



SNDT Women's University, Mumbai

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

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

**B.A. Economics
NEP - 2020**

(w.e.f. 2024-25)

Structure with Course Titles(Revised May 2024)

SN	Courses	Type of Course	Credits	Marks	Int	Ext
	Semester I					
10010601	Introduction to Indian Economy	Subject 1	2	50	50	0
	--	Subject 2	2	50	50	0
	--	Subject 3	2	50	50	0
10410611	Entrepreneurship Development	OEC	4	100	50	50
10610601	Financial Literacy	VSC	2	50	50	0
10710601	Basic of Stock Market Operation	SEC	2	50	0	50
		AEC (English)	2	50	0	50
		IKS (Generic)	2	50	0	50
		VEC	2	50	0	50
		CC	2	50	50	0
			22	550	300	250
	Semester II					
20010611	Industrial and External sector of Indian Economy	Subject 1	2	50	0	50
		Subject 2	2	50	0	50
		Subject 3	2	50	0	50
		VSC	2	50	50	0
		VSC	2	50	50	0
20410611	Principles of Economics	OEC	4	100	50	50
20710601	Fundamental of Banking	SEC	2	50	50	0
		AEC (English)	2	50	0	50
		VEC	2	50	0	50
		CC	2	50	50	0
			22	550	250	300

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

Course Syllabus

Semester I

Major (Core)

Course Title	Introduction to Indian Economy
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	<ul style="list-style-type: none">• Explain the differences between developing and developed economies.
	<ul style="list-style-type: none">• Discuss the developmental policies of the government relating to the agricultural sector.
Module 1(Credit 1)	Introduction to Indian Economy
Learning Outcomes	After learning the module, learners will be able to
	1.Summarize the concept and characteristics of developing and developed countries
	2. Comprehend the status of various sectors in the Indian economy
Content Outline	1.1 Developed and developing economy: Meaning and concept. 1.2 Characteristics of Indian economy as a developing economy 1.3 Comparison of Indian economy with developed economies in terms of : a) Population b) Per capita income c) agriculture d) Industry e) Service sector
Module 2(Credit 1)	Agricultural Sector
Learning Outcomes	After learning the module, learners will be able to
	1. Identify the role and importance of agriculture in Indian economy and various issues in this sector.
	2. Critically evaluate issues relating farmers
Content Outline	2.1 Contribution of agricultural sector in Indian Economy 2.2 Low productivity- causes and measures 2.3 Agricultural finance- importance and sources. 2.4 Agricultural marketing-defects and remedies. 2.5 Farmer's suicides- causes and measures.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

References:-

- Agrawal A.N. (2023), Indian Economy Problems of Development and Planning 44th Edition, New Age International Publishers. Delhi.
- Agrawal A.N., (2018), Indian Economy, 41th Edition, New Age International Publishers. Delhi
- Dutt & Sundharam ,(2024), Indian Economy- 68th Edition ,S Chand & cop. Pvt. Ltd. New Delhi.
- Datta Gaurav and Mahajan Ashwini (2024), Indian Economy', 73rd Edition, S. Chand & Company Ltd. New Delhi
- Mascarenes and Johnson (2017) Indian Economy, Manan Prakashan, Mumbai
- Mishra Puri (2021) Indian Economy 39th Edition- Himalaya publishing house. Mumbai
- Rudra & Dutt (2019) Indian Economy 39th Edition- Himalaya publishing house. Mumbai.
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- Shukla M. B., Indian Economy, 2022. Taxmann Publication .Ltd,
- Sanjeev Varma (2021) The Indian Economy –MC-Graw Hill Delhi
- Sanjeev Verma, (2018) The Indian Economy, Unique Publishers India Pvt. Ltd , Mumbai
- Shrirangam, Kumar and Jha, (2019), Indian Economy- principles, policies and progress, Pearson Education; First edition, UP
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- V.K. Puri & S.K. Mishra , (2022), Indian Economy -40th Edition ,Himalaya Publishing House, Mumbai.
- Ahluwalia I.J. and I.M.D. Little (Eds.) (1999), India's Economic Reforms and Development (Essays in honour of Manmohan Singh), Oxford University Press, New Delhi.
- Bardhan. P.K. (9th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
- Brahmanada, P.R. and V.R. Panchmukhi (Eds.) (2001), Development Experience in the Indian Economy: Inter-State Perspectives, Bookwell, Delhi.
- Datta, R. and KP.M. Sundhram (2003), Indian Economy. S. Chand & Company Ltd. New Delhi
- Government of India, Economic Survey, (Annual), Ministry of Finance, New Delhi.
- Sen, R.K. and B. Chatterjee (2001), Indian Economy: Agenda/or 21st Century:
- Reserve Bank of India, Report on Currency and Finance (Annual).
- Sen, R.K. and B. Chatterjee (2001), Indian Economy; Agenda for 21st Century (Essays in honour of Prof . P.R. Brahmananda), Deep & Deep Publications, New Delhi.
- C.S. Prasad , Vibha Mathur & Anup Chatterjee- (2007), Sixty Years of the Indian Economy- 1947- Part- I, 2007- New Century Publication , New Delhi.

- Uma Kapila (Edited) (2023-24), Indian Economy since Independence, 34th Edition Academic Foundation, New Delhi.
- माहोरे रामदास २०२१ ,, भारतीय अर्थव्यवस्था, नागपूर , साई ज्योती पब्लिकेशन ,
- झामरे जी , 'भारतीय अर्थव्यवस्था विकास व पर्यावरणात्मक अर्थशास्त्र , एन. २०१५. पिंपळापुरे अँड कंपनी पब्लिशर्स नागपूर ,
- नीलांजन बानिक , (२०१७) भारतीय अर्थव्यवस्था – स्थूल अर्थशास्त्रीय आढावासेज पब्लिकेशन , न्यू दिल्ली .लि.इंडिया प्रा
- रसाळ राजेंद्र (२०१५) भारतीय अर्थव्यवस्थासक्सेस पब्लिकेशन्स , सुधारित व विस्तारित आवृत्ती, पुणे
- रमेश सिंह ,(२०१९) भारतीय अर्थव्यवस्था ,(मराठी आवृत्ती) मॅक ग्रा हिल एज्युकेशन चेन्नई ,

Reference Books in Hindi

- दत्त और सुंदरम, 2024, भारतीय अर्थव्यवस्था, 73 वां संस्करण, एस चंद एंड कंपनी. लिमिटेड मुंबई।
- वीपुरी.के., एसमिश्रा और भगत गर्ग.के., 2023-2024, भारतीय अर्थव्यवस्था, 41वां संस्करण, हिमालय पब्लिशिंग हाउस, मुंबई।
- रमेश सिंह, 2023, भारतीय अर्थव्यवस्था, 15 वाँ संस्करण, मैकग्रा हिल पब्लिशर्स, नई दिल्ली

Semester I

Semester I

Open Elective Courses (OEC)

Course Title	Entrepreneurship Development
Course Credits	4
Course Outcomes	After going through the course, learners will be able to <ul style="list-style-type: none"> • Describe the entrepreneurship process. • Explain the types and role of entrepreneurs • Discuss the various Government Schemes for entrepreneur development schemes • Case studies of successful entrepreneurs
Module 1(Credit 1)	Process of Entrepreneurship
Learning Outcomes	After learning the module, learners will be able to <ol style="list-style-type: none"> 1.Explain the Concept & Functions of an Entrepreneur. 2.Summarize the process of Entrepreneurship. 3.Describe the Classification of Entrepreneurship in Different Basis
Content Outline	<ol style="list-style-type: none"> 1.1 Concept & Functions of an Entrepreneur 1.2 Evolutionary Approach 1.3 Process of Entrepreneurship <ol style="list-style-type: none"> a. Decision Making b. Communication skills c. Time Management d . Entrepreneur as a Business Leader 1.4 Classification of Entrepreneurship in Different Basis
Module 2 (Credit 1)	Types & Role of Entrepreneur
Learning Outcomes	After learning the module, learners will be able to <ol style="list-style-type: none"> 1.Discuss the types of entrepreneurships. 2.Identify the role of Entrepreneur in developed and developing countries. 3.Illustrate the impact of Globalization on entrepreneurs.
Content Outline	<ol style="list-style-type: none"> 2.1 Types of Entrepreneurships: Opportunistic vs survival 2.2 Fabian& Drone & Their Respective Characteristics. 2.3 Role of Entrepreneur in developed and developing countries. 2.4 Impact of Globalization, Liberalizations and Privatization on entrepreneurship, neo protectionism.
Module 3 (Credit 1)	Entrepreneurship Development Programme (EDP)
Learning Outcomes	After learning the module, learners will be able to <ol style="list-style-type: none"> 1.Discuss the : Concept, Objectives, Phases, Importance of EDP 2.Explain the skill development programme 3.Identify the Start-up and Opportunity for women through training and internships 4.Analyze the progress of Entrepreneurship Development in India

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

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

References:

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

Semester I

Vocational Skill Courses (VSC)

Course Title	Financial Literacy
Course Credits	2
Course Outcomes	After going through the course, the learner will be able to
	<ul style="list-style-type: none">• Describe the fundamentals of financial literacy.
	<ul style="list-style-type: none">• Explain the importance of financial inclusion
	<ul style="list-style-type: none">• Analyze the various government schemes for financial inclusion.
Module 1(Credit 1)	Fundamentals of Financial Literacy
Learning Outcomes	After learning the module, learners will be able to
	1.Discuss the importance of financial literacy
	2.Summarize the concept of individual budgeting and distinguish between loan and Borrowings
Content Outline	1.1 Meaning and objectives of financial literacy, the importance of financial literacy. 1.2 Individual Budgeting-sources of income, expenditure, saving and borrowing. 1.3 Difference between loans and borrowing 1.4 Banking and financial institutions inclusion schemes.
Module 2(Credit 1)	Financial Inclusion
Learning Outcomes	After learning the module, learners will be able to
	1. Examine the concept and objectives of financial inclusion
	2. Analyze the government initiatives for financial inclusion and women empowerment.
Content Outline	2.1 Financial inclusion; meaning and objectives. Significance of it. 2.2 Government initiatives for financial Inclusion 2.3 Women empowerment and financial inclusion.Aatmanirbhar Bharat Yojana, Garib Kalyan Yojana, Skill India,Stand-up India, Start-up India and Make in India. 2.4 Case studies of various schemes.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

References-

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

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

Semester I

Skill Enhancement Courses (SEC)

Course Title	Basic of Stock Market operation
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	<ul style="list-style-type: none">• Identify the stock market functions.
	<ul style="list-style-type: none">• Develop the analytical skills needed to make informed investment decisions in the stock market.
	<ul style="list-style-type: none">• Comprehend and manage different types of investment risks.
Module 1(Credit 1)	Introduction to the Stock Market
Learning Outcomes	After learning the module, learners will be able to
	<ol style="list-style-type: none">1. Provide knowledge on the basic of functioning of stock market, different types of securities traded, and the participants involved.
	<ol style="list-style-type: none">2. Recognize the different types of trading mechanisms and the market regulators.
Content Outline	1.1 Origin and concept of stock market and its functions 1.2 Types of securities traded in the stock market 1.3 Participants in the stock market 1.4 Trading mechanisms, Market regulators
Module 2(Credit 1)	Risk management
Learning Outcomes	After learning the module, learners will be able to
	<ol style="list-style-type: none">1. Illustrate to risk management and develop a trading strategy that suits individual risk tolerance.
	<ol style="list-style-type: none">2. Explain the concept of stop-loss orders and margin trading.
Content Outline	2.1Types of risks 2.2 Diversification of portfolio 2.3 Risk management strategies 2.4 Stop-loss orders, Margin trading

