

SEMESTER – IV

Course Code	Course Title	Teaching Hrs/Week	Internal Assessment Marks	External Assessment Marks	Exam Hrs	Credits
Lang401	English -IV	4	20	80	3	3
Lang402	Kannada/Marathi/Urdu -IV	4	20	80	3	3
DSC403	Banking and Insurance Mgt.	5	20	80	3	5
DSC404	Organizational Behavior	5	20	80	3	5
DSC405	Quantitative Techniques	5	20	80	3	5
ELC406	RURAL MARKETING (Elective)	4	10	40	2	2
SBC407	Corporate Etiquettes (Skill Based)	3	10	40	2	2
	TOTAL	30	120	480		25

BANKING AND INSURANCE MANAGEMENT

Internal Marks: 20

Semester End Exam Marks: 80

Total No. of Teaching Hours: 56

No. of Hours per week: 4 Hours

COURSE OBJECTIVES:

6. Understand the legal aspects of banker and customer relationship.
7. Open different types of accounts.
8. Understand different types of E-payments.
9. Understand the basic concepts of Insurance Management.
10. Understand the different types of Insurances.

UNIT 1: BANKER AND CUSTOMER	Hours
A) Banker and Customer Relationship: Introduction – Meaning of Banker & Customer; General and Special relationships between Banker & Customer, (Rights and Obligations of Banker & Customer). B) Customers and Account Holders: Types of Customer and Account Holders – Procedure and Practice in opening and operating the accounts of different types of customers – Minor, Joint Account Holders, Partnership Firms, Joint Stock Companies, Clubs, Non-Resident Account – NRI & NRE Accounts.	16 Hours
UNIT 2: BANKING OPERATIONS	
Meaning – Duties and Responsibilities of Collecting Banker, Holder for Value, Holder in Due Course; Statutory Protection to Collecting Banker. Paying Banker - Meaning – Precautions – Statutory Protection to the Paying Banker; Cheques – Crossing of Cheques – Types of Crossing; Endorsements - Meaning, Essentials and Kinds of Endorsement; Dishonor of Cheque - Grounds for Dishonor of cheque.	8 Hours
UNIT 3: BANKING INNOVATIONS	
New technology in Banking – E-services – plastic cards. Internet Banking, ATM based services, ECS, MICR, RTGS, NEFT, DEMAT, IMPS, UPI, AADHAR enabled payment system, USSD, E-Valet and application based payment systems, Role of artificial intelligence in banks, Block Chain – Meaning and features.	12 Hours
UNIT 4: INSURANCE MANAGEMENT	
Definition of Insurance, Insurer, Insured, Insurance contract – Nature of Contracts, Role of Insurance, Importance and Features of Insurance.	12 Hours
UNIT 5: INSURANCE TYPES	
Types of Insurance – Marine, Fire, Health, General and Miscellaneous.	8 Hours

Skill Development Activities:

1. Collect and paste payin slip for SBA/c and Current a/c.
2. List out different types of customers and collect KYC documents required for loan
3. List out various fee-based services offered by a bank in your locality
4. List out application-based payment systems provided by a commercial bank.
5. List out the different types of Insurance policies.

Reference Books:

5. Gordon&Natarajan:BankingTheoryLawandPractice,HPH.
6. Maheshwari.S.N.:BankingLawandPractice, Vikas Publication.
7. KothariN.M:LawandPracticeof Banking.
8. TannanM.L:BankingLawandPracticeinIndia,IndianLawHouse
9. S.PSrivastava:BankingTheory&Practice,AnmolPublications.
10. SheldonH.P:PracticeandLawof Banking.
11. NeelamCGulati:PrinciplesofBankingManagement.
12. Dr.AliceMani:BankingLawandOperation,SB.
13. Principles of Insurance Law – M.N. Sreenivasan, M.N. Mishra
14. Elements of Banking and Insurance : Sethi and Bhatia
15. Insurance – Theory and Practice, Tripathy and Pai.

Course Code: DSC404

ORGANIZATIONