



Savitribai Phule Pune University

(Formerly University of Pune)

Faculty of Humanities
[**Bachelor of Arts**]
Board of Studies in Economics

New Syllabus for Affiliated Colleges of SPPU
SYBA Economics
[Semester III & IV]

As per
National Education Policy 2020
[**NEP 2020**]

To be implemented from Academic Year 2025-26

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Introduction:

B.A in (Economics) Program (Pattern 2023/CBCS/NEP2020) will be introduced in the following order:

- a) First Year BA from 2024-2025
 - b) Second Year BA from 2025-2026
 - c) Third Year BA from 2026-2027
 - d) Fourth Year BA from 2027-2028
- ✓ Examination (CIE & SEE) will be held for each semester. Continuous Internal Assessment will have 30% weightage and Semester End Assessment (University Exams) will carry 70% weightage. Internal Assessment tools used for previous Semester should be avoided for the next Semester.
 - ✓ It covers in-depth study of Economics as a major subject at graduation level with focus on the economic theory, different streams in the subject of Economics.

Programme Objectives:

The objectives of a Bachelor of Arts (B.A) programme in Economics offered as per the National Education Policy [2020] to provide complete knowledge of Economics to the students, to develop theoretical base of the subject with the help of classical and advanced theories, to skill them to apply the knowledge in policy making in different sectors at the national and international level.

- 1) To develop a strong foundation of advanced economic theory aligned with the graduation and honours program.
- 2) To help the students to gain the comprehensive understanding of policy making at various government levels such as, local, state, national and international.
- 3) To help the students in understanding the intricacies of policy making process from local to global level.
- 4) To build the foundations of Economics and its inter and multidisciplinary relationship with respect to pure and other social sciences.
- 4) To develop an understanding about the role of the national and international governments/institutions for building consensus about the policies that help in welfare.
- 5) To create awareness among the students about interrelations between economy and society, and develop a critical thinking on socio-economic conditions of various strata of the society.

Programme Specific Outcomes (PSOs)

- PSO - 1. Knowledge of Economic Theories:** Graduates of a B.A. in Economics will possess a strong understanding of economic theories, including microeconomics, macroeconomics and other specialized areas of economics.
- PSO - 2. Analytical Skills:** Graduates will be able to apply economic concepts and theories to analyse real-world economic issues, such as market behaviour, policy implications, and economic trends. They will also be able to critically evaluate economic research and data using statistical and econometric techniques.
- PSO - 3. Research and Writing Skills:** Graduates will have developed advanced research and writing skills, including the ability to conduct independent research, analyse economic data, and communicate their findings effectively through written reports, policy briefs, and other forms of economic writing.
- PSO - 4. Policy Analysis:** Graduates will be able to assess the impact of economic policies on various stakeholders and evaluate their effectiveness in achieving desired outcomes. They will also be able to propose evidence-based policy recommendations to address economic challenges and promote economic growth.
- PSO - 5. Quantitative Skills:** Graduates will develop a strong foundation in quantitative methods, including statistical and econometric techniques, and be able to apply these skills to analyse economic data and conduct empirical research.
- PSO - 6. Communication Skills:** Graduates will be able to communicate complex economic concepts and findings to different audiences, including policymakers, business leaders, and the general public, in a clear and concise manner.
- PSO - 7. Critical Thinking:** Graduates will develop critical thinking skills and be able to analyse economic problems from multiple perspectives, consider trade-offs, and propose innovative solutions based on economic principles and evidence.
- PSO - 8. Professional Ethics:** Graduates will understand and adhere to the professional ethics and standards of the economics, including academic integrity, objectivity, and confidentiality in research and policy analysis.

Syllabus Designing Committee

SYBA - Economics, Semester – III & IV

Sr. No.	Name of Professor	BoS Member / Member
1	Dr. Sunil P. Ugale	Chairman
2	Dr. Surbhi Jain	BoS Member
3	Dr. Amita Yadwadkar	BoS Member
4	Dr. Gorakshanath K. Sanap	BoS Member
5	Dr. Baban M. Sonawane	BoS Member
6	Dr. Nitin D. Ade	BoS Member
7	Dr. Madhav H. Shinde	BoS Member
8	Dr. Parmeshwar S. Gadkar	BoS Member
9	Dr. Somnath V. Patil	BoS Member, Co-coordinator
10	Dr. Jaywant R. Bhadane	BoS Member
11	Dr. Amol A. Gaikwad	BoS Member
12	Dr. Ramdas K. Gadge	BoS Member
13	Dr. Suresh Maind	BoS Member
14	Mr. Jignesh C. Furiya	BoS Member
15	Dr. Ajit Bhandakkar	BoS Member
16	Dr. Santosh Khanderao Dalavi	Member
17	Dr. Surekha Appasaheb Gaikwad	Member
18	Prof. Raghunath M. Ambekar	Member
19	Dr. Manisha K. Aher	Member
20	Dr. Deepak Pandharinath Sontakke	Member
21	Dr. Sandeep Baburao Abhang	Member
22	Dr. Ashok Vishwanath Ghorpade	Member
23	Dr. Gajanan Ganeshrao Kadam	Member
24	Dr. Samadhan Keshavrao Patil	Member
25	Dr. Sunil Dadaram Pawar	Member
26	Dr. Seema. R. Dabhade (Chavan)	Member
27	Dr. Subhash Sambhaji Agale	Member

Credit Distribution Structure for BA Economics

SPPU- as per NEP 2020

With effect from Academic Year 2024-2025

Level/ Difficulty	Semester	Subject DSC-1 (Group A - Languages)	Subject DSC-2 (Group B)	Subject DSC-3 (Group C)	GE / OE	SEC	IKS	AEC	VEC	CC	Total
	I	2 (T) + 2 (P)	2 (T) + 2 (P)	2 (T) + 2 (P)	2 (T)	2 (T)	2 (T)	2 (T)	2	--	22
	II	2 (T) + 2 (P)	2 (T) + 2 (P)	2 (T) + 2 (P)	2 (P)	2 (P)	--	2 (T)	2	2	22
Exit option: Award of UG Certificate in Discipline Specific Course with 44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor Continue option: Students will select one subject among (subject I, subject II and subject III) as major and another as minor and third subject will be dropped.											

Level/ Difficulty	Semester	Credits Related to Major					Minor / RM	GE / OE	SEC	AEC	VEC	CC	Total
		Major Core	Major Elective	VSC	IKS	FP/OJT / CEP/R P							
Vertical [V]		V-1		V-4	V-5	V-6	V-2	V-3	V-4	V-5	V-5	V-6	
	III	[4T+2P]	-	[2T]	[2T]	[2FP]	[2T+2P]	[2T]	-	[2T]	-	2	22
	IV	[4T+2P]	-	[2P]	-	[2CEP]	[2T+2P]	[2P]	2 (P)	[2T]	-	2	22
UG Diploma		20	0	6	4	4	16	8	6	8	4	6	88
Exit Option – Award of UG Diploma in Major with 88 Credits and an additional 4 Credits core NSQF course/Internship or Continue Major & Minor													
	V	[8T+4P]	[2T+2P]	[2T]	-	[2FP/CE P]	[2T]	-	-	-	-	-	22
	VI	[8T+4P]	[2T+2P]	[2P]	-	[4OJT]	-	-	-	-	-	-	22
UG Degree		44	8	8	4	10	18	8	6	8	4	6	132
Exit Option – Award of UG Degree in Major with 132 Credits or Continue Major & Minor													
	VII	[6T+4P]	[2T+2P]	-	-	[4RP]	4[RM][T]	-	-	-	-	-	22
	VIII	[6T+4P]	[2T+2P]	-	-	[8RP]	-	-	-	-	-	-	22
UG Honors with Research		68	16	8	4	22	22	8	6	8	4	6	176
Four year UG Honors with Research Degree in Major and Minor with 176 credits													

6.0/400 [4 th Year]	VII	[10T+4P]	[2T+2P]	-	-	-	4 [RM] [T]	-	-	-	-	-	22
	VIII	[10T+4P]	[2T+2P]	-	-	4[OJT]	-	-	-	-	-	-	22
UG Honors Degree		76	16	8	4	14	22	8	6	8	4	6	176
Four year UG Honors Degree in Major and Minor with 176 credits													

Notes:

1. VSC, FP/OJT/CEP should be related to the Major subject
2. OE is to be chosen compulsorily from faculty other than that of the Major.
3. SEC to be selected from the basket of Skill Courses approved by college.
4. Student has to choose three subjects from the same faculty in First Year and at the start of Second year he has to opt one subject as Major subject and one another subject as Minor subject and the last one subject will be dropped by the student. Therefore, the student after completion of three year will be awarded degree in Major and Minor subject.
5. Student cannot select a subject as major or minor other than the subjects taken in first year
6. Frame each course having even number of credits such as 2 or 4 credit.
7. This UG credit structure is applicable for all the programme across all faculties, except the programmes required approval from apex bodies like AICTE, PCI, BCI, COA, NCTE, etc.

