

PROGRAMME STRUCTURE OF B.A ECONOMICS

Sl. No	Title of the Course	Category of Courses Theory/Practical	Teaching Hours per Week	SEE	IA	Total Marks	Credits
SEMESTER-III							
1	Banking And Insurance	Theory	6	80	20	100	5
2	Introduction To Public Finance (Elective)	Theory	3	40	10	50	2
Semester-IV							
1	International Trade And Finance	Theory	6	80	20	100	5
2	Introduction To Market And Marketing (Elective)	Theory	3	40	10	50	2
3	Skill based Paper	Theory/Practical	3	40	10	50	2

MANGALORE UNIVERSITY

COMPOSITION OF BOARD OF STUDIES IN ECONOMICS

S.N	NAME AND ORGANISATION	DESIGNATION
1	Prof. Vishwanatha Chairman, Department of P.G Studies and Research in Economics, Mangalore University	Chairman
2	Prof. Jayavantha Nayak, Professor, Department of Economics, University College Mangalore	Member
3	Dr Purushothama K.V, Principal, Pompei College, Aikala, Mangalore	Member

MANGALORE UNIVERSITY
SYLLABUS FOR B.A. ECONOMICS UNDER SEP
HOURS OF INSTRUCTION PER WEEK AND SCHEMES OF
EXAMINATION AND CREDITS ASSIGNED
MODEL CURRICULUM

Program Name	B.A-Economics	Semester	3
Course Title	BANKING AND INSURANCE		
Course Code		No.Credits	5
Contact Hrs.	72	Duration of Sem Exam	3 Hrs.
Internal Assessment Marks	20	Sem Exam Marks	80

PROGRAMME OUTCOMES (POS) – BACHELOR OF ARTS

After successful completion of the B.A. program, students will be able to:

PO1. Demonstrate foundational knowledge in the chosen disciplines of Arts and Humanities and understand their relevance to contemporary society.

PO2. Think critically and analytically, interpreting social, political, economic, and cultural phenomena through multiple perspectives.

PO3. Communicate effectively in both oral and written forms in academic and social contexts, using appropriate language and structure.

PO4. Develop social responsibility and ethical awareness, understanding the value of diversity, inclusiveness, and civic participation.

PO5. Apply theoretical knowledge to practical situations, including community engagement, fieldwork, surveys, or internships.

PO6. Use basic research methods including data collection, analysis, and interpretation to draw conclusions about human behaviour and society.

COURSE OUTCOMES (COs). After the successful completion of the course, the student will be able to:

CO1. Understand the structure and functions of commercial banks in India.

CO2. Analyze the basic tools of monetary policy like repo rate, CRR, and SLR.

CO3. Identify the types of life and general insurance policies available in India.

CO4. Examine the regulatory roles of IRDAI and RBI in financial services.

CO5. Gain insights into digital banking, financial inclusion, and government insurance schemes.

Course Articulation Matrix: Mapping of Course Outcomes (COs) with Programme Outcomes (POs)

Course/Paper Title: BANKING AND INSURANCE		Program Outcomes (Pos)					
Course Outcomes (Cos)		1	2	3	4	5	6
1	CO1. Understand the structure and functions of commercial banks in India.	✓					
2	CO2. Analyze the basic tools of monetary policy like repo rate, CRR, and SLR.					✓	
3	CO3. Identify the types of life and general insurance policies available in India.		✓				
4	CO4. Examine the regulatory roles of IRDAI and RBI in financial services.				✓		
5	CO5. Gain insights into digital banking, financial inclusion, and government insurance schemes.			✓			

MODULE I:

Introduction to Banking: Meaning and Evolution of Banking-Basic Functions of Commercial Banks: Types of Banks: Public Sector, Private Sector, Cooperative Banks, and Regional Rural Banks (RRBs)-Role of Banks in Economic Development-Introduction to Financial Inclusion and Jan DhanYojana.
(Teaching Hours: 12)

MODULE II:

Central Bank and Banking Regulation: Functions of a Central Bank : Monetary policy tools: Repo rate, reverse repo, CRR, SLR-Regulatory role of RBI: Bank licensing, supervision, regulation of NBFCs-Recent developments: Digital Rupee, role in promoting UPI and digital banking.
(Teaching Hours: 12)

MODULE III:

Contemporary Issues in Banking: Non-Performing Assets (NPAs): Causes and Impact-Banking Frauds and Cyber Security-Financial Literacy and Customer Rights-Introduction to Microfinance and SHGs- Role of Banks in Promoting Self-Employment and Rural Development. Innovative and Digital Banking Tools
(Teaching Hours: 12)

