



॥ 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

Fax : (02462) 215572

Academic-1 (BOS) Section

website: srtmun.ac.in

E-mail: bos.srtmun@gmail.com

Phone: (02462)215542

वाणिज्य व व्यवस्थापन विद्याशाखे अंतर्गत CBCS Pattern नुसार पदवी BBA ABM (Affiliated College) तृतीय वर्षाचा सुधारित अभ्यासक्रम (Syllabus) शैक्षणिकवर्ष २०२५-२६ पासून लागू करण्याबाबत.

## प रि प त्र क

संदर्भ:-शै-१/एनईपी/बीबीए/२०२५-२६/२२० दि.०८.०९.२०२५

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक २७ मे २०२५ रोजी संपन्न झालेल्या मा.विद्यापरिषदेच्या बैठकीतील विषय क्र. ४३/६१-२०२५ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील CBCS Pattern नुसार पदवी तृतीय वर्षाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२५-२६ पासून लागू करण्यात आलेला आहे. तथापि, वरील संदर्भीय परिपत्रकान्वये प्रकाशित केलेल्या अभ्यासक्रमामध्ये अभ्यासमंडळ अध्यक्षांनी किरकोळ दुरुस्ती करून सुधारित अभ्यासक्रम सादर केला असून, दुरुस्तीसह खालील अभ्यासक्रम लागू करण्यात येत आहेत.

### BBA ABM III 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.:शै-१/एनईपी/बीबीए/२०२५-२६/३७६  
दिनांक २७.०३.२०२६

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सहा.कुलसचिव

शैक्षणिक (१-अभ्यासमंडळे) विभाग

प्रत :

- १) मा. कुलगुरू महोदयांचे कार्यलय, प्रस्तुत विद्यापीठ.
- २) मा. प्र. कुलगुरू महोदयांचे कार्यलय, प्रस्तुत विद्यापीठ.
- ३) मा. आधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परीक्षा व मुल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
- ५) मा. प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ६) मा. संचालक, सर्व संकुले परिसर व उपपरिसर, प्रस्तुत विद्यापीठ
- ७) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. याना देवून कळविण्यात येते की, सदर परिपत्रक संकेतस्थळावर प्रसिध्द करण्यात यावे.



**SWAMI RAMANAND TEERTH MARATHWADA**  
**UNIVERSITY, NANDED - 431 606**



Faculty Commerce and Management  
(Structure and Syllabus of Three Years Degree Program with  
Choice Based Credit System Pattern)

**BACHELOR**

**Bachelor of Business Administration**  
(Agriculture Business Management)

**Third Year**

**(Revised -2025)**

Effective from Academic year 2025 – 2026

### **Bachelor of Business Administration (Agricultural Business Management)**

BBA in Agribusiness Management is a 3 year long full- time course divided into 6 semester, which each semester lasting a period of 6 Month and covering the many facets of food production worldwide. While some variation exists from one program to the next, aspiring candidates can anticipate a strong focus on business based education on subjects such as global Economics, Finance, Sales and Land Management.

#### **BBA in Agribusiness Management: Course Highlights**

Course Level	Under Graduate
Duration	3 Years
Examination Type	Semester System
Eligibility	10+2 (Any Faculty)
Admission Process	Counseling after taking entrance examination or Direct admission.

#### **Departments in BBA-ABM**

Agriculture Business Management (ABM)
Agriculture Finance (ABM-FIN)
Agriculture Marketing (ABM-MKT)

#### **Summary of credit system for BBA (ABM)**

<b>Semester</b>	<b>No. of Periods per week</b>	<b>Total credit in the semester</b>	<b>Total credit</b>
BBA Semester I	22	24	24
BBA Semester II	23	24	24
BBA Semester III	35	27	27
BBA Semester IV	22	27	27
BBA Semester V	23	23	23
BBA Semester VI	0	15	15
		<b>Total</b>	<b>140</b>

### BBA (ABM) Marks Distribution

Class	Internal	University Exam	Total
BBA Semester I	175	425	600
BBA Semester II	175	425	600
BBA Semester III	200	425	675
BBA Semester IV	200	425	675
BBA Semester V	175	400	575
BBA Semester VI	150	225	375
	<b>Total</b>		<b>3500</b>

**BBA-ABM College** (3years) program / degree is a specialized program in Hospitality Industry. It builds the student on studies in applied in Industry and to become competent in the current race and development of new Hospitality Studies. The duration of the study is of six semesters, which is normally completed in three years. Eligibility and Fees The eligibility of a candidate to take admission to **BBA-ABM College** Program is as per the eligibility criteria fixed by the University. More details on admission procedure and fee structure can be seen from the prospectus of the college / institution as well as on website of the University.

**Credit Pattern** Every course has corresponding grades marked in the syllabus structure. A total of 140 credits are essential to complete this program successfully. The Grading pattern to evaluate the performance of a student is as per the University rules.

Every semester has a combination of Theory courses and Practical courses. Each theory course has 03 credits which are split as 02 external credits and 01 internal credit. The university shall conduct the end semester examination for 03 external credits.

For theory internal credit, student has to appear for 01 class test (15 marks) and 01 assignment (10 marks). Every Practical course has 01 credit.

For Practical credit, the student has to submit Laboratory Book (05 marks), 15 marks for the practical activities carried out by the student throughout the semester and 05 marks are for the oral/ viva examinations.

**Pattern of Question Paper (50 Marks, 2.00 Hours and for 25 Marks 2.00 Hours )**  
**(University Assessment):**

Q. No. 1 will be compulsory and will have 10 Multiple Choice Questions carrying one mark each (10 marks).

Q. Nos. 2, 3, 4,5,6,7 will be Alternative broad answer type questions, and out of 6, four have to be solved of 10 marks each. (40 Marks)

**Note:**

i) Minimum marks for passing in all papers will be

- a) CA - (40%).
- b) ESE-. (Theory)-(40%)
- c) Practical- (40%)

ii) Other rules for ATKT, Grace, Class determination etc. applicable to B. Com (CBCS) degree would be applicable to BBA (CBCS) also.

iii) Depending upon the nature of subject, the questions may be conceptual/numerical/applied and may be consisting of two/three sub- questions.

