

Punyashlok Ahilyadevi Holkar Solapur University, Solapur



Faculty of Commerce and Management

CBCS Pattern Syllabus

as Per NEP-2020


B. Com-II (Sem. – III & IV)

Subject: Business Economics

With effect from June – 2025-26

B.COM-II**NEP 2020 Pattern (w.e.f. June 2025)****Subject: Business Economics**

Class	Sem.	Vertical	Subject and Code	No. of Lectures	Marks
B. Com-II	Sem-III	Minor	Business Macro Economics-I (G08-DSM-0302)	60	100
		OE	Cooperative Development-I (G08-OE-302)	30	50
		VSC	Money and Financial System-I (G08-SEC-302)	30	50
B. Com-II	Sem-IV	Minor	Business Macro Economics-II (G08-DSM-0402)	60	100
		OE	Cooperative Development-II (G08-OE-402)	30	50
		SEC	Money and Financial System-II (G08-SEC-402)	30	50

 <p>पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ ॥ विद्यया संपन्नता ॥ NAAC Accredited-2022 'B++' Grade (CGPA-2.96)</p>	<p>Punyashlok Ahilyadevi Holkar Solapur University, Solapur</p> <p>Second Year B.Com. Semester-III</p> <p>Vertical : DSM-2</p> <p>Course Code: G08-DSM-0302</p> <p>Course Code: Business Macro Economics-I</p>	
<p>Teaching Scheme</p> <p>Lectures: 04 Hours/week, Credits:4 Total Hours: 60 Hours</p>	<p>Examination Scheme</p> <p>Total Marks(Theory) : 100 (UA: 60 Marks CA: 40 Marks)</p>	
<p>Preamble:</p> <p>The overall economic development of the nation is basically depend upon the expansion of production and production capabilities in all the fields such as agriculture, industry, service, transportation, communication and international trade etc. So the study of the different concepts related to business macroeconomics is essential for the students of commerce.</p> <p>Knowledge of Business Macro Economics enhances the students’ abilities to understand macroeconomic environment in the economy in order to solve external business problems.</p>		
<p>Course Objectives:</p> <ul style="list-style-type: none">a. to explain the basic concepts and theories of Business Macro Economics to the student.b. to explain the concept National income, its types and measuring methods and its interrelations with others macroeconomic variablesc. to give the knowledge of theories and its impact on important macroeconomic factors like production, employment and financial variables.		
<p>Course Outcomes:</p> <p>At the end of this course, students will be :</p> <ul style="list-style-type: none">a) able to understand basic Macroeconomic concepts and variables.b) able to understand the concept of National income, its types and measuring methodsc) equipped with the knowledge of changing value of money and its impacts on other macroeconomic variables.		

Unit No: 1- Introduction to Business Macro Economics	No. of lectures-15	Weightage:15 Marks
Unit content: 1.1 Meaning and Concept of Business Macro Economics 1.2 Nature and scope of Business Macro Economics 1.3 Various macroeconomic variables and its interrelations and measurement 1.4 Significance and Limitations of Business Macro Economic		
Unit No: 2- National Income	No. of lectures-15	Weightage:15 Marks
Unit content: 2.1 Meaning, concepts and types – GDP, GNP, NNP, Personal Income, Disposable Income, Per Capita Income - national income at current and constant prices. 2.2 Methods of computing national income: Production, Income &Expenditure Method 2.3 Difficulties in computing National Income 2.4 Importance of National Income data		
Unit No: 3-Value of money	No. of lectures-15	Weightage:15 Marks
3.1 Concepts of value of money – Fisher’s Transaction approach, Keynesian cash balance approach. 3.2 Index Number – Meaning, types and construction of simple and weighted index number. 3.3 Importance of index number. 3.4 Inflation and Deflation – Causes, effects and control.		
Unit No: 4 Output and Employment	No. of lectures-15	Weightage:15 Marks
4.1 Say’s Law of Market 4.2 Keynesian Employment Theory 4.3 Consumption function – Average and Marginal Propensity to consume 4.4 Factors influencing consumption function.		
Above Unit Weightage is given for 60% marks of UA assessment only. There could be variation of 10-15% in the Unitwise weightage distribution.		

College Level Assessment (CA) Activities: List of Assignments/Test/Tutorial/Study tour report etc. Any two of the following:	
1.	Assignment
2.	Test
3.	Tutorial
4.	Study tour report

Reference Books


1. Principles of Economics – Agrawal H. S.
2. Advanced Economic Theory – Jhingan M. L.
3. Macro Economics – Benkam
4. Macroeconomics by Greg Mankiw
5. Theory of International Trade – Haberler
6. Economics of J. M. Keynes – Dudley Dillard
7. Macroeconomics. Chamberlin, G. ; Yueh, L
8. Theory and Practice of Macro and Micro Economics. K. Puttaswamaian.
9. Economics, 114 Ed by P. A. Samuelson and William D. Nordhan (Mc Graw Hill International)
10. An Introduction of positive Economics – R. G. Lipsey and K. A. Criyatal (8th Ed.) ELBS, Oxford University Press.
11. Monetary theory- K. K. Dewett
12. Modern Economics Theory – D. M. Mithani
13. Samagralaxi Arthashastra – Dr. Bhalerao
14. Samagralaxi Arthashastra – Desai, Joshi
15. Monetary Theory – Vaisha M. C.
16. Macroeconomics for developing countries, 2nd edition. Jha, R.

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<p>Teaching Scheme Lectures: 02 Hours/week, Credits:2 Total Hours: 30 Hours</p>	<p>Examination Scheme Total Marks(Theory) : 50 (UA: 30 Marks CA:20 Marks)</p>	
<p>Preamble:</p> <p>Cooperative movement with the motto, ‘No Salvation Without Cooperation’, has contributed notably in Economic Development of India through playing important role in agriculture sector, in industrial sector, in processing industry, in marketing, in banking sector, in consumer sector in employment generation and poverty alleviation.</p> <p>The paper on Co-operative Development highlights important aspects of co-operative movement in the World, India as well as in Maharashtra. This paper aims to give knowledge of important co-operative institutions and new changes in cooperative movement.</p>		
<p>Course Objectives:</p> <p>The objectives of the course are:</p> <ol style="list-style-type: none">1. To understand the concept and meaning of co-operation, principles of co-operation.2. To discuss the origin and development of world co-operative movement.3. To get the Knowledge of national level Cooperative Agencies4. To create awareness about the co-operative marketing and role of NAFED.		
<p>Course Outcomes:</p> <p>Students will be...</p> <ol style="list-style-type: none">1. able to understand cooperative movement and its importance.2. able to understand the importance and contribution of cooperation in Development.3. equipped with the knowledge of National level Cooperative Agencies4. versed in knowledge of co-operative marketing and role of NAFED.		

Unit-1: Concept and Development of Cooperation:	No. of lectures-15	Weightage:15Marks
Unit content: 1.1. Meaning, Origin and Features of cooperation 1.2. Principles of cooperation including new ICA principles 1.3 Role of cooperation in Economic Development 1.4 Cooperative movement in Foreign Countries -England and Germany.		
Unit-2: Role of National Agencies in Co-operative Development	No. of lectures-15	Weightage:15 Marks
Unit content: 2.1 National Bank of Agricultural and Rural Development (NABARD) 2.2 National Agriculture Co-operative Marketing Federation of India (NAFED) 2.3 National Cooperative Development Corporation (NCDC) and 2.4 National Cooperative Union of India (NCUI)		
College Level Assessment (CA) Activities: List of Assignments/Test/Tutorial/Study tour report etc. Any two of the following:		
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3.	Tutorial	
4.	Study tour report	
Above Unit Weight-age is given for 60% marks of University Assessment only. There could be variation of 10-15% in the Unit-wise weight-age distribution.		

