



Rayat Shikshan Sanstha's
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)

Under NEP 2020
B.A. Part - II SEMESTER - III
June 2025 onwards
Macro Economics-I, Paper No.-3
Subject Code: (NMJECO24-01)
(Credit 04)

Preamble: The purpose of teaching this paper is to introduce the basic primary and analytically important concepts, theories and policies in the working of the economy to the learners. It attempts to enable the students to apply various concepts in the process of policy making, planning of measures to ensure and achieve the fundamental objectives of macroeconomic policy.

Course Outcomes:

- CO – 1 Students will be aware of basics in macro economics
- CO – 2 Students will be able to analyse different Concepts related to National Income
- CO – 3 Students will get equipped with value of money determination
- CO – 4 Students will enable to interpret of employment, output and Income determinants

Expected Skills impartation (Through theory and practical's)

- 1. Understanding skill
- 2. Comprehension skill
- 3. Communication skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit 1: Introduction to Macro Economics 1.1 Meaning, Nature and Scope 1.2 Distinction between Micro and Macro Economics 1.3 Importance and Limitations 1.4 Macro Economic Variables	15
2	Unit 2: National Income 2.1 Meaning 2.2 Concepts: GDP, GNP, NNP, GDP at market prices and at factor cost, Per Capita Income, Personal Income, Disposable	15

	Income. 2.3 Methods of Measuring National Income: Product and Value added, Income and Expenditure. 2.4 Difficulties in the measurement of National Income, Application of National Income Data.	
3.	Unit 3: Money and Value of Money 3.1 Meaning and Functions of Money. 3.2 Value of Money: Quantity Theory of Money - Transaction Approach, Cash Balance Approach. 3.3 Index Number: Meaning and Types, Construction of Simple and Weighted Index Numbers. 3.4 Importance of Index Number.	15
4	Unit 4: Theory of Output and Employment 4.1 Say's Law of Market. 4.2 Keynesian Theory of Employment. 4.3 Consumption Function: Average Propensity to Consume (APC), Marginal Propensity to Consume (MPC), Factors affecting Consumption function. 4.4 Investment Function, Multiplier	15

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

1. Visit to Employment Exchange Office
2. Visit to DSO (District Statistical Office)
3. Case Study on Production, Sales, Consumption and Investment pattern

REFERENCES

1. Jhingan M.L., Macro Economic Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House.
4. Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
5. Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
6. keynes J.M., General Theory of Employment, Interest and Money, Macmillan and Co. London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.

8. Fisher Irving, The purchasing power of money, Macmillan New York.
9. Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
10. Dwivedi D. N (2017) Macro Economics – Theory and Policy; McGraw Hill Education
11. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
12. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.

Research journals:

Additional readings:

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

Medium of Instruction – Marathi/English



Rayat Shikshan Sanstha's
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Under NEP 2020
B.A. Part - II SEMESTER - III
June 2025 onwards
Money and Banking Paper No. – 4
Subject Code: (NMJECO24-02)
(Credit 04)

Preamble: To create the awareness among the students and Job Prospects in Banks and Financial Sector. Clear understanding of the operation of banks and financial institutions to the students with practical inputs.

Course Outcomes:

- CO- 1 Students will be able to describe concept and evolution of money.
- CO- 2 Students will enable to classify banks into different types and categories.
- CO- 3 Students will experiment opening of bank accounts and preparing loan proposals.
- CO- 4 Students will be possible appraise the working of RBI.

Expected Skills impartation (Through theory and practical's)

- 4. Operational Skill.
- 5. Performance appraisal skill
- 6. Differentiation skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit I: Introduction to Money 1.1 Evolution of Money 1.2 Meaning and Features of Digital Currency 1.3 Approaches to the Money supply 1.4 Constituents and Factors affecting on Money Supply	15
2	Unit II: Introduction to Banking 2.1 Meaning and Functions of Commercial Banks 2.2 Types of Banks - Public, Private, Foreign and Cooperative 2.3 Processes of Credit Creation and its Limitations	15

	2.4 Balance Sheet of banks	
3.	Unit III: Practical Banking 3.1 Types of Bank Accounts 3.2 Opening, Operating and Closing of an Account, KYC. 3.3 Banker's and Customer's Rights and Obligations 3.4 Negotiable Instruments: Main Features	15
4	Unit IV: Reserve Bank of India 4.1 Functions of RBI 4.2 Instruments of Credit Control 4.3 Bank Ombudsman Scheme 4.4 Bank Mergers & Acquisitions policy	15

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

4. Field Visit to Banks (DCCB Satara, ICICI / HDFC, Nationalized Bank, Urban Cooperative Bank)
5. Project on MUDRA, Loan Proposal, Appraisal report , Housing,
6. Case study on Specialized Financial Services
7. Field Survey : Customer Satisfaction

REFERENCES

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. Sethi Jyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited

8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan “Banking Theory law and practices” Himalaya publishing Houses.
12. M.Y. Khan, “Indian Financial System”, Tata McGraw Hill.

Research journals:

Additional readings:

4. Economics Times
5. Policy Review
6. Business Standard
7. RBI Publications

Medium of Instruction – Marathi/English



Rayat Shikshan Sanstha's
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Under NEP 2020
B.A. Part - II SEMESTER - III
June 2025 onwards
Macro Economics-I, Paper No.-1
Subject Code: (NMNECO24-01)
(Credit 04)

Preamble: The purpose of teaching this paper is to introduce the basic primary and analytically important concepts, theories and policies in the working of the economy to the learners. It attempts to enable the students to apply various concepts in the process of policy making, planning of measures to ensure and achieve the fundamental objectives of macroeconomic policy.

Course Outcomes:

- CO – 1 Students will be aware of basics in macro economics
- CO – 2 Students will be able to analyse different Concepts related to National Income
- CO – 3 Students will get equipped with value of money determination
- CO – 4 Students will enable to interpret of employment, output and Income determinants

Expected Skills impartation (Through theory and practical's)

- 7. Understanding skill
- 8. Comprehension skill
- 9. Communication skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit 1: Introduction to Macro Economics 1.1 Meaning, Nature and Scope 1.2 Distinction between Micro and Macro Economics 1.3 Importance and Limitations 1.4 Macro Economic Variables	15
2	Unit 2: National Income 2.1 Meaning 2.2 Concepts: GDP, GNP, NNP, GDP at market prices and at factor cost, Per Capita Income, Personal Income, Disposable	15

	Income. 2.3 Methods of Measuring National Income: Product and Value added, Income and Expenditure. 2.4 Difficulties in the measurement of National Income, Application of National Income Data.	
3.	Unit 3: Money and Value of Money 3.1 Meaning and Functions of Money. 3.2 Value of Money: Quantity Theory of Money - Transaction Approach, Cash Balance Approach. 3.3 Index Number: Meaning and Types, Construction of Simple and Weighted Index Numbers. 3.4 Importance of Index Number.	15
4	Unit 4: Theory of Output and Employment 4.1 Say's Law of Market. 4.2 Keynesian Theory of Employment. 4.3 Consumption Function: Average Propensity to Consume (APC), Marginal Propensity to Consume (MPC), Factors affecting Consumption function. 4.4 Investment Function, Multiplier	15

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

8. Visit to Employment Exchange Office
9. Visit to DSO (District Statistical Office)
10. Case Study on Production, Sales, Consumption and Investment pattern

REFERENCES

13. Jhingan M.L., Macro Economic Theory, Vrinda Publication, Delhi.
14. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
15. Mithani D.M., Macro Economics, Himalaya Publishing House.
16. Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
17. Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
18. Keynes J.M., General Theory of Employment, Interest and Money, Macmillan and Co. London.
19. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.

20. Fisher Irving, The purchasing power of money, Macmillan New York.
21. Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
22. Dwivedi D. N (2017) Macro Economics – Theory and Policy; McGraw Hill Education
23. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
24. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.

