

As Per NEP 2020

University of Mumbai



Title of the program

- A- U.G. Certificate in Economics
- B- U.G. Diploma in
- C- B.A. (Economics)
- D- B.A. (Hons.) in Economics
- E- B.A. (Hons. with Research) in Economics

Syllabus for

Semester – Sem I & II

Ref: GR dated 20th April 2023 for Credit Structure of UG

(With effect from the academic year 2024-25
Progressively)

University of Mumbai



(As per NEP 2020)

Sr. No.	Heading	Particulars	
1	Title of program O: _____ A	A	U.G. Certificate in Economics
	O: _____ B	B	U.G. Diploma in Economics
	O: _____ C	C	B.A. (Economics)
	O: _____ D	D	B.A. (Hons.) in Economics
	O: _____ E	E	B.A. (Hons. with Research) in Economics
2	Eligibility O: _____ A	A	H.S.C. OR Passed OR Passed Equivalent Academic Level 4.0
	O: _____ B	B	Under Graduate Certificate in Economics OR Passed Equivalent Academic Level 4.5
	O: _____ C	C	Under Graduate Diploma in Economics OR Passed Equivalent Academic Level 5.0
	O: _____ D	D	Bachelor of Economics with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5
	O: _____ E	E	Bachelor of Economics with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5
3	Duration of program R: _____	A	One Year

		B	Two Years
		C	Three Years
		D	Four Years
		E	Four Years
4	Intake Capacity R: _____	120	

5	Scheme of Examination R: _____	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination	
6	R: _____ Standards of Passing	40%	
7	Credit Structure Sem. I - R: _____ A Sem. II - R: _____ B	Attached herewith	
	Credit Structure Sem. III - R: _____ C Sem. IV - R: _____ D		
	Credit Structure Sem. V - R: _____ E Sem. VI - R: _____ F		
8	Semesters	A	Sem I & II
		B	Sem III & IV
		C	Sem V & VI
		D	Sem VII & VIII
		E	Sem VII & VIII
9	Program Academic Level	A	4.5

PREAMBLE:

The BA (Economics) syllabus has been precisely formulated owing to its essentiality and popularity by the Board of Studies of Economics (BOS-E), the University of Mumbai, keeping up with the recent trends in the subject of economics. The BOS-E has further revised the syllabi of papers at the FYBA, SYBA, and TYBA as per the requirements of NEP 2020, which will be effective in the academic years 2024-25, 2025-26, and 2026-27 respectively. A broad overview of the revised structure, which includes the Mandatory, Minor, Vocational Skill Course (VSC), Skill Enhancement Course (SEC) papers, and Co-Curriculum Course.

The NEP-2020 has adopted a holistic and multidisciplinary approach to undergraduate education. It gives the students the flexibility to combine multidisciplinary subjects by integrating vocational courses. Given this, the curriculum for economics has been prepared. From this point of view, the curriculum of this course aims at imparting knowledge of the basic concepts of economics, which will help beginners study this subject. The papers, such as Entrepreneurship Development, Economic Data Analysis, Money Transaction and Consumer Protection, Basics of Agriculture, FinTech, Economic Data Visualization with Excel, Rural Marketing, Basic Statistics in Economics, etc. will contribute to the knowledge gained by students in rural as well as urban areas.

The BA Economics program aims to enrich the demographically critical student population of India with a comprehensive understanding of the Indian economy, public finance, budget analysis, rural enterprises, insurance, banking and financial sector, environment, and economy, among various other gravitating subjects. This course will help to build resourceful disciples who contribute to the economic development of India and therefore the world.

Program Specific Outcomes:

PSO - 1. Analytical Skills: Learners will be able to apply economic concepts and basic theories to analyze real-world economic issues, such as market behavior, schemes and policies, and economic trends. They will also be able to critically evaluate economic data using statistical techniques.

PSO - 2. Critical Thinking: The students will develop critical thinking skills and be able to analyze economic problems from multiple perspectives, consider tradeoffs, and propose innovative solutions based on economic principles.