Reference Books:

1. Alok Ghosh : Indian Economy : Nature
2. Bedi R. D. : Theory, History & Practice of Co-operation.
3. Chichankar&Namjoshi : Co-operation &Dynamics of change
4. Goel B. B. : Co-operative Movement & Administration
5. Gadgil D. R. : Co-operative Commonwealth
6. Hejela T. N. : Principles, Problems & Practice of Co-operation
7. Iynagar : A study in the Co-operation in India
8. Data and Sundharam : Indian Economy
9. Mehata V. L. : Toward Co-operative Socialist Commonwealth
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11. Jain P. C. : Agriculture and Co-operation in India.
12. Agrawal : Indian Economy
13. Mathur B. S. : Co-operation in India
14. Tyagi R. B. : Recent trends in the Co-operative movement in India
15. Dr. Santosh N. Kadam : Human Resource Management for to strengthen the Urban Co-operative Banks, The Maharashtra Co-operative Quarterly, Vol. 196, No. 10, July – Sept 2011
16. The Maharashtra Co-operative Quarterly : A National Journal

	<p align="center">Punyashlok Ahilyadevi Holkar Solapur University, Solapur</p> <p align="center">Second Year B.Com. Semester-III</p> <p>Vertical : VSC</p> <p>Course Code: G08-VSC-302</p> <p>Course Code: Money and Financial System-I</p>	
<p>Teaching Scheme Lectures: 02 Hours/week, Credits:2 Total Hours: 60 Hours</p>	<p>Examination Scheme Total Marks(Theory) : 50 (UA: 30 Marks CA: 20 Marks)</p>	
<p>Preamble:</p> <p>The study of money and financial system becomes imperative to the student of commerce faculty to understand working of the real-world financial system that ultimately will help them to manage personal finance effectively, identify financial risks and seek investment opportunities. The basic study of concept, functions, supply and constituents of money enable students to understand working of money market and capital market.</p> <p>Having practical approach, students will learn about the Reserve Bank of India and Functioning of Banking which is directly impacting the Indian economy, influencing interest rates, money supply, and overall financial stability. Further, It will help commerce students to understand role of finance in business operation and financial decision-making. The Study of Operating of banking and recent technology in Indian banking equips them with knowledge about managing finances, accessing credit, and navigating the financial landscape as consumers and professionals.</p>		
<p>Course Objectives:</p> <p>The paper has following objectives :</p> <ol style="list-style-type: none">1. To explain the nature, functioning and operating of banking2. To acquaint the students fully with the modern banking technology and finance.		
<p>Course Outcomes:</p> <p>At the end of this course, students will be:</p> <ol style="list-style-type: none">1. able to apply the knowledge functioning and operating of banking in taking financial decisions- individual and institutional .2. versed in the knowledge of modern banking technology in day to day life.		
<p>Unit-1: Banking in India</p>	<p>No. of lectures-15</p>	<p>Weightage:15 Marks</p>

Unit content:

1. Banking in India -Meaning Types and Functions
2. Bank Accounts and Bank Account holders- meaning and Types
3. Opening - procedure and instruments
4. Operating and Closing bank account- procedure and instruments

Unit-2 Modern Banking Technology**No. of lectures-15****Weightage:15 Marks****Unit content:**

1. Role of technology in banking.
2. Recent changes of Technology in Banking – E-Banking, ATM, Debit Card, Credit Card, Phone banking and Concept of Core Banking.
3. Methods of Remittance – Demand Drafts, Banker's Cheque, Electronic Transfer – RTGS, NEFT, NPCI (National Payments Corporation of India) – IMPS, UPI.
4. Concept and Important features of Cashless Transaction and mobile banking

Above Unit Weightage is given for 60% marks of UA assessment only. There could be variation of 10-15% in the Unitwise weightage distribution.


College Level Assessment (CA) Activities:

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Reference Books


1. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
2. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
3. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
4. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
5. Bhasin Nitin (2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
6. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
7. Mithani D.M., Monetary Theory, Vora and Company, Mumbai.
8. Hajela T. N., “Money and Banking, International Trade and Public Finance”, Shival Agrawala and Company, Agra-3.
9. M. C. Vaish (2005) Monetary theory, Vikas Publishing House Pvt Ltd; Sixteenth edition
10. Kiran Desle (2020) Indian Economy, Deepstambh Publication
11. Mishra and Puri (2019) Indian Economy, Himalaya Publication House
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17. <https://www.rbi.org.in/>

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<p>Teaching Scheme</p> <p>Lectures: 04 Hours/week,</p> <p>Credits:4</p> <p>Total Hours: 60 Hours</p>	<p>Examination Scheme</p> <p>Total Marks(Theory) : 100</p> <p>(UA: 60 Marks</p> <p>CA: 40 Marks)</p>	
<p>Preamble:</p> <p>The overall economic development of the nation is basically depend upon the expansion of production and production capabilities in all the fields such as agriculture, industry, service, transportation, communication and international trade etc. So the study of the different concepts related to business macroeconomics is essential for the students of commerce.</p> <p>Knowledge of Business Macro Economics enhances the students’ abilities to understand macroeconomic environment in the economy in order to solve external business problems.</p>		
<p>Course Objectives:</p> <p>a. to explain the concept of business cycles .</p> <p>b. to give the fundamental knowledge of public finance and its components</p> <p>c. To give fundamental knowledge of International Trade related concepts.</p>		
<p>Course Outcomes:</p> <p>At the end of this course, students will be :</p> <p>a) able to understand the concept of business cycles</p> <p>b) able to understand the concept of public finance and its components</p> <p>c) equipped with the fundamental knowledge of International Trade related concepts..</p>		

Unit No: 1 Business Cycles	No. of lectures-15	Weightage:15 Marks
Unit content: 1.1 Meaning, Concept and Phases of Business Cycle 1.2 Hawtrey's Theory of Business Cycle 1.3 Schumpeter Theory of Business Cycle 1.4 Policy Measures to control Business Cycles		
Unit No: 2 Public Finance - I	No. of lectures-15	Weightage:15 Marks
Unit content: 2.1 Meaning, nature and scope of Public Finance 2.2 Difference between Public Finance and Private Finance. 2.3 Direct and indirect taxes – Meaning, merits and demerits. 2.4 GST – Concept, Types, merits and demerits of GST.		
Unit No: 3 Public Finance - II	No. of lectures-15	Weightage:15 Marks
Unit content: 3.1 Public expenditure – Causes of growth in public expenditure, effects of public expenditure. 3.2 Public debt – Kinds of public debt, causes and effects of public debt. 3.3 Deficit Financing – Concept, Objectives and effects of deficit financing. 3.4 Budget – concept and types of Budget.		
Unit No: 4 International Trade	No. of lectures-15	Weightage:15 Marks
Unit content: 4.1 Meaning of internal and international trade. 4.2 Advantages and disadvantages of international trade. 4.3 Balance of Payments – Disequilibrium – Causes and remedies. 4.4 Exchange Rates- Concept and Types.		
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<p>Teaching Scheme Lectures: 02Hours/week, Credits:2 Total Hours: 30 Hours</p>	<p>Examination Scheme Total Marks(Theory) : 50 (UA: 30 Marks CA:20 Marks)</p>	
<p>Preamble:</p> <p>Cooperative movement with the motto, ‘No Salvation Without Cooperation’, has contributed notably in Economic Development of India through playing important role in agriculture sector, in industrial sector, in processing industry, in marketing, in banking sector, in consumer sector in employment generation and poverty alleviation.</p> <p>The paper on Co-operative Development highlights important aspects of co-operative movement in the World, India as well as in Maharashtra. This paper aims to give knowledge of important co-operative institutions and new changes in cooperative movement.</p>		
<p>Course Objectives:</p> <p>The objectives of the course are:</p> <ol style="list-style-type: none">1) to get knowledge about Maharashtra Co-operative Act 19602) to study about major Credit Cooperatives.3) to get knowledge of Agricultural Cooperatives in India and Maharashtra.4) to explain and examine the current situation of Credit Cooperatives and major Agriculture Cooperatives.		
<p>Course Outcomes:</p> <p>Students will be...</p> <ol style="list-style-type: none">1) able to understand the major Credit Cooperatives,2) able to understand the major Agriculture Cooperatives,3) versed with get knowledge of current situation of Credit Cooperatives and major Agriculture Cooperatives.		

