

 <p>Estd. 1962 "A++" Accredited by NAAC (2021) With CGPA 3.52</p>	<p align="center">SHIVAJI UNIVERSITY, KOLHAPUR 416 004, MAHARASHTRA PHONE : EPABX - 2609000, BOS Section - 0231-2609094, 2609487 Web : www.unishivaji.ac.in Email: bos@unishivaji.ac.in शिवाजी विद्यापीठ, कोल्हापूर, ४१६ ००४, महाराष्ट्र दूरध्वनी - इपीबीएक्स - २०६०९०००, अभ्यासमंडळे विभाग : ०२३१- २६०९०९४, २६०९४८७ वेबसाईट : www.unishivaji.ac.in ईमेल : bos@unishivaji.ac.in</p>		
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Ref. No./SU/BOS/Humanities/ 294

Date :07/05/2025

To,
The Principal,
All Concerenced Affiliated Colleges/Institutions,
Shivaji University, Kolhapur

Subject: Regarding syllabi of B. A. Part II (sem. III & IV) degree programme under the
Faculty of Humanities as per National Education Policy, 2020 (NEP 2.0)

Sir/Madam,

With reference to the subject mentioned above I am directed to inform you that the University authorities have accepted and granted approval to the revised syllabi, equivalence and nature of question paper of B. A. Part II (Sem. III & IV) under the Faculty of Humanities as per National Education Policy, 2020. (NEP 2.0)

Sr.No.	Syllabus	Sr.No.	Syllabus	Sr.No.	Syllabus
1	Hindi	4	English (AEC) B.A.	7	Economics
2	English	5	English (AEC) B.Sc		
3	Psychology	6	English (AEC) B.Com	8	Defence Studies (Entire)


This syllabi shall be implemented from the academic year 2025-26 onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website www.unishivaji.ac.in (Online Syllabus).

The question paper on the pre-revised syllabi of above mentioned course will be set for the examinations to be held in October/November 2025 & March/ April, 2026. These chances are available for repeater students, if any.

You are therefore, requested to bring this to the notice of all students and teachers concerned.

Thanking you,

Yours faithfully


(Dr. S. M. Kubal)
Dy. Registrar

Encl: As above

Copy to,

For Information and necessary action.

Dean, Faculty of Humanities.	Distance Education Section.
Chairman, B.O.S./Ad-hoc Board under faculty of Humanities.	Eligibility Section.
Director, Board of Examinations & Evaluation	P. G. Seminar Section.
Appointment Section A & B	P. G. Admission Section.
B. A./B.Com./B.Sc. Exam. Section.	Affiliation Section (T. 1 & T 2)
Internal Quality Assorance Cell (IQAC)	Computer Center/I. T. Cell.

SHIVAJI UNIVERSITY, KOLHAPUR



Established: 1962

A⁺⁺ Accredited by NAAC (2021) With CGPA 3.52

New Syllabus For Bachelor of Arts [B. A. in Economics]

UNDER

Faculty of Humanities

B. A. Part - II (Semester - III and -IV)

**STRUCTURE AND SYLLABUS IN ACCORDANCE WITH
NATIONAL EDUCATION POLICY - 2020
HAVING CHOICE BASED CREDIT SYSTEM
WITH MULTIPLE ENTRY AND MULTIPLE EXIT OPTIONS
(TO BE IMPLEMENTED FROM ACADEMIC YEAR 2025-26
ONWARDS)**

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1. PREAMBLE:

Economics aims to stride towards maximum understanding of the present and prepare for the future with the help of knowledge from past personalities, events and processes. It not only enriches our wisdom and widens our vision; but also develop pride for our national heritage and encourage inclusive approach while looking at a variety of sub-cultures of our nation.

2. PROGRAMME LEARNING OUTCOMES (PO)

- In the initial stage of the program, the student would understand the importance of Macro Economics.
- The program also included various kinds of innovative approach of learnings like VSC, SEC, IKS and OE.
- With the course of VSC, after successful of this course, students well be able to understand the various concept of agricultural marketing.
- Through SEC, students well be able to understand the basic financial concepts.
- With IKS, students would acquaint with the basic fundamental nature of historic background of Indian economic thoughts.
- The gap between academics and society would be bridged by the OE program student Students will come to know the meaning and features of Sustainable Development

3. DURATION:

The Bachelor of Arts in Economics programme shall be A FULL TIME COURSE OF 3/4 YEARS – 6/8 SEMESTERS DURATION with 22 Credits per Semester. (Total Credits = 132/176)

4. ELIGIBILITY

As per the rules and regulation of Shivaji University, Kolhapur

5. MEDIUM OF INSTRUCTION:

The medium of instruction shall be ENGLISH or MARATHI. The students will have AN OPTION TO WRITE ANSWER-SCRIPTS IN ENGLISH OR MARATHI. (EXCEPT LANGUAGES)

6. EXAMINATION PATTERN:

The pattern of examination will be Semester End Examination with Internal Assessment/Evaluation. **NOTE: Separate passing is mandatory for both, Semester End Examination and Internal Evaluation/Assessment. (Annexur-I)**

7. STRUCTURE OF PROGRAMME:

Credit Distribution Structure for B.A. II in Economics with Multiple Entry and Exit Options.

