

**B. A. Multidisciplinary  
(Four Year Degree Programme)**

**Scheme A**



**Department of Economics  
Chaudhary Ranbir Singh University, Jind**

**w.e.f. 2024-25**

**SCHEME AND SYLLABI FOR IN ECONOMICS AS PER NEP-2020 (MULTIPLE ENTRY- MULTIPLE EXIT**

**UG Programme (Multidisciplinary): Scheme A**

Semester	Subject 1 Core Course	Subject 2 Core Course	Subject 3 Core Course	Minor /Vocational Course	Multidisciplinary Courses	Ability Enhancement Courses	Skill Enhancement Courses	Value Added Course	Total Credit	Exit Option
<b>I</b>	CC-A1 (4 Credit) B23-ECO-101 Micro Economics -I	CC-B1 (4 credit)	CC-C1 (4 credit)	CC-M1 (2 credit) B23-ECO-103 Public Finance	MDC-1 (3 credit) B23-ECO-104 Basics of Indian Economy-I	AEC-1 (2 credit) Choose from Common Pool (Language) Hindi, English, Punjabi & Sanskrit	SEC-1 (3 credit) B23-SEC-107 Basic IT Tools	VAC-1 (2 credit) B23-ECO/VAC-107 Human Values and Ethics	24	Under Graduate Certificate in Discipline with 52 Credits
<b>II</b>	CC-A2 (4 Credit) B23-ECO-201 Micro Economics -II	CC-B2 (4 credit)	CC-C2 (4 credit)	CC-M2 (2 credit) B23-ECO-203 Financial Services	MDC-2 (3 credit) B23-ECO-204 Basics of Indian Economy-II	AEC-2 (2 credit) Choose from Common Pool (Language) Hindi, English, Punjabi & Sanskrit	SEC-2 (3 credit) B23-ECO/SEC-207 Computer Applications in Economics	VAC-2 (2 credit) B23-ECO/VAC-207 Environmental Studies	24	
<b>Internship of 4 credits of 4-6 weeks duration after 2nd semester</b>										
<b>Note:</b>										
1. Credits(C), Core Courses (CC); Discipline Specific Elective Courses (DSE); Discipline Skill Enhancement Courses (DSEC); Skill Enhancement Courses (SEC); Ability Enhancement Courses (AEC); Practicum Courses (PC); Value Added Courses (VAC); Multidisciplinary Courses (MDC)										
2. If a student has been admitted to UG Programme (Multidisciplinary), then that student will select three subjects A, B and C in the first year out of the pool of subjects in that discipline offered by the Department/Institute/College.										
3. For second year, a student will opt out of following options at the beginning of 3rd semester:										
a) Multi-disciplinary 3Year UG Programme with 3subjects (Scheme A)										
b) UG Programme with one Major and Minor subject (Scheme B)										
<b>III</b>	CC-A3 (4 Credit) B23-ECO-301 Macro Economics -I	CC-B3 (4 credit)	CC-C3 (4 credit)	CC-M3 (4 credit) B23-ECO-303 Money and Banking	MDC-3 (3 credit) B23-ECO-304 Managerial Economics	AEC-3 (2 credit) Choose from Common Pool (Language) Hindi, English, Punjabi & Sanskrit	SEC-3 (3 credit) B23-ECO/SEC-307 Business Communication Skills	-----	24	Under Graduate Diploma in Discipline with 96 Credits
<b>IV</b>	CC-A4 (4 Credit) B23-ECO-401 Macro Economics -II	CC-B4 (4 credit)	CC-C4 (4 credit)	CC-M4(V) (4 credit) B23-ECO-403 Financial Institutions and Markets	-----	AEC-4 (2 credit) Choose from Common Pool (Language) Hindi, English, Punjabi & Sanskrit	-----	VAC-4 (2 credit) B23-ECO/VAC-407 Digital Empowerment	20	
<b>Internship of 4 credits of 4-6 weeks duration after 4th semester</b>										
<b>V</b>	CC-A5 (4 Credit) B23-ECO-501 Indian Economy-I	CC-B5 (4 credit) CC-	CC-C5 (4 credit)	M5(V) (4 credit) B23-ECO-503 Micro Finance Executive-I	-----	-----	Internship#(4 credit)s	-----	20	Bachelor in Discipline with 132 Credits
<b>VI</b>	CC-A6 (4 Credit) B23-ECO-601 Indian Economy-II	CC-B6 (4 credit)	CC-C6 (4 credit)	M6(V) (4 credit) B23-ECO-603 Micro Finance Executive-II	-----	-----	-----	-----	20	
<b>Credits</b>	<b>Major = 72</b>			<b>Minor = 24</b>	<b>MDC = 09</b>	<b>AEC = 08</b>	<b>SEC = 09</b>	<b>VAC = 06</b>	<b>Internship = 04</b>	<b>Total = 132</b>

## **Notes:**

1. Subjects, DSE, DSEC, SEC, AEC, MDC and VAC courses will be offered by the Department/ College/ Institute depending upon its available faculty, infrastructure and time table.
2. A student will opt for Multidisciplinary Course from the subject which is different from the discipline of major and minor subjects. Students are not allowed to choose or repeat courses already undergone at the higher secondary level (12<sup>th</sup> class) or opted as major and minor stream under this category. Provided further that if a Multidisciplinary Course across the discipline cannot be offered by the Department/Institute/College, due to its constraints and available resources, then
  - i. MDC can be opted out of MOOCs through SWAYAM
  - ii. MDC can be completed out of online courses offered by the Chaudhary Ranbir Singh University, Jind
  - iii. MDC can be completed from a cluster college, i.e., from a neighbouring college/institute
3. A student will opt for AEC, SEC, VAC and Minor (Vocational) courses from the respective pools of courses offered by the Department/College/Institute duly approved by the University. A Department/Institute/College can add more courses in the pools of AEC, SEC, VAC and Vocational courses with prior approval of the university.
4. For first and second semester of UG programme (Multidisciplinary) (Scheme A and B), a student can choose a Minor Course of 2 credit from the pool of minor subjects in that semester offered by the Department/Institute/College.
5. For first and second semester of UG programme with Single Major (Scheme C), a student can choose a Minor Course of (4 credit), say Subject E, out of available Core Courses of that subject E offered in that semester.
6. From 3rd semester onwards of all three schemes, a student can choose a Minor Course, say Subject E, out of available Core Courses of that subject E offered in that semester.
7. In the subjects/courses which involve practicum, i.e. Practical/ Laboratory/ Studio/ Project/ Survey/Field work, etc., a course of 4 credits will dedicate 3 credits for lectures and one credit for practicum and in other subjects/courses, a course of 4 credits will dedicate 3 credits for lectures and 1 credit for tutorial. During 4th year, when the practicum course is offered as a separate course in that subject, then a course of 4 credits will dedicate 3 credits for lectures and 1 credit for tutorial. However, for any DSE course, a course of 4 credits will dedicate 3 credits for lectures and one credit for tutorial.
8. In case of AEC of 2 credits, the entire 2 credits will be dedicated for lectures.
9. In the SEC courses of 3 credits, 2 credits will be dedicated for lectures and 1 credit for practicum, In the SEC courses of 2 credits, 1 credit will be dedicated for lecture and 1 credit for practicum and in the DSEC courses of 4 credits, 3 credits will be dedicated for lectures and 1 credit for practicum.
10. If a student takes exit after the second semester, then Undergraduate Certificate in Discipline/subject will be awarded after earning 52/48 credits including 4 credits for the internship of 4-6 weeks during the summer vacation. The nomenclature of the Discipline will depend upon the subjects opted during the programme. For example, if a student has studied two subjects Physics and Chemistry or Physics and Mathematics or Chemistry and Zoology, the Undergraduate Certificate in Physical Science and Life Science respectively will be awarded. Similarly, if a student has studied two subjects Economics and Sociology or Economics and Mathematics or Political Science and Hindi, the Undergraduate Certificate in Arts will be awarded.
11. If a student takes exit after the 4th semester, then Undergraduate Diploma in Discipline will be awarded after earning 96 credits including 4 credits for the internship of 4-6 weeks during the summer vacation. In case, a student takes exit after 2nd year of UG Programme with Single Major, then Undergraduate Diploma in Major Subject will be awarded after 100 credits (scheme B) and 94 credits (scheme C) including 4 credits for the internship of 4-6 weeks during the summer vacation.

**Semester - I**  
**Microeconomics – I**  
**CC-A1 (B23-ECO-101)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**The Economic Problem:** Scarcity and Choice, Functions of an Economic System, Circular Flow of Economic Activities, System of Economic Organization, Micro and Macro Economics, Law of Demand, Elasticity of Demand: Concept, Types, Measurement, Determinants and Importance.

**Unit-II**

**Consumer Theory:** Concept of Utility, Cardinal Utility Analysis, Marginal and Total Utility, Consumer's Equilibrium, Derivation of Demand Curve, Consumer's Surplus.  
**Ordinal Utility Theory:** Indifference Curves Analysis, its Characteristics, Budget Line, Marginal Rate of Substitution, Consumer's Equilibrium, Price, Income and Substitution Effects, Derivation of Demand Curve, Limitations of Utility Theory of Demand.

**Unit-III**

**Producer's Behaviour and Supply:** Supply, Firm as an Agent of Production, Law of Variable Proportions, Returns to Scale, Characteristics of Iso-quants, Ridge Lines, Least Cost Combination of Factors, Internal and External Economies and Diseconomies. Movements and Shifts in Supply Curve, Elasticity of Supply.

**Unit-IV**

**Cost Analysis:** Concepts of Costs, Short Period Costs and Long Period Costs, Modern Theory of Costs. Revenue: Concepts of Revenue; Total, Average and Marginal Revenue and their Relationships, Break-Even Analysis & its Uses.

**Books Recommended:**

1. Paul Samuelson and Nordhaus: Economics), Tata McGraw Hill Publishing Company, New Delhi.
2. N. Gregory Mankiw: Principles of Economics, Thomson.
3. J.E. Stiglitz and G.E. Walsh: Principles of Economics, W.W. Norton & Co. N.Y.
4. R.G. Lipsey, and KA. Chrystal, Principles of Economics Oxford University Press, Oxford.
5. A. Koutsoyiannis, Modern Microeconomics, Macmillan.
6. R.G. Lipsey and KA. Chrystal, Economics, Oxford University Press, Oxford.

**Semester – I**  
**Public Finance**  
**CC-M1 (B23-ECO-103)**

**Total Credit: 2**  
**Time: 3 Hours**

**Max. Marks: 50**  
**Theory Marks: 35**  
**Internal Marks: 15**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of one mark each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit 1**

**Introduction to Public Finance:** Definition and Scope and importance of Public Finance. Distinction Between Public and Private Finance, Principles of Public Finance, Public Goods vs. Private Goods.

**Unit 2**

**Public Revenue:** Sources of Public Revenue, Taxation: Meaning, Types and Principles. Non-Tax Revenue: Fees, Fines, and Grants, Ability to Pay and Benefit Received Principle. Taxable Capacity and its Determinants.

**Unit 3**

**Public Expenditure:** Concept and Classification of Public Expenditure, Principles and Growth of Public Expenditure, Theories of Public Expenditure: Wagner's Law, Peacock-Wiseman Hypothesis.

**Unit 4**

**Public Debt:** Meaning, Types and Sources, Causes and Effects of Public Debt. Public Budget; Classification and Budget Making Process in India.

**Suggested Readings**

1. Musgrave, R.A., & Musgrave, P.B. (1989). *Public Finance in Theory and Practice* (5th ed.). McGraw-Hill Education.
2. Rosen, H.S., & Gayer, T. (2014). *Public Finance* (10th ed.). McGraw-Hill Education.
3. Stiglitz, J.E. (2000). *Economics of the Public Sector* (3rd ed.). W.W. Norton & Company.
4. Hyman, D.N. (2014). *Public Finance: A Contemporary Application of Theory to Policy* (11th ed.). Cengage Learning.

**Semester - I**  
**Basics of Indian Economy-I**  
**MDC-I (B23-ECO-104)**

**Total Credit: 3**  
**Time: 3 Hours**

**Maximum Marks: 75**  
**Theory Marks: 50**  
**Internal Marks: 25**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of five short answer type questions of two marks each covering the whole syllabus. The students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Indian Economy:** Nature and Characteristics of Indian Economy. Basic Economic Indicators– National Income, Performance of Different Sectors. Trends in Prices and Money Supply.

**Unit-II**

**Institutional Structure:** Land-reforms in India; Agricultural Marketing and Warehousing; Issues in Food Security – Policies for Sustainable Agriculture; Agricultural Finance Policy; Agricultural Price Policy.

**Unit-III**

**Theories of Population:** Malthusian Theory of Population, Optimum Theory of Population, Theory of Demographic Transition, Population as ‘Limits to Growth’ and as ‘Ultimate Source’.

**Unit-II**

**India’s Population:** Size and Growth Trends; Causes of Rapid Growth of Population, Remedies for Population Explosion, Population Policy.

**Books Recommended:**

1. Bardhan. P.K. (9 th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
2. Brahmanada, P.R. and V.R. Panchmukhi (Eds.) (2001), Development Experience in the Indian Economy: Inter-State Perspectives, Bookwell, Delhi.
3. Datta, R. and K P. M. Sundhram (latest edition), Indian Economy. S. Chand & Company Ltd. New Delhi.
4. Mishra, S.K and V.K. Puri Indian Economy-151 Development Experience, Himalaya Publishing House, Mumbai, Latest Edition.
5. Meier, Gerald M. (1987). Pioneers in Development. Oxford University Press, New Delhi.
6. Ministry of Finance (2020). Economic Survey. Government of India.

**Semester – I**  
**Human Values and Ethics**  
**VAC-1 (B23-VAC-107)**

**Total Credit: 2**  
**Time: 3 Hours**

**Maximum Marks: 50**  
**Theory Marks: 35**  
**Internal Marks: 15**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of one mark each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Course Introduction- Need, Content and Process for Value Education:** Understanding the need, content and process for Value Education. (Students should be aware of the difference among skills, values and ethics and their respective needs in life).

Classification of Value Education: understanding Personal Values, Social Values, and Moral Values & Spiritual Values; Understanding the difference between ideology and values.

Understanding Harmony with self, Society and Nature.

**Activity:** Debate and discussion on the need and nature of value education; Students should be encouraged to find and analyze suitable case studies to understand various types of values.

**Unit-II**

**Human Values and Ethics:** Meaning and nature of human values; Significance of human values in life; Relation between values and ethics.

Relevance of Human values: Integrity, Empathy, Loksangrah, Brahmivihara. Theory of Naya (Jainism), Deontology, Virtue Ethics, Utilitarianism.

**Activity:** Students should be divided in small groups and should be motivated to reflect upon their values. Teacher should make an environment to make them realize that everyone has a set of values arisen from their family, social, cultural, religious, and political contexts, some of which correspond to more “human” and “universal” frameworks. This exercise is to encourage students to articulate their values and put them into conversation with values from other contexts.

**Unit-III**

**Integrated Personality and Well-being:** Understanding the relationship among: Self, Identity and Personality.

Understanding Integrated Personality – with the three gunas theory of Sankhya, the four Antah-karanas (inner instruments) in Yoga, and Panchkosha (five sheaths) in Upanishad.

Approaching comprehensive understanding of well-being and its relation to Happiness.

**Activity:** Bhramadhya Dhyana, Chakra Dhyana, Preksha Dhyana, Sakshi Bhava Dhyana, Vipassana, Yog Nidra, Partipakshabhava (yogic way of cognitive restructuring)

**Unit-IV**

**Professional Ethics and Global Citizenship:** Nature, characteristics and scope of professional ethics; Types of Professional Ethics; Professional Values: Trusteeship, Inclusiveness, Commitment, Sustainability, Accountability, Transparency, Impartiality.

Values for Global Citizenship: Equality, Justice, and Human Dignity. Nature and need of competency based education; Types of Competencies,

Core Competencies: communication, teamwork, planning and achieving goals,

Functional Competencies: analytical thinking, knowledge sharing and learning, decision making, partnership building.