Unit-1: Cooperative Credit Societies	No. of lectures-15	Weightage:15Marks
Unit content: 1.1 Primary Agricultural Cooperative credit Societies: progress, problems and remedial measures. 1.2 District Central Cooperative Bank: progress, problems and remedial measures. 1.3 State Co-operative Bank: progress, problems and remedial measures. 1.4 Urban Cooperative Bank: progress, problems and remedial measures.		
Unit-2: Cooperatives in Maharashtra:	No. of lectures-15	Weightage:15 Marks
Unit content: 2.1 Maharashtra Co-operative Act 1960: Main provisions 2.2 Dairy Cooperatives: Role, problems and remedial measures, 2.3 Sugar Cooperatives : Role, problems and remedial measures, 2.4 Marketing Cooperative: progress, problems and measures.		
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	<p>Punyashlok Ahilyadevi Holkar Solapur University, Solapur</p> <p>Second Year B.Com. Semester-IV</p> <p>Vertical : SEC</p> <p>Course Code: G08-SEC-402</p> <p>Course Code: Money and Financial System-II</p>	
<p>Teaching Scheme Lectures: 02 Hours/week, Credits:2 Total Hours: 60 Hours</p>	<p>Examination Scheme Total Marks(Theory) : 50 (UA: 30 Marks CA: 20 Marks)</p>	
<p>Preamble:</p> <p>The study of money and financial system becomes imperative to the student of commerce faculty to understand working of the real-world financial system that ultimately will help them to manage personal finance effectively, identify financial risks and seek investment opportunities. The basic study of concept, functions, supply and constituents of money enable students to understand working of money market and capital market.</p> <p>Having practical approach, students will learn about the Reserve Bank of India and Functioning of Banking which is directly impacting the Indian economy, influencing interest rates, money supply, and overall financial stability. Further, It will help commerce students to understand role of finance in business operation and financial decision-making. The Study of Operating of banking and recent technology in Indian banking equips them with knowledge about managing finances, accessing credit, and navigating the financial landscape as consumers and professionals.</p>		
<p>Course Objectives:</p> <p>The paper has following objectives :</p> <ol style="list-style-type: none">1. To explain the nature, functioning and issues related to money, Money supply and its measurement2. To acquaint the students fully with the changing role of Reserve Bank of India, monetary policy financial institutions in the process of growth and development.		
<p>Course Outcomes:</p> <p>At the end of this course, students will be:</p> <ol style="list-style-type: none">1. versed in the concepts of money and money supply and measurement2. able to apply the knowledge and the role of Reserve Bank of India, monetary policy financial institutions in the growing economy .		

Unit-1: Money and Capital Market in India:	No. of lectures-15	Weightage:15 Marks
Unit content: <ol style="list-style-type: none"> 1. Money -Meaning, evolution, Types and Functions 2. Constituents of money supply in India / money measures (M1, M2, M3, M4,). Concept of High power money 3. Money Market- Concept, Structure, Instruments and role in economic development 4. Features and Structure of Indian Capital market 		
Unit-2 Financial System and RBI	No. of lectures-15	Weightage:15 Marks
Unit content: <ol style="list-style-type: none"> 1. Finance –Meaning, Kinds and Structure of Financial System 2. Role of Finance in the Economy 3. Reserve Bank of India- Objectives and Functions 4. Monetary policy of Reserve Bank of India 		
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