Credit Distribution Structure and Subject Titles SYBA Economics – Semester III & IV

Level/ Difficulty	Semester	Credits Related to Major					Minor / RM	GE / OE	SEC	AEC	VEC	CC	Total
		Major Core	Major Elective	VSC	IKS	FP/OJT / CEP/R P							
Vertical [V]		V-1		V-4	V-5	V-6	V-2	V-3	V-4	V-5	V-5	V-6	
	III	[4T+2P] 1. ECO 201 MJ - Micro Economics [4T] 2. ECO 202 MJP – Micro Economics - Practical [2P]	-	[2T] ECO 221 VSC – Financial Literacy [2T] or ECO 222 VSC – Basic Statistics [2T]	[2T] ECO 201 IKS – Economics of Koutilya [2T]	[2FP] ECO 231 FP – Socioeconomic Survey [2FP]	[2T+2P] 1. ECO 241 MN - Public Economics [2T] 2. ECO 242 MNP - Public Economics - Practical [2P]	[2T] OE 201 ECO - Introduction to Stock Market [2T]	-	[2T]	-	2	22
	IV	[4T+2P] 1. ECO 251 MJ – Macro Economics [4T] 2. ECO 252 MJP – Macro Economics - Practical [2P]	-	[2P] ECO 271 VSC – Financial Literacy - Practical [2P] or ECO 272 VSC – Basic Statistics - Practical [2P]	-	[2CEP] ECO 281 CEP -3 Community Engagement [2CEP]	[2T+2P] 1. ECO 291 MN - Banking and Finance [2T] 2. ECO 292 MNP – Banking and Finance - Practical [2P]	[2P] OE 251 ECO - Analysis of Stock Market - Practical [2P]	[2P] SEC 251 ECO - Basics of Research Methodology [2P]	[2T]	-	2	22
UG Diploma		20	0	6	4	4	16	8	6	8	4	6	88
Exit Option – Award of UG Diploma in Major with 88 Credits and an additional 4 Credits core NSQF course/Internship or Continue Major & Minor													

Abbreviations

1. **ECO** – Economics
2. **MJ** – Major
3. **MJP** - Major Practical
4. **T** – Theory
5. **P** – Practical
6. **VSC** - Vocational Skill Course
7. **IKS** – Indian Knowledge System
8. **FP** – Field Project
9. **OJT** – On Job Training
10. **CEP** – Community Engagement Programme / Service
11. **MN** – Minor
12. **MNP** – Minor Practical
13. **OE** – Open Elective / **GE** – Generic Elective
14. **OEP** – Open Elective Practical
15. **SEC** - Skill Enhancement Course
16. **AEC** – Ability Enhancement Course
17. **VEC** – Value Education Course
18. **CC** - Co-curricular Courses
19. **DSC** - Discipline Specific Course
20. **RM** – Research Methodology
21. **RP** – Research Project

Examination Pattern

A] Total 4 Credits - Theory

Total Marks: 100

Scheme of Examination:

- a. Internal Assessment 30 Marks (Minimum Marks 12 for passing)
- b. Semester End Exam 70 Marks (Minimum Marks 28 for passing)

c. Question Paper Pattern for Semester End Examination

Time - 3 Hours, 4 Credit Course, 70 Marks

- Q.1 Answer the following questions in one and two sentence each (any 5 out of 8) 10 Marks
- Q.2 Answer the following questions in about 100 words (any 2 out of 3) 20 Marks
- Q.3 Answer the following questions in about 200 words (any 1 out of 2) 20 Marks
- Q.4 Short Note (any 4 out of 6) 20 Marks

B] Total 2 Credits - Theory

Total Marks: 50 Marks

Scheme of Examination:

- a. Internal Assessment 15 Marks (Minimum Marks 6 for passing)
- b. Semester End Exam 35 Marks (Minimum Marks 14 for passing)

c. Question Paper Pattern for Semester End Examination

Time - 2 Hours, 2 Credit Course, 35 Marks

- Q.1 Answer the following questions in one and two sentence each (any 4 out of 6) 8 Marks
- Q.2 Answer the following questions in about 100 words (any 2 out of 3) 12 Marks
- Q.3 Answer the following questions in about 200 words (any 1 out of 2) 10 Marks
- Q.4 Short Note (any 1 out of 2) 5 Marks

C] Total 2 Credits - Practical / Field Project

Total Marks: 50 Marks

Scheme of Examination:

- a. Internal Assessment 15 Marks (Minimum Marks 6 for passing)
- b. Practical Assessment 35 Marks (Minimum Marks 14 for passing)

Suggested internal assessment tools for UG courses

The concerned teacher shall announce the units for which internal assessment will take place. *Teachers should choose any three tools out of given below for Internal Assessment among that written test is mandatory.*

- i. Library notes
- ii. Students Seminar
- iii. Short Quizzes / MCQ Test
- iv. Home Assignments
- v. Tutorials
- vi. Oral test
- vii. Group Discussion
- viii. Open Book Test
- ix. Study Tour
- x. Written Test – [*Written test is mandatory*]
- xi. PPT presentation
- xii. Field Visit
- xiii. Industrial Visit
- xiv. Viva Voce

Revised Syllabus as per NEP 2020

SYBA - ECONOMICS

Semester III - Courses List

Sr. No.	Subject Type	Course Code & Title	Credits		
			Theory	Practical	Total
1		1. ECO 201 MJ - Micro Economics [4T]	4	-	4
2		2. ECO 202 MJP – Micro Economics - Practical [2P]	-	2	2
3	VSC – Vocational Skill Course	ECO 221 VSC – Financial Literacy [2T] or ECO 222 VSC – Basic Statistics [2T]	2	-	2
4	IKS – Indian Knowledge System	ECO 201 IKS – Economics of Koutilya [2T]	2	-	2
5	FP – Field Project	ECO 231 FP – Socioeconomic Survey [2FP]	-	2	2
6		1. ECO 241 MN - Public Economics [2T]	2	-	2
7		2. ECO 242 MNP – Public Economics - Practical [2P]	-	2	2
8	OE – Open Elective	OE 201 ECO – Introduction to Stock Market [2T]	2	-	2
Total			12	06	18

* 1 Credit = 25 Marks,
1 Credit (Theory) = 15 Hours, 1 Credit (Practical) = 30 Hours

Syllabus: ECO 201 MJ - Micro Economics [4T]

Class: S.Y.B.A. Economics

Semester: III

Course Type: Credits Related to Major – Major Core

Course Code: ECO 201 MJ

Course Name: Micro Economics

No. of Credits: 4 Credits [Theory]

No. of Hours: 60 Hours

Total Marks: 100 Marks

Preamble –

Microeconomics is a fundamental branch of economics that examines how individuals, households, and firms make decisions to allocate limited resources to complete unlimited needs. This course provides a structured understanding of key economic principles, including demand and supply, market structures, consumer and producer behaviour, and resource allocation efficiency. The study of microeconomics equips students with analytical tools to evaluate economic decisions, optimize resource utilization, and understand the implications of government policies. By exploring real-world case studies and theoretical models, students will develop critical thinking skills applicable to business, finance, and policymaking. This course is designed for students seeking to build a strong foundation in economic reasoning and decision-making. It lays the groundwork for advanced economic studies and professional applications in various industries.

Course Outcomes –

After successfully completing this course, students will be able to:

- CO1:** Describe basic economic problems and look towards the economy with the micro economic approaches.
- CO2:** Interpret concepts related to utility, demand and supply in market.
- CO3:** Analyse process of production in economy, laws and variables related to the production function.
- CO4:** Demonstrate various forms of market and price determination concept of firm.
- CO5:** Understand the income distribution of Factors (rent, wages, interest and profit).

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Introduction of Micro Economics	
	1.1 - Meaning, Nature, Scope, Importance and Limitations of Micro Economics	

	1.2 - Utility : Concepts, Characteristics and Types	
	1.3 - Cardinal Utility Approach: Law of Diminishing Marginal Utility, Concept of Consumer Surplus	
	1.4 - Ordinal Utility Approach: Meaning and Properties of Indifference Curve	
	2. Demand, Supply and Production Analysis	
	2.1 - Demand: Concepts, Law of Demand and Determinants of demand, Concepts of Elasticity	
	2.2 - Supply: Concepts, Law of Supply and Determinants of Supply	
	2.3 - Production Function: Concepts and Characteristics	
	2.4 - The Law of Variable Proportions, Law of Return to Scale	
	3. Market Structure	
	3.1 - Market: Meaning and Classification of Markets	
	3.2 - Perfect Competition: Characteristics, Short Run and Long Run Equilibrium of Firm and Industry	
	3.3 - Monopoly: Characteristics, Short Run and Long Run Equilibrium, Concept and Types of Price Discrimination	
	3.4 - Monopolistic Competition: Characteristics, Short Run and Long Run Equilibrium. Selling Cost	
	3.5 - Oligopoly and Duopoly: Meaning and Characteristics.	
	4. Factors Pricing	
	4.1 - Marginal Productivity Theory of Distribution	
	4.2 - Rent: Ricardian Theory of Rent, Modern Theory of Rent, and Concept of Quasi Rent	
	4.3 - Wages: Modern Theory of Wages, Back Bending Supply Curve of Labour	
	4.4 - Interest: Liquidity Preference Theory of Interest, Loanable Fund Theory	
	4.5 - Profit: Risk and Uncertainty Theory, Innovation Theory of Profit	

References –

1. Ahuja H.L. (2014), 'Advanced Economic Theory', S. Chand and Company Ltd., New Delhi.
2. Dominic Salvator (2012), 'Principles of Micro Economics', 5th edition, Oxford University Press, Oxford.
3. John B. Taylor & Akila Weerapana, (2011), 'Principles of Economics', 7th Edition, Cengage Learning, India, New Delhi.
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5. Lipsey, R.G. and Chrystal K.A, (1999), 'Principles of Economics', 9th edition Oxford University Press, Oxford.
6. Mankiw, N. Gregory (2008), 'Principles of Microeconomics', 5th Edition, Cengage Learning India, New Delhi.
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10. पाटील कृष्णराव (1920), 'उच्चतर आर्थिक सिद्धांत', श्री मंगेश प्रकाशन, नागपूर
11. शिंदे एम.एन: (2003), 'सूक्ष्मलक्षी अर्थशास्त्र', अजित पब्लिकेशन, इस्लामपूर
12. चव्हाण एन.एल (2015), 'प्रगत सूक्ष्मलक्षी अर्थशास्त्र', प्रशांत पब्लिकेशन, जळगाव
13. उगले एस. पी., गायकवाड ए. ए., सावंत एस. जी. आणि इतर (2024), 'सूक्ष्मलक्षी आर्थिक विश्लेषण', निराली प्रकाशन, पुणे

Syllabus: ECO 202 MJP - Micro Economics – Practical [2P]

Class: S.Y.B.A. Economics

Semester: III

Course Type: Credits Related to Major – Major Core

Course Code: ECO 202 MJP

Course Name: Micro Economics - Practical

No. of Credits: 2 Credits [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The Microeconomics Practical syllabus is designed to provide hands-on experience in applying microeconomic principles to real-world scenarios. This course emphasizes the practical implementation of economic theories through data analysis, case studies, experiments, and simulations. Students will engage in activities such as demand and supply analysis, cost and revenue calculations, market structure assessments, and consumer behaviour studies. Practical exercises will include graphical representations, statistical tools and numerical examples to analyse economic trends and decision-making processes. By the end of the course, students will develop analytical and problem-solving skills essential for economic research, business strategy, and policy evaluation. This practical approach bridges the gap between theoretical knowledge and its application, preparing students for careers in economics, finance, and management.

