



**SWAMI RAMANAND TEERTH
MARATHWADA UNIVERSITY, NANDED**

**SYLLABUS
B.A. THIRD YEAR
SEMESTER-V & VI
ECONOMICS**

**SEMESTER PATTERN
(CHOICE BASED CREDIT SYSTEM)
WITH EFFECT FROM 2018-19**

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED
Choice Based Credit System (CBCS) Course Structure
Faculty of Humanities
B.A. Third Year
SEMESTER PATTERN - ECONOMICS
With Effect From 2018-19

Semester	Core Course	Paper No.	Name of Paper	Lecture/ week	Total No. of Lectures	CA	ESE	Total Marks	Credits
Sem- V	DSE-ECO	I	Indian Economy	4	55	35	40	75	3
	GE-ECO	I	History of Economic Thoughts – I (Optional) OR Mathematical Economics – I (Optional) OR Quantitative Techniques - I (Optional) OR Industrial Economics (Optional)	4	55	35	40	75	3
	SEC-ECO	III	Financial Inclusion and Financial Literacy	3	45	25	25	50	2
	Total			11	155	95	105	200	8
Sem-VI	DSE-ECO	II	Public Finance	4	55	35	40	75	3
	GE-ECO	II	History of Economic Thoughts – II (Optional) OR Mathematical Economics – II (Optional) OR Quantitative Techniques - II (Optional) OR International Economics (Optional)	4	55	35	40	75	3
	SEC-ECO	IV	Entrepreneurship Development	3	45	25	25	50	2
	Total			11	155	95	105	200	8
Grand Total (Semester V & VI)				22	310	190	210	400	16

SEC- Skill Enhancement Course, DSE - Discipline Specific Elective, GE- Generic Elective

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

Choice Based Credit System (CBCS) Pattern of Economics

Faculty of Humanities

B.A. Third Year

With Effect From 2018-19

Subject: ECONOMICS

SEMESTER - V

Paper No.	Title of the Paper	Continuous Assessment (C.A.)	End of Semester Examination (E.S.E.)
DSE – ECO	Indian Economy	35	40
GE-ECO	History of Economic Thoughts – I (Optional) OR Mathematical Economics – I (Optional) OR Quantitative Techniques - I (Optional) OR Industrial Economics (Optional)	35	40
SEC-III	Financial Inclusion and Financial Literacy	25	25

SEMESTER - V

Paper No.	Title of the Paper	Continuous Assessment (C.A.)	End of Semester Examination (E.S.E.)
DSE – ECO	Public Finance	35	40
GE –ECO	History of Economic Thoughts – II (Optional) OR Mathematical Economics – II (Optional) OR Quantitative Techniques - II (Optional) OR International Economics (Optional)	35	40
SEC-IV	Entrepreneurship Development	25	25

Core Course :**75 Marks**

1. Continuous Assessment (C.A.): 35 Marks.
Two Class Test each for 10 Marks + One home assignment for 15 Marks.
2. End of Semester Examination (E.S.E.) : 40 Marks.

Skill Enhancement Course (SEC):**50 Marks**

1. Continuous Assessment (C.A.): 25 Marks.
Two Class Test each for 5 Marks + One Seminar (Abstract should be must) for 15 Marks.
2. End of Semester Examination (E.S.E.) : 25 Marks.
Skill development activities for 10 Marks.
Theory examination by using University Answer Book 10 Marks.
Presentation for 5 Marks.

End of Semester Examination (ESE)
Question Paper Pattern
ECONOMICS
With Effect From 2018-19

A) DSE and GE ECO : 40 Marks

Q.1 Descriptive question Or Descriptive question	10 Marks
Q.2 Descriptive question Or Descriptive question	10 Marks
Q.3 Descriptive question Or Descriptive question	10 Marks
Q.4 Write short notes on (Any two) I) II) III) IV)	10 Marks

B) Skill Enhancement Course (SEC): 25 Marks

Skill development activities	10 Marks
Theory examination by using University Answer Book	10 Marks
Presentation	5 Marks

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER - V

INDIAN ECONOMY- DSE - ECO - I

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40 + Internal (CA) 35

Course Outline :

This course is not only highly relevant to students and scholars interested in expanding their knowledge of Indian Economy, but also policymakers wanting to know more about opportunities offered by Indian Economy. This paper introduces types and challenges of Indian Economy like increasing population, Unemployment, Poverty, Inflation, Crises in Agricultural Sectors, etc. The present paper also introduces the role of different sectors in Indian Economy.

This paper includes economic planning and NITI Commission. The paper illustrates the impact of new economic reforms on Indian Economy. This paper also deals with the concept of foreign direct & Indirect Investment policy of India.

Course Objectives :

The specific objectives of the course are -

1. To expand student's knowledge about Indian Economy.
2. To let students know more about opportunities offered by Indian Economy.
3. The let students know more about challenges of Indian Economy.
4. To develop assessing capacity of students of economic policies.
5. To develop economic problem solving capacity of students.

Course Utility :

1. Student will acquire the knowledge of Indian Economy.
2. Student will understand various challenges of Indian Economy.
3. Student will be able to suggest various measures to policy makers for solution of economic problem.

Course Content :

Unit-I Nature of Economy :

Periods-20

- 1.1 Meaning and Types of Economy -Capitalist, Socialist, Mixed, Closed and Open Economy.(In brief)
- 1.2 Nature and Challenges of Indian Economy -Population, Poverty, Unemployment, Fluctuations in Agricultural commodity Prices, farmers suicides, etc.
- 1.3 Role of Agriculture, Industry and Service Sectors in Indian Economic Development.
(Sectoral share in GDP, Employment and Growth rates)
- 1.4 Human Development Index – Concept and Components.

Unit-II Economic Planning and Infrastructure :

Periods-20

- 2.1 Economic Planning – Definition, Meaning, Needs and Objectives.
12th Five Year Plan-Objectives and Achievements
- 2.2 National Institutions for Transforming India (NITI) Commission - Objectives and Structure.
- 2.3 Infrastructure – Transport, Energy, Education and Health

Unit-III Economic Reforms in India :

Periods-15

- 3.1 New Economic Reforms – Liberalization, Privatization and Globalization and its Impact on Indian Economy.
- 3.2 Role of Foreign Capital in Economic Development
- 3.3 Foreign Direct Investment & Foreign Institutional Investment - Meaning and Policy.
- 3.4 Impact of foreign Capital on Indian Economy (Merits & Demerits).

Books Recommended:

1. Gaurav Datt & Ashwini Mahajan, Datt Sundram's Indian Economy; S.Chand and Sons Co.Ltd;New Delhi.
2. Misra S.K.and Puri V.K.;I (Edition 2014) Indian Economy Its Development Experience, Himalaya Publishing House ,Mumbai.
3. Dhingra Ishwar (2006) ;Indian Economy S.Chand and sons Co.Ltd;New Delhi.
4. Uma Kapil (2013),Indian Economy, Performance and Policies,Academic Foundation,New Delhi.
5. Ahluwalia I J and I.M.D. Little,1(999),Indian Economic Reforms and Development.
6. Brahmananda R.R. and Panchmukhi V.A.(Edition 2001),Development Experience in Indian Economy Inter-State Perspectives, Bookwell, Delhi.

7. Gupta S. P. (1989), Planning and Development in India; A Critique, Allied Publishers Pvt.Ltd., New Delhi.
8. Jha Raghendra (Ed 2003) Indian Economic Reforms Hampshire, U.K.
9. Chug Ram L. and Uppal J.S. (1985), Black Money in India Tata McGraw Hill, Sagar Publication New Delhi.
10. Gupta Suraj B.(1992); Black Money in India, Sage Publication, ,New Delhi.
11. Bhagwati Jagdish ,(2004); In Defence of Globalisation, Oxford University Press U.K.
12. Government of India, Economic Survey 2004-05
13. World Development Report, UNDP.
14. डॉ. जी.एन. झामरे, भारतीय अर्थव्यवस्था, विकास व पर्यावरणात्मक अर्थशास्त्र, पिंपळापुरे अँड क. पब्लिशर्स, नागपूर. 2011.
15. भोसले व काटे, भारतीय अर्थव्यवस्था, फडके प्रकाशन, कोल्हापुर.
16. देसाई भालेराव, भारतीय अर्थव्यवस्था, निराली प्रकाशन, पुणे.
17. प्रा. एन.एल. चव्हाण, भारतीय अर्थव्यवस्था, प्रशांत पब्लिकेशन, जळगाव.
18. गौरव दत्त, आश्विनी महाजन, दत्त एवं सुन्दरम भारतीय अर्थव्यवस्था, एस . चन्द एण्ड कम्पनी लि., नई दिल्ली.
19. श्री. रंजन कोळंबे, भारतीय अर्थव्यवस्था, भगीरथ प्रकाशन, पुणे. 2017-18.
20. डॉ. किरण जी. देसले, स्पर्धा परीक्षा संपूर्ण अर्थशास्त्र, दीपस्तंभ प्रकाशन, जळगाव.
21. प्रतियोगिता दर्पण, भारतीय अर्थव्यवस्था, हिन्दी मासिक, आग्रा.
22. क्रॉनिकल, भारतीय अर्थव्यवस्था, (हिन्दी/Eng), Chronicle Publication, Noida.
२३. सुर्यकांत पवार (२०१४) भारतीय अर्थव्यवस्था, स्वयंदिप प्रकाशन, पूणे.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – V

HISTORY OF ECONOMIC THOUGHTS-I (Optional)

GE-ECO-I

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40 + Internal (CA) 35

Course outline:

In this course an analysis of Western Economic thinkers has been taken. one should not analyze present economic thoughts without studying history of economic thoughts. Economic situation is presently changing hence the study of this course must. So the present paper has been framed for the study.

In the western economic thinkers medieval period mercantilism and physiocracy has been analyzed. Since, the father of Economics Adam Smith up to Karl Marx, classical thoughts are framed in the present course. Besides that Neo classical economist Fredrich List to Josef Schumeter is also framed in the course.

Course Objectives:

1. To study the western economic thinkers and their economical analysis.
2. To study the thoughts of economists in the present scenario.
3. To study the applicability of western economic thought for the Indian contest.
4. To study the success of Prof. Pigou's economic welfare thought in Indian welfare state.

Course Utility:

1. Pupils will understand the basic economic concepts by studying the course.
2. Students will be able to solve the economic problems by studying this course.
3. Students will acquire the judgment power by studying the comparative approach.

Course Content:

Unit-I Early Period:

Periods 15

- 1.1 Mercantilism - Causes of rise of mercantilism and Main features of mercantilism.
- 1.2 Physiocracy - Causes of rise of physiocracy. and main features (The Natural order, The Net Product & The circulation of wealth) of physiocracy.

Unit-II Classical Period :

Periods 20

- 2.1 Adam Smith- Division of Labour and Theory of value.
- 2.2 Devid Ricardo- Theory of value & thoughts on wages.
- 2.3 Thomas Malthus- Theory of population.
- 2.4 Karl Marx- Theory of surplus value & crisis of capitalism.

Unit-III Neo Classical Period:

Periods 20

- 3.1 Fredrich List - Stages of Economic Development and theory of protection.
- 3.2 Alfred Marshall- Role of time in price determination. concepts of Internal & External Economics.
- 3.3 Arthur Cecil Pigou- Ideas on Economic welfare.
- 3.4 Josef A. Schumpeter- Role of innovation in Economic development.