PSO - 3. Policy Analysis: Economics students will be able to assess the impact of economic policies on various stakeholders and evaluate their effectiveness in achieving desired outcomes.

PSO 4. Financial Literacy: This course will enhance financial literacy among students concerning money, insurance, banking and finance, the share market, budget, IPR, and other aspects of the economy.

PSO - 5. Application of Research Methods: The students will learn to select and apply appropriate methods, techniques, sources, and modern computer applications for study as well as professional and personal purposes.

PSO - 6. Development of Quantitative Skills: The learner of economics will get acquainted with quantitative methods of statistics in economics and be able to apply these skills to analyze economic data and conduct empirical studies.

PSO -7. Career Prospects: The UG Economics program will enable the students to have a detailed knowledge of the skills required to be developed for entrepreneurship. Along with this, it will fulfill the needs of those who want to pursue competitive exams. This course will also make students suitable to work with the corporate sector and national and international organizations.

The Course Outcome:

After completing this course:

1. The students shall be able to understand the nature of economics from a very basic to a broader point of view.
2. Learners will understand major issues regarding the economic development of India.
3. Students will be able to understand the various aspects of economic data analysis.
4. Students will be able to analyze the relationship between agriculture development, industrial labor, management of exports and imports, rural enterprises, and the Indian economy.
5. The completion of this course will help the student appear for various competitive examinations.
6. Finally, the students will be able to develop analytical, evaluation, and entrepreneurship skills after completing the course.

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**UG First Year F.Y.B.A. (Economics)
Mandatory Course**

**Title of the Course: Micro Economics I
Semester- I**

**(This Course is also Applicable to the Students of Institute of
Distance & Open Learning (IDOL) of University of Mumbai)**

Syllabus for 4 Credit Course

From the Academic year 2024- 2025

Name of the Course: Micro Economics-I

Sr. No.	Heading	Particulars
1	Description the Course:	This course is designed to introduce the students to elementary concepts in microeconomics, economic theories and its application. The student should be able to use these concepts to understand the relevance of microeconomics to the real world. The learners should be able to build on these concepts in the future to develop deeper understanding of the Economy and its relevance in decision making.
2	Vertical:	Mandatory Course
3	Type:	Theory
4	Credit:	4 Credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To understand subject matter of Microeconomics 2. To enhance students' knowledge about microeconomics, market and consumer's behavior 3. To enhance analytical skills of the students for solving economic problem
8	Course Outcomes:	<p>Student will be able to</p> <ol style="list-style-type: none"> 1. Understand basic concepts of microeconomics 2. Apply concepts of microeconomics into business and real-life problems 3. Analyse different concepts of microeconomics and their relationships 4. Evaluate different concepts of microeconomics its importance and applications in real life 5. Adapt skills set required for economic decision making

(This Course is also applicable to the students of Institute of Distance & Open Learning (IDOL) of University of Mumbai)

Module I: Introduction of Micro Economics

(15 Hours)

1. **Micro economics:** Meaning, nature, scope, significance and limitations
2. **Economic models and Methodologies:** Scientific method, Role of Assumptions, Production possibility curve
3. **Economist as policy advisors:** Positive economics and normative economics, managerial economics, causes of disagreement among economists
4. **Basic concept:** wealth, welfare and scarcity

Module II: Understanding Fundamentals of Market

(15 Hours)

1. **Demand Analysis:** Meaning of demand, Demand Function, Derivation of Demand curve, Individual demand versus Market Demand
2. **Supply Analysis:** Meaning of supply, Supply function, Derivation of Supply curve, Individual Supply versus Market Supply.
3. **Market Equilibrium:** Changes in equilibrium, Changes in demand and Supply, movements along the demand curve, shifts in the demand curve, shifts in supply curve

Module 3: Consumer's Behaviour I

(15 Hours)

