

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

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	Principles of 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, 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.

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

### **UNIT IV Money**

Functions of Money, Supply of Money, 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 Dehli.

#### **Reference Books:**

- 1 E Karl & C Ray Fair (2007). *Principles of Economics*, Pearson Education, Inc., 8<sup>th</sup> edition; New Delhi.
- 2 Sikdar Shoumyen (2010). *Principles of Macroeconomics*, 2<sup>nd</sup> Edition, Oxford University Press; New Delhi.

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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**

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.

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

### **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:**

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

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

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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:

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

organization, structure and reforms in India; role of financial derivatives and other innovations.

### **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), Industrial Credit Investment Corporation of India Ltd (ICICI), Industrial Development Bank of India (IDBI), NABARD, Exim Bank, Small Industries Development Bank of India (SIDBI), IIBI.NHB

### **UNIT V Central Bank and Commercial Banking**

Banking Development 1949- 69, Nationalization of Banks, Banking Structure in India, Banking Sector Reforms, Functions and Role of Central Bank, Functions and Role of Commercial Banks, Indian Bank: Concerns and Challenges of 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, 3<sup>rd</sup> edition: New Delhi.

#### **Reference Books:**

1. M. R. Baye and D. W. Jansen(1996). *Money, Banking and Financial Markets*, AITBS Publications: Dehli.
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, 5<sup>th</sup> edition, Mumbai.
4. M. Y. Khan(2011). *Indian Financial System*, Tata McGraw Hill, 7<sup>th</sup> 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*.

# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.A. Honors Economics

BATCH 2018-2021

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BAHNECO 304	SOC.SC.ARTS& HUM	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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## B.A. Honors Economics

BATCH 2018-2021

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BAHNECO 305	SOC. SC,ARTS& HUM	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.