**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED**

Vishnupuri, Nanded – 431606

**COURSE STRUCTURE FOR BACHELOR OF BUSINESS ADMINISTRATION (BBA)**

Syllabus of III year of BBA (ABM)

**BBA (ABM) III YEAR (V SEMESTER)**

<b>III YEAR (V SEMESTER)</b>								
Paper No	Name of Paper	Course No/	Lecture/ Practical	Total Periods	Continuous Assessment	University Assessment	Total marks	Total Credits
XXVIII	Modern Farming & Sustainable Agriculture	ABM-3513	3	42	25	50	75	3
XXIX	Structural and Indian Dynamic	ABM-3514	3	42	25	50	75	3
XXXI	International Finance and Business	ABM-FIN 356	3	42	25	50	75	3
XXXII	Excel Lab	AECC -7	-	-	-	-	-	-
<b>Discipline-Specific elective. ( Anyone Group of the following)</b>								
<b>Group A- Agriculture Business Management</b>								
XXXIV	Soil Fertility, Fertilizer & Nutrient Management	DSE-3A	2	28	25	25	50	3 (2+1)
XXXV	Post-Harvest Technology of Agriculture Crop	DSE-3B	2	28	25	25	50	3 (2+1)
XXXVI	Strategic Business Management	DSE-3C	2	28	25	25	50	3 (2+1)
<b>Group B- Financial Management</b>								
XXXIV	Banking	DSE-3A	2	28	25	25	50	3 (2+1)
XXXV	Introduction to Financial Markets	DSE-3B	2	28	25	25	50	3 (2+1)
XXXVI	Financial Services	DSE-3C	2	28	25	25	50	3 (2+1)
<b>Group C- Marketing Management</b>								
XXXIV	Rural Marketing	DSE-3A	2	28	25	25	50	3 (2+1)
XXXV	Product and Brand Management	DSE-3B	2	28	25	25	50	3 (2+1)
XXXVI	Digital Marketing	DSE-3C	2	28	25	25	50	3 (2+1)
<b>Skill Enhancement Course ( Any one of the following)</b>								

SEC.III.1	Research Methodology	SEC-3A	3	42	25	50	75	3
SEC.III .2	Financial Literacy Skill	SEC-3B	3	42	25	50	75	3
<b>Practical</b>								
XXXII	Excel Lab	AECC -7	2	28		50	50	2
<b>Group A- Agriculture Business Management</b>								
XXXIII	Soil Fertility, Fertilizer & Nutrient Management	DSE-3A	1	14		25	25	1
XXXIV	Post-Harvest Technology of Agriculture Crop	DSE-3B	1	14		25	25	1
XXXV	Strategic Business Management	DSE-3C	1	14		25	25	1
<b>Group B- Financial Management</b>								
XXXIV	Banking	DSE-3A	1	14		25	25	1
XXXV	Introduction to Financial Markets	DSE-3B	1	14		25	25	1
XXXVI	Financial Services	DSE-3C	1	14		25	25	1
<b>Group C- Marketing Management</b>								
XXXIV	Rural Marketing	DSE-3A	1	14		25	25	1
XXXV	Product and Brand Management	DSE-3B	1	14		25	25	1
XXXVI	Digital Marketing	DSE-3C	1	14		25	25	1
<b>Total</b>			<b>23</b>	<b>280</b>	<b>175</b>	<b>400</b>	<b>575</b>	<b>23</b>

**Syllabus of III year of BBA (ABM)**  
**BBA (ABM) III YEAR (V SEMESTER)**

**In Plant Training program**

<b>Sr. No</b>	<b>Title</b>	<b>Credits</b>
XXXVI	Attachment to Agriculture Industry	0 + 15 + = 15
	<b>Total</b>	<b>15</b>

**Credits Distribution**

<b>SR.NO</b>	<b>Components</b>	<b>Total Marks</b>	<b>Total Credits</b>
1	Project (Major )	100	4
2	Project ( Minor)	75	3
3	Viva	100	4
4	Field OR Industrial Visit	100	4
	<b>Total</b>		<b>15</b>

**Course No: - ABM- 3513    Course Title: - Modern Farming & Sustainable Agriculture**

**Credit: - 3**

**Semester: V**

### **Objectives**

1. Introduce advanced technologies such as precision farming, and automation to improve efficiency and sustainability in agriculture.
2. Develop an understanding of integrated farming systems that combine crop, livestock, and resource management for enhanced productivity.
3. Promote climate-smart agriculture practices to address environmental challenges and ensure long-term food security.
4. Equip students with entrepreneurial skills to innovate and manage modern agri-business ventures effectively

### **Course Outcomes**

1. Analyze and apply modern tools and technologies in farming for enhanced productivity and reduced environmental impact.
2. Design and manage integrated farming systems tailored to different agro-climatic zones.
3. Evaluate and implement sustainable farming practices that improve soil health, water use, and biodiversity.
4. Develop and assess agri-business models utilizing modern farming techniques and data-driven decision-making.

### **Theory**

<b>Unit No.</b>	<b>Content</b>	<b>Lecture</b>
1	Farming systems - Definition and Scope, Classification and Components - Classification of Farming Systems, Components of Farming Systems, Interactions between the components of farming systems, Types of Farming Systems	09

2	Integrated Farming Systems (IFS): Definition of IFS, Factors influencing Integration of Farm Enterprises, Advantages of IFS, Models for Irrigated and Rain fed situations, IFS for Irrigated low and uplands, IFS for rain fed and Dryland, IFS for Island	09
3	Cropping systems – definition and introduction of related terms, Classification of cropping systems, Interactions, advantages and disadvantages of cropping systems, Indices for Evaluation of Cropping Systems - Simple value indices, Biological indices and Economic indices	08
4	Organic farming – Definition, Concept, Principles of organic farming, Benefits and constraints of organic farming Components of organic farming Precision farming- importance and scope, Components of precision farming	08
5	Sustainable agriculture – Definition, Concepts, basic principles and goals of sustainable agriculture, Management practices, advantages, disadvantages and components of sustainable agriculture, Factors affecting ecological balance and ameliorative measures Land degradation and conservation of natural resources, Low external input agriculture (LEIA) and High external input agriculture (HEIA)	08
<b>Total</b>		<b>42</b>

#### **References:**

1. Cropping systems Theory and Practice -Chatterjee B.N. and Maiti S.
2. Cropping Systems in Tropics – Principles and practices. -Palanniappan S.P.
3. Organic Farming for Sustainable Agriculture by Dahama A. K. Agrobios Publication.
4. Handbook of Organic Farming

**Course No. : ABM-3514    Course Title: Structure & Dynamics of Indian Agriculture**

**Credit:        3                    Semester:    V**

**Objective**

1. Understand current state and Evolution.
2. Identifying strength & weaknesses.
3. Ensuring Food security & Nutrition.
4. Increasing Farmer incomes & Improving Livelihood.

**Outcome**

1. Food security.
2. Economic Contribution.
3. Employment Generation.
4. Income Generation.

**Theory**

<b>Unit No.</b>	<b>Topic</b>	<b>Lecture No.</b>
1	Place of Agriculture in National Economy and Comparison with other Countries. The pattern of Agriculture Holdings- Meaning of Agricultural Holding, Economic, Basic, Optimum and Family holdings, Size pattern of holdings in India (Recent Year), Categories of holdings, no. of holdings and area operated. Fragmentation, Sub-Division, and	8

	Consolidation of Land Holdings- Meaning, definition, advantages, disadvantages, causes and remedies of fragmentation and subdivision of holding.	
2	Different Types of Revolutions in India. Rainbow Revolution Revolution in production of Oilseed, Milk, Fish, Shrimp, Masselay, Meat/Tomato, Fruits/Apple, Fertilizer and Eggs, Green Revolution: Important features, Achievements and failures of the green revolution, Second green revolution/evergreen revolution	8
3	Agricultural Productivity: Trends, pre-independence and post-independence Causes and Consequences of Low Productivity in India, possibilities/ suggestions to increase production. Irrigation Development in Agriculture- Irrigation development in India, Impact of irrigation, problems and possibilities of future development Farm Mechanization- Meaning, Definition, Types, Scopes, advantages, and disadvantages, High Yielding Varieties (HYV) Programme-Role of seed, Irrigation, Fertilizers, plant protection, mechanization, transport	10
4	Five Year Plans- Silent Features- Plan period, Outlay, share, growth rates and achievements in the field of agriculture in brief. NITI Ayog - History of the planning commission, NITI Ayog, organization, working, role for agricultural development Place of Agriculture in National Planning- Problems of Food Security: Meaning, Definition, Dimensions, importance, Indian food security system, Buffer stock, PDS, Problems, and suggestions for achieving food security.	8
5	<b>Place of Agriculture in National Planning</b> , Problems of Food Security: Meaning, Definition, Dimensions, importance, Indian food security system, Buffer stock, Public Distribution System, Problems and suggestions for achieving food Security.	8
<b>Total</b>		<b>42</b>

### Suggested readings:

Text Book:

1. Mamoria, C.B. Agricultural Problems of India. Kitab Mahal, Allahabad.
2. by S. Subba Reddy Agricultural Economics, Oxford and IBH Publ. Co. Pvt. Ltd.

**Reference Books:**

1. By Ruddar Datta and K. P. M. Sundharam, S.Indian Economy, Chand Publications.
2. General Studies Indian Economy by Pratiyogita Darpan.
3. Website of NITI Aayog (Planning Commission ).

**Course No. : ABM FIN-356****Course Title: International Finance & Business****Credit: 3****Semester: V****Objective**

1. Managing international risk.
2. Optimizing international trade.
3. Optimizing global financial market.
4. Making informed investment decision.

**Outcome**

1. Increase trade & Investment.
2. Economic Integration.
3. Global market growth.
4. Economic development.

**Theory**

<b>Unit No.</b>	<b>Topic</b>	<b>Lecture No.</b>
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1	<b>International Business &amp; Theoretical Foundation of International Trade.</b> Importance, Nature, Scope & Modes of Entry into international Business, Gains from Trade, Terms of Trade & Foreign trade Multiplier, Informational Technology & India's Involvement in international Business, Reasons for International Trade & Theories of International Trade.	8
2	<b>Instruments of Commercial policy and balance of payment Account.</b> Tariffs, Quotas and Other Measures and Their Effects, Current & Capital Account Components & Accounting System, Issue in Investment, Technology Transfer and Pricing Regulation, Contemporary Development and issue in International Business.	8
3	<b>International Business Development</b> National Regulation of International Business, Multilateral Regulation of Trade And Investment, Regional Economic Integration, Political, Legal and Economic Environment.	8
4	<b>International Financial Operations</b> International Capital Structure & Portfolio Investment Decision, International Money and Capital Markets, Foreign Exchange & Interest Rates-Impact on Trade and Investment flows, International Accounting and Taxation Issues.	8
5	<b>International Economic Institutions, Agreements &amp; Regional Economic Integration.</b> WTO, IMF, World Bank & UNCTAD Agreements On Textiles and Clothing GSP, GSTP & Other International Agreements and Treaties, Theories of custom union, Common Market and free trade Area, EC, NAFTA & Regional Economic Co-operation.	8
<b>Total</b>		<b>42</b>

**Reference books:**

1. Hill, Charles, W.L. International Business
2. Griffin, Ricky W. And Pustay, Michael W, International Business.
3. Seth A.K – International Financial Management.

**Course No.: AECC -7**

**Course Title: Excel Lab**

**Credit: ( 0+2 = 2 )**

**Semesters: V**

### **Objective**

1. To introduce students to Microsoft Excel as a powerful tool for data analysis and visualization.
2. To develop skills in using Excel for data entry, formatting, formulas, charts, and basic automation.
3. To enable students to perform basic to intermediate data analysis using Excel features.
4. To foster problem-solving abilities using Excel in academic, business, and research contexts.

### **Outcomes**

1. Understand and navigate the Excel interface and its components.
2. Perform data entry, formatting, and data management tasks.
3. Use formulas and functions.
4. Create and format charts and graphs for effective data visualization.

### **Practical**

<b>Unit No.</b>	<b>Topic</b>	<b>Lecture No.</b>
1	Introduction to MS-Excel 2010 <ul style="list-style-type: none"><li>▪ MS-Excel 2010- Meaning, Function, Importance,</li><li>▪ Ribbon, Title Bar, Quick Access Toolbar, Help, Zoom Control, View Buttons,</li><li>▪ Worksheet Area, Row, Column, Cell, Status Bar, Dialog Box launcher</li></ul>	6

2	Formula & Functions <ul style="list-style-type: none"> <li>• Math &amp; Statistical functions: Average, Count, Min, Max, Sum, ABS, Round, Sort, Date &amp; Time Functions,</li> <li>• Logical Functions &amp; Text Functions, Auto Sum, Auto Fill, ascending &amp; descending sort</li> </ul>	6
3	Tables & Charts : <ul style="list-style-type: none"> <li>• Table, Pivot Table, Column Chart, Line Chart, Pie Chart, Bar Chart, Area Chart, Other Charts.</li> </ul>	6
4	Setting Worksheet <ul style="list-style-type: none"> <li>• Margins, Orientation, Size, Print Area, Breaks, Background &amp; Print Titles</li> </ul>	5
5	Data Validation & Protection : <ul style="list-style-type: none"> <li>• Data Validation, Filter, Goal Seek, Protect Sheet, Protect Workbook</li> </ul>	5
<b>Total</b>		<b>28</b>

