

Resolution No.: AC/II(23-24).2.RUA2

**S. P. Mandali's**  
**Ramnarain Ruia Autonomous College**

*(Affiliated to University of Mumbai)*



**Syllabus for**  
**Program: F.Y.B.A.**  
**(Economics- Generic Elective)**  
**Program Code: (RUAECO)**

(As per the guidelines of National Education Policy 2020-  
Academic year 2024-25)

(Choice based Credit System)

### CREDIT STRUCTURE BA

Semester	Subject 1		Subject 2	GE/ OE course (Across disciplines)	Vocational and Skill Enhancement Course (VSC) & SEC	Ability Enhancement Course/ VEC/IKS	OJT/FP/C EPCC, RP	Total Credits
	DS C	DS E						
1	4		4	4 (2*2)	VSC-2 + SEC -2	AEC-2 (CSK) + VEC-2 (Understanding India) + IKS-2		22
2	4		4	4 (2*2)	VSC-2 + SEC -2	AEC-2 (CSK)+ VEC-2 (Env Sc)	CC-2	22
<b>Total</b>	<b>8</b>		<b>8</b>	<b>8</b>	<b>8</b>	<b>10</b>	<b>2</b>	<b>44</b>
<b>Exit option: award of UG certificate in Major with 44 credits and an additional 4 credit Core NSQF course/ Internship or Continue with Major and Minor</b>								
3	Maj or 8		Min or 4	2	VSC-2	AEC-2 MIL	FP -2, CC-2	22

4	Maj or 8		Min or 4	2	SEC-2	AEC-2 MIL	CEP-2, CC-2	22
<b>Total</b>	<b>16</b>		<b>8</b>	<b>4</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>44</b>
<b>Exit option: award of UG Diploma in Major with 88 credits and an additional 4 credit Core NSQF course/ Internship or Continue with Major and Minor</b>								
5	DS C 12	DS E	Min or		VSC-2- Major		CEP/FP-2	22
6	DS C 12	DS E 4	Min or 2				OJT-4	22
<b>Total</b>	<b>24</b>	<b>8</b>	<b>4</b>		<b>2</b>		<b>6</b>	<b>44</b>
<b>Exit option: award of UG Degree in Major with 132 credits or Continue with Major for Honours/ Research</b>								

## Course Code- Generic Elective (GE): RUAGEECO.O 101

### Course Title: Know Your Finances- I Academic year 2024-25

#### COURSE OUTCOMES:

COURSE OUTCOME	CO DESCRIPTION
	After completing this course, a student will be able to
CO 1	Help you to meet your goals and provide for your own future.
CO 2	Students will know the difference between needs and your wants; thus, prioritizing monetary objectives.
CO 3	Students will be able to start financial planning at an early age in life.
CO 4	Generate awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions in personal life.

#### DETAILED SYLLABUS

Course Code	Unit	Course/ Unit Title	Credits/ Hours
RUAGEECO.O 101		Know Your Finances- I	2/ 30 Lectures
	Unit I	Introduction of Money and Personal Finance I	10 Lectures
		<ul style="list-style-type: none"> <li>● Understanding of Saving, Investment</li> <li>● Process of Financial Planning</li> <li>● Financial Goal Setting at various Life Stages</li> <li>● How to record daily transactions- Brief introduction to double entry accounting (credit and debit) system</li> <li>● Prioritizing short, medium and long- term expenses</li> <li>● Selective, Safe and Efficient use of Digital Payment System</li> </ul>	
	Unit II	Basics of Financial Instruments and Financial Markets	10 Lectures
		<ul style="list-style-type: none"> <li>● Banking, Functions, Role and Types of banks</li> </ul>	

