



॥ सा विद्या या विमुक्तये ॥



**स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड**

"ज्ञानतीर्थ" परिसर, विष्णुपुरी, नांदेड - ४३३६०६ (मराठवाडा)

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY NANDED**

"Dnyanteerth", Vishnupuri, Nanded - 431606 Maharashtra State (INDIA)

Established on 17th September 1994 - Recognized by the UGC 11/s 2(F) and 12(B). NAAC Re-accredited with 'A' Grade

**ACADEMIC (I-BOARD OF STUDIES) SECTION**

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संलग्नित महाविद्यालयांतील मानवविज्ञान विद्याशाखेतील पदवी स्तरावरील तृतीय वर्षाचे CBCS Pattern नुसारचे अभ्यासक्रम शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्याबाबत.

## प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, मा. विद्याशाखेने दिनांक २२ मे २०२१ रोजीच्या बैठकीतील केलेल्या शिफारशीप्रमाणे व दिनांक १२ जून २०२१ रोजी संपन्न झालेल्या ५१ व्या मा. विद्या परिषद बैठकीतील विषय क्र. १५/५१-२०२१च्या ठरावानुसार प्रस्तुत विद्यापीठाच्या संलग्नित महाविद्यालयांतील मानवविज्ञान विद्याशाखेतील पदवी स्तरावरील तृतीय वर्षाचे खालील विषयांचे C.B.C.S. (Choice Based Credit System) Pattern नुसारचे अभ्यासक्रम शैक्षणिक वर्ष २०२१-२२ पासून लागू करण्यात येत आहेत.

- |   |                                       |
|---|---------------------------------------|
| 01. B. A. -III Year- Marathi                | 02. B. A. - III Year- Hindi           |
| 03. B. A. - III Year- English               | 04. B. A. -III Year- Urdu             |
| 05. B. A. - III Year- Sanskrit              | 06. B. A. -III Year- Pali             |
| 07. B. A. - III Year- Kannada               | 08. B. A.- III Year- Economics        |
| 09. B. A.- III Year- Policial Science       | 10. B. A.- III Year- Sociology        |
| 11. B. A.- III Year- Philosophy             | 12. B. A.- III Year- Geography        |
| 13. B. A. -III Year - Psychology            | 14. B. A. - III Year History          |
| 15. B. A.-III Year- Public Administration   | 16. B. A.- III Year- Military Science |
| 17. B. A.-III Year- Administrative Services |                                       |

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या [www.srtmun.ac.in](http://www.srtmun.ac.in) या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

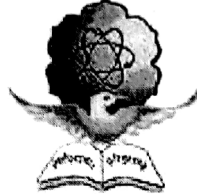
ज्ञानतीर्थ' परिसर,  
विष्णुपुरी, नांदेड - ४३३ ६०६.  
जा.क्र.:शैक्षणिक-१/परिपत्रक बी.ए./पदवी-सीबीसीएस अभ्यासक्रम/  
२०२१-२२/८७

दिनांक : २४.०७.२०२१.

- प्रत माहिती व पुढील कार्यवाहीस्तव :
- १) मा. प्र. अधिष्ठाता, मानवविज्ञान विद्याशाखा, प्रस्तुत विद्यापीठ
  - २) मा. संचालक, परीक्षा व मूल्यमापन मंडळ यांचे कार्यालय, प्रस्तुत विद्यापीठ.
  - ३) प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
  - ४) साहाय्यक कुलसचिव, पदव्युत्तर विभाग, प्रस्तुत विद्यापीठ.
  - ५) उपकुलसचिव, पात्रता विभाग, प्रस्तुत विद्यापीठ.
  - ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ.
  - ७) अधीक्षक, परीक्षा विभाग मानवविज्ञान विद्याशाखा प्रस्तुत विद्यापीठ.

स्वाक्षरित  
सहा कुलसचिव  
शैक्षणिक (१-अभ्यासमंडळ) विभाग

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UNIVERSITY, NANDED**

**SYLLABUS  
B.A. THIRD YEAR  
SEMESTER-V&VI  
ECONOMICS**

**SEMESTER PATTERN  
(CHOICE BASED CREDIT SYSTEM)  
WITH EFFECT FROM 2021-22  
Submitted By – Board of Studies in ECONOMICS**

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SWAMI RAMANANAD TEERTH MARATHWADA UNIVERSITY, NANDED  
Choice Based Credit System (CBCS) Course Structure  
Faculty of Humanities  
**B.A. Third Year**  
SEMESTER PATTERN - ECONOMICS  
With Effect From 2021-22

Semester	Core Course	Paper No.	Name of Paper	Lecture/ week	Total No. of Lectures	CA	ESE	Total Marks	Credits
	DSE-ECO	IX	History of Economic Thoughts – I ( Optional) OR Mathematical Economics – I ( Optional) OR Industrial Economics ( Optional)	4	55	25	50	75	3
	GE-ECO	X	Indian Economy (Compulsory)	4	55	25	50	75	3
	SEC	III	Financial Inclusion and Financial Literacy	3	45	25	25	50	2
<b>Total</b>				<b>11</b>	<b>155</b>	<b>75</b>	<b>125</b>	<b>200</b>	<b>8</b>
	DSE-ECO	XI	History of Economic Thoughts – II ( Optional) OR Mathematical Economics – II ( Optional) OR International Economics ( Optional)	4	55	25	50	75	3
	GE-ECO	XII	Public Finance (Compulsory)	4	55	25	50	75	3
	SEC	IV	Entrepreneurship Development	3	45	25	25	50	2
<b>Total</b>				<b>11</b>	<b>155</b>	<b>75</b>	<b>125</b>	<b>200</b>	<b>8</b>
<b>Grand Total (Semester V &amp; VI)</b>				<b>22</b>	<b>310</b>	<b>150</b>	<b>250</b>	<b>400</b>	<b>16</b>

SEC- Skill Enhancement Course

  
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SWAMI RAMANANAD TEERTH MARATHWADA UNIVERSITY, NANDED  
Choice Based Credit System (CBCS) Pattern of Economics  
Faculty of Humanities  
B.A. Third Year  
With Effect From 2021-22  
Subject: ECONOMICS  
SEMESTER - V

Paper No.	Title of the Paper	Continuous Assessment (C.A.)	End of Semester Examination (E.S.E.)
DSE-ECO - IX	History of Economic Thoughts – I ( Optional ) OR Mathematical Economics – I ( Optional ) OR Industrial Economics ( Optional )	25	50
GE – ECO - X	Indian Economy (Compulsory)	25	50
SEC-III	Financial Inclusion and Financial Literacy	25	25

SEMESTER - VI


Paper No.	Title of the Paper	Continuous Assessment (C.A.)	End of Semester Examination (E.S.E.)
DSE –ECO -XI	History of Economic Thoughts – II ( Optional ) OR Mathematical Economics – II ( Optional ) OR International Economics ( Optional )	25	50
GE – ECO - XII	Public Finance (Compulsory)	25	50
SEC-IV	Entrepreneurship Development	25	25

  
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### Distribution of Marks

<b>Core Course :</b>	<b>75 Marks</b>
1. Continuous Assessment (C.A.) :	25 Marks
One Class Test for	10 Marks
+ One home assignment for	10 Marks
+ One Seminar For	05 Marks.
2. End of Semester Examination (E.S.E.) :	50 Marks
<b>Skill Enhancement Course (SEC) :</b>	<b>50 Marks</b>
1. Continuous Assessment (C.A.) :	25 Marks
One Class Test for	10 Marks
One home assignment for	10 Marks
One Seminar (Abstract should be must) for	05 Marks.
2. End of Semester Examination (E.S.E.) :	25 Marks
Skill development activities for	10 Marks.
Theory examination on prescribed Syllabus	
by using University Answer Book for	10 Marks.
Project Presentation (Viva-Voce) for	05 Marks.


  
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End of Semester Examination (ESE)  
Question Paper Pattern  
ECONOMICS  
With Effect From 2021-22

<b>A) Core Course (DSE and GE ECO) :</b>		<b>50 Marks</b>
Q.1	Descriptive question Or Descriptive question	10 Marks
Q.2	Descriptive question Or Descriptive question	10 Marks
Q.3	Descriptive question Or Descriptive question	10 Marks
Q.4	Descriptive question Or Descriptive question	10 Marks
Q.5	Write short notes on (Any two) I) II) III) IV)	10 Marks

<b>A) Skill Enhancement Course (SEC) :</b>		<b>25 Marks</b>
	Skill development activities (Project) for	10 Marks
	Theory examination on Prescribed Syllabus by using University Answer Book for	10 Marks
	Project Presentation (Viva-Voce) for	05 Marks

  
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With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER – V

HISTORY OF ECONOMIC THOUGHTS-I (Optional)

DSE-ECO- IX

Credits: 03

Periods: 55

Marks: 75

Marks : 75 = Theory (ESE) 50 + Internal (CA) 25

**Course outline:**

In this course an analysis of Western Economic thinkers has been taken. one should not analyze present economic thoughts without studying history of economic thoughts. Economic situation is presently changing hence the study of this course must. So the present paper has been framed for the study.

In the western economic thinkers medieval period mercantilism and physiocracy has been analyzed. Since, the father of Economics Adam Smith up to Karl Marx, classical thoughts are framed in the present course. Besides that Neo classical economist Fredrich List to Josef Schumpeter is also framed in the course.

**Course Objectives:**

1. To study the western economic thinkers and their economical analysis.
2. To study the thoughts of economists in the present scenario.
3. To study the applicability of western economic thought for the Indian contest.
4. To study the success of Prof. Pigou's economic welfare thought in Indian welfare

state.

**Course Utility:**

1. Pupils will understand the basic economic concepts by studying the course.
2. Students will be able to solve the economic problems by studying this course.
3. Students will acquire the judgment power by studying the comparative approach.


**Course Content:**

**Unit-I**

**Early Period :**

Periods 15

- 1.1 Mercantilism - Causes of rise of mercantilism and Main features of mercantilism.
- 1.2 Physiocracy - Causes of rise of physiocracy. and main features (The Natural order, The Net Product & The circulation of wealth ) of physiocracy.

  
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<b>Unit-II</b>	<b>Classical Period : I</b>	<b>Periods 10</b>
2.1	Adam Smith- Division of Labour and Theory of value.	
2.2	David Ricardo- Theory of value & thoughts on wages.	
<b>Unit-III</b>	<b>Classical Period : II</b>	<b>Periods 10</b>
3.1	Thomas Malthus- Theory of population.	
3.2	Karl Marx- Theory of surplus value & crisis of capitalism.	
<b>Unit-IV</b>	<b>Neo Classical Period: I</b>	<b>Periods 10</b>
4.1	Fredrich List - Stages of Economic Development and theory of protection.	
4.2	Alfred Marshall- Role of time in price determination. concepts of Internal & External Economics.	
<b>Unit-V</b>	<b>Neo Classical Period: II</b>	<b>Periods 10</b>
5.1	Arthur Cecil Pigou- Ideas on Economic welfare.	
5.2	Josef A. Schumpeter- Role of innovation in Economic development.	

**Books Recommended :**

1. Black Hours R. (1985); A History of Modern Economic Analysis; Basil Blackwell Oxford.
2. Gangio, B.N. ( 1977); Indian Economic Thought; A 19th Century Perspective, Tata McGraw Hill; New Delhi.
3. Gide C. and G. Rist (1956); The Development of Economic Doctrine, (2nd Edition); Congman Group, London.
4. Dr. S.M. Desai, Development of Economic Thought;
5. Kautilya (1992); The Arthashastra; Edited Rearranged; Translated and Introduced by D.N. Rangarajan; Pergain Books; New Delhi.
6. Roll, E (1973); A History of Economic Thought; Feber; London.
7. Schumpeter, J.A. (1954); History of Economic analysis; Oxford University Press; New York.
8. Seshadri, G.B. (1997); Economic Doctrines; B.R. Publishing Corporation; Delhi.
9. प्र. शयखेलकर डॉ. दामाजी, आर्थिक विचारांचा इतिहास.
10. डॉ. पाटील जे. एफ. आर्थिक विचारांचा इतिहास.
11. भुषेन्द्र सिंह, आर्थिक विचारांचा इतिहास.

