

ANDHRA PRADESH STATE COUNCIL OF HIGHER EDUCATION

(A Statutory body of the Government of Andhra Pradesh)

REVISED UG SYLLABUS UNDER CBCS

(To Be Implemented from Academic Year 2020-21)

PROGRAMME: FOURYEAR B.A. (Hons)

Domain Subject: ECONOMICS***Skill Enhancement Courses (SECs) for Semester V***

(Syllabus with Learning Outcomes, References, Co-curricular Activities & Model Q.P. Pattern)

Structure of SECs for 5th Semester

(To Choose One pair from the Four (A, B, C, & D) alternative pairs of SECs)

Uni Code	Course Number 6 & 7	Name of Course	Hours/ Week	Credits	Marks	
					IA – 20 Fieldwork/Pro ject work 5	Sem End
	6A	Rural Entrepreneurship	5	4	25	75
	7A	Farmer Producer Organizations	5	4	25	75

OR

	6B	Urban Entrepreneurship and MSMEs	5	4	25	75
	7B	Retail and Digital Marketing	5	4	25	75

OR

	6C	Insurance Services	5	4	25	75
	7C	Banking and Financial Services	5	4	25	75

OR

	6D	Inferential Statistics and Software Packages	5	4	25	75
	7D	Project Designing and Report Writing	5	4	25	75

Note1: For Semester–V, for the domain subject, Economics, any one of the four pairs of SECs shall be chosen as courses 6 and 7, i.e., 6A & 7A or 6B & 7B or 6C & 7C or 6D & 7D. The pair shall not be broken (ABCD allotment is random, not on any priority basis).

Note-2: One of the main objectives of Skill Enhancement Courses (SEC) is to inculcate skills related to the domain subject among students. The syllabus of SEC will be partially skill oriented. Hence, teachers shall also impart practical training to students on the skills embedded in syllabus citing related real field situations

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons).

Domain Subject: **ECONOMICS**

IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 6A: Rural Entrepreneurship
(Skill Enhancement Course (Elective) (4 Credits))

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the basic theories and essentials of entrepreneurship;
2. Identify and analyze the entrepreneurship opportunities available in local rural area;
3. Apply the theories of entrepreneurship to the conditions of local rural area and formulate appropriate business ideas;
4. Demonstrate practical skills that will enable them to start rural entrepreneurship.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit - 1: Entrepreneurship: Concept and Theories

Concept and Importance of Entrepreneurship - Theories of Entrepreneurship: Innovations, X-Efficiency, Risk Bearing - Qualities and Functions of an Entrepreneur –Women Entrepreneurship – Ecopreneurship.

Unit - 2: Rural Entrepreneurship, Business Planning and Agribusiness

Rural Entrepreneurial Ecosystem – Factors, Problems and Challenges of Rural Entrepreneurships - Process of Identification of new Entrepreneurship Opportunities in Rural Areas - Formulation of Business Planning for Rural Entrepreneurship - Agribusiness and Value Addition: Procuring, Processing, Storing, and Marketing.

Unit- 3: New Rural Entrepreneurship Opportunities

New Entrepreneurship Opportunities in Farm sector: Organic Farm Products, Nutri-Cereals, Horticultural Products, Forest Produce, Medicinal Plant Products - New Entrepreneurship Opportunities in Rural Non-farm sector: Poultry, Aquaculture, Sericulture, Honeybee, Mushrooms Cultivation, Handicrafts.

Unit - 4: Financing and Marketing for Rural Entrepreneurship

Financing the Rural Entrepreneurship: Procedures to obtain formal loans from banks and other institutions - Preparation of Detailed Project Report for Loan - New avenues of Finance: Crowd Funding and Venture Capital - Marketing of Rural Products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing.

Unit - 5: Institutional Support and Case Studies of Rural Entrepreneurship

Institutional Support for Rural Entrepreneurship - Special Role of NABARD in promoting and supporting the Rural Entrepreneurship - Government Schemes for promotion of Rural Entrepreneurship– Rules and Procedures to start a Rural Entrepreneurship Firm – Discussion of two different types of Case Studies related to Rural Entrepreneurship with local relevance.

III. References:

1. Gordona, E and N. Natarajan: *Entrepreneurship Development*, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
2. Sudhir Sharma, Singh Balraj, Singhal Sandeep, *Entrepreneurship Development*, WisdomPublications, Delhi, 2005.
3. Drucker, P., *Innovation and Entrepreneurship: Practice and Principles*, Harper & Row, New York, 1985; revised edn., Butterworth-Heinemann, Oxford, 1999.
4. National Council of Rural Institute (NCRI): Curriculum for Rural Entrepreneurship, 2019. <http://www.mgncre.org/pdf/Rural%20Entrepreneurship%20Material.pdf>
5. NITI Aayog: *Report of Expert Committee on Innovation and Entrepreneurship*, New Delhi, 2015. https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expert-committee.pdf
6. Vardhaman Mahavir Open University, *Entrepreneurship Development & Small Scale Business*, Kota. <http://assets.vmou.ac.in/BBA12.pdf>
7. MANAGE: *Agri-Business and Entrepreneurship Development*, Course Material AEM-202, 2013. <https://www.manage.gov.in/pgdaem/studymaterial/aem202.pdf>
8. NABARD: *Model Bankable Farming on Hi-Tech Agriculture, Green Farming*, 2015. [https://www.nabard.org/demo/auth/writereaddata/ModelBankProject/1612162301Precision_farming_for_vegetable_cultivation_in_Kerala_\(E\).pdf](https://www.nabard.org/demo/auth/writereaddata/ModelBankProject/1612162301Precision_farming_for_vegetable_cultivation_in_Kerala_(E).pdf)
9. Johanne Hanco: *A Handbook for Training of Disabled on Rural Enterprise Development*, Food and Agricultural Organisation (FAO), 2003. <http://www.fao.org/3/ad453e/ad453e.pdf>
10. IGNOU: *Marketing for Managers*, New Delhi. <http://egyankosh.ac.in/handle/123456789/4271>
11. www.nirdpr.org

12. <https://www.nabard.org/>
13. <http://sfacindia.com/>
14. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like identification business product, making business plan, preparing DPR for loan, application for bank loan, doing marketing survey, marketing a product etc pertaining to any type of rural entrepreneurship of local relevance and make a field visit to any one such unit. The expertise of practicing rural entrepreneurs can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of rural entrepreneurship of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing entrepreneurs, concerned government officials
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

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A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 7A: Farmer Producer Organizations (FPOs)
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concept and organization of FPO and its economic activities.
2. Identify and analyse the opportunities related to FPO in local rural area.
3. Apply the concepts to the identified FPO related opportunities available in the local area and formulate business ideas.
4. Demonstrate practical skills that will enable them to start a FPO or earn wage employment in it

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Concept of FPO and Importance

Concept and importance of FPO – Types of FPOs - Organizational structure and Functions of FPO - Ecosystem required for FPO - Role of FPOs in present Indian Agricultural Development – Factors, Problems and Challenges of FPOs in India.

Unit 2: Establishing FPO and Collaborations

Situation Analysis and Mobilizing Farmer Producers for FPO - Rules and Regulation related to FPOs - Procedures to start FPO –Infrastructure required for FPO - Collaboration with Other Organizations –Training and Capacity Building to Persons in FPO – Managing Financial Accounts of FPO.

Unit 3: Economic Activities and Business Planning of FPO

Economic Activities undertaken by FPO: Input Purchase, Custom Hiring Machines - Output Business: Procuring, Processing, Storage, Logistics, Marketing, Exporting etc. - Product Identification and Value Chain Analysis for FPO - Business Planning for FPO - Viable Business Models of FPO: Multi-product and Value Added.

Unit 4: Financing and Marketing of FPO

Financial Planning in FPO - Mobilization of Capital from Members, Promoters, Banks and other Funding Agencies-Marketing of FPO Products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing.

Unit 5: Institutional Support and Case Studies of FPOs

Institutional Support and Resource Supporting Agencies for FPOs - Special Roles of NABARD and SFAC – Government Schemes for promotion of FPOs - Discussion of two important Case Studies related to FPOs with different product or process types of local relevance.

III. References:

1. NABARD: *Farmer Producer Organizations*, FAQs. Mumbai, 2015. <https://www.nabard.org/demo/auth/writereaddata/File/FARMER%20PRODUCER%20ORGANISATIONS.pdf>
2. NABARD: *Farmer Producer Organizations: Status, Issues and Suggested Policy Reforms*, Mumbai, 2019-20. <https://www.nabard.org/auth/writereaddata/CareerNotices/2708183505Paper%20on%20FPOs%20-%20Status%20&%20%20Issues.pdf>
3. NABARD: *FPO e-Learning Module*. https://www.nabard.org/FPO/story_html5.html
4. SFAC: *Formation and Promotion of 10, 000 Farmer Producer Organisations: Operational Guidelines*, New Delhi, 2020. <http://sfacindia.com/UploadFile/Statistics/Formation%20&%20Promotion%20of%2010,000%20FPOs%20Scheme%20Operational%20Guidelines%20in%20English.pdf>
5. FAO: *Course on Agribusiness Management for Producers' Associations*, 2009. <http://www.fao.org/3/i0499e/i0499e00.htm>
6. Richa Govil, Annapurna Neti and Madhushree R. Rao: *Farmer Producer Organizations: Past, Present and Future*, Azim Premji University, Bengaluru, 2020 . <http://publications.azimpremjifoundation.org/2268/>
7. IGNOU: *Marketing for Managers*, New Delhi. <http://egyankosh.ac.in/handle/123456789/4271>
8. <https://www.nabard.org/>
9. <http://sfacindia.com/FPOS.aspx>
10. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (Training of students in the related skills by the teacher for a total 10 Hours)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like preparing business model, value chain analysis of any product, application for the support of NABARD, SFAC and any similar supporting organization, financial planning, capacity building form staff and members

etc. pertaining to FPO of local relevance and make a field visit to any one such unit. The expertise of practicing FPO persons can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of FPO in their local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):
Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing FPO persons, concerned government officials
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 6B: Urban Entrepreneurship and MSMEs
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the basic theories and essentials of entrepreneurship
2. Identify and analyze the entrepreneurship opportunities available in local urban area.
3. Apply the theories of entrepreneurship to the conditions of local urban area and formulate appropriate business ideas.
4. Demonstrate practical skills that will enable them to start urban entrepreneurship

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit1: Entrepreneurship: Concept and Theories

Concept and Importance of Entrepreneurship - Theories of Entrepreneurship: Innovations, X-Efficiency, Risk Bearing - Qualities and Functions of an Entrepreneur – Women Entrepreneurship -Ecopreneurship.

Unit2: Urban Entrepreneurship and Business Planning

Urban Entrepreneurial Ecosystem – Factors, Problems and Challenges of Urban Entrepreneurships - Process of Identification of new Entrepreneurship Opportunities in Urban Areas - Formulation of Business Planning for Urban Entrepreneurship.

Unit 3: MSMEs and New Urban Entrepreneurship Opportunities

Features of Micro Small Medium Enterprises (MSMEs) – Cluster Development Approach and Leveraging Technology for MSMEs – Problems and Challenges of MSMEs - New Entrepreneurial Opportunities in Urban Area: Food and Beverages, Sanitary and Health Products, Solid Waste and Scrap Disposal, Tourism and Hospitality Services, Consultancy Services and Event Management, Logistic services.

Unit 4: Financing and Marketing of Urban Entrepreneurship

Financing the Urban Entrepreneurship and MSMEs: Procedures to obtain formal loans from Banks and other Institutions, Preparing Detailed Project Report for Loan - New avenues of Finance: Crowd Funding and Venture Capital –Marketing of Urban Entrepreneurship and MSMEs products: Market Survey, Demand Forecasting, Marketing Strategies, Branding, Planning and Promotion, Digital and Social Media Marketing – Public Procurement Policy to purchase MSME Products.

Unit 5: Institutional Support and Case Studies of Urban Entrepreneurship

Institutional support for Urban Entrepreneurship and MSMEs - Government Schemes for promotion of Urban Entrepreneurship and MSMEs: Startup, Standup, PMKVY, PLI etc. – Rules and Procedures to start a Urban Entrepreneurship Firm and MSME –Discussion of two different types of Case Studies related to Urban Entrepreneurship with local relevance.

III. References:

1. Gordona, E and N. Natarajan: ***Entrepreneurship Development***, Himalaya Publishing House Pvt Ltd, Mumbai, 2017.
2. Sharma Sudhir, Singh Balraj, Singhal Sandeep, ***Entrepreneurship Development***, Wisdom Publications, Delhi, 2005.
3. Drucker, P., ***Innovation and Entrepreneurship: Practice and Principles***, Harper & Row, New York, 1985; revised edn, Butterworth-Heinemann, Oxford, 1999.
4. NITI Aayog: ***Report of Expert Committee on Innovation and Entrepreneurship***, New Delhi, 2015. https://niti.gov.in/writereaddata/files/new_initiatives/report-of-the-expert-committee.pdf
5. Vardhaman Mahavir Open University, ***Entrepreneurship Development & Small Scale Business***, Kota. <http://assets.vmou.ac.in/BBA12.pdf>
6. Reserve Bank of India: ***Report of Expert Committee on Marginal, Small, Medium Enterprises***, Mumbai, 2019. <https://www.rbi.org.in/Scripts/PublicationReportDetails.aspx?UrlPage=&ID=924>
7. IGNOU: Marketing for Managers, New Delhi. <http://egyankosh.ac.in/handle/123456789/4271>
8. <https://nimsme.org>
9. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (Training of students in the related skills by the teacher for a total 10 Hours)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like identification business product, making business plan, preparing DPR for loan, application for bank loan, marketing

survey, marketing a product etc pertaining to any type of urban entrepreneurship of local relevance and make a field visit to any one such unit. The expertise of practicing rural entrepreneurs can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of urban entrepreneurship of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing entrepreneurs, concerned government officials
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 7B: Retail and Digital Marketing
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concepts and principles about the retail and digital marketing;
2. Identify and analyse the opportunities related to retail and digital marketing available in the local area;
3. Apply the concept to formulate the new strategies related to retail and digital marketing;
4. Demonstrate the practical skills required to get employment in retail and digital marketing or to start own digital marketing.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Concept of Marketing

Concept of Marketing - Type of Markets – Marketing Mix – Marketing Strategies – Marketing Segmentation – Marketing Organization - Marketing Research - Pricing Policies and Practices - Major Players in Retail and Digital Market in India.

