University of Mumbai

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विद्याविषयक प्राधिकरणे
सभा आणि सेवा विभाग(ए.ए.एम.एस)
रूम नं. १२८ एम.जी.रोड, फोर्ट,
मुंबई – ४०० ०३२
टेलिफोन नं. - ०२२ - ६८३२००३३

(नॅक पुनर्मूल्यांकनाद्वारे ३.६५ (सी.जी.पी.ए.) सह अ++ श्रेणी
विद्यापीठ अनुदान आयोगाद्वारे श्रेणी १ विद्यापीठ दर्जा)

क्र.वि.प्रा.स.से./आयसीडी/२०२५-२६/३७ दिनांक : २७ मे, २०२५

परिपत्रक:-

सर्व प्राचार्य/संचालक, संलग्नित महाविद्यालये/संस्था, विद्यापीठ शैक्षणिक विभागांचे संचालक/ विभाग प्रमुख यांना कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण २०२० च्या अमंलबजावणीच्या अनुषंगाने **शैक्षणिक वर्ष २०२५-२६** पासून **पदवी व पदव्युत्तर अभ्यासक्रम** विद्यापरिषदेच्या दिनांक २८ मार्च २०२५ व २० मे, २०२५ च्या बैठकीमध्ये मंजूर झालेले सर्व अभ्यासक्रम मुंबई विद्यापीठाच्या www.mu.ac.in या संकेत स्थळावर NEP २०२० या टॅब वर उपलब्ध करण्यात आलेले आहेत.

मुंबई – ४०० ०३२
२७ मे, २०२५

(डॉ. प्रसाद कारंडे)
कुलसचिव

क्र.वि.प्रा.स.से.वि/आयसीडी/२०२५-२६/३७ दिनांक : २७ मे, २०२५
Desktop/ Pritam Loke/Marathi Circular/NEP Tab Circular

Copy forwarded for information and necessary action to :-	
1	The Deputy Registrar, (Admissions, Enrolment, Eligibility and Migration Dept)(AEM), dr@eligi.mu.ac.in
2	The Deputy Registrar, Result unit, Vidyanagari drresults@exam.mu.ac.in
3	The Deputy Registrar, Marks and Certificate Unit,. Vidyanagari dr.verification@mu.ac.in
4	The Deputy Registrar, Appointment Unit, Vidyanagari dr.appointment@exam.mu.ac.in
5	The Deputy Registrar, CAP Unit, Vidyanagari cap.exam@mu.ac.in
6	The Deputy Registrar, College Affiliations & Development Department (CAD), deputyregistrar.uni@gmail.com
7	The Deputy Registrar, PRO, Fort, (Publication Section), Pro@mu.ac.in
8	The Deputy Registrar, Executive Authorities Section (EA) eau120@fort.mu.ac.in He is requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to the above circular.
9	The Deputy Registrar, Research Administration & Promotion Cell (RAPC), rapc@mu.ac.in
10	The Deputy Registrar, Academic Appointments & Quality Assurance (AAQA) dy.registrar.tau.fort.mu.ac.in ar.tau@fort.mu.ac.in
11	The Deputy Registrar, College Teachers Approval Unit (CTA), concolsection@gmail.com
12	The Deputy Registrars, Finance & Accounts Section, fort draccounts@fort.mu.ac.in
13	The Deputy Registrar, Election Section, Fort drelection@election.mu.ac.in
14	The Assistant Registrar, Administrative Sub-Campus Thane, thanesubcampus@mu.ac.in
15	The Assistant Registrar, School of Engg. & Applied Sciences, Kalyan, ar.seask@mu.ac.in
16	The Assistant Registrar, Ratnagiri Sub-centre, Ratnagiri, ratnagirisubcentar@gmail.com
17	The Director, Centre for Distance and Online Education (CDOE), Vidyanagari, director@idol.mu.ac.in
18	Director, Innovation, Incubation and Linkages, Dr. Sachin Laddha pinkumanno@gmail.com
19	Director, Department of Lifelong Learning and Extension (DLLE), dlleuniversityofmumbai@gmail.com

Copy for information :-	
1	P.A to Hon'ble Vice-Chancellor, vice-chancellor@mu.ac.in
2	P.A to Pro-Vice-Chancellor pvc@fort.mu.ac.in
3	P.A to Registrar, registrar@fort.mu.ac.in
4	P.A to all Deans of all Faculties
5	P.A to Finance & Account Officers, (F & A.O), camu@accounts.mu.ac.in

