



**Anekant Education Society's
Tuljaram Chaturchand College, Baramati**

Autonomous

Department of Economics

One Year Degree Program in Economics

Faculty of Mental Moral & Social Science

Revised Syllabus for

B.A., B.Com Second Year Semester – III & IV

To Be Implemented From Academic Year 2020-2021

Title of the Course: B.A. & B.Com. (Economics)**Preamble****Introduction:**

Tuljaram Chaturchand College has decided to change the syllabus of various faculties from June, 2022. Taking into consideration the rapid changes in science and technology and new approaches in different areas of economics and related subjects, Board of Studies in economics of Tuljaram Chaturchand College, Baramati - Pune has prepared the syllabus of B. A. And B.Com. Economics Semester - IV under the Choice Based Credit System (CBCS). The model curriculum as developed by U.G.C. is used as a guideline for the present syllabus.

The BA in Economics program is designed to equip students with a solid foundation in economic theory, quantitative analysis, and applied economics. It aims to provide students with a comprehensive understanding of how individuals, firms, and governments make decisions in the allocation of resources and the functioning of markets. The program may cover various topics such as microeconomics, macroeconomics, econometrics, international economics, and economic policy. The BA and B.Com. in Economics program is known for its academic rigor, combining theoretical knowledge with analytical and problem-solving skills. Students will be exposed to economic theories, mathematical and statistical techniques, and empirical analysis to understand and analyze complex economic issues. The program may also emphasize critical thinking, research skills, and the application of economic principles to real-world problems. Curriculum and Specializations: The curriculum of the BA and B.com. in Economics program may be structured to provide a well-rounded education, including general education courses in humanities, social sciences, and natural sciences, alongside specialized courses in economics. Students may have the option to choose elective courses or concentrations in areas such as labor economics, environmental economics, financial economics, or public policy, depending on the offerings of the institution. The BA in Economics program may be taught by experienced faculty members who are experts in the field of economics. They may use a variety of teaching methods, including lectures, discussions, case studies, and research projects to facilitate learning. Students may also have access to resources such as libraries, research centers, data sources, and technology tools to support their studies and research. The BA in Economics program can prepare students for a wide range of career opportunities in fields such as banking and finance, consulting, government and public policy, international organizations, research and academia, and more.

Programme Outcomes (POs) (B.A. and B.Com. Economics):

PO1 Research-Related Skills: Seeks opportunity for research and higher academic achievements in the chosen field and allied subjects and is aware about research ethics, intellectual property rights and issues of plagiarism. Demonstrate a sense of inquiry and capability for asking relevant/appropriate questions; ability to plan, execute and report the results of an research project be it in field or otherwise under supervision.

PO2 Effective Citizenship and Ethics: Demonstrate empathetic social concern and equity centred national development; ability to act with an informed awareness of moral and ethical issues and commit to professional ethics and responsibility.

PO3 Social competence: Express oneself clearly and precisely to build good interpersonal relationships in personal and professional life. Make effective use of linguistic competencies to express themselves effectively in real and virtual media. Demonstrate multicultural sensitivity in group settings.

PO4 Disciplinary Knowledge: Demonstrate a blend of conventional discipline knowledge and its applications to the modern world. Execute strong theoretical and practical understanding generated from the chosen programme.

PO5 Personal and professional competence: Equip with strong work attitudes and professional skills that will enable them to work independently as well as collaboratively in a team environment.

PO6 Self-directed and Life-long learning: Acquire the ability to engage in independent and life-long learning in the broadest context of socio-technological change.

PO7 Environment and Sustainability: Understand the impact of the scientific solutions in societal and environmental contexts and demonstrate the knowledge of, and need for sustainable development.

PO8 Critical Thinking and Problem solving: Exhibit the skill of critical thinking and use higher order cognitive skills to approach problems situated in their social environment, propose feasible solutions and help in its implementation.

Programme Specific Outcomes (PSOs) (B.A. and B.Com. Economics):

PSO 1. Understanding of Economic Concepts and Principles: Graduates of a B.A. Economics program should have a solid understanding of fundamental economic concepts such as supply and demand, microeconomics, macroeconomics, and econometrics. They should also be familiar with economic theories and principles related to various economic phenomena, such as market behavior, consumer choices, production, and distribution.

PSO 2. Analytical and Critical Thinking Skills: B.A. Economics graduates should possess strong analytical and critical thinking skills that allow them to critically evaluate economic issues and problems. They should be able to analyze and interpret economic data, apply economic models and theories to real-world situations, and develop evidence-based solutions to economic problems.

PSO 3. Quantitative Skills: Economics is a quantitative field, and B.A. Economics graduates should be proficient in quantitative methods used in economic analysis. This may include statistical analysis, mathematical modeling, and data interpretation using tools such as Excel, statistical software, and econometric techniques.

PSO 4. Policy Analysis and Evaluation: Graduates of a B.A. Economics program should be able to analyze and evaluate economic policies and their impact on various stakeholders, such

as individuals, businesses, and governments. They should understand the trade-offs involved in policy decisions and be able to critically assess the economic consequences of different policy options.

PSO 5. Communication Skills: Effective communication is crucial in the field of economics. B.A. Economics graduates should be able to clearly communicate complex economic concepts and analysis, both in writing and verbally. They should be able to prepare economic reports, policy briefs, and presentations that are understandable to a wide range of audiences.

