



**Prof. Ramkrishna More Arts, Commerce & Science College (Autonomous)
Akurdi, Pune-411044**

Affiliated to

Savitribai Phule Pune University, Pune. (SPPU)

B.A Economics / B.A. Honors Economics

(Three Years B.A and Four Years B.A Honors Program)

Choice Based Credit System(CBCS)

Under Autonomy and NEP-2020 To Be Implemented

From Academic Year

2024-2025

Syllabus

Second Year Graduate (S.Y.B.A)

Economics

Board of Studies Economics



University of Pune



P.D.E.A's.
Prof. Ramkrishna More Arts, Commerce & Science College (Autonomous), Akurdi, Pune- 411044
Guidelines for Syllabus Design of all courses under Autonomy and NEP-2023

Credit distribution structure for three/four year Honours/Honours with Research Degree Programme with Multiple Entry and Exit options
 (Discipline Specific)

Department of Economics –UG

LEVEL DIFFICULTY	SEMESTER	CREDITS RELATED TO MAJOR					FP/CEP/OJT	GE/OE	SEC	AEC	CC	TOTAL CREDIT
		MAJOR CORE	MAJOR ELECTIVE	MINOR	VSC	IKS						
5.0	III	ECMAT-231 (4T) Micro Economics ECMAP-232 (2P) Practical in Micro Economics	---	ECMIT-231 (4T) Banking and Finance -I	ECVST-231 Tourism Economics – 2T	ECIKT-231 History of Economics Thought 2T	ECFPP-231 2P- FP Field Project	ECGET-231 Digital Banking-- 2T	----	2T	2	22
	IV	ECMAT-241 (4T) Macro Economics ECMAP-242 (2P) Practical in Macro Economics	---	ECMIT-241 (4T) Banking and Finance -II	ECVSP-241 Practical in Tourism Economics – 2P	----	ECCEP-241 Community Engagement Program	ECGET-241 Digital Banking-- 2T	ECSET-241 Saving and Investment Planning 2T	2T	2	22
												44

Department of Economics

▪ **Programme Outcomes: -**

The Second Year Bachelor of Arts (S.Y.BA) Programme in Economics is designed to provide students with a comprehensive understanding of economic theory and methodologies. The curriculum is structured to equip students with both theoretical and quantitative skills necessary for analyzing real-world economic issues. The emphasis on consumer behavior and analysis of National Income, Market Structure ensures that students can handle complex economic data and draw meaningful conclusions. Key features of the Second Year Bachelor in Economics Programme include:

PO1: Comprehensive Understanding of Economic Principles: Graduates will demonstrate a thorough understanding of microeconomic and macroeconomic principles, including supply and demand, market structures, national income accounting, inflation, unemployment, and economic growth.

PO2: Analytical Skills: Graduates will develop strong analytical skills to assess economic data, interpret trends, and make informed decisions in various economic contexts.

PO3: Financial Literacy: Graduates will possess a deep understanding of banking and finance principles, including financial markets, monetary policy, interest rates, and investment strategies.

PO4 : Savings and Investment Knowledge: Graduates will be equipped with the knowledge and tools necessary to evaluate different savings and investment options, understand risk and return trade-offs, and make prudent financial decisions.

PO5: Digital Banking Competence: Graduates will be proficient in the use of digital banking technologies and platforms, understanding their functionalities, benefits, and risks, and their impact on financial services and consumer behavior.

PO6: Insurance Marketing Expertise: Graduates will understand the principles of insurance, including risk management, underwriting, pricing, and claims processing, and possess the skills to effectively market insurance products to individuals and businesses.

Overall, the Second Year Bachelor in Economics Programme aims to produce graduates who are well-equipped to tackle complex economic challenges in the real world. Whether they pursue careers in academia, research institutions, government agencies, or the private sector, students will have the necessary theoretical, quantitative, and analytical skills to make a meaningful impact in their chosen field.

▪ **Programme Learning Outcome:**

The learning outcomes of the Second Year Bachelor in Economics program are designed to enhance students' employability by providing them with the necessary theoretical knowledge, analytical skills, and practical experience. Employers often value individuals who can think critically, analyze complex economic problems, and propose effective solutions. The Bachelor in Economics program offers a comprehensive education in economic theory and methods, allowing students to specialize through optional courses. The practical focus on data analysis and in-depth analysis of economic issues not only enhances students' employability in various industries but also provides a strong foundation for those interested in pursuing master's and doctoral studies.

PLO1 : Understanding economic theories the program aims to help students grasp the foundational economic theories and their underlying assumptions. By developing a clear understanding of these theories, students can build upon them to develop their own ideas and insights in the field of economics.

