

Curriculum and Credit Framework for Undergraduate Programme (Single Major) as per NEP-2020

**B. A. (Economics and Finance)
(Four Year Degree Programme)**

For Batch w.e.f. Session: 2023-24

1st & 2nd Semesters



**University School for Graduate Studies
Chaudhary Devi Lal University
Sirsa-125055, Haryana
2023-24**

Exit options and Credit requirements

SINGLE-MAJOR

Exit with	Credit requirement
Certificate in Economics & Finance: After successful completion of First year (Two semesters) of the Four-Year Undergraduate Degree Programme.	48 (Including Internship of 4 Credits)
Diploma in Economics & Finance: After successful completion of Two years (Four semesters) of the Four-Year Undergraduate Degree Programme.	94 (Including Internship of 4 Credits)
Bachelor of Economics & Finance: After successful completion of Three years (Six semesters) of the Four-Year Undergraduate Degree Programme.	136
Bachelor of Economics & Finance (Honours/Honours with Research) After successful completion of Four Years (Eight semesters) of the Undergraduate Degree Programme.	184

Table 3: Course code and Title along with credit details

Course Category	Course Code	Course Title	Level	Credits			Marks		
				L	P	Total	Int	Ext	Total
<u>SEMESTER-I</u>									
1. DSC	BA/ECO/SM/1/DSC/101	Microeconomics - I	100	4	-	4	30	70	100
	BA/ECO/SM/1/DSC/102	Macroeconomics - I	100	4	-	4	30	70	100
2. MIC	BA/ECO/SM/1/MIC/101	Financial Management	100	4	-	4	30	70	100
3. MDC	BA/ECO/SM/1/MDC/101	Finance for Everyone	100	3	-	3	25	50	75
4. AEC	ENG/AEC/101	English-I	100	2	-	2	15	35	50
5. SEC	BA/ECO/SM/1/SEC/101	Computer Applications in Economics (Practical)	100	-	3	3	0	75	75
6. VAC	CDLU/VAC/103	Leadership and Management Skill	100	2	-	2	15	35	50
TOTAL						22			550
<u>SEMESTER-II</u>									
1. DSC	BA/ECO/SM/2/DSC/103	Microeconomics - II	100	4	-	4	30	70	100
	BA/ECO/SM/2/DSC/104	Macroeconomics - II	100	4	-	4	30	70	100
2. MIC	BA/ ECO/SM/2/MIC/102	Financial Services	100	4	-	4	30	70	100
3. MDC	BA/ECO/SM/2/MDC/102	E-Commerce	100	3	-	3	25	50	75
4. AEC	HIN/AEC/101	Hindi-I	100	2	-	2	15	35	50
5. SEC	BA/ECO/SM/2/SEC/102	Statistical Applications in Economics (Practical)	100	-	3	3	0	75	75
6. VAC	EVS/VAC/101	EVS-I	100	2	-	2	15	35	50
TOTAL						22			550

FIRST SEMESTER

Course Title: Microeconomics- I Course Code: BA/ECO/SM/1/DSC/101		Total Credits: 4 Time:3 Hrs. Marks:100 External: 70 Internal:30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	Know the scope and breadth of Microeconomics along with understanding of these concepts to comprehend real world problems along with the ability to think critically and analyze economic problems.	
CO2	To Understand the concept of Ordinal utility. The core principles of demand so that they can apply the able to apply the understanding of these concepts to comprehend real world problems. It will make students aware about the various, Concept of utility.	
CO3	Understanding the core principles of productions so that they can apply the understanding of these concepts to comprehend real world problems along with the ability to think critically and analyze economic problems.	
CO4	It will make students aware about the various concepts of cost and revenue so that they are able to apply the understanding of these concepts.	
Unit-I Nature and scope of Economics; Positive and Normative Economics; Basic problems of an Economy; Basic tools of Theoretical Analysis (Micro and Macro, Deductive and Inductive, static and dynamic, Stock and Flow) Demand Function-Law of demand, changes in demand, and elasticity of demand. Market demand curve; consequences of Bandwagon, Snob and Veblen effect		
Unit-II Theories of Consumer Behaviour: Cardinal utility Theory, Marginal and total utility, Consumer Equilibrium Ordinal utility Theory: Indifference curve analysis, Characteristics, Budget line, Marginal rate of substitution, Consumer's equilibrium, Price, income and substitution effects, Derivation of Demand curve.		
Unit-III Supply Function-Law of Supply, changes in supply, elasticity of supply. Production Function; TP, AP and MP; Returns to a Factor and Returns to Scale; Isoquant and their uses, least cost combination.		
Unit-IV Production Function-Cobb-Douglas, CES Production Cost: Meaning, Types; Traditional and Modern Theories of Costs; Derivation of Cost Function from Production function; Revenue; Total, Marginal and Average Revenue.		

