



# JSPM UNIVERSITY PUNE

Recognized by the UGC u/s 2 (f) of UGC Act 1956 and enacted by the State Government of Maharashtra - JSPM University Act, 2022 (Mah. IV of 2023)

<b>JSPM University Pune</b>		
<b>T.Y. B.A. “Economics”</b>		
<b>Semester – V</b>		
<b>Course Type:</b> PCC	<b>Course Title:</b> Industrial Economics	
<b>Course Code:</b> 260UEMB01	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 3	<b>Lecture (L):</b> 3 <b>Tutorial (T):</b> 0 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 0	<b>Theory (TH):</b> 100Marks
<b>Prerequisite Courses, if any:</b> Nil		
<b>Course Objectives:</b> <ul style="list-style-type: none"><li>• To understand the nature, scope and significance of Industrial Economics in the economic development process.</li><li>• To analyze various market structures, Industrial organization and the determinants of industrial performance.</li><li>• To evaluate industrial policies, industrial finance and the functioning of industries in India.</li><li>• To apply theories and analytical tools to examine industrial growth, location decisions, combinations and competitiveness.</li></ul>		
<b>Course Outcomes:</b> On completion of the course, learner will be able to <b>CO1: Remember-</b> List and define concepts, scope and role of Industrial Economics and related terms. <b>CO2: Understand-</b> Explain market structures, the structure conduct-performance paradigm and concentration measures in industrial markets. <b>CO3: Apply-</b> Use theories of industrial location and apply market-structure models to real industry case studies and data. <b>CO4: Analyze-</b> Break down causes and effects of industrial combinations, mergers and regional industrial imbalances and interpret industrial performance indicators. <b>CO5: Evaluate-</b> Assess industrial policies, competitive regulation and finance options for industries, judge policy effectiveness and purpose improvements. <b>CO6: Create-</b> Design a short industrial development/strategy proposal or policy brief, integrating location, finance, competition and policy considerations.		
<b>Course Contents</b>		
<b>Unit I</b>	<b>Introduction to Industrial Economics</b>	<b>(07 Hrs)</b>
Meaning, nature and scope and importance of Industrial Economics, Role of industry in economic development, classification of industries: Public, private, joint, cooperative, concepts of plant, firm, industry, Industrial Organization: objectives and structures, Industrial Productivity: measurement and determinants		



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Unit II	Market Structure, Conduct and Performance	(07 Hrs)
Market structure: Perfect competition, monopoly, monopolistic competition, oligopoly, Concentration measures: CR, HHI, Gini coefficient, Market conduct: pricing policies, product strategies, R&D, advertising, Market performance: efficiency, profitability, growth, SCP paradigm: theory and application.		
Unit III	Industrial Location and Growth	(08 Hrs)
Determinants of industrial location, Location theories: Weber's theory, Sargent Florence theory, Central place theory, Industrial growth: Patterns, trends, and determinants, Industrial backward regions and regional imbalances, Industrial clusters and special economic zones (SEZs)		
Unit IV	Industrial Combinations & Competition	(07 Hrs)
Industrial combinations: mergers, amalgamations, takeovers, joint ventures, Types: Horizontal, vertical, lateral combinations, Causes and consequences of industrial combinations, Industrial monopoly – meaning, consequences, and control, Competition policy and regulation (CCI).		
Unit V	Industrial Finance	(07 Hrs)
Sources of industrial finance: Shares, debentures, loans, Role of financial institutions: IDBI, SIDBI, IFCI, NABARD, EXIM Bank, Venture capital financing and angel investment, Working capital, fixed capital, capital structure, Industrial investment decisions and risk analysis.		
Unit VI	Industrial Development in India & Industrial Policy	(09 Hrs)
Industrial development before and after 1991, New Industrial Policy 1991: Features and implications, MSMEs: Importance, problems, and recent initiatives, Public sector vs. private sector in Indian industrialization, Make in India, Start-Up India, and Production-linked incentives (PLI), Current challenges: Infrastructure gaps, labor issues, technology adoption.		