To,

1	The Chairman, Board of Deans pvc@fort.mu.ac.in
2	**Faculty of Humanities,** **Offg. Dean** 1. Prof.Anil Singh Dranilsingh129@gmail.com **Offg. Associate Dean** 2. Prof.Manisha Karne mkarne@economics.mu.ac.in 3. Dr.Suchitra Naik Naiksuchitra27@gmail.com
	Faculty of Commerce & Management, **Offg. Dean,** 1 Prin.Ravindra Bambardekar principal@model-college.edu.in **Offg. Associate Dean** 2. Dr.Kavita Laghate kavitalaghate@jbims.mu.ac.in 3. Dr.Ravikant Balkrishna Sangurde Ravikant.s.@somaiya.edu 4. Prin.Kishori Bhagat kishoribhagat@rediffmail.com

	Faculty of Science & Technology **Offg. Dean** 1. Prof. Shivram Garje ssgarje@chem.mu.ac.in **Offg. Associate Dean** 2. Dr. Madhav R. Rajwade Madhavr64@gmail.com 3. Prin. Deven Shah sir.deven@gmail.com
	Faculty of Inter-Disciplinary Studies, **Offg. Dean** 1.Dr. Anil K. Singh aksingh@trcl.org.in **Offg. Associate Dean** 2.Prin.Chadrashekhar Ashok Chakradeo cachakradeo@gmail.com 3. Dr. Kunal Ingle drkunalingle@gmail.com
3	Chairman, Board of Studies,
4	The Director, Board of Examinations and Evaluation, dboee@exam.mu.ac.in
5	The Director, Board of Students Development, dsd@mu.ac.in DSW direcotr@dsw.mu.ac.in
6	The Director, Department of Information & Communication Technology, director.dict@mu.ac.in

AC – 28/05/2025
Item No. – 5.3 (N) M3

As Per NEP 2020

University of Mumbai

(Scheme-III)

Syllabus for Major Vertical – 1 & 4		
Name of the Programme – S.Y.B.A. (Economics) (Scheme-III)		
Faulty of Humanities		
Board of Studies in Economics		
U.G. Second Year Programme	Exit Degree	U.G. Diploma in Economics
Semester		III & IV
From the Academic Year		2025-26

University of Mumbai

(As per NEP 2020)

Sr. No.	Heading	Particulars
1	**Title of program** **O:____________________**	**S.Y.B.A. (Economics)**
2	**Exit Degree**	**U.G. Diploma in Economics**
3	**Scheme of Examination** **R: ____________**	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination
4	**Standards of Passing** **R: ______________**	**40%**
5	**Credit Structure** **Sem. III – R. HSU-530C (III)** **Sem. IV – R. HSU-530D (III)**	**Attached herewith**
6	**Semesters**	**Sem. III & IV**
7	**Program Academic Level**	**5.00**
8	**Pattern**	**Semester**
9	**Status**	**New**
10	**To be implemented from Academic Year**	**2025-26**

Sign of BOS Chairman
Prof. Suresh Maind
Board of Studies in Economics

Sign of the Offg.
Prof Manisha Karne
Associate Dean
Faculty of Humanities

Sign of the Offg. Dr. Suchitra Naik
Associate Dean
Faculty of Humanities

Sign of the Dean
Prof. Dr Anil Singh
Faculty of Humanities

Under Graduate Diploma in Economics

Credit Structure (Scheme-3)

SYBA (Sem. III & IV)

Sem. III – R. HSU-530C (III)
Sem. IV – R. HSU-530D (III)

M1 M2 M3

Academic Level	Sem	Major		Major (M2)	(M3)	OE	VSC SEC	AEC, IKS, VEC	OJT, FP, CEP, CC, RP	Cum Cr/sem	Degree/ Cum Cr.
		Mandatory	Elective								
5.0	III	4+2 1. Macro Economics-I (4) 2. Banking in India-I (2)	----	4	---	4	SEC (2) Rural Enterprises (2)	AEC (2)	CC (2) CEP/ FP (2)	**22**	UG Diploma **88**
	IV	4+2 1.Macro Economics-II (4) 2. Banking in India-II (2)	-----	4	---	4	VSC (2) Entrepreneurship Development-II (2) OR Computer Applications in Economics (2)	AEC (2)	CC (2) CEP/ FP (2)	**22**	
	Cum Cr.	28		10		12	6+6	14	12	**88**	
	Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor										

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project]