1. **Utility Analysis:** meaning of Utility, Cardinal and Ordinal Approaches, types of goods: Substitutes and complementary
2. **Indifference Curve Analysis:** Meaning, types and properties of indifference curve
3. **Budget Constraint:** Meaning, Properties and derivation of Budget line
4. **Consumer's Equilibrium:** Budget optimization, Income, Price and Substitution effect

Module 4: Consumer's Behaviour II

(15 Hours)

1. **Elasticity of demand:** Meaning of elasticity of demand, Methods of elasticity of Demand,
2. **Types of elasticity of demand:** Price, Income and cross elasticity of demand
3. **Elasticity of Demand and applications:** Total revenue and the elasticity of demand, Taxes, Subsidies and elasticity effects
4. **Consumer's and producer's Surplus:** meaning and computation of Consumer's and Producer's Surplus

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**Title of the Course: Basic Concepts in Economics-I
Semester- I
Mandatory Course**

**(This Course is also Applicable to the Students of Institute of
Distance & Open Learning (IDOL) of University of Mumbai)**

Syllabus for 2 Credit Course

From the Academic Year-2024-2025

Name of the Course: Basic Concepts in Economics-I

Sr. No.	Heading	Particulars
1	Description the Course:	The course aims to equip the students with a understanding basic of concepts of used in microeconomics such as Ceteris Paribus, Variables, Function, Equation, Identities, Line, curves, slope, graphs, diagrams, table or schedules.
2	Vertical:	Mandatory Course
3	Type:	Theory
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives: The course objectives Basic Concepts in Economics-I can be summarized as follows: <ol style="list-style-type: none"> 1. To acquaint the students with the basic concepts of microeconomics. 2. To help the students to understand the basic concepts used in microeconomics theories. 	
8	Course Outcomes: By the end of this course, students will be able to CO1: Remember the meaning and importance of various basic concepts used in economics. CO2: Understand the types and use of various basic concepts used in economics. CO3: Apply various basic concepts in a different scenario. CO4: Create various basic concepts used in economics in a hypothetical situation.	

9	<p align="center">(This Course is also applicable to the students of Institute of Distance & Open Learning (IDOL) of University of Mumbai)</p>
	<p>Module I: Introduction to basic concepts in economics: (15 hours) (1 Credit)</p> <ul style="list-style-type: none"> • Ceteris Paribus, Variables, Functions, Equations and Identities: Meaning, Significance and Uses.
	<p>Module II: Graphs and Tables (15 hours) (1 Credit)</p> <ul style="list-style-type: none"> • Lines and Curves, Slope, Graphs and Diagrams: Meaning, Types, Importance & Uses. • Tables or Schedules: Meaning, characteristics, importance and uses.
10	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Lipsey, R.G. and A.K. Chrystal, Economics, Oxford Univ. Press, 2007. 2. Mankiw, N.G., Economics: Principles and Applications, Cengage Learning, 2009. 3. Pindyck, R.S. and D.L. Rubinfeld, Microeconomics, Pearson Education, 2008. 4. Bradley R. Schiller, The Macro Economics Today, Tata McGraw-Hill, 2011. 5. B. Douglas Bernheim and Michael D. Whinston, Micro economics, Tata McGraw-Hill, 2011. 6. Stiglitz, J.E. and C.E. Walsh, Principles of Economics, W.W. Norton, 2002. 7. Salvatore, D.L., Microeconomics: Theory and Applications, Oxford Univ. Press, 2008. 8. Suma Damodaran, Managerial Economics, Oxford University Press, 2006 9. Varian, H.R., Intermediate Microeconomics: A Modern Approach, W.W. Norton, 2002. 10. Sen, Anindya, Microeconomic Theory, Oxford Univ. Press, 1999. 11. Koutsoyiannis, A., Modern Microeconomics, MacMillan Press, 1979. 12. H.L. Ahuja, Business Economics, 1999. <p>H.L. Ahuja, Principles of Microeconomics</p>

Name of the Course: Basics of Agriculture-I

Sr. No.	Heading	Particulars
1	Description the Course:	This course provides students with a basic understanding of the types of agriculture in India, along with cropping patterns, the importance of millets, and the need for and measures to improve the productivity of Indian agriculture. This course will familiarize learners with institutes and schemes launched in India to provide capital to this sector.
2	Vertical:	Skill Enhancement√
3	Type:	VSC
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To provide the students with knowledge about the understanding of agriculture in India. 2. Apply the facts to grasp the contribution of agriculture in the Indian scenario. 3. To analyze the requirements of the agriculture sector. 4. To evaluate the various schemes meant to help this sector in India.
8	Course Outcomes:	<p>The learner will be able to</p> <ol style="list-style-type: none"> 1. Comprehend and understand the various aspects of agriculture in India. 2. Examine and assess the reasons behind low productivity of the agriculture sector in India. 3. Inspect and weigh up implemented schemes for agriculture in India 4. Synthesize the role of agriculture and the Indian economy in a better manner.

9	<p align="center">(This Course is also applicable to the students of Institute of Distance & OpenLearning (IDOL) of University of Mumbai)</p>
	<p>Module I: (15 hours) (1 Credit)</p> <p>Agriculture: Types of Agriculture, Types of Cropping Pattern, Factors determining Cropping Pattern, Role of Agriculture in Economic Development, the International Year of Millets, Causes of Low Productivity, and Measures to Improve Productivity.</p> <hr/> <p>Module II: Capital Formation in Agriculture Sector (15 Hours) (1 Credit)</p> <p>NABARD: Role, Functions, and Long Term Refinance, PM-KISAN 2019 Scheme, National Agriculture Market (e-NAM) Platform, Pradhan Mantri Fasal Bima Yojana (PMFBY), and MGNREGA Scheme</p>
10	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Memoria, C.B., & Badri Bishal Tripathi (2003), Agricultural Problems of India, Kitab MahalAgencies, Patna. 2. Sankaran, S. (2010), Indian Economy, Margham Publications, Chennai. 3. ARD, https://www.nabard.org/ 4. https://pmkisan.gov.in/ 5. https://www.enam.gov.in/web/ 6. https://www.mygov.in/campaigns/pmfby/ 7. http://nrega.nic.in/

Name of the Course: Economic Data Analysis

Sr. No.	Heading	Particulars
1	Description the Course:	The Economic Data Analysis course provides students with a comprehensive understanding of the principles, methodologies, and tools used in analyzing economic data. In an era where data is abundant yet complex, this course equips students with the skills necessary to interpret, manipulate, and draw meaningful conclusions from economic datasets. This course enables learners to develop foundation in economic data analysis, extract meaningful insights from the data for decision making processes and contribute to evidence based economic research and policy formation.
2	Vertical:	Skill Enhancement\
3	Type:	SEC
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To understand economic data and various sources of data 2. To enhance analytical skill of the students. 3. To equip students with required skill set for visualization and presentation of economic data.
8	Course Outcomes: The learner will be able to	<ol style="list-style-type: none"> 1. Understand different data types, data interpretation and visualizations 2. Apply economic data for policy formation, solving business and real-life problems 3. Analyse different economic data and their relationships 4. Evaluate different data sources and their importance 5. Adapt skills set for better understating of economic data

9

(This Course is also applicable to the students of Institute of Distance & Open Learning (IDOL) of University of Mumbai)

Module I: Meaning, Types and Data Analysis

(15 hours) (1 Credit)

1. **Meaning and Types of Data:** Quantitative Data, Qualitative Data, Time Series Data, Cross-Sectional Data, Panel Data.
2. **Descriptive statistics:** mean, median, mode, Interquartile Range, Percentiles, Quartiles
3. **Data visualization techniques:** graphs, scatter plots, histograms, bar charts, best practices for effective data visualization.

Module II: Sources of Economic data in India

(15 Hours)

(1 Credit)

1. **Official Government Agencies:** Central Statistical Office (CSO), Ministry of Finance, Reserve Bank of India (RBI), Ministry of Commerce and Industry, Ministry of Corporate Affairs (MCA)
2. **Social and Demographic Data:** National Sample Survey Office (NSSO), Census of India
3. **Other Data Sources:** Agricultural Data, Financial Markets and Regulatory Bodies, Trade and Industry Associations Research Institutions and Think Tanks: International Organizations, Private Sector Data

10

Reference Books:

1. Kezdi, G. B. (2021). *Data Analysis for Business economics and Policy*. Cambridge University Press.
2. Knaflic, c. N. (2015). *Storytelling with Data: A Data Visualization Guide for Business Professionals*. Wiley 1st edition.
3. G.O.I. *Annual Report*. National Statistical Commission, GOI.
4. R. B.I. *Handbook of Statistics on the Indian Economy*. RBI.
5. Ministry of Finance, GOI, *Economic survey*, Government of India.
6. Office, N. S. *National Sample Survey Report*. Ministry of Statistics and Programme Implementation, GOI.
7. Office, N. S. *PERIODIC LABOUR FORCE SURVEY*. Ministry of Statistics and Programme Implementation, GOI.
8. Center for Monitoring Indian Economy, (CMIE), www.cmie.com

QUESTION PAPER PATTERN
(External and Internal)

For 4 Credit Courses

A- External/Semester End Examination Marks:60 Time:2 Hours

Note: 1. Attempt any four out of six
2. Each question carries equal marks.(15 marks each)

- Q.1
- Q.2
- Q.3
- Q.4
- Q.5
- Q.6

(B) Continuous Internal Evaluation.

Marks:40

(Prepare the format of Internal Evaluation according to your subject)

Sr.No.	Particular	Marks
1	Assignments	15
2	Classroom Presentations	05
3	Essay Submission/ Book review	10
4	Participation in Departmental Activities / Field Visit Report	10

For 2 Credit Courses

External/ Semester End Examination

Marks:30

Time:1 Hour

Note: Attempt any TWO Questions. (30 Marks)

Q.1. Essay Type Questions (Based on Unit I). Marks 15

Q.2. Essay Type Questions (Based on Unit II). Marks 15

Q.3. Short Notes/ Problem (Attempt any two out of four Based on all Units). Marks 15

Continuous Internal Evaluation.

Marks:20

***(Prepare the format of Internal Evaluation according to your subject)**

Sr.No.	Particular	Marks
1	Classroom Presentations/ Assignments	10
2	Essay Submission/Book review/Field Visit Report / Educational Activity Report	10

Marks:20-

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

As Per NEP 2020

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UG First Year F.Y.B.A. (Economics)

**Title of the Course: Micro Economics II
Semester -II
Mandatory Course**

**(This Course is also Applicable to the Students of Institute of
Distance & Open Learning (IDOL) of University of Mumbai)**

Syllabus for 4 Credit Course

From the Academic Year-2024-2025

(This Course is also applicable to the students of Institute of Distance & Open Learning (IDOL) of University of Mumbai)

Module I: Production Analysis

(15 Hours)

1. Production Function: Concept and types; Law of Variable Proportion and Returns to Scale.
2. Concepts of Total, Average and Marginal Product.
3. Isoquant and Producer's Equilibrium

Module II: Cost and Revenue Analysis

1. Concepts of Costs: Money and Real Cost, Social Cost, Private Cost, Explicit and Implicit Cost.
2. Opportunity Cost; Relationship between Average, Marginal and Total Cost;
3. Derivation of Short Run and Long Run Cost Curves;
4. Concepts of Revenue: Types and Interrelationship

Module 3: Factor Pricing

(15 Hours)

1. Marginal Productivity Theory of Distribution; Rent: Ricardian Theory of Rent, Modern Theory of Rent.
2. Wages: Modern Theory of Wages; Collective Bargaining; Supply Curve of Labour.
3. Interest: Classical Theory of Interest, Loanable Funds Theory of Interest.
4. Profit: Risk and Uncertainty Theory.

