



॥ सा विद्या या विमुक्तये ॥

# स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

'ज्ञानतीर्थ', विष्णुपुरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत

## SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

Established on 17th September, 1994, Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'B++' grade

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मानवविज्ञान विद्याशाखे अंतर्गत राष्ट्रीय शैक्षणिक धोरणानुसार पदव्युत्तर स्तरावरील प्रथम वर्षाचे अभ्यासक्रम शैक्षणिक वर्ष २०२३-२४ पासून लागू करण्याबाबत.

### प रि प त्र क

संदर्भ:- जा.क्र.शै-१/एनईपी२०२०/मानवविज्ञान-अक्र-/२०२३-२४/१२९ दिनांक ३०/०६/२०२३.

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, संदर्भीय परिपत्रकान्वये दिनांक १६ जून २०२३ रोजी संपन्न झालेल्या मा. विद्यापरिषदेच्या बैठकीतील एनवेळचा विषय क्र. ०७/५६-२०२३ अन्वये मान्यता दिल्यानुसार मानवविज्ञान विद्याशाखे अंतर्गत राष्ट्रीय शैक्षणिक धोरणानुसार अभ्यासक्रम शैक्षणिक वर्ष २०२३-२४ पासून लागू करण्यात आलेले आहेत. तथापी वरील संदर्भीय परिपत्रक अन्वये प्रकाशित केलेल्या अभ्यासक्रमामध्ये अभ्यासमंडळानी किरकोळ दुरुस्ती करून अभ्यासक्रम सादर केले आहेत. त्यानुसार दुरुस्तीसह खालील अभ्यासक्रम लागू करण्यात येत आहेत.

1. B. A. (Honours) Economics I year (New Model Degree College Hingoli)
2. B. A. (Honours) Sociology I year (New Model Degree College Hingoli)
3. B. A. (Honours) History I year (New Model Degree College Hingoli)
4. B. A. (Honours) Political Science I year (New Model Degree College Hingoli)
5. M. A. Political Science I year Affiliated college

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या [www.srtmun.ac.in](http://www.srtmun.ac.in) या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

'ज्ञानतीर्थ' परिसर,  
विष्णुपुरी, नांदेड - ४३१ ६०६.  
जा.क्र.:शैक्षणिक-१/परिपत्रक/एनईपीपीजी/मानवविज्ञान/  
२०२३-२४/330



आपली विश्वासू  
*C. J. J.*  
डॉ. सरिता यन्नावार  
सहाय्यक.कुलसचिव

दिनांक : १२.१०.२०२३.

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, मानवविज्ञान विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. संचालक, परीक्षा व मूल्यमापन मंडळ याचे कार्यालय, प्रस्तुत विद्यापीठ.
- ३) मा. प्राचार्य, सर्व संबंधित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ४) मा. प्राचार्य, न्यू मॉडल डिग्री कॉलेज, हिंगोली.
- ४) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. यानां देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेतस्थळावर प्रसिध्द करण्यात यावे.

**SWAMI RAMANAND TEERTH MARATHWADA  
UNIVERSITY, NANDED-431606**

**NEW MODEL DEGREE COLLEGE, HINGOLI**



**(Structure and Syllabus of Four Years Multidisciplinary Degree  
Program with Multiple Entry and Exit Option)**

**UNDER GRADUATE PROGRAMME OF HUMANITIES**

**Major in Economics**

**B.A. (Honours) in Economics**

**B. A. I -Semester I & II**

**Under the Faculty of Humanities**

Effective from Academic year 2023 – 2024

(As per NEP-2020)

# **Forward by the Dean, Faculty of Humanities**

## **From the Desk of the Dean:**

NEP 2020 proposes a new and forward-looking vision for India's Higher Education System through quality universities and colleges. Its key is in the curriculum and its practical implementation.

The curriculum must be exciting, relevant, and regularly updated to align with the latest knowledge requirements and meet specified learning outcomes. High-quality pedagogy is necessary to impart the curricular material to students successfully; pedagogical practices determine the learning experiences provided to students, thus directly influencing learning outcomes. The assessment methods must be scientific, designed to improve learning continuously test the knowledge application.

The university's proper framing and development of syllabi will result in the upbringing and nourishment of multidisciplinary and holistic citizens. Emphasis is on outcome-based learning. Every course has well-defined objectives and outcomes. The assessment guidelines also provide clarity and precision to the vision behind prescribing the particular course content.

NEP foresees more vibrant, socially engaged, cooperative communities and a happier, cohesive, cultured, productive, innovative, progressive, and prosperous nation. The introduction of Research Methodology and ethics will widen the vision and broaden the perspectives of the learners.

Introducing Case Studies and Field Projects has created a unique opportunity for the higher education institute to bridge the gap between the academia, industry and the community NEP believes effective learning requires a comprehensive approach that involves an appropriate curriculum, engaging pedagogy, continuous formative assessment, and adequate student support.

We are sure that the Postgraduate centres of this university and its affiliated colleges will implement the course effectively and successfully, resulting in a healthy and more creative academic ambience.

**Prof. Ajay Tengse,**

Dean, Faculty of Humanities,

**Dr. Vikas Sukale,**

Asso. Dean, Faculty of Humanities,

Swami Ramanand Teerth Marathwada University, Nanded.

## **From The Desk of Chairman, Board of Studies of the Subject Economics**

The New Education Policy is being implemented from the academic year 2023-24 in Swami Ramanand Teerth Marathwada University, Nanded. This policy provides a great opportunity to revolutionise the education sector. In this educational policy, many reforms have been made in the educational framework, rules, and administrative system. The policy will make it possible to achieve the goal of sustainable development of the country. The objectives of this policy are to build an efficient and strong educational system, this education strategy gives special attention to the skills of creative thinking, communication skills, cooperation, empathy and self-confidence. This policy lays down fundamental principles for educational systems, and institutions and inculcates Indian values through curriculum and pedagogy. The new policy is expected to create constitutional values as well as a debt band with the country as our country moves towards becoming a global knowledge generation hub. It is necessary to meet the rising aspirations of the youth.

The Education of Economics has gained a lot of importance in recent times as the world has become a market due to globalization, privatization & liberalization. There was a need for a new national education policy to replace the traditional education system. In accordance with this policy, the Economics curriculum has been changed to ensure quality education, the student's sustainable development, employment opportunities, environment, complementary development, human welfare, economic theory, statistics, mathematical economics, financial policy, import, export, savings, investment, employment and creating vocational skills among students and to acquire Indian knowledge along with western economics knowledge. The role of the new national education policy is not only to create job seekers but to create an entrepreneur.

The syllabus prepared for Undergraduate students of economics which is based on National Education Policy 2020. This Framework is formulated with a student-centric approach and provides flexibility in terms of choice of disciplines of study, developing academic pathways having creative combinations of disciplines for study with multiple entry and exit points, determining semester-wise academic load and the ease to learn at his/her pace, to the extent possible. I believe strongly that small steps taken in the right direction will definitely help in providing quality education to the stakeholders.

I as the chairman board of studies in the economics of Swami Ramanand Teerth Marathwada University Nanded happy to state here that syllabus where finalised in meeting where more than 9 members from different institutes were attended.

### **Objectives**

- 1) To provide students with a strong foundation in the economic fundamentals necessary to formulate, solve and analyze economic problems and prepare than for graduate students.
- 2) To prepare students to demonstrate an ability to identify, formulate and solve statistics, mathematics, and microeconomics.
- 3) To prepare the students to demonstrate an ability to tourism, farming & agro-based industry.
- 4) To prepare students to demonstrate successful career in Trade and Business
- 5) To develop the ability among students to financial literacy and Digital Payment System.
- 6) To provide opportunities for students to work on research projects, training and fieldwork.
- 7) To promote awareness among learners and to introduce them to professional ethics and codes of professional practice.
- 8) Ability to solve problems in microeconomics and macroeconomics
- 9) Understanding of contemporary economic issues and the impact of public and social policies to resolve them.
- 10) Ability to identify, formulate and solve problems related to global, national and local socio-economic development.

