

# SHIVAJI UNIVERSITY, KOLHAPUR



Established: 1962

A<sup>++</sup> Accredited by NAAC (2021) With CGPA 3.52

## New Syllabus For Bachelor of Arts [B. A. in Economics]

UNDER  
Faculty of Humanities

### B. A. Part - II (Semester - III and -IV)

STRUCTURE AND SYLLABUS IN ACCORDANCE WITH  
*NATIONAL EDUCATION POLICY - 2020*  
HAVING CHOICE BASED CREDIT SYSTEM  
WITH MULTIPLE ENTRY AND MULTIPLE EXIT OPTIONS  
(TO BE IMPLEMENTED FROM ACADEMIC YEAR 2025-26  
ONWARDS)

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## **1. PREAMBLE:**

Economics aims to stride towards maximum understanding of the present and prepare for the future with the help of knowledge from past personalities, events and processes. It not only enriches our wisdom and widens our vision; but also develop pride for our national heritage and encourage inclusive approach while looking at a variety of sub-cultures of our nation.

## **2. PROGRAMME LEARNING OUTCOMES (PO)**

- In the initial stage of the program, the student would understand the importance of Macro Economics.
- The program also included various kinds of innovative approach of learnings like VSC, SEC, IKS and OE.
- With the course of VSC, after successful of this course, students well be able to understand the various concept of agricultural marketing.
- Through SEC, students well be able to understand the basic financial concepts.
- With IKS, students would acquaint with the basic fundamental nature of historic background of Indian economic thoughts.
- The gap between academics and society would be bridged by the OE program student Students will come to know the meaning and features of Sustainable Development

## **3. DURATION:**

The Bachelor of Arts in Economics programme shall be A FULL TIME COURSE OF 3/4 YEARS – 6/8 SEMESTERS DURATION with 22 Credits per Semester. (Total Credits = 132/176)

## **4. ELIGIBILITY**

As per the rules and regulation of Shivaji University, Kolhapur

## **5. MEDIUM OF INSTRUCTION:**

The medium of instruction shall be ENGLISH or MARATHI. The students will have AN OPTION TO WRITE ANSWER-SCRIPTS IN ENGLISH OR MARATHI. (EXCEPT LANGUAGES)

## **6. EXAMINATION PATTERN:**

The pattern of examination will be Semester End Examination with Internal Assessment/Evaluation. **NOTE: Separate passing is mandatory for both, Semester End Examination and Internal Evaluation/Assessment. (Annexur-I)**

## **7. STRUCTURE OF PROGRAMME:**

[Credit Distribution Structure for B.A. II in Economics with Multiple Entry and Exit Options.](#)

<b>COURSE CATEGORY</b>	<b>ABBREVIATION (Only 2 Letters)</b>	<b>DESCRIPTION</b>
<b>MAJOR</b>	Mandatory (MM)	Major – Mandatory Course
	Elective (ME)	Major – Elective Course
<b>MINOR</b>	Minor (MN)	Minor - Course
<b>IDC/MDC/ GEC/OE</b>	IDC (ID)	Interdisciplinary Course
	MDC (MD)	Multi Disciplinary Course
	GEC (GE)	General Elective Course
	OE (OE)	Open Elective Course (Generic Course not from Major or Minor Category)
<b>VSC/SEC</b>	VSC (VS)	Vocational Skill Course
	SEC (SE)	Skill Enhancement Course
<b>AEC/VEC/IKS</b>	AEC (AE)	Ability Enhancement Course
	VEC (VA)	Value Education Course
	IKS (IK)	Indian Knowledge System
<b>OJT/FP/CEP/CC/RP</b>	OJT (OJ)	On Job Training
	FP (FP)	Field Project
	CEP (CE)	Community Engagement Project
	CC (CC)	Co-curricular Course
	RP (RP)	Research Project

**Note:(Annexure-II)**

**8) Course Code Table:**

**B) Second Year Bachelor of Arts (B.A. – II) (UG DIPLOMA):**

<b>YEAR:</b>	<b>B.A. - II</b>
<b>SEMESTER:</b>	<b>III and IV</b>
<b>LEVEL:</b>	<b>5.0</b>
<b>TOTAL CREDITS</b>	<b><math>22 + 22 = 44</math></b>
<b>DEGREE AWARDED:</b>	<b>UG DIPLOMA (AFTER 88 CREDITS IN TOTAL)</b>

**B - I) B.A. - II : SEMESTER - III (TOTAL CREDITS - 22): (Note: Put ‘—’ wherever ‘Not Applicable’)**

<b>COURSE CATEGORY</b>		<b>COURSE NAME</b>	<b>COURSE CODE</b>	<b>CREDITS</b>
<b>MAJOR</b>	<b>MANDATORY</b>	Macro Economics-I	BAU0325DSL5315CO3	4
	<b>MANDATORY</b>	Money and Banking	BAU0325DSL5316CO4	4
<b>MINOR</b>	<b>MINOR</b>	Principles of Co-operation	BAU0325MNL5315CO1	4
<b>IDC/MDC/GEC/OE</b>	<b>OE*</b>	Sustainable Development	BAU0325OEL5315CO3	2
<b>SEC/VSC</b>	<b>SEC</b>	Financial Literacy	BAU0325SECL5315CO3	2
	<b>VSC</b>	Agricultural Marketing	BAU0325VSCL5315CO1	2
<b>AEC/VEC/IKS</b>	<b>IKS (Specific)</b>	Ancient Indian Economic Thoughts	BAU0325IKSL5315C	2
	<b>AEC</b>	AEC Offered by BOS English		2
<b>CREDITS FOR B. A. - I, SEM - III:</b>				<b>22</b>