Sem. - III

Vertical – 1

Major

Name of the Course

MACRO ECONOMICS-I

SYBA

SEMESTER-III **(Credit 4)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course aims to introduce the students to the basic concepts of Macroeconomics. This course discusses the key concepts associated with the Macro- economic schools of thoughts, some selected macro-economic indicators. The learners will be able to understand the terms related to saving, investment, consumption, employment, money and so on. The course also focusses on understanding various aspects of banking.
2	**Vertical:**	Mandatory Course (Major)
3	**Type:**	Theory
4	**Credit**:	4 Credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To understand the subject matter of Macroeconomics 2. To enhance students' knowledge and understanding of macroeconomics, schools of thought, and some key macro-economic terms 3. To enhance the analytical skills of the students to understand various macro-economic issues like inflation, unemployment, etc.	
8	**Course Outcomes** 1. Understand basic concepts of Macro-economics. 2. Application of various concepts/theories of macroeconomics to tackle issues before the economy. 3. Analyze and evaluate different useful concepts of macroeconomics in real life. 4. Adapt skills required for the macro-economic decision-making.	
9	**Module 1 INTRODUCTION TO MACRO ECONOMICS (15 Hours)** **Macroeconomics:** Meaning, Nature, scope and importance and limitations. **Macroeconomic Schools of Thought:** Classical, New Classical, Keynesian, Monetarist, New Keynesian, Austrian **Selected Macroeconomic Indicators:** Economic Growth, Gross Domestic Product, Income and Savings indicators, Consumer Spending indicators, Prices and Inflation indicators **Module 2 EMPLOYMENT, CONSUMPTION AND TRADE CYCLE (15 Hours)** **Say's law:** Features, implications, criticism **Effective demand:** ADF, ASF factors affecting and determination of employment and output	

<table>
<tr><td></td><td>Consumption: Factors affecting consumption, Average and Marginal Propensity to consume, psychological law of consumption.
Trade cycle: Features, stages, and limitations.

Module 3 SAVING, INVESTMENT AND MONEY (15 Hours)
Saving: Savings function, properties of Average Propensity to Save and Marginal Propensity to Save, Role of saving in economic growth. Practical sums on properties.
Investment: Investment function, types, Factors affecting MEC, Investment multiplier its importance, Working, Leakages, and Limitations
Demand for money: Classical approach, Keynesian and Monetary approach.
Supply of money: Constituent, Factors affecting, Velocity of circulation of money

Module – IV: Banking in India (15 Hours)
Banking in India: Commercial Banking, Functions of Commercial Banks, Credit Creation, Balance Sheet of Commercial Bank, Development in Commercial Banking Sector in postreform period
Central Bank: Its role and functions.</td></tr>
<tr><td>10</td><td>Text Books</td></tr>
<tr><td>11</td><td>Reference Books
REFERENCES:
1) Abel A.B.B.S. Beranake and D. Croushore (2013), Macro Economics, Pearson, New Delhi.
2) Ahuja H.L. (2008), Macro Economics theory and policy, S. Chand and Company Ltd. New Delhi.
3) Dombusch Rudiger, Fischer, Stanley and Startz, (2017) (Indian Edition), Macro Economics Delhi; Mcgrow Hill Publication.
4) Dwivedi D.N.(2007) Macro Economics theory and policy, Tata Mcgrow- Hill Publication Company Ltd. Delhi.
5) Errol D'Souza (2009): Macroeconomics, Pearson Education Asia, New Delhi.
6) N. Gregory Mnakiv, (2015), Principle of Macro Economics, 7th Edition, Cengage Learning.
7) Richard T. Froyen (2005): Macroeconomics, 2nd Edition, Pearson Education Asia, New Delhi.</td></tr>
<tr><td>12</td><td>Internal Continuous Assessment: 40 | 60 marks Semester end Examination</td></tr>
<tr><td>13</td><td>A) Internal Assessment: 40 marks (Internal Assessment- without Practical Courses)</td></tr>
</table>

Sr. No.	Particular		Marks
01	One periodical class test / online examination is to be conducted in the given semester		20 Marks
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	

		Written Document	05 Marks	
	03	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities		10 Marks
14	**B) External Assessment 60 Marks**			

Marks: 60 **Duration: 2 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 2 out of 3 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit I)	15 **Marks**
Q-2	Attempt Any 2 out of 3 A. (Based on Unit II) B. (Based on Unit II) C. (Based on Unit II)	15 **Marks**
Q-3	Attempt Any 2 out of 3 A. (Based on Unit III) B. (Based on Unit III) C. (Based on Unit III)	15 **Marks**
Q-4	Attempt Any 2 out of 3 A. (Based on Unit IV) B. (Based on Unit IV) C. (Based on Unit IV)	15 **Marks**

Name of the Course

BANKING IN INDIA-I

SYBA

SEMESTER-III **(Credit 2)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	The modules are incorporated in this paper to educate the students about the evolution of the banking system in India and its contribution to the economic development of India. The significance of the banking system after the nationalization of banks and the new challenges associated with the changing business environment need to be understood by the students. Urban as well as rural areas have different banking systems in our country which will give students a comprehensive outlook of the central bank and its monetary policy. The growing role of non-banking financial companies in the mobilization of savings from rural and urban areas is contributing to the socio-economic development of India.
2	**Vertical:**	Mandatory Course (Major)
3	**Type:**	Theory
4	**Credit**:	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To remember the background of the Indian banking system, Central bank, Commercial bank and bank with economic development. 2. To understand the structure of the Indian banking system, functions of the Central bank and commercial bank along with banking innovation. 3. To apply the role of banks, Central bank, and Commercial banks in India. 4. To analyze the banking regulations, monetary policy, commercial banks, and role of banks in economic development in India.	
8	**Course Outcomes** 1. Students will gain a comprehensive understanding of the banking system in India, including its evolution, structure, and regulatory framework. 2. Students can analyze the role and functions of the Reserve Bank of India (RBI) in regulating banks and implementing monetary policy. 3. Students can learn about different types of banks in India, such as commercial banks, cooperative banks, regional rural banks, and non-banking financial companies (NBFCs). 4. Students can explore various banking products and services, including loans, deposits, digital banking, and financial inclusion initiatives. 5. Students can evaluate initiatives like Jan Dhan Yojana, UPI, and fintech innovations in the Indian banking sector.	
9	**Module 1: Introduction to Indian Banking System** **(15 Hours)** • Concept of Bank and History of Indian Banking System. • Structure and Types of Banks in India – Commercial banks, foreign banks, public sector banks, Regional rural banks (RRBs), Co-operative banks, Primary co-op credit societies.	

	• NABARD: functions and policies. - Banking Regulations in India. • Non-banking finance Companies: Meaning, Types, Growth and Regulation **Module 2: Central Bank** **(15 Hours)** • Concept- Functions of Central Bank: Traditional and Modern. • Concept and Objectives of Monetary Policy. • Instruments of Monetary Policy. Structure of monetary policy. • Implementation of monetary policy with special reference to India.
10	**Text Books**
11	**Reference Books:** 1. Meir Kohn, Financial Institution and Market, Oxford University Press. New Delhi. 2. Khan, M. Y., Indian Financial System-Theory and Practice, TMH, New Delhi. 3. Bhole, L. M., Financial Markets and Institutions, Tata McGraw Hill, New Delhi. 4. Simha, S.L.N. Development Banking in India. Madras: Institute of Financial Management. 5. Annual Reports of RBI and Major Financial Institutions in India. 6. Pathak, B., Indian Financial System-Pearson, New Delhi.
12	**Internal Continuous Assessment: 20** | **30 marks Semester end Examination**
13	**A. Internal Assessment**: **20 marks** (Internal Assessment- without Practical Courses)

Sr. No.	Particular		Marks
01	One periodical class test / online examination is to be conducted in the given semester		10 Marks
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	
	Written Document	05 Marks	

14	**A. External Assessment 30 Marks** **Marks: 30** **Duration: 1 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 **Marks**

		Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 **Marks**
		Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 **Marks**

Vertical - 4

SEC

Name of the Course

RURAL ENTERPRISES

SYBA

SEMESTER-III **(Credit 2)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course explores the unique dynamics and challenges of entrepreneurship in rural settings, focusing on the creation, development, and sustainability of businesses in rural communities. Students will gain an in-depth understanding of how rural entrepreneurship contributes to local economic development, job creation, and the reduction of poverty and migration. The course covers the distinct factors that influence rural businesses, including social, economic, cultural, and environmental elements, and examines both the opportunities and barriers that entrepreneurs face in these areas. Through case studies, real-world examples, and practical exercises, students will learn how to identify business opportunities in rural areas, assess the needs of local communities, and implement sustainable business models. Key topics include the introduction of rural entrepreneurship, access to finance, market access, technology adoption, and education in fostering entrepreneurship. Students will also explore the significance of rural-urban linkages, and community support systems.
2	**Vertical:**	SEC (Skill Enhancement Course)
3	**Type:**	Theory
4	**Credit**:	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the Concept of Rural Entrepreneurship 2. To Analyze the Factors Influencing Rural Entrepreneurship 3. To Explore the Challenges Faced by Rural Entrepreneurs 4. To Assessing Opportunities in Rural Entrepreneurship 5. To Evaluating Case Studies of Successful Rural Entrepreneurs	
8	**Course Outcomes** 1) Students get the knowledge of Rural Entrepreneurship. 2) Students can understand the Factors Influencing Rural Entrepreneurship 3) Evaluation of Challenges Faced by Rural Entrepreneurs 4) Identification of Opportunities in Rural Entrepreneurship 5) Practical Skills for Rural Entrepreneurship	
9	**Module 1: Rural Entrepreneurship, Business Planning:** **(15 Hours)** • Concept and Importance of Entrepreneurship • Theories of Entrepreneurship: Innovations • Risk Bearing - Qualities and Functions of an Entrepreneur	

