



**Rayat Shikshan Sanstha's**  
**Chhatrapati Shivaji College, Satara**  
**(Autonomous)**

**A Constituent College of**  
**Karmaveer Bhaurao Patil University, Satara**  
Accredited By NAAC with 'A+' Grade

**B.A. Degree Program in Economics**  
**(Under the Faculty of Humanities)**

**Syllabus Under**  
**National Education Policy 2020**

CHOICE BASED CREDIT SYSTEM WITH MULTIPAL ENTRY AND  
MULTIPAL EXIT OPTIONS IN THE UNDERGRADUATE DEGREE  
PROGRAMMES OF ECONOMICS

**B. A. Part-I (Economics) Semester I&II**

Category: MAJOR

(Syllabus to be implemented from June, 2023-24 onwards.)



**Rayat Shikshan Sanstha`s**  
**Chhatrapati Shivaji College, Satara (Autonomous)**  
**Choice Based Credit System**  
**NEP 2020**  
**B.A. Part - I SEMESTER - I**  
**Economics Course – 1**  
**June 2023 onwards**  
**Indian Economy - I**  
**Subject Code: (MMECO01101) (Credit 04)**  
**Category: Major (Mandatory)**

**Preamble:**

This paper intends to acquaint the students with various dimensions and the challenges, before the Indian economy. It endeavors to provide useful insights to the students about the present economic situation and composition of the Indian economy. Indian Economy having largest Population in the world. Concern with this course having objective to give detailed information to the students about demography. The major sectors and their relative importance in the Indian economy and the major challenges faced by it.

**Objectives**

1. To study the economic Development of India.
2. To study the population of India.
3. To Study nature and scope of poverty and Unemployment in India.
4. To study the major challenges before Indian economy.

**Course Outcome**

1. Understand the Economic Development of India.
2. Familiarize with population of India.
3. Able to understand the nature and scope of poverty and unemployment in India.
4. Aware about Major challenges before Indian Economy.

**Expected Skills impartation (Through theory and practical`s )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Module-1 Economic Development of India**

**(15 Period)**

1.1 Salient Features of Indian Economy

1.2 Recent Trends in Economic Growth and Composition in India, Structural Changes in Indian Economy

1.3 Indian Economy and Inclusive Growth

1.4 Comparison of Indian Economy with Developed countries: Per Capita Income, Agriculture, Industry and Service Sector.

**Module- 2 Population of India**

**(15 Period)**

2.1 Broad features of Indian Population, Demographic Dividend

2.2 Size and Causes of growth of population in India

2.3 Human Resource Development – HDI Indicators and Measurement

2.4 Recent Population policy of India

### **Module-3 Poverty and Unemployment**

**(15 Period)**

- 3.1 Poverty- Meaning & Types
- 3.2 Poverty- Causes & Measures
- 3.3 Unemployment – Meaning & Types
- 3.4 Unemployment - Causes & Measures

### **Module– 4 Challenges before Indian Economy and Remedies**

**(15 Period)**

- 4.1 Economic Inequality- Nature Causes & Remedies
- 4.2 Social Inequality - Nature Causes & Remedies
- 4.3 Regional Imbalance - Nature Causes & Remedies
- 4.4 Rural- Urban Imbalance - Nature Causes & Remedies

### **Practical work: Case Study / Field Survey / Field Visits / Project**

1. State of Human Development urban and rural area
2. Problem of poverty & unemployment in Satara District
3. Natural resources in Maharashtra
4. Migration in Satara City and District
5. Demography of Satara District

### **REFERENCES**

1. Agrawal A.N. (Latest Edition) Indian Economy, New Age International Publishers, New Delhi.
2. Chatterjee and Mani N. (2012-13), Economic Survey of India, its states, New Century Publications, New Delhi.
3. Datt and K.P.M. Sundharam, (Latest Edition) Indian Economy, S. Chand and Company Ltd., New Delhi.
4. Desai Mutalik and Bhalerao Nirmal (Latest Edition) Bharatiya Arthvyavasta, Nirali Prakashan, Pune. (In Marathi Language)
5. Economic Survey of India - Various Issues
6. Economic Survey of Maharashtra - Various Issues
7. Handbook of Indian Statistics - 2015.
8. India 2018-19.
9. Indian Economy Kapila Uma
10. Indian Economy Pratiyogitadarpan
11. Indian Economy Sing Ramesh
12. Krushatra
13. Lokrajya
14. Puri V.K., Misra S.K. (Latest Edition) Indian Economy, Himalaya Publishing House, Mumbai.
15. Wavare A. K. and Ghatage L. N. (2010), Bharatiya Arthvyavasta, Nirali Prakashan, Pune. (In Marathi Language)
16. World Development Report - Various issues
17. Yojana
18. Artsanwadh

### **Research journals:**

1. The Quarterly Journal of Economics, Oxford University Press

2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

**Additional readings:**

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction** – Marathi/English

**Rayat Shikshan Sanstha`s**  
**Chhatrapati Shivaji College, Satara (Autonomous)**  
**Department of Economics**  
**Choice Based Credit System**  
**NEP 2020**  
**June 2023 onwards**  
**B.A. Part - I Semester - I**  
**Economy of Maharashtra - I**  
**Subject Code: (MMECO01102) (Credit 02)**  
**Category: Major (Mandatory)**

**Preamble:**

This paper would enable the students to know about basic features of economy of Maharashtra. The students would also be able to understand aspects of development of the state with various sectors. Because of this course student will know the Physical, Social & Economic Features of Maharashtra's Economy. It will also help the student for knowing the Profile of Population, also in that Context migration, Population Policy, Unemployment & Poverty. This paper introduces the problems faced by the economy of Maharashtra as well as various efforts of the institutions, NGOs and the Government to tackle them.

**Objectives**

1. To study the nature of Economy of Maharashtra.
2. To study the issues and policy of Population of Maharashtra.

**Course Outcome**

1. Understanding the nature of Maharashtra Economy.
2. Demonstrate the importance of the Maharashtra economy in the national economy.
3. Familiarize with Demography of Maharashtra.

**Expected Skills impartation (Through theory and practical's)**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**UNIT-I: Introduction to Economy of Maharashtra (15 periods)**

- 1.1 Basic features of the economy of Maharashtra & Place of Maharashtra in Indian Economy
- 1.2 Physical: Soil, Climate, Rainfall, Rivers, Minerals
- 1.3 Economic: Transport, Communication and Energy
- 1.4 Social: Education, Health, Housing, Drinking Water

**UNIT-II: POPULATION IN MAHARASHTRA (15 periods)**

- 2.1 Profile of Population in Maharashtra
- 2.2 Migration: Types, Causes, Effects and Remedies
- 2.3 Population Policy 2001
- 2.4 Unemployment and poverty -Nature, Causes, Measures

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. State the important and role of Maharashtra's Economy in national Economy.
2. Demographic profile of Satara District
3. Natural Resources in Maharashtra.
4. Migration in Satara city and District.

