

**DEPARTMENT OF ECONOMICS**

**SYLLABUS  
FOR  
VALUE ADDED COURSE  
(UG LEVEL)**

**FINANCIAL LITERACY AND BANKING - I**



**RAMA DEVI WOMEN'S UNIVERSITY**

**Vidya Vihar, Bhubaneswar-751022**

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Controller of Examinations  
R.D. Women's University  
Bhubaneswar

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- H.O.D -  
Deptt. of Economics  
R.D.W. University  
Odisha, Bhubaneswar

## FINANCIAL LITERACY AND BANKING - I

### **Couse Outcome:**

The students are able to gather knowledge and understanding about

**CO1:** various financial markets and the relevance of financial literacy for a common man.

**CO2:** banking services and procedures.

**Unit: I – Basics of Savings and Investment:** Why are investing and savings important?  
Savings Vs Investment, Power of Compounding, What should be the investment objectives?  
Risk and Return, Inflation effects on Investment, Investor's Age and Assets Allocation

**Unit:-II- Banking Activities:** Deposits and Types of Deposits-Saving Bank Accounts, Fixed Deposit Accounts, Recurring Deposit Account, Special Term Deposit Schemes, Loans and Types of loan advanced by Banks and Other secondary functions of Bank. Banking structure in India and Role of Reserve Bank of India

**Unit: III- Financial Markets:** Capital Market Vs Money Market, Securities and its types, i.e., Equity, Debentures or Bonds, IPOs and FPOs

### **Books for References:**

1. Financial Institutions and Markets , L M Bhole
2. Indian financial System, by T. R. Jain and R. L .Sharma, VK Global Publisher
3. Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher

# DEPARTMENT OF ECONOMICS

## SYLLABUS FOR VALUE ADDED COURSE (UG LEVEL)

### FINANCIAL LITERACY AND BANKING - II



**RAMA DEVI WOMEN'S UNIVERSITY**

**Vidya Vihar, Bhubaneswar-751022**

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Controller of Examinations      H.O.D  
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Bhubaneswar      R D.W. University  
Odisha, Bhubaneswar

## FINANCIAL LITERACY AND BANKING - II

### **Couse Outcome:**

The students are able to gain knowledge and understanding about

**CO1:** various financial products and services.

**CO2:** get job opportunities in financial markets.

**Unit: I- Financial Markets:** Mutual Funds, Types of Mutual Funds, Brokers, sub-brokers, Process for becoming a capital market investor

**Unit: II - Protection Related products:** Insurance Policies, Life Insurance, Term Life Insurance, Endowment Policies, Pension Policies, ULIP, Health Insurance and its Plans, Understanding of Ponzi Schemes

**Unit: III - Tax saving Schemes-** Government Schemes-National Saving Certificates, Public Provident Fund, Post Office Schemes, Equity Linked Savings Schemes, Retirement Benefits Schemes- NPS (New Pension System)

### **Books for References:**

1. Financial Institutions and Markets , L M Bhole
2. Indian financial System, T. R. Jain and R. L .Sharma, VK Global Publisher
3. Money and Banking by T. R. Jain and R. K. Kaundal, VK Global Publisher

# DEPARTMENT OF ECONOMICS

## SYLLABUS FOR VALUE ADDED COURSE (PG LEVEL)

### ECONOMICS OF RURAL DEVELOPMENT



**RAMA DEVI WOMEN'S UNIVERSITY**

**Vidya Vihar, Bhubaneswar-751022**

*SM...*

*Madhavi*  
Controller of Examinations  
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Odisha, Bhubaneswar

# ECONOMICS OF RURAL DEVELOPMENT

**Course Code: ECO-SBCC-01**

## **Course Outcomes**

On completion of the course the students will be able to:

CO1: Describe the nature, concept and scope of rural development in multiple dimensions and can be able to identify issue pertaining to this paper.

CO2: Differentiate among various government policies and programmes sponsored by the state as well as the centre and can measure the effectiveness of such programmes.

CO3: Explain various issues and challenges for achieving development in the rural base of the economy and also be able to identify the determinants of rural development.

## **Course Contents:**

### **MODULE-I:- Introduction to rural development (12 hours)**

Rural development- concept, importance, scope, objectives and basic elements of Rural Development

Gandhi's view on rural development

Determinants of rural development

### **MODULE-II:- Rural Economy of India (12 hours)**

Rural Economy of India- size & structure, characteristics of rural sector

Role of agriculture & non-agricultural sector

Rural industrialization- need for it, problems of rural industries; Role of technology in rural development.

### **MODULE-III:- Rural poverty & unemployment problem (12 hours)**

Rural poverty & unemployment problems-magnitude, causes and remedies

Govt. Policies for Poverty Alleviation- Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA)

Swarnjayanti Gram Swarozgar Yojana (SSGY), National Food for Work (NFFW) Wage Programme, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).

Grameen Rozgar Yojana (SGRY), EAS (Employment Assurance Scheme), Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA).

Course Transaction Method: Lecture method and self-learning.

### **REFERENCE BOOKS**

1. Desai vasant, fundamental of rural development, New Delhi, Rawat publication.
2. Desai Vasan, rural development in India, New Delhi, Himalaya publishing, House 2005
3. Prasad B K, Rural development concept, Approach and strategy, New Delhi, Sarup&sons2003.
4. Chaudhari C M, Rural Economics, Jaipuri subline publication 2009.
5. Singh katas, rural development principle policies and management sage publication India Pvt, Ltd.