PLO2 : Motivating economic research the program encourages students to engage in economic research studies by teaching them how to design questionnaires and conduct field surveys to collect primary data. This hands-on experience motivates students to explore real-world economic issues and contribute to the existing body of knowledge.

PLO3: Economics techniques and data analysis the program equips students with econometric techniques, teaching them how to use tools like excel or statistical software for data analysis. These skills are essential for conducting rigorous empirical research and drawing meaningful conclusions from economic data.

PLO4 : Utilizing secondary data sources students are encouraged to use various websites and sources to access secondary data relevant to economic studies. This promotes research skills and enables them to stay updated with the latest information from universities, UGC (university grants commission), RBI (reserve bank of India), or ICSSR (India council of social science research).

PLO5: Preparation for competitive exams the program supports students in preparing for competitive exams such as NET (National Eligibility Test), SET (State Eligibility Test), and Indian economic service (IES). By providing assignments and promoting daily learning and improvement, students are encouraged to develop discipline and excel in these exams.

Overall, the Bachelor in Economics program aims to foster critical thinking, research skills, and practical knowledge among students. By motivating them to explore economic theories, conduct research, use data analysis techniques, and prepare for competitive exams, the program prepares students for diverse career opportunities in economics and related fields. Whether they choose to pursue further studies or enter the job market, graduates are well-prepared to make valuable contributions to the field of economics.

Department of Economics

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S. Y. B. A. Economics Syllabus

CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024 – 2025

Major Mandatory Subject

SEMESTER – III

ECMAT-231 (4T) Micro Economics



Note: Each lecture is of 1 hour

Credit-04:

No. of Lectures-60

Unit No.	Name and Sub Titles of the Topic	No. of Lectures
Units 1	INTRODUCTION	15
	1.1 Meaning, Nature, Scope, and limitations of Microeconomics	
	1.2 Basic Concepts: Household, Consumer, Firm, Plant and Industry	
	1.3 Tools of economic analysis- Functional Relationship, Schedules, Graphs and Equations.	
	1.4 Variables- Dependent and Independent Variable, Endogenous and Exogenous	
Units 2	THEORY OF CONSUMER BEHAVIOR	15
	2.1 Utility–Cardinal Approach: Meaning Limitations	
	2.2 Concept of demand: Income demand, cross demand, short run and long run demand curves	
	2.3 Indifference Curve Analysis- Meaning and Definition, Characteristics	
	2.4 Consumer’s Equilibrium, Income effect, substitution effect price effect	
Units 3	THEORY OF DEMAND	15
	3.1 Concept and statement of Consumer’s surplus, Revealed preference theory of demand	
	3.2 Demand forecasting and estimation, Meaning of demand forecasting	
	3.3 Objectives of demand forecasting, Methods of forecasting	
	3.4 Descriptive analysis: 1. Direct methods a) Consumer survey b) Expert opinion c) Simulating market situations d) Controlled market experiments 2. Indirect Methods a) Simple correlation b) Trend projections	
Units 4	SUPPLY AND PRODUCTION ANALYSIS	15
	4.1 Meaning, of Supply	
	4.2 Elasticity of Supply: Meaning and Types	
	4.3 The Production Function: Meaning and Definition	
	4.4 Total, Average and Marginal Production, The law of variable proportions	

➤ **Course Outcome**

Attend of course, student will able–

CO1: Students will gain a comprehensive understanding of fundamental economic concepts like scarcity, opportunity cost, supply and demand, elasticity, and market equilibrium.

CO2: Students will learn to analyze consumer behavior using utility maximization and demand theory to predict and explain consumer choices in diverse market settings.

CO3: Students will understand welfare economics concepts like surplus, deadweight loss, and market efficiency, and analyze market interventions like price controls, taxes) and subsidies for welfare implications.

CO4: Students will utilize microeconomic principles to analyze real-world issues like environmental economics, healthcare, labor markets, international trade, and antitrust policy.

➤ **Objective :-**

1. Evaluate the impact of changes in prices and income on consumer demand.
2. Understand the utility maximization principle.
3. Predict consumer choices in different market scenarios.
4. Evaluate the short-run and long-run decisions of firms.
5. Apply production theory to analyze firm behavior in competitive and non-competitive markets.

➤ **Reference:-**

1. Theory and Applications" by K.R. Gupta and Manoj Sharma
2. Microeconomics for Managers" By M. Adhikary.
3. Microeconomic Theory: A Mathematical Approach" by R.K. Sinha.
4. Microeconomics for Managers" By M. Adhikary.
5. Microeconomics: An Indian Perspective" by Arup Mitra and Himanshu Sekhar Rout.