Module 4: Equilibrium in Different Market Structures

(15 Hours)

1. Concept of Equilibrium: TR - TC and MR - MC Approach.
2. Markets structures: Perfect and Imperfect competition (Monopoly, Monopolistic Competition and Oligopoly): Features
3. Equilibrium under various market structures.

Name of the Course: Micro Economics-II

Sr. No.	Heading	Particulars
1	Description the Course:	This course is designed to introduce the students to elementary concepts in microeconomics, economic theories and its application. The student should be able to use these concepts to understand the relevance of microeconomics to the real world. The learners should be able to build on these concepts in the future to develop deeper understanding of the Economy and its relevance in decision making.
2	Vertical:	Mandatory Course
3	Type:	Theory
4	Credit:	4 Credits
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To understand the concept of Microeconomics. 2. To enhance students' knowledge about Production, Cost and Revenue 3. To acquaint the basic knowledge about Different Market Structure.
8	Course Outcomes:	<p>The learner will be able to</p> <ol style="list-style-type: none"> 1. Understand the basic concepts of microeconomics 2. Apply Production function and Producer's Equilibrium 3. Analyse different concepts of Cost, Revenue and Factor Pricing. 4. Analysing Markets and Equilibrium in Different Market Structures

Name of the Course: Basics of Statistics- I

Sr. No.	Head ing	Particulars
1	Description the Course:	<p style="text-align: center;">Name of the Course:</p> <p>The Basic Statistics in Economics course provides students with a basic understanding of the basic two types of data, descriptive statistics, especially mean, mode, and median used in analyzing the data. This course will help students with data visualization in a very basic manner.</p>
2	Vertical:	Skill Enhancement
3	Type:	VSC
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<p>Course Objectives:</p> <ol style="list-style-type: none"> 1. Comprehend the students to solve the problems in various measures, such as central tendency and dispersion. 2. To equip students with the required skill set for visualization and presentation of economic data.
8	Course Outcomes:	<p>The Learner will be able to</p> <ol style="list-style-type: none"> 1. Comprehend the economic data. 2. Analyze different data types, data interpretations, and visualizations. 3. Apply simple statistics skills for a better understanding of economic information. 4. Critically understand the importance of data available for study.

9	<p align="center">(This Course is also applicable to the students of Institute of Distance & Open Learning (IDGL) of University of Mumbai)</p> <p>Module I: Meaning and Types of Data (15 hours) (1 Credit)</p> <p>Meaning and Types of Data Collection-Primary and Secondary sources, National Sample Survey Organization (NSSO), Central Statistical Organization (CSO), Methods of Sampling - Probability and Non- Probability Sampling.</p> <p>Module II: Data Tabulation and Visualization (15 hours) (1 Credit)</p> <p>Parts of Tabulation- Types of Tables; Diagrammatic and Graphical Representation- Advantages of Diagrammatic and Graphical Representation- Types of Diagram- Graphs- Histograms; Frequency Polygons; and Limitations of Diagrams and Graphs. Categorical variables : pie charts and bar graphs.</p>
10	<p>Reference Books:</p> <ol style="list-style-type: none"> 1. Agarwal, B. L. (2006). <i>Basic statistics</i>. New Age International. 2. Arora, P.N. Sumeet Arora and Amit Arora (2009), <i>Elements of Statistical Methods</i>, Sultan Chand Sons & Company Limited, Ram Nagar, New Delhi. 3. Gupta, S.P. (2002), <i>Statistical Methods</i>, Sultan Chand Sons & Co, New Delhi. 4. Kothari, C. R. (2004). <i>Research methodology</i>. New Age. 5. Moore, D. S. (2010). <i>The basic practice of statistics</i>. Palgrave Macmillan. 6. Pillai R.S. N. & Bagavathi (2007) <i>Statistics-Theory and Practice</i>, S.Chand & Company Ltd, New Delhi -110055.