		<ul style="list-style-type: none"> <li>● Banks Accounts – Savings, Current and Fixed Deposits and their benefits</li> <li>● Know your bank – CASE STUDY – e.g. IDFC FIRST BANK</li> <li>● Post offices Savings and Instruments/ Schemes</li> <li>● Fixed Income Securities – Debentures, Bonds, FDs</li> <li>● Equity Shares: Types – Operations of Stock Markets (BSE, NSE) DMAT Account, Buying and selling of stocks, IPO</li> <li>● Mutual Fund Schemes and Systematic Investment Plan (SIP)</li> </ul>	
	<b>Unit III</b>	<b>Become a wise Consumer and investor</b>	<b>10 Lectures</b>
		<ul style="list-style-type: none"> <li>● Impulsive buying and its consequences, how to avoid it</li> <li>● Hire– purchase finance, Payment of Equal Monthly Installments (EMI)</li> <li>● Credit and Debit Cards, Responsible use of credit cards</li> <li>● Financial obligation, burden and repayment of Consumer Loan, Business Loan, Educational Loan Automobile Loans</li> <li>● Life and Non-life (General) Insurance; Concepts, Types, and selection of the best Insurance policies/product. Buying Health Insurance at early age</li> <li>● Investment Planning: Risk, Return, Safety &amp; Liquidity</li> <li>● Calculation of tax liability and filing of tax returns</li> </ul>	

### Modality of Assessment: Generic Elective (2 Credit Theory Course for BSc)

#### A) Internal Assessment- 40%- 20 Marks

Sr No	Evaluation type	Marks
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1	Class Test/ Project / Assignment / Presentation/ Field project/ Skit/ Podcast/ Survey/ Case Study/ Short film/ Poster/ Exhibition etc.	20
	<b>TOTAL</b>	<b>20</b>

**B) External Examination (Semester End)- 60%- 30 Marks****Semester End Theory Examination:**

1. Duration – The duration for these examinations shall be of **One Hour.**
2. Theory question paper pattern:

**Paper Pattern:**

Question	Options	Marks	Questions Based on
1	Two sub- questions out of three	10	Unit I
2	Two sub- questions out of three	10	Unit II
3	Two sub- questions out of three	10	Unit III
	<b>TOTAL</b>	<b>30</b>	

## Course Code- Generic Elective (GE): RUSGEECO. E111

### Course Title: Know Your Finances- II Academic year 2024-25

#### COURSE OUTCOMES:

COURSE OUTCOME	CO DESCRIPTION
	After completing this course, a student will be able to
CO 1	Students will understand and plan their personal finances better.
CO 2	They will understand the business environment around them.
CO 3	Will be motivated to start their own business

#### DETAILED SYLLABUS

Course Code	Unit	Course/ Unit Title	Credits/ Hours
RUSGEECO. E 111		<b>Know Your Finances- II</b>	<b>2/ 30 Lectures</b>
	<b>Unit I</b>	<b>Introduction Personal Finance- II</b>	<b>10 Lectures</b>
		<ul style="list-style-type: none"> <li>● Understanding of Housing (Home) Loans</li> <li>● Legal implications in buying of property</li> <li>● Interest rate calculation mechanism</li> <li>● Personal Income Tax Calculation, Tax Saving under various Income Tax Act clauses, and Filing of Income Tax Return</li> </ul>	
	<b>Unit II</b>	<b>Know your Economy: Economic and Business Environment</b>	<b>10 Lectures</b>
		<ul style="list-style-type: none"> <li>● NBFCs: Types, Role - Lease Finance, Investment Banking</li> <li>● CASE STUDIES- Bajaj Finance, Aditya Birla Capital</li> <li>● Regulators: RBI, SEBI, CRISIL</li> <li>● Role of FDI and FPI in Indian Economy</li> <li>● E Commerce: Online Business, Making of your own Website</li> <li>● Consumer Protection Act</li> </ul>	
	<b>Unit III</b>	<b>Setting up a business</b>	<b>10 Lectures</b>

	<ul style="list-style-type: none"> <li>• Startups, Self-Proprietorship, Partnership, LLP, and Pvt. Ltd Company, MSME, Udyam Aadhar</li> <li>• Sources and Types of Finances: Angel investor, Startup funding</li> <li>• Venture capital, Consortium finance,</li> <li>• Mudra Loans, Schemes for Women Entrepreneurs</li> <li>• CASE STUDIES- (Success stories of Flipkart, Swiggy, Chayos, Ola Cabs, BookMyShow)</li> </ul>	
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