## Learning Resources

### Textbooks:

1. Mishra S.S., “**Industrial Economics**”, New Age International Publishers, 3<sup>rd</sup> Edition, 2020.
2. Barthwal R.R., “**Industrial Economics: An Introductory Textbook**”, New Age International, 2<sup>nd</sup> Edition, 2017.

### Reference Books:

1. John Lipczynski, John Wilson & Derek Goddard, “**Industrial Organisation: Competition, Strategy, Policy**”, Pearson Education, 4th Edition, 2017.
2. William G. Shepherd & Joanna Shepherd, “**The Economics of Industrial Organization**”, Waveland Press, 5th Edition, 2014.
3. K. V. Sivayya & V. B. M. Das, “**Industrial Economics: India and the World**”, S. Chand Publishing, 10<sup>th</sup> Revised Edition, 2018.
4. Kuchhal S.C., “**Industrial Economy of India**”, Chaitanya Publishing House, 11<sup>th</sup> House, 2019.

**MOOC / NPTEL Courses:** Introduction to Market Structure, IIT Guwahati, Prof. Amarkyoti Mahanta.

NPTEL Course <https://nptel.ac.in/courses/109103187>

### Additional Web Resources:



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<b>JSPM University Pune</b>		
<b>TYBA Economics</b>		
<b>Semester – V</b>		
<b>Course Type:</b> PCC	<b>Course Title:</b> Economics of Banking and Regulations	
<b>Course Code:</b> 260UEMB02_05	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 3	<b>Lecture (L):</b> 2 <b>Tutorial (T):</b> 1 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 0	<b>Theory (TH):</b> 100Marks
<b>Prerequisite Courses, if any:</b> Nil		
<b>Course Objectives:</b> <ul style="list-style-type: none"><li>To understand the structure, functions, and economic role of the Indian and global banking system.</li><li>To explain the banking operations, monetary policy tools, prudential norms, and regulatory frameworks.</li><li>To examine contemporary issues, technological changes, and future trends shaping banking and financial stability.</li></ul>		
<b>Course Outcomes:</b> On completion of the course, learner will be able to <b>CO1: Remember:</b> key concepts, structure, and role of banking. <b>CO2: Understand:</b> banking operations, credit creation, and risk. <b>CO3: Apply:</b> monetary policy tools and evaluate banking performance. <b>CO4: Analyze:</b> regulatory frameworks and prudential norms. <b>CO5: Evaluate:</b> policy suggestions for improved banking efficiency. <b>CO6: Create:</b> and valuate reforms, crises, and regulatory impacts on stability.		
<b>Course Contents</b>		
<b>Unit I</b>	<b>Introduction to Banking &amp; Financial Intermediation</b>	<b>(8 Hrs)</b>
Origin and Evolution of Banking, Structure of Indian Banking System, Commercial vs. central banking, Financial intermediation, Role of banking in economic development.		
<b>Unit II</b>	<b>Commercial Banking Operations &amp; Credit Creation</b>	<b>(7 Hrs)</b>
Functions of Commercial Banks, Credit Creation Process, Credit creation process and limitations, NPAs, bank performance indicators, Risk types and basics of risk management.		
<b>Unit III</b>	<b>Central Banking &amp; Monetary Policy</b>	<b>(8 Hrs)</b>
Functions of central banks, Monetary policy tools: CRR, SLR, Repo, Reverse Repo, OMO, MPC and inflation targeting, Financial stability & systemic risk		



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<b>Unit IV</b>	<b>Banking Regulation in India</b>	<b>(7 Hrs)</b>
Indian Regulatory Framework, Role of Regulatory Institutions- RBI, SEBI, Ministry of Finance Credit Rating Agencies, Deposit Insurance and Credit Guarantee Corporation (DICGC)		
<b>Unit V</b>	<b>Prudential Norms &amp; Global Regulation (Basel Norms)</b>	<b>(8 Hrs)</b>
Capital Adequacy & Basel Accords, Liquidity Standards, Financial Crises & Lessons		
Global Financial Crisis 2008, Indian Banking Crisis (2001–2021)		
<b>Unit VI</b>	<b>Contemporary Issues in Banking &amp; Future Trends</b>	<b>(7 Hrs)</b>
Technological Disruptions, Banking Reforms, Financial Inclusion & Development, Future of Banking Regulation.		

