GOVERNMENT COLLEGE FOR MEN (AUTONOMOUS)

KADAPA - 516004

RE-ACCREDITED WITH 'B' GRADE BY NAAC

UG Course: B.A.

Under CBCS :: Semester :: Grading Pattern



SUBJECT

ECONOMICS

BOARD OF STUDIES MEETING2022– 2023

SYLLABUS AND MODEL PAPERS

GOVERMENT COLLEGE FOR MEN – KADAPA (Autonomous) DEPARTMENT OF ECONOMICS

To The Principal, Govt. College for Men (A), Kadapa.

Sir,

I am submitting the Board of Studies meeting held in the department of Economics on 07-11-2022

For the favor of your information.

- 1. Minutes of the board of studies meeting.
- 2. Members of the board of studies.
- 3. Syllabus for 1st, 2nd&5th, semesters for the Academic year 2022–2023
- 4. Pattern of question paper.
- 5. Model question paper for the 1^{st} , 2^{nd} & 5^{th} Semesters
- 6. List of papers setters/examiners.

Thanking you.

Yours faithfully,

K. Sivaram In-Charge, Dept of Economics, Govt. College for Men (A), Kadapa.

GOVERNMENT COLLEGE FOR MEN – Kadapa (Autonomous)

DEPARTMENT OF ECONOMICS (2022–2023)

Board of Studies meeting held on 07-11-2022

The Board Studies of Economics meeting held on 07-11-2022at 3-00 A.M. in the Department of Economics, Government College for Men (Autonomous), Kadapa. It is discussed in detail the following agenda.

AGENDA

- 1. Consideration of syllabus for all modules relating to 1st, 2nd semesters for B.A first year & 5th semester for B.A final year Economics Students under CBCS. On 07-11-2022 & skill development course-Survey and Reporting for 2nd semester.
- 2. In particular the syllabus for 1^{st} , 2^{nd} semesters for B.A First year & Fifth semester for 3^{rd} BA Economics
- 3. Preparation of pattern of question papers model question papers, pattern of Internal Assessment and External Examination as per CBCS norms.
- 4. Preparation of panel of paper setters and examiners.

Principal

GOVERNMENT COLLEGE FOR MEN – Kadapa

(Autonomous)

DEPARTMENT OF ECONOMICS (2021–2022)

(Board of Studies meeting held on)

BOARD OF STUDIES – DEPT. OF ECONOMICS

RESOLUTIONS

- 1. Resolved to adopt the syllabus for all modules relating to for 1st, 2nd semesters for First B.A and Fifth Semester for B.A Final year Economics Students under CBCS.
- 2. In particular it is resolved the detail syllabus for 1st & 2nd semesters of First year and Fifth Semester for final year B.A Economic students CBCS.
- 3. Resolved to adopt the following pattern for the Internal and External examinations.
- 4. Resolved to authorize the Chairman of the Board of Studies to prepare the Model Question Paper, a Panel setters and examiners for theory and to incorporate changed/additions in the Syllabus as directed by the Member of BOS for the final approval of the Academic Council.
- 5. The following members are present at the meeting and unanimously approved by the Board

Sl. No.	Name of the Member	Signature
1.	K. Sivaram	
2.	Dr. M. Anitha	
3.	Dr. G. Vijaya Lakshmi Devi	
4.	Dr. Sugunamma	
5.	Dr. B Vijayakumar	
6.	Dr. M. Guru mohanreddy	
7.	A. Subbarayudu	

GOVERNMENT COLLEGE FOR MEN – Kadapa (Autonomous)

DEPARTMENT OF ECONOMICS (2022–2023)

(Board of Studies meeting held on 07-11-2022)

BOARD OF STUDIES – DEPT. OF ECONOMICS

S. No.	Category	Name	Designation	Chairman/ Member	Signature
1	In-charge of the Dept. of Economics	K. Sivaram Lecturer in Economics Govt. Collage for Men (A) Kadapa.	Lecturer	Chairman	
2	One expert nominated by Vice- Chancellor, YVU, kadapa	Dr. M. Anitha Dept. of Economics YUV, kadapa	Associate Professor	University Nominee	
3	Two expert from out- side the college to be nominated by the academic council	Dr.S.Sugunamma Lecturer in Economics Y.S.R Vevakananda Government Degree College ,Vempalli.	Lecturer	Member	
4	Faculty Members	Dr.G.Vijaya Lakshmi Devi Lecturer in Economics SKR&SKR Govt. Degree College, for Women (A), Kadapa.	Lecturer	Member	
		Dr. B. Vijayakumar Lecturer in Economics Govt. Collage for Men (A) Kadapa.	Lecturer	Member	
5	Industrialist	Sri A. Subba Rayudu	Industrialist	Member	
6	PG Meritorious Alumni from Collage	Dr. M. Guru Mohan Reddy	Faculty	Member	