### Reference Books

1. **Microsoft Excel 2021 Step by Step** Author: Curtis Frye Publisher: Microsoft Press
2. **Excel 2021 Bible** Author: Michael Alexander, Richard Kusleika Publisher: Wiley
3. **Excel 2021 for Dummies** Author: Greg Harvey Publisher: For Dummies (Wiley)
4. **Excel Data Analysis: Your visual blueprint for analyzing data, charts, and Pivot Tables** Author: Jinjer Simon Publisher: Wiley
5. **Data Analysis Using Microsoft Excel** Author: Michael R. Middleton Publisher: Cengage Learning
6. **Excel Power Programming with VBA** Author: Michael Alexander, Dick Kusleika Publisher: Wiley

**(Group A- Agriculture Business Management)**

**Course No. : DSE-3A      Course Title: Soil Fertility, Fertilizer & Nutrient Management**

**Credit: (2+1=3)      Semester: V**

**Objective**

1. Maximize crop productivity.
2. Optimize Nutrient use Efficiency.
3. Maintain Soil health.
4. Promote sustainability.

**Outcome**

1. Improved soil fertility.
2. Microbial Activity.
3. Improve crop quality.
4. Cost Saving.

**Theory**

<b>Unit No.</b>	<b>Topic</b>	<b>Lecture No.</b>
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1	<ul style="list-style-type: none"> <li>a. Soil fertility and productivity – factor affecting.</li> <li>b. Features of a good soil Management.</li> <li>c. Problems of supply &amp; factor affecting availability of nutrients.</li> <li>d. Relation between nutrient supply and crop growth.</li> <li>e. Organic farming – Basic concept &amp; Definitions.</li> </ul>	6
2	<ul style="list-style-type: none"> <li>a. Criteria of essential of nutrients, Essential plant nutrient their functions and deficiency symptoms.</li> <li>b. Transformation and dynamics of major plant nutrients in the soil.</li> </ul>	6
3	<ul style="list-style-type: none"> <li>a. Commercial fertilizer; Compositions, Relative fertilizer value and cost fertilizer mixers and grade.</li> <li>b. Crop response to different nutrients.</li> <li>c. Residual effect and fertilizer use efficiency; Agronomy, Chemical and physiological Methods and estimating.</li> <li>d. Techniques and increasing fertilizer use efficiency.</li> <li>e. Nutrient interaction.</li> </ul>	6
4	<ul style="list-style-type: none"> <li>a. Time and method of manures and fertilizer application foliar application and its concept.</li> <li>b. Fertilizer dozes.</li> <li>c. Relative performances of organic and inorganic manures, economic of fertilizer use.</li> <li>d. Integrated nutrients management, Use of vermicomposting and residue wastes in crops.</li> </ul>	5
5	<ul style="list-style-type: none"> <li>a. Preparation and use of farmyard manure, compost, green, manure, vermicomposting, bio fertilizer and other concentrate, their compositions, availability of crop responses.</li> <li>b. Recycling of organic wastes and residue management.</li> </ul>	5
<b>Total</b>		<b>28</b>

**Practical Exercises:**

Exercise No.	Title	Session
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1	Determination of soil PH.	2
2	Determination of EC.	2
3	Determination of organic C.	2
4	Determination of Total N.	2
5	Determination of available N, P, K and S in plant.	2
6	Interpretation of interaction effects.	2
7	Computation of economic yield optma.	2
<b>Total</b>		<b>14</b>

**Reference books:**

1. Fertility Integrated Nutrient Management – R. Singaravel, A.Angayarkanni.
2. Soil Fertility, fertilizer and Integrated Nutrient Management- Shivanand Tolanur.
3. Manure,Fertilizers and Soil fertility, Management – Dharendra singh

**Course No: - DSE-3B                      Course Title: - Post-Harvest Technology of Agriculture Crop**

**Credit: - (2+1=3)                      Semester: V**

**Objectives**

1. To impart knowledge on scientific handling, storage, and processing of agricultural produce to minimize post-harvest losses.
2. To understand the physiology of crops after harvest and its influence on shelf life, quality, and safety.
3. To introduce modern technologies and equipment used in grading, packaging, drying, and value addition.
4. To develop skills in post-harvest management for maintaining quality standards and ensuring food security.

**Course Outcomes**

1. Identify causes and stages of post-harvest losses and apply appropriate techniques to reduce them.
2. Operate and evaluate post-harvest machinery used for cleaning, grading, drying, and packaging of crops.
3. Implement storage and preservation techniques suitable for different crops and climatic conditions.
4. Develop value-added products and understand marketing strategies for post-harvest agricultural commodities.

**Theory**

<b>Unit No.</b>	<b>Content</b>	<b>Lecture</b>
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1	Importance of fruits and vegetables, extent and possible causes of post-harvest losses Pre-harvest factors affecting postharvest quality and Maturity Ripening and changes occurring during ripening Respiration and factors affecting respiration rate, Role of ethylene	6
2	Post-harvest diseases& disorders Heat, chilling & freezing injury Harvesting and field handling	6
3	Storage (ZECC, Cold storage, CA, MA, and Hypobaric) Value addition concept Principles and methods of preservation	6
4	Intermediate moisture food- Jam, jelly, marmalade, preserve, candy – Concepts and Standards Fermented and non-fermented beverages Tomato products- Concepts and Standards	5
5	Drying/ Dehydration of fruits and vegetables – Concept and methods, osmotic drying Canning -- Concepts and Standards Packaging of products	5
	<b>Total</b>	<b>28</b>

### Practical Exercises

Exercise No	Title	Session
1.	Demonstration and Use of Cleaning, Grading, and Sorting Equipment	2
2.	Study of Different Drying Methods: Sun Drying vs. Mechanical Drying	2
3.	Packaging Techniques for Perishable and Non-Perishable Crops	2
4.	Post-Harvest Handling and Storage of Fruits and Vegetables	2
5.	Preparation of Value-Added Products (e.g., Jam, Pickles, Dehydrated Vegetables)	2
6.	Identification of Post-Harvest Losses	2
7.	Study of Traditional Grain Storage Structures	2
	<b>Total</b>	<b>14</b>

### References:

1. **Post-Harvest Technology of Horticultural Crops** A. K. Thompson, Blackwell Publishing
2. **Post-Harvest Technology and Processing of Fruits and Vegetables** Verma, L. R. & Joshi, V. K. Indus Publishing
3. **Postharvest: An Introduction to the Physiology and Handling of Fruits and Vegetables** R. B. H. Wills et al. CAB International
4. **Post Harvest Management and Processing of Fruits and Vegetables** Sharma, R. R. New India Publishing Agency
5. **Principles of Post-Harvest Seed Physiology and Technology** Desai, B. B. CBS Publishers

**Course No. : DSE-3C**

**Course Title: Strategy of Business Management**

**Credit: (2+1=3)**

**Semester: V**

### **Objective**

- Understanding vision, mission, objectives, and goal.
- Understanding strategic management process.
- Environmental Analysis.
- Definition of goal.