COURSE CATEGORY	ABBREVIATION (Only 2 Letters)	DESCRIPTION
MAJOR	Mandatory (MM)	Major – Mandatory Course
	Elective (ME)	Major – Elective Course
MINOR	Minor (MN)	Minor - Course
IDC/MDC/ GEC/OE	IDC (ID)	Interdisciplinary Course
	MDC (MD)	Multi Disciplinary Course
	GEC (GE)	General Elective Course
	OE (OE)	Open Elective Course (Generic Course not from Major or Minor Category)
VSC/SEC	VSC (VS)	Vocational Skill Course
	SEC (SE)	Skill Enhancement Course
AEC/VEC/IKS	AEC (AE)	Ability Enhancement Course
	VEC (VA)	Value Education Course
	IKS (IK)	Indian Knowledge System
OJT/FP/CEP/CC/RP	OJT (OJ)	On Job Training
	FP (FP)	Field Project
	CEP (CE)	Community Engagement Project
	CC (CC)	Co-curricular Course
	RP (RP)	Research Project

Note:(Aannexure-II)

8) Course Code Table:

B) Second Year Bachelor of Arts (B.A. – II) (UG DIPLOMA):

YEAR:	B.A. - II
SEMESTER:	III and IV
LEVEL:	5.0
TOTAL CREDITS	22 + 22 = 44
DEGREE AWARDED:	UG DIPLOMA (AFTER 88 CREDITS IN TOTAL)

B - I) B.A. - II : SEMESTER - III (TOTAL CREDITS - 22): (Note: Put ‘—’ wherever ‘Not Applicable’)

COURSE CATEGORY		COURSE NAME	COURSE CODE	CREDITS
MAJOR	MANDATORY	Macro Economics-I	BAU0325DSL5315CO3	4
	MANDATORY	Money and Banking	BAU0325DSL5316CO4	4
MINOR	MINOR	Money and Banking	BAU0325MNL5315CO1	4
IDC/MDC/GEC/OE	OE*	Sustainable Development	BAU0325OEL5315CO3	2
SEC/VSC	SEC	Financial Literacy	BAU0325SECL5315CO3	2
	VSC	Agricultural Marketing	BAU0325VSCL5315CO1	2
AEC/VEC/IKS	IKS (Specific)	Ancient Indian Economic Thoughts	BAU0325IKSL5315C	2
	AEC	AEC Offered by BOS English		2
CREDITS FOR B. A. - I, SEM - III:				22

B- 2) B.A. - II : SEMESTER - IV (TOTAL CREDITS - 22): (Note: Put ‘—’ wherever ‘Not Applicable’)

COURSE CATEGORY		COURSE NAME	COURSE CODE	CREDITS
MAJOR	MANDATORY	Macro Economics-II	BAU0325DSL5315C05	4
	MANDATORY	Bank And Financial Markets	BAU0325DSL5315C06	4
MINOR	MINOR	Bank and Financial Markets	BAU0325MNL5315C02	4
IDC/MDC/GEC/OE	OE*	Economics of Organic Farming	BAU0325OEL5315C08	2
VSC/SEC	SEC	Cooperative Administration and Audit	BAU0325SECL5315C04	2
	VSC	Processing Cooperatives	BAU0325VSEL5315C02	2
AEC/VEC/IKS	AEC	AEC Offered by BOS English		2

	VEC	Environmental Studies		2
CREDITS FOR B. A. - II, SEM - IV:				22
CREDITS FOR B. A. II, SEM III AND IV:				22 + 22 = 44
CREDITS FOR B.A. – I (SEM I AND II) + B. A. II (SEM III AND IV):				44 + 44 = 88

FOR EXIT OPTION AT B.A. - II:

If student wants to 'EXIT' after completion of B.A. II (SEM III and IV), he/she must acquire 04 credits through SUMMER INTERNSHIP of 4 weeks (120 hours) and submit the report. After verification by concerned authority he/she will be awarded the UG DIPLOMA. This Certificate is a prerequisite for admission or 'ENTRY' in Third Year B. A. degree course.

The Nature of SUMMER INTERNSHIP:

OE* - Open Elective Course Indicate the said course is offered to the students of other than faculty

9) Equivalence: B. A. II Sem- III and IV

(Note: Add 'rows' as per course requirement and kindly apply proper course codes. The 'Papers' are considered as 'Course' in New Scheme.)

Sem No.	Paper Code	Title of Old Paper	Credit	Sem No.		Course Code	Title of New Course	Credit
III		MACRO ECONOMICS -I (Paper-III)	04	III			Major Mandatory: Macro Economics-I	04
III		MONEY AND BANKING (Paper-IV)	04	III			Major Mandatory: Money and Banking	04
III		RINCIPILES OF CO-OPERATION Course – I GE (IDS)	04	III				
III		LABOUR WELFARE (Course – I GE (IDS)	04	III			OE Sustainable Development	02
							SEC Financial Literacy	02
							VSC Agricultural Marketing	02
							IKS (Specific) Ancient Indian Economic Thoughts	02
IV		MACRO ECONOMICS - II (Paper-V)	04	IV			Major Mandatory: Macro Economics-II	04

IV		BANK AND FINANCIAL MARKETS (PAPER-VI)	04	IV			Major Mandatory: Money and Banking-II	04
IV		CO-OPERATIVES IN INDIA Course – II GE (IDS)	04	IV				
IV		LABOUR WELFARE (Course – II GE (IDS)	04	IV			OE Economics of Organic Farming	02
IV			04	IV			SEC Cooperative Administration and Audit	02
							VSC Processing Cooperatives	

*Note: Equivalent papers are not provided to IDS papers; hence, the question papers of these for the next three attempts will remain on the old syllabus only.

10) Determination of CGPA, Grading and declaration of results:

Shivaji University has adopted 10 point Grading System as follows:

- **In each semester, marks obtained in each course (Paper) are converted to grade points:**
 - o If the total marks of course are 100 and passing criteria is 35%, then use the following Table for the conversion.
 - o If total marks of any of the course are different than 100 (e.g. 50) and passing criterion is 35%, then marks obtained are converted to marks out of 100 as below:

1. Gradation Chart:

Table

Marks Obtained	Numerical Grade (Grade Point)	CGPA	Letter Grade
Absent	0 (zero)	-	Ab : Absent
0 – 34	0 to 4	0.0 – 4.99	F : Fail
35 – 44	5	5.00 – 5.49	C : Average
45 – 54	6	5.50 – 6.49	B : Above Average
55 – 64	7	6.50 – 7.49	B+ : Good
65 – 74	8	7.50 – 8.49	A : Very Good
75 – 84	9	8.50 – 9.49	A+ : Excellent
85 – 100	10	9.50 – 10.0	O : Outstanding

Note:

1. Marks obtained ≥ 0.5 shall be rounded off to next higher digit.
2. The SGPA & CGPA shall be rounded off to 2 decimal points.
3. Marks obtained in 50 marks or 200 marks paper shall be converted to 100 marks.

Calculation of SGPA & CGPA

1. Semester Grade Point Average (**SGPA**)

$$\text{SGPA} = \frac{\sum(\text{Course credits} \times \text{Grade points obtained}) \text{ of a semester}}{\sum(\text{Course credits}) \text{ of respective semester}}$$

2. Cumulative Grade Point Average (**CGPA**)

$$= \frac{\sum(\text{Total credits of a semester} \times \text{SGPA of respective semester}) \text{ of all semesters}}{\sum(\text{Total course credits}) \text{ of all semesters}} \text{ CGPA}$$

11. NATURE OF QUESTION PAPER AND SCHEME OF MARKING:

I) For all **Undergraduate Programme (B.A.)** and programme under the faculty of Humanities
Written Examination (80) + Internal Assessment (20) = Total (100 Marks)

1) FOR SOCIAL SCIENCES:

A) FOR FOUR CREDITS: Total Marks: 80 (Written)

Question No. 1: Multiple choice questions (10 MCQs) (02 marks each) 20 Marks

Question No. 2: Short Notes (Any Four out of Six) 20 Marks

Question No. 3: Short Questions (Any four out of six) 20 Marks

Question No. 4: Long Question (Any two out of four) 20 Marks

Note : Question Paper should cover all the units in the syllabus.

B) FOR TWO CREDITS: Total Marks: 40

Question No. 1: Multiple choice questions (05 MCQs) (02 marks each) 10 Marks

Question No. 2: Short Notes (Any Two out of Four) 10 Marks

Question No. 3: Long Questions (Any Two out of Four) 20 Marks

Note : Question Paper should cover all the units in the syllabus.

12: SYLLABUS

SHIVAJI UNIVERSITY, KOLHAPUR

B. A. II, SEMESTER – III

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	III
Course Category:	Major-III
Course Name:	Macro Economics I (Paper III)
Course Code:	BAU0325DSL5315CO3
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

MACRO ECONOMICS I (PAPER III)

Course Outcomes - After successful completion of this course

- * Students will come to know the meaning and importance of Macro Economics
- * Students will come to know meaning and different Concepts of National Income
- * Students will come to know meaning of Money and value of Money
- * Students will come to know some theories of employment

Module I - Introduction to Macro Economics

Credit: 1

- 1.1 Nature, Scope, Importance and Limitations
- 1.2 Difference between Micro and Macro Economics
- 1.3 Macro Economic Variables
- 1.4 Macro Economic Objectives and Policies

Module II - National Income

Credit: 1

- 2.1 Meaning, Definitions and different Concepts
- 2.2 Circular flow of National Income

2.3 Methods of measuring National Income - difficulties in the measurement of National Income - Importance of National Income Data

2.4 Economic Welfare and National Income

Module III - Money and Value of Money

Credit: 1

3.1 Meaning and functions of Money

3.2 Demand for Money and Supply of Money

3.3 Value of Money - Quantity Theory of Money - Cash Balance Approach -
Milton Friedmans Approach

3.4 Index Number - Types and Importance

Module IV - Output and Employment

Credit: 1

4.1 Classical Theory of Employment - Says law of Market -

4.2 Keynes General Theory of Employment

4.3 Consumption Function and Investment Function

4.4 Multiplier and Acceleration

*** Reference Books**

1. Jhingan M.L., Macro Economic Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House
4. Dewett K.K., Modern Economic Theory, S.Chand and Co.Ltd, New Delhi
5. Ackley G., Macro Economics, Theory and Policy, Macmillan, New York
6. Keynes J.M., General Theory of Employment, Interest and Money, MacMillan and Co.
7. Seth M.L., An Introduction to Keynesian Economics, Laxmi Narayan Agarwal, Agra
8. Fisher Irving, The Purchasing Power of Money, MacMillan New York
9. Shaprio Edward, Macro Economic Analysis, Galgotia Publication, Delhi
10. Dwivedi D.N., Macro Economics, Theory and Policy, McGraw Hill Education
11. Ahuja H.L., Advanced Economic Theory, S.Chand and Company, Delhi
12. Ahuja J L, Macro Economic Theory and Practices, S.Chand and Company, Delhi

B.A.II Semester III
Money and Banking (Paper IV)

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	III
Course Category:	Major- IV
Course Name:	Money and Banking (Paper IV)
Course Code:	BAU0325DSL5316CO4
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

Course Outcomes - After successful completion of this course

- * Students will come to know meaning and types of Banks
- * Students will come to know History and functions of R.B.I.
- * Students will come to know types and Features of Bank Accounts
- * Students will come to know meaning of NPA

Module: I Introduction to Banking

Credit - 1

- 1.1 Meaning and definitions of Bank - Evolution of Bank - Types of Banks
- 1.2 Functions of Commercial Banks - Balance sheet - Process of credit creation
- 1.3 Principals of Banking - Liquidity, Profitability, Safety
- 1.4 Nationalization of commercial Banks - Achievement and Failures

Module: II Reserve Bank of India

Credit – 1

- 2.1 History and Functions
- 2.2 Monetary Policy - Meaning and Objectives
- 2.3 Instruments of Credit Control
- 2.4 Financial Inclusion: Meaning and measures

Module: III Banking Practices - I

Credit - 1

- 3.1 Types and features of Bank Accounts
- 3.2 Opening, KYC, Operating and Closing of an Account
- 3.3 Banker's and Customer's Rights and Obligations
- 3.4 Negotiable Instruments: Main Features

Module:IV: Banking Practices – II

Credit – 1

- 4.1 Bank Ombudsman Scheme- Meaning, Power and Duties
- 4.2 Meaning, Process and Importance of Credit (Loan) Appraisal
- 4.3 Meaning, Causes and Remedies of NPA
- 4.4 CIBIL report

Reference Books:

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan “Banking Theory law and practices” Himalaya publishing Houses.

B.A.II Semester III Money and Banking

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	III
Course Category:	Minor
Course Name:	Money and Banking (Paper IV)
Course Code:	BAU0325MNL5315CO1
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

Course Outcomes - After successful completion of this course

- * Students will come to know meaning and types of Banks
- * Students will come to know History and functions of R.B.I.
- * Students will come to know types and Features of Bank Accounts
- * Students will come to know meaning of NPA

Module: I Introduction to Banking

Credit - 1

- 1.1 Meaning and definitions of Bank - Evolution of Bank - Types of Banks
- 1.2 Functions of Commercial Banks - Balance sheet - Process of credit creation
- 1.3 Principals of Banking - Liquidity, Profitability, Safety
- 1.4 Nationalization of commercial Banks - Achievement and Failures

Module: II Reserve Bank of India

Credit – 1

- 2.1 History and Functions
- 2.2 Monetary Policy - Meaning and Objectives
- 2.3 Instruments of Credit Control
- 2.4 Financial Inclusion: Meaning and measures

Module: III Banking Practices - I

Credit - 1

- 3.1 Types and features of Bank Accounts
- 3.2 Opening, KYC, Operating and Closing of an Account
- 3.3 Banker's and Customer's Rights and Obligations
- 3.4 Negotiable Instruments: Main Features

Module:IV: Banking Practices – II

Credit – 1

- 4.1 Bank Ombudsman Scheme- Meaning, Power and Duties
- 4.2 Meaning, Process and Importance of Credit (Loan) Appraisal
- 4.3 Meaning, Causes and Remedies of NPA
- 4.4 CIBIL report

Reference Books:

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan “Banking Theory law and practices” Himalaya publishing Houses.

Second Year Bachelor of Arts (SYBA) Semester III

Course Category - Open Elective Course (OE)

Faculty	Humanities
Program	B.A Economics
Course	BA-II
Semester	III
Course Category:	OE -III
Course Name:	Sustainable Development
Course Code:	BAU0325OEL5315CO3
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

Course Outcomes: After successful completion of this course

- * Students will come to know the meaning and features of Sustainable Development
- * Students will come to know the Indicators of Sustainable Development
- * Students will come to know Importance of Sustainable Development
- * Students will come to know Indicators and Importance of Sustainable Agriculture

Module I Sustainable Development

Credit 1

- 1.1 Meaning, Definitions and Features of the concept Sustainable Development
- 1.2 Indicators of Sustainable Development
- 1.3 U.N.O and Sustainable Development
- 1.4 Obstacles to Sustainable Development
- 1.5 Recommendations for Sustainable Development
- 1.6 Inclusive Growth and Sustainable Development

Module II Sustainable Agriculture

Credit 1

- 2.1 Meaning and definitions of Sustainable Agriculture
- 2.2 Indicators of Sustainable Agriculture
- 2.3 Need or Importance of Sustainable Agriculture
- 2.4 Obstacles to Sustainable Agriculture
- 2.5 Recommendations for Sustainable Agriculture

List of Reference Books

1. Mungekar Pratik Rajan (Dr.), Introduction to Sustainable Development Goals, NITYA Publication.

2. Dash, Rupanwita, Environmental Sustainability Index for Indian States, Chennai, 2011
- 3 Santra S.C., Environmental Science, Kolkata, 2001
- 4 Singh and Shishodia, Environmental Economics, Theory and Applications, New Delhi, 2007
- 5 Kalkar, Popovski and Robinson, Fulfilling the Sustainable Development Goals

Shivaji University, Kolhapur
B. A. II, SEMESTER – III SEC-III

Faculty	Humanities
Program	BA-Economics
Course	BA-II
Semester	III
Course Category:	SEC-III
Course Name:	Financial Literacy
Course Code:	BAU0325SECL5315CO3
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

FINANCIAL LITERACY SEC-III

Course Outcomes: After successful completion of this course, the students will be able to:

- Understand the basic financial concepts.
- Enhance the knowledge base in terms of financial literacy.
- Learn how to manage their money effectively and improve their overall well-being.

Module 1: Introduction to Financial Literacy (Credit- 01)

- 1.1 Financial literacy: meaning, importance and benefits
- 1.2 Evolution of money: functions of money, concept of value of money
- 1.3 Savings: meaning, determinants of savings
- 1.4 Investment: meaning, types of investment, determinants of investment

Module 2: Various Aspects of Financial Literacy (Credit- 01)

- 2.1 Banking system in India: public sector banks, private banks, cooperative banks
- 2.2 Types of accounts: saving account, current account, recurring deposit account, fixed deposit account
- 2.3 Reserve Bank of India: functions, role and importance
- 2.4 Financial planning - spending management - investment planning

READING LIST:

1. Jhingan M. L. (2022): *Macro Economic Theory*, Vrinda Publications (P) Ltd.
2. Srivastava P. K.(2022): *Banking Theory and Practice*, Himalaya Publishing House, Mumbai
3. Singh Amit Kumar (2023): *Financial Literacy*, New Century Publications
4. Raushan Kumar and Pavnesh Kumar (2023): *Financial Literacy - A Way to Financial Well being*, Notion Press.
5. Datt and Sundharam (2023): *Indian Economy*, S. Chand & Co. New Delhi
6. Warren Buffett (2023): *Investment Principles*, Prabhat Prakashan Pvt. Ltd.
7. Pandey A. (2014): *Capital Market and Financial System in India*, New Century Publications
8. Patidar Vijay (2021): *Financial Literacy*, Notion Press.
9. Toor N. S. and Arundeeep Toor (2022): *Principles and Practice of Banking*, Skylark Publications.
10. Das Biswajeet (2023): *Basics of Banking*, Notion Press.

Shivaji University, Kolhapur
B. A. II SEM III (VSC)

Faculty	Humanities
Program	B.A Economics
Course	BA-II
Semester	III
Course Category:	VSC - III
Course Name:	Agricultural Marketing
Course Code:	BAU0325VSCL5315CO1
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

Course Outcomes: After successful completion of this course, the students will be able to:

1. To understand the various concepts of agricultural marketing.
2. To acquaint the students with various marketing institutions of agricultural marketing.

Expected Skill impartation:

1. Understanding Skill
2. Comprehension Skill
3. Analytical Skill

Module -I: Introduction to Agricultural Marketing (Credit – 01)

- 1.1 Meaning, definition, scope and subject matter of agricultural marketing.
- 1.2 Components of agricultural market,

1.3 Classification of agricultural markets.

1.4 Role of Agricultural Marketing.

Module -II: Agricultural Marketing in India

(Credit – 01)

2.1 Characteristics of agricultural commodities.

2.2 Defects of agricultural marketing in India and its remedial measures.

2.3 Agricultural Produce Market Committee (APMC): Meaning, objectives, history of market regulation. Features of regulated market

2.4 Advantages of regulated market, defects in regulated market and suggestion for improvements.

*** Practical Work for Internal Assessment: Case Study / Field Survey / Field Visits/ Project.**

1) Review of concepts of agricultural marketing.

2) Visit to regulated markets.

3) Visit to taluka agricultural produce co-operative marketing society.

References:

1) Agricultural Marketing in India by S. S. Acharya & N .L. Agarwal.

2) Principles and Practices of Marketing by C. B. Memoria and R. L. Joshi.

3) Agricultural Marketing by H.R. Krishnagouda.

4) Marketing of Agricultural Produce in India by A. P. Gupta.

5) Modern Marketing by K. D. Basava.

Journals and Magzines

1) Indian Journal of Marketing

2) Indian Journal of Agricultural Marketing

3) Yojana

Shivaji University, Kolhapur
IKS Ancient Indian Economic Thoughts

Faculty	Humanities
Program	BA-Economics
Course	BA-II
Semester	III
Course Category:	IKS
Course Name:	Ancient Indian Economic Thoughts
Course Code:	BAU0325IKSL5315C
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

Preamble: Indian economic thoughts have been stood upon the glorious history of ancient economic thoughts which was propounded by Kautilya. For knowing the base of Indian economic system and economic thoughts students have to know these thoughts in detail. So this course make familiar to the students about the structure and nature of ancient Indian economic thoughts and it's nature. It well also introduce about Public Finance, Tax System, Land Revenue, Budget and Public Expenditure. In that particular age the role of government is very important in the concern of their functions. This paper will help the students to study the role of government in the building of economy as well as nation.

Objectives:

- 1) To make students familiar with ancient economic thoughts
- 2) To give detailed a knowledge about public financial system of ancient economy

Course Outcome:

- CO – 1 Acquaint with the basic fundamental nature of historic background of Indian economic thoughts.
- CO –2 Capable to analyse the ancient economic thoughts with modern economic thoughts

Expected Skills impartation (Through theory and practical`s)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module 1. Introduction to Ancient Economy

(Credit- 01)

- 1.1 Nature and structure of ancient economy
- 1.2 Objectives and Nature of Wealth
- 1.3 Agricultural Economy
- 1.4 Animal Husbandry

Module 2. Role and Functions of government

(Credit- 01)

- 2.1 Tax system - Land Revenue
- 2.2 Budget
- 2.3 Progressive & Controlling functions of government
- 2.4 Social Security

Practical work: Case Study / Field Survey / Field Visits / Project

- 1) Describing nature and objectives of wealth in ancient economy.
- 2) State the agriculture and animal husbandry occupations in ancient economy.
- 3) Critically analyse the tax system and budget management in ancient Indian economy.
- 4) Interpretation of social security system.

REFERENCES

1. Ancient Indian Economic Thoughts–Manindra Chandra Lectures 1927, Benares Hindu University
2. [Sharma, Ram Sharan](#) (1958) [Shudras in ancient india](#)
3. [Pal, Bipin Chandra](#) (1920) Non Co-operation Bipin Chandra Pal
4. [Bhandarkar, D.R.](#) (1955) ASHOKA
5. Economics of Kautilya
6. [विद्यालंकार, सत्यकेतु](#) (1971) मौर्य समाज का इतिहास
7. रायखेलकर - आर्थिक विचारांचा इतिहास
8. कौटिल्या अर्थशास्त्र

Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. [American Economic Review, American Economic Association](#)
3. [Journal of Political Economy, University of Chicago Press](#)
4. [Econometrica, Econometric Society](#) (also covers [Econometrica, Econometric Society](#))
5. [Journal of Economic Literature, American Economic Association](#)

Additional readings:

1. Economics Times
2. Policy Review
3. Business Standard

Medium of Instruction – Marathi/English

B. A. II, SEMESTER – IV

SHIVAJI UNIVERSITY, KOLHAPUR

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	IV
Course Category:	Major-V
Course Name:	Macro Economics (Paper V)
Course Code:	BAU0325DSL5315C05
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

MACRO ECONOMICS (PAPER V)

Course Outcomes

- * Students will come to know meaning and features of inflation and deflation
- * Students will come to know the fundamentals of Monitorism
- * Students will come to know meaning and theories of Trade Cycles
- * Students will come to know meaning and nature of Public Finance

Module I - Inflation and Deflation

(Credit- 01)

- 1.1 Meaning, Types, Causes, Effects and inflation and deflation - Remedies of controlling Inflation and Deflation
- 1.2 Demand Pull Inflation and Cost Push Inflation
- 1.3 Inflationary Gap and Philips curve
- 1.4 Fundamentals of Monetarism- Stagflation - Supply side Economics

Module II - Trade Cycles

(Credit- 01)

- 2.1 Meaning, Types and Features of Trade Cycles
- 2.2 Phases of Trade Cycles
- 2.3 Theories of Trade Cycles - Hawtrey, Schumpeter and Keynes
- 2.4 Control of trade Cycles

Module III - Public Finance - I

(Credit- 01)

- 3.1 Meaning, Nature and Scope of Public Finance - Principal of Maximum Social Advantage
- 3.2 Public Revenue - Tax and non-tax Revenue
- 3.3 Public Expenditure - Causes of Growth
- 3.4 Public Debt - Types and Effects

