

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

Scheme C



**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

SCHEME 'C': UG Programme with Single Major (ECONOMICS) (A student will take admission in UG Programme with Single Major (Economics) in the first year)

Sem.	Subject 1 Core Course	Minor/ Vocational Course	Multidisciplinary Courses	Ability Enhancement Courses	Skill Enhancement Courses	Value Added Course	Total Credit	Exit Option
I	MCC-A1 (4 credit) B23- ECO-101 Micro Economics-I MCC-A2 (4 credit) B23- Eco-102 Macro Economics-I	CC-M1 (4 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-103 Basic IT Tools	VAC-1 (2 credit) B23-VAC-101 Human Values and Ethics	22	Under Graduate Certificate in Subjects with 48 Credits
II	MCC-A3 (4 credit) B23- ECO-201 Micro Economics-II DSEC-A1 (4 credit) B23- ECO-202 Macro Economics-II	CC-M2 (4 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-SEC-224 Computer Applications in Economics	VAC-2 (2 credit) B23-VAC-201 Environmental Studies	22	
Internship of 4 credits of 4-6 weeks duration after 2nd semester								
III	MCC-A4 (4 credit) B23-ECO-301 Industrial Economics MCC-A5 (4 credit) B23-ECO-302 Development Economics-I	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	VAC-3 (2 credit) B23-ECO/ VAC-309 Sustainable Development Goals	22	Under Graduate Diploma in Discipline with 94 Credits
IV	MCC-A6 (4 credit) B23-ECO-401 Development Economics-II MCC-A7 (4 credit) B23-ECO-402 History of Economic Thought MCC-A8 (4 credit) B23-ECO-403 Statistical Methods for Economists DSE-A1 (4 credit) B23-ECO-404 Rural Economy	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-4 (2 credit) B23-ECO/ VAC-420 Digital Empowerment	24	
Internship of 4 credits of 4-6 weeks duration after 4th semester								
V	MCC-A9 (4 credit) B23-ECO-501 Indian Economy-I MCC-A10 (4 credit) B23-ECO-502 Agricultural Economics DSE-A2 (4 credit) B23-ECO-503 Mathematics for Economist DSE-A3(4 credit) B23-ECO-504 Haryana Economy	CC-M5(V) (4 credit) B23E-VOC-503 Micro Finance Executive-I	-----	-----	Internship# (4 credit)	-----	24	Bachelor in Discipline with 136 Credits
VI	MCC-A11 (4 credit) B23-ECO-601 Indian Economy- II MCC-A12 (4 credit) B23-ECO-602 Environmental Economics DSE-A4 (4 credit) B23-ECO-603 Research Methodology DSE-A5 (4 credit) B23-ECO-604 Gender Economics	CC-M6(V) (4 credit) B23E-VOC-603 Micro Finance Executive-II	-----	-----	SEC-4 (2 credit) B23-ECO/ SEC-608 Digital Economy	-----	22	
Credits	Major = 72	Minor = 24	MDC = 09	AEC = 08	SEC = 11	VAC = 08	Intern-ship=04	Total = 136

#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
MCC-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

Introduction to Economics: 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, Market demand curve; consequences of Bandwagon, Snob and Veblen effect; elasticity of demand: types and measurement, Determinant of elasticity.

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; Economies and diseconomies, 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; Revenue: Total, Marginal and Average Revenue.

Books Recommended:

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

Semester-II
Macroeconomics- I
MCC-A2 (B23-ECO-102)

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

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

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; Investment function, MEC, Aggregate demand and supply functions; Keynes' Principle of effective demand and its determination; Multiplier and Accelerator.

Books Recommended:

1. Langdana, F.K. (2013) Macroeconomic Policy: Demystifying Monetary and Fiscal Policy, Springer.
2. Romer, David (2012) Advanced Macroeconomics. McGraw Hill Education.
3. Shapiro, E. (2006) Macroeconomic Analysis. Galgotia Publication, New Delhi.
4. Levacic, Rosalind;Rebmann, Alexander (2015). Macroeconomics. Macmillan, London.
5. Mankiw, Gregory N. (2014) Principles of Macroeconomics. Cengage Learning.
6. Mishkin, F.S. (2016) The Economics of Money Banking and Financial Markets. Pearson.