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

I Year B.A. Programme (UG) Course - Under CBCS

Semester - I

Paper – I (Core Paper)

Micro Economics - Consumer Behaviour

Module-1: Economic Analysis and Methodology

Scarcity and Choice as fundamental problems of Economics - Micro and Macro Analysis – Scope and Importance- inductive and deductive methods-partial and general equilibrium analysis-Economics Static and Dynamic

Module -2: Theory of Consumption

Concept of Demand -Factors determining demand - Law of Demand - reasons and exceptions - Elasticity of Demand -Cardinal and Ordinal utility - Indifference Curve analysis : Properties of Indifference curves, Indifference Curve Map -Marginal Rate of Substitution -Budget Line - Consumer Equilibrium under Indifference Curve Analysis – Consumers' Surplus .

Module -3: Theory of Production

Production Function: Cobb- Douglas Production Function -Law of Variable Proportions -Laws of Returns to Scale - Concepts of Cost - Total, Average and Marginal Costs - - Concept of Revenue Curves -: Total, Average and Marginal Revenues-Law of Supply

Module-4: Theory of Exchange

Concepts of Market: Classification of Markets - Perfect Competition- price determination; Monopoly Price Determination; Monopolistic Competition - Price determination - Selling Costs; Oligopoly - Kinky demand curve and Price rigidity

Module - 5: Theory of Distribution

Marginal Productivity Theory of Distribution - Concept of Rent - Ricardian Theory of Rent - Quasi Rent; Theories of Wage Determination: Subsistence Theory and Standard of Living Theory - Classical Theory of Interest - Theory of Interest - Liquidity Preference Theory of Interest; Theories of Profit: Risk and Uncertainty, Dynamic and Innovations Theories.

Reference Books:

- 1. A. Koutsoyiannis, Modern Microeconomics Macmillan, London.
- 2 A. W. Stonierand D.C. Hague, A Text book of Economic Theory ELBS & Long man Group, London.
- 3. H. L. Ahuja, Advanced Economic Theory, S. Chand, 2004.
- 4. P. N. Chopra, Principles of Economics, Kalyani Publishers, Ludhiana, 2018.
- 5. H.S. Agarwal: Principles of pEconomics.
- 6. P.A Samuelson & W.D. Nordhaus Macroeconomics, Tata McGraw Hill, 18/e, 2005
- 7. M. L. Seth, Microeconomics, Lakshmi Narayan Agarwal, 2006.
- 8. D.M. Mithani & G.K. Murthy, Fundamentals of Business Economics,

Himalaya Publishing, 2007.

- 9. Telugu Academi Publications on Microeconomics.
- 10. Microeconomics, Spectrum Publishing House, Hyderabad, 2017.

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

I Year B.A. Programme (UG) Course - Under CBCS

Semester – II

Paper - II (Core Paper)

Macro Economics Analysis

Module - 1: National Income

Macroeconomics - Definition, Scope and Importance - Difference between Micro economic and Macro economic Analyses – Circular Flow of Income -National Income: Definitions, Concepts, Measurement of National Income

Module -2: Theory of Employment

Classical Theory of Employment - Say's Law of Markets -Keynesian Theory of Employment - Consumption Function - Average and Marginal Propensity to Consume –Investment Function: Marginal Efficiency of Capital -Multiplier and accelerator

Module - 3: Money and Banking

Definitions of Money - Concepts of Money - Gresham's Law - RBI classification of Money - Theories of Money: Fisher and Cambridge (Marshall, Pigou, Robertson and Keynes equations) –Banking Commercial Banks - Functions - Central Bank - Functions - Credit Control

Module - 4: Inflation and Trade Cycles

Inflation: Concepts of Inflation, Measurement of Inflation - CPI and WPI - Types of Inflation - Causes and Consequences of Inflation - Measures to Control Inflation. Trade Cycles: Phases of a Trade Cycle.

Module -5: Finance and Insurance

Financial Markets - Money Market - Capital Market - Stock Market - Exchanges - Indices Sensex and Nifty - Concept of Insurance -Types and Importance of Insurance

Reference Books:

- 1. Dillard. D., The Economics of John Maynard Keynes, Cross by Lockwood and sons, London
- 2. M. C. Vaish Macroeconomic Theory, Vikas Publishing House, New Delhi.
- 3. S. B Guptha Monetary Economics, S. Chand & Co, Delhi
- 4. P. N. Chopra, Macroeconomics, Kalyani Publishers, Ludhiana, 2014
- 5. D. M. Mithani, Macro Economic Analysis and Policy, Oxford and IBH, New Delhi
- 6. M N Mishra & S B Mishra, Insurance Principles & Practice, S Chand.
- 7. Lewis, M.K and P.DMizan Monetary Economics, Oxford University Press, New Delhi
- 8. Central Statistical Organization, National Accounts Statistics.
- 9. M.L.Seth, Macroeconomics, Lakshmi Narayan Agarwal, 2006.
- 10. K. P. M. Sundaram, Money, Banking & International Trade, Sultan Chand, 2006.
- 11. R. R. Paul, Monetary Economics, Kalyani Publishers, Ludhiana, 2018
- 12. Macroeconomics, Spectrum Publishing House, Hyderabad, 2016

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course - Under CBCS

Semester-V

Domain Subject: ECONOMICS

Skill Enhancement Courses (SECs) for Semester V

Structure of SECs for 5th Semester

(To Choose One pair from the Four (A,B,C,&D) alternative pairs of SECs)

Uni	Course	Name of Course	Hours/ Credi		Marks	
		Name of Course		Credits	IA-20	Sem
	6&7				Fieldwork/Pro	
	6A	Rural Entrepreneurship	5	4	40	60
	7A	Farmer Producer Organizations (FPOs)	5	4	40	60

OR

6B	Urban Entrepreneurship and MSMEs	5	4	40	60
7B	Retail and Digital Marketing	5	4	40	60

OR

6C	Insurance Services	5	4	40	60
7C	Banking and Financial Services	5	4	40	60

OR

	6D	Inferential Statistics and Software Packages	5	4	40	60
	7D	Project Designing and Report Writing	5	4	40	60

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course - Under CBCS

Semester - V

Domain Subject : ECONOMICS

Course 6A: Rural Entrepreneurship

(Skill Enhancement Course (Elective) (4 Credits)

Unit-1: Entrepreneurship: Concept and Theories

Concept and Importance of Entrepreneurship - Theories of Entrepreneurship: Innovations, X- Efficiency, Risk Bearing - Qualities and Functions of an Entrepreneur - Women Entrepreneurship - Ecopreneurship.

Unit-2: Rural Entrepreneurship, Business Planning and Agribusiness

Rural Entrepreneurial Ecosystem – Factors, Problems and Challenges of Rural Entrepreneurships - Process of Identification of new Entrepreneurship Opportunities in Rural Areas - Formulation of Business Planning for Rural Entrepreneurship - Agribusiness and Value Addition: Procuring, Processing, Storing, and Marketing.

Unit-3: New Rural Entrepreneurship Opportunities

New Entrepreneurship Opportunities in Farm sector: Organic Farm Products, Nutri-Cereals, Horticultural Products, Forest Produce, Medicinal Plant Products - New Entrepreneurship Opportunities in Rural Non-farm sector: Poultry, Aquaculture, Sericulture, Honeybee, Mushrooms Cultivation, Handicrafts.

Unit-4: Financing and Marketing for Rural Entrepreneurship

Financing the Rural Entrepreneurship: Procedures to obtain formal loans from banks and other institutions - Preparation of Detailed Project Report for Loan - New avenues of Finance: Crowd Funding and Venture Capital – Marketing of Rural Products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing.

Unit-5: Institutional Support and Case Studies of Rural Entrepreneurship

Institutional Support for Rural Entrepreneurship - Special Role of NABARD in promoting and supporting the Rural Entrepreneurship - Government Schemes for promotion of Rural Entrepreneurship—Rules and Procedures to start a Rural Entrepreneurship Firm — Discussion of two different types of Case Studies related to Rural Entrepreneurship with local relevance.

- 1. Gordona, E and N.Natarajan: *Entrepreneurship Development*, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
- 2. SudhirSharma, SinghBalraj, SinghalSandeep, *Entrepreneurship Development*, Wisdom Publications, Delhi, 2005.
- Drucker, P., Innovationand Entrepreneurship: Practice and Principles, Harper & Row, New York, 1985; revised edn., Butterworth-Heinemann, Oxford, 1999.
- 4. National Council of Rural Institute (NCRI): Curriculum for Rural Entrepreneurship, 2019.http://www.mgncre.org/pdf/Rural%20Entrepreneurship%20Material.pdf
- NITI Aayog: Report of Expert Committee on Innovation and Entrepreneurship, New Delhi,2015.https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expert-committee.pdf
- 6. Vardhaman Mahavir Open Unversity, *Entrepreneurship Development & SmallScale Business*, Kota. http://assets.vmou.ac.in/BBA12.pdf
- 7. MANAGE: *Agri-Business and Entrepreneurship Development*, Course Material AEM-202, 2013.https://www.manage.gov.in/pgdaem/studymaterial/aem202.pdf
- 8. NABARD: *Model Bankable Farming on Hi-TechAgriculture, Green Farming*, 2015. https://www.nabard.org/demo/auth/writereaddata/ModelBankProject/1612162301P recision farming for vegetable cultivation in Kerala (E).pdf
- JohanneHanko: A Handbook for Training of Disabled on Rural Enterprise
 Development, Food and Agricultural Organisation (FAO), 2003.
 http://www.fao.org/3/ad453e/ad453e.pdf
 https://www.nabard.org/http://sfacindia.com/

