

Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

B.A. Honors Economics

BATCH 2020-2023

COURSE CODE	CATEGORY	COURSE NAME	L	T	P	CREDITS	TEACHING & EVALUATION SCHEME				
							THEORY			PRACTICAL	
							END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*
BAHNECO 301	Compulsory	Macro Economics I	5	-	-	5	60	20	20	-	-

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; Q/A – Quiz/Assignment/Attendance, MST Mid Semester Test.

Course Objectives:

1. Understand the Macroeconomics and familiarise the students with the different concepts of Macroeconomics in social scenario.

Course Outcomes:

1. Understand the basic concepts in Macroeconomics.
2. Learn the definition, measurement of the Macroeconomic variables.
3. Explain the various theories of determining GDP in the short run.

Syllabus:

UNIT I: Introduction

Macro vs. Micro Economics; Why Study Macroeconomics? Limitations of Macroeconomics; Stock and Flow variables, Circular Flow of Income, Equilibrium and Disequilibrium, Partial and General Equilibrium Statics – Comparative Statics and Dynamics

UNIT II: National Income Accounting

Concepts of GDP, Green National Income, Computation of GNI, National Income; measurement of national income and related aggregates; nominal and real income, limitations of the GDP concept.

UNIT III : Theory of Multiplier and Accelerator

The concept of Investment Multiplier, Accelerator, Working of Multiplier Leakages in multiplier process, paradox of thrift, Static and Dynamic Multiplier. Theory of Accelerator.

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UNIT IV: Money

Functions of Money, Supply of Money and its Measurement, M1,M2,M3,M4. High Powered Money, Money Multiplier Quantity Theory of Money – Cash Transactions, Cash Balances and Keynesian Approaches.

UNIT V Inflation and Unemployment

Inflation – Meaning, methods of measuring Inflation Types of Inflation- Demand – pull inflation, Cost push Inflation, Effects of Inflation, Policy Measures to control Inflation. Meaning, measurement and kinds of unemployment, Phillips Curve.

Text Books:

1. H L Ahuja (2018). *Principles of Macroeconomics*, S. Chand Publication; New Delhi.
2. D N Dwivedi (2015), *Macroeconomics Theory and Policy*, McGraw Hill Education (India) Pvt Limited, New Delhi.

Reference Books:

1. Case, Karl E. & Ray C. Fair.(2007). *Principles of Economics*, Pearson Education Inc, 8th edition. New Delhi.
2. Sikdar, Shoumyen (2011) *Principles of Macroeconomics*, 2nd Edition, Oxford University Press, India.
3. Gupta G.S (2018), *MACROECONOMICS Theory and Applications*, McGraw Hill Education, New Delhi.
4. Agrawal Vanita (2010), *Macroeconomics Theory and Policy*, Pearson Education, Inc New Delhi

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							THEORY			PRACTICAL	
							END SEM University Exam	Two Term Exam	Teachers Assessment ^{4,5}	END SEM University Exam	Teachers Assessment ^{t*}
BAHNECO 302	Compulsory	Microfinance	5	-	-	5	60	20	20	-	-

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;
***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives:

1. To acquaint the students with the latest developments in the fields of Microfinance.
2. Introduce Financial Inclusion, Self Help Group, Financial Literacy and Women empowerment.

Course Outcomes:

1. Exhibit a sound understanding of Microfinance status in India, particularly in rural area, in general and understanding of Public and Private Sector banks giving priority for expansion in rural areas and promoting microfinance.

Syllabus:

UNIT I: Introduction to Microfinance

Microfinance- An Introduction, Demand and Supply of Microfinance, Microfinance- A Development Strategy and an Industry, Microfinance Innovative Concept , Approaches and Financial Inclusion.

UNIT II: Financial and Operational Evaluation

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Analyzing and Managing Financial Performance and Statements of MFIs, Financial Ratios, Capital Adequacy, IRAC and Provisioning Norms. Revenue Models of Microfinance, Role of Subsidies and Donors in Microfinance, Benchmarking and Rating of MFIs, Business Planning – Impact Assessment – CVP Analysis.

UNIT III: Evaluation of Microfinance

Market Evaluation of Microfinance, Pricing of Financial Services, Legal and Regulatory Compliance in Microfinance. Social Evaluation of Microfinance, Role of Ethics in Microfinance.

UNIT IV: Microfinance in India

State intervention in Rural Credit, Bank linkup and Programme, Intermediaries for Microfinance, Microfinance Delivery Models and Banks Linkages Programs.

UNIT V: Issues, Trends of Microfinance

Emerging Issues in Microfinance, Gender Issues in Microfinance, Role of Technology in Microfinance, Micro Credit as Priority Sector Advance, Impact of Microfinance on Empowerment of Women.