Books Recommended :

1. Black Hours R. (1985); A History of Modern Economic Analysis; Basil Blackwell Oxford.
2. Gangio, B.N. (1977); Indian Economic Thought; A 19th Century Perspective, Tata McGraw Hill; New Delhi.
3. Gide C. and G. Rist (1956); The Development of Economic Doctrine, (2nd Edition); Congman Group, London.
4. Dr. S.M. Desai, Development of Economic Thought;
5. Kautilya (1992); The Arthashastra; Edited Rearranged; Translated and Introduced by D.N. Rangarajan; Pergain Books; New Delhi.
6. Roll, E (1973); A History of Economic Thought; Feber; London.
7. Schumpeter, J.A. (1954); History of Economic analysis; Oxford University Press; New York.
8. Seshadri, G.B. (1997); Economic Doctrines; B.R. Publishing Corporation; Delhi.
9. प्रा.रायखेलकर, डॉ.दामाजी, आर्थिक विचारांचा इतिहास.
10. डॉ.पाटील जे.एफ., आर्थिक विचारांचा इतिहास.
11. भूपेंद्र सिंह, आर्थिक विचारोंका इतिहास, वंदना पब्लिकेशन्स, नई दिल्ली

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – V

MATHEMATICAL ECONOMICS –I (Optional)

GE – ECO-I

Credits: 03

Periods: 55

Marks: 75

Marks: 75 =Theory(ESE) 40 + Internal (CA) 35

Course Outline :

The courses on microeconomic theory, macroeconomic theory, statistics and econometrics set out in this syllabus. In this course, particular economic models are not the ends, but the means for illustrating the method of applying mathematical techniques to economic theory in general. The level of sophistication at which the material is to be taught is indicated by the contents of the prescribed textbook.

Course Objectives :

1. To transmit the body of basic mathematics that enables the study of economic theory at the undergraduate level.
2. To facilitate understanding of the basic concepts of Economics with the help of Mathematics.
3. To encourage students to analyse economic theories by mathematical methods.

Course Utility :

The paper is useful for the students for illustrating concepts of economics by mathematical techniques. It is also helpful to understand more advanced branches of economics like econometrics, quantitative techniques etc.

Course Content:

Unit -I Matrix:

Periods 20

- 1.1 Meaning and Types of matrices
- 1.2 Algebra of matrices
- 1.3 Properties of determinants
- 1.4 Inverse of the matrix
- 1.5 Solution of simultaneous equations by using matrix

Unit-II Index and Logarithm :**Periods 15**

- 2.1 Rules of indices, explanation with examples
- 2.2 Laws of logarithm, explanation with examples
- 2.3 Importance of indices and logarithms in economics

Unit-III Differential Calculus :**Periods 20**

- 3.1 Rules of differentiation
- 3.2 Total and Partial derivative
- 3.3 Maxima and minima
- 3.4 Uses of derivative in economics

Books Recommended :

- 1. Allen, R.G.D. (1974), Mathematical Analysis for Economists, Macmillan Press and ELBS, London.
- 2. Chiang, A.C. (1986), Fundamental Methods of Mathematical Economics, McGraw Hill, New York.
- 3. Gupta, J. D., Gupta, P. K. And Man Mohan, Mathematics for Business and Economics, Tata McGraw-Hill Publishing Company, New Delhi
- 4. Henderson, J.M. and R.E. Quandt (1980), Microeconomic Theory : A Mathematical Approach, McGraw Hill, New Delhi.
- 5. Koutsoyiannis, A. (1979), Modern Microeconomics, (2nd Edition), Macmillan Press, London.
- 6. Mehta, B. C. And Madnani G. M. K, Mathematics for Economics, S. Chand Publication, New Delhi

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ECONOMICS

SEMESTER – V

QUANTITATIVE TECHNIQUES -I (Optional)

GE – ECO - I

Credits: 03

Periods: 55

Marks: 75

Marks :75 =Theory(ESE) 40 + Internal (CA) 35

Course outline:

Quantitative Techniques is the main stream of the Economics. Every student of economics is must study the Quantitative Techniques. So the main objectives of this course are to train the students to use statistical techniques in economic analysis. Variation, correlation and regression are main content of the course. The emphasis of this course is on understanding economic concepts with the help of statistical method.

Course Objectives:

1. To apply quantitative skill to real economic problems.
2. To study the rank correlation coefficient and apply practically.
3. To study the various techniques in statistics.
4. To study the mathematical techniques in the competitive exams.
5. To study for the increase of the numerical efficiency among the student.
6. To study the use of correlation in the research.

Course Utility:

1. Student will study the course as a guideline in the general economic affair.
2. Student will use techniques easily in the research of humanities.
3. The course will be useful to the student since the course is best on the techniques of statistics.

Course Content:**Unit-I Measures of Variation : Periods 18**

- 1.1 Meaning of Variation:
- 1.2 Methods of Measuring Variation-
 - i) Mean Deviation & its coefficient - Mean Deviation from mean, Mean Deviation from median and Mean Deviation from mode.
 - ii) Lorenz Curve.

Unit-II Correlation Analysis : Periods 18

- 2.1 Meaning of correlation
- 2.2 Types of Correlation- Positive linear correlation, Negative linear correlation, positive non linear correlation, Negative non linear correlation, simple correlation, multiple correlation & partial correlation.
- 2.3 Charles Edward spearman's Rank correlation coefficient - Rank are given, Rank are not given, Equal Rank;
- 2.4 Merits and Limitation of Rank correlation method

Unit-III Regression Analysis : Periods 19

- 3.1 Meaning of Regression Analysis.
- 3.2 Regression Line- Determination of Regression Line with the help of Least Square method- Regression line of x on y and Regression line of y on x.

Books Recommended :

1. Alien, R. G. D. (1974); Mathematical Analysis for Economists, Macmillan Press London.
2. Gupta, S. C. and Kapoor V. K. (1993) Applied General Statistics; Prentice Hall; New Delhi.
3. Chiang, A. C. (1986); Fundamental Methods of Mathematical Economics; (3rd Edition); McGraw Hill; New Delhi.
4. Monga, G. S. (1972); Mathematical and Statistics for Economists; Vikas Publishing House; New Delhi.
5. Speigal, M. R. (1972); Theory and Problems of Statistics: McGraw Hill Book; London.
6. S. P., Gupta: 'Statistical Methods'; Sultun Chand and Sons: New Delhi.
7. Pillai and Bagavathi: Statistics; S. Chand and Company Ltd.; New Delhi.
8. प्रा.राम देशमुख, मुलभूत सांख्यिकी
9. डॉ.देशकर, डॉ.देशपांडे, सांख्यिकी पद्धती
10. डॉ.विश्वास कदम, सांख्यिकी पद्धती

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With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – V

INDUSTRIAL ECONOMICS -I (Optional)

GE – ECO-I

Credits: 03

Periods: 55

Marks: 75

Marks: 75 =Theory(ESE) 40 + Internal (CA) 35

Course Outline:

In the present world Industry plays an important role in GDP and Employment. Past and Present governments are paying extensive attention on Industrial Development. This paper Intends to provide basic issues to students such as-organization of Firm, some important sectors of Industries, Industrial Policy and problems of Industries as well as Role of MNCs on Indian Industrial Development.

Course Objectives:

The specific objectives of the course are –

1. To provide basic knowledge of Industrial Economics.
2. To analyze the problems of Indian Industries in present scenario.
3. To illustrate the Industrial Policy and Industrial Growth.
4. To provide knowledge of Liberalization and Indian Industrial Growth.
5. To aware the students regarding problems of manufacturing sector of Indian economy.

Course Utility:

1. The students will know why the entrepreneurs choose specific locations to establish the Industries.
2. The students will aware about the importance of MNCs in Indian Industrial Economy
3. The students will get knowledge of some large industries, agro based and small scale Industries.
4. The students will learn about the changes in Industrial Policy of India

Course Content:

Unit - 1 Framework of Industrial Economics: Periods 20

- 1.1 Industrial Economics-Meaning , Scope and Significance.
- 1.2 Types of Firms – Individual, Proprietorship, Partnership, Joint Stock Companies, Public Enterprises.
- 1.3 Industrial Location: Factors affecting on Industrial Location. Alfred Weber’s Theory of Industrial Location.
- 1.4 Multinational Corporations- Meaning , Importance and Advantages and Disadvantages .

Unit - 2 Performance and Problems of Industries: Periods 20

- 2.1 Large Scale Industries-Cotton , Textile, Sugar and Iron and Steel.
- 2.2 Small Scale Industries: Meaning, Importance, Problems and Measures for Growth of Small Scale Industries.
- 2.3 Agro-based Industries-Meaning , Importance and Problems
- 2.4 Industrial Sickness- Causes and Remedial Measures.

Unit - 3 Indian Industrial Policies and Growth: Periods 15

- 3.1 Industrialization – Meaning and Importance in Economic Development
- 3.2 Industrial Policy of 1991, Trends in Industrial Growth after 1991.
- 3.3 Effects of Liberalization and Privatization on Indian Industrial Growth.

Books Recommended :

1. Kuchhal, S.C.(1980), Industrial Economics of India (5th Edition); Chaitanya Publishing House, Allahabad.
2. Ahluwalia I.J.(1985); Industrial Growth in India; Oxford University Press; New Delhi.
3. Singh, A. and A.N., Sadhu (1988) Industrial Economics; Himalaya Publishing House, Mumbai.
4. Barthwal R.R.(1992); Industrial Economics; An introductory Text Book; Wiley Eastern Ltd; New Delhi.
5. Desai, B.(1999); Industrial Economy in India (3rd Edition); Himalaya Publishing House, Mumbai.
6. Naidu K.M.(1999); Industrialization and Regional Development in India, Reliance Publishing House, New Delhi.
7. Mamoria and Mamoria (2000); Dynamics of Industrial relation in India (15th Edition); Himalaya Publishing House; Mumbai.
8. Datta R & K.P.M. Sundram; (2014) Indian Economy; 50th Edition, S.Chand & Co.Ltd; New Delhi.
९. देसाई, भालेराव (१९८८), भारतातील औद्योगिक अर्थशास्त्र, निराली प्रकाशन, पूणे.
१०. रायखेलकर, खेडकर (१९९९), औद्योगिक अर्थशास्त्र, विद्या बुक पब्लिशर्स, औरंगाबाद.
११. कोंडेवार यु.बी., स्मिता कोंडेवार (२००५) औद्योगिक अर्थशास्त्र, शोभाभारती प्रकाशन, अहमदपूर.
१३. इंगळे बी.डी., (२०१२) औद्योगिक अर्थशास्त्र, अरूणा प्रकाशन, लातूर.
१४. चव्हाण एन.एल., (२०१२) भारतीय अर्थव्यवस्थेचा विकास भाग-१, प्रशांत पब्लिकेशन्स, जळगांव.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – V

SKILL ENHANCEMENT COURSE

FINANCIAL INCLUSION AND FINANCIAL LITERACY - SEC-III

Credits: 02

Periods: 45

Marks: 50

	Marks: 50 =(CA) 25 + (ESE) 25	
	Financial Inclusion and Financial Literacy	
	Course Outline: <p>The course will be given in the form of lectures and practical work. Financial inclusion and financial literacy is the base of Cashless Transactions. As the majority of population is still not included in the inclusive growth. The Growth of financial inclusion becomes a challenge for the Indian Economy. Financial literacy is considered as important adjunct for promoting financial inclusion, consumer protection and ultimately financial stability. The aims of the Skill Enhancement Course are to focus on financial inclusion and financial literacy for the Indian formal sector.</p> Course Objectives: <p>The Specific Objectives of this course are :</p> <ul style="list-style-type: none">✓ To develop the understanding of the basic concept of financial inclusion and financial literacy.✓ To develop the awareness of saving and investment.✓ To develop the financial activities of students.✓ To develop the financial literacy of students✓ To include each and every citizens in process of financial inclusion. Course Utility : <p>Completed the essential reading and activities students Should able to :</p> <ul style="list-style-type: none">✓ Student will be able to create their own financial plan.✓ Student will be able to create their own budget.✓ Student will propose a personal saving and Investment plan.✓ Student will be examining how their choice of carrier and lifestyles will affect their financial plan.✓ Student will be aware about financial inclusion and financial literacy.✓ Student face a challenging economical future.	

	Content :	Periods
Unit: I	Financial Inclusion: Meaning, Definitions, Importance and Merits and Demerits, Financial inclusion in India, Jan Dhan Yojana, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY).	10
Unit: II	Financial Literacy: Meaning, Definitions, Importance and Merits and Demerits, Financial Planning, Goal Setting, Risks Vs Returns, The Power of Compounding	10
Unit: III	Saving and Investment: a) Saving : Meaning, Definitions, Importance, Sources of Savings. Role of Saving in Indian Economy. b) Investment: Meaning, Definitions, Importance, Types of Investment, Role of Investment in Indian Economy.	10
	<p style="text-align: center;">SKILL DEVELOPMENT ACTIVITIES (any five of the following)</p> <ol style="list-style-type: none"> 1. Prepare a chart showing sources of saving and types of Investment. 2. Prepare a chart showing sources of financial inclusion and steps of financial literacy. 3. Write a minimum two pages on your current financial condition and future financial plans. 4. Student will search article on financial planning and write what they learned from it. 5. To collect the data of financial services in your area/Village with the help of primary data. 6. Take a brief opinion or review of Jan Dhan Yojana (JDY) from bankers and customers. 7. Take a brief opinion of Pradhan Mantri Suraksha Bima Yojana (PMSBY) from bankers and customers. 8. Take a brief opinion or review of Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) from bankers and customers. 	15

Books Recommended :

1. Schumpeter J.A. (1934), The Theory of Economic Development, Harvard University Press Cambridge.
- 2.. Lewis W. Arthur (1954), Economic Development with Unlimited Supply of Labour, the Manchester School.
3. Jhingan M.L. (1973), The Economic of Development and Planning, Vikas Publishing House, New Delhi.
4. Misra S.K., Puri V.K. (XIV Edition 2012), Economics of Development and Planning, Himalaya Publishing House, New Delhi
5. M.S. Sriram (2015) edited - Talking Financial Inclusion in Liberalised India: Conversations with Governors of the Reserve Bank of India.
6. K.G. Karmakar, G.D. Banerjee and N.P. Mohapatra (2011): Towards Financial Inclusion in India, Sage Publishers, New Delhi.
7. Alliance for Financial Inclusion. (2010). “Consumer Protection: Leveling the Playing Field in Financial Inclusion” Bankok, Thailand.
8. Bhole L.M.(2004), Financial Institutions and Markets, 4th Edition Tata McGraw-Hill, New Delhi.
9. Sobhesh Kumar Agarwalla, Samir k. Barua, Joshy Jacob, Jayanth R.Varma,(2013) “Financial Literacy among working Young in Urban India” Indian Institute of Management, Ahmedabad, India.
10. Report based on the studies undertaken under Financial Inclusion Project of UNDP, (2012), “Financial Literacy as a tool for Financial Inclusion & Client Protection.” United Nations Development Programme New Delhi.
11. गायकवाड ज.पा., अशोक बोरीकर (१९९१) आर्थिक विकास आणि नियोजन, विद्या प्रकाशन, नागपूर.
12. पत्की अ.द., साबळे म.ना. (१९९१) विकासाचे अर्थशास्त्र आणि नियोजन, विद्या बुक्स पब्लिशर्स, औरंगाबाद.
13. भोसले, काटे (१९९८) विकासाचे अर्थशास्त्र आणि नियोजन, फडके प्रकाशन, कोल्हापूर.
14. वावरे अनिलकुमार, लोंढे मारुती (२०१५), विकास व नियोजनाचे अर्थशास्त्र, एज्युकेशन पब्लिशर्स, औरंगाबाद.
15. सतिश सिंह (२०१७), वित्तीय समावेशन मे सामाजिक बदलाव, कुरुक्षेत्र मासिक न्यु दिल्ली.
16. अर्जुनराम मेघवाल (२०१७), “उभरते भारत मे वित्तीय समावेशन” पत्र सुचना कार्यालय, भारत सरकार.
17. सदा बिहारी साहू (२०१७), वित्तीय समावेशन और प्रधानमंत्री जन धन योजना, संकल्प मासिक लखनौ.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – VI

PUBLIC FINANCE - DSE – ECO - II

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40 + Internal (CA) 35

Course Outline :

This course discusses the financial aspect of Indian Economy hence this Paper is Next part of Indian Economy paper. The course covers different concepts of public finance i.e. Public finance, Fiscal Policy, Budget & Deficits.

The paper includes explanation of Public Revenue & Public Expenditure, Hence students will understand the imbalance between Public Revenue & Public Expenditure. It will clarify the concept of deficit. This Paper also discusses Centre & State financial relations in India. It has been extended to the overview of recent finance commission.

Course Objectives :

The specific objectives of the course are -

1. To introduce financial aspect of Indian Economy.
2. To discuss various concepts of public finance.
3. To analyze tax system of Indian Economy.
4. To know more about imbalance between public revenue and public expenditure.
5. To discuss centre and state financial relations in India.

Course Utility :

1. Student will able to analyze different concept of public finance.
2. The student will understand the imbalance between public revenue and public expenditure.
3. The students will suggest various measures to decrease deficit.
4. The student will be able to evaluate working of recent finance commission.

Course Content :**Periods-20****Unit-I Public Finance and Budget :**

- 1.1 Public Finance - Meaning, Nature, Scope.
- 1.2 Fiscal Policy – Concept, Objectives and instruments.
- 1.3 Budget – Meaning, Types and Importance.

Unit-II Public Revenue and Expenditure :**Periods-20**

- 2.1 Sources of Public Revenue - Union and States.
- 2.2 Taxation - Concept- (Impact of Tax, Shifting of Tax & Incidence of Tax),
Types of Taxes in India, Goods and Services Taxes
- 2.3 Public Debt – Sources of Public Debt.
- 2.4 Public Expenditure – Components and causes of increasing public
expenditure.
- 2.5 Deficit Financing – Components and causes of increasing deficits.

Unit- III Federal Finance :**Periods-15**

- 3.1 Centre - State Financial Relations in India – Fiscal imbalance
- 3.2 Functions of Finance Commission
- 3.3 Overview of Recent finance Commission. (Resource transfer from Union to
States

Books Recommended :

- 1. Buchanan J.M. (1970), The Public Finance, Richard D. Irwan, Homewood.
- 2. Atkinson A.B. and J.E. Silitz (1980), Lectures on Public Economics, Tata
MacGraw Hill, New Delhi.
- 3. Singh S.K. (1986) Public Finance in Developed and Developing Countries,
S.Chand and Company Ltd. New Delhi.
- 4. Richard A. Musgrave (1989), Public Finance in theory and practice MacGraw
Hill Book Company, New York.
- 5. Jha H. (1998), Modern Public Economics, Routledge, London.
- 6. Mithani D.M. (1997) Money, Banking, International Trade and Public
Finance (10th Edition), Himalaya Publishing House, Mumbai
- 7. Misra & Puri (2012), Indian Economy (30th Edition) Himalaya Publishing
House, Mumbai.

8. Dr. Tyagi B.P., Public Finance, Jai Prakash Nath Pub. Meerat (UP)
9. Mithani D.M. Principles of Public Finance and Fiscal Policy Himalaya Publishing House, New Delhi.
10. Gaurav Datt & Ashwini Mahajan, Datt Sundram's Indian Economy; S.Chand and Sons Co.Ltd;New Delhi.
11. Ashuthosh Raravikar, Fiscal Deficit and Inflation in India, Macmillan India Ltd, New Delhi.
12. Singh S.k., Public Finance in Theory & Practise, S.Chand and Sons Company Ltd; New Delhi.
13. Bhatia H.L. Public finance. Vikas Publishilg House Pvt.Ltd,Delhi.
14. जे. एफ. पाटील, सार्वजनिक अर्थकारण, फडके प्रकाशन, कोल्हापुर.
15. रंजन कोळंबे, भारतीय अर्थव्यवस्था, भगीरथ प्रकाशन, पुणे. 2017-18.
16. किरण जी. देसले, स्पर्धा परीक्षा संपुर्ण अर्थशास्त्र, दीपस्तंभ प्रकाशन, जळगाव.
17. प्रतियोगिता दर्पण, भारतीय अर्थव्यवस्था, हिन्दी मासिक, आग्रा.
18. क्रॉनिकल, भारतीय अर्थव्यवस्था, (हिन्दी/Eng), Chronicle Publication, Noida.
19. सु.रा.ओझरकर,राजस्व, विद्या प्रकाशन, नागपूर.
20. सुर्यकांत पवार (२०१४) भारतीय अर्थव्यवस्था,स्वयंदिप प्रकाशन, पूणे.
21. गौरव दत्त, आश्विनी महाजन, दत्त एवं सुन्दरम भारतीय अर्थव्यवस्था, एक. चन्द एण्ड कम्पनी लि., नई दिल्ली.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – VI

HISTORY OF ECONOMIC THOUGHTS -II (Optional)

GE – ECO - II

Credits: 03

Periods: 55

Marks: 75

Marks: 75 =Theory(ESE) 40 + Internal (CA) 35

Course outline:

In this course a study and analysis of eastern economic thoughts is made. Ancient thoughts and modern thoughts are also analyzed in the course. Koutilya's thoughts express the prosperity of ancient Indian Economy. The course also emphasizes the need of contemporary economic thoughts of Dadabhai Nauroji, M.Phule, Rajarshri Shahu, Dr Babasaheb Ambedkar, Yashwantrao Chavan, Shankarrao Chavan etc.

The course also provides the economic thoughts of today's most talked about economists like Nobel winners Dr. Amartya Sen and Prof. Mahammad Yunus. The course also gives the direction of the economic way the world has taken.

Course Objectives:

1. To study the economic analysis of Indian Economic thinkers.
2. To study the need of agricultural thought in the present situation.
3. To study the modern economic thoughts.
4. To study the political implementation of economic principles.

Course Utility:

1. Agricultural Entrepreneurship will be adopted by pupils.
2. Students will get knowledge of the exploitation of Indian Economy in the British rule.
3. Students will know how much the political Leadership is successful in solving the economic problems of the society.
4. The students will know the importance of Eastern Economic Ideas on the world level.

Course Content:

Unit-I Ancient Economic Thoughts :

Periods 10

Koutilya- Ideas on wealth & Agriculture. Role of Government in Economic development & social welfare.

Unit-II Modern Economic Thoughts :

Periods 23

- 2.1 Dadabhai Naoroji- Drain Theory and views on measurement of Indian National Income.
- 2.2 Mahatma Phule- views on Agriculture.
- 2.3 Rajarshi shahu- Main economic ideas
- 2.4 Dr. Babasahed Ambedkar- Problem of Indian Rupee & Thoughts on Agriculture.

Unit-III Recent Economic Thoughts :

Periods 22

- 3.1 Yeshwantrao Chavan- Main Economic Ideas.
- 3.2 Shankarrao Chavan- Main Economic Ideas.
- 3.3 Amartya Sen- Poverty & Welfare.
- 3.4 Mahammad Yunus- views on micro credit and Grameen Bank.

Books Recommended :

1. Black Hours R. (1985); A History of Modern Economic Analysis; Basil Blackwell Oxford.
2. Dr. S.M. Desai, Development of economic thoughts.
3. Mahammad Yunus, Banker to the poor.
4. Dadabhai Naoroji, Poverty & unbritis rule in India
5. डॉ. जयसिंगराव पवार, राजश्री शाहु महाराज
6. म. ज्योतीराव फुले, शेतक-यांचा आसुड
7. जे. एफ. पाटील, आर्थिक विचारांचा इतिहास
8. प्रा. रायखेलकर, डॉ. दामाजी, आर्थिक विचारांचा इतिहास
9. अग्रवाल कमलेश, कौटिल्य अर्थशास्त्र एवं शुक्रनितीकी राज्यव्यवस्थाएँ (२००८)- राधा पब्लिकेशन्स नवी दिल्ली.
10. प्रा. र. पं. कंगले, कौटिलीय अर्थशास्त्र (सटीप मराठी भाषांतर) (२०११) - महाराष्ट्र राज्य साहित्य संस्कृती मंडळ
11. भाग्यविधाता - यशवंतराव चव्हाणांचे आधुनिक महाराष्ट्राच्या जडणघडणीतील योगदान, संपादक प्राचार्य डॉ.आर.टी. बेंद्रे, प्रा.एच.पी. कदम, न्यू मॅन पब्लिकेशन.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – VI

MATHEMATICAL ECONOMICS -II (Optional)

GE – ECO - II

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40 + Internal (CA) 35

Course Outline :

The courses on microeconomic theory, macroeconomic theory, statistics and econometrics set out in this syllabus. In this course, particular economic models are not the ends, but the means for illustrating the method of applying mathematical techniques to economic theory in general. The level of sophistication at which the material is to be taught is indicated by the contents of the prescribed textbook.

Course Objectives :

1. To transmit the body of basic mathematics that enables the study of economic theory at the undergraduate level.
2. To facilitate understanding of the basic concepts of Economics with the help of Mathematics.
3. To encourage students to analyse economic theories by mathematical methods.

Course Utility :

The paper is useful for the students for illustrating concepts of economics by mathematical techniques. It is also helpful to understand more advanced branches of economics like econometrics, quantitative techniques etc.

Course Content:

Unit-I	Theory of Consumer Behavior :	Periods 20
1.1	Utility function	
1.2	Cardinal utility function	
1.3	Ordinal utility function	
1.4	Estimation of price elasticity of demand	
Unit-II	Theory of Production :	Periods 15
2.1	Production function	
2.2	Cobb-Douglas production function and its properties	
2.3	Optimum combination of factors	
2.4	Concepts of cost and revenue functions and their interrelationship	

Unit-III	Product Pricing :	Periods 20
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- | | |
|-----|--|
| 3.1 | Price and output determination in perfect competition |
| 3.2 | Price and output determination in Monopoly |
| 3.3 | Monopoly power |
| 3.4 | Linear programming – assumptions, formation of LPP, Solution by Graphical Method |

Books Recommended :

1. Allen, R.G.D. (1974), Mathematical Analysis for Economists, Macmillan Press and ELBS, London.
2. Chiang, A.C. (1986), Fundamental Methods of Mathematical Economics, McGraw Hill, New York.
3. Gupta, J. D., Gupta, P. K. And Man Mohan, Mathematics for Business and Economics, Tata McGraw-Hill Publishing Company, New Delhi
4. Henderson, J.M. and R.E. Quandt (1980), Microeconomic Theory : A Mathematical Approach, McGraw Hill, New Delhi.
5. Koutsoyiannis, A. (1979), Modern Microeconomics, (2nd Edition), Macmillan Press, London.
6. Mehta, B. C. And Madnani G. M. K, Mathematics for Economics, S. Chand Publication, New Delhi

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ECONOMICS

SEMESTER – VI

QUANTITATIVE TECHNIQUES -II (Optional)

GE – ECO - II

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40+ Internal (CA) 35

Course outline:

The course has been framed by considering the importance of statistics in the present days. The student will get more knowledge about the techniques of statistics. This course is very beneficial for the research. The course provides practicability and is very important to stand firmly in the world level competition. The course provides main ideas like Time series analysis, Index Numbers, Skewness, Kurtosis and moments.

Course Objectives:

1. To study the index of cost of living.
2. To study the Price Index Number.
3. To create the awareness about coefficient of skewness among the students.

Course Utility:

1. Students will get knowledge about how the value of money is decided.
2. Students will study price differentiation between base year and current year.
3. Students will study the change in economic factors in course of times.
4. Students will study the economic & social trend with the help of moving average method.

Course Content:

Unit-I Analysis of skewness Kurtosis & Moments :

Periods 20

- 1.1 Meaning of Skewness
- 1.2 Measurement of coefficient of Skewness- Karl Pearson's method, Dr. Boullley's Method and Kelly's Method.
- 1.3 Meaning of Kurtosis.
- 1.4 Measurement of Kurtosis.
- 1.5 Meaning of Moments.
- 1.6 Measurement of Moments.

Unit-II Time Series Analysis :**Periods 20**

- 2.1 Meaning of time series.
- 2.2 Components of time series.
- 2.3 Importance's of time series.
- 2.4 Measurement of secular Trend.
 - i) Graphical method.
 - ii) Semi Average method
 - iii) Moving Average method
 - iv) Least square method.

Unit-III Index Number :**Periods 15**

- 3.1 Construct the weighted Index Number by Average of Relative Prices.
- 3.2 Consumer Price Index Number or cost of living Index Number-Meaning and Utility.
- 3.3 Consumer Price Index Number's Construction method- Family Budget Method.

Books Recommended :

- 1. Alien, R. G. D. (1974); Mathematical Analysis for Economists, Macmillan Press London.
- 2. Gupta, S. C. and Kapoor V. K. (1993) Applied general statistics; Prentice Hall; New Delhi.
- 3. Chiang, A. C. (1986); Fundamental Methods of Mathematical Economics; (3rd Edition); McGraw Hill; New Delhi.
- 4. Monga, G. S. (1972); Mathematical and Statistics for economists; Vikas Publishing House; New Delhi.
- 5. Speigal, M. R. (1972); Theory and Problems of Statistics: McGraw Hill Book; London.
- 6. S. P., Gupta: 'Statistical Methods'; Sultun Chand and Sons: New Delhi.
- 7. Pillai and Bagavathi: Statistics; S. Chand and Company Ltd.; New Delhi.
- 8. प्रा. राम देशमुख, मुलभूत सांख्यिकी
- 9. डॉ.देशकर, डॉ.देशपांडे, सांख्यिकी पध्दती
- 10. डॉ.विश्वास कदम, सांख्यिकी पध्दती

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

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ECONOMICS

SEMESTER – VI

INTERNATIONAL ECONOMICS (Optional)

GE – ECO - II

Credits: 03

Periods: 55

Marks: 75

Marks : 75 =Theory(ESE) 40+ Internal (CA) 35

Course Outline:

An introduction to major issues in international trade and finance as well as the conceptual frameworks for understanding these issues.

Course Objective:

1. To know the principle of comparative advantage theory.
2. To know the balance of payments accounting and the valuation effect.
3. To know the international financial institutions.
4. The policy tools available to government that can be applied to international trade.

Course Utility :

International Economics is an exciting and dynamic subject that equips students with the tools which to tackle important real world issues in this age of globalization and financial integration.

Course Content :

Unit I – Nature of International Trade :

Periods 20

- 1.1 Meaning and salient features of International Trade.
- 1.2 Difference between Domestic Trade and International Trade.
- 1.3 Advantages and Disadvantages of International Trade.
- 1.4 Theories of International Trade – Theory of Comparative Cost.

Unit II - Balance of Trade and Balance of Payments:

Periods 20

- 2.1 Meaning and Features of Balance of Trade and Balance of Payments.
- 2.2 Structure of Balance of Payments, Equilibrium and Disequilibrium in the Balance of Payments, Importance of Balance of Payments.
- 2.3 Growth and Structure of India's Foreign Trade since 1991, Foreign Trade Policy 2009-2014.

Unit III – International Institutions:**Periods 20**

- 3.1 International Monetary Fund.
- 3.2 World Bank.
- 3.3 Asian Development Bank.
- 3.4 BRICS Bank.

Books Recommended :

- 1. Kindleberger C.P.(1973) International Economics, R.D. Irwin, Homewood.
- 2. Roy P.N. (1986), International Trade Theory and Practice New Age International Publishers, New Delhi.
- 3. Chacholiades M., (1990), International Trade : Theory and Policy, McGraw Hill, Kogakusha Japan.
- 4. Soderstone and Reed (1994), International Economics Macmillan Press Ltd London.
- 5. Datt R. and K.P.M. Sundaram (2014), Indian Economy S.Chand and Co.Ltd; New Delhi.
- 6. Misra S.K. and V.K. Puri (2014), Indian Economy its Development Experience, Himalaya Publishing House Mumbai.
- 7. एस.व्ही. ढमढेरे (2015), आंतरराष्ट्रीय अर्थशास्त्र, डायमंड पब्लिकेशन्स, पुणे
- 8. जी.एन. झामरे (2013), आंतरराष्ट्रीय व्यापार आणि वित्त, पिम्पळापुरे पब्लिकेशन्स, नागपूर
- 9. एम.एल. झिंगन (2008), आंतरराष्ट्रीय अर्थशास्त्र, नवी दिल्ली.

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

With Effect From 2018-19

B.A. Third Year

ECONOMICS

SEMESTER – VI

SKILL ENHANCEMENT COURSE

ENTREPRENEURSHIP DEVELOPMENT- SEC-IV

Credits: 02

Periods: 45

Marks: 50

	Marks: 50 =(CA) 25 + (ESE) 25	
	Entrepreneurship Development	
	<p>Course outline:</p> <p>The course is designed to provide the knowledge, skills and attitudes in entrepreneurship development that will meet the needs of a developing economy. On completion of this syllabus the students will gain knowledge and comprehension for the development and application of ideas for entrepreneurship.</p> <p>Course Objectives:</p> <p>The Specific objective of the course is:</p> <ul style="list-style-type: none">✓ Acquiring entrepreneurship spirit and resourcefulness.✓ Familiarization with various uses of human resource for earning dignified means of living.✓ Understanding the concept and process of entrepreneurship- its contribution and role in the growth and development of individuals and the nation.✓ Acquiring entrepreneurial quality, competency and motivation.✓ Learning the process and skills of creation and management of entrepreneurial venture. <p>Course Utility :</p> <p>On completion of the course, the student shall be able to :</p> <ul style="list-style-type: none">✓ Understand the concept of entrepreneurship and its functions. The student will also be able to describe the process of entrepreneurship.✓ Explain the competencies of an entrepreneur.✓ Understand the meaning and ways of generating ideas and able to prepare a business plan.✓ Understand the reasons for success and failure of a business plan.✓ Identify the various support structure available for promoting entrepreneurship	

	Course Content :	Periods
Unit: I	Entrepreneurship: Introduction : <ul style="list-style-type: none"> • Entrepreneurship- Concept, Process • Types of Entrepreneurs, Competencies and Characteristics; Values, Attitudes and Motivation of an entrepreneur. • Risk, Innovations and Entrepreneurial Ventures, The role of technology/ social media and Entrepreneurial Ventures 	10
Unit: II	Entrepreneurship Journey : <ul style="list-style-type: none"> • Generation of Ideas. • Market Survey: Concept, Importance and Process • Business Plan Preparation • Resource Mobilization • Execution of Business Plan • Marketing • Income Statement, Cash flow Projections • Role of Family and Government in the growth of an entrepreneur. • Challenges faced by women in Entrepreneurship. 	10
Unit: III	Case Studies of selected Indian Entrepreneurs : <ul style="list-style-type: none"> • N.R. Narayana Murthy • B.B. Thombre – Natural Sugar Group, Osmanabad • Hanumant Gaikwad – B.V. Group, Satara • Prakash Rathi – Paper Mill, Aurangabad • Ram Bhogale – Nirlep, Aurangabad 	10
	Skill Development Activities (Any Five of the following) <ol style="list-style-type: none"> 1. Prepare a chart showing the process of setting up a business. 2. Prepare a business model/plan in the interested business. 3. Conduct a structured interview with successful entrepreneur in your area/town. 4. Visit to the District Industry Centre (DIC) and submit the report. 5. Learn to earn in the college annual gathering function or any other day(only one day) and submit report. 6. Prepare a report on the fixed cost, variable cost and breakeven point in the interested business venture. 7. Visit to a business venture and prepare an income statement and cash flow projection of the business. 8. Work for a day with the entrepreneur and prepare report the learning. 9. Take and submit a structured interview of your parents to know their views if you start a venture. 10. Write a report on the successful entrepreneur from your area. 11. Report on the use social media for your business development. 	15

Books Recommended :

1. Business Maharajas, Gita Piramal, Penguin India, 2011
2. Business Legends, Gita Piramal, Penguin India, 2010
3. Entrepreneurship and Small Business Management, C.B. Gupta and S.S. Khanka, Sultan Chand Publications, 2012
4. Entrepreneurship Development, Taneja and Gupta, Galgotia Publishing Company, 2nd ed. 2012
5. India Inc. How India's Top Ten Entrepreneurs are Winning Globally, Vikas Pota, Nicholas Brealey publishing, 2010
6. I Too Had A Dream, Verghese Kurien, Lotus, 2005
7. How Entrepreneurs use Social Networks in their Business by Arman UdD owla https://stud.epsilon.slu.se/3300/1/Dowla_a_111003.pdf

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