## Learning Resources

### Textbooks:

1. Bhole, L. M., & Dash, N. (2021). *Financial institutions and markets in India* (6th ed.). McGraw-Hill.
2. Mishkin, F. S. (2019). *The economics of money, banking, and financial markets* (12th ed.). Pearson.

### Reference Books:

1. Reserve Bank of India. (Various years). *Annual report*. <https://www.rbi.org.in>
2. Reserve Bank of India. (Various years). *Financial stability report*. <https://www.rbi.org.in>
3. Basel Committee on Banking Supervision. (2017). *Basel III: Finalising post-crisis reforms*. Bank for International Settlements.
4. Government of India. (2016). *Insolvency and Bankruptcy Code*. New Delhi: Ministry of Law.

### MOOC / NPTEL Courses:

### Additional Web Resources:



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<b>JSPM University Pune</b>		
<b>T.Y. B.A. "Economics"</b>		
<b>Semester – V</b>		
<b>Course Type:</b> PCC	<b>Course Title:</b> Mathematical Economics	
<b>Course Code:</b> 260UEMB03	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 3	<b>Lecture (L):</b> 3 <b>Tutorial (T):</b> 0 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 0	<b>Theory (TH):</b> 100Marks
<b>Prerequisite Courses, if any:</b> Nil		
<b>Course Objectives:</b> <ul style="list-style-type: none"><li>• To understand the fundamental mathematical tools used in economic analysis.</li><li>• To apply functions, derivatives, integrals and matrices to formulate and solve economic problems.</li><li>• To analyze consumer behavior, production, cost, revenue and equilibrium using mathematical techniques.</li><li>• To evaluate and construct mathematical models in microeconomics and macroeconomics for decision-making.</li></ul>		
<b>Course Outcomes:</b> On completion of the course, learner will be able to <b>CO1:</b> Remember- define and recall basic mathematical concepts such as functions, limits, derivatives, matrices and optimization tools used in economics. <b>CO2:</b> Understand- explain economic relationships using mathematical expressions and interpret economic functions graphically and symbolically. <b>CO3:</b> Apply- differentiation, integration and matrix algebra to solve problems relating to demand, supply, elasticity, cost, revenue and equilibrium. <b>CO4:</b> Analyze- consumer equilibrium, production functions and market equilibrium using mathematical models. <b>CO5:</b> Evaluate- optimization problems (constrained and unconstrained) and assess the impact of changes in economic variables using comparative statics. <b>CO6:</b> Create- construct and develop mathematical models in micro and macroeconomics, such as growth models, IS-LM and input-output models.		
<b>Course Contents</b>		
<b>Unit I</b>	<b>Basic Mathematical Concepts for Economics</b>	<b>(07 Hrs)</b>
Variables, constants, parameters, Types of functions: linear, quadratic, polynomial, exponential, logarithmic, Demand, supply, cost, revenue, profit functions, Graphs of economic functions, Limits and continuity (basic concepts).		



