



Rayat Shikshan Sanstha's  
**Sadguru Gadage Maharaj College ,Karad**  
(An Autonomous College)  
Affiliated to Shivaji University, Kolhapur

<b>Name of the Programme : B.A-Regu</b>		<b>Semester – I</b>	
<b>Name of the Course (Subject):Indian Economy (Major Paper –I)</b>			
<b>Semester End Exam (SEE)</b> <b>80 Marks</b>	<b>Continuous Internal Assessment (CIA) 20</b>	<b>Total Marks</b> <b>100</b>	<b>Credit Assigned - 04</b> <b>Workload – 4 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Outcomes:</b> 1. Students could understand the Sectoral structure & population Problem of Indian Economy 2. Students could aware regarding challenges before the Indian economy. 3. Student would able to understand to formulate the strategy for economic development 4. Student would understand the value and optimum use of natural resources			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit I - 1 Economic Development of India</b> 1.1 Salient Features of Indian Economy 1.2 Recent Trends in Economic Growth and Composition in India 1.3 Indian Economy and Inclusive Growth 1.4 Comparison of Indian Economy with Developed countries: Per Capita Income, Agriculture, Industry and Service Sector.	<b>15</b>	1. Lecture 2. PPT 3. Videos
<b>2</b>	<b>Unit II Population of India</b> 2.1 Broad features of Indian Population 2.2 Size and Causes of growth of population in India 2.3 Human Resource: Human Development- Recent Population policy of India 2.4 Poverty & Unemployment – Concept, Causes and Measures	<b>15</b>	1. Lecture 2. Use of PPT 3. Videos 4. Video Lectures 5. You tube videos
<b>3</b>	<b>Unit III - Natural Resources in India</b> 3.1 Natural resources and Economic Development 3.2 Water resources in India : Problems and Remedies 3.3 Land resources in India : Problems and Remedies 3.4 Forest resources in India : Problems and Remedies	<b>15</b>	1. Lecture 2. Use of PPT 3. Videos 4. Case study
<b>4</b>	<b>Unit IV- Challenges before Indian Economy and Remedies</b> 4.1 Economic Inequality 4.2 Social Inequality 4.3 Regional Imbalance 4.4 Rural- Urban Imbalance	<b>15</b>	1. Lecture Method 2. Use of PPT
<b>Practical work: Case Study / Field Survey / Field Visits / Project</b> 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			
<b>References</b> 1. Agrawal A.N. (Latest Edition) Indian Economy, New Age International Publishers, New Delhi. 2. Artsanwadh			

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



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<b>Name of the Progarmme : B.A.-I, Sem-I,</b>		<b>Semester – I</b>	
<b>Name of the Course (Subject): Micro Economics -I</b>			
<b>Semester End Exam (SEE)</b> <b>25 Marks (Online</b> <b>Objective Type)</b>	<b>VSC- I</b>	<b>Total Marks</b> <b>25</b>	<b>Credit Assigned - 02</b> <b>Workload – 2 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Objectives:</b> 1. To acquaint students with micro-economic principles. 2. To understand the application of principles of economics in the field of managerial decision making 3. To apply economic reasoning to solve problems of business. 4. To stimulate students interest by showing the relevance and use of various economic theories.			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit-I , Skill in Demand Analysis</b> 1.1 Demand Analysis 1.2 Elasticity of Demand , 1.3 Types , Method 1.4 Demand Function	<b>15</b>	Lecture PPT Videos Calculation of cost and Revenue
<b>2</b>	<b>Unit II Skill of Demand Forecasting</b> 2.1- Demand Forecasting 2.2- Types of Demand Forecasting 2.3- Importance of Demand Forecasting 2.4- Methods of Demand Forecasting	<b>15</b>	Lecture Use of PPT Videos Case Study
<b>References</b> 1) Ahuja H.L. (2010). Business Economics.S. Chand & Company New Delhi-110055 2) Mithani D.M. and Murthy G.K. (2007). Fundamentals of Business Economics. Himalaya Publishing House, New Delhi. 3) Zambre G.N. (2004). Business Economics.Pimplapure Publisher, Nagpur. 4) Mankar V.G. (2000).Business Economics. Himalaya Publishing House, New Delhi. 5) Koutsoyiannis (1979). Modern Micro Economics. MacMillan Press Ltd. London. 6) Dewett K. K. (2006). Modern Economic Theory. S.Chand and Company Ltd., New Delhi. 7) Jhingan M. L.(2012) Micro Economic Theory.Vrinda Publication (p) Ltd. 8) Dominick Salvatore (2011). Microeconomics. Shaum series, McGraw Hill Education. 9) Mithani D.M. (2011) Managerial Economics. Himalaya Publishing House, New Delhi, 10) Seth M. L. (1996).Micro Economics. Lakshmi NarainAgarwalEdn. Publishers, Agra. 11) Patil K.E. (2007) UchattarArthiksidhant.Mangesh Publication, Nagpur. 12) Zamare G.N. (2011) SukshamaArthashastra. Pimpalpure and Company Publishers, Nagpur			



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<b>Name of the Program : B.A.-I, Sem-I,</b>		<b>Semester – I</b>	
<b>Name of the Course (Subject): Indian Economists</b>			
<b>Semester End Exam (SEE) 25 Marks(Online Objective Type)</b>	<b>IKS</b>	<b>Total Marks 25</b>	<b>Credit Assigned - 02 Workload – 2 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Objectives:</b> <ol style="list-style-type: none"><li>1. Understand the development of economic thoughts</li><li>2. Identify economic thoughts of Chhatrapati Shivaji and their relevance.</li><li>3. Get familiar with the economic thoughts of Jyotirao Phule and their present importance.</li><li>4. Analyze the importance of development thoughts of Mahatma Gandhi for India and States.</li><li>5. Equip with the economic thoughts of Dr. B R Ambedkar and their relevance.</li><li>6. Describe the importance of thoughts of Chhatrapati Shahu today.</li></ol>			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit-I Indian Economist I</b> 1.1- Dadabhai Nauroji – Drain theory 2.2- Mahatma Phule - 1.3- R.C. Shahu – Policy of agriculture Development and Management 1.4- D.R. Gadgil – Views on Agricultural Development	<b>15</b>	Lecture PPT Videos Calculation of cost and Revenue
<b>2</b>	<b>Unit II - Indian Economist II</b> 2.1- Dr. B.R. Ambedkar – Views on Agricultural Development Policy. 2.2- Barrister M.K. Gandhi – Concept of Village Development 2.3- V. M. Dandekar – Views of Poverty 2.4 – C. Shivaji Maharaj , Views on Trade Policy	<b>15</b>	Lecture Use of PPT Videos Case Study
<b>Referances:</b> <ol style="list-style-type: none"><li>1. Appleby, 1978, , <i>Economic Thought and Ideology in Seventeenth Century England</i> Princeton: Princeton University Press.</li><li>2. R. Backhouse, 1988, <i>Economists and the Economy: The Evolution of Economic Ideas, 1600 to the Present Day</i>, New Brunswick: Transaction.</li><li>3. E.K. Hunt, 1979, <i>History of Economic Thought</i>. Wadsworth.</li><li>4. D. Bell, 1967, <i>History of Economic Thought</i>, New York: Ronald.</li><li>5. T. Negishi, 1989, <i>History of Economic Thought</i>, Amsteden: North – Holland</li><li>6. D. Patinkin, 1976, <i>Keynes's Monetary Thought: A study of its development</i>. Durham, NC: Duke University Press.</li><li>7. E. Roll, 1939, <i>History of Economic Thought</i>, Englewodd Cliffs: Prentice Hall.</li><li>8. Dr H L Bhatia <i>History of Economic Thought</i>, 4/e, Vikas Publishing</li><li>9. Lokanathan V. A <i>History of Economic Thought</i>, 10th Edition S. Chand</li><li>10. Ajit Kumar Dasgupta <i>A History of Indian Economic Thought</i> Routledge, 1993</li><li>11. Dandekar V.M.and N.Nath (1971), <i>Poverty in India</i>, Indian school of political Economy, Pune.</li><li>12. Ganguli B. N. (1977): <i>Indian Economic Thought - A 19th Century Perspectives</i>, Tata McGrow</li></ol>			

Hill, New Delhi.

13. Rath Nilkanth(1995) V.M.Dandekar Social Scientist with a Difference : Journal of Indian School of Political Economy.Oct-Dec.1995, Vol-7 No-4.
14. Seshadri G.B.(1997): Economic Doctrines, Publishing Corporation, New Delhi.



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<b>Name of the Programme : B.A-Regu</b>		<b>Semester – II</b>	
<b>Name of the Course (Subject):Indian Economy (Major Paper –II)</b>			
<b>Semester End Exam (SEE)</b> 80 Marks	<b>Continuous Internal Assessment (CIA) 20</b>	<b>Total Marks</b> 100	<b>Credit Assigned - 04</b> <b>Workload – 4 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Outcomes:</b>			
<ol style="list-style-type: none"> <li>1. Student would acquaint with the policies and performance of major sectors in Indian Economy.</li> <li>2. Students could understand the nature, scope, challenges and opportunities of economic reforms.</li> <li>3. Students could understand the causes of agrarian distress and remedies.</li> <li>4. Students would able to get benefits of policy reforms regarding the industry and service sector.</li> </ol>			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit I - 1 Agriculture in India</b> 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	<b>15</b>	4. Lecture 5. PPT 6. Videos
<b>2</b>	<b>Unit II Industry in India</b> 2.1 Need of Industrialization 2.2 Multinational Corporations (MNC's) – meaning, features and role 2.3 Problem of Industrial Sickness 2.4 Policy Reforms- Make in India, Start up India, Stand up India and MUDRA (Micro Units Development and Refinance Agency Ltd (MUDRA) Bank	<b>15</b>	6. Lecture 7. Use of PPT 8. Videos 9. Video Lectures 10. You tube videos
<b>3</b>	<b>Unit III - Service Sector in India</b> 3.1 Banks and Financial Institutions 3.2 Insurance 3.3 IT, Transport & Communication 3.4 Tourism	<b>15</b>	5. Lecture 6. Use of PPT 7. Videos 8. Case study
<b>4</b>	<b>Unit IV- Economic Reforms in India</b> 4.1 Liberalization : Concept & Impact 4.2 Privatization : Concept & Impact 4.3 Globalization : Concept & Impact 4.4 Goods and Service Tax (GST) - Digital India Mission	<b>15</b>	3. Lecture Method 4. Use of PPT
<b>Practical work: Case Study / Field Survey / Field Visits / Project</b>			
<ol style="list-style-type: none"> <li>1. Survey of Agriculture Distress area</li> <li>2. Case studies on Crop insurance</li> <li>3. Survey of MUDRA beneficiaries</li> <li>4. Case studies on Industrial Sickness in Satara District</li> <li>5. Case studies on Agri tourism in Satara District</li> <li>6. Case studies on GST payers</li> </ol>			

**References:**

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



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<b>Name of the Program : B.A.-I, Sem-II,</b>		<b>Semester – II</b>	
<b>Name of the Course (Subject):Micro Economics –II</b>			
<b>Semester End Exam (SEE)</b> <b>25 Marks (Online Objective Type)</b>	<b>VSC- I</b>	<b>Total Marks</b> <b>25</b>	<b>Credit Assigned - 02</b> <b>Workload – 2 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Objectives:</b> <ol style="list-style-type: none"><li>To acquaint students with micro-economic principles.</li><li>To understand the application of principles of economics in the field of managerial decision making</li><li>To apply economic reasoning to solve problems of business.</li><li>To stimulate students interest by showing the relevance and use of various economic theories.</li></ol>			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit I – Cost of production and Revenue</b> 1.1 Concepts of costs: Opportunity cost, Social cost, Environmental Cost, Transaction cost, Sunk cost, Incremental cost 1.2 Total, Average, and Marginal costs. Short run and long run cost curves. <b>1.3</b> Revenue – Concept of Revenue – Total, Average, and Marginal Revenue. Average and Marginal Revenue Curves in Perfect Competition and Monopoly market. 1.4 Calculation of cost and revenue of a firm	<b>15</b>	Lecture PPT Videos Calculation of cost and Revenue
<b>2</b>	<b>Unit II - Product Pricing I –</b> 2.1 Perfect competition: - Characteristics – Price and output determination of firm in short run and long run <b>2.2</b> Monopoly:- Characteristics – Price determination in monopoly 2.3 Monopolistic Competition – Characteristics – 2.4 Case study on Product pricing	<b>15</b>	Lecture Use of PPT Videos Case Study
<b>References</b> <ol style="list-style-type: none"><li>Ahuja H.L. (2010). Business Economics.S. Chand &amp; Company New Delhi-110055</li><li>Mithani D.M. and Murthy G.K. (2007). Fundamentals of Business Economics. Himalaya Publishing House, New Delhi.</li><li>Zambre G.N. (2004). Business Economics.Pimplapure Publisher, Nagpur.</li><li>Mankar V.G. (2000).Business Economics. Himalaya Publishing House, New Delhi.</li><li>Koutsoyiannis (1979). Modern Micro Economics. MacMillan Press Ltd. London.</li><li>Dewett K. K. (2006). Modern Economic Theory. S.Chand and Company Ltd., New Delhi.</li><li>Jhingan M. L.(2012) Micro Economic Theory.Vrinda Publication (p) Ltd.</li><li>Dominick Salvatore (2011). Microeconomics. Shaum series, McGraw Hill Education.</li><li>Mithani D.M. (2011) Managerial Economics. Himalaya Publishing House, New Delhi,</li><li>Seth M. L. (1996).Micro Economics. Lakshmi NarainAgarwalEdn. Publishers, Agra.</li><li>Patil K.E. (2007) UchattarArthiksidhant.Mangesh Publication, Nagpur.</li><li>Zamare G.N. (2011) SukshamaArthashastra. Pimpalpure and Company Publishers, Nagpur</li></ol>			





