



Anekant Education Society's

Tuljaram Chaturchand College, Baramati

(Autonomous)

Three years degree programme in Economics

(Faculty of Mental Moral & Social Science)

Revised Syllabus for

S.Y.B.A. Economics (Semester III)

For Tuljaram Chaturchand College, Baramati

Choice Based Credit System Syllabus (2022 Pattern)

To be implemented from Academic Year 2023-2024

Title of the Course: B.A.(Economics)

Preamble

Introduction:

TuljaramChaturchand 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 TuljaramChaturchand College, Baramati - Pune has prepared the syllabus of B. A.Economics Semester - III 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 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 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.

❖ Aims and Objectives of the new curriculum of the SYBA:

1. To maintain updated curriculum.
2. To take care of fast development in the knowledge of Economics.
3. To enhance the quality and standards of Economics Education.
4. To provide a broad common frame work, for exchange, mobility and free dialogue across the Indian Economy.
5. To create and aptitude for economics in those students who show a promise for higher studies and creative work in economics.
6. To create confidence in others, for equipping themselves with that part of economics which is needed for various branches of Sciences or Humanities in which they have aptitude for higher studies and original work.

Programme outcomes (Pos) (B.A.Economics):

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.
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.
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.
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.
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.
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.
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.
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.

Overall, the outcomes of a B.A. Economics program prepare graduates with a solid foundation in economic theory, analytical skills, and a global perspective, enabling them to pursue diverse career opportunities and make meaningful contributions to the field of economics and society as a whole.

Anekant Education Society's
Tuljaram ChaturchandCollege,
Baramati
Autonomous
Board of Studies in Economics

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-ChancellorNominee
9.	Dr. Naresh Bodake	Expert from other University
10.	Dr. Subhash Kombade	Expert from other University
11.	Mr. Prashanrt Raut	IndustryExpert
12.	Dr. Arvind Rithe	Meritorious Alumni
13.	Miss. Diya Bhandalkar	Student
14.	Mr.SanghamitraKharat	Student

**Choice Based Credit System Syllabus (2022 Pattern)
To be implemented from Academic Year 2023-2024**

Economics

Course Structure

Class	Semester	Paper Code	Subject
FYBA	I	UAEC111	Indian Economy Problems & Prospectus - I
	II	UAEC121	Indian Economy Problems & Prospectus - II
SYBA	III	UAEC231	Banking and Finance
		UAEC232	Micro Economics – I
		UAEC233	Macro Economics - I
		UAECSD-1	Stock Market Analysis - I
	IV	UAEC241	Cooperation
		UAEC242	Micro Economics – II
		UAEC243	Macro Economics - II
		UAECSD-2	Stock Market Analysis - II
TYBA	V	UAEC351	Economic Planning and Development - I
		UAEC352	International Economics - I
		UAEC353	Elementary Quantitative Technique – I
		UAECSD-3	Banking and Financial Institutions - I
	VI	UAEC361	Economic Planning and Development - II
		UAEC362	International Economics - II
		UAEC363	Elementary Quantitative Technique – I
		UAECSD-4	Banking and Financial Institutions - II

B.A.PROGRAMME CREDIT DISTRIBUTION PATTERN(128Credit)

Class	Semester	Core Course	Elective Course			Ability Enhancement Compulsory Courses (AECC)		Total Credit
			Discipline Specific Elective	Dissertation Project	Generic Elective Course	Ability Enhancement Compulsory Courses	Skill Enhancement Courses	
FYBA	I	4 papers 4 x 3 = 12 Credits	-	-		Comp.English 3 Credits Mar/Hin/Sanskrit =3 Credits		18
	II	4 papers 4 x 3 = 12 Credits	-	-	Democracy 2 Credit Phy.Edu. 2 Credit	Comp.English 3 Credits Mar/Hin/Sanskrit =3 Credits		22
SYBA	III	3 papers 3 x 3 = 9 Credits	2 Special papers 2x3=6 Credits	-	Env.Sci.2 Credit	Comp.English 3 Credits	Special papers 1 x 2 = 2 Credits	22
	IV	3 papers 3 x 3 = 9 Credits	2 Special papers 2x3=6 Credits	-		Certificate Course Not Related to subject 2 Credit	Special papers 1 x 2 = 2 Credits	22
TYBA	V	3 papers 3 x 3 = 9 Credits	2 Special papers 2x3=6 Credits Certificate Course Related to subject 2 Credit	-	-	Comp.English 3 Credits	Special papers 1 x 2 = 2 Credits	22
	VI	3 papers 3 x 3 = 9 Credits	2 Special papers 2x3=6 Credits	1 Project related to subject 2 Credit	-	Comp.English 3 Credits	Special papers 1 x 2 = 2 Credits	22
		60	26	2	6	26	8	128

Mandatory 8 additional/addon credits for Undergraduate Programmes**Note: 1. 6 credits from Group-1 are compulsory. 2. Choose minimum 2 credits from Group-2 to Group-7**

Group-1	(a)	Physical Education (at F.Y.B.A.Sem.II)	02 credits
	(b)	Democracy Course (FYBA Sem.II)	02 credit
	(c)	Environmental Awareness (S.Y.B.A.Sem.III)	02 Credit
Group-2	(a)	Certificate Course Not Related to Subject (S.Y.B.A.Sem.IV)	02 Credit
Group-3	(a)	Representation in Sports at University Level	02 credits
	(b)	Representation in Sports at State Level/National level	02 credits
	(c)	Representation in Sports at International (overseas) Level	04 credits
Group-4	(a)	National Social Service Scheme (participation in college camp)	02 credits
	(b)	National Social Service Scheme (participation in university camp)	02 credits
	(c)	NCC (participation in annual camp)	02 credits
	(d)	NCC (with B certificate/C certificate award)	02 credits
	(e)	NSS/NCC participation in Republic day parade	04 credits
	(f)	Selection in AVISHKAR at University Level	02 credits
Group-5	(a)	Research paper publication at National level	02 credits
	(b)	Research paper publication at International (overseas) level	02 credits
Group-6	(a)	Participation in Summer School/Internship programme/Short term course (not less than 2 weeks duration)	02 credits
	(b)	Participation in cultural and cocurricular activities/extracurricular activities/competitions at University level/State Level	02 credit
Group-7	(a)	Participation in cultural and cocurricular activities/extracurricular activities/competitions at University level/State Level	02 credit
	(b)	Participation in cultural and cocurricular activities/extracurricular activities/competitions at International (overseas) level	02 credits

Note: 1) One Credit = 15/16 Lectures.

2) The Project should be initiated at the onset of V Semester and submitted during VI Semester.

3) FY/SY/TY --> 4 Lectures per week.

4) Theory paper be covered with 70% actual teaching (3 actual lectures per week) and 30% component (1 lecture per week) of self study should be further evaluated through Group discussion /Seminar/Open Book Test/MCQ/Essay writing /Assignment etc.

REVISED SYLLABUS (CBCS) FOR B.A. Economics (Sem.-III)**(w.e.f. June, 2023)****Academic Year 2023-2024****Class : S.Y.B.A. (Semester- III)****Title of Paper : Banking & Finance****Paper Code : UAEC231****Credit : 03****No. of Lectures : 48****A) Learning Objectives :**

- 1) To understand the concept, functions and type of banks.
- 2) To understand the various types of negotiable instruments.

B) Learning Outcome:

The main outcome of this course is acquaint students with various types & functions of Banks and negotiable instruments and modern technology in banking.

Unit 1	Evolution of Banking	12
	1.1 Bank - Meaning and definition.	
	1.2 Evolution of Banking in India	
	1.3 Structure of Indian Banking System, Payment Banks	
Unit 2	Commercial Banking	12
	2.1 Functions- Primary Functions: Accepting Deposits, Granting loans and advances Secondary Functions: Agency Services, Utility services etc.	
	2.2 Methods of Remittances – Traditional: Demand Draft, Bankers Cheque, Mail Transfer, Modern: Telegraphic Transfer, Electronic Funds Transfer, Swift, UPI	
Unit 3	Principles of Banking	12
	3.1 Principles of Banking – Liquidity, Profitability, Safety etc	
	3.2 Conflict Between liquidity and profitability.	
	3.3 Multiple credit creation – Process and Limitations.	
	3.4 Credit Control - Quantitative and Qualitative	
Unit 4	Negotiable Instruments	12
	3.1 Meaning, definition & characteristics of Promissory note, Bill of Exchange, Cheque.	
	3.2 Types of Cheque – Bearer, Order and crossed.	
	3.3 Types of Crossing- General and special.	

BASIC READING LIST:

- Sayers, R.S. (1978), Modern Banking, (7th Edition), Oxford University Press, Delhi.
- Bharati Pathak (2009) The Indian Financial System : Pearson Education Publication New Delhi.
- Bhole, L.M. (2000), Indian Financial System, Chugh Publications, Allahabad.
- Machiraju, M.R. (1999), Indian Financial Systems, Vikas Publishing House, New Delhi.
- Hajela T.N. – Principles, Problems and Practice of Co-operation ; Shiva Lal Agarwal & Com. Agra. 1988
- Mathur B.S. Co-operation in India; Sahitya Bhawan, Agra 1991
- Patnaik Umesh- Introduction to Cooperation Management; Kalyani Publisher N.Delhi 1992
- Memoria
- Kulkarni K.R.- Theory and Practice of Cooperation in India and Abroad- I, II, III
- Kulkarni S.K. – Cooperation-PhadakePrakashan, Kolhapur
- Dr.Ghanekar V.V. – Cooperative Movement in India-1904 to 2004; Institute of Rural Development and Education, Pune 2004
- Dr. B. D. Kulkarni, Dr. S. V. Dhamdhare - Banking and Co-operation in India- Diamond Publication, June 2009, Pune.
- sarafmaahnavadapkormaoXa .sahkarivaVap`kaXananaagapur
pTvaQa-navanarvaaDkr..sahkar: t%vaAaiNavyavaharklpnaap`kaXananaaMdoD

ADDITIONAL READING LIST

- Gupta, S.B. (1983), Monetary Economics, S. Chand & Company, New Delhi.
- Ranganjan, C. (1999), Indian Economics: Essays on Money and Finance, UBS Publication, New Delhi.
- RBI (1983), Functions and Working of RBI.
- Sayers, R.S. (1967), Modern Banking, Oxford University Press, New Delhi.
- Verma, J.S. (1989), A Manual of Merchant Banking, Bharat Law House, New Delhi.
- Datt, R. and K.P.M. Sundharam, Indian Economy, S. Chand & Company Ltd., New Delhi.
- Dhingra, I. C., The Indian Economy : Environment and Policy, Sultan Chand & Sons, New Delhi.
- Misra, S.K. and V.K. Puri, Indian Economy — Its Development Experience, Himalaya Publishing House, Mumbai.

REVISED SYLLABUS (CBCS) FOR B.A. Economics (Sem.-III)**(w.e.f. June, 2023)****Academic Year 2023-2024****Class : S.Y.B.A. (Semester- III)****Title of Paper : Micro Economics- I****Paper Code : UAEC232****Credit : 03****No. of Lectures : 48****A) Learning Objectives:**

1. To stimulate the student interest by showing the relevance and use of various economic theories.
2. To apply economic reasoning to problems of business.

B) Learning Outcome:

The main outcome of this course is to expose Students of Arts to basic Micro Economics concepts and inculcate an analytical approach to the subject matter.

1.UNIT 1	Introduction 1.1 Micro Economics – Meaning, Nature, Scope, Importance & limitations. 1.2 Basic Economic Problems - Scarcity & choice 1.3 Tools of Economic Analysis – Functional relationships, Schedules, Graphs & Equations.	10
UNIT 2	Demand Analysis 2.1 Demand- concept & law. 2.2 Elasticity of Demand-Concept and Types. 2.3 Utility – Meaning, Concept and Features. 2.4 Cardinal Utility-The law of diminishing Marginal Utility 2.5 Ordinal Utility – Indifference curve – Concept and Properties, Consumer Equilibrium.	14
UNIT 3	Supply Analysis 3.1 Supply-Meaning and Concept 3.2 The Law of SUPPLY 2.7 Elasticity of Supply.	10
UNIT 4	Production and Cost Analysis 4.1 Production function – Meaning. 4.2 law of Variable Proportions - The Three Stages. 4.3 Law of returns to scale - The Three Stages. 4.4 Revenue Concept-Total, Average & Marginal Revenue. 4.5 Cost Concepts - Fixed Cost, Variable Cost, , Average & Marginal cost, Total cost, Opportunity cost, Economic Cost, Accounting Cost. 4.6 Short Run and Long run Cost Curves	14

References:

1. Bach. G.L. (1977), Economics, Prentice Hall of India, New Delhi.
2. Gauld. J.P. and Edward P.L. (1996), Microeconomic Theory, Richard Irwin, Homewood.
3. Henderson J. and R.E. Quandt (1980), Microeconomic Theory : A Mathematical Approach, McGraw Hill, New Delhi.
4. Heathfield and Wibe (1987), An Introduction to Cost and Production Functions, Macmillan, London.
5. Koutsoyiannis, A. (1990) Modern Microeconomics, Macmillan.
6. Lipsey, R.G. and K.A. Chrystal (1999) Principles of Economics (9th Edition), Oxford University Press
7. Mansfield, E. (1997) Microeconomics (9th Edition), W.W. Norton and Company, New York.
8. Ray, N.C. (1975), An Introduction to Microeconomics, Macmillan Company of India Ltd., Delhi.
9. D.N. Dwivedi, Micro Economic Theory and Applications, Pearson Education.
10. G.S. Maddala And Ellen, Micro Economics Theory and Application, Tata McGraw Hill.
11. R.K. Datir & Other, Sukshma Arthashastra, Nirali Prakashan, Pune.
12. Jhingan M.L., Micro Economic Theory, Virinda Publication, Delhi

Academic Year 2023-2024

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

Title of Paper : Macro Economics- I

Paper Code : UAEC233

Credit : 03

No. of Lectures : 48

Objectives:

1. To acquaint students with the basic concepts of Macro Economics.
2. To help students understand the behaviour of the economy as a whole.
3. To equip students with the tools for analysing the relationship among broad aggregates.

Outcomes:

1. Students would be able to understand the functioning and interlink ages amongst macro-economic variables.
2. The course will equip the students with the tools to understand the behaviour of the economy.
3. The students would be able to they would be able to apply economic reasoning to problems of the economy.

Unit 1 Introduction to Macro Economics

08

- 1.1 Meaning, Nature and Scope of Macro Economics
- 1.2 Significance and Limitations of Macro Economics
- 1.3 Difference Between Micro and Macro Economics

Unit 2 National Income

14

- 2.1 History and Institutional set up of National Income accounting in India
- 2.2 Various Concepts of National Income
- 2.3 Two Sector Circular Flow of Income
- 2.4 Methods and Difficulties in accounting National Income

Unit 3 Theories of Output and Employment

14

- 3.1 Classical Theory of Employment
- 3.2 Say's Law of Markets and Its Implications
- 3.3 Criticism of Classical Theory of employment by Keynes
- 3.4 Keynesian Theory of Employment

Unit 4 Money

12

- 4.1 Barter System and Evolution of money and Types of Money
- 4.2 Functions of Money
- 4.3 Demand for Money
- 4.4 Supply of Money and Multiple Credit Creation by Commercial Banks

Reference Books:

1. Macro Economics, H L Ahuja, S Chand Publications
2. SthulArthashastra (Marathi), Ram Deshmukh, VidyaPrakashan

BA Second Year

Skill Enhancement Course (UG) Sem III UAECSD-1

UAECSEC

Credit 2 Stock Market Analysis – I

Lecture 32

Learning Objectives :

1. Understanding the basics of stock market analysis:
2. Developing analytical skills.
3. Gaining knowledge of investment strategies.

Learning Outcomes :

By the end of this course, students will be able to...

1. Ability to analyze stock market data
2. Knowledge of market dynamics.
3. Development of critical thinking skills.

Unit : 1 Introduction to the Financial Markets in General and Stock Market in Particulars

- A. Financial Markets- Money and Capital Markets (10 Lectures)
- B. Stock Market- History in India and the World
- C. Functions of stock markets
- D. Why you should invest in Stocks?

Unit :2 Primary and Secondary Markets

(11Lectures)

- A. Primary Markets- SEBI, RoC, IPO, RHP
- B. Listing of Shares
- C. Secondary Markets- NSE,BSE, Regional Stock Exchanges
- D. NIFTY, SENSEX and Other Indices

Unit : 3 Tools for Stock Market Investment

(11Lectures)

- A. NSDL and CDSL Depositories
- B. Dematerialised Accounts and Trading Accounts- 3 in 1 Accounts
- C. Brokerage, Margins and Broker Platforms
- D. Role of Market Regulator- SEBI
- E. Hands on session on Buying and Selling the stocks