Course Outcomes –

After successfully completing this course, students will be able to:

- CO1:** Understand and apply key economic concepts and principles to real-world economic scenarios.
- CO2:** Acquire proficiency in understanding form of microeconomic relationship
- CO3:** Analyse market behaviour, consumer choices, production, and cost structures using economic models.
- CO4:** Present economic analysis and findings effectively through written reports and presentations.
- CO5:** Enhance critical thinking and problem-solving abilities related to economic issues.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Practical	No of Practical
	1. Tools of Economic Analysis	
	1.1 - Tools of Economic Analysis: Meaning, Types and Importance	
	1.2 - Functional Relationship: Definition and Features	
	1.3 - Equations: Meaning and Types	
	1.4 - Schedules & Graphs: Definition, Merit and Demerits	
	2. Elasticity of Demand and Supply	
	2.1 - Elasticity of Demand : Concepts and Types I) Price Elasticity of Demand: Meaning, Concepts, Types and Measurement- Numerical Problems II) Income Elasticity of Demand: Meaning, Concepts, Types and Measurement- Numerical Problems III) Cross Elasticity of Demand: Meaning, Concepts, Types and Measurement- Numerical Problems	
	2.2 - Elasticity of Supply: Concepts, Types and Numerical Problems	
	3. Cost and Revenue Concepts	
	3.1 - Cost Concepts: Total Cost, Average Cost, Marginal Cost, Fixed & Variable Cost - Numerical Problems, Short Run and Long Run Cost Curves- Graphical Presentation	
	3.2 - Revenue Concepts: Total Revenue, Average Revenue, Marginal Revenue and Their Relationship - Numerical Problems	
	3.3 - Revenue Curves: Perfect and Imperfect Competition - Graphical Presentation	
	Total	15

***Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks, 02 Credits

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal – - Oral - - Practical Exam -	05 10 20
Total Marks		50

References –

1. Ahuja H.L. (2014) 'Advanced Economic Theory', S. Chand and Company Ltd., New Delhi.
2. Dominic Salvator (2012), 'Principles of Micro Economics', 5th edition, Oxford University Press, Oxford.
3. John B. Taylor & Akila Weerapana, (2011), 'Principles of Economics', 7th Edition, Cengage Learning, India, New Delhi.
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10. शिंदे एम. एन (2003), 'सुक्ष्मलक्षी अर्थशास्त्र', अजित पब्लिकेशन, इस्लामपूर.
11. चव्हाण एन. एल (2015), 'सुक्ष्मलक्षी अर्थशास्त्र', प्रशांत पब्लिकेशन, जळगाव.
12. मिश्र जे. पी. (2018), 'गणितीय अर्थशास्त्र', साहित्य भवन पब्लिकेशन, आग्रा.

Syllabus: ECO 221 VSC - Financial Literacy [2T]

Class: SYBA Economics

Semester: III

Course Type: Credits Related to Major – Vocational Skill Course

Course Code: ECO 221 VSC

Course Name: Financial Literacy

No. of Credits: 02 [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble –

The NEP-2020 has adopted holistic and multidisciplinary approach towards undergraduate education. Financial literacy empowers individuals with the knowledge and skills to manage personal finances effectively. It involves understanding budgeting, saving, investing, debt, insurance, and financial decision-making. This subject also explores financial systems, markets, and regulatory bodies. Emphasis is placed on practical application, ethical choices, and using digital tools in today's evolving economic and financial environment.

Course Outcomes –

- CO1:** This course equips learners with a comprehensive understanding of the structure and components of financial systems.
- CO2:** It enables students to manage personal finances effectively, including debt, investments, and insurance planning.
- CO3:** Learners will evaluate global financial frameworks and compare them with India's financial environment.
- CO4:** The course explains the roles and responsibilities of regulatory bodies such as the RBI and SEBI.
- CO5:** It emphasizes ethical financial decision-making and the practical use of digital tools for budgeting, investing, and ensuring cyber security.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Financial Literacy	
	1.1 - Financial Literacy: Meaning, Importance and Components of Financial Literacy	

	1.2 - Types of Bank Accounts, KYC Norms and Services offered by Banks	
	1.3 - Small Financial Institutions: Nature & Functions	
	1.4 - Digital Finance: Meaning, Benefits, Frauds & Precautions in Digital Finance	
	2. Financial Services	
	2.1 - Saving: Meaning & Importance, Types of Saving, and Rates of Interest	
	2.2 - Investment: Meaning & Importance, Areas of Investment and Portfolio Management	
	2.3 - Types of Loan & Interest Rates, CIBIL Score	
	2.4 - Risks Involved in Saving & Investments and its Management	
	2.5 - Household Finance: Financial Goals, Budget	
	2.6 - Provision of Old Age Finance, Pension Schemes	
	2.7 - Insurance: Meaning & Importance, Types of Insurance: Health, Life, General, Term, Crop. etc.	

References –

- 1) Bhattacharyya, D. (2014). 'Financial literacy: A critical review'. Indian Journal of Finance, 8(4), 26-35.
- 2) Kumar, S. (2019), 'Understanding financial literacy in India', Journal of Financial Education and Research, 10(2), 45-58.
- 3) Gupta, P. (2017), 'Budgeting and financial planning for Indian households', International Journal of Economics and Studies, 14(3), 101-111.
- 4) Mishra, S. (2020). 'Personal budgeting in India: A strategic approach', Journal of Financial Planning and Management, 12 (4), 23-40.
- 5) Sinha, A., & Patel, R. (2018), 'Saving and investment strategies in India', Indian Journal of Investment Studies, 7(1), 15-29.
- 6) Sharma, P. (2019), 'Understanding the investment climate in India', Journal of Indian Economy and Finance, 15(2), 67-75.

Syllabus: ECO 222 VSC - Basic Statistics [2T]

Class: SYBA Economics

Semester: III

Course Type: Credits Related to Major – Vocational Skill Course

Course Code: ECO 222 VSC

Course Name: Basic Statistics

No. of Credits: 02 [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble –

The New Education Policy, 2020 (NEP-2020) aims at introducing skill-based courses in various faculties. From this point of view, this course provides some basic knowledge and skill to the students regarding the fundamental concepts in statistics. The fundamental concepts in statistics are applicable in daily economics of all the sectors of an economy. This course will benefit the students in terms of strengthening the statistical base which is an essential skill in today's era.

Course Outcomes –

After completing this course the students will be able to:

CO1: Understand basic concepts of statistics

CO2: Develop statistical skills which are required to work in every sector of an economy.

CO3: Apply basic statistical tools to analyse economics performance of various sectors of the economy

CO4: Apply basic statistical tools to understand trends in various sectors of the economy.

CO5: Apply basic statistical tools in their research and project analysis.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Basic Concepts in Statistics	
	1.1 - Data: Meaning & Types, Population, Census, Sample	
	1.2 - Descriptive Statistics & Inferential Statistics	

	1.3 - Parameters & Statistics	
	1.4 - Collection of Data: Objectives & Scope of Data, Statistical Unit	
	1.5 - Sources of Data, Methods of Data Collection, Measurement of Data – Nominal Level, Ordinal Level, Interval Level, Ratio	
	1.6 - Classification of Data: Functions & Rules	
	1.7 - Frequency Distribution: Meaning, Stages of Frequency Distribution	
	1.8 - Tabulation: Meaning, Parts of Tabulation	
	2. Data Processing	
	2.1 - Meaning & Concepts	
	2.2 - Arithmetic Mean & Weighted Arithmetic Mean	
	2.3 - Concept of Mode	
	2.4 - Concept of Median	
	2.5 - Dispersion: Meaning & Importance	
	2.6 - Range	
	2.7 - Quartile, Mean, Standard Deviation	
	2.8 - Graphical Presentation of Data: Diagrams & Graphs, Types of Diagrams, Rules for Graphs, Limitations	

References -

1. S.C. Gupta (2009), 'Fundamental of Statistics', Himalaya Publishing House, Mumbai.
2. Ken Black, (2010), 'Business Statistics', John Wiley and Sons Inc, USA.
3. Hooda R.P. 'Statistics for Business and Economics', S. Chand Publication, New Delhi.
4. Pawan Taneja (2011), 'Statistics for Business and Economics', Rajat Publications, Delhi.

Syllabus: ECO 201 IKS - Economics of Kautilya [2T]

Class: SYBA Economics

Semester: III

Course Type: Credits Related to Major – Indian Knowledge System

Course Code: ECO 201 IKS

Course Name: Economics of Kautilya

No. of Credits: 2 Credits [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble –

The economics of Kautilya, as presented in his ancient treatise Arthashastra, focuses on the role of the state in ensuring prosperity, order, and justice in society. Kautilya emphasized that economic strength is the foundation of a strong kingdom, and it is the ruler's duty to manage resources wisely, promote agriculture, trade, and industry, and ensure fair taxation. His economic ideas blend wealth creation with ethical governance, highlighting that the welfare of the people is the true purpose of the state.

Course Outcome:

After Learning this course Students will be able to;

- CO1:** Understand the background, structure of Arthashastra, and Kautilya's vision about the state.
- CO2:** Study governance and economy in Arthashastra and contemporary relevance of thoughts of Kautilya.
- CO3:** Understand economic policies, trade, and finance in Kautilya's Arthashastra
- CO4:** Learn the historical background of Arthashastra and role of Kautilya as an economist.
- CO5:** Understand Indian Economy at time of Kautilya and Contemporary Relevance of his thoughts.
- CO6:** Understand the macroeconomic policies and finance in Arthashastra.

