Academic Council dated 10th February, 2022 as per item Number: 3.03

Dombivli Shikshan Prasarak Mandal’s
K.V. PENDHARKAR COLLEGE OF ARTS, SCIENCE AND COMMERCE
(AUTONOMOUS) DOMBIVLI (E)
(Affiliated to University of Mumbai)

Faculty of Arts

Department of Economics

Programme: Bachelor of Arts, B.A.

Syllabus for

F.Y.B.A Economics Major Sem I & II (NEP 2020)

(Credit Based Semester and Grading System)

w.e.f. Academic Year 2023-24

D.T. Pagare  Dr.K.R.Jagdeo
BoS Chairperson  I/C Principal
Dept.of Economics
### FYBA List of Courses - Semester I

<table>
<thead>
<tr>
<th>S.No</th>
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Preamble: This course is designed to expose the students to the basic principles of microeconomic theory. The emphasis will be on the development of analytical thinking with the help of statistical tools among the students and develop the skill of application of microeconomics concepts to analyze the real life situations.

Learning Outcomes:
On successful completion of this course students will be able to understand:
• Concept of Economics and its classification
• The basic concepts on wealth, welfare, scarcity and managerial economics
• Development of analytical thinking with the help of statistical tools.
• Different Principles.
• Develop the skill of application of microeconomic concepts to analyze the real life situation.
• Understand concept of market and competition.
• The concept of equilibrium and its types.
• Apply law of demand and supply to real life situation
• Understand how elasticity influences the quantity demanded
• Understand different approaches of utility
• Understand how to maximize their satisfaction within a given income levels
• How to apply various concepts in real world using numerical examples and improve their decision making ability.

Module - I: Introduction to Microeconomics (12 Lectures)

Microeconomics: Meaning, Scope, Nature, Importance and Limitations; Basic Economic Problems; Role of Price Mechanism in a Market Economy; Positive Economics and Normative Economics;
Module - II: Ten Principles of Economics (12 Lectures)

Trade-Off Faced by the Individuals; Significance of Opportunity Cost in Decision Making; Thinking at the Margin; Responses to incentives; Benefits from Exchange; Organization of Economic Activities through Markets and its Benefits; Role of Government in improving Market Outcomes; Dependence of Standard of Living on Production; Growth in Quantity of Money; Inflation and Unemployment Trade Off, Case studies.

Module - III: Markets Forces and Equilibrium (12 Lectures)

Demand Curves: Market Demand versus Individual Demand, Movements along the Demand Curve, Shifts in the Demand Curve; Supply Curves: Market Supply and Individual Supply, Shifts in Supply Curve; Market Equilibrium - Three Steps to Analyze Changes in Equilibrium; Price Elasticity of Demand, Methods of Measuring Price Elasticity of Demand – Total Outlay Method, Percentage Method and Point Method; Concepts of Income Elasticity of Demand, Cross Elasticity of Demand and Promotional Elasticity of Demand, case studies

Module IV: Consumer’s Behavior (12 Lectures)

Introduction to Cardinal and Ordinal Approaches; Indifference Curve Analysis - Properties of Indifference Curves, Budget Line, and Consumer’s Equilibrium; Income, Price and Substitution Effect; Derivation of Demand Curve; Consumer’s Surplus: case studies

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### Preamble:

As a logical sequence to Microeconomics Paper I, this paper is aimed at giving supply side knowledge of Economics to the learner which will enhance their knowledge about aspects of production, cost and revenue analysis, theories of distribution and understanding about the market structure.

### Learning Outcomes

On successful completion of this course students will be able to understand:

- Concept of production and production function.
- Laws related to short term and long term production function.
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- Concept of market equilibrium and their approaches
- Features of different market structures.
- Equilibrium conditions in different market structure.
- How to apply various concepts in real world using numerical examples and improve their decision making ability.
Module I: Production Analysis (12 Lectures)

Production Function: Concept And Types; Concepts of Total, Average and Marginal Product; Law of Variable Proportion and Returns to Scale, Isoquant and Producer’s Equilibrium case studies

Module II: Cost & Revenue Analysis (12 lectures)

Concepts of Costs: Money and Real Cost, Social Cost, Private Cost, Explicit and Implicit Cost, Opportunity Cost; Relationship between Average, Marginal and Total Cost; Derivation of Short Run and Long Run Cost Curves; Concepts of Revenue: Types and Interrelationship, case studies

Reference

4. Anindya Sen, (2006), Microeconomics, OUP India Publisher.
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**ECONOMICS OF INSURANCE (VSC)**

**Preamble:** The important role played by the insurance institution in mobilizing savings and diverting them for capital formation is well known. In recent years, uncertainties experienced in life have been increasing and this in turn has created demand for insurance. With the opening of the insurance sector to private players, the interest in the subject has increased. The paper on Economics of Insurance attempts to provide a fairly comprehensive view of the subject to the undergraduate students in Economics.

**UNIT- I Introduction:**

(12 lectures)

Definition of Insurance, Characteristics of Insurance, Distinction between Assurance and Insurance, Purpose and need of insurance, Functions of Insurance, Classification of Insurance, Limitations of Insurance.

**UNIT- II Risk and Risk management:**

(12 lectures) Concept of Risk, Risk Vs Uncertainty – Loss and chances of loss, Perils, Hazards, Types of Risk, Classification of Pure risk, Elements of insurable risk, Losses and methods of handling pure risk, Risk management process - Risk analysis, Risk control and risk financing, Risk financing, Risk financing techniques, Risk transfer.

**References:**

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Preamble: India is fast emerging as prominent exporter in rapidly expanding world market as a result of several promotion measures of the Government of India and its protracted efforts to shift the emphasis from traditional and non-traditional items to suit the sentiments of foreign markets. The course provides a deep understanding about the broad principles and concepts students to preparing the relevance trade agreements, tapping foreign markets, export pricing finance export promotion and documents and procedures incentives the contents of the papers spread over different UNIT-s.

UNIT-I Significance of Export  

Export Management as a profession, nature and scope of export management, functions and qualities required by an export manager, composition and direction of exports of India since 1991.

UNIT-II Production Design Strategies  

Product design strategy, product development process, product positioning, branding and its significance, brand piracy

References:

3. Latif M Ahmed, Tiwari (19914) Export management Chetana Prakashan Mumbai 4
9. R.B.I.’s Annual Reports
10. Twelfth Five year plan document
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Programme Outcome:

In the duration of three years, students chooses a combination of three subjects along with two language, develops a social, political, historic, economic and literary consciousness. At the end of the programme, they usually will have advanced reading, writing, speaking, interpretive and composition skills in both the languages. On graduating, the students will be eligible for employment in various sector of economy like tourism, media, hospitality, and in non-governmental organizations too. The general humanities education equips them to clear competitive exams. It will equips them to think critically about the issues of contemporary relevance and hold an informed opinion on them.

Course Outcome:

This course is designed to make students aware of macroeconomics, Public Finance terminologies and problems and prospects of Indian Economy. The learners will be made aware of terms and concepts in order to understand economics at Aggregate level. It also aims to make the students aware about recent developments in Macroeconomic, Public Finance literature and recent developments in the economy. It exposes the student to deals with basic concepts which explain the need for government intervention and issues like taxation, expenditure, debt and concepts of deficit.

Module I: Introduction to Macro Economics and National Income

Introduction: Meaning and Scope of Macro Economics; Concepts of National Income: GNP, NNP, NDP, Per Capita Income, Methods and Difficulties in Measurement of National Income; Circular Flow of National Income: Closed Economy (Two and Three Sector) and Open Economy Models (Four Sector Model), Green GDP, NNP
Module II: **Consumption and Investment**

Consumption and Investment; Says Law of Market; Theory of Effective Demand; Consumption Function; Investment Function; Marginal Efficiency of Capital and Rate of Interest- Investment Multiplier

Module III: **Supply of Money and Demand for Money**

Supply of Money; Determinants of Money Supply; Velocity of Circulation of Money; RBI’s Approach to Measurement of Money Supply; Demand for Money: Classical, Keynesian and Friedman’s Approaches

Module IV: **Inflation**

Inflation: Features, Types and Causes, Demand Pull Inflation and Cost Push Inflation, Effects of Inflation; Nature of Inflation in Developing Economy; The Economics of Depression; Phillips Curve; Stagflation: Meaning, Causes and Consequences

**Objectives:**
This course is designed to provide an introduction to the students about the basic building blocks of Macroeconomics which will serve as a foundation throughout their career.

