



**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 First Year
Semester – I & II**

For Tuljaram Chaturchand College, Baramati

NEP 2020 (2.0)

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. Critical and Creative Thinking: Graduates will demonstrate the ability to apply analytic thought to a body of knowledge, including the analysis and evaluation of policies, and practices, as well as evidence, arguments, claims, beliefs, and the reliability and relevance of evidence. The graduates will be able to demonstrate the ability to create, perform, or think in different and diverse ways about the same objects or scenarios, deal with problems and situations

PO2. Communication Skill: Graduates will be able to demonstrate the skills that enable them to: listen carefully, read texts and research papers analytically and present complex information in a clear and concise manner to different groups/audiences, express thoughts and ideas effectively in writing and orally and communicate with others using appropriate media, confidently share views and express herself/himself

PO3. Multicultural Competence: Graduates will have acquisition of knowledge of the values and beliefs of multiple cultures and a global perspective to honour diversity, capability to effectively engage in a multicultural group/society and interact respectfully with diverse groups

PO4. Research Skills: The graduates will be able to demonstrate a keen sense of observation, inquiry, and capability for asking relevant/ appropriate questions, the ability to problematize, synthesize, and articulate issues and design research proposals, the ability to define problems, formulate appropriate and relevant research questions, formulate hypotheses, test hypotheses using quantitative and qualitative data, establish hypotheses, make inferences based on the analysis and interpretation of data, and predict cause-and-effect relationships

PO5. Environmental awareness: The graduates should be able to demonstrate the acquisition of and ability to apply the knowledge, skills, attitudes, and values required to take appropriate actions for: mitigating the effects of environmental degradation, climate change, and pollution, effective waste management, conservation of biological diversity, management of biological resources and biodiversity, forest and wildlife conservation, and sustainable development and living

PO6. Problem-solving Abilities: Graduates will be adept at identifying and addressing complex societal, cultural, and artistic challenges through innovative and interdisciplinary approaches

PO7. Collaboration and Teamwork: The graduates will be able to demonstrate the ability to work effectively and respectfully with diverse teams, facilitate cooperative or coordinated effort on the part of a group, act together as a group or a team in the interests of a common cause and work efficiently as a member of a team.

PO8. Value inculcation: The graduates will be able to demonstrate the acquisition of knowledge and attitude that are required to embrace and practice constitutional, humanistic, ethical, and moral values in life, including universal human values of truth, righteous conduct, peace, love, nonviolence, scientific temper, citizenship values, practice responsible global citizenship required for responding to contemporary global challenges, enabling learners to become aware of and understand global issues and to become active promoters of more peaceful, tolerant, inclusive, secure, and sustainable societies

PO9. Digital and technological skills: The graduates will be able to demonstrate the capability to use ICT in a variety of learning and work situations, access, evaluate, and use a variety of relevant information sources, and use appropriate software for analysis of data.

PO10. Community Engagement and Service: The graduates will be able to demonstrate the capability to participate in community-engaged services/ activities for promoting the wellbeing of society.

Anekant Education Society's
Tuljaram Chaturchand College of Arts, Science and Commerce, Baramati
Autonomous

Board of Studies in Economics

From 2022-23 to 2024-25

Sr. No.	Name	Designation
1.	Dr. Samadhan K. Patil	Chairman
2.	Mr. Sandeep B. Sabale	Member
3.	Dr. Chandrakant P. Kamble	Member
4.	Dr. Rahul N. Dhumal	Member
5.	Mr. Krushna V. Kulkarni	Member
6.	Dr. Jyotiram S. Ghadage	Member
7.	Dr. Versha H. Bhosale	Member
8.	Dr. Abasaheb Shinde	Vice-Chancellor Nominee
9.	Dr. Naresh Bodake	Expert from other University
10.	Dr. Subhash Kombade	Expert from other University
11.	Mr. Prashanrt Raut	Industry Expert
12.	Dr. Arvind Rithe	Meritorious Alumni
13.	Mr. Sivam Ughade	Student
14.	Mr. Aniket Padole	Student