UNITS AND CONTENTS

Unit No.	Unit Title and Contents	Hours
	1. Introduction of Kautilya's Arthashastra	
	1.1 - Kautilya's Role as an Economist	
	1.2 - Historical Background of Kautilya's Arthashastra	
	1.3 - Kautilya's Vision for an Ideal / Welfare State	
	1.4 - Society and Social Life in Kautilya's Period	
	1.5 - Saptang Theory of the State System and the Importance of Kosha (Treasury)	
	1.6 - The Economy During Kautilya's Period	
	2. Kautilya's Arthashastra: Trade and Policies	
	2.1 - Businesses During Kautilya's Period	
	2.2 - Kautilya's Views on Public Finance: Public Revenue, Public Expenditure, Budget and Debt	
	2.3 - Kautilya's Perspective on Monetary System	
	2.4 - Kautilya's Approach to Trade and Commerce in Economic System	
	2.5 - Contemporary Relevance of Kautilya's Arthashastra	

References

1. Balbir Singh Sihag. (2014). '*Kautilya – The true founder of economics*'. Vitasta Publishing House.
2. Deodhar, S. Y. (2019). '*Economic sutra: Ancient Indian antecedents to economic thought*'. IIM-Ahmedabad Book Series, Penguin Publications.
3. Ganapati Shastri, T. (1924). '*Kautiliya Arthashastra*'. Govt Press, Trivandrum.
4. Ganapati Shastri, T. (2005). '*Arthashastra of Kautilya*'. Chaukhambha Surbharti Prakashana.
5. Kangle, R. P. (1965). '*Kautilya Arthashastra (Pt III)*'. Motilal Banarsidass.

6. Kautilya (2012). '*Kautilya's Arthashastra – The way of financial management and economic governance*'. Jaico Publishing House.
7. Kulkarni, K. (2002). '*Kautilya's Arthashastra – Relevance to Indian economy*'. Think Line, Nasik (MS).
8. Mehta, U., & Thakur. (1980). '*Kautilya and his Arthashastra*'. Chand and Company.
9. Rangarajan, L. N. (1992), '*Kautilya, The Arthashastra*'. Penguin Books Ltd, London.
10. Tripathi, R. (1991). '*Kautilya's Arthashastra and the modern world*', Pratibha Prakashan.
11. Vacaspati Gairola, S. (2013). '*Arthashastra of Kautilya*', Chaukhambha Vidyabahavan.
12. कुलकर्णी कल्याण (२०१४), 'कौटिलीय अर्थशास्त्र आणि आधुनिक भारतीय अर्थव्यवस्था', विहंग प्रकाशन, पुणे.
13. मिरासदार मंगला (२०११), 'कौटिलीय अर्थशास्त्र एक अध्ययन', सुपर्ण प्रकाशन, पुणे.
14. कंगले र.प. (१९८२), 'कौटिलीय अर्थशास्त्र', महाराष्ट्र राज्य साहित्य संस्कृति मंडळ, पुणे.
15. शेंडे सोपान (२०२१), 'कौटिल्याचे अर्थशास्त्र- राज्य, समाज आणि जीवन दर्शन', मैत्री पब्लिकेशन, पुणे.

Web References

1. <https://www.idsa.in/system/files/monograph/monograph47.pdf>
2. <https://econpapers.repec.org/article/dseindecr/v:35:y:1996:i:1:p:101-108.htm>
3. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3132202
4. <https://www.researchgate.net/publication/323923178>
5. <https://www.cprgindia.org/wp-content/uploads/2024/02/Kautilya.pdf>
6. <https://www.researchgate.net/publication/24067307>
7. <https://www.google.com/search?q=Murthy+Rooney+2018+Arthashastra+Journal+of+Business+Ethics>
8. <https://ijnrd.org/papers/IJNRD2210014.pdf>
9. <https://www.jstor.org/stable/29793735>
10. <https://link.springer.com/article/10.1007/s11407-009-9070-7>

Syllabus: ECO 231 FP - Socioeconomic Survey [2FP]

Class: S.Y.B.A. Economics

Semester: III

Course Type: Credits Related to Major – Field Project

Course Code: ECO 231 FP

Course Name: Socioeconomic Survey

No. of Credits: 02 [Field Project]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The Field Project is designed to provide students with hands-on experience in applying theoretical knowledge to real-world problems. Through active engagement in research, data collection, analysis, and solution development, students will enhance their practical skills, critical thinking, and problem-solving abilities. This project bridges the gap between classroom learning and professional practice, preparing students for careers in academia, industry, and public service.

The field project emphasizes collaboration, innovation, and ethical responsibility. Students are expected to demonstrate initiative, independence, and academic rigor throughout the project. At the conclusion of the project, students will present their findings through comprehensive reports and presentations, showcasing their ability to contribute meaningfully to their field of study.

Course Outcomes –

After successfully completing this course, students will be able to:

CO1: Conduct a scientific survey

CO2: Captivate Survey methods

CO3: Understand local issues/community needs

CO5: Learn social values

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Field Project	Hours
	1. Field survey	
	1.1 - Methods of field survey	
	1.2 - Field visits	
	1.3 - Pilot survey	

	1.4 - Observation	
	1.5 - Sampling	
	2. Report writing	
	2.1 - Review	
	2.2 - Methods of presentation – Classification, Tabulation, Graphs, Equation, Function, Integration	
	2.3 - Interpretations	

General Guidelines:

- Students need to select a topic of survey on a local issue.
- Student has to take approval of the topic from Subject teacher.
- Students should confirm research methodology from Subject teacher.
- Student should write and submit a detail report on her/his field survey.

Field Project Assessment – 50 Marks; 02 Credits.

Sr. No.	Assessment Type	Marks
1	Internal Assessment –	15
	- Preparation of Questionnaire/schedule	
	- Preparation of survey proposal	
	- Assignment	
2	External Assessment –	25
	- Survey report	
	- Oral	
Total Marks		50

References –

1. Cannell, Charles, Peter V. Miller (1981) 'Research on interviewing techniques', Sociological Methodology, 12: 389–437.
2. Kothari C. R, Gaurau Garg (2019) 'Research Methodology, Methods and Techniques', New Age International Publications,
3. Louis Morris (2013), 'Methods for the measurement of Socioeconomic change and development'
4. Michel Quinn patton (2002), 'Quantitative research and evaluation methods
5. William Labov (2014), Interviewing

Syllabus: ECO 241 MN - Public Economics [2T]

Class: S.Y.B.A. Economics

Semester: III

Course Type: Minor

Course Code: ECO 241 MN

Course Name: Public Economics

No. of Credits: 02 [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble –

Public economics is the branch of economics that studies how governments raise revenue, allocate resources, and distribute income to improve the overall well-being of society. It explores the role of the government in the economy, focusing on taxation, public expenditure, and the design of policies that address market failures, inequality, and public goods. The goal of public economics is to understand how government intervention can promote economic efficiency, equity, and social welfare while maintaining fiscal responsibility.

Course Outcomes:

After completing this course, the students will be able to:

CO1: Understand the role of the state (government) in the economy.

CO2: Understand the relationships between an individual, society and the state.

CO3: Analyze how taxation and public expenditure influence economic efficiency, equity sustainability.

CO4: Assess fiscal policy tools in the context of growth, development, and contemporary challenges.

CO5: Develop analytical skills for evaluating real-world fiscal policies, budgets, and crisis responses.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Introduction to Public Economics	
	1.1 - Nature and Scope of public economics	
	1.2 - Market failure and the rationale for state intervention	

	1.3 - Public goods vs. Private goods, Merit goods	
	1.4 - Externalities and government intervention	
	1.5 - Relationship between an Individual, Society and a State	
	1.6 - Centre-State Financial Relations in India- Role of Finance Commission	
	2. Public Revenue and Expenditure	
	2.1 - Public Revenue & Expenditure – Meaning	
	2.2 - Overview of the Indian tax system	
	2.3 - Trends and Composition of public expenditure in India	
	2.4 - Public Debt- Types and Sources, and Public Deficit- macroeconomic implications and fiscal sustainability	
	2.5 - Government budgeting: Types and process	
	2.6 - Fiscal Policy in India	

References –

1. Buchanan, J.M., (1960), 'The Public Finances',
2. H.L. Bhatia, (2018), 'Public Finance', Vikas Publishing House, Noida.
3. M. Govinda Rao, (2001), 'Fiscal Decentralization in India', The Institute for Social and Economic Change, Bangalore.
4. Musgrave, R.A. & Musgrave, P.B., (2017), 'Public Finance in Theory and Practice', McGraw Hill Education, 5th edition.
5. Myles, G.D., (1995), 'Public Economics', Cambridge University Press
6. Rosen, H.S. & Gayer T., (2013), 'Public Finance', McGraw Hill Higher Education, 10th edition.
7. Stiglitz, J. E., & Rosengard J. K. (2015), 'Economics of the Public Sector', W W Norton & Co Inc, 4th edition.
8. Union Budget documents
9. Indian Economic Survey (latest)
10. Dhamdhare S.V. (2019), 'Sarvajanik Ayvay' (Marathi Edition), Dimond Publication, Pune.
11. Ugale S. P., Gaikwad A. A. & other, (2024) 'Sarvajanik Ayvay – I & II' (Marathi Edition), Nirali Prakashan, Pune.
12. Bhadane Jaywant R, (2020) GST Smart Taxation System, International Publication

Syllabus: ECO 242 MNP - Public Economics – Practical [2P]

Class: S.Y.B.A. Economics

Semester: III

Course Type: Minor

Course Code: ECO 242 MNP

Course Name: Public Economics - Practical

No. of Credits: 02 [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

Public economics is the branch of economics that studies how governments raise revenue, allocate resources, and distribute income to improve the overall well-being of society. It explores the role of the government in the economy, focusing on taxation, public expenditure, and the design of policies that address market failures, inequality, and public goods. The goal of public economics is to understand how government intervention can promote economic efficiency, equity, and social welfare while maintaining fiscal responsibility.

