

**SANT GADGE BABA AMRAVATI UNIVERSITY,
AMRAVATI**

FACULTY OF HUMANITIES

As Per National Education Policy (NEP-2020)



Syllabus

Three Years- Six Semesters Bachelor's Degree Programme

Teaching, Learning & Evaluation Scheme: For the

Degree of Bachelor of Arts with the

Generic/Open Elective / Subject- Economics

**Generic/Open Elective
Subject Code – 613 (Economics)**

Effective from Academic year -2024-25
(Board of Studies Economics, Faculty of Humanities)

Sant Gadge Baba Amravati University, Amravati
As Per NEP 2020 Syllabus Session- 2024-25
Faculty: Humanities
Three Years- Six Semesters Bachelor's Degree Programme
Generic / Open Elective / Subject - Economics

Semester	Course Code	Course Name	Credits	Teaching Hours	Exam Duration	Max Marks	Internal Marks	Total Marks
I	613271	Theory-1 Financial Literacy	2	2	2 Hours	30	20	50
	613272	Theory-2 Digital Banking	2	2	2 Hours	30	20	50
II	613273	Theory-3 Entrepreneurship Development	2	2	2 Hours	30	20	50
	613274	Theory-4 Agro-based Industry	2	2	2 Hours	30	20	50

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Subject - Economics
From Semester I to II

INSTRUCTION TO PAPER SETERS

Total Mark of Theory Papers	Distribution of unit wise Long/Short answers type Questions
30 Marks	<p>Long answers on any Two Unites out of Four Unites (Each question having 7 Marks)</p> <p>2) Long answers Types questions should internal choice bases (i.e Solve any one question from following question)</p> <p>3) Short answers on any Two Unites out of the Four (Each question having 04 Marks)</p> <p>4) Short answers Types question should internal choice based (i.e Solve any Two question from following questions)</p>
Total Mark of Internal Exam	Distribution of Marks
20 Marks 10+10	<p>10 Marks Assignment</p> <p>10 Marks for MCQ Type Exam</p> <p>This MCQs should ask on all units</p>

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Course Code – 613271

Major Title - Theory-1 - Financial Literacy

Level	Sem ester	Course Code	Course Name	Credits	Teaching Hours	Exam Duration	Max Marks	Internal Marks	Total Marks
4.5	I	613271	Theory-1 Financial Literacy	2	2	2 Hours	30	20	50

Course Code – 613271

Generic / Open Elective Title - Theory-1 - Financial Literacy

Course Objectives:	To equip the student to manage their finance, introduce the students the role of human behavior in financial decision-making and identify persistent or systematic behavioral factors/biases that influence investment behavior..								
Course Outcomes:	<ol style="list-style-type: none"> Understand the meaning and significance of financial literacy, Financial Discipline & Financial Competency, the role of family and parents in financial socialization Understand and Evaluate the Significance of savings on financial destiny and its relationship with Consumerism and to understand the different elements/steps in Personal Financial Planning to attain Financial Well Being and Evaluate the different retail investment avenues Know the meaning of Behavioural Finance, its evolution and related theories Understand the relationship between biases and to adopt techniques to lower the impact of biases 								
Unit System	Contents					Workload Allotted	Weightage of Marks Allotted	Incorporation of Pedagogies	
Unit I	Introduction to Financial Literacy:					7 Hrs	7 Marks	Interactive Lectures: Problem-Solving Sessions: Flip-Class: a	
	1	Financial Literacy: Meaning & Components							
	2	Financial Discipline & Financial Competency							
Unit II	3	Assessment of Financial Capability				7 Hrs	7 Marks		
	Family Financial Socialisation								
	1	Concept of Family Financial Socialisation							
Unit III	2	Role of Parents in Financial Socialisation				8 Hrs	8 Marks		
	3	Significance of family financial socialisation on financial capabilities							
	Consumer Rights and Responsibilities								
Unit IV	1	Overview of consumer protection laws				8 Hrs	8 Marks		
	2	Recognizing and avoiding financial scams							
	3	Resolving financial disputes							
	Financial Decision-Making in Real Life					8 Hrs	8 Marks		
	1	Evaluation of financial products and services.							
	2	Assessment of the impact of financial decisions							

	3	Building a comprehensive financial plan (Family Budget)			
References:	<ol style="list-style-type: none"> 1. Personal Finance , Jack R Kapoor, Les R Dlabay, Robert J Hughes McGraw Hill Education (India) Pvt Ltd, New Delhi 2. Keown, Prentice Hall Thaler, Richard H. (1993), Advances in Behavioral Finance, Russell Sage Foundation 3. Albert Bandura, Social Foundations of Thought & Action- A Social Cognitive Theory, Prentice Hall 4. Sulphey, M. M.: Introduction to Behavioural Finance, PHI Learning P. Ltd., New Delhi 5. Monitor, James, (2002). Behavioural Finance: Insights into Irrational Minds and Markets, Oxford University Press <p>Web resources:</p>				