**Credit Distribution Structure for Three/Four Year Honours / Honours with Research Degree Programme
With Multiple Entry and Exit options as per National Education Policy (2024 Pattern as per NEP-2020)**

Level/ Difficulty	Sem	Subject DSC-1	Subject DSC-2	Subject DSC-3	GE/OE	SEC	IKS	AEC	VEC	CC	Total			
4.5/100	I	2(T)+2(P)	2(T)+2(P)	2(T)+ 2(P)	2(T)	2 (T/P)	2(T) (Generic)	2(T)	2(T)	--	22			
	II	2(T)+2(P)	2(T)+2(P)	2(T)+2(P)	2(P)	2 (T/P)	--	2(T)	2(T)	2(T)	22			
Exit option: Award of UG Certificate in Major with 44 credits and an additional 4 credits core NSQF course/Internship OR Continue with Major and Minor Continue option: Student will select one subject among the (subject 1, subject 2 and subject 3) as major and other as minor and third subject will be dropped.														
Level/ Difficulty	Sem	Credits Related to Major				Minor	--	GE/OE	SEC	IKS	AEC	VEC	CC	Total
		Major Core	Major Elective	VSC	FP/OJT/CEP /RP									
5.0/200	III	4(T)+2(P)	--	2 (T/P)	2(FP)	2(T)+2(P)	--	2(T)	--	2(T)	--	2(T)	22	
	IV	4(T)+2(P)	--	2 (T/P)	2(CEP)	2(T)+2(P)	--	2(P)	2 (T/P)	--	2(T)	--	2(T)	22
Exit option: Award of UG Diploma in Major and Minor with 88 credits and an additional 4credits core NSQF course/Internship OR Continue with Major and Minor														
5.5/300	V	8(T)+4(P)	2(T)+2(P)	2 (T/P)	2(FP/CEP)	2(T)	--	--	--	--	--	--	22	
	VI	8(T)+4(P)	2(T)+2(P)	2 (T/P)	4 (OJT)	--	--	--	--	--	--	--	22	
Total 3Years		44	8	8	10	18	8	8	6	4	8	4	6	132
Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor														
6.0/400	VII	6(T)+4(P)	2(T)+2 (T/P)	--	4(RP)	4(RM)(T)	--	--	--	--	--	--	22	
	VIII	6(T)+4(P)	2(T)+2 (T/P)	--	6(RP)	--	--	--	--	--	--	--	22	
Total 4Years		64	16	8	22	22	8	8	6	4	8	4	6	176
Four Year UG Honours with Research Degree in Major and Minor with 176 credits														
6.0/400	VII	10(T)+4(P)	2(T)+2 (T/P)	--	--	4(RM) (T)	--	--	--	--	--	--	22	
	VIII	10(T)+4(P)	2(T)+2 (T/P)	--	4 (OJT)	--	--	--	--	--	--	--	22	
Total 4Years		72	16	8	14	22	8	8	6	4	8	4	6	176
Four Year UG Honours Degree in Major and Minor with 176 credits														
T = Theory P = Practical DSC = Discipline Specific Course OE = Open Elective SEC = Skill Enhancement Course IKS = Indian Knowledge System AEC = Ability Enhancement Course VEC = Value Education Course CC = Co-curricular Course VSC= Vocational Skill Course OJT= On Job Training CEP= Community Engagement Project FP= Field Project RP= Research Project														

**Anekant Education Society's
Tuljaram Chaturchand College of Arts, Science and Commerce, Baramati
(Autonomous)
Course and Credit Structure for F.Y.B.A. Economics (2024 Pattern as per NEP-2020)**

