

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS

For

**Bachelor of Science (Economics)
(Semester I-II)**

(Under Credit Based Continuous Evaluation Grading System)

(12+3 System of Education)

Session: 2023–24



**The Heritage Institution
Kanya Maha Vidyalaya, Jalandhar
(Autonomous)**

Kanya Maha Vidyalaya, Jalandhar (Autonomous)
SCHEME AND CURRICULAM OF EXAMINATION OF THREE YEAR DEGREE PROGRAM
Credit Based Continuous Evaluation Grading System (CBCEGS)
Bachelor of Science (Economics)

Session: 2023-24

Economics

Course Name	Course Code	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination on time (in Hours)
					Total	Ext.		CA	
						L	P		
Economics (Microeconomics)	BECL-1175	E	4	4-0-0	100	80	--	20	3

Course Name	Course Code	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time(in Hours)
					Total	Ext.		CA	
						L	P		
Economics (Macroeconomics)	BECL-2175	E	4	4-0-0	100	80	--	20	3
Quantitative Techniques-II	BECL-2453	E	4	4-0-0	100	80	-	20	3

E-Elective

Bachelor of Science (Economics) Semester–I

Session 2023-2024

Course Code: BECL-1175

Economics (Microeconomics)

Course outcomes:

After passing this course, students will be able to

CO1: describe and apply the methods of analyzing consumer behavior through demand and supply, elasticity and utility.

CO2: learn about the various cost and revenue curves and the production function.

CO3: learn about various market structures.

CO4: understand various theories of rent, interest, profit, and distribution.

Bachelor of Science (Economics) Semester–I
Session 2023-2024
Course Code: BECL-1175
Economics (Microeconomics)

Time: 3 Hours

L-T-P (Credits):4-0-0
Max. Marks: 100
Theory: 80
CA: 20

Note: Instructions for the Paper–Setter:

Two questions, each carrying 16 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT–I

Introductory: Definition of Economics, Nature, Scope and Assumptions of Microeconomics. Demand Function, Supply Function, Price Determination, Elasticity of Demand – Price, Income and Cross elasticities and their Measurement.

Utility Analysis: Law of Diminishing Marginal Utility and Law of Equi-Marginal Utility, Indifference Curve Analysis and Revealed Preference Analysis (Meaning and Equilibrium).

UNIT–II

Theory of Production and Costs: Concept of Production Function. Laws of Returns to Scale and Returns to Factor

Cost: Concepts and Cost Curves in the short and in the long run; Traditional and Modern Cost Theories, Revenue Curves and their relationship with the elasticity of demand.

UNIT–III

Market forms: Perfect Competition- Assumptions, Price and Output determination of firm and Industry in the short run and long run; Monopoly-Assumptions and Equilibrium.

Monopolistic Competition- Assumptions and Equilibrium (except Group Equilibrium).

UNIT–IV

Marginal Productivity Theory; Factor pricing (with reference to labour) under Perfect Competition and Imperfect Competition, Modern Theory of Distribution.

Rent: Concept, Ricardian Theory and Modern Theory of Rent.

Interest: Concept, Classical Theory, Loanable Funds Theory.

Profit: Concept, Risk and Uncertainty Theories.

Suggested Readings:

1. Ahuja, H.L. (2018), *Advanced Economics Theory: Micro Economics analysis*, S. Chand Publishing, New Delhi
2. Dwivedi, D.N. (2018), *Microeconomics: Theory and Applications*, Pearson Education, New Delhi.
3. Koutsoyiannis, A. (2015), *Modern Microeconomics*, Macmillan Press, London.
4. Sen, A. (2007), *Microeconomics: Theory and Applications*, Oxford University Press, New Delhi.

Note: The latest editions of the books are recommended.