  
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B.A. Third Year

ECONOMICS

SEMESTER – V

MATHEMATICAL ECONOMICS -I ( Optional )

DSE – ECO - IX

Credits: 03

Periods: 55

Marks: 75

Marks : 75 = Theory (ESE) 50 + Internal (CA) 25

**Course Outline :**

This course explain the theories of micro and macro economics with the help of statistics and mathematics. With the help of this course, the work of imparting knowledge of Economics to the students are more accurately. This course has been chosen to make the students understand more about the subject of Economics. This course studies Interpolation and Extrapolation for Statistics and Matrix, Indices and derivative for mathematics.

**Course objectives:**

1. To explain the basic mathematical concepts to students.
2. To explain theories of Economics using mathematics and statistics.
3. To facilitate understanding of the basic concepts of Economics with the help of mathematics and statistics.

**Course utility :**

1. Students will understand basic economic concept with the help of this course.
2. This course is important to prepare the background for the post graduate course in Economics.
3. Student who study this course will be eligible for MBA course in the future.
4. This course will be useful for preparation of competitive exam.
5. With the help of this course, the basic economic concept of the student will become clearer.

**Course Content :**

**Unit 1 : Interpolation and Extrapolation**

Periods : 10

- 1.1 Meaning of Interpolation and Extrapolation.
- 1.2 Importance of Interpolation and Extrapolation.
- 1.3 Methods of Interpolation - a) Graphical Method  
b) Algebraic Method - Binomial Expansion Method.
- 1.4 Methods of Extrapolation - Binomial Expansion Method.

**Unit II : Theory of Matrices**

Periods : 12

- 2.1 Meaning of Matrix.
- 2.2 Types of Matrix.
- 2.3 Algebra of Matrices - Addition and Subtraction of Matrix.  
Multiplication of Matrix. Inverse of Matrix. Transpose of Matrix.

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Periods : 13

**Unit III : Determinants and Simultaneous Equation**

- 3.1 Determinants of Matrix.
- 3.2 Properties of Determinants.
- 3.3 Solution of Simultaneous Equation by using matrix.

Periods : 10

**Unit IV : Indices**

- 4.1 Meaning of Indices.
- 4.2 Laws of Indices.
- 4.3 Solution of example with the help of laws of indices.
- 4.4 Importance of Indices in Economics.

Periods : 10

**Unit V : Differentiation Calculus**

- 5.1 Rules of Differentiation.- product and quotient rule.
- 5.2 Total and partial derivatives.
- 5.3 Uses of derivative in Economics.

**Books recommended :**

1. Allen, R. G. D. (1974) Mathematical Analysis for Economist, Macmillan Press and ELBS, London.
2. Koutsoyiannis A. (1979), Modern Microeconomics, Macmillan Press, London.
3. Mehta B. C. and Madhani G. M. K., Mathematics for Economics , S. Chand Publication, New Delhi.
4. S. P. Gupta, (1995) Statistical Methods, Sultan Chand and Sons Publication, New Delhi.
5. Chiang A. C. (1986), Fundamental Methods of Mathematical Economics , McGraw Hill, New York.
6. Henderson J. M. and R.E. Quandt (1980) Microeconomics Theory: A Mathematical Approach, McGraw Hill, New York.
7. प्रा. राम देशमुख (2011), मूलभूत सांख्यिकी, विद्या प्रकाशन, नागपूर.

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<b>Unit-II</b>	<b>Location Theory :</b>	<b>Periods 10</b>
2.1	Industrial Location: Factors affecting on Industrial Location. Alfred Weber's Theory of Industrial Location.	
2.2	Multinational Corporations- Meaning , Importance and Advantages and Disadvantages.	
<b>Unit - III</b>	<b>Performance and Problems of Industries: I</b>	<b>Periods 15</b>
3.1	Large Scale Industries-Cotton , Textile, Sugar and Iron and Steel.	
3.2	Small Scale Industries: Meaning, Importance; Problems and Measures for Growth of Small Scale Industries.	
<b>Unit-IV</b>	<b>Performance and Problems of Industries: II</b>	<b>Periods 10</b>
4.1	Agro-based Industries-Meaning , Importance and Problems	
4.2	Industrial Sickness- Causes and Remedial Measures.	
<b>Unit - V</b>	<b>Indian Industrial Policies and Growth:</b>	<b>Periods 10</b>
5.1	Industrialization – Meaning and Importance in Economic Development	
5.2	Industrial Policy of 1991, Trends in Industrial Growth after 1991.	

**Books Recommended :**

1. Kuchhal, S.C.(1980), Industrial Economics of India (5th Edition); Chaitanya Publishing House, Allahabad.
2. Ahluwalia I.J.(1985); Industrial Growth in India; Oxford University Press; New Delhi.
3. Singh, A. and A.N., Sadhu (1988) Industrial Economics; Himalaya Publishing House, Mumbai.
4. Barthwal R.R.(1992); Industrial Economics; An introductory Text Book; Wiley Eastern Ltd; New Delhi.
5. Desai, B.(1999); Industrial Economy in India (3rd Edition); Himalaya Publishing House, Mumbai.
6. Naidu K.M.(1999); Industrialization and Regional Development in India, Reliance Publishing House, New Delhi.
7. Mamoria and Mamoria (2000); Dynamics of Industrial relation in India (15th Edition); Himalaya Publishing House; Mumbai.
8. Datta R & K.P.M. Sundram; (2014) Indian Economy; 50<sup>th</sup> Edition, S.Chand & Co.Ltd; New Delhi.
९. देसाई, भालेराव (१९८८), भारतातील औद्योगिक अर्थशास्त्र, निराली प्रकाशन, पणे.
१०. रायखेलकर, खेडकर (१९९९), औद्योगिक अर्थशास्त्र, विद्याबुक पब्लिशर्स, औरंगाबाद.
११. कोडेवार यु.बी., स्मिताकोडेवार (२००५) औद्योगिक अर्थशास्त्र, शोभाभारती प्रकाशन, अहमदपूर.
१३. इंगळे बी.डी., (२०१२) औद्योगिक अर्थशास्त्र, अरुणा प्रकाशन, लातूर.
१४. चव्हाण एन.एल., (२०१२) भारतीय अर्थव्यवस्थेचा विकास भाग-१, प्रशांत पब्लिकेशन्स, जळगांव.

  
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With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER - V

INDIAN ECONOMY- GE - ECO -X

Credits: 03

Periods: 55

Marks: 75

Marks :

75 = Theory (ESE) 50 + Internal (CA) 25

**Course Outline :**

This course is not only highly relevant to students and scholars interested in expanding their knowledge of Indian Economy, but also policymakers wanting to know more about opportunities offered by Indian Economy. This paper introduces types and challenges of Indian Economy like increasing population, Unemployment, Poverty, Inflation, Crises in Agricultural Sectors, etc. The present paper also introduces the role of different sectors in Indian Economy.

