Credit Structure-I



SNDT Women's University, Mumbai

Credit structure For Under Graduate Programmes in Humanities, Science and Technology and Interdisciplinary Studies Faculties

As per Government of Maharashtra Circular dated 13th March, 2024

B.A. Economics NEP - 2020

(w.e.f. 2024-25)

Structure with Course Titles(Revised May 2024)

SN	Courses	Type of Course	Credits	Marks	Int	Ext
	Semester I					
1.1	Introduction to Indian Economy	Subject 1	2	50	50	0
1.2		Subject 2	2	50	0	50
1.3		Subject 3	2	50	50	0
1.4	Entrepreneurship Development	OEC	4	100	50	50
1.5	Financial Literacy	VSC	2	50	50	0
1.6	Basic of Stock Market Operation	SEC	2	50	50	0
1.7		AEC (English)	2	50	0	50
1.8		IKS (Generic)	2	50	0	50
1.9		VEC	2	50	0	50
1.10		CC	2	50	50	0
			22	550	300	250
	Semester II					
2.1	Industrial and External sector of Indian Economy	Subject 1	2	100	0	50
2.2		Subject 2	2	0	50	0
2.3		Subject 3		0	0	50
2.4		VSC	2	50	50	0
2.5		VSC	2	50	50	0
2.6	Principles of Economics	OEC	4	100	50	50
2.7	Fundamental of Banking	SEC	2	50	50	0
2.8		AEC (English)	2	50	0	50
2.9		VEC	2	50	0	50
2.10		CC	2	50	0	50
			22	550	250	300

Exit with UG Certificate with 4 extra credits (44 + 4 credits)

Course Syllabus

Semester I

Major (Core)

Course Title	Introduction to Indian Economy
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	Explain the differences between developing and developed economies.
	 Discuss the developmental policies of the government relating to the agricultural sector.
Module 1(Credit 1)	Introduction to Indian Economy
Learning Outcomes	After learning the module, learners will be able to
	1.Summarize the concept and characteristics of developing and developed countries
	2. Comprehend the status of various sectors in the Indian economy
Content Outline	1.1 Developed and developing economy: Meaning and concept.
	1.2 Characteristics of Indian economy as a developing economy
	1.3 Comparison of Indian economy with developed economies in
	terms of:
	a) Population b) Per capita income c) agriculture d) Industry e)
	Service sector
Module 2(Credit 1)	Agricultural Sector
Learning Outcomes	After learning the module, learners will be able to
	1. Identify the role and importance of agriculture in Indian economy
	and various issues in this sector.
	2. Critically evaluate issues relating farmers
Content Outline	2.1 Contribution of agricultural sector in Indian Economy
	2.2 Low productivity- causes and measures
	2.3 Agricultural finance- importance and sources.
	2.4 Agricultural marketing-defects and remedies.
	2.5 Framer's suicides- causes and measures.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

1	Assignments : Any topic related to syllabus.	(25 Marks)
2	Seminar / Group Discussion	(10 Marks)
3	Debate and Discussion / MCQ Test	(15 Marks)
	OR	
4	Project work and Presentation	(15 Marks)

References:-

- Agrawal A.N. (2023), Indian Economy Problems of Development and Planning 44th Edition, New Age International Publishers. Delhi.
- Agrawal A.N., (2018), Indian Economy, 41th Edition, New Age International Publishers. Delhi
- Dutt &Sundharam ,(2024), Indian Economy- 68th Edition ,S Chand & cop. Pvt. Ltd. New Delhi.
- Datta Gaurav and Mahajan Ashwini (2024), Indian Economy', 73rd Edition, S. Chand & Company Ltd. New Delhi
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- Sanjeev Varma (2021) The Indian Economy –MC-Graw Hill Delhi
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- Ahluwalia I.J. and I.M.D. Little (Eds.) (1999), India's Economic Reforms and Development (Essays in honour of Manmohan Singh), Oxford University Press, New Delhi.
- Bardhan. P.K. (9th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
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- Reserve Bank of India, Report on Currency and Finance (Annual).
- Sen, R.K. and B.Chatterjee (2001), Indian Economy; Agenda for 21st Century (Essays in honour of Prof. P.R. Brahmananda), Deep & Deep Publications, New Delhi.
- C.S.Prasad ,VibhaMathur& Anup Chatterjee- (2007),Sixty Years of the Indian Economy-1947- Part- I, 2007-New Century Publication ,New Delhi.

- Uma Kapila (Edited) (2023-24), Indian Economy since Independence, 34th Edition Academic Foundation, New Delhi.
- माहोरे रामदास२०२१ ,,भारतीय अर्थव्यवस्था,नागपूर ,साई ज्योती पब्लिकेशन ,
- झामरे जी ,' भारतीय अर्थव्यवस्था विकास व पर्यावरणात्मक अर्थशास्त्र ,२०१५.एन.पिंपळापुरे अँड कंपनी पब्लिशर्सनागपूर ,
- नीलांजन बानिक ,(२०१७)भारतीय अर्थव्यवस्था स्थूल अर्थशास्त्रीय आढावा सेज पब्लिकेशन , न्यू दिल्ली .लि.इंडिया प्रा
- रसाळ राजेंद्र (२०१५) भारतीय अर्थव्यवस्था सक्सेस पब्लिकेशन्स ,सुधारित व विस्तारित आवृत्ती, पुणे
- रमेश सिंह ,(२०१९)भारतीय अर्थव्यवस्था ,(मराठी आवृत्ती)मॅक ग्रा हिल एज्युकेशन चेन्नई , Reference Books in Hindi
- दत्त और सुंदरम, 2024,भारतीय अर्थव्यवस्था ,73 वां संस्करण , एस चंद एंड कंपनी. लिमिटेड मुंबई।
- वीपुरी.के., एसमिश्रा और भगत गर्ग.के., 2023-2024, भारतीय अर्थव्यवस्था, 41वां संस्करण, हिमालय पब्लिशिंग हाउस, मुंबई।
- रमेश सिंह, 2023,भारतीय अर्थव्यवस्था,15 वाँ संस्करण, मैकग्रा हिल पब्लिशर्स,नई दिल्ली

Semester I Open Elective Courses (OEC)

Course Title	Entrepreneurship Development
Course Credits	4
Course Outcomes	After going through the course, learners will be able to
	Describe the entrepreneurship process.
	Explain the types and role of entrepreneurs
	Discuss the various Government Schemes for entrepreneur
	development schemes
	Case studies of successful entrepreneurs
Module 1(Credit 1)	Process of Entrepreneurship
Learning Outcomes	After learning the module, learners will be able to
	1.Explain the Concept & Functions of an Entrepreneur.
	2.Summarize the process of Entrepreneurship.
	3.Describe the Classification of Entrepreneurship in Different Basis
Content Outline	1.1 Concept & Functions of an Entrepreneur
	1.2 Evolutionary Approach
	1.3 Process of Entrepreneurship
	a. Decision Making
	b. Communication skills
	c. Time Management
	d . Entrepreneur as a Business Leader
	1.4 Classification of Entrepreneurship in Different Basis
Module 2 (Credit 1)	Types & Role of Entrepreneur
Learning Outcomes	After learning the module, learners will be able to
	1.Discuss the types of entrepreneurships.
	2.Identify the role of Entrepreneur in developed and developing
	countries.
	3.Illustrate the impact of Globalization on entrepreneurs.
Content Outline	2.1 Types of Entrepreneurships: Opportunistic vs survival
	2.2 Fabian & Drone & Their Respective Characteristics.
	2.3 Role of Entrepreneur in developed and developing countries.
	2.4 Impact of Globalization, Liberalizations
	and Privatization on entrepreneurship, neo protectionism.
Module 3 (Credit 1)	Entrepreneurship Development Programme (EDP)
Learning Outcomes	After learning the module, learners will be able to
	1.Discuss the : Concept, Objectives, Phases, Importance of EDP
	2.Explain the skill development programme
	3.Identify the Start-up and Opportunity for women through training
	and internships
	4. Analyze the progress of Entrepreneurship Development in India