Course Outcome:

After completing this course, the students will be able to:

- CO1:** The learners will gain knowledge about public goods and merit Goods and government intervention.
- CO2:** The learners will learn about the importance of public Expenditure, its effects and about the various theories of public Expenditure.
- CO3:** The learners will also understand about the sources of public revenue and Public budget.
- CO4:** The learners will acquire knowledge about the role of fiscal policy in maintaining economic stability.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Practical	No. of Practical
	1. Public Expenditure	
	1.1 – Public Expenditure: Meaning, Importance and Reasons of growth of public expenditure	

	1.2 - Revenue Expenditure and Capital Expenditure in India: Meaning and Difference, Analyze the trend	
	1.3 - Effects of public expenditure on production and distribution of income	
	2. Public Revenue and Public Debt	
	2.1 - Public Revenue: Sources and trend	
	2.2 - Tax GDP Ratio, Tax Buoyancy: Meaning	
	2.3 - Revenue deficit: Fiscal deficit, Primary deficit.	
	2.4 - Public debt: Meaning, Sources of public debt and Causes of Growth in Public Debt in India	
	2.5 - Effects of Public Debt on Indian Economy	
	3. Public Policy	
	3.1 - Social Welfare and Income Redistribution	
	3.2 - Fiscal policy and its instruments, Compensatory fiscal policy, Balanced budget multiplier	
	3.3 - Local Self Governments and Their Fiscal Policies	
	3.4 - Deficit financing: Meaning, advantages and disadvantages	
	Total Practical	15

***Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks; 02 Credits.

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book / Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References –

1. Musgrave, R.A and P.B. Musgrave, (1970), ‘Public Finance in Theory and Practice’, McGraw- Hill Book Company. Buchanan, J.M., the Public Finances, Richard D Irwin, Homewood.
2. Dalton, H., (1997), ‘Principles of Public Finance’, Allied Publishers, New Delhi.
3. Atkinson, A.B. and J.E. Stieglitz, (2015), ‘Lectures on Public Economics’, Princeton University Press
4. Choudhry, R.K., (2009), ‘Public Finance and Fiscal Policy’, Kalyani Publishers, New Delhi.
5. Jha, R., (2009), ‘Modern Public Economics’, Routledge, London.
6. Mishra, B., (1995), ‘Economics of Public Finance’, Macmillan India Limited, New Delhi.
7. Gupta J.R., (2007), ‘Public Economics in India Theory and Practical’, Atlantic Publications, New Delhi.

Syllabus: OE 201 ECO - Introduction to Stock Market [2T]

Class: SYBA Economics

Semester: III

Course Type: Open Elective – OE

Course Code: OE 201 ECO

Course Name: Introduction to Stock Market

No. of Credits: 2 Credits [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble-

Investment plays a very crucial role in overall economic development of a country. There are various ways to invest capital. Out of these stock market trading is an important option available for investors and entrepreneurs for capital investment. Though there is risk in this type of investment, the importance of such market for investment is growing day by day. Investors have a various option to invest in the stock market. The scope of stock market is increasing day by day. Students will study stock market analysis to understand the concept of stock market, working of stock market and regulation of stock market etc.

Course Learning Outcomes:

On successful completion of the course students will be able to:

CO1: Understand the role and importance of Indian Stock Market Operations.

CO2: Apply and analyse the concept relevant to Indian stock markets

CO3: Start a stock market trading business.

Learning Objectives:

1. To develop the student's ability to deal with practical approach towards stock market operations.
2. To enable the use of study chart plans and candlesticks patterns.

UNITS AND CONTENTS

Unit No.	Unit Title and Contents	Hours
	1. Introduction to Stock Markets in India	
	1.1 – Origin and History of Indian stock market	

	1.2 – Structure of Market: Primary and Secondary Market: Meaning	
	1.3 – Introduction to BSE, NSE	
	1.4 – Indices of stock market; SENSEX, NIFTY, BANK NIFTY	
	1.5 – Role of SEBI: CSDL, NSDL	
	2. Trading in Stock Market	
	2.1 – Demat Account: Meaning and Platforms	
	2.2 – IPO, FPO, NFO - Meaning and Application	
	2.3 – Types of Trading- Intraday, Delivery, Options, futures, swap	
	2.4 – Mutual Funds: Meaning, Small Cap, Mid Cap and Large Cap Funds	
	2.5 – Systematic Investment Plan (SIP)	
	2.6 - Systematic withdrawal Plan (SWP)	

References:

1. Pathak Bharati (2018), 'Indian Financial System'. Pearson Education; Fifth edition.
2. Gomez Clifford (2008), 'Financial Markets, Institutions and Financial Services', Prentice Hall of India,
3. Meir Kohn (2013), 'Financial Institutions and Markets', Oxford University Press
4. Rajesh Kothari (2012), 'Financial Services in India: Concept and Application', Sage publications, New Delhi.
5. Ankit and Khushboo Gala (2016), 'Fundamental Analysis of Shares', Buzzingstock Publishing House, Mumbai
6. जितेंद्र गाला (2020), 'भारतातील शेअर बाजाराची ओळख', बुजिंग स्टॉक पब्लिशिंग हाऊस, मुंबई
7. जगदीश परदेशी (2009), 'शेअर मार्केट', औरंगाबाद
8. जितेंद्र गाला आणि अंकिता गाला (२०२०), 'भारतीय म्युच्युअल फंडाची ओळख', बुजिंग स्टॉक पब्लिशिंग हाऊस, मुंबई
9. SEBI Reports

Revised Syllabus as per NEP 2020

SYBA - ECONOMICS

Semester IV - Courses List

Sr. No.	Subject Type	Course Code & Title	Credits		
			Theory	Practical	Total
1		1. ECO 251 MJ - Macro Economics [4T]	4	-	4
2		2. ECO 252 MJP – Macro Economics Practical [2P]	-	2	2
3	VSC - Vocational Skill Course	ECO 271 VSC – Financial Literacy – Practical [2P] Or ECO 272 VSC – Basic Statistics – Practical [2P]	-	2	2
4	CEP- Community Engagement Programme	ECO 281 CEP – Community Engagement [2CEP]	-	2	2
5		1. ECO 291 MN - Banking & Finance [2T]	2	-	2
6		2. ECO 292 MNP - Banking & Finance – Practical [2P]	-	2	2
7	OE – Open Elective	OE 251 ECO - Analysis of Stock Market – Practical [2P]	-	2	2
8	SEC- Skill Enhancement Course	SEC 251 ECO – Basics of Research Methodology [2P]	-	2	2
Total			6	12	18

* 1 Credit = 25 Marks,
1 Credit (Theory) = 15 Hours, 1 Credit (Practical) = 30 Hours

Syllabus: ECO 251 MJ - Macro Economics [4T]

Class: SYBA Economics

Semester: IV

Course Type: Credits Related to Major – Major Core

Course Code: ECO 251 MJ

Course Name: Macro Economics

No. of Credits: 04 Credits [Theory]

No. of Hours: 60 Hours

Total Marks: 100 Marks

Preamble

Macroeconomics is the branch of economics that deals with the functioning of an economy as a whole. Macroeconomic analysis involves theoretical, empirical as well as policy-related aspects. The theoretical aspect of macroeconomics involves the conceptual as well as theoretical framework of macroeconomics. It deals with various macroeconomic concepts as well as various macroeconomic theories. The theoretical framework of macroeconomics focuses on functioning of an economy in its totality, determination of the level of national income and employment in an economy, role of aggregate demand as well as aggregate supply, role of money, determination of value of money, determination of general price level as well as rate of inflation and business cycles. The empirical aspect of macroeconomics applies macroeconomic theories to the study of real economies and tests the validity of macroeconomic theories. The policy-related aspect focuses on the role of fiscal and monetary policy in achieving macroeconomic objectives with the help of various policy instruments.

This curriculum integrates conceptual, theoretical, empirical and policy-related aspects of macroeconomics. This curriculum introduces the undergraduate students to the field of macroeconomics and enables them to learn the functioning of the economy in a systematic manner.

Course Outcomes:

After Successfully Competing this Course Students will be able to:

- CO1:** Understand the basic concepts of Macro Economics and Its application.
- CO2:** Analyse the relationship between various Macro Economic Variables.
- CO3:** Discuss the Concepts of Consumption, Saving & Investment.
- CO4:** Evaluate macroeconomic concepts, models and its use in real life situations
- CO5:** Evaluate the theories of money, Credit Creation Process & Control.
- CO6:** Recognize the causes & effects of inflation
- CO7:** Understand the fluctuation in prices, trade cycle phases.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Introduction to Macro Economics	
	1.1 - Macro Economics: Meaning, Definition, Nature and Scope	
	1.2 - Significance & Limitations of Macro Economics	
	1.3 - The difference between Micro Economics and Macro Economics	
	2. Consumption, Saving and Investment	
	2.1 - The Consumption Function: Meaning, Various Concepts – APC, MPC, Psychological Law of Consumption and Factors Influencing Consumption Function	
	2.2 - Saving – Meaning; Various Concepts –APS, MPS	
	2.3 - Investment – Meaning and Types of Investment, Marginal Efficiency of Capital, The Concept of Multiplier, The Principle of Acceleration	
	3. Money	
	3.1 – Meaning and Functions of Money	
	3.2 - Demand for Money: Classical Approach and Keynesian Approach	
	3.3 - Supply of Money: Credit Creation of Commercial Banks, Credit Control Methods, RBI's Approach to measurement of Money Supply	
	3.4 - Value of Money: Quantity Theory of Money, Cash Balance Approach	
	4. Trade cycle	
	4.1 – Meaning, Definition and Characteristics of Trade Cycle	
	4.2 - Phases of Trade Cycle	
	4.3 – Effects of Trade Cycle	
	4.4 - Control of Trade Cycle: Monetary Measures and Fiscal Measures	

References -

1. Paul A Samuelson and William D Nordhaus. (2009), 'Economics', McGraw – Hill International, 9th Edition.
2. N. Gregory Makiw, (2009), 'Macroeconomics', 7th Edition, Worth Publishers, New York.
3. Zingan M. L. (2016), 'Macro- Economic Theory', Vrinda Publications (P) Limited, Delhi.
4. Deshpande Shridhar, Deshpande Vinayak, 'Samashti Arthshstriy Vishleshan', Himalaya Publication House, Nagpur
5. John Eatwell, (1979), 'Theories of value: output and employment', Thames Polytechnic.
6. Mishra J.P. (2022), 'Business Economics', 2022nd Edition, Sahitya Bhavan Publications, Agra.
7. Sampat Mukherjee & Other (2021), 'Macroeconomics: A Global Text', Global Net Publication, New Delhi
8. Macroeconomics: A Rough Guide, in Macroeconomics: A Reader, (Ed.) Brian Snowden and Howard Vane, Routledge
9. Rasal, Bhadane, Fernandes, 'Business Economics (Macro)', Idol Publication, Pune-2
10. Ahuja H. L. (2019), 'Macroeconomics: Theory and Policy', S. Chand & Company Limited.
11. Arkadiusz Sieroń (2019), 'Money, Inflation, and Business Cycles: The Cantillon Effect and the Economy', Routledge, NewYork.
12. उशीर डी. जी., सानप जी. के. आणि इतर, (2021), 'स्थूल अर्थशास्त्र I & II', निराली प्रकाशन, पुणे
13. देशमुख राम, 'स्थूल अर्थशास्त्र', विद्या प्रकाशन, नागपूर
14. देशपांडे श्रीधर आणि देशपांडे विनायक, 'समष्टी अर्थशास्त्रीय विश्लेषण', हिमालय पब्लिशिंग हाउस
15. उगले सुनील, कारे दिपक आणि आहेर मनीषा (2024), 'समग्रलक्षी आर्थिक विश्लेषण', निराली प्रकाशन, पुणे