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Course Code – 613272

Generic / Open Elective Title - Theory-2 - Digital Banking

Level	Sem ester	Course Code	Course Name	Credits	Teaching Hours	Exam Duration	Max Marks	Internal Marks	Total Marks
4.5	I	613272	Theory-2 Digital Banking	2	2	2 Hours	30	20	50

Course Code – 613272

Generic / Open Elective Title - Theory-2 - Digital Banking

Course Objectives:	1. To study basic about money and banking. 2. To introduce concepts of payment system and modes. 3. To learn the concept of cashless transactions and their merits and demerits. 4. To understand the different types of payment system, technology involved in the digital payment									
Course Outcomes:	1. To understand importance and functions of banking 2. Know the procedure of opening an account and types of bank account etc. 3. Learn different types of Payments system /modes and their instruments etc. 4. Understand the features, advantages and limitations of cashless transactions in India. 5. Acquire required knowledge and demonstrate skills sets required for Digital Payments System.									
Unit System	Contents					Workload Allotted	Weightage of Marks Allotted	Incorporation of Pedagogies		
Unit I	Banking					7 Hrs	7 Marks	Interactive Lectures: Problem-Solving Sessions: Flip-Class: a		
	1	Bank: Meaning, Classification and Functions.								
	2	Operating Procedure of Bank Accounts.								
	3	Types of Bank Accounts								
Unit II	Digital Inclusion					7 Hrs	7 Marks			
	1	Cashless Transaction: Concept and features								
	2	Brief history of Cashless Transaction.								
	3	Merit and Demerits of Cashless Transaction								
Unit III	Digital Payment System.					8 Hrs	8 Marks			
	1	Digital Payment System: Definition & Objectives								
	2	Debit and Credit Cards: Concept and Functions								
	3	Digital Payment System: Trends, Issues and Opportunities								
Unit IV	Digital Bank Services									

	1	RTGS & NEFT: Concept and Importance	8 Hrs	8 Marks	
	2	ATM, UPI and BBPS: Functions and Importance			
	3	Concept of Net Banking & M-Banking			
References:	<ol style="list-style-type: none"> 1. Prepare a chart showing the function of Money. 2. Prepare a chart showing the structure of any one of the new mode of digital payment like Paytm, 3. UPI, BHIM. 4. Prepare a specimen of any two new modes of digital payments. 5. Visits a bank and collect various slips, application etc. and fill it. 6. Visit a bank and collect information about the various Instruments of Cashless and prepare report 7. on it. 8. Find out the recent trends in use of cashless instruments and make a class room presentation. 9. Analyse the working of any cashless instrument and preset it in your class. 10. Draft a report about Cashless experience in the Indian context. 11. Conduct a survey and enlist the retail shops and Nature of transactions carried on in your locality 12. with Cashless and prepare brief report on it. 13. Visit the any retail shops in busy place of your locality and report the factors influencing the 14. Cashless transaction. <p>Web resources:</p>				

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Generic / Open Elective Title –
Theory-3 - Entrepreneurship Development

Level	Sem ester	Course Code	Course Name	Credi ts	Teaching Hours	Exam Duration	Max Marks	Internal Marks	Total Marks
4.5	II	613273	Theory-3 Entrepreneurship Development	2	2	2 Hours	30	20	50

Course Code – 613273

Generic / Open Elective Title –
Theory-3 - Entrepreneurship Development

Course Objectives:	Individuals completing an Entrepreneurship Development course should be well-prepared to embark on entrepreneurial ventures and contribute to the economic development of their communities					
Course Outcomes:	<ol style="list-style-type: none"> 1. Define entrepreneurship and articulate its significance in economic development. 2. Develop a well-structured business plan that includes market analysis, financial projections, and operational strategies. 3. Demonstrate an understanding of the challenges and opportunities associated with a global business environment. 4. Understand the role of entrepreneurship in economic development. 					
Unit System	Contents			Workload Allotted	Weightage of Marks Allotted	Incorporation of Pedagogies
Unit I	Introduction to Entrepreneurship			7 Hrs	7 Marks	Interactive Lectures: Problem-Solving Sessions: Flip-Class: a
	1	Entrepreneurship: Definition, Characteristics and Types				
	2	Qualities of Entrepreneurs				
	3	Entrepreneurial Behaviour				
Unit II	Development Programme of Entrepreneur			7 Hrs	7 Marks	
	1	Introduction, Concept, Need for Training				
	2	Innovation and Creativity in Entrepreneurship				
	3	Industry and Success of EDP				
Unit III	Entrepreneurial Leadership			8 Hrs	8 Marks	
	1	Leadership Skills in Entrepreneurship				
	2	Building and Leading Effective Teams				
	3	Communication and Negotiation Skills				

Unit IV	Business Organization		8 Hrs	8 Marks	
	1	Financial Skill			
	2	Marketing Function			
	3	Indian Business Environment			
References:	<ol style="list-style-type: none"> 1. Peter Thiel with Blake Masters, "Zero to One" 2. Guy Kawasaki, "The Art of the Start 2.0" 3. Bill Aulet, "Disciplined Entrepreneurship" 4. Wr. Sonal Chandak & Dr. Joyanekumar Gupta, Entrepreneurship and Skill Development, Shri Balaji Publication, Nagpur, 5. रवि कुमार, "व्यापार मार्गदर्शन " 6. डॉ. सुनील प्रकाश , "उदयमिता संवर्धन की कला" 7. रींद्र वडसाले, " उदयमिता संग्रह" 8. सुनंदा बािी, " उदयमिता विकसन: तंतू, योजना, आवि अंमल" 9. डॉ. किशोर बंगळ, उद्योजक्ता आणि विकास, साईज्योती पुब्लिकेशन , नागपुर 10.डॉ. प्रभाकर देशमुख, उद्योजकता विकास (संकल्पना आणि व्यवहार पिंपाळपुरे पब्लिशसस, नागपूर <p>Web resources:</p>				

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Course Code – 613274

G/OE Title - Theory-4 - Agro-based Industry

Level	Sem ester	Course Code	Course Name	Credi ts	Teaching Hours	Exam Duration	Max Marks	Internal Marks	Total Marks
4.5	II	613274	Theory- 4 Agro-based Industry	2	2	2 Hours	30	20	50

G/OE Title - Theory-4 - Agro-based Industry

Course Objectives:	Demonstrate a comprehensive understanding of agro-based industries and their diverse components. Apply critical thinking to assess and implement food processing techniques, sustainable practices, and emerging technologies. Analyze the interconnectedness of agro-based industries, from agriculture to bioenergy production. Anticipate and adapt to evolving trends in the agro-based industry, making informed decisions about career paths.								
Course Outcomes:	<ol style="list-style-type: none"> 1. Understand the concept of agro-based industries, recognizing their significance in economic development 2. Classify different types of agro-based industries and analyze their contributions to the agricultural sector. 3. Assess various food preservation techniques, such as canning, freezing, and fermentation. 4. Identify and explain the manufacturing processes involved in the textile and apparel industry. 5. Evaluate the role of agrochemicals and fertilizers in agriculture, considering sustainability. 								
Unit System	Contents	Workload Allotted	Weightage of Marks Allotted	Incorporation of Pedagogies					
Unit I	Introduction to Agro-based Industries: <ol style="list-style-type: none"> 1. Overview of Agro-based Industries 2. Types of Agro-based Industries 3. Challenges and Opportunities 	8 Hrs	8 Marks	<ol style="list-style-type: none"> 1. Interactive Lectures: 2. Problem-Solving Sessions: 3. Flip-Class: 					
Unit II	Food Processing Industry <ol style="list-style-type: none"> 1. Overview of Food Processing 2. Food Preservation Techniques 3. Food safety standards and regulations 	7 Hrs	7 Marks						
Unit III	Textiles and Apparel Industry <ol style="list-style-type: none"> 1. Textile Processing in Agriculture 2. Manufacturing Processes 3. Sustainable Practices in Textile Industry 	8 Hrs	8 Marks						

Unit IV	Bioenergy Production and Agrochemicals 1. Bioenergy from Agricultural Sources. 2. Agrochemicals and Fertilizers. 3. Future Trends and Career Opportunities	7 Hrs	7 Marks	
References:	<ol style="list-style-type: none"> 1. Gurpreet S. Dhillon and Surinder Kaur, "Agro-Industrial Wastes as Feedstock for Enzyme Production: Apply and Exploit the Emerging and Valuable Use Options of Waste Biomass" 2. Vipin Chandra Kalia and Rashmi Sanghi, "Agro-Industrial Wastes: Characteristics, Recovery and Product Development" 3. Chaudhery Mustansar Hussain, "Agro-Industrial Wastes: Utilization, Management and Sustainability" 4. Ram Chandra, "Agro-Industrial Wastes: Characterization and Management" 5. डॉ. आशीष देवगावकर कृषि उत्पादन व व्यवसाय 6. डॉ. बाबासाहेब आबासाहेब निकषे उपकुला संस्थांचे संग्रहण व्यवस्थापन 7. डॉ. वीरेंद्र कुमार, कृषि उद्यमिता 8. शंकरलाल आलाट, कृषि उद्योग: संभावनाएं और चुनौतियाँ <p>Web resources:</p>			