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course – Under CBCS

Semester-V

Course7A: Farmer Producer Organizations (FPOs)

Unit1: Concept of FPO and Importance

Concept and importance of FPO- Types of FPOs -Organizational structure and Functions of FPO - Ecosystem required for FPO - Role of FPOs in present Indian Agricultural Development - Factors, Problems and Challenges of FPOs in India.

Unit2:Establishing FPO and Collaborations

Situation Analysis and Mobilizing Farmer Producers for FPO - Rules and Regulation related to FPOs - Procedures to start FPO –Infrastructure required for FPO - Collaboration withOther Organizations –Training and Capacity Building to Persons in FPO – Managing Financial Accounts of FPO.

Unit3:Economic Activities and Business Planning of FPO

Economic Activities undertaken by FPO: Input Purchase, Custom Hiring Machines - Output Business: Procuring, Processing, Storage, Logistics, Marketing, Exporting etc. - Product Identification and Value Chain Analysis for FPO - Business Planning for FPO - Viable Business Models of FPO: Multi-product and Value Added.

Unit4:Financing and Marketing of FPO

Financial Planning in FPO - Mobilization of Capital from Members, Promoters, Banks and other Funding Agencies-Marketing of FPO Products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing.

Unit5: Institutional Support and Case Studies of FPOs

Institutional Support and Resource Supporting Agencies for FPOs - Special Roles of NABARD and SFAC – Government Schemes for promotion of FPOs - Discussion of two important Case Studies related to FPOs with different product or process types of local relevance.

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- NABARD: Farmer Producer Organizations, FAQs. Mumbai, 2015.https://www.nabard.org/demo/auth/writereaddata/File/FARMER%20PRODUC ER%20ORGANISATIONS.pdf
- NABARD: Farmer Producer Organizations: Status, Issues and Suggested Policy Reforms, Mumbai, 2019-
 - 20.https://www.nabard.org/auth/writereaddata/CareerNotices/2708183505Paper%2 0on%20FPOs%20-%20Status%20&%20Issues.pdf
- 3. NABARD: FPOe- Learning Module. https://www.nabard.org/FPO/story html5.html
- SFAC: Formation and Promotion of 10,000 Farmer Producer Organisations:
 Operational Guidelines, New Delhi, 2020.
 http://sfacindia.com/UploadFile/Statistics/Formation%20&%20Promotion%20of%201
 0,000%20FPOs%20Scheme%20Operational%20Guidelines%20in%20English.pdf
- 5. FAO: Course on Agribusiness Management for Producers' Associations, 2009. http://www.fao.org/3/i0499e/i0499e00.htm
- RichaGovil, Annapurna Neti and Madhushree R. Rao: Farmer Producer
 Organizations: Past, Presentand Future, Azim Premji
 University, Bengaluru, 2020. http://publications.azimpremjifoundation.org/2268/
- IGNOU: Marketing for Managers, NewDelhi. http://egyankosh.ac.in/handle/123456789/427
- 8. https://www.nabard.org/
- 9. http://sfacindia.com/FPOS.aspx
- 10. Other Relevant web resources suggested by the teacher and college librarian

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course – Under CBCS

Semester - V

Course6B: Urban Entrepreneurship and MSMEs

Unit1: Entrepreneurship: Concept and Theories

Concept and Importance of Entrepreneurship - Theories of Entrepreneurship: Innovations, X- Efficiency, Risk Bearing - Qualities and Functions of an Entrepreneur – Women Entrepreneurship - Ecopreneurship.

Unit2: Urban Entrepreneurship and Business Planning

Urban Entrepreneurial Ecosystem – Factors, Problems and Challenges of Urban Entrepreneurships-Process of Identification of new Entrepreneurship Opportunities in Urban Areas - Formulation of Business Planning for Urban Entrepreneurship.

Unit3: MSMEs and New Urban Entrepreneurship Opportunities

Features of Micro Small Medium Enterprises (MSMEs) – Cluster Development Approach and Leveraging Technology for MSMEs – Problems and Challenges of MSMEs – New Entrepreneurial Opportunities in Urban Area: Food and Beverages, Sanitary and Health Products, Solid Waste and Scrap Disposal, Tourism and Hospitality Services, Consultancy Services and Event Management, Logistic services.

Unit4: Financing and Marketing of Urban Entrepreneurship

Financing the Urban Entrepreneurship and MSMEs: Procedures to obtain formal loans from Banks and other Institutions, Preparing Detailed Project Report for Loan - New avenues of Finance: Crowd Funding and Venture Capital –Marketing of Urban Entrepreneurship and MSMEs products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planningand Promotion, Digital and Social Media Marketing – Public Procurement Policyto purchase MSME Products.

Unit5: Institutional Support and Case Studies of Urban Entrepreneurship

Institutional support for Urban Entrepreneurship and MSMEs - Government Schemes for promotion of Urban Entrepreneurship and MSMEs: Startup, Standup, PMKVY, PLI etc. – Rules and Procedures to start a Urban Entrepreneurship Firm and MSME –Discussion of two different types of Case Studies related to Urban Entrepreneurship with local relevance.

- 1. Gordona, E and N.Natarajan: *Entrepreneurship Development*, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
- 2. SharmaSudhir,SinghBalraj, SinghalSandeep, *Entrepreneurship Development*, Wisdom Publications, Delhi, 2005.
- 3. Drucker, P., *Innovation and Entrepreneurship: Practice and Principles*, Harper & Row, New York, 1985; revised edn, Butterworth-Heinemann, Oxford, 1999.
- 4. NITI Aayog: *Report of Expert Committee on Innovation and Entrepreneurship*, New Delhi, 2015. https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expert-committee.pdf
- 5. Vardhaman Mahavir Open University, *Entrepreneurship Development & Small Scale Business*, Kota. http://assets.vmou.ac.in/BBA12.pdf
- Reserve Bank of India: Report of Expert Committee on Marginal, Small,
 Medium Enterprises, Mumbai,
 2019.https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=924
- IGNOU: Marketingfor Managers, New Delhi. http://egyankosh.ac.in/handle/123456789/42
- 8. https://nimsme.org
- Other Relevant web resources suggested by the teacher and college librarian
 of not less than10 hours on skills and hands on experience like identification
 business product, making business plan, preparing DPR for loan, application for
 bank loan, marketing

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course – Under CBCS

Semester - V

Unit1: Concept of Marketing

Concept of Marketing - Type of Markets - Marketing Mix - Marketing Strategies - Marketing Segmentation - Marketing Organization - Marketing Research - Pricing Policies and Practices - Major Players in Retail and Digital Market in India.

Unit2: Understanding Product and Consumer

Marketing Product Types – Product Decision and Strategies - Product Life Cycle - Consumer Behavior Model – Factors of Consumer Behavior - Understanding Indian Consumer - Strategies of persuading the Consumer – Sale Promotion: Advertisement, Branding and Packaging.

Unit3: Retail Marketing

Concept of Retail Marketing – Types of Retailing – Big and Small Retail Markets - Retail Marketing Mix – Essentials of Successful Retail Marketing - Retail Marketing Strategies – Multichannel Retailing– Store Management – Shopping Market Dynamics.

Unit4:DigitalMarketing

Digital Marketing: Concept and Types – Telemarketing –Online or e-tailing– Essentials of Digital Marketing –Difference between Physical Retail and Digital Marketing – Digital Marketing Channels - Customer Behavior in Digital Marketing – Major players in Digital Marketing and their Marketing Strategies - Tools and Apps of Digital Marketing.

Unit5: Marketing Models and Case Studies

Marketing Models of Retail and Digital Market Companies/Shops: Global, National and Local levels- Discussion of two different types of Case Studies related to Retail and Digital Marketing.

- Venkatesh Ganapathy: Modern Day Retail Marketing Management, Bookboon Company, 2017. https://mmimert.edu.in/images/books/modern-day-retail-marketing-management.pdf
- 2. PrashantChaudary: Retail Marketing in the Modern Age, Sage Publication, 2019
- 3. JermyKagan and Siddarth Shekar Singh: *Digital Marketing & Tactics*, Wiely Publishers, 2020.
- 4. PhilipKotler: *Marketing Management*, 11thEdition, Prentice-Hall of India Pvt. Ltd., New Delhi. , 2002
- 5. S.Neelamegham: *Marketing in India*, 3rdedition, Vikas Publications, NewDelhi, 2000.
- IGNOU: Marketing for Managers, NewDelhi. http://egyankosh.ac.in/handle/123456789/427
- 7. Digital marketer: The Ultimate Guide to Digital Marketing.