**Books Recommended:**

1. R.R. Gaur, R Sangal, G.P. Bagaria (2009): A Foundation Course in Human Values and Professional Ethics, Excel Books.
2. D.R. Kiran (2014) Professional Ethics and Human Values, McGraw Hill Education (India).
3. Happiness and Well-Being, NIOS Module V (Health and well-being).
4. Kiran Kumar, K. Salagame (2016): Meaning and Well-Being: Indian Perspectives, Journal of Constructivist Psychology.
5. Dan P. McAdams, Kali Trzesniewski, Jennifer Lilgendahl, Veronica Benet-Martinez, Richard W. Robins (2021) Self and Identity in Personality Psychology, Personality Science, 2021, Vol. 2.
6. S.K. Kiran Kumar (2003): An Indian conception of wellbeing, in Henry, J. (Ed) European Positive Psychology Proceedings 2002. Leicester, UK: British Psychological Society.
7. Vivian L Vignoles (2017): Identity: Personal and Social, Chapter to appear in Oxford Handbook of Personality and Social Psychology (2nded.), edited by Kay Deaux and Mark Snyder.
8. Wong, S.-C. (2020). Competency Definitions, Development and Assessment: A Brief Review. International Journal of Academic Research in Progressive Education and Development, 9(3),95–114.

**Semester – II**  
**Microeconomics- II**  
**CC-A2 (B23-ECO-201)**

**Total Credit: 4**  
**Time: 3 Hours**

**Maximum Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Market Structures:** Perfect Competition, Characteristics and Assumptions, Price Determination under Perfect Competition, Equilibrium of the Firm and Industry in the Short Period and the Long Period. Monopoly; Characteristics, Equilibrium of the Monopoly Firm in Short Period and Long Period, Concept of Supply-Curve under Monopoly, Price Discrimination, Measure of Monopoly Power.

**Unit-II**

**Imperfect Market:** Monopolistic Competition, Characteristics, Short Period and Long Period Equilibrium of the Firm, Group-equilibrium, Selling Costs, Product Differentiation, Excess Capacity. Oligopoly; Characteristics, Emergence of Oligopoly, Cournot's Model, Bertrand's Model, Price Rigidity, Price Leadership, Collusive and Non-collusive Oligopoly.

**Unit-III**

**Market Failure:** Market Efficiency, Reasons for Market Failure, Public Goods and Externalities, Transaction Costs, Asymmetric Information, Public Policy towards Monopoly and Competition.

**Unit-IV**

**Theory of Factor Pricing:** Marginal Productivity Theory of Distribution, Backward Bending Supply Curve of Labour, Ricardian and Modern Theory of Rent, Quasi-rent, Net and Gross Interest, Theories of Interest, Net and Gross Profit, Theories of Profit.

**Books Recommended:**

1. Paul Samuelson and Nordhaus: Economics), Tata McGraw Hill Publishing Company, New Delhi.
2. N. Gregory Mankiw: Principles of Economics, Thomson.
3. J.E. Stiglitz and G.E. Walsh: Principles of Economics, W.W. Norton & Co. N.Y.
4. R.G. Lipsey, and KA. Chrystal, Principles of Economics Oxford University Press, Oxford.
5. A. Koutsoyiannis, Modern Microeconomics, Macmillan.
6. R.G. Lipsey and KA. Chrystal, Economics, Oxford University Press, Oxford.



**Semester – II**  
**Financial Services**  
**CC-M2 (B23-ECO-203)**

**Total Credit: 2**  
**Time: 3 Hours**

**Maximum Marks: 50**  
**Theory Marks: 35**  
**Internal Marks: 15**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of one mark each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Financial Services:** Concept, Nature, Types and Scope of Financial Services, Regulatory Frame Work of Financial Services, Growth of Financial Services in India;

**Unit-II**

Merchant Banking: Meaning, Types, Responsibilities of Merchant Bankers, Role of Merchant Bankers in Issue Management, Regulation of Merchant Banking in India;

**Unit-III**

**Leasing:** Concept, Classification; 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**

**Credit Cards:** Concept and Significance, Types of Credit Cards, Credit card Business in India. Book Building; Meaning and Types.

**Books Recommended:**

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.

**Semester - II**  
**Basics of Indian Economy-II**  
**MDC-2 (B23-ECO-204)**

**Total Credit: 3**  
**Time: 3 Hours**

**Maximum Marks: 75**  
**Theory Marks: 50**  
**Internal Marks: 25**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of five short answer type questions of two marks each covering the whole syllabus. The students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Growth and Development:** Meaning of Growth and Development, Indicators & Measurements of Growth, Determinant of Growth, Sustainable Development

**Unit-I**

**Planning in India:** Meaning and Various Plans Monetary and Fiscal Policy: Goals and Instruments of Monetary and Fiscal Policy with Special Reference to India.

**Unit-III**

**Agricultural, Industrial and Service Sectors:** Constraint to agricultural Development, Industry as the Engine of Growth, Determinant of Industrialization, Excess Growth of Service Sector, Taxation and Reforms.

**Unit-IV**

**International Trade:** Foreign Trade, Determinant of Export and Import, Balance of Payment, Trade and Development, Export Import Policy.

**Books Recommended:**

1. Bardhan, P.K. (1999). The Political Economy of Development in India, 9th Edition, Oxford University Press, New Delhi.
2. Byres, T.J. (Ed.) (1998). The Indian Economy: Major Debate since Independence, Oxford University Press, New Delhi.
3. Dhar, P.K. (2014) Indian Economy-Its growing dimensions, Kalyani Publishers, New Delhi.
4. Economic Surveys, Government of India Various Issues.
5. Reserve Bank of India: Report on Currency and Finance (Annual), Mumbai.
6. Economic and Political Weekly: Various Issues.
7. Dutt Rudder and K.P.M Sundaram (2018). Indian Economy, 72th Edition, S, Chand

**Semester - II**  
**Computer Applications in Economics**  
**SEC-2 (B23-SEC-207)**

**Total Credit: 3**  
**Time: 3 Hours**

**Maximum Marks: 75**  
**Theory Marks: 50**  
**Internal Marks: 25**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of five short answer type questions of two marks each covering the whole syllabus. The students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Data and Information:** Meaning and Types, Database Management System; Advantages and Limitations. Email, Search Engines, Social Media.

**Unit-II**

**Introduction to Excel:** Creation of Worksheets; Data Entry, Formatting, Sorting and Validation; Importing and Exporting of Data Files.

**Unit-III**

**Uses of Mathematical Techniques:** Uses of Mathematical (Addition, Subtraction, Multiplication and Division).

**Unit-II**

**Descriptive Statistics:** (Mean, Median, Mode); Creation of Diagrams and Graphs.

**Books Recommended:**

1. Ahlawat, Surender (2020). Computer Application in Economics. Kindle Direct Publishing. Seattle, Washington. USA.
2. Rajaraman, V. (2015). Fundamentals of Computers. Prentice Hall of India, New Delhi.
3. Bhattacharjee Jyoti (2010), Practical Statistics: Using Microsoft Excel, Asian Books, Asian Books Private Limited, New Delhi.
4. ITL Education Solution Limited (2012), Introduction to information Technology, Pearson, New Delhi.
5. House, D. (2015), Microsoft Word, Excel, and PowerPoint: Just for Beginners. India: Outskirts Press.

**Semester – II**  
**Environmental Studies**  
**VAC-2 (B23-VAC-207)**

**Total Credit: 2**  
**Time: 3 Hours**

**Maximum Marks: 50**  
**Theory Marks: 35**  
**Internal Marks: 15**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of one mark each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Introduction to Environmental Studies:** Multidisciplinary nature of environmental studies; Scope and importance; Concept of sustainability and sustainable development.

**Ecosystems:** Definition, structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs, Major ecosystems types: Forest ecosystem, Grassland ecosystem, Desert ecosystem and Aquatic ecosystem (lakes, rivers, oceans).

**Unit-II**

**Natural resources: Renewable and Non- renewable Resources:** Land resources: Land degradation and soil erosion; Forest resources: Importance of forests, deforestation: causes and impacts on environment; Water resources: Use and over- exploitation of surface and ground water; Energy resources: Renewable and non-renewable energy sources.

**Biodiversity and Conservation:** Definition and its types, Endangered and endemic species of India.

Threats to biodiversity: Habitat loss, poaching of wildlife, man- wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex- situ conservation of biodiversity.

Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and informational values.

**Unit-III**

**Environmental Pollution:** Environmental pollution: types, causes, effects and controls; Air, water, soil and noise pollution; Solid waste management: Sources, methods of disposal: Landfill, incineration and composting; Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture.

**Environmental Policies & Practices:** Environmental laws: Environment (Protection) Act, 1986, Air (Prevention & Control of Pollution) Act, 1981, Water (Prevention and control of Pollution) Act, 1974.

**Unit-IV**

**Human Communities and the Environment:** Human population growth: Impacts on environment, human health and welfare; Resettlement and rehabilitation of project affected person; Disaster management: floods, earthquake, cyclones, landslides and drought; Environmental ethics: Role of Indian and other religions and cultures in environmental conservation.

**Books Recommended:**

1. Kaushik, A & Kaushik, C.P. 2022. Perspectives in Environmental Studies. New Age International Pvt Ltd, New Delhi.
2. Bharucha, E.2021. A Textbook of Environmental Studies for Undergraduate Courses, Orient Blackswan Pvt Ltd.
3. Goswami, P., Mandal, J. & Singh, S. 2022. A Textbook on Environmental Studies, Ashok book stall, Assam.
4. Joshi, P.C.& Joshi, N.2009. A Text Book of Environmental Science. APH Publishing Corporation.
5. Basu, M. & Xavier Savarimuthu, S.J.2017. Fundamentals of Environmental Studies. Cambridge University Press.
6. Singh, R.P. & Islam, Z.2012. Environmental Studies. Concept Publishing Company.
7. Kumar, D. and Phougat, S. (2022). Environmental Economics: Theory and Practice, Academic Publication, New Delhi.

**Semester – III**  
**Macroeconomics- I**  
**CC-A3 (B23-ECO-301)**

**Total Credit: 4**  
**Time: 3 Hours**

**Maximum Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit 1**

**Introduction to Macroeconomics:** Nature and Scope and Importance of Macro Economics, Concepts, Measurement and Limitation of National Income Statistics, Circular Flow of Income in Two, Three and Four Sector Economy.

**Unit 2**

**Macroeconomic Theories:** Say's Law of Market, Classical Theory of Income and Employment, Principle of Effective Demand, Comparison Between Classical and Keynesian theory

**Unit 3**

**Consumption Function:** Meaning and Characteristics, Concepts of MPC & MPS and APC & APS, Keynesian Psychological Law of Consumption, Short run & Long run Consumption function.

**Unit 4**

**Investment:** Investment and Saving Function, Type of Investment, Determinants Factor of Investment, Relationship between MEC and MEI.

**Suggested Readings:**

1. Shapiro, E. (2006) Macroeconomic Analysis. Galgotia Publication, New Delhi.
2. Levacic, Rosalind &Rebmann, Alexander (2015). Macroeconomics. Macmillan, London.
3. Mankiw, Gregory N. (2014) Principles of Macroeconomics. Cengage Learning.
4. Froyen, R. T. (2013). Macroeconomics: Theories and Policies (10th ed.). Pearson.

**Semester - III**  
**Money and Banking**  
**CC-M3 (B23-ECO-303)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Money:** Meaning and Evolution of Money, Functions of Money, Components of Money Supply;  
**Theories of Demand for Money:** Fisher, Tobin, Keynesian and Friedman.

**Unit-II**

**Term Structure of Interest Rates:** The Loanable Fund Theory, Expectations Theory, Liquidity Premium Theory, Structure of Interest Rates in India.

**Unit-III**

**Central Banking:** Meaning and Functions of Central Banks; Role of Central Bank in an Economy.  
**Commercial Banking:** Meaning & Functions of Commercial Banks; Credit Creation- Process and Limitations;

**Unit-IV**

**Non-Banking Financial Institutions:** Role, Growth and Structure of Non-Banking Financial Institutions (NBFIs) in India. Types and Control of Non-Banking Financial Companies (NBFCs).

**Suggested Readings:**

1. Bagchi, Amaresh (Ed.). (2005) Readings in Public Finance. Oxford University Press.
2. Bain, K. & Howells, P. (2009) Monetary Economics: Policy and its Theoretical Basis. Macmillan International Higher Education.
3. Galbacs, Peter (2015) The Theory of New Classical Macroeconomics: A Positive Critique. Springer.
4. Gali, J. (2015) Monetary Policy, Inflation and Business Cycles, Princeton University Press.
5. Ganguly, S. (1963). Public Finance: A Normative Approach. Nababharat Publishers.
6. Mankiw, Gregory N. (2003) Macroeconomics, Worth Publishers.
7. Mishkin, F.S. (2016). The Economics of Money Banking and Financial Markets. Pearson.

**Semester - III**  
**Managerial Economics**  
**MDC-3 (B23-ECO-304)**

**Total Credit: 3**  
**Time: 3 Hours**

**Max. Marks: 75**  
**Theory Marks: 50**  
**Internal Marks: 25**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of five short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Economics:** Introduction – Meaning, nature and scope of Managerial Economics – General Foundations of managerial Economics – Economic Approach – Working of Economic system - Circular flow activities - Economics & Business Decisions - Relationship between Economic theory and Managerial Economics.

**Unit-II**

**Analysis of Market Demand:** Meaning of Market Demand, Law of demand, Determinants of Market Demand, Demand Elasticities: Types and Determinants of price elasticity of Demand. Demand forecasting: Need of demand forecasting, Techniques of demand forecasting

**Unit-III**

**Demand forecasting:** Need of demand forecasting, Techniques of demand forecasting.

**Firm's Equilibrium Under Various Market Structure:** Perfectively Competitive Market, Monopoly and Monopolistic.

**Unit-IV**

**Inflation:** Types, Causes and Remedial Measures, Unemployment: Types, Causes and Remedial Measures.

**Reading List:**

1. Haynes and Benry, Managerial Economics
2. Baumol, Economic Theory and Operations Analysis
3. Koutsoyiannis, Modern Micro Economics
4. J. Dean, Managerial Economics
5. Mote, Paul and Gupta, Managerial Economics
6. Biarman & Smith, The Capital Budgeting Decisions.
7. Varsghney and Maheswari, Managerial Economics

**Semester – III**  
**Business Communication Skills**  
**SEC-3 (B23-SEC-307)**

**Total Credit: 3**  
**Time: 3 Hours**

**Max. Marks: 75**  
**Theory Marks: 50**  
**Internal Marks: 25**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of five short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Concept of Communication:** Meaning, Nature and Significance. Communication Process; Essentials of good communication, Channels of Communication; Formal, Informal Communication, Upward, Downward, Horizontal Communication.

**Unit-II**

**Types of communication:** Verbal – Oral Communication: Advantages and Limitations of Oral Communication, Written Communication; Characteristics, Advantages & Limitations, Non-verbal Communication

**Unit-III**

**Barriers of Communication:** Types of barriers; Technological, Socio-Psychological barriers, Overcoming barriers, Types of listening.

**Unit-IV**

**Report writing:** Formal Reports–Writing Effective Letters–Different Types of Business Letters - Interview Techniques – Communication Etiquettes

**Suggested Readings:**

1. Business Communication, C.S. Rayudu, HPH.
2. Business Communication, Meenakshi Raman, Oxford University Press.
3. Business communication, Shalini Varma, Vikas.
4. Business Communication, Raymond V. Lesikar, Neeraja Pandit et al., TMH
5. English for Business Communication, Dr. T.M Farhatulla, Prism books Pvt. Ltd.
6. Business Communications, Hudson, Jaico Publications
7. Business communication for managers, Penrose, Raspbery, Myers, Cengage
8. The Skills of Communication, Bills Scot, Gower publishing company Limited,
9. London. Effective Communication, Harward Business School, Harward Business Review
10. Essentials of Business Communication, Rajendra Pal, JS. Korlahhi, S. Chand



**Semester – IV**  
**Macroeconomics- II**  
**CC-A4 (B23-ECO-401)**

**Total Credit: 4**  
**Time: 3 Hours**

**Maximum Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

Course Outcomes:

**Unit-1**

**Multiplier:** Concepts, its Working, Leakages and Importance, Relation Between Multiplier, MPC and MPS, Concepts of Acceleration and Super Multiplier.

**Unit-2**

**Supply and Demand for Money:** Quantity Theory of Money (Fisher's and Cambridge approach), Money supply: Meaning and Determinants.

**Unit-3**

**Inflation:** Concept of Inflation, Types of Inflation, Inflationary Gap and Effect of Inflation, Theories of Inflation: Demand Pull and Cost Push, Phillips Curve in Short Run and Long Run.

**Unit-4**

**Business Cycle:** Meaning, Nature and Features of Business Cycles, Types and Phases of Business Cycle, Theories of Trade Cycles (Hicks and Samuelson), Classical and Keynesian Theories of Interest.