Research journals:

Additional readings:

8. Economics Times
9. Police Review
10. Business Standard

Medium of Instruction – Marathi/English

Rayat Shikshan Sanstha`s
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Under NEP 2020
B.Sc. & B.Com. Part - II SEMESTER - III
June 2025 onwards
Cooperation-II
Subject Code: (NOE-COP01)
(Credit 02)

Preamble: The objective of this paper is to create awareness about the working of co-operatives in Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Course Outcome:

CO – 1 Students will understand cooperative movement and development in India

CO – 2 Students will evaluate cooperative system

CO – 3 Students will assess role of state in cooperation

CO – 4 Students will get acquainted with cooperative audit process.

Expected Skills impartation (Through theory and practical's)

10. Understanding skill

11. Operational skill

12. Appraisal skill

Unit No	Name & Contents of Units	No .of Lectures.
1	UNIT I: INTRODUCTION to CO-OPERATION 1.1 Meaning and Origin of Co-operation 1.2 Features and Importance of Co-operation 1.3 Principles of Co-operation 1.4 International Co-operative Alliance (ICA) – Organization and Functions	15
2	UNIT II: CO-OPERATION AS A FORM OF ORGANIZATION 2.1: Capitalism – Features, Merits and Demerits 2.2: Socialism – Features, Merits and Demerits 2.3: Co-operation – A Golden mean between Capitalism and Socialism 2.4: Role of Co-operation in Mixed Economy	15

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

11. Field Visit to cooperative Institutions and Cooperative Registrar and Auditor office
12. Project report on cooperative Institutions
13. Case Study on cooperative Institutions

REFERENCES

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

Research journals:

Additional readings:

11. Economics Times
12. Police Review
13. Business Standard

Medium of Instruction – Marathi/English

Rayat Shikshan Sanstha's
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Under NEP 2020
B.A. Part - II SEMESTER - III
June 2025 onwards
AGRI BUSINESS MANAGEMENT-I
Subject Code: (SECO24-03)
(Credit 02)

Preamble: Indian agriculture sector is backbone of Indian economy. It provides employment to 65% of population. The course is related to the business of crop cultivation, food production and various related business concept in agriculture. Course focuses on applying economic theory to address the agriculture issue. Students learn how to make sustainable business decisions and minimize risk.

Course Outcomes:

CO – 1 Students will identify Agri Business in India

CO – 2 Students will study Agriculture Product and its Determining Factors

Expected Skills impartation (Through theory and practical's)

1. Identifying skill
2. Performance appraisal skill
3. Demonstration skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit I: Introduction to Agriculture 1.1 Meaning and definition of Agriculture 1.2 Nature and Scope of Agriculture 1.3 Importance of Agriculture 1.4 A brief History of Indian Agriculture	15
2	Unit II: Demand and Supply Management of Agriculture Product 2.1 Concept of Demand and Supply 2.2 Demand for Agriculture Product and its Determining Factors 2.3 Supply of Agriculture Products and its Determining Factors 2.4 Demand Forecasting	15

Reference:

1. Engurat, Ikonya, Benjamin Mutai, and George Owuor. "Determinants of Agribusiness Diversification Among Women Agri-preneurs in Njoro and Molo Sub-Counties in Nakuru County, Kenya." *International Journal of Agricultural Economics* 9, no. 3 (May 10, 2024): 148–57. <http://dx.doi.org/10.11648/j.ijae.20240903.12>.
2. Kravchenko, T. S., Yu V. Bukhvostov, I. V. Minakova, and T. N. Bukreeva. "Investment management of small business in the agro-industrial complex." *IOP Conference Series: Earth and Environmental Science* 839, no. 2 (September 1, 2021): 022066. <http://dx.doi.org/10.1088/1755-1315/839/2/022066>.
3. Ume, Chukwuma, Patience Ifeyinwa Opata, Kalu Uche Felix, Ukwuaba Charles Ikenna, Sunny Chukwuemeka Ume, and Agu Amarachi Jacinta. "Determinants of Capacity Utilization among Agribusiness Firms in Nigeria." *Asian Journal of Managerial Science* 10, no. 2 (November 5, 2021): 34–40. <http://dx.doi.org/10.51983/ajms-2021.10.2.2926>.