Text Book

1. O.C Rana & Hem Raj (2016). *Microfinance*, Himalaya Publishing House: New Delhi

Reference Books:

1. Armendariz Beatriz and Morduch Jonathan (2011). *The Economics of Microfinance*, PHI Learnings Private Ltd: New Delhi.
2. Indian Institute of Banking Finance (2016). *Micro- Finance Perspectives and Operations*, Macmillan Publishers India Ltd: Mumbai.

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							THEORY			PRACTICAL	
							END SEM University Exam	Two Term Exam	Teachers Assessment ^{t*}	END SEM University Exam	Teachers Assessment ^{t*}
BAHNECO 303	Compulsory	Money and Banking	5	-	-	5	60	20	20	-	-

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;

***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

Course Objectives:

1. To expose students to the theory and functioning of the monetary and financial sectors of the economy
2. To discuss interest rates, monetary management and instruments of monetary control
3. Make them understand Fiscal Policy of India.

Course Outcomes:

1. Understand the organization, structure and role of financial markets and institutions. Financial and banking sector reforms and monetary policy with special reference to India are also covered.

Syllabus:

UNIT I: Indian Money Market

The Indian Money Market, Unorganized and Organized Sector of the Indian Money Market, Components of Money Supply, Reform Measures to Strengthen the Indian Money Market.

UNIT II: Financial Institutions, Markets, Instruments and Financial Innovations

Role of financial markets and institutions; problem of asymmetric information – adverse selection and moral hazard; financial crises. Money and capital markets: organization, structure and reforms in India; role of financial derivatives and other innovations. Problems of NPA in India.

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UNIT-III : Interest Rates

Determination; sources of interest rate differentials; theories of term structure of interest rates; interest rates in India.

UNIT-IV: Institutional Financing

Industrial Finance Corporation of India (IFCI), NABARD, Exim Bank, Small Industries Development Bank of India (SIDBI), IIBI.NHB, Green Banking.

UNIT V : Central Bank and Commercial Banking

Banking Development 1949- 69, Nationalization of Banks, Banking Structure in India, Banking Sector Reforms, Public and Private Banks, Functions and Role of RBI, Functions and Role of Commercial Banks, Indian Bank: Concerns and Challenges for Future.

Text Books:

1. F. S. Mishkin and S. G. Eakins(2009). *Financial Markets and Institutions*, Pearson Education: New Delhi.
2. F. J. Fabozzi, F. Modigliani and F. J. Jones(2009). *Foundations of Financial Markets and Institutions*, Pearson Education, 3rd edition: New Delhi.

Reference Books:

1. M. R. Baye and D. W. Jansen(1996). *Money, Banking and Financial Markets*, AITBS Publications: Delhi.
2. Rakesh Mohan (2011). *Growth with Financial Stability- Central Banking in an Emerging Market*, Oxford University Press: New Delhi.
3. L. M. Bhole and J. Mahuku (2011). *Financial Institutions and Markets*, Tata McGraw Hill, 5th edition, Mumbai.
4. M. Y. Khan(2011).*Indian Financial System*, Tata McGraw Hill, 7th edition, Mumbai.
5. N. Jadhav (2006).*Monetary Policy, Financial Stability and Central Banking in India*, Macmillan Publications: Chennai.
6. Reserve Bank of India (1998) .*Report of the Working Group: Money Supply Analytics and Methodology of Compilation*.

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							END SEM University Exam	Two Term Exam	Teachers Assessment	END SEM University Exam	Teachers Assessment ^{t*}
BAHNECO 304	SOC.SC. ARTS & HUMANITIES	Comprehensive Viva Voce	0	-	-	4	0	0	0	100	-

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; Q/A – Quiz/Assignment/Attendance, MST Mid Semester Test.

Course Objectives:

1. To provide an opportunity for students to apply theoretical concepts in real life situations
2. Enable students to manage resources, work under deadlines, identify and carry out specific goal oriented tasks

Course Outcomes:

1. The student should be able to acquire speaking skills and capabilities to demonstrate the subject knowledge.

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							END SEM University Exam	Two Term Exam	Teachers Assessment ^{†*}	END SEM University Exam	Teachers Assessment ^{†*}
BAHNECO 305	SOC.SC. ARTS & HUMANITIES	Field Study/Book Review/Case Study/Seminar	0	-	10	5	0	0	0	0	100

Legends: L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; Q/A – Quiz/Assignment/Attendance, MST Mid Sem Test.

Course Objectives:

1. This paper has an objective of exposing the students on various field study concepts
2. To provide an opportunity for students to apply theoretical concepts in real life situations
3. To enable students to manage resources, work under deadlines, identify and carry out specific goal oriented tasks

Course Outcomes:

1. The student should be able to acquire research skills and capabilities to take up the project work.

The work serves the twin purposes of providing critical insights to students and providing industry with graduates of a high caliber who are ready to get ahead in the world from day one. There will be continuous evaluation of the student on the basis of work assigned and regular submissions. The students need to complete the work in the stipulated time.