**B- 2) B.A. - II : SEMESTER - IV (TOTAL CREDITS - 22): (Note: Put ‘—’ wherever ‘Not Applicable’)**

<b>COURSE CATEGORY</b>		<b>COURSE NAME</b>	<b>COURSE CODE</b>	<b>CREDITS</b>
<b>MAJOR</b>	<b>MANDATORY</b>	Macro Economics-II	BAU0325DSL5315C05	4
	<b>MANDATORY</b>	Bank And Financial Markets	BAU0325DSL5315C06	4
<b>MINOR</b>	<b>MINOR</b>	Co-operatives in India	BAU0325MNL5315C02	4
<b>IDC/MDC/GEC/OE</b>	<b>OE*</b>	Economics of Organic Farming	BAU0325OEL5315C08	2
<b>VSC/SEC</b>	<b>SEC</b>	<b>Cooperative Administration and Audit</b>	BAU0325SECL5315C04	2
	<b>VSC</b>	<b>Processing Cooperatives</b>	BAU0325VSEL5315C02	2
<b>AEC/VEC/IKS</b>	<b>AEC</b>	AEC Offered by BOS English		2

<b>VEC</b>	Environmental Studies	<b>2</b>
	<b>CREDITS FOR B. A. - II, SEM - IV:</b>	<b>22</b>
	<b>CREDITS FOR B. A. II, SEM III AND IV:</b>	<b>22 + 22 = 44</b>
	<b>CREDITS FOR B.A. – I (SEM I AND II) + B. A. II (SEM III AND IV):</b>	<b>44 + 44 = 88</b>

**FOR EXIT OPTION AT B.A. - II:**

If student wants to 'EXIT' after completion of B.A. II (SEM III and IV), he/she must acquire 04 credits through SUMMER INTERNSHIP of 4 weeks (120 hours) and submit the report. After verification by concerned authority he/she will be awarded the UG DIPLOMA. This Certificate is a prerequisite for admission or 'ENTRY' in Third Year B. A. degree course.

**The Nature of SUMMER INTERNSHIP:**

**OE\*** - Open Elective Course Indicate the said course is offered to the students of other than faculty

## 9) Equivalence: B. A. II Sem- III and IV

(Note: Add 'rows' as per course requirement and kindly apply proper course codes. The 'Papers' are considered as 'Course' in New Scheme.)

Sem No.	Paper Code	Title of Old Paper	Credit	Sem No.	Course Code	Title of New Course	Credit
III		MACRO ECONOMICS -I (Paper-III)	04	III		Major Mandatory: Macro Economics-I	04
III		MONEY AND BANKING ( Paper-IV)	04	III		Major Mandatory: Money and Banking	04
III		RINCIPLES OF CO-OPERATION Course – I GE (IDS)	04	III		Minor Principles of Co-operation	04
III		LABOUR WELFARE (Course – I GE (IDS)	04	III		OE Sustainable Development	02
						SEC Financial Literacy	02
						VSC Agricultural Marketing	02
						IKS (Specific) Ancient Indian Economic Thoughts	02
IV		MACRO ECONOMICS - II (Paper-V)	04	IV		Major Mandatory: Macro Economics-II	04

IV	BANK AND FINANCIAL MARKETS (PAPER-VI)	04	IV		Major Mandatory: Money and Banking-II	04
IV	CO-OPERATIVES IN INDIA Course – II GE (IDS)	04	IV		Minor Co-operatives in India	04
IV	LABOUR WELFARE (Course – II GE (IDS)	04	IV		OE Economics of Organic Farming	02
IV		04	IV		SEC Cooperative Administration and Audit	02
					VSC Processing Cooperatives	02

\*Note: Equivalent papers are not provided to IDS papers; hence, the question papers of these for the next three attempts will remain on the old syllabus only.

#### 10) Determination of CGPA, Grading and declaration of results:

Shivaji University has adopted 10 point Grading System as follows:

- **In each semester, marks obtained in each course (Paper) are converted to grade points:**
  - If the total marks of course are 100 and passing criteria is 35%, then use the following Table for the conversion.
  - If total marks of any of the course are different than 100 (e.g. 50) and passing criterion is 35%, then marks obtained are converted to marks out of 100 as below:

##### 1. Gradation Chart:

Table

Marks Obtained	Numerical Grade (Grade Point)	CGPA	Letter Grade
Absent	0 (zero)	-	Ab : Absent
0 – 34	0 to 4	0.0 – 4.99	F : Fail
35 – 44	5	5.00 – 5.49	C : Average
45 – 54	6	5.50 – 6.49	B : Above Average
55 – 64	7	6.50 – 7.49	B+ : Good
65 – 74	8	7.50 – 8.49	A : Very Good
75 – 84	9	8.50 – 9.49	A+ : Excellent
85 – 100	10	9.50 – 10.0	O : Outstanding

**Note:**

1. Marks obtained  $>= 0.5$  shall be rounded off to next higher digit.
2. The SGPA & CGPA shall be rounded off to 2 decimal points.
3. Marks obtained in 50 marks or 200 marks paper shall be converted to 100 marks.

**Calculation of SGPA & CGPA**

1. Semester Grade Point Average (SGPA)

$$\text{SGPA} = \frac{\sum(\text{Course credits} \times \text{Grade points obtained}) \text{ of a semester}}{\sum(\text{Course credits}) \text{ of respective semester}}$$

2. Cumulative Grade Point Average (CGPA)

$$= \frac{\sum(\text{Total credits of a semester} \times \text{SGPA of respective semester}) \text{ of all semesters}}{\sum(\text{Total course credits}) \text{ of all semesters}} \text{ CGPA}$$

**11. NATURE OF QUESTION PAPER AND SCHEME OF MARKING:**

I) For all **Undergraduate Programme (B.A.)** and programme under the faculty of Humanities  
Written Examination (80) + Internal Assessment (20) = Total (100 Marks)

**1) FOR SOCIAL SCIENCES:**

**A) FOR FOUR CREDITS: Total Marks: 80 (Written)**

**Question No. 1: Multiple choice questions (10 MCQs) (02 marks each) 20 Marks**

**Question No. 2: Short Notes (Any Four out of Six) 20 Marks**

**Question No. 3: Short Questions (Any four out of six) 20 Marks**

**Question No. 4: Long Question (Any two out of four) 20 Marks**

*Note : Question Paper should cover all the units in the syllabus.*

**B) FOR TWO CREDITS: Total Marks: 40**

**Question No. 1: Multiple choice questions (05 MCQs) (02 marks each) 10 Marks**

**Question No. 2: Short Notes (Any Two out of Four) 10 Marks**

**Question No. 3: Long Questions (Any Two out of Four) 20 Marks**

*Note : Question Paper should cover all the units in the syllabus.*

## 12: SYLLABUS

### SHIVAJI UNIVERSITY, KOLHAPUR

#### B. A. II, SEMESTER – III

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>III</b>
Course Category:	<b>Major-III</b>
Course Name:	<b>Macro Economics I (Paper III)</b>
Course Code:	<b>BAU0325DSL5315CO3</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20</b> <b>Total Marks: 100</b>

#### MACRO ECONOMICS I (PAPER III)

Course Outcomes - After successful completion of this course

- \* Students will come to know the meaning and importance of Macro Economics
- \* Students will come to know meaning and different Concepts of National Income
- \* Students will come to know meaning of Money and value of Money
- \* Students will come to know some theories of employment

##### **Module I - Introduction to Macro Economics**

**Credit: 1**

- 1.1 Nature, Scope, Importance and Limitations
- 1.2 Difference between Micro and Macro Economics
- 1.3 Macro Economic Variables
- 1.4 Macro Economic Objectives and Policies

##### **Module II - National Income**

**Credit: 1**

- 2.1 Meaning, Definitions and different Concepts
- 2.2 Circular flow of National Income
- 2.3 Methods of measuring National Income - difficulties in the measurement
- 2.4 Importance of National Income Data

##### **Module III - Money and Value of Money**

**Credit: 1**

- 3.1 Meaning and functions of Money
- 3.2 Demand for Money and Supply of Money
- 3.3 Value of Money - Quantity Theory of Money - Cash Balance Approach - Milton Friedmans Approach
- 3.4 Index Number - Types and Importance

**Module IV - Output and Employment****Credit: 1**

- 4.1 Classical Theory of Employment - Says law of Market -
- 4.2 Keynes General Theory of Employment
- 4.3 Consumption Function and Investment Function
- 4.4 Multiplier and Acceleration

**\* Reference Books**

1. Jhingan M.L., Macro Economic Theory, Vrinda Publication, Delhi.
2. Mithani D.M., Monetary Theory, Vora and Company, Mumbai.
3. Mithani D.M., Macro Economics, Himalaya Publishing House
4. Dewett K.K., Modern Economic Theory, S. Chand and Co. Ltd, New Delhi
5. Ackley G., Macro Economics, Theory and Policy, Macmillan, New York
6. Keynes J.M., General Theory of Employment, Interest and Money, MacMillan and Co.
7. Seth M.L., An Introduction to Keynesian Economics, Laxmi Narayan Agarwal, Agra
8. Fisher Irving, The Purchasing Power of Money, MacMillan New York
9. Shapiro Edward, Macro Economic Analysis, Galgotia Publication, Delhi
10. Dwivedi D.N., Macro Economics, Theory and Policy, McGraw Hill Education
11. Ahuja H.L., Advanced Economic Theory, S. Chand and Company, Delhi
12. Ahuja J L, Macro Economic Theory and Practices, S. Chand and Company, Delhi

## **B.A.II Semester III**

### **Money and Banking (Paper IV)**

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>III</b>
Course Category:	<b>Major- IV</b>
Course Name:	<b>Money and Banking (Paper IV)</b>
Course Code:	<b>BAU0325DSL5316CO4</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20</b> <b>Total Marks: 100</b>

#### **Course Outcomes - After successful completion of this course**

- \* Students will come to know meaning and types of Banks
- \* Students will come to know History and functions of R.B.I.
- \* Students will come to know types and Features of Bank Accounts
- \* Students will come to know meaning of NPA

#### **Module: I Introduction to Banking**

**Credit - 1**

- 1.1 Meaning and definitions of Bank - Evolution of Bank - Types of Banks
- 1.2 Functions of Commercial Banks - Balance sheet - Process of credit creation
- 1.3 Principles of Banking - Liquidity, Profitability, Safety
- 1.4 Nationalization of commercial Banks - Achievement and Failures

#### **Module: II Central Bank - Reserve Bank of India**

**Credit – 1**

- 2.1 Meaning, Features and Importance of Central Bank
- 2.2 Functions of Central Bank -Monetary Policy - Meaning and Objectives
- 2.3 Role of RBI in the Economic Development
- 2.4 Instruments of Credit Control

#### **Module: III Banking Practices - I**

**Credit - 1**

- 3.1 Types and features of Bank Accounts
- 3.2 Opening, KYC, Operating and Closing of an Account
- 3.3 Banker's and Customer's Rights and Obligations
- 3.4 Negotiable Instruments: Main Features

#### **Module:IV: Banking Practices – II**

**Credit – 1**

- 4.1 Bank Ombudsman Scheme- Meaning, Power and Duties
- 4.2 Meaning, Process and Importance of Credit (Loan) Appraisal
- 4.3 Meaning, Causes and Remedies of NPA
- 4.4 CIBIL report

**Reference Books:**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin (2010), Financial Institutions and Financial Markets in India :Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015),Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletraders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Woodhead Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997),Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. GordenNatrajan "Banking Theory law and practices" Himalaya publishing Houses.

## **B.A.II Semester III**

### **Principles of Co-operation**

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>III</b>
Course Category:	<b>Minor</b>
Course Name:	<b>Principles of Co-operation</b>
Course Code:	<b>BAU0325MNL5315CO1</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20</b> <b>Total Marks: 100</b>

#### **Course Outcomes - After successful completion of this course**

- \* Students will come to know meaning of Co-operation
- \* Students will come to know importance of Co-operation
- \* Students will come to know role of co-operative Auditor
- \* Students will come to know role of state in co-operation

#### **Module I - Co-operation - Meaning and Features** **Credit - 1**

- 1.1 Meaning, Definitions and Scope of co -operation
- 1.2 Features of Co-operation
- 1.3 Need of Co-operation
- 1.4 Principles of Co-operation

#### **Module II – Co-operative Movement - Capitalism and Socialism** **Credit - 1**

- 2.1 Co-operation and Capitalism
- 2.2 Co-operation and Socialism
- 2.3 Co-operative Education and Training
- 2.4 International Co-operative Alliance (ICA)

#### **Module III: Co-Operative Audit** **Credit - 1**

- 3.1: Meaning and Need of Cooperative Audit
- 3.2: Types of Co-Operative Audit
- 3.3: Role of Co-Operative Auditor – Duties Rights and Responsibilities
- 3.4: Merits and Demerits of Cooperative Audit System

#### **Module IV: Role of State in Co-Operation** **Credit - 1**

- 4.1: Role of State in the Development of Co-Operative Movement
- 4.2: Forms of State- Aid to Co-Operatives
- 4.3: Role of Co-Operative Registrar
- 4.4: Effects of Globalization on Co-Operative Movement

## REFERENCES:

1. Bedi R.D – Theory, history and practice of Co-operation. Loyal Book Depot, Meerut.
2. Datta and Sundaram – Indian Economy, S. Chand and Company, New Delhi.
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai.
4. Hajela T. N – Principles, Problems and Practice of Co-operation, Shivalal Agarwal Publication,Agra.
5. Mathur B.S – Co-operation in India, SahityaBhavan, Agra.
6. Mukhi H. R. –Co-operation in India and Abroad, R. B. Publications.
7. Dr. Memoria C.B &Saksena R. D – Co-operation in India, KitabMahal Allahabad.
8. Karve D.G – Co-operative Principles and Substance.
9. Kamat G. S – Principles, Practice and Management of Co-operation.

### **Second Year Bachelor of Arts (SYBA) Semester III**

#### **Course Category - Open Elective Course (OE)**

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>B.A Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>III</b>
<b>Course Category:</b>	<b>OE -III</b>
<b>Course Name:</b>	<b>Sustainable Development</b>
<b>Course Code:</b>	<b>BAU0325OEL5315CO3</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

**Course Outcomes:** After successful completion of this course

- \* Students will come to know the meaning and features of Sustainable Development
- \* Students will come to know the Indicators of Sustainable Development
- \* Students will come to know Importance of Sustainable Development
- \* Students will come to know Indicators and Importance of Sustainable Agriculture

#### **Module I - Sustainable Development**

**Credit 1**

- 1.1 Meaning, Definitions and Features
- 1.2 Indicators of Sustainable Development
- 1.3 U.N.O and Sustainable Development
- 1.4 Obstacles to Sustainable Development
- 1.5 Recommendations for Sustainable Development
- 1.6 Inclusive Growth and Sustainable Development

#### **Module II - Sustainable Agriculture**

**Credit 1**

- 2.1 Meaning and definitions of Sustainable Agriculture
- 2.2 Indicators of Sustainable Agriculture
- 2.3 Need or Importance of Sustainable Agriculture
- 2.4 Obstacles to Sustainable Agriculture
- 2.5 Recommendations for Sustainable Agriculture

#### **List of Reference Books**

1. Mungekar Pratik Rajan (Dr.), Introduction to Sustainable Development Goals, NITYA Publication.
2. Dash, Rupanwita, Environmental Sustainability Index for Indian States, Chennai, 2011
3. Santra S.C., Environmental Science, Kolkata, 2001
4. Singh and Shishodia, Environmental Economics, Theory and Applications, New Delhi, 2007
5. Kalkar, Popovski and Robinson, Fulfilling the Sustainable Development Goals

**Shivaji University, Kolhapur**  
**B. A. II, SEMESTER – III SEC-III**

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>BA-Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>III</b>
<b>Course Category:</b>	<b>SEC-III</b>
<b>Course Name:</b>	<b>Financial Literacy</b>
<b>Course Code:</b>	<b>BAU0325SECL5315CO3</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

**FINANCIAL LITERACY SEC-III**

**Course Outcomes:** After successful completion of this course, the students will be able to:

- Understand the basic financial concepts.
- Enhance the knowledge base in terms of financial literacy.
- Learn how to manage their money effectively and improve their overall well-being.
- 

**Module 1: Introduction to Financial Literacy**

**(Credit- 01)**

- 1.1 Financial literacy: meaning, importance and benefits
- 1.2 Evolution of money: functions of money, concept of value of money
- 1.3 Savings: meaning, determinants of savings
- 1.4 Investment: meaning, types of investment, determinants of investment

**Module 2: Various Aspects of Financial Literacy**

**(Credit- 01)**

- 2.1 Banking system in India: public sector banks, private banks, cooperative banks
- 2.2 Types of accounts: saving account, current account, recurring deposit account, fixed deposit account
- 2.3 Reserve Bank of India: functions, role and importance
- 2.4 Financial planning - spending management - investment planning

**READING LIST:**

1. Jhingan M. L. (2022): *Macro Economic Theory*, Vrinda Publications (P) Ltd.
2. Srivastava P. K.(2022): *Banking Theory and Practice*, Himalaya Publishing House, Mumbai
3. Singh Amit Kumar (2023): *Financial Literacy*, New Century Publications
4. Raushan Kumar and Pavneesh Kumar (2023): *Financial Literacy - A Way to Financial Well being*, Notion Press.
5. Datt and Sundharam (2023): *Indian Economy*, S. Chand & Co. New Delhi
6. Warren Buffett (2023): *Investment Principles*, Prabhat Prakashan Pvt. Ltd.

