



**SARDAR PATEL UNIVERSITY**  
Vallabh Vidyanagar  
(Reaccredited with 'A' Grade by NAAC (CGPA 3.25))

**BACHELOR OF ARTS (ECONOMICS)**  
Syllabus with effect from the Academic Year 2022-2023  
**B.A (Economics) Semester III**

Course Code	UA03CECO51	Title of the Course	Money & Banking
Total Credits of the Course	4	Hours per Week	4

<b>Course Objectives / Purpose:</b>	<ul style="list-style-type: none"><li>To aware about banking sector.</li><li>To explain the factors affecting demand for money and it's supply.</li><li>To familiarise the Banking systems.</li></ul>	
<b>Course Content</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
<b>1.</b>	<b>Money</b> 1.1 Introduction 1.2 Origin and development of Bank 1.3 Types of Banks 1.4 Meaning, concept and Types of Commercial Bank 1.5 Functions of Commercial Bank	<b>25%</b>
<b>2.</b>	<b>Demand and Supply of Money</b> 2.1 Introduction 2.2 Nature and Significance of Money. 2.3 Factors affecting demand for Money 2.4 Factors affecting Supply of Money 2.5 Controlling the Supply of Money 2.6 Denomination of Currency	<b>25%</b>
<b>3.</b>	<b>Banking System</b> 3.1 Introduction 3.2 Relation between Customers and Bankers: (1) General bankers (2) Special bankers 3.3 Reserve Bank of India and its functions 3.4 Advantages - disadvantages and Lessons of Nationalisation of Banks 3.5 Causes for privatisation of banks	<b>25%</b>
<b>4.</b>	<b>Modern Banking System</b> 4.1 Process of opening an Account 4.2 Meaning of Cheque, Types of Cheque, Endorsement 4.3 Net Banking 4.4 Core Banking 4.5 NEFT, RTGS, Digital Currency 4.6 Role of Banking Apps (financial transaction) (PAYTM, BHIM, GOOGLE PAY, PHONE PAY etc.)	<b>25%</b>

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities.	
<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written	15%
2.	Internal Continuous Assessment in the form of Assignments, Quizzes, Attendance, Participation in co-curricular and extra-curricular activities	15%
3.	University Examination	70%
<b>Course Outcomes:</b> Having completed this course, student should be able to :		
1.	Understand the banking and monetary activities.	
2.	The factors affecting demand for money and supply of money .	
3.	Understand the Modern Banking System	

<b>Suggested References:</b>	
<b>Sr. No.</b>	<b>Reference Books / Research papers / Reports / Any reference material used for teaching / learning the content in the course outline</b>
1.	નાણું અને બેન્કિંગ પોપુલર પ્રકાશન સુરત
2.	બેન્કિંગ અને વિત્તિય બજારો પોપુલર પ્રકાશન સુરત
3.	Agrawal O.P. – Banking and Insurance -Himalaya Publication, New Delhi
4.	K.M. Bhattacharya and Agrawal- Basics of Banking and Finance
5.	M.N. Gopinath- Banking and Principles and Operation
6.	B.N. Choubay – Agricultural Banking in India
7.	Bhole L.M., Impacts of Monetary Policy, Himalaya Publishing House, Bombay
8.	Chunkapura P.M., Monetary Policy, Reliance Publishing House, Delhi
9.	De Kock M.H. Central Banking, Universal Book stall, New Delhi
10.	Desai Vasant, Money and Central Banking, Himalaya House, Bombay
11.	Ghia and others, Organised Markets, Vora and co. ltd., Bombay.
12.	Narain Brij, Money and Banking, S,Chand and co., Delhi



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**BACHELOR OF ARTS (ECONOMICS)**  
 Syllabus with effect from the Academic Year 2022-2023

**B.A (Economics) Semester III**

Course Code	UA03CECO52	<b>Title of the Course</b>	Regional Economics of Gujarat-I
Total Credits of the Course	4	Hours per Week	4

<b>Course Objectives / Purpose:</b>	<ul style="list-style-type: none"> <li>• To explain the economics profile of Gujarat.</li> <li>• To make aware the demographic features of Gujarat</li> <li>• To familiarise the Agricultural and Industrial development in Gujarat.</li> <li>• To explain infrastructure of Gujarat.</li> <li>• To assess the specific issues of Gujarat.</li> </ul>
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**Course Content**

Unit	Description	Weightage
1.	<b>Profile of Gujarat</b> 1.1 Population, 1.2 State Domestic product, Agriculture, Industry, Services and Trade.	25%
2.	<b>Demographic Features of Gujarat:</b> 2.1 Trends in population since 1971 2.2 Birth-rate-Death Rate-Infant mortality rate-fertility rate-Longevity Sex-ratio, density, Literacy rate- age composition - Rural-Urban distribution of Population in Gujarat 2.3 New Population Policy – Implications in Gujarat.	25%
3.	<b>Agriculture:</b> 3.1 Introduction 3.2 Cropping pattern in Gujarat 3.3 Area under main crops in Gujarat, Production and productivity of chief crops in Gujarat and its comparison with India. 3.4 Green revolution 3.5 Irrigation-Sardar Sarovar Project. 3.6 Agriculture produce marketing and its limitations. 3.7 Causes and remedies of low productivity in Gujarat.	25%
4.	<b>Industry in Gujarat:</b> 4.1 Industrial Development in Gujarat after 1960. 4.2 Structural change in industries of Gujarat: Development of small and cottage Industries, Importance and Problems of Small-scale Industries in Gujarat. 4.3 Public sector in Gujarat-Problems and performance. 4.4 New Industrial policy – Implications in Gujarat	25%

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities.
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<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written	15%
2.	Internal Continuous Assessment in the form of Assignments, Quizzes, Attendance, Participation in co-curricular and extra-curricular activities	15%
3.	University Examination	70%

<b>Course Outcomes:</b> Having completed this course, student should be able to :	
1.	Understand the population related aspect and SGDP of Gujarat.
2.	Understand the importance and problems of Agricultural sector.
3.	Understand the problems of different types of small- and large-scale industry in Gujarat.

<b>Suggested References:</b>	
1	Bhatt Babaraju K.(2009). "Gujarat Economy" Vrinda Publication(P) Ltd, New Delhi
2	Bhatt Babaraju K.(2014). "Economy of Gujarat" New Popular Publications, Surat.
3	Narrottam Shah Economic Profile of Gujarat, Elementary Book Editor. Vadilal Dagli.
4	Eleventh & twelfth Five Year Plan Government of India.
5	Jitendra Dholakia, "Twenty-Five Years of Gujarat", Elementary Book Editor. Vadilal Dagli.
6	Census of India.
7	Bhatt B.K. "Population Education" New Popular Prakashan, Surat.
8	Twelfth Five Year Plan Government of Gujarat.
9	Vibrant Gujarat Summit Reports.



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**BACHELOR OF ARTS (ECONOMICS)**  
Syllabus with effect from the Academic Year 2022-2023

**B.A (Economics) Semester III**

Course Code	UA03CECO53	Title of the Course	Micro Economics
Total Credits of the Course	4	Hours per Week	4

<b>Course Objectives / Purpose:</b>	<ul style="list-style-type: none"><li>• To explain the consumer behaviour.</li><li>• To make students understand the factors affecting to price of a commodity.</li><li>• To develop the understanding about the distribution theory.</li></ul>	
<b>Course Content</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
1.	<b>Indifference Curve</b> 1.1 Introduction 1.2 Meaning of Indifference Curve 1.3 Properties of Indifference Curves 1.4 Marginal Rate of Substitution 1.5 Meaning of the Price line, change in slope and change in place 1.6 Consumer Equilibrium and Consumer Surplus by Hicks.	25%
2.	<b>Income Effect</b> 2.1 Introduction 2.2 Substitution Effect and Price Effect 2.3 Decomposition of Price Effect into Income and Substitution Effects 2.4 Law of Diminishing Marginal Utility 2.5 Law of Equi - Marginal Utility	25%
3.	<b>Elasticity of Demand</b> 3.1 Introduction 3.2 Definition of Elasticity of Demand 3.3 Types and determinants of Price Elasticity of Demand 3.4 Importance and factors affecting Price Elasticity of Demand 3.5 Measurement of Price Elasticity of Demand. (Percentage, Total Expenditure and Income methods) 3.6 Income Elasticity of Demand, Cross Elasticity of Demand	25%
4.	<b>Distribution</b> 4.1 Rent-definition 4.2 Ricardian Theory of Rent 4.3 Modern Theory of Rent, Quasi Rent 4.4 Wage: Meaning of Wage 4.5 Monetary wage and Real wage, Differences, Factors affecting real wage 4.6 Profit: Meaning of Profit 4.7 Schumpeter's Theory of Profits, Innovation and Profit 4.8 Knight's Theory of Risk, Uncertainty and Profit	25%

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities and self-learning.
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<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written	15%
2.	Internal Continuous Assessment in the form of Assignments, Attendance, Participation in co-curricular and extra-curricular activities	15%
3.	University Examination	70%

<b>Course Outcomes:</b> Having completed this course, student should be able to :	
1.	Have a clarity about the consumer behaviour and equilibrium conditions.
2.	Understand the effects of different factors responsible for changes in demand, and price of a commodity.
3.	Explore the price elasticity of demand and income elasticity.
4.	To Understand Rent and Wage theories in a more practical way.
5.	Become Aware of theory of Interest and Profit.

<b>Suggested References:</b>	
<b>Sr. No.</b>	<b>Reference Books / Research papers / Reports / Any reference material used for teaching / learning the content in the course outline</b>
1.	Arleen J. Hoag and John H. Hoag : “Introductory Economics” World Scientific, Chennai- 2010
2.	M.L. Jingan: “Principles of Economics” Vrinda Publications (P) Ltd.-2009
3.	John Sloman : “Economics” Dorling Kindersley ( India) Pvt. Ltd.,-2006
4.	Modern Economics Theory- K K Dewett (S. Chand & Company)
5.	Micro Economics Theory - M.L. Jhingam (Vikas Publishing House)
6.	A Text Book of Economics Theory- Stonier and Hague (Longman Group Lth)
7.	Micro Economics Theory- Hendrson And Quandt (Mac Grow Hill)
8.	મહેશ વી.જોશી: 'અર્થશાસ્ત્રના સિદ્ધાંતો' અનડા બુક ડેપો, અમદાવાદ.
9.	પી.બી. ત્રિવેદી: 'અર્થશાસ્ત્રનાં સિદ્ધાંતો', અતુલ પ્રકાશન, ગાંધી રોડ, અમદાવાદ.
10.	એકમલક્ષી અર્થશાસ્ત્ર-શાસ્ત્રી,દેસાઈ,રાવલ (પોપ્યુલર પ્રકાશન)
11.	આધુનિક અર્થશાસ્ત્ર-બબાભાઈ પટેલ, કાર્તિક ભ” (સી. જમનાદાસની કુ.)
12.	મૂલ્યના સિદ્ધાંતો - ડૉ. જોશી (દર્પણ પ્રકાશન)



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**B.A (Economics) Semester III**

Course Code	UA03GECO51	Title of the Course	<b>Money &amp; Banking</b>
Total Credits of the Course	4	Hours per Week	4

<b>Course Objectives / Purpose:</b>	<ul style="list-style-type: none"><li>• To aware about banking sector.</li><li>• To explain the factors affecting on demand for money and supply.</li><li>• To familiarise the Banking systems.</li></ul>
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<b>Course Content</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
<b>1.</b>	<b>Money</b> 1.1 Introduction 1.2 Origin and development of Bank 1.3 Types of Banks 1.4 Meaning, concept and Types of Commercial Bank 1.5 Functions of Commercial Bank	<b>25%</b>
<b>2.</b>	<b>Demand and Supply of Money</b> 2.1 Introduction 2.2 Nature and Significance of Money. 2.3 Factors affecting demand for Money 2.4 Factors affecting Supply of Money 2.5 Controlling the Supply of Money 2.6 Denomination of Currency	<b>25%</b>
<b>3.</b>	<b>Banking System</b> 3.1 Introduction 3.2 Relation between Customers and Bankers: (1) General bankers (2) Special bankers 3.3 Reserve Bank of India and its functions 3.4 Advantages - disadvantages and Lessons of Nationalisation of Banks 3.5 Causes for privatisation of banks	<b>25%</b>
<b>4.</b>	<b>Modern Banking System</b> 4.1 Process of opening an Account 4.2 Meaning of Cheque, Types of Cheque, Endorsement 4.3 Net Banking 4.4 Core Banking 4.5 NEFT, RTGS, Digital Currency 4.6 Role of Banking Apps (financial transaction) (PAYTM, BHIM, GOOGLE PAY, PHONE PAY etc.)	<b>25%</b>

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities.	
<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written	15%
2.	Internal Continuous Assessment in the form of Assignments, Quizzes, Attendance, Participation in co-curricular and extra-curricular activities	15%
3.	University Examination	70%

<b>Course Outcomes:</b> Having completed this course, student should be able to :	
1.	Understand the banking and monetary activities.
2.	The factors affecting demand for money and supply of money .
3.	Understand the Modern Banking System

<b>Suggested References:</b>	
<b>Sr. No.</b>	<b>Reference Books / Research papers / Reports / Any reference material used for teaching / learning the content in the course outline</b>
1.	નાણું અને બેન્કિંગ પોપુલર પ્રકાશન સુરત
2.	બેન્કિંગ અને વિત્તિય બજારો પોપુલર પ્રકાશન સુરત
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4.	K.M. Bhattacharya and Agrawal- Basics of Banking and Finance
5.	M.N. Gopinath- Banking and Principles and Operation
6.	B.N. Choubay – Agricultural Banking in India
7.	Bhole L.M., Impacts of Monetary Policy, Himalaya Publishing House, Bombay
8.	Chunkapura P.M., Monetary Policy, Reliance Publishing House, Delhi
9.	De Kock M.H. Central Banking, Universal Book stall, New Delhi
10.	Desai Vasant, Money and Central Banking, Himalaya House, Bombay
11.	Ghia and others, Organised Markets, Vora and co. ltd., Bombay.
12.	Narain Brij, Money and Banking, S,Chand and co., Delhi





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**B.A (Economics) Semester III**

Course Code	UA03GECO52	Title of the Course	Regional Economics of Gujarat-I
Total Credits of the Course	4	Hours per Week	4

<b>Course Objectives / Purpose:</b>	<ul style="list-style-type: none"><li>• To explain the economics profile of Gujarat.</li><li>• To make aware the demographic features of Gujarat</li><li>• To familiarise the Agricultural and Industrial development in Gujarat.</li><li>• To explain infrastructure of Gujarat.</li><li>• To assess the specific issues of Gujarat.</li></ul>	
<b>Course Content</b>		
<b>Unit</b>	<b>Description</b>	<b>Weightage</b>
1.	<b>Profile of Gujarat</b> 1.3 Population, 1.4 State Domestic product, Agriculture, Industry, Services and Trade.	25%
2.	<b>Demographic Features of Gujarat:</b> 2.1 Trends in population since 1971 2.2 Birth-rate-Death Rate-Infant mortality rate-fertility rate-Longevity Sex-ratio, density, Literacy rate - age composition - Rural-Urban distribution of Population in Gujarat 2.3 New Population Policy – Implications in Gujarat.	25%
3.	<b>Agriculture:</b> 3.1 Introduction 3.2 Cropping pattern in Gujarat 3.3 Area under main crops in Gujarat, Production and productivity of chief crops in Gujarat and its comparison with India. 3.4 Green revolution 3.5 Irrigation-Sardar Sarovar Project. 3.6 Agriculture produce marketing and its limitations. 3.7 Causes and remedies of low productivity in Gujarat.	25%
4.	<b>Industry in Gujarat:</b> 4.1 Industrial Development in Gujarat after 1960. 4.2 Structural change in industries of Gujarat: Development of small and cottage Industries, Importance and Problems of Small-scale Industries in Gujarat. 4.3 Public sector in Gujarat-Problems and performance. 4.4 New Industrial policy – Implications in Gujarat	25%

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities.	
<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written	15%
2.	Internal Continuous Assessment in the form of Assignments, Quizzes, Attendance, Participation in co-curricular and extra-curricular activities	15%
3.	University Examination	70%
<b>Course Outcomes:</b> Having completed this course, student should be able to :		
1.	Understand the population related aspects and SGDP of Gujarat.	
2.	Understand the importance and problems of Agricultural sector.	
3.	Understand that Face the problems of different types of small- and large-scale industry in Gujarat.	

<b>Suggested References:</b>	
1	Bhatt Babaraju K.(2009). "Gujarat Economy" Vrinda Publication(P) Ltd, New Delhi
2	Bhatt Babaraju K.(2014). "Economy of Gujarat" New Popular Publications, Surat.
3	Narrottam Shah Economic Profile of Gujarat, Elementary Book Editor. Vadilal Dagli.
4	Eleventh & twelfth Five Year Plan Government of India.
5	Jitendra Dholakia, "Twenty-Five Years of Gujarat", Elementary Book Editor. Vadilal Dagli.
6	Census of India.
7	Bhatt B.K. "Population Education" New Popular Prakashan, Surat.
8	Twelfth Five Year Plan Government of Gujarat.
9	Vibrant Gujarat Summit Reports.



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**B.A (Economics) Semester III**

Course Code	UA03SECO51	Title of the Course	Co-operation in India
Total Credits of the Course	02	Hours per Week	02

<b>Course Objectives / Purpose:</b>	<ol style="list-style-type: none"><li>1. To acquaint the students to the co-operative finance and credit of short, medium- and long-term agricultural credit.</li><li>2. To make student aware of state co-operative activity and other co-operative Societies.</li><li>3. To aware the students about Indian cooperative structure and credit systems.</li></ol>
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Course Content		
Unit	Description	Weightage
1.	<b>Short and Medium-term Agricultural Credit:</b> 1.1 Primary Agricultural Credit Societies. 1.2 District Cooperative Banks. 1.3 State Co-operative Societies. 1.4 Co-operation and Agricultural Credit. 1.5 NABARD and Agricultural Credit.	50%
2.	<b>(A) State and Co-operative Activities:</b> 2.1 Importance of Co-operative Activities in State. 2.2 Co-operative Education and Training: Methods of Co-operative Education, various aspects of Co-operative Education. 2.3 Co-operative Education and Training in India. <b>(B) Co-operative Societies:</b> 2.4 Co-operative Agriculture Selling and Processing Societies. 2.5 Co-operative Milk Societies. 2.6 Consumer Co-operative Stores.	50%
	Total	100%

<b>Teaching-Learning Environment</b>	The course would be taught/learnt through various means like lectures, discussions, writing assignments, viva-voce, seminars presentations, browsing online-resources relevant to the content, participating in co-curricular, extra-curricular activities.
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<b>Evaluation Pattern</b>		
<b>Sr. No.</b>	<b>Details of the Evaluation</b>	<b>Weightage</b>
1.	Internal Written / Practical Examination	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Assignments, Attendance, Participation in co-curricular and extra-curricular activities	50%
3.	University Examination	00

<b>Course Outcomes:</b> Having completed this course, student should be able to :	
1.	Demonstrate knowledge of the co-operative revolution and Co-operative Education and Training
2.	For further learning in Co-operation of Economics.

<b>Suggested References:</b>	
<b>Sr. No.</b>	<b>Reference Books / Research papers / Reports / Any reference material used for teaching / learning the content in the course outline</b>
1.	Theory, History and Practice of Co-operation – R.D. Bedi
2.	Sahakarita Siddhant avam Vyavahar – Dr. T.N. Hajela
3.	#artni AaIwRk smSyaAoà DoR bi. Di. prmar, DoR Aem. Di. @akr Ane ANy, si jmnadasni k:pni.
4.	sHkarn°: AwRqaSià DoR bi. Di. prmar, DoR Aem. Di. @akr Ane ANy, si jmnadasni k:pni.
5.	sHkar dqRnà jgdiq mulafi



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**B.A (Economics) Semester III**

Course Code	UA03SECO52	Title of the Course	Economic Systems
Total Credits of the Course	02	Hours per Week	02

<b>Course Objectives / Purpose:</b>	1. To make aware about Economic Systems 2. To understand the difference between various economic methods.
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Course Content		
Unit	Description	Weightage
1.	<b>Basic Concept of Economic Systems</b> 1.1 Meaning of Economic Systems 1.2 Characteristics of Economic Systems 1.3 Factors determine Economic Systems 1.4 Gandhian Economic Thought 1.5 Basic features of Gandhian economic thoughts with special reference to use of Machines 1.5 Principal of Trusteeship	50%
2.	<b>Capitalism, Socialism and Mixed Economy</b> 2.1 Meaning of Capitalism 2.2 Advantages and Disadvantages of Capitalism 2.3 Meaning of Socialism 2.4 Advantages and limitations 2.5 Meaning of Mixed Economy 2.6 Advantages and Disadvantages	50%

Teaching-Learning Methodology	The course would be taught/learnt through various means like lectures, discussions, writing assignments, seminars presentations, browsing online resources relevant to the content, participating in co-curricular, extra-curricular activities and self-learning.
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Evaluation Pattern		
Sr. No.	Details of the Evaluation	Weight age
1.	Internal Written / Practical Examination (As per CBCS R.6.8.3)	50%
2.	Internal Continuous Assessment in the form of Practical, Viva-voce, Quizzes, Seminars, Assignments, Attendance (As per CBCS R.6.8.3)	50%

3.	University Examination	00
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Course Outcomes: Having completed this course, the learner will be able to	
1.	Understand different economic system in world. Aware about basic concepts of economic systems and its basic features.
2.	Introduce the merit and demerits of different economic systems.

Suggested References:	
Sr. No.	Reference Books / Research papers / Reports / Any reference material used for teaching / learning the content in the course outline
1	Comparative Economic Systems – William N. Loucks
2	Economic Systems: A Comparative Analysis – George N. Halm
3	Capitalism, Socialism and Democracy – J.A. Schumpeter
4	Evolution of Modern Economics and Economic Systems- R. Gill and G. Grossman
5	Gandhi and Gandhism – B.P Sitaramayya
6	Comparative Economic Systems – Ralph Blodget
7	ગાંધીવાદી અર્થશાસ્ત્રની સંગતતા -અનુવાદ પ્રો. રમેશ ભટ્ટ

On-line resources to be used if available as reference material
<a href="https://www.britannica.com">https://www.britannica.com</a>
<a href="https://www.econedlink.org">https://www.econedlink.org</a>
<a href="https://www.economicsonline.co.uk">https://www.economicsonline.co.uk</a>