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Unit II	Differential Calculus and Economic Applications	(08 Hrs)
Rules of differentiation, Marginal concepts: marginal cost, marginal revenue, marginal productivity, Elasticity of demand and supply (point elasticity using calculus), Maximum and minimum of functions, Applications in profit maximization, cost minimization.		
Unit III	Multivariable Calculus and Optimization	(08 Hrs)
Partial derivatives, Total derivatives and economic interpretation. Homogeneous and homothetic functions, Constrained optimization: Lagrange multiplier method, Applications in utility maximization, producer equilibrium, Cobb–Douglas production function.		
Unit IV	Integral Calculus and Economic Dynamics	(07 Hrs)
Rules of integration, Consumer surplus and producer surplus, Present value and future value using integration, Differential equations (basic introduction), Applications to supply-demand dynamic models and economic growth models.		
Unit V	Matrix Algebra and Input–Output Analysis	(07 Hrs)
Types of matrices, matrix operations, Determinants and inverses, Cramer’s rule, Linear economic models, Leontief Input–Output Model: open and closed models.		
Unit VI	Mathematical Models in Economics	(08 Hrs)
Market equilibrium models, Price determination under perfect competition and monopoly, Linear programming (basic introduction): formulation and interpretation, IS–LM model (mathematical representation), Harrod–Domar model & Solow growth model (introductory mathematical form).		

## Learning Resources

### Textbooks:

1. Alpha C. Chiang & Kevin Wainwright ,” **Fundamental Methods of Mathematical Economics**” McGraw Hill Education, 4th Edition, 2005.
2. M. D. Intriligator, “ **Mathematical Optimization and Economic Theory**”, Prentice Hall / Society for Industrial Mathematics, 2nd Edition (Reprint), 2002.

### Reference Books:

1. Geoffrey Jehle & Philip Reny, “**Advanced Microeconomic Theory**”, Pearson Education, 3rd Edition, 2011.
2. Taro Yamane, “ **Mathematics for Economists**”, Prentice Hall of India, 2nd Edition, 1997.
3. Sydsaeter, Hammond, & Strom , “**Essential Mathematics for Economic Analysis**”, Pearson Education, 5th Edition, 2016.
4. A. K. Dixit, “**Optimization in Economic Theory**”, Oxford University Press, 2nd Edition, 1990.

**MOOC / NPTEL Courses:** **Mathematics for Economics – 1**, Prof Debarshi Das, IIT Guwahati.

NPTEL Course link: [https://onlinecourses.nptel.ac.in/noc21\\_hs104/preview#:~:text](https://onlinecourses.nptel.ac.in/noc21_hs104/preview#:~:text)

### Additional Web Resources:



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<b>JSPM University Pune</b>		
<b>TYBA Economics</b>		
<b>Semester – V</b>		
<b>Course Type:</b> PCC	<b>Course Title:</b> Gender Economics	
<b>Course Code:</b> 260UEMB04	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 2.5	<b>Lecture (L):</b> 2 <b>Tutorial (T):</b> 0 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 2	<b>Theory (TH):</b> 100Marks
<b>Prerequisite Courses, if any:</b> Nil		
<b>Course Objectives:</b> <ul style="list-style-type: none"><li>To introduce the key concepts, frameworks, and issues in Gender Economics.</li><li>To analyze gendered impacts and outcomes in development, labor markets, household economics, and policy.</li><li>To equip students for informed critique and policy analysis concerning gender and the economy.</li></ul>		
<b>Course Outcomes:</b> On completion of the course, learner will be able to <b>CO1: Remember:</b> basic gender concepts and explain their economic relevance. <b>CO2: Understand:</b> features of the WID approach and its impact on development policies. <b>CO3: Apply:</b> economic growth and gender equality influence each other and its impact. <b>CO4: Analyze:</b> demographic changes and gender status, gender differences in mortality. <b>CO5: Evaluate:</b> policy recommendations for reducing gender disparities. <b>CO6: Create:</b> evaluate gender policies like maternity benefits, labour laws, and empowerment programs.		
<b>Course Contents</b>		
<b>Unit I</b>	<b>Introduction to Gender Economics</b>	<b>(5 Hrs)</b>
Concepts in gender and development studies, Distinction between gender and sex, Gender Disparity, Patriarchy and Matriarchy, Overview of Indian and global gender indicators- GDI, GII, HDI, labour participation, Why Gender matters in economics.		
<b>Unit II</b>	<b>Gender and Development Paradigms</b>	<b>(5 Hrs)</b>
Women in Development- Assumptions, Features, Approaches, Beijing Declaration, Women and Development, Gender and Development.		
<b>Unit III</b>	<b>Gender Equality and Economic Growth</b>	<b>(5 Hrs)</b>
Gender Equality and Economic Growth, Capability Approach, Empowerment, Income Inequality- indicators, causes.		