 https://www.digitalmarketer.com/digital-marketing/assets/pdf/ultimate-guide-to-digital-marketing.pdf
- 8. NITIAayog: Connected Commerce: Creating a Road map for Digitally Inclusive Bharat,2021. https://niti.gov.in/writereaddata/files/Connected-Commerce-Full-Report.pdf
- 9. IASRI Course in *Agribusiness Management and Trade Concepts in***Marketing*http://ecoursesonline.iasri.res.in/mod/page/view.php?id=71

 0
- World Bank: Digital Economy in South East Asia: Strengthening the
 Foundations for Future Growth, 2019.
 https://documents1.worldbank.org/curated/en/328941558708267736/pdf/The
 -Digital-Economy-in-Southeast-Asia-Strengthening-the-Foundations-for-Future-Growth.pdf
- 11. Relevant web resources suggested by the teacher and college librarian

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course – Under CBCS

Semester-V

Course 6C: Insurance Services

Unit1: Insurance Concept and Principles

Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance – Principles of Insurance – Insurance Regulations in India - Role of IRDA

and Insurance Ombudsman -Scope for Insurance Business in India.

Unit2: Life Insurance and Products

Life Insurance: Nature and Features - Major Life Insurance Companies in India - Important

Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities,

Group Policies – Medical Examiner.

Unit3: General and Health Insurances and Products

General Insurance: Nature, Features and Types - Major General Insurance Companies inIndia

- Important General Insurance Products/Policies and their Features - Surveyor - Health

Insurance: Nature and Features -Health Insurance Companies in India -Major Health

Insurance Products/policies and their Features: Individual, Family, Group.

Unit4: Practicing as an Insurant Agent

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency with

the Company— Procedure to issue a Policy: Application and Acceptance - Policy Lapse and

Revival - Premium Payment, Assignment, Nomination and Surrender of Policy - Policy

Claim - Important Websites and Apps of Insurance in India.

Unit5: Understanding the Customer and Case Studies

In surance Customer and Categories-Understanding Customer Mindset and Satisfaction-Understanding Customer Mindset August Mindset Min

AddressingtheGrievancesoftheCustomer-EthicalBehaviorinInsurance-MoralHazard

-DiscussionoftwodifferentCaseStudiesrelatedtoLifeorGeneralorHealthInsurance Services.

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- 1. Insurance Institute of India: Principles of Insurance (IC-01), Mumbai, 2011.
- 2. Insurance Institute of India: Practice of Life Insurance (IC-02), Mumbai, 2011.
- 3. Insurance Institute of India: Practice of General Insurance (IC-11), Mumbai, 2011
- 4. IGNOU: *Life Insurance* https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf
- 5. IGNOU: *Non-Life Insurance* https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf
- 6. P.Periyaswamy: *Principles and Practice of Insurance,* Himalaya Publishers, New Delhi (2nd Edition), 2019.
- 7. G.Dionne and S.E.Harrington(Eds.): *Foundations of Insurance Economics*, Kluwer Academic Publishers, Boston, 1997.
- 8. K. Jr. Black, and H.D. Skipper Jr.: *Life and Health Insurance,* Prentice Hall, UpperSaddle River, New Jersey, 2000.
- 9. https://www.irdai.gov.in
- 10. https://www.insuranceinstituteofindia.com
- 11. https://licindia.in/
- 12. Other Relevant web resources suggested by the teacher and college librarian

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course - Under CBCS

Semester - V

Course7C:BankingandFinancialServices

Unit1: Principles of Banking and Indian Banking System

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering - Basics of Financial literacy - Problems and Challenges of Banking in India.

Unit2: Deposits, Loans and Digital Banking

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging -Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions

Unit3: Banking Correspondents and Common Service Centers

Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization. Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre - Case Study of Banking Correspondents with any Bankor CSC in Local Area.

Unit4: Financial Services of NBF Is

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.

Unit5: Work with Finance Service Company (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction - Collection and Recovery of FSC Loans - Case Study of a FSC's services in Local Area.

