# F.Y.B.A. Economics Syllabus.

# G-1 Indian Economy - Problems and Prospects

# Semester - I

### 1. Developing Economy.

(12)

- 1.1 Developed and Developing Economy Meaning & Concept.
- 1.2 Features & Characteristics of Indian Economy as a Developing Economy.
- 1.3 Major issues of Development in India.
- 1.4 Statistical Overview Of Indian Economy.

#### 2. Demography.

(14)

- 2.1 Features of Indian population.
- 2.2 Problems of Over Population.
- 2.3 Measures for Population Control.
- 2.4 Theory of Demographic Transition.

### 3. Agricultural.

(14)

- 3.1 Agricultural Economics Meaning, Nature and Scope.
- 3.2 Role of Agriculture in Economic Development.
- 3.3 Sources of Agricultural Finance.
- 3.4 Green Revolution Achievement and Failures.

#### 4. Industry.

(08)

- 4.1 Role of Industrialization.
- 4.2 Classification of Industrialization.
- 4.3 India's Industrial Growth after Reforms-1991.

#### **Basic Reading List-**

- Gaurav Datta Ashwani Mahajan (2012), Indian Economy.
- S. Chand & Company Ltd., New Delhi.
- Misra & Puri (2011) Indian Economy, Himalaya Publication house, Mumbai.
- Gopal and Suman Banhri (2013) Indian Economy Performance and Policies. Pearson Publication Delhi.
- Prakesh B.A. (2011) The Indian Economy Since 1991 Economic Reforms and performance,

Pearson Publication -Delhi.



# F.Y.B.A. Economics Syllabus. G-1 Indian Economy – Problems and Prospects <u>Semester – II</u>

1.	Service Sector in India.	(12)
	<ul><li>1.1 Meaning, Classification &amp; Importance of Service Sector.</li><li>1.2 Growth of Service Sector in India.</li><li>1.3 Problems &amp; Prospects of Service Sector.</li><li>1.4 Fourth &amp; Fifth Sector of Indian Economy.</li></ul>	
2.	Planning.	(12)
	<ul> <li>2.1 Meaning Concept, Need &amp; Objective of Planning.</li> <li>2.2 Overviews of Indian Five Years Plan.</li> <li>2.3 12<sup>th</sup> five year plan.</li> <li>2.4 NITI Aayog.</li> </ul>	
3.	India's Finance Commissions.	(12)
	<ul> <li>3.1 Constitutional Provision of Finance Commissions.</li> <li>3.2 Overviews of India's Finance Commissions.</li> <li>3.3 14<sup>th</sup> Finance Commissions.</li> <li>3.4 Issues in Federal Finance.</li> </ul>	
4.	Economy of Maharashtra.	(12)
	<ul><li>4.1 Salient Features of Economy of Maharashtra.</li><li>4.2 Structural Changes in Maharashtra Economy.</li><li>4.3 Co-operative Movement in Maharashtra.</li><li>4.4 Regional Imbalance Causes &amp; Preventive Measures.</li></ul>	

#### **Reference Books-**

- Tendon Indian Economy.
- Dhar P.K., Indian Economy.
- Agrawal A.N., Problems of Development & Planning.
- Memoria C.B. Agricultural Problems of India, Kitab Mahal Publication. Kitab mahal, New Delhi.
- Dr. Datir R.K. And others Bharatiya Arthvyavastha- 5th Edition 2012, Nirali prakashan Pune.
- Jalan B., The Indian Economy Problem and prospectus, Viking, New Dehli
- Planning Commission (2007), Eleven Five Year Plan (2007-12).
- Govt. of India Economic Survey.
- World Bank World Development Report.
- Census of India (20011)



## F.Y. B.Com.

# **Compulsory Paper**

# **Subject Name -: Business Economics (Micro)**

# Objectives:

1. To expose Students of Commerce to basic micro economic concepts and inculcate an analytical

Approach to the subject matter.

