



MANONMANIAM SUNDARANAR UNIVERISTY,
TIRUNELVELI-12

SYLLABUS

UG - COURSES – AFFILIATED COLLEGES

Course Structure for BA Economics

(Choice Based Credit System)

(with effect from the academic year 2023-2024 onwards)



Semester-IV				
Part	Subject Status	Subject Title	Subject Code	Credit
I	LANGUAGE	TAMIL/MALAYALAM/HINDI	E1TL41/ E1MY41/ E1HD41	3
II	ENGLISH	ENGLISH	E2EN41	3
III	CORE	MACROECONOMICS-II	EMEC41	4
III	CORE	INDIAN ECONOMY	EMEC42	4
III	ELECTIVE	RESEARCH METHODS IN ECONOMICS/ HEALTH ECONOMICS	EEEC41/ EEEC42	3
IV	SEC 5	MODERN BANKING AND INSURANCE	ESEC42	1
IV		VALUE BASED EDUCATION	EVBE41	2
IV	NAAN MUDHALVAN	NAAN MUDHALVAN COURSE/ RURAL ECONOMICS *		2



Total Marks: 100 Internal Exam: 25 marks + External Exam: 75 marks

A. Scheme for internal Assessment:

Maximum marks for written test: **20 marks**

3 internal tests, each of **1 hour** duration shall be conducted every semester.

To the average of the **best two** written examinations must be added the marks scored in. The **assignment** for 5 marks.

The break up for internal assessment shall be:

Written test- 20 marks; Assignment -5 marks Total - 25 marks

B. Scheme of External Examination

3 hrs. examination at the end of the semester

A – Part : 1 mark question two - from each unit

B – Part : 5 marks question one - from each unit

C – Part : 8 marks question one - from each unit

➤ **Conversion of Marks into Grade Points and Letter Grades**

S.No	Marks	Letter Grade	Grade point (GP)	Performance
1	90-100	O	10	Outstanding
2	80-89	A+	9	Excellent
3	70-79	A	8	Very Good
4	60-69	B+	7	Good
5	50-59	B	6	Above Average
6	40-49	C	5	Pass
7	0-39	RA	-	Reappear
8	0	AA	-	Absent

➤ **Cumulative Grade Point Average (CGPA)**

$$CGPA = \frac{\Sigma (GP \times C)}{\Sigma C}$$

- **GP** = Grade point, **C** = Credit
- CGPA is calculated only for Part-III courses
- CGPA for a semester is awarded on cumulative basis

➤ **Classification**

- First Class with Distinction : CGPA $\geq 7.5^*$
- First Class : CGPA ≥ 6.0
- Second Class : CGPA ≥ 5.0 and < 6.0
- Third Class : CGPA < 5.0



Part 1 TAMIL

பொதுத்தமிழ் 4 - தமிழும் அறிவியலும்

அலகு 1: தமிழரின் அறிவியல் சிந்தனைகள்

1. அறிவியலும் மனித வாழ்வும்
2. ஐந்திணைப் பகுப்பும் சூழலியலும்
3. தொழில்நுட்ப மேலாண்மை
4. நேர் நிலம் மேலாண்மை

அலகு 2: பழந்தமிழ் இலக்கியங்களில் அறிவியல் சிந்தனைகள்

1. நிலவியல்
2. உலோகவியல்
3. வானவியல்
4. உயிரியல்
5. உளவியல்

அலகு 3: இடைக்கால இலக்கியங்களில் அறிவியல் சிந்தனைகள்

1. காப்பியங்களில் அறிவியல்
2. சிற்றிலக்கியங்களில் அறிவியல்
3. உரைநூல்களில் அறிவியல்

அலகு 4: இணையத் தமிழ்

1. இணையத் தமிழ் பயன்பாடு - அறிமுகம்
2. இணையத் தமிழ் கல்விக்கழகம்
3. இணைய நூலகம்
4. செயற்கை நுண்ணறிவியல்
5. தமிழ்நாட்டு அறிவியல் ஆளுமைகள்

அலகு 5: கடிதம் எழுதுதலும் கட்டுரை எழுதுதலும்

1. உறவு முறைக் கடிதப் பயிற்சி
2. அலுவலகக் கடிதப் பயிற்சி
3. விண்ணப்பப் படிவம் எழுதும் பயிற்சி
4. தன் விவரப் படிவம் எழுதும் பயிற்சி
5. கருத்து விளக்கக் கட்டுரைகள் எழுதும் பயிற்சி
6. பத்திரிகைகளுக்குக் கட்டுரை எழுதும் பயிற்சி

Text Books;

1. அறிவியல் தமிழ் இன்றைய நிலை - இராதா செல்லப்பன், உலகத் தமிழாராய்ச்சி நிறுவனம், சென்னை
2. மாணவ முஸ்தபா. தமிழில் அறிவியல் படைப்பிலக்கியம், மணவை பூப்பிளிகேஷன், சென்னை.
3. கலைச்சொல்லாக்கம் - மங்கை, ரங்கராசபுரம், சென்னை

Reference Books:

1. தமிழர் மேலாண்மை மரபுகள் - இல). செ. கந்தசாமி
2. சங்க இலக்கியத்தில் வேளாண் சமுதாயம், பொ. மாதையன், நியூ செஞ்சுரி புக் ஹவுஸ்

Websites:

1. <https://www.chennaiLibrary.com/>
2. [முகப்பு - சிறுகதைகள்](#)
3. www.tamilvirtualuniversity.org
4. [Buy tamil books online 10% to 50% discount, Tamil Novels, Tamil Audio Books online – Buy tamil books online – Established 2010](#)
5. www.katuraitamil.blogspot.com



Part I MALAYALAM

DESKTOP PUBLISHING AND PRINTING IN MALAYALAM

UNIT I

This unit introduces basics of the printing technology, History of Malayalam printing-publishing-Newspapers-Journals-Social commitment -Propagation of ideas- Social struggle against invasion product of industrialization-printing in new era- - Data entry, DTP, editing, layout and Book publishing, e-publishing -: Significance of ISBN and ISSN..

UNIT II e -Malayalam – Malayalam in cyber space Detailed Study :

1. Malayalam computing-charithravalokanam.Dr.Mahesh Mangalatt ,Cyber Malayalam Sunitha T.V.(Ed)
2. Vayana, Ezhuthu, prasadhanam digital yugathil Dr.B.Iqbal(Grandhalokam- June 2013)

UNIT III e-Vayana- Reading in digital era Detailed Study :

1. E.vayana innathe Vayana– E-malayalam.Sunitha T.V State Institute of Languages.Thiruvananthapuram
2. Malayalam wiki media samrambhanga.Shiju Alex Cyber Malayalam .Sunitha T.V (Ed).Current Books.
3. Web magazinukal-Ini Vayana E Vayana.V.K Adarsh D C Books

UNIT IV Modern Media

Tools in Cyber space-editing tools

Unicode- Fonts- Drawing Tools, Painting tools. M S Paint- File Types (jpg ,IMG, XMP, Gif, PNG)

Resolution-Layers-Palattes, Greyscale, image, image recognition, Colour space, image transformation- image preview.

Detailed Study:

Unicode – Ini vayana e vayana – V.K Adarsh - D C Books

UNIT V

Proof reading techniques and cataloguing, cover designing, blurb writing

Detailed study:

Proof thiruthal.Vanijyaparamaya kathidapadukal.G.R.Pilla,
State Institute of Languages.Thiruvananthapuram

Reading List (Print and Online)

1. <https://www.amazon.com/Desktop-publishing-Bittukumar/dp/9350570130>
2. Computer parichayavum prayogavum.Dr.Achythasankar S Nair State Institute of languages.Thiruvananthapuram
3. Malayalam computing parimithikalum sadhyathakalum (Combiiled.) Dr.Smitha K Nair
4. Sankethika patham-kerala University Publications
5. Computer Gurukulam-DTP ,Kairali Publications Thiruvananthapuram
6. Pusthaka nirmaanam - The state Institute of languages, Thiruvananthapuram
7. Proof reading - The state Institute of languages
8. Printing A to Z - K.J. Sam kutti
9. Ini vayana e vayana- V.K. Adarsh, D.C. books.
10. IPrinting Technology and Compositing- The State institute of Language s . T Thiruvananthapuram
11. Navamadhyamangal Bhaasha sahityam samskaram- Jose K Manuel, N B S
12. Cyber aadhunikata @ Malayalam – Jose K Manuel ,Athma Books
13. Bookstalgia- P.K. Rajasekharan- Mathrubhumi books
14. Pusthakam Untakunnathu- V.K. Haridas, Poorna publications, Kozhikode
15. An Introduction to Book Publishing D,Raghavan
16. Copy Editing- Judith Butcher
17. E Malayalam –Sunitha T.V- The State Institute of Language s



PART I HINDI

Hindi Bhasha aur Computer

Course Objectives

The Main Objectives of this course are to:

- Knowing about computer in Hindi
- Understanding Technical Hindi
- E-Learning and its aspects
- Hindi application with the Technical tools

Unit I

Computer aur Hindi

- Computer ka Parchay aur Vikas
- Computer mein Hindi ke Vividh Prayog

Unit II

Proudyogiki aur Hindi

- Unicode
- Dewanagari Lipi
- Hindi ki Vibhinna Website – Ek Parichay

Unit III

Computer ke madhyam se Hindi shikshan

- Vibhinna Shikshan Takkini ki
- Sarkari aur gair sarkari sansthaon mein prayukt Hindi Bhasha

Unit IV

Vividh Paksh

- Internet par Hindi Bhasha
- Hindi SMS
- Hindi Tanka
- Hindi ke Vibhinna Prayukthi

Unit V

Pratiyogi priksa par aadharit Computer sambandhit prashikshan Karya

- Hindi mein Powerpoint banana
- Hindi mein Google Document taiyar karna
- Hindi mein Google form taiyar karna
- Vibhinna pratiyogi parikshaon ke bare mein suchna pradan karna

Reference Books

1. Social Networking: Naye Samay ka Samvad – Ed. Sanjay Dwivedi
2. Jansanchar aur Maas Culture – Jagdeeshwar
3. Media: Bhumandalikaran aur Samaj – Ed. Sanjay Dwivedi
4. Naye Jamane ki Patrakarita – Sourabh Shukla
5. Patrakarita se Media tak – Manoj Kumar

Related Online Contents (MOOCs, SWAYAM, NPTEL, YouTube, Websites, etc.)

1. <https://techshindi.com/%E0%A4%AB%E0%A4%BC%E0%A5%89%E0%A4%A8%E0%A5%8D%E0%A4%9F%E0%A4%95%E0%A5%8D%E0%A4%AF%E0%A4%BE-%E0%A4%B9%E0%A5%88%E0%A4%82-%E0%A4%94%E0%A4%B0-%E0%A4%AF%E0%A5%87-%E0%A4%95%E0%A4%BF%E0%A4%A4%E0%A4%A8/>
2. <https://www.techyukti.com/2020/12/computer-font-kya-hai.html>
3. <https://chti.rajbhasha.gov.in/pdf/Chap4HindiShabadSansadhan2ndEditionPart2.pdf>



Part II ENGLISH

UNIT I GOAL SETTING (UNICEF)

Life Story

- 1.1 From Chinese Cinderella – Adeline Yen Mah
- 1.2 Why I Write - George Orwell

Short Essay

- 1.3 On Personal Mastery – Robin Sharma
- 1.4 On the Love of Life – William Hazlitt

UNIT II INTEGRITY

Short Story

- 2.1 The Taxi Driver – K.S. Duggal
- 2.2 Kabuliwala - Rabindranath Tagore
- 2.3 A Retrieved Reformation – O Henry

Extract from a play

- 2.4 The Quality of Mercy (Trial Scene from the Merchant of Venice - Shakespeare)

UNIT III COPING WITH EMOTIONS

Poem

- 3.1 Pride – Dahlia Ravikovitch
- 3.2 Phenomenal Woman – Maya Angelou

Reader's Theatre

- 3.3 The Giant's Wife A Tall Tale of Ireland –William Carleton
- 3.4 The Princess and the God : A Tale of Ancient India

UNIT IV Language Competency Sentences

- 4.1 Simple Sentences
- 4.2 Compound Sentences
- 4.3 Complex Sentences

Direct and Indirect Speech

UNIT V Report Writing

- 5.1 Narrative Report
- 5.2 Newspaper Report

Drafting Speeches

- 5.3 Welcome Address
- 5.4 Vote of Thanks

Text Books (Latest Editions)

- 1. Oxford Practice Grammar , John Eastwood, Oxford University Press
- 2. Cambridge Grammar of English , Ronald Carter and Michael McCarthy
- 3. George Orwell Essays, Penguin Classics

Web Resources

- 1. <http://www.gradesaver.com/George-orwell-essays/study/summary>
- 2. O' Henry. A Retrieved Reformation.
https://americanenglish.state.gov/files/ae/resource_files/a-retrieved-reformation.pdf
- 3. Maya Angelou. Phenomenal Woman.
<https://www.poetryfoundation.org/poems/48985/phenomenal-woman>
- 4. The Quality of Mercy, <https://poemanalysis.com>
- 5. [https://www.oxfordscholarlyeditions.com/display/10.1093/actrade/9780199235742.book.1/acrade-9780199235742-div1-106-William Hazlitt](https://www.oxfordscholarlyeditions.com/display/10.1093/actrade/9780199235742.book.1/acrade-9780199235742-div1-106-William%20Hazlitt)



MACRO ECONOMICS –II

Learning Objectives

- To analyse the IS-LM model and its shifts
- To probe the macroeconomic variables and business cycle
- To trace the macroeconomic theories and analyze the macroeconomic policies.
- To understand the monetary policy and its instruments.
- To know the fiscal policy and its instruments.

UNIT I

IS-LM Model

Investment and Interest Rate – Money Demand, Money Supply and the interest rate – Derivation of IS and LM Curve – Shifts in IS Curve and Shifts in LM Curve.

UNIT II

Business Cycles

Phases of Business Cycles – Macroeconomic Variables and Business Cycles – Classical Theory and Business Cycles – Hawtrey, Von Hayek, Schumpeter Hicks, Kaldor and Samuelson Models – Keynesian theory of Business Cycles

UNIT III

Monetary Policy

Money - Functions of Money - Money Supply and Money Demand – Classical Dichotomy – Keynesian theory of Money Demand – Instruments of Monetary Policy- IS-LM Model and Monetary Policy

UNIT IV

Fiscal Policy

Fiscal Policy -Instruments- Classical and Keynesian Theory of Fiscal Policy– Fiscal Expansion – IS-LM Model and Fiscal Policy – Critique of Fiscal Policy –Three Ranges in LM Curve.

UNIT V

Supply Side Economics

Rational Expectation Hypothesis – New Classical School – Contribution of Robert Lucas – New Keynesian School.

Textbooks

1. Mankiw Gregory (2017) Principles of Macroeconomics with coursemate, Books Express Publications.
2. Rudiger Dornbusch, FischerStanely, and Richard Startz (2000), Macro Economics, tata McGraw-Hill publishing company, New Delhi
3. Andrew B. Abel and Ben S.Bernanke, Macro Econmics, Pearson Education,



- Inc., 7th Edition, 2011.
4. Vaish M.C.(2003) Macro Economic Theory , S.Chand & Company Ltd New Delhi
 5. Paul Krugman and Robin Wells(2015) Macroeconomics Worth Publisher

Reference Books

1. Ahuja H.L, (2016) Macroeconomics: Theory and Policy. S. Chand
2. Mueller, M.G. (Ed.)(1978), Readings in Macro Economics, Surjeet Publications, New Delhi
3. Roger E.A. Farmer (2002), Macro Economics, Thompson Asia Pvt. Ltd., Singapore
4. Parkin, M., 2014. Macroeconomics 11th Edition Essex: Pearson
5. Blanchard, Olivier and David R. Johnson (2013) Macroeconomics, Pearson.
6. Soumen Sikdar, "Principles of Macroeconomics", OUP India, 2020

Web Resources

1. <https://tradingeconomics.com>
2. <https://www.bu.edu/econ/files/2014/08/DLS1.pdf>
3. <https://www.imf.org>
4. <https://www.aeaweb.org/resources/students>
5. <https://www.worldbank.org/en/topic/macroeconomics>

INDIAN ECONOMY

Learning Objectives

- To understand the features and issues of Indian economy and new economic policy
- To analyse the national income, poverty, inequality and human development index
- To equip conceptual foundations and macroeconomic concepts of Indian Economy
- To describe the Trends in Production and Productivity in Agriculture
- To know the importance of Foreign Trade for a Developing Economy

UNIT I

Introduction to Indian Economy

Features and Issues of Indian Economy - Planned Economic Development in India - Achievements and Failures of Planning in India – Economic Crisis and Rationale behind Economic Reforms – New Economic Policy (LPG) 1991 – NITI Aayog

UNIT II

National Income, Poverty and Human Development Index National Income – Sectoral Contributions and Economic Transition in India – Poverty and Inequality – Definition and Estimates, Gini Coefficient, Sen Index, Poverty Line - Income and Regional Inequalities: Causes and Measures, Unemployment: Nature and Extent, Measures – HDI – International Comparisons.



UNIT III

Sectors of the Indian Economy Indian Agriculture – Trends in Production and Productivity – Land Reforms – Green Revolution - Agricultural Pricing - Agricultural Marketing – Food Security - Industrial Development – Trends and Problems, MSMEs – Industrial Policy 1991 and Recent Developments - Overview of Service and Financial Sectors in India – Importance – Expansion of Private Banks.

UNIT IV

Foreign Trade Importance of Foreign Trade for a Developing Economy-Composition and Direction of India's Foreign Trade- Role of FDI and Foreign Institutional Investors- BOP Crisis - India's Trade Policy.

UNIT V**Fiscal Federalism**

Principles of Federal Finance – Fiscal Federalism in India – Functions and Sources of Revenue – Vertical and Horizontal Imbalances – Finance Commission – Reports and its Recommendations.

Textbooks

1. Gaurav Datt and Ashwani Mahajan “Datt and Sundaram’s Indian Economy” S.Chand 72nd Edition.
2. Kaushik Basu (Ed.) (2012), Oxford Companion to Indian Economy, 3rd Edition, OUP, New Delhi.
3. Ramesh Singh, “Indian Economy”, Mc Graw Hill, 2022
4. Sanjiv Verma, “The Indian Economy”, Unique Publication, 2022
5. Dr. V.C Sinha, “Indian Economy Performance and Policies”, SBPD Publications, 2021

Reference Books

1. Puri. V.K & S.K. Misra (2022) Indian Economy
2. Uma Kapila (Ed.) (2018) Indian Economy Since Independence
3. Byres, T.J. (Ed.) (1997), The State, Development Planning and Liberalization in India, Oxford University Press, New Delhi
4. Ashima Goyal(Ed.), The Oxford Handbook of the Indian Economy in the 21st Century: Understanding the Inherent Dynamism, Oxford University Press
5. K.R. Gupta, J. R. Gupta, “ Indian Economy”, Altanic, 2008

Web Resources

1. <http://www.niti.gov.in/>
2. <https://www.rbi.org.in/>
3. <https://hdr.undp.org/>
4. <https://www.india.gov.in/>
5. <https://www.cmie.com/>



RESEARCH METHODS IN ECONOMICS

Learning Objectives

- To understand the meaning, significance and characteristics of scientific research
- To know the formulation, selection of research problem and collection of reviews
- To apply the various research design in the social science research
- To enumerate the data and sampling methods
- To discuss the report writing techniques and its procedures

UNIT I

Introduction

Research: Meaning and significance- Characteristics of Scientific Research - Type of Research: Pure, Applied, Analytical, Exploratory, Descriptive, Surveys, Case-Study - Limitations of Social Science Research - Role of Computer Technology in Research.

UNIT II

Research Problem and Review of Literature

Research Problem: formulation and selection - Necessity of defining the problem – Review of literature: Primary and Secondary Sources - Importance of literature review in defining a problem - Identifying gap areas from literature and research database.

UNIT III

Research Design

Research Design: Concept and Importance in Research – Features of a Good Research Design – Exploratory Research Design – Descriptive Research Design – Experimental Design: Concept of Independent & Dependent variables.

UNIT IV

Data and Sampling Methods

Data types: Qualitative and Quantitative - Sources of Primary and secondary data - Census - Sampling Methods: Probability and Non-Probability Sampling Methods - Sampling and Non-Sampling Errors

UNIT V

Hypothesis and Report Writing

Hypothesis: Types of Hypothesis- Null and Alternative Hypothesis - Parameter and Statistic - Type I and Type II Errors - Level of Significance and Critical Region - Report Writing - Types and Principles of writing the Research Report

Textbooks

1. Krishnaswamy, O.R. (1993) Methodology of Research In Social Sciences, Himalaya publishing House.
2. Kothari, C. R. (2004). Research Methodology: Methods and techniques. New



Age International.

3. Vinod Chandra, Anand Hareendran, “Research methodology”, Pearson, 2017
4. R.Pannerselvam, “Research Methodology”, PHI learning, 2014
5. Ranjit Kumar, “Research Methodology”, Sage Publication, 2010

Reference Books

1. Taylor, B., Sinha, G., & Ghoshal, T. (2006). Research methodology: A guide to for researchers in management and social sciences. PHI Learning Pvt. Ltd..
2. Bhandarkar, P. L., Wilkinson, T. S., & Laldas, D. K. (2010). Methodology & Techniques of Social Research. Himalaya Publishing House
3. Kumar, A. (2002). Research methodology in social science. Sarup & Sons
4. Daniel, P. S., & Sam, A. G. (2011). Research methodology. Gyan Publishing House
5. Ethridge, D. (2004). Research methodology in applied economics: organizing, planning, and conducting economic research, Blackwell publishing

Web Resources

1. <http://ignou.ac.in>
2. <http://egyankosh.ac.in>
3. <https://www.educba.com>
4. <https://research.com/research/how-to-write-research-methodology>
5. <https://www.questionpro.com/blog/what-is-research/>

HEALTH ECONOMICS

Learning Objectives

- To understand the importance of health sector in economic development
- To evaluate the components of demand and supply of health care
- To understand the importance of Health Indicators.
- To evaluate the components of Demand of Healthcare.
- To examine the review the existing Health Infrastructure.

UNIT I

Introduction to Health Economics

Health and Economic Development - Determinants of Health - Health Indicators – Birth Rate – Fertility – Morbidity – Mortality – IMR – CMR – MMR – Disability Adjusted Life Year (DALY) – Sex Ratio-Quality Adjusted Life Year (QALY) - Amartya Sen’s Capability Approach.

UNIT II

Demand for Health Care

Demand for Health Care Services – Preference for Health Care using Indifference Curves – Budget Constraints – Income and Price Effects for Health Care – Elasticity of Demand for Medical Care.



UNIT III**Supply of Health Care**

Supply of Health Care Services – Physicians and Medical Personnel as Health Care Providers – Non-Labour Inputs – Hospitals – Interaction of Demand and Supply of Health Care.

UNIT IV

Health Infrastructure Health Infrastructure – Rural – Urban –Government Programmes - Preventive, Promotive and Curative Health Care Services - Health Allocation in Budget

UNIT V**Health Services and Medical Insurance**

Health Insurance -Types of Insurance Policies in India- Medical Ethics -Medical Tourism.

Textbooks

1. Xamer Martinez Giralt (2010), “Principles of Health Economics”, Routledge, 2010
2. Banerjee, D. (1975), social and Cultural Foundations of Health Service Systems of India, Inquiry, Supplement to Vol. XII, June 1975
3. Jay Bhattacharya, Timothy Hyde and Peter Tu, “Health Economics”, Palgrave Macmillan, 2014
4. Peter Zweifel, Friedrich Breyer, Mathias Kifmann, “Health Economics, Springer Berlin Heidelberg, 2009
5. Barbara McPake, Charles Normand, Charles E. M. Normand, “ Health Economics: An International Perspective”, Routledge, 2008

Reference Books

1. Himanshu Sekhar Rout and Prasant Kumar Panda (2010), Health Economics in India
2. Edwin G Dolan and John C Goodman
3. D. Amutha (2016) “A Textbook of Health Economics”, Edition 1, Mangalam Publishers and Distributors, Chennai.
4. Charles E. Phelps, Health Economics”, Routledge, 2017
5. Jan Abel Olsen, “Principles in Health Economics and Policy”, OUP Oxford, 2017

Web Resources

1. www.census.org
2. www.NFHS.org
3. www.NSSO.org
4. <https://tnhealth.tn.gov.in/>
5. <https://tnhealth.tn.gov.in/>



MODERN BANKING AND INSURANCE (SEC-5)

Learning Objectives

- To discern the modern banking and insurance course
- To enable the Learners to understand new financial instruments and banking practices
- To know the role of insurance in economic development
- To understand the insurance contract and risk management
- To know the major Insurance Legislation in India and the growth of insurance industry.