Sem	Course Type	Course Code	Course Title	Theory / Practical	Credits
I	DSC-I (General)	-101-GEN		T	04
	DSC-II (General)	-101-GEN		T	04
	DSC-III (General)	ECO-101-GEN	Indian Economy I	T	04
	Open Elective (OE)	ECO-102-OE	Public Finance I	T	02
	Skill Enhancement Course (SEC)	ECO-103-SEC	History of Economic Thought I	T	02
	Ability Enhancement Course (AEC)	ENG-104-AEC		T	02
	Value Education Course (VEC)	SOC-104-VEC/ GEO-105-VEC		T	02
	Generic Indian Knowledge System (IKS)	GEN-106-IKS		T	02
	Total Credits Semester-I				
II	DSC-I (General)	-151-GEN		T	04
	DSC-II (General)	-151-GEN		T	04
	DSC-III (General)	ECO-151-GEN	Indian Economy II	T	04
	Open Elective (OE)	ECO-152-OE	Public Finance II	T	02
	Skill Enhancement Course (SEC)	ECO-153-SEC	History of Economic Thought II	T	02
	Ability Enhancement Course (AEC)	ENG-154-AEC		T	02
	Value Education Course (VEC)	SOC-154-VEC/ GEO-155-VEC		T	02
	Co-curricular Course (CC)	YOG/PES/CUL JSS/NCC-156- CC	To be selected from CC Basket	T	02
	Total Credits Semester-II				
Cumulative Credits Semester I + Semester II					44

Course Outcome

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

Name of the Programme	: B.Com.
Subject	: Banking & Finance
Program Code	: UCCO
Class	: F.Y.B.Com.
Semester	: II
Course Type	: DSC-I (General) (Theory)
Course Name	: Fundamentals of Banking II
Course Code	: BNF-151-GEN
No. of Teaching Hrs.	: 60
No. of Credits	: 04

A) Course Objectives:

1. Learn about the various functions and services provided by banks, such as deposit taking, lending, and payment processing.
2. Understand how banks manage cash flows, investments, and customer accounts.
3. Learn about different types of risks faced by banks, including credit risk, market risk, operational risk, and liquidity risk.
4. Study key regulations and compliance requirements, such as Basel III, Anti-Money Laundering (AML), and Know Your Customer (KYC) regulations.
5. Understand the role of banks in channeling funds from surplus units (savers) to deficit units (borrowers).
6. Learn about the impact of technology on banking operations, including digital banking, fintech, and cybersecurity.
7. Study the ethical considerations and social responsibilities of banks, including corporate governance and community engagement.

B) Course Outcomes :

1. **Introduction to Banking:** Understand the historical development and evolution of the banking industry.
2. **Familiarize yourself :** with the basic functions and services provided by banks.
3. **Banking Regulations and Supervision:** Learn about the regulatory framework governing banks.
4. **Understand the role :** of regulatory authorities and their impact on the banking sector.
5. **Types of Banks:** Explore different types of banks, including commercial banks, central banks, investment banks, and cooperative banks.
6. **Banking Products and Services:** Gain knowledge about various banking products and services such as savings accounts, loans, credit cards, and electronic banking.
7. **Risk Management in Banking:** Understand the different types of risks faced by banks, including credit risk, market risk, and operational risk.