## READING LIST

1. Government of Maharashtra, Maharashtra Human Development Report – 2002
2. Dastane Santosh- Asa Ha Maharashtra (Marathi Edition)
3. Government of Maharashtra : Economic Survey of Maharashtra, Various Issues.
4. Government of Maharashtra: Yojana magazine, Various Issues.
5. Kurulkar R. P. (1997) : Maharashtrachi Arthvyavastha (Marathi) Vidya Prakashan, Ruikar Marg, Nagpur.
6. Maharashtra Rajya Niyojan Mandal (2002) :Manav Vikas Ahawal, Maharashtra.
7. Munagekar Bhalchandra (2003) : The Economy of Maharashtra – Changing Structure and Emerging Issues, Dr. Ambedkar Institute of Social and Economic Change, Mumbai
8. Pansare Govind (2012) : Maharashtrachi Arthik Pahani – Paryayi Drushtikon
9. Patil J.F. (2010): Suvarna Mahotsavi Maharashtrachi Badalati Arthvyavastha (Marathi), Abhijit Pratap Pawar, Sakal Papers Ltd., 595, Budhwar Peth, Pune
10. Reserve Bank of India: Handbook of Statistics of Indian Economy
11. World Bank (2002) India : Maharashtra Reorienting Govt. to Facilitate Growth and Reduce Poverty
12. Jungale Mangala (2008) : Maharashtrachi Arthvyavastha (Marathi), Prashant Publications, 17, Stadium Shopping Centre, Opp. State Bank, Jalgaon –age No. 9 to 19.
13. Kurulkar R. P. (1997) :Maharashtrachi Arthvyavastha (Marathi), Vidya Prakashan, Ruikar Marg, Nagpur. Page No. 153 to 179.
14. Dastane Santosh- Asa Ha Maharashtra (Marathi Edition)

### Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Economic Growth, Springer
9. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
10. Journal of Economic Perspectives, American Economic Association
11. The Review of Economics and Statistics, MIT Press
12. American Economic Journal: Macroeconomics, American Economic Association
13. Journal of Labor Economics, University of Chicago Press
14. Renewable and Sustainable Energy Reviews, Elsevier
15. Journal of Public Economics, Elsevier
16. Journal of Development Economics, Elsevier

### Additional readings:

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction** – Marathi/English



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**National Education Policy (NEP) 2020**  
**B.A. Part - I SEMESTER - I**  
**June 2023 onwards**  
**OE Paper -I Banks and Financial System**  
**Subject Code: (OEBFS01101)**  
**(Credit 04)**

**Preamble:**

This course has been designed to make students able to use e-banking services. It also tells how the monetary authority was working. This paper provides consultancy and guidance about the financial market and its investment. It also gives detailed information about the business practices of NBFCs and AIFI. By completing this course, students will easily explain the monetary system, banking businesses, and recent trends in Indian banking.

**Objectives**

1. To familiarize with the financial system
2. To understand the financial market and its features
3. To analyze the role of banks in economic development
4. To be aware of various negotiable instruments

**Course Outcomes:**

1. Understanding the financial system
2. Creating analytical explanations of the contribution of the financial markets
3. Making awareness about the role of banks in economic development
4. Introducing the various types of negotiable instruments

**Expected Skills Impartation (Through theory and Practical's)**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit 1: Introduction to Financial System**

**(15 Period)**

- 1.1 Nature and Role of Financial System
- 1.2 Structure of Financial System
- 1.3 Types of Finance
- 1.4 Components of financial system

**Unit-2- Financial Markets in India**

**(15 Period)**

- 2.1 Indicators of Financial development
- 2.2 Indian Money Market: Features, Functions, Instruments and Submarkets.
- 2.3 Indian Capital Market: Features, Functions, Instruments and Submarkets.
- 2.4 Recent Development in Indian Money & Capital Market

**Unit 3 Introduction to Banking**

**(15 Period)**

- 3.1 Role of Banks in Economic Development

- 3.2 Meaning, Evolution and Functions of Commercial Banks
- 3.3 Processes of Credit Creation and its Limitations and Balance Sheet
- 3.4 Principles of Banking Business and Its Importance

#### **Unit 4 Negotiable Instruments**

**(15 Period)**

- 4.1 Promissory Note, Bill of Exchange and Cheque- Meaning, Definition and Characteristics
- 4.2 Types of Cheque: Bearer, Order and Crossed
- 4.3 Types of Crossing: General and Special
- 4.4 Endorsement: Definition, Types and Effects

#### **Practical work: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
2. Project on MUDRA, Loan Proposal, Appraisal report, Housing,
3. Case study on Specialized Financial Services
4. Field Survey: Customer Satisfaction
5. Field Visit to RBI, NABARD, SEBI, NSE, BSE etc.
6. Performance review
7. Case study on different Financial Development Corporations

#### **REFERENCES**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

#### **Research journals:**

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier



7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

**Additional readings:**

1. Economics Times
2. Police Review
3. Business Standard
4. RBI Publications

**Medium of Instruction** – Marathi/English



**Rayat Shikshan Sanstha's  
Chhatrapati Shivaji College, Satara  
(Autonomous)  
Choice Based Credit System  
B.A. Part - I SEMESTER - I  
NEP 2020 June 2023 onwards  
VSC Processing Cooperatives  
Subject Code: (VSCECO01101)  
(Credit 02)**

**Preamble:** The objective of this paper is to create awareness about the working of cooperative in rural and urban area. The Cooperative movement has been considered as the third important sector in the economy followed by private and public sector. This paper deals with Cooperative processing societies like sugarcane, spinning Mills, fruits and vegetables etc. The principles of cooperation and the values of the Cooperative institutions need to be studied in Indian context.

**Objectives:**

1. To study the Co-Operative Processing Societies
2. To understand the various Cooperative Processing Societies

**Course Outcome:**

- CO – 1 Understand Co-operative Processing Societies  
CO – 2 Know various process Co-operatives.

**Expected Skills impartation (Through theory and practical's )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit No.-I CO-OPERATIVE PROCESSING SOCIETIES (15 Period)**

- 1.1 Co-operative Processing Societies- Meaning, Nature, Scope and Importance
- 1.2 Role of Co-operative processing societies in rural Development
- 1.3 Sugar Co-operatives
- 1.4 Dairy Co-operatives

**Unit No.-II CO-OPERATIVE PROCESSING SOCIETIES (15 Period)**

- 2.1 Co-Operative Spinning Mills
- 2.2 Fruit & Vegetable processing Cooperatives
- 2.3 Food processing Cooperatives
- 2.4 NCDC'S Schemes for Cooperatives Processing

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to cooperative Institutions
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

**REFERENCES**

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut

2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. Sahakar Jagat – Various Issues

**Research journals:**

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

**Additional readings:**

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारी विश्व

**Medium of Instruction** – Marathi/English



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**Choice Based Credit System**  
**B.A. Part - I SEMESTER - I**  
**NEP 2020**  
**June 2023 onwards**  
**SEC Introduction to Stock Market**  
**Subject Code: (SECECO01101)**  
**(Credit 02)**

**Preamble**

The stock market is one of the most important ways for companies to raise money, along with debt markets which are generally more imposing but do not trade publicly. This allows businesses to be publicly traded, and raise additional financial capital for expansion by selling shares of ownership of the company in a public market. The liquidity that an exchange affords the investors enables their holders to quickly and easily sell securities. This is an attractive feature of investing in stocks, compared to other less liquid investments such as property and other immovable assets. This course will be prepared for making awareness and practical working abilities among the participants concern with stock market activities.

**Objectives**

1. To understand Basic structure of Stock Market
2. To get the Practical knowledge of Stock Market
3. To understand Basic transaction of Stock Market
4. To get Idea of basic charts and technical knowledge

**Course Outcome:**

1. Understand the nature and types of capital market instruments
2. Understand nature of IPO process and subscribe IPO
3. Able to take decision about buying and selling of stocks
4. Able make investment strategic and techniques

**Expected Skills impartation**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit – 1: Capital Markets in India**

**(15 Period)**

- 1.1 Meaning of shares, Types of shares – Ordinary shares, Preferential shares, Debenture, Bonds, Convertible, Innovative Debt Instruments.
- 1.2 Money & Capital Market – Meaning and Classification
- 1.3 Primary Market -Meaning, Functions, Role, IPO's, Recent trends
- 1.4 Secondary Market - Meaning, Nature, Functions, Intermediaries

**Unit – 2: Stock exchanges and its Functions**

**(15 Period)**

- 2.1 Indian Securities Market, Major stock exchanges in India –BSE, NSE
- 2.2 SEBI- Role in Capital Market & Reforms of Capital Market

- 2.3 Listing of Securities: Meaning – Merits and Demerits – Listing requirements, procedure, fee – Listing of rights issue, bonus issue, further issue – Listing conditions of BSE and NSE – Delisting
- 2.4 Market Capitalization- Large Cap, Mid Cap, Small Cap & Micro Cap, Major Index in Stock Market in India – Sensex, Nifty, Bank Nifty, FinNifty etc.

### **Practical Work -**

1. Process of Opening the Demat Account
2. Buying and Selling of Shares as a Investor and Trader
3. Using Technical Indicators for analyzing of Stock market trends
4. Reading various Charts and sheets

### **References**

1. Prasanna Chandra (2006), Investment Analysis and portfolio Management, Tata McGraw Hill, New Delhi, Third Edition
2. Reilly Brown (2006), Investment Analysis and portfolio Management, Cengage Learning 8<sup>th</sup> Edition
3. Fisher & Jordam (2012), Portfolio Management, Prentice Hall, New York, 2012
4. Elton, Edwin J and Gruber, Martin J.(2001), Modern Portfolio Theory and Investment Analysis, John Wiley, NY.
5. Alexander, Gordon J and sharpe, William F.(2004), Fundamentals of Investment, Englewood Cliffs, New Jersey, Prentice Hall Inc,
6. M.Y. Khan (2015), Indian Financial System, Mc Graw Hill Education Pvt. Ltd, 9<sup>th</sup> Edition
7. Lee, Cheng F., et.al. (2004), Security Analysis and Portfolio Management, Foresman, Scott, 1999 Jack Clark Francis, Investments, Prentice Hall Inc, NY
8. Preethi Singh (2015), Dynamics of the Indian Financial system: Markets, Institutions and Services, Ane Books Private Ltd.
9. Robert Kiyosaki (1997), Rich Dad Poor Dad, Warner Books
10. Punithavathy Pandian, “Security Analysis and Portfolio Management”, Vikas Publishing House Pvt. Ltd.
11. Prasanna Chandra, “Investment Analysis and Portfolio management”, Tata McGraw Hill, 3<sup>rd</sup> Edn., 2008
12. V. A. Avadhani, Investment and Securities Market in India, Himalaya Publishing House.
13. Sanjeev Agarwal, A Guide to Indian Capital Market, Bharat Publishers
14. Ravi Puliani and Mahesh Puliani, Manual of SEBI, Bharat Publication
15. रविंद्र देसाई, (2014) शेअर बाजार जुगार नव्हे बुद्धिबळाचा डाव
16. गाला (२००७) “भारतातील शेअर बाजाराची ओळख”, Buzzing Stock Publishing House, Mumbai
17. गाला (२००७) “फ्युचर आणि ऑप्शनची ओळख” Buzzing Stock Publishing House, Mumbai
18. गाला (२००७) “कमोडीटी बाजाराची ओळख” Buzzing Stock Publishing House, Mumbai

### **Additional readings:**

1. Economics Times
2. Police Review
3. Business Standard



**Rayat Shikshan Sanstha's**  
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**Choice Based Credit System**  
**B.A. Part - I SEMESTER - I**  
**NEP 2020**

**June 2023 onwards**  
**IKS Ancient Indian Economic Thoughts**  
**Subject Code: (IKSECO01101)**  
**(Credit 02)**

**Preamble:** Indian economic thoughts have been stood upon the glorious history of ancient economic thoughts which was propounded by Kautilya. For knowing the base of Indian economic system and economic thoughts students have to know these thoughts in detail. So this course make familiar to the students about the structure and nature of ancient Indian economic thoughts and it's nature. It well also introduce about Public Finance, Tax System, Land Revenue, Budget and Public Expenditure. In that particular age the role of government is very important in the concern of their functions. This paper will help the students to study the role of government in the building of economy as well as nation.

**Objectives:**

- 1) To make students familiar with ancient economic thoughts
- 2) To give detailed a knowledge about public financial system of ancient economy

**Course Outcome:**

- CO – 1 Acquaint with the basic fundamental nature of historic background of Indian economic thoughts.
- CO – 2 Capable to analyse the ancient economic thoughts with modern economic thoughts

**Expected Skills impartation (Through theory and practical's )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit 1. Introduction to Ancient Economy**

- 1.1 Nature and structure of ancient economy
- 1.2 Objectives and Nature of Wealth
- 1.3 Agricultural Economy
- 1.4 Animal Husbandry

**Unit 2. Role and Functions of government**

- 2.1 Tax system - Land Revenue
- 2.2 Budget
- 2.3 Progressive & Controlling functions of government
- 2.4 Social Security

**Practical work: Case Study / Field Survey / Field Visits / Project**

- 1) Describing nature and objectives of wealth in ancient economy.
- 2) State the agriculture and animal husbandry occupations in ancient economy.
- 3) Critically analyse the tax system and budget management in ancient Indian economy.
- 4) Interpretation of social security system.

## REFERENCES

1. **Ancient Indian Economic Thoughts – Manindra Chandra Lectures 1927, Benares Hindu University**
2. [Sharma, Ram Sharan](#) (1958) [Shudras In ancieant india](#)
3. [Pal, Bipin Chandra](#) (1920) Non Co-operation Bipin Chandra Pal
4. [Bhandarkar, D.R.](#) (1955) ASHOKA
5. Economics of Kautilya
6. [विद्यालंकार, सत्यकेतु](#) (1971) मौर्य समाज का इतिहास
7. रायखेलकर - आर्थिक विचारांचा इतिहास
8. कौटिल्या अर्थशास्त्र

## Research journals:

1. The Quarterly Journal of Economics, Oxford University Press
2. [American Economic Review, American Economic Association](#)
3. [Journal of Political Economy, University of Chicago Press](#)
4. [Econometrica, Econometric Society](#) (also covers [Econometrica, Econometric Society](#) )
5. [Journal of Economic Literature, American Economic Association](#)

## Additional readings:

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction – Marathi/English**



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**NEP 2020**  
**June 2023 onwards**  
**VEC Financial Literacy in India**  
**Subject Code: (VECECO01101)**  
**(Credit 02)**

**Preamble:**

Financial literacy is a crucial life skill to possess, it boosts financial capability. Savings, budgeting, and financial planning should be taught to students from the start of their academic careers in Bachelor Degree. By comprehending its elements, one can develop financial literacy. Without financial literacy, one's actions and decisions about savings and investments would be weak and unsupported. One can manage their finances effectively by learning financial principles. Additionally, it facilitates sound financial decision-making, financial management, and stability. Also, financial literacy offers an in-depth understanding of financial education as well as a variety of tactics that are essential for successful financial growth.

**Objectives:**

1. To Familiar students with various financial products.
3. To introduce about the financial institutions working for financial literacy.

**Course Outcome:**

- CO – 1 Understood the nature of various financial products.
- CO – 2 Eligible for doing financial planning.
- CO – 3 Familiar with financial institutions working for financial literacy.

**Expected Skills impartation (Through theory and practical's)**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit No.1 Banking Structure in India**

- 1.1 Banking structure of India- Banks Deposits and Types of Deposits
- 1.2 Role of Reserve Bank of India, Quantitate and Qualitative Measures of RBI
- 1.3 Services Offered by banks, online Banking
- 1.4 Banking Crime & Securities

**Unit -II Basics of Savings and Investment**

- 2.1 Savings Vs Investment, Principles of Investment- Safety, Liquidity and Return
- 2.2 Mutual Funds, Types of Mutual Funds
- 2.3 Types of Taxes, Tax Rates, How Taxes impact Income
- 2.4 National Pension System (NPS), Old Pension Scheme vs New pension Scheme, PPF

**Practical work: Case Study / Field Survey / Field Visits / Project**



1. State the nature and key concepts of financial literacy
2. Explanation of Securities market investment
3. Explanation of various government Schemes
4. Applying various saving options

**References:**

1. T. R. Jain and V. K. Ohri, Money and Banking, VK Global Publications Pvt. Ltd, 2020
2. S. Braunstein and C. Welch, Financial literacy: An overview of practice, research, and policy, Fed. Res. Bull, 2002
3. T. R. Jain and R. L. Sharma, Indian financial System, by, VK Global Publications Pvt. Ltd, 2014
4. S. Cole and Gauri Kartini Shastry, Smart money: The effect of education, cognitive ability and financial literacy on financial market participation, Harvard Business School, 2009
5. Gitman, Joehnk and Billingsley, Personal financial planning, Cengage Learning, 2016
6. M. Jeff, Personal finance, Prentice Hall, 201



**Rayat Shikshan Sanstha`s**  
**Chhatrapati Shivaji College, Satara (Autonomous)**  
**Choice Based Credit System**  
**B.A.-I SEMESTER – II**  
**Economics Course – 2**  
**June 2022 onwards**  
**Indian Economy – II**  
**Subject Code: (MMECO01203)**

**Preamble:**

This paper intends to acquaint the students with various dimensions of, as also the challenges, confronting the Indian economy. It endeavors to provide useful insights to the students about the present economic standing and composition of the Indian economy, the major sectors and their relative importance in the Indian economy and the major challenges faced by it.

**Objectives:**

1. To analyze the performance of major sectors in Indian Economy.
2. To study the nature, scope and challenges of economic reforms.
3. To study the causes of agrarian distress.
4. To suggest the measures for reducing agrarian distress.
5. To study the policy reforms for industrial and service sector.

**Course Outcomes:**

1. Acquaint with the policies and performance of major sectors in Indian Economy.
2. Understanding the nature, scope, challenges and opportunities of economic reforms.
3. Awareness regarding causes of agrarian distress and remedies.
4. Understanding policy reforms regarding the industry and service sector.

**Expected Skills impartation (Through theory and practical`s )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Module 1 Agriculture in India**

**(15 Periods)**

- 1.1 Role of agriculture in Indian Economy
- 1.2 Agriculture Productivity: Concept, causes of low productivity and Measures.
- 1.3 Green Revolution: Success and Failure and Need for 2<sup>nd</sup> Green Revolution
- 1.4 Agriculture Distress – Causes and Agricultural Risk management

**Module 2 Industry in India**

**(15 Periods)**

- 2.1 Need of Industrialization
- 2.2 Multi-National Corporations (MNC`s) – meaning, features and role
- 2.3 Problem of Industrial Sickness
- 2.4 Policy Reforms- Make in India, Startup India, Stand up India and MUDRA (Micro Units Development and Refinance Agency Ltd (MUDRA) Bank

**Module 3 Service Sector in India**

**(15 Periods)**

- 3.1 Banks, Financial Institutions and NBFIs

- 3.2 Trade and Insurance
- 3.3 IT, Transport & Communication
- 3.4 Tourism- Importance & Scope

#### **Module 4 Economic Reforms in India**

**(15 Periods)**

- 4.1 Liberalization, Privatization and Globalization (LPG)
- 4.2 NITI Ayog: Organization, Functioning
- 4.3 Goods and Service Tax (GST)
- 4.4 Digital India Mission

#### **Practical work: Case Study / Field Survey / Field Visits / Project**

- 1. Survey of Agriculture Distress area
- 2. Case studies on Crop insurance
- 3. Survey of MUDRA beneficiaries
- 4. Case studies on Industrial Sickness in Satara District
- 5. Case studies on Agri tourism in Satara District
- 6. Case studies on GST payers

#### **REFERENCES**

- 1. Agrawal A.N. (Latest Edition) Indian Economy, New Age International Publishers, New Delhi.
- 2. Chatterjee and Mani N. (2012-13), Economic Survey of India, its states, New Century Publications, New Delhi.
- 3. Datt and K.P.M. Sundharam, (Latest Edition) Indian Economy, S.Chand and Company Ltd., New Delhi.
- 4. Desai Mutalik and Bhalerao Nirmal (Latest Edition) Bharatiya Arthvyavasta, Nirali Prakashan, Pune.(In Marathi Language)
- 5. Economic Survey of India - Various Issues
- 6. Economic Survey of Maharashtra - Various Issues
- 7. Handbook of Indian Statistics - 2015.
- 8. India 2018-19.
- 9. Indian Economy Kapila Uma
- 10. Indian Economy Pratiyogitadarpan
- 11. Indian Economy Sing Ramesh
- 12. Krushatra
- 13. Lokrajya
- 14. Puri V.K., Misra S.K. (Latest Edition) Indian Economy, Himalaya Publishing House, Mumbai.
- 15. Wavare A. K. and Ghatage L. N. (2010), Bharatiya Arthvyavasta, Nirali Prakashan, Pune.(In Marathi Language)
- 16. World Development Report - Various issues
- 17. Yojana
- 18. Artsanwadh

#### **Research journals:**

- 1. The Quarterly Journal of Economics, Oxford University Press
- 2. American Economic Review, American Economic Association

3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

**Additional readings:**

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction** – Marathi/English



**Rayat Shikshan Sanstha's**  
**Chhatrapati Shivaji College (Autonomous), Satara**  
**Choice Based Credit System**  
**NEP 2020**  
**B.A. Part - I Semester - II**  
**June 2023 onwards**  
**Economy of Maharashtra - II**  
**Subject Code: (MMECO01204)**  
**(Credit 02)**

**Preamble:**

This paper intends to acquaint the students with various dimensions of, as also the challenges, confronting the economy of Maharashtra. It endeavors to provide useful insights to the students about the present economic standing and composition of the economy of Maharashtra, the major sectors and their relative importance in the economy of Maharashtra and the major challenges faced by it.

**Objectives:**

1. To analyze the performance of major sectors in Economy of Maharashtra.
2. To study the nature, scope and challenges of Agricultural and Industries Sector.

**Course Outcomes:**

1. Acquaint with the policies and performance of major sectors in Economy of Maharashtra.
2. Understanding policy reforms regarding the industry sector.

**Expected Skills impartation (Through theory and practical's )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**UNIT- I: Agriculture in Maharashtra**

**(15 periods)**

- 1.1 Role of agriculture in Economic Development
- 1.2 Linkages between the agriculture and the non-agricultural sector
- 1.3 Irrigation in Maharashtra – Role, Sources, Progress, Policies & Strategies
- 1.4 Agricultural Marketing - Problems & Measures of Agricultural Marketing

**UNIT- II Industries in Maharashtra**

**(15 periods)**

- 2.1 Role of Industrialization in Economic Development of Maharashtra
- 2.2 Institution of Industrial Development – MIDC, SICOM & MSFC
- 2.3 Small Scale Industries in Maharashtra – Industrial Policy in Maharashtra
- 2.4 Problems & Measures of Industrialization of Maharashtra

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. Role and linkages of Agricultural sector Maharashtra's Economy.
2. State irrigation and marketing for agriculture of Maharashtra.
3. Role of Industries and their Institutions in Maharashtra's Economy.
4. Analysis of small scale Industries performs and their Problems.

**READING LIST**

1. Government of Maharashtra, Maharashtra Human Development Report – 2002
2. Dastane Santosh- Asa Ha Maharashtra (Marathi Edition)
3. Government of Maharashtra : Economic Survey of Maharashtra, Various Issues.
4. Government of Maharashtra: Yojana magazine, Various Issues.
5. Kurulkar R. P. (1997) : Maharashtrachi Arthvyavastha (Marathi) Vidya Prakashan, Ruikar Marg, Nagpur.
6. Maharashtra Rajya Niyojan Mandal (2002) :Manav Vikas Ahawal, Maharashtra.
7. Munagekar Bhalchandra (2003) : The Economy of Maharashtra – Changing Structure and Emerging Issues, Dr. Ambedkar Institute of Social and Economic Change, Mumbai
8. Pansare Govind (2012) : Maharashtrachi Arthik Pahani – Paryayi Drushtikon
9. Patil J.F. (2010): Suvarna Mahotsavi Maharashtrachi Badalati Arthvyavastha (Marathi), Abhijit Pratap Pawar, Sakal Papers Ltd., 595, Budhwar Peth, Pune
10. Reserve Bank of India: Handbook of Statistics of Indian Economy
11. World Bank (2002) India : Maharashtra Reorienting Govt. to Facilitate Growth and Reduce Poverty
12. Jungale Mangala (2008) : Maharashtrachi Arthvyavastha (Marathi), Prashant Publications, 17, Stadium Shopping Centre, Opp. State Bank, Jalgaon –age No. 9 to 19.
13. Kurulkar R. P. (1997) : Maharashtrachi Arthvyavastha (Marathi), Vidya Prakashan, Ruikar Marg, Nagpur. Page No. 153 to 179.
14. Dastane Santosh- Asa Ha Maharashtra (Marathi Edition)

**Research journals:**

17. The Quarterly Journal of Economics, Oxford University Press
18. American Economic Review, American Economic Association
19. Journal of Political Economy, University of Chicago Press
20. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
21. Journal of Economic Literature, American Economic Association
22. Journal of Financial Economics, Elsevier
23. Review of Economic Studies, Oxford University Press
24. Journal of Economic Growth, Springer
25. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
26. Journal of Economic Perspectives, American Economic Association
27. The Review of Economics and Statistics, MIT Press
28. American Economic Journal: Macroeconomics, American Economic Association
29. Journal of Labor Economics, University of Chicago Press
30. Renewable and Sustainable Energy Reviews, Elsevier
31. Journal of Public Economics, Elsevier
32. Journal of Development Economics, Elsevier

**Additional readings:**

4. Economics Times
5. Policy Review
6. Business Standard

**Medium of Instruction – Marathi/English**



**Rayat Shikshan Sanstha's  
Chhatrapati Shivaji College (Autonomous), Satara  
Choice Based Credit System  
B.A. Part - II SEMESTER - II  
June 2023 onwards  
Minor - Introduction to Banking  
Subject Code: (MNECO01201)  
(Credit 02)**

**Preamble:** This course having objectives of creating awareness among the students about the job prospects in banks and financial sector. This course also make an clear understanding of the operation of banks and financial institutions to the students with practical inputs. With the study of this branch students will got knowledge about commercial bills, types of banks, process of credit creation, banks balance sheets etc. It also make able them to fulfill their knowledge of practical banking.

**Objectives:**

1. To study the different concepts of Banking
2. To explain the Banking Services

**Course Outcomes:**

- CO- 1 Enumerate different concepts and principles of banking
- CO- 2 Understanding nature and types of Practical Banking

**Expected Skills impartation (Through theory and practical's )**

1. Operational Skill.
2. Performance appraisal skill
3. Differentiation skill

**Unit -1 Introduction to Banking**

- 1.1 Meaning and Functions of Commercial Banks
- 1.2 Types of Banks - Public, Private, Cooperative, Payment Bank, Small Finance Bank, Local Area Banks, Foreign Bnaks and RRBs
- 1.3 Processes of Credit Creation and its Limitations
- 1.4 Balance Sheet of bank

**Unit-2 Practical Banking**

- 2.1 Types of Bank Accounts
- 2.2 Opening, Operating and Closing of an Account, KYC.
- 2.3 Banker's and Customer's Rights and Obligations
- 2.4 Bank's Services – Insurance, Pension, Investment Scheme

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
2. Project on MUDRA, Loan Proposal, Appraisal report, Housing,
3. Case study on Specialized Financial Services

#### 4. Field Survey: Customer Satisfaction

#### **REFERENCES**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natrajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.

#### **Research journals:**

1. Journal of Financial Economics, Elsevier
2. Review of Economic Studies, Oxford University Press
3. Journal of Finance, American Finance Association
4. Journal of Monetary Economics, Elsevier
5. Journal of Economic Perspectives, American Economic Association
6. Review of Financial Studies, Society for Financial Studies
7. The Review of Economics and Statistics, MIT Press
8. American Economic Journal: Macroeconomics, American Economic Association

#### **Additional readings:**

1. Economics Times
2. Policy Review
3. Business Standard
4. RBI Publications

**Medium of Instruction** – Marathi/English





**Rayat Shikshan Sanstha's**  
**Chhatrapati Shivaji College, Satara (Autonomous)**  
**A Constituent College of Karmaveer Bhaurao Patil University, Satara**  
**National Education Policy (NEP) 2020**  
**B.A. Part - I SEMESTER - I**  
**June 2023 onwards**  
**OE Paper -II Applied Banking**  
**Subject Code: (OEBFS01202)**  
**(Credit 04)**

**Preamble:**

Banking Sector is the one of Core Part of service sector. It gives an prior services to remaining sectors of economy. So therefore it is necessary to know the readers information about the recent developments in banking sector. like financial inclusion, regulations, customer services, management. Now a days orthodox banking has been moving towards payment banks and, small finance banks. By the modern technology E-Banking services, retail banking, core banking, internet banking, mobile banking, daily banking, credit-debit, cards. This kind of services have been mostly preferred by banks and their customers. For that modern technology and Services have been introduced by banks day by day. This course have an objectives to inculcate these all skillful knowledge among the students.

**Objectives**

- 1) To understand the recent developments in banking sector
- 2) To explain recent types of E-Banking
- 3) To use students will be able to use modern technology in banking sector
- 4) To understand concept of micro finance

**Course Outcomes:**

- Co-1. Make ability use e-banking services
- Co-2. Making competent in banking business and business practices
- Co-3. Creating awareness about recent trends in banking system
- Co-4. Providing knowledge about the role of Micro Finance in Economic Development

**Expected Skills impartation (Through theory and practical's )**

1. Operational Skill.
2. Performance appraisal skill
3. Differentiation skill

**UNIT- 1 RECENT DEVELOPMENT IN BANKING**

**(15 Period)**

- 1.1 Financial Inclusion: Concept, Benefits, RBI Guidelines, Economic Growth and Financial Inclusion, Constraints.
- 1.2 Regulation with Respect to Management of NPAs and Maintenance of Capital Adequacy Norms. Bad assets management (Bad Banks or Companies) & Concept of CAMELS Rating in Banks
- 1.3 Customer Service Management Consumer Education and Customer Relationship Management. Customers Meet, Provisions of Consumer Protection Act, 1986.
- 1.4 Payment Banks and Small Finance Bank

**UNIT- 2 E- Banking****(15 Period)**

- 2.1 E- Banking and Core Banking
- 2.2 Retail Banking and Internet Banking
- 2.3 Mobile Banking and Tele Banking
- 2.4 Credit, Debit and Kisan Credit cards

**Unit - 3 Modern technology in banking Services****(15 Period)**

- 3.1 Role, functions of Technology in Banking and Computerization in Banking
- 3.2 Electronic fund Transfer
- 3.3 Automatic machine in Banking Services-
- 3.4 Precaution in using Technology in Banking

**Unit-4 Micro Finance****(15 Period)**

- 4.1 Micro Finance- Meaning, Characteristics and Importance
- 4.2 Role of Micro Finance in Rural Development
- 4.3 Micro Finance Model in India and Principles of Micro Finance
- 4.4 Self Help Groups

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
2. Project on MUDRA, Loan Proposal, Appraisal report, Housing,
3. Case study on Specialized Financial Services
4. Field Survey: Customer Satisfaction
5. Field Visit to RBI, NABARD, SEBI, NSE, BSE etc.
6. Performance review
7. Case study on different Financial Development Corporations

**REFERENCES**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003), Elements of Banking and Insurance, Prentice Hall of India, New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.

12. M.Y. Khan, “Indian Financial System”, Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

**Research journals:**

1. The Quarterly Journal of Economics, Oxford University Press
2. American Economic Review, American Economic Association
3. Journal of Political Economy, University of Chicago Press
4. Econometrica, Econometric Society (also covers Econometrica, Econometric Society )
5. Journal of Economic Literature, American Economic Association
6. Journal of Financial Economics, Elsevier
7. Review of Economic Studies, Oxford University Press
8. Journal of Finance, American Finance Association
9. Journal of Economic Growth, Springer
10. Journal of Monetary Economics, Elsevier (also covers Carnegie-Rochester Conference Series on Public Policy, Elsevier )
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies
13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

**Additional readings:**

1. Economics Times
2. Police Review
3. Business Standard
4. RBI Publications

**Medium of Instruction** – Marathi/English



**Rayat Shikshan Sanstha's  
Chhatrapati Shivaji College, Satara  
(Autonomous)  
Choice Based Credit System  
B.A. Part - I SEMESTER - II  
NEP 2020  
June 2023 onwards  
VSC CO-OPERATIVE MARKETING  
Subject Code: (VSCECO01202)  
(Credit 02)**

**Preamble:** Cooperative movement is the golden path to achieve welfare among the poor and backward society. Developing country like India have unorganised and imperfect markets. This reality has been majorly seen in primary sector for the enhancement of this cooperation is the real way, because for agriculture and allied sector having tremendous problems. We have to solve that all problems with the help of cooperative marketing system. This paper deals with agriculture Cooperative marketing and its management.

**Objectives:**

1. To study the Agricultural Marketing
2. To understand the Co-Operative Marketing

**Course Outcome:**

- CO – 1 Crating awareness about nature, scope and role of Agricultural Marketing  
CO – 2 Making ability to analysis the structure and functions of cooperative Marketing

**Expected Skills impartation (Through theory and practical's )**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Unit No. I Agricultural Marketing**

- 1.1 Agricultural Marketing: Marketable Surplus-Farmer's Share
- 1.2 Warehousing and Cold Storage Facilities, Container Corporation of India,
- 1.3 Role of government in agricultural marketing; e-NAM
- 1.4 Direct marketing -Farmers Organization in marketing, problems of Agricultural Marketing and measures

**Unit No. II CO-OPERATIVE MARKETING IN INDIA**

- 2.1 Need and Importance
- 2.2 Structure of Co-operative Marketing
- 2.3 Problems and Remedies of Co-operative Marketing
- 2.4 NAFED - Objectives and Functions

**Practical work: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to APMCs
2. Project report on cooperative Marketing Institutions
3. Case Study on cooperative Marketing Institutions

## **REFERENCES**

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. Sahakar Jagat – Various Issues

### **Research journals:**

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

### **Additional readings:**

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारी विश्व

**Medium of Instruction** – Marathi/English



**Rayat Shikshan Sanstha's  
Chhatrapati Shivaji College, Satara  
(Autonomous)  
Choice Based Credit System  
B.A. Part - I SEMESTER - II  
NEP 2020  
June 2023 onwards  
SEC Stock Market Operations  
Subject Code: ()  
(Credit 02)**

**Preamble**

This course having an objective of to give practical knowledge to the students for opening Demat accounts. It also deals with concept and uses of application supported by bank amount (ASBA), Features and Pricing of Indian public offering (IPOs) and Follow on Public Offering (FPOs). With the help of this knowledge student should know the types of buying and selling, clearing and settlement process. It gives full explorations about auction trading. This all practical components were gives idea of investment and trading process.

**Objectives**

1. To understanding the process of opening Demat account.
2. To get the knowledge about IPO's and FPO's.
3. To make familiar with the types buying & Selling of orders.
4. To Interpret clearing & selection process.

**Course Outcome:**

1. Understand the nature and types of capital market instruments
2. Understand nature of IPO process and subscribe IPO
3. Able to take decision about buying and selling of stocks
4. Ability to make investment strategic and techniques

**Expected Skills impartation**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Module-1 Demat and Introduction to IPO**

- 1.1 Opening of Demat Account- Documents - Demat Operations
- 1.2 Concept and use of ASBA (Application supported by Block amount) Account - Features and Pricing of IPO (Initial Public offering) and FPO (Follow on Public offering)
- 1.3 Types of Buying and Selling Orders - Setting of Stop Loss and Profit Booking, Margin Trading and Short Sell
- 1.4 Clearing and Settlement Process (T+2) - Auction Trading and Related Problems

**Module – 2 Trading and Investment in Stocks Market**

- 2.1 Investment and Trading Practices - Long Term, Short Term and Intraday

- 2.2 Five Corporate Actions and Its Impact on Stock Prices (Dividends, Bonus Issue, Stock Split. Rights Issue and Buyback of shares)
- 2.3 Selection of Stock: Criterion for selection of Small, Mid and Large Cap Stocks
- 2.4 Introduction to Fundamental and Technical Analysis - Chart Reading, Trend Analysis, Candlestick Analysis

### **Practical Work -**

1. Various types of Investment & Trading Practices.
2. Corporate actions and its impacts on Stock Prices.
3. Technical & Fundamental Analysis
4. interpretation of the clearing and selection process.
5. Give some mock Demos of buying and selling of orders.

### **References**

1. Prasanna Chandra (2006), Investment Analysis and portfolio Management, Tata McGraw Hill, New Delhi, Third Edition
2. Reilly Brown (2006), Investment Analysis and portfolio Management, Cengage Learning 8<sup>th</sup> Edition
3. Fisher & Jordam (2012), Portfolio Management, Prentice Hall, New York, 2012
4. Elton, Edwin J and Gruber, Martin J.(2001), Modern Portfolio Theory and Investment Analysis, John Wiley, NY.
5. Alexander, Gordon J and Sharpe, William F.(2004), Fundamentals of Investment, Englewood Cliffs, New Jersey, Prentice Hall Inc,
6. M.Y. Khan (2015), Indian Financial System, Mc Graw Hill Education Pvt. Ltd, 9<sup>th</sup> Edition
7. Lee, Cheng F., et.al. (2004), Security Analysis and Portfolio Management, Foresman, Scott, 1999 Jack Clark Francis, Investments, Prentice Hall Inc, NY
8. Preethi Singh (2015), Dynamics of the Indian Financial system: Markets, Institutions and Services, Ane Books Private Ltd.
9. Robert Kiyosaki (1997), Rich Dad Poor Dad, Warner Books
10. Punithavathy Pandian, "Security Analysis and Portfolio Management", Vikas Publishing House Pvt. Ltd.
11. Prasanna Chandra, "Investment Analysis and Portfolio management", Tata McGraw Hill, 3<sup>rd</sup> Edn., 2008
12. V. A. Avadhani, Investment and Securities Market in India, Himalaya Publishing House.
13. Sanjeev Agarwal, A Guide to Indian Capital Market, Bharat Publishers
14. Ravi Puliani and Mahesh Puliani, Manual of SEBI, Bharat Publication
15. रविंद्र देसाई, (2014) शेअर बाजार जुगार नव्हे बुद्धिबळाचा डाव
16. गाला (२००७) "भारतातील शेअर बाजाराची ओळख", Buzzing Stock Publishing House, Mumbai
17. गाला (२००७) "फ्युचर आणि ऑप्शनची ओळख" Buzzing Stock Publishing House, Mumbai
18. गाला (२००७) "कमोडीटी बाजाराची ओळख" Buzzing Stock Publishing House, Mumbai