Syllabus: ECO 252 MJP - Macro Economics – Practical [2P]

Class: SYBA Economics

Semester: IV

Course Type: Credits Related to Major – Major Core

Course Code: ECO 252 MJP

Course Name: Macro Economics - Practical

No. of Credits: 02 Credits [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble

Macroeconomics is the branch of economics that deals with the functioning of an economy as a whole. Macroeconomic analysis involves theoretical, empirical as well as policy-related aspects. The theoretical aspect of macroeconomics involves the conceptual as well as theoretical framework of macroeconomics. It deals with various macroeconomic concepts as well as various macroeconomic theories. The theoretical framework of macroeconomics focuses on functioning of an economy in its totality, determination of the level of national income and employment in an economy, role of aggregate demand as well as aggregate supply, role of money, determination of value of money, determination of general price level as well as rate of inflation and business cycles. The empirical aspect of macroeconomics applies macroeconomic theories to the study of real economies and tests the validity of macroeconomic theories. The policy-related aspect focuses on the role of fiscal and monetary policy in achieving macroeconomic objectives with the help of various policy instruments.

Course Outcomes

- CO1:** Understanding Macroeconomic Indicators - Apply knowledge of key macroeconomic indicators like GDP, inflation, unemployment, and fiscal policy to real-world economic data.
- CO2:** Analytical and Quantitative Skills - Demonstrate ability to collect, interpret, and analyze macroeconomic data using statistical tools and software.
- CO3:** Policy Evaluation- Evaluate and interpret the impact of monetary and fiscal policies on national and global economic performance.
- CO4:** Research and Report Writing- Develop research-based reports on macroeconomic issues using data from authentic sources like RBI, CSO, and IMF.
- CO5:** Practical Application- Bridge the gap between theoretical concepts and practical applications by working on real-time data and macroeconomic case studies.

CO6: Critical Thinking- Cultivate critical thinking to assess macroeconomic problems and propose evidence-based solutions.

CO7: Communication Skills- Present macroeconomic findings effectively through written reports, charts, and presentations.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Practical	No. of Practical
	1. National Income	
	1.1 - Meaning and Importance of National Income	
	1.2 - Various Concepts of National Income - GNP, NNP, GDP, PCI, Personal Income and Disposal Income	
	1.3 - Methods and Difficulties in Measurement of National Income	
	1.4 - Circular flow of National Income - Two and Three Sector Model	
	2. Inflation	
	2.1 - Inflation : Meaning and Definition	
	2.2 - Causes of Inflation	
	2.3 - Consequences of Inflation	
	2.4 - Demand Pull and Cost Push Inflation	
	2.5 - Philips Curve, Stagflation: Meaning	
	3. Monetary & Fiscal Policy	
	3.1 - Monetary Policy : Meaning, Definition, Instruments of Monetary Policy	
	3.2 - Fiscal Policy : Meaning, Definition, Instruments of Fiscal Policy	
	Total	15

***Note: (01 practical = 04 Hours)**

Note: 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.

2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks; 02 Credits.

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References -

1. Deshpande Shridhar, Deshpande Vinayak, 'Samashti Arthshastriy Vishleshan', Himalaya Publication House, Nagpur
2. John Eatwell, (1979), 'Theories of value: output and employment', Thames Polytechnic.
3. Mishra J.P. (2022), 'Business Economics', 2022nd Edition, Sahitya Bhavan Publications, Agra.
4. Sampat Mukherjee & Other (2021), 'Macroeconomics: A Global Text', Global Net Publication, New Delhi
5. Macroeconomics: A Rough Guide, in Macroeconomics: A Reader, (Ed.) Brian Snowdon and Howard Vane, Routledge
6. Rasal, Bhadane, Fernandes, 'Business Economics (Macro)', Idol Publication, Pune-2
7. Ahuja H. L. (2019), 'Macroeconomics: Theory and Policy', S. Chand & Company Limited.
8. Arkadiusz Sieroń (2019), 'Money, Inflation, and Business Cycles: The Cantillon Effect and the Economy', Routledge, NewYork.
9. उशीर डी. जी., सानप जी. के. आणि इतर, (2021), 'स्थूल अर्थशास्त्र I & II', निराली प्रकाशन, पुणे
10. देशमुख राम, 'स्थूल अर्थशास्त्र', विद्या प्रकाशन, नागपूर
11. देशपांडे श्रीधर आणि देशपांडे विनायक, 'समष्टी अर्थशास्त्रीय विश्लेषण', हिमालय पब्लिशिंग हाउस
12. उगले सुनील, कारे दिपक आणि आहरे मनीषा (2024), 'समग्रलक्षी आर्थिक विश्लेषण', निराली प्रकाशन, पुणे

Syllabus: ECO 271 VSC - Financial Literacy – Practical [2P]

Class: SYBA Economics

Semester: IV

Course Type: Credits Related to Major – Vocational Skill Course

Course Code: ECO 271 VSC

Course Name: Financial Literacy – Practical

No. of Credits: 2 [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The National Education Policy (NEP) 2020 emphasizes the importance of equipping students with essential life skills, focusing on critical thinking, practical knowledge, and interdisciplinary learning. One of the core goals of NEP is to prepare students for real-world challenges by ensuring holistic development and competency-based learning. Financial literacy is an integral part of this vision, as it empowers individuals to make informed decisions, manage resources efficiently, and contribute meaningfully to the economy.

Course Outcomes –

After completing this course

CO1: The students will be able to understand the importance of financial literacy and prepare financial plans.

CO2: The students will be able to understand basic financial concepts.

CO3: The students will be able to understand the purpose and functions of Banks, post offices and other financial institution

CO4: The students will be able to apply personal and family financial planning

CO5: Understand the concept of financial literacy

UNITS AND CONTENTS

Sr. No.	Contents of Practical	No. of Practical
	1. Functions of Banks in India	
	2. Classification of Banks as Scheduled, Nationalized, Commercial, Regional, Cooperative, Public and Private	
	3. Services offered by the Banks	

	4. Calculation of EMI	
	5. Digital Banking – Instruments, Importance & Precaution	
	1. Small financial institutions: Functions	
	2. Non-banking financial institutions: Functions	
	3. Cheating and frauds, Cyber security in banking	
	4. Types of accounts and its meaning	
	5. What is KYC? Why do we need it?	
	6. Types of Loan and Interest Rates	
	1. Saving and Investment: Meaning & Difference	
	2. Saving and Investment plans by financial institutions	
	3. Tax saving investments	
	4. Preparation of Household finance	
	5. Making of Personal budget	
	6. Productive and Unproductive expenditure	
	7. Provision of old age finance: Pension schemes	
	8. Importance and Types of Insurance	
Total		15

*Note: (01 practical = 04 Hours)

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks; 02 Credits.

Sr. No.	Assessment Type	Marks
1	Internal Assessment –	15
	- Choose any three tools	
2	External Assessment –	05 10 20
	- Practical Book/Journal	
	- Oral	
	- Practical Exam	
Total Marks		50

References –

- 1) Bhattacharyya, D. (2014), 'Financial literacy: A critical review', Indian Journal of Finance, 8(4), 26-35.
- 2) Kumar, S. (2019), 'Understanding financial literacy in India', Journal of Financial Education and Research, 10(2), 45-58.
- 3) Gupta, P. (2017), 'Budgeting and financial planning for Indian households', International Journal of Economics and Studies, 14(3), 101-111.
- 4) Mishra, S. (2020), 'Personal budgeting in India: A strategic approach', Journal of Financial Planning and Management, 12(4), 23-40.
- 5) Sinha, A., & Patel, R. (2018), 'Saving and investment strategies in India', Indian Journal of Investment Studies, 7(1), 15-29.
- 6) Sharma, P. (2019), 'Understanding the investment climate in India', Journal of Indian Economy and Finance, 15(2), 67-75.

Syllabus: ECO 272 VSC - Basic Statistics – Practical [2P]

Class: SYBA Economics

Semester: IV

Course Type: Credits Related to Major – Vocational Skill Course

Course Code: ECO 272 VSC

Course Name: Basic Statistics – Practical

No. of Credits: 2 [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The National Education Policy, 2020 (NEP-2020) aims at introducing skill-based courses in various faculties. From this point of view, this course provides some basic knowledge and skill to the students regarding the fundamental concepts in statistics. The fundamental concepts in statistics are applicable in daily economics of all the sectors of an economy. This practical course will be beneficial to the students to the applications of statistics in various sectors of an economy as well as in research and project analysis also.

Course Outcomes –

After completing this course, the students will be able to:

CO1: Understand Practical use of basic concepts in statistics

CO2: Apply basic statistical tools to analyse economic performance of various sectors of the economy

CO3: Apply basic statistical tools to analyse economic trends in various sectors of the economy.

CO4: Apply basic statistical tools in their research and project analysis.