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

References-

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

Semester II

Subject 1

Course Title	Industrial and External sector of Indian Economy
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	<ul style="list-style-type: none"> • Develop insights into the changing scenario of industry and new industrial policy and its implications in India.
	<ul style="list-style-type: none"> • Describe the changes and progress in the external sector in India
Module 1(Credit 1)	Industrial Sector
Learning Outcomes	After learning the module, learners will be able to
	1.Express the relevance of Industrial Sector and changes in the industrial policy
	2. Critically analyze the problems facing the industrial sector in India and their remedies.
Content Outline	1.1 Significance of Industrial sector in Indian Economy 1.2 Industrial policy since 1991 1.3 Role and problems of small scale industries and measures to resolve them. 1.4 Public sector-role, problems and measures 1.5 Private sector-role, problems and measures. 1.6 MNCs: role and policy.
Module 2 (Credit 1)	External sector
Learning Outcomes	After learning the module, learners will be able to
	1. Acquire the knowledge on structure and direction of External Sector
	2. Evaluate the role of various forms of investment in India.
Content Outline	2.1 Structure and direction of foreign trade since 1991. 2.2 Role of Foreign Direction Investment (FDI), Foreign Institutional Investors (FII). 2.3 Role of Multinational corporations (MNCS). 2.4 Role of IMF and World Bank.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

(No Internal Marks this Paper)

References-

- Agrawal A.N. (2023), Indian Economy Problems of Development and Planning 44th Edition, New Age International Publishers. Delhi.
- Agrawal A.N., (2018), Indian Economy, 41th Edition, New Age International Publishers. Delhi
- Dutt & Sundharam ,(2024), Indian Economy- 68th Edition ,S Chand & cop. Pvt. Ltd. New Delhi.

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- नीलांजन बानिक , (२०१७) भारतीय अर्थव्यवस्था – स्थूल अर्थशास्त्रीय आढावा सेज पब्लिकेशन , .इंडिया प्रालि न्यू दिल्ली .

- रसाळ राजेंद्र (२०१५) भारतीय अर्थव्यवस्थासक्सेस पब्लिकेशन्स ,सुधारित व विस्तारित आवृत्ती, पुणे
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- दत्त और सुंदरम, 2024,भारतीय अर्थव्यवस्था,73 वां संस्करण, एस चंद एंड कंपनी. लिमिटेड मुंबई।
- वीपुरी.के., एसमिश्रा और भगत गर्ग.के., 2023-2024, भारतीय अर्थव्यवस्था, 41वां संस्करण, हिमालय पब्लिशिंग हाउस, मुंबई।
- रमेश सिंह, 2023,भारतीय अर्थव्यवस्था,15 वाँ संस्करण, मैकग्रा हिल पब्लिशर्स,नई दिल्ली

Open Elective Courses (OEC)Course Title	Principles of Economics
Course Credits	4
Course Outcomes	After going through the course, learners will be able to
	<ul style="list-style-type: none"> Identify the elementary concepts in economics.
	<ul style="list-style-type: none"> Explain the various scientific methods of economics.
	<ul style="list-style-type: none"> Describe the market structure and it's features.
<ul style="list-style-type: none"> Discuss the interdependence of trade in modern era. 	
Module 1(Credit 1)	Principles of Economics
Learning Outcomes	After learning the module, learners will be able to
	1. Summarize the principles of economics
	2. Discuss the Role of Government in improving market outcomes
Content Outline	1.1 Trade-offs faced by the individuals, Significance of opportunity cost in decision making ,Thinking at the margin responses to incentives 1.2 Benefits from exchange, Organization of economic activities through markets and its benefits 1.3 Role of government in improving market outcomes, Dependence of standard of living on production 1.4 Growth in quantity of money and inflation, Inflation and unemployment trade-off.
Module 2(Credit 1)	Economics and Its Scientific Methods
Learning Outcomes	After learning the module, learners will be able to
	1. Explain the concept of scientific Methods and economic models.
	2. Identify the role of economist and their thought of School
Content Outline	2.1 Concept of the scientific method, Role of assumptions 2.2 Economic models: circular flow of income and production possibilities curve 2.3 Micro economics and Macroeconomics 2.4 Economist as policy advisors, Positive economics and normative economics 2.5 Causes of disagreement among economists
Module 3(Credit 1)	Market Demand and Supply
Learning Outcomes	After learning the module, learners will be able to
	1. Illustrate different markets, types of demand and supply
	2. Analyze the market equilibrium in different markets.
Content Outline	3.1 Definition of Market and Competition 3.2 Demand curves: Market demand versus individual demand, 3.3 Movements along the demand curve, Shifts in the demand curve, 3.4 Supply curves: Market supply and individual supply-Shifts in supply curve 3.5 Market equilibrium – three steps to analyze changes in equilibrium

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

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

References:

- N. Gregory Mankiw, (2015) Principles of Macroeconomics, 7th edition, Cengage Learning
- Sikdar, S. (2006), Principles of Macroeconomics, Oxford University Press, New Delhi.
- Abel, A. B., B. S. Bernanke and D. Croushore (2011), Macroeconomics, Pearson, Ne
- Agrawal H.S. (2005), Principles of Economics, A N E Books Western India - New Delhi.
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- Dwivedi D.N. (2005), Principles of Economics, Vikas Publication house - New Delhi,2005
- Dewelt K. K., Adarsh Chand, Modern Economic Theory, Shyamlal Charitable Trust. Ram nager , New Delhi.
- Kasyap Anurag, Principles of Economics (2013),Swastik Publication, New Delhi,
- Lipsey R.G.(1999) , Principles of Economics, Oxford University,Press,New Delhi.
- Lipsey, Chrystal, Principles of Economics

Semester: II**Skill Enhancement Course (SEC)**

Course Title	Fundamentals of Banking
Course Credits	2
Course Outcomes	After going through the course, learners will be able to
	<ul style="list-style-type: none"> • Familiarize fundamentals of Banking.
	<ul style="list-style-type: none"> • Explain the banking system functioning in India
	<ul style="list-style-type: none"> • Analyze recent developments in the banking sector.
Module 1(Credit 1) Introduction to Banking	
Learning Outcomes	After learning the module, learners will be able to
	1.Apprise changes in the banking sector in India.
	2.Acquire basic knowledge on the functioning of banks and recent developments in the banking services since 1991
	3.Summarize various methods of credit control.
Content Outline	1.1 Concept and Meaning of Banking, Origin and types of banking 1.2 Functions of commercial Banks, Multiple Credit Creation by commercial banks 1.3 Functions of Central Bank, Credit Control by Central banks: Qualitative and Quantitative methods of credit control 1.4 Reserve Bank of India: Origin, Functions and Role.
Module 2(Credit 1) Banking Sector in India	
Learning Outcomes	After learning the module, learners will be able to
	1. Acquaint knowledge regarding developmental financial institutions.
	2. Analyze banking sector reforms.
	3. Describe the functions of rural and agricultural banks.
Content Outline	2.1 Universal banking in India: IDBI, ICICI : functions and role. 2.2. National Bank for Agriculture and Rural Development [NABARD.] 2.3 Regional Rural Banks (RRBs): Functions and Role. 2.4 Banking sector reforms since 1991. 2.5 Privatization and merging of Banks in India.

Assignments/Activities towards Comprehensive Continuous Evaluation (CCE)

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

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