7. Pandey A. (2014): *Capital Market and Financial System in India*, New Century Publications
8. Patidar Vijay (2021): *Financial Literacy*, Notion Press.
9. Toor N. S. and Arundeept Toor (2022): *Principles and Practice of Banking*, Skylark Publications.
10. Das Biswajeet (2023): *Basics of Banking*, Notion Press.

## Shivaji University, Kolhapur

B. A. II SEM III (VSC)

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>B.A Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>III</b>
<b>Course Category:</b>	<b>VSC - III</b>
<b>Course Name:</b>	<b>Agricultural Marketing</b>
<b>Course Code:</b>	<b>BAU0325VSCL5315CO1</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

**Course Outcomes:** After successful completion of this course, the students will be able to:

1. To understand the various concepts of agricultural marketing.
2. To acquaint the students with various marketing institutions of agricultural marketing.

### **Expected Skill impartation:**

1. Understanding Skill
2. Comprehension Skill
3. Analytical Skill

### **Module -I: Introduction to Agricultural Marketing** **(Credit – 01)**

- 1.1 Meaning and definition of agricultural marketing.
- 1.2 Types of consumers of agricultural produce
- 1.3 Types of agricultural markets – Features of ideal agricultural marketing
- 1.4 Characteristics of agricultural commodities.

### **Module -II: Agricultural Marketing in India** **(Credit – 01)**

- 2.1 Defects of agricultural marketing in India
- 2.2 Government measures to improve the system of agricultural marketing
- 2.3 Features and functions of Agricultural Produce Market Committee (APMC)
- 2.4 Agricultural Pricing

### **\* Practical Work for Internal Assessment: Case Study / Field Survey / Field Visits/ Project.**

- 1) Review of concepts of agricultural marketing.
- 2) Visit to regulated markets.
- 3) Visit to taluka agricultural produce co-operative marketing society.

### **References:**

- 1) Agricultural Marketing in India by S. S. Acharya & N .L. Agarwal.

- 2) Principles and Practices of Marketing by C. B. Memoria and R. L. Joshi.
- 3) Agricultural Marketing by H.R. Krishnagouda.
- 4) Marketing of Agricultural Produce in India by A. P. Gupta.
- 5) Modern Marketing by K. D. Basava.

***Journals and Magazines***

- 1) Indian Journal of Marketing
- 2) Indian Journal of Agricultural Marketing
- 3) Yojana

**Shivaji University, Kolhapur**  
**IKS Ancient Indian Economic Thoughts**

<b>Faculty</b>	Humanities
<b>Program</b>	<b>BA-Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>III</b>
<b>Course Category:</b>	<b>IKS</b>
<b>Course Name:</b>	<b>Ancient Indian Economic Thoughts</b>
<b>Course Code:</b>	<b>BAU0325IKSL5315C</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

**Preamble:** Indian economic thoughts have been stood upon the glorious history of ancient economic thoughts which was propounded by Kautilya. For knowing the base of Indian economic system and economic thoughts students have to know these thoughts in detail. So this course make familiar to the students about the structure and nature of ancient Indian economic thoughts and it's nature. It well also introduce about Public Finance, Tax System, Land Revenue, Budget and Public Expenditure. In that particular age the role of government is very important in the concern of their functions. This paper will help the students to study the role of government in the building of economy as well as nation.

**Objectives:**

- 1) To make students familiar with ancient economic thoughts
- 2) To give detailed a knowledge about public financial system of ancient economy

**Course Outcome:**

CO – 1 Acquaint with the basic fundamental nature of historic background of Indian economic thoughts.

CO –2 Capable to analyse the ancient economic thoughts with modern economic thoughts

**Expected Skills impartation (Through theory and practical's)**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Module 1. Introduction to Ancient Economy**

**(Credit- 01)**

- 1.1 Nature of Ancient Economy
- 1.2 Features of Ancient Indian Economy
- 1.3 internal and International Trade in Ancient India
- 1.4 Ancient Indian Exchange System

**Module 2. Role and Functions of government**

**(Credit- 01)**

- 2.1 Tax system - Land Revenue
- 2.2 Budget
- 2.3 Progressive & Controlling functions of government
- 2.4 Social Security

### **Practical work: Case Study / Field Survey / Field Visits / Project**

- 1) Describing nature and objectives of wealth in ancient economy.
- 2) State the agriculture and animal husbandry occupations in ancient economy.
- 3) Critically analyse the tax system and budget management in ancient Indian economy.
- 4) Interpretation of social security system.

### **REFERENCES**

1. Ancient Indian Economic Thoughts–Manindra Chandra Lectures 1927, Benares Hindu University
2. [Sharma, Ram Sharan](#) (1958) [Shudras in ancient india](#)
3. [Pal, Bipin Chandra](#) (1920) Non Co-operation Bipin Chandra Pal
4. [Bhandarkar, D.R.](#) (1955) ASHOKA
5. Economics of Kautilya
6. [विद्यालंकार, सत्यकेतु](#) (1971) मौर्य समाज का इतिहास
7. [रायखेलकर - आर्थिक विचारांचा इतिहास](#)
8. [कौटिल्या अर्थशास्त्र](#)

### **Research journals:**

1. The Quarterly Journal of Economics, Oxford University Press
2. [American Economic Review, American Economic Association](#)
3. [Journal of Political Economy, University of Chicago Press](#)
4. [Econometrica, Econometric Society](#) (also covers [Econometrica, Econometric Society](#))
5. [Journal of Economic Literature, American Economic Association](#)

