

# Bachelor of Arts (B.A.) Semester Scheme

Curriculum Structure for Undergraduate Programme for the Academic Year 2024-25

Three Majors with a General degree in all 6 Semesters

Number of Papers and credits in all semesters for Major Subject in Economics

1.	4 UIIII	ber of Papers and credits in all semester	S IUI IVIA	Ī				
				Ma	Maximum Marks			on
SI. No	Semester		IA	Course End Exam	Total	Credits	Examination Hours	
1	1	Principles of Microeconomics	6	20	80	100	5	3
2	2	Principles of Microeconomics	6	20	80	100	5	3
		Quantitative Techniques for	6	20	80	100	5	3
	-	Economics						
3	3	Elective Paper (Choose any on	e of the	follow	ing)	1		
		Karnataka Economy		q				
		Rural Economics	2	. 10	40	50	2	2
						ı		
		Money, Banking &	6	20	80	100	5	3
4,	4	Public Finance						
		Elective Paper (Choose any one	e of the	following)				
		Indian Economy						
		Economics of Money & Banking	2	10	40	50	2	2
		Economic Growth &	4	20	80	100	4	3
5	5	Development						
		Indian Economics	4	20	80	100	4	3
				ı	1			1
		International Economics	4	* 20	80	100	4	3
6	6	Managerial Economics	4	20	80	100	4	3
	Total 44 180 720 900 40 28					28		



# III SEMESTER Quantitative Techniques for Economics

Course Objectives

To introduce basic operations of set theory, Functions and Matrices To know the definitions and types of statistics, data and its sources To introduce different statistical tools and their applications

Course Outcomes

Student will perform basic operations in set Theory, Matrices and function
Students can calculate Market Equilibrium and identify the impact of tax and subsidy on Equilibrium values
Students can calculate descriptive Statistics and make inferences about the data

6Hrs/ Week, (96Hrs/semester)

Unit 1	Introduction, Tools and Functions		
Chapter – 1	Introductions		
	Nature and scope of mathematical Economics, Role of Mathematics in Economic theory.		
Chapter - 2	Sets Theory		
	Meaning, Concepts of sets, Types of sets, Union of sets, Interaction of sets.		
Chapter -3	Economic Functions		
	Linear and non – linear function – Demand and supply function, Cost function Indifference		
	function and curves		
Unit -2	Market Equilibrium, Impact of Tax and Matrices		
Chapter -4	Market Equilibrium		
	Analysis of Quantity Demanded and supplied in market equilibrium.		
Chapter -5	Impact of Tax and Subsidy		
	Impact of Specific Tax and Subsidy on Market Equilibrium, Its application and calculation.		
Chapter -6	Matrix analysis		
	Meaning and Types of Matrix – Operation of Matrices – Addition, Subtraction and		
	Multiplication of Matrix.		
Unit 3	Introduction to Statistics, Collection of Data And Tabulation of Data		
Chapter -7	Introduction to Statistics		
Meaning, Definition and importance of statistics in Economics, Types and L			
	Statistics.		
Chapter -8 Collection of Data			
	Sources of Data, Types of Data, Primary and Secondary Data.		
Chapter -9	Tabulation of Data		
	Frequency Distribution of Data, Histogram, Frequency polygon, Cumulative frequency,		
	Ogive curves.		
Unit 4	Average, Dispersion and Index numbers		
Chapter -10	Measures of Central Tendency		
	Mean, Median and Mode and its calculation, Its application.		
Chapter- 11	Measures of Dispersion		
	Meaning, Range, Quartile Deviation, Mean Deviation, Standard Deviation and Lorenz curve.		
Chapter-12	Index numbers		
	Meaning, Types, construction of Index numbers, Difficulties – Tests on Index numbers		
	(Fisher's, Paasche's and Marshall)		

- 1. Anderson David R, Dennis J Sweeney and Thomas A Williams (2002) Statistics for Business and Economics, Thomson South Western Singapore.
- 2. Bose D. (2000) An Introduction to Mathematical Economics, Himalaya Publishing House Mumbai.
- 3. Veerachamy R (2005) Quantitative Methods for Economics, New Age International Publishers Private Ltd. New Delhi.
- 4. S P Gupta Fundamentals of Statistics.

# III SEMESTER Karnataka Economy (Elective paper) (SEP)

### Course Objectives

To introduce the features, characteristics of Karnataka Economy

To introduce Human Resources, Natural Resources, Infrastructure, Agriculture and Industries in Karnataka To display the status and scenario of employment in Karnataka

#### Course Outcomes

Student will be able to understand the features of Karnataka Economy

Explain the importance of Human Resources, Natural Resources and SDG

Students can assess the realities of Production and causes for low productivity and Land Reforms

Understand about Poverty and unemployment, poverty alleviation programmes and State Finance.

3 Hrs/Week (48 Hrs/Semester)

	V			
Unit-I	Karnataka Economy-an Overview			
Chapter-1	Characteristics of Karnataka Economy			
	Features of Karnataka economy - State finance - State domestic product- per capital			
	income			
Chapter-2				
	Importance of human resources - Causes for rapid growth of population & Measures			
	for control of population growth.			
Unit-II	Natural Resources and Agriculture in Karnataka			
Chapter-3	Natural resources in Karnataka			
	Meaning, types and importance of natural resources - Sustainable Development			
	Goals - Karnataka Environmental Policy			
Chapter-4	Agriculture in Karnataka			
	Role of Agriculture in Economic Development – Agriculture Productivity in			
	Karnataka- Reasons for low productivity in Karnataka- Farmers Suicide: Causes &			
	remedies – Land Reforms in Karnataka: Meaning, Objectives & measures.			
Unit-III	Industries & Infrastructure in Karnataka			
Chapter-5	Industry in Karnataka			
	Role of Industry in economic Development – Large Scale Industry: Iron & steel –			
	MSME's in Karnataka – New Industrial Policy in Karnataka			
Chapter-6	Infrastructure in Karnataka			
	Economic Infrastructure – Irrigation, Power, Transport & Communication – Social			
	Infrastructure: Education & Health			
Unit -IV	Poverty, Unemployment & State Finance			
Chapter-7	Poverty & Unemployment			
	Meaning, Causes & Types of Poverty -Unemployment: Meaning, Causes & types of			
	unemployment, Employment generation & Poverty alleviation Programmes			
Chapter -8	State Finance			
	State finance – Sources of Revenue – Direct & Indirect taxes – GST in Karnataka –			
	State Expenditure – Current Budget in brief			



- 1. Government of Karnataka, Economic Survey (Various Issues)
- 2. Planning Department, Annual Publication, Government of Karnataka.
- 3. Karnataka at Glance, Annual Publication, Government of Karnataka.
- 4. Madaiah M & Ramapriya Karnataka Economy Growth: Issues and Development Himalaya Publication House, New Delhi.
- 5. Adul Aziz and K G Vasanti (Eds) Karnataka Economy.
- 6. Government District Development Reports
- 7. Hanumatha Rao Reginal Disparities and Development in Karnataka
- 8. Krishnaiah Gowda H R Karnataka Economy, Spandana Publications, Bangalore,
- 9. Somashekhar Ne, Thi PÀ£ÁðlPÀ DyðPÀvÉ Siddalingeshwara Publications, Kalaburgi.
- 10. Nanjundappa D M Some Aspects of Karnataka Economy.
- 11. Puttaswamiah K Karnataka Economy, Two Volume.

# III SEMESTER Rural Economics (Elective paper) (SEP)

#### Course Objectives

To introduce the characteristics of Rural Economy

To introduce Poverty and unemployment problems in Rural India

To display the Rural development Programmes and employment generation in India

#### Course Outcomes

Student will be able to understand the features of Rural Economy

Explain the measurement of Poverty and employment generation in Rural India

Students can assess the realities of Rural Infrastructure, Rural banking and defects in Rural Markets

3 Hrs/Week (48 Hrs/Semester)

Unit – 1	Introduction to Rural Economics		
Chapters – 1	Introduction		
	Meaning and objectives of rural economics -		
	characteristics of rural economy - indicators of rural		
	Development.		
Chapters – 2	Poverty and Unemployment in Rural India		
	Poverty: Meaning and measurement of poverty – causes of		
	poverty.		
	Unemployment: meaning & Types- Poverty alleviation and		
	employment generation programmes in India.		
Unit – 2	Rural Industries & Infrastructure		
Chapters - 3	Rural Enterprises		
	Meaning and importance - MSME-progress and problems		
CI	of MSME – Cottage industries.		
Chapters – 4	Rural Infrastructure		
	Education and health infrastructure – housing and		
	sanitations. Drinking water supply – rural transport and		
TT 1: 0	communication.		
Unit - 3	Rural Markets & Banking		
Chapters – 5	Rural Markets		
	Meaning and types of rural markets - Defects of Rural		
	Markets - Government measures for removal of defects in		
C1	rural markets- Digital Marketing – e-NAM		
Chapters -6	Rural Banking		
	Credit Co-operative Societies – Regional Rural Banks &		
TT :. 4	Microfinance Institutions – Role NABARD		
Unit - 4	Rural Governance & Development Programmes		
Chapters - 7	Rural Governance		
	Role of Panchayat Raj – NGO's - People's Participation In		
C1	Rural Development.		
Chapter-8	Rural Development Programmes		
	Wage Employment Programmes – Self Employment		
	Programmes – Rural Housing Programmes – Rural		
	Sanitation Programmes		



- 1. Agarwal A N and Singh S P, The Economics of Under Development OUP, New Delhi.
- 2. Dalip S Thakur Poverty, Inequality and Unemployment in Rural India B R Pub Corporation Delhi.
- 3. Ekans Richard S and K S Parikh Planning and Growth: Multi-Sectoral, Inter-Temporal Models Applied to India
- 4. Higgins Benjamin, Economic Development: Principles, Problems and Policies, Central Book Depot, Allahabad.
- 5. Jain Gopal Lal, Rural Development, Mangal Deep Publications, Jaipur.
- 6. Katar Singh, Rural Development: Principles, Policies and Management, Sage Publications, New Delhi.
- 7. Parthasarathy G- Economic Reforms and Rural Development
- 8. Satya Sundaram I. Rural Development, Himalaya Publishing House, New Delhi.

# IV SEMESTER Money, Banking and Public Finance

Course Objectives

To introduce money and its role in Indian Economy

To clarify the structure of Indian banking and role of banks in monetary policy

Enable the students to know about Public finance, public debt and public expenditure

To make the students understand about Budget and its implications

Course Outcomes

Students could understand Indian banking and monetary policy

Develop critical thinking and analytical skills in evaluating various financial products and services and capital markets

Students are able to analyze budget and different concepts of deficits, public revenue and expenditure

3 Hrs/Week (48 Hrs/Semester)

Unit 1	Money		
Chapter 1	Introduction to money Meaning, Evolution and Types of money, Role of money in a Modern Economy		
Chapter 2	Functions of money Functions of money, Dynamic and static functions, Demand and supply of money.		
Chapter 3	Theories of Value of money Meaning, Theories of value of money: - Fisher's equation, Cambridge, Equations.		
Unit -2	Banking and NBFI'S		
Chapter 4	Introduction to Banking Origin of Banks, Types of Banks, Unit V/S Branch Banking, Role and importance of Banking.		
Chapter 5	Commercial Bank Functions of Commercial Banks, Banking instruments, Credit creation, and Balance sheet of Commercial bank.		
Chapter 6	Non-Banking Financial Institution's Meaning of NBFI'S, Types of NBFI'S & Role of NBFI'S in Economic development.		
Unit -3	Central Banking, Money & Capital Market		
Chapter 7	Central Banking Meaning, Definition and Functions of central Banking, Methods of Credit control		
Chapter 8	Monetary policy Meaning, Types of Monetary policy, Objectives and importance		
Chapter 9	Money And Capital Market  Meaning, Definition and Features of money market- Components of Money Markets,  Meaning, Definition of Capital Market, Components of Capital Market		
Unit 4	Public Finance		
Chapter 10	Introduction to Public Finance Meaning, Definition, Scope, and importance of Public Finance, Difference between Private finance and Public Finance. Public Revenue - Meaning, Source of Public revenue, Direct and Indirect Taxes, Canons of Taxation, G.S.T, Meaning and objectives of G.S.T, G.S.T Council.		
Chapter 11	Public Expenditure and Public Debt Public Expenditure- Meaning, Types, Wagner's law of Public Expenditure. Public Debt- Meaning, Types & Sources, Methods of Debt repayments.		
Chapter 12	Budget Meaning of Budget, Types of Budgetary Deficits, Programming Budgeting, and Zero Base Budgeting, Meaning of Fiscal policy.		



- 1. Khan M Y (2019)n Indian Financial System (11<sup>th</sup> ed.) McGraw Hill Education (India)Private Limited.
- 2. RBI (2022) report on the trend and progress of Banking in India
- 3. Pathak B V (2018) Indian financial system, Pearson Education
- 4. Principles and Practices of Banking (2023) Indian Institute of Banking & Finance(IIBF)
- 5. Shekhar. K C & Shekhar L (2013) Banking Theory and Practices 21st Edition
- 6. Taxman's Digital Banking Inidan /institute of Banking & Finance (IIBF) Bharati Law House.
- 7. Reserve Bank of India (2017) Basic Financial Literacy Guide

# IV SEMESTER Indian Economy (Elective Paper) (SEP)

### **Course Objectives**

To introduce the features of Indian Economy

To introduce Agricultural, Industrial and Service sectors of Indian Economy

Enable the students to know about the Public Finance and Foreign Trade and Contemporary issues in Indian Economy Course Outcomes

Students could understand the characteristics of Indian Economy

Develop critical thinking and analytical skills in evaluating various Sectoral services and identify the Problems

Students are able to understand Indian Foreign Trade, Economic Planning and Reforms in India.

3 Hrs/Week (48 Hrs/ Semester)

Unit 1	Structure of Indian Economy			
Chapter 1	Features of Indian Economy			
	Characteristics of Indian Economy- India as developing economy- Population: Size, Composition, causes, effects and Trends.			
Chapter 2	Sustainable and Inclusive Growth			
	Poverty, Inequality, and Social Welfare Programs - Sustainable Development Goals (SDGs).			
Unit 2	Sectoral Performance of the Indian Economy			
Chapter 3	Agriculture			
	Role of Agriculture in Economic Development- Problems and remedial measures - Sources of agricultural finance - Agricultural Reforms and Green Revolution.			
Chapter 4	Industry and Services Sector			
	Role of Industry in Economic Development – Large Scale industries in India & their Problems - Role of MSMEs - IT Industry and Service Sector			
Unit 3	Indian Public Finance & Foreign Trade			
Chapter-5	Indian Public Finance			
	Revenue & Expenditure of Central Government – India's Public Debt – Latest Central Budget			
Chapter-6 Foreign Trade				
	Foreign Trade of India – Imports and Exports of India – Direction of Indian Foreign Trade – Balance of Payment -WTO & India			
Unit 4				
Chapter 7	Contemporary Issues in Indian Economy  Macroeconomic Challenges			
Chapter 7	Inflation: Meaning Causes and Control Measures - Unemployment: Meaning types and Government Initiatives			
Chapter 8	Economic Planning and Reforms			
	Evolution of Economic Planning in India. Economic Reforms: Liberalization, Privatization, and Globalization (LPG). NITI Ayog.			



- 1. K P M Sundaram and Ruddar Dutt (2014) Indian Economy SC hand and sons New Delhi
- 2. Mishra S K and V K Puri (2014) Indian Economy Himalaya Publications Mumbai.
- 3. Agarwal A N (2012) Insdian Economy Problems of Development and Planning Vishwa Prakashana New Delhi.

# IV SEMESTER Economics of Money & Banking (Elective paper) (SEP)

### Course Objectives

To introduce money and its role in Indian Economy
To clarify the structure of Indian banking and role of banks in monetary policy

Enable the students to know about Monetary& Fiscal Policy and Financial Markets

#### **Course Outcomes**

Students could understand Indian banking and monetary policy Develop critical thinking and analytical skills in evaluating various financial markets Students are able to analyse Monetary and Fiscal Policies

3 Hrs/Week (48 Hrs/ Semester)

Unit-I	Introduction to Money.
Chapter-1	Origin of Money
Chapter 1	Meaning, Definition evolution types & functions of money
Chapter-2	Value of Money
	Meaning, Demand and Supply of money – Velocity of Money: meaning & determinants – Inflation: Meaning, Causes & remedial measures
Unit-II	Introduction to Banking
Chapter-3	Origin of Banks
	Origin of Banks – Types of Banks -Role of Banks in Economic Development - NBFI's
Chapter-4	Commercial Banks
	Functions of Commercial Banks – Banking instruments – Credit Creation by
	commercial Banks
Unit-III	Central Bank & Macro-Economic Policy
Chapter-5	Central Bank
	Meaning, Definition, Functions of Central Bank - Methods of credit control
Chapter-6	Monitory Policy & Fiscal Policy
	Monitory Policy: Meaning, types and Objectives
	Fiscal Policy: Meaning and Objectives
Unit -IV	Financial Markets
Chapter-7	Money Market
	Meaning and features of Money market. Composition of Money Market
Chapter -8	Capital Market
	Meaning and Composition of Capital Market – SEBI: Objectives & functions of SEBI

- 1. Machiraju H R- Indian Financial System
- 2. Pannikkar K K-Banking Theory and Practice
- 3. Shekhar K C and Lakshmi Shekhar- Banking Theory and Practice
- 4. Varshney P N and D K Mittal- Indian Financial System.

## **Question Paper Pattern**

# a) For Major Papers and Languages

Third/Fourth Semester B.A. Degree Examination, 2025-26 Subject: Paper: -----Time: 3 Hours (Max. Marks -80) Section A 1. Answer all questions. Each question carries TWO marks. (10x2=20)a) b) c) d) e) f) g) h) i) j) Section B Answer any six of the following. Each question carries FIVE marks. (6x5=30) 2. 3. 4. 5. 6. 7. 8. 9. Section C Answer any three of the following. Each question carries TEN marks. (3x10-30)10. 11. 12. 13.

**Note:** While setting the question paper, care should be taken to select *at least two* questions from each unit for section A, *exactly two* questions from each unit for section B and *one* question from each unit for section C to maintain uniform distribution of questions.

# b) For Elective and Compulsory Papers

	Third/Fourth Semester B.A. Degree Examination, 2025-26	
	Subject: Paper:	
Time: 2 Hours	(Max. Marks-40)	
	Section A	
Answer all q	uestions. Each question carries TWO marks.	(5x2=10)
1.		
2. 3.		
4.		
5.		
A	Section B	,
Answer any	six of the following. Each question carries FIVE marks.	(6x5=30)
6.		
7.		
8.		
9.		
10.		
11. 12.		
13.		
10.		

**Note:** While setting the question paper for elective paper and compulsory papers, care should be taken to select *at least one* question from each unit for section A and *exactly two* questions from each unit for section B to maintain uniform distribution of questions.

### **Assessment / Evaluation Policy:**

Examination Pattern is 80: 20 for all papers in major subjects and languages. 80 Marks for semester end Exam and 20 marks for Internal Assessment.

For Elective and compulsory papers, Examination pattern is 40:10, 40 Marks for semester end exam and 10 Marks for Internal Assessment. The break- up of Internal Assessment Marks is shown below.

For Project in the sixth semester, Examination Pattern is 40:10, 40 Marks for Dissertation Evaluation and 10 Marks for viva (internal).

# Distribution of marks for Internal Assessment

Internal Assessment for 20 marks comprises of performance in the tests, Assignment or seminar with submission of the document and attendance.

1. Two Tests for 5 marks each with proper record for assessment

-10Marks

2. Assignment cum seminar Marks

-5 Marks

3. Attendance Marks

-5 Marks

Total - 20 Marks

#### **Distribution of Marks for Attendance:**

Sl.No.	% of Attendance	Marks
1	75-80	1
2	80-85	2
3	85-90	3
4	90-95	4
5	95-100	5

Internal Assessment for 10 marks comprises of performance in the test, Assignment and attendance.

1. Two Tests for 2 marks each with proper record for assessment

-4 Marks

2. Assignment Submission

-3 Marks

3. Attendance Marks

-3 Marks

Total - 10 Marks

#### **Distribution of Marks for Attendance:**

Sl.No.	% of Attendance	Marks
1	75-80	1
2	80-90	2
3	90-100	3

Registrar
Davangere University
Shivagangotri, Davangere