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

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 Public Finance: Nature, Scope and Importance. Theory of Maximum Social advantage. Private goods, public goods and Merit goods. Overview of different roles of government: allocation, stabilization and distribution.

Unit-II

Budget: Meaning and Purpose of Budget; Types or Classification of Budget, Budget Making Process in India; Budgeting: Zero based Budgeting, Performance Budgeting; Measures of Budget Deficit and their Significance.

Unit-III

Public Revenue: Tax and Non-tax sources, progressive and proportional taxes, direct and indirect taxes; Canons of taxation. Approaches to Tax Equity: Benefit principle; Ability to pay principle. Taxable capacity: meaning and determinants.

Unit-IV

Public Expenditure: Rationale for the growth of Public Expenditure: Wagner's law of increasing state activities; Peacock-Wiseman hypothesis; Canons of Public Expenditure. Public Debt: Concepts, types and sources of Public Debt; Principles of Public Debt Management; Public Debt Management in India.

Books Recommended:

1. Musgrave, R; Musgrave, PB: Public Finance in Theory and Practice. McGraw– Hill International eds.
2. Houghton, RW (ed.) (1970): Public Finance
3. Atkinson, AB and Stiglitz, JE: Lectures on Public Finance
4. Peacock, and Straw, GK (1970): The Economic Theory of Fiscal Policy
5. Chellah, RC (1996): Sustainable Growth, Essays on Financial and Fiscal Sector Reforms, Oxford University Press.
6. Raghbendra Jha (1999): Modern Public Economics, Rotledge
7. Govt. of India, Ministry of Finance: 9th ,10th and 11th Finance Commission Reports
8. Govt. of India, Ministry of Finance: Sarkaria Commission Report on Centre State Financial Relations.

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, Monetary Policy.

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-101)

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, Brahmvihara. 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: Bhrumadhya 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
MCC-A3 (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

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. Marginal Productivity Theory, Rent, Interest and Profit.

Books Recommended:

1. Archibald, G.C. (Ed.) (1971) Theory of the Firm. Penguin, Harmonds worth.
2. Baumol, W.J. (1982) Economic Theory and Operations Analysis. Prentice Hall of India, New Delhi.
3. Da Costa, G. C. (1980) Production, Prices and Distribution. Tata McGraw Hill, New Delhi.
4. Koutsoyiannis, A. (1979), Modern Microeconomics (2ndEdition), Macmillan Press, London.
5. Salvatore, D. (2009), Microeconomics- Theory and Applications, Oxford University Press.
6. Varian, H. (2003) Intermediate Microeconomics, East-West Press.
7. Lipsey, R.G. and Chrystal, K. Alec; An Introduction to Positive Economics; (OUP)

Semester-II
Macroeconomics- II
DSEC-A1 (B23-ECO-202)

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

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; Hyper-inflation, Trade Cycle: meaning and phases of trade cycle; Samuelson and Hicks theories of trade cycle

Unit-III

Fiscal and Monetary Policy: Goals and instruments of monetary policy and fiscal policy, IS-LM curve and monetary policy

Unit-IV

Schools of Macroeconomic Thoughts: Classical; Keynesians; New-Classical and New-Keynesians.

Books Recommended:

1. Langdana, F.K. (2013) Macroeconomic Policy: Demystifying Monetary and Fiscal Policy. Springer.
2. Romer, David (2012) Advanced Macroeconomics. McGraw Hill Education.
3. Shapiro, E. (2006) Macroeconomic Analysis. Galgotia Publication, New Delhi.
4. Levacic, Rosalind; Rebmann, Alexander (2015). Macroeconomics. Macmillan, London.
5. Mankiw, Gregory N. (2014) Principles of Macroeconomics. Cengage Learning.
6. Mishkin, F.S. (2016) The Economics of Money Banking and Financial Markets. Pearson.

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

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

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;

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; 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

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.

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. PunithavathPandian, 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-224)

Total Credit: 3
Time: 3 Hours

Maximum Marks: 75
Theory Marks: 35
Internal Marks: 15
Practical Marks: 25 (20 + 05)

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. 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-201)

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
Industrial Economics
MCC-A4 (B23-ECO-301)

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 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

Industrial Economics: Meaning, Need, Scope. Product differentiation; Entry conditions; Economies of scale; Market structure and profitability; Market structure and innovation.

Unit-II

Theories of Industrial Location: Weber and Sargent Florence; Factors Affecting Industrial Location, Growth of Firms- Vertical Integration, Diversification, Mergers and Acquisition.

Unit-III

Industrial Finance: Meaning, Role Need and Types of Industrial Finance, Internal v/s External, Development Financial Institutions: IFCI, SFCs, ICICI, IDBI, SIDBI.

Unit-IV

Industrial Productivity: Measurement, Factors Affecting Industrial Productivity. Industrial Policy - Privatization and Disinvestment Debate, Pricing Reforms in PSUs, Problem of Industrialization.

Suggested Readings:

1. Ahluwalia, I.J. (1985), Industrial Growth in India, Oxford University Press, New Delhi.
2. Barthwal, R.R. (1985), Industrial Economics, Wiley Eastern Ltd., New Delhi.
3. Cherunillam, F. (1994). Industrial Economics; Indian perspective (3rd Edition), Himalaya Publishing House, Mumbai.
4. Desai, B. (1999) Industrial Economy in India (3rd Edition) Himalaya Publishing House Mumbai.
5. Divine, P.J. and R.M. Jones *et al* (1976), An Introduction to Industrial Economics, George Allen and Unwin Ltd., London.
6. Government of India, Economic Survey (Annual).
7. Hay, D. and D.J. Morris (1976) Industrial Economics; Theory and Evidence University Press, New Delhi.

Semester - III
Development Economics - I
MCC-A5 (B23-ECO-302)

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 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

Economic development: meaning of undeveloped, underdevelopment and development, Factor Effecting economic development, Difference between economic development and growth. Obstacle of Economic development.

Unit - II

Measurement of Development: Pre-conditions for economic development, Measurement of Economic Development: PQLI, HDI and SDG's, Capabilities Approach.

Unit - III

Theories of economic development: Adam Smith, Ricardo, Marx, Schumpeter and Rostow's-Theory of stages of economic growth.

Unit - IV

Strategies of Economic Growth: Balanced growth, Unbalanced growth and Big Push.

Suggested Readings:

- Thirlwall, A.P. (2011). Growth and Development, Seven Edition, Palgrave Macmillan, NewYork.
- Tadoro, Michael & Stephen C Smith (2017). Economics Development, Seventh Edition, Oxford University Press, New Delhi.
- Ghatak,S.(2003).Introduction to Development Economics, IndianReprint2007,Routledge, London
- Taneja M.L. and Myer R.M(2017). Economics of Development and Planning Vishal Publications.
- Adelman, I. (1961), Theories of Economic Growth and Development, Stanford University Press, Stanford.
- Barro, R. and X. Salai- Martin, Economic Growth, McGraw Hill, NewYork
- Chakravarti, S. (1982). Alternative Approaches to the Theory of Economic Growth, Oxford University Press, NewDelhi.
- Kindleberger, C.P. (1977). Economic Development, (3rd Edition), McGraw Hill, NewYork.
- Meier, G.M. and J.E.Rauch (2005). Leading Issues in Economic Development, (8th Edition), Oxford University Press, NewDelhi.

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

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 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

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-ECO/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 – III
Sustainable Development Goals
VAC-3 (B23-ECO/VAC-309)

Total Credits: 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 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 Sustainable Development: Meaning, Nature and Scope of Sustainable Development, Major Components of Sustainable Development.

Unit-2

Approaches: Approaches to Sustainable Development, Goals of Sustainable Development.

Unit-3

Evolution of SD Perspectives: (MDGs AND SDGs) over the Years; Recent Debates; 1987 Brundtland Commission and Outcome; Later UN Summits (Rio Summit) and Outcome.

Unit-4

Role of Education: Role of Education in Sustainable Development. Sustainable Development: A Way Forward- Role of Policy Innovations in Sustainable Development.