### **Additional readings:**

1. Economics Times
2. Policy Review
3. Business Standard

**Medium of Instruction** – Marathi/English

## **B. A. II, SEMESTER – IV**

### **SHIVAJI UNIVERSITY, KOLHAPUR**

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>IV</b>
Course Category:	<b>Major-V</b>
Course Name:	<b>Macro Economics (Paper V)</b>
Course Code:	<b>BAU0325DSL5315C05</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20 Total Marks: 100</b>

### **MACRO ECONOMICS (PAPER V)**

#### **Course Outcomes**

- \* Students will come to know meaning and features of inflation and deflation
- \* Students will come to know the fundamentals of Monetarism
- \* Students will come to know meaning and theories of Trade Cycles
- \* Students will come to know meaning and nature of Public Finance

#### **Module I - Inflation and Deflation**

**(Credit- 01)**

- 1.1 Meaning, Types, Causes, Effects and inflation and deflation - Remedies of controlling Inflation and Deflation
- 1.2 Demand Pull Inflation and Cost Push Inflation
- 1.3 Inflationary Gap and Philips curve
- 1.4 Fundamentals of Monetarism- Stagflation - Supply side Economics

#### **Module II - Trade Cycles**

**(Credit- 01)**

- 2.1 Meaning, Types and Features of Trade Cycles
- 2.2 Phases of Trade Cycles
- 2.3 Theories of Trade Cycles - Hawtrey, Schumpeter and Keynes
- 2.4 Control of trade Cycles

#### **Module III - Public Finance - I**

**(Credit- 01)**

- 3.1 Meaning, Nature and Scope of Public Finance - Principal of Maximum Social Advantage
- 3.2 Public Revenue - Tax and non-tax Revenue
- 3.3 Public Expenditure - Causes of Growth
- 3.4 Public Debt - Types and Effects

## **Module IV - Public Finance – II**

**(Credit- 01)**

- 4.1 Deficit Financing - Types and Effects
- 4.2 Budget - Types and Importance
- 4.3 Advantages and Disadvantages of International Trade
- 4.4 Ricardian Theory of International Trade

## **Reference Books**

- 1 Jhingan M.L., Macro Economics Theory, Vrinda Publication, Delhi.2.Mithani D.M., Monetary Theory, Vota and Company, Mumbai.
- 2 Mithani D.M., Macro Economics, Himalaya Publishing House.
- 3 Dewett K.K., Modern Economic Theory, S. Chand & Co., Ltd., New Delhi.
- 4 Ackley G, Macro Economics: Theory and Policy, Macmillan, NewYork.
- 5 Keynes J.M., General Theory of Employment, Interest and money, Macmillan and Co. London.
- 6 Seth M.L., An Introduction to Keynesian Economics, Lakshmi NarainAgarwal, Agra.
- 7 Fisher Irving, The purchasing power of money, Macmillan New York.
- 8 Shaprio Edward, Macro Economic Analysis, Galgotia Publication's NewDelhi.
- 9 Ahuja H. L (2017) Advanced Economic Theory; S. Chand & Company, New Delhi
- 10 Ahuja H. L (2016) Macro Economics Theory and Practices; S. Chand& Company, New Delhi.
- 11 Lekhi R. L. (2013) Public Finance; Kalyani Publisher New Delhi
- 12 राम देशमुख, आधुनिक स्थूल अर्थशास्त्र, विद्या प्रकाशन, नागपूर
- 13 जी एन झांबरे, स्थूल अर्थशास्त्र पिंपळापुरे अँड कंपनी पब्लिशर, नागपूर
- 14 पाटील जे एफ(२०१४) साकलिक अर्थशास्त्र, फडके प्रकाशन, कोल्हापूर

**SEMESTER- IV**  
**BANK AND FINANCIAL MARKETS**  
**(PAPER-VI)**

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>IV</b>
Course Category:	<b>Major- VI</b>
Course Name:	<b>Bank And Financial Markets: VI</b>
Course Code:	<b>BAU0325DSL5315C06</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20</b> <b>Total Marks: 100</b>

**Course Outcomes - After successful completion of this course**

- \* Students will come to know Role and functions of SEBI
- \* Students will come to know meaning, types and Importance of Mutual funds
- \* Students will come to know the concept of Payment Bank
- \* Students will come to know meaning and types of Cyber crime

**Module: I Financial System in India**

**(Credit- 01)**

- 1.1 Money Market – Meaning and Components
- 1.2 Capital Market – Meaning and Components
- 1.3 Stock Market – Meaning and Features
- 1.4 Role and Functions of SEBI

**Module: II Indian Financial Institutions**

**(Credit- 01)**

- 2.1 Development Banks: Concept & Role
- 2.2 Non-Bank Financial Institutions: Concept and Growth
- 2.3 Functions of EXIM Bank
- 2.4 Mutual Funds: Meaning, Types and Importance

**Module:III: Banking Reforms**

**(Credit- 01)**

- 3.1 Recommendation of the Narasimham Committee (1991 & 1998)
- 3.2 New Bank Registration Policy – 2013
- 3.3 Mergers and Acquisitions in Indian Banking : Concept, Need Trends and impact.
- 3.4 Concept of Payment Bank

**Module:IV: E-Banking Service**

**(Credit- 01)**

- 4.1 E-Banking – Meaning, advantages and disadvantages
- 4.2 Features of Credit and Debit card
- 4.3 NEFT and RTGS, Cheque Truncation System
- 4.4 Cyber Crimes in Banking – Meaning, Types and Precaution