ReadingList

- Archibald, G.C. (Ed.) (1971) *Theory of the Firm*. Penguin, Harmondsworth.
- Baumol, W.J. (1982) *Economic Theory and Operations Analysis*. Prentice Hall of India, New Delhi.
- Da Costa, G. C. (1980) *Production, Prices and Distribution*. Tata McGraw Hill, New Delhi.
- Koutsoyiannis, A. (1979) *Modern Microeconomics (2nd Edition)*, Macmillan Press, London.
- Salvatore, D. (2009) *Microeconomics-Theory and Applications*. Oxford University Press.
- Varian, H. (2003) *Intermediate Microeconomics*, East-West Press.

Course Title: Macroeconomics-I Course Code: BA/ECO/SM/1/DSC/102		Total Credits: 4 Time: 3 Hrs. Marks: 100 External: 70 Internal: 30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	The student shall understand the meaning and basic concepts of Macro Economics.	
CO2	To Understand the concept and measurement of national income.	
CO3	To Understand the concept of the circular flow of national income and the basics of the classical theory of income and employment determination	
CO4	To understand the classical theory of the determination of income, employment and consumption.	
Unit-I		
Macro Economics: Meaning, characteristic, and scope of Macro Economics, Differences between Micro and Macro Economics, Basic Concepts: Real and nominal; Induced and autonomous; stock and flow; Static, comparative Static and dynamic analysis; intermediate and final goods.		
Unit-II		
Concepts of National Income: GDP, GNP, NDP, and NNP at Market Price and factor cost. Measurement of National Income; Income, Expenditure, product and value-added method and their precautions and limitations. Circular flow of National Income: The real and monetary flow of income, circular flow of income in two, three, and Four sector economy. National income and welfare.		
Unit-III		
Determination of Income and Employment: Classical View, Labour Market; Product Market and Money Market. Full Employment and Various Types of Unemployment; Say's Law of Market; Classical Theory of Employment with and without saving & investment; Keynes' objection to the Classical Theory.		
Unit-IV		
Consumption function and Keynes' Effective Demand: Meaning characteristics of APC and MPC; Keynes' Psychological law of consumption and its implications /significance. Factors affecting consumption function. Aggregate demand and supply functions; Keynes' Principle of effective demand and its determination.		
Reading list Langdana, F.K. (2013) <i>Macroeconomic Policy: Demystifying Monetary and Fiscal Policy</i> . Springer. Romer, David (2012) <i>Advanced Macroeconomics</i> . McGraw Hill Education. Shapiro, E. (2006) <i>Macroeconomic Analysis</i> . Galgotia Publication, New Delhi. Levacic, Rosalind &Rebmann, Alexander (2015). <i>Macroeconomics</i> . Macmillan, London. Mankiw, Gregory N. (2014) <i>Principles of Macroeconomics</i> . Cengage Learning. Mishkin, F.S. (2016) <i>The Economics of Money Banking and Financial Markets</i> . Pearson.		

Course Title: Financial Management Course Code: BA/ECO/SM/1/MIC/101		Theory Credits: 4 Time: 3 Hrs. Marks: 100 External: 70 Internal: 30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	Enables learning of the basic concept of financial management, investment and capital investment options.	
CO2	Provides knowledge of long-term investment decisions, planning and risk of investment projected with it.	
CO3	Ensures students learning as to how to take proper financing decisions.	
CO4	Aware the students about the available dividend distribution theories and the working capital decisions.	
Unit-I		
Financial Management: Nature, Significance, Scope and Objectives of financial management; Functions of finance executive in an organization; Functional areas of financial management; Changing role of financial management in India; Financial planning and forecasting: Its need & importance, drafting a financial plan; Capitalization: Over- capitalization and Under-capitalization; Financial forecasting: meaning, benefits and Techniques of financial forecasting		
Unit-II		
Investment Decisions: The Capital Budgeting Process, Cash flow Estimation, Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index; Capital budgeting under Risk – Certainty Equivalent Approach and Risk- Adjusted Discount Rate.		
Unit-III		
Financing Decisions: Sources of finance- short-term, medium term and long term; Cost of Capital- Estimation of components of cost of capital, Methods for Calculating cost of equity capital, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average cost of capital (WACC) and Marginal cost of capital; Capital structure: Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach), Determinants of capital structure; Operating and financial leverage;		
Unit-IV		
Dividend Decisions: Theories for Relevance and irrelevance of dividend decision for corporate valuation; Cash and stock dividends; Dividend policies in practice, Working Capital Decisions: Concepts of working capital, the risk-return trade off, sources of short-term finance, working capital estimation; Cash management, Receivables management, Inventory management and Payables management		
Reading List 1. Brigham and Houston, Fundamentals of Financial Management, Cengage Learning 2. Khan and Jain. Basic Financial Management, McGraw Hill Education 3. Levy H. and M. Sarnat. Principles of Financial Management. Pearson Education 4. Prasanna Chandra, Fundamentals of Financial Management. McGraw Hill Education 5. Rustagi, R.P. Fundamentals of Financial Management. Taxmann Publication Pvt. Ltd. 6. Singh, J.K. Financial Management- text and Problems. Dhanpat Rai and Company, Delhi.		

BA/ECO/SM/1/MDC/101: FINANCE FOR EVERYONE

DURATION: 3 HOURS

CREDIT : 3

MAXIMUM MARKS: 75

(EXTERNAL: 50, INTERNAL: 25)

Course Objective: The course aims to offer an integrated approach to the understanding of concepts and applications of financial planning.

Course Learning Outcomes: After completion of the course, learners will be able to:

CO1: explain the importance of financial literacy and the institutions providing financial services.

CO2: open, avail and manage services offered by banks.

CO3: open, avail and manage services offered by post offices.

Note for the Paper Setter: The question paper will consist of *seven* questions in all. The first question will be compulsory and will consist of four short questions of 2 marks each covering the whole syllabus. In addition, six more questions of 14 marks each will be set unit-wise comprising of two questions from each of the three units. The candidates are required to attempt one compulsory question and three more questions selecting at least one question from each unit.

Unit 1:

Introduction, Financial Planning and Budgeting: Meaning, importance and scope of financial literacy; Prerequisites of financial literacy – level of education, numerical and communication ability; Various financial institutions – banks, insurance companies, post offices, mobile app-based services. Need of availing of financial services from banks, insurance companies and postal services. Meaning, importance and need for financial planning; Personal budget, family budget, business budget and national budget; Procedure for financial planning and preparing a budget.

Unit II

Banking Services: Types of banks; Banking products and services – Various services offered by banks; Types of bank deposit accounts; KYC norm; Various types of loans, bank overdraft, cash credit, mortgage, reverse mortgage, hypothecation, pledge, Cashless banking, e-banking, check counterfeit currency; CIBIL, ATM, net banking, RTGS, NEFT, IMPS, electronic clearance services (ECS), debit and credit card.

Unit III

Financial Services from India Post Office: Post office savings schemes: savings bank, recurring deposit, term deposit, monthly income scheme, kisan vikas patra, NSC, PPF, senior citizen savings scheme, sukanya samriddhi yojana; India post payments bank. money transfer: money order, e-money order. instant money order, collaboration with the western union financial services; mo videsh, international money transfer service, money gram international money transfer, Indian postal order.

Suggested Readings:

- Avadhani, V. A. —Investment Management|| Himalaya Publishing House Pvt. Ltd., Mumbai.
- Kothari, R. —Financial Services in India-Concept and Application|| Sage Publications India Pvt. Ltd., New Delhi.
- Milling, B. E. — The Basics of Finance: Financial Tools for Non-Financial Managers|| Universe Company, Indiana,
- Zokaityte, A. —Financial Literacy Education|| Palgrave Macmillan, London.

English-1

Communicative English-I

Course Code: ENG/AEC/101

Credits: 2

Duration of Examination: 2 Hrs

Internal Assessment: 15

Semester End Examination: 35

Total Marks: 50

Course Objective: The course aims to introduce students to the theory, fundamentals and tools of communication and to develop effective communication skills for personal, social and professional interactions. Besides, the students shall learn the basics of English grammar and language.

Course Learning Outcomes:

- i) They will learn the importance and basics of communication
- ii) They will learn to receive, comment and respond to correspondences in English language.
- iii) They will learn to use English in their life practically.

Note for the Paper Setter: The question paper will consist of **five** questions in all. The **first** question will be compulsory and will consist of **seven** short questions of **1** mark each covering the whole syllabus. In addition, **four** more questions of **14** marks each will be set unit-wise comprising of **two** questions from each of the **two** units. The candidates are required to attempt **one** compulsory question and **two** more questions selecting at least **one** question from each unit.

Unit - I: Listening, Reading and Speaking Skills

Definition, The Listening Process; Importance of Listening; Basic Types of Listening; Barriers to Effective Listening, Reading Comprehension, Intonation, Group Discussion, Interview

Unit II: Writing Skills:

- Report Writing
- Paragraph Writing
- Letter Writing
- E-Mail
- Resume
- Blogs and Comments on Social Media

Suggested Reading:

- I) Kumar, Sanjay and Pushp Lata. 2015. *Communication Skills*. Second Edition, New Delhi: Oxford University Press (OUP).
- II) Sethi, J. and P.V. Dhamija. 2006. *A Course in Phonetics and Spoken English*. Second Edition. New Delhi: Prentice-Hall of India.
- III) Balasubramanian. T. *A Text Book of English Phonetics for Indian Students*. Chennai: Macmillan Publishers India Ltd., 1981.
- IV) *On Track: English Skills For Success* by Orient Blackswan (Board of Editors, Solapur University).

Course Title: Computer Applications in Economics Course Code: BA/ECO/SM/1/SEC/101		Total Credits: 3 (Practical) Time: 3 Hrs. Marks: 75 (Further division of marks will be as per university norms)
Course Outcomes		
CO1	Students will be able to understand MS Word and MS Power Point.	
CO2	To understand the concepts and working of MS Excel.	
CO3	To understand the statistical technique and analysis on MS Excel.	
Unit-I		
Introduction to MS Word: Editing and formatting of documents, inserting page Numbers and footnotes, Table: Auto Format and Properties, Inserting graphs and diagrams. Introduction to MS Power point: Creating and enhancing presentation.		
Unit-II		
Introduction to Excel: Creation of worksheets; Data entry, formatting, sorting and validation; Importing and exporting of data files, Uses of mathematical (addition, subtraction, multiplication and division) and Descriptive statistics (mean, median, mode, standard deviation and co variance); Creation of diagrams and graphs.		
Unit-III		
Statistical techniques on excel: correlation and regression analysis by using excel. Estimation of simple growth, compound growth and exponential growth on excel.		
Suggested Readings: Rajaraman, V. (2015). <i>Fundamentals of Computers</i> . Prentice Hall of India, New Delhi. BhattacharjeeDibyoyoti (2010), <i>Practical Statistics: Using Microsoft Excel</i> , Asian Books,Asian Books Private Limited, New Delhi. ITL Education Solution Limited (2012), <i>Introduction to information Technology</i> , Pearson, NewDelhi. House, D. (2015), <i>Microsoft Word, Excel, and PowerPoint: Just for Beginners</i> . India: Outskirts Press. Ahlawat Surender (2020). <i>Computer Application in Economics</i> . Kindle Direct Publishing. Seattle , Washington. USA.		

CDLU/VAC/103

Leadership and Management Skills

Credits: 2 (Theory)

Lectures: 30

Duration of Exam: 2 Hrs.

Max. Marks: 50

Final Term Exam: 35

Internal Assessment: 15

COURSE OBJECTIVES

- Develop essential skills to influence and motivate others.
- Inculcate emotional and social intelligence and integrative thinking for effective leadership.
- Create and maintain an effective and motivated team to work for society.

LEARNING OUTCOMES

- Understand the basics of entrepreneurship and develop business plans.
- Apply the design thinking approach for leadership.
- Appreciate the importance of ethics and moral values for the making of a balanced personality.

Unit-1

Leadership Skills: Understanding Leadership and Its Importance, Models of Leadership, Basic Leadership Skills.

Managerial Skills: Basic Managerial Skills, Self-management Skills, Emotional Quotient, Developing Self-Awareness with JOHARI Window.

Entrepreneurial Skills: Basics of entrepreneurship, Creating a Business Plan.

Unit-2

Innovative Leadership and Design Thinking: Innovative Leadership and Design Thinking, Innovative leadership, Design thinking.

Ethics and Integrity: Ethics and Integrity, Learning through biographies, Ethics and Conduct.

Managing Personal Finance: Budgeting, Saving and investing.

Suggested Readings: Follow Curriculum and Guidelines for Life Skills (Jeevan Kaushal) 2.0 at UGC website:

[https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20\(Jeevan%20Kaushal\)%202.0.pdf](https://www.cdlu.ac.in/assets/admin/miscellaneous/Implementation%20of%20Curriculum%20and%20Guidelines%20on%20Life%20Skills%20(Jeevan%20Kaushal)%202.0.pdf)

Note for the Paper Setter: The question paper will consist of **five** questions in all. The first question will be compulsory and will consist of **seven** short questions of **1** marks each covering the whole syllabus. In addition, **four** more questions of **14 marks each** will be set unit-wise comprising of **two** questions from each of the **two** units. The candidates are required to attempt **one compulsory question** and **two more questions** selecting at least one question from each unit.