PSO 6. Global Perspective: Economics is a global discipline, and B.A. Economics graduates should have a broad understanding of the global economy, including international trade, finance, and development. They should be able to analyze economic issues from a global perspective, taking into consideration the interconnectedness of economies and the implications of globalization.

PSO 7. Professional and Ethical Behavior: B.A. Economics graduates should exhibit professional

and ethical behavior in their work as economists. They should adhere to professional standards, follow ethical guidelines, and demonstrate integrity in their economic analysis and decision-making.

PSO 8. Career Opportunities: Graduates of a B.A. Economics program can pursue various career

opportunities in fields such as finance, banking, consulting, government, research, academia, and international organizations. They may also choose to pursue further education, such as a master's or doctoral degree in economics or a related field.

**REVISED SYLLABUS (CBCS) FOR B.COM .Banking (Sem-III and IV)
OPTIONAL COURSE (w.e.f.June, 2020)**

Academic Year 2020-2021

Class: S.Y.B.COM (Semester-III)

Title of Paper: Indian Banking System-I

Paper Code:

Credit: 3

No. of Lectures: 48

A) Learning Objectives:

- 1) To create the awareness among the students of Indian banking system.
- 2) To enable students to understand the reforms and other developments in the Indian Banking.
- 3) To provide students insight into the functions and role of Reserve Bank of India.

B) Learning Outcome:

1. Understanding of Banking System:

Develop a comprehensive understanding of the structure and components of the Indian banking system, including commercial banks, cooperative banks, and development banks.

2. Regulatory Framework:

Gain knowledge about the regulatory framework governing banks in India, with a focus on the role of the Reserve Bank of India (RBI) and other regulatory bodies.

3. Banking Products and Services:

Explore the various banking products and services offered in India, including retail banking, corporate banking, and digital banking.

4. Risk Management:

Understand the principles of risk management in banking, covering credit risk, market risk, operational risk, and the strategies employed by banks to mitigate these risks.

5. Financial Inclusion:

Examine initiatives aimed at promoting financial inclusion in India, such as Jan Dhan Yojana, and understand their impact on the banking sector.

6. Banking Technology:

Explore the role of technology in the Indian banking sector, including the adoption of digital banking, mobile banking, and the use of fintech.

7. Non-Performing Assets (NPAs):

Analyze the challenges associated with NPAs in the Indian banking system and understand the measures taken by regulatory authorities to address this issue.

Semester-III

Topic- I

Commercial Banks in India

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1.1 Public sectors Banks (SBI & Nationalized Banks) Background, Mergers Banks.

1.2 Private Sectors Banks (Old & New) - Classification & Features.

1.3 Cooperative Banks (SCB, DCCB, PACS) - Features.

1.4 Foreign banks in India- Functions.

Topic-II

New Banking Environment

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- 2.1 Micro finance.
- 2.2 Payment banks.
- 2.3 Small finance Bank.
- 2.4 Green banking.
- 2.5 Investment banking.

Topic-III**Non Performing Assets****12**

- 3.1 NPA- Concept, Classification and Criteria.
- 3.2 Identification and Causes of NPA.
- 3.3 Impact of NPA.
- 3.4 Management of NPA.

Topic-IV**Reserve Bank of India****12**

- 4.1 RBI- Establishment and Nationalization.
- 4.2 Organization and Management of RBI
- 4.3 Functions of RBI
- 4.4 RBI Credit Control- Instruments.
- 4.5 Changing role of RBI-Promotional role, Development role & Regulation work.

Mapping of Program Outcome with Course Outcome

Course Outcomes	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	Justification
Understanding of Banking System	4	2	3	4	3	3	3	4	CO1 aligns strongly with PO1, emphasizing research-related skills in developing a comprehensive understanding of the Indian banking system. It also involves critical thinking (PO8).
Regulatory Framework	3	3	3	4	3	3	2	4	CO2 aligns with PO4 and involves critical thinking in gaining knowledge about the regulatory framework governing banks in India (PO8).
Banking Products and Services	3	2	2	4	3	3	2	4	CO3 contributes to research-related skills (PO1) and involves critical thinking in exploring various banking products and services offered in India (PO8).
Risk Management	3	3	3	4	3	3	2	4	CO4 aligns with PO4 and involves critical thinking in understanding the principles of risk management in banking (PO8).
Financial	3	3	3	4	3	3	3	4	CO5 aligns with PO3 and involves

Course Outcomes	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	Justification
Inclusion									critical thinking in examining initiatives promoting financial inclusion and understanding their impact on the banking sector (PO8).
Banking Technology	3	2	2	4	3	3	3	4	CO6 contributes to research-related skills (PO1) and involves critical thinking in exploring the role of technology in the Indian banking sector (PO8).
Non-Performing Assets (NPAs)	3	2	2	4	3	3	2	4	CO7 aligns with PO4 and involves critical thinking in analyzing challenges associated with NPAs in the Indian banking system (PO8).

Rating Scale:

- 4: Strong alignment with the Program Outcome.
- 3: Moderate alignment with the Program Outcome.
- 2: Partial alignment with the Program Outcome.
- 1: Limited alignment with the Program Outcome.
- 0: No alignment with the Program Outcome.