

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- Vocational & Skill Enhancement**  
**Course)**

**Program Code: (RUAECO)**

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

(Choice based Credit System)

## GRADUATE ATTRIBUTES

S. P. Mandali's Ramnarain Ruia Autonomous College has adopted the Outcome Based Education model to make its science graduates globally competent and capable of advancing in their careers. The Bachelors Program in Science also encourages students to reflect on the broader purpose of their education.

<b>GA</b>	<b>GA Description</b>
	<b>A student completing Bachelor's Degree in Arts program (Humanities &amp; Social Sciences) will be able to:</b>
<b>GA 1</b>	Demonstrate understanding and skills of application of knowledge of historical and contemporary issues in the social and linguistic settings with a transdisciplinary perspective to make an informed judgement
<b>GA 2</b>	Analyse and evaluate theories of individual and social behaviour in the familiar contexts and extrapolate to unfamiliar contexts in order to resolve contemporary issues
<b>GA 3</b>	Effectively and ethically use concepts, vocabularies, methods and modern technologies in human sciences to make meaningful contribution in creation of information and its effective dissemination
<b>GA 4</b>	Explore critical issues, ideas, phenomena and debates to define problems or to formulate hypotheses; as well as analyze evidences to formulate an opinion, identify strategies, evaluate outcomes, draw conclusions and/or develop and implement solutions
<b>GA 5</b>	Demonstrate oral and written proficiency to analyse and synthesise information and apply a set of cognitive, affective, and behavioural skills to work individually and with diverse groups to foster personal growth and better appreciate the diverse social world in which we live
<b>GA 6</b>	Develop a clear understanding of social institutional structures, systems, procedures, and policies existing across cultures, and interpret, compare and contrast ideas in diverse social- cultural contexts, to engage reasonably with diverse groups
<b>GA 7</b>	React thoughtfully with emotional and moral competence to forms of expressive direct action and apply social strategies toward eradicating threats to a democratic society and a healthy planet
<b>GA 8</b>	Articulate and apply values, principles, and ideals to the current societal challenges by integrating management and leadership skills to enhance the quality of life in the civic community through actions that enrich individual lives and benefit the community
<b>GA 9</b>	Recognize and appreciate the diversity of human experience and thought, and apply intellect and creativity to contemporary scenario, to promote individual growth by practicing lifelong learning

## PROGRAM OUTCOMES

PO	PO Description
	Students graduating with a BA degree in <b><u>Economics</u></b> will be able to
PO 1	Use the knowledge of economic history and/or the history of economic ideas for a comprehensive understanding of the current economic perspective or event
PO 2	Integrate other disciplinary perspectives with economic analysis to produce a critical assessment of a social problem
PO 3	Use relevant socio-political and economic data to gain insight into an economic relationship or behaviour
PO 4	Apply the concepts in economic theory to analyse any economic scenario
PO 5	Effectively express his/her opinion on an economic event, perspective or policy
PO 6	Creatively employ the insights gained to developing and disseminating constructs of newer economic ideas and policies
PO 7	Apply various quantitative and qualitative skills to analyse and forecast the behaviour of certain economic variables
PO 8	Recognize and appreciate the role various socio- economic, political and cultural institutions in interpreting, comparing and designing the economic policies

## 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/CE PCC, 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>								
<b>5</b>	<b>DS C 12</b>	<b>DS E</b>	<b>Min or</b>		<b>VSC-2- Major</b>		<b>CEP/FP-2</b>	<b>22</b>
<b>6</b>	<b>DS C 12</b>	<b>DS E 4</b>	<b>Min or 2</b>				<b>OJT-4</b>	<b>22</b>
<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- Vocational & Skill Enhancement Course (VSC):  
RUAVSCECO.O101**

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

**COURSE OUTCOMES:**

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

**DETAILED SYLLABUS**

<b>Course Code</b>	<b>Unit</b>	<b>Course/ Unit Title</b>	<b>Credits/ Hours</b>
<b>RUAVSCECO. O101</b>		<b>Know Your Finances- I</b>	<b>2/ 30 Lectures</b>
	<b>Unit I</b>	<b>Introduction of Money and Personal Finance I</b>	<b>10 Lectures</b>
		<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>	
	<b>Unit II</b>	<b>Basics of Financial Instruments and Financial Markets</b>	<b>10 Lectures</b>

		<ul style="list-style-type: none"> <li>● Banking, Functions, Role and Types of banks</li> <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: Vocational & Skill Enhancement Course (2 Credit Theory Course for BA)**

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

Sr No	Evaluation type	Marks
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- Vocational & Skill Enhancement Course:  
RUAVSCECO.E111**

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

**COURSE OUTCOMES:**

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

**DETAILED SYLLABUS**

<b>Course Code</b>	<b>Unit</b>	<b>Course/ Unit Title</b>	<b>Credits/ Hours</b>
<b>RUAVSCECO.E111</b>		<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>	

	Unit III	Setting up a business	10 Lectures
		<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>	

### Modality of Assessment: Vocational & Skill Enhancement Course (2 Credit Theory Course for BA)

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

Sr No	Evaluation type	Marks
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>

#### D) External Examination (Semester End)- 60%- 30 Marks

##### Semester End Theory Examination:

- Duration – The duration for these examinations shall be of **One Hour**.
- 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>	