Unit 2: Understanding Product and Consumer

Marketing Product Types – Product Decision and Strategies - Product Life Cycle - Consumer Behavior Model – Factors of Consumer Behavior -Understanding Indian Consumer - Strategies of persuading the Consumer – Sale Promotion: Advertisement, Branding and Packaging.

Unit 3: Retail Marketing

Concept of Retail Marketing – Types of Retailing – Big and Small Retail Markets - Retail Marketing Mix – Essentials of Successful Retail Marketing - Retail Marketing Strategies – Multichannel Retailing – Store Management – Shopping Market Dynamics.

Unit 4: Digital Marketing

Digital Marketing: Concept and Types – Telemarketing –Online or e-tailing – Essentials of Digital Marketing –Difference between Physical Retail and Digital Marketing – Digital Marketing Channels - Customer Behavior in Digital Marketing – Major players in Digital Marketing and their Marketing Strategies - Tools and Apps of Digital Marketing.

Unit 5: Marketing Models and Case Studies

Marketing Models of Retail and Digital Market Companies/Shops: Global, National and Local levels- Discussion of two different types of Case Studies related to Retail and Digital Marketing.

III. References:

1. Venkatesh Ganapathy: *Modern Day Retail Marketing Management*, Bookboon Company, 2017.<https://mmimert.edu.in/images/books/modern-day-retail-marketing-management.pdf>
2. Prashant Chaudary: *Retail Marketing in the Modern Age*, Sage Publication, 2019
3. Jermy Kagan and Siddarth Shekar Singh: *Digital Marketing & Tactics*, Wiely Publishers, 2020.
4. Philip Kotler: *Marketing Management*, 11th Edition, Prentice-Hall of India Pvt. Ltd., New Delhi. , 2002
5. S.Neelamegham: *Marketing in India*, 3rd edition, Vikas Publications, New Delhi, 2000.
6. IGNOU: *Marketing for Managers*, New Delhi.
<http://egyankosh.ac.in/handle/123456789/4271>
7. Digitalmarketer: The Ultimate Guide to Digital Marketing.
<https://www.digitalmarketer.com/digital-marketing/assets/pdf/ultimate-guide-to-digital-marketing.pdf>
8. NITI Aayog: *Connected Commerce: Creating a Roadmap for Digitally Inclusive Bharat, 2021*. <https://niti.gov.in/writereaddata/files/Connected-Commerce-Full-Report.pdf>
9. IASRI Course in *Agribusiness Management and Trade Concepts in Marketing*<http://ecoursesonline.iasri.res.in/mod/page/view.php?id=710>
10. World Bank: *Digital Economy in South East Asia: Strengthening the Foundations for Future Growth*, 2019.
<https://documents1.worldbank.org/curated/en/328941558708267736/pdf/The-Digital-Economy-in-Southeast-Asia-Strengthening-the-Foundations-for-Future-Growth.pdf>
11. Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like marketing research, product life

cycle analysis, preparing marketing model, behavior with customer, store management, use of important digital marketing websites and apps etc. pertaining to retail and digital marketing organization and make a field visit to any one such unit in local area. The expertise of practicing marketing persons can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of retail and digital marketing organization in their local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*): Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts and practicing marketing persons
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 6C: **Insurance Services**
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to

1. Explain the concept and principles of insurance service and functioning of insurance service agencies;
2. Identify and analyse the opportunities related insurance services in local rural area;
3. Apply the concepts and principles of insurance to build a career in Insurance services;
4. Demonstrate practical skills to enable them to start insurance service agency or earn wage employment in it.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Insurance Concept and Principles

Risk Management: Risk and Uncertainty, Risk Classification – Concept, Importance and Types of Insurance– Principles of Insurance – Insurance Regulations in India - Role of IRDA and Insurance Ombudsman –Scope for Insurance Business in India.

Unit 2: Life Insurance and Products

Life Insurance: Nature and Features - Major Life Insurance Companies in India - Important Life Insurance Products/policies and their Features: Conventional, Unit Linked, Annuities, Group Policies – Medical Examiner.

Unit 3: General and Health Insurances and Products

General Insurance: Nature, Features and Types - Major General Insurance Companies in India - Important General Insurance Products/Policies and their Features - Surveyor – Health Insurance: Nature and Features - Health Insurance Companies in India - Major Health Insurance Products/policies and their Features: Individual, Family, Group.

Unit 4: Practicing as an Insurant Agent

Insurance Contract and Terms of Insurance Policy - Registration of Insurance Agency with the Company — Procedure to issue a Policy: Application and Acceptance – Policy Lapse and Revival – Premium Payment, Assignment, Nomination and Surrender of Policy – Policy Claim - Important Websites and Apps of Insurance in India.