SECOND SEMESTER

Course Title: Microeconomics-II Course Code: BA/ECO/SM/2/DSC/103		Total Credits:4 Time: 3 Hrs. Marks:100 External:70 Internal:30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	Analyze given situations in a perfect market on a microeconomic level. Understand the internal structure and assumptions of the different analytical frameworks of market conditions.	
CO2	Analyze given situations in a monopoly and monopolistic competition markets on a microeconomic level. Understand the internal structure and assumptions of the different analytical frameworks of market conditions.	
CO3	Analyze given situations in a various market on a microeconomic level. Understand the internal structure and assumptions of the different analytical frameworks of market conditions.	
CO4	Apply Microeconomic tools to solve real life problems especially under uncertainty and gametheory.	
Unit-I Perfect Competition: Meaning, Assumptions/Characteristics, Price determination, Short Run Equilibrium of firm and Industry, Long -Run Equilibrium of firm and Industry, Supply Curve of firm and Industry.		
Unit-II Monopoly: Definition, Assumptions/Characteristics, Equilibrium and Price Determination, Price Discrimination, degrees and justification, Monopoly power. Imperfect Competition: Monopolistic competition, characteristics, short period and long period equilibrium of the firm, Group equilibrium, selling costs, product differentiation, excess capacity.		
Unit-III Comparative study of markets: Comparison between perfect competition, monopoly and monopolistic competition on the basis of Price, Elasticity, Costs, Output and Advertisement costs.		

Unit-IV

Oligopoly: Non collusive models– Cournot, Bertrand, kinked demand models; Collusive Models: joint profit maximizing market sharing and leadership cartels. Theory of Games–Two-person, Zero-sum game, Pure and Mixed strategy, Saddle Point Solution.

Reading List

- Archibald, G.C. (Ed.) (1971) *Theory of the Firm*. Penguin, Harmondsworth.
- Baumol, W.J. (1982) *Economic Theory and Operations Analysis*. Prentice Hall of India, New Delhi.
- Da Costa, G. C. (1980) *Production, Prices and Distribution*. Tata McGraw Hill, New Delhi.
- Koutsoyiannis, A. (1979) *Modern Microeconomics (2nd Edition)*, Macmillan Press, London.
- Salvatore, D. (2009) *Microeconomics-Theory and Applications*. Oxford University Press.
- Varian, H. (2003) *Intermediate Microeconomics*, East-West Press.
- Koutsoyiannis, A.: *Modern Microeconomics*.
- Lipsey, R.G. and Chrystal, K. Alec "An Introduction to Positive Economics" (OUP)
- Stonier & Haque: *A textbook of Economic Theory*.
- Varian, Hal R. "Intermediate Microeconomics-A Modern Approach" (7th edition, W.W. Norton and Co.)
- Salvatore, D. "Microeconomic Theory (Schaum's Outline Series, Tata McGraw Hill)

Course Title: Macroeconomics-II Course Code: BA/ECO/SM/2/DSC/104		Total Credits: 4 Time: 3 Hrs. Marks: 100 External: 70 Internal: 30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	The student shall understand the meaning and concept of money.	
CO2	To Understand the concepts of inflation, aggregate demand, and aggregate supply.	
CO3	Understanding the fiscal and monetary policies.	
CO4	To understand various schools of Macroeconomic thoughts.	
Unit-I		
Money: Functions of money; quantity theory of money; determination of money supply and demand; credit creation; tools of monetary policy.		
Unit-II		
Inflation: Concept, Causes, Types, Effects. Inflation and its social costs; hyperinflation. Aggregate Demand and Aggregate Supply: Curves Derivation of aggregate demand and aggregate and supply curves; interaction of aggregate demand and supply.		
Unit-III		
Fiscal and Monetary Policy: Active or passive; monetary policy objectives and targets; rules versus discretion: time consistency; the government budget constraint; government debt and Ricardian equivalence.		
Unit-IV		
Schools of Macroeconomic Thoughts: Classical; Keynesians; New-Classicals and New-Keynesians.		
Reading list Langdana, F.K. (2013) <i>Macroeconomic Policy: Demystifying Monetary and Fiscal Policy</i> . Springer. Romer, David (2012) <i>Advanced Macroeconomics</i> . McGraw Hill Education. Shapiro, E. (2006) <i>Macroeconomic Analysis</i> . Galgotia Publication, New Delhi. Levacic, Rosalind &Rebmann, Alexander (2015). <i>Macroeconomics</i> . Macmillan, London. Mankiw, Gregory N. (2014) <i>Principles of Macroeconomics</i> . Cengage Learning. Mishkin, F.S. (2016) <i>The Economics of Money Banking and Financial Markets</i> . Pearson.		