### **Outcome**

- Clear direction.
- Competitive Advantages.
- Resource Optimization.
- Sustainable growth.

### **Theory**

<b>Unit No.</b>	<b>Topic</b>	<b>Lecture No.</b>
1	<b>Introduction of strategic management</b> <ul style="list-style-type: none"> <li>• Definition of strategic management –Nature of strategic management –Dimensions of strategic management –Need for strategic management -</li> <li>• Benefit of strategic management</li> <li>• Risk involved in strategic management, strategic management</li> </ul>	8

	process.	
2	<b>Strategy Formulation And Defining Vision</b> <ul style="list-style-type: none"> <li>• Aspect of strategy formulation –Business vision –Defining vision –Nature of vision –Characteristics of vision Statement</li> <li>• Importance of Vision –Advantages of vision.</li> </ul>	8
3	<b>Corporate Level Strategies</b> <ul style="list-style-type: none"> <li>• Expansions strategies –Retrenchment strategies-Turnaround strategy</li> <li>• Divestment-Bankruptcy Liquidation –Combination Strategies</li> <li>• Internationalization –Cooperation Strategies –Joint Ventures</li> <li>• Strategic –Alliances –Consortia-Restructuring.</li> </ul>	10
4	<b>Business Level Strategies</b> <ul style="list-style-type: none"> <li>• Industry structure –positioning of the firm –Generic strategies risk in competitive strategies</li> <li>• Critical Assessment of generic strategies-comment on porter’s generic strategies –business tactics.</li> </ul>	8
5	<b>Strategic Analysis and Choice</b> <ul style="list-style-type: none"> <li>• Process for strategic choice –focusing on a few alternatives – considering selection factors –evaluating in alternatives –making the actual choice</li> <li>• Industry analysis –cooperate portfolio analysis –Display matrices –balancing the portfolio</li> <li>• Portfolio and other analytical models –contingency strategies.</li> </ul>	8
<b>Total</b>		<b>28</b>

**Practical Exercises:**

Exercise No.	Title	Session
1	Case Studies on business cases.	2
2	Group Projects on business cases.	2

3	Guest Speakers on industry leaders.	2
4	Industry visits to observe strategic implementation.	2
5	Study on data analysis of business performance.	2
6	Strategic decision making on risk management.	2
7	Study on strategy implementation.	2
<b>Total</b>		<b>14</b>

### Reference books:

1. Francis Cherunilam ,Strategic Management ,Himalaya publishing Home ,Mumbai,1998.
2. Michel Porter, competitive Advantages, Free Press, New York
3. Ms. N. Sangeetha, Business Management.

### (Group B- Financial Management)

**Course No. : DSE-3A**

**Course Title: Banking**

**Credit : (2+1=3)**

**Semester: V**

### Objectives

1. Understand the basic concepts, structure, and evolution of the Indian banking system.
2. Identify and describe the core functions of banking, including deposit acceptance and lending.
3. Compare the types of banks and their specific roles in economic development.
4. Evaluate key banking reforms, especially the impact of the Narasimham Committee and NPAs.

### Course Outcomes

1. Explain the foundational concepts and structure of banks in India.
2. Illustrate how banks perform core financial services such as credit creation, payments, and forex dealing.
3. Distinguish between different types of banks and their objectives.
4. Understand and assess major reforms in the Indian banking sector.

### Theory

Unit No.	Content	Lecture
1	Introduction to Bank: Meaning, Function, Features of Bank, Types of Bank, Structure of Indian Banking System	

		6
2	Functions of Banking: Accepting Deposits, Granting Loans, Agency function, Payment & Collection of Cheque Bills of Exchange, Promissory Notes, Acting as trustee, General Utility function, Acting as Dealer in Foreign Exchange	6
3	Types of Bank: Definition, Objective & functions of Commercial Bank, EXIM Bank, Co-operative Bank, RBI, NABARD, State Bank of India	6
4	Banking Sector Reforms in India: Narasimhan Committee Report (1991) on Banking System in India, Management of NPA (Non-Performing Asset), Capital Adequacy Norms	5
5	Reserve Bank of India & Monetary Management Introduction to RBI, Objective & Functions of RBI, Organization & Administration, Structure of RBI, Monetary Policy of RBI, Liquidity Adjustment Facility	5
	<b>Total</b>	<b>28</b>

### Practical Exercises

Exercise No	Title	Session
1.	Visit a commercial bank and prepare a report on different types of accounts offered.	2
2.	Prepare a flowchart showing the structure of the Indian Banking System.	2
3.	Analyze a bank's balance sheet and identify major components of assets and liabilities.	2
4.	Simulate the process of cheque clearing and fund transfer.	2
5.	Prepare a comparative chart of Commercial Banks, Co-operative Banks, and Development Banks.	2
6.	Conduct a role-play of a loan sanctioning process, including the assessment of creditworthiness.	2
7.	Prepare a presentation on the key points of the Narasimham Committee Report (1991).	2
	<b>Total</b>	<b>14</b>

**References:**

- 1) Gordon & Natarajan, Financial Market Services, Himalaya Publication House
- 2) Essential of Business Finance, R.H. Shrivastav, Himalaya Publication
- 3) Khan M.Y., Indian Financial Management, Himalaya Publication

**Course No: - DSE-3B                      Course Title: - Financial Markets**

**Credit: - (2+1=3)                      Semester: V**

**Objectives**

1. Understand the structure and functioning of Indian and global financial markets.
2. Identify the various financial instruments traded in capital and money markets.
3. Evaluate the role of financial intermediaries and regulatory institutions like SEBI and RBI.
4. Analyze the trading mechanism and functions of stock exchanges in India.

**Course Outcomes**

1. Explain the evolution and role of financial markets in economic development.
2. Distinguish between primary and secondary markets, and between money and capital markets.
3. Identify and describe various financial instruments such as shares, bonds, derivatives, etc.
4. Understand how stock markets function, including listing, trading, and settlement processes.