Content Outline	3.1 EDP: Concept, Objectives, Phases, Importance,		
	3.2 Entrepreneurial Training and Development.		
	3.3 Ministry of skill development, NEAS, DEDC.		
	3.4 Start-up and Opportunity for women through training and		
	internships.		
	3.5 Entrepreneurship Development in India		
Module 4 (Credit 1)	Factors Affecting Entrepreneurial Development		
Learning Outcomes	After learning the module, learners will be able to		
	1.Explains the factors affecting Entrepreneurial development.		
	2.Discuss the importance of Cultural & Political Factors in success of		
	Entrepreneurial development.		
	3.Describe the psychology and technological relationship in success		
	4.Identify the international factors effect on Entrepreneur's		
	development.		
Content Outline	4.1 Internal & External Factors		
	4.2 Personal Factors – Family Background		
	4.3 Socio-economic Factors		
	4.4 Cultural & Political Factors		
	4.5 Psychological Factors		
	4.6 Technological Factors		
	4.7 Educational & International Factors		

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

1.	Assignments: Any topic related to syllabus.	(25 Marks)
2.	Seminar / Study Tour	(15 Marks)
3.	Book Review / Group Discussion / MCQ Test OR	(10 Marks)
	Field work, Project work and Presentation:	(10 Marks)

References:

- Bodi R.V, (2009), Entrepreneurship Vrunda Publication, Jalgaon.
- H Nandan, 2018, Fundamentals of entrepreneurship, PHI learning publication.
- Harish Robert D & Peters M.P. (2004) Entrepreneurship Meezut, TATA Mcgraw hill.
- Lall Madhuzima & sahai shikha, (2010), Entrepreneurship New Delhi. Excel Books.
- Neeta Boporikar (2002), Entrepreneurship & small Industry –, Himalaya Publication, Mumbai.
- Reddy P. Narayana (2002), Entrepreneurship: Tex & cases, Cengage & Learning India PVt. LtD.
- P.F Drucker, 2017, Revised Edition Innovation and Entrepreneurship, MC Graw Hill Production, New Delhi
- Saini J. S. & Dhameja S.K (1998) ,Entrepreneurship &Small Business ,Rawat publication Jaipur
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- Vasant Desai, 2015, Business Planning and Entrepreneurship Management, Himalaya Publication, Lucknow.

Semester I

Vocational Skill Courses (VSC)

Course Title	Financial Literacy	
Course Credits	2	
Course Outcomes	After going through the course, the learner will be able to	
	Describe the fundamentals of financial literacy.	
	 Explain the importance of financial inclusion 	
	Analyze the various government schemes for financial	
	inclusion.	
Module 1(Credit 1)	Fundamentals of Financial Literacy	
Learning Outcomes	After learning the module, learners will be able to	
	1.Discuss the importance of financial literacy	
	2.Summarize the concept of individual budgeting and distinguish	
	between loan and Borrowings	
Content Outline	1.1 Meaning and objectives of financial literacy, the	
	importance of financial literacy.	
	1.2 Individual Budgeting-sources of income, expenditure,	
	saving and borrowing.	
	1.3 Difference between loans and borrowing	
	1.4 Banking and financial institutions inclusion schemes.	
Module 2(Credit 1)	Financial Inclusion	
Learning Outcomes	After learning the module, learners will be able to	
	1. Examine the concept and objectives of financial inclusion	
	2. Analyze the government initiatives for financial inclusion and	
	women empowerment.	
Content Outline	2.1 Financial inclusion; meaning and objectives. Significance of it.	
	2.2 Government initiatives for financial Inclusion	
	2.3Women empowerment and financial inclusion. Aatmanirbhar	
	Bharat Yojana, Garib Kalyan Yojana, Skill India, Stand-up India,	
	Start-up India and Make in India.	
	2.4 Case studies of various schemes.	

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

1.	Assignments : Any topic related to syllabus.	(25 Marks)
2.	Debate and Discussion / MCQ Test	(15 Marks)
3.	Seminar / Book Review OR	(10 Marks)
	Projects work and Presentation	(10 Marks)

References-

- Pro.Amit Kumar Singh 2023, Financial Literacy "book by, UGCF Edition Publisher Meri Pustak .com
- "Money Management Made Smart" -book by Georgiana Golden,

- Jay Liebowitz, July 2018 "Financial Literacy Education" Published by CRM Press.
- Chris Corinthian ,September 2022. Financial Literacy 101 for College Students published by Infinite Growth Publishing ,LLC.
- https://kslib.info/1176/Financial-Literacy-Digital-Books-Online-

Semester I
Skill Enhancement Courses (SEC)

Basic of Stock Market operation	
2	
After going through the course, learners will be able to	
 Identify the stock market functions. 	
 Develop the analytical skills needed to make informed 	
investment decisions in the stock market.	
Comprehend and manage different types of investment risks.	
Introduction to the Stock Market	
After learning the module, learners will be able to	
1. Provide knowledge on the basic of functioning of stock	
market, different types of securities traded, and the	
participants involved.	
2. Recognize the different types of trading mechanisms and the	
market regulators.	
1.1 Origin and concept of stock market and its functions	
1.2 Types of securities traded in the stock market	
1.3 Participants in the stock market	
1.4 Trading mechanisms, Market regulators	
Risk management	
After learning the module, learners will be able to	
1. Illustrate to risk management and develop a trading strategy that	
suits individual risk tolerance.	
2. Explain the concept of stop-loss orders and margin trading.	
2.1Types of risks	
2.2 Diversification of portfolio	
2.3 Risk management strategies	
2.4 Stop-loss orders, Margin trading	

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

Assignments : Any topic related to syllabus. (25 Marks)
 Debate and Discussion (15 Marks)
 Article Review / Group Discussion (10 Marks)
 OR
 Seminar / study Tour

References-

- Arora Arvind (2022), Basics of Stock Market -Complete Guide for Stock Beginners,
 A2 Motivation
- Gala <u>Jitendra</u> (2007)Guide To Indian Stock Market Buzzing stock Publishing House

Semester II

Subject 1

Course Title	Sector-wise features of Indian Economy since 2000
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	Develop insights into the changing scenario of industry and new industrial policy and its implications in India.
	Describe the changes and progress in the external sector in India
Module 1(Credit 1)	Industrial Sector
Learning Outcomes	After learning the module, learners will be able to
	1.Express the relevance of Industrial Sector and changes in the industrial policy
	2. Critically analyze the problems facing the industrial sector in India
	and their remedies.
Content Outline	1.1 Significance of Industrial sector in Indian Economy
	1.2 Industrial policy since 1991
	1.3 Role and problems of small scale industries and measures to
	resolve them.
	1.4 Public sector-role, problems and measures
	1.5Private sector-role, problems and measures.
	1.6 MNCs: role and policy.
Module 2 (Credit 1)	External sector
Learning Outcomes	After learning the module, learners will be able to
	1. Acquire the knowledge on structure and direction of External
	Sector
	2. Evaluate the role of various forms of investment in India.
Content Outline	2.1 Structure and direction of foreign trade since 1991.
	2.2 Role of Foreign Direction Investment (FDI), Foreign Institutional
	Investors (FII).
	2.3 Role of Multinational corporations (MNCS).
	2.4 Role of IMF and World Bank.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

(No Internal Marks this Paper)

References-

- Agrawal A.N. (2023), Indian Economy Problems of Development and Planning 44th Edition, New Age International Publishers. Delhi.
- Agrawal A.N., (2018), Indian Economy, 41th Edition, New Age International Publishers. Delhi
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- दत्त और सुंदरम , 2024,भारतीय अर्थव्यवस्था ,73 वां संस्करण , एस चंद एंड कंपनी. लिमिटेड मुंबई।
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- रमेश सिंह, 2023,भारतीय अर्थव्यवस्था,15 वाँ संस्करण, मैकग्रा हिल पब्लिशर्स,नई दिल्ली