TOPICS/CONTENTS

Unit 1: Negotiable Instruments	15
1.1 Definition and Meaning of Negotiable Instruments	
1.2 Definition, Maning and Characteristics of Promissory Note, Bill of Exchange and Cheque.	
1.3 Types of Cheques- Bearer, Order and Crossed	
1.4 Types of Crossing- General and Special.	
1.5 Dishonor of Cheque	
Unit 2: Endorsement	15
2.1 Definition and meaning of Endorsement	
2.2 Types of Endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative.	
2.3 Effects of Endorsement.	
Unit 3: Technology in Banking	15
3.1 Need and Importance of Technology in Banking	
3.2 Technological Innovations in Banking and Their Use	
ATM – onsite and offsite ATM, CDM, Cheque Deposit Machine, Passbook Printing Machine, Note and Coin Counting Device, Fake Currency Detector, Credit card, Debit card –Personal Identification Number (PIN) – Use and Safety	
3.3 Mobile Banking – BHIM /UPI, Online Enquiry and Update Facility	
3.4 Precautions in using Technology in Banking	
Unit 4: Reserve Bank of India- Functions and Working	15
4.1 Origins of Reserve Bank of India	
4.2 Organization of Reserve Bank of India	
4.3 Functions of RBI	
4.4 Monetary Policy	
References:	
1. Bharati Pathak, Indian Financial System, Pearson, New Delhi	
2. Majumdar N. C., ‘Fundamentals of Modern Banking’, New Central Book Agency (P) Ltd., New Delhi.	
3. Arondekar A.M. & Others, ‘Principles of Banking’, Macmillan India Pvt. Ltd.	
4. Srinivasan D. & Others, ‘Principles & Practices of Banking’, Macmillan India Pvt. Ltd.	
5. Agarwal O.P., (4th Edition, 2017), ‘Banking and Insurance’, Himalaya Publishing House.	
6. Reserve Bank of India: Functions and Working- https://rbidocs.rbi.org.in/rdocs/Content/PDFs/FUNCWWE080910.pdf	

Mapping of Program Outcome with Course Outcome

Course Outcome	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8
Understanding Fundamental Concepts	3	2	1	3	3	2	1	3
Market Structures	3	2	1	3	3	2	1	3
Consumer Behavior	3	2	2	3	3	2	1	3
Producer Behavior	3	2	1	3	3	2	1	3
Market Equilibrium	3	2	1	3	3	2	1	3
Welfare Economics	3	2	1	3	3	2	1	3
Externalities and Public Goods	3	2	2	3	3	2	2	3

Rating Scale:

3: Strong alignment between the course outcome and program outcome; the course effectively addresses the program outcome.

2: Moderate alignment; the course provides some coverage of the program outcome but may need improvement.

1: Limited alignment; the course touches on the program outcome but requires significant enhancement.

0: No alignment; the course does not address the program outcome.

Justifications:

PO1: Research-related skills are incorporated in understanding economic concepts, market structures, and welfare economics.

PO2: Effective citizenship and ethics are indirectly addressed in the analysis of externalities and public goods.

PO3: Social competence is covered in discussions about consumer behavior and the analysis of externalities and public goods.

PO4: Disciplinary knowledge is directly addressed in all course outcomes as it focuses on various microeconomic concepts and structures.

PO5: Personal and professional competence is developed through understanding microeconomic concepts, market structures, and welfare economics.

PO6: The course promotes self-directed and lifelong learning by covering foundational microeconomic concepts and market structures.

PO7: Environment and sustainability are indirectly covered in discussions about externalities and the potential market failures associated with them.

PO8: Critical thinking and problem-solving skills are developed throughout the course, especially in the analysis of market structures, consumer and producer behavior, and externalities.

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

Name of the Programme	: B.Com.
Programme Code	: UCCO
Class	: F.Y. B. Com
Semester	: II
Course Type	: Skill Enhancement Course (Theory)
Course Code	: BNF-153-SEC
Course Title	: Indian Bank System II (Practical)
No. of Credits	: 02
No. of Teaching Hours	: 30

A) COURSE OBJECTIVES:

- 1) To develop financial skills.
- 2) To provide students with a solid understanding of the basics of financial markets in India.
- 3) To understand regulatory requirements while working in financial markets.
- 4) To develop business acumen and entrepreneurial skills for financial market.
- 5) To develop basic understanding of mutual funds, capital and derivative market.
- 6) To enhance students' awareness of the regulatory environment and investor protection measures in the Indian financial markets.
- 7) To develop an understanding of the money market and its instruments, along with the role of the Reserve Bank of India (RBI).