References:

- Reddy, M. S., & Reddy, B. S. (Eds.). (2019). *India and Sustainable Development Goals: The Way Forward*. Serials Publications.
- Das, R. U., Ratna, R. S., & Edirisuriya, P. (Eds.). (2018). *Sustainable Development Goals and India's Economic Development*. Springer.
- Rao, P. S. N., & Swain, N. K. (2020). *Sustainable Development Goals: An Indian Perspective*. Concept Publishing Company.

Semester - IV
Development Economics - II
MCC-A6 (B23-ECO-401)

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 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

Approaches to Development: Characteristics of Underdevelopment and Structural Change, Techniques of planning: features and objectives of economic planning

Unit-II

Sectoral Aspects of Development: Role of Agriculture in Economics Development; Transformation of Traditional Agriculture, Interdependence of Agriculture and Industry.

Unit-III

Development Policy making and the Role of the State: Market Mechanism and Market Failures; Role of State, Corruption, Nature and Rationale for Development Planning.

Unit-IV

International Trade: Trade as an Engine of Growth; Gains from Trade, Free Trade Theory in Context of Developing Countries Experience.

Suggested Readings:

- Behrman, S. and T.N. Srivasan (1995), Handbook of Development Economics, Vol.-3, Elsevier, Amsterdam.
- Chenery, H.B. et al. (Eds.) (1974), Redistribution with Growth, Oxford University Press,
- Kindleberger, C.P. (1977), Economic Development, (3rd Edition), McGraw Hill, New York.
- Thirlwall, A.P. (2011). Growth and Development, Seventh Edition, Palgrave Macmillan, New York
- Tadoro, Michael & Stephen C Smith (2017). Economics Development, Seventh Edition, Oxford University Press, New Delhi.
- Meier, G.M & Rauch (2000). Leading Issues in Economic Development, Oxford University Press, and New York.
- Ghatak, S. (2003). Introduction to Development Economics, Indian Reprint 2007 Routledge, London and New York.
- Rist, G. (2002). The History of Development Academic Foundation, New Delhi
- Ray, Debraj (2004). Development Economics, Seventh Edition, Oxford University Press, New Delhi.

Semester - IV
History of Economic Thought
MCC-A7 (B23-ECO-402)

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 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: Meaning and Importance of History of Economic Thought. Main Economic Ideas of Mercantilists and Physiocrats.

Unit-II

Classical Thought: Adam Smith (Theories of Value, Distribution and Growth), Ricardo (Theories of Trade and Distribution), J S Mill: Theory of Value, Production and Distribution, Malthus (Theory of Population).

Unit-III

Indian Economic Thought: Kautilya, Gopal Krishna Gokhale, Mahatma Gandhi, Jawahar Lal Nehru, Amartya Sen.

Unit-IV

Nobel Laureates in Economics: Contribution of Nobel laureates in economics: Kuznet, Friedman, Amartya Sen, Samuelson.

Suggested Readings:

1. Blackhouse, R. (1965) History of Modern Economic Analysis, Basil Blackwell, Oxford.
2. Gide, C, and G. Rist (1956) A History of Economic Doctrines (2nd edition), George Harrop & Co., London.
3. Grey, A. (1980) The Development of Economic Doctrine (2nd E. Thomson edition), Longman Group, London.
4. Harney, L. H. (1949) History of Economic Thought,
5. Mandel, E. (1968) Marxist Economic Theory.
6. Screpanti, Ernest (1995) An outline of the History of Economic Thought, Stefano Zamagni Clarndon Press.
7. Roll, E (1991) A History of Economic Thought.
8. Schumpeter, J. (1954) A History of Economic Analysis, Oxford University Press, New York.
9. Seshadri, G. B. (1997) Economic Doctrines. B.R. Publishing Corporation, Delhi.

Semester - IV
Statistical Methods for Economists
MCC-A8 (B23-ECO-403)

Theory 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 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

Diagrammatical and Graphical Presentation of Data: Histogram, Frequency Polygons, O-gives; Measures of Central Tendency - Arithmetic Mean, Median, Mode, Geometric Mean, Harmonic Mean, their Merits and Demerits.

Unit- II

Correlation and Regression: Scatter Diagram, Karl Pearson Coefficient of Correlation, Spearman's Rank Correlation Coefficient; Ordinary Least Square (OLS) Estimation, Coefficients, their Properties and Interpretation.

Unit-III

Time Series Analysis: Meaning and Components of Time Series, Measurement of Trend, Seasonal Variations, Cyclic Variation; Index Number Analysis - Construction of Index Numbers, Time Reversal Test, Factor Reversal Test.

Unit-IV

Probability Distributions: Bernoulli, Binomial, Normal; Sampling and its Methods, their merits and demerits.

Suggested Readings:

1. Gupta S. C. "Fundamentals of Statistics" S. Chand & Sons, New Delhi (1993)
2. Spiegel, Murry R "Theory and problems of Statistics" (Schaum's outline series, McGraw Hill) (1992)
3. Karmal P. H. and Polasek M. "Applied Statistics for Economists (4th edition), Pitman, Australia.
4. Paul McFedrics (2019). "Microsoft Excel 2019 Formulas and Functions", Pearson Education, Inc.
5. Ken Bluttman, "Excel Formulas and Functions for Dummies (3rd edition)" Wiley Publications.
6. Wayne L. Winston, "Microsoft Excel 2019 Data Analysis and Business Modling (6th edition)", Pearson Education, Inc.
7. Greg Harvey, PhD, "Microsoft Excel 2019 for Dummies" Wiley Publications.

Semester - IV
Rural Economy
DSE-A1 (B23-ECO-404)

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

Indian economy: Characteristics of Indian economy; rural economy in India: nature and changing patterns; importance of agriculture & allied activities in rural development.

Unit-II

Rural infrastructure: Meaning, needs and importance, problems & challenges, role in economic development; transport, communication, electrification, drinking water and sanitation.

Unit-III

Determinants of rural development: Natural resources, human resources, capital, technology. rural-urban linkages: needs and importance; inter-state disparities in rural development.

Unit-IV

Poverty and unemployment issues in rural economy: concept, causes, challenges and remedial actions/ schemes launched by the government of India.

Books Recommended:

- S.K. Mishra, V.K. Puri: Indian Economy: Its Development Experience, Himalaya Publishing House, New Delhi (Latest Edition).
- Desai, Vasant “Rural Development in India”, Himalaya Publishing House Pvt Ltd.
- Hussain, Tahir., Tahir, Mary., Tahir, Riya “Fundamentals of Rural Development”, Dreamtech Press
- Kapila, Uma “Indian Economy: Economic Development and Policy”, Academic Foundation, New Delhi
- Singh, Katar and Shishodia, Anil, “Rural Development, Principles, Policies, and Management”, Sage Publications, New Delhi
- Singh, Ramesh “Indian Economy”, Mc Graw Hill
- Sundaram, Satya, I, “Rural Development”, Himalaya Publishing House Pvt Ltd.
- Brahmananda, P.R. and Panchmukhi: The Development Process of Indian Economy, Himalaya Publishing House, New Delhi. Latest Edition
- Deepashree: Indian Economy Performance and Policies Anno Books Pvt. Ltd., New Delhi Latest Edition

Semester - IV
Financial Institutions and Markets
CC-M4(V) (B23E-VOC-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-ECO/VAC-420)

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-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
MCC-A9 (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 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

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: Liberalisation, 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
Agricultural Economics
MCC-A10 (B23-ECO-502)

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 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

Agricultural Economics: Definition, Nature and Scope; Role of Agriculture in Economic Development; Inter-Sectoral Linkages of Agriculture (Backward & Forward Linkages and Feedback Effects); Difference between agriculture and Industry.

Unit-II

Approaches to Agriculture Development: Schultz, Mellor, Boserup, Lewis and Ranis-Fei.

Unit – III

Land reforms and the system of farming: Farm size and productivity relationship, agricultural taxation (all these topics should deal with special reference to India). Problems and Measures to improve the conditions of Agricultural Labourers.

Unit – IV

Agriculture Price Policy in India: Need for Government intervention - Cobb-web Model; Objectives of Price policy; Types of Agriculture Prices: Procurement Prices, Fixation of Minimum Support Price (MSP), FRP; National Food Security Act; Food Corporation of India and Buffer stock; Public Distribution System and its critique.

Suggested Readings:

1. Sadhu, A.N. and A. Singh, Agricultural Problems in India (Himalaya Publishing House, Bombay).
2. Mellor, J.W. The Economics of Agricultural Development (Vora and Co. Bombay, 1966).
3. Donner, Peter: Land Reforms and Economic Development.
4. Kahlon, AS. And Tyagi, D.S. Agricultural Price Policy in India (allied Pub. New Delhi, 1983).
5. Patnaik, Utsa (ed.) Agrarian Relations and Accumulation. The mode of production in India.
6. Bhalla G.S. and Y.K. Alagh Performance of Indian Agriculture a district-wise Study.
7. Rao, C.H.H. Technological change and Distribution of gains in Indian Agriculture.
8. Bilgrami, SAR an Introduction to Agricultural Economics (Himalaya Pub. House, Bombay).
9. Rudra Ashok Indian Agricultural Economics: Myth and Realities (Allied Pub. New Delhi 1982).
10. Soni, RN. Leading Issues in Agricultural Economics (Sohan Lal Nagin Chand Co. Jalandhar, 2006).
11. Dantwala, M.L. (ed.) Indian Agricultural Development Since Independence.
12. Hayami, Y and Rattan, V.W. Agricultural Development: An International Perspective

Semester - V
Mathematics for Economists
DSE-A2 (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 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

Basic Concepts: Variables and Parameters; Sets; Functions: Concept and Types of Functions; Linear and Quadratic, Logarithmic, and Exponential Function; Limits, Continuity and Derivatives.

Unit-II

Series: Arithmetic and Geometric; Rate of Growth and its Measurement, Present Value and its Applications

Unit-III

Matrix: Concept of Matrix and their Types, Simple Operations on Matrices, Matrix Inversion and Rank of Matrix; Determinants and their Properties. Solution of Simultaneous Equations through Cramer's Rule and Matrix Inverse Method.

Unit-IV

Differentiation: Rules of Differentiation and its Economic Applications. Simple, Partial and Total Differentiation and its Economic Applications.

Suggested Readings:

1. Aggarwal, C.S. and R.C. Joshi (2011). Mathematics for students of Economics. New Academic publishing Co. Jalandhar.
2. Allen, R.G.D. (1972). *Mathematical Economics*. Macmillan, London.
3. Allen R.G.D. (2002). *Mathematical Analysis for Economists*. Macmillan Press and ELBS, London.
4. Alpha C. Chiang (1984), *Fundamental Methods of Mathematical Economics*. McGraw Hill (3rd edition).
5. Knut Sydsaeter and Peter J. Hammond (2002), *Mathematics for Economic Analysis*. Pearson Educational Asia: Delhi (reprint of 1st 1995 edition).

Semester - V
Haryana Economy
DSE-A3 (B23-ECO-504)

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 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

Regional Economics: Concept, Scope and Framework; Regional Economic Problems; Different Approaches to Regional Economic Analysis; Role of Transport Costs in Locational Decisions; Weber and Isard's theories, Agglomeration Economies and Diseconomies.

Unit-II

Economic Structure of Haryana Economy: Agriculture in Haryana, Green Revolution Strategy, Growth and Productivity Levels; Irrigation strategy, Agricultural Diversification, Agricultural Marketing.

Unit-III

Industry in Haryana: Pattern, Performance, Constraints and Challenges; Small Scale Industries: Role, Problems and future prospects; State and Industrial Development Corporation.

Unit-IV

Infrastructure: Power Sector: Organisational Structure, Performance; Transport Sector, Urban Infrastructure, Haryana Urban Development Authority. District Rural Development Authority

Reading List:

- Harry W. Richardson: Regional Economics, Weidenfeld and Nicolson, London.
- Edger M. Hoover: An Introduction to Regional Economics, Alfred A. Knopf, New York.
- Harry W. Richardson: Elements of regional economics Penguin, 35.
- D.R. Choudhary (2007), Haryana At Cross Roads: Problems and Prospects National Book Trust, India, New Delhi.
- S.P. Gupta, Three Decades of Haryana Economy, S P Publications, 144, Shivalik Enclave (NAC) Manimajra – 160101
- Ministry of Finance; Government of Haryana: Haryana Statistical Abstract (various issues)
- Ministry of Finance; Government of Haryana: Economic Survey (various Issues)
- Planning Commission, Govt. of India (2009): Haryana Development Report, Govt. of India, New Delhi.
- Various research papers and research studies.

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 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

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
MCC-A11 (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 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

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
Environmental Economics
MCC-A12 (B23-ECO-602)

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 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

Environment and Economy: Nature and Scope of Environmental Economics; Linkage between Environment and Economy; Population-Environment Linkage; Green GDP; Environmental Kuznets Curve.

Unit – II

Economic Incentives for Environmental Protection: Meaning and Types of Environmental Incentives, Marketable Permit Systems, Emission Taxes, Fees and Pollution Charges, Subsidies.

Unit – III

Concept of Economic Value of Environment: Use-Value & Non-Use Value; Measurement of Economic Value of Environment - Willingness to Pay and Willingness to Accept; Contingent Valuation Method; Hedonic Market Method.

Unit – IV

Environmental Legislation: Pollution-Causes, Control and Abatement; Environment Protection Mechanism in India; Global Environmental Issues – Climate Change, Trade and Environment.

Suggested Readings:

1. Bhattacharya, Rabindra Nath (2002) Environmental Economics: An Indian Perspective, Oxford India.
2. Chary, S.N. and Vyasulu, Vinod (2000) Environmental Management - An Indian Perspective. Macmillan, New Delhi.
3. Hanley, N., J. F. Shogern, & B. White (1997) Environmental Economics in Theory and Practice. Macmillan.
4. Sankar, U. (Ed.). (2001) Environmental Economics, Oxford University Press, New Delhi.
5. Majumdar, P. K. (2010) Fundamentals of Demography, Rawat Publication.
6. Mishra, J.P. (2018), Demography, Sahitya Bhawan Publication.
7. Novell, C. (1990), Methods and Models in Demography, Belhaven, Washington D.C.
8. Pathak, K.B. & Ram, F. (2016). Techniques of Demographic Analysis. Himalaya Publishing House.
9. Weeks, J. (2005) Population: An Introduction to Concepts and Issues. Wordsworth Learning. Singapore 9th edition.
10. Siegel, Jacob S. & David A. Swanson (2004) The Methods and the materials of Demography. Second Edition, Elsevier Science. USA.
11. Srinivasan, K. (1998) Basic Demographic Techniques and Applications. Sage publications.

Semester - VI
Research Methodology
DSE-A4 (B23-ECO-603)

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 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

Research: Meaning, Purpose, Significance and Types of Research. Social Research: Meaning, Characteristics, objectives and Fundamental Concepts of Social Research. Research Process.

Unit – II

Hypothesis: Meaning, Features, Types, Sources and Criteria of a Good Hypothesis, Ethical Issues of Research; Sampling Technique: Simple Random Sampling; Stratified Random Sampling; Multistage Sampling

Unit – III

Literature Review: Meaning and Purpose. Sources of Relevant Literature; Research Design: Meaning, Features, Need and Types of Research Design.

Unit – IV

Data Collection Techniques: Questionnaire Method: Types, Format, Techniques for Increasing Response of Respondents. Interview Method: Types, Process and Rules of Interviews. Factors Affecting Interview. Observation Method: Types of Observations.

Suggested Readings:

1. C.R. Kothari, "Research Methodology", Wiley Eastern Ltd., New Delhi.
2. Don. E. Ethridge, "Research Methodology in Applied Economics".
3. W.G. Cochran, "Sampling Techniques", John Wiley, New York.
4. W.J. Goode and P.K. Hatt, "Methods in Social Research", McGraw Hill, New York.
5. T.S. Wilkinson and P.L. Bhandarkar, "Methodology and Techniques of Social Research", Himalaya Publishing House, Bombay.

Semester - VI
Gender Economics
DSE-A5 (B23-ECO-604)

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 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: Concept of Gender and Human development; Gender Inequality; Perspectives on men and masculinities in economic development; Indicators of economic inequalities; Child sex preferences and secondary sex ratio. Gender differences in mortality: concept and factors - biological, environment, discrimination and behavioural (lifestyle) factors.

Unit II

Introduction to Gender Studies: Meaning, Nature, Objective and Significance of Gender Studies, Status of Women in Indian Society, Gender Equality-A Socio economic Need. feminization and international gender wage inequality; Gender effects on macroeconomic theory and instability.

Unit III

Conceptualizing Women's Work: Productive/Reproductive Work and Formal/Informal work, Estimating Women's Work, Issues in Participation; Occupations; Women and Globalization; Globalization and Economic Change; International Division of Labour; Gender dimension of employment of youth and older persons.

Unit V

Gender Policy: national, regional and global; Practical policy solutions to the problem of gender inequality. Policies and strategies for reducing gender inequalities. Welfare and Social Security Measures; Women in Planning and Social Policy.

Suggested Readings:

1. Alexander, P., with S. Baden. 2000. Glossary on Macroeconomics from a
2. Gender Perspective. Sussex: BRIDGE, Institute of Development Studies.
3. Himmelweit, S., R. Simonetti and A. Trigg. 2001. Microeconomics:
4. Neoclassical and Institutional Perspectives on Economic Behaviour.
5. London: Thomson Learning.
6. Secretariat of the Pacific Community (SPS). 2010. Beijing +15: Review of
7. Progress in Implementing the Beijing Platform for Action in Pacific Island
8. Countries and Territories.
9. UNDP. 2010. Power, Voice and Rights: A turning point for Gender Equality
10. on Asia and the Pacific. India: MacMillan (chapter 2).
11. The New Palgrave Dictionary of Economics:
12. <http://www.dictionaryofeconomics.com/dictionary>.

Semester - VI
Micro Finance Executive-II
CC-M6(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 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

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.

Semester - VI
Digital Economy
SEC-4 (B23-ECO/SEC-608)

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-I

Introduction to the Digital Economy: Definition and Scope, Historical Evolution and Key Milestones; The Role of Information and Communication Technology (ICT) in the Digital Economy; E-Commerce, E-Business and Online Platforms; Digital Goods and Services; Cyber Security and Data Privacy Issues.

Unit-II

Business Models and Digital Markets: Digital Business Models; Freemium, Subscription, and Ad-Based Models, Sharing Economy and Gig Economy Models, Platform-Based Businesses (e.g., Marketplaces, Social-Media); Impact of Digital Payment Systems (e.g., Mobile Payments, Cryptocurrencies); Online Advertising and Social Media Marketing; Digital Monopolies and Market Concentration.

Unit-III

Digital Transformation and Innovation: Impact of Digital Technology on Traditional Industries (e.g., Retail, Banking, Manufacturing), Role of Startups and Innovation in the Digital Economy; Artificial Intelligence (AI) and Automation; Internet of Things (IoT) and its Economic Implications; Impact of Automation on Jobs and Employment.

Unit-IV

Policy, Regulation, and the Future of the Digital Economy: Regulatory Frameworks for E-Commerce and Digital Platforms, Data Protection Laws (e.g., GDPR) and their Global Impact, Role of International Organizations in Digital Economy Governance; Ethical Issues in the Digital Economy (e.g., Privacy, Surveillance), Impact of the Digital Economy on Society and Culture; Trends Shaping the Future of the Digital Economy..

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.
9. "The Digital Economy: Promise and Peril in the Age of Networked Intelligence" by Don Tapscott.
10. "The Business of Platforms: Strategy in the Age of Digital Competition, Innovation, and Power" by Michael A. Cusumano, Annabelle Gawer, and David B. Yoffie.
11. "Digital Transformation: Survive and Thrive in an Era of Mass Extinction" by Thomas M. Siebel
12. "Digital Economy Report" by UNCTAD