Course Title: Financial Services Course Code: BA/ECO/SM/2/MIC/102		Theory Credits: 4 Time: 3 Hrs. Marks: 100 External: 70 Internal: 30
Note for the Paper Setter The question paper will consist of <i>nine</i> questions in all. First question will be compulsory and will consist of seven short questions of two marks each covering the whole syllabus. In addition, eight more questions will be set unit-wise comprising of two questions from each of the four units. The candidates are required to attempt four more questions of 14 marks each selecting at least one question from each unit.		
Course Outcomes		
CO1	Demonstrate an awareness of the current structure and regulation of the Indian financial services, merchant banking and factoring.	
CO2	Describe the functioning of venture capital industries; access the credit rating process methodology.	
CO3	Understanding the concept of leasing and functioning of mutual fund.	
CO4	Develop understanding of book building mechanism and analyse the credit card business in India.	
Unit-I		
Financial Services: Concept, Nature, Types and Scope of Financial Services, Regulatory Frame Work of Financial Services, Growth of Financial Services in India; Merchant Banking: Meaning, Types, Responsibilities of Merchant Bankers, Role of Merchant Bankers in Issue Management, Regulation of Merchant Banking in India; Factoring: Meaning, Characteristics and Types of Factoring arrangements, factoring in India, Factoring vs. Forfeiting.		
Unit-II		
Venture Capital: Meaning, Modes of Financing, Growth of Venture Capital in India; Credit Rating: Meaning and types; Benefits of Credit rating to investors and companies, Credit Rating Agencies- Objectives and Functions.		
UNIT-III		
Leasing: Concept, Classification, Evaluation of Leasing Option Vs. Borrowing; Mutual Funds: Concept and Objectives, Functions and Portfolio Classification, Organization and Management, Guidelines for Mutual Funds, Working of Public and Private Mutual Funds in India.		
Unit-IV		
Securitization: Concept, Mode, Mechanism and Beneficiaries of Securitization, Securitization in India; Book Building: Concept and Mechanism of Book Building, Significance and Benefits of Book Building; Credit Cards: Concept and Significance, Types of Credit Cards, Credit card Business in India		
Reading List 1. Bhole&Mahakud, Financial Institutions and Market, TMH, New Delhi 2. V.A. Avadhani, Marketing of Financial Services, Himalayas Publishers, Mumbai 3. DK Murthy, and Venugopal, Indian Financial System, IK Int Pub House 4. Anthony Saunders and MM Cornett, Fin Markets & Institutions, TMH, New Delhi 5. Punithavath Pandian, Financial Markets and Services, Vikas, New Delhi 6. Vasanth Desai, Financial Markets & Financial Services, Himalaya, Mumbai		

E-COMMERCE

BA/ECO/SM/2/MDC/102

DURATION: 3 HOURS

CREDIT: 3

MAXIMUM MARKS: 75

EXTERNAL:50, PRACTICAL: 25

Course Objective: The objective of this course is to enable the student to become familiar with the mechanism for conducting business transactions through electronic means.

Course Learning Outcomes: After completing the course, the student shall be able to:

CO1: Understand the basics of E-commerce, current and emerging business models. Present scenario of e commerce in India.

CO2: Identify the emerging modes of e-payment, familiarize with basic business operations such as online business transactions, sales, marketing, e tailing, online services, online shopping etc. on the web.

CO3: Understand the importance of security, privacy needs and concepts of e commerce and technology solutions.

UNIT-I

Introduction: Electronic Commerce Framework, History, Basics and Tools of E-Commerce, Comparison of Web-based with Traditional Business; Growth of E-Commerce – Present and potential; E-Business: Meaning, Importance, Models Based on the Relationships of Transacting Parties (B2B, B2C, C2C and C2B); Present Status of E-Commerce in India; Technology used in E-commerce: The dynamics of World Wide Web and internet (meaning, evolution and features).

UNIT-II

E-payment System: Models and methods of E-payments (Debit Card, Credit Card, Smart Cards, e-money), Digital signatures, Payment gateways, Risks involved in E-payments; On-line Business Transactions: Meaning, purpose, advantages and disadvantages of transacting online; E-commerce applications in various industries, online services (financial, travel and career), auctions, online portal, online learning, publishing and entertainment}; Online shopping (Amazon, snap deal, alibaba, flipkart, etc.).

UNIT-III

Security and Encryption: Need and concepts, the E-commerce security environment: (Dimensions, definition and scope of security), Security threats in the E-commerce Environment (security intrusions and breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.), Technology solutions (Encryption, security channels of communication, Protecting networks and protecting servers and clients).

Suggested Readings:

- Kalakota &Whinston, *Electronic Commerce: A Manager's Guide*, Pearson Education.
- Greenstien & Vasarhelyi, *Electronic Commerce: Security, Risk Management and Control*, Tata McGraw Hill.
- Joseph, *E-Commerce: An Indian Perspective*, Prentice Hall of India.
- Turbon, *et. al.*, *Electronic Commerce: A Managerial Perspective*, Pearson Education.

Note for the Paper Setter: The question paper will consist of *seven* questions in all. The first question will be compulsory and will consist of four short questions of 2 marks each covering the whole syllabus. In addition, six more questions of 14 marks each will be set unit-wise comprising of two questions from each of the three units. The candidates are required to attempt one compulsory question and three more questions selecting at least one question from each unit.

Hindi -I
हिंदी भाषा परिचय सामान्य :
HINDI/AEC/101

Credit – 2

Duration: 2 Hours per week

परीक्षा समयघंटे 2 :

कुल अंक50 :

लिखित परीक्षा :35 अंक

आंतरिक मूल्यांकन: 15 अंक

Note for the Paper Setter: The question paper will consist of *five* questions in all. The first question will be compulsory and will consist of seven short questions of 1 marks each covering the whole syllabus. In addition, four more questions of 14 marks each will be set unit-wise comprising of two questions from each of the two units. The candidates are required to attempt one compulsory question and two more questions selecting one question from each unit.

पाठ्यक्रम के उद्देश्य:

हिंदी भाषा की विकास करवाना परिचय से यात्रा-

पाठ्यक्रम के अपेक्षित परिणाम

1. हिंदी भाषा के विकास व उसकी बोलियों का ज्ञान होगा
2. हिंदी भाषा के विविध रूप व प्रयोजनमूलकता से परिचित होंगे

खंड एक—

हिंदी भाषाविकास एवं उद्भव :

हिंदी की उपभाषाएं एवं बोलियों का वर्गीकरण

ब्रजप्रवृत्तियाँ एवं परिचय सामान्य का बोली खड़ी और अवधि ,

खंड दो-

कंप्यूटर-परिभाषा, स्वरूप एवं महत्व

पारिभाषिक शब्दावली – बैंकिंग, वाणिज्य, मंत्रालय, उपक्रम, निगम, औद्योगिक क्षेत्र व मीडिया क्षेत्र

अनुवाद लेखन- अर्थ परिभाषा, स्वरूप, महत्व, प्रकिया प्रकार

टिप्पणी लेखन ,परिभाषा अर्थ -नियम, लेखन विधि, उदाहरण

संदर्भ सूची:

1. हिंदी भाषा का उद्भव एवं विकास तिवारी उदयनारायण ,
2. भाषा विज्ञान तिवारी भोलानाथ .डॉ ,
3. हिंदी भाषा का इतिहास वर्मा धीरेन्द्र लेखक ,
4. समसामयिक भाषा विज्ञाननारंग वैष्णव लेखक ,
5. हिंदी1965 इलाहबाद ,महल किताब ,बाहरी हरदेव ,विकास और उद्भव :

Course Title: Statistical Applications in Economics Course Code: BA/ECO/SM/2/SEC/102		Total Credits: 3 (Practical) Time: 3 Hrs. Marks: 75 (Further division of marks will be as per university norms)
Course Outcomes		
CO1	To understand data of NSSO and sources of inflation, agriculture and industries.	
CO2	To understand the basic concepts and analysis of SPSS.	
CO3	To understand Hypothesis and test of significance.	
Unit-I		
Sources of data: NSSO Data: Introduction to various rounds; Coverage, important categories and limitations. Data Sources on Inflation: Consumer Price Index and Wholesale Price Index. Sources of economic data available on agriculture and industries.		
Unit-II		
Introduction to SPSS: Some basic commands and data entry defining variables.Statistical processing and technique: summarizing and analysis of data: descriptive statistics: mean, median, mode, standard deviation, co variance, etc.		
Unit-III		
Understanding Hypothesis and test of significance: Hypothesis testing, correlation and regression analysis in SPSS, estimation of growth rates.		
Suggested Readings: Gupta S. C. “Fundamentals of Statistics” S. Chand & Sons, New Delhi (1993) Gujarati, D. (2002). <i>Basic Econometrics</i> (4th ed.). McGraw Hill. George, Darren Mallery Paul (2011), <i>SPSS for Windows step by step: A simple guide and reference</i> 15.0, Pearson Education, New Delhi. Data Sources: <ol style="list-style-type: none"> 1. RBI Database on Indian Economy 2. Latest National Account Statistics India (CSO) 3. India Statistics (CSO – Cover Agriculture, Industry, Service and Social Sector) 4. Economic Survey Database 5. Indian Planning Experience - A Statistical Profile 6. District Domestic Products (All Major States – 1999-00 to 2008-09) 7. Planning Commission Socio-economic Database on Indian Economy 		

Environmental Studies – I
EVS/VAC/101

Credits: 2

Duration of Examination: 2 hrs

Internal Assessment: 15

Semester End Examination: 35

Total Marks: 50

Objective: The objective of this paper is to create the awareness among the students towards Environmental concepts and issues for smooth life of species and human at earth.

UNIT I

Introduction to Environment: The multidisciplinary nature of environmental studies: Definition, scope and importance, need for public awareness. Environmental Ethics: anthropocentric and eco-centric perspective. Natural resources: Renewable and non-renewable resources: Natural resources and associated problems. Forest resources: use and over-exploitation, Deforestation, Timber extraction, mining, dams and their effects on forests and tribal people. Water resources: Use and over-utilization of surface and ground water, floods, drought, dams- conflicts over water and problems. Minerals resources: Use and exploitation, environmental effects of extracting and using minerals resources. Food resources: World food issues, changes caused by agriculture and overgrazing, effects of modern agriculture on agro ecosystem, agrochemical issues, water logging, salinity, Energy resources; Growing energy needs, renewable and non-renewable energy resources. Land resources: Land as resource: land degradation man induced landslides, soil erosion and desertification. Role of an individual in conservation of natural resources. Equitable use of resources for sustainable life style. Sustainable development: concept, initiatives for sustainable development: regional, state and global, Sustainable Development Goals.

UNIT II

Ecosystem: Concept, Structure and Function. Producers, Consumers and Decomposers, Energy flow in the ecosystem, Concept and type of ecological succession, Food chains, food webs and Ecological pyramids, Introduction, types, characteristics features, structure and function of the following ecosystem: Forest ecosystem, Grassland ecosystem, desert ecosystem, Aquatic eco system (Ponds, streams, lakes, rivers, oceans, estuaries). Biodiversity and its conservation: Introduction-Definition: Genetic, species and Ecosystem diversity, Bio-geographical classification of India. Value of Biodiversity: consumptive use, productive use, social, ethical; aesthetic and optional. Biodiversity at local, National and Local levels. India as Mega-diverse a Nation. Hot spots of Biodiversity. Threats to biodiversity, Habitat loss, poaching of wildlife, man-wildlife conflicts. Endemic species, conservation of biodiversity: In situ and Ex-situ, conservation of biodiversity. Convention on biological diversity, Aichi targets. Water pollution: Natural and anthropogenic sources of water pollution and their effects. Marine pollution, Thermal pollution, Eutrophication, Ground water pollution. Air pollution: Sources, Classification and properties of air pollutants (Particulate matter, Inorganic gaseous pollutants, Organic gaseous pollutants), Smog, Acid rain, Ozone layer depletion, Green house effects, Global warming, Effects of air pollution on Human Health Soil pollution: Soil pollution from the use of agrochemicals (viz. Fertilizers and Pesticides), Heavy metals, Industrial effluents and Detrimental effects of soil pollutant, Remedial measures for soil pollution. Types and sources Solid waste, Electronic waste Radioactive and Noise pollution: Definition Sources of radioactive pollution, Radioactivity, effects of radioactive pollution, Sound pressure level, Frequency, noise monitoring and sound level meter, Sources and effects of noise pollution, Effects of noise pollution on human health. Role of individual in prevention of pollution.

Suggested Readings:

1. Agarwal, K.C. 2001 *Environmental Biology*, Nidi Publ. Ltd. Bikaner.
2. Bharucha Erach, *The Biodiversity of India*, Mapin Publishing Pvt. Ltd., Ahmedabad-380013, India.
3. Clerk R.S., *Marine Pollution*; Clarendon Press Oxford.
4. Down to Earth, Centre for Science and Environment.
5. Hawkins R.E., *Encyclopedia of Indian Natural History*, Bombay Natural History Society, Bombay.
6. Mhaskar A.K., *Matter Hazardous*, Techno-Science Publications.
7. Townsend C., Harper J, and Michael Begon, *Essentials ecology*, Blackwell Science.

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