

**Siddharth University, Kapilvastu, Siddharth Nagar**

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**Report of the Online Classes**

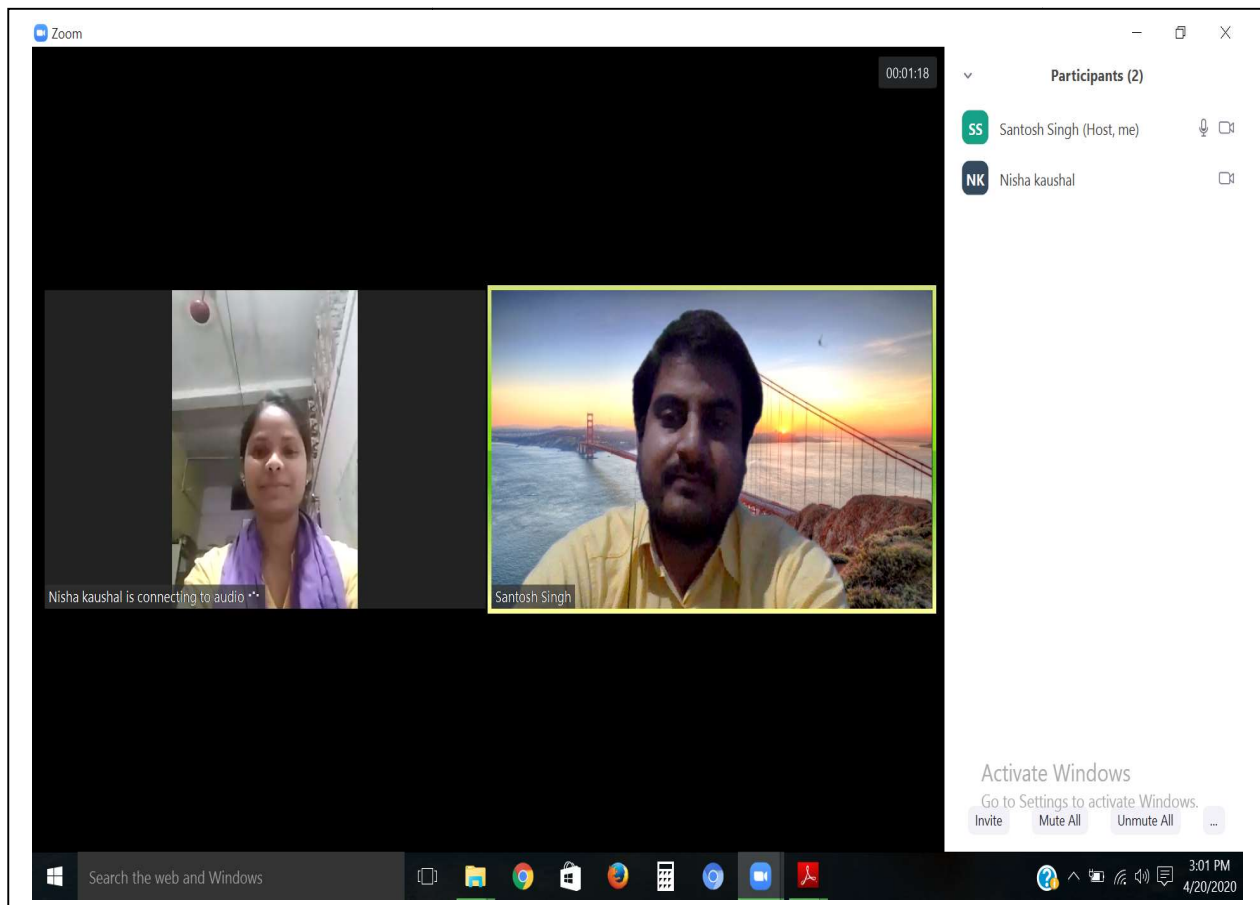
By

Dr. Santosh Singh

Department of Economics

1. Date:	20/04/2020
2. Time:	02:00 PM – 04:00 PM
3. Online Classes Taken:	<ul style="list-style-type: none"><li>i. M.A. (Economics)- Semester- II (02:00PM-03:00PM)</li><li>ii. M.A. (Economics)- Semester- IV (03:00 PM-04:00PM)</li></ul>
4. Topics Covered:	<ul style="list-style-type: none"><li>i. The Problem of Underutilization of the installed capacity.</li><li>ii. Reasons of Underutilizations of the Capacity.</li><li>iii. Measures to overcome the problem of underutilization of the capacity.</li><li>iv. The Concept of Non-Bank Financial Institutions (NBFIs).</li><li>v. Role of NBFIs in the Economy/Financial Sector: Positive and Negative.</li><li>vi. Comparisons between Commercial Banks and NBFIs.</li></ul>
5. Questions Raised by the Students During the online Session:	<ul style="list-style-type: none"><li>i. What is technical indivisibility that causes underutilization of the installed capacity?</li><li>ii. What are the situations in which Govt. policies may hamper the full utilization of the capacity in an industrial unit?</li><li>iii. How the NBFIs are different from commercial banks?</li><li>iv. How the NBFIs are controlled and regulated by the financial administrators in an economy?</li></ul>
6. Answers Given to the Students and Session Outcome:	<ul style="list-style-type: none"><li>i. The aforementioned questions of students are answered with the help of suitable Examples and relevant text.</li><li>ii. It is explained in detail that why optimum utilization of the installed capacity in the</li></ul>

	<p>industrial units is required for faster economic development.</p> <p>iii. Further the reasons and outcome of the underutilization of the capacity are also explained in detail.</p> <p>iv. The various points of differences between commercial banks and NBFIs are explained with suitable examples.</p> <p>v. Keeping in view the extensive role of NBFIs in the financial sector of an economy, a brief introduction of the instruments to regulate their functioning in the financial sector is given to the students.</p>
7. Attachments:	<p>i. One Screen shot of the class of M.A. (Economics)- Semester- II (02:00PM-03:00PM)</p> <p>ii. One Screen Shot of the Class of M.A. (Economics)- Semester- IV (03:00 PM-04:00PM)</p>
8. The Class Ended With Thanks.	



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**(ii) Technological Indivisibilities:**

There are some plants and equipment which can function at a given capacity. In case the plant is used to produce smaller output, some capacity would remain underutilised.

**(iii) Shortage of Inputs:**

A shortage of inputs like raw materials, power, transport facilities, labour, etc., may cause underutilisation of capacity.

Santosh Singh Sunil Gupta Vartika yadav Priya kaushal

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