Name of the Course: FIN TECH

Sr. No.	Heading	Particulars
1	Description the Course:	FIN TECH course provides students with a comprehensive understanding about how technological innovations are reshaping banking and financial sector. Fintech has emerge as a catalyst, blending cutting-edge technology with financial services to redefine traditional practices and introducing ground breaking solutions. This course aims to provide a comprehensive understanding of fintech's multifaceted realm, from its inception to its current and future applications
2	Vertical:	Skill Enhancement
3	Type:	SEC
4	Credit:	2 Credits
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To understand basic concepts underlying Fintech 2. To acquaint students with opportunities, importance and challenges of Fintech 3. To equip students with required skill set for applications and uses of fintech.
8	Course Outcomes: The Learner will be able to	<ol style="list-style-type: none"> 1. Understand role and applications of technology in financial sector 2. Apply innovative technology for providing financial services 3. Analyse diverse landscape of Fin Tech 4. Evaluate different Fin Tech, its importance and challenges 5. Adapt skills set for uses and applications of Fin-technology

9	<p align="center">(This Course is also applicable to the students of Institute of Distance & Open Learning (IDOL) of University of Mumbai)</p> <p>Module I: Introduction to FinTech (15 hours) (1 Credit)</p> <ol style="list-style-type: none"> Overview of Fin Tech: Meaning, Historical overview, Scope and Trends FinTech, Financial Inclusion and FinTech Importance and impact of technology in Financial Services: Fin Tech and India Fin Tech Ecosystem: Key Players in Fin Tech industry, Fin Tech Business Models <p>Module II: Fin Tech: Payment, Digital Finance and Regulation (15 hours) (1 Credit)</p> <ol style="list-style-type: none"> Emergence of FinTech in Payment Systems: Digital payment, Mobile wallet Payments, Contactless payments, Payment processing and infrastructure Peer-to-Peer Lending and Crowdfunding: Overview of P2P Lending, Crowdfunding Models Fintech Startups and entrepreneurship: Launching Fintech Startups, Funding options and venture capital, Success stories and challenges.
10	<p>Reference Books:</p> <ol style="list-style-type: none"> Kulkarni, Aditya. <i>Auth n Capture: Introduction to India's Digital Payments Ecosystem</i>. Chennai: Notion Press 1st edition, 2021. Maurizio Pompella, Roman Matousek. <i>The Palgrave Handbook of Fin Tech and Blockchain</i>. Palgrave Macmillan Cham, 2021. Mistry, Dr. Komal. <i>Fintech in India</i>. Atlantic Publishers, n.d. Phadke, Mr. Sanjay. <i>Fintech Future: the Digital DNA of Finance</i>. 2020: Sage Publication, n.d. Susanne Chishti, Janos Barberis. <i>The Fintech Book: The Financial Technology Handbook for Investors, Entrepreneurs and Visionaries</i>. Wiley; 1st edition, 2016.

Credit Structure of the Program (Sem I, II, III, IV, V & IV)

Under Graduate Certificate in Economics Credit Structure (Sem I, II, III, IV, V & IV) Economics

Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr./Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
4.5	I	6 Microeconomics-I(4)		-	2+	VSC 2, SEC:2 1. Entrepreneurship/Development(2). Or Basics of Agriculture (2)	AEC:2, VEC:2, IKS:2	CC:2 Field Project (Credit 3)	22	UG Certificate -44
		Basic Concept in Economics-I (2)			2	2. 2. Economic Data Analysis (2) Or Money Transaction and Consumer Protection (2)				
	II	6 Microeconomics-II (4)		(2)	2+	VSC 2:2 1. Rural Marketing:2) Or Basic Statistics in Economics -1 (2)	AEC:2, VEC:2	CC:2 Field Project (Credit 2)	22	
	CumCr.	12	-	2	8	4+4	4+4+2	4	44	

Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor