



Anekant Education Society's

Tuljaram Chaturchand College, Baramati

(Autonomous)

Three years degree program in Economics

(Faculty of Mental Moral & Social Science)

Revised Syllabus for

COMMERCE

S.Y.B.Com (Semester IV)

For Tuljaram Chaturchand College, Baramati

Choice Based Credit System Syllabus (2022 Pattern)

To Be Implemented From Academic Year 2023-2024

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. Sable	Member
3.	Dr. Chandrakant P. Kamble	Member
4.	Dr. Rahul N. Dhumal	Member
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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. Shivam Ughade	PG Student
14.	Mr. Aniket Padale	PG Student
15.	Miss. Sonali Pawar	UG Student
16.	Miss. Shweta Lakhe	UG Student

S.Y. B.Com. (Semester – III)
Subject – Economics
Paper Name: Business Economics (Macro)-II (UCBE233)

Credit: 3

Teaching Hrs. 48

A) COURSE OBJECTIVES:

- 1) To acquaint students with the basic concepts of Macro Economics
- 2) To help students understand the behavior of the economy as a whole.
- 3) To equip students with the tools for analyzing the relationship among broad aggregates.
- 4) To make the students understand the different terms and concepts in macroeconomics like Inflation, Deflation, Trade Cycles.etc.
- 5) To expose the students to open economy macroeconomics and the dynamics there in.
- 6) To apply economic reasoning to problems of business and public policy.
- 7) To develop an analytical framework to understand the inter-linkages among the crucial macroeconomic variables.

B) COURSE OUTCOMES:

CO1. 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 behavior of the economy.

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

CO4. Apply the subject knowledge in understanding the macroeconomic dynamics both in a closed and an open economy.

CO5. Understand the functioning of a market economy and the ways and means to keep such an economy functioning properly.

CO6. It helps students to study the aggregates and to provide overall idea about national economic policies and its implications.

CO7. Students will develop skills to apply economic reasoning to problems of business and public policy.

TOICS / CONTENTS

Unit 1 Value of Money

12 Teaching Hrs.

- 1.1 Meaning & Concept of Value of Money.
- 1.2 Quantity theory of Money.
- 1.3 Cash Balance Approach –Cambridge Equations-Pigou, Marshall, Keynes.
- 1.4 Milton Friedman’s Approach.

Unit 2 Inflation and Deflation**12 Teaching Hrs.**

- 2.1 Inflation and Deflation – Meaning, Causes and Effects.
- 2.2 Demand pull and Cost Pull Inflation, Inflationary Gap
- 2.3 Philips Curve-Supply side Economics
- 2.4 Stagflation.

Unit 3 Trade Cycle**12 Teaching Hrs.**

- 3.1 Meaning, Definition and features of Trade Cycle.
- 3.2 Phages of Trade Cycle.
- 3.3 Policy for Control Trade Cycle-Monetary and Fiscal Measures.

Unit 4 Public Finance**12 Teaching Hrs.**

- 4.1 Meaning, Nature and Scope of Public Finance.
- 4.2 Principle of Maximum Social Advantages- Dr.Dalton's Approach
- 4.3 Public Revenue and Expenditure.
- 4.4 Taxation – Principles, Types and Effects.
- 4.5 Causes of Increasing Public Expenditure

Reference Books:

1. Macro Economics, H L Ahuja, S Chand Publications
2. Sthul Arthashastra (Marathi), Ram Deshmukh, Vidya Prakashan

S.Y. B.Com. (Semester – III)
Subject – Banking & Finance-III
Paper Name: Indian Banking System-II

UCBF236C

Credit: 3

Teaching Hrs. 48

A) Course Objectives :

1. **A Understanding of Financial Inclusion:** To provide learners with a comprehensive understanding of the concept, need, role, and challenges of financial inclusion in India.
2. **Exploration of Initiatives:** To study and analyze the various initiatives taken for financial inclusion like the No Frills Accounts and Jan Dhan Yojana.
3. **Deep Dive into Development Banks:** To understand the meaning, objectives, structure, role, and the progress and limitations of Development Banks in India.
4. **Grasping Modern Banking Concepts:** To enable learners to differentiate between various modern banking operations such as wholesale, retail, virtual, e-banking, merchant banking, and universal banking.
5. **Insight into Recent Banking Trends:** To familiarize students with the current trends in Indian banking like the Basel Norms, Bankruptcy Code, and modern autonomous systems.
6. **Analysis of Banking Systems:** To provide knowledge about the various settlement systems in operation like NPCI, CCIL, and NECS.
7. **Critical Evaluation:** To develop skills for critical analysis of the systems, policies, and reforms pertaining to banking and finance in India.

B) Course Outcomes:

- CO1. Comprehensive Knowledge:** Upon completion, students will have a thorough understanding of financial inclusion, its importance, challenges, and the initiatives taken in India.
- CO2. Analysis of Development Banks:** Students will be able to explain the role, structure, and significance of development banks and assess their progress and limitations in the Indian context.
- CO3. Differentiation of Banking Types:** Students will be proficient in distinguishing between different types of banking operations and their significance in the modern banking environment.
- CO4. Understanding of Trends:** Students will have an in-depth knowledge of the latest trends in Indian banking, including the Basel Norms and the Bankruptcy Code.
- CO5. Operational Knowledge:** Graduates will be familiar with the workings of modern autonomous systems such as the Monetary Policy Committee and various settlement systems.
- CO6. Critical Thinking:** Students will be equipped with the ability to critically analyze and evaluate the effectiveness, challenges, and opportunities of the banking and financial systems and policies in India.
- CO7. Application:** Students will be ready to apply the acquired knowledge in real-world scenarios, making informed decisions in the areas of banking and finance, and contributing positively to the sector's growth.

Topics/Contents

Unit 1 Financial Inclusion in India (12 Teaching Hrs.)

- 1.1 Financial Inclusion- Concept and Need
- 1.2 Initiatives for financial inclusion- No Frills Accounts, Jan Dhan Yojana
- 1.3 Role of Financial Inclusion
- 1.4 Challenges and Opportunities of Financial Inclusion

Unit 2 Development Banks in India (14 Teaching Hrs.)

- 2.1 Development Bank-Meaning and Objectives
- 2.2 Structure of Development Banks in India
- 2.3 Role of Development Banks in India
- 2.4 Progress and Limitations of Development Banks in India

Unit 3 Modern Banking Environment (10 Teaching Hrs.)

- 3.1 Wholesale Banking and Retail Banking
- 3.2 Virtual banking and E-banking
- 3.3 Merchant banking and Universal banking

Unit 4 Recent Trends in Indian Banking (12 Teaching Hrs.)

- 4.1 Basel Norms –II and III
- 4.2 Indian Bankruptcy Code
- 4.3 Modern Autonomous System-Monetary Policy Committee, Bank Board Bureau, Payment Regulatory Board
- 4.4 Settlement System- NPCI, CCIL, NECS

References:

- 1. Functions and Working of the RBI: Reserve Bank of India Publications.
- 2. Financial Sector Reforms and India's Economic Development: N.A.Majumdar
- 3. Central Banking and Economic Development: Vasant Desai
- 4. Monetary Economics: S.B. Gupta 5. Banking in India - S. Panandikar Banking: S.N. Maheshwari