B) COURSE OUTCOMES:

- CO1. Understand and explain the effects on financial markets of exchange rates, interest rates and the pricing of bonds.
- CO2. Describe the main financial assets and how they may be valued.
- CO3. Understand the functions and types of financial markets and their significance in the Indian economy.
- CO4. Identify and differentiate various financial instruments such as equity shares, bonds, derivatives, and money market instruments.
- CO5. Comprehend the functioning of the money market, its participants, and the role of the RBI in monetary policy implementation.
- CO6. Apply fundamental analysis techniques to evaluate the financial performance and valuation of companies in the stock market.
- CO7. Understand and explain stock market prices and returns; stock market risk and the influence of risk on the pricing of shares.

TOPICS / CONTENTS**Unit 1: Introduction****10 Teaching Hrs.**

- 1.1 Indian financial system –Definition, structure, constituents, role, and structural reforms.
- 1.2 Indian Money Market – Meaning, Nature, segments, features of developed and underdeveloped money market.
- 1.3 Indian Capital Market- Meaning, Nature, financial instruments, functions, limitations.

Unit 2: Foreign Exchange Market**10 Teaching Hrs.**

- 2.1 Foreign Exchange Market –Meaning and need of foreign exchange market.
- 2.2 Participants in foreign exchange market, functions of foreign exchange market.
- 2.3 Dealings in foreign exchange market.

Unit 3: Non –Bank Financial Institutions**10 Teaching Hrs.**

- 3.1 Non Banking financial Institutions –Meaning, Nature, distinction between banks and FBFI's.
- 3.2 Role and importance of NBFIs in the economy, Regulation of NBFIs in India.
- 3.3 Housing finance companies, Venture capital finance companies.

Recommended Readings:

1. Mishkin, F. S., & Eakins, S. G. (2018). Financial Markets and Institutions (9th ed.). Pearson.
2. Khan, M. Y., & Jain, P. K. (2019). Financial Management: Text, Problems, and Cases (8th ed.). McGraw Hill Education.
3. Bharati V. Pathak. (2019). An Introduction to Indian Financial System. McGraw Hill Education
4. Varshney, P. (2019). Indian Financial Markets: An Analytical Approach. Oxford University Press.
5. Bodie, Z., Kane, A., & Marcus, A. J. (2019). Investments (11th ed.). McGraw Hill Education.
6. Mishra, S. K., & Puri, V. K. (2020). Indian Financial System: Development, Institutions, and Services (4th ed.). Himalaya Publishing House

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	3						1			
CO 2	2									
CO 3						3				
CO 4				2						
CO 5					3					
CO 6		2					2	2		
CO 7		2	2					2		

Justification for the Mapping

PSO1. Economic Knowledge:

CO1. Understand and explain the effects on financial markets of exchange rates, interest rates and the pricing of bonds.

CO2. Describe the main financial assets and how they may be valued.

PSO2. Analytical Skills:

CO6. Apply fundamental analysis techniques to evaluate the financial performance and valuation of companies in the stock market.

CO7. Understand and explain stock market prices and returns; stock market risk and the influence of risk on the pricing of shares.

PSO3. Quantitative Literacy:

CO7. Understand and explain stock market prices and returns; stock market risk and the influence of risk on the pricing of shares.

PSO5. Economic Policy Analysis:

CO6. Apply fundamental analysis techniques to evaluate the financial performance and valuation of companies in the stock market.

CO7. Understand and explain stock market prices and returns; stock market risk and the influence of risk on the pricing of shares.

PSO7. Awareness of Global Economic Issues:

CO1. Understand and explain the effects on financial markets of exchange rates, interest rates

CO6. Apply fundamental analysis techniques to evaluate the financial performance and valuation of companies in the stock market.

PSO8. Research Skills:

CO6. Apply fundamental analysis techniques to evaluate the financial performance and valuation of companies in the stock market.

CO7. Understand and explain stock market prices and returns; stock market risk and the influence of risk on the pricing of shares.