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<b>Unit IV</b>	<b>Demographic Changes and Gender Status</b>	<b>(5 Hrs)</b>
Demographic Changes and Gender Dynamics-Sex Ratio, Health and Gender Status Indicators- Infant Mortality Rate and Maternal Mortality Ratio and Life Expectancy at Birth.		
<b>Unit V</b>	<b>Feminist Economics</b>	<b>(5 Hrs)</b>
Feminist Economics, Key Issues in Feminist Economics, Feminist Economic Critique of Mainstream Economics.		
<b>Unit VI</b>	<b>Gender in Economics Planning</b>	<b>(5 Hrs)</b>
Initiatives towards Recognition of Women as Agents of Development from Sixth Five Year Plan, Invisibility of Women in Official Data System, Gender Responsive Planning and Gender Budgeting, Environment and Eco-Feminism.		

## Learning Resources

### Textbooks:

1. **Dr. Dharam Pal, Dr. Ajay Sood, Sh. Prem Prakash**, GENDER ECONOMICS, Himachal Pradesh University, Shimla.
2. **Moser C.O.** (1989). Gender planning in the third world: Meeting practical and strategic gender needs. World Development, 17(11), 1799-1825.
3. **Kabeer, N.** (1994). Reversed realities: Gender hierarchies in development thought. Verso.
4. **Agarwal Bina** (2015) Gender and Green Governance: The Political Economy of Women's Presence Within and Beyond Community Forestry, Oxford University Press
5. **U Kalpagam**, Gender in Economies: The Indian Experience, Economic and Political Weekly Vol. 21, No. 43, Oct. 25, 1986

### Reference Books:

1. Sustainable Development Goals. (n.d.). Goal 5: Achieve gender equality and 14 empower all women and girls. United Nations. Retrieved from <https://sdgs.un.org/goals/goal5>
2. IAWS, (1995) Feminist Approaches to Economic Theories A Report, IAWS, New Delhi.

### MOOC / NPTEL Courses:

### Additional Web Resources:



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<b>JSPM University Pune</b>		
<b>T.Y. B.A. Economics</b>		
<b>Semester – V</b>		
<b>Course Type:</b> PEC	<b>Course Title:</b> Demography of India	
<b>Course Code:</b> 260UEMB05	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 3	<b>Lecture (L):</b> 3 <b>Tutorial (T):</b> 0 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 0	<b>Theory (TH):</b> 100Marks
<b>Prerequisite Courses, if any:</b> Nil		
<b>Course Objectives:</b> <ul style="list-style-type: none"><li>To provide foundational and advanced understanding of India's demographic patterns and transitions.</li><li>To examine population theories, population policies, and their economic implications.</li><li>To analyse demographic components such as fertility, mortality, migration, ageing, and urbanization using data of India.</li></ul>		
<b>Course Outcomes:</b> On completion of the course, learner will be able to		
<b>CO1: Remember:</b> demographic concepts, theories, and key indicators relating to India's population.		
<b>CO2: Understand:</b> India's demographic trends, transitions, and population dynamics.		
<b>CO3: Apply:</b> Demographic tools to interpret Census, NFHS, and NSSO data.		
<b>CO4: Analyze:</b> Regional variations in fertility, mortality, migration, and population composition in India.		
<b>CO5: Evaluate:</b> demographic evidence to propose solutions to India's population and development challenges.		
<b>CO6: Create:</b> demographic policies, programs, and their socioeconomic impacts.		
<b>Course Contents</b>		
<b>Unit I</b>	<b>Introduction to Demography</b>	<b>(7 Hrs)</b>
Meaning, Scope, and Importance of Demography, Key Demographic Concepts: Sex Ratio, Age Structure, Dependency Ratios, India's Population Trends Since 1991.		
<b>Unit II</b>	<b>India's Demography &amp; Population theories</b>	<b>(8 Hrs)</b>
Important Demographic Data- Census, NFHS-5/6, SRS, Civil Registration System, India's position in Global demographic landscape, Population Theories: Malthus, Optimum Theory, Demographic Transition Theory.		
<b>Unit III</b>	<b>Dimensions of Demography in India</b>	<b>(7 Hrs)</b>