MODULE IV:

Introduction to Insurance: Meaning and Importance of Insurance-Basic Principles of Insurance: Utmost Good Faith, Insurable Interest, Indemnity, Contribution, Subrogation. Types of Insurance- Life, General and Social. Benefits of Insurance for Individuals and Families-Role of Insurance in Economic Development.
(Teaching Hours: 12)

MODULE V:

Life and General Insurance in India: Life Insurance: Meaning, Features, Types. General Insurance: Types. Difference between Life and General Insurance. Major Insurance Providers in India: LIC, GIC, Private Players-Government Insurance Schemes: PMJJBY, PMSBY, Ayushman Bharat-Insurance Regulatory and Development Authority of India (IRDAI): Role and Functions.
(Teaching Hours: 12)

MODULE VI:

Contemporary Issues in Insurance: Digitalization of Insurance Services- Awareness and Penetration of Insurance in Rural Areas-Challenges in Insurance Sector: Mis-selling, Claim Settlement Issues-Importance of Health Insurance in Post-COVID Era-Role of Insurance in Risk Management and Disaster Recovery. Concept of Reinsurance. **(Teaching Hours: 12)**

Pedagogy: Classroom lecture, tutorials, Problem solving exercise

Formative Assessment for C1 & C2		
Assessment	Marks	
	C1	C2
Internal Test	10	10
OR		
Internal Test	10	
Assignment & Seminar		5+5=10
Total	20 Marks	
Formative Assessment as per SEP guidelines are compulsory		

References:

1. Maheshwari, S.N., & Maheshwari, S.K. (2020). *Indian Banking System*. New Delhi: Himalaya Publishing House.
2. Gordon, E., & Natarajan, K. (2022). *Banking Theory, Law and Practice*. Mumbai: Himalaya Publishing House.
3. Muraleedharan, D. (2014). *Modern Banking: Theory and Practice*. New Delhi: PHI Learning Pvt. Ltd.
4. Pathak, B.V. (2018). *The Indian Financial System* (5th ed.). New Delhi: Pearson Education.
5. Mishra, M.N., & Mishra, S.B. (2016). *Principles and Practice of Insurance* (22nd ed.). New Delhi: S. Chand & Company Ltd.
6. Periasamy, P. (2019). *Fundamentals of Insurance*. Mumbai: Himalaya Publishing House.
7. Gupta, P.K. (2011). *Insurance and Risk Management*. New Delhi: Himalaya Publishing House.

Question Paper Pattern: III Semester

Time: 3 hrs

Semester End Exams

Marks - 80

Banking and Insurance

I.	Answer all the questions in 2 - 3 sentences each	10X 1 = 10
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II.	Answer any SIX of the following questions in 12 - 15 sentences each	6 X 5= 30
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III.	Answer any FOUR of the questions in 20 - 25 sentences each	4 X 10= 40
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MANGALORE UNIVERSITY

SYLLABUS FOR B.A. ECONOMICS UNDER SEP HOURS OF INSTRUCTION PER WEEK AND SCHEMES OF EXAMINATION AND CREDITS ASSIGNED MODEL CURRICULUM

Program Name	B.A-Economics	Semester	3
Course Title	INTRODUCTION TO PUBLIC FINANCE (ELECTIVE)		
Course Code		No.Credits	2
Contact Hrs.	24	Duration of Sem Exam	3 Hrs.
Internal Assessment Marks	10	Sem Exam Marks	40

PROGRAMME OUTCOMES (POS) – BACHELOR OF ARTS

After successful completion of the B.A. program, students will be able to:

PO1. Demonstrate foundational knowledge in the chosen disciplines of Arts and Humanities and understand their relevance to contemporary society.

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PO4. Develop social responsibility and ethical awareness, understanding the value of diversity, inclusiveness, and civic participation.

PO5. Apply theoretical knowledge to practical situations, including community engagement, fieldwork, surveys, or internships.

PO6. Use basic research methods including data collection, analysis, and interpretation to draw conclusions about human behaviour and society.

COURSE OUTCOMES (COs). After the successful completion of the course, the student will be able to:

CO1. Understand introductory Public finance concepts.

