

SHIVAJI UNIVERSITY, KOLHAPUR



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Accredited By NAAC

Syllabus For

B.Sc.-M.Sc. Economics Integrated (Five Years)

Faculty of Humanities

(B.Sc. Second Year Semester III and IV)

(Subject to the modifications to be made from time to time)

To be implemented from June 2024

A] Ordinance and Regulations: As applicable to B.Sc.-M.Sc. Economics Integrated (Five Years)

B]

Shivaji University, Kolhapur
Syllabus For
B.Sc.-M.Sc. Economics Integrated (Five Years)
Semester with Credits and CIE System of Examination
[Faculty of Humanities]

TITLE: B.Sc.-M.Sc. Economics Integrated (Five Years)
(Under the Faculty of Humanities)

YEAR OF IMPLEMENTATION: 2024

STRUCTURE OF PROGRAMME:

Structure of Programme B.Sc.-M.Sc. Economics Integrated (Five Years) is given below:

Syllabus for B.Sc.-M.Sc. Economics Integrated (Five Years)
Department of Economics-Autonomous, Shivaji University, Kolhapur

B.Sc.-I (Semester-I & II) introduced from June 2023

B.Sc.-II (Semester III and IV) introduced from June 2024

Shivaji University, Kolhapur										
Department of Economics- Autonomous										
B. Sc. - M. Sc. Economics Integrated (Five Years)										
(As per National Educational Policy 2020 and Resolution of Government of Maharashtra 2022)										
With effect from academic year 2024-25										
Structure of Level 5.0 of B.Sc.-M. Sc. Economics Integrated (Five Years)										
Semester III										
Teaching Scheme				Examination Scheme						
Sr. No.	Theory		Credits	Practical I	Semester-end Examination (SEE)			Internal Assessment (IA)		
	Course TYPE	No of Lectures			Paper Hours	Max	Min	Internal	Max	Min
1	Major	4	4		3	70	28		30	12
2	Major	4	4		3	70	28		30	12
3	Minor	4	4		3	70	28		30	12
4	OE	2	2		1.5	35	14		15	6
5	VSC	2	2		1.5	35	14		15	6
6	AEC	2	2		1.5	35	14		15	6
7	FP	2	2			35	14		15	6
8	CC	2	2		1.5	35	14		15	6
Total		22	22			385	154		165	66

Semester IV										
Teaching Scheme				Examination Scheme						
Sr. No.	Theory		Credits	Practical I	Semester-end Examination (SEE)			Internal Assessment (IA)		
	Course TYPE	No of Lectures			Paper Hours	Max	Min	Internal	max	Min
1	Major	4	4		3	70	28		30	12
2	Major	4	4		3	70	28		30	12
3	Minor	4	4		3	70	28		30	12
4	OE	2	2		1.5	35	14		15	6
5	VSC	2	2		1.5	35	14		15	6
6	AEC	2	2		1.5	35	14		15	12
7	FP	2	2			35	14		15	6
8	CC	2	2		1.5	35	14		15	6
Total		22	22			385	154		165	66
Grand Total Semester III & IV		44	44			770	308		330	132

Abbreviations:	
Major	Mandatory
Minor	Minor
Elective	Elective
OE	Open Elective
VSC	Vocational Skill Course
SEC	Skill Enhancement Course
AEC	Ability Enhancement Course
VEC	Vocational Enhancement Course
IKS	Indian Knowledge System
OJT	On Job Training: Internship/ Apprenticeship
FP	Field projects
CEP	Community engagement and service
CC	Co-curricular Courses
RM	RM: Research Methodology

**Teaching Scheme for B. Sc. – M. Sc. Economics Integrated (Five Years)
5.0 Level (New)**

Semester III						
Sr. No.	Course Type	Title of Courses	Theory		Practical	Credits
			No. of Lectures	Hours	Hours	
1.	Major	Micro Economics-II	4	4	-	4
2.	Major	Basic Statistics	4	4	-	4
3.	Minor	Financial Markets and Institutions	4	4	-	4
4.	OE	Public Finance	2	2	-	2
5.	VSC	Research Methodology	2	2	-	2
6.	AEC	English for Economics Advanced-I	2	2	-	2
7.	FP	Field Project	2	2	-	2
8.	CC	Health Economics-I	2	2	-	2
Total			22	22	-	22
Semester IV						
1.	Major	Macro Economics-II	4	4	-	4
2.	Major	Basic Econometrics	4	4	-	4
3.	Minor	Financial Technology	4	4	-	4
4.	OE	Research Methodology-Advanced	2	2	-	2
5.	VSC	German Language	2	2	-	2
6.	AEC	English for Economics Advanced –II	2	2	-	2
7.	FP	Rural Financial Literacy	2	2	-	2
8.	CC	Health Economics-II	2	2	-	2
Total			22	22	-	22
Grand Total			44	44	-	44

Question Paper Pattern for Semester-End Examination (For 4 credits)

B. Sc.-M. Sc. Economics Integrated (Five Years)		
Paper Title:		
Subject Code:		
Day and Date:		Total Marks: 70
Time: 3 Hours		
	Instructions: 1. All question are compulsory. 2. Figures to right indicated Full Marks.	
Q. No.	Type of Question	Marks
1	Objective Type Questions (Each Question carry two marks) A) Objective Type questions. (Five Questions) B) Answer in one or two sentences (Five Questions)	20 10 10
2	Short Answer questions (Any Two out of Three Questions)	15
3	Answer in Brief (Any three out of five Questions)	15
4	Descriptive type question	20

Question Paper Pattern for Semester-End Examination (For 2 credits)

B. Sc.-M. Sc. Economics Integrated (Five Years)		
Paper Title:		
Subject Code:		
Day and Date:		Total Marks: 35
Time: 1 Hour 30 Minutes		
	Instructions: 1. All question are compulsory. 2. Figures to right indicated Full Marks.	
Q. No.	Type of Question	Marks
1	Objective Type Questions (Each Question carry One marks) A) Objective Type questions. (Five Questions) B) Answer in one or two sentences (Five Questions)	10 05 05
2	Short Answer questions (Any Three out of Four Questions)	15
3	Answer in Brief (Any One out of Two Questions)	10

Internal Assessment

Sr. No.	Semester	Type of internal Assessment	
		For 20 Marks	For 10 Marks
1	I	Unit test	Home Assignment
2	II	Unit Test	Seminar Presentation
3	III	Unit Test	Group Discussion
4	IV	Unit Test	Oral Examination
5	V	Unit Test	Review of Article
6	VI	Unit Test	Academic Writing

For Home Assignment, Oral Examination, Seminar Presentation, Group Discussion, Field work/Project work and Review of Article/Academic Writing Maximum marks shall be 10.

Result - The result of each semester shall be declared as Pass or Fail or Allowed to Keep Terms (A.T.K.T. for Semester III & IV as per University Rules) with grade/ grade points and Credits gained.