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Measures of Fertility- TFR, ASFR, CBR, Determinants of Fertility in India- Education, Income, Social Norms, Mortality measures- IMR, MMR, Life Expectancy, Epidemiological Transition in India, NFHS Indicators- Nutrition, Reproductive Health, Family Planning in India.

<b>Unit IV</b>	<b>Migration, Urbanization &amp; Labour Mobility</b>	<b>(8 Hrs)</b>
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Types and theories of migration -Ravenstein, Harris–Todaro, Internal migration patterns- rural, urban, seasonal, interstate, Urbanization and Labour markets trend in India, Government programs: PMAY–U, Smart Cities Mission.

<b>Unit V</b>	<b>Human Capital</b>	<b>(7 Hrs)</b>
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Human Capital Formation- Education, Health, Skills, Ageing Population- Challenges & Opportunities, Poverty, Inequality, And Demographic Outcomes, Environment–Population Linkages.

<b>Unit VI</b>	<b>Population Policies in India</b>	<b>(8 Hrs)</b>
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Evolution of India's Population Policies, National Population Policy 2000, UN, NITI Aayog Reports, Policy Challenges- Migration Management, Healthcare, Education, Skilling, India's Demographic Future- Risks and Opportunities

## Learning Resources

### Textbooks:

1. Bhende, A. A., & Kanitkar, T. (2010), *Principles of Population Studies* (7th ed.), Himalaya Publishing House.
2. Pathak, K. B., & Ram, F. (2013), *Techniques of Demographic Analysis*, Himalaya Publishing House.

### Reference Books:

1. Dyson, T. (2018), *A Population History of India*, Oxford University Press.
2. Guilmoto, C. Z., & Jones, G. (Eds.), (2016), *Contemporary Demographic Transformations in India*, Springer.
3. Visaria, P., & Visaria, L. (2004), *Demography of India*, Oxford University Press.

### MOOC / NPTEL Courses:

### Additional Web Resources:

1. Census of India – <https://censusindia.gov.in>
2. National Family Health Survey – <https://www.nfhsindia.org>
3. NITI Aayog – <https://www.niti.gov.in>
4. Ministry of Statistics and Programme Implementation – <https://www.mospi.gov.in>



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## JSPM University Pune

### TYBA Economics

#### Semester – V

<b>Course Type:</b> MDM	<b>Course Title:</b> Economics of Micro Financing	
<b>Course Code:</b> 260UEMB34	<b>Teaching Scheme:</b> (Hrs./Week)	<b>Examination Scheme:</b>
<b>Credits:</b> 4	<b>Lecture (L):</b> 3 <b>Tutorial (T):</b> 0 <b>Practical (P):</b> 0 <b>Experiential Learning (EL):</b> 4	<b>Theory (TH):</b> 100Marks

**Prerequisite Courses, if any:** Nil

#### Course Objectives:

- To explain the evolution, concepts, and theoretical foundations of microfinance.
- To familiarize with institutional structures: SHGs, MFIs, cooperatives, and digital micro-credit.
- To examine the role of microfinance in poverty alleviation, financial inclusion, and women empowerment.