CO2. Understand the sources of public revenue

CO3. Understand the sources of public expenditure

CO4. Understand the impact of increase in the public debt

Course Articulation Matrix: Mapping of Course Outcomes (COs) with Programme Outcomes (POs)

Course/Paper Title: INTRODUCTION TO PUBLIC FINANCE (ELECTIVE)		Program Outcomes (Pos)					
Course Outcomes (Cos)		1	2	3	4	5	6
1	CO1. Understand introductory Public finance concepts.	✓					
2	CO2. Understand the sources of public revenue		✓				
3	CO3. Understand the sources of public expenditure		✓				
4	CO4. Understand the impact of increase in the public debt						✓

Module I:

INTRODUCTION TO PUBLIC FINANCE: Public Finance - Meaning, and scope. Public and Private Finance - meaning and distinction, Public and Private good - meaning, characteristics and distinction. Principle of maximum social advantage.
(Teaching Hours: 12)

Module II:

PUBLIC REVENUE AND PUBLIC EXPENDITURE: Public Revenue – Meaning and Source of Public Revenue -Types of Taxes- Direct and Indirect, Progressive, Regressive, Proportional Taxes. Canons of taxation-Taxable Capacity- Determinants-Meaning and classification of public expenditure, principles of public Expenditure, causes for increase in public expenditure in developing countries.
(Teaching Hours: 12)

Module III:

PUBLIC DEBT AND BUDGET: Meaning, Types and Sources of Public Debt. Methods of debt redemption. Budget- Meaning and Types. Budgetary Deficit. Meaning and Types
(Teaching Hours: 12)

Pedagogy: Classroom lecture, tutorials, Problem solving exercise

Formative Assessment for C1 & C2		
Assessment	Marks	
	C1	C2
Internal Test	05	05
OR		
Internal Test	05	
Assignment & Seminar		3+2=05
Total	10 Marks	
Formative Assessment as per SEP guidelines are compulsory		

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, McGraw Hill,

Question Paper Pattern: III Semester

Time: 2hrs

Semester End Exams

Marks - 40

Introduction to Public Finance

I.	Answer all the questions in 2 - 3 sentences each	1X 5 = 05
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II.	Answer any THREE of the following questions in 12 - 15 sentences each	3 X 5= 15
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III.	Answer any TWO of the questions in 20 - 25 sentences each	2 X 10= 20
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MANGALORE UNIVERSITY

SYLLABUS FOR B.A. ECONOMICS UNDER SEP

HOURS OF INSTRUCTION PER WEEK AND SCHEMES OF

EXAMINATION AND CREDITS ASSIGNED

MODEL CURRICULUM

Program Name	B.A-Economics	Semester	4
Course Title	INTERNATIONAL TRADE AND FINANCE		
Course Code		No.Credits	5
Contact Hrs.	72	Duration of Sem Exam	3 Hrs.
Internal Assessment Marks	20	Sem Exam Marks	80

PROGRAMME OUTCOMES (POS) – BACHELOR OF ARTS

After successful completion of the B.A. program, students will be able to:

PO1. Demonstrate foundational knowledge in the chosen disciplines of Arts and Humanities and understand their relevance to contemporary society.

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PO5. Apply theoretical knowledge to practical situations, including community engagement, fieldwork, surveys, or internships.

PO6. Use basic research methods including data collection, analysis, and interpretation to draw conclusions about human behaviour and society.

COURSE OUTCOMES (COs). After the successful completion of the course, the student will be able to:

Course Outcomes (COs)

CO1. To acquaint students with the fundamental concepts and scope of international economics.

CO2. To develop a conceptual understanding of key principles and real-world applications of international trade.

CO3. To enable students to analyze classical and modern trade theories and assess their practical relevance in today's global economy.

CO4. To foster awareness of international trade policies and provide insights into the conflicting interests related to trade liberalization within an economy.

CO5. To provide knowledge about the role of Multinational Corporations (MNCs) and international capital flows in shaping global trade patterns.

CO6. To understand the structure, principles, and operations of foreign exchange markets.

Course Articulation Matrix: Mapping of Course Outcomes (COs) with Programme Outcomes (POs)

Course/Paper Title: INTERNATIONAL TRADE AND FINANCE		Programme Outcomes (Pos)					
Course Outcomes (Cos)		1	2	3	4	5	6
1	CO1. To acquaint students with the fundamental concepts and scope of international economics.	✓					
2	CO2. To develop a conceptual understanding of key principles and real-world applications of international trade.		✓				
3	CO3. To enable students to analyze classical and modern trade theories and assess their practical relevance in today's global economy.				✓		
4	CO4. To foster awareness of international trade policies and provide insights into the conflicting interests related to trade liberalization within an economy.					✓	
5	CO5. To provide knowledge about the role of Multinational Corporations (MNCs) and international capital flows in shaping global trade patterns.	✓					
6	CO6. To understand the structure, principles, and operations of foreign exchange markets.						✓

MODULE I:

INTRODUCTION TO INTERNATIONAL ECONOMICS: International trade; Meaning, Definition, Differences between Internal and International Trade; Trade Theories: Comparative cost advantage theories- Diamond Theory; Hecksher-Ohlin theory; Leontief's paradox.