**Suggested Readings:**

1. Shapiro, E. (2006) Macroeconomic Analysis. Galgotia Publication, New Delhi.
2. Levacic, Rosalind &Rebmann, Alexander (2015). Macroeconomics. Macmillan, London.
3. Mankiw, Gregory N. (2014) Principles of Macroeconomics. Cengage Learning.
4. Froyen, R. T. (2013). Macroeconomics: Theories and Policies (10th ed.). Pearson.

**Semester - IV**  
**Financial Institutions and Markets**  
**CC-M4(V) (B23-ECO-403)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit 1**

**Financial System:** Nature and role of financial system and financial markets; Financial system and economic development; An overview of Indian financial system

**Financial markets:** Money and Capital markets; Money market-meaning, constituents and functions, money market instruments, Recent developments in Indian money market; Capital market- primary and secondary market; government securities market; Industrial securities market

**Unit 2**

**SEBI:** Its formation, Role and recent developments; Reserve Bank of India: Organization, management and functions; Credit creation and Credit control; Monetary policy.

**Unit 3**

**Commercial Banks:** meaning and functions, Structure and recent developments in commercial banking in India; Development banks: Concept, objectives and functions of development banks; Operational and promotional activities of development banks; IFCI, ICICI, IDBI, IRBI, SIDBI, NABARD and state level development banks.

**Unit 4**

**Mutual Funds:** Concept, types, and regulation of mutual funds (with special reference to SEBI guidelines), Designing and marketing of mutual fund schemes, Appraisal and latest mutual fund schemes in India.

**Suggested Readings**

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

**Semester - IV**  
**Digital Empowerment**  
**VAC-4 (B23-VAC-407)**

**Total Credit: 2**  
**Time: 3 Hours**

**Max. Marks: 50**  
**Theory Marks: 35**  
**Internal Marks: 15**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of one marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Digital Inclusion and Digital Empowerment:** Needs and challenges, Vision of Digital India: DigiLocker, E-Hospitals, e-Pathshala, BHIM, e-Kranti (Electronic Delivery of Services), e-Health Campaigns,

**Unit-II**

**Public Utility Portals of Govt. of India:** RTI, Health, Finance, Income Tax filing, Education. Ethical Issues in Digital World- Netiquettes, Ethics in digital communication, Ethics in Cyberspace.

**Unit-III**

**Communication and Collaboration in the Cyberspace:** Electronic Communication: electronic mail, blogs, social media, Collaborative Digital platforms, Tools/platforms for online learning, Collaboration using file sharing, messaging, video conferencing.

**Unit-IV**

**Cyberspace:** Online security and privacy, Threats in the digital world: Data breach and Cyber Attacks, Security Initiatives by the Govt of India.

**Suggested Readings:**

1. Kumar, R. (2017). *Digital India: Understanding Information, Communication and Social Change*. Har-Anand Publications.
2. Narayan, S. S., & Narayanan, S. (Eds.). (2016). *Digital India: Reflections and Practice*. Sage Publications.
3. Prasad, R. S. (2017). *Digital India: An Idea Whose Time Has Come*. Bloomsbury India.
4. Chandra, R., & Sharma, A. (Eds.). (2017). *Digital India: Opportunities and Challenges*. Bookwell Publications.
5. Sharma, P. (2019). *Digital India: Transforming Governance and Empowering Citizens*. BPB Publications.
6. Agrawal, R. (2018). *India Connected: How the Smartphone is Transforming the World's Largest Democracy*. Oxford University Press.
7. Khera, R. (2017). *Digital India and the Poor*. Oxford University Press.
8. Rajamani, R. (2019). *The Rise of Digital India: The Next Big Growth Wave*. Notion Press.

**Semester - V**  
**Indian Economy - I**  
**CC-A5 (B23-ECO-501)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Economic System:** Capitalist Economy, Socialist Economy and Mixed Economy, Developed and Underdeveloped Economy, Features of Underdeveloped Economy; Indian Economy and Characteristics; Basic economic indicators-National income, performance of different sectors.

**Unit-II**

**Agricultural Sector:** Role and Features of Indian Agriculture; Technological Change in agriculture; Trends in Agricultural Productions and Productivity; WTO and Indian Agriculture.

**Unit-III**

**New Economic Reforms:** Liberlisation, Privatisation, Globalisation and their Impacts on the Indian economy; Service Sector: Growth and Role of Service Sector in India Economy.

**Unit-IV**

**Financial Sector:** Monetary policy of RBI; Money and Capital markets; Growth and problem; Role of commercial banks in India; Banking sector reforms since 1991.

**Reading List:**

1. Bardhan. P.K. (9th Edition) (1999), The Political Economy of Development in India, Oxford University Press, New Delhi.
2. Brahmanada, P.R. and V.R. Panchmukhi (Eds.) (2001), Development Experience in the Indian Economy: Inter-State Perspectives, Bookwell, Delhi.
3. Datta, R. and KP.M. Sundhram (2003), Indian Economy. S. Chand & Company Ltd. New Delhi.
4. Government of India, Economic Survey, (Annual), Ministry of Finance, New Delhi.
5. Mishra, S.K and V.K Puri Indian Economy- 151 Development Experience, Himalaya Publishing House, Mumbai, Latest Edition.
6. Rudra Ashok, Indian Plan Models.
7. Todaro, P. Development Planning: Models and Methods

**Semester - V**  
**Micro Finance Executive-I**  
**M5(V) (B23-ECO-503)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit-I**

**Basics of Microfinance:** Concept, Importance, Risk Associate. MSME segment, Priority sector lending to the country and the organization, Composition & mission of Self-Help Group and Joint liability Group. Basics of lending: Various loan products financial facilities offered by Banks and Micro Finance companies, secured and unsecured loans, Mortgage and Assignment, Fixed, reducing and floating rate of interest, EMI, drawing power and sanctioned limit of loans, Features of KCC, RBI and NABARD

**Unit-II**

**Mutual Funds:** Concept, different aspects and features, various products and schemes available; process for approaching and marketing of various mutual funds schemes & Insurance schemes; concepts of Life Insurance, General Insurance, Human Life Value and Mortality; Various life & non-life products and FD.

**Unit-III**

**Disburse Micro Finance Loan:** Process of disbursement of loan, Examination of documents and areas of due diligence before loan disbursement. Concept of Special Mention Cases and NPAs; bucketing of asset products into Standard Assets, Sub-standard Assets, Doubtful assets, and Loss assets; personal attributes in the process of recovery; Differentiate between intentional defaulter and financial defaulter; procedure of debt recovery; process of credit counselling.

**Unit-IV**

**Integrity and Ethics:** Ethical behavior and refrain from indulging in unfair trade and/ or corrupt practices; process to maintain records meticulously; Value and protect of customer's information, data and information related to business or commercial decisions; misrepresentation or misinformation; ethics in day-to-day processes; Avoidance of defaming products and services of competition.

**Suggested Readings:**

1. Hearsh H.M.W A. (2018). Micro Finance Theory and Practice. Acmillan S. Godage & Brothers (Pvt) Ltd, Colombo, Sri Lanka. ISBN: 978-955-30-9258-8.
2. Rana O.C. and Hemraj (.2016). Micro Finance. Himalaya Publishing House. New Delhi ISBN: 978-93-5202-104-8
3. Ahlawat, S. (2015). Micro Finance: Group Based Working. Write & Print Publication, Delhi. ISBN: 978-93-8464-910-4.

**Semester - VI**  
**Indian Economy - II**  
**CC-A6 (B23-ECO-601)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit -I**

**Economic Growth:** Meaning and its Measurement, Environmental Degradation, Poverty in India: Absolute and Relative Analysis of Poverty. Unemployment and Migration in India.

**Unit-II**

**Institutional Structure:** Land-Reforms in India; Agricultural Marketing and Warehousing; Issues in Food Security - Policies for Sustainable Agriculture; Agricultural Finance Policy; Agricultural Price Policy.

**Unit-III**

**Industry Sector:** Growth and Pattern of Industrialization; New Industrial Policy and Liberalisation - Impact on Indian Economy; Public Sector Enterprises - Trends and Performance; Small and Cottage Industries; Issues of Privatization.

**Unit-IV**

**External Sector:** Structure and Direction of Foreign Trade; Balance of Payments; Issues in Export-Import Policy and FEMA Exchange Rate Policy; Foreign Capital and MNCs In India.

**Reading List:**

1. Sen, R.K. and B. Chatterjee (2001), Indian Economy: Agenda/or 21st Century;
2. Dhar, P.K., Indian Economy - Its growing dimensions, Kalyani Publishers, New Delhi (Latest Edition)
3. Mishra, S.K. and V.K. Puri Indian Economy - 1st Development Experience, Himalaya Publishing House, Mumbai, Latest Edition.
4. Economic Surveys, Government of India, various issues.
5. Reserve Bank of India, Report on Currency and Finance (Annual).

**Semester - VI**  
**Micro Finance Executive-II**  
**M6(V) (B23-ECO-603)**

**Total Credit: 4**  
**Time: 3 Hours**

**Max. Marks: 100**  
**Theory Marks: 70**  
**Internal Marks: 30**

**Note:** The question paper will consist of nine questions in all. The first question will be compulsory and will consist of seven short answer type questions of two marks each covering the whole syllabus. In addition, the students are required to attempt one question from each unit. All questions carry equal marks.

**Unit – I**

**Micro Finance Customers:** Formulate the process of scoping and mapping of the territory assigned and identification of customers and groups; List down the activities that can be conducted to identify potential customer; Practice the process of discussions with potential clients, presenting the micro-finance products to the potential customers & groups and cross-selling of other products to the customer.

**Unit – II**

Practice the process of obtaining appointments and narrowing down upon the need of the customer; Formulate the process of meeting the customer; Choose the right solution to offering and practice handling objections; Recognize the importance of grooming standards & Etiquettes in sales. Micro Finance Application Process: Analyse the entire process of application for each Microfinance product (Loans and investment); Practice filling up application forms for each Microfinance product.

**Unit – III**

**Soft Skills:** Discuss the basics of communication; Apply various forms of communication; List down various factors that make communication effective; Demonstrate interpersonal skills and negotiation skills; Practice the art of handling difficult customers. Communicate Effectively: Employ attentive listening and paraphrase to understand the customer, demonstrate sensitivity to language, gender, cultural and social differences in addressing customers, superiors & colleagues, positive attitude, correct body language, dress code and gestures and etiquette.

**Unit – IV**

**Customer Satisfaction:** List down workout put requirements, and receive feedback with positive attitude; Demonstrate cooperation, coordination, and collaboration to achieves hared goals; Analyse and address problems by educating, eliminating, or escalating; Aim to gain customer loyalty and satisfaction. Teamwork: Share relevant inputs, feedback, and insights to build mutual trust; Exchange, defend and rethink ideas.

**Suggested Readings:**

1. Hearth H.M.W A. (2018). Micro Finance Theory and Practice. Acmillan S. Godage & Brothers (Pvt) Ltd, Colombo, Sri Lanka. ISBN: 978-955-30-9258-8.
2. Rana O.C. and Hemraj (.2016). Micro Finance. Himalaya Publishing House. New Delhi ISBN: 978-93-5202-104-8
3. Ahlawat, S. (2015). Micro Finance: Group Based Working. Write & Print Publication, Delhi. ISBN: 978-93-8464-910-4.