



**S.V.K.P & Dr. K.S. RAJU ARTS & SCIENCE COLLEGE (Autonomous)**  
Accredited by NAAC with "A" Grade , Recognized by UGC as "College with Potential for Excellence"  
ISO Certified Institution (with 3 ISO Certificates)  
(Affiliated to ADIKAVI NANNAYA UNIVERSITY - Recognized by Govt. of Andhra Pradesh)  
**PENUGONDA – 534320. W.G.DIST.A.P**  
Phone No: 08819-246126 Email : [svkp\\_penugonda@rediffmail.com](mailto:svkp_penugonda@rediffmail.com) Website : [svkpandksrajucollege.edu.in](http://svkpandksrajucollege.edu.in)

## FIRST SEMESTER SYLLABUS

### I B.A. ECONOMICS

#### MICRO ECONOMIC ANALYSIS –I(CODE: 20ECO1)

(w.e.f. 2020-21 Admitted Batch)

#### Module–1: Economic Analysis and Methodology

Scarcity and Choice as fundamental problems of economics - Micro and Macro economic Analysis –Scope and Importance of Micro economic analysis -Principles of Microeconomics : Inductive and deductive methods– partial and general equilibrium

#### Module -2: Theory of Consumption

**Concept of Demand** -Factors determining demand - Law of Demand - reasons and exceptions - Elasticity of Demand -**Cardinal and Ordinal utility** - Indifference Curveanalysis : Properties of Indifference curves, Indifference Curve Map -Marginal Rate of Substitution - Budget Line - Changes -Consumer Equilibrium under Indifference Curve Analysis – Consumers' Surplus and Indifference Curve Analysis

#### Module -3: Theory of Production

**Concept and Objectives of Firm - Production Function** : Cobb- Douglas Production Function -Law of Variable Proportions -Laws of Returns to Scale - Economies of large scale -**Concepts of Cost** - Total, Average and Marginal Costs - Law of Supply - **Concept of Revenue** : Total, Average and Marginal Revenues - Relation between Average and Marginal Revenues and elasticity ofSupply

#### Module-4: Theory of Exchange

**Concepts of Market** : Criteria for Classification of Markets - Perfect Competition– Conditions, Price and Output determination ; Monopoly : Conditions, Price and Output Determination - Price Discrimination; Monopolistic Competition - Assumptions - Price and output determination - Selling Costs ; Oligopoly -Types- Kinky demand curve and Price rigidity

#### Module - 5: Theory of Distribution

The concepts of Functional and Personal Distribution of Income - Marginal Productivity Theory of Distribution - Modern Theory of Distribution -Concept of Rent - Ricardian Theory of Rent – Marshall's concepts of Economic Rent and Quasi Rent; **Theories of Wage Determination**; Subsistence Theory and Standard of Living Theory - Modern Theory of Wages; Classical Theory of Interest -Loanable Funds Theory of Interest -Liquidity

Preference Theory of Interest; Theories of Profit; Risk and Uncertainty, Dynamic and Innovations Theories.



## SECOND SEMESTER SYLLABUS

### I B.A. ECONOMICS

#### MACRO ECONOMIC ANALYSIS –I (CODE: 20ECO2)

(w.e.f. 2020-21 Admitted Batch)

#### UNIT I: National Income:

Macroeconomics - Definition, Scope and Importance - Difference between Micro economic and Macro economic Analyses – Circular Flow of Income - National Income: Definitions, Concepts, Measurement of National Income - Difficulties - Importance - Concept of Green Accounting.

#### UNIT II: Theory of Employment:

Classical Theory of Employment - Say's Law of Markets - Criticism - Keynesian Theory of Employment - Consumption Function - Keynes' Psychological Law of Consumption - Average and Marginal Propensity to Consume - Factors determining Consumption Function- Investment Function: Marginal Efficiency of Capital - Multiplier and Accelerator - Keynesian Theory of Employment.

#### UNIT III: Money and Banking:

Definitions of Money - Concepts of Money, Liquidity and Finance - Gresham's Law - RBI classification of Money - Theories of Money: Fisher and Cambridge (Marshall, Pigou, Robertson and Keynes equations) - Banking - Definition and types of Banking - Commercial Banks - Functions - Recent Trends in Banking - Mergers and Acquisitions - Central Bank - Functions - Control of Credit by Central Bank - NBFCs- Factors contributing to their Growth and their Role.