Bachelor of Science (Economics) Semester –II
Session 2023-2024
Course Code: BECL-2175
Economics (Macroeconomics)

Course outcomes:

After passing this course students will be able to:

- CO1:** learn the determination of equilibrium in the economy using Classical and Keynesian models and understand the consumption behaviour of an economy.
- CO2:** understand the investment behaviour of an economy and different theories of the trade cycle.
- CO3:** understand the nature and functions of money and the role of financial markets and institutions in the economy.
- CO4:** understand the causes and solution to the problem of inflation and study the macroeconomic policies.

Bachelor of Science (Economics) Semester –II
Session 2023-2024
Course Code: BECL-2175
Economics (Macroeconomics)

Time: 3 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setter:

Two questions, each carrying 16 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT–I

Distinction between Micro and Macro Economics; Determination of Income and Employment: Classical and Keynesian Models; Say's Law of Market and Aggregate Demand and Aggregate Supply. Consumption Functions; average (short-run and long-run) and marginal propensity to consume; Keynes' Psychological Law of Consumption, Multiplier: Meaning and its working.

UNIT–II

Investment: Meaning, Investment Demand Schedules and factors affecting investment decisions. Marginal Efficiency of Capital, Accelerator, Multiplier-Accelerator Interaction.

Trade cycles- Meaning, Characteristics and Phases, Samuelson and Hicks Models of Trade Cycles.

UNIT–III

Money: Its functions and role. Money and Capital Markets (Introductory); Quantity Theory of Money: Fisher's and Cambridge's Equations, Liquidity Preference Theory.

Banking: Meaning and Functions of Commercial And Central Banks, Credit Creation and Credit Control.

UNIT–IV

Inflation: Concept, Causes and Cures. Inflation-unemployment Trade-off (only Phillips' contribution). **Macroeconomic Policies:** Fiscal Policy – meaning, objectives and instruments. Monetary Policy- meaning, objectives and instruments.

Suggested Readings:

1. Shapiro E. (2013), *Macroeconomic Analysis*, Galgotia Publications.
2. Dwivedi D.N. (2018), *Macroeconomics: Theory and Policy*, Tata McGraw-Hill, New Delhi.

Note: The latest editions of the books are recommended.

Bachelor of Science (Economics) Semester –II

Session: 2023-2024

Course Code: BECL-2453

Quantitative Techniques–II

Course outcomes:

After passing this course, students will be able to:

CO1: organize, manage and present data.

CO2: analyze the data by using central tendency, dispersion and skewness.

CO3: learn the relationship between variables and prediction using correlation and regression.

CO4: compare magnitudes of related variables to each other over a period of time and understand the concept of time series in analyzing economic problems.

Bachelor of Science (Economics) Semester –II

Session 2023-2024

Course Code: BECL-2453

Quantitative Techniques–II

Time: 3 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters:

Two questions, each carrying 16 marks, from each of Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT-I

Statistics: Definition, Scope in Economics, Significance, Limitations. Classification, Tabulation, Diagrammatic and Graphical Representation of Data.

UNIT-II

Concepts and Measures of Central Tendency: Means, Median, Mode, GM, and HM. Concepts and Measures of Relative Dispersion, Concepts and Measures of Skewness (Stress on Numerical Examples).

UNIT-III

Correlation Analysis: Introduction, Importance, Karl-Pearson's Coefficient of Correlation, Spearman's Rank Correlation Coefficient, Simple Regression Analysis; Difference Between Correlation and Regression, Lines of Regression, Properties of Correlation and Regression Coefficients (Stress on Numerical Examples).

UNIT-IV

Index Numbers: Concept of Index Number, Purpose Construction & Problems, Laspeyre's, Paasche's and Fisher's Formulae, Tests of Consistency.

Analysis of Time Series: Definition, Components of Time Series, Measurement of Trend by Different Methods, Measurement of Seasonal Variations (Stress on Examples).

Suggested Readings:

1. Gupta, S.P. (2014), *Statistical Methods*, Sultan Chand & Sons, New Delhi.
2. Croxton, F.E., Cowden D.J. and Klein, S. (1973), *Applied General Statistics*, 3rd. Ed., Prentice Hall of India, New Delhi.
3. Nagar, A.L. and Das, R.K. (1976), *Basic Statistics*, Oxford University Press, Bombay.

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FACULTY OF ECONOMICS & BUSINESS

SYLLABUS

For

Bachelor of Arts

Economics (Semester I-II)

(Under Credit Based Continuous Evaluation Grading System)

(12+3 System of Education)

Session: 2023–24



**The Heritage Institution
Kanya Maha Vidyalaya, Jalandhar
(Autonomous)**

Kanya Maha Vidyalaya, Jalandhar (Autonomous)
SCHEME AND CURRICULAM OF EXAMINATION OF THREE YEAR DEGREE PROGRAM
Credit Based Continuous Evaluation Grading System (CBCEGS)

Bachelor of Arts
Session 2023-24

Economics

Semester I									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time (in Hours)
					Total	Ext.		CA	
						L	P		
BARL-1175	Economics (Microeconomics)	E	4	4-0-0	100	80	--	20	3

Semester II									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time(in Hours)
					Total	Ext.		CA	
						L	P		
BARL-2175	Economics (Macroeconomics)	E	4	4-0-0	100	80	--	20	3

E-Elective

Kanya Maha Vidyalaya, Jalandhar (Autonomous)

**SCHEME AND CURRICULAM OF EXAMINATION OF THREE YEAR DEGREE PROGRAM
Credit Based Continuous Evaluation Grading System (CBCEGS)**

**Bachelor of Arts
Session 2023-24**

Quantitative Techniques

Semester I									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time (in Hours)
					Total	Ext.		CA	
						L	P		
BARL-1453	Quantitative Techniques (Quantitative Techniques-I)	E	4	4-0-0	100	80	--	20	3

Semester II									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks			Examination time (in Hours)	
					Total	Ext.			CA
						L	P		
BARL-2453	Quantitative Techniques (Quantitative Techniques-II)	E	4	4-0-0	100	80	--	20	3

E- Elective

Bachelor of Arts (Semester–I)
Session: 2023-2024
Course Code: BARL-1175
Economics (Microeconomics)

Course outcomes:

After passing this course, students will be able to

CO1: describe and apply the methods of analyzing consumer behavior through demand and supply, elasticity and utility.

CO2: learn about the various cost and revenue curves and the production function.

CO3: learn about various market structures.

CO4: understand various theories of rent, interest, profit, and distribution.

Bachelor of Arts (Semester–I)
Session 2023-2024
Course Code: BARL-1175
Economics (Microeconomics)

Time: 3 Hours

L-T-P (Credits):4-0-0
Max. Marks: 100
Theory: 80
CA: 20

Note: Instructions for the Paper–Setter:

Two questions, each carrying 16 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT–I

Introductory: Definition of Economics, Nature, Scope and Assumptions of Microeconomics. Demand Function, Supply Function, Price Determination, Elasticity of Demand – Price, Income and Cross elasticities and their Measurement.

Utility Analysis: Law of Diminishing Marginal Utility and Law of Equi-Marginal Utility, Indifference Curve Analysis and Revealed Preference Analysis (Meaning and Equilibrium).

UNIT–II

Theory of Production and Costs: Concept of Production Function. Laws of Returns to Scale and Returns to Factor

Cost: Concepts and Cost Curves in the short and in the long run; Traditional and Modern Cost Theories, Revenue Curves and their relationship with the elasticity of demand.

UNIT–III

Market forms: Perfect Competition- Assumptions, Price and Output determination of firm and Industry in the short run and long run; Monopoly-Assumptions and Equilibrium.

Monopolistic Competition- Assumptions and Equilibrium (except Group Equilibrium).

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Marginal Productivity Theory; Factor pricing (with reference to labour) under Perfect Competition and Imperfect Competition, Modern Theory of Distribution.

Rent: Concept, Ricardian Theory and Modern Theory of Rent.

Interest: Concept, Classical Theory, Loanable Funds Theory.

Profit: Concept, Risk and Uncertainty Theories.

Suggested Readings:

1. Ahuja, H.L. (2018), *Advanced Economics Theory: Micro Economics analysis*, S. Chand Publishing, New Delhi
2. Dwivedi, D.N. (2018), *Microeconomics: Theory and Applications*, Pearson Education, New Delhi.
3. Koutsoyiannis, A. (2015), *Modern Microeconomics*, Macmillan Press, London.
4. Sen, A. (2007), *Microeconomics: Theory and Applications*, Oxford University Press, New Delhi.

Note: The latest editions of the books are recommended.

Bachelor of Arts (Semester –II)
Session: 2023-2024
Course Code: BARL-2175
Economics (Macroeconomics)

Course outcomes:

After passing this course students will be able to:

- CO1:** learn the determination of equilibrium in the economy using Classical and Keynesian models and understand the consumption behaviour of an economy.
- CO2:** understand the investment behaviour of an economy and different theories of the trade cycle.
- CO3:** understand the nature and functions of money and the role of financial markets and institutions in the economy.
- CO4:** understand the causes and solution to the problem of inflation and study the macroeconomic policies.

Bachelor of Arts (Semester –II)
Session 2023-2024
Course Code: BARL-2175
Economics (Macroeconomics)

Time: 3 Hours

L-T-P (Credits):4-0-0
Max. Marks: 100
Theory: 80
CA: 20

Note: Instructions for the Paper–Setter:

Two questions, each carrying 16 marks, from each of the Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT–I

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UNIT–II

Investment: Meaning, Investment Demand Schedules and factors affecting investment decisions. Marginal Efficiency of Capital, Accelerator, Multiplier-Accelerator Interaction.

Trade cycles- Meaning, Characteristics and Phases, Samuelson and Hicks Models of Trade Cycles.

UNIT–III

Money: Its functions and role. Money and Capital Markets (Introductory); Quantity Theory of Money: Fisher's and Cambridge's Equations, Liquidity Preference Theory.

Banking: Meaning and Functions of Commercial And Central Banks, Credit Creation and Credit Control.

UNIT–IV

Inflation: Concept, Causes, and Cures. Inflation-unemployment Trade-off (only Phillips' contribution). **Macroeconomic Policies:** Fiscal Policy – meaning, objectives and instruments. Monetary Policy- meaning, objectives and instruments.

Suggested Readings:

1. Shapiro E. (2013), *Macroeconomic Analysis*, Galgotia Publications.
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Note: The latest editions of the books are recommended.

Bachelor of Arts (Semester –II)

Session: 2023-2024

Course Code: BARL-2453

Quantitative Techniques–II

Course outcomes:

After passing this course, students will be able to:

CO1: organize, manage and present data.

CO2: analyze the data by using central tendency, dispersion and skewness.

CO3: learn the relationship between variables and prediction using correlation and regression.

CO4: compare magnitudes of related variables to each other over a period of time and understand the concept of time series in analyzing economic problems.

Bachelor of Arts (Semester –II)

Session 2023-2024

Course Code: BARL-2453

Quantitative Techniques–II

Time: 3 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters:

Two questions, each carrying 16 marks, from each of Units I-IV (i.e. a total of eight questions) are to be set. Candidates are required to attempt five questions, selecting at least one from each unit. The fifth question may be attempted from any unit.

UNIT–I

Statistics: Definition, Scope in Economics, Significance, Limitations. Classification, Tabulation, Diagrammatic and Graphical Representation of Data.

UNIT–II

Concepts and Measures of Central Tendency: Means, Median, Mode, GM, and HM. Concepts and Measures of Relative Dispersion, Concepts and Measures of Skewness (Stress on Numerical Examples).

UNIT–III

Correlation Analysis: Introduction, Importance, Karl-Pearson's Coefficient of Correlation, Spearman's Rank Correlation Coefficient, Simple Regression Analysis; Difference Between Correlation and Regression, Lines of Regression, Properties of Correlation and Regression Coefficients (Stress on Numerical Examples).

UNIT–IV

Index Numbers: Concept of Index Number, Purpose Construction & Problems, Laspeyre's, Paasche's and Fisher's Formulae, Tests of Consistency.

Analysis of Time Series: Definition, Components of Time Series, Measurement of Trend by Different Methods, Measurement of Seasonal Variations (Stress on Examples).

Suggested Readings:

1. Gupta, S.P. (2014), *Statistical Methods*, Sultan Chand & Sons, New Delhi.
2. Croxton, F.E., Cowden D.J. and Klein, S. (1973), *Applied General Statistics*, 3rd. Ed., Prentice Hall of India, New Delhi.
3. Nagar, A.L. and Das, R.K. (1976), *Basic Statistics*, Oxford University Press, Bombay.

Note: The latest editions of the books are recommended.

FACULTY OF ECONOMICS & BUSINESS

SYLLABUS of Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

(Semester I - II)

(Under Credit Based Continuous Evaluation Grading System)

Session: 2023-2024



**The Heritage Institution
KANYA MAHA VIDYALAYA
JALANDHAR
(Autonomous)**

SCHEME AND CURRICULAM OF EXAMINATION OF BACHELOR OF ARTS/ BACHELOR OF SCIENCE WITH ADDITIONAL / OPTIONAL COURSE IN BANKING

Credit Based Continuous Evaluation Grading System (CBCEGS)

Session 2023-24

BANKING

Semester I									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time (in Hours)
					Total	Ext.		CA	
						L	P		
BARL-1026 / BECL-1026	BANKING (Banking and Basic operations)	O	4	4-0-0	100	80	--	20	3

Semester II									
Course Code	Course Name	Course Type	Hours Per Week	Credits L-T-P	Marks				Examination time(in Hours)
					Total	Ext.		CA	
						L	P		
BARL-2026 / BECL-2026	BANKING (Reasoning and Mental Ability)	O	4	4-0-0	100	80	--	20	3

O-Optional

B.Sc. (Economics) with Banking as an Additional Optional Subject

Students can opt for banking as an additional subject. In all semesters students have to study one additional paper on banking. The program aims to build a solid knowledge base in all aspects related to banking regulation, financial structure along with economic principles and issues.

Upon successful completion of this course, students will be able to:

- PSO1:** develop mathematical, logical, and analytical abilities.
- PSO2:** critically reflect on the causes and consequences of financial and banking crises.
- PSO3:** prepare banking P.O. exams and take leadership & managerial roles in banking.

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking
Semester-I
Session 2023-2024
Course Code: BARL-1026 / BECL-1026
BANKING (Banking & Basic operations)

Course outcomes:

After passing this course students will be able to:

- CO1:** understand the structure of the banking sector and the working of basic banking operations.
- CO2:** analyze the impact of monetary policies on different sectors.
- CO3:** understand the role of digital banking in the monetary transactions system.
- CO4:** understand various types of loan schemes for household and industrial sectors.

Bachelor of Arts/Bachelor of Science with Additional/Optional Course in Banking

Semester I

Session 2023-2024

Course Code: BARL-1026 / BECL-1026

BANKING (Banking & Basic operations)

Time: 2:00 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters/Examiners:

Sixty Multiple Choice Questions (MCQs), fifteen from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt Forty (**40**) MCQs, selecting at least eight (**8**) MCQs from each unit. The remaining seven (**8**) MCQs may be attempted from any Unit.

Unit –I

History of Banking, Types of Banks-Public Sector, Private Sector, and Foreign Banks, Cooperative Banking in India: History, Structure and its Working, Nationalization of Banking, Merger and Privatization of banks, Banking Regulation Act, Major Banking Reforms of 21st Century and Financial Inclusion, Important Commissions and Committees in Banking.

Unit II

Reserve Bank of India: History, Structure, Functions and Guidelines for the Regulations of Banks, Monetary Policy- Objectives and Instruments, Introduction to Basel norms.

Unit III

Banking operations: Types of Accounts, Various Negotiable Instruments, RTGS, MSF and NEFT, BHIM, and UPI, Payment Codes: MICR, IFSC, UTR, etc., e-banking.

Unit IV

Priority Sector Loans -: Common Guidelines for Priority Sector Loans with a focus on Agriculture, MSMEs and Education and Non-Performing Assets, Kisan Credit Card Scheme, Prime Minister Fasal Bima Yojana (PMFBY), MUDRA, National Equity Fund Scheme, Credit Cards for MSMEs.

Insurance: LIC, GIC, IRDAI, Insurance Law (Amendment Bill) 2015, Bancassurance
Post Office Saving Schemes

Suggested Readings:

1. Experts (2020), *Banking Awareness*, Arihant Publications, India.
2. Experts (2019), *Financial Awareness for Competitive Exam*, Disha Publication.
3. Gupta, R. (2014), *Guide to Banking General Awareness & Banking Aptitude Test*, Ramesh Publishing House, New Delhi.
4. Toor, N.S. (2019), *Handbook of Banking Information*, Skylark Publications, New Delhi.

Note: The latest editions of the books are recommended.

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

Semester-II

Session 2023-2024

Course Code: BARL-2026 / BECL-2026

BANKING (Reasoning and Mental Ability)

Course outcomes:

After passing this course students will be able to:

CO1: apply general mathematical models to solve a variety of problems.

CO2: use scientific reasoning to interpret psychological phenomena.

CO3: learn figures, images and diagrams in problem-solving.

CO4: draw conclusions or make decisions in quantitatively based situations and will analyze how different situations would affect the decisions?

Bachelor of Arts/ Bachelor of Science with Additional / Optional Course in Banking

Semester-II

Session 2023-2024

Course Code: BARL-2026 / BECL-2026

BANKING (Reasoning and Mental Ability)

Time: 2:00 Hours

L-T-P (Credits):4-0-0

Max. Marks: 100

Theory: 80

CA: 20

Note: Instructions for the Paper–Setters/Examiners:

Sixty Multiple Choice Questions (MCQs), fifteen from each of the four Units (I-IV) are to be set. Each question carries **2 marks**. Candidates are required to attempt Forty (**40**) MCQs, selecting at least eight (**8**) MCQs from each unit. The remaining seven (**8**) MCQs may be attempted from any Unit.

UNIT I

Analogy: Number Analogy, Letter Analogy and Word Analogy.

Classification Test: Alphabet classification and Number Classification.

Series Completion: Prime Number, Difference, Multiplication, Division, Even and Odd Series, Letter Series, Alpha Numeric Series.

UNIT II

Coding and Decoding. Order and Ranking. Blood Relations. Direction Sense Test. Seating Arrangements (Linear, Circular, Square, Floor based).

UNIT III

Figures and Images -Odd figures, Mirror image, Water image, Paper cutting, Folding & Punching, Completion of Figural Series, Embedded figure; Cubes and Dice; Logical Venn Diagram.

UNIT IV

Logical Sequence of Words. Mathematical operations-BODMAS. Clock and Calendar.

Suggested Readings:

1. Aggarwal, R.S. (2000), *Modern Approach to Verbal and Non-Verbal Reasoning*, S. Chand Publications, Delhi.
2. Jha, R.K. (2020), *General Intelligence and Reasoning Test*, Arihant Publications, Meerut.

Note: The latest editions of the books are recommended.