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<b>Name of the Programme : B.A.-I, Sem-II,</b>		<b>Semester – II</b>	
<b>Name of the Course (Subject): Digital Financial Literacy</b>			
<b>Semester End Exam (SEE)</b> <b>25 Marks (Online Objective Type)</b>	<b>CEP</b>	<b>Total Marks</b> <b>25</b>	<b>Credit Assigned - 02</b> <b>Workload – 2 Hrs Per Week</b>
<b>Introduced from June 2023</b>			
<b>Course Objectives:</b>			
<ol style="list-style-type: none"> <li>1. Learners will become expert in retail banking services</li> <li>2. Learner will understand the concept and importance of e-banking</li> <li>3. Learners will be able to understand the recent trends in Indian Banking</li> <li>4. Learner will be able to know financial markets and services</li> </ol>			
<b>Unit No</b>	<b>Name &amp; Contents of Units</b>	<b>No .of Lectures.</b>	<b>Teaching Method</b>
<b>1</b>	<b>Unit I – Financial Literacy and Digital Literacy</b> 1.3 Financial Literacy and Digital Literacy: Meaning and Concepts 1.4 Digital Financial Literacy: meaning and tools <b>1.3 Digital Currency–Meaning and Concepts</b> <b>1.4 Importance of Digital Financial Literacy.</b>	<b>15</b>	Lecture PPT Videos Calculation of cost and Revenue
<b>2</b>	Unit II-E-Banking Services 1.1 E-Banking - Meaning and E-Banking products and services - NPCI 1.2 NEFT, RTGS and SWIFT - Features, Procedures and Settlement System 1.3 Debit Cards/Credit Card - Types, Applications and Precaution - RFID Based Cards 1.4 CTS Clearing -Participant, Greed, CTS Standard , Inward and Outward Clearing	<b>15</b>	Lecture Use of PPT Videos Case Study
<b>Reference Books:</b>			
<p>Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi</p> <p>2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi</p> <p>3. Berg Braam van den (2015), Understanding Financial Markets &amp; Instruments, Academy of Financial Market, <a href="https://eagletraders.com/books/afm/afm4.php">https://eagletraders.com/books/afm/afm4.php</a></p> <p>4. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development</p> <p>5. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited</p> <p>6. RTGS System Regulations, 2013. <a href="https://rbidocs.rbi.org.in/rdocs/RTGS/PDFs/RTGSB111013_2013.pdf">https://rbidocs.rbi.org.in/rdocs/RTGS/PDFs/RTGSB111013_2013.pdf</a></p> <p>7. Internet Banking in India</p> <p>8. te Sector, <a href="https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1090GLS1114.pdf">https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1090GLS1114.pdf</a> 9.</p> <p><a href="https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1089PBR1114.pdf">https://rbidocs.rbi.org.in/rdocs/PressRelease/PDFs/IEPR1089PBR1114.pdf</a> 10.</p> <p><a href="https://rbidocs.rbi.org.in/rdocs/notification/PDFs/68MH01072014F.pdf">https://rbidocs.rbi.org.in/rdocs/notification/PDFs/68MH01072014F.pdf</a> Zamare G.N. (2011)</p> <p>Sukshama Arthashastra. Pimpalpure and Company Publishers, Nagpur</p>			





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**Pattern of question Paper**

**B.A., Semester I & II**

**Term End Examination:**

**Total Marks -80**

<b>Q.1</b>	<b>A)</b>	Answer the following questions choosing correct alternatives given below	10
	<b>B)</b>	Answer the following questions in one word/one phrase/one sentence	10
<b>Q.2</b>		Write Short Answer (4 out of 6)	20
<b>Q.3</b>		Write broad Answer (2 out of 3)	20
<b>Q.4</b>		Write Short Notes (4 out of 6)	20
<b>Internal Evaluation: Total marks</b>			<b>20</b>
	<b>A)</b>	<b>Sem-I,II – Home Assignment</b>	<b>20</b>