Rules for Allowing to Keep Term (ATKT):

A) ATKT rules for Undergraduate Programmes:

- i. If a candidate fails in any number of courses (subject heads) of Semester I, shall be allowed to proceed to Semester II.
- ii. A candidate who earns 50% of total credits of Level 4.5 shall be allowed to keep terms in Level 5.0
- iii. If a candidate fails in any number of courses (subject heads) of Semester III, shall be allowed to proceed to Semester IV.
- iv. A candidate who earns 50% of total credits of Level 5.0 shall be allowed to keep terms in Level 5.5.
- v. If a candidate fails in any number of courses (subject heads) of Semester V, shall be allowed to proceed to Semester VI.
- vi. No candidate shall be allowed to proceed to Semester V, unless candidate has passed in all courses of Level 4.5.
- vii. If a candidate opts for four year bachelor degree programme and fails in any number of courses (subject heads) of Semester VII, shall be allowed to proceed to Semester VIII.
- viii. If a candidate opts for four year bachelor degree programme, such candidate shall not be allowed to proceed to Semester VII, unless candidate has passed three year bachelor degree with 7.5 CGPA or 75%.
- ix. In case if the rules of any Apex body differ from these rules, then the rules of that apex body will be applicable.

B) ATKT rules for Postgraduate Programmes:

- i. If a candidate fails in any number of courses (subject heads) of Semester I, shall be allowed to proceed to Semester II.
- ii. A candidate shall be allowed to proceed to Semester III, even if he/she fails in any number of courses at Level 6.0.
- iii. A candidate shall be allowed to proceed to Semester IV even if a candidate fails in any number of courses (subject heads) of any previous Semesters.
- iv. In case if the rules of any Apex body differ from these rules, then the rules of that apex body will be applicable.

SHIVAJI UNIVERSITY, KOLHAPUR
DEPARTMENT OF ECONOMICS-AUTONOMOUS
B.Sc.-M.Sc. Economics Integrated (Five Years)
B. Sc. Economics Second Year

Semester-III			
Sr. No	Course Type	Title of Courses	Credits
1.	Major	Micro Economics-II	4
2.	Major	Basic Statistics	4
3.	Minor	Financial Markets and Institutions	4
4.	OE	Public Finance	2
5.	VSC	Research Methodology	2
6.	AEC	English for Economics Advanced-I	2
7.	FP	Field Project	2
8.	CC	Health Economics-I	2
Total			22

B. Sc. Part II Semester-III
Major-Mandatory
Micro Economics-II
(Total Credits: 4)

Course Outcomes:

1. Student will be able to understand different forms of market and price and output determination.
2. Student will get trained about the consumer theory.
3. Student will get acquainted with various inputs and its market behaviour.
Student will get clarity about the welfare aspect of economics.

Unit-I Market Structure

(15 Periods)

- 1.1 Meaning and Classification, Market Structure and Profitability,
- 1.2 Perfect Competition; Features, Short and Long Run Price and Output Determination of Firm and Industry
- 1.3 Efficiency of Perfect Competitive Market
- 1.4 Monopoly; Price Discrimination, Price and Output Determination, Degree of Monopoly Power

Unit-II Consumer Behaviour

(15 Periods)

- 2.1 Indifference Curve; Meaning and Properties, Superiority of Ordinal over Cardinal Approach
- 2.2 Marginal Rate of Substitution, Consumer Equilibrium,
- 2.3 Income and Price Consumption Curve, Derivation of Individual Demand Curve from Indifference Curve.
- 2.4 Revealed Preference Theory of Demand

Unit-III Factor Pricing

(15 Periods)

- 3.1 Concept of Factor Productivity; Marginal Revenue Product, Value of Marginal Product
- 3.2 Wage Determination under Perfect Competition, Factor Pricing under Monopsony,
- 3.3 Marginal Productivity Theory of Distribution; Clark and Marshal-Hicks version.
- 3.4 Relative Share of Labour and Capital, Theory of Rent.

Unit-IV General Equilibrium and Welfare Economics

(15 Periods)

- 4.1 Partial and General Equilibrium,
- 4.2 General Equilibrium and Economic Efficiency
- 4.3 Welfare Economics; Value Judgement, Individual and Social Welfare
- 4.4 Pareto Optimality, Edgeworth Box Diagram and Contract Curve

References/Reading List:

1. H. L. Ahuja, (2017), Advanced Economic Theory: Micro Economic Analysis, S Chand and Company
2. D. N. Dwivedi, (2008) Microeconomic Theory and Applications, Pearson Education
3. Robert, Daniell and Prem L. (2009), Microeconomics, Pearson Prentice Hall, Noida
4. Hal R., Varian (2010): Intermediate Microeconomics: A Modern Approach, Springer (India) Pvt. Ltd. India
5. Koutsoyiannis, A. (1979), Modern Microeconomics (2nd Edition), Macmillan Press, London
6. Sen, A. (1999), Microeconomics: Theory and Applications, Oxford University Press, New Delhi
7. Archibald, G. C. (Ed.) (1971), Theory of the firm, Penguin, Harmondsworth
8. Da Costa, G. C. (1980), Production, Prices and Distribution, Tata McGraw Hill, New Delhi
9. Green, H. A. G. (1971), Consumer Theory, Penguin, Harmondsworth
10. Stigler, G. (1996), Theory of Price, (4th Edition), Prentice Hall of India, New Delhi.

B. Sc. Part II Semester-III

Major-Mandatory

Basic Statistics

(Total Credits: 4)

Course Outcomes:

1. Students will be able to understand basic concepts of descriptive and inferential statistics.
2. Students will be able to apply probability theory to solve economic problems.
3. Students will be able to perform hypothesis tests and interpret the results.
4. Students will be able to conduct and interpret regression analyses.
5. Students will be able to analyze economic data using time series techniques.

Unit-I Statistics-Conceptual Framework

(15 Periods)

- 1.1 Statistics- Origin, Meaning, and Growth
- 1.2 Statistical Data Methods and applications
- 1.3 Functions and Importance of Statistics
- 1.4 Limitations of Statistics, Methods and Experimentation, Statistics and Computer

Unit-II Descriptive Analysis-Central Tendency and Dispersion

(15 Periods)

- 2.1 Central Tendency: Meaning, Concept, Objectives of Averaging, Requisites of a Good Average
- 2.2 Measures of Central Tendency: Mean, Median, Mode, Harmonic Mean, Geometric Mean
- 2.3 Dispersion: Meaning, Concept, Objectives of Measuring Dispersion, Properties of a Good Measure of Dispersion
- 2.4 Measures of Dispersion: Range, Quartile Deviation, Mean Deviation, Standard Deviation and its relative measures

Unit-III Skewness Moments and Kurtosis

(15 Periods)

- 3.1 Skewness: Meaning, Concept, Test of Skewness
- 3.2 Measures of Skewness: Absolute Measures and Relative Measures: Karl:Pearson's Coefficient of Skewness, Bowley's Coefficient of Skewness, Kelly 's Coefficient of Skewness.
- 3.3 Moments: Meaning, Concept, Objectives, Moments about the Mean, Moments about the arbitrary origin
- 3.4 Kurtosis: Meaning, Concept, Measures of Kurtosis