Note: Each lecture is of 1 hour

Credit-02:

No. of Lectures-60L



Unit	Name and Contents	Number of Lectures
Units 1	COST AND REVENUE ANALYSIS	15
	1.1 Cost-Volume-Profit (CVP) Analysis: CVP analysis examines the relationship between cost, revenue, and profit at various levels of output	
	1.2 Marginal Costing in Decision-Making: Make-or-buy decisions : Deciding whether to produce a component in-house or purchase it	
Units 2	MARKET STRUCTURE	15
	1. Monopolistic Competition: Real-World Case Studies and Implications	
	2. Market Power and Consumer Welfare in Imperfect Competition	
	1. Pricing Strategies and Market Dynamics in Oligopoly Markets	
	2. Entry Barriers and Their Impact on Market Structures	
	3. Perfect Competition and Agricultural Market Analysis	
4. Technological Innovation and Market Structure Evolution		
Units 3	FACTOR PRICING	15
	1. Theories of Factor Pricing: Marginal Productivity Theory in Practice	
	2. The Role of Wage Determination in Competitive and Non-Competitive Labor Markets	
	3. Impact of Minimum Wage Policies on Factor Pricing and Employment	
	4. Land Pricing and Rent Determination: A Comparative Analysis of Urban vs. Rural Areas	
5. Capital as a Factor of Production: Interest Rate Fluctuations and Their Effects		
Units 4	INTRODUCTION TO WELFARE ECONOMICS	15
	1. The Pareto Efficiency Concept in Resource Allocation	
	2. Welfare Implications of Market Failures	

➤ **Course Outcome: -**

CO 1: To understand fundamentals of cost and revenue system.

CO 2: To understand the different market structures and their implications for pricing, output determination.

CO 3: To understand the role of the factors pricing in rent, wages, interest and profit.

CO 4: To provide the knowledge of various market structures.

CO 5: To students will enhance their critical thinking's Skills through problems solving exercises.

➤ **Objective: -**

1. To analyze pricing and output decisions under each market structure.
2. To understand the implications of market power on consumer welfare and efficiency.
3. To understand the concept of market equilibrium and its determinants.
4. To understand the role of government intervention in correcting market failures.
5. To analyze the trade-offs between government intervention and market efficiency.

➤ **Reference:-**

1. Macroeconomics: N. Gregory Mankiw, Worth Publishers, New York
2. Macro- Economic Theory: M.L Zingan, Vrinda Publications (P) Limited.
3. Macroeconomics- K R Gupta, R.K.Mandal, Amita Gupta, Atlantic Publishers and
4. Macroeconomics" by D. M. Mithani
5. Macroeconomics: Theory and Policy" by R. P. Sundharam
6. Macroeconomics" by Shankar Acharya
7. Indian Economy: Performance and Policies" by Uma Kapila
8. Macroeconomics for Management Students" by J. K. Jain

Note: Each lecture is of 1 hour

Credit-04:

No. of Lectures-60 L

Unit No.	Name and Sub Titles of the Topic	No. of Lectures
Unit 1	Introduction	15
	1.1 Meaning and Definition of Macro Economics	
	1.2 Nature of Macro Economics	
	1.3 Scope of Macro Economics	
	1.4 Macro Economic Objectives.	
	1.5 Significance & Limitations of Macro Economics	
Unit 2	National Income	15
	2.1 Meaning and Importance of National Income.	
	2.2 Concepts of National Income: Gross National Product (GNP), Net National Product (NNP), Gross Domestic Product (GDP), Per Capita Income (PCI), Personal Income (PI), Disposable Income (DI)	
	2.3 Measurement of National Income: Methods and Difficulties	
	2.4 Circular Flow of Income: Two sector model	
Unit 3	Money	15
	3.1 Meaning and Functions of Money.	
	3.2 Demand for Money:	
	3.2.1 Classical Approach 3.2.2 Keynesian Approach.	
	3.3 Supply of Money:	
	3.3.1 Credit Creation of Commercial Banks 3.3.2 Money Measure of RBI (M1, M2, M3, M4). 3.3.3 Credit Control Methods.	
Unit 4	Trade Cycle	15
	4.1 Meaning and Definition of Trade Cycle	
	4.2 Characteristics of Trade Cycle	
	4.3 Phases of Trade Cycle	
	4.4 Control of Trade Cycle: Monetary Measures and Fiscal Measures	

➤ **Course Learning Outcomes: -**

Attend of the course the learner will have ability-

CO1: To develop the working capability of students in Macro Economics

CO2: To familiarize students with various concepts of national income

CO3: To provide students with National Income knowledge of GNP, NNP, GDP, PI, DI which facilitate transactions and credit operations within the National Income.

CO4: To introduce students to the role of money in an economy.