**Course Outcomes:** On completion of the course, learner will be able to

**CO1: Remember:** fundamental concepts, models, and evolution of microfinance, poverty indices.

**CO2: Understand:** the functioning of MFIs and regulatory institutions in India.

**CO3: Apply:** concepts of social rating and credit rating to evaluate the performance of MFIs.

**CO4: Analyze:** challenges in micro-insurance and government schemes like MUDRA and PMJDY using real case studies.

**CO5: Evaluate:** effectiveness of Welfare Schemes in promoting Financial and Social Inclusion.

**CO6: Create:** impact assessment framework for evaluating microfinance programs.

#### Course Contents

Unit I	Introduction to Microfinance	(10 Hrs)
Concept, importance, and evolution of microfinance in India, Poverty and poverty indices- Human Poverty Index (HPI) developed by UN and Global Multidimensional Poverty Index (MPI), India's position on the Poverty Index, Human Development Index and Hunger Index.		
Unit II	Microfinance Models	(10 Hrs)
SHGs, Grameen Model, ROSCA model or Chit Funds, Village Based Model, Intermediary Model, Co-operative Model, Community Banking Model, Differences Between SHG and JLG Model, SHG–Bank Linkage Programme, Credit Unions, NGO-MFI and its role, Case studies- SEWA, Bandhan, SKS, MYRADA		



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Unit III	Social Rating & Credit Rating of MFIs	(10 Hrs)
Social Rating, Credit Rating of MFIs and Impact assessment in Micro finance, Micro insurance: issues and challenges, MUDRA Yojana, PMJDY. Government's welfare schemes for financial and social inclusions- Deendayal antyodaya yojana, Pradhan Mantri Garib Kalyan Yojana (PMGKY).		
Unit IV	Financial Inclusion & Financial Literacy	(10 Hrs)
Financial Inclusion- Importance and Need, Financial Literacy and importance In Financial Inclusion, Financial Education and essential components of Financial Counselling, Financial Inclusion through Microfinance.		
Unit V	Rural Credit Systems- Institutions, Practices & Challenges	(10 Hrs)
Financial Inclusion and Rural Credit: Rural Credit - Concept, Need, Characteristics and Sources of Rural Credit, Institutional and Non-Institutional Rural Credit - Money Lenders, Cooperatives, Regional Rural Banks. Commercial Banks, NABARD.		
Unit VI	Financial Inclusion Schemes in India- Policies, Programs & Outreach	(10 Hrs)
Financial Inclusions Schemes in India- Pradhan Mantri Jan Dhan Yojana (PMJDY), Atal Pension Yojana (APY), Pradhan Mantri Mudra Yojana (PMMY), Sukanya Samridhi Yojana (SSY), Pradhan Mantri Suraksha Yojana (PMSY), Financial inclusion programmes organized by RBI.		

## Learning Resources

### Textbooks:

1. **Panda, D. K.** (2009). *Understanding Microfinance*. Wiley
2. Indian Institutes of Banking and Finance. (2008). *Micro-finance Perspectives and Operations*. MacMillan India Ltd.
3. **Armendariz, B., & Morduch, J.** (2005). *The Economics of Microfinance*. Prentice-Hall of India Pvt. Ltd. Delhi.

### Reference Books:

1. **Bhaskaran. R.** *Microfinance - Perspectives and Operations*, Macmillan Education
2. **Bhatnagar, Amitabh.** *Rural Microfinance and Microenterprise-Informal Revolution*, Concept Publishing Company, New Delhi.
3. National Bank for Agriculture and Rural Development. (2023). *Status of microfinance in India 2022-23*. NABARD

### MOOC / NPTEL Courses:

**Additional Web Resources:** <https://www.nabard.org/auth/writereaddata/tender/status-of-microfinance-in-india-2022-23.pdf>