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

## Semester - I

Unit	Topic	No. of
No.	_	Lectures
1	INTRODUCTION.	12
	1.1 Meaning, Nature, Scope, importance and limitations of	
	Business Economics- (Micro)	
	1.2 Difference between Micro and Macro Economics.	
	1.3 Tools for Analysis	
	a. Functional Relationships	
	b. Schedules	
	c. Graphs	
	d. Equations	
	1.4 Goals of firms	
	a) Economic Goals of Firms	
	1. Profit Maximization	
	2. Shareholders Wealth Maximization	
	3. Management Reward Maximization	
	4. Growth of the firm	
	5. Sales maximization	
	6. Long run survival	
	b) Non-Economic goals	
	1. Political power, Prestige	
	2. Social responsibility and welfare	
	3. Goodwill of employees	
2	DEMAND ANALYSIS	12
	2.1 Demand- concept, Types, The law of demand and	
	determinants of demand	
	2.2 Elasticity of Demand- Concept, Types and its	
	measurements	
	2.3 Consumer Behaviuor	
	a) Utility- Meaning, Concept, Features and The law of	
	diminishing Marginal Utility	
	b) Indifference Curve Analysis:- Concept ,Characteristics and	



		I
	Consumer Equilibrium	
	3) Simulating market situation	
	4) Controlled Market Experiments	
	ii) Indirect Methods	
	1) Simple correlation	
	2) Trend Projections	
3	Demand Estimation and Forecasting	08
	3.1 Demand Estimation and Forecasting	
	a) Meaning and objectives of Demand Forecasting	
	b) Methods of Demand Forecasting	
	i)Descriptive Analysis of	
	a) Direct Methods:	
	1) Consumer Survey	
	2) Expert opinion	
	3) Simulating market situation	
	4) Controlled Market Experiments	
	b) Indirect Methods	
	1) Simple correlation	
	2) Trend Projections	
4	PRODUCTION AND COST ANALYSIS	16
	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 Economies and Diseconomies of Scale - Internal and	
	External	
	4.5 Cost Analysis – Types of Costs	
	a) Types of Costs	
	1) Total cost	
	2) Average Cost	
	3) Marginal Cost	
	4) Opportunity cost	
	5) Economic Cost	
	6) Accounting Cost	
	b) Behaviour of Cost Curves	
	1) In the Short Run	
	2) In the Long Run	
	TOTAL	48
	Semester - II	
5	REVENUE BEHAVIOUR	08
	5.1 Revenue Concepts-Meaning, Concepts and Importance	
	5.2 Relationship between Total Revenue, Average Revenue	
	and Marginal	
	Revenue	
	5.3 Concept of Break Even Point	
	I .	l .



6	PRICING UNDER VARIOUS MARKET CONDITIONS	20
	5.1 Perfect Competition – Features and equilibrium	
	5.2 Monopoly – Features and equilibrium, Price Discrimination	
	5.3 Monopolistic competition - Features and equilibrium	
	5.4 Oligopoly – Concept, Features	
	5.5 Duopoly- Concept, Features	
7	FACTOR PRICING	20
	7.1. Classification and Features of Factors of Production	
	7.2 Rent	
	a) Theories of Rent	
	i) Ricardian Theory of Rent	
	ii) Modern Theory of Rent	
	7.3 WAGES -	
	i) Backward sloping Supply curve of Labour.	
	ii) Concept of Collective Bargaining	
	7.4 INTEREST -	
	a) Theories of Interest –	
	i) Loanable Fund Theory of Interest	
	ii) Keynes Liquidity Preference Theory of Interest	
	7.5 PROFIT -	
	a) Theories of Profit –	
	i) Risk and Uncertainty Theory of Profit	
	ii) Innovation Theory of Profit	
	iii) Dynamic Theory of Profits	
	Total	48