	• Women Entrepreneurship – Self Help Group, Ecopreneurship. • Factors, Problems, and Challenges of Rural Entrepreneurship • Process of Identification of New Entrepreneurship Opportunities in Rural Areas • Formulation of Business Planning for Rural Entrepreneurship **Module 2: New Rural Entrepreneurship Opportunities: (15 Hours)** • New Entrepreneurship Opportunities in the Farm Sector: Organic Farm Products, Nutri-Cereals, Horticultural Products, Forest Produce, Medicinal Plant Products • New Entrepreneurship Opportunities in Rural Non-farm sector: Poultry, Aquaculture, Sericulture, Honeybee, Mushrooms Cultivation, Handicrafts, Khadi Gram Udyog. • Rural Entrepreneurial Ecosystem • Agribusiness and Value Addition: Procuring, Processing, Storing, and Marketing.
10	**Text Books**
11	**Reference Books:** 1. Gordona, E and N. Natarajan: Entrepreneurship Development, Himalaya Publishing House Pvt Ltd, Mumbai, 2017. 2. Sudhir Sharma, Singh Balraj, Singhal Sandeep, Entrepreneurship Development, WisdomPublications, Delhi, 2005. 3. Drucker, P., Innovation and Entrepreneurship: Practice and Principles, Harper & Row, New York, 1985; revised edn., Butterworth-Heinemann, Oxford, 1999. 4. National Council of Rural Institute (NCRI): Curriculum for Rural Entrepreneurship, 2019. http://www.mgncre.org/pdf/Rural%20Entrepreneurship%20Material.pdf 5. NITI Aayog: Report of Expert Committee on Innovation and Entrepreneurship, New Delhi, 2015. https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the- expert-committee.pdf 6. Vardhaman Mahavir Open Unversity, Entrepreneurship Development & Small Scale Business, Kota. http://assets.vmou.ac.in/BBA12.pdf 7. MANAGE: Agri-Business and Entrepreneurship Development, Course Material AEM-202, 2013. https://www.manage.gov.in/pgdaem/studymaterial/aem202.pdf 8. Jhingan, Bhat & Desai. (2003) 'Demography', Vrinda Publications (P) Ltd.
12	**Internal Continuous Assessment: 20** | **30 marks Semester end Examination**
13	**A. Internal Assessment: 20 marks** (Internal Assessment- without Practical Courses)

Sr. No.	Particular	Marks
01	One periodical class test / online examination is to be conducted in the given semester	10 Marks

02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	
	Written Document	05 Marks	

14

Question Paper Pattern

External Assessment 30 Marks

Marks: 30 **Duration: 1 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 **Marks**
Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 **Marks**
Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 **Marks**

SEM.-IV

Vertical – 1
Major

Name of the Course

MACRO ECONOMICS-II

SYBA

SEMESTER-IV **(Credit 4)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course aims to introduce the students to understand various concepts and theories of Macroeconomics. This course discusses the key concepts associated with the Keynesian and post-Keynesian approaches. The learners will be able to understand the terms related to the Goods market, Money market, inflation, unemployment, and so on. The course also focuses on understanding various macro-economic indicators and understanding of external sector.
2	**Vertical:**	Mandatory Course (Major)
3	**Type:**	Theory
4	**Credit**:	4 Credits
5	**Hours Allotted:**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To understand various advanced terms/theories of Macro-economics. 2. To enhance students' knowledge and understanding of Macro-economics. 3. To enhance the analytical skills of the students to understand various Macro-economic policies, external sector understandings, etc.	
8	**Course Outcomes** 1. Understand Keynesian and post-Keynesian approaches. 2. Application of various concepts/theories of macroeconomics policies like fiscal and monetary policies. 3. Analyze and evaluate different useful concepts of macroeconomics in real life. 4. Adapt skills required for Macro-economic decision-making like exchange rate, BOP problems, and so on.	
9	**Module 01 POST KEYNESIAN ECONOMICS (15 Hours)** **Introduction to the Keynesian and post-Keynesian approaches:** Difference between Keynesian and post-Keynesian approaches, the relevance of post-Keynesian economics in contemporary policies. **Goods market:** Derivation of IS curve, slope, and shifts **Money market**: Derivation of LM curve, slope, and shifts, IS-LM equilibrium. **Module 02 UNEMPLOYMENT AND INFLATION (15 Hours)** **Inflation:** Meaning, types, causes of demand pull and cost push inflation, effects. **Phillips curve:** Trade-off between wages and unemployment rate in the short run and long run.	

Stagflation and supply-side economics: Causes of stagflation and consequences, prepositions of supply-side economics and Laffer curve.

Module 03 MACRO-ECONOMIC POLICIES (15 Hours)

Monetary policy: Meaning, objectives, instruments, credit controlling techniques and role in developing countries, Limitations.

Fiscal policy: Meaning, objectives, Instruments, and role in developing countries, Limitations.