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Under NEP 2020
B.A. Part - II SEMESTER - IV
June 2025 onwards
Macro Economics-II, Paper No.-5
Subject Code: (NMJECO24-03)
(Credit 04)

Preamble: The objective of this paper is to create awareness about the working of co-operatives on Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Course Outcomes:

- CO – 1 Students will identify the state of Inflation and deflation
- CO – 2 Students will be possible to classify different stages of trade cycles
- CO – 3 Students will demonstrate trends in public expenditure and debt.
- CO – 4 Students will be possible to evaluate monetary and fiscal policy of India

Expected Skills impartation (Through theory and practical's)

1. Understanding skill
2. Evaluative skill
3. Interpretation skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit :1 Inflation and Deflation 1.1 Inflation- Concept 1.2 Demand pull and Cost Push Inflation 1.3 Deflation- Concept & Causes 1.4 Measures on Controlling Inflation & Deflation	15
2	Unit :2 Trade Cycles 2.1 Meaning and Features. 2.2 Phases of Trade Cycles. 2.3 Theories of Trade Cycles: Hawtrey, Schumpeter. 2.4 Control of Trade Cycles	15
3.	Unit :3 Public Finance 3.1 Meaning, Nature and Scope. 3.2 Public Expenditure: Meaning and Causes of	15

	growth 3.3 Public Revenue Sources : Tax and Non-tax 3:4 Public Debt- Types & Sources	
4	Unit - 4 MONETARY AND FISCAL POLICY 4.1 Monetary Policy: Meaning and Objectives. 4.2 Methods and Instruments of Monetary Policy 4.3 Fiscal Policy : Meaning and Objectives. 4.4 Instruments of Fiscal Policy	15

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

1. Visit to Tax Department offices
2. Visit to Local Governments
3. Case study on Tax payers

REFERENCES

1. Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House.
4. Dewett K.K., Modern Economic Theory, S.Chand & Co., Ltd., New Delhi.
5. Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
6. Keynes J.M., General Theory of Employment, Interest and money, Macmillan and Co. London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
8. Fisher Irving, The purchasing power of money, Macmillan New York.
9. Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
10. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
11. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.
12. Lekhi R. L. (2013) Public Finance; Kalyani Publisher New Delhi.

Research journals:

Additional readings:

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

Medium of Instruction – Marathi/English

Rayat Shikshan Sanstha`s
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Under NEP 2020
B.A. Part - II SEMESTER - IV
June 2025 onwards
Banks and Financial Markets Paper No. – 6
Subject Code: (NMJECO24-04)
(Credit 04)

Preamble: To create the awareness among the students and Job Prospects in Banks and Financial Sector. Clear understanding of the operation of banks and financial institutions to the students with practical inputs.

Course Outcomes:

CO- 1 Students will examine Financial System in India

CO- 2 Students will describe Functioning of Financial Institutions in India

CO- 3 Students will analyze Reforms in Banking in India

CO- 4 Students will choose suitable E-banking mode.

Expected Skills impartation (Through theory and practical's)

4. Examine skill
5. Operational skill
6. Judgmental skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit I: Financial System in India 1.1 Structure and Importance of Financial System 1.2 Features and Structure of Money Market in India 1.3 Features and Structure of Capital Market in India and Role of SEBI 1.4 Functions of Stock Market in India	15
2	Unit II: Indian Financial Institutions 2.1 Non-Bank Financial Institutions: Concept and Growth 2.1 Loan companies in India, Functioning and problem 2.3 Functions of EXIM Bank 2.4 Mutual Funds: Meaning, Types and Importance	15
3.	Unit III: Banking Reforms 3.1 Recommendation of the Narasimham Committee (1991) & (1998)	15