Unit-IV Correlation Analysis

(15 Periods)

- 4.1 Correlation: Meaning, Concept, and Importance
- 4.2 Type of Correlation: Positive and Negative: Simple, Partial, and Multiple Correlation: Linear and Non-linear
- 4.3 Methods of studying correlation: Scatter Diagram Method, Graphical Method, Karl Pearson's coefficient of correlation, Spearman's rank coefficient of correlation and Concurrent Deviation Method
- 4.4 Probable Error of the Coefficient of Correlation and its Interpretation, Coefficient of Determination

References/Reading List:

1. Gupta, S. C. (1993), Fundamentals of Applied Statistics, S. Chand&Sons., New Delhi.
2. Gupta, S.P. (2016) Statistical Methods, Sultan Chand & Sons, New Delhi
3. Elhance, D.N., Elhance, Veena and Aggarwal, B. M. (2015) Fundamentals of Statistics, KitabMahal, Allahabad
4. Allen, R. G. D. (1974), Mathematical Analysis for Economists, Macmillan Press and ELBS, London.
5. Baumol, W. J. (1984), Economic Theory and Operations Analysis, Prentice Hall, Englewood Cliffs, New Jersey.
6. Chiang, A. C. (1986), Fundamental Methods of Mathematical Economics, McGraw Hill, New York.
7. Croxton, Crowden and Klein (1971), Applied General Statistics, Prentice Hall of India, New Delhi.
6. Goon, A. M., M. K. Gupta and B. Dasgupta (1993), Fundamentals of Statistics, Vol. 1, The World Press Ltd., Calcutta.
7. Handry, A. T. (1999), Operations Research, Prentice Hall of India, New Delhi.
8. Hogg, R. V. and A. T. Craig (1970), Introduction to Mathematical Statistics (3rd Edition), Macmillan Publishing Co., New York.
9. Millar, J. (1996), Statistics for Advanced Level, Cambridge University Press, Cambridge.
10. Monga, G. S. (1972), Mathematics and Statistics for Economists, Vikas Publishing House, New Delhi.
11. Nagar, A. L. and R. K. Das (1993), Basic Statistics, Oxford University Press, New Delhi.
12. Reddy, C. R. (1990) : Quantitative Methods for Management Decision, Himalaya Publishing House, Mumbai.
13. Singhal Mohan (2005:06) : Elements of Statistics, Lakshmi Narain Agrawal, Agra.
14. Speigal, M. R. (1992), Theory and Problems of Statistics, McGraw Hill Book Co., London.
14. Sukhatme, P. V. and B. V. Sukhatme (1970), Sampling Theory of Survey with Applications, Iowa State University Press, Ames.
15. Taha, H. A., (1997), Operations Research: An Introduction (6th Edition), Prentice Hall of India Pvt. Ltd., New Delhi.
16. Yamane, Taro (1975), Mathematics for Economists, Prentice Hall of India, New Delhi.

B. Sc. Part II Semester-III
Minor-Mandatory
Financial Markets and Institutions
(Total Credits: 4)

Course Outcomes:

1. Evaluation of the positive and significant role of financial institutions in the process of growth and development.
2. Understand the structure and functioning of Money Market and capital market.
3. Understand the importance of risk management in finance.
4. Analyse the importance and working of Nonbanking Financial institutions in Indian Economy.

Unit-I Indian Financial System (15 Periods)

- 1.1 Financial System: Meaning and Components;
- 1.2 Financial System and Economic Development
- 1.3 Financial Market, Institutions-Banks, DFIs and NBFI,
- 1.4 Financial Instruments and Services

Unit-II Capital Market (15 Periods)

- 2.1 Capital Market: Meaning and Structure
- 2.2 Primary Market: Concept, Role and types of Primary Market issues, Initial Public Offering (IPO) and Book building process
- 2.3 Secondary Market: Concept, Instruments, Functions and Limitations, SEBI – Role and Functions
- 2.4 Stock exchange-Role and Functions, BSE & NSE

Unit-III Money Market (15 Periods)

- 3.1 Money Market: Structure, Role and Submarkets
- 3.2 Financial Instruments in Money Market; Role of RBI and DHFI
- 3.3 Reforms in Money Market
- 3.4 Risks in Banking Sector

Unit-IV Non-Banking Financial Institutions (15 Periods)

- 4.1 Meaning, Constituents and Functions of NBFIs
- 4.2 Mutual Funds
- 4.3 Merchant Banks
- 4.4 Credit Rating Companies

References/Reading List:

1. Bhole, L. M. (1999), *Financial Institutions and Markets*, Tata McGraw Hill Company Ltd., New Delhi.
2. Bhole, L. M. (2000), *Indian Financial System*, Chugh Publications, Allahabad.
3. Edminster, R. O. (1986), *Financial Institutions, Markets and Management*, McGraw Hill, New York.
4. Goldsmith, R. W. (1969), *Financial Structure and Development*, Yale, London.
5. Hanson, J. A. and S. Kathuria (Eds.) (1999), *India: A Financial Sector for the Twenty-first Century*, Oxford University Press, New Delhi.
6. Harker, P. T. and S. A. Zenios (2000) (Ed.), *Performance of Financial Institutions*, Cambridge University Press, Cambridge.
7. Johnson, H. J. (1993), *Financial Institutions and Markets*, McGraw Hill, New York.
8. Khan, M. Y. (1996), *Indian Financial System*, Tata McGraw Hill, New Delhi.
9. Machiraju, M. R. (1999), *Indian Financial Systems*, Vikas Publishing House, New Delhi.
10. Ohlson, J. A. (1987), *The Theory of Financial Markets and Institution*, North Holland, Amsterdam.
11. Prasad, K. N. (2001), *Development of India's Financial System*, Saruo & Sons, New Delhi.
12. Robinson, R. I. and D. Wrightman (1981), *Financial Markets*, McGraw Hill, London.
13. Smith, P. F. (1978), *Money and financial Intermediation: The Theory and Structure of Financial System*, Prentice Hall, Englewood-Cliffs, New Jersey.
14. Bishop, P. and D. Dixon (1992), *Foreign Exchange Handbook*, McGraw Hill, New York.
15. Chandra, P. (1997), *Financial Markets (4th Edition)*, Tata McGraw Hill, New Delhi.
16. Machiraju, H. R. (1997), *International financial Markets in India*, Wheeler Publishing, Allahabad.
17. NSE (2012) *Financial Markets: A Beginners' Module*, Workbook from NSE
18. Smith, P. F. (1978), *Money and Financial Intermediation: The theory and Structure of Financial System*, Prentice Hall, Englewood-Cliffs, New Jersey.
19. Chadler, L. V., and S. M. Goldfield (1977), *The Economics of Money and Banking*, Harper & Row, New York.
20. Gupta, S. B. (1983), *Monetary Economics*, S. Chand & Company, New Delhi.
21. Rangaranjan, C. (1999), *Indian Economics: Essays on Money and Finance*, UBS Publication, New Delhi.
22. Verma, J. S. (1989), *A Manual of Merchant Banking*, Bharat Law House, New Delhi.
23. Fisher, G. E. and R. J. Jordon (1992), *Security Analysis and Portfolio Management*, Eastern Economy Edition, New Delhi.
24. Goss, B. a. and B. S. Yamey (1978), *The Economics of Futures Trading*, Macmillan, London.
- 28) R. B. I. (1985), *Report of The Committee to Review the Working of the Monetary System (Chakravarty Committee)*, Bombay.
25. Weller, P. (1992), *The Theory of Future Markets*, Blackwell, Oxford.
26. Gupta, L. C. (Ed.) (1999), *India's Financial Markets and Institutions*, Society for Capital Research and Development, Delhi.