This paper includes economic planning and NITI Commission. The paper illustrates the impact of new economic reforms on Indian Economy. This paper also deals with the concept of foreign direct & Indirect Investment policy of India.

**Course Objectives :**


- The specific objectives of the course are -
1. To expand student's knowledge about Indian Economy.
  2. To let students know more about opportunities offered by Indian Economy.
  3. The let students know more about challenges of Indian Economy.
  4. To develop assessing capacity of students of economic policies.
  5. To develop economic problem solving capacity of students.

**Course Utility :**

1. Student will acquire the knowledge of Indian Economy.
2. Student will understand various challenges of Indian Economy.
3. Student will be able to suggest various measures to policy makers for solution of economic problem.

**Course Content :**


<b>Unit-I</b>	<b>Nature of Economy :</b>	<b>Periods-10</b>
1.1	Meaning and Types of Economy - Capitalist, Socialist, Mixed, Closed and Open Economy (In brief).	
1.2	Nature and Challenges before Indian Economy - Population, Poverty, Unemployment, Fluctuations in Agricultural commodity Prices, farmers suicides.	
<b>Unit-II</b>	<b>Sector wise Development in Indian Economy :</b>	<b>Periods-10</b>
2.1	Role of Agriculture, Industry and Service Sectors in Indian Economic Development.	

  
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2.2	1 Sectoral share in GDP, Employment and Growth rates) Human Development Index - Concept and Components	<b>Periods-10</b>
<b>Unit-III</b>	<b>Economic Planning :</b>	
3.1	Economic Planning - Definition, Meaning, Needs and Objectives 12 <sup>th</sup> Five Year Plan- Objectives and Achievements	
3.2	National Institutions for Transforming India (NITI) Commission Objectives and Structure	<b>Periods-10</b>
<b>Unit-IV</b>	<b>Infrastructure :</b>	
4.1	Transport, Energy,	
4.2	Education and Health	
<b>Unit-V</b>	<b>Economic Reforms in India :</b>	<b>Periods-15</b>
5.1	New Economic Reforms - Liberalization, Privatization and Globalization and its Impact on Indian Economy.	
5.2	Role of Foreign Capital in economic development	
5.3	Foreign Direct Investment - Meaning and Policy.	


**Books Recommended:**

1. Gaurav Datt & Ashwini Mahajan, Datt Sundram's Indian Economy; S. Chand and Sons Co. Ltd; New Delhi.
2. Misra S.K. and Puri V.K.; I (Edition 2014) Indian Economy Its Development Experience, Himalaya Publishing House, Mumbai.
3. Dhingra Ishwar (2006); Indian Economy S. Chand and sons Co. Ltd; New Delhi.
4. Uma Kapil (2013), Indian Economy, Performance and Policies, Academic Foundation, New Delhi.
5. Ahluwalia I J and I.M.D. Little, I (1999), Indian Economic Reforms and Development.
6. Brahmananda R.R. and Panchmukhi V.A. (Edition 2001), Development Experience in Indian Economy Inter-State Perspectives, Bookwell, Delhi.
7. Gupta S. P. (1989), Planning and Development in India; A Critique, Allied Publishers Pvt. Ltd., New Delhi.
8. Jha Raghendra (Ed 2003) Indian Economic Reforms Hampshire, U.K.
9. Chug Ram L. and Uppal J.S. (1985), Black Money in India Tata McGraw Hill, Sagar Publication New Delhi.
10. Gupta Suraj B. (1992); Black Money in India, Sage Publication, New Delhi.
11. Bhagwati Jagdish, (2004); In Defence of Globalisation, Oxford University Press U.K.
12. Government of India, Economic Survey 2004-05
13. World Development Report, UNDP.
14.  $\text{üÖd. } \cdot \text{Öß. } \cdot \text{Ö.} \text{ — } \text{ÖÖ'Ö, } \text{ëü, } \text{³ÖÖ, } \text{üYÖßμÖ} \text{ †} \text{ÉÖÖ} \text{¾} \text{μÖ} \text{¾} \text{ÖÄÉÖÖ, } \text{x} \text{¾Ö} \text{ úÖÄÖ} \text{ ¾Ö} \text{ } \text{Ö} \text{μÖÖÖ} \text{¾Ö, } \text{ü} \text{ ÖÖY'Ö} \text{ ú} \text{ †} \text{ÉÖÖ} \text{; } \text{ÖÖÄ} \text{; } \text{Ö, } \text{Ø'Ö'Ö} \text{äüÖ'Ö} \text{ä, } \text{é} \text{ †} \text{ð} \text{ »ü} \text{ .. } \text{ÖÜ} \text{²} \text{»} \text{Ö} \text{; } \text{ÖÄÖÖ, } \text{-ÖÖ} \text{ Ö'Ö} \text{æ, } \text{ü.} \text{ 2011.}$
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I/C PRINCIPAL  
Nutan Mahavidyalaya  
Sailu, Dist. Parbhan



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- 21. ...
- 22. ...
- 23. सुर्यकांत पवार (२०१४) भारतीय अर्थव्यवस्था, स्वयंप्रकाशन, पुणे.

  
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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED  
With Effect From 2021-22

B.A. Third Year  
ECONOMICS  
SEMESTER - V

SKILL ENHANCEMENT COURSE  
FINANCIAL INCLUSION AND FINANCIAL LITERACY - SEC-III

Marks: 50

Credits: 02

Periods: 45

Marks: 50 = ( CA ) 25 + ( ESE ) 25

Financial Inclusion and Financial Literacy

**Course Outline:**

The course will be given in the form of lectures and practical work. Financial inclusion and financial literacy is the base of Cashless Transactions. As the majority of population is still not included in the inclusive growth. The Growth of financial inclusion becomes a challenge for the Indian Economy. Financial literacy is considered as important adjunct for promoting financial inclusion, consumer protection and ultimately financial stability. The aims of the Skill Enhancement Course are to focus on financial inclusion and financial literacy for the Indian formal sector.

**Course Objectives:**


The Specific Objectives of this course are :

- ✓ To develop the understanding of the basic concept of financial inclusion and financial literacy.
- ✓ To develop the awareness of saving and investment.
- ✓ To develop the financial activities of students.
- ✓ To develop the financial literacy of students
- ✓ To include each and every citizens in process of financial inclusion.

**Course Utility :**

Completed the essential reading and activities students  
Should able to :

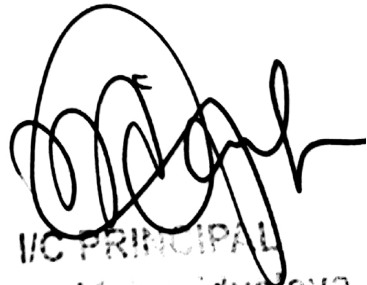
- ✓ Student will be able to create their own financial plan.
- ✓ Student will be able to create their own budget.
- ✓ Student will propose a personal saving and Investment plan.
- ✓ Student will be examining how their choice of carrier and lifestyles will affect their financial plan.
- ✓ Student will be aware about financial inclusion and financial literacy.
- ✓ Student face a challenging economical future.

  
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	<b>Content :</b>	<b>Periods</b>
Unit I	<b>Financial Inclusion:</b> Meaning, Definitions, Importance and Merits and Demerits, Financial inclusion in India, Jan Dhan Yojana Pradhan Mantri Suraksha Bima Yojana (PMSBY) Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).	10
Unit II	<b>Financial Literacy:</b> Meaning, Definitions, Importance and Merits and Demerits, Financial Planning, Goal setting, Risk vs Returns, The Power of compounding.	10
Unit III	<b>Saving and Investment:</b> Difference between savings and investments, effects of inflation on investment, saving and investment related products, protection related products, investment strategies, how not to lose money.	10
	<b>SKILL DEVELOPMENT ACTIVITIES</b> <b>(any five of the following)</b> 1. Prepare a chart showing sources of saving and types of Investment. 2. Prepare a chart showing sources of financial inclusion and steps of financial literacy. 3. Write a minimum two pages on your current financial condition and future financial plans. 4. Student will search article on financial planning and write what they learned from it. 5. Student will collect the data of financial services in the area/Village with the help of structured questionnaire. 6. Take a brief opinion or review of Jan Dhan Yojana (JDY) from bank and its customers. 7. Take a brief opinion of Pradhan Mantri Suraksha Bima Yojana (PMSBY) from bank and its customers. 8. Take a brief opinion or review of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) from bankers and customers.	15

  
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**Books Recommended :**

1. Schumpeter J.A. (1934), The Theory of Economic Development, Harvard University Press Cambridge.
2. Lewis W. Arthur (1954), Economic Development with Unlimited Supply of Labour, the Manchester School.
3. Jhingan M.L. (1973), The Economic of Development and Planning, Vikas Publishing House, New Delhi.
4. Misra S.K., Puri V.K. (XIV Edition 2012), Economics of Development and Planning, Himalaya Publishing House, New Delhi
5. M.S. Sriram (2015) edited - Talking Financial Inclusion in Liberalised India: Conversations with Governors of the Reserve Bank of India.
6. K.G. Karmakar, G.D. Banerjee and N.P. Mohapatra (2011): Towards Financial Inclusion in India, Sage Publishers, New Delhi.
7. Alliance for Financial Inclusion. (2010). "Consumer Protection: Leveling the Playing Field in Financial Inclusion" Bangkok, Thailand.
8. Bhole L.M.(2004), Financial Institutions and Markets, 4<sup>th</sup> Edition Tata McGraw-Hill, New Delhi.
9. Sobhesh Kumar Agarwalla, Samir k. Barua, Joshy Jacob, Jayanth R. Varma, (2013) "Financial Literacy among working Young in Urban India" Indian Institute of Management, Ahmedabad, India.
10. Report based on the studies undertaken under Financial Inclusion Project of UNDP, (2012), "Financial Literacy as a tool for Financial Inclusion & Client Protection." United Nations Development Programme New Delhi.
11. गायकवाड ज.पा., अशोकबोरीकर (१९९१) आर्थिक विकास आणि नियोजन, विद्याप्रकाशन, नागपूर.
12. पत्की अ.द., साबळे म.ना. (१९९१) विकासाचे अर्थशास्त्र आणि नियोजन, विद्याबुकसपब्लिशर्स, औरंगाबाद.
13. भोसले, काटे (१९९८) विकासाचे अर्थशास्त्र आणि नियोजन, फडके प्रकाशन, कोल्हापूर.
14. नावरे अनिल कुमार, लोंढे मारुती (२०१५), विकास व नियोजनाचे अर्थशास्त्र, एज्युकेशन पब्लिशर्स, औरंगाबाद.
15. सतिश सिंह (२०१७), वित्तीय समावेशन मे समाजिक बदलाव, कुरुक्षेत्र मासिक न्यु दिल्ली.
16. अर्जुन राम मेघवाल (२०१७), "उभरते भारत मे वित्तीय समावेशन" पत्र सुचना कार्यालय, भारत सरकार.
17. सदाबिहारी साहू (२०१७), वित्तीय समावेशन और प्रधानमंत्री जन धन योजना, संकल्प मासिक लखनौ.

  
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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER – VI

HISTORY OF ECONOMIC THOUGHTS -II ( Optional )

DSE – ECO - XI

Credits: 03

Periods: 55

Marks: 75

Marks: 75 = Theory (ESE) 50 + Internal (CA) 25

**Course outline:**

In this course a study and analysis of eastern economic thoughts is made. Ancient thoughts and modern thoughts are also analyzed in the course. Koutilya's thoughts express the prosperity of ancient Indian Economy. The course also emphasizes the need of contemporary economic thoughts of Dadabhai Nauroji, M. Phule, Rajarshri Shahu, Dr Babasaheb Ambedkar, Yashwantrao Chavan, Shankarrao Chavan etc.

The course also provides the economic thoughts of today's most talked about economists like Nobel winners Dr. Amartya Sen and Prof. Mahammad Yunus. The course also gives the direction of the economic way the world has taken.

**Course Objectives:**

1. To study the economic analysis of Indian Economic thinkers.
2. To study the need of agricultural thought in the present situation.
3. To study the modern economic thoughts.
4. To study the political implementation of economic principles.

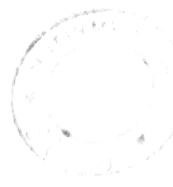
**Course Utility:**

1. Agricultural Entrepreneurship will be adopted by pupils.
2. Students will get knowledge of the exploitation of Indian Economy in the British rule.
3. Students will know how much the political Leadership is successful in solving the economic problems of the society.
4. The students will know the importance of Eastern Economic Ideas on the world level.

**Course Content:**

<b>Unit-I</b>	<b>Ancient Economic Thoughts :</b>	<b>Periods 10</b>
1.1	Koutilya- Ideas on wealth & Agriculture.	
1.2	Role of Government in Economic development & social welfare.	


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Sailu, Dist. Parbhani



<b>Unit-II</b>	<b>Modern Economic Thoughts : I</b>	<b>Periods 10</b>
2.1	Dadabhai Naoroji- Drain Theory and views on measurement of Indian National Income.	
2.2	Mahatma Phule- views on Agriculture.	
<b>Unit-III</b>	<b>Modern Economic Thoughts : II</b>	<b>Periods 13</b>
3.1	Rajarshi Shahu- Main economic ideas	
3.2	Dr. Babasahed Ambedkar- Problem of Indian Rupee & Thoughts on Agriculture.	
<b>Unit-IV</b>	<b>Recent Economic Thoughts : I</b>	<b>Periods 10</b>
4.1	Yeshwantrao Chavan- Main Economic Ideas.	
4.2	Shankarrao Chavan- Main Economic Ideas.	
<b>Unit-V</b>	<b>Recent Economic Thoughts : II</b>	<b>Periods 12</b>
5.1	Amartya Sen- Poverty & Welfare.	
5.2	Abhijeet Banarjee : Thoughts on Poverty Alleviation	

**Books Recommended :**

1. Black Hours R. (1985); A History of Modern Economic Analysis; Basil Blackwell Oxford.
2. Dr. S.M. Desai, Development of economic thoughts.
3. Abhijeet Banarjee : Poor Economics .
4. Dadabhai Naoroji, Poverty & unbritis rule in India
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11. डॉ. भी.रा. आंबेडकर : रूपयावी समस्या त्याचे मूळ व त्यावरील उपाय ( मराठी भाषांतर - सुभाष खंडारे) सुधीर प्रकाशन, वर्धा.
12. धनंजय कीर, डॉ. आंबेडकर : पॉप्युलर प्रकाशन प्रा. लि., मुंबई.
13. धनंजय कीर, महात्मा फुले : पॉप्युलर प्रकाशन प्रा. लि., मुंबई.
14. सुरेश सावंत ( संपा). आधुनिक भगीरथ - ना. शंकरराव चव्हाण गौरव ग्रंथ, मुंबई.
15. यशवंतराव चव्हाण : भूमिका, रोहण प्रकाशन, पुणे.
16. मंजुषा मुसमाडे - अर्थसंवाद - मराठी अर्थशास्त्र परिषदेचे ४४वे अधिवेशन -स्मरणिका.
17. खिडकी - अभिजीत बॅनर्जी - मुलाखत आणि शब्दांकन : अपर्णा तेलणकर

  
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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER - VI

MATHEMATICAL ECONOMICS - II ( Optional )

DSE - ECO - XI

Credits: 03

Periods: 55

Marks: 75

Marks : 75 - Theory (ESE) 50 + Internal (CA) 25

**Course Outline :**

This course explain the theories of micro and macro economics with the help of statistics and mathematics. With the help of this course, the work of imparting knowledge of Economics to the students are more accurately. This course has been chosen to make the students understand more about the subject of Economics. This course studies analysis of variance for statistics and Maxima - minima, co-ordinate geometry, theory of consumer behavior and theory of production for mathematical analysis.

**Course objectives :**

1. To explain the basic mathematical concepts to students.
2. To explain theories of Economics using mathematics and statistics.
3. To facilitate understanding of the basic concepts of Economics with the help of mathematics and statistics.

**Course utility :**

1. Students will understand basic economic concept with the help of this course.
2. This course is important to prepare the background for the post graduate course in Economics.
3. Student who study this course will be eligible for MBA course in the future.
4. This course will be useful for preparation of competitive exam.
5. With the help of this course, the basic economic concept of the student will become clearer.

**Course content:**

**Unit 1: Analysis of Variance**

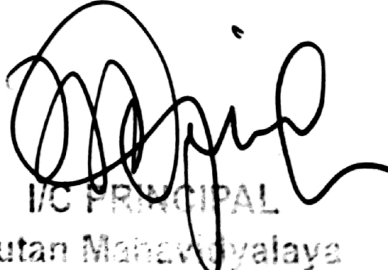
Periods : 10

- 1.1 Meaning of Analysis of Variance.
- 1.2 Assumption in Analysis of Variance.
- 1.3 Techniques of Analysis of Variance - One Way Classification.

**Unit II : Maxima and Minima**

Periods : 10

- 2.1 Maximum and Minimum Values of a Function.
- 2.2 Order conditions for Maximum and Minimum Values - Necessary Condition and Sufficient Condition.
- 2.3 Estimate the Maximum and Minimum Value for the Given Equation.

  
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Periods : 10

**Unit III : Co-ordinate Geometry**

- 3.1 Meaning of Quadrants
- 3.2 The distance formula or distance between two points
- 3.3 Slope of straight line.
- 3.4 Different forms of equation of a straight line.

Periods : 12

**Unit IV : Theory of Consumer Behavior**

- 4.1 Utility function - Introduction.
- 4.2 Cardinal Utility Function - Theory and examples.
- 4.3 Estimation of price elasticity of demand.

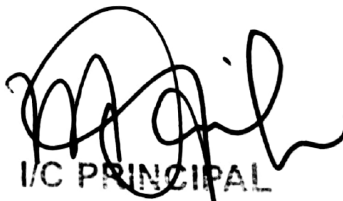
Periods : 13

**Unit V : Theory of Production**

- 5.1 Concept of production function.
- 5.2 Cobb Douglas production function and its properties.
- 5.3 Optimum combination of factors.
- 5.4 Concepts of cost and revenue function and their interrelationship.

**Books Recommended :**

1. Allen, R. G. D. (1974) Mathematical Analysis for Economists, Macmillan Press and ELBS, London.
2. Koutsoyiannis A. (1979), Modern Microeconomics, Macmillan Press London.
3. Mehta B. C. and Madhani G. M. K., Mathematics for Economics , S. Chand Publication, New Delhi.
4. S. P. Gupta, (1995) Statistical Methods, S. Chand and Sons Publication, New Delhi.
5. Chiang A. C. (1986), Fundamental Methods of Mathematical Economics , McGraw Hill, New York.
6. Henderson J. M. and R.E. Quandt (1980) Microeconomics Theory : A Mathematical Approach, McGraw Hill, New York.
7. प्रा. राम देशमुख (2011), मूलभूत सांख्यिकी, विद्या प्रकाशन, नागपूर.

  
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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED  
With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER – VI

INTERNATIONAL ECONOMICS ( Optional )

DSE – ECO - XI

Credits: 03

Periods: 55

Marks: 75

Marks : 75 = Theory (ESE) 50 + Internal (CA) 25

**Course Outline:**

An introduction to major issues in international trade and finance as well as the conceptual frameworks for understanding these issues.

**Course Objective:**

1. To know the principle of comparative advantage theory.
2. To know the balance of payments accounting and the valuation effect.
3. To know the international financial institutions.
4. The policy tools available to government that can be applied to international trade.

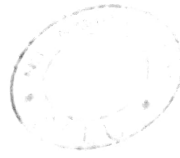
**Course Utility :**

International Economics is an exciting and dynamic subject that equips students with the tools which to tackle important real world issues in this age of globalization and financial integration.

**Course Content :**

- Unit I Nature of International Trade : Periods 10**
- 1.1 Meaning and salient features of International Trade.
  - 1.2 Difference between Domestic Trade and International Trade.
- Unit-II Theories of International Trade : Periods 10**
- 2.1 Advantages and Disadvantages of International Trade.
  - 2.2 Theories of International Trade – Theory of Comparative Cost, Modern theory of trade.
- Unit III - Balance of Trade and Balance of Payments: Periods 10**
- 3.1 Meaning and Features of Balance of Trade and Balance of Payments.
  - 3.2 Structure of Balance of Payments, Equilibrium and Disequilibrium in the Balance of Payments, Importance of Balance of Payments.

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Periods 10

**Unit – IV India's Foreign Trade :**

- 4.1 Growth and Structure of India's Foreign Trade since 1991.
- 4.2 Foreign Trade Policy 2009-2014

Periods 15

**Unit V – International Institutions:**

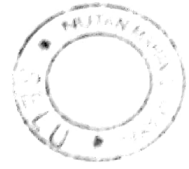
- 3.1 International Monetary Fund.
- 3.2 World Bank.
- 3.5 WTO

**Books Recommended :**

1. Kindleberger C.P.(1973) International Economics, R.D. Irwin, Homewood.
2. Roy P.N. (1986), International Trade Theory and Practice New Age International Publishers, New Delhi.
3. Chacholiades M., (1990), International Trade : Theory and Policy, McGraw Hill, Kogakusha Japan.
4. Soderstone and Reed (1994), International Economics Macmillan Press Ltd London.
5. Datt R. and K.P.M. Sundaram (2014), Indian Economy S.Chand and Co.Ltd; New Delhi.
6. Misra S.K. and V.K. Puri (2014), Indian Economy its Development Experience, Himalaya Publishing House Mumbai.
7. *Kindleberger C.P. (1973) International Economics, R.D. Irwin, Homewood.*
8. *Roy P.N. (1986), International Trade Theory and Practice New Age International Publishers, New Delhi.*
9. *Chacholiades M., (1990), International Trade : Theory and Policy, McGraw Hill, Kogakusha Japan.*

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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER – VI

PUBLIC FINANCE - GE – ECO - XII

Credits: 03

Periods: 55

Marks: 75

Marks : 75 = Theory (ESE) 50 + Internal (CA) 25

**Course Outline:**

This course discusses the financial aspect of Indian Economy hence this Paper is Next part of Indian Economy paper. The course covers different concepts of public finance i.e. Public finance, Fiscal Policy, Budget & Deficits.

The paper includes explanation of Public Revenue & Public Expenditure. Hence students will understand the imbalance between Public Revenue & Public Expenditure. It will clarify the concept of deficit. This Paper also discusses Centre & State financial relations in India. It has been extended to the overview of recent finance commission.

**Course Objectives :**

The specific objectives of the course are -

1. To introduce financial aspect of Indian Economy.
2. To discuss various concepts of public finance.
3. To analyze tax system of Indian Economy.
4. To know more about imbalance between public revenue and public expenditure.
5. To discuss center and state financial relations in India.

**Course Utility :**

1. Student will able to analyze different concept of public finance.
2. The student will understand the imbalance between public revenue and public expenditure.
3. The students will suggest various measures to decrease deficit.
4. The student will be able to evaluate working of recent finance commission.

**Course Content :**

Periods-10

**Unit-I**

**Public Finance :**

1.1

Public Finance - Meaning, Nature, Scope.

1.2

Fiscal Policy – Concept, Objectives and instruments.

**Unit-II**

**Public Revenue:**


2.1

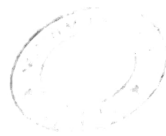
Sources of Public Revenue - Union and States.

2.2

Taxation - Concept- (Impact of Tax, Shifting of Tax & Incidence of Tax),  
Types of Taxes in India, Goods and Services Taxes.

Periods-10

  
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- Unit-III  
3.1  
3.2
- Unit-IV  
4.1  
4.2
- Unit-V  
5.1  
5.2  
5.3

**Public Debt and Expenditure :**

Public Debt - Sources of Public Debt.  
Public Expenditure - Components and causes of increasing public expenditure.

**Budget :**  
Budget - Meaning, types and Importance.  
Deficit Financing - Components and causes of increasing deficits.

