

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

Scheme A



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

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
I	CC-A1 (4 Credit) B23A-ECO-101 Micro Economics-I	CC-B1 (4 credit)	CC-C1 (4 credit)	CC-M1 (2 credit) B23A-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-103 Basic IT Tools	VAC-1 (2 credit) B23-VAC-101 Human Values and Ethics	24	Under Graduate Certificate in Discipline with 52 Credits
II	CC-A2 (4 Credit) B23A-ECO-201 Micro Economics-II	CC-B2 (4 credit)	CC-C2 (4 credit)	CC-M2 (2 credit) B23A-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-SEC-224 Computer Applications in Economics	VAC-2 (2 credit) B23-VAC-201 Environmental Studies	24	
Internship of 4 credits of 4-6 weeks duration after 2nd semester										
Note: 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 3 rd semester: a) Multi-disciplinary 3 Year UG Programme with 3 subjects (Scheme A) b) UG Programme with one Major and Minor subject (Scheme B)										
III	CC-A3 (4 Credit) B23A-ECO-301 Macro Economics-I	CC-B3 (4 credit)	CC-C3 (4 credit)	CC-M3 (4 credit) B23A-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
IV	CC-A4 (4 Credit) B23A-ECO-401 Macro Economics-II	CC-B4 (4 credit)	CC-C4 (4 credit)	CC-M4(V) (4 credit) B23E-VOC-403 Financial Institutions and Markets	-----	AEC-4 (2 credit) Choose from Common Pool (Language) Hindi, English, Punjabi & Sanskrit	-----	VAC-3 (2 credit) B23-ECO/ VAC-420 Digital Empowerment	20	
Internship of 4 credits of 4-6 weeks duration after 4th semester										
V	CC-A5 (4 Credit) B23A-ECO-501 Indian Economy-I	CC-B5 (4 credit)	CC-C5 (4 credit)	CC-M5(V) (4 credit) B23E-VOC-503 Micro Finance Executive-I	-----	-----	Internship# (4 credit)	-----	20	Bachelor in Discipline with 132 Credits
VI	CC-A6 (4 Credit) B23A-ECO-601 Indian Economy-II	CC-B6 (4 credit)	CC-C6 (4 credit)	CC-M6 (4 credit) B23A-ECO-602 Environmental Economics CC-M7(V) (4 credit) B23E-VOC-603 Micro Finance Executive-II	-----	-----	-----	-----	20	
Credits	Major = 72			Minor = 24	MDC = 09	AEC = 08	SEC = 09	VAC = 06	Intern- ship=04	Total =132

Four credit of internship, earned by a student during summer internship after 2nd semester or 4th semester, will be taken into account in 5th semester of a student who pursue 3 year UG Programmes without taking exit option.

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 (12th 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 (B23A-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

Introduction to Economics: Economics: Definition, Nature and Scope, The Economic Problem, Scarcity and Choice, Functions of an Economic System, System of Economic Organization, Micro and Macro Economics.

Law of Demand, Elasticity of Demand: Concept, Types, Measurement, Determinants and Importance.

Unit-II

Consumer Theory: Cardinal Utility Analysis: Law of Diminishing Marginal Utility, Law of Equi-Marginal Utility, Derivation of Demand Curve.

Ordinal Utility Analysis: Indifference Curves Analysis, Consumer's Equilibrium, Price Effect, Income Effect and Substitution Effect, Consumer's Surplus.

Unit-III

Producer's Behaviour and Supply: Supply Curve and Elasticity of Supply, Production Function, Law of Variable Proportions, Returns to Scale, Economies and Diseconomies of Scale: Internal and External.

Unit-IV

Cost Analysis: Concepts of Cost, Short Period Cost, Long Period Cost, Modern Theory of Cost. 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 K.A. Chrystal, Principles of Economics Oxford University Press, Oxford.
5. A. Koutsoyiannis, Modern Microeconomics, Macmillan.
6. R.G. Lipsey and K.A. Chrystal, Economics, Oxford University Press, Oxford.

Semester – II
Microeconomics- II
CC-A2 (B23A-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 Structure: Market, Definition, Types: Perfect Competition: Characteristics and Assumptions, Price Determination, Equilibrium of the Firm and Industry in the Short Period and the Long Period, Supply Curve of firm and industry

Unit-II

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-III

Imperfect Market: Monopolistic Competition, Characteristics, Equilibrium of Monopolistic Firm in Short Period and Long Period, Group Equilibrium, Selling Costs, Product Differentiation, Excess Capacity.

Oligopoly: Characteristics, Emergence of Oligopoly.

Unit-IV

Theory of Factor Pricing: Marginal Productivity Theory of Distribution, Theory of Wages, Ricardian Theory of Rent, Theories of Interest – Classical and Neo-Classical, 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 - V
Micro Finance Executive-I
CC-M5(V) (B23E-VOC-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

Micro Finance: Introduction, Meaning, Definition, Role and importance of Micro Finance, Evolution and growth of Micro Finance, Microfinance Vs Traditional Banking.

Unit – II

Microfinance Institutions (MFIs): Type of MFIs, NGOs, Self Help Groups (SHGs): Concepts, objectives, Role of NABARD and RBI in Microfinance.

Unit – III

Micro Finance in Indian Perspective: Challenges and Opportunities in Microfinance in India, Role of Government in Microfinance in India, Innovation in Indian Microfinance.

Unit – IV

Development in Micro Finance in India: Government Schemes of Micro Finance, Financial Literacy Campaigns, Digital Micro Finance.

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
Micro Finance Executive-II
CC-M7(V) (B23E-VOC-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 Executives: Meaning, Duties & Responsibilities of a Micro Finance Executive, Basic loans: Process, Application, Verification, Repayment, Ethics & Code of Conduct.

Unit – II

Micro Finance Products Services: Microcredit, Micro savings, Importance of Saving in Low-income Groups, Non-financial Services: Skill training, Financial Literacy, Loan Disbursement and Repayment Process.

Unit – III

Micro Enterprise: Definition & Scope of Micro enterprises, Business Planning for Small Enterprises, Government Schemes: Start Up India, MUDRA, PMEGP.

Unit – IV

Digital Tools in Microfinance: Role of Technology in Micro Finance, Digital Loan Applications, UPI, Mobile Banking.

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.
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