



ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ.

ಜ್ಞಾನ ಗಂಗಾ, ಕಲಬುರಗಿ-585 106, ಕರ್ನಾಟಕ, ಭಾರತ

(ಕರ್ನಾಟಕ ರಾಜ್ಯ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳ ಅಧಿನಿಯಮ 1976ರನ್ವಯ 10-09-1980 ರಂದು ಸ್ಥಾಪಿಸಲಾದ ವಿಶ್ವವಿದ್ಯಾಲಯ ಮತ್ತು 2000ರ ಅಧಿನಿಯಮದ ಅಡಿಯಲ್ಲಿ ಬದಲಾಯಿಸಿದಂತೆ)
ದೂರವಾಣಿ ಸಂ. 08472-263202 ಫ್ಯಾಕ್ಸ್: 08472-263206, ಇ-ಮೇಲ್: registrargug@rediffmail.com
ವಿದ್ಯಾಮಂಡಲ



ಕ್ರ.ಸಂ.ಗುವಿಕ/ವಿಮವಿ/ಬಿಟಿಎಸ್/2023-24/ 318

ದಿನಾಂಕ: 4/11/2023

ಅಧಿಸೂಚನೆ

ವಿಷಯ: ಸ್ನಾತಕ ಪದವಿ ಕೋರ್ಸಿನ ಅರ್ಥಶಾಸ್ತ್ರ ವಿಷಯದ ಐದನೇ ಹಾಗೂ ಆರನೇ ಸೆಮಿಸ್ಟರ್ ಪಠ್ಯಕ್ರಮ ಅನುಮೋದಿಸಿ 2023-24ನೇ ಶೈಕ್ಷಣಿಕ ಸಾಲಿನಿಂದ ಜಾರಿಗೊಳಿಸಿದ ಬಗ್ಗೆ.

- ಉಲ್ಲೇಖ:1. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ. ಇಡಿ 104 ಯುಎನ್ಇ 2023 ಬೆಂಗಳೂರು, ದಿನಾಂಕ:20.07.2023
- ಅರ್ಥಶಾಸ್ತ್ರ ವಿಷಯದ ಸ್ನಾತಕ ಅಧ್ಯಯನ ಮಂಡಳಿಯ ನಿರ್ಣಯ ದಿನಾಂಕ: 19.09.2023.
- ಸಮಾಜ ವಿಜ್ಞಾನ ನಿಕಾಯಗಳ ಸಮಿತಿ ಸಭೆಯ ನಿರ್ಣಯ ದಿನಾಂಕ: 25.09.2023.
- ಮಾನ್ಯ ಕುಲಪತಿಗಳ ಅನುಮೋದನೆ ದಿನಾಂಕ: 31.10.2023.

ಸರ್ಕಾರದ ನಿರ್ದೇಶನದಂತೆ, 2023-24ನೇ ಶೈಕ್ಷಣಿಕ ಪ್ರಸಕ್ತ ಸಾಲಿನಿಂದ ಜಾರಿಗೊಳಿಸಿರುವ ಸ್ನಾತಕ ಪದವಿ ಐದನೇ ಮತ್ತು ಆರನೇ ಸೆಮಿಸ್ಟರ್ ಪಠ್ಯಕ್ರಮವನ್ನು ಜಾರಿಗೊಳಿಸಬೇಕಾಗಿರುವ ಪ್ರಯುಕ್ತ ಅರ್ಥಶಾಸ್ತ್ರ ವಿಷಯದ ಅಧ್ಯಯನ ಮಂಡಳಿಯು ಪಠ್ಯಕ್ರಮವನ್ನು ಪರಿಷ್ಕರಿಸಿ ಶಿಫಾರಸ್ಸು ಮಾಡಿರುವುದರಿಂದ ಸದರಿ ಪಠ್ಯಕ್ರಮವನ್ನು ಸಮಾಜ ವಿಜ್ಞಾನ ನಿಕಾಯದ ಸಭೆಯಲ್ಲಿ ಒಪ್ಪಿಗೆ ಪಡೆದಿರುವಂತೆ, ವಿದ್ಯಾವಿಷಯಕ ಪರಿಷತ್ ಸಭೆಯ ಘಟನೋತ್ತರ ಅನುಮೋದನೆಯನ್ನು ನಿರೀಕ್ಷಿಸಿ ಸದರಿ ಪಠ್ಯಕ್ರಮವನ್ನು ಪ್ರಸ್ತುತ ಸ್ನಾತಕ ಪದವಿ ಕೋರ್ಸಿನ ಅರ್ಥಶಾಸ್ತ್ರ ವಿಷಯದ ಐದನೇ ಮತ್ತು ಆರನೇ ಸೆಮಿಸ್ಟರ್ 2023-24ನೇ ಶೈಕ್ಷಣಿಕ ಸಾಲಿನಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಜಾರಿಗೊಳಿಸಲಾಗಿದೆ.

ಈ ಮಾಹಿತಿಯನ್ನು ಸಂಬಂಧಪಟ್ಟ ಶಿಕ್ಷಕರ ಹಾಗೂ ವಿದ್ಯಾರ್ಥಿಗಳ ಗಮನಕ್ಕೆ ತರಲು ಸೂಚಿಸಲಾಗಿದೆ. ಪಠ್ಯಕ್ರಮದ ವಿವರಗಳನ್ನು ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯದ ವೆಬ್‌ಸೈಟ್ www.gug.ac.in ದಿಂದ ಪಡೆಯಬಹುದಾಗಿದೆ.

ಕುಲಸಚಿವರು
ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ. 03-11-23

ಗೆ,

- ಮುಖ್ಯಸ್ಥರು, ಅರ್ಥಶಾಸ್ತ್ರ ಅಧ್ಯಯನ ವಿಭಾಗ, ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ.
- ಎಲ್ಲಾ ಪದವಿ ಕಾಲೇಜುಗಳ ಪ್ರಾಂಶುಪಾಲರುಗಳಿಗೆ.

ಪ್ರತಿಗಳು:

- ಡೀನರು, ಸಮಾಜ ವಿಜ್ಞಾನ ನಿಕಾಯ, ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.
- ಕುಲಸಚಿವರು (ಮೌಲ್ಯಮಾಪನ) ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ
- ನಿರ್ದೇಶಕರು, ಒಎಂಇಬಿ ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.
- ಗ್ರಂಥಪಾಲಕರು, ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.
- ಸಮಾಜ ವಿಜ್ಞಾನ ನಿಕಾಯದ ಎಲ್ಲಾ ಅಧ್ಯಯನ ವಿಭಾಗಗಳ ಮುಖ್ಯಸ್ಥರಿಗೆ ಗು.ವಿ. ಕಲಬುರಗಿ
- ಸಂಯೋಜಕರು, ಟಾಸ್ಕ್‌ಫೋರ್ಸ್ ಸಮಿತಿ, ಗುಲಬರ್ಗಾ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.
- ವಿಶೇಷಾಧಿಕಾರಿಗಳು, ಆಡಳಿತ, ವಿದ್ಯಾಮಂಡಲ, ಪರೀಕ್ಷಾ ಅಭಿವೃದ್ಧಿ ಗು.ವಿ. ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.
- ಮುಖ್ಯಸ್ಥರು, ಗಣಕ ಕೇಂದ್ರ, ಗು.ವಿ. ಕಲಬುರಗಿ ರವರಿಗೆ ವೆಬ್‌ಸೈಟ್‌ನಲ್ಲಿ ಪ್ರತ್ಯೇಕ ಪೋರ್ಟಲ್‌ನಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಸೂಚಿಸಲಾಗಿದೆ.
- ನೋಡಲ್ ಅಧಿಕಾರಿಗಳು, UUCMS, ಗು.ವಿ.ಕಲಬುರಗಿ ಇವರ ಮಾಹಿತಿಗಾಗಿ
- ಕುಲಪತಿಗಳ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ/ಕುಲಸಚಿವರ ಆಪ್ತ ಸಹಾಯಕರ ಗು.ವಿ. ಕಲಬುರಗಿ ರವರ ಮಾಹಿತಿಗಾಗಿ.

**Curriculum
of
BA Honours
in
Economics
5th & 6th Semester**

Gulbarga University, Kalaburagi


ಮುಖ್ಯಸ್ಥರು

ಅಧೀನಾಧಿಪತಿ ಅಧ್ಯಯನ ಮತ್ತು ಸಂಶೋಧನಾ
ದಿವಾನ್ ಗುರುಪಾನ್ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ

V	DSC	ECO C9	Public Economics	4	4		2	40	60	100
		ECO C10	Development Economics	4	4		3	40	60	100
		ECO C11	Human Resource Management	4	4		2	40	60	100
		ECO C12	Indian Banking and Finance	4	4		2	40	60	100
	DSE	ECO E1 (Anyone to be chosen)	A. Economics of GST B. Economics of Insurance C. Rural Economics D. Economics of Marketing	3	3		2	40	60	100
VI	DSC	ECO C13	International Economics	4	4		2	40	60	100
		ECO C14	Indian Public Finance	4	4		2	40	60	100
		ECO C15	Economic Thoughts of Dr.B.R Ambedkar	4	4		2	40	60	100
		ECO C16	Economics of Environment	4	4		2	40	60	100
	DSE	ECO E2 (Anyone to be chosen)	A. Industrial Economics B. Labour Economics	3	3		2	40	60	100

		C. Factor Pricing and Welfare Economics D. Economics of Non-Farm Sector								
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B.A. (Honours) in Economics with X as Minor and Y as Vocational Subject (without Research Project)



ಮುಖ್ಯಸ್ಥರು

ಅಧ್ಯಾಪಕ ಅಧ್ಯಯನ ಮತ್ತು ಸಂಶೋಧನಾ
ವಿಭಾಗ, ಗವಿಪಾಟಣ್ಣ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಕಲಬುರಗಿ



Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Public Economics		
Course Code:	ECO C9	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand introductory Public Finance concepts.
- CO2. Study the causes of market failure and corrective actions
- CO3. Understand the impact, incidence and shifting of tax
- CO4. Study the Economic Effects of tax on production, distribution and other effects
- CO5. Enable the students to know the Principles and Effects of Public Expenditure
- CO6. Understand the Economic and functional classification of the budget; Balanced and Unbalanced budget
- CO7. Understand the Burden of Public debt and know the Classical/ Ricardian views, Keynesian and post-Keynesian views
- CO8. To acquaint with the advantages and disadvantages of Deficit Financing,

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to Public Economics	15
	Public Economics: Meaning, definitions, Scope and Significance, Public Finance and Private Finance: Meaning, and Distinction; Public good and private good: Meaning, Characteristics, and Distinction, Principle of Maximum Social Advantage, Market Failures: Meaning, causes-role of externalities; Market failure and role of government; Corrective actions.	
Practicum	Group Discussions on Public Finance and private finance; public good and private good Assignment on Market failure and government intervention	
Module II	Public Revenue and Public Expenditure	18

Meaning and sources of revenue; Taxation –Cannons of taxation, Characteristics of a sound tax system, Impact, Incidence- Division of Tax burden, Shifting of tax, Economic Effects of tax on production, distribution and other effects, Progressive and Regressive, Proportional Tax, Direct and Indirect Taxes –Merits and Demerits, Taxable Capacity: Meaning and determinants Public Expenditure: Meaning, classification

	expenditure, Wagner's law of increasing state activities, Peacock-Wiseman hypotheses, Effects of public expenditure: Production, Distribution & Other effects	
Practicum	Mini-project/study to ascertain the impact of GST on retailers/wholesalers in your vicinity A case study on the taxable capacity of the different sections of society in the vicinity Assignment on Effects of public expenditure: Production, Distribution & Other Effects	
Module III	Public Debt	12
	Public Debt: Meaning, Purpose, Types & Effects; Sources of Public Borrowing; Burden of Public Debt -Classical/ Ricardian views, Keynesian and post-Keynesian views; Intergenerational equity of public debt; Causes of the Rise in Public Debt; Methods of debt redemption; Debt management.	
Practicum	Studying the burden of public debt through a project/ case study Assignment on Debt Management	
Module IV	Public Budget, Fiscal Policy and Fiscal Deficit	15
	Budget: Meaning, process & Types of budget, Economic and functional classification of the budget; Balanced and unbalanced budget, Types of Budget Deficits; Fiscal Policy: Meaning, objectives & Tools; Fiscal deficit: Meaning, Computation, Deficit Financing: Meaning, Advantages and Disadvantages	
Practicum:	Calculation of various types of budget deficit using the budget data Group discussion on the advantages and disadvantages of deficit financing	

References	
1	Lekhi R.K., Joginder Singh (2018) Public Finance, Kalyani publication, New Delhi
2	Tyagi B.P. (2014) Public Finance published by Jaya Prakash Nath and CO, Meerut
3	Hindriks J. and G. Myles (2006): Intermediate Public Economics, MIT Press.
4	Bhatia H L (2018): Public Finance. Vikas Publishing House.
5	Musgrave, R.A. (1989), The Theory of Public Finance, McGraw Hill
6	Musgrave, R.A. and P.B. Musgrave (1989), Public Finance in Theory and Practice, McGrawHill,





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Development Economics		
Course Code:	ECO C10	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the basic concepts and measurements of Development.
- CO2. Learn some classical and partial theories of Development economics and identify the difference.
- CO3. Identify the difference between Developed and Developing Countries.
- CO4. Analyse and tackle the Development issues effectively.

MODULES	DESCRIPTION	60 Hrs
Module 1	Introduction to Economic Development	14
	Concept - Definitions - Distinction between Economic Growth and Development - Indicators of Growth and Development, Measures of Economic Development: Gross National Product (GNP) - Physical Quality of Life Index (PQLI), Human Development Index (HDI), Happiness Index, Inequality and Poverty: Meaning, causes, indicators - Gini Coefficient Index, Human Poverty Index (HPI).	
Practicum:	Assignment on various indicators of growth and development Group discussions about the characteristic features of different countries and their development levels	
Module 2	General Theories of Economic Growth and Development	16
	Adam Smith's Theory, David Ricardo's Theory, T.R. Malthus' Theory, Karl Marx's Theory, Schumpeter's Theory and Rostow's Growth Theory - Harrod-Domar Model.	
Practicum:	Assignment on different theories and their relevance to developing Countries, Debate on present stage of India's growth and estimated stage it may reach by 2047	
Module 3	Partial Theories of Economic Development	16
	Lewis Labour Surplus Model - Rodan's Big Push Theory - Lieberstein's Critical Minimum Effort Approach - Balanced Vs. Unbalanced Growth, Factors in the Development Process Capital Accumulation - Capital-Output Ratio - Technology and Economic Development.	

Practicum:	Group Discussion on Balanced and unbalanced growth strategies in Developed and developing countries Assignment on the Factors in the Development Process Capital Accumulation	
Module 4	Sustainable Development	14
	Inclusive Development - Millennium Development Goals - Sustainable Development Goals, Targets and Achievements with reference to India.	
Practicum	Seminar on MDGs and SDGs and the challenges	

References	
1	Higgins Benjamin & W.W. Norton Economic Development New York & Company.Inc.
2	Mishra S.K and Puri V.K, Economic Development and Planning, Himalaya Pub., House, Mumbai.
3	Taneja M.L. and Meier G. M, Economics of Development and Planning, S. Chand and Co, Delhi.
4	Thirlwall A.P. Growth and Development: With Special Reference to Developing Economies, Palgrave Macmillan, New York.
5	Todoaro. M.P & Orient Longman Economic Development in the Third World, United Kingdom
6	Sustainable Development Reports





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Economics of Human Resource Management		
Course Code:	ECO C11	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the meaning, nature, scope and value of the contemporary approach to human resource management with reference to Economics.
- CO2. To describe an organisation of a human resource management functionary in an establishment, and to identify attributes of a successful personnel manager.
- CO3. To impart knowledge and techniques in human resource planning, Job-Analysis, and Job-Design.
- CO4. To explain various methods of recruitment, selection, induction and placement.
- CO5. To develop the importance and methods adopted for training and development of employees in two days environment in the workplace.

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to Human Resource Management	15 hrs
	Human Resource Management: Concept, Nature, scope, objectives, importance, functions of Human Resource Management with reference to Economics; Organization of personnel department, Qualities of Personnel Manager, role of Personnel Manager, Status of Personnel Manager; Characteristics of a Human Resource Manager, HRD - Responsibility of managers.	
Practicum	Group Discussions on Human Resource Management as a Profession. Assignment on Qualities of Personnel Manager	
Module II	Procurement of Human Resources	15 hrs
	Human Resource Planning – Concept and objectives, importance, process, problems and guidelines; Job Design and Analysis: Concept, process, job description and job specification; Recruitment and Selection Meaning and process of recruitment, recruitment policy and organization, sources and techniques of recruitment, meaning and process of selection.	
Practicum	Assignment on recruitment and selection Group discussion on Techniques of Recruitment	

	Training: Concept, objectives, importance; identifying training needs. Designing training programmes, methods of training, evaluating training effectiveness, retraining Concept, process and objectives of job evaluation, advantages and limitations, essentials of successful job evaluation, methods of job evaluation, Wage and Salary Administration. Objectives and principles, essentials of sound wage structure, factors affecting wages, methods of wage payment, and wage policy in India, executive compensation.	
Practicum	Project on training and job evaluation	
Module IV	Performance Appraisal	15 hrs
	Performance appraisal: Concept, objectives, uses, process, problems, essentials, methods and techniques, appraisal, interview, Transfers, promotions and separations. Purpose of job changes, concept and objectives of transfers. Types of transfer, transfer policy, concept and basis of promotion, promotion policy, demotion, types of separations.	
Practicum	Seminar on transfers and promotions Group discussion on Performance appraisal	

References	
1	Koontz, Weirich & Aryasri, (2004) Principles of Management , Tata McGraw-Hill, NewDelhi..
2	Tripathi & Reddy, (2008) Principles of Management , Tata McGraw-Hill, New Delhi, Laurie
3	Meenakshi Gupta, (2009) Principles of Management , PHI Learning, NewDelhi,
4	Gupta (2016), Human resource Management . S Chand Publisher. new delhi
5	Aswathappa K. (2020) Human resource Management , Tata Mc Graw Hill Publishing Co. Ltd.
6	Prasad L. M, (2017) Organisational Behaviour , S. Chand Publishers, New Delhi.

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Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Indian Banking and Finance		
Course Code:	ECO C12	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the structure of Indian banking and the role of banks in monetary policy.
- CO2. Analyze the functioning of banks and different types of accounts and other services offered by banks.
- CO3. Evaluate recent developments in the Indian banking sector, including digital banking, payment banks, and non-performing assets.
- CO4. Describe the overview of the Indian financial system, including financial markets, financial instruments, and financial regulation.
- CO5. Analyze the challenges faced by Indian banks and the implications of banking reforms for the Indian economy.
- CO6. Develop critical thinking and analytical skills in evaluating various financial products and services banks and capital markets offer.

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to banking: India	15
	Indian Banks: Evolution, structure, functions, types and features- Public sector, private sector, foreign, Cooperative, RRB, Small finance banks, payment banks; Role and importance of banks in the Indian economy; Credit creation and financial intermediation; Central Bank and banking regulation; Regulatory and supervisory powers; Monetary policy and banking channel of credit control; Policy rates and banking; repo, reverse repo, MCLR, Bank rate, CRR, SLR, MSF; Issues in banking sector; NPA crisis; impact of global events on Indian banks.	
Practicum	Compare and contrast the different types of banks, highlighting their strengths and weaknesses- Presentation. Conduct a class discussion and compare and contrast the different scenarios on various loans, highlighting the risks involved and the measures taken by banks to manage these risks.	
Module II	Banking services	15

	Banking services: Bank deposits; Types and features of bank accounts; account opening and importance of KYC; Bank loans; types, features, documents required; eligibility, interest rates, maturity, loan default and consequences; Other services: Locker facility, payment and remittance services and channels; currency exchange; debit cards, credit cards, pre-paid cards; ATMs; internet and mobile banking; Modern banking products: Insurance on deposits and loans, Investment services in capital market- stocks, bonds and mutual funds; advisory services; retirement products.	
Practicum	Group discussion on bank accounts and loan products and making recommendation to different classes Comparison of banking services by visiting bank branches	
Module III	Modern Banking	15
	Modern banking facilities; Digital banking; Digital Wallets; Digital account opening; Biometrics; contact less payment system; instant payments; personal finance management tools; Use of artificial intelligence and machine learning in banks; Cyber security in banking; Credit scoring; Direct lending; Corporate banking; Investment Banking	
Practicum:	Survey bank customers to understand their usage and satisfaction levels with digital banking services. Analyze the adoption rates of digital banking services across different age groups and demographic segments	
Module IV	Financial Market	15
	Introduction to Indian financial markets; Equity markets and stock exchanges; Debt markets and bond markets; Currency markets and forex trading; Commodity markets and trading; Derivatives markets; Mutual funds; Insurance products Investing in capital market products- access, channels; risk in capital market investments; Role of SEBI, Fintech and innovation in capital markets;	
Practicum	Debate: Investing in capital market products. Assignment on Indian financial markets	

References	
1	Khan, M. Y. (2019). Indian Financial System (11th 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), MacMillian
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10	Investor Education material by National Stock Exchange (https://www.nseindia.com/invest/how-to-invest-in-capital-market)



Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Economics of GST		
Course Code:	ECO E1A	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the indirect tax structure in India and challenges
- CO2. Develop an informed view on the rationale of choosing Goods and Services Tax.
- CO3. Understand the GST laws, tax slabs, GST council and the framework of implementation
- CO4. Demonstrate ability to explain time of supply, place of supply and value of supply
- CO5. Analyze the concept of input tax credit and valuation of supply with examples
- CO6. Explain the GST registration process and GST filing procedure

MODULES	DESCRIPTION	45 Hours
Module I	Indirect Taxes and GST	15
	Indirect taxation before GST- Introduction to Indirect Taxes: Meaning and Features, Types of Indirect Taxes in India: Excise Duty, VAT, Service Tax, etc., VAT types and methods, Drawbacks of the existing Indirect Tax System; Introduction to Goods and Services Tax, Rationale and Key Features for GST, Experience from uniform tax structure in other countries, Advantages and disadvantages of GST framework	

Practicum:	Discussions on the limitation of tax structure before introduction of GST. Assignments on GST tax collection since introduction at state-level Explain the differences between the old tax system and GST, and how the GST system has impacted the economy of India.	
Module II	Fundamentals of GST	15
	Structure of GST in India- Central GST, State GST, UTGST; Integrated GST, Subsuming of Taxes, GST Rate Structure in India; Levy and Collection of GST, Discussion on definition of goods, service, supply: Supply under GST and types of supply: taxable, exempt, zero-rated, and non-taxable, Time of supply, place of supply and valuation of supply: transaction value, open market value, and other methods, Input tax credit with illustration.	
Practicum:	Identify the different types of supply and the valuation methods used under GST for a specific product. Assignment on computing the value of supply or input tax credit for a given scenario and explain how the time and place of supply affect the tax liabilities under GST	
Module III	GST Compliance	15
	GST framework- GST Registration: eligibility, procedure, and threshold limits, exemptions, GST Returns: types, due dates, and penalties, GST Payment; GST Audit; GST Refund: eligibility, procedure, and time limits, GST Council- Structure, objectives, functions, decisions, GST Network; GST & Indian Economy- Compensation to states- Trends of GST collection in India- national level and state level- Challenges and compliance, impact of GST on Economic growth.	
Practicum	Demonstrate GST registration process for different types of business or GST returns filing procedure Assignment of trends and progress in GST collection in India	

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1	Mehrotra, H.C. & Agarwal V. P, (2022), Goods and Services Tax, Shaitya Bhawan Publications
2	Balachandran, V. (2023), Textbook of GST & Customs Law, Sultan Chand & Sons
3	Datey, V. (2023). Taxmann's GST Ready Reckoner (2020), Taxmann Publications Pvt. Ltd.
4	Singhania, V.K; Students Guide to GST & Customers Law, Taxmann Publication (P) Ltd
5	Agrawal, R. K. (2023). Bharat's Handbook on G.S.T. (Goods & Service Tax) for May 2023 Exam. Mumbai, India: Bharati Law House.
6	Ahuja, G., & Gupta, R. (2019). Systematic Approach to Income Tax. New Delhi, India: Wolters Kluwer India Pvt Ltd.
7	Central GST Act (2017), Central Board of indirect Taxes and Customs
8	Integrated GST Act (2017), Central Board of indirect taxes and Customs
9	Union Territory GST Act (2017), Central Board of indirect taxes and Customs
10	GST (Compensation to States Act), 2017

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Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Economics of Insurance		
Course Code:	ECO E1B	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Gain knowledge on economics of insurance
- CO2 Understand the Insurance Planning
- CO3. Understand the essential and fundamentals of Life and Health Insurance

MODULES	DESCRIPTION	45 Hrs
Module I	Introduction to Economics of Insurance	15
	Definition of insurance, Scope of economic of insurance, Importance of insurance, Brief history of insurance, Perils and risks in insurance, Classification of risks hazards; How insurance works, Classes of insurance and assumptions, Risk pooling and risk transfer in insurance, Social vs. private insurance, Life vs. non-life insurance	
Practicum:	Identify how insurance works and analyse risk pooling and risk transfer in insurance Assignment on importance of insurance and risks in insurance	
Module II	Insurance Planning	15
	Types of Insurance Planning- Wealth accumulation plan lifecycle planning, Planning for wealth accumulation, Tax advantage and tax non-advantage; Retirement Planning - Essential of individual retirement planning, Investing pension plan, basic principles of pension plans, Pension plans in India; General Insurance Structure - General Insurance, concept of General Insurance, Types of General Insurance, Marine Insurance, Motors Insurance, Agricultural Insurance, Fire Insurance, Personal Accident Insurance.	
Practicum:	Compare and contrast the different types of Insurance Planning, highlighting their strengths and weaknesses. Assignment on types of general Insurance	
Module III	Personal insurance / Health Insurance	15

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	Essential of Life and Health Insurance- Fundamentals of Life and Health Insurance, functions of Life and Health Insurance, Health Insurance and Economic Development, Insurance and Farmer Security; Insurance Documentation - Health Insurance products, Health Insurance underwriting, Health Insurance claims ; Insurance Legislation - The insurance act, 1938- Registration- Accounts and	
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	Returns, Investments, Limitation on expense of Management, Regulation of Insurance, Insurance regulation in India, role and need of regulation, history of insurance regulation in India, Insurance Reforms Development Authority (IRDA), performance of IRDA, Indian Insurance in global platform, future potential in Indian Insurance Business.	
Practicum	Conduct a survey to know the knowledge about life and health insurance in the neighbourhood Assignment on performance of IRDA	

References	
1	Chambers, R. (1983): Rural Development: Putting the Last First, Longman, Harlow.
2	Dandekar, V.M. and N. Rath (1971): Poverty in India, GIPE, Pune
3	Dantwala, M. L. (1973): Poverty in India: Then and Now, 1870-1970, Macmillan, Bombay.
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5	Jain, Gopal Lal (1997): Rural Development, Mangal Deep Publications, Jaipur,
6	Singh, Katar (1986): Rural Development: Principles, Polices and Management, Sage Publications, New Delhi, (Second Edition).
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8	Maheshwari, S. R. (1985): Rural Development in India, Sage, Publications New Delhi
9	Satya Sundaram, I. (1997): Rural Development, Himalaya Publishing House, Delhi.
10	Mehta, Shiv R. (1984): Rural Development Polices and Programmes, Sage Publications, New Delhi.
11	Tyagi, B. P. (1998): Agricultural Economics and Rural Development, Jai Prakash Math and Co., Meerut





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Rural Economics		
Course Code:	ECO E1C	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the meaning, concepts, objectives, nature, feature and scope of Rural Economics
- CO2. Know the various indicators and their Measurement of Rural development.
- CO3. Understand the policies and strategies of rural development.
- CO4. Understand the rural Natural Resources, Rural income and Rural poverty and indebtedness

Modules	DESCRIPTION	45 Hours
Module I	Introduction to Rural Economy	15
	Rural Economics- Definition, Meaning, Objectives, Nature and Scope; Need, Causes and consequences of the Rural Economy; Pattern, Characteristics and Importance of Rural Economy	
Practicum	Assignment on Characteristics and importance of Rural Economy Survey to know the characteristics of rural economy in the neighborhood	
Module II	Measurement, Policies and Strategies of Rural Development	15
	Introduction to measurement of Rural Development – Objectives of measurement of rural development Indicators of Measurement of Rural development: Poverty, GNP per capita, distribution of Income, Per capita rural expenditure, PQLI, Income inequality; Importance and Need for Rural Development Policies - Freedom, Control and Public Policy - Goals of Rural Development Policy - Hierarchy of Policy Goals - Rural Development Policies. Strategies of Rural Development: Growth Welfare, Responsive Oriented and Integrated or Holistic Strategy - Liberalization and Rural Development	
Practicum	Undertake evaluation study on rural development programmes and prepare an assignment. Field visit to nearby village and study the employment opportunities and present situation	
Module III	Rural Resources Rural Income, Poverty and Indebtedness	15

	Natural Resources: Land, Water, Mineral and Forest Resources. Utilization and Potential: Capital and Human Resources - Levels of Technology; Rural Income: Sources of Household Income - Contributions of Agriculture and Allied Activities to National Income - Animal Husbandry - Income Differences between Rural and Urban Sectors - Problems of Rising Rural Incomes. Rural Poverty: Causes and Consequences - Rural Credit:	
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	Magnitude of Rural Credit - Multi-Agency Approach to Rural Credit. Rural Indebtedness: Extent of Rural Indebtedness - Nature of Indebtedness - Causes of Rural Indebtedness - Effects of Indebtedness - Government Measures	
Practicum	Debate on Problems of Rising Rural Income Assignment on Causes and consequences of Rural Poverty	

References	
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, The MIT Press, Massachusetts.
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.

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Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BA in Economics	Semester	Fifth Semester
Course Title	Economics of Marketing		
Course Code:	ECO E1D	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. To understand the basics concepts of marketing and asses the marketing environment.
- CO2. Analyze the issues in rural markets.
- CO3. To study rural consumers behaviors.
- CO4. Outline the recent development in the field of marketing.

Modules	DESCRIPTION	45 Hours
Module I	Introduction of Marketing	15
	Marketing: Definition, Meaning, Nature & Scope, Objectives, Importance, Marketing & Selling, Concept and Importance of Market Segmentation, Role of Marketing in Economic Development, Modern Marketing.	
Practicum	Seminar on the Role of Marketing in Economic Development Assignment on Modern Marketing	
Module II	Consumer Behavior and Rural Marketing	15
	Consumer Behavior: Nature, Importance, buying Decision, Factors influencing consumer buying behaviours. Rural Consumers Behavior: Nature, importance, Characteristics, Influencing Factors. Rural Marketing: Meaning, Definition, Nature & Scope, Features, Importance, Types. Problems and Remedies of Rural Market: Co-Operative Marketing Societies, Importance of Regulated Market	
Practicum	Survey consumers to Know the factors influencing their buying Behavior. Debate on best remedies to solve the problem of rural market.	
Module III	E-Marketing and Service Marketing	15
	E-Marketing: Meaning, Concept, Advantages & Disadvantages, Challenges. Types – Digital, Mobile Marketing, Online, social media - Meaning, Concept, Benefits, Importance, Challenges, Advantages & Disadvantages Service Marketing: Meaning. Concept. and Difference between the	

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Practicum	Analyse the adoption of E-Marketing across different types of demographic segments. Debate on Advantages & Disadvantages of e -marketing
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Philip Kotler (2015), Principles of Marketing. 13th edition. Pearson Education.	
Saxena Rajan, (2017) Marketing Management, Tata McGraw-Hill Publishing Company Ltd.,New Delhi. Fifth Edition.	
Kumar Arun & MeenakshiN (2016), Marketing Management, Vikas Publishing House Pvt. Ltd.,New Delhi. Third Edition	
Panda Tapan (2008), Marketing Management, Excel books, New Delhi, Second Edition.	
Chhabra, T.N., and S. K. Grover. Marketing Management. Fourth Edition.	
Marketing Management- A South Asian Perspective-15e – Pearson, Philip Kotler, Kevin Keller,	
Abrahan Koshy, Mithileshwar Jha 7 Principles of Marketing-13e Pearson- Philip Kotler, Gary Armstrong, Prafulla Agnihotri, Ehasanul	
Haque Marketing Management: Indian Context-Global Perspective, Ramaswamy and Namakumari,sixth edition, SAGE Publication	
Valarie A Zeithmal & Mary Jo Bitner, Dwayne D. Gremler and Ajay Pandit, 7/e, McGH, (2018) Service Marketing, Integrating Customer Focus Across the Firm.	
Valarie A Zeithmal & Mary Jo Bitner, 5/e, (2011) e-Marketing-TMH.	



Curriculum
of
BSc Honours
in
Economics
5th & 6th Semester





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	B.Sc. in Economics	Semester	Fifth Semester
Course Title	Introduction to R Software		
Course Code:	ECO C9	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcome: After the successful completion of the course, the student will be able to:

- CO1. Enables to do programming in R
- CO2. Students can able to gain skill in analysing the data.
- CO3. To acquaint with the recent advances in R

Modules	Description	60 Hours
Module I	Introduction to R	10
	Installation Procedure - Help - Demo Examples - Packages and Libraries - Command Line - Data Editor - R Studio.	
Practicum	Develop an R script and execute it	
Module II	Basics in Calculations	16
	Basics and R as a Calculator - Multiplication and Division - Addition and Subtraction Built in Functions and Assignments - Matrix Operations - Creation of a Matrix - Properties - Transpose - Multiplication - Addition and Subtraction - Submatrices - Inverse.	
Practicum	Solve a problem on Submatrices - Inverse	
Module III	Missing Data and Logical Operations	16
	Missing Data - Logical Operations and Comparisons - Control Statements - Loops - Conditional Execution - Sequences - Repeats, Sorting and Ordering - Lists - Vector Indexing - Data Management with Strings - Display and Formatting.	
Practicum	Group Discussion on Missing Data and Logical Operations	
Module IV	Descriptive Statistics and Functions in R	18
	Frequencies - Absolute and Relative, Partition Values - Quartile - Decile - Percentile, Graphics - Bar Plots - Pie Chart - Histogram - Scatter Plot, Descriptive Statistics - Mean - Median - Mode - Variability - Variance - Range - Standard Deviation, Statistical Distribution - Skewness - Kurtosis, Statistical Functions - Correlation - Regression - Regression Line - Goodness of Fit.	
Practicum	Presentation on Descriptive Statistics and Functions in R	

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1	Alain F. Zuur, Elena N. Ieno, Erik H.W.G. Meesters (2009), A Beginner's Guide to R (Use R), Springer Cham Publications.
2	Gareth James, Daniela Witten, Trevor Hastie, and Robert Tibshirani, (2013), Introduction to Statistical Learning with Applications in R, Springer Cham Publications.
3	Christian Heumann, Michael Schomaker, Shalabh (2017), Introduction to Statistics and Data Analysis - With Exercises, Solutions and Applications in R, Springer Cham Publications.
4	McKinney, W. (2012). Python for data analysis: Data wrangling with Pandas, NumPy, and IPython, O'Reilly Media, Inc.



Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	B.Sc. in Economics	Semester	Fifth Semester
Course Title	Public Economics		
Course Code:	ECO C10	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand introductory Public Finance concepts.
- CO2. Study the causes of market failure and corrective actions
- CO3. Understand the impact, incidence and shifting of tax
- CO4. Study the Economic Effects of tax on production, distribution and other effects
- CO5. Enable the students to know the Principles and Effects of Public Expenditure
- CO6. Understand the Economic and functional classification of the budget; Balanced and Unbalanced budget
- CO7. Understand the Burden of Public debt and know the Classical/ Ricardian views, Keynesian and post-Keynesian views
- CO8. To acquaint with the advantages and disadvantages of Deficit Financing,

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to Public Economics	15

	Public Economics: Meaning, definitions, Scope and Significance, Public Finance and Private Finance: Meaning, and Distinction; Public good and private good: Meaning, Characteristics, and Distinction, Principle of Maximum Social Advantage, Market Failures: Meaning, causes-role of externalities; Market failure and role of government; Corrective actions.	
Practicum	Group Discussions on Public Finance and private finance; public good and private good Assignment on Market failure and government intervention	
Module II	Public Revenue and Public Expenditure	18
	Meaning and sources of revenue; Taxation –Cannons of taxation, Characteristics of a sound tax system, Impact, Incidence- Division of Tax burden, Shifting of tax, Economic Effects of tax on production, distribution and other effects, Progressive and Regressive, Proportional Tax, Direct and Indirect Taxes –Merits and Demerits, Taxable Capacity: Meaning and determinants.Public Expenditure; Meaning, classification, principles, Types & Cannons, Reasons for the growth of public expenditure, Wagner’s law of increasing state activities, Peacock-Wiseman hypotheses, Effects of public expenditure: Production, Distribution &Other effects	
Practicum	Mini-project/study to ascertain the impact of GST on retailers/wholesalers in your vicinity A case study on the taxable capacity of the different sections of society in the vicinity Assignment on Effects of public expenditure: Production, Distribution & Other Effects	
Module III	Public Debt	12
	Public Debt: Meaning, Purpose, Types & Effects; Sources of Public Borrowing; Burden of Public Debt -Classical/ Ricardian views, Keynesian and post-Keynesian views; Intergenerational equity of public debt; Causes of the Rise in Public Debt; Methods of debt redemption; Debt management.	
Practicum	Studying the burden of public debt through a project/ case study Assignment on Debt Management	
Module IV	Public Budget, Fiscal Policy and Fiscal Deficit	15
	Budget: Meaning, process & Types of budget, Economic and functional classification of the budget; Balanced and unbalanced budget, Types of Budget Deficits; Fiscal Policy: Meaning, objectives & Tools; Fiscal deficit: Meaning, Computation, Deficit Financing: Meaning, Advantages and Disadvantages	
Practicum:	Calculation of various types of budget deficit using the budget data Group discussion on the advantages and disadvantages of deficit financing	

References	
1	Lekhi R.K., Joginder Singh (2018) Public Finance, Kalyani publication, New Delhi
2	Tyagi B.P. (2014) Public Finance published by Jaya Prakash Nath and CO, Meerut
3	Hindriks J. and G. Myles (2006): Intermediate Public Economics, MIT Press.
4	Bhatia H L (2018): Public Finance, Vikas Publishing House.
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Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	B.Sc. in Economics	Semester	Fifth Semester
Course Title	Development Economics		
Course Code:	ECO C11	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the basic concepts and measurements of Development.
- CO2. Learn some classical and partial theories of Development economics and identify the difference.
- CO3. Identify the difference between Developed and Developing Countries.
- CO4. Analyse and tackle the Development issues effectively.

MODULES	DESCRIPTION	60 Hrs
Module 1	Introduction to Economic Development	14
	Concept - Definitions - Distinction between Economic Growth and Development - Indicators of Growth and Development, Measures of Economic Development: Gross National Product (GNP) - Physical Quality of Life Index (PQLI), Human Development Index (HDI), Happiness Index, Inequality and Poverty: Meaning, causes, indicators - Gini Coefficient Index, Human Poverty Index (HPI).	
Practicum:	Assignment on various indicators of growth and development Group discussions about the characteristic features of different countries and their development levels	
Module 2	General Theories of Economic Growth and Development	16
	Adam Smith's Theory, David Ricardo's Theory, T.R. Malthus' Theory, Karl Marx's Theory, Schumpeter's Theory and Rostow's Growth Theory - Harrod-Domar Model.	
Practicum:	Assignment on different theories and their relevance to developing Countries, Debate on present stage of India's growth and estimated stage it may reach by 2047	
Module 3	Partial Theories of Economic Development	16

	Lewis Labour Surplus Model - Rodan's Big Push Theory - Lieberstein's Critical Minimum Effort Approach - Balanced Vs. Unbalanced Growth, Factors in the Development Process Capital Accumulation - Capital-Output Ratio - Technology and Economic Development.	
Practicum:	Group Discussion on Balanced and unbalanced growth strategies in Developed and developing countries Assignment on the Factors in the Development Process Capital Accumulation	
Module 4	Sustainable Development	14
	Inclusive Development - Millennium Development Goals - Sustainable Development Goals, Targets and Achievements with reference to India.	
Practicum	Seminar on MDGs and SDGs and the challenges	

References	
1	Higgins Benjamin & W.W. Norton Economic Development New York & Company.Inc.
2	Mishra S.K and Puri V.K, Economic Development and Planning, Himalaya Pub., House, Mumbai.
3	Taneja M.L. and Meier G. M, Economics of Development and Planning, S. Chand and Co, Delhi.
4	Thirlwall A.P. Growth and Development: With Special Reference to Developing Economies, Palgrave Macmillan, New York.
5	Todoaro. M.P & Orient Longman Economic Development in the Third World, United Kingdom
6	Sustainable Development Reports





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	B.Sc. in Economics	Semester	Fifth Semester
Course Title	Indian Banking and Finance		
Course Code:	ECO C12	No. of Credits	4
Contact hours	60 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcomes (COs): After the successful completion of the course, the student will be able to:

- CO1. Understand the structure of Indian banking and the role of banks in monetary policy.
- CO2. Analyze the functioning of banks and different types of accounts and other services offered by banks.
- CO3. Evaluate recent developments in the Indian banking sector, including digital banking, payment banks, and non-performing assets.
- CO4. Describe the overview of the Indian financial system, including financial markets, financial instruments, and financial regulation.
- CO5. Analyze the challenges faced by Indian banks and the implications of banking reforms for the Indian economy.
- CO6. Develop critical thinking and analytical skills in evaluating various financial products and services banks and capital markets offer.

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to banking: India	15
	Indian Banks: Evolution, structure, functions, types and features- Public sector, private sector, foreign, Cooperative, RRB, Small finance banks, payment banks; Role and importance of banks in the Indian economy; Credit creation and financial intermediation; Central Bank and banking regulation; Regulatory and supervisory powers; Monetary policy and banking channel of credit control; Policy rates and banking; repo, reverse repo, MCLR, Bank rate, CRR, SLR, MSF; Issues in banking sector; NPA crisis; impact of global events on Indian banks.	
Practicum	Compare and contrast the different types of banks, highlighting their strengths and weaknesses- Presentation. Conduct a class discussion and compare and contrast the different scenarios on various loans, highlighting the risks involved and the measures taken by banks to manage these risks.	
Module II	Banking services	15

	Banking services: Bank deposits; Types and features of bank accounts; account opening and importance of KYC; Bank loans; types, features, documents required; eligibility, interest rates, maturity, loan default and consequences; Other services: Locker facility, payment and remittance services and channels; currency exchange; debit cards, credit cards, pre-paid cards; ATMs; internet and mobile banking; Modern banking products: Insurance on deposits and loans, Investment services in capital market- stocks, bonds and mutual funds; advisory services; retirement products.	
Practicum	Group discussion on bank accounts and loan products and making recommendation to different classes Comparison of banking services by visiting bank branches	
Module III	Modern Banking	15
	Modern banking facilities; Digital banking; Digital Wallets; Digital account opening; Biometrics; contact less payment system; instant payments; personal finance management tools; Use of artificial intelligence and machine learning in banks; Cyber security in banking; Credit scoring; Direct lending; Corporate banking; Investment Banking	
Practicum:	Survey bank customers to understand their usage and satisfaction levels with digital banking services. Analyze the adoption rates of digital banking services across different age groups and demographic segments	
Module IV	Financial Market	15
	Introduction to Indian financial markets; Equity markets and stock exchanges; Debt markets and bond markets; Currency markets and forex trading; Commodity markets and trading; Derivatives markets; Mutual funds; Insurance products Investing in capital market products- access, channels; risk in capital market investments; Role of SEBI, Fintech and innovation in capital markets;	
Practicum	Debate: Investing in capital market products. Assignment on Indian financial markets	

References	
1	Khan, M. Y. (2019). Indian Financial System (11th 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), MacMillian
5	Shekhar, K. C. & Shekhar, L. (2013). Banking Theory and Practice, 21st Edition
6	Taxman's Digital Banking, Indian Institute of Banking & Finance (IIBF), Bharati Law House
7	Reserve Bank of India. (2017). Basic Financial Literacy Guide.





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BSc in Economics	Semester	Fifth Semester
Course Title	EXPERIMENTAL ECONOMICS		
Course Code:	ECO E1A	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcome: After the successful completion of the course, the student will be able to:

- CO1. name several experiments performed in each fields of economics, and describe how the results affirm (or differ from) economic theory and/or field data.
- CO2. Understand how to design and run an experiment.
- CO3. Develop the ability to read recent journal articles in experimental economics and evaluate the quality of the papers. Students are expected to read assigned journal articles and book chapters during class and present one article and/or chapter in class.

MODULES	DESCRIPTION	45 Hours
Module I	Introduction to Experimental Economics	15
	Experimental Economics and Behavioral Game Theory-Risk and Time Preferences - Basic Principles of Experimental Design	
Practicum	Group Discussion on Basic Principles of Experimental Design	
Module II	Behavioral Game Theory	15
	Social Preferences: Ultimatum, Dictator and Trust Games- Mixed-Strategy Equilibrium-Bargaining - Dominant Solvable Games - Level-k Model	
Practicum	Conduct an Experimental session on Behavioral Game Theory	
Module III	Markets and Strategic Behavior	15
	Learning - Coordination and Equilibrium Selection-Signaling, Reputation and Cheap Talk - Neuroeconomics: fMRI and Eye tracking - Field Experiments-Prediction Markets and Asset Bubbles -Market Design	
Practicum	Demonstrate the difference between economic theoretical predictions and actual behavior.	

References	
1	C. A. Holt, Pearson Addison Wesley (2007) Markets, Games & Strategic Behavior,
2	J. H. Kagel and A. E. Roth, Princeton University Press (1997), The Handbook of Experimental Economics.



Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BSc in Economics	Semester	Fifth Semester
Course Title	Economics of Artificial Intelligence		
Course Code:	ECO E1B	No. of Credits	3
Contact hours	45 Hours	Duration of SEA/Exam	2 Hours
Formative Assessment Marks	40	Summative Assessment Marks	60

Course Outcome: After the successful completion of the course, the student will be able to:

- CO1 Acquaint with Artificial Intelligence?
- CO2. Understand the importance of Artificial Intelligence in the growth and development of the economy.
- CO3. Understand the impact and implications of Artificial Intelligence on the various aspects of the economy
- CO4. The Implications of Artificial Intelligence for Public Policy

MODULES	DESCRIPTION	45 Hours
Module I	Introduction to Artificial Intelligence	15
	What is Intelligence? - agents and their goals, substrates; Evolution of biological intelligence – history, benefits and costs, emotions, empathy and cooperation, language and human culture; Evolution of artificial intelligence: history of AI - second machine age, the third digital revolution, the fourth industrial revolution; Machine Learning – Its impact on Economics, Ubiquitous computing, Clouds, Big data, Block chains, Software agents, robots and Digital Innovations; Artificial Intelligence - Theory of Decision Making, General Purpose Technology; Economic Potential of Artificial Intelligence – Innovations; AI and Privacy	
Practicum	Presentation on Machine Learning – Its impact on Economics	
Module II	Artificial Intelligence and the Economy	18
	Intelligent Economy – Platform economy, Gig economy, Sharing economy, Block chain economy, Crypto currency economy; Artificial Intelligence and Economic Growth – Productivity Gains, Knowledge Production Function; Implications of automation and AI on the demand for labor, wages, and employment; Artificial Intelligence – Research and Development, Structural Transformation, Income redistribution and Employment, Role of Demand; AI and Industrial Organization – Need for firm level data; Impact of AI and Machine Learning on Market Design; Macroeconomic Impact of AI.	
Practicum	Identify the role of Crypto currency in economic development and write a report	
Module III	Policy Implications of Artificial Intelligence	12

	Public Policy in an AI Economy - redistribution vs predistribution, concerns about inequality, steering technological progress; What shall be taxed? - labour vs capital; robots vs scarce factors? AI and International Trade -	
	policy implications with respect to investments in research, and behind-the-border regulations such as privacy, data localization, standards, and competition; Economics of Tort Liability – Punishing Robots; AI and Behavioural Economics; Ethical Challenges in the Intelligent economy – Challenges for Society, Challenges for ethics; Social attitudes: deriving meaning & dignity from work	
Practicum	Debate on Policy implications of Artificial Intelligence	

References

- 1 Agrawal Ajay, Gans Joshua & Goldfarb Avi (2019). *The Economics of Artificial Intelligence – An Agenda*, NBER and University of Chicago Press
- 2 Brynjolfsson, Erik and Andrew McAfee (2015), *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies*, W.W. Norton.
- 3 Kahin.B & Brynjolfsson.E (2000), *Understanding the Digital Economy: Data, Tools and Research*, Cambridge, Mass: The MIT Press

Academic Articles

- 1 Berg, Andrew, Edward F. Buffie, and Luis Felipe Zanna (2017), “Robots, Growth, and Inequality: Should We Fear the Robot Revolution? (The Correct Answer is Yes),” forthcoming, *IMF Working Paper*.
- 2 European Political Strategy Centre, *The age of artificial intelligence*, EPSC Strategic Notes, March 2018.
- 3 Frey, Carl Benedikt, and Michael A. Osborne (2013), “The Future of Employment: How Susceptible Are Jobs to Computerisation?” Oxford University paper.
- 4 Gries T. and Naudé W., *Artificial Intelligence, Jobs, Inequality and Productivity: Does Aggregate Demand Matter?*, Institute of Labor Economics, Discussion paper No 12005, November 2018.
- 5 Korinek, Anton and Joseph Stiglitz (2019), “Artificial Intelligence and Its Implications for Income Distribution and Unemployment,” in Agrawal et al.: *The Economics of Artificial Intelligence*, NBER and University of Chicago Press, May 2019.
- 6 McKinsey Global Institute, *Notes from the AI frontier – Modeling the impact of AI on the world economy*, discussion paper, September 2018.
- 7 OECD, *Digital economy outlook 2017*, October 2017.
- 8 PricewaterhouseCoopers, *The macroeconomic impacts of artificial intelligence*, February 2018.





Gulbarga University, Kalaburagi
Department of Studies and Research in Economics

Program Name	BSc in Economics	Semester	Fifth Semester
Course Title	Economics of Tourism Development		
Course Code:	ECO VIA	No. of Credits	2+1
Contact hours	30+30 Hours	Duration of SEA/Exam	2 hours
Formative Assessment Marks	50	Summative Assessment Marks	50

Course outcomes; On completion of the course, the students should be able to

- CO1. Interpret and evaluate tourism as a phenomenon and as a business system.
- CO2. Understand economic benefits such as tax revenues, job creation, or diversification of Local economies
- CO3. Contextualize tourism within broader cultural, environmental and economic Dimensions
- CO4. Develop and evaluate tourism policy and planning initiatives.
- CO5. Propose and conduct a research project to inform tourism practice
- CO6. Critique tourism practices for their implications locally and globally

MODULES	DESCRIPTION	60 Hours
Module I	Introduction to Tourism	15
	Tourism: Concepts, definition, objectives, Nature and scope, significance, History, Tourist, Traveler, Excursionist .Types and forms: Inter-regional and intra-regional tourism, Inbound, outbound, Domestic and International. . Forms of Tourism: religious, Medical Tourism, historical, social, adventure, health, business, conferences, conventions, incentives, sports and adventure tourism. Tourism system: Nature, characteristics and components of Tourism Industry. Tourism Demand and supply: Measures, patterns, Characteristics and factors influencing tourism Demand and Supply.	
Practicum	Assignments on Types and forms of Tourism, Group discussions on factors influencing Demand and supply of Tourism.	
Module II	Growth, Development & Impact of Tourism on Economic development	15

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	Growth and Development of Tourism: post - second world war phenomenon, causes of rapid growth and modern tourism. Role and functions of Important Tourism Organizations: ITDC, State Tourism Development Corporations, Ministry of Railways & Civil Aviation, WTO, IATA, (International Air Transport Association), TAAI, (Travel Agents Association of India) WTTC (World Travel and Tourism Council) FHRAI. (The federation of Hotel and Restaurant Association of India), Important Tourism Destinations of India and Karnataka. Policy initiatives of Tourism Development Economic Impact: contribution to GDP/SDP, Economic benefits, the multiplier effect, development of infrastructure, Regional development, effects on employment, tourism & economic value of cultural resources. Social, Cultural and Environmental Impacts.	
Practicum	Presentation on economic, social, cultural and Environmental impacts	
Experiential Learning/ Practicum	Education trip to important tourist destinations for the students and submit report consisting 15-20 pages	30
Format of the report	Name of the place – location - means of traveling to the destination - employability of tourism- climate - best season to visit - picturesque landscape - lodging and food - recreational facilities - places of interest in the area - local language/dress - handicrafts/products - overall experience	

References

1	Bhatia A.K (2003) International Tourism, Sterling Publishers Pvt Ltd, New Delhi
2	Bhatia A.K (2003) International Tourism, Sterling Publishers Pvt Ltd, New Delhi
3	Bhatia AK (2002), Tourism Development: Principles and Practices, Revised edition Sterling Publishers Private Limited, New Delhi.
4	Dennis L & Foseter – Glencoe (2003), an Introduction to Travel & Tourism, McGrawHill International
5	Revathy Girish (2007), Indian Tourist Panorama, Dominant Publishers and Distributors, New Delhi.
6	Introduction to Tourism-A K Bhatia
7	Tourism System-Mill R C and Morrison
8	Tourism Development- R Garther
9	Sati V.P (2001), Tourism Development in India, Pointer Publications, Jaipur.
10	Singh Anand (2005), Tourism in Ancient India, Serials Publications, New Delhi.
11	Sinha R.K (2003), Growth and Development of Modern Tourism, Dominant Publishers, New Delhi.