Module IV - Public Finance – II

(Credit- 01)

- 4.1 Deficit Financing - Types and Effects
- 4.2 Budget - Types and Importance
- 4.3 Advantages and Disadvantages of International Trade
- 4.4 Ricardian Theory of International Trade

Reference Books

- 1 Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi. 2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
- 2 Mithani D.M., Macro Economics, Himalaya Publishing House.
- 3 Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
- 4 Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
- 5 Keynes J.M., General Theory of Employment, Interest and money, Macmillan and Co. London.
- 6 Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
- 7 Fisher Irving, The purchasing power of money, Macmillan New York.
- 8 Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
- 9 Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
- 10 Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.
- 11 Lekhi R. L. (2013) Public Finance; Kalyani Publisher New Delhi
- 12 राम देशमुख, आधुनिक स्थूल अर्थशास्त्र विद्या प्रकाशन नागपूर
- 13 जी एन झांबरे, स्थूल अर्थशास्त्र पिंपळापुरे अँड कंपनी पब्लिशर नागपूर
- 14 पाटील जे एफ (२०१४) साकलिक अर्थशास्त्र फडके प्रकाशन कोल्हापूर

SEMESTER- IV
BANK AND FINANCIAL MARKETS
(PAPER-VI)

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	IV
Course Category:	Major- VI
Course Name:	Bank And Financial Markets: VI
Course Code:	BAU0325DSL5315C06
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

Course Outcomes - After successful completion of this course

- * Students will come to know Role and functions of SEBI
- * Students will come to know meaning, types and Importance of Mutual funds
- * Students will come to know the concept of Payment Bank
- * Students will come to know meaning and types of Cyber crime

Module: I Financial System in India

(Credit- 01)

- 1.1 Structure and Importance of Financial System
- 1.2 Money Market – meaning and components
- 1.3 Capital Market – meaning and components
- 1.4 Role and Functions of SEBI

Module: II Indian Financial Institutions

(Credit- 01)

- 2.1 Development Banks: Concept & Role
- 2.2 Non-Bank Financial Institutions: Concept and Growth
- 2.3 Functions of EXIM Bank
- 2.4 Mutual Funds: Meaning, Types and Importance

Module:III: Banking Reforms

(Credit- 01)

- 3.1 Recommendation of the Narasimham Committee (1991 & 1998)
- 3.2 New Bank Registration Policy – 2013
- 3.3 Mergers and Acquisitions in Indian Banking : Concept, Need Trends and impact.
- 3.4 Concept of Payment Bank

Module:IV: E-Banking Service

(Credit- 01)

- 4.1 E-Banking – Meaning, advantages and disadvantages
- 4.2 Features of Credit and Debit card
- 4.3 NEFT and RTGS, Cheque Truncation System
- 4.4 Cyber Crimes in Banking – Meaning, Types and Precaution

Reference Books:

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

SEMESTER- IV
BANK AND FINANCIAL MARKETS (Minor)

Faculty	Humanities
Program	B.A.II Economics
Course	BA-II
Semester	IV
Course Category:	Minor
Course Name:	Bank And Financial Markets:
Course Code:	BAU0325MNL5315C02
Course Credits:	04
Marks:	Semester End: 80 + Internal Assessment: 20 Total Marks: 100

Course Outcomes - After successful completion of this course

- * Students will come to know Role and functions of SEBI
- * Students will come to know meaning, types and Importance of Mutual funds
- * Students will come to know the concept of Payment Bank
- * Students will come to know meaning and types of Cyber crime

Module: I Financial System in India

(Credit- 01)

- 1.1 Structure and Importance of Financial System
- 1.2 Money Market – meaning and components
- 1.3 Capital Market – meaning and components
- 1.4 Role and Functions of SEBI

Module: II Indian Financial Institutions

(Credit- 01)

- 2.1 Development Banks: Concept & Role
- 2.2 Non-Bank Financial Institutions: Concept and Growth
- 2.3 Functions of EXIM Bank
- 2.4 Mutual Funds: Meaning, Types and Importance

Module:III: Banking Reforms

(Credit- 01)

- 3.1 Recommendation of the Narasimham Committee (1991 & 1998)
- 3.2 New Bank Registration Policy – 2013
- 3.3 Mergers and Acquisitions in Indian Banking : Concept, Need Trends and impact.
- 3.4 Concept of Payment Bank

Module:IV: E-Banking Service

(Credit- 01)

- 4.1 E-Banking – Meaning, advantages and disadvantages
- 4.2 Features of Credit and Debit card
- 4.3 NEFT and RTGS, Cheque Truncation System
- 4.4 Cyber Crimes in Banking – Meaning, Types and Precaution

Reference Books:

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

Second Year Bachelor of Arts (SYBA) Semester IV

Course Category - Open Elective Course (OE)

Faculty	Humanities
Program	B.A Economics
Course	BA-II
Semester	IV
Course Category:	OE – IV
Course Name:	Economics of Organic Farming
Course Code:	BAU0325OEL5315C04
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