UNIT I

Banking

Commercial Banks- Functions of Commercial Banks- Private and Public Sector Banks- Credit Creation - Commercial Banks's role- Payment Banks- functions- Digital Banking-Tools – Methods

UNIT II

Central Banks

Functions of a Central Bank – Objectives of Monetary Policy – Effects and Limitations – Narasimhan Committee Report.

UNIT III

Introduction to Insurance

Insurance: Meaning and Types- Role of Insurance in Economic Development -Saving and Investment Aspects – Social Vs Private Insurance: Life Vs Non-Life Insurance. Classification of Life, Health and General Insurance Policies.

UNIT IV

Insurance Contract and Risk Management

Meaning of contract- Insurable Interest- Utmost good faith- Principle of Indemnity and other Principles-Risk Management: Definition and Types- Management of Risk through Identification Analysis and Control.

UNIT V

Insurance Business in India

Major Insurance Legislation- Growth of Industry- Agricultural Insurance- Health Insurance- Reinsurance- Entry of Private Insurance Companies- Insurance Act. LIC Act, GIC Act. IRDA Act.

Textbooks

1. Srivastava P.K. (2013), Banking Theory and Practice, Himalaya Publishing House, New Delhi
2. Heffernan, S. (2005). Modern Banking. John Wiley & Sons



3. Tyagi, C. L., & Tyagi, M. (2007). Insurance Law and Practice. Atlantic Publishers & Dist.
4. J.N. Jain, “Modern Banking and Insurance: Principles and Techniques”, Regal publications, 2008
5. Prasada & Radhika Rao, “Trends of Modern Banking”, BSP Publication, 2016

Reference Books

1. Finsinger J. and M.V. Pauly (Eds.) (1986), The Economics of Insurance Regulation: A Cross National Study, Macmillan London.
2. Sethi, J., & Bhatia, N. (2012). Elements of Banking and Insurance. PHI Learning Pvt. Ltd..
3. Lewis, M. K. (1992). Modern Banking in Theory and Practice. Revue Economique, 203-227.
4. Tripathy, N. P., & Pal, P. (2005). Insurance: Theory and practice. PHI Learning Pvt. Ltd.
5. Muraleedharan, D. (2014). Modern Banking: Theory and Practice. PHI Learning Pvt. Ltd..

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1. <https://www.irdai.gov.in>
2. <https://rbi.org.in>
3. <https://www.studocu.com>
4. <https://www.indiapost.gov.in/Financial/Pages/Content/pli.aspx>
5. <https://licindia.in/>

VALUE BASED EDUCATION

Unit-I Introduction to Value based Education

- a. Value: meaning and Classification
- b. Value based Education: Meaning, Characteristics, Components and Contents
- c. Value Erosion and Inculcation: Value crises in social life, economic life, and political life - Value inculcation: need and importance - Role of Parents and Teachers in inculcating values

Unit-II Harmony in Being and Living

- a. Harmony of the self (I) with the body: Nurturing of the body- Understanding myself as co-existence of the self and the body- Understanding needs of self and needs of the body- Understanding the activities in the self and activities in the body.
- b. Harmony in the Family, Society and Nature: Family as a basic unit of human interaction and values in relationships - Affection, care, guidance, reverence, Glory, gratitude, and love – Harmony in society: Justice preservation, Production Work, Exchange Storage Harmony in nature: four orders in nature- The holistic perception of harmony in existence.



Unit III: Social Issues, Social Justice and Human Rights

Social issues – causes and magnitude - alcoholism, drug addiction, poverty, unemployment

Social Justice: Definition and need – factors responsible for social injustice: caste and gender – contributions of social reformers.

Human Rights: Concept and Principles of human rights – human rights and Indian constitution – Rights of Women and children – violence against women

Unit IV: Values and Mass Media

Mass media: Meaning, functions and characteristics – Effects and Influence on youth and children – **Media Power** – socio, cultural and political consequences of mass mediated culture - consumerist culture – Globalization – new media- prospects and challenges – Role of media in value building

Unit V: Ethics

Ethics: Meaning and importance

Social ethics: tolerance, equity, justice for all, sensitivity towards mankind, love for nature and creatures, nationalism-love for nation, pride for nation, Honour to the law, Indian culture and traditions – Civic Sense: Being a good civilian

Professional Ethics: Dedication to work and duty – Commitment to the Profession

References:

1. Allport, G.W., Vernon, P.E., and Lindzey, G. (1970) study of values, Bostons: Houghton Mifflin.
2. Central Board of Secondary Education (1997), Value Education: A Handbook for Teachers, Delhi: Central Board of Secondary Education.
3. Delors, J. (1996), Learning: The Treasure within- Report of the International Commission on Education for the Twenty-First Century, Paris: UNESCO.
4. Morris, Charles W. (1956). Varieties of Human Values. Chicago: University of Chicago Press.
5. Shukla, R.P. (2005). Value Education and Human Rights. Sarup & Sons, New Delhi
6. Satchidananda. M.K. (1991), "Ethics, Education, Indian Unity and Culture" – Delhi, Ajantha Publications
7. Saraswathi. T.S. (Ed) 1999. "Culture", Socialisation and Human Development: Theory, Research and Application In India" – New Delhi Sage Publications.
8. Venkataiah. N (Ed) 1998, "Value Education" New Delhi Ph. Publishing Corporation.
9. Chakraborti, Mohit (1997) "Value Education: Changing Perspectives" New Delhi: Kanishka Publications.

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RURAL ECONOMICS

Learning Objectives

- To understand the concept of rural economy
- To identify the different types of rural unemployment.
- To examine the causes and consequences of poverty
- To describe the sources of rural credit
- To understand the role of rural economy in economic development of India.

UNIT I

Introduction

Concept of Rural Economy - Indicators of rural Economy - Scope and Importance - Characteristics of rural economy -Problems in Rural economy.

UNIT II

Rural Unemployment

Types of unemployment - Agricultural Labour - Marginal Productivity - Agricultural Wages - Minimum Wages Act - Rural Employment programmes: MGNREGA.

UNIT III

Rural Poverty

Nature – Trends - Causes and Consequences of poverty - Poverty Alleviation Programmes of Government: NRLM- Antyodaya Anna Yojana (AAY)

UNIT IV

Rural Credit

Need for credit -Causes of rural indebtedness - Sources of rural credit; Unorganized: Money lenders, Indigenous Bankers, Organized: Co-Operatives, Commercial Banks, Regional Rural Banks - NABARD.

UNIT V

Rural Development

Importance of rural development in India – Role of Panchayat Raj Institution in rural development - Rural Marketing – Co-operative Marketing - Role of Self-Help Groups.

Textbooks

1. Venkata Reddy, “Agriculture and Rural Development”, Himalaya Publishing House, 2012
2. Vasant Desai, Rural Development in India, Himalaya Publishing House, 2020
3. Puri. V.K & S.K. Misra (2022) Indian Economy
4. Dr.B.P.Tyagi, “Agricultural Economics & Rural Development”, Jai



Prakashnath & Co., 2017.

5. Agarwal, A.N., Kundan Lal, Rural Economy of India, Vikas, Delhi, 1990.

Reference Books

1. Lekhi R.K. and Joginder Singh, (2015), Agricultural Economics: An Indian Perspective, Kalyani Publishers, Ludhiana.
2. Janardhana Rao. N, (2005), Indian Agriculture: Issues and Perspectives, ICFAI University Press, Hyderabad.
3. Gray, L. C. (2013). Introduction to Agricultural Economics. Read Books Ltd.
4. Ashima Goyal (Ed.), The Oxford Handbook of the Indian Economy in the 21st Century: Understanding the Inherent Dynamism, Oxford University Press
5. K. R. Gupta, J. R. Gupta, “ Indian Economy”, Altanic, 2008

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1. <http://www.niti.gov.in/>
2. <https://www.yourarticlelibrary.com/economy/rural-economy-in-india-meaning-and-features/>
3. <https://outreach-international.org/blog/poverty-in-india/>
4. <https://www.india.gov.in/>
5. <https://homeoflearning.in/rural-unemployment/>