➤ **Objective: -**

1. To Understand the fundamentals, scope, and limitations of macroeconomics.
2. To Explore national income, measurement, and circular flow.
3. To Evaluating the causes and consequences of inflation and deflation.
4. To Develop critical evaluation skills on economic development in developing economies.

➤ **Reference:-**

1. Macroeconomics: N. Gregory Makiw, Worth Publishers, New York
2. Macro- Economic Theory: M L Zingan, Vrinda Publications (P) Limited.
3. Macroeconomics- K R Gupta, R.K.Mandal, Amita Gupta, Atlantic Publishers and
4. Macroeconomics" by D. M. Mithani
5. Macroeconomics: Theory and Policy" by R. P. Sundharam
6. Macroeconomics" by Shankar Acharya
7. Indian Economy: Performance and Policies" by Uma Kapila
8. Macroeconomics for Management Students" by J. K. Jain

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S. Y. B. A. Economics Syllabus

CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic

Year 2024– 2025

Major Mandatory Subject

ECMAT-241- MACRO ECONOMICS –I

SEMESTER – IV

Note: Each lecture is of 1 hour
Credit-04:

No. of Lectures 60L

Unit No.	Name and Sub Titles of the Topic	No. of Lectures		
Unit 1	Introduction	15		
	1.1 Meaning and Definition of Macro Economics			
	1.2 Nature of Macro Economics			
	1.3 Scope of Macro Economics			
	1.4 Macro Economic Objectives.			
	1.5 Significance & Limitations of Macro Economics			
Unit 2	National Income	15		
	2.1 Meaning and Importance of National Income.			
	2.2 Concepts of National Income: Gross National Product (GNP), Net National Product (NNP), Gross Domestic Product (GDP), Per Capita Income (PCI), Personal Income (PI), Disposable Income (DI)			
	2.3 Measurement of National Income: Methods and Difficulties			
	2.4 Circular Flow of Income: Two sector model			
Unit 3	Money	15		
	3.1 Meaning and Functions of Money.			
	3.2 Demand for Money: 3.2.1 Classical Approach 3.2.2 Keynesian Approach.			
	3.3 Supply of Money: 3.3.1 Credit Creation of Commercial Banks 3.3.2 Money Measure of RBI (M1, M2, M3, M4). 3.3.3 Credit Control Methods.			
	Unit 4		Trade Cycle	15
			4.1 Meaning and Definition of Trade Cycle	
4.2 Characteristics of Trade Cycle				
4.3 Phases of Trade Cycle				
4.4 Control of Trade Cycle: Monetary Measures and Fiscal Measures				

➤ **Course Learning Outcomes: -**

Attend of the course the learner will have ability-

CO1: To develop the working capability of students in Macro Economics

CO2: To familiarize students with various concepts of national income

CO3: To provide students with National Income knowledge of GNP, NNP, GDP, PI, DI which facilitate transactions and credit operations within the National Income.

CO4: To introduce students to the role of money in an economy.

➤ **Objective: -**

1. To Understand the fundamentals, scope, and limitations of macroeconomics.
2. To Explore national income concepts, measurement, and circular flow.
3. To Evaluating the causes and consequences of inflation and deflation.
4. To Develop critical skills in evaluating economic development, especially in developing economies.

➤ **Reference:-**

1. Macroeconomics: N. Gregory Makiw, Worth Publishers, New York
2. Macro- Economic Theory: M L Zingan, Vrinda Publications (P) Limited.
3. Macroeconomics- K R Gupta, R.K.Mandal, Amita Gupta, Atlantic Publishers and

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CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic

Year 2024– 2025

Major Mandatory Subject

ECMAT-242, - Practical in Macro Economics

SEMESTER - IV



Note: Each lecture is of 1 hour

Credit-02:

No. of Lectures-60L

Unit No.	Name and Sub Titles of the Topic	No. of Lectures
Unit 1	Introduction	10
	1.1 Sectoral distribution of economic activities	
Unit 2	National Income	10
	2.1 Sectoral distribution of income	
	2.2 Concepts of National Income:	
	2.2.1 Gross National Product (GNP),	
	2.2.2 Net National Product (NNP),	
	2.2.3 Gross Domestic Product (GDP),	
	2.2.4 Per Capita Income (PCI),	
2.2.5 Personal Income (PI),		
2.2.6 Disposable Income (DI)		
Unit 3	Money	10
	3.1 Analysis & Study of Commercial Banks	
	3.2 Analysis of R.B.I. Report	
	3.3 Analysis of the Commercial Bank	
	3.4 Cause Study of Commercial Banks	

➤ **Course Learning Outcomes: -**

CO1: Students will analyze the determinants of national income and output in different economic models.

CO2: Learners will assess the role of government policy in stabilizing the economy through fiscal and monetary measures.

CO3: Students will apply macroeconomic theories to real-world scenarios, including business cycles and economic growth.

CO4: Learners will examine the effects of globalization and technological change on macroeconomic outcomes.

➤ **Objective: -**

1. To understand the principles of macroeconomic analysis and its application to real-world economic issues.
2. To examine the determinants of national income, output, employment, and price levels.
3. To explore the causes and consequences of inflation, unemployment, and economic growth.
4. To comprehend the functioning of financial markets and institutions within the macroeconomic context.

➤ **References: -**

1. "Indian Economy: Performance and Policies" by Uma Kapila
2. "Macroeconomics in Emerging Markets" by V. V. Bhanaji Rao
3. "Macroeconomics: Theory and Policy" by D. N. Dwivedi
4. "Macroeconomic Theory" by M. L. Jhingan
5. "Macroeconomics: Indian and Global Environment" by Prem J. Bhalla
6. "Macroeconomic Policies and Economic Growth: Lessons from India" by D. Subbarao
7. "Indian Macroeconomics and Multilateral Frameworks: New Perspectives" edited by G. Chennappa.

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CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024– 2025

Minor Subject

ECMIT-231- BANKING AND FINANCE

SEMESTER - III



Note: Each lecture is of 1 hour
Credit-04:

No. of Lectures-60 L

Unit No.	Name and Contents	Number of Lectures
Unit 1	EVOLUTION OF BANKING	15
	1.1 Meaning, Definition and Origin of 'Bank'	
	1.2 Evolution of Banking in Europe	
	1.3 Evolution of Banking in India	
	1.4 Structure of Indian Banking System	
Unit 2	FUNCTIONS OF BANK	15
	2.1 Primary Functions -Accepting Deposits ,Granting Loans and Advances	
	2.2 Secondary Functions Agency Functions, General Utility Functions.	
Unit 3	CENTRAL BANK	15
	3.1 Definition of 'Central Bank'	
	3.2 Evolution of Reserve Bank of India	
	3.3 Functions of Reserve Bank of India	
	3.4 Understanding of concepts : Bank Rate, Cash Reserve Ratio(C.R.R.), Statutory Liquidity Ratio (S.L.R.), Repo Rate – Reverse Repo Rate	
Unit 4	PRIVATE BANKING	15
	4.1 Meaning and features of Private Banking	
	4.2 Classification of Private Banking– Old and New, Foreign Banks	
	4.3 Role of Private Banking in Economic Development	
	4.4 Challenges before Private Sector Banks in India	

➤ **Course Learning Outcomes**

Attend of the course the learner will have ability-

CO1: To provide the knowledge about Indian Banking System.

CO2: To create the awareness about the role of banking in economic development.

CO3: To provide the knowledge about working of Central Banking in India.

CO4: To know the functioning of private and public sector banking in India.

➤ **Objective: -**

1. Understand the historical development and significance of banks globally and their origin.
2. Trace the historical evolution of banking in Europe and its impact on modern banking systems.
3. Analyze the historical progression and distinctive features of banking in India.
4. Examine the structural components and regulatory framework of the Indian banking system.

➤ **Reference Books: -**

1. Indian Financial System" by M.Y. Khan and P.K. Jain
2. Banking Theory, Law and Practice" by Sundaram and Varshney
3. Indian Financial Markets: An Insider's Guide to How the Markets Work" by Ajay Shah and Susan Thomas
4. Banking and Financial Services in India" by K. C. Shekhar
5. Indian Banking: Theory and Practice" by Shyam Lal Garg

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Minor Subject

ECMIT-241- BANKING AND FINANCE

SEMESTER - IV



Note: Each lecture is of 1 hour

Credit-04:

No. of Lectures-60 L

Unit	Name and Contents	Number of Lectures
Unit 1	PUBLIC SECTOR BANKING	15
	1.1 Definition and Features of Public Sector Banks	
	1.2 Classification of Public Sector Banks	
	1.3 Nationalized Banks – State Bank of India, Social control, Meaning of Nationalization, Arguments for and against Nationalization – Merger of the Banks	
	1.4 Regional Rural Banks	
Unit 2	CO-OPERATIVE BANKING IN INDIA	15
	2.1 Meaning, significance and principles of Cooperation	
	2.2 Evolution of Cooperative Banking in India	
	2.3 Structure of Co-operative Banking in India	
	2.4 Role of Co-operative Banking in Economic Development	
Unit 3	DEVELOPMENT BANKING IN INDIA	15
	3.1 Meaning and Features of Development Banking	
	3.2 Functions of Development Banks in India	
	3.3 Role of Development Banks in Economic Development	
	3.4 Challenges before the Development Banking in India	
Unit 4	NONBANK FINANCIAL INSTITUTION	15
	4.1 Meaning and features of Nonbank Financial Institution	
	4.2 Types of Nonbank Financial Institution	
	4.3 Characteristics and Importance of Nonbank Financial Institution	
	4.4 Types of Nonbank Financial Institution	

➤ **Course Learning Outcomes: -**

CO 1-Understand the definition, features, and classifications of Public Sector Banks.