Unit 5: Understanding the Customer and Case Studies

Insurance Customer and Categories – Understanding Customer Mindset and Satisfaction - Addressing the Grievances of the Customer – Ethical Behavior in Insurance – Moral Hazard –Discussion of two different Case Studies related to Life or General or Health Insurance Services.

III. References:

1. Insurance Institute of India: *Principles of Insurance (IC-01)*, Mumbai, 2011.
2. Insurance Institute of India: *Practice of Life Insurance (IC-02)*, Mumbai, 2011.
3. Insurance Institute of India: *Practice of General Insurance (IC-11)*, Mumbai, 2011
4. IGNOU: *Life Insurance*
<https://egyankosh.ac.in/bitstream/123456789/6472/1/Unit-20.pdf>
5. IGNOU: *Non-Life Insurance*
<https://egyankosh.ac.in/bitstream/123456789/6470/1/Unit-21.pdf>
6. P. Periyaswamy: *Principles and Practice of Insurance*, Himalaya Publishers, New Delhi (2nd Edition), 2019.
7. G. Dionne and S.E. Harrington (Eds.): *Foundations of Insurance Economics*, Kluwer Academic Publishers, Boston, 1997.
8. K. Jr. Black, and H.D. Skipper Jr.: *Life and Health Insurance*, Prentice Hall, Upper Saddle River, New Jersey, 2000.
9. <https://www.irdai.gov.in>
10. <https://www.insuranceinstituteofindia.com>
11. <https://licindia.in/>
12. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like explaining the details of an insurance policy to a customer – life, health and general policy, filling up application for a policy, calculation of premium and claim, make use of important websites and apps etc. pertaining to insurance and make a field visit to any insurance organization in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of insurance agency of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing insurance agents. Trainers, concerned officials.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 7C: **Banking and Financial Services**
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Explain the concept and essentials banking and financial services.
2. Identify and analyse the employment opportunities related to banks and other financial institutions.
3. Apply the concepts to banking and financial opportunities and formulate ideas related to them.
4. Demonstrate practical skills to enable them to get employment in Banks and other financial institutions as business correspondents or Common Service Centers or marketing agents.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit1: Principles of Banking and Indian Banking System

Meaning of Banking – Principles of Banking – Functions of Banking – Structure of Indian Banking System – Regulations of Banking in India – Role of RBI in Banking – Anti-money Laundering - Basics of Financial literacy - Problems and Challenges of Banking in India.

Unit 2: Deposits, Loans and Digital Banking

Bank Deposit Account Types – Account Opening and Closing – Banking Customer types – KYC Norms – Negotiable Instruments: Cheque, Bill of Exchange, Promissory Note, Endorsement - Principles of Lending – Different categories of Loans – Mortgaging -Priority Sector Lending – E-Banking facilities: Debit Card, Credit Card, Net Banking, Mobile Banking, Tele-banking, Micro ATMs, Digital Currency – Core Banking Solutions.

Unit 3: Banking Correspondents and Common Service Centers

Banking Correspondent Model - Activities of Banking Correspondent: Deposit Mobilization. Identification of Borrowers, Collection and Recovery Loan, Other Banking Services – Common Services Centre (CSC) - Provision of Services by CSC – Requirement for Registering CSC and Telecentre - Case Study of Banking Correspondents with any Bank or CSC in Local Area.

Unit 4: Financial Services of NBFIs

Non-Banking Financial Institutions (NBFIs): Types and Major Players of NBFIs in India – Important Financial Services offered by NBFIs and their Features – Concept of EMI - Micro Finance: Concept and Operation - Chit Funds: Concept and Operations– Payment Banks - Regulations of NBFIs in India – Problems and Challenges of NBFIs in India.

Unit 5: Work with Finance Service Company (FSC)

Types of loans by Finance Service Company (FSC) – Customer of FSC: Types and Needs - Marketing of FSC's Loans – Procedures and Requirements in FSC's Loan Sanction - Collection and Recovery of FSC Loans - Case Study of a FSC's services in Local Area.

III. References:

1. Indian Institute of Banking and Finance: *Principles and Practices of Banking*, Macmillan India Limited, 2021.
<https://drive.google.com/file/d/1VU7aN4s5ikPQl7nX6mTBW-sVLQCNhfvK/view>
2. Indian Institute of Banking and Finance: *Retail Banking*, Macmillan India Limited, 2015.
3. D.R.Patade Babasaheb Sangale and T.N.Salve : *Banking and Finance: Fundamental of Banking*, Success Publications, Pune, January 2013.
<https://app1.unipune.ac.in/external/course-material/Fundamental-of-Banking-English.pdf>
4. N. Mukund Sharma: *Banking and Financial Services*, Himalaya Publishers, 2015.
5. Akhan Ali Jafor: *Non-Banking Financial Companies in India: Functioning and Practice*, New Century Publications, New Delhi, 2010.
6. RBI: “Non-Banking Financial Institutions” in *Report on Trend and Progress of Banking in India 2019-20*.
7. RBI: Discussion Paper on *Engaging Business Correspondents*.
https://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2234
8. Govt. of India: Ministry of Electronic and Information Technology: *Digital Seva-Operational Manual for Common Service Centres*.
<https://csc.gov.in/assets/cscmanual/digitalsevaoperationalmanual.pdf>
9. <http://www.cscentrepneur.in/> for Telecentre Entrepreneurship Course
10. <https://www.rbi.org.in/>
11. <http://www.iibf.org.in/>

12. Other Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like opening and closing bank account, explaining negotiable instruments, loan application process at banks, operation of digital banking, operating common service center, loan application and sanction in FSC, make use of important websites and apps etc. pertaining to banks and FSCs and make a field visit to any bank and FSC in local area. The expertise of practicing insurance agent or trainer can be utilized for this purposes.

2) **For Student:** Students shall visit and understand the functioning of bank and FSC of their interest in the local area. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):
Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing bankers, trainers and concerned officials.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

Note: For the latest topics which have no formal material available, the teacher is expected to prepare own material by using multiple latest sources and practical knowledge.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 6D: **Inferential Statistics and Software Packages**
(Skill Enhancement Course (Elective), 4 Credits)

1. Learning Outcomes:

Students at the successful completion of the course shall be able to:

1. Demonstrate the knowledge related to the important concepts and techniques of inferential statistics
2. Calculate correlation, regression coefficients and interpret the results.
3. Use Excel sheets and SPSS package to analyse the data and derive the results.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Concept and Theories of Probability

Concept of Probability - Definitions of Probability: Classical or Mathematical and Empirical or Statistical – Axiomatic Approach to Probability – Theorems of Probability: Addition and Multiplication (without proofs).

Unit 2: Theoretical Probability Distributions

Binomial Distribution: Constants (without proof) and Properties – Poisson Distribution: Constants (without proof) and Properties – Normal Distribution: Constants (without proof) and Properties – Standard Normal Distribution and Standard Normal Curve – Economic and Practical Applications of Binomial, Poisson and Normal Distributions.

Unit 3: Test of Significance - Large and Small Sample Tests

Steps involved in Testing of Hypotheses – Large Sample or Z-Test – Testing the difference between Means and Proportions – Small Sample Tests – Difference between Large and Small Sample Tests – Applications of Student's t-test, χ^2 test, F-test – One way and Two way ANOVA.

Unit 4: Linear and Non-linear Multiple Regression Models

Four Variable Linear Multiple Regression Model – Notation – Assumptions – Estimation of Partial Regression Coefficients – Interpretation of Regression coefficients - Testing the coefficients: t-test, p- value – Coefficient of Determination: R^2 and adjusted R^2 – Estimation of Non-linear Multiple Regression: Cobb-Douglas Production Function and Interpretation of Elasticity Coefficients.

Unit 5: Excel and Software Packages for Data Analysis

Worksheet – Entering data in Worksheets – Creating Graphs and Charts - Mathematical and Statistical Functions -Data Analysis Pack in Excel - Descriptive Statistics, Testing of Hypotheses, ANOVA, Correlation and Regression, Random Number Generation - Data Handling Using SPSS - Opening Excel files in SPSS - Analysis Tools - Descriptive Statistics - Selection of Variables in Multiple Linear Regression – Estimation of Regression Coefficients using SPSS and their interpretation.

III. References:

1. S. C. Gupta: **Fundamentals of Statistics**, Himalaya Publishing House, Bombay, 1982.
2. S. P. Gupta: **Statistical Methods**, S. Chand & Company, New Delhi, 2000.
3. K. V. S. Sharma : **Statistics Made Simple: Do it yourself on PC, (Second edn.)** Prentice Hall of India, New Delhi, 2010.
4. తెలుగు అకాడమీ ప్రచురణ “పరిమాణాత్మక పద్ధతులు”
5. B. N. Gupta: **Statistics Theory and Practice**, Sahitya Bhavan, Agra, 1992.
6. Goon A.M., M. K. Gupta and B. Dasgupta: **Fundamentals of Statistics**, Vol.1, The World Press, Ltd, Calcutta, 1975.
7. Nagar, A.L. and R. K. Das: **Basic Statistics**, Oxford University Press, New Delhi, 1996.
8. **D N Elhance**, Veena Elhance & B M Aggarwal **Foundation of Statistics**, Kitab Mahal, New Delhi, 2018.
9. Relevant web resources suggested by the teacher and college librarian

IV. Co-Curricular Activities:

a) Mandatory (*Training of students in the related skills by the teacher for a total 10 Hours*)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like calculation and interpretation normal curve, Z-values, t-test, χ^2 test, F-test, ANOVA, regression results, t, p and R^2 values using Excel and/or SPSS. The expertise of practicing persons can be utilized for this purposes.

2) **For Student:** Students shall take up a real time data of any economic organisation or firm and calculate the important statistical tests for the data and write the results with

interpretations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) Suggested Fieldwork/Project work Format (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts, practicing persons.
2. Hands on experience by field experts.
3. Assignments
4. Debates on related topics
5. Seminars, Group discussions, Quiz, etc.

###

A.P. State Council of Higher Education
Semester-Wise Revised Syllabus under CBCS, 2020-21

Course Code:

Four-Year B.A. (Hons)
Domain Subject: **ECONOMICS**
IV Year B.A.(Hons)-Semester-V

Max Marks: 100

Course 7D: Project Designing and Report Writing
(Skill Enhancement Course (Elective), 4 Credits)

I. Learning Outcomes:

The Student at the successful completion of the course shall be able to:

1. Demonstrate the knowledge relating to research, its role in enhancement of knowledge in social sciences in general and economics in particular;
2. Formulate a good research design to undertake mini research projects with a view to studying the socio-economic problems of the society;
3. Undertake a field survey by himself/herself to collect relevant data and information relating to his/her project work;
4. Develop capacity to write a simple project report with all relevant components on the research project undertaken by him/her.

II. Syllabus: (Hours: Teaching: 60, Training: 10, Others Including Unit Tests: 05)

Unit 1: Foundations of Research

Meaning and Importance of Research - Scientific Research – Social Science Research – Methods of ensuring Objectivity in Social Science Research – Limitations of Research in Social Science – Ethics in Research.

Unit 2: Classification of Research

Pure and Applied Research – Exploratory and Descriptive Research – Diagnostic Research – Action Research – Analytical Research – Evaluation Research – Experimental Research Design – Concepts of Independent and Dependent Variables – Case Study method.

Unit 3: Planning of Research Project

Selection of a Research Problem – Criteria for Selecting a Research Problem – Review of Theoretical and Related Research Studies - Choice of Secondary and Primary Data for the Study - Choice of Census and Sample Data – Preparation of a Research Proposal – Components of a good Research Proposal.

Unit 4: Implementation of a Project Design

Fieldwork/Project work and Collection of Data – Choice of Schedules and Questionnaire – Pilot Study – Role of Observation and Participation – Documentary Evidences - Projective Techniques: Functions and Types - Editing Data – Graphical and Statistical Analysis of Data using Appropriate Statistical Techniques.

Unit 5: Report Writing

Types of Research Report – Target Audience – Nature of Language to be used in Research Report - Outlines of a good Research Report – Prefatory Items – Body of the Report – Terminal Items: Differences between References and Bibliography – Appendices - Ethical values in Research Report - Plagiarism Test - Components of a good Research Paper.

III. References:

1. C. T. Kurien: *A Guide to Research in Economics*, Sangam Publishers for Madras Institute of Development Studies, Chennai, 1973.
2. O. R. Krishnaswami and M. Ranganatham: *Methodology of Research in Social Sciences*, Himalaya Publishing House, Mumbai, 2018.
3. C. R. Kothari: *Research Methodology: Methods and Techniques*, New Age International (Pvt.) Ltd. Publishers, New Delhi, 2004.
4. K. V. S. Sharma : *Statistics Made Simple: Do it yourself on PC*, (Second edn.) Prentice Hall of India, New Delhi, 2010.
5. John W. Creswell and J. David Creswell : *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, Sage Publications, New Delhi, 2018.
6. Shanti Bhushan Mishra and Shashi Alok, *Handbook of Research Methodology*, Educreation, Bilaspur, 2017.
7. Wayne C. Booth, Gregory G. Colomb, and Joseph M. Williams: *The Craft of Research*, University of Chicago Press, Chicago, 2016.
8. Dr. Ranjit Kumar: *Research Methodology: A Step-by-Step Guide for Beginners*, Sage Publications, New Delhi, 2014.
9. Geoffrey Marczyk, David DeMatteo, and David Festinger: *Essentials of Research Design and Methodology*, John Wiley and Sons, New Jersey, 2005.
10. Sharan B. Merriam: *Qualitative Research: A Guide to Design and Implementation* Jossey Boss, San Francisco, 2009.
11. Mark Balnaves & Peter Caputi: *Introduction to Quantitative Research Methods: An Investigative Approach*, Sage Publications, New Delhi, 2001.
12. Relevant web resources suggested by the teacher and college librarian.

IV. Co-Curricular Activities:

a) Mandatory (Training of students in the related skills by the teacher for a total 10 Hours)

1) **For Teacher:** Training of students by teacher in the classroom and in the field for a total of not less than 10 hours on skills and hands on experience like evaluation of program, selection of research problem, doing literature survey, preparation of research proposal, data editing, graphs and statistics, writing research report and paper etc. and make field visit to study a simple research issue. The expertise of practicing researcher can be utilized for this purposes.