	3.2 Concept of Basel Norms 3.3 Foreign Direct Investment in Banking 3.4 Concept of Payment Bank and Small Finance Bank	
4	Unit IV: E-Banking Services 4.1 E-Banking – Meaning, Features and Types 4.2 Features of Credit and Debit card 4.3 NEFT and RTGS, Cheque Truncation System 4.4 Cyber Crimes in Banking and compliant mechanism	15

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

1. Field Visit to RBI, NABARD, SEBI, NSE, BSE etc.
2. Performance review
3. Case study on different Financial Development Corporations

REFERENCES

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

11. Gordon Natarajan “Banking Theory law and practices” Himalaya publishing Houses.
12. M.Y. Khan, “Indian Financial System”, Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

Research journals:

Additional readings:

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

Medium of Instruction – Marathi/English



Rayat Shikshan Sanstha's
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Under NEP 2020
B.A. Part - II SEMESTER - IV
June 2025 onwards
Macro Economics-II, Paper No.-2
Subject Code: (NMNECO24-02)
(Credit 04)

Preamble: The objective of this paper is to create awareness about the working of co-operatives on Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Course Outcomes:

- CO – 1 Students will identify the state of Inflation and deflation
- CO – 2 Students will be possible to classify different stages of trade cycles
- CO – 3 Students will demonstrate trends in public expenditure and debt.
- CO – 4 Students will be possible to evaluate monetary and fiscal policy of India

Expected Skills impartation (Through theory and practical's)

- 4. Understanding skill
- 5. Evaluative skill
- 6. Interpretation skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit :1 Inflation and Deflation 1.1 Inflation- Concept 1.2 Demand pull and Cost Push Inflation 1.3 Deflation- Concept & Causes 1.4 Measures on Controlling Inflation & Deflation	15
2	Unit :2 Trade Cycles 2.1 Meaning and Features. 2.2 Phases of Trade Cycles. 2.3 Theories of Trade Cycles: Hawtrey, Schumpeter. 2.4 Control of Trade Cycles	15

3.	Unit :3 Public Finance 3.1 Meaning, Nature and Scope. 3.2 Public Expenditure: Meaning and Causes of growth 3.3 Public Revenue Sources : Tax and Non-tax 3:4 Public Debt- Types & Sources	15
4	Unit - 4 MONETARY AND FISCAL POLICY 4.1 Monetary Policy: Meaning and Objectives. 4.2 Methods and Instruments of Monetary Policy 4.3 Fiscal Policy : Meaning and Objectives. 4.4 Instruments of Fiscal Policy	15

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

4. Visit to Tax Department offices
5. Visit to Local Governments
6. Case study on Tax payers

REFERENCES

1. Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House.
4. Dewett K.K., Modern Economic Theory, S.Chand & Co., Ltd., New Delhi.
5. Ackley G, Macro Economics: Theory and Policy, Macmillan, New York.
6. Keynes J.M., General Theory of Employment, Interest and money, Macmillan and Co. London.
7. Seth M.L., An Introduction to Keynesian Economics, Lakshmi Narain Agarwal, Agra.
8. Fisher Irving, The purchasing power of money, Macmillan New York.
9. Shaprio Edward, Macro Economic Analysis, Galgotia Publication's New Delhi.
10. Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
11. Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand & Company, New Delhi.
12. Lekhi R. L. (2013) Public Finance; Kalyani Publisher New Delhi.

Research journals:

Additional readings:

7. Economics Times
 8. Police Review
 9. Business Standard
- Medium of Instruction** – Marathi/English



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Under NEP 2020
B.Sc. & B.Com. Part - II SEMESTER - IV
June 2025 onwards
Co-operation-II
Subject Code: (NOE-COP02)
(Credit 02)

Preamble: The objective of this paper is to create awareness about the working of co-operatives on Rural and Urban area. The Co-operative movement has been considered as the third important sector in the economy followed by private and public sector. The principles of co-operation and the values of the co-operative institutions need to be studied in Indian Context.

