



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

Autonomous

Department of Economics

Three Year Degree

Program in Economics

Faculty of Mental Moral & Social Science

Revised Syllabus for

B.A./B.Com Second Year Semester – IV

PATTERN 23

NEP 2020

Choice Based Credit System Syllabus

To be implemented from Academic Year 2024-2025

Title of the Program : B. A. Economics

Preamble

Introduction:

Tuljaram Chaturchand College has decided to change the syllabus of various faculties from June, 2023. Taking into consideration the rapid changes in global scenario 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. Economics 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 Bachelor of Arts in Economics program is designed to provide students with a comprehensive understanding of economic principles and their applications. It aims to equip students with the analytical tools and critical thinking skills necessary to analyse economic phenomena and make informed decisions. The BA Economics program combines theoretical knowledge with practical applications, providing students with a solid foundation in economic theory, quantitative methods, and empirical analysis. Through a carefully structured curriculum, students will develop a deep understanding of microeconomics, macroeconomics, econometrics, and other relevant areas of study.

The program emphasizes the development of analytical thinking, problem-solving abilities, and effective communication skills. Students will learn to apply economic concepts and theories to real-world scenarios, evaluate policy implications, and assess the impact of economic decisions on individuals, businesses, and societies. Furthermore, the BA Economics program encourages students to explore specialized areas of interest within the field of economics. Through elective courses, students can choose to delve deeper into areas such as international economics, development economics, environmental economics, or financial economics, aligning their studies with their career aspirations or personal interests.

The program also recognizes the importance of research skills and provides opportunities for students to engage in independent research projects. Under the guidance of faculty members, students will develop the ability to formulate research questions, collect and analyse data, and present their findings effectively. Throughout their studies, students will be exposed to the ethical considerations and social implications of economic decisions. The program aims to install a sense of social responsibility and an understanding of the role of economics in addressing contemporary challenges, such as income inequality, environmental sustainability, and global economic issues. Upon completion of the BA Economics program, graduates will be equipped with a strong foundation in economic theory and analysis, making them well-prepared for diverse career paths. Graduates may pursue careers in areas such as finance, banking, consulting, public policy, research, or further academic study in economics or related fields.

The BA in Economics program is committed to fostering an inclusive and supportive learning environment, encouraging intellectual curiosity, and promoting interdisciplinary perspectives. It aims to produce graduates who are equipped to contribute to the advancement of knowledge in economics and engage in meaningful economic discourse in their professional and personal lives.

Aims and Objectives of the new Curriculum:

The program objectives of a Bachelor's degree in Economics (BA Economics) are includes:

1. **Foundation in Economic Theory:** The program aims to provide students with a solid understanding of fundamental economic concepts, theories, and models. Students will learn about topics such as supply and demand, market structures, consumer behaviour, and aggregate economic analysis.
2. **Analytical Skills:** BA Economics programs aim to develop students' analytical and critical thinking skills. Students will learn to apply economic principles to analyse and solve real-world problems, evaluate economic policies, and make informed decisions.
3. **Quantitative and Data Analysis Skills:** Economics relies on quantitative methods and data analysis. The program aims to equip students with the necessary quantitative skills to understand and interpret economic data. Students will learn to use statistical techniques, econometric models, and economic software to analyse economic phenomena.
4. **Understanding of Microeconomics and Macroeconomics:** BA Economics programs typically cover both microeconomics and macroeconomics. The objective is to provide students with a comprehensive understanding of how individual economic agents (such as households and firms) interact and how the overall economy functions.
5. **Application of Economics to Real-World Issues:** The program aims to demonstrate the practical application of economic principles to real-world issues. Students will explore the economic implications of current events, public policies, and global economic challenges. They will learn to analyse economic problems and propose appropriate solutions.
6. **Communication Skills:** Effective communication is vital in economics. BA Economics programs aim to improve students' written and oral communication skills. Students will learn to present economic analysis, write reports and research papers, and effectively communicate complex economic concepts to diverse audiences.
7. **Awareness of Global and Socioeconomic Context:** Economics operates within a broader global and socioeconomic context. The program aims to foster students' understanding of the social, cultural, and political factors that influence economic systems and outcomes. Students will explore the role of economics in addressing issues such as poverty, inequality, sustainability, and economic development.
8. **Research Skills:** BA Economics programs often introduce students to basic research methods and techniques. The objective is to develop their research skills, including the ability to gather and analyse relevant economic data, conduct literature reviews, and present research findings.
9. **Ethical Awareness:** Economics raises ethical considerations in decision-making and policy analysis. BA Economics programs aim to develop students' awareness of ethical issues and their implications in economic contexts. Students will explore the ethical dimensions of economic decision-making and the social impact of economic policies.
10. **Professional and Career Development:** BA Economics programs often provide resources and guidance for students' professional and career development. This includes assisting students in understanding career opportunities in various sectors, developing job search skills, and promoting the application of economic knowledge and skills in professional settings.

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

- PO1.** Economic Knowledge: Graduates of a BA Economics program should have a solid understanding of economic theories, principles, and concepts. They should be able to explain fundamental economic ideas, analyse economic phenomena, and apply economic frameworks to real-world situations.
- PO2.** Analytical Skills: BA Economics programs aim to develop students' analytical and critical thinking skills. Graduates should be able to identify and evaluate economic problems, analyse data using appropriate quantitative methods, and draw logical conclusions based on economic analysis.
- PO3.** Quantitative Literacy: Economics often involves working with numerical data and applying statistical techniques. BA Economics graduates should possess quantitative literacy, including the ability to interpret and analyse economic data, understand economic relationships and use statistical tools to draw meaningful insights.
- PO4.** Communication Skills: Effective communication is essential in economics. Graduates should be able to communicate economic concepts and findings clearly and effectively, both in written and oral forms. They should be capable of presenting economic analysis, writing reports, and explaining economic ideas to diverse audiences.
- PO5.** Economic Policy Analysis: BA Economics programs often focus on policy analysis, providing graduates with the ability to evaluate the impact of economic policies. Graduates should be able to assess the consequences of policy decisions, understand trade-offs, and provide informed recommendations based on economic analysis.
- PO6.** Understanding of Microeconomics and Macroeconomics: BA Economics graduates should have a solid foundation in both microeconomics and macroeconomics. They should be able to analyse the behaviour of individual economic agents (microeconomics) and understand aggregate economic phenomena such as economic growth, inflation, and unemployment (macroeconomics).
- PO7.** Awareness of Global Economic Issues: Economics operates within a global context, and BA Economics graduates should have an awareness of global economic issues. They should be familiar with international trade, economic integration, global financial markets, and the impact of global events on national economies.
- PO8.** Research Skills: BA Economics programs often introduce students to basic research methods and techniques. Graduates should possess research skills, including the ability to gather and analyse economic data, conduct literature reviews, and understand research methodologies used in economics.
- PO9.** Ethical Awareness: Economics raises ethical considerations in decision-making and policy analysis. BA Economics graduates should have an awareness of ethical issues in economics and an understanding of the social implications of economic decisions and policies.
- PO10.** Career Readiness: BA Economics programs aim to prepare graduates for various career paths. Graduates should possess skills that are relevant to careers in fields such as finance, banking, consulting, public policy, research, or further academic study in economics or related fields.

Board of Studies in Economics

From 2022-23 to 2024-25

Sr. No.	Name	Designation
1.	Dr. Samadhan K. Patil Head & Professor, Department of Economics T. C. College, Baramati. 02.	Chairman
2.	Mr. Sandeep B. Sable Assistant Professor, Department of Economics T. C. College, Baramati. 02.	Member
3.	Dr. Chandrakant P. Kamble Associate Professor, Department of Economics T. C. College, Baramati. 02.	Member
4.	Dr. Rahul N. Dhumal Associate Professor, Department of Economics T. C. College, Baramati. 02.	Member
5.	Mr. Krushna V. Kulkarni Assistant Professor, Department of Economics T. C. College, Baramati. 02.	Member
6.	Dr. Jotiram S. Ghadage Assistant Professor, Department of Economics T. C. College, Baramati. 02.	Member
7.	Dr. Abasaheb Shinde Assistant Professor, Department of Economics Modern College, Ganesh khind, Pune 07	Vice-Chancellor Nominee
8.	Dr. Naresh Bodake Associate Professor, Department of Economics Competition Commission of India Delhi	Expert from other University
9.	Dr. Subhash Kombade Professor Dept. of Economics, Shivaji Uni. Kolhapur	Expert from other University
10.	Mr. Prashant Raut	Industry Expert
11.	Dr. Arvind Rithe Assistant Professor, Department of Economics Tata Institute of Social Science, Mumbai	Meritorious Alumni
12.	Mrs. Shivani Mane	PG Student
13.	Mr. Rohit Chavan	PG Student
14.	Mrs. Vaishnavi Kumbar	UG Student
15.	Mrs. Aliza Bagwan	UG Student
16.	Mr. Amar Nandgude Assistant Professor, Department of Economics T. C. College, Baramati. 02.	Member

Course & Credit Structure for S.Y.B.A. Economics (2023 Pattern as per NEP-2020)

Sem	Course Type	Course Code	Course Title	Theory / Practical	Credits
III	Major Mandatory	ECO-201-MJM	Public Finance	Theory	04
	Major Mandatory	ECO-202-MJM	Intermediate Microeconomics	Theory	04
	Minor	ECO-211-MN	Demography	Theory	04
	Open Elective (OE)	ECO-216-OE	Bank & Finance	Theory	02
	Vocational Skill Course (VSC)	ECO-221-VSC	Tourism Management	Theory	02
	Ability Enhancement Course (AEC)	MAR-231-AEC	भाषिक उपयोजन व लेखन कौशल्य	Theory	02
		HIN-231-AEC	हिंदी भाषा सुजन कौशल्य		02
		SAN-231-AEC	प्राथमिक संभाषण कौशल्यम		02
	Co-curricular Course (CC)	YOG/PES/CUL/NS S/NCC-239-CC	To be selected from the Basket	Theory	02
	Field Project (FP)	ECO-285-FP	Field Project	Practical	02
	Generic IKS Course (IKS)	GEN-245-IKS	Indian Knowledge system (Generic)	Theory	02
Total Credits Semester-III					24
IV	Major Mandatory	ECO-251-MJM	Indian Public Finance	Theory	04
	Major Mandatory	ECO-252-MJM	Modern Macro Economics	Theory	04
	Minor	ECO-261-MN	Demography and Policies in India	Theory	04
	Open Elective (OE)	ECO-266-OE	Modern Banking	Theory	02
	Skill Enhancement Course (SEC)	ECO-276-SEC	Use of Basic Excell in Economics	Theory	02
	Ability Enhancement Course (AEC)	MAR-281-AEC	लेखन निर्मिती व परीक्षण कौशल्य	Theory	02
		HIN-281-AEC	हिंदी भाषा : संप्रेषण कौशल्य		02
		SAN-281-AEC	प्रगत संभाषण कौशल्यम		02
	Co-curricular Course (CC)	YOG/PES/CUL/NS S/NCC-289-CC	To be selected from the Basket	Theory	02
	Community Engagement Project (CEP)	ECO-235-CEP	Community Engagement Project (CEP)	Practical	02
	Total Credits Semester-IV				
Cumulative Credits Semester III + Semester IV					46

**SYLLABUS (CBCS as per NEP2020) FOR S.Y.B.A.
(W.e. from June, 2024)**

Name of the Programme	: B.A.
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A.
Semester	: IV
Course Type	: Major (Mandatory)
Course Name	: Indian Public Finance
Course Code	: ECO-251-MJM
No. of Lectures	: 60
No. of Credits	: 04

A) Course Objectives:

- 1.To understand Types and principles of budget.
- 2.To analysis revenues and expenses deficits of union budget.
3. To understand objectives and role of deficit financing.
 4. To develop strong analytical skills to critically evaluate effects and limitations of deficit financing.
5. To understand principles and classification of public expenditure.
- 6.To understand a Role of Government Expenditure in Economy.
- 7.To Strengthen the conceptual base of students by understanding of impact, incidence and shifting of tax.
8. To enhanced analytical skills through studying of Factors Affecting on Tax Shifting and Effects of Tax Incidence

B) Course Outcomes:

- 1.The main outcome of this course is enriched analytical and application Skills within students.
2. Understand the revenues and expenses of budget.
3. Build critical approach within students.
4. Understand objectives and role of deficit financing.
5. Understand importance of public expenditure in Economy.
6. Conceptual clarity of impact, incidence and shifting of tax
7. Understand Factors Affecting on Tax Shifting and Effects of Tax Incidence.
8. Understand the Calculations of Budget Deficits.