Policy effectiveness: Impact of Monetary and Fiscal policies.

Module 04 EXTERNAL SECTOR (15 Hours)

Foreign Exchange Market: Importance of foreign exchange and exchange rate, Components of foreign exchange reserves, Different systems of exchange rate determination, Determination of Exchange Rate: Fixed and Flexible Exchange Rate; Spot and Forward Exchange Rate; Exchange Rate Policy of India.

Balance of Payment: Structure, Disequilibrium in Balance of Payment, Types, Causes, and Measures to Correct Balance of Payment Disequilibrium. India's Balance of Payment.

10 Text books

11 REFERENCES:

1) 14Abel A.B.B.S. Beranake and D. Croushore (2013), Macro Economics, Pearson, New Delhi.
2) Ahuja H.L. (2008), Macro Economics theory and policy, S. Chand and Company Ltd. New Delhi.
3) Dombusch Rudiger, Fischer, Stanley and Startz, (2017) (Indian Edition), Macro Economics Delhi; Mcgrow Hill Publication.
4) Dwivedi D.N. (2007), Macro Economics theory and policy, Tata Mcgrow- Hill Publication Company Ltd. Delhi.
5) Errol D'Souza (2009): Macroeconomics, Pearson Education Asia, New Delhi.
6) N. Gregory Mnakiv, (2015), Principle of Macro Economics, 7th Edition, Cengage Learning.

12	**Internal Continuous Assessment: 40**	**60 marks Semester end Examination**

13 Internal Assessment: 40 marks (Internal Assessment- without Practical Courses)

<table>
<tr><th>Sr. No.</th><th colspan="2">Particular</th><th>Marks</th></tr>
<tr><td>01</td><td colspan="2">One periodical class test / online examination is to be conducted in the given semester</td><td>20 Marks</td></tr>
<tr><td rowspan="3">02</td><td colspan="2">One Project with a presentation based on curriculum to be assessed by the teacher concerned</td><td rowspan="3">10 Marks</td></tr>
<tr><td>Presentation</td><td>05 Marks</td></tr>
<tr><td>Written Document</td><td>05 Marks</td></tr>
<tr><td>03</td><td colspan="2">Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities</td><td>10 Marks</td></tr>
</table>

14	

Question Paper Pattern

External Assessment 60 Marks

Marks: 60 **Duration: 2 Hrs.**

Question No	**Particular**	**Marks**
Q-1	Attempt Any 2 out of 3 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit I)	15 **Marks**
Q-2	Attempt Any 2 out of 3 A. (Based on Unit II) B. (Based on Unit II) C. (Based on Unit II)	15 **Marks**
Q-3	Attempt Any 2 out of 3 A. (Based on Unit III) B. (Based on Unit III) C. (Based on Unit III)	15 **Marks**
Q-4	Attempt Any 2 out of 3 A. (Based on Unit IV) B. (Based on Unit IV) C. (Based on Unit IV)	15 **Marks**

Name of the Course

BANKING IN INDIA-II

SYBA

SEMESTER-IV **(Credit 2)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	The modules are incorporated in this paper to educate the students about the evolution of the banking system in India and its contribution to the economic development of India. The significance of the banking system after the nationalization of banks and the new challenges associated with the changing business environment need to be understood by the students. Urban as well as rural areas have different banking systems in our country, which will give students a comprehensive outlook of the central bank and its monetary policy. The growing role of non-banking financial companies in the mobilization of savings from rural and urban areas is contributing to the socio-economic development of India.
2	**Vertical:**	Mandatory Course (Major)
3	**Type:**	Theory
4	**Credit**:	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To remember the background of the Indian banking system, Central bank, Commercial bank, and bank with economic development. 2. To understand the structure of the Indian banking system, functions of the Central bank and commercial bank along with banking innovation. 3. To apply the role of banks, Central bank, and Commercial banks in India. 4. To analyze the banking regulations, monetary policy, commercial banks, and role of banks in economic development in India.	
8	**Course Outcomes** 1. Students will gain a comprehensive understanding of the banking system in India, including its evolution, structure, and regulatory framework. 2. Students can analyze the role and functions of the Reserve Bank of India (RBI) in regulating banks and implementing monetary policy. 3. Students can learn about different types of banks in India, such as commercial banks, cooperative banks, regional rural banks, and non-banking financial companies (NBFCs). 4. Students can explore various banking products and services, including loans, deposits, digital banking, and financial inclusion initiatives. 5. Students can evaluate initiatives like Jan Dhan Yojana, UPI, and fintech innovations in the Indian banking sector.	
9	**Module 1: Contemporary banking sector in India** **(15 Hours)** • Types and Functions of Commercial Banks. • Multiple Credit Creation Process. NPA and its management.	

	• Introduction of BASEL Norms I, II, III • Narsinham Committee Report 1991 & 1998 and Banking reforms in India after 1991. **Module 2: Banks and Economic Development (15 Hours)** • Banking sector Innovations: Digital banking, Mobile banking, Net banking, SMS banking. • Co-operative Banks and rural developments • Industrial Banks- IDBI, SIDBI, IFCI, State Finance Corporations, ICICI bank. • Export and Import Bank (EXIM): Function and its role in export-import finance.
10	**Text Books**
11	**Reference Books:** 1. Meir Kohn, Financial Institution and Market, Oxford University Press. New Delhi. 2. Khan, M. Y., Indian Financial System-Theory and Practice, TMH, New Delhi. 3. Bhole, L. M., Financial Markets and Institutions, Tata McGraw Hill, New Delhi. 4. Simha, S.L.N. Development Banking in India. Madras: Institute of Financial Management. 5. Annual Reports of RBI and Major Financial Institutions in India. 6. Pathak, B., Indian Financial System-Pearson, New Delhi.
12	**Internal Continuous Assessment: 20** | **30 marks Semester end Examination**
13	**Internal Assessment**: **20 marks** (Internal Assessment- without Practical Courses)

Sr. No.	Particular		Marks
01	One periodical class test / online examination is to be conducted in the given semester		10 Marks
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	
	Written Document	05 Marks	

14 **External Assessment 30 Marks**

Marks: 30 **Duration: 1 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 **Marks**

		Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 **Marks**
		Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 **Marks**

Vertical - 4

VSC

Name of the Course

ENTREPRENEURSHIP DEVELOPMENT-II

SYBA

SEMESTER-IV **(Credit 2)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	The modules are incorporated in this paper to educate the students about Entrepreneurship. It plays a crucial role in economic development by fostering innovation and creating job opportunities. Entrepreneurs, characterized by qualities such as risk-taking, leadership, and creativity, drive business growth. Various factors, including market conditions and government policies, influence entrepreneurship, while women entrepreneurs face unique challenges. Starting a new venture involves identifying, selecting, and formulating a project, followed by registering a small-scale industry. Entrepreneurs must prepare project reports and seek financial support from banks or investors. Understanding export documentation and recognizing constraints in global trade is vital for small enterprises.
2	**Vertical:**	VSC (Vocational Skill Course)
3	**Type:**	Theory
4	**Credit**:	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To explain the fundamental concepts of entrepreneurship, the characteristics of successful entrepreneurs, and their role in economic development. 2. To understand the factors influencing entrepreneurship and assess the challenges faced by women entrepreneurs in establishing and managing businesses. 3. To apply the process of project identification, selection, and formulation to develop a feasible business idea, including registration and preparation of a project report. 4. To analyze and evaluate different sources of finance, export procedures, and constraints in international trade to make informed decisions for business expansion.	
8	**Course Outcomes** 1. This course is designed to encourage students to foresee themselves as potential entrepreneurs. 2. It familiarizes students with the scope for case studies, Interviews of Entrepreneurs, Preparation of project report, group discussion, survey etc. 3. The course tries to nurture the qualities of successful entrepreneurship. 4. This course equips students with the knowledge about various processors to register for small scale industries which results in successful maintenance of such industries. These outcomes ensure students develop both theoretical knowledge and practical skills in entrepreneurship and business startup processes.	
9	**Module 1: Entrepreneurship** **(15 Hours)** • Concept of an entrepreneur and entrepreneurship	

- Qualities of the successful entrepreneurs
- Role and functions of entrepreneurs in economic development
- Factors influencing entrepreneurship
- Women entrepreneurship: Their achievements and Challenges before them

Module 2: Starting a New Venture (15 Hours)

- Project identification - selection and formulation
- Registration of small-scale industries - project report
- Sources of finance for a business
- Export documents and trends of small enterprises
- Major constraints in export performance.

10 **Text Books**

11 **REFERENCES:**

1. Barra G.S, Dangwal R.C. Entrepreneurship and Small-Scale Industries New Potentials – Deep & Publications 1999
2. Desai Vasant, Dynamics of Entrepreneurial Development and Management, Himalaya Publication
3. Khanka C.S., Entrepreneurial Development. S. Chand and Company
4. Khushpat S. Jain, House Export Import Procedures and Documentation' Himalaya Publishing House
5. Murthy C.S.V., Small Industries & Entrepreneurship Development, Himalaya Publication
6. Singh P.N. and Saboo J.C., Entrepreneurship Management, P.N. Singh Centre

12 **Internal Continuous Assessment: 20** | **30 marks Semester end Examination**

13 **B. Internal Assessment**: **20 marks** (Internal Assessment- without Practical Courses)

Sr. No.	Particular		Marks
01	One periodical class test / online examination is to be conducted in the given semester		10 Marks
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	
	Written Document	05 Marks	

14

External Assessment 30 Marks

Marks: 30 **Duration: 1 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 **Marks**
Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 **Marks**
Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 **Marks**

Name of the Course

COMPUTER APPLICATIONS IN ECONOMICS-I

SYBA

SEMESTER-IV **(Credit 2)**

Sr. No.	Heading	Particulars
1	**Description of the Course:**	This course provides a fundamental understanding of essential Microsoft Office tools, focusing on Microsoft Excel for statistical analysis, Microsoft Word for document creation, PowerPoint for presentations, and Google tools to enhance basic computer skills
2	**Vertical:**	VSC (Vocational Skill Course)
3	**Type:**	Theory
4	**Credit**:	2 Credits
5	**Hours Allotted:**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To understand the basic Excel formulas 2. To be able to use real data for basic statistical analysis 3. To develop the skill for creating presentations.	

8	**Course Outcomes** 1. Students will be able to use statistical formulas in Excel. 2. Students will be able to use real data for statistical analysis. 3. Students will be able to develop the skill of preparing an effective presentation.
9	**Module I: Basic Statistics with Excel (15 hours)** ● Measures of Central tendency: mean (arithmetic, geometric, and harmonic), Median (odd and even number of observations), and Mode (only Unimodal) ● Measure of Dispersion: Range (Maximum and Minimum), Variance, Standard Deviation, and Quartile Deviation. ● **Case Study:** Refer to the "Handbook of Statistics on Indian Economy" available from the RBI Website for macroeconomics indicators, employment, price index, money and foreign exchange OR ● **Install RBI DATA App** from Google Play Store) -then select "Database on Indian Economy" and choose dataset(s) from the below-mentioned sectors: Real Sector, Financial Sector, Public Finance, External sector **Module II: Application through MS Office and Google Drive in Economics (15 Hours)** ● Introduction to Microsoft Word: text formatting, insert tab, create table and list, create and manage references ● Introduction to PowerPoint presentation: creating layouts, inserting objects, shapes, tables, and pictures, inserting charts and graphs from Excel, ● Google tools: Google Forms, Google Sheets, Google Docs and Google Collaboratory
10	**Text Books**
11	**Reference Books** **A. Related to 1st Module** 1. Sharma J.K.: Business Statistics, 5/e Vikas Publishing 2. Ross Sheldon M. . : Introductory Statistics. 4th Edition, Academic Press. 3. Levine M David. , Kathryn A. Szabat, David F. Stephan: "Business Statistics: A First Course" 7th edition, Pearson Education. 4. Guerrero Hector: "Excel Data Analysis: Modeling and Simulation" –Springer 5. *"Handbook of Statistics on Indian Economy"* – Reserve Bank of India (RBI) (Online Resource) **B. Related to 2nd Module.** 1. Kumar Bittu: "Mastering Microsoft Office", V&S Publisher Kindle edition 2. Alexander Michael, Richard Kusleika: "Microsoft Excel 365 Bible", Wiley ,(Digital and paperback) 3. Gabet Serge: "Google Apps Script for Beginners", Packel Publishing 4. Joan Lambert: "Microsoft PowerPoint Step by Step", MicrosoftPress

	5. *"Google Drive & Docs In 30 Minutes"* – Ian Lamont
12	**Internal Continuous Assessment: 20** / **30 marks Semester end Examination**
13	**Internal Assessment**: **20 marks** (Internal Assessment- without Practical Courses)

Sr. No.	Particular		Marks
01	One periodical class test / online examination is to be conducted in the given semester		10 Marks
02	One Project with a presentation based on curriculum to be assessed by the teacher concerned		10 Marks
	Presentation	05 Marks	
	Written Document	05 Marks	

14

External Assessment 30 Marks

Marks: 30 **Duration: 1 Hrs.**

Question No	Particular	Marks
Q-1	Attempt Any 1 out of 2 A. (Based on Unit I) B. (Based on Unit I)	10 **Marks**
Q-2	Attempt Any 1 out of 2 A. (Based on Unit II) B. (Based on Unit II)	10 **Marks**
Q-3	Attempt Any 2 out of 4 A. (Based on Unit I) B. (Based on Unit I) C. (Based on Unit II) D. (Based on Unit II)	10 **Marks**

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

Sd/-	Sd/-	Sd/-	Sd/-
Sign of BOS Chairman Prof. Suresh Maind Board of Studies in Economics	**Sign of the Offg. Prof Manisha Karne Associate Dean Faculty of Humanities**	**Sign of the Offg. Dr. Suchitra Naik Associate Dean Faculty of Humanities**	**Sign of the Dean Prof. Dr Anil Singh Faculty of Humanities**