**Federal Finance :**  
Centre- State Financial Relations in India - Fiscal imbalance  
Functions of Finance Commission  
Overview of Recent finance Commission. (Resource transfer from Union to States)

Periods-10

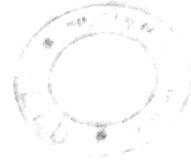
Periods-10

Periods-15

**Books Recommended :**

1. Buchanan J.M. (1970), The Public Finance, Richard D. Irwan, Homewood.
2. Atkinson A.B. and J.E. Silitz (1980), Lectures on Public Economics, Tata MacGraw Hill, New Delhi.
3. Singh S.K. (1986) Public Finance in Developed and Developing Countries, S.Chandand Company Ltd. New Delhi.
4. Richard A. Musgrave (1989), Public Finance in theory and practice MacGraw Hill Book Company, New York.
5. Jha H. (1998), Modern Public Economics, Routledge, London.
6. Mithani D.M. (1997) Money, Banking, International Trade and Public Finance (10th Edition), Himalaya Publishing House, Mumbai
7. Misra&Puri (2012), Indian Economy (30th Edition) Himalaya Publishing House, Mumbai.
8. Dr. Tyagi B.P., Public Finance, Jai PrakashNath Pub. Meerat (UP)
9. Mithani D.M. Principles of Public Finance and Fiscal Policy Himalaya Publishing House, New Delhi.
10. GauravDatt&AshwiniMahajan, DattSundram's Indian Economy; S.Chand and Sons Co.Ltd;New Delhi.
11. AshuthoshRaravikar, Fiscal Deficit and Inflation in India, Macmillan India Ltd, New Delhi.
12. Singh S.k., Public Finance in Theory &Practise, S.Chand and Sons Company Ltd; New Delhi.
13. Bhatia H.L. Public finance. VikasPublishilg House Pvt.Ltd,Delhi.
14. ...
15. ...
16. ...
17. ...
18. ...
19. सु.रा.ओझरकर,राजस्व, विद्याप्रकाशन, नागपूर.
20. सुर्यकांत पवार (२०१४) भारतीय अर्थव्यवस्था,स्वयंदिपप्रकाशन, पूणे.

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SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2021-22

B.A. Third Year

ECONOMICS

SEMESTER - VI

SKILL ENHANCEMENT COURSE

ENTREPRENEURSHIP DEVELOPMENT- SEC-IV

Credits: 02

Periods: 45

Marks: 50

Marks: 50 - ( CA ) 25 - ( ESE ) 25

**Entrepreneurship Development**

**Course outline:**

The course is designed to provide the knowledge, skills and attitudes in entrepreneurship development that will meet the needs of a developing economy. On completion of this syllabus the students will gain knowledge and comprehension for the development and application of ideas for entrepreneurship.

**Course Objectives:**

The Specific objective of the course is:

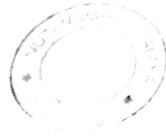
- ✓ Acquiring entrepreneurship spirit and resourcefulness.
- ✓ Familiarization with various uses of human resource for earning dignified means of living.
- ✓ Understanding the concept and process of entrepreneurship- its contribution and role in the growth and development of individuals and the nation.
- ✓ Acquiring entrepreneurial quality, competency and motivation.
- ✓ Learning the process and skills of creation and management of entrepreneurial venture.

**Course Utility :**


On completion of the course, the student shall be able to :

- ✓ Understand the concept of entrepreneurship and its functions. The student will also be able to describe the process of entrepreneurship.
- ✓ Explain the competencies of an entrepreneur.
- ✓ Understand the meaning and ways of generating ideas and able to prepare a business plan.
- ✓ Understand the reasons for success and failure of a business plan.
- ✓ Identify the various support structure available for promoting entrepreneurship

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	<b>Course Content :</b>	<b>Periods</b>
<b>Unit: I</b>	<b>Entrepreneurship: Introduction :</b> <ul style="list-style-type: none"><li>• Entrepreneurship- Concept, Process and Types of Entrepreneurs. Competencies and Characteristics: Values, Attitudes and Motivation of an entrepreneur.</li><li>• Risk, Innovations and Entrepreneurial Ventures, The role of technology/ social media and Entrepreneurial Ventures</li></ul>	10
<b>Unit: II</b>	<b>Entrepreneurship Journey :</b> <ul style="list-style-type: none"><li>• Generation of Ideas.</li><li>• Market Survey: Concept, Importance and Process</li><li>• Business Plan Preparation</li><li>• Resource Mobilization</li><li>• Execution of Business Plan</li><li>• Marketing</li><li>• Income Statement, Cash flow Projections</li><li>• Role of Family and Government in the growth of an entrepreneur.</li><li>• Challenges faced by women in Entrepreneurship.</li></ul>	10
<b>Unit: III</b>	<b>Case Studies of selected Indian Entrepreneurs :</b> <ul style="list-style-type: none"><li>• G.D. Birla</li><li>• DhirubhaiAmbani</li><li>• N.R. Narayana Murthy</li><li>• PrakashRathi – Paper Mill, Nanded</li><li>• Ram Bhogale- Nirlep, Aurangabad</li></ul>	10
	<b>Skill Development Activities(Any Five of the following)</b> <ol style="list-style-type: none"><li>1. Prepare a chart showing the process of setting up a business.</li><li>2. Prepare a business model/plan in the interested business.</li><li>3. Conduct a structured interview with successful entrepreneur in your area/town.</li><li>4. Visit to the District Industry Centre (DIC) and submit the report.</li><li>5. Learn to earn in the college annual gathering function or any other day(only one day) and submit report.</li><li>6. Prepare a report on the fixed cost, variable cost and breakeven point in the interested business venture.</li><li>7. Visit to a business venture and prepare an income statement and cash flow projection of the business.</li><li>8. Work for a day with the entrepreneur and prepare report the learning.</li><li>9. Take and submit a structured interview of your parents to know their views if you start a venture.</li><li>10. Write a report on the successful entrepreneur from your area.</li><li>11. Report on the use social media for your business development.</li></ol>	15

  
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**Books Recommended :**

1. Business Maharajas, Gita Piramal, Penguin India, 2011
2. Business Legends, Gita Piramal, Penguin India, 2010
3. Entrepreneurship and Small Business Management, C.B. Gupta and S.S. Khanka, Sultan Chand Publications, 2012
4. Entrepreneurship Development, Taneja and Gupta, Galgotia Publishing company, 2<sup>nd</sup> ed. 2012
5. India Inc. How India's Top Ten Entrepreneurs are Winning Globally, Vikas Pota, Nicholas Brealey publishing, 2010
6. I Too Had A Dream, Verghese Kurien, Lotus, 2005
7. How Entrepreneurs use Social Networks in their Business  
by Arman UdDowla [https://stud.epsilon.slu.se/3300/1/Dowla\\_a\\_111003.pdf](https://stud.epsilon.slu.se/3300/1/Dowla_a_111003.pdf) prof

  
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