Course Outcomes:

- CO – 1 Students will identify cooperative structure in India
- CO – 2 Students will categorize cooperative market institutions.
- CO – 3 Students will demonstrate the state of cooperative processing institutions
- CO – 4 Students will able to assess the role of cooperative institutions

Expected Skills impartation (Through theory and practical's)

- 7. Identifying skill
- 8. Performance appraisal skill
- 9. Demonstration skill

Unit No	Name & Contents of Units	No .of Lectures.
1	UNIT I: CO-OPERATIVE CREDIT IN INDIA 1.1: Primary Agricultural Credit Co-operative Societies - Functions, Importance and Problems 1.2: District Central Co-operative Banks- Functions, Importance and Problems 1.3: State Co-operative Bank -Functions, Importance and Problems 1.4: Urban Co-operative Banks & Pathsansthas - Functions, Problems and Remedies	15
2	UNIT II: CO-OPERATIVE MARKETING IN INDIA	15

	2.1: Need and Importance 2.2: Structure of Co-operative Marketing 2.3: Problems and Remedies of Co-operative Marketing 2.4: NAFED - Objectives and Functions	
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Practical work: Case Study / Field Survey / Field Visits / Project

1. Field Visit to cooperative Institutions and Cooperative Registrar and Auditor office
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

REFERENCES

Research journals:

Additional readings:

10. Economics Times
11. Police Review
12. Business Standard

Medium of Instruction – Marathi/English

Nature of Question paper and Scheme of marking

Rayat Shikshan Sanstha`s
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Under NEP 2020
B.A. Part - II SEMESTER - IV
June 2025 onwards
AGRI BUSINESS MANAGEMENT-II
Subject Code: (SECO24-04)
(Credit 02)

Preamble: Indian agriculture sector is backbone of Indian economy. It provides employment to 65% of population. The course is related to the business of crop cultivation, food production and various related business concept in agriculture. Course focuses on applying economic theory to address the agriculture issue. Students learn how to make sustainable business decisions and minimize risk.

Course Outcomes:

CO – 1 Students will identify Agri Business in India

CO – 2 Students will study Agriculture Product and its Determining Factors

Expected Skills impartation (Through theory and practical`s)

1. Identifying skill
2. Performance appraisal skill
3. Demonstration skill

Unit No	Name & Contents of Units	No .of Lectures.
1	Unit I: Introduction to Agriculture 3.1 Meaning of Agri Business 3.2 Definition of Agri Business 3.3 Nature and Scope of Agri Business 3.4 Significance of Agri Business	15
2	Unit II: Demand and Supply Management of Agriculture Product 4.1 Analytical Industry 4.2 Processing Industry 4.3 Synthetic Industry 4.4 Service and Assembly Industry	15

Reference:

4. Engurat, Ikonya, Benjamin Mutai, and George Owuor. "Determinants of Agribusiness Diversification Among Women Agri-Preneurs in Njoro and Molo Sub-Counties in

Nakuru County, Kenya." *International Journal of Agricultural Economics* 9, no. 3 (May 10, 2024): 148–57.

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Rayat Shikshan Sanstha's
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Pattern of question Paper

Under NEP 2020
B.A.- II Semester III & IV

Term End Examination:

Total Marks -80

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

Rayat Shikshan Sanstha`s
Sadguru Gadge Maharaj College, Karad
(An Empowered Autonomous College)
Under NEP 2020
Pattern of question Paper for 2 Credits
B.A.II Semester III & IV

Term End Examination:

Total Marks -40

Q.1	A)	Answer the following questions choosing correct alternatives given below	5
	B)	Answer the following questions in one word/one phrase/one sentence	5
Q.2		Write Short Answer (Two out of Four)	10
Q.3		Write Short Notes (Two out of Four)	10
Q.4		Write broad answers (one out of two)	10
Internal Evaluation: Total marks			10
	A)	Sem-III&IV – Home Assignment	10