UNITS AND CONTENTS

Sr. No.	Contents of Practical	No. of Practical
	1.1 - Population: Meaning & Nature	
	1.2 - Sample: Meaning & Determination	
	1.3 - Parameters: Meaning & Examples	
	1.4 - Statistics: Meaning & Examples	
	1.5 - Primary Sources of Data: Examples	

	1.6 - Secondary Sources of Data: Examples	
	2.1 - Measurement of Data – Nominal Level, Ordinal Level, Interval Level, Ratio: Examples	
	2.2 - Classification of Data	
	2.3 - Frequency Distribution	
	2.4 - Stages of Frequency Distribution	
	2.5 - Tabulation Process	
	3.1 - Types of Graphs & Diagrams	
	3.2 - Converting Data into Graphs and Diagrams using MS-Excel	
	3.3 - Calculation of Simple Mean, Arithmetic Mean, Weighted Mean, Geometric Mean	
	3.4 - Calculation of Standard Deviation	
	Total	15

***Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks, 02 Credits.

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References -

1. S.C. Gupta (2009), 'Fundamental of Statistics', Himalaya Publishing House, Mumbai.
2. Ken Black, (2010), 'Business Statistics', John Wiley and Sons Inc, USA.
3. Hooda R.P., 'Statistics for Business and Economics', S. Chand Publication, New Delhi.
4. Pawan Taneja (2011), 'Statistics for Business and Economics', Rajat Publications, Delhi.

Syllabus: ECO 281 CEP - Community Engagement Programme [2CEP]

Class: SYBA Economics

Semester: IV

Course Type: Credits Related to Major – CEP

Course Code: ECO 281 CEP

Course Name: Community Engagement Programme

No. of Credits: 02 [CEP]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble –

The Community Engagement Project is an experiential learning approach that combines education, learning, community development, and meaningful community service. The Community Engagement Project involves students in community development and service activities and applies the experience to personal and academic development. The purpose of the Community Engagement Project is to establish a mutually beneficial relationship between the college and the community. The targeted contribution of college students to the village/local development will benefit the community. The college has an opportunity to help students become more socially conscious and responsible while simultaneously becoming a socially conscious organization. The Community Engagement Project shall be an integral part of the curriculum, as per the guidelines of the UGC & Government of Maharashtra.

- As per the guidelines of NEP2020, this course is corresponding to the major project.

Objectives:

1. To develop an appreciation of rural culture, lifestyle and wisdom amongst students.
2. To learn about the status of various agricultural and development programmes.
3. To understand the causes of distress and poverty faced by vulnerable households and explore solutions for the same.
4. To apply classroom knowledge of courses to field realities and thereby improve the quality of learning.

Learning Outcomes

After completing this course, students will be able to

CO1: Gain an understanding of rural life, Indian culture and ethos and social realities

CO2: Develop a sense of empathy and bonds of mutuality with the local community

CO3: Appreciate significant contributions of local communities to Indian society and economy

CO4: Learn to value the local knowledge and wisdom of the community

CO5: Identify opportunities for contributing to community's socio-economic improvements

Course Structure:

2 Credits Course (1 Credit for Classroom and Tutorials and 1 Credit for Field Engagement)

CONTENTS

Divided into four Modules, field immersion is part of each Unit

S. No.	Module Title	Module Content	Assignment	Teaching/ Learning Methodology
1	Appreciation of Rural Society	Rural lifestyle, rural society, caste and gender relations, rural values with respect to community, nature and resources, elaboration of "soul of India lies in villages" (Gandhi), rural infrastructure.	Prepare a map (physical, visual or digital) of the village you visited and write an essay about interfamily relations in that village.	Classroom discussions Field visit Assignment
2	Understanding rural and local economy and livelihood	Agriculture, farming, land ownership, water management, animal husbandry, non-farm livelihoods and artisans, rural entrepreneurs, rural markets, migrant labour.	Describe your analysis of the rural house hold economy, its challenges and possible pathways to address. Circular economy and migration patterns.	Field visit Group discussions in class Assignment
3	Rural and local Institutions	Traditional rural and community organisations, Self-help Groups, Panchayati raj institutions (Gram Sabha, Gram Panchayat, Standing Committees), Nagarpalikas and municipalities, local civil	How effectively are Panchayati Raj and Urban Local Bodies (ULBs) institutions functioning in the village? What would you	Classroom Field visit Group presentation

		society, local administration.	suggest to improve their effectiveness? Present a case study (written or audiovisual).	
4	Rural and National Development Programmes	History of rural development and current national programmes in India: Sarva Shiksha Abhiyan, Beti Bachao, Beti Padhao, Ayushman Bharat, Swachh Bharat, PM Awas Yojana, Skill India, Gram Panchayat Decentralised Planning, National Rural Livelihood Mission (NRLM), Mahatma Gandhi National Rural Employment Guarantee Act 2005 (MGNREGA), SHRM, Jal Jeevan Mission, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), Atma Nirbhar Bharat, etc.	Describe the benefits received and challenges faced in the delivery of one of these programmes in the local community; give suggestions about improving the implementation of the programme for the poor. Special focus on the urban informal sector and migrant households.	Classroom Each student selects one program for field visit Written assignment

Examples of Community Engagement

The community engagement includes activism, volunteer work, community gardening, tutoring, donating blood, environmentalism, and a whole lot more. There are virtually limitless forms of community engagement. Some of the different forms of community engagement include:

- Maintaining a community garden, cleaning drive at various public places
- Participating in a local blood drive
- Helping set up a local farmers market
- Advocating for others
- Igniting students in schools
- Creating support groups in your community
- Attending and participating in school board meetings
- Tree plantation, Water conservation drive, Traffic control help
- Attending and participating in town hall and city council meetings

- Volunteering at a local food bank, animal shelter, or homeless shelter
- Literate the people on various welfare schemes run by the governments
- Educate the people mainly from weaker sections of the society on various financial issues.

Implementation of Community Engagement Program

- 1) Community engagement program can include relationship-building projects that help bring a community together and form stronger bonds.
- 2) This program also includes community education projects that provide instructional services or educate the public on certain issues, direct service projects that provide something to a group in need.
- 3) This program can be run in collaboration with government and non-government agencies.
- 3) This program will be run as a course in this semester.
- 4) Every student will have to be engaged for minimum of 60 hours in the Community Engagement Program.
- 5) The concerned teacher will mentor students for this program.
- 6) An activity book has to be maintained by each of the students, where the activities undertaken/involved will be recorded. The activity book has to be countersigned by the concerned mentor.
- 7) The students will have to give presentation and internal Viva voce shall also be conducted by a committee chaired by the HoD on the activity.

Community Engagement Program Assessment Method

Sr. No.	Assessment Type	Marks
1	Internal Assessment – Activity Book on engagement and active participation of students in community engagement program	15
2	External Assessment – 1. Presentation 2. Viva-Voce	20 15
	Total	50

* Presentations and Oral will be conducted by Internal and External Examiner at the end of semester

Syllabus: ECO 291 MN - Banking & Finance [2T]

Class: SYBA Economics

Semester: IV

Course Type: Minor

Course Code: ECO 291 MN

Course Name: Banking & Finance

No. of Credits: 02 [Theory]

No. of Hours: 30 Hours

Total Marks: 50 Marks

Preamble:

The study of Banking and Finance provides a strong foundation in the principles, practices, and functions of financial institutions and markets. In an increasingly globalized and digital economy, the role of the banking and financial sector is critical for economic stability, growth, and development.

This course aims to equip students with the essential knowledge of banking operations, financial instruments, regulatory frameworks, and modern financial services. It also fosters financial literacy, enabling students to make informed financial decisions in personal and professional contexts.

By understanding the structure and evolution of the banking system, learners will develop the analytical and practical skills required for careers in banking, finance, and related sectors. The course also promotes awareness of ethical practices, risk management, and the significance of financial inclusion in shaping a more equitable society.

Course Outcomes:

After completing this course the students will be able to:

- CO1:** Understand the fundamental concepts, meaning, and important functions of banking, including its role in the economy.
- CO2:** Trace the historical evolution of banking from its origins in the West to its development in India.
- CO3:** Analyse the structure of the Indian banking system, including the types of banks and their organizational setup.
- CO4:** Identify the primary and secondary functions of commercial banks and their significance in the financial system.
- CO5:** Classify the different types of commercial banks operating in India and understand their roles and functions.

CO6: Explore the various types of banking accounts offered by commercial banks and their features.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents	Hours
	1. Introduction to Indian Banking System	
	1.1 – Meaning and Definition of Bank	
	1.2 - Evolution of Banking in India	
	1.3 - Structure of Indian Banking System	
	1.4 - Functions & Objectives of Banks: Commercial and Cooperative Banks	
	1.5 - Small Banks & Payment Banks Meaning & Functions	
	2. Reserve Bank of India	
	2.1 - Historical Background of RBI	
	2.2 - Functions of RBI	
	2.3 - Policy Rates: CRR, SLR, Repo Rate and Reverse Repo Rate.	
	2.4 - Monetary Policy: Instruments & Objectives	
	2.5 - Financial Institution in India: Types and Functions	

References -

1. Bharati Pathak (2009), 'The Indian Financial System', Pearson Education Publication, New Delhi.
2. Bhole L.M. (2000), 'Indian Financial System', Chugh Publications, Allahabad.
3. Machiraju H. R. (1999), 'Indian Financial Systems', Vikas Publishing House, New Delhi.
4. Kulkarni K.R., (1958), 'Theory and Practice of Cooperation in India and Abroad', Co-operators Book Depot.
5. Kulkarni S.K. (2005), 'Co -operative Development', Phadke Prakashan, Kolhapur
6. Kulkarni B.D., Dhamdhare S.V. (2009), 'Banking and Co-operation in India', Diamond Publication, Pune

Syllabus: ECO 292 MNP - Banking & Finance - Practical [2P]

Class: SYBA Economics

Semester: IV

Course Type: Minor

Course Code: ECO 292 MNP

Course Name: Banking & Finance - Practical

No. of Credits: 02 [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble:

The study of Banking and Finance provides a strong foundation in the principles, practices, and functions of financial institutions and markets. In an increasingly globalized and digital economy, the role of the banking and financial sector is critical for economic stability, growth, and development.

This course aims to equip students with the essential knowledge of banking operations, financial instruments, regulatory frameworks, and modern financial services. It also fosters financial literacy, enabling students to make informed financial decisions in personal and professional contexts.

By understanding the structure and evolution of the banking system, learners will develop the analytical and practical skills required for careers in banking, finance, and related sectors. The course also promotes awareness of ethical practices, risk management, and the significance of financial inclusion in shaping a more equitable society.

Course Outcomes

After completing this course the students will be able to:

CO1: Understand the Fundamentals of Banking:

CO2: Gain Knowledge of Financial Systems:

CO3: Describe the components of the financial system including financial institutions, markets, instruments, and services.

CO4: Understand concepts such as budgeting, saving, investment, loans, and interest.

CO5: Understand Banking Products and Services:

CO6: Identify various deposit and loan products offered by banks.

CO7: Develop Knowledge of Risk and Compliance:

CO8: Develop skills like customer handling, communication, and basic accounting.

UNITS AND CONTENTS

Unit No.	Contents of Practical	No. of Practical
	1.1 - Public vs Private Sector Banks: Understand the differences between Public sector banks (e.g., State Bank of India) and Private sector banks (e.g., HDFC, ICICI), including their operational models and customer service strategies	
	1.2 - Cooperative Banks: Learn about the functioning of Urban and Rural cooperative banks in India, Their structure and the regulatory framework they follow	
	1.3 - Deposit: Learn about various types of deposit accounts like Savings accounts, Current accounts, Fixed deposits, Recurring deposits and their features	
	1.4 - Loan: Understand the different loan products available, including Personal loans, Home loans, Car loans and Business loans and the application process	
	2.1 - Banking Operations: Account Opening Process, Observe the account opening process, which involves KYC checks, Document verification and Data entry in the bank's systems	
	2.2 - Cash Management: Learn about cash handling processes, including Cash deposits, Withdrawals, Currency counting and the reconciliation of cash balances	
	2.3 - Credit Risk: Understand how banks assess the creditworthiness of borrowers using credit scoring models and financial analysis	
	2.4 - Operational Risk: Study the measures banks take to minimize operational risks related to technology failures, Human error, and Fraud	
	3.1 - Financial Statements and Reporting: Balance Sheet, Understand the structure of a bank's balance sheet, including assets, liabilities and equity	
	3.2 - Profit and Loss (P&L) Statement: Learn how banks generate profits, the types of income (Interest, Fees) and Expenditure (Interest paid, Operational costs)	

	3.3 - Core Banking Solutions (CBS): Familiarize yourself with the CBS software used by banks to streamline operations and offer real-time banking services	
	3.4 - Digital Transactions: Learn about mobile banking apps, internet banking services and payment gateways for digital payments	
	Total Practical	15

***Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks, 02 Credits

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References -

1. Bharati Pathak (2009), 'The Indian Financial System', Pearson Education Publication, New Delhi.
2. Bhole L.M. (2000), 'Indian Financial System', Chugh Publications, Allahabad.
3. Machiraju H. R. (1999), 'Indian Financial Systems', Vikas Publishing House, New Delhi.
4. Kulkarni K.R., (1958), 'Theory and Practice of Cooperation in India and Abroad', Co-operators Book Depot.
5. Kulkarni S.K. (2005), 'Co -operative Development', Phadke Prakashan, Kolhapur
6. Kulkarni B.D., Dhamdhare S.V. (2009), 'Banking and Co-operation in India', Diamond Publication, Pune

Syllabus: SEC 251 ECO - Basics of Research Methodology [2P]

Class: S.Y.B.A. Economics

Semester: IV

Course Type: Credits Related to Major – SEC

Course Code: SEC 251 ECO

Course Name: Basics of Research Methodology

No. of Credits: 02 [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble

It is important for students of Economics to develop a research perspective. Since each discipline has its own contours of research methodology, it is important to give the student an initiation into research methodology for Economics. This course is meant to give the student an introductory perspective to research methodology for Economics with a practical approach. The practical approach will help to broaden and deepen the understanding of the student of not only research in Economics, but also of the theoretical concepts of Economics. With this aim, this course is designed to give the student a hands-on experience of the main techniques and aspects involved in undertaking research in Economics. The course is designed in a way that the student has to choose an area from Economics and carry out a small research in this area according to the steps mentioned in the syllabus.

Course Outcomes

After successfully completing this course, students will be able to:

- CO1:** Understand the fundamental concepts, types and significance of research in various academic and professional fields.
- CO2:** Identify appropriate research problems, formulate hypotheses and define research objectives.
- CO3:** Apply suitable research design and methodology for conducting systematic investigations.
- CO4:** Collect, analyze, and interpret data using basic qualitative and quantitative research techniques.
- CO5:** Develop skills to write structured research proposals, reports and academic papers.
- CO6:** Understand ethical issues in research and apply ethical principles in research practices.

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Practical	No. of Practical
	1. Introduction to Research Methodology for Economics	
	1.1 - Meaning and Objectives of research	
	1.2 - Defining a research problem	
	1.3 - Types of Research in Economics: Historical, Qualitative, Quantitative, Analytical, Fundamental and Applied	
	1.4 - Review of Literature	
	2. Data Collection Methods	
	2.1 - Data: Meaning	
	2.2 - Primary Data and Secondary Data	
	2.3 - Sources of Secondary data	
	2.4 - Questionnaires (including Informed Consent), Schedules, Personal Interviews, Group Interviews and Case Studies	
	2.5 - Sampling: Meaning and Characteristics	
	3. Analysis of Data and Report Writing	
	3.1 - Basic Statistical Techniques like Averages, Growth rate rates and Correlation	
	3.2 - Presentation of data in Tables, Graphs and Charts	
	3.3 - Writing a research report with the following sections: Introduction, Review of Literature, Research Gap, Research Objectives, Methodology, Analysis, Conclusion and Reference List	
	3.4 - Plagiarism and Ethical research	
	Total Practical	15

***Note: (01 practical = 04 Hours)**

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
 2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks, 02 Credits

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References:

1. Gupta S.P. (2010), 'Statistical Methods', Sultan Chand and Sons Educational Publishers, New Delhi, ISBN: 978-81-8054-739-3.
2. Kothari C.R (2004), 'Research Methodology: Methods and Techniques', New Age International Publishers, New Delhi. ISBN No: 978-81-224-1522-3.
3. Krishnaswami O.R. and M. Ranganatham (2005), 'Methodology of Research in Social Science', Himalay Publishing House, Mumbai. ISBN:81-8318-188-0.
4. Kumar Ranjit (2014), 'Research Methodology: A Step-by-Step Guide for Beginners', Sage Texts, New Delhi, India. ISBN: 978-93-515-0133-6 (PB).
5. Alan Bryman, (2016), 'Social Research Methods', Oxford University Press, UK
6. उगले सुनील., गायकवाड अमोल, कारे दिपक आणि आडे नितिन (2024), 'संशोधन पद्धती', निराली प्रकाशन, पुणे
7. आगलावे प्रदीप (2020), 'सामाजिक संशोधन: पद्धतीशास्त्र व तंत्रे', श्री साईनाथ प्रकाशन, नागपूर.

Syllabus: OE 251 ECO - Analysis of Stock Market – Practical [2P]

Class: SYBA Economics

Semester: IV

Course Type: Open Elective – OE

Course Code: OE 251 ECO

Course Name: Analysis of Stock Market - Practical

No. of Credits: 2 Credits [Practical]

No. of Hours: 60 Hours

Total Marks: 50 Marks

Preamble -

Investment plays a very crucial role in overall economic development of a country. There are various ways to invest capital. Out of these stock market trading is an important option available for investors and entrepreneurs for capital investment. Though there is risk in this type of investment, the importance of such market for investment is growing day by day. Investors have a various option to invest in the stock market. The scope of stock market is increasing day by day. Students will study stock market analysis to understand the concept of stock market, working of stock market and regulation of stock market etc.

Course Outcomes:

On successful completion of the course students will be able to:

CO1: Understand the role and importance of Indian Stock Market Operations.

CO2: Apply and analyse the concept relevant to Indian stock markets

UNITS AND CONTENTS

Unit No.	Unit Title & Contents of Practical	No of Practical
	1. Practical Approach to Stock Market	
	1.1 - Opening Demat Account	
	1.2- Online Trading Platforms- Upstox, Angel-One, Zerodha, Samco etc.	
	1.3 - Types of Orders- Intraday and Delivery	
	1.4 - Stop Loss, Good Till Triggered (GTT)	

	1.5 – BSE, NSE – Indices & difference	
	2. Portfolio Management	
	2.1 - Selection of Funds, Selection of stocks	
	2.2 – Fundamentals of stocks: Analyzing Company's Health – Revenue, Earnings, Debt, Management quality, Price to Earnings ratio, etc.	
	2.3 – Technical Analysis of Stocks: Analysing historical price and volume data trends with the help of charts	
	2.4 - Stock analysis- any one company	
	3. Economic Analysis of Stock Market	
	3.1 - Meaning of IPO, Government Securities, Auctions	
	3.2 - Trade Book: Build a trade report	
	3.3 - Economic Analysis of Stock Market: Indices (Nifty, Sensex), Gross Domestic Product, Unemployment Rate, Inflation Rate, Consumer Confidence, Purchase Manager's Index	
	3.4 - Five Step Approach for Stock Picking	
	Total Practical	15

***Note:** (01 practical = 04 Hours)

- Note:** 1. We may include Case Studies, Numerical Examples- Problems and Graphical Representations for unit 1 to 3.
2. Students should prepare the Practical Work Book.

Practical Assessment – 50 Marks, 02 Credits

Sr. No.	Assessment Type	Marks
1	Internal Assessment – - Choose any three tools	15
2	External Assessment – - Practical Book/Journal - Oral - Practical Exam	05 10 20
Total Marks		50

References:

1. Pathak Bharati (2018), 'Indian Financial System', Pearson Education, Fifth edition.
2. Gomez Clifford (2008), 'Financial Markets, Institutions and Financial Services', Prentice Hall of India,
3. Meir Kohn (2013), 'Financial Institutions and Markets', Oxford University Press
4. Rajesh Kothari (2012), 'Financial Services in India: Concept and Application', Sage publications, New Delhi.
5. Ankit and Khushboo Gala (2016), 'Fundamental Analysis of Shares', Buzzing stock Publishing House, Mumbai
6. जितेंद्र गाला (2020), 'भारतातील शेअर बाजाराची ओळख', बुजिंग स्टॉक पब्लिशिंग हाऊस, मुंबई
7. जगदीश परदेशी (2009), 'शेअर मार्केट', इंदु पब्लिकेशन, औरंगाबाद
8. जितेंद्र गाला आणि अंकिता गाला (२०२०), 'भारतीय म्युच्युअल फंडाची ओळख', बजिंगस्टॉक पब्लिशिंग हाऊस, मुंबई
9. SEBI Reports