Course Outcomes: After successful completion of this course

- * Students will come to know meaning and features of Organic Farming
- * Students will come to know what the policy of Government about Organic Farming is
- * Students will come to know Importance of Organic Farming
- * Students will come to know the Obstacles in the way of development of Organic Farming

Module I - Organic Farming - I

(Credit- 01)

- 1.1 Meaning and Features of Organic Farming
- 1.2 Policy of Government of Organic Farming
- 1.3 Effects of Chemical or nonorganic Farming

Module II - Organic Farming – II

(Credit- 01)

- 2.1 Need or Importance of Organic Farming
- 2.2 Obstacles in the way of development of Organic Farming
- 2.3 Recommendations for success of Organic Farming

List of Reference Books

1. Reddy S.R., Principals of Organic Farming, Kalyani Publication
2. Bansal Mamta, Basics of Organic Farming, CBS Publication, 2020
3. Panda Himadri (Dr.), The Complete Technology Book on Biofertilizer and Organic Farming, 2022
4. Maliwal P.L., Principals of Organic Farming, Scientific Publication, January 2020
- 5.

Shivaji University, Kolhapur
B. A. II SEM IV (SEC-VI)

Faculty	Humanities
Program	BA-Economics
Course	BA-II
Semester	IV
Course Category:	SEC-VI
Course Name:	Cooperative Administration and Audit
Course Code:	BAU0325SECL5315C04
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

COOPERATIVE ADMINISTRATION AND AUDIT

Course Outcomes: After successful completion of this course, the students will be able to:

- Understand the cooperative administration / management.
- Equip with leadership and human resource management
- Understand the role of state and cooperative audit.

Module 1: Cooperative Administration

(Credit- 01)

- 1.1 Cooperative Management - concept and unique features
- 1.2 Management structure: types and procedure of general body meetings - it's role
- 1.3 Duties of Board of Directors - role of secretary / managing director
- 1.4 Cooperative education and training - role of leadership in cooperative development

Module 2: Cooperative Audit

(Credit- 01)

- 2.1 Cooperative audit- concept and salient features - types
- 2.2 Introduction to management audit, special audit, cost audit and their applicability
- 2.3 Cooperative supervision: BASEL Norms
- 2.5 Auditor: duties, rights and responsibilities

READING LIST:

1. Nakkiran S. and M. Karthikeyan (2012): '*Management of Agricultural and Non-agricultural Cooperatives*,' Discovery Publishing Pvt., Ltd.
2. Dr/ Ra, losjem U (2013): '*Management of Cooperatives - History, Theory, Sectors and Case Studies*,' Jaico Publishing House.
3. International Labour Office (1975): '*Cooperative Management and Administration*,' International Labour Office, Geneva.
4. Dr. S. L. Goti (2022): '*Cooperative Administration and Management - Text and Case Studies*,' Regal Publications.
5. M. Karthikeyan (2020): '*Cooperative Auditing*,' Discovery Publishing House.

6. Y. K. Rao (2019): *Cooperative Accounting and Auditing*, Mittal Publications.
7. International Labour Office - *Cooperative Audit and Control, Trainer's Manual*, International Labour Office, Geneva.
8. Gavin W. T. Scott (1991): *Cooperative Audit and Control - Material for Management Training in Cooperatives: Trainer's Manual*, International Labour Office, Indiana University.

Shivaji University, Kolhapur
B. A. II SEM IV (VSC)

Faculty	Humanities
Program	B.A Economics
Course	BA-II
Semester	IV
Course Category:	VSC - IV
Course Name:	Processing Cooperatives
Course Code:	BAU0325VSEL5315C02
Course Credits:	02
Marks:	Semester End: 40 + Internal Assessment: 10 Total Marks: 50

Course Name: Processing Cooperatives

Course Credit: 2

Course Outcomes: After successful completion of this course, the students will be able to:

- 1 Understand Co-operative Processing Societies
- 2 Know various process Co-operatives.

Expected Skills impartation (Through theory and practical`s)

1. Understanding skill
2. Operational skill
3. Appraisal skill

Module No.-I CO-OPERATIVE PROCESSING SOCIETIES

(Credit - 01)

- 1.1 Co-operative Processing Societies- Meaning, Nature, Scope
- 1.2 Role of Co-operative processing societies in rural Development
- 1.3 Sugar Co-operatives : Progress, Role, Problems, Remedies
- 1.4 Dairy Co-operatives : Progress, Role, Problems, Remedies

Module No.-II CO-OPERATIVE PROCESSING SOCIETIES

(Credit - 01)

- 1.1 Co-Operative Spinning Mills: Progress, Role, Problems, Remedies
- 1.2 Fruit & Vegetable processing Cooperatives : Progress, Role, Problems, Remedies
- 1.3 Food processing Cooperatives : Progress, Role, Problems, Remedies
- 1.4 NCDC'S Schemes for Cooperatives Processing

Practical work for Internal Assessment: Case Study / Field Survey / Field Visits / Project

1. Field Visit to cooperative Institutions
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

REFERENCES

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. SahakarJagat – Various Issues

Research journals:

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

Additional readings:

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारीविश्व