2) **For Student:** Students shall take up small research issue of their interest and visit a field area related to that problem. They shall write their individual observations in the given format, not exceeding 10 pages, and submit to the teacher, as Fieldwork/Project work Report

3) **Suggested Fieldwork/Project work Format** (*Report shall not exceed 10 pages*):

Title Page, Student Details, Acknowledgments, Index page, Objectives, Step-wise process, Findings, Conclusion & References.

4) Max Marks for Fieldwork/Project work Report: 05

5) Unit Tests/Internal Examinations.

b) Suggested Co-Curricular Activities

1. Invited Lectures with academic experts and researchers.
2. Hands on experience by field experts.
3. Assignments.
4. Debates on related topics.
5. Seminars, Group discussions, Quiz, etc.

###

MODEL QUESTION PAPER PATTERN

Max. Marks: 75

Time: 3 Hours

Section A (Total 5 x 5 Marks = 25 Marks)

Write Short Answers for any **five** of the following Questions. Each Answer Carries 5 Marks

1	
2	
3	
4	
5	
6	
7	
8	

(At least one question should be given from every unit of all the five units. At least two questions should be related to testing skills)

Section B (Total 5 x 10 Marks = 50 Marks)

Write Answers for the following **five** Questions.

Each Answer Carries 10 Marks

9	(a) Or (b)
10	(a) Or (b)
11	(a) Or (b)
12	(a) Or (b)
13	(a) Or (b)

(Each set of question contains two internal choice sub-questions (a or b) which should be given from the same unit and one set form each unit of all the five units. At least two choice sub-questions should be related to testing skills)

Prepared by:

1. Prof. D. Krishnamoorthy, Department of Economics, Sri Venkateswara University, Tirupati.
2. Dr. Ch. Sankar Rao, Lecturer in Economics, T.R.R. Govt. Degree College, Kandukur, Prakasam District, A.P.

B.A. ECONOMICS

III year B.A. PROGRAMME (UG) COURSES) UNDER CBCS

SEMESTER – VI

PAPER VIII – F: CLUSTER ELECTIVE – F1- TAXATION

F1 – TAXATION

MODULE – 1

Theories of Taxation - Classical and Modern Theories – Cost of service theory – The Benefit Theory – Ability to Pay Theory.

MODULE – 2

Kinds of Taxation – Direct and indirect Taxes – Progressive, Proportional, Regressive and Digressive Taxes – Merits and Demerits.

MODULE – 3

Effects of Taxation – The Concept of Taxable Capacity – Effects on production and distribution – Shifting and incidence of taxes.

MODULE – 4

Taxes of the central and state Govt.s -Taxes on incomes – Corporate taxes – Customs duties – Excise duties Land revenue – Ag. Income tax - Stamp duties – court fees – Professional tax – State excise duties.

MODULE – 5

Goods and service tax – History of GST – Taxation Scheme – GST Rates – Effects and Impacts – GST network.

Dr. S. Vighneswara Rao
Associate professor
GDC, Chodavaram.

B.A. ECONOMICS

III year B.A. PROGRAMME (UG) COURSES) UNDER CBCS

SEMESTER – VI

**PAPER VIII – F2: CLUSTER ELECTIVE – F2 – PUBLIC EXPENDITURE
AND DEBT**

F2 – PUBLIC EXPENDITURE AND DEBT

MODULE – 1

Scope of public expenditure – Public vs. Private expenditure – Canons of public expenditure.

MODULE – 2

Effects of public expenditure – Effects on Production and Distribution – Role of Public expenditure for economic stability.

MODULE – 3

Public expenditure in India – Revenue and Capital expenditures – Reasons for the growth of public expenditure in India.

MODULE – 4

Public Debt – objectives of Borrowing – Causes of Borrowing – Burden of public debt – Effects of Public Debt.

MODULE – 5

Sources of Public debt – Internal and external sources - India's public debt – Trends.

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B.A. ECONOMICS

III year B.A. PROGRAMME (UG) COURSES) UNDER CBCS

SEMESTER – VI

**PAPER VIII – F3: CLUSTER ELECTIVE – F3 – FINANCIAL
ADMINISTRATION**

F3 – FINANCIAL ADMINISTRATION

MODULE – 1

Fiscal and Monetary policies – Classical vs. Modern economists views – Functional finance - Role of fiscal and Monetary policies in Developing economies.

MODULE – 2

Deficit Financing – Meaning – Objectives of deficit financing – Need – Effects of deficit financing.

MODULE – 3

Principles of Federal finance – principles – equity – elasticity – co-ordination - problems of Federal finance.

MODULE – 4

Centre – State financial relations in India – Constitutional provisions – central – State and local resources.

MODULE – 5

Finance commissions – Constitution of Finance commissions – Functions of Finance commission – 13th Finance commission.

Dr. S. Vighneswara Rao
Associate professor
GDC, Chodavaram.