Open Elective	Principals of Economics		
Courses			
(OEC)Course Title			
Course Credits	4		
Course Outcomes	After going through the course, learners will be able to		
	Identify the elementary concepts in economics.		
	Explain the various scientific methods of economics.		
	Describe the market structure and it's features.		
	Discuss the interdependence of trade in modern era.		
Module 1(Credit 1)	Principles of Economics		
Learning Outcomes	After learning the module, learners will be able to		
	1. Summarize the principles of economics		
	2. Discuss the Role of Government in improving market outcomes		
Content Outline	1.1Trade-offs faced by the individuals, Significance of opportunity cost in decision making ,Thinking at the margin responses to incentives 1.2 Benefits from exchange, Organization of economic activities		
	through markets and its benefits		
	1.3Role of government in improving market outcomes, Dependence of standard of living on production		
	1.4Growth in quantity of money and inflation, Inflation and		
	unemployment trade-off.		
Module 2(Credit 1)	ule 2(Credit 1) Economics and Its Scientific Methods		
Learning Outcomes	After learning the module, learners will be able to		
	Explain the concept of scientific Methods and economic models.		
	2. Identify he role of economist and their thought of School		
Content Outline	 2.1 Concept of the scientific method, Role of assumptions 2.2 Economic models: circular flow of income and production possibilities curve 2.3 Micro economics and Macroeconomics 2.4 Economist as policy advisors, Positive economics and normative 		
	economics		
	2.5 Causes of disagreement among economists		
Module 3(Credit 1)			
Learning Outcomes	After learning the module, learners will be able to		
	1. Illustrate different markets, types of demand and supply		
G + + O - 11	2. Analyze the market equilibrium in different markets.		
Content Outline	 3.1 Definition of Market and Competition 3.2 Demand curves: Market demand versus individual demand, 3.3 Movements along the demand curve, Shifts in the demand curve, 3.4 Supply curves: Market supply and individual supply-Shifts in supply curve 3.5 Market equilibrium three steps to englyze changes in equilibrium 		
	3.5 Market equilibrium – three steps to analyze changes in equilibrium		

Module 4(Credit 1)	Interdependence and Trade	
Learning Outcomes	After learning the module, learners will be able to	
	1.Identyfied the concept and difference between internal and	
	international trade.	
	2. describe the various cost advantages of international trade.	
Content Outline	4.1 Concept of National and International Trade, Difference between	
	International and National Trade	
	4.2 International Trade as an engine of growth	
	4.3 Meaning of absolute cost advantage, Opportunity cost and	
	comparative cost advantage	
	4.4Trade policy: free trade and protected Trade	
	4.5 Exchange rate –Concept and types	

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

1.	Home Assignments : Any topic related to syllabus.	(25 Marks)
2.	Seminar / MCQ Test	(10 Marks)
3.	Book Review / Group Discussion OR	(15 Marks)
	Debate and Discussion	(15 Marks)

References:

- N. Gregory Mankiw, (2015) Principles of Macroeconomics, 7th edition, Cengage Learning
- Sikdar, S. (2006), Principles of Macroeconomics, Oxford University Press, New Delhi.
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 Ram nager, New Delhi.
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- Lipsey R.G.(1999), Principles of Economics, Oxford University, Press, New Delhi.
- Lipsey, Chrystal, Principles of Economics

Semester: II Skill Enhancement Course (SEC)

Course Title	Fundamentals of Banking			
Course Credits	2			
Course Outcomes	After going through the course, learners will be able to			
	 Familiarize fundamentals of Banking. 			
	Explain the banking system functioning in India			
	 Analyze recent developments in the banking sector. 			
Module 1(Credit 1) Introduction to Banking				
Learning Outcomes	After learning the module, learners will be able to			
	1.Apprise changes in the banking sector in India.			
	2.Acquire basic knowledge on the functioning of banks and recent developments in the banking services since 1991			
	3.Summarize various methods of credit control.			
Content Outline	1.1 Concept and Meaning of Banking, Origin and types of banking 1.2 Functions of commercial Banks, Multiple Credit Creation by commercial banks			
	1.3 Functions of Central Bank, Credit Control by Central banks:			
	Qualitative and Quantitative methods of credit control			
Madula 2(Cuadi4 1)	1.4 Reserve Bank of India: Origin, Functions and Role.			
Module 2(Credit 1) Banking Sector in India				
Learning Outcomes	After learning the module, learners will be able to			
	1. Acquaint knowledge regarding developmental financial institutions.			
	2. Analyze banking sector reforms.			
	3. Describe the functions of rural and agricultural banks.			
Content Outline	2.1 Universal banking in India: IDBI, ICICI: functions and role.			
	2.2. National Bank for Agriculture and Rural Development			
	[NABARD.]			
	2.3 Regional Rural Banks (RRBs): Functions and Role.			
	2.4 Banking sector reforms since 1991.			
	2.5 Privatization and merging of Banks in India.			

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

1. Assignments: Any topic related to syllabus.	(25 Marks)
2. Group Discussion / Bank Visit:	(10 Marks)
3. Article Review / Seminar OR	(15 Marks)
Debate and Discussion / MCQ Test	(15 Marks)

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