**Dr. Laxman Hanmantrao Patil**

**Chairman, Board of Studies of the Economics,  
Swami Ramanand Teerth Marathwada University, Nanded,  
*NOTE: - Need to rewrite as per program outcomes and the objectives***



# Swami Ramanand Teerth Marathwada University, Nanded

## Members of the Board of Studies in the subject of Economics

### under the faculty of Humanities

Sr No	Name of the Member	Designation	Address with mail id	Contact No.
1	<b>Dr. Laxman Hanmantrao Patil</b>	Chairman	Shivaji Mahavidhyalya, Udgir lhpatil1971@gmail.com	9421365316
2	<b>Dr. Pramod Pandurang Lonarkar</b>	Member	School of Social Science this University	7745083377
3	<b>Dr. Shaline Uttamrao Kadam</b>	Member	School of Social Science this University	8698063223
4	<b>Dr. Vikas Vinayakrao Sukale</b>	Member	Peoples College Nanded	9423345145
5	<b>Dr. Digambar Dattarao Bhosale</b>	Member	Yeshwant Mahavidyalya, Nanded	7020560852
6	<b>Dr. Chhaya Prabhakar Karkare</b>	Member	K.R.M Mahila Mahavidyalya, Nanded	9923330669
7	<b>Dr. Rajeshwar V. Kirtankar</b>	Member	Narayanrao Waghmare College Akhda Balapur	8788823804
8	<b>Dr. Vishal Chandrashekhar Belure</b>	Member	Shankarrao Mahavidhyalya, Nanded	9403477782
9	<b>Dr. Pandurang Ramrao Muthe</b>	Member	Yeshwant Mahavidhyalya Nanded	9421359542
10	<b>Dr. Balaji Tulshiram Ghute</b>	Member	Dayanand College of Arts, Latur	8329408608
11	<b>Dr. Anil Digambar Wadkar</b>	Member	Kumar Swami Mahavidyalaya Ausa Dist: Latur	9822411978



# Swami Ramanand Teerth Marathwada University, Nanded

## Faculty of Humanities

### Structure for Four Year Multidisciplinary Degree Program with Multiple Entry and Exit (For Award of Certificate (First year Structure, Major in Economics (DSC) w. e. f. 2023-24)

Year & Level	Semester	Subject-1 Major (DSC/DSE)	Subject-2 Minor(DSM) (Basket 1)	Generic Elective(GE) (Basket 2) <i>(Select one each from Group A and B of Basket 2, not related to DSC /DSM in col. 3 and 4)</i>	Vocational Skill Course (VSC) and Skill Enhancement Course (SEC) VSEC <i>(Related to DSC)</i>	Ability Enhancement Course (AEC) (Basket 3 for L2) Value Education Courses (VEC) / Indian Knowledge System (IKS) <i>(Common across faculty)</i>	OJT, FP, CEP, CC, RP. (On Job Training / Field Project /Community Eng. Services / Co-curricular courses / Research Project ) (Basket 4 for CES) <i>(Common across faculty)</i>	Credits	Total Credits
1	2	3	4	5	6	7	8	9	10
I 4.5	I	HECOC111(3 cr) Micro Economics-I  HECOC112(3 cr) Agricultural Economics - I		Group A HECOG111(2cr) Economy of Maharashtra-I  Group B HECOG 115: 2Cr Economics of Tourism	HECOV111:2Cr Fundamentals of Statistics  HECOS111:2Cr Introduction to Data	HAECE111- (Eng. ) (2 Cr.) HVECC111 ( 2 Cr.) Constitution of India  HIKS111 (2 Cr.)	HCXXX111 (2Cr) XXX- NCC/NSS/SPT/CUL (NCC/NSS/Sports/ Culture	22	44
	II	HECOC 161: 3Cr Micro Economics-II  HECOC 162: 3Cr Agricultural Economics - II	HECOM161: 2Cr Economics of Environment	Group A HECOG161: 2Cr Economy of Maharashtra -II  Group B HECOG 165: 2Cr Economic Literacy	HECOV161: 2Cr Advanced Statistical Techniques  HECOS161: 2Cr Digital Payment System	HAECX161- SL (2 Cr.)  HVECX161 ( 2 Cr.)	HCXXX161 (2Cr) NCC/NSS/SPT/CUL  (NCC/NSS/Sports/ Culture	22	
<b>Total</b>		12.	02.	08.	4+4.	4+4+2	4		
<b>Exit option: Award of Certificate in Major &amp; Minor on completion of 40-44 credits and additional 4 core NSQF Course / Internship during Summer Vacation OR Continue with Major and Minor.</b>									

## **Abbreviations:**

- 1. DSC:** Department/Discipline Specific Core (Major)
- 2. DSE:** Department/Discipline Specific Elective (Major)
- 3. DSM:** Discipline Specific Minor
- 4. GE/OE:** Generic/Open Elective
- 5. VSEC:** Vocational Skill and Skill Enhancement Course
- 6. VSC:** Vocational Skill Courses
- 7. SEC:** Skill Enhancement Courses
- 8. AEC:** Ability Enhancement courses
- 9. MIL:** Modern Indian languages
- 10.IKS:** Indian Knowledge System
- 11.VEC:** Value Education Courses
- 12. OJT:** On Job Training: (Internship/Apprenticeship)
- 13. FP:** Field Projects
- 14. CEP:** Community Engagement and Service
- 15. CC:** Co-Curricular Courses
- 16.RM:** Research Methodology
- 17.RP:** Research Project/Dissertation

**General Guidelines for course structure:**

- 1) Subject CODE: HXXXXCxxx [First letter H-Humanities, next three letters – (First three letters of subject e.g. XXX, fourth letter C-Core/E-Elective, x-Year (ie. 1 for First year ) and last two numbers represent xx-paper no.).
- 2) The Minor subject may be from the different disciplines of the same faculty of DSC Major (Core) or they can be from different faculty altogether.
- 3) GE Select one each from Group A and B of Basket 2.
- 4) GE is to be chosen compulsory from faculty other than that of the Major.
- 5) Vocational and Skill Enhancement Courses ( VSEC or VSC and SEC) are related to Major Course(DSC)
- 6) Ability Enhancement Courses (AEC) :
  - a) English language may be offered Sem . I for 2 Credits and sem. III for 2 Cr. in AEC
  - b) Second languages may be offered Sem . II for 2 Credits and sem. IV for 2 Cr. in AEC
- 7) Column No. 7 and 8 common for all faculties. Curriculum of VEC, IKS and basket No. 4 (Column - 8 ) will provide by university. ( Column 7- AEC, VEC , IKS and Column 8 - OJT, FP, CEP, CC, RP)

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# Swami Ramanand Teerth Marathwada University, Nanded

## Faculty of Humanities. Minor in Economics (DSM)

### Basket 1: (for Semester II ) Minor course (M): Each of 02/04\* Credits

Semester	BOS proposing Minor (e g.)	Details of Minor Course (M)	
		CODE	Title of the Course
<b>Semester I</b>	<b>1. NO Minor</b>	-----	-----
<b>Semester II</b>	<b>1. BOS in ECO</b>	<b>HECOM161: 2Cr</b>	<b>Economics of Environment</b>

#### Guidelines:

- 1) XXX for first three letters of subject
- 2) **Students will have to choose a (One) Minor course from other disciplines/ subjects other than DSC.**
- 3) Each BOS will suggest minimum one and maximum four Minor Courses for second (II) semester.



# Swami Ramanand Teerth Marathwada University, Nanded

*Faculty of Humanities Major in Economics (DSC)/GE*

## **Basket 2: Generic Elective course (GE)**

Each BOS will suggest Generic Elective Courses (minimum one and maximum four) for semester I and II

Semester	BOS proposing GE	Group A		Group B	
		CODE	Title of the Course	CODE	Title of the Course
Sem I	BOS in ECO	HECOG111	Economy of Maharashtra-I	HECOG111	Economics of Tourism
Sem II	BOS in ECO	HECOG161	Economy of Maharashtra -II	HECOG166	Economic Literacy

### **Guidelines:**

- 1) XXX for first three letters of subject
- 2) GE is to be chosen compulsory from faculty other than that of the Major.
- 3) Students will choose one GE course each from Group A and B of Basket 2
- 4) Each GE course will have two (2) credits.
- 5) Each BOS will suggest minimum one and maximum four GE Courses for first and second (I and II) semester.



**Swami Ramanand Teerth Marathwada University, Nanded**  
*Faculty of Humanities*

**Basket 4: Indian Knowledge System (02 Credits)**

Semester	Details of Elective Course(s)	
	CODE	Title of the Course
<b>Semester I</b>	<b>IKSCO111</b>	---



# Swami Ramanand Teerth Marathwada University, Nanded

Faculty of Humanities. Major in Economics (DSC) / GE/ VSE

## Under Graduate First Year Programme, Semester I (Level 4.5 )

### Teaching Scheme

	Course Code	Course Name	Credits Assigned			Teaching Scheme (Hrs./ week 1 Hrs.=60 M.)	
			Theory	Practical	Total	Theory	Practical
<b>Major</b>	HECOC111	Micro Economics-I	03		<b>03</b>	03	
	HECOC112	Agricultural Economics - I	03		<b>03</b>	03	
<b>Generic Electives</b>	HECOG111	Title of GE 1 (Group A of Basket 2) <b>Economy of Maharashtra-I</b>	02		<b>02</b>	02	
	HECOG161	Title of GE 2 (Group B of Basket 2) <b>Economics of Tourism</b>	02		<b>02</b>	02	
<b>Vocational &amp; Skill Enhancement Course</b>	HECOV111	Title of Vocational Paper <b>Fundamentals of Statistics</b>	02		<b>02</b>	02	
	HECOS111	Title of Skill Paper <b>Introduction to Data</b>	02		<b>02</b>	02	
<b>Total Credits</b>			<b>20</b>	<b>02</b>	<b>22</b>	<b>20</b>	<b>04</b>



**Swami Ramanand Teerth Marathwada University, Nanded**  
*Faculty of Humanities.* Major in Economics (DSC) / GE/ VSE  
**Under Graduate First Year Programme, Semester II (Level 4.5 )**  
**Teaching Scheme**

	Course Code	Course Name	Credits Assigned			Teaching Scheme (Hrs./ week, 1 Hrs.=60 M.)	
			Theory	Practical	Total	Theory	Practical
<b>Major</b>	HECOC161	Micro Economics-II	03		<b>03</b>	03	
	HECOC162	Agricultural Economics - II	03		<b>03</b>	03	
<b>Minor</b>	HECOM161	Economics of Environment	02		<b>02</b>	02	
<b>Generic Electives</b>	HECOG162	Economy of Maharashtra-II	02		<b>02</b>	02	
	HECOG165	Economic Literacy	02		<b>02</b>	02	
<b>Vocational &amp; Skill Enhancement Course</b>	HECOV161	Advanced Statistical Techniques	02		<b>02</b>	02	
	HECOS161	Digital Payment System	02		<b>02</b>	02	
<b>Total Credits</b>			<b>20</b>	<b>02</b>	<b>22</b>	<b>20</b>	<b>04</b>



**Swami Ramanand Teerth Marathwada University, Nanded**  
*Faculty of Humanities Major in Economics (DSC)/ GE/VSE*  
**Under Graduate First Year Programme, Semester I (Level 4.5)**  
**Examination Scheme**

[20% Continuous Assessment (CA) and 80% End Semester Examination (ESE)]  
*(For illustration we have considered a paper of 02 credits, 50 marks, need to be modified depending on credits of individual paper)*

Subject (1)	Course Code (2)	Course Name (3)	Theory					Total Col. (7+8) / (09)
			Continuous Assessment (CA)			ESE		
			Test I (4)	Test II (5)	Assignment (6)	Avg of T1+T2+Assi. /3 (7)	Total (8)	
Major	HECOC111	Micro Economics-I	15	15	15	15	60	75
	HECOC112	Agricultural Economics - I	15	15	15	15	60	75
Generic Electives	HECOG111	Title of GE 1 (Group A of Basket 2) Economy of Maharashtra-I	10	10	10	10	40	50
	HECOG115	Title of GE 2 (Group B of Basket 2) Economics of Tourism	10	10	10	10	40	50
Vocational & Skill Enhancement Course	HECOV111	Title of Vocational Paper Fundamentals of Statistics	10	10	10	10	40	50
	HECOS111	Title of Skill Paper Introduction to Data	10	10	10	10	40	50



**Swami Ramanand Teerth Marathwada University, Nanded**  
*Faculty of Humanities. Major in Economics (DSC)/ GE/VSE*  
**Under Graduate First Year Programme, Semester II (Level 4.5)**

**Examination Scheme**

[20% Continuous Assessment (CA) and 80% End Semester Examination (ESE)]

*(For illustration we have considered a paper of 02 credits, 50 marks, and need to be modified depending on credits of individual paper)*

Subject (1)	Course Code (2)	Course Name (3)	Theory					Total Col (7+8) (9)
			Continuous Assessment (CA)			ESE		
			Test I (4)	Test II (5)	Assignment (6)	Avg of T1+T2+Assi. /3 (7)	Total (8)	
Major	HECOC161	Micro Economics-II	15	15	15	15	60	75
	HECOC162	Agricultural Economics - II	15	15	15	15	60	75
Minor	HECOM161	Economics of Environment	10	10	10	10	40	50
Generic Electives	HECOG161	Economy of Maharashtra -II	10	10	10	10	40	50
	HECOG165	Economic Literacy	10	10	10	10	40	50
Vocational & Skill Enhancement Course	HECOV161	Advanced Statistical Techniques	10	10	10	10	40	50
	HECOS161	Digital Payment System	10	10	10	10	40	50



**Swami Ramanand Teerth Marathwada University, Nanded**

*Faculty of Humanities. Major in Economics (DSC) / GE/ VSE*

Under Graduate First Year Programme, Semester I st

**Course Structure: Major 1 - Teaching Scheme (for 3 credits)**

Course Code	Course Name(Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
HECOC111	Micro Economics-I	45	---	3	---	03
HECOC112	Agricultural Economics – I	45	---	3	---	03

**Under Graduate First Year Programme, Semester II nd**

**Course Structure : Major 1 - Teaching Scheme (for 3 credits)**

Course Code	Course Name(Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
HECOC 161	Micro Economics-II	45	---	3	---	03
HECOC 162	Agricultural Economics - II	45	---	3	---	03

***Minor Semester - II***

Course Code	Course Name(Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
HECOM 161	Economics of Environment	30	---	2	---	2

***GE Semester – I (for 2 credits)***

Course Code	Course Name(Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
(Group A) HECOG111	Economy of Maharashtra-I	30	---	02	--	02
(Group B) HECOG115	Economics of Tourism	30	---	02	--	02



<i>GE Semester - II (for 2 credits)</i>						
Course Code	Course Name (Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
HECOG111 Group A	Economy of Maharashtra -II	30	---	2	---	2
HECOG165 Group B	Economic Literacy	30	---	2	---	2
<i>VSC/ SEC Semester – I &amp; II (for 2 credits)</i>						
Course Code	Course Name (Paper Title)	Teaching Scheme (Hrs.)		Credits Assigned		
		Theory	CA	Theory	CA	Total
HECOV111	Fundamentals of Statistics	30	---	2	---	2
HECOS111	Introduction to Data	30	---	2	---	2
HECOV161	Advanced Statistical Techniques	30	---	2	---	2
HECOS161	Digital Payment System	30	---	2	---	2

***Major 1 - Assessment Scheme***  
***(For All Major Papers)***

Course Code (2)	Course Name (3)	Theory				ESE (8)	Total [Col (7+8)]
		CA			Avg of T1+T2+Assi. /3 (7)		
		Test I (4)	Test II (5)	Assignment (6)			
HECOC111	Micro Economics	15	15	15	15	60	75

**Minor 1 - Assessment Scheme**  
(For All Minor Papers)

Course Code (2)	Course Name (3)	Theory					ESE (8)	Total [Col (7+8)]
		CA						
		Test I (4)	Test II (5)	Assignment (6)	Avg of T1+T2+Assi. /3 (7)			
HECOM161	Economics of Environment	10	10	10	10	40	50	

**GE/VSC/SEC - Assessment Scheme**  
(Assessment Scheme for All GE/VSC/SEC Papers)

Course Code (2)	Course Name (3)	Theory					ESE (8)	Total [Col (7+8)]
		CA						
		Test I (4)	Test II (5)	Assignment (6)	Avg of T1+T2+Assi. /3 (7)			
HECOG111	Economy of Maharashtra	10	10	10	10	40	50	

**Core Course : Major ( 3 Credits)**

**1. Continous Assessment (CA) 15 Marks**

Two class test each for 15 marks + One home assignment 15. Average of T1 + T2 + Assi =  $45/3=15$

**2. End of Semester Examination (E.S.E) = 60 Marks**

**Core Course : Minor & GE ( 2 Credits)**

**1. Continous Assessment (CA) 10 Marks**

Two class test each for 10 marks + One home assignment 10. Average of T1 + T2 + Assi =  $30/3 =10$

**2. End of Semester Examination (E.S.E) = 40 Marks**

**B.A. (Honours) in Economics : B.A. ( First Year)**

**Subject : Economics**

**End of Semester Examination (ESE)**

**Question Paper Pattern ( 3 Credits)**

**Semester Pattern Effective From 2023-2024**

**Note :**

- 1) Question 1<sup>st</sup> shall be mandatory
- 2) Students need to solve **Any Three** of the remaining Five Questions ( Q. 2 to Q.6 and shall be based on entire syllabus)

**Q.1 Write short"s note (Any three) ( 15 Marks)**

- 1)
- 2)
- 3)
- 4)
- 5)

**Q. 2 Descriptive Question ( 15 Marks)**

**Q. 3 Descriptive Question ( 15 Marks)**

**Q. 4 Descriptive Question ( 15 Marks)**

**Q. 5 Descriptive Question ( 15 Marks)**

**Q. 6 Descriptive Question ( 15 Marks)**

**Total = 60 Marks**

**2 Credits ( Minor/GE/SEC)**

**Note :**

- 1) Question 1<sup>st</sup> shall be mandatory
- 2) Students need to solve **Any Three** of the remaining Five Questions ( Q. 2 to Q.6 and shall be based on entire syllabus)

**Write short"s note (Any Two ) ( 10 Marks)**

- 1)
- 2)
- 3)
- 4)

**Q. 2 Descriptive Question ( 10 Marks)**

**Q. 3 Descriptive Question ( 10 Marks)**

**Q. 4 Descriptive Question ( 10 Marks)**

**Q. 5 Descriptive Question ( 10 Marks)**

**Q. 6 Descriptive Question ( 10 Marks)**

**Total = 40 Marks**

## **Guidelines for Course Assessment:**

### **A. Continuous Assessment (CA) (20% of the Maximum Marks):**

This will form 20% of the Maximum Marks and will be carried out throughout the semester. It may be done by conducting **Two Tests and one Assignment**. Average of marks scored in these two tests and one assignment of a theory paper will make CA .