**Reference Books:**

1. Bhole L.M. (2009), Financial Institutions and Market, Tata McGraw Hill, New Delhi
2. BhasinNitin(2010), Financial Institutions and Financial Markets in India: Functioning and Reforms. New Century Publications, New Delhi
3. Berg Braam van den (2015), Understanding Financial Markets & Instruments, Academy of Financial Market, <https://eagletaders.com/books/afm/afm4.php>
4. Cade, Eddie (1998) Managing Banking Risks, Wood head Publishing Ltd., in association with The Chartered Institute of Bankers, England.
5. Gupta, L.C (1997), Stock Exchange Trading in India; Society for Capital Market Research and Development
6. SethiJyotsna and Bhatia Nishwan (2003),Elements of Banking and Insurance, Prentice Hall of India,New Delhi
7. National Stock Exchange (2015), Securities Market (Basic) Module, NCFM, National Stock Exchange of India Limited
8. Joshi Vasant C. and Joshi Vinay V (1998), Managing Indian Banks: The Challenges Ahead, Response Books, New Delhi.
9. Vasant Desai, "Bank and Institutional Management", Himalaya Publishing House.
10. Dr. P. K. Srivastava, "Banking Theory and Practices", Himalaya Publishing House
11. Gorden Natarajan "Banking Theory law and practices" Himalaya publishing Houses.
12. M.Y. Khan, "Indian Financial System", Tata McGraw Hill.
13. Reserve Bank of India, Report on Trend and progress of Banking in India.

## **SEMESTER- IV**

### **Co-operatives in India**

Faculty	<b>Humanities</b>
Program	<b>B.A.II Economics</b>
Course	<b>BA-II</b>
Semester	<b>IV</b>
Course Category:	<b>Minor</b>
Course Name:	<b>Co-operatives in India</b>
Course Code:	<b>BAU0325MNL5315C02</b>
Course Credits:	<b>04</b>
Marks:	<b>Semester End: 80 + Internal Assessment: 20 Total Marks: 100</b>

#### **Course Outcomes - After successful completion of this course**

- \* Students will come to know Co-operative structure in India
- \* Students will come to know importance of co-operative movement
- \* Students will come to know functions of co-operative societies
- \* Students will come to know role of national institutions in co-operation

#### **Module I: Co-Operative Credit Structure in India** **(Credit- 01)**

- 1.1: Primary Agricultural Credit Co-operative Societies – Functions and Importance.
- 1.2: District Central Co-operative Banks- Functions and Importance.
- 1.3: State Co-operative Bank – Functions and Importance.
- 1.4: Urban Co-operative Banks – Functions and Importance.

#### **Module II - Cooperative Societies in India – I** **(Credit- 01)**

- 2.1 Co-operative Marketing - Importance, Problems, Remedies
- 2.2 Cooperative Farming - Types and Importance
- 2.3 Consumers Co-operative Societies in India
- 2.4 Co-operative Housing societies in India

#### **Module III - Co-operative Societies in India II** **(Credit- 01)**

- 3.1 Sugar Co-operatives
- 3.2 Dairy Co-operatives
- 3.3 Labour Co-operative Societies
- 3.4 Service Co-operative societies

#### **Module IV: Role of National Institutions in Co-operation** **(Credit- 01)**

- 4.1: National Bank for Agricultural and Rural Development (NABARD)
- 4.2: National Co-operative Development Corporation (NCDC)
- 4.3: National Co-operative Union of India (NCUI)
- 4.4: Ministry Of Cooperation in India- Role And Importance

**REFERENCES:**

1. Bedi R.D – Theory, history and practice of Co-operation. Loyal Book Depot, Meerut.
2. Datta and Sundaram – Indian Economy, S. Chand and Company, New Delhi.
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai.
4. Hajela T. N – Principles, Problems and Practice of Co-operation, Shivalal Agarwal Publication, Agra.
5. Mathur B.S – Co-operation in India, Sahitya Bhavan, Agra
6. Mukhi H. R. –Co-operation in India and Abroad, R. B. Publications
7. Dr. Memoria C.B & Saksena R. D – Co-operation in India, KitabMahal Allahabad
8. Karve D.G – Co-operative Principles and Substance
9. Kamat G. S – Principles, Practice and Management of Co-operation
10. Singh L.P – Co-operative Marketing
11. SahakarJagat – Various Issue
12. <https://cooperation.gov.in>

## Second Year Bachelor of Arts (SYBA) Semester IV

### Course Category - Open Elective Course (OE)

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>B.A Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>IV</b>
<b>Course Category:</b>	<b>OE – IV</b>
<b>Course Name:</b>	<b>Economics of Organic Farming</b>
<b>Course Code:</b>	<b>BAU0325OEL5315C04</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10 Total Marks: 50</b>

**Course Outcomes:** After successful completion of this course

- \* Students will come to know meaning and features of Organic Farming
- \* Students will come to know what the policy of Government about Organic Farming is
- \* Students will come to know Importance of Organic Farming
- \* Students will come to know the Obstacles in the way of development of Organic Farming

#### **Module I - Organic Farming - I** (Credit- 01)

- 1.1 Meaning and Features of Organic Farming
- 1.2 Policy of Government of Organic Farming
- 1.3 Effects of Chemical or nonorganic Farming

#### **Module II - Organic Farming – II** (Credit- 01)

- 2.1 Need or Importance of Organic Farming
- 2.2 Obstacles in the way of development of Organic Farming
- 2.3 Recommendations for success of Organic Farming

#### **List of Reference Books**

1. Reddy S.R., Principles of Organic Farming, Kalyani Publication
2. Bansal Mamta, Basics of Organic Farming, CBS Publication, 2020
3. Panda Himadri (Dr.), The Complete Technology Book on Biofertilizer and Organic Farming, 2022
4. Maliwal P.L., Principles of Organic Farming, Scientific Publication, January 2020
5. इंग्ले जयवंत शंकरराव, गरज सेंट्रिय शेतीची, विकास प्रिंटिंग, सकाळ, कोल्हापूर, २०१९

**Shivaji University, Kolhapur**  
**B. A. II SEM IV (SEC-VI)**

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>BA-Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>IV</b>
<b>Course Category:</b>	<b>SEC-VI</b>
<b>Course Name:</b>	<b>Cooperative Administration and Audit</b>
<b>Course Code:</b>	<b>BAU0325SECL5315C04</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

## **COOPERATIVE ADMINISTRATION AND AUDIT**

**Course Outcomes:** After successful completion of this course, the students will be able to:

- Understand the cooperative administration / management.
- Equip with leadership and human resource management
- Understand the role of state and cooperative audit.

**Module 1: Cooperative Administration**

**(Credit- 01)**

- 1.1 Cooperative Management - concept and unique features
- 1.2 Management structure: types and procedure of general body meetings - it's role
- 1.3 Duties of Board of Directors - role of secretary / managing director
- 1.4 Cooperative education and training - role of leadership in cooperative development

**Module 2: Cooperative Audit**

**(Credit- 01)**

- 2.1 Cooperative audit- concept and salient features - types
- 2.2 Introduction to management audit, special audit, cost audit and their applicability
- 2.3 Cooperative supervision: BASEL Norms
- 2.5 Auditor: duties, rights and responsibilities

***READING LIST:***

1. Nakkiran S. and M. Karthikeyan (2012): '*Management of Agricultural and Non-agricultural Cooperatives*', Discovery PublishingPvt., Ltd.
2. Dr/ Ra,losjem U (2013): *Management of Cooperatives - History, Theory, Sectors and Case Studies*', Jaico Publishing House.
3. International Labour Office (1975): '*Cooperative Management and Administration*', International Labour Office, Geneva.
4. Dr. S. L. Goti (2022): *Cooperative Administration and Management - Text and Case Studies*, Regal Publications.
5. M. Karthikeyan (2020): *Cooperative Auditing*', Discovery Publishing House.

6. Y. K. Rao (2019): *Cooperative Accounting and Auditing*', Mittal Publications.
7. International Labour Office - *Cooperative Audit and Control, Trainer's Manual*, International Labour Office, Geneva.
8. Gavin W. T. Scott (1991): ;*Cooperative Audit and Control - Material for Management Training in Cooperatives: Trainer's Manual*', International Labour Office, Indiana University.

**Shivaji University, Kolhapur**  
**B. A. II SEM IV (VSC)**

<b>Faculty</b>	<b>Humanities</b>
<b>Program</b>	<b>B.A Economics</b>
<b>Course</b>	<b>BA-II</b>
<b>Semester</b>	<b>IV</b>
<b>Course Category:</b>	<b>VSC - IV</b>
<b>Course Name:</b>	<b>Processing Cooperatives</b>
<b>Course Code:</b>	<b>BAU0325VSEL5315C02</b>
<b>Course Credits:</b>	<b>02</b>
<b>Marks:</b>	<b>Semester End: 40 + Internal Assessment: 10</b> <b>Total Marks: 50</b>

**Course Name: Processing Cooperatives**

**Course Credit: 2**

**Course Outcomes:** After successful completion of this course, the students will be able to:

- 1 Understand Co-operative Processing Societies
- 2 Know various process Co-operatives.

**Expected Skills impartation (Through theory and practical's)**

1. Understanding skill
2. Operational skill
3. Appraisal skill

**Module No.-I CO-OPERATIVE PROCESSING SOCIETIES**

**(Credit - 01)**

- 1.1 Co-operative Processing Societies- Meaning, Nature, Scope
- 1.2 Role of Co-operative processing societies in rural Development
- 1.3 Sugar Co-operatives : Progress, Role, Problems, Remedies
- 1.4 Dairy Co-operatives : Progress, Role, Problems, Remedies

**Module No.-II CO-OPERATIVE PROCESSING SOCIETIES**

**(Credit - 01)**

- 1.1 Co-Operative Spinning Mills: Progress, Role, Problems, Remedies
- 1.2 Fruit & Vegetable processing Cooperatives : Progress, Role, Problems, Remedies
- 1.3 Food processing Cooperatives : Progress, Role, Problems, Remedies
- 1.4 NCDC'S Schemes for Cooperatives Processing

## **Practical work for Internal Assessment: Case Study / Field Survey / Field Visits / Project**

1. Field Visit to cooperative Institutions
2. Project report on cooperative Institutions
3. Case Study on cooperative Institutions

## **REFERENCES**

1. Bedi R. D. – Theory, history & Practice of Co-operation, Loyal Book Depot Meerut
2. Datta & Sundaram – Indian Economy, S. Chand and Company, New Delhi
3. Dr. C. N. Sontakki – Co-operative Development, Sheth Publication Mumbai
4. Hajela T. N. – Principles, Problems and Practice of Co-operation, Shivalal Agrawal Publication, Agra (Latest Edn.)
5. Mathur B. S. – Co-operation in India, Sahitya Bhavan Agra (Latest Edn.)
6. Mukhi H. R. – Co-operation in India and abroad, R. B. Publication.
7. Dr. Mamoria C. B. & Saksena R. D. – Co-operation in India, Kitab mahal Allahabad.
8. Kamat G. S – Principles, Practice and Management of Co-operation
9. Singh L.P – Co-operative Marketing
10. SahakarJagat – Various Issues

## **Research journals:**

1. Recent Journal of Co-operative Organization and Management
2. Journal of Co-operative Studies
3. International Journal of community and cooperative studies
4. Journal of Cooperatives
5. The Cooperator
6. The Indian Cooperative Review

## **Additional readings:**

1. The Economic Times
2. Policy Review
3. Business Standard
4. Maharashtra cooperative quarterly
5. Maharashtra cooperative movement at a glance
6. सहकारीविश्व