#### UNIT IV: Inflation and Trade Cycles:

Inflation: Concepts of Inflation, deflation and stagflation - Phillip's Curve - Measurement of Inflation - CPI and WPI -Types of Inflation - Causes and Consequences of Inflation -Measures to Control Inflation. Trade Cycles: Phases of Trade Cycle -Causes and Measures to control Trade Cycles.

#### UNIT V: Finance and Insurance:

Financial Assets and Financial Instruments -Financial Markets- Functions of Money Market - Functions of Capital Market - Stock Market - Exchanges – Index : Sensex and Nifty – Concept of Insurance -Types and Importance of Insurance.



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## THRED SEMESTER SYLLABUS

### II B.A. ECONOMICS DEVELOPMENT ECONOMICS(CODE: 20ECO3) (w.e.f. 2020-21 Admitted Batch)

#### UNIT I

Economic Growth and Development: Economic Development as a Branch of Study of Economics – Scope and Importance - Distinction between Economic Growth and Economic Development -Measures of Economic Development and their limitations - Relevance of Herd (Group) Immunity in the context of COVID 19 - three core values of economic development : Sustainability, Self-esteem and Freedom – Economy and Environment : Concepts of sustainable development and inclusive growth.

#### UNIT II

Modern Economic Growth: Characteristics of Underdeveloped Countries - World Bank and IMF Classification of countries - Modern economic growth – Kuznets' Six Characteristics - Obstacles to economic development - Vicious Circle of Poverty and cumulative causation - Factors of economic growth: Economic and Non-economic - Capital Formation – Foreign and Domestic capital, Debt and Disinvestment.

#### UNIT III

Theories of Development and Underdevelopment: Classical Theory: Adam Smith, Ricardo and Malthus -Marxian Theory - Schumpeter Theory -Rostow's Stages of Economic Growth - Harrod- Domar two sector model -Solow's Model and Robinson's Golden Age. **Additional Topic:- ILO**

#### UNIT IV

Strategies of Economic Development: Strategies of Economic Development – Big Push - Balanced Growth -Unbalanced Growth - Mahalanobis Model - Agriculture vs Industry - Capital Intensive Technology vs Labour Intensive Technology -Role of Infrastructure in Economic Development.

#### UNIT V

Institutions and Economic Development: Role of State in Economic Development -Role of Markets - Market Failure and Regulation by State -Public sector vs Private sector -Economic

Planning – concept, objectives and types -NITI Ayog - Economic Federalism -Financial Institutions and Economic Development -Role of International Institutions -IDBI, ADB, IMF - Foreign Trade - FIIs and FDIs.

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**FOURTH SEMESTER SYLLABUS**  
**II B.A. ECONOMICS**  
**ECONOMIC DEVELOPMENT- INDIA AND ANDHRA PRADESH(CODE:**  
**20ECO4A)**  
**(w.e.f. 2020-21 Admitted Batch)**

**UNIT I**

**Basic Features:** Basic characteristics of Indian Economy as a developing economy – Economic development since independence - Objectives and achievements of planning – Planning Commission/NITI Ayog and their approaches to economic development - India's Rank in Global Human Development Index .

**UNIT II**

**National Income and Demography:** Trends in National income - Demographic trends - Poverty and Inequalities – Occupational Structure and Unemployment - Various Schemes of employment generation and eradication of poverty – Issues in Rural Development and Urban Development –Intra-state and Interstate Labour Migration and unorganized sector Problems of Migrant Labour

**UNIT III**

**Agricultural and Industrial Developments:** Indian Agriculture – Agricultural Strategy and Agricultural Policy – Agrarian Crisis and land reforms – Agricultural credit – Minimum Support Prices -Malnutrition and Food Security - Indian Industry - Recent Industrial Policy  
**Additional Topic:-** 1991 Industrial Policy – Make-in India – Start-up and Stand-up programmes – SEZs and Industrial Corridors - Economic Reforms and their impact - Economic initiatives by government of India during COVID - Atmanirbhar Bharat package.

**UNIT IV**

**Indian Public Finance:** Fiscal policy- Indian Tax System and Recent changes – GST and its impact on Commerce and Industry – Centre, States financial relations- Recommendations of Recent Finance Commission – Public Expenditure and Public Debt –**Concepts of Budget.**

**UNIT V**

**Andhra Pradesh Economy:**The basic characteristics of Andhra Pradesh economy after bifurcation in 2014 – Impact of bifurcation on the endowment of natural resources and state revenue – new challenges to industry and commerce - the new initiatives to develop infrastructure – Power and Transport –Health and Education- **Information Technology and e-**

governance – Urbanization and smart cities – Skill development and employment –Recent Social welfare programme.



**FOURTH SEMESTER SYLLABUS**  
**II B.A. ECONOMICS**  
**STATISTICAL METHODS FOR ECONOMICS(CODE: 20ECO4B)**  
**(w.e.f. 2020-21 Admitted Batch)**

**UNIT I:**

**Nature and Definition of Statistics:** Introduction to Statistics – Definition, scope, importance and limitations of Statistics – Primary and Secondary data- Census and Sampling techniques and their merits and demerits. **Additional Topic:-** Indian Statistical System.

**UNIT II:**

**Diagrammatic Analysis:** Collection of data - Schedule and questionnaire – Frequency distribution – Tabulation – diagram and graphic presentation of data – Histogram, Frequency Polygon, Cumulative Frequency Curves - Bar Diagrams and Pie Diagram.

**UNIT III:**

**Measures of Central Tendency and Dispersion:** Measures of Central Tendency and Dispersion - Types of averages- Arithmetic Mean, Geometric Mean, Harmonic Mean – Median – Mode – Dispersion - Range, Quartile Deviation, Mean Deviation, Standard Deviation- Coefficient of Variation.

**UNIT IV:**

**Correlation and Regression:** Correlation and Regression - Meaning, Definition and uses of Correlation- Types of Correlation- Karl Pearson's Correlation coefficient - Spearman's Rank Correlation- Regression Equations - utility of regression analysis – Demand forecasting.

**UNIT V:**

**Time Series and Index Numbers:** Time Series and Index Numbers: Definition and components of Time Series – Measurement of Time Series – Moving Average and the Least Squares Method – Index Numbers - Concepts of Price and Quantity Relatives – Laspeyres's, Paasche's and Fisher's Ideal Index Numbers – Uses and Limitations of Index Numbers.



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**FIFTH SEMESTER SYLLABUS**  
**III B.A. ECONOMICS**  
**INSURANCE SERVICES (CODE: 20ECO5C1)**  
**(w.e.f. 2020-21 Admitted Batch)**

**Unit1:**

**Insurance Concept and Principles Risk Management:** Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDA and Insurance Ombudsman–**Scope for Insurance Business in India.**

**Unit2:**

**Life Insurance and Products Life Insurance:** Nature and Features - Major Life Insurance Companies in India - Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies – Medical Examiner.

**Unit3:**

**General and Health Insurances and Products General Insurance:** Nature, Features and Types- Major General Insurance Companies in India - Important General Insurance Products/Policies and their Features - Surveyor – Health Insurance: Nature and Features -Health Insurance Companies in India - Major Health Insurance Products/policies and their Features: Individual, Family, Group.

**Unit4:**

**Practicing as an Insurance Agent Insurance Contract and Terms of Insurance Policy** - Registration of Insurance Agency with the Company — Procedure to issue a Policy: Application and Acceptance – Policy Lapse and Revival – Premium Payment, Assignment, Nomination and Surrender of Policy – Policy Claim-Important Websites and Apps of Insurance in India.- **Additional Topic** : Impact of Technology in Insurance Industry.

**Unit5:**

**Understanding the Customer and Case Studies** Insurance Customer and Categories Understanding Customer Mindset and Satisfaction Addressing the Grievances of the Customer–Ethical Behavior in Insurance Moral Hazard Discussion of two different Case Studies related to Life or General or

Health Insurance Services.



**FIFTH SEMESTER SYLLABUS**  
**III B.A. ECONOMICS**  
**Banking and Financial Services (CODE: 20ECO5C2)**  
**(w.e.f. 2020-21 Admitted Batch)**

**Unit1:**

**Principles of Banking and Indian Banking System** Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – **Anti-money Laundering - Basics of Financial literacy** - Problems and Challenges of Banking in India.-**Additional Topic: Recent trends in Banking sectors 2022.**

**Unit2:**

**Deposits, Loans and Digital Banking** Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging - Priority Sector Lending – **E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.**

**Unit3:**

**Banking Correspondents and Common Service Centers** Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization, Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – **Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre** - Case Study of Banking Correspondents with any Bank or CSC in Local Area.

**Unit4:**

**Financial Services of NBFIs** Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – **Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.**

**Unit5:**

**Work with Finance Service Company (FSC)** Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in



**FIRST SEMESTER**  
**UG – Life Skill Course Syllabus**  
**UG- LIFE SKILL COURSE:: HUMAN VALUES AND PROFESSIONAL ETHICS ( 20LSI )**  
(w.e.f. 2020-2021 A.Y.admitted Batch)

**UNIT: 1 - Introduction – Definition, Importance, Process & Classifications of Value Education:**

Understanding the need, basic guidelines, content and process for Value Education  
Understanding the thought provoking issues; need for Values in our daily life  
Choices making – Choosing, Cherishing & Acting, Classification of Value  
Education: understanding Personal Values, Social Values, Moral Values & Spiritual Values.

**UNIT: 2 - Harmony in the Family – Understanding Values in Human Relationships:**

Understanding harmony in the Family- the basic unit of human interaction,  
Understanding the set of proposals to verify the Harmony in the Family; Trust (Vishwas) and Respect (Samman) as the foundational values of relationship, Present Scenario: Differentiation (Disrespect) in relationships on the basis of body, physical facilities, or beliefs. Understanding the Problems faced due to differentiation in Relationships. Understanding the harmony in the society (society being an extension of family): Samadhan, Samridhi, Abhay, Sah-astitva as comprehensive Human Goals Visualizing a universal harmonious order in society- Undivided Society (AkhandSamaj), Universal Order (SarvabhaumVyawastha )- from family to world family.

**UNIT: 3 - Professional Ethics in Education:**

Understanding about Professional Integrity, Respect & Equality, Privacy, Building Trusting Relationships. Understanding the concepts; Positive co-operation, Respecting the competence of other professions. Understanding about Taking initiative and Promoting the culture of openness. Depicting Loyalty towards Goals and objectives.



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**SECOND SEMESTER**  
**UG -Skill Development Course Syllabus**  
(Common for B.A., B.Com & B.Sc.,)  
**UG - Skill Development Course::AGRICULTURAL MARKETNG ( 20LSD2 )**  
(w.e.f. 2020-21 Admitted Batch)

**Unit- I:**  
(06hrs)

**Introduction of Agriculture and agricultural products** (including agriculture, horticulture, sericulture, floriculture, aquaculture- genetic culture and dairy product) - Agricultural Marketing - Role of marketing - Concepts - Goods and services - Movement of product from farm to consumer –Middlemen – Moneylenders - Types of agricultural markets (basic classification).

**Unit- II:**  
(09hrs)

– Primary, secondary and tertiary markets– Functioning of Market Yards–Market information – Rythu Bharosa Kendras (RBK) – Govt market policies and regulations- Contract farming -Govt Apps for marketing of agri products.

**Unit- III:**  
(10hrs)

**Planning production – assembling – grading - transportation– storage facilities.** Price fixation. Dissemination of market information –and role of ICT. Marketing - Mix- Product element- Place element- Price element- Promotion element. Selection of target market. Government programs in support of Agricultural marketing in India.

**Suggested Co-curricular Activities:**

**(05hrs)**

1. Study visit to agricultural markets and Rythu Bharosa Kendras (RBK)
2. Invited lecture by field expert
3. Survey of various involved activities e.g. assembling, grading, storage, transportation and distribution
4. Identify the demand for food processing units
5. Application of Govt Apps as one Nation and one Market
6. Assignments, Group discussion, Quiz etc.