**Theory**

<b>Unit No.</b>	<b>Content</b>	<b>Lecture</b>
1	Introduction Financial Market: Meaning of Financial Market, Classification of Market (based on the maturity of securities, Seasonality	6

	of claim & Organization, structure basis), Functions of Financial Market	
2	Financial Instruments : Introduction of Financial Instruments, Types of Instrument issued in Money market and Capital market, (Shares, Debentures, Commercial Papers, Certificate of Deposits, Mutual fund units, Government security) and its features	6
3	Financial Intermediaries: Meaning, Importance of Financial Intermediaries, Structure of Financial Intermediaries (RBI, SEBI, IRDA)	6
4	Money Market: Meaning, Definition, Role of Function of Money market, Instrument related to Money	5
5	Capital Market Meaning, Definition, functions of Capital market, Instruments related in Capital market	5
	<b>Total</b>	<b>28</b>

### Practical Exercises

Exercise No	Title	Session
1.	Prepare a report comparing primary and secondary markets with real-life examples.	2
2.	Visit or virtually explore a stock exchange website (e.g., NSE/BSE) and list top gainers/losers for a given day.	2
3.	Create a portfolio of 5 companies from different sectors and track their stock performance for a week	2
4.	Analyze a company's prospectus from a recent IPO and present key financial information.	2
5.	Identify and explain different financial instruments (e.g., equity, debentures, T-bills) with examples.	2
6.	Prepare a case study on a stock market scam (e.g., Harshad Mehta or Ketan Parekh) and its impact on regulations.	2
7.	Attend a webinar or seminar on financial literacy or stock market investing and write a summary report.	2
	<b>Total</b>	<b>14</b>

### References:

1. G. Sudarshana Reddy, Financial Management, Himalaya Publication
2. I.M. Pandey, Financial Management, Vikas Publication
3. S.N. Maheshwari, Financial Management, S. Chand & Sons Publication

**Course No: - DSE-3C**

**Course Title: - Financial Services**

**Credit: - (2+1=3)**

**Semester: V**

### **Objective**

1. To provide an overview of the Indian financial system and its components.
2. To develop an understanding of various financial services like banking, insurance, and mutual funds.
3. To familiarize students with emerging financial services such as leasing, factoring, and venture capital.
4. To enable students to analyze and evaluate financial products and services for informed decision-making.

### **Course Outcomes**

1. Students will be able to explain the structure and functioning of the Indian financial system.
2. Students will gain knowledge of key financial services and their role in economic development.
3. Students will develop skills to analyze various financial products and their suitability for different needs.
4. Students will be able to evaluate and compare emerging financial services and innovations.

## Theory

Unit No.	Content	No of Lectures
1	Overview of Indian Financial System • Development since 1991, Role of Financial Intermediaries, Various Financial Intermediaries	06
2	Secondary Market • Stock Exchanges: Bombay Stock Exchange, National Stock Exchange, Share trade, Introduction to Derivatives & Commodities, E-Trading – Index/Future	06
3	Portfolio Management Services • Meaning, Importance, Objectives, Role of Portfolio Manager types of Strategy passive & active	06
4	Regulatory framework Financial Services • Role & Function of RBI, SEBI, Provision of Companies Act, FEMA, Objective of these institutes	05
5	Merchant Banking • Meaning of Merchant Banking, Functions of Merchant Banking, Legal & Regulatory Framework, Role in issue Management, Issue pricing	05
<b>Total</b>		<b>28</b>

## Practical Exercises

Exercise No	Title	Session
1.	Simulation of Basic Banking Services	2
2.	Analysis of Mutual Fund Investments	2
3.	Comparative Study of Insurance Policies	2
4.	Stock Market Trading Simulation	2
5.	Understanding and Analyzing Credit Scores	2
6.	Loan Products Comparison and EMI Calculation	2
7.	Study of Regulatory Bodies in Financial Services	2
<b>Total</b>		<b>14</b>

## Reference:

1. Financial Services – M.Y. Khan, Tata McGraw Hill
2. Indian Financial System – Bharati V. Pathak, Pearson
3. Financial Markets and Services – E. Gordon & K. Natarajan, Himalaya Publishing House

4. Financial Services in India: Concepts and Applications – Dr. Sandeep Goel, PHI Learning
5. Financial Institutions and Markets – L.M. Bhole, Tata McGraw Hill

**(Group C- Marketing Management)**

**Course No: - DSE-3A**

**Course Title: - Rural Marketing**

**Credit: - (2+1=3)**

**Semester: V**

**Objectives**

1. To provide a comprehensive understanding of rural markets and their potential.
2. To analyze consumer behavior and marketing practices in rural India.
3. To develop skills for designing effective marketing strategies for rural products and services.
4. To explore challenges and opportunities in the rural marketing environment.

**Course Outcomes (Any 4)**

1. Students will be able to evaluate the characteristics and dynamics of rural markets.
2. Students will be equipped to design suitable marketing strategies for rural customers.
3. Students will demonstrate an understanding of rural consumer behavior and buying patterns.
4. Students will gain insights into distribution channels, communication strategies, and promotional tools in rural markets.

**Theory**

Unit No.	Content	No of Lectures
1	Overview of Indian Financial System • Development since 1991, Role of Financial Intermediaries, Various	6

	Financial Intermediaries	
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Exercise No	Title	Session
1	Case study analysis of a successful rural marketing campaign (e.g., HUL's Project Shakti, ITC e-Choupal).	2
2	Conduct a rural consumer survey and present findings on buying behavior.	2
3	Develop a rural marketing plan for a selected FMCG product.	2
4	Prepare an advertising strategy for promoting a product in a rural area.	2
5	Design a distribution model for delivering products to a remote village.	2
6	Role-play exercise: Simulating a rural marketing sales pitch.	2
7	Visit a rural market/haat and prepare a report on product availability and pricing	2

2	Secondary Market • Stock Exchanges: Bombay Stock Exchange, National Stock Exchange, Share trade, Introduction to Derivatives & Commodities, E-Trading – Index/Future	6
3	Portfolio Management Services • Meaning, Importance, Objectives, Role of Portfolio Manager types of Strategy passive & active	6
4	Regulatory framework Financial Services • Role & Function of RBI, SEBI, Provision of Companies Act, FEMA, Objective of these institutes	5
5	Merchant Banking • Meaning of Merchant Banking, Functions of Merchant Banking, Legal & Regulatory Framework, Role in issue Management, Issue pricing	5
Total		28

	<b>Total</b>	<b>14</b>
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## **Practical**

## **Reference Books**

1. "Rural Marketing: Text and Cases" — Krishnamacharyulu & Ramakrishnan
2. "Rural Marketing: Opportunities and Challenges" — Balram Dogra & Karminder Ghuman
3. "Rural Marketing in India: Text and Cases" — Sukhpal Singh
4. "Rural Marketing" — C. G. Krishnamacharyulu
5. "Rural Marketing in India: Challenges and Opportunities" — Pradeep Kashyap & Siddhartha Raut

**Course No: - DSE-3B**

**Course Title: - Product and Brand Management**

**Credit: - (2+1=3)**

**Semester: V**

## **Objectives**

1. To develop an understanding of the dynamics of rural markets and consumer behavior in India.
2. To equip students with skills to manage products and brands in rural and urban markets.
3. To explore strategies for creating and managing strong brands for rural markets.
4. To examine contemporary challenges and opportunities in Rural Marketing and Brand Management.