- Indian Institute of Banking and Finance: Principles and Practices of Banking,
 Macmillan India Limited, 2021.
 https://drive.google.com/file/d/1VU7aN4s5ikPQI7nX6mTBW-sVLQCNhfvK/view
- 2. IndianInstituteofBankingandFinance: RetailBaking, MacmillanIndiaLimited, 2015.
- D.R.Patade Babasaheb Sangale and T.N.Salve: Banking and Finance: Fundamental of Banking, Success Publications, Pune, January 2013. https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf
- 4. N.MukundSharma: BankingandFinancialServices, HimalayaPublishers, 2015.
- **5.** AkhanAliJafor:*Non-BankingFinancialCompaniesinIndia:Functioningand Practice*, New Century Publications, New Delhi, 2010.
- **6.** RBI: "Non-BankingFinancialInstitutions" in *ReportonTrendandProgressof Banking in India 2019-20*.
- RBI:DiscussionPaperonEngagingBusinessCorrespondents. https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2234
- 8. Govt.ofIndia:MinistryofElectronicandInformationTechnology: *DigitalSeva-Operational Manual for Common Service Centres*. https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf
- 9. http://www.cscentrepreneur.in/forTelecentreEntrepreneurshipCourse

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course – Under CBCS

Semester - V

Course6D: Inferential Statistics and Software Packages

Unit1: Concept and Theories of Probability

Concept of Probability - Definitions of Probability: Classical or Mathematical and Empirical or Statistical - Axiomatic Approach to Probability - Theorems of Probability: Addition and Multiplication (without proofs).

Unit2:Theoretical Probability Distributions

Binomial Distribution: Constants (without proof) and Properties – Poison Distribution: Constants (without proof) and Properties – Normal Distribution: Constants (without proof) and Properties – Standard Normal Distribution and Standard Normal Curve – Economic and Practical Applications of Binomial, Poison and Normal Distributions.

Unit3:Test of Significance-Large and Small Sample Tests

Steps involved in Testing of Hypotheses – Large Sample or Z-Test – Testing the difference between Mean sand Proportions –Small Sample Tests –Difference between Large and Small Sample Tests – Applications of Student's t-test, χ^2 test, F-test – One way and Two way ANOVA.

Unit4:LinearandNon-linearMultipleRegressionModels

Four Variable Linear Multiple Regression Model – Notation – Assumptions – Estimation of Partial Regression Coefficients – Interpretation of Regression coefficients - Testing the coefficients: t-test, p- value— Coefficient of Determination: R² and adjusted R² – Estimation of Non-linear Multiple Regression: Cobb-Douglas Production Function and Interpretation of Elasticity Coefficients.

Unit5: ExcelandSoftwarePackagesforDataAnalysis

Worksheet – Entering data in Worksheets – Creating Graphs and Charts - Mathematical and Statistical Functions -Data Analysis Pack in Excel - Descriptive Statistics, Testing of Hypotheses, ANOVA, Correlation and Regression, Random Number Generation - Data Handling UsingSPSS- OpeningExcelfiles inSPSS- AnalysisTools- Descriptive Statistics - Selection of Variables in Multiple Linear Regression – Estimation of Regression Coefficients using SPSS and their interpretation.

- 1. S.C.Gupta: Fundamentals of Statistics, Himalaya Publishing House, Bombay, 1982.
- 2. S.P.Gupta: Statistical Methods, S.Chand & Company, New Delhi, 2000.
- **3.** K.V.S.Sharma: *StatisticsMadeSimple:DoityourselfonPC,(Secondedn.)* PrenticeHallofIndia, NewDelhi, 2010.
- 4. □ R½ అ) ຜູລ į ప½ రణ " రÔa □ త§ Š య R'
- 5. B.N.Gupta: Statistics Theory and Practice, Sahitya Bhavan, Agra, 1992.
- 6. GoonA.M.,M.K.GuptaandB.Dasgupta: *FundamentalsofStatistics*, Vol.1, The World Press, Ltd, Calcutta, 1975.
- 7. Nagar, A.L. and R.K. Das: *Basic Statistics*, Oxford University Press, New Delhi, 1996.
- 8. **DNElhance**, Veena Elhance & BMAggarwal **Foundation of Statistics**, Kitab Mahal, New Delhi, 2018.
- 9. Relevantwebresourcessuggested bytheteacher and college librarian

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

III Year B.A. Programme (UG) Course - Under CBCS

Semester-V

Unit1: FoundationsofResearch

Meaning and Importance of Research - Scientific Research - Social Science Research - Methods of ensuring Objectivity in Social Science Research - Limitations of Research in Social Science - Ethics in Research.

Unit2:ClassificationofResearch

Pure and Applied Research – Exploratory and Descriptive Research – Diagnostic Research – Action Research – Analytical Research – Evaluation Research – Experimental Research Design – Concepts of Independent and Dependent Variables – Case Study method.

Unit3:PlanningofResearch Project

Selection of a Research Problem – Criteria for Selecting a Research Problem – Review of Theoretical and Related Research Studies - Choice of Secondary and Primary Data for the Study - Choice of Census and Sample Data – Preparation of a Research Proposal – Components of a good Research Proposal.

Unit4:ImplementationofaProjectDesign

Fieldwork/Project work and Collection of Data – Choice of Schedules and Questionnaire – Pilot Study – Role of Observation and Participation – Documentary Evidences - Projective Techniques: Functions and Types - Editing Data – Graphical and Statistical Analysis of Data using Appropriate Statistical Techniques.

Unit5: ReportWriting

Types of Research Report – Target Audience – Nature of Language to be used in Research Report - Outlines of a good Research Report – Prefatory Items – Body of the Report – Terminal Items: Differences between References and Bibliography – Appendices - Ethical values in Research Report - Plagiarism Test - Components of a good Research Paper.

- C. T. Kurien: A Guide to Research in Economics, Sangam Publishers for MadrasInstitute of Development Studies, Chennai, 1973.
- 2. O.R.Krishnaswami and M.Ranganatham: *Methodology of Research in Social Sciences,* Himalaya Publishing House, Mumbai, 2018.
- 3. C.R.Kothari: *Research Methodology: Methods and Techniques*, NewAge International (Pvt.) Ltd. Publishers, New Delhi, 2004.
- 4. K.V.S.Sharma: *Statistics Made Simple: Do it yourself on PC,* (Secondedn.) Prentice Hall of India, New Delhi, 2010.
- John W. Creswell and J. David Creswell: Research Design: Qualitative,
 Quantitative, and Mixed Methods Approaches, Sage Publications, New Delhi, 2018.
- 6. ShantiBhushan Mishra and ShashiAlok, *Handbookof Research Methodology*, Educreation, Bilaspur, 2017.
- 7. WayneC.Booth, GregoryG.Colomb,andJosephM.Williams: *TheCraftof Research*, University of Chicago Press, Chicago,2016.
- 8. Dr.RanjitKumar: *ResearchMethodology: AStep-by-StepGuidefor Beginners*, Sage Publications, New Delhi, 2014.
- Geoffrey Marczyk, David DeMatteo, and David Festinger: Essentials of Research Designand Methodology, John Wiley and Sons, New Jersey, 2005.
- 10. SharanB.Merriam: *Qualitative Research: A Guide to Designand Implementation* Jossey Boss, San Francisco, 2009.
- 11. Mark Balnaves& Peter Caputi: *Introduction to Quantitative Research Methods: An Investigative Approach*, Sage Publications, NewDelhi, 2001.
- 12. Relevant web resources suggested by the teacher and college librarian.

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DEPARTMENT OF ECONOMICS

B.A. Economics Syllabus

B.A. Programme (UG) Course – Under CBCS

MODEL QUESTION PAPER PATTERN

Time: 3 hrs	Max. Marks : 60
Section – A	
Answer any 5 of the following Each question carries 4 marks (At least One Question should be given from each Unit)	5 X 4 = 20
1)	
2)	
3)	
4)	
5)	
6)	
7)	
8)	
$\frac{Section - B}{Answer any 5 of the following}$ Each question carries 8 marks $(At \ \textbf{least One Question should be given from each Unit) 5 X 8}$	B = 40
9)	
10)	
11)	
12)	
13)	
14)	
15)	
16)	

- 1. Model External Question paper for all semsters of B.A Economics with open choices for the academic year 2022-2023 onwards and ratification of I, II Semester internal assessment.
- **2.** Change the internal examination pattern w.e.f. 2022-23 admitted batch and ratify the internal examination pattern w.e.f. 2021-22 admitted batch as follows

<u>Internal Assessment – Max. Marks</u>:40

Internal I : Max. Marks -20

Internal II : Max. Marks -15

Assignment : Max. Marks -05

Seminar : Max. Marks -05

Cleaning, Greening & Attendance: Max. Marks – 05

Total Marks =50

Scale down to 40 Marks

Example Internal Assessment Marks = $\frac{Marks\ Secured}{50}$ X 40=

LIST OF PAPER SETTER / EXAMINERS

1. Dr.K.SREEDHAR

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2. Dr. B. THIRUMALESH

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4. Mr. T. MADANNA

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7. SRI T.NARASHIMHULU

Lecturer in Economics

Government Degree College – PUTTURU

CHITTORU – Dist.

The above Resolutions are unanimously approved by the Board of studies of Economics on 07-11-2022.

Sl. No. Name of the Member

Signature

- 1. K. Sivaram
- 2. Dr. M. Anitha
- 3. Dr. G. Vijaya Lakshmi Devi
- 4. Dr.Sugunamma
- 5. Dr. B Vijayakumar
- 6 Dr. M. Guru Mohan Reddy
- 7 A. Subbarayudu