### **Additional readings:**

1. Economics Times
2. Police Review
3. Business Standard



**Rayat Shikshan Sanstha's**  
**Chhatrapati Shivaji College, Satara (Autonomous)**  
**Choice Based Credit System**  
**B.A. Part - I SEMESTER - I**  
**NEP 2020**  
**June 2023 onwards**  
**VEC Sustainable Development**  
**Subject Code: (VECECO01202)**  
**(Credit 02)**

**PREAMBLE:**

This paper intends to acquaint the students with various dimensions of development and the basic and fundamental need of sustainable development. It familiarizes the students about the importance of Human Development Index. This course focuses on making students able to find out obstacles in achieving sustainable development. They were also given knowledge about the positive and negative relationship between development and ecology. Students will scientifically correct their views about environment and development.

**Objectives:**

1. To study the general theories of Human Development
2. To evaluate the Paretian Human Development Index
3. To distinguish Human Development and Sustainable Development
4. To understand recent Human Development Report

**Course Outcomes:**

CO-1 Understand the basic concept of Sustainable Development (SD), the environmental, social and economic dimensions.

CO-2 Know the history of the SD idea.

CO-3 Able to discuss the conflicts which are involved in the SD concept on the national as well as on the global scale.

CO-4 Ability to discuss the (dis-)advantages of instruments for SD;

CO-5 Evaluate the sustainable development goals and their attainments

**Expected Skills impartation (Through theory and practical's )**

1. Understanding skill
2. Interpretation skill
3. Interpersonal comparison

**Unit No.-I Human Development and Sustainability**

1.1 Human Development -: Economic Growth against Human Development- Indicators of Human Development-Measurement of Human Development-Recent Human Development Report

1.2 Types of Human Development Index-Inequality-Gender-Multi-dimensional Poverty.

1.3 Grass National Happiness Index- World Happiness Report and World Happiness Index-World Happiness Index

1.4 Minimum Development Goals.

**Unit No.-2 Sustainable Development**

1.1 Sustainable Development-Concept and Origin-Meaning and Definition

1.2 Pillars of Sustainable Development



1.3 Measure of sustainability-: Ecological Footprint-Bio capacity-Ecological Overshoot-Ecological footprint Vs Carrying Capacity

1.4 Environmental Vs Development

### **Practical work: Case Study / Field Survey / Field Visits / Project**

1. State the concepts and types of human development
2. Critically evaluate the existing development process with sustainability

### **REFERENCE**

1. Barbier Edward (2003). Role of Natural Resources in Economic Development, Research Article Australian Economic Papers, Blackwell Publishing Ltd, University of Adelaide & South Australia
2. Barnet, H. J. and Morse, C., Scarcity and Growth: The Economics of Natural Resource Activity.
3. Conrad, J. M. & Clark, C. W., Natural Resource Economics: Notes and Problems.
4. Dasgupta, P. and Heal, G. M., Economics Theory and Exhaustible Resources.
5. Dasgupta, P., The Control of Resources.
6. Faber, Manstetten & Proops (2002). Ecological Economics, Edward Elgar Publishing Limited Glos, UK .
7. Hanley And Spash (1998), Cost Benefit Analysis and the Environment, Edward Elgar Publishing Limited, Glos, UK.
8. Hanley, Shogren and White (1997), Environmental Economics; In Theory and Practice, Macmillan India Limited, Delhi.
9. Hartwick, J. M. & Olewiler, N. D., The Economics of Natural Resource Use.
10. Karpagam M (2007), Environmental Economics, Sterling Publishers Private Limited, New Delhi
11. Nadkarni, M. V. and others, Political Economy of forest Use and Management in India.
12. Randall, A., Resource Economics
13. Report on NCA. World Bank Reports, UNO Publications.
14. Sen, Amrtya (1981-2011), Poverty and Famines, Oxford University Press, New Delhi.
15. Singh and Shishodia (2010), Environmental Economics; Theory and Applications, Sage Publications India Private Limited, New Delhi.
16. The Hindu Survey of Environment, Various issues.
17. USAID, 2006, The Role of Property Rights in Natural Resource Management, Good Governance, and Empowerment of Poor Schlger & Ostrom, 1992, Property Rights Regime and Natural Resources: A Conceptual Analysis, University Wisconsin Press
18. World Resource Institute, World Resources, Annual Reports, Other publications.

### **Research journals:**

1. The Quarterly Journal of Economics, Oxford University Press
2. [American Economic Review, American Economic Association](#)
3. [Journal of Political Economy, University of Chicago Press](#)
4. [Econometrica, Econometric Society](#) (also covers [Econometrica, Econometric Society](#) )
5. [Journal of Economic Literature, American Economic Association](#)
6. [Journal of Financial Economics, Elsevier](#)
7. [Review of Economic Studies, Oxford University Press](#)
8. [Journal of Finance, American Finance Association](#)
9. [Journal of Economic Growth, Springer](#)
10. [Journal of Monetary Economics, Elsevier](#) (also covers [Carnegie-Rochester Conference Series on Public Policy, Elsevier](#) )
11. Journal of Economic Perspectives, American Economic Association
12. Review of Financial Studies, Society for Financial Studies

13. Journal of Econometrics, Elsevier
14. The Review of Economics and Statistics, MIT Press
15. American Economic Journal: Macroeconomics, American Economic Association
16. Journal of Labor Economics, University of Chicago Press
17. Journal of International Economics, Elsevier
18. Renewable and Sustainable Energy Reviews, Elsevier
19. Journal of Public Economics, Elsevier
20. Journal of Development Economics, Elsevier

**Additional readings:**

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction** – Marathi/English