#### **Recommended Books:**

- 1. Economics Samuelson P. A. and Nordhaus W. D. TataMcgrew Hill Publishing Co. Ltd. N.Delhi.
- 2. A text Book of Economic Theory Stonier A. W. and Hague D. C. Longman Green and Co. London
- 3. Business Economics V. G. Mankar, Macmillan India Ltd. N. Delhi.
- 4. Vyavasaik Arth Shastra (Sukshm) Dr. T. G. Gite, Atharv Publication. Pune
- 5. Modern Micro Economics Theory and Applications H.L. Ahujna S. Chand and Co Ltd. N Delhi.
- 6. Business Economics Dr. Girija Shankar Atharv Publication, Pune.
- 7. Principals of Economics N.Gregory Mankiw 6th edition 2012 Cengage learning india pvt ltd Delhi
- 8. Understanding Microeconomics- Robert L. Helibroner and Lester C. Thurow. Prentice Hall International Inc. London.
- 9. Micro Economic Theory An Analytical Approach J M Joshi and R. Joshi Wishwa Prakashan (Division of Wiley Eastern Limited) N. Delhi.
- 10. Business & Managerial Economics (in the global Context) Sampat Mukherjee. New Central Book Agency, Calcutta.
- 11. Micro Economics Theory and Application D.N.Dwivedi Second Edition PEARSON.



# F.Y.B.Com. Syllabus 2019-20 Subject: Fundamentals of Banking

# **Expected Outcomes:**

- 1. Acquainting the students with the Fundamental Principals of Banking.
- 2. Making give thorough about the basic operations of banks.
- 3. Giving firsthand experience to students about the latest trends in banking.
- 4. Preparing the foundation of understanding about the most important trends in Indian Banking System.

	Semester I		
Sr.No.	Topic	No. of Lectures	
1	<b>Evolution of Banking In India</b>	10	
1.1	Origin of Banking		
1.2	Evolution of Banking in British Period (Till 1947)		
1.3	Evolution of Banking After Independence (1947-2018)		
1.4	Structure of Indian Banking System		
2	Fundamental Operations of Banks	16	
2.1	Functions of Banks- Primary and Secondary		
2.2	Types of Account Holders		
2.3	Opening and Operating of Banking Accounts		
2.4	Transfer and Closure of Accounts		
3	Principles of lending, Credit Creation and Balance sheet of a	16	
	Bank		
3.1	Principles of Lending		
3.2	Multiple Credit Creation- Principles, Process and Limitations		
3.3	Balance sheet of a Commercial Bank		
4.	Methods of Remittances	6	
4.1	Traditional Instruments- Drafts, Cheques and Truncation		
4.2	Modern Methods- RTGS, NEFT, Payment Gateway, IMPS, UPI		
4.3	International Remittances- SWIFT		
	Total Lectures	48	
	Semester II		
5.	Negotiable Instruments		
5.1	Definition and Characteristics of Negotiable Instruments	12	
5.2	Bills of Exchange		



5.3	Promissory Notes	
5.4	Cheques- Types of Cheques, Crossing of Cheques	
5.5	Endorsement- Meaning and Types	
6.	Technology in Banking	12
6.1	Need and Importance of Technology in Banking	
6.2	Core Banking Solutions	
6.3	Technological Innovations in Banking	
7.	Indian Banking in Global Perspective	12
7.1	Comparison of Indian Banks with Topmost Banks in World	
	Deposit/GDP Ratio, Savings/GDP Ratio, Interest Rates etc.	
7.2	Basel Norms and Indian Banking	
8.	Review of Monetary Policy of RBI in Preceding Year Annual Report of RBI in Preceding Year	12
	Note: The syllabi of this chapter will change every year	
	automatically.	
	Total Lectures	48

#### **Recommended Books**

- 1. Practice and Law of Banking-G.S.GiII
- 2. Banking: Law and Practice- P.N. Varshney
- 3. Banking: Theory and practice- E.Gordon, K. Talraj
- 4. Banking: Law and practice in India-Tannan
- 5. Banking: Law and practice in India- Maheshwari
- 6. Fundamentals of Banking- Dr. G.V.Kayandepatil, Prof. B.R.Sangle, Dr.
- 7. G.T.Sangle, Prof. N.C.Pawar