**Reference Books:**


**ICT Backup:-**

1. National income:
2. Inflation

https://www.investopedia.com/terms/i/inflation.asp#:~:text=Inflation%20is%20the%20decline%20of,over%20some%20period%20of%20time.

MOOC units:  https://www.coursera.org/lecture/intro-economic-theories/what-are-the-causes-of-inflation-9abFx

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**Preamble:**

As a logical sequence to Macroeconomics Paper II, this paper is aimed at giving supply side knowledge of Economics to the learner which will enhance their knowledge about aspects of production, cost and revenue analysis, theories of distribution and understanding about the market structure.
Learning Outcomes

On successful completion of this course students will be able to understand:

- Concept of production and production function.
- Laws related to short term and long term production function.
- Different concepts of cost and revenue
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- Equilibrium conditions in different market structure.
- How to apply various concepts in real world using numerical examples and improve their decision making ability.


Pricing methods: Marginal cost pricing, full cost pricing, Multi cost pricing, limit pricing: Bains model

Meaning and importance of capital budgeting : methods of capital budgeting: pay Back period(PBP)- Net present value(NPV), Case studies

Module II: Equilibrium in Different Market Structure (12 Lectures)

Concept Of Equilibrium:; Features of Perfect Competition; Monopoly and Monopolistic Competition, Selling Cost and Wastages under Monopolistic Competition Short Run and Long Run Equilibrium of Firm under each Market Condition; case studies

Note: we may include case studies and numerical examples for modules 1, 2 and 4 from examination point of view.

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• Equilibrium conditions in different market structure.
• How to apply various concepts in real world using numerical examples and improve their decision making ability.

Module I: Pricing Practices and Capital Budgeting

Pricing methods: Marginal cost pricing, full cost pricing, Multi cost pricing, limit pricing: Bains model

Meaning and importance of capital budgeting: methods of capital budgeting: pay Back period(PBP)-Net present value(NPV), Case studies

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**UNIT- I Insurance and Economic Development** (12 lectures)

Risk management and Insurance in economic development, Insurance institutions as financial intermediaries; insurance institution as investment institution; Insurance institutions in the capital market.

**UNIT- II Reinsurance:** (12 lectures)

Definition, Objectives of reinsurance, Role of reinsurance, Techniques of reinsurance. Role of reinsurer, Issues and challenges in Indian Reinsurance.

References:

2. Dr. M.J. Mathew – Insurance Principles and Practice RBSA publishers
Second revised edition (2005)


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**UNIT-I Regulation of Foreign Trade**

(12)

Meaning and Objectives of Tariff and non tariff barriers quotas changes in tariff and non tariff barriers since 1991.

**UNIT-II International Trade agreement**

(12)

International Trade Agreement WTO-SAARC-ASEAN UNCTED-EU-BRICS
References:


3. Latif M Ahmed, Tiwari (19914) Export management Chetana Prakashan Mumbai 4


**EVALUATION SCHEME: for DSC Major, Minor, VSE, SEC**

**Examination pattern**

External Exam : 60 marks  
Internal Exam : 40 marks

**External Exam Paper pattern:**

<table>
<thead>
<tr>
<th>Question No.</th>
<th>Particulars</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>N.B.</td>
<td>1. Attempt any two questions.</td>
<td>60</td>
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<td></td>
<td>2. All questions carry equal marks.</td>
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<tr>
<td>1</td>
<td>Short answer questions (Multiple choice, fill in the blanks, answer in one sentence)</td>
<td>30</td>
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<tr>
<td>2</td>
<td>Medium length answer questions</td>
<td>30</td>
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<tr>
<td>3</td>
<td>Long answer questions</td>
<td>30</td>
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*Note:

**Internal Exam pattern : -40 marks**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particulars</th>
<th>Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>One class test / Presentation</td>
<td>20 Marks</td>
</tr>
<tr>
<td>2</td>
<td>Assignment/ Project/ Survey and Case studies</td>
<td>20 Marks</td>
</tr>
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**Passing Standard : 40 % at both Internal and External examination.**