CO-2- Analyze the significance and principles of cooperative banking in India.

CO-3-Define non-bank financial institutions and their distinctive features.

CO-4- Classify nationalized banks and understand the implications of social control.

➤ **Objective: -**

1. Assess the evolution and structural framework of cooperative banking institutions in India.
2. Describe the role and challenges faced by development banks in fostering economic development.
3. Discuss the process of nationalization of banks and evaluate arguments for and against nationalization.
4. Analyze the significance and functions of regional rural banks in promoting rural development.

➤ **Reference Books: -**

1. "Banking and Financial Institutions in India" by S.B. Gupta
2. "Indian Financial System: Institutions, Markets, and Services" by B. Sanjeev Reddy
3. "Financial Institutions and Markets in India" by Bhole L. M.
4. "Bank Management and Financial Services" by Peter S. Rose and Sylvia C. Hudgins (Indian Adaptation by G. S. Sundararajan)
5. "Banking, Financial Institutions, and Banking Regulations in India" by M. R. Bhatia

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CBCS Semester Pattern

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SEMESTER- III

VOCATIONAL SKILL COURSE

ECVST- 231-(2T) Tourism Economics

Note: Each lecture is of 1 hour

No. of Credit- 02

Lecture - 30L

Unit	Name and Contents	Number of Lectures
Unit 1	Introduction to Tourism Economics	10
	1.1 - Tourism – Meaning, Types and Scope	
	1.2 - Tourism and Economic Growth	
	1.3 - Role of Tourism in Economic Development and Local Development	
	1.4 - Factors Affecting Tourism – Global to Local	
	1.5 - Socio-Economic Benefits of Tourism	
Unit 2	Tourism in India	10
	2.1 Tourism in India: Nature and Growth	
	2.2 Tourism and Opportunities in Rural Development	
	2.3 Tourism and Local Development in India	
Unit 3	Government Policies in Tourism	10
	3.1 Government Policies for Tourism in India	
	3.2 Government Institutes for Tourism – ITDC and MTDC – Functions and Packages	
	3.3. Tourism Development Policies	

➤ **Course Learning Outcomes: -**

CO 1: To understand the Role of Tourism in Economic Development

CO 2: To understand Various Types of Tourism.

CO 3: To understand Various Factors Affecting Tourism Economy.

CO 4: To evaluate Socio-Economic Benefits of Tourism.

CO 5: To analyses the Trends and Opportunities in Tourism.

➤ **Course Objective**

The objective of this course is to:

1. Provide an understanding of tourism economics and its impact on economic development.
2. Analyze the role of tourism in enhancing local and national economies.
3. Explore government policies and initiatives for tourism growth.
4. Examine socio-economic factors influencing tourism globally and locally.

➤ **Reference Books:**

1. Donald E. Lundberg, M. Krishna moorthy, and Mink H
2. A Modern Guide to Tourism Economics Edited by Alvaro Matias, this 2022 publication
3. **The Economics of Tourism** Authored by Mike J. Stabler, Andreas Papatheodorou, and M. Thea Sinclair.

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SEMESTER- III

VOCATIONAL SKILL COURSE

ECVSP- 241-(2P) - Practical in Tourism Economics



Note: Each lecture is of 1 hour

No. of Credit- 02

Lecture: - 30L

Unit	Name and Contents	Number of Lectures
Unit 1	Introduction to Tourism Economics	10
	1.1 Case Study: Analyzing Types of Tourism in Different Regions	
	1.2 Field Visit Report-adventure tourism, eco-tourism, cultural tourism	
	1.3 study on how tourism impacts the local economy.	
	1.4 Assess the role of tourism in local development by interviewing local stakeholders (business owners, government officials, and residents) in a tourism-dependent area.	
Unit 2	Tourism in India	10
	2.1 Survey on Tourism Trends and Influencing Factors	
	2.2 Tourism Growth Analysis in India.	
	3.3 Impact Assessment of Tourism on Local Communities.	
Unit 3	Government Policies in Tourism	10
	3.1 Review of Government Tourism Policies	
	3.2 Case Study of ITDC and MTDC	
	3.3 Tourism Policy Implementation Case Study	

➤ **Course Learning Outcomes: -**

CO 1: To understand the Role of Tourism in Economic Development

CO 2: To understand Various Types of Tourism.

CO 3: To understand Various Factors Affecting Tourism Economy.

CO 4: To evaluate Socio-Economic Benefits of Tourism.

CO 5: To analyses the Trends and Opportunities in Tourism.

➤ **Course Objective**

The objective of this course is to:

1. Provide an understanding of tourism economics and its impact on economic development.
2. Analyze the role of tourism in enhancing local and national economies.
3. Explore government policies and initiatives for tourism growth.
4. Examine socio-economic factors influencing tourism globally and locally.

➤ **Reference Books:**

1. Donald E. Lundberg, M. Krishna moorthy, and Mink H
2. A Modern Guide to Tourism Economics Edited by Alvaro Matias, this 2022 publication
3. **The Economics of Tourism** Authored by Mike J. Stabler, Andreas Papatheodorou, and M. Thea Sinclair,

Department of Economics



Note: Each lecture is of 1 hour

Credit-02:

No. of Lectures-30 L

Unit No.	Name and Contents	Number of Lectures
Unit 1	Introduction to Saving and Investment	10
	1.1 Concepts of Saving and Investment	
	1.2 Importance of Financial Planning	
	1.3 Basic Principles of Investment Planning	
Unit 2	Risk and Return Analysis	10
	2.1 Types of Investment Risks -Market Risk, Credit Risk, Liquidity Risk, Inflation Risk	
	2.2 Measuring Risk and Return -Standard Deviation and Beta	
	2.3 Risk-Return Trade-Off	
Unit 3	INVESTMENT PLANNING	10
	3.1 Investment Instruments -Fixed Income Securities ,Equity Securities ,Gold and Bullion	
	3.2 Investments in Bank Schemes	
	3.3 Investments in Post Office Schemes	

➤ **Course Learning Outcomes: -**

CO 1: Understand saving and investment concepts and their importance in personal finance.

CO 2: Learn the time value of money and its impact on financial decisions.

CO3: Explore investment options like gold, bank schemes, and post office schemes.

CO 4: Develop skills for effective investment planning to achieve financial goals

CO5: Differentiate between saving and investing and their roles in wealth accumulation.

➤ **Objective: -**

1. Define saving and investment, and analyze their role in financial planning.
2. Compare saving and investing, and assess their impact on financial goals.
3. Explain the time value of money, and calculate future and present values.
4. Explore investment options (gold, bank schemes, post office schemes), and evaluate their suitability.
5. Develop investment plans using investment options and time value of money principles.

➤ **Reference Books:**

1. Personal Finance by Kapoor, Dlabay, and Hughes.
2. Investment Analysis and Portfolio Management by Prasanna Chandra.
3. The Intelligent Investor by Benjamin Graham.
4. Financial periodicals, online financial planning resources, and market analysis reports.
5. The Psychology of Money" by Morgan Housel (Indian Edition)

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S. Y. B. A. Economics Syllabus

CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024– 2025

Major Mandatory Subject

OPEN ELECTIVE

ECGET- 231- DIGITAL BANKING-I

SEMESTER -III



Note: Each lecture is of 1 hour

Credit-02:

No. of Lectures-30L

Unit	Name and Contents	Number of Lectures
Unit1	DIGITAL BANKING	10
	1.1 Introduction, Definition and meaning, of Digital Banking,	
	1.2 Imports Nature and Objective of Digital Banking,	
	1.3 Scope and Futures of Digital Banking	
Unit2	PAYMENT SYSTEMS of DIGITAL BANKING	10
	2.1 Overview of global payment systems, Overview of domestic payment systems	
	2.2 RuPay and Repays Secure Immediate Payment Service (IMPS), National Unified USSD Platform (NUUP)	
	2.3 Aadhaar Enabled Payment System (AEPS) e-KYC National Unified USSD Platform (NUUP)	
Unit3	INTERNET BANKING	10
	3.1 Overview and Brief History Product Features	
	3.2 Corporate and Individual Internet Banking Integration with e-Commerce Merchant sites Back End Operations and Technology	
	3.3 Profitability of Internet Banking, Back End Operations and Technology	

Course Learning Outcomes: -

CO-1: Understand digital banking's concept, nature, and objectives.

CO-2: Explore the scope and future trends of digital banking globally.

CO-3: Learn global and domestic payment systems like RUPAY, IMPS, and AEPS.

CO-4: Gain insights into internet banking's history, features, and profitability.

Objective: -

1. Define digital banking, its nature, and objectives.
2. Evaluate digital banking's scope and predict future trends.
3. Compare global and domestic payment systems (RUPAY, IMPS, AEPS, NUUP).
4. Examine internet banking's history, features, and profitability.
5. Analyze digital banking's integration with e-commerce and backend operations.