B. Sc. Part II Semester-III
Major Mandatory
Public Finance
(Total Credits: 2)

Course Outcomes:

1. The student will be able to understand the Indian public finance.
2. The student will get acquainted with theories of public Interest.
3. The student will be able to understand public expenditure.
4. The student will be able to review the public debt and taxation.

Unit-I Introduction to Public Finance (15 Periods)

- 1.1 Meaning and Scope of Public Finance, Distinction between private and public Finance
- 1.2 Introduction of Public Good, Merit Good and Private Good
- 1.3 Fiscal Federal System
- 1.4 Role of Government in the Economy

Unit-II Theories of Public Interest (15 Periods)

- 2.1 Introduction and concept
- 2.2 Bentham utilitarian criterion and J. S. Mill Approach
- 2.3 Dalton Principle of Maximum Social Advantage and Pareto Criterion
- 2.4 Pigou's concept of welfare

References/Reading List:

1. H. L Bhatia (2017) Public Finance, Vikas Publishing House Private Limited, Noida
2. J V M Sharma (2018) Public Finance, Oxford university Press, New Delhi
3. K P M Sundharam K K Andley, Public Finance Theory and Practice, S. Chand Publication New Delhi.
4. J R Gupta (2014), Public Economics in India: Theory and Practice, Atlantic Publisher and Distributors New Delhi.
5. Bird R. M. and O. Oldman (1967): "Readings on Taxation in Developing Countries." edited, Cambridge, Mass: Harvard Law School, International Tax Program.
6. Datta and Sundharam (2018): "Indian Economy" S. Chand & Company, New Delhi
7. Indian Public Finance Statistics, Ministry of Finance, Government of India, New Delhi.
8. Buchanan, J. M. (1970), The Public Finances, Richard D. Irwin, Homewood.

B. Sc. Part II Semester-III

VSC

Research Methodology

(Total Credits: 2)

Course Outcomes:

1. Understand the principles of research design and methodology.
2. Formulate clear and researchable economic questions.
3. Conduct comprehensive literature reviews.
4. Design and implement qualitative and quantitative research studies.
5. Analyze data using appropriate statistical techniques.
6. Present research findings effectively in written and oral formats.

Unit-I Introduction to Research

(15 Periods)

- 1.1 Research- Meaning, Objectives, Motivation and Significance; Characteristics of scientific Research
- 1.2 Type of research : pure, applied, analytical, exploratory, descriptive, surveys, Case-study; Conceptual or theoretical models; Criteria of Good Research
- 1.3 Research process Limitations of Social science research
- 1.4 Role of computer technology in research

Unit-II Sampling-Data Collection and Processing

(15 Periods)

- 2.1 Types of Data-Primary and Secondary, Methods of Collecting Primary Data, Sources of Secondary Data
- 2.2 Census and Sampling Methods, Methods of sampling- Nonprobability and Probability, Determination of sample size
- 2.3 Classification of data-Types of Classification, Formation of Frequency Distribution
- 2.4 Diagrammatic and Graphic Presentation- Types of Diagram and Graphs.

References/Reading List:

1. Kothari, C. R. (2004) Research Methodology: Methods and Techniques , New Age International (P) Ltd., New Delhi.
2. Ackoff, Russell L., (1961) The Design of Social Research, Chicago: University of Chicago Press .
3. Ackoff, Russell L., (1962) Scientific Method, New York: John Wiley & Sons.
4. Allen, T. Harrell, (1978) New Methods in Social Science Research, New York: Praeger Publishers.
5. Anderson, H.H., and Anderson, G.L., (1951) An Introduction to Projective Techniques and Other Devices for Understanding the Dynamics of Human Behaviour, New York: Prentice Hall .
6. Anderson, T.W., (1958) An Introduction to Multivariate Analysis, New York: John Wiley & Sons.

7. Bailey, Kenneth D.,(1978) "Methods of Social Research," New York, 1978.
8. Baker, R.P., and Howell, A.C., (1938) The Preparation of Reports, New York: Ronald Press.
9. Berdie, Douglas R., and Anderson, John F., (1974) Questionnaires: Design and Use, Metuchen N.J.: The Scarecrow Press, Inc.
10. Berenson, Conard, and Colton, Raymond, (1971) Research and Report Writing for Business and Economics, New York: Random House.
11. Best, John W., and Kahn, James V., (1986) "Research in Education," 5th Ed., New Delhi: Prentice-Hall of India Pvt. Ltd.
12. Bhandarkar and Wilkinson (2010) Methodology and Techniques of Social Science Research , Himalaya Publishing House, New Delhi
13. Bowley, A.L., (1937) Elements of Statistics, 6th ed. London: P.S. King and Staples Ltd..
14. Ghosh, B.N., (1982) Scientific Methods and Social Research, New Delhi: Sterling Publishers Pvt. Ltd.,.
15. Goode, William J., and Hatt, Paul K., (1952) Methods in Social Research, New York: McGraw-Hill.
16. Gopal, M.H., (1965) Research Reporting in Social Sciences, Karnatak University. Dharwad
17. Gopal, M.H.,(1964) An Introduction to Research Procedure in Social Sciences, Bombay: Asia Publishing House.
18. Gupt , S. C. (2016) Fundamentals of Statistics, Himalaya Publishing House, New Delhi
19. Gupta, S. P. (2017) Statistical Methods, S Chand and Sons , New Delhi
20. Hans Raj (2000) Theory and Practice in Social Science Research, Surjeet Publications

B. Sc. Part II Semester-III
AEC
English for Economics Advanced-I
(Total Credits: 2)

Course Outcomes:

1. The students will develop their English Listening, Reading, Writing and Speaking skills specifically for economic and business needs
2. The students will be able to improve their ability to use English for spoken and written communication at workplace
3. The students will be able to communicate competently in formal situations as that of conducting and participating in meetings, negotiating, giving presentations, giving interviews, business correspondence, writing application letters, reports, etc.
4. The students will be able to develop their word power related to business and Economics
5. The students will be able to revise and enrich their grammatical competence.

Unit-I Listening and Reading Skills (15 Periods)

- 1.1 Intonation (Listening component from Unit 11 from Whitby, Business Benchmark)
- 1.2 Listening to a Presentation (Listening component from Unit 15 from Whitby, Business Benchmark)
- 1.3 Listening to Statistical Information (Listening component from Unit 17 from Whitby, Business Benchmark)
- 1.4 Reading Financial Statements (section 3 from Unit 13 of MacKenzie, English for Business Studies)

Unit-II Speaking Skills (15 Periods)

- 2.1 Short speeches and situational conversations
- 2.2 Formal Meetings
- 2.3 Formal Presentations
- 2.4 Interview skills

References/Reading List:

1. Whitby, Norman. 2006. *Business Benchmark: Preintermediate to Intermediate*. Cambridge University Press.
2. MacKenzie, Ian. 1997. *English for Business Studies: A Course for Business Studies and Economics Students*. Cambridge University Press.
3. MacKenzie, Ian. 1997. *English for Financial Sector Students*. Cambridge University Press.
4. Murphy, Raymond. 1994. *Intermediate English Grammar*. Cambridge University Press
5. Mascull, Bill. 2002. *Business Vocabulary in Use*. Cambridge University Press.

B. Sc. Part II Semester-III

FP

Field Project

(Total Credits: 2)

B. Sc. Part II Semester-III

CC

Health Economics-I

(Total Credits: 2)

Course Outcomes:

1. Equip the students with the role of the health in the economic development of the economy.
2. Get familiar with the problems in supply of and demand for health care services.
3. Trained in carrying out cost –benefit analysis of health services.

Unit-I Introduction to Health Economics (15 Periods)

- 1.1 Role of Health in Economic Development- Role of Health Input and Output Indicators in Economic Development
- 1.2 Health Dimensions of Development- Determinants of Health- Poverty, Malnutrition and Environmental Issues.
- 1.3 Inequalities in Health: class and gender perspectives with reference to India
- 1.4 Health Infrastructure: Government and Private.

Unit-II Demand and Supply of Health Care Services (15 Periods)

- 2.1 Nature and Determinants of Demand for Health Care Services
- 2.2 The elasticity of Demand for Health Care Services
- 2.3 Nature of Supply of Health Care Services- Health Production Function
- 2.4 Pricing of Healthcare Services

References/Reading List:

1. J. Culyer and J. Newhouse (2000), Handbook of Health Economics, North-Holland, Amsterdam, (edited volume).
2. Banerjee, D. (1975), Social and Cultural Foundations of Health Service Systems of India, Inquiry, Supplement to Vol. XII, June.
3. Banerjee, D. (1982), Poverty, Class and Health Culture in India, Vol. I Prachi Prakashan, New Delhi.
4. Feldstein, M. S. (1977), Economic Analysis of Health Service Efficiency, North Holland, Amsterdam.

5. Feldstein, P. J. (1993): Health Care Economics, Wiley (Unit 3).
6. Gandhian Institute for rural and Family Planning (1972), Studies on Mortality in India, Monograph Series No. 5.
7. Government of India (1983), National Health Policy, New Delhi.
8. Henderson, J.W.(2001): Health Economics and Policy, South –Western, Thomson (Unit 3)
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10. Jimenez E. (1987), Pricing Policy in the Social Sectors, The Johns Hopkins University Press, New York.
11. Madan, T. N. (1969), Who Chooses Modern Medicine and Why? Economic and Political Weekly, pp. 1475-84.
12. Madan, T. N. 91980), Doctors and Society –Three Asian Case Studies, Vikas Publishing House, Delhi.
13. Naik, J. P. 91977), An alternative System of Health Care Services in India – Some Proposals, ICSSR, Delhi.
14. Panchamukhi P.R., Economics of Health.
15. Tim Ensor and Sophie Witter (2001), Health economics in low income countries: adapting to the reality of the unofficial economy, Health Policy, Vol. 57, pp. 1-13.
16. Victor Fuchs (1982), Economic Aspects of Health, The University of Chicago Press, Chicago (edited volume).

SHIVAJI UNIVERSITY, KOLHAPUR
DEPARTMENT OF ECONOMICS-AUTONOMOUS
B.Sc.-M.Sc. Economics Integrated (Five Years)
B. Sc. Economics Second Year

Semester-IV			
1.	Major	Macro Economics-II	4
2.	Major	Basic Econometrics	4
3.	Minor	Financial Technology	4
4.	OE	Research Methodology-Advanced	2
5.	VSC	German Language	2
6.	AEC	English for Economics Advanced –II	2
7.	FP	Rural Financial Literacy	2
8.	CC	Health Economics-II	2
Total			22

B. Sc. Part II Semester-IV
Major
Macro Economics-II
(Total Credits: 4)

Course Outcomes:

1. Demonstrate the systemic facts and latest theoretical developments at macro level studies for empirical analysis.
2. Acquire the prior knowledge of macroeconomic theoretical structure this is essential for the proper comprehension of the different issues and policies.
3. Establish the functional relationship between the large aggregates.

Unit-I Circular Flow of Income and National Income Accounting (15 Periods)

- 1.1 The Circular Flow of Income in two, three and four-sector economy
- 1.2 National income accounting – social accounting, Double Entry System, Equation Model
- 1.3 Flow of funds accounting and Input-output accounting
- 1.4 National income accounting for an open economy; balance of payments: current and capital account

Unit-II Keynesian Model: Model of income determination (15 Periods)

- 2.1 Concept of Effective Demand: Aggregate demand Supply curves and its determinants
- 2.2 Consumption Function
- 2.3 Multiplier analysis with autonomous investment
- 2.4 Investment Function

Unit-III Theories of Consumption Function (15 Periods)

- 3.1 Absolute Income Hypothesis
- 3.2 Relative Income Hypothesis
- 3.3 Permanent Income Hypothesis
- 3.4 Life Cycle Hypothesis

Unit-IV Theories of Business Cycles (15 Periods)

- 4.1 Features and Phases of BC
- 4.2 Hawtrey's and Hayek's Theory of TC
- 4.3 Schumpeter and Keynesian Theory of TC
- 4.4 Measures to Control TC

References/Reading List:

1. Ackley, G. (1978), *Macroeconomics: Theory and Policy*, Macmillan, New York.
2. Blackhouse, R. and A. Salansi (Eds.)(2000), *Macroeconomics and the Real World (2 Vols.)* OxfordUniversity Press, London.
3. Branson, W. a. (1989), *Macroeconomic Theory and Policy*, (3rd Edition), Harper and Row, New York.
4. Culbertson, J. M. (1968), *Macroeconomic Theory and Stabilization Policy*, McGraw Hill, Kogekosh, Tokyo.
5. Dornbusch, R. and F. Stanley (1997), *Macroeconomics*, McGraw Hill, Inc., New York.
6. Duesenberry, J. S. (1949), *Income, Saving and the Theory of consumer Behaviour*, Harvard University Press, Harvard.
7. Edey, M. and A. T. Peacock (1967), *National Income and Social Accounts*, Hutchinson University Library, London.
8. Frisch, H. (1983), *Theories of Inflation*, Cambridge University Press, Cambridge.
9. Gordon, R. A. (1961), *Business Fluctuations*, Harper and Row.
10. Gordon, R. and S. G. Harris (1998), *Macroeconomics*, Addison Wesley, Massachusetts.
11. Hall, R. E. and J. B. Taylor (1986), *Macroeconomics*, W. W. Norton, New York.
12. Hicks, J. R. (1950), *A contribution to the Theory of Trade Cycles*, Clarendon Press, Oxford.
13. Jha, R. (1991), *contemporary Macroeconomic Theory and Policy*, Wiley Eastern Ltd., New Delhi.
14. Jha, R. (1999), *Contemporary Macroeconomic Theory and Policy*, New Age International (P) Ltd., New Delhi.
15. Keynes, J. M. (1936), *The General Theory of Employment, Interest and Money*, Macmillan, London.
16. Levacic, R. and A. Rebman (1986), *Macroeconomics: An Introduction to Keynesian and Neo-classical Controversies*, Macmillan, London.
17. Lucas, R. (1981), *Studies in Business Cycle Theory*, M. I. T. Press, Cambridge, Massachusetts.
18. Mankiw, N. G. and D. Romer (Eds.) (1991), *New Keynesian Economics*, (2 Vols.), MIT Press, Cambridge.
19. Mankiw, N. G. and D. Romer (Eds.) (1991), *New Keynesian Economics*, (2 Vols.) MIT Press, Cambridge.
20. Patinkin, D. (1965), *Money, Interest and Prices*, Harper and Row, New York.
21. Powelson, J. P. (1960), *National Income and Flow of Funds Analysis*, McGraw Hill, New York.
22. Rakshit, M. (1998), *Studies in the Macroeconomics of Developing Countries*, Oxford University Press, New Delhi.
23. Romer, D. L. (1996), *Advanced Macroeconomics*, McGraw Hill Company Ltd., New York.
24. Ruggles, R. and N. Ruggles (1956), *National Income Accounts and Income Analysis*, McGraw Hill, New York.
25. Scarfe, B. L. (1977), *Cycles, Growth and Inflation*, McGraw Hill, New York.
26. Shapiro, E. (1996), *Macroeconomic Analysis*, Galgotia Publications, New Delhi.
27. Taylor, L. (1983), *Structuralist Macroeconomics*, Basic Books, New Longman.

B. Sc. Part II Semester-IV
Major
Basic Econometrics
(Total Credits: 4)

Course Outcomes:

1. To understand the basic principles of econometrics.
2. To learn how to estimate and interpret simple econometric models.
3. To develop skills in applying econometric techniques to real-world data.
4. To become proficient in using statistical tools for econometric analysis.

Unit-I Introduction to Econometrics (15 Periods)

- 1.1 Definition, Nature & Scope of Econometrics,
- 1.2 Methodology of Econometrics, Types of Econometrics
- 1.3 Nature and Sources of Data for Economic Analysis, Measurement Scales of Variables
- 1.4 Basic Statistical Concepts-Review of probability and statistics, Descriptive statistics, Probability distributions, Sampling and sampling distributions

Unit-II Simple Linear Regression (15 Periods)

- 2.1 Regression: Meaning and Concept, Modern interpretation of regression, Concept of Population Regression Function (PRF) and Sample Regression Function (SRF)
- 2.2 Method of ordinary least squares (OLS), Properties of OLS estimator: Gauss-Markov theorem, Assumptions of ordinary least squares method
- 2.3 Estimation, interpretation and testing of the regression coefficients, Coefficient of determination
- 2.4 Hypothesis Testing and Confidence Intervals- Hypothesis testing in regression analysis, t-tests and p-values, Confidence intervals for regression coefficients

Unit-III Interval Estimation and Hypothesis Testing (15 Periods)

- 3.1 Interval Estimation: Some Basic Ideas,
- 3.2 Confidence Intervals for Regression Coefficients β_1 and β_2 , Confidence Interval for σ^2
- 3.3 Hypothesis Testing: Confidence-Interval Approach, Test-of-Significance Approach
- 3.4 Hypothesis Testing: Practical Aspects

Unit-IV Extensions of the Two-Variable Linear Regression Model

(15 Periods)

- 4.1 Regression through the Origin, Scaling and Units of Measurement, Regression on Standardized Variables
- 4.2 Functional Forms of Regression Models-Measurement of Elasticity: Log-Linear Model, Semi-log Models: Log-Lin and Lin-Log Models,
- 4.3 Functional Forms of Regression Models- Measurement of the Growth Rate: Log-Lin Model and Lin-Log Model, Reciprocal Models-Log Hyperbola or Logarithmic Reciprocal Model
- 4.4 Choice of Functional Form

References/Reading List:

1. Damodar Gujarati: Basic Econometrics, McGraw Hill, New York.
2. Badi H Baltagi: Econometrics, Springer, New York.
3. G S Maddala: Introduction to Econometrics, John Williams and Sons, New York.
4. Amemiya, T. (1985), Advanced Econometrics, Harvard University Press, Cambridge, Mass.
5. Dougherty, C. (1992), Introduction to Econometrics, Oxford University press, New York.
6. Goldberger, A. S. (1998), Introductory Econometrics, Harvard University Press, Cambridge, Mass.
7. Kennedy, P. (1998), A Guide to Econometrics, MIT press, New York.
8. Kmenta, J. (1997), Elements of Econometrics (Reprint Edition), University of Michigan Press, New York.
9. Koutsoyiannis, A. (1977), Theory of Econometrics (2nd ed.), The Macmillan Press Ltd., London.
10. Krishna, K. L. (Ed.) (1997), Econometric Applications in India, Oxford University Press, New Delhi.
11. Theil, H. (1981), Introduction to Econometrics, Prentice Hall of India, New Delhi.
12. Johnston (1984) Econometrics Methods, MacGraw Hill, New York

B. Sc. Part II Semester-IV
Minor
Financial Technology
(Total Credits: 4)

Course Outcomes:

1. To understand the fundamental concepts and evolution of Financial Technology.
2. To analyze the impact of Financial Technology on traditional financial services.
3. To explore key technologies and innovations driving Financial Technology.
4. To examine regulatory and ethical issues in Financial Technology.

Unit-I Introduction to Financial Technology (15 Periods)

- 1.1 Definition and scope of FinTech, Historical evolution of financial technology
- 1.2 Overview of the FinTech ecosystem, Key players and stakeholders in FinTech
- 1.3 Digital Payments and Mobile Banking-Evolution of digital payments, Mobile banking and its impact on traditional banking
- 1.4 Peer-to-peer (P2P) payment systems, Case studies on digital payment platforms (e.g., PayPal, Venmo, Alipay)

Unit-II Blockchain, Cryptocurrencies, Crowdfunding platforms and models (15 Periods)

- 2.1 Introduction to blockchain technology, Cryptocurrencies: Bitcoin, Ethereum, and others
- 2.2 Applications of blockchain in finance, Regulatory and security issues in cryptocurrencies
- 2.3 Crowdfunding and Peer-to-Peer Lending-Peer-to-peer lending: benefits and risks
- 2.4 Case studies on crowdfunding success stories, Regulatory considerations in crowdfunding and P2P lending

Unit-III Robo-Advisors, Automated Wealth Management and Technology in Insurance (15 Periods)

- 3.1 Introduction to robo-advisors, How robo-advisors work
- 3.2 Benefits and limitations of automated wealth management, Case studies on leading robo-advisor platforms (e.g., Betterment, Wealthfront)
- 3.3 Overview of InsurTech and its significance, Key innovations in insurance technology
- 3.4 Impact of InsurTech on traditional insurance models, Case studies on InsurTech applications (e.g., Lemonade, Oscar Health)

Unit-IV RegTech: Regulatory Technology, Big Data and AI in FinTech

(15 Periods)

- 4.1 Introduction to RegTech, Applications of RegTech in compliance and regulation, Regulatory compliances.
- 4.2 Benefits and challenges of implementing RegTech solutions, Case studies on RegTech innovations
- 4.3 Role of big data in financial services, Applications of artificial intelligence (AI) in FinTech
- 4.4 Machine learning and predictive analytics in finance, Ethical considerations and challenges in using AI and big data

References/Reading List:

1. Pranay Gupta and T. Mandy Tham (2018), FinTech: The New DNA of Financial Services
2. Susanne Chishti and Janos Barberis (2016), The FINTECH Book: The Financial Technology Handbook for Investors, Entrepreneurs, and Visionaries, Wiley
3. Don Tapscott and Alex Tapscott (2016), Blockchain Revolution: How the Technology Behind Bitcoin and Other Cryptocurrencies is Changing the World, Portfolio Penguin
4. Access to relevant academic journals and industry reports (e.g., Journal of Financial Technology, FinTech Futures)

B. Sc. Part II Semester-IV
OE
Research Methodology-Advance
(Total Credits: 2)

Course Outcomes:

1. Understand the principles of research design and methodology.
2. Formulate clear and researchable economic questions.
3. Conduct comprehensive literature reviews.
4. Design and implement qualitative and quantitative research studies.
5. Analyze data using appropriate statistical techniques.
Present research findings effectively in written and oral formats.

Unit-I Research Problem and Research Design (15 Periods)

- 1.1 Research Problem: Meaning- Selection – Necessity - Technique Involved
- 1.2 Research Proposal and Design: Meaning - Need
- 1.3 Features of a Good Design - Important Concepts Relating to Research Design
- 1.4 Basic Principles of Experimental Designs, Different Research Designs

Unit-II Processing , Analysis of Data, Testing of Hypotheses, Interpretation and Report Writing (15 Periods)

- 2.1 Data Processing- Scrutiny, Classification, Editing and Tabulation – Problems
- 2.2 Hypothesis: Meaning - Basic Concepts Concerning Testing -Procedure - Measuring the Power of a Hypothesis Test - Tests of Hypotheses: Important Parametric and Non Parametric Tests
- 2.3 Interpretation: Meaning - Why- Technique- Precaution
- 2.4 Report Writing: Significance - Steps- Layout - Types - Mechanics –Precautions

References/Reading List:

1. Kothari, C. R. (2004) Research Methodology: Methods and Techniques , New Age International (P) Ltd., New Delhi.
2. Ackoff, Russell L., (1961) The Design of Social Research, Chicago: University of Chicago Press .
3. Ackoff, Russell L., (1962) Scientific Method, New York: John Wiley & Sons.
4. Allen, T. Harrell, (1978) New Methods in Social Science Research, New York: Praeger Publishers.
5. Anderson, H.H., and Anderson, G.L., (1951) An Introduction to Projective Techniques and Other Devices for Understanding the Dynamics of Human Behaviour, New York: Prentice Hall .
6. Anderson, T.W., (1958) An Introduction to Multivariate Analysis, New York: John Wiley & Sons.
7. Bailey, Kenneth D.,(1978) “Methods of Social Research,” New York, 1978.
8. Baker, R.P., and Howell, A.C., (1938) The Preparation of Reports, New York: Ronald Press.

9. Berdie, Douglas R., and Anderson, John F., (1974) Questionnaires: Design and Use, Metuchen N.J.: The Scarecrow Press, Inc.
10. Berenson, Conard, and Colton, Raymond, (1971) Research and Report Writing for Business and Economics, New York: Random House.
11. Best, John W., and Kahn, James V., (1986) "Research in Education," 5th Ed., New Delhi: Prentice-Hall of India Pvt. Ltd.
12. Bhandarkar and Wilkinson (2010) Methodology and Techniques of Social Science Research , Himalaya Publishing House, New Delhi
13. Bowley, A.L., (1937) Elements of Statistics, 6th ed. London: P.S. King and Staples Ltd..
14. Ghosh, B.N., (1982) Scientific Methods and Social Research, New Delhi: Sterling Publishers Pvt. Ltd.,.
15. Goode, William J., and Hatt, Paul K., (1952) Methods in Social Research, New York: McGraw-Hill.
16. Gopal, M.H., (1965) Research Reporting in Social Sciences, Karnatak University. Dharwad
17. Gopal, M.H.,(1964) An Introduction to Research Procedure in Social Sciences, Bombay: Asia Publishing House.
18. Gupt , S. C. (2016) Fundamentals of Statistics, Himalaya Publishing House, New Delhi
19. Gupta, S. P. (2017) Statistical Methods, S Chand and Sons , New Delhi
20. Hans Raj (2000) Theory and Practice in Social Science Research, Surjeet Publications

B. Sc. Part II Semester-IV

VSC

German Language

(Total Credits: 2)

Course Outcomes:

1. **Regarding Reading skills:** The students will understand simple greeting cards, E-Mails, invitations, announcements.
2. **Regarding listening skills:** The students are in a position to understand short every day and especially tourist related information. (e.g., at the railway station/airport, hotel booking, in a restaurant, in the market etc.)
3. **Regarding speaking skills:** The students can reproduce the phonetic and intonation pattern correctly. In the day today situations the students are able to lead a dialog.
4. **Regarding writing skills:** The students are able to fill in easy forms, write greeting cards, invitations and short personal announcements.
5. The students will acquire the knowledge of “**Basic Language Use**” and will possess basic functional ability to communicate and exchange information in a simple way.

Unit-I Irregular verbs, Personalpronomen in Akkusativ

(15 Periods)

- 1.1 Vocabulary regarding ordering the food in restaurant
- 1.2 Saying hello and greeting to the waiter in restaurant
- 1.3 Vocabulary regarding bills
- 1.4 Conjugation of the verbs “nehmen, essen, mögen”

Unit-II Past tense of the verbs “sein and haben”

(15 Periods)

- 2.1 Imperative sentences
- 2.2 Information regarding Germans food culture
- 2.3 Vocabulary regarding shopping in Malls
- 2.4 Verbs which are used in polite conversations

References/Reading List:

1. Begegnungen A 1 + (four lessons) Schubert Publishers, Leipzig, Germany
2. Studio d A 1 Publisher: Goyal Publishers and Distributors, Delhi.
3. Netzwerk A 1 Publisher: Klett Pubishers Goyal Publishers and Distributors, Delhi.
4. Team Deutsch 1/1 Pubishers: Klett Pubishers Goyal Publishers and Distributors, Delhi.

B. Sc. Part II Semester-IV
AEC
English for Economics Advanced –II
(Total Credits: 2)

Course Outcomes:

1. The students will develop their English Listening, Reading, Writing and Speaking skills specifically for economic and business needs
2. The students will be able to improve their ability to use English for spoken and written communication at workplace
3. The students will be able to communicate competently in formal situations as that of conducting and participating in meetings, negotiating, giving presentations, giving interviews, business correspondence, writing application letters, reports, etc.
4. The students will be able to develop their word power related to business and Economics.
5. The students will be able to revise and enrich their grammatical competence.

Unit-I Writing Skills **(15 Periods)**

- 1.1 Difference between Formal and Informal Language
- 1.2 Writing Agenda and Minutes of Meetings
- 1.3 Letter writing – block and semi-block formats (different types of formal letters; for example, leave application, job application, complaint letter, enquiry letter, etc.)
- 1.4 Curriculum Vitae/ Resume writing

Unit-II Grammar and Vocabulary **(15 Periods)**

- 2.1 Active and passive voice, independent and subordinate clauses
- 2.2 Conditional sentences, degrees of comparison
- 2.3 Economic and Business Vocabulary (from Unit 8, Company Finances)
Collocations (from Unit 2),
- 2.4 Guessing vocabulary from the context (from Unit 13)

References/Reading List:

1. Whitby, Norman, (2006), *Business Benchmark: Preintermediate to Intermediate*. Cambridge University Press.
2. MacKenzie, Ian, (1997), *English for Business Studies: A Course for Business Studies and Economics Students*. Cambridge University Press.
3. MacKenzie, Ian, (1997), *English for Financial Sector Students*. Cambridge University Press.
4. Murphy, Raymond, (1994), *Intermediate English Grammar*. Cambridge University Press
5. Mascull, Bill, (2002), *Business Vocabulary in Use*. Cambridge University Press.

B. Sc. Part II Semester-IV
FP
Rural Financial Literacy
(Total Credits: 2)

Course Outcomes:

1. Develop proficiency for personal and family financial planning
2. Apply the concept of investment planning
3. Ability to analyse banking and insurance products
4. Personal tax planning

Unit-I Financial Planning, Financial Products and Banking (15 Periods)

- 1.1 Concepts of Personal Finance: Savings, Investment, Borrowing, Income and Expenses, Time value of money, Management of spending and financial discipline
- 1.2 Banking products and services
- 1.3 Digitization of financial transactions: Debit Cards (ATM Cards) and Credit Cards., Net banking and UPI, digital wallets
- 1.4 Security and precautions against Ponzi schemes and online frauds

Unit-II Investment Planning and Management (15 Periods)

- 2.1 Investment opportunity and financial products
- 2.2 Insurance Planning: Life and non-life including medical insurance schemes
- 2.3 Introduction to basic Tax Structure in India for personal taxation, Personal Tax planning
- 2.4 Exemptions and deductions for individuals and e-filing

Practical component (if any) - (15 Weeks)

- Regular class activities to enhance students' understanding of topics and the application of concepts. The case study method may be followed as a teaching pedagogy.
- Students may be assigned a project wherein they can log on to the website of various banks and conduct an in-depth analysis and comparison of various financial products offered.
- Project related to building a dummy portfolio of stocks and tracking their returns may be given.
- An investment budget may be given to the students to select investment options that maximize the return and minimize the tax implications.
- Students may also file a dummy IT return to get hands-on experience with e-filing.
- Students may conduct a financial literacy survey among at least 25 respondents to measure the level of financial literacy and share the findings in the awareness in the form of a report.
- Any other Practical/Practice as decided from time to time

References/Reading List:

1. Introduction to Financial Planning (4th Edition 2017)- Indian Institute of Banking & Finance.
2. Sinha, Madhu. Financial Planning: A Ready Reckoner July 2017, McGraw Hill. Suggested readings
3. Halan, Monika, Lets Talk Money: You've Worked Hard for It, Now Make It Work for You, July 2018 Harper Business.
4. <https://pmjdy.gov.in/files/financial-Literacy/literacy/guide.pdf>

B. Sc. Part II Semester-IV
CC
Health Economics-II
(Total Credits: 2)

Course Outcomes:

1. Trained in carrying out cost –benefit analysis of health services.
2. Get well understanding of the finances of health sector.
3. To equip with the practical understanding of the finances of health sector

Unit-I Cost -Benefit Analysis of Health Services (15 Periods)

- 1.1 Private costs and benefits of providing health services- Application of cost-benefit analysis to public health projects- Internal rate of return (IRR) and Net present value (NPV)
- 1.2 Provision of Health Services by Government- Market failure in health services;- Pandemic management
- 1.3 Health Insurance: Need for special health insurance for the poor, disabled, and the aged
- 1.4 Health Insurance Policy of government. Ayushman Bharat-Objectives and Provisions

Unit-II Financing and Planning of Health Services (15 Periods)

- 2.1 Public expenditure on health care services in India.
- 2.2 Financing health care services - Government, Financial Institutions and Development Finance Institutions
- 2.3 Delivery of health care services- decentralization and the role of the private public mix- Health system reforms
- 2.4 Fifth National Family Health Survey, A review of the Indian National Health Policy since 1991.

References/Reading List:

1. J. Culyer and J. Newhouse (2000), Handbook of Health Economics, North-Holland, Amsterdam, (edited volume).
2. Banerjee, D. (1975), Social and Cultural Foundations of Health Service Systems of India, Inquiry, Supplement to Vol. XII, June.
3. Banerjee, D. (1982), Poverty, Class and Health Culture in India, Vol. I Prachi Prakashan, New Delhi.
4. Feldstein, M. S. (1977), Economic Analysis of Health Service Efficiency, North Holland, Amsterdam.
5. Feldstein, P. J. (1993):Health Care Economics, Wiley (Unit 3).
6. Gandhian Institute for rural and Family Planning (1972), Studies on Mortality in India, Monograph Series No. 5.
7. Government of India (1983), National Health Policy, New Delhi.
8. Henderson, J.W.(2001): Health Economics and Policy, South –Western, Thomson(Unit 3)
9. Indian Council of Social Science Research and Indian Council of Medical Research (1981), Health for All 2000 a. D. ICSSR, Delhi.