## Outcomes

Exercise No	Title	Session
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1. Students will gain insights into rural market characteristics, segmentation, and targeting.
2. Students will develop the ability to manage product lifecycle and brand strategies.
3. Students will be able to design suitable marketing programs for rural consumers.
4. Students will learn to measure and manage brand equity for products targeting rural and urban markets.

## Theory

Unit No.	Content	No of Lectures
1	<b>Introduction to Rural Marketing</b> Definition, Characteristics, Importance, Challenges, Rural vs Urban Marketing, Rural Market Potential.	6
2	<b>Rural Consumer Behavior and Rural Marketing Strategies</b> Buying Behavior, Influencing Factors, Segmentation, Targeting & Positioning in Rural Markets, Rural Marketing Mix.	6
3	<b>Product Management</b> Product Strategy, New Product Development (NPD), Product Life Cycle (PLC), Product Portfolio Strategies, Rural Product Design.	6
4	<b>Brand Management in Rural Context</b> Brand Concept, Brand Identity, Brand Positioning, Building Rural Brands, Communication Challenges, Role of Local Brands.	5
5	<b>Contemporary Issues &amp; Case Studies</b> Digital & Social Media in Rural Marketing, Rural Retailing Trends, Case Studies on Successful Rural Brands, Co-branding, Global Branding in Rural Contexts.	5
Total		28

1	Conduct a rural consumer survey to understand brand preferences and buying patterns.	2
2	Case study analysis of a successful rural brand (e.g., Patanjali, HUL's Project Shakti, ITC e-Choupal).	2
3	Develop a product plan for a rural market (product features, packaging, pricing strategy).	2
4	Prepare a brand positioning statement for a product targeted at rural consumers.	2
5	Conduct a brand audit for a rural-focused product and recommend improvement strategies.	2
6	Design an integrated marketing communication plan for promoting a brand in rural markets.	2
7	Visit a rural market or haat and prepare a report on product availability, distribution, and branding practices.	2
	<b>Total</b>	<b>14</b>

### **Practical**

### **Reference Books**

1. **"Rural Marketing: Text and Cases"** — Krishnamacharyulu & Ramakrishnan
2. **"Strategic Brand Management"** — Kevin Lane Keller
3. **"Rural Marketing: Opportunities and Challenges"** — Balram Dogra & Karminder Ghuman
4. **"Product and Brand Management"** — U. C. Mathur
5. **"Brand Management: Principles and Practices"** — Kirti Dutta

**Course No: - DSE-3C**

**Course Title: - Digital Marketing**

**Credit: - (2+1=3)**

**Semester: V**

### **Objectives**

1. Understand the fundamentals and scope of digital marketing.
2. Identify and apply various digital marketing tools and techniques.
3. Develop basic strategies for search engine optimization (SEO) and search engine marketing (SEM).
4. Analyze and implement social media marketing campaigns.
5. Measure and evaluate digital marketing performance using analytics tools.

### **Outcomes**

1. Understand the key concepts and evolution of digital marketing.
2. Apply various tools of digital marketing in business settings.
3. Develop SEO and SEM strategies for enhancing web visibility.
4. Plan and manage social media marketing campaigns.
5. Analyze digital marketing results and optimize marketing strategies based on data
6. urban markets.

### **Theory**

<b>Unit No.</b>	<b>Content</b>	<b>No of Lectures</b>
1	Introduction to Digital Marketing • Digital Marketing: Introduction, meaning, advantages of digital marketing, the difference between digital marketing and traditional marketing	6
2	E-Marketing • E-Marketing: Concept of E-marketing, History of E-marketing, objectives of E-marketing, Limitations of E-marketing	6
3	Social Media Marketing • Social Media Marketing: Concept of social media, Facebook, Twitter, Whatsapp, Instagram, advantages of social media and uses to business	6
4	Methods and Techniques of E-Marketing • Methods and Techniques of E-Marketing: Introduction, Objectives, Sponsorship Techniques, Direct Marketing Techniques, Merchandising Techniques, Online Seminar Techniques, Word-of-Mouth Marketing	5

	Techniques.	
5	Legal and Ethical Issues in E-Marketing • Legal and Ethical Issues in E-Marketing: Introduction, Objectives, Need for E-Business Legal Protection, Legal and Ethical Issues in E-Marketing, Privacy, Digital Property, Online Expression, Emerging Issues	5
<b>Total</b>		<b>28</b>

### Practical

<b>Exercise No</b>	<b>Title</b>	<b>Session</b>
1	Create a simple business website/blog using WordPress or Wix.	2
2	Conduct a keyword analysis for SEO using Google Keyword Planner.	2
3	Develop a Google Ads campaign for a selected product/service.	2
4	Design a social media marketing plan for a local business.	2
5	Prepare a report on online consumer behavior based on a digital marketing campaign.	2
6	Track and analyze website traffic using Google Analytics.	2
7	Conduct a competitor analysis of social media presence for a brand.	2
<b>Total</b>		<b>14</b>

### Reference Book

1. Digital Marketing, Seema Gupta, McGraw-Hill Education
2. Marketing 4.0: Moving from Traditional to Digital, Philip Kotler, Hermawan Kartajaya, Iwan Setiawan, Wiley
3. Digital Marketing: Strategy, Implementation, and Practice, Dave Chaffey & Fiona Ellis-Chadwick, Pearson Education
4. Understanding Digital Marketing: Marketing Strategies for Engaging the Digital Generation, Damian Ryan, Kogan Page
5. Digital Marketing Essentials, Jeff Larson & Stuart Draper, Stukent, Inc.

## Skill Enhancement Course

Course No: - SEC-3A

Course Title: - Research Methodology

Credit: - 3

Semester: V

### Objective

- Establishing clear framework.
- Ensuring Validity & Reliability.
- Facilitating communication and replication.
- Guiding the research process.

### Outcome

- Understanding and application of research concept.
- Skill in data analysis and presentation.
- Enhance critical thinking and writing.
- Ethical consideration in research.

### Theory

Unit No.	Particulars	No of Lectures
1	Introduction : - <ul style="list-style-type: none"><li>• Research: Meaning, Definition, characteristics of research.</li><li>• Objectives, Types of research.</li><li>Problems &amp; Steps of research.</li></ul>	09
2	Process of Selection and formulation of Research problem: <ul style="list-style-type: none"><li>• Research Problems: Problem Selection / Identification of the problem, Sources of research problems, Criteria of a good research problem.</li><li>• Hypothesis: Meaning, Characteristics of good hypothesis, types of hypothesis.</li></ul>	09
3	Research Design: <ul style="list-style-type: none"><li>• Research Design: Meaning of Research Design, Types of Research Design, Essential steps in preparation of research Design.</li></ul>	08

	<ul style="list-style-type: none"> <li>Evaluation of Research Design: Evaluation of the Research Design.</li> </ul>	
4	<p>Data Collection, Analysis, and Interpretation.</p> <ul style="list-style-type: none"> <li>Data Collection: Main forms of Data Collection responses, Methods of Data Collection</li> <li>Data Analysis: Meaning of data analysis, Types of analysis, Statistical tools, and analysis.</li> <li>Interpretation: Meaning of Interpretation of data, Needs and Importance, Technique of interpretation.</li> </ul>	08
5	<p>Research Report:</p> <ul style="list-style-type: none"> <li>Research Report: Meaning of Research Report, Steps in Organization of</li> <li>Research Report, Types of Report, Significance of Report Writing.</li> <li>Drafting of Report, Contents of a report</li> </ul>	08
	Total	42

**Reference Books:**

1. Research Methodology and Project Work by Dr. Mahesh A Kulkarni, Nirali Prakashan, Mumbai.
2. Research Methodology by N Thanulingon, Himalaya Publication, Mumbai
3. Methodology of Research in Social Sciences by O. R Krishnaswami, M. Rangnathan.

**Course No: - SEC-3B**  
**Credit: - 3**

**Course Title: - Financial Literacy Skill**  
**Semester: V**

### Objectives

1. To develop an understanding of personal financial management and financial decision-making.
2. To create awareness about financial products, services, and markets available in India.
3. To equip students with basic knowledge of budgeting, savings, credit, and investment planning.
4. To develop skills in managing personal finance including retirement planning and risk management.

### Outcome

1. Understand the concept of financial literacy and its importance in personal and professional life.
2. Identify various types of financial products such as savings, credit, insurance, and investment options.
3. Apply knowledge of budgeting, savings, and financial planning in personal life.
4. Understand the basics of credit management and debt control.
5. Develop a personal financial plan and evaluate options for achieving financial security.

### Theory

<b>Unit No.</b>	<b>Particulars</b>	<b>No of Lectures</b>
1	Money Matters and Budgeting Money as a medium of exchange and as a medium of storage; Net-worth- • difference between money and wealth, Assets and Liabilities, assets and income; liabilities and expenses, the importance of financial goals in personal financial planning, S.M.A.R.T. goals, • Sources of income, professional income, and investment income - active income and passive income; regular and lump sum expenses, discretionary and non-discretionary expenses; Deficit and Surplus, saving and investing, • What is Cash-flow Statement?-the structure, items, purpose, the different heads, the essence of Budget-Meaning, purpose and different heads, Opportunity Cost? Instant gratification and delayed gratification.	09
2	Understanding insurance and risk management • “pure risk” and “investment risks”, Ways to manage risk: Avoid, Reduce, Retain, Share & Transfer, spreading the risks and sharing of losses, insurance premium an expense, insurance products, and	09

	terminology, <ul style="list-style-type: none"> <li>• Term plan -the pure insurance, Hybrids combination of insurance and investment, Critical illness, General insurance: Vehicle insurance, Medical insurance, Disability insurance, and Property insurance,</li> <li>• Differences in the features of various products, Know about functions and powers of IRDA, the insurance regulator in India</li> </ul>	
3	Understanding Investments : <ul style="list-style-type: none"> <li>• The importance of Investment, diversification as a risk mitigation tool, Liquidity: definition, need and concept of Impact Cost, growth of money /concept of “returns”,</li> <li>• Inflation- short term and long term impact of inflation on personal finances,</li> <li>• the real rate of returns, CPI, WPI, Time Value of Money, Interest-Simple Interest, Compound Interest, Annualized Interest, and its calculations, Understanding the impact of different compounding frequencies, nominal interest and effective interest rate, the Rule of 72 and Rule of 144</li> </ul>	08
4	Introduction of Stock & Bonds <ul style="list-style-type: none"> <li>• Equity Stocks -face value, shares at a premium and a discount, dividend, the market value of each share and how is it determined, Earnings per share (EPS), Price to Earnings Ratio (P/E ratio),</li> <li>• Bonds and debentures-types of bonds/debentures: Issuers, Term to maturity, Interest rate -fixed or floating, Secured / unsecured, Convertible/ nonconvertible,</li> <li>• Understand credit risk and credit rating</li> </ul>	08
5	Security Market Regulators in India : <ul style="list-style-type: none"> <li>• SEBI- functions and powers of Securities and Exchange Board of India</li> <li>• Securities market regulator in India.</li> <li>• stock exchanges their main functions and stock exchanges in India</li> </ul>	08
	Total	42

**Reference:**

- a. <http://www.ncfeindia.org/NFLAT>
- b. National Financial Literacy Assessment Test-Vidyabhartee Prakashan

**Syllabus of III year of BBA (ABM)**  
**BBA (ABM) III YEAR (VI SEMESTER)**

**In Plant Training program**

<b>Sr. No</b>	<b>Title</b>	<b>Course No</b>	<b>Credits</b>
XXXVI	Attachment to Agriculture Industry	ABM 3615	0 + 15 + = 15
<b>Total</b>			<b>15</b>

**Credits Distribution**

<b>SR.NO</b>	<b>Components</b>	<b>Total Marks</b>	<b>Total Credits</b>
1	Project (Major )	100	4
2	Project ( Minor)	75	3
3	Viva	100	4
4	Field OR Industrial Visit	100	4
<b>Total</b>			<b>15</b>