➤ Reference Books:

1. Digital Banking: Transforming India" by V. Srinivasan and Radhika Pandey
2. Digital Banking and Payments: The Revolution" by Jai Raj Nair
3. Digital Banking: Evolution, Challenges and Opportunities" by M. S. Sahoo
4. Digital Banking in India: Trends, Challenges and Opportunities" by Arindam Banerjee and Partha Chatterjee
5. The Digital Bank: Strategies to Launch or Become a Digital Bank" by Vishnu Sharma

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CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024– 2025

Major Mandatory Subject

OPEN ELECTIVE

ECGET-241- DIGITAL BANKING-II

SEMESTER -IV

Note: Each lecture is of 1 hour

Credit-02:

No. of Lectures-30 L

Unit	Name and Contents	Number of Lectures
Unit 1	BRANCHLESS BANKING	10
	1.1 Introduction ,Objectives	
	1.2 Financial Inclusion – Logic and logistics , Vehicles for Financial Inclusion	
	1.3 Business Correspondents/ Business facilitators f. Digital Banking Products for Financial Inclusion	
Unit 2	MOBILE BANKING	10
	2.1 Overview and brief history of Mobile Banking,	
	2.2 Product features & diversity of Mobile Banking	
	2.3 RTGS, NEFT , Innovative Banking & Payment Systems	
Unit 3	NEW DEVELOPMENTS IN DIGITAL BANKING	10
	3.1 Fintechs, Business ecosystems Block chain, Crypto Currencies	
	3.2 Cloud , Virtualization, Analytics	
	3.3 Artificial Intelligence, Machine Learning Internet of things (IoT)	

➤ **Course outcome**

CO-1: Understand branchless banking and its role in financial inclusion.

CO-2: Explore mobile banking evolution, features, and payment systems like RTGS and NEFT.

CO-3: Learn about new developments in digital banking, including fintech, blockchain, AI, and IoT.

CO-4: Evaluate financial inclusion strategies and digital banking products for access.

➤ **Objectives:**

1. Define branchless banking, its objectives, and its role in financial inclusion.
2. Evaluate the scope of digital banking and predict future trends.
3. Analyze the impact of fintech, blockchain, AI, cloud computing, and IoT on banking.
4. Examine financial inclusion efforts and digital solutions for the unbanked.
5. Understand fintech ecosystems, virtualization, and analytics in banking.

➤ **Reference Books:**

1. "Digital Banking: Transforming India" by V. Srinivasan and Radhika Pandey
2. "Digital Banking and Payments: The Revolution" by Jai Raj Nair
3. "Digital Banking: Evolution, Challenges and Opportunities" by M. S. Sahoo
4. "Digital Banking in India: Trends, Challenges and Opportunities" by Arindam Banerjee and Partha Chatterjee
5. "The Digital Bank: Strategies to Launch or Become a Digital Bank" by Vishnu Sharma

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CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024– 2025

SEMESTER- III

ECFPP-231 Field Project

Course Code - ECFPP-231	Course Type – Practical
Course Name – Field Project Economics	
Credit allotted - 2 Credits	Lectures allotted – 60 Lectures

Guidelines: For Guidelines relating to the Field Project/ Survey refer attached file.

EVALUATION PATTERN:

Internal Evaluation	15 Marks
External Evaluation	35 Marks

Students should secure 40% marks in each type of evaluation

PAPER PATTERN

Internal Evaluation 15 Marks

PAPER PATTERN

Marks: - 15 Marks

FP:- Field Project/ Survey in Economics

For internal evaluation following points will be taken into consideration Documents Attendance Punctuality	Total Internal Evaluation 15 Marks
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External Evaluation

35 Marks

PAPER PATTERN

For internal evaluation following points will be taken into consideration	
Presentation	10
Project	15
Viva	10
Total	35



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CBCS Semester Pattern

Under Autonomy and NEP-2020 To Be Implemented from Academic Year 2024– 2025

SEMESTER-IV

Course Code - ECCEP-241	Course Type – Practical
Course Name – Community Engagement Program	
Credit allotted - 2 Credits	Lectures allotted – 60 Lectures

Guidelines: For Guidelines relating to the Field Project/ Survey refer attached file

EVALUATION PATTERN

Internal Evaluation	15 Marks
External Evaluation	35 Marks

Students should secure 40% marks in each type of evaluation

PAPER PATTERN

Internal Evaluation

15 Marks

PAPER PATTERN

Marks: - 15 Marks

FP:- Field Project/ Survey in Costing

For internal evaluation following points will be taken into consideration Documents Attendance Punctuality	Total Internal Evaluation 15 Marks
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External Evaluation

35 Marks

PAPER PATTERN

For internal evaluation following points will be taken into consideration	
Presentation	10
Project	15
Viva	10
Total	35