(Teaching Hours: 12)

MODULE II:

TERMS OF TRADE AND COMMERCIAL POLICY: Terms of trade- Concepts, Factors determining Terms of Trade. Commercial Policy: Free trade: Merits and Demerits- Protection: Merits and Demerits (Teaching Hours: 12)

MODULE III:

PROTECTIVE DEVICES AND BALANCE OF PAYMENTS: Tariffs: Types and effects; Quotas: Types and effects. Balance of Payment: Concept, Components; Disequilibrium in Balance of Payment: Types, Causes and Measures to correct disequilibrium. (Teaching Hours: 12)

MODULE IV:

CAPITAL FLOW AND MNCs: FDI: Forms of FDI; Advantages and disadvantages. Multinational Corporations (MNCs)-Features, Merits and Demerits. Economic Integration: Meaning and stages. EURO Zone- Influence on Euro Zone and global foreign exchange markets. (Teaching Hours: 12)

MODULE V:

FOREIGN EXCHANGE MARKETS AND FOREIGN EXCHANGE RATE: Foreign Exchange Markets- types of markets (spot, forward, futures, options), Features and functions of foreign exchange market. Methods of quoting Exchange Rates - Direct and Indirect. FEDAI- Objectives, Functions. Foreign Exchange Rate: Meaning and types. (Teaching Hours: 12)

MODULE VI:

MODULE VI: INTERNATIONAL FINANCIAL INSTITUTIONS: International Monetary Fund (IMF): Objectives, Organisation and Functions. World Bank: Objectives, Organisation and Functions, Evolution of WTO: Organization, Objectives, Functions, TRIPS, TRIMS and GATS. BRICS- Objectives and Functions- Latest developments. (Teaching Hours: 12)

Pedagogy: Classroom lecture, tutorials, Problem solving exercise

Formative Assessment for C1 & C2		
Assessment	Marks	
	C1	C2
Internal Test	10	10
OR		
Internal Test	10	
Assignment & Seminar		5+5=10
Total	20 Marks	
Formative Assessment as per SEP guidelines are compulsory		

References:

1. Cherunilam, F. (2018). *International trade and export management* (6th ed.). Himalaya Publishing House.
2. Jhingan, M. L. (2020). *International economics* (7th ed.). Vrinda Publications.
3. Mithani, D. M. (2019). *International economics* (Revised ed.). Himalaya Publishing House.
4. Jeevanandam, C. (2021). *Foreign exchange and risk management* (2nd ed.). Sultan Chand & Sons.
5. Krugman, P. R., Obstfeld, M., & Melitz, M. J. (2023). *International economics: Theory and policy* (12th ed.). Pearson.
6. Pilbeam, K. (2023). *International finance* (5th ed.). Palgrave Macmillan.
7. Eiteman, D. K., Stonehill, A. I., & Moffett, M. H. (2020). *Multinational business finance* (15th ed.). Pearson.
8. World Bank, & International Monetary Fund. (2023). *Global economic prospects: January 2023*. World Bank Publications.
<https://www.worldbank.org/en/publication/global-economic-prospects>

Question Paper Pattern: IV Semester

Time: 3 hrs

Semester End Exams

Marks - 80

International Trade and Finance

I.	Answer all the questions in 2 - 3 sentences each	10X 1 = 10
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II.	Answer any SIX of the following questions in 12 - 15 sentences each	6 X 5= 30
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III.	Answer any FOUR of the questions in 20 - 25 sentences each	4 X 10= 40
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MANGALORE UNIVERSITY

SYLLABUS FOR B.A. ECONOMICS UNDER SEP HOURS OF INSTRUCTION PER WEEK AND SCHEMES OF EXAMINATION AND CREDITS ASSIGNED MODEL CURRICULUM

Program Name	B.A-Economics	Semester	4
Course Title	INTRODUCTION TO MARKET AND MARKETING (ELECTIVE)		
Course Code		No.Credits	3
Contact Hrs.	24	Duration of Sem Exam	2 Hrs.
Internal Assessment Marks	10	Sem Exam Marks	40

PROGRAM OUTCOMES (POS) – BACHELOR OF ARTS

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PO5. Apply theoretical knowledge to practical situations, including community engagement, fieldwork, surveys, or internships.

PO6. Use basic research methods including data collection, analysis, and interpretation to draw conclusions about human behaviour and society.

COURSE OUTCOMES (COs). After the successful completion of the course, the student will be able to:

Course Outcomes (COs):

CO1: Demonstrate a clear understanding of the fundamental concepts of market and marketing.

CO2: Examine the key determinants of consumer behaviour and its implications for marketing strategies.

CO3: Evaluate various promotional strategies and their effectiveness in different market contexts.

CO4: Understand and critically assess recent trends and developments in modern marketing practices.

Course Articulation Matrix: Mapping of Course Outcomes (COs) with Program Outcomes (POs)

Course/Paper Title: INTRODUCTION TO MARKET AND MARKETING (ELECTIVE)		Program Outcomes (Pos)					
Course Outcomes (Cos)		1	2	3	4	5	6
1	CO1: Demonstrate a clear understanding of the fundamental concepts of market and marketing.	✓					
2	CO2: Examine the key determinants of consumer behaviour and its implications for marketing strategies.				✓		
3	CO3: Evaluate various promotional strategies and their effectiveness in different market contexts.					✓	
4	CO4: Understand and critically assess recent trends and developments in modern marketing practices.						✓

Module I: Introduction to Marketing: Meaning and definitions of market and marketing-Types of Markets-Distinction between market and marketing-Goals of marketing-Significance of marketing-Approaches to the study of marketing.
(Teaching Hours: 12)

Module II:

Consumer Behaviour and Promotion Strategies: Meaning of consumer behaviour-Buying motives-Determinates of Buyer Behaviour- Buying decision process-Promotion Strategies-Advertising objectives-Personal Selling:Meaning, definition importance-Sales management: Meaning, Types of salesmen, Training of salesmen.
(Teaching Hours: 12)

Module III:

Recent Developments in Modern Marketing: Social marketing, direct marketing, digital marketing, Green marketing, Rural marketing, Social media marketing, Network marketing, Live Streaming, Email marketing, Recent developments in marketing
(Teaching Hours: 12)

Pedagogy: Classroom lecture, tutorials, Problem solving exercise

Formative Assessment for C1 & C2		
Assessment	Marks	
	C1	C2
Internal Test	05	05
OR		
Internal Test	05	
Assignment & Seminar		3+2=05
Total	10 Marks	
Formative Assessment as per SEP guidelines are compulsory		

References

1. Kotler, P. (2015). *Principles of marketing* (13th ed.). Pearson Education.
2. Saxena, R. (2017). *Marketing management* (5th ed.). Tata McGraw-Hill Publishing Company.
3. Kumar, A., & Meenakshi, N. (2016). *Marketing* (3rd ed.). Vikas Publishing House Pvt. Ltd.
4. Panda, T. (2008). *Marketing management* (2nd ed.). Excel Books.
5. Chhabra, T. N., & Grover, S. K. (2010). *Marketing management* (4th ed.). Dhanpat Rai & Co.
6. Ramaswamy, V. S., & Namakumari, S. (2010). *Marketing management: Planning, implementation and control, global perspective – Indian context* (3rd ed.). Macmillan India.
7. Pillai, R. S. N., & Bagavathi, V. (2013). *Modern marketing: Principles and practices*. S. Chand Publishing.
8. Sherlekar, S. A. (2017). *Marketing management*. Himalaya Publishing House.
9. Ramachandra, K., Alla Bakash, S., Chandrashekara, B., & Nagabhushana, S. (2015). *Principles of marketing*. Himalaya Publishing House.
10. Koshy, A., & Jha, M. (2013). In P. Kotler, K. L. Keller, G. Armstrong, & P. Agnihotri (Eds.), *Principles of marketing* (13th ed.). Pearson Education.

Question Paper Pattern: IV Semester

Time: 2 hrs

Semester End Exams

Marks - 40

INTRODUCTION TO MARKET AND MARKETING (ELECTIVE)

I.	Answer all the questions in 2 - 3 sentences each	5X 1 = 05
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II.	Answer any THREE of the following questions in 12 - 15 sentences each	3 X 5= 15
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III.	Answer any TWO of the questions in 20 - 25 sentences each	2 X 10= 20
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