirect taxes)
- 3.5) Incidence of Taxation and Effects of Taxes
- 3.6) Taxation- some Problems

Unit : 4) Public Debt

- 4.1) Nature, Objects and Classification
- 4.2) Effect of public debt (Positive-negative)

Unit : 5) Budget

- 5.1) Budget meaning and types
- 5.2) Fiscal Deficits – Concepts and Control of deficits
- 5.3) Types of Budget deficit
- 5.4) Fiscal Reforms in India

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1. Agrawal A.N. Indian Economy Problem of Development and Planning. 06.
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3. Kapila Uma (ed) Indian Economy Since Independence. Academic Foundation (2015)
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Semester - IV

Class : **B.A. S.Y. (CEP)**

Sub. : **Economics**

Course Title : **Co-operation - VIII**

Course Code : **U-ECO-511**

Lectures : 50

Marks : 75

Credit : 3

Objectives :-

1. To acquaint students with the Co-operative Management.
2. To study the Co-operative Organization and Management.

Outcome :

After the completion of this course students will be able to:

- 1) Students will be able to understand the basics of Co-operation and Principles of Co-operation
- 2) To get students a deep understanding of Indian Co-operative Movement
- 3) Students will know about the knowledge of Cooperative Movement in India & Maharashtra
- 4) Students will know the basic concept and nature of a Co-operative Bank.

Unit : 1) Co-operation

- 1.1) Co-operation : Origin, Meaning and Definition
- 1.2) Characteristics of Co-operation
- 1.3) Co-operation : Need and Importance

Unit : 2) History of Co-operative Movement

- 2.1) World history of Co-operative Movement
- 2.2) History of Co-operative movement in India
- 2.3) History of Co-operative movement in Maharashtra

Unit : 3) Co-operation Society in Maharashtra

- 3.1) Types of co-operative institution in Maharashtra
- 3.2) Importance and diversification
- 3.3) Problems of Co-operatives in Maharashtra

Unit : 4) Co-operative Bank in India

- 4.1) Structure of Co-operative Bank in India
- 4.2) State Co-operative Banks
- 4.3) Urban Co-operative Banks
- 4.4) Land Development Banks

Reference Books :

- 1) Agrawal A.N. Indian Economy Problem of Development and Planning. 06.
- 2) Johnson P.A. Development Issues of Indian Economy (2003) Manan Prakashan.

- 3) Kapila Uma (Ed.) Indian Economy Since Independence. Academic Foundation (2015)
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- 15) किरण देसले, अर्थशास्त्र, 2016.
- 16) किरण देसले, अर्थशास्त्र प्रश्नसंच, 2016.
- 17) अनिल सत्रे, अर्थशास्त्र विश्लेषण (प्रश्नसंच), 2016.