### **B. End Semester Assessment (80% of the Maximum Marks):**

*(For illustration we have considered a paper of 02 credits, 50 marks and need to be modified depending upon credits of individual paper)*

#### **1. ESE Question paper will consists of 6 questions**

**( each of 10 marks for 2 Cr. pattern and 15 marks for 3 Cr. pattern.)**

*BOS may change scheme of marking.*

#### **2. There will be 4- 5 sub questions in Question No. 1**

#### **3. Question No.1 will be compulsory and shall be based on entire syllabus.**

#### **2. Students are required to solve a total of 4 Questions.**

#### **4. Students need to solve ANY THREE of the remaining Five Question (Q.2 to Q.6) and shall be based on entire syllabus.**

### **C. Assessment of Term Work/ Tutorial/Field Works:**

At least 08 test / assignments covering entire syllabus must be given during the „class wise tutorial“. The assignments should be students“ centric and attempts be made to make assignments more meaningful, interesting and innovative.

Term work assessment must be based on overall performance of the student with every assignments graded time to time. The grades be converted to marks as per „credit and grading system“ manual and should be added and averaged.

### **D. Assessment of Community Engagement Services:**

Students have freedom to take more than one CES courses, however, marks of the best performing CES be considered for final assessment. Assessment of the CES courses be done by the respective course coordinators depending on the performance of the student and his participation in the international, national, state, university, college level events or camps, wherever applicable. In other cases performance of a student be assessed depending on his/her regularity, participation in the regular activities in the semester.

**Note: Number of lectures required to cover syllabus of a course depend on number of credit assigned to it. For example, for a two credit course, 30 lectures each of one hour duration are assigned, while that for a three credit course 45. lectures.**



**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities Major in Economics**  
**DSC**  
**Under Graduate First Year Programme, Semester - I**  
**Paper Code:HECOC111 Paper Title : Micro Economics -I**  
**Curriculum Details (for 3 credits)**

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**Course Prerequisites:**

- Preliminary understanding of Economics
- Basic understanding in the types of curves

**Course Objectives:**

- 1) To study the nature and Scope of Economics.
- 2) To clarify meaning and Scope of Micro Economics.
- 3) To examine the concepts of demand and supply
- 4) To enable students to have understand the theory of consumer behavior, the determinants of consumers choices.
- 5) To make the comparative analysis of cardinal and ordinal utility approaches

**Course Outcomes :**

After completing this course, the Students will be able to:

- 1) Identify the facets of an economic problem.
- 2) Learn basic economic concepts and terms.
- 3) The students are familiarized with basic concepts of microeconomics such as laws of demand, law of supply and their elasticities etc. so that he/she can comprehend them & familiarize with day-today happenings.
- 4) Learn and understand the concepts of consumer behaviour more specifically cardinal utility and ordinal utility analysis.
- 5) Learn and understand application of Indifference curve analysis in deriving demand curves, price effect, income effect and substitution effect.
- 6) Describe and apply the methods for analyzing consumer behavior through demand, supply, elasticity"s and marginal utility.
- 7) Gain and develop the skill to think practically in to economic domain.



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**Faculty of Humanities Major in Economics**  
**DSC**

Under Graduate First Year Programme, Semester - I  
**Paper Code:HECOC111 Paper Title : Micro Economics -I**  
 Curriculum Details (for 3 Credits)

Module No.	Unit No.	Name of Topic	Hrs. Required to cover the contents 1Hrs.=60M
<b>1.0</b>		<b>Introduction of Economics</b>	
	1.1	Definitions of Economics (Adam Smith, Marshall and Robbins)	<b>11</b>
	1.2	Nature and Scope of Economics	
	1.3	Meaning and Scope of Micro Economics	
	1.4	Importance and Limitations of Micro Economics	
<b>2.0</b>		<b>Demand Analysis</b>	
	2.1	Demand: Meaning and Determinants	<b>11</b>
	2.2	Law of Demand – Assumptions, Expectations	
	2.3	Changes & Variations in Demand. Consumer's Surplus.	
	2.4	Elasticity of Demand: Meaning, Determinants, Importance. Price, Income and Cross Elasticity of Demand.	
<b>3.0</b>		<b>Supply Analysis</b>	
	3.1	Supply: Meaning and Determinants. Difference Between Stock and Supply	<b>11</b>
	3.2	Law of Supply – Assumptions, Expectations.	
	3.3	Change & Variation in Supply, Producer's Surplus.	
	3.4	Elasticity of Supply: Meaning, Determinants and Types.	
<b>4.0</b>		<b>Theory of Consumers Behaviour</b>	
	4.1	Meaning and Assumptions of Utility	<b>12</b>
	4.2	Cardinal Utility Approach: Total and Marginal Utility, Law of Diminishing Marginal Utility.	
	4.3	Ordinal utility Approach: Meaning and Properties of Indifference Curve.	
	4.4	Price line, Consumers Equilibrium, Price, Income and Substitution Effects	
<b>Total</b>			<b>45</b>

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- 1) Ahuja H.L., (2019), Advanced Economic Theoy :Microeconomics Analysis,20<sup>th</sup> Edition, S.Chand and company limited ,New Delhi.
- 2) Case Karl E. and Fair Ray C. (2014) Principles of Economics, Pearson Education Asia,
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- 4) Koutsoyiannis A. (1979), Modern Microeconomics, 2<sup>nd</sup> edition MacMillan Press, Landon.
- 5) Layard, P.R.G. and A.W. Walters (1978), Microeconomic Theory, McGraw Hill, New York.
- 6) Mankiw N. Gregory, (2013) Principles of Microeconomics, The Dryden Press, NewYork.
- 7) Stigler G.(1996), Theory of Price, 4<sup>th</sup> Edition, Prentie Hall of India, New Delhi.
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**Swami Ramanand Teerth Marathwada University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI**

***Faculty of Humanities* Major in Economics  
DSC**

**Under Graduate First Year Programme, Semester - I**  
**Paper Code: HECOC112, Title: Agricultural Economics-I**  
Curriculum Details (for 3 Credits)

**Course pre-requisite:**

- General knowledge of Agriculture sector and economy.

**Course Objectives:**

1. To acquaint students with the nature & scope of agricultural economics.
2. To highlight the agricultural inputs.
3. To provide broad knowledge of agricultural diversification and their benefits.
4. To give details knowledge of agricultural productivity to the student.

**Course Outcomes:**

1. Students will have full Knowledge about role and importance of agriculture in human life and economic development.
2. Students understand the need for optimum use of agricultural inputs and status of agricultural mechanization in India.
3. Student will able to recognize the dimensions of Farmers suicides and importance of agricultural diversification to reduce the risk of farmers.
4. Student will get knowledge in detail about agricultural productivity and determinant factors.





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**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities Major in Economics - DSC**  
**Under Graduate First Year Programme, Semester - I**  
**Paper Code: HECOC112, Title: Agricultural Economics-I**  
**Curriculum Details (for 3 Credits)**

<b>Module No.</b>	<b>Unit No.</b>	<b>Topic</b>	<b>Hrs. Required to Cover the Contents1 Hrs. = 60M.</b>
<b>1.0</b>		<b>Agriculture and Economic Development</b>	11
	1.1	Nature and scope of Agricultural Economics	
	1.2	Role of Agriculture in economic development	
	1.3	Traditional agriculture and its modernization	
	1.4	Interdependence between agriculture and industries.	
<b>2.0</b>		<b>Agricultural Inputs</b>	12
	2.1	Land, Agricultural Labour, Power, Seeds, Fertilizers, Pesticides	
	2.2	Irrigation- Sources, Water management	
	2.3	Climate Change and its impact on agricultural	
	2.4	Mechanization of Agriculture in India: Status, Merits and Demerits	
<b>3.0</b>		<b>Diversification of Agriculture</b>	11
	3.1	Diversification of Agriculture- Meaning, Types and benefits	
	3.2	Horticulture, Floriculture	
	3.3	Fisheries, Animal Husbandry and Milk production	
	3.4	Farmer's suicide: Causes and Measures	
<b>4.0</b>		<b>Agricultural Production and Productivity</b>	11
	4.1	Agricultural production – meaning and status, Agricultural productivity –comparison with world, causes of low productivity and Remedies	
	4.2	farm size and productivity, Cropping Pattern	
	4.3	Overviews of agricultural development – after Independence.	
	4.4	India's Imports and Exports Of Agricultural Commodities	
		<b>Total</b>	<b>45</b>

## References:

1. Bilgram S.A.R. (1966), Agricultural Economics, Himalaya Pub. House, Delhi.
2. Carl Eicher and Lawrence wit (1964), Agriculture in Economic Development, McGraw Hill Book Company, New York
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# **Swami Ramanand Teerth Marathwada University, Nanded.**

## **Faculty of Humanities - Generic Elective**

(Group – A)

### **Under Graduate First Year Programme, Semester-I**

**Paper Code:HECOG111, Title: Economy of Maharashtra - I**

Curriculum Details (for 2 Credits)

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#### **Course Prerequisites:**

- Preliminary knowledge of Maharashtra economy.
- General knowledge of the sectors of the economy.

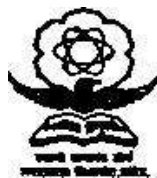
#### **Course Objectives:**

- 1) To analyze the geographical ,demographic & economic features of Maharashtra.
- 2) To understand the role of primary , secondary & tertiary sectors in economy of Maharashtra.
- 3) To study & discuss the various issues like land reforms, irrigation, poverty alleviation & employment generation scheme of Maharashtra.
- 4) To study the measures related to issues in primary, secondary,& tertiary sectors.

#### **Course Outcomes :**

After completion of this course the Students will be able to:

- 1) Understand the features of Maharashtra economy and issues like poverty and unemployment in the economy.
- 2) Analyze the role, cropping pattern, land reforms , production & productivity of agriculture in Maharashtra.
- 3) Familiar the students about the importance and problems of agro based, small scale industries, FDI pattern in Maharashtra.
- 4) Analyze and evaluate the role, problems and measures of service sector in Maharashtra economy.



## Swami Ramanand Teerth Marathwada University, Nanded.

**Faculty of Humanities - Generic Elective**  
Under Graduate First Year Programme, Semester-I  
(Group – A)

**Paper Code:HECOG111, Title: Economy of Maharashtra - I**  
Curriculum Details (for 2 Credits)

Module No.	Unit No.	Name of Topic	Hrs. Required to cover the contents 1Hrs. = 60 M.
<b>1.0</b>		<b>Introduction - Economy of Maharashtra.</b>	<b>08</b>
	1.1	Geographical, demographic and economic features of Maharashtra.	
	1.2	Analysis of current economic survey of Maharashtra – position of Maharashtra in various indices in India.	
	1.3	Poverty Alleviation and employment generation in Maharashtra.	
<b>2.0</b>		<b>Agriculture sector in Maharashtra</b>	<b>08</b>
	2.1	Role of agriculture sector in economy of Maharashtra.	
	2.2	Land Reforms, Land Utilization and Cropping pattern in Maharashtra.	
	2.3	Green Revolution and Irrigation in Maharashtra. Causes and Remedies of low productivity of Agriculture sector in Maharashtra.	
<b>3.0</b>		<b>Industrial sector in Maharashtra.</b>	<b>07</b>
	3.1	Meaning, scope and importance of industrial sector in Maharashtra.	
	3.2	Maharashtra Industrial Development corporation (MIDC), New Industrial policy of Maharashtra-2013.	
	3.3	Foreign Direct Investment in economy of Maharashtra, Problems of Agriculture based and small scale industries in Maharashtra and their Remedies.	
<b>4.0</b>		<b>Service sector in Maharashtra.</b>	<b>07</b>
	4.1	Meaning and scope of service sector.	
	4.2	Importance of service sector in economy of Maharashtra.	
	4.3	Problems and remedies of service sector.	
		<b>Total</b>	<b>30</b>

## References:

1. Government of Maharashtra. (2022). Economic Survey of Maharashtra, 2021-22. Director of Economics and Statistics, Planning Department, Mumbai.
2. Population Census of Maharashtra-.3122
3. सोरोके, आय.एस.(1999). भहायार्राची अथव्थ मलस्त्था, कै रास नब्लरके वन, औयोगाफाद.
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**Swami Ramanand Teerth Marathwada University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI**

**Faculty of Humanities - Generic Elective**

Group B

Under Graduate First Year Programme, Semester-I  
**Paper Code : HECOG115, Title: Economics of Tourism**  
Curriculum Details (for 2 Credits)

**Prerequisites:**

- Introductory knowledge of tourism and service industry.
- General information about tourism industry components and operations.

**Course Objectives:**

- 1) Introduce necessary concepts in the Economics of Tourism and its role in economy.
- 2) Provide insights into development of tourism and national tourism policies.
- 3) Explore the employment opportunities in tourism sector and planning, marketing aspects of tourism.
- 4) To highlights rural and industrial tourism and to study its impact on local economy.
- 5) To enable the students for their vocational careers.

**Course Outcomes:**

By the end of the course, students will be able to:

- 1) Understand the nature, scope, types and role of the tourism in economy.
- 2) Get aware of national tourism policies, tourism development boards of center and state govt.
- 3) Know employment opportunities in various service industry i.e. travel, transportation, Hotel and travel documentations industry.
- 4) Acquire knowledge about rural and industrial tourism including local to national tourist places and its impact on the local economy.
- 5) Recognize and gest various jobs in Tourism Department and Tourism Industries.



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**Faculty of Humanities - Generic Elective**

Group B

Under Graduate First Year Programme, Semester-I  
**Paper Code : HECOG115, Title: Economics of Tourism**  
Curriculum Details (for 2 Credits)

Module No.	Unit No.	Name of Topic	Hours Required to Cover the Contents. 1 Hrs = 60M
<b>1.0</b>		<b>Introduction of Tourism</b>	
	<b>1.1</b>	Tourism: Meaning, Nature and Scope	<b>08</b>
	<b>1.2</b>	Types of Tourism	
	<b>1.3</b>	Role of Tourism in Economy of India and Maharashtra.	
<b>2.0</b>		<b>Development of Tourism.</b>	
	<b>2.1</b>	Sargent Committee	<b>08</b>
	<b>2.2</b>	National Tourism Policy: 1982 and 2002	
	<b>2.3</b>	Indian Tourism Development Corporation, Maharashtra Tourism Development Corporation	
<b>3.0</b>		<b>Tourism and Employment Opportunities</b>	
	<b>3.1</b>	Travel Agencies, Transport, Guide, Accommodation, Curator, Hotels, Online reservation	<b>07</b>
	<b>3.2</b>	Planning, Marketing and Adverting	
	<b>3.3</b>	Travel Documentation: Passport, Visa, Health, Insurance, Travel Insurance.	
<b>4.0</b>		<b>Rural and Industrial Tourism</b>	
	<b>4.1</b>	Caves : Ellora & Ajantha Caves, Temples : Aundha Nagnath, Narsi namdev, Forts : Devgiri, Mahur, Kandhar	<b>07</b>
	<b>4.2</b>	Ralegan Sidhhi, Hiwre Bazar, Paithan (Ancient Industrial Centre), Warna (Dairy Farming)	
	<b>4.3</b>	Impact of Tourism on Local Economy.	
		<b>Total</b>	<b>30</b>

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1. Bhatia, A. K. (1986). *Tourism Development*. New Delhi: Sterling Publishers.
2. Bhatiya A. K.,(1988) *Tourism in India*, Delhi, Sterling Publication,.
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**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities**  
**(VSC)**

**Under Graduate First Year Programme, Semester-I**  
**Paper Code: HECOV111, Title: Fundamental of Statistics**  
**Curriculum Details (for 2 Credits)**

**Course Pre-requisite:**

General knowledge of basic concepts in Statistics and strong willingness of the students to learn Statistics will be helpful.

**Course Objectives:**

- 1) To develop a foundational understanding such as scope, functions and limitations of central tendency measures in statistical analysis, including the mean, median, and mode.
- 2) To Gain proficiency in computing the geometric mean and harmonic mean for various datasets and understand their applications in different contexts.
- 3) Learn the techniques and methodologies for calculating quartiles, deciles, and percentiles, and their significance in data analysis and interpretation.
- 4) Apply central tendency measures, including mean, median, and mode, to summarize and describe data sets in simple, discrete and continuous series.

**Course Outcomes:**

After completion of this course students will be able to.

- 1) Acquire the skills to apply central tendency measures-means, median, mode, quartiles, deciles, and percentiles to real-world scenarios and effectively communicate the results.
- 2) Handle different types of data, such as financial, scientific, demographic, and interpret their implications using geometric mean and harmonic mean.
- 3) Analyze data distribution, identify outliers, and make informed decisions by computing quartiles, deciles, and percentiles for datasets.
- 4) Evaluate and interpret statistical measures of central tendency to draw meaningful conclusions from data and effectively communicate findings.



**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities**  
**(VSC)**

Under Graduate First Year Programme, Semester-I  
**Paper Code: HECOV111, Title: Fundamental of Statistics**  
 Curriculum Details (for 2 Credits)

Module No.	Unit No.	Name of Topic	Hours Required to Cover the Contents. 1 Hrs = 60 M
<b>1.0</b>		<b>Introduction of Statistics.</b>	
	<b>1.1</b>	Meaning, Definitions and Scope of Statistics.	<b>08</b>
	<b>1.2</b>	Functions, Uses and Limitations of Statistics.	
	<b>1.3</b>	Simple, Discrete & Continuous Series. Meaning & Measures of Central Tendency.	
<b>2.0</b>		<b>Arithmetic, Geometric and Harmonic Mean.</b>	
	<b>2.1</b>	Arithmetic Mean : Computation in Simple and Discrete Series	<b>07</b>
	<b>2.2</b>	Arithmetic Mean : Computation in Continuous Series	
	<b>2.3</b>	Geometric and Harmonic Mean.	
<b>3.0</b>		<b>Median and Mode</b>	
	<b>3.1</b>	Median : Computation in Simple and Discrete Series	<b>08</b>
	<b>3.2</b>	Median : Computation in Continuous Series	
	<b>3.3</b>	Mode : Computation in Discrete & Continuous Series	
<b>4.0</b>		<b>Quartiles, Deciles and Percentiles</b>	
	<b>4.1</b>	Quartiles : Computation in Simple, Discrete & Continuous Series	<b>07</b>
	<b>4.2</b>	Deciles : Computation in Simple, Discrete & Continuous Series	
	<b>4.3</b>	Percentiles: Computation in Simple, Discrete & Continuous Series	
		<b>Total</b>	<b>30</b>

## References:

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**Swami Ramanand Teerth Marathwada University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI  
Faculty of Humanities  
(SEC)**

**Under Graduate First Year Programme, Semester -I**

**Paper Code: HECOS111, Title: Introduction to Data**

**Curriculum Details (for 2 Credits)**

**Course pre-requisite :**

There is no course pre-requisite as such, although strong willingness and familiarity regarding research will be beneficial for students.

**Course Objectives:**

- 1) To provide basic knowledge about basic concepts in statistics i.e. population, universe, data, variables, parameters etc.
- 2) To equip students with the necessary skills and techniques to collect, classify, analyze and present economic data.
- 3) To acquaint students about classify economic data and understand the measurement scales used in economic analysis.
- 4) To identify various sources of information for data collection its utilization.
- 5) To understand the meaning, objectives, and types of data classification.
- 6) To learn graphical analysis of data and numerical methods to analyze it.

**Course Outcomes :**

By the end of this course, students will be able to:

- 1) Demonstrate their understanding of basic concepts of research & Statistics.
- 2) Recognize and utilize primary and secondary data sources and data collection methods.
- 3) Classify economic data accurately based on measurement scales and effectively utilize tabulation techniques to present economic data.
- 4) Understand the types of data classification, enabling the application of appropriate tabulation and graphical analysis techniques.
- 5) Apply appropriate statistical techniques to collect, organize, and present economic data.



**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities**  
 (SEC)

Under Graduate First Year Programme, Semester -I  
**Paper Code:HECOS111,Title: Introduction to Data (SEC)**

Curriculum Details (for 2 Credits)

Module No.	UnitNo.	Topic	Hrs. Required to cover the contents 1Hrs.=60M
<b>1.0</b>		<b>Introduction of Data</b>	
	1.1	Basic Terminology: Universe and Population, Sample, Population Parameter, Sample Statistic	<b>08</b>
	1.2	Meaning & Types of Variables	
	1.3	Meaning and types of data - Qualitative and quantitative data, Time series, Cross-section, Pooled Data	
<b>2.0</b>		<b>Collection of Data</b>	
	2.1	Primary & Secondary Data: Meaning	<b>07</b>
	2.2	Methods of collecting Primary Data, Merits & Demerits	
	2.3	Sources of Secondary Data, Merits & Demerits	
<b>3.0</b>		<b>Organization of Data</b>	
	3.1	Classification of data - Meaning & Types.	<b>07</b>
	3.2	Frequency Distribution: Simple, discrete, and continuous series.	
	3.3	Measurement of scale - Nominal, Ordinal, Interval and Ratio scales.	
<b>4.0</b>		<b>Summarization of Data</b>	
	4.1	Tabular Analysis: Frequency Table, Cross Table, Stem & Leaf Table.	<b>08</b>
	4.2	Graphical Analysis: Bar Charts, Pie Chart, Histograms.	
	4.3	Numerical Methods: Measures of Central Tendency -Arithmetic Mean, Median, Mode.	
		<b>Total</b>	<b>30</b>

## **SKILL DEVELOPMENT ACTIVITIES**

***(Any five of the following):***

1. Prepare a chart showing the Meaning of Universe, Population and sample.
2. Prepare a chart showing the Difference between Population Parameter and Sample Statistic.
3. Prepare a chart showing the various types of Variables that we use in research.
4. Illustrate the different types of data.
5. Prepare Charts showing Methods of collecting primary data.
6. Prepare a chart showing sources of secondary data.
7. Construct a questionnaire for collection of primary data on any socio-economic issue.
8. Collect the data related to any schemes of your locality and present in front of the students.
9. Illustrate the various types of Measurements scale (Nominal, Ordinal, Interval and Ratio scales) with examples.
10. Illustrate the Concepts of Frequency Table, Cross Table, Stem & Leaf Table.
11. Prepare a Bar chart, Pie Chart and Histograms with examples.
12. Prepare a chart showing the Measures of Central Tendency.

## References:

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- 2) Gary King, Robert O. Keohane, and Sidney Verba(1994), Designing Social Inquiry: Scientific Inference in Qualitative Research, 1<sup>st</sup> Edition, Princeton, NJ, USA Princeton University Press.
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- 16) गन्देवार ए.एन. (2004), समाजशास्त्रीय शोधन पद्धति, नागपूर, स्वयं प्रकाशन, .
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**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities Major in Economics (DSC)**  
**Under Graduate First Year Programme, Semester - II**  
**Paper Code : HECOC161 Paper Title : Micro Economics -II**  
***Curriculum Details (for 3 Credits)***

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**Course pre-requisite:**

- Basic knowledge of microeconomics.
- Basic understanding in the types of curves

**Course Objectives:**

- 1) To understand the concepts of cost and revenue.
- 2) To analyze the different theories of production, cost and revenue.
- 3) To understand market structure and equilibrium of firms
- 4) To study the factor pricing theories
- 5) To equip students with contented and preliminary economics for intermediate studies in economics

**Course Outcomes :**

By the end of the course the student will be able to:

- 1) Interpret the theory of production- laws of returns to scale , law of variable proportion and iso-quants analysis
- 2) Investigate relationship between different cost and revenue curves
- 3) Critically evaluate the operations of a different markets
- 4) Understand interaction between demand and supply in various market types
- 5) The decision-making process in different market situations such as perfect competition, Monopoly and monopolistic competition markets.
- 6) Evaluate the pricing decisions under different market structures.
- 7) Critically examine the factor pricing theories





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**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities Major in Economics (DSC)**  
Under Graduate First Year Programme, Semester - II  
**Paper Code : HECOC161 Paper Title : Micro Economics -II**  
***Curriculum Details (for 3 Credits)***

Module No.	Unit No.	Name of Topic	Hrs. Required to cover the contents 1Hrs.=60M
<b>1.0</b>		<b>Theory of Production.</b>	
	1.1	Meaning of Production Function, Law of Variable Proportion, Law of Returns to Scale.	<b>11</b>
	1.2	Internal and External Economies and Diseconomies	
	1.3	Meaning & Properties of Iso-quant Curve	
	1.4	Iso-cost line, Optimum/least cost factor combination.	
<b>2.0</b>		<b>Theory of Cost and Revenue.</b>	
	2.1	Concepts of Cost & Cost Curves: Money, Real & Opportunity Cost, Fixed & Variable Costs, Total, Average, Marginal Costs.	<b>12</b>
	2.2	Derivation of Short run & long run Cost Curves.	
	2.3	Concepts of Revenue & Revenue Curves: Total Revenue, Average Revenue, Marginal Revenue.	
	2.4	Relationship between AR & MR under different Market Structure.	
<b>3.0</b>		<b>Market Structure.</b>	
	3.1	Meaning and Types of Markets.	<b>11</b>
	3.2	Perfect Competition: Meaning, Characteristics, Price & output determination. Short-run & long-run equilibrium of a firm & industry.	
	3.3	Monopoly: Meaning, Characteristics, Price & output Discrimination. Short-run & long-run equilibrium of a firm.	
	3.4	Monopolistic Competition: Meaning, Characteristics, Price & output Discrimination. Group equilibrium.	
<b>4.0</b>		<b>Theories of Factor Pricing.</b>	
	4.1	Rent: Recardian & Modern Theories of Rent.	<b>11</b>
	4.2	Wage: Modern Theory of wage.	
	4.3	Interest: Loanable funds & Liquidity Preference Theories of Interests.	
	4.4	Profit: Risk Theory, Uncertainty & Innovation Theories of Profit.	
<b>Total</b>			<b>45</b>

## References:

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**Swami Ramanand Teerth Marathwada University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI**

**Faculty of Humanities Major in Economics**

**DSC**

**Under Graduate First Year Programme, Semester - II**

**Paper Code: HECOC162, Title: Agricultural Economics-II**

**Curriculum Details (for 3 Credits)**

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**Course pre-requisite:**

- General knowledge about Agricultural activities.

**Course Objectives:**

1. To acquaint students with land reforms and farming system.
2. To serve knowledge about agricultural price fluctuations, price policy and agricultural marketing.
3. To familiarize students about the sources of agricultural finance in India.
4. To make students aware with the agricultural subsidies & insurance in India.

**Course Outcomes:**

1. Students will have full knowledge about land reforms in India and ownership patterns affect agricultural production.
2. Students will understand agricultural price fluctuations , agriculture price policy and defects in agricultural marketing , measures for it.
3. Students come to know about need and source of agricultural credit.
4. Students will understand the role of agricultural subsidies and insurance in increasing farmer's income.



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**Faculty of Humanities Major in Economics (DSC)**  
**Under Graduate First Year Programme, Semester - II**  
**Paper Code: HECOC162, Title: Agricultural Economics-II**  
**Curriculum Details (for 3 Credits)**

<b>Module No.</b>	<b>Unit No.</b>	<b>Topic</b>	<b>Hrs. Required to Cover the Contents 1 Hrs.= 60M.</b>
<b>1.0</b>		<b>Land Reforms in India</b>	
	1.1	Farming system – Peasant, Collective and State farming	11
	1.2	Tenancy and land reforms, Farm budgeting	
	1.3	Technical change and Labour absorption in agriculture	
	1.4	Problems of marginal and small farmers	
<b>2.0</b>		<b>Agricultural Prices and Marketing</b>	
	2.1	Causes of Price Fluctuation, Cobweb Theory	12
	2.2	Minimum Support Prices: Crops Covered Under MSP Regime	
	2.3	Agricultural Price Policy in India, Commission for Agricultural Costs and Prices.	
	2.4	Agricultural Marketing: Defects and Remedies	
<b>3.0</b>		<b>Agricultural Finance</b>	
	3.1	Need for Agricultural credit.	11
	3.2	Sources of agricultural credit in India- Non Institutional and Institutional- Co-operative Credit, Commercial Banks, RRBs, SBI, NABARD	
	3.3	Problems and suggestions of agricultural credit	
	3.4	Indebtedness of farmers & problem of waiving the debt.	
<b>4.0</b>		<b>Agricultural Subsidies &amp; Insurance in India</b>	
	4.1	Agricultural Subsidies- Nature, Scope & Advantages and Disadvantages.	11
	4.2	Power, Irrigation, Fertilizer & others types of subsidies	
	4.3	Need of Agricultural Insurance, Agricultural Crop Insurance Scheme in India	
	4.4	Globalization and its effects on Indian agriculture.	
			<b>45</b>

## References:

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**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities - Minor in Economics**  
**Under Graduate First Year Programme, Semester- II**  
**Paper Code: HECOM161, Title: Economics of Environment**  
**Curriculum Details (for 2 Credits)**

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**Course pre-requisite:**

- Basic knowledge of Economics and Environment.

**Course Objectives:**

1. To acquaint the students about relationship between environment and economic development.
2. To create awareness among students for conservation of natural resources.
3. To aware the students about environmental problems and its impact on living things.
4. To introduce the students role of environment in sustainable development.

**Course Outcomes:**

1. On the completion of this course, Students will understand role of environment in economic development.
2. Students will have knowledge about importance of natural resources in human life.
3. Students become aware about environmental issues and they realize environmental conservation.
4. By educating the students about the sustainable development, they become aware of what to do for environmental conservation for sustainable development.



**Swami Ramanand Teerth Marathwada University, Nanded's**  
**NEW MODEL DEGREE COLLEGE, HINGOLI**  
**Faculty of Humanities - Minor in Economics**  
**Under Graduate First Year Programme, Semester- II**  
**Paper Code: HECOM161, Title: Economics of Environment**  
**Curriculum Details (for 2 Credits)**

<b>Module No.</b>	<b>Unit No.</b>	<b>Topic</b>	<b>Hrs. Required to Cover the Contents1 Hrs. = 60M.</b>
<b>1.0</b>		<b>Introduction :</b>	
	1.1	Meaning, Nature and Scope of Environmental Economics	8
	1.2	Importance of Environmental Economics in economic Development	
	1.3	Interaction between the Economy and the environment, Environmental Externalities	
<b>2.0</b>		<b>Natural Resources :</b>	
	2.1	Renewable Resources and Non Renewable Resources	7
	2.2	Water Resources, Soil Resources	
	2.3	Forest Resources, Mines Resources	
<b>3.0</b>		<b>Environmental Issues :</b>	
	3.1	Water Pollution, Air Pollution	8
	3.2	Sound Pollution, Soil Pollution	
	3.3	Green House Effects, Global Warming, Central Pollution Control Board	
<b>4.0</b>		<b>Sustainable Development</b>	
	4.1	Sustainable Development- meaning and definition	7
	4.2	Need for sustainable Development	
	4.3	Sustainable Development Goals	
		<b>Total</b>	<b>30</b>

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नब्लरळस, नागन
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# **Swami Ramanand Teerth Marathwada University, Nanded.**

## **Faculty of Humanities - Generic Elective**

### **(Group – A)**

### **Under Graduate First Year Programme, Semester-II**

### **Paper Code: HECOG161, Title: Economy of Maharashtra - II**

Curriculum Details (for 2 Credits)

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#### **Course Prerequisite:**

- Preliminary knowledge of Maharashtra economy.
- General knowledge of the sectors of the economy.

#### **Course Objectives:**

- 1) To explain the role of Co-operative Movements in the Economic Development of Maharashtra.
- 2) To study the social infrastructure and their status in Maharashtra.
- 3) To study the economic infrastructure and their status in Maharashtra
- 4) To explain the nature and causes of Regional Disparity in Maharashtra.
- 5) To Study the role of Marathwada Statutory Development Board & District Planning and Development Council in Economic Development of Maharashtra.

#### **Course Outcomes:**

After completion of this course the Students will be able to:

- 1) Understand about progress of Co-operative Movement and Co-operative credit structure in Maharashtra.
- 2) Understand the social infrastructure, their status and importance in Maharashtra economy.
- 3) Analyze the economic infrastructure, their status, importance and problems in Maharashtra.
- 4) Explain the nature and causes of regional disparity in Maharashtra.



**Swami Ramanand Teerth Marathwada University, Nanded.**

**Faculty of Humanities - Generic Elective**

**(Group – A)**

**Under Graduate First Year Programme, Semester-II**

**Paper Code: HECOG161, Title: Economy of Maharashtra - II**

**Curriculum Details (for 2 Credits)**

<b>Module No.</b>	<b>Unit No.</b>	<b>Name of Topic</b>	<b>Hrs. Required to cover The contents 1 Hrs. = 60Min.</b>
<b>1.0</b>		<b>Introduction of Co-operative Movement in Maharashtra</b>	<b>06</b>
	<b>1.1</b>	Meaning, Scope and Principles of Co-operation.	
	<b>1.2</b>	Progress of Co-operative Movement in Maharashtra, Maharashtra state New Co-operative Act-2013.	
	<b>1.3</b>	Co-operative credit structure in Maharashtra: Primary Agriculture credit Co-operative society, District Central Co-operative banks, State Co-operative banks.	
<b>2.0</b>		<b>Social Infrastructure in Maharashtra.</b>	<b>08</b>
	<b>2.1</b>	Meaning and importance of social infrastructure in the development of Maharashtra.	
	<b>2.2</b>	Education and Health-Progress and Problems.	
	<b>2.3</b>	Drinking water and sanitation.	
<b>3.0</b>		<b>Economic Infrastructure in Maharashtra:</b>	<b>08</b>
	<b>3.1</b>	Meaning, Types and Importance of economic Infrastructure in the development Maharashtra.	
	<b>3.2</b>	Transportation: Road, Railway, Water and Air Transport - Progress and Problems.	
	<b>3.3</b>	Generation of Electricity – Sources, Progress and Problems.	
<b>4.0</b>		<b>Regional Disparity in Maharashtra:</b>	<b>08</b>
	<b>4.1</b>	Meaning, Nature and Causes of Regional disparity in Maharashtra.	
	<b>4.2</b>	Fact Finding Committee; Marathwada Statutory Development Board – Structure and Functions.	
	<b>4.3</b>	District Planning and Development Council (DPDC)- Structure and Functions.	
		<b>Total</b>	<b>30</b>

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**Swami Ramanand Teerth Marathwada University, Nanded.**  
**Faculty of Humanities - Generic Elective**

(Group - B)

Under Graduate First Year Programme, Semester - II

**Paper Code :HECOG165, Title : Economic Literacy**

*Curriculum Details (for 2 Credits)*

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**Prerequisites:**

Preliminary knowledge of banking and IT may be beneficial to better understand this course.

**Course Objectives:**

1. To educate students about economic literacy and create awareness, that they will not be cheated on digital platform.
2. To inculcate economical discipline in the student's life by explaining the importance of savings and investment.
3. To help student to become financially responsible and Economically Knowledgeable members of society.
4. To explain to the students the latest changes taking place in the banking sector.
5. To make the students aware of the greedy and deceitful schemes going on around him while living a practical life.

**Course Outcomes:**

After completion of this course students will be able to :

1. Understand the concept and need of the economic literacy as requirement of time.
2. Prepare their financial planning and budgeting.
3. Know the types of banks, types of accounts, types of loan, new digital banking instruments and their functions etc.
4. Keep individuals and society aware about deceitful schemes and keep them safe through insurance policy.
5. Inculcate the importance of savings and systematic investment by providing proper knowledge of financial literacy.