TOPICS / CONTENTS**UNIT 1 Budget****(Teaching Hrs. 15)**

- 1.1. Union Budget- Meaning and Types,
- 1.2 Principles of Budgeting
- 1.3 Revenue and Capital Budget, Revenue and Capital Expenditure
- 1.4 Types of Budget Deficits

UNIT 2 Deficit Financing**(Teaching Hrs. 15)**

- 2.1 Deficit Financing- Meaning and Objectives
- 2.2 Role of Deficit Financing in Developing Countries
- 2.3 Merits and Demerits of Deficit Financing
- 2.4 Limitations of Deficit Financing

UNIT 3 Public Expenditure**(Teaching Hrs. 15)**

- 3.1. Meaning and Principles of Public Expenditure
- 3.2 Classification of Public Expenditure
- 3.3 Reason for Increasing Public Expenditure
- 3.4 Role of Public Expenditure

UNIT 4 Impact, Incidence and shifting of Tax**(Teaching Hrs. 15)**

- 4.1 Differences between Impact and Incidence of Tax
- 4.2 Types shifting of Tax
- 4.3 Factors Affecting on Tax Shifting
- 4.4 Recent Tax Reforms Committees in India

References:

1. Jonathan Gruber (Ed.) (2016), "Public Finance and Public Policy", Worth Publishers
2. David N. Hyman (Ed.) (2022), "Public Finance: A Contemporary Application of Theory to Policy", publication- Cengage Learning
3. Harvey S. Rosen and Ted Gayer(Ed.) (2019), "Public Finance" Publisher: McGraw-Hill Education
4. Richard A. Musgrave and Peggy B. Musgrave, "The Economics of Public Finance" Publisher: McGraw-Hill Education
5. S.K. Singh, "Public finance and policy in India" New age International Publishers
6. R.K. Lekhi and Joginder Singh, "Public Finance", Kalyani Publishers
7. M. Govinda Rao, "Studies in Indian Public Finance", Oxford University Press.
8. डॉ. मनोज कुमार गायकवाड व डॉ.एन.एल., आवृत्ती २०२०, प्रशांत पब्लिकेशन्स
9. डॉ. प्रशांत बोबडे व प्रा.अविनाश साबळे., "सार्वजनिक अर्थशास्त्र", अथर्व पब्लिकेशन्स
10. Economic Surveys of India.

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME**Weightage****1: Weak****2: Moderate****3: Strong**

Course Outcome	Program Outcomes (Pos)							
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1		2						2
CO 2	2							
CO 3						2		
CO 4				2	2			
CO 5					2			
CO 6							2	
CO 7		2						
CO 8			2			2		

JUSTIFICATION FOR THE MAPPING**PO1: Economic Knowledge:**

CO2-Understand the revenues and expenses of budget.

PO2: Analytical Skills:

CO1-The main outcome of this course is enriched analytical and application Skills within students.

CO7-Understand Factors Affecting on Tax Shifting and Effects of Tax Incidence.

PO3: Quantitative Literacy:

CO8-Understand the Calculations of Budget Deficits.

PO4: Economic Policy Analysis:

CO4-Understand objectives and role of deficit financing.

PO5: Understanding of Microeconomics and Macroeconomics:

CO4-Understand objectives and role of deficit financing.

CO5-Understand importance of public expenditure in Economy.

PO6: Research Skills:

CO8-Understand the Calculations of Budget Deficits.

CO3-Build critical approach within students.

PO7: Ethical Awareness:

CO6-Conceptual clarity of impact, incidence and shifting of tax

PO8: Career Readiness:

CO1-The main outcome of this course is enriched analytical and application Skills within students.

**SYLLABUS (CBCS as per NEP2020) FOR S.Y.B.A
(W.e. from June, 2024)**

Name of the Programme	: B.A.
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A.
Semester	: IV
Course Type	: Major (Mandatory)
Course Name	: Modern Macro Economics
Course Code	: ECO-252-MJM
No. of Lectures	: 60
No. of Credits	: 04

A) Course Objectives:

1. To acquaint students with the basic concepts of Macro Economics.
2. To help the students to understand the behaviour of the economy as a whole.
3. To equip students with the tools for analysing the relationship among broad aggregates.
4. To understand the determination of Price under various Market Conditions.
5. To understand the various aspects of the Firms.
6. To understand the behavior of the firm and Industry in different situation.

B) Course Outcomes:

- CO 1.** Students would be able to understand the functioning and interlink ages amongst macro-economic variables.
- CO2.** The course will equip the students with the tools to understand the behaviour of the economy.
- CO3.** The students would be able to they would be able to apply economic reasoning to problems of the economy.
- CO4.** Perform supply and demand analysis to analyse the impact of economic events on Markets.
- CO5.** Analyze the performance of firms under different situations.
- CO6.** Recognize market failure and the role of government in dealing with those failures.
- CO7.** Use economic analysis to evaluate controversial issues and policies.

TOPICS / CONTENTS

Unit: 1 Money and Liquidity

(Teaching Hrs. 15)

- Concept of liquidity. Measures of Money Supply
- 1.2 Liquidity measures according to Reddy Committee Report.
 - 1.3 Gurley and Shaw Hypothesis
 - 1.4 Implications of liquidity Preferences Theory.

Unit 2. Inflation and Deflation

(Teaching Hrs. 15)

- 2.1 Inflation – Meaning, Types, Causes and Effects
- 2.2 Deflation - Meaning Causes and Effects
- 2.3 Phillips Curve and Stagflation

2.4 Governments Policy for Price

Unit 3. Trade Cycle**(Teaching Hrs. 15)**

- 3.1. Meaning and Features of Trade Cycles
- 3.2. Phases of Trade Cycles
- 3.3. Policy for Control of Trade Cycles
- 3.4. Effects of Trade Cycle

Unit 4. Public Finance**(Teaching Hrs. 15)**

- 4.1. Meaning, Nature and Scope of Public Finance
- 4.2. Public Revenue and Expenditure
- 4.3. Causes of growth in public expenditure and sources of public Revenue
- 4.4 Taxation – Types, Principles and Effects

Reference Books:

1. Macro Economics, M.L.Jhingan, Vrinda Publications.
2. Macro Economics, H L Ahuja, S Chand Publications
3. Adhunik Sthul Arthashastra (Marathi), Ram Deshmukh, Vidya Prakashan
4. Sthul Arthashastra, Prof. Dr. J.S. Ingale, Lila-Shankar Prakashan
5. Samagralakshi Arthashastra, Dr. Karbhari Dhage, Nirali Prakashan
6. Vyavasayik Arthashastra (Sthul), Pra. R.G. Aghav, Pra. Dr. R.D. Jadhavar, Atharv Prakashan, Pune.

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME**Weightage****1 : Weak****2: Moderate****3: Strong**

Course Outcome	Program Outcomes (Pos)							
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8
CO 1	2							
CO 2	2							
CO 3					2			
CO 4			2		2	2	2	
CO 5			2	2			2	2
CO 6		2						2
CO 7		2						2

Justification for the Mapping**PSO 1. Understanding of Economic Concepts and Principles:**

CO 1. Students would be able to understand the functioning and interlink ages amongst macro-economic variables.

CO2. The course will equip the students with the tools to understand the behaviour of the economy.

PSO 2. Analytical and Critical Thinking Skills:

CO6. Recognize market failure and the role of government in dealing with those failures.

CO7. Use economic analysis to evaluate controversial issues and policies.

PSO 3. Quantitative Skills:

CO4. Perform supply and demand analysis to analyse the impact of economic events on Markets.

CO5. Analyze the performance of firms under different situations.

PSO 4. Policy Analysis and Evaluation:

CO5. Analyze the performance of firms under different situations.

PSO 5. Communication Skills:

CO3. The students would be able to they would be able to apply economic reasoning to problems of the economy.

CO4. Perform supply and demand analysis to analyse the impact of economic events on Markets.

PSO 6. Global Perspective:

CO4. Perform supply and demand analysis to analyse the impact of economic events on Markets.

PSO 7. Professional and Ethical Behavior:

CO4. Perform supply and demand analysis to analyse the impact of economic events on Markets.

CO5. Analyze the performance of firms under different situations.

PSO 8. Career Opportunities:

CO5. Analyze the performance of firms under different situations.

CO6. Recognize market failure and the role of government in dealing with those failures.

CO7. Use economic analysis to evaluate controversial issues and policies.

**SYLLABUS (CBCS as per NEP 2020) FOR S.Y.B.A
(W .e. from June, 2024)**

Name of the Programme	: B.A
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A.
Semester	: IV
Course Type	: Minor
Course Name	: Demography and Policies in India
Course Code	: ECO-261-MN
No. of Lectures	: 60
No. of Credits	: 04

A. Course Objectives

1. To analyze the demographic characteristics and the trends in size and growth of India's population since 1951.
2. To introduce the concept of demographic dividend and assess its implications for India.
3. To understand the salient features of India's National Population Policy (2000) and its goals.
4. To examine the meaning and importance of family planning in population management and explore different methods of family planning and their socio-economic impacts.
5. To study the relationship between population growth and economic development and influence of population on natural resources and key economic factors like saving, investment, capital formation, and technology.
6. To examine the status of women as an indicator of development and its interrelation with demographic change.
7. To evaluate the role of family welfare programs in population control and understand the impact of education on population control and demographic behavior.
8. To explore how women's autonomy contributes to effective population control.

B. Course Outcomes

CO1: Analyze the demographic characteristics of India, including trends in population size, growth, and structure since 1951, and apply these insights to understand historical and current demographic changes.

CO2: Explain the concept of demographic dividend and critically assess its potential benefits and challenges for India's economic development and societal growth.

CO3: Evaluate the goals and key features of India's National Population Policy (2000) and assess its relevance and effectiveness in addressing population-related issues in contemporary India.

CO4: Discuss the significance of family planning in population management and evaluate various family planning methods, considering their socio-economic implications on households and communities.

CO5: Assess the complex relationship between population growth and economic development, analyzing its impact on natural resources, savings, investment, capital formation, and technological advancement.

CO6: Investigate the status of women as an indicator of development, critically analyzing its relationship with demographic change and exploring how gender equality influences demographic transitions.

CO7: Critically evaluate the effectiveness of family welfare programs in population control, and analyze how education influences demographic behavior and contributes to population management strategies.

CO8: Explore how enhancing women's autonomy in decision-making can lead to more effective population control, linking this autonomy to broader socio-economic outcomes in population management.

TOPICS/CONTENTS

Unit 1.Characterstics of population in India since 1951 (Teaching Hrs. 15)

- 1.1 Characteristics of population in India
- 1.2 Size and Growth of population
- 1.3 Causes of rapid growth in population in India
- 1.4 Concept of Demographic dividend

Unit 2. Population Policy (Teaching Hrs. 15)

- 2.1 Salient features of India's population policy.
- 2.2 National Population Policy (2000)
- 2.3 Family Planning – Meaning, importance
- 2.4 Methods of family planning.

Unit 3 Population and Development (Teaching Hrs. 15)

- 3.1 Relation between Population and Development
- 3.2 Population and Natural Resources- Demographic and Socio-economic factors Influencing Saving, Investment, Capital Formation and Technology
- 3.3 Population and Labour force- Population and Employment, Economically Active Population, Work Participation
- 3.4 Women and Development- Indicators of Status of Women, Inter-relation between Status of Women and Demographic Change

Unit 4. Population control measures in India (Teaching Hrs. 15)

- 3.1 Family Welfare
- 3.2 Education and Population Control
- 3.3 Women's Autonomy and Population Control
- 3.4 Socio-economic Measures for Population Control

Reading list:

1. Majid Hussain, Loksankhya shastra (Marathi)
2. Bose, Ashish: India's urbanization 1901 – 2001 – 2nd Ed New Delhi, Tata McGraw Hill, 1978
3. Bougue, Donald J: Principles of demography – New York: John Wiley and Sons, 1969
4. Bhende, Asha A and Tara Kanitkar: Principles of population studies – 5th rev. ed. Delhi: Himalaya, 12997
5. Davis, Kingsley: The population of India and Pakistan – New Jersey; Princeton, 1951

6. Hauser, Philip M and Otis Dudley Duncan, Ed: The study of population: an inventory and appraisal – Chicago: University of Chicago Press, 1951
7. Misra.B.D.: An Introduction to the study of population – New Delhi : South Asian, 1981
8. Population growth in Kerala; Its implications – Trivandrum – Govt. Press, 1986
9. PrakasaRaoVLS : Urbanisation in India : Spatial Dimensions – New Delhi : Concept, 1983
10. Ramakumar.R and Gopal Y S: Technical demography – New Delhi: Wiley Eastern, 1986
11. Shrivastava O S: A text book of demography with economics of man power supply and manpower demand, New Delhi: Vikas, 1983
12. Sinha and Zachariah: Elements of Demography

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME

Weightage 1: Weak 2: Moderate 3: Strong

Course Outcome	Program Outcomes (Pos)									
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10
CO 1	2	3	1			2	3			
CO 2	2	2	2			3	2			
CO 3	2	2	2			2	2	1		
CO 4	2	2	3			1	1			
CO 5	2	1	2		3	2		2		
CO 6	2	2	1		2	2		2		
CO 7	1	3	2	2		1	2	2		

Justification of Mapping:

1. **CO1** aligns with **PO1, PO2, PO3, PO6, and PO7** because analyzing demographic trends requires critical thinking, problem-solving, social awareness, and an understanding of societal impacts.
2. **CO2** aligns with **PO1, PO2, PO3, PO6, and PO7** as understanding the demographic dividend involves critical analysis of economic impacts and social responsibilities.
3. **CO3** aligns with **PO1, PO2, PO3, PO6, and PO7** since evaluating policies like the National Population Policy involves critical thinking, policy analysis, and social responsibility.
4. **CO4** aligns with **PO1, PO2, PO3, PO6, and PO7** because understanding family planning involves problem-solving and socio-economic analysis.
5. **CO5** aligns with **PO1, PO2, PO3, PO5, PO6, and PO8** as the relationship between population growth and economic development requires understanding the environmental and societal impacts.
6. **CO6** aligns with **PO1, PO2, PO3, PO5, PO6 and PO8**, emphasizing the investigation of women's status in development contexts and its relation to gender equality.
7. **CO7** aligns with **PO1, PO2, PO3, PO4, PO6, PO7, and PO8** because it evaluates family welfare programs and how education shapes demographic behavior, linking it with both social responsibility and gender sensitivity.
8. **CO8** aligns with **PO1, PO2, PO3, and PO8**, focusing on the relationship between women's autonomy, gender equality, and population control.

**SYLLABUS (CBCS as per NEP 2020) FOR S.Y.B.A
(W .e. from June, 2024)**

Name of the Programme	: B.A
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A
Semester	: IV
Course Type	: Open Elective
Course Name	: Modern Banking
Course Code	: ECO-266-OE
No. of Lectures	: 30
No. of Credits	: 02

A) Course Objectives

- 1) To understand the Basic Principles of Commercial Banking.
- 2) To understand the Process and limitation of the Multiple Credit Creation.
- 3) To understand the various types of Negotiable Instruments.
- 4) To understand the Modern Technology in Banking.
- 5) To understand the Need and Importance of E-Banking.
- 6) To understand the Components and Importance of Balance sheet of Commercial Bank.
- 7) To understand the concepts of NEFT,RTGS,IMPS.etc.

B) Course Outcomes

- CO1.** Student will be able to carry out financial analysis of banks.
- CO2.** Student will understand the use of computer software and communication technologies, as required in the field.
- CO3.** Student will understand the knowledge of banking. Besides fundamental legal knowledge.
- CO4.** It will help students to keep up with developments in financial Banking.
- CO5.** Student will be able to use basic theoretical and practical knowledge gained in the field of Banking.
- CO6.** Student will be able to express their opinions about banking on the basic knowledge and skills they acquire.
- CO7.** Student will be able to analyze risks and financial problems.

TOPICS/CONTENTS

UNIT 1 Commercial Banking (Teaching Hrs.10)

- 1.1 Principle of Banking-Liquidity,Profitability,and Safety.
- 1.2 Multiple Credit Creation- Process and Limitations.
- 1.3 Balance Sheet of Commercial Bank.

UNIT 2 .Negotiable Instruments (Teaching Hrs.10)

- 2.1 Types of Cheque-Bearer,Order and Crossed.
- 2.2 Types of Crossing – General and Special.
- 2.3 Endorsment- Defination,Types and Effects.

UNIT 3. New Technology in Banking (Teaching Hrs.10)

3.1 E-Banking- Need and Importance.

3.2 Modern Technology – ATM, Credit Card, Debit Card, Net Banking, Core Banking.

3.3 Concept of RTGS, NEFT, IMPS.

Reference Books:

1. Dr. B. D. Kulkarni, Dr. S. V. Dhamdhare - Banking and Co-operation in India, Diamond Publication, June 2009, Pune.

2. Bhole, L.M. (2000), Indian Financial System, Chugh Publications, Allahabad.

3. Bharati Pathak (2009) The Indian Financial System, Pearson Education Publication New Delhi.

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME

Weightage	1 : Weak			2: Moderate			3: Strong			
	Program Outcomes (Pos)									
Course Outcome	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10
CO 1							2			
CO 2	2							2		
CO 3					3					
CO 4			2						2	
CO 5		3		2						
CO 6										2
CO 7						2				

Justification for the Mapping**PSO1. Economic Knowledge:**

CO2. Student will understand the use computer software and communication technologies, as required in the field,

PSO2. Analytical Skills:

CO5. Student will be able to use basic theoretical and practical knowledge gained in the field,

PSO3 Quantitative Literacy:

CO4. It will help students to keep up with developments in financial Banking.

PSO4 Communication Skills:

CO5. Student will be able to use basic theoretical and practical knowledge gained in the field.

PSO5 Economic Policy Analysis:

CO3. Student will understand the knowledge of banking, besides fundamental legal knowledge.

PSO6 Understanding of Microeconomics and Macroeconomics:

CO7. Student will be able to analyze risks and financial problems.

PSO7 Awareness of Global Economic Issues:

CO1. Student will be able to carry out financial analysis of banks.

PSO8 Research Skills:

CO2. Student will understand the use computer software and communication technologies, as required in the field.

PSO9 Ethical Awareness:

CO4. It will help students to keep up with developments in financial Banking.

PSO10 Career Readiness:

CO6. Student will be able to express their opinions about banking on the basic knowledge and skills they acquire,

**SYLLABUS (CBCS as per NEP 2020) FOR S.Y.B.A. (Economics)
(W .e. from June, 2024)**

Name of the Programme	: B.A
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A.
Semester	: IV
Course Type	: Major (Elective)
Course Name	: Using Basic Excel For Economics
Course Code	: ECO-276-SEC
No. of Lectures	: 30
No. of Credits	: 02

A) COURSE OBJECTIVES:

1. To familiarize students with the Excel interface and basic functionalities.
2. To develop proficiency in using Excel formulas and functions relevant to economic data.
3. To enable students to perform descriptive statistical analysis using Excel.
4. To teach data visualization techniques to present economic data effectively.
5. To introduce basic economic modeling and forecasting methods using Excel.
6. To enhance students' analytical skills for interpreting economic data.
7. To prepare students to create professional reports and presentations using Excel

B) COURSE OUTCOMES :

1. **CO 1:** Students will demonstrate the ability to navigate the Excel interface efficiently.
2. **CO 2:** Students will apply basic formulas and functions to perform economic calculations.
3. **CO 3:** Students will analyze economic datasets using descriptive statistics.
4. **CO 4:** Students will create various types of charts and graphs to visualize economic data.
5. **CO 5:** Students will build simple economic models and perform forecasting.
6. **CO 6:** Students will interpret results from Excel analyses and models.
7. **CO 7:** Students will produce well-organized reports that summarize economic findings.

TOPICS/CONTENTS

Unit-I: Introduction to Excel for Economists (Teaching Hrs. 10)

- 1.1 Getting Started with Excel- Overview, workbooks, Basic data entry and formatting
- 1.2 Essential Excel Functions: SUM, AVERAGE, MIN, MAX
- 1.3 Data Organization and Management-Sorting and filtering datasets, Creating and formatting tables

Unit-II: Data Analysis Techniques (Teaching Hrs. 10)

- 2.1 Descriptive Statistics-Calculating mean, median, mode, and standard deviation,
- 2.2 Data Visualization-Charts and Diagrams,
- 2.3 Importance of visual representation

Unit-III: Economic Modelling and Forecasting (Teaching Hrs. 10)

- 3.1 Building Economic Models
- 3.2 Time Series Analysis
- 3.3 Reporting and Presenting Results- Best practices

Reference Books:

1. Gallo, C. (2015). *The Presentation Secrets of Steve Jobs: How to Be Insanely Great in Front of Any Audience*. McGraw-Hill, New York.
2. Baker, S. (2018). *Excel for Economists: A Practical Guide*. Routledge, New York.
3. Pindyck, R. S., & Rubinfeld, D. L. (2017). *Microeconomics*. Pearson, Boston.
4. Ravishankar, K. (2015). *Excel for Finance, Economics, and Data Analysis*. Academic Press.
5. Duncan, A. (2019). *Excel for Economists: A Guide to Using Excel for Economic Analysis*. SAGE Publications.

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME

Weightage 1 : Weak 2: Moderate 3: Strong

Course Outcome (CO)	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PO9	PO10
CO1	2	2	1	1	1	1	1	1	1	1
CO2	3	3	3	2	2	2	1	1	1	1
CO3	3	3	3	2	2	2	1	2	1	1
CO4	3	2	2	3	1	1	1	2	1	1
CO5	3	3	3	2	3	2	1	1	1	1
CO6	2	3	3	2	2	2	1	1	1	1
CO7	3	2	2	3	2	1	1	2	1	1

JUSTIFICATION FOR MAPPING

- **PO1. Economic Knowledge:**
Strongly linked to COA 2, COA 3, COA 5, and COA 7 as students apply economic knowledge in calculations, analysis, modeling, and reporting.
- **PO2. Analytical Skills:**
Essential for COA 1 to COA 6, as students must analyze data, apply functions, and interpret results effectively.
- **PO3. Quantitative Literacy:**
Directly relates to COA 2, COA 3, COA 5, and COA 6 where students engage with quantitative data through calculations and statistical analysis.
- **PO4. Communication Skills:**
COA 4 and COA 7 emphasize the importance of communicating findings through visualizations and reports.
- **PO5. Economic Policy Analysis:**
Relevant to COA 2, COA 3, and COA 5, where students analyze economic scenarios and models to derive insights applicable to policy.
- **PO6. Understanding of Microeconomics and Macroeconomics:**
COA 2 and COA 5 involve applying economic principles to data, reinforcing understanding of both fields.
- **PO7. Awareness of Global Economic Issues:**
COA 3 and COA 5 foster awareness through the analysis of datasets and modeling, highlighting global trends and issues.
- **PO8. Research Skills:**
COA 3, COA 6, and COA 7 require research methodologies, data gathering, and analysis, enhancing overall research competency.
- **PO9. Ethical Awareness:**
COA 2, COA 3, and COA 6 encourage consideration of ethical implications in economic calculations and data interpretation.
- **PO10. Career Readiness:**
All COAs contribute to practical skills that enhance employability, particularly COA 7, which emphasizes report preparation and presentation skills.

**SYLLABUS (CBCS as per NEP 2020) FOR B.A.II Year
(W .e. from June, 2024)**

Name of the Programme	: B.A
Subject	: Economics
Program Code	: UAECO
Class	: S.Y.B.A
Semester	: IV
Course Type	: Mandatory
Course Name	: CEP
Course Code	: ECO-235-CEP
No. of Lectures	: 30
No. of Credits	: 02

A) Course Objectives :

- 1) The breadth of community engagement work at public information institution.
- 2) Theories and practices of community engagement.
- 3) Resources and tools for understanding and engaging communities.
- 4) Social justice, Public information institution and community building.
- 5) Historical Content and controversies in the field.
- 6) Infrastructure , Sustainability, and funding.
- 7) Develop cultural competency awareness, Knowledge and Skills.

B) Course Outcomes :

- CO1** Positive impact on students' academic learning.
- CO2** Improves students' ability to apply what they have learned in "the real world."
- CO3** Positive impact on academic outcomes such as demonstrated complexity of understanding, problem analysis, problem-solving, critical thinking, and cognitive development.
- CO4** Improved ability to understand complexity and ambiguity.
- CO5** Reduced stereotypes and greater inter-cultural understanding.
- CO6** Improved social responsibility and citizenship skills.
- CO7** Connections with professionals and community members for learning and career opportunities.

GUIDELINES FOR COMMUNITY ENGAGEMENT PROJECT (CEP)

To carry out the Community Engagement Project work following guidelines should be used:

1. Community based learning: Students should participate in community based Community based field projects under the supervision of faculty.
2. A minimum of **30 hours of learning per credit** in a semester is required.
3. Assignment of project topics to individual student or groups of students (2 or 3 students in one group/ Commerce faculty can have 5 students per group) and one faculty member from the department will act as GUIDE for the student or group of students.

4. Preparation of a questionnaire (20 -30 questions or more) related to their project topic (in Marathi or English). If the project is related to work that does not involve SURVEY work, then the questionnaire part can be replaced accordingly.
5. The departmental coordinator/guide should check the questions and finalize the questionnaire. The question that may create unnecessary complications should be avoided. The questions should be qualitative as well as quantitative.
6. Students should go to their chosen field with the questionnaire and collect the information regarding the questions asked to the concerned people. Collect as much information as possible by collecting 25 or more questionnaires or related data. The more the data, the better it will be for analysis.
7. The student should compile all the relevant data and carry out its analysis.
8. Write a project report in the standard format (2 Copies): Index, Chapter-1, Chapter-2, Conclusion, References etc. The report should mention the clear **OUTPUT** drawn from the study. The typed project report should have minimum 25 pages, with font size 12 and line spacing of 1.5.
9. Submit the project report with the Guide's signature to the department (To the Departmental CEP coordinator).
10. The Oral presentation for all the projects in the department should be arranged in the department. To evaluate the project, TWO examiners from the department should be appointed by HoD. There will be NO external examiner appointed for the evaluation of projects. Also, there will be NO internal and external marks.
11. The total project work including preparation of questionnaire to oral presentation should be evaluated for 2 credits (50 Marks). The details about the allocation of time, marks and scheme of examination for Community Engagement Project is given in Table. The departmental CEP coordinator/HoD should submit the marks as per regular procedure to the examination section.
12. Since it is a compulsory subject in our syllabus, passing students in this **Community Engagement Project** is **MUST** to complete their degree.

TOPICS/CONTENTS

UNIT 1: Planning of fieldwork for data collection (Teaching Hrs. 10)

- 1.1 Planning of fieldwork/survey, Selection of Topic
- 1.2 Preparation of questionnaire/field sheet/field book
- 1.3 Carrying out fieldwork/survey for primary data collection

UNIT 2: Laboratory analysis/data analysis (Teaching Hrs.10)

- 2.1 Sample analysis/questionnaire analysis to obtain data
- 2.2 Statistical analysis of the data
- 2.3 Interpretation of the data

UNIT 3: Submission of research project and viva-voce (Teaching Hrs.10)

- 3.1 Submission of print copy of research project in prescribed format
- 3.2 Research project viva-voce

MAPPING OF PROGRAM OUTCOME WITH COURSE OUTCOME**Weightage****1 : Weak****2: Moderate****3: Strong**

Course Outcome	Program Outcomes (Pos)									
	PO 1	PO 2	PO 3	PO 4	PO 5	PO 6	PO 7	PO 8	PO 9	PO 10
CO 1										
CO 2	2			2		2		2	2	
CO 3		2								
CO 4	2				2		2			
CO 5			2							
CO 6										
CO 7										

JUSTIFICATION FOR THE MAPPING**PSO1. Comprehensive Knowledge and Understanding**

CO2.Improves students' ability to apply what they have learned in "the real world"

CO4.Improved ability to understand complexity and ambiguity

PSO2. Application of Knowledge and Skills

CO3.Positive impact on academic outcomes such as demonstrated complexity of understanding, problem analysis, problem-solving, critical thinking, and cognitive development

PSO3. Constitutional, Humanistic, Ethical, and Moral Values

CO5.Reduced stereotypes and greater inter-cultural understanding

PSO4. Employability and Job-Ready Skills, and Entrepreneurship Skills

CO2.Improves students' ability to apply what they have learned in "the real world"

CO5.Reduced stereotypes and greater inter-cultural understanding

PSO5. Autonomy, Responsibility, and Accountability

CO4.Improved ability to understand complexity and ambiguity

PSO6. Research Skills

CO2.Improves students' ability to apply what they have learned in "the real world"

PSO7. Critical and Creative Thinking

CO4.Improved ability to understand complexity and ambiguity

PSO8. Problem-Solving Abilities

CO2.Improves students' ability to apply what they have learned in "the real world"

PSO9. Collaboration and Teamwork

CO2.Improves students' ability to apply what they have learned in "the real world"

SYLLABUS (CBCS as per 2023 Pattern) FOR B.Com. III Year

Name of the Programme	: B.Com.
Subject	: Banking and Finance VI
Program Code	: COM
Class	: S.Y.B.Com.
Semester	: IV
Course Type	: Minor
Course Name	: Banking, Technology And Financial Inclusion
Course Code	: COM-261-MN
No. of Lectures	: 60
No. of Credits	: 04

A) Course Objectives

1. Understand the concept and significance of development banks in the Indian financial system.
2. Analyze the roles and functions of various specialized banks such as NABARD, SIDBI, EXIM Bank, and NHB.
3. Examine the structure and importance of cooperative banks and regional rural banks (RRBs).
4. Explore the evolution and impact of banking technology and digital banking in India.
5. Assess the implications of non-performing assets (NPAs) on the banking sector and the economy.
6. Identify effective strategies for managing NPAs and the impact of recent reforms in the banking sector.
7. Evaluate the importance of financial inclusion and priority sector lending in promoting economic growth.

B) Course Outcomes

- **CO1:** Demonstrate an understanding of the roles of development banks in facilitating economic development in India.
- **CO2:** Identify and describe the functions of major specialized banks, including NABARD, SIDBI, EXIM Bank, and NHB.
- **CO3:** Analyze the operational framework and significance of cooperative banks and regional rural banks (RRBs).
- **CO4:** Explain the advancements in banking technology and the evolution of digital banking services in India.
- **CO5:** Assess the causes and consequences of non-performing assets (NPAs) in the banking sector.
- **CO6:** Propose effective strategies for NPA management and critically evaluate recent legislative reforms such as the IBC and SARFAESI Act.
- **CO7:** Evaluate the effectiveness of government initiatives aimed at promoting financial inclusion and the overall progress in this area in India.

TOPICS/CONTENTS**Unit-I: Development and Specialized Banks in India (Teaching Hrs. 15)**

- 1.1 Introduction to Development Banks: Meaning and Role
- 1.2 Types of Development Banks: NABARD, SIDBI, EXIM Bank, NHB
- 1.3 Other Banks: Cooperative Banks, Regional Rural Banks (RRBs),
- 1.4 New Banks: Small Finance Banks and Payment Banks

Unit-II: Banking Technology and Digital Banking in India (Teaching Hrs. 15)

- 2.1 Evolution of Banking Technology
- 2.2 Digital Payment Systems
- 2.3 Cybersecurity in Digital Banking
- 2.4 Fintech and Finnovation

Unit-III: Non-Performing Assets (NPAs) and Asset Management (Teaching Hrs. 15)

- 3.1 Concept of Non-Performing Assets
- 3.2 Impact of NPAs on the Banking Sector
- 3.3 Strategies for NPA Management
- 3.4 Recent Reforms in NPA Management: Insolvency and Bankruptcy Code (IBC), SARFAESI Act, Asset Reconstruction Companies (ARCs)

Unit-IV: Financial Inclusion and Priority Sector Lending in India (Teaching Hrs. 15)

- 4.1 Meaning and Importance of Financial Inclusion
- 4.2 Priority Sector Lending
- 4.3 Government Initiatives for Financial Inclusion: Jan Dhan Yojana, PMMY etc.
- 4.4 Progress of Financial Inclusion in India

Reference Books:

1. Indian Financial System: Financial Markets, Institutions and Services, 2020, Siddhartha Sankar Saha, McGraw Hill, New Delhi.
2. Datt, Ruddar and Sundharam K. P. M. (2013), *Indian Economy*, S. Chand & Company Ltd, New Delhi.
3. Bank for International Settlements (2019): “Big tech in finance: opportunities and risks”, Chapter III, Annual Economic Report 2019, June.
4. Bapat, D, R Bijapurkar, B Chakravorti, B Mazzotta, K Ramesha, D Roy and R Shukla (2019): “The cost of cash in India”, Tufts University, January, <https://sites.tufts.edu/ibgc/files/2019/01/COC-India-lowres.pdf>.
5. Desai, V. (2016), *Microfinance and Financial Inclusion in India*, Himalaya Publishing House, Mumbai.
6. Deloitte and Associated Chambers of Commerce and Industry of India (2016): *Digital India: unlocking the trillion dollar opportunity*, November.

MAPPING OF COURSE OUTCOMES TO PROGRAM OUTCOMES

Course Outcome	PO1	PO2	PO3	PO4	PO5	PO6	PO7
CO1	3	2	2	2	2	1	1
CO2	3	3	2	1	2	1	1
CO3	3	2	3	1	2	1	1
CO4	2	3	2	2	2	1	1
CO5	3	2	3	1	3	1	1
CO6	2	2	3	1	3	1	1
CO7	3	2	2	1	2	1	1

JUSTIFICATION FOR MAPPING

CO1: Demonstrate an understanding of the roles of development banks in facilitating economic development in India.

PO1 (3): Strong linkage as it requires a comprehensive understanding of development banks.

PO2 (2): Moderate linkage since it involves procedural knowledge about their functions.

CO2: Identify and describe the functions of major specialized banks, including NABARD, SIDBI, EXIM Bank, and NHB.

PO1 (3): Strong linkage as it requires fundamental knowledge of these banks.

PO2 (3): Strong linkage through procedural knowledge of their functions and operations.

CO3: Analyze the operational framework and significance of cooperative banks and regional rural banks (RRBs).

PO1 (3): Strong linkage as it involves fundamental knowledge of different banking structures.

PO2 (2): Moderate linkage as understanding operations requires procedural knowledge.

CO4: Explain the advancements in banking technology and the evolution of digital banking services in India.

PO1 (2): Moderate linkage as it requires foundational knowledge of technology.

PO2 (3): Strong linkage due to the procedural knowledge necessary for understanding

CO5: Assess the causes and consequences of non-performing assets (NPAs) in the banking sector.

PO1 (3): Strong linkage since it requires a solid understanding of banking concepts.

PO2 (2): Moderate linkage related to procedural knowledge for assessing NPAs.

CO6: Propose effective strategies for NPA management and critically evaluate recent legislative reforms such as the IBC and SARFAESI Act.

PO1 (2): Moderate linkage as it requires foundational knowledge of banking laws.

PO2 (2): Moderate linkage related to procedural knowledge in strategy formulation.

PO3 (3): Strong linkage as critical thinking is essential for evaluating strategies and reforms.

CO7: Evaluate the effectiveness of government initiatives aimed at promoting financial inclusion and the overall progress in this area in India.

PO1 (3): Strong linkage as it involves fundamental knowledge of government policies.

PO2 (2): Moderate linkage through procedural knowledge in evaluating initiatives.

PO3 (2): Moderate linkage as critical thinking is necessary to assess effectiveness.