**Swami Ramanand Teerth Marathwada University, Nanded.**  
**Faculty of Humanities - Generic Elective**

(Group - B)

Under Graduate First Year Programme, Semester - II

**Paper Code : HECOG165, Title : Economic Literacy**

Curriculum Details (for 2 Credits)

<b>Module No.</b>	<b>Unit No.</b>	<b>Name of Topic</b>	<b>Hrs. Required to cover The content s.1Hrs.= 60Min.</b>
<b>1.0</b>		<b>Introduction To Economic Literacy</b>	
	1.1	Meaning, Scope and Importance of Economic literacy.	<b>08</b>
	1.2	Need and Pre-requisites of Economic Literacy - Level of Education, Numerical and Communication Ability.	
	1.3	Need of Availing of Economical Services from Banks, Insurance Company and Postal Services	
<b>2.0</b>		<b>Financial Planning and Budgeting</b>	
	2.1	Meaning, importance and need for financial planning.	<b>06</b>
	2.2	Procedure for financial planning and Preparing budget.	
	2.3	Avenues for Savings from surplus.	
<b>3.0</b>		<b>Banking Services :</b>	
	3.1	Types of Banks, Banking Product and Services, Types of Bank Accounts Deposit Accounts.	<b>08</b>
	3.2	Various Types of Loans and Related Interest Rates. – Short, Medium and Long Term.	
	3.3	e-Banking- CIBIL, RTGS, ATM, Debit and Credit Card, and Mobile Banking .	
<b>4.0</b>		<b>Protection and Investment.</b>	
	4.1	Insurance Services : Life Insurance Policies, Pension Policies -Needs and Benefits. Post office- Life insurance schemes : Needs and Benefits	<b>08</b>
	4.2	Types and Importance of investment.	
	4.3	Ponzi scheme – meaning, structure and remedies.	
		<b>Total</b>	<b>30</b>

## References:

- 1) Baumol, W.J., Blinder, A.S., & Solow, R. M. (2017), Economics : Principles and Policy, Cengage Learning Ind., Delhi.
- 2) Frank, R. H., Bernanke, B.S., Antonovics, K., & Heffetz, O. (2021), Principles of Economics, McGraw-Hill Education, Noida.
- 3) Hubbard, R.G., O'Brien, A.P., & Serletis, A. (2020). Money, Banking, and the Financial System. Pearson, New York.
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**Swami Ramanand Teerth Marathwada University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI**

**Faculty of Humanities (VSC)**

Under Graduate First Year Programme, Semester-II

**Paper Code: HECOV161, Title: Advanced Statistical Techniques**

*Curriculum Details (for 2 Credits)*

**Course Pre-requisite:**

General knowledge of basic concepts in Statistics and strong willingness of the students to learn Statistics will be helpful.

**Course Objectives:**

- 1) To develop a comprehensive understanding of dispersion measures, including range, quartile deviation, mean deviation, and standard deviation, and their applications in analyzing data variability.
- 2) Gain proficiency in calculating and interpreting dispersion measures for different types of data sets and understand their significance in statistical analysis.
- 3) To learn the techniques and methodologies for conducting correlation analysis, including calculating correlation coefficients and interpreting their strength and direction.
- 4) Acquire the skills to apply dispersion measures and correlation analysis to real-world scenarios, draw meaningful insights from data, and effectively communicate the results.

**Course Outcomes:**

After completing this course students will be able to

- 1) To assess the spread and variability of data sets by Calculating and interpreting dispersion measures such as range, quartile deviation, mean deviation, and standard deviation.
- 2) Utilize dispersion measures to compare and analyze different datasets, identify patterns, and make informed decisions based on the variability of the data.
- 3) Conduct correlation analysis by calculating correlation coefficients (such as Pearson's correlation coefficient) and interpret the strength and direction of relationships between variables.
- 4) Evaluate and interpret the results of correlation analysis to determine the level of association between variables and draw conclusions from the data.



**Swami Ramanand Teerth Marathi University, Nanded's  
NEW MODEL DEGREE COLLEGE, HINGOLI  
Faculty of Humanities (VSC)**

Under Graduate First Year Programme, Semester-II

**Paper Code: HECOV161, Title: Advanced Statistical Techniques**  
*Curriculum Details (for 2 Credits)*

<b>Module No.</b>	<b>Unit No.</b>	<b>Name of Topic</b>	<b>Hrs. Required to cover the contents. 1 Hrs. = 60Min.</b>
<b>1.0</b>		<b>Measures of Dispersion : Range &amp; Quartile Deviation</b>	<b>07</b>
	<b>1.1</b>	Meaning of Dispersion	
	<b>1.2</b>	<b>Range:</b> Calculation of Range & Range Co-efficient.	
	<b>1.3</b>	<b>Quartile Deviation:</b> Calculation of Quartile Deviation & its Co-efficient.	
<b>2.0</b>		<b>Measures of Dispersion : Mean Deviation</b>	<b>08</b>
	<b>2.1</b>	Mean Deviation & Its Co-Efficient : Meaning, Merits & Limitations	
	<b>2.2</b>	Co-Efficient of Mean Deviation : Computation in Simple & Discrete Series	
	<b>2.3</b>	Co-Efficient of Mean Deviation : Computation in Continuous Series	
<b>3.0</b>		<b>Measures of Dispersion : Standard Deviation</b>	<b>07</b>
	<b>3.1</b>	Standard Deviation & its Co-efficient : Meaning & Merits.	
	<b>3.2</b>	Standard Deviation : Computation in Simple & Discrete Series	
	<b>3.3</b>	Standard Deviation : Computation in Continuous Series	
<b>4.0</b>		<b>Correlation Analysis</b>	<b>08</b>
	<b>4.1</b>	Meaning of Correlation and Correlation Coefficient.	
	<b>4.2</b>	Type's of Correlation.	
	<b>4.3</b>	Karl Pearson's Coefficient of Correlation	
		<b>Total</b>	<b>30</b>



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1. Anderson, D. R., Sweeney, D. J., Willams, T. A., Camm, J. D., & Cochran, J. J. (2020) Statistics for Business and Economics (13<sup>th</sup> Ed.) New Delhi: Cengage.
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# **Swami Ramanand Teerth Marathwada University, Nanded.**

## ***Faculty of Humanities (SEC)***

Under Graduate First Year Programme, Semester - II

**Paper Code:HECOS161, Title : Digital Payment System**

*Curriculum Details (for 2 Credits)*

### **Course pre-requisite:**

Preliminary knowledge of Banking Operations and Technology will be helpful.

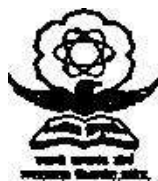
### **Course Objectives:**

- 1) To study basic about money and banking.
- 2) To introduce concepts of payment system and modes.
- 3) To learn the concept of cashless transactions and their merits and demerits.
- 4) To understand the different types of payment system, technology involved in the digital payment system.

### **Course Outcomes:**

After completion of this course students will be able to:

- 1) To understand importance and functions of money and banking
- 2) Know the procedure of opening an account and types of bank account etc.
- 3) Learn different types of Payments system /modes and their instruments etc.
- 4) Understand the features, advantages and limitations of cashless transactions in India.
- 5) Acquire required knowledge and demonstrate skills sets required for Digital Payments System.



# Swami Ramanand Teerth Marathwada University, Nanded.

## Faculty of Humanities (SEC)

Under Graduate First Year Programme, Semester - II

**Paper Code:HECOS161, Title : Digital Payment System**

*Curriculum Details (for 2 Credits)*

Module No.	UnitNo.	Topic	Hrs. Required to cover the contents 1Hrs.=60M.
<b>1.0</b>		<b>Money and Banking.</b>	
	1.1	Importance and Functions of Money .	<b>08</b>
	1.2	Bank-Meaning, Classification and functions.	
	1.3	Types of Bank Account, Need and Procedure of Bank Opening Accounts.	
<b>2.0</b>		<b>High and Retail Value Payments.</b>	
	2.1	Concept, Functions and Importance of RTGS,NEFT and ECS.	<b>08</b>
	2.2	ATM, UPI and BBPS – it's functions and Importance.	
	2.3	Concept of Card Payments, Aadhar Pay and Bharat QR Code.	
<b>3.0</b>		<b>Digital Inclusion.</b>	
	3.1	Concept and features of cashless transaction.	<b>07</b>
	3.2	Brief history of cashless transaction.	
	3.3	Merit and Demerits of cashless transaction.	
<b>4.0</b>		<b>Digital Payment System.</b>	
	4.1	Definition, Objectives of Digital Payment System.	<b>07</b>
	4.2	Functions of Debit and Credit cards , Concept of Net Banking.	
	4.3	Trends, Issues and Opportunities of Digital Payment System.	
		<b>Total</b>	<b>30</b>

## **SKILL DEVELOPMENT ACTIVITIES (Any five of the following)**

1. Prepare a chart showing the function of Money.
2. Prepare a chart showing the structure of any one of new mode of digital payment like Paytm, UPI, BHIM.
3. Prepare a specimen of any two new modes of digital payments.
4. Visits a bank and collect various slips, application etc. and fill it.
5. Visit a bank and collect information about the various Instruments of Cashless and prepare report on it.
6. Find out the recent trends in use of cashless instruments and make a class room presentation.
7. Analyze the working of any cashless instrument and present it in your class.
8. Draft a report about Cashless experience in the Indian context.
9. Conduct a survey and enlist the retail shops and Nature of transactions carried on in your locality with Cashless and prepare brief report on it.
10. Visit the any retail shops in busy place of your locality and report the factors influencing the Cashless transaction.

## References:

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3. Mithani D. M., Money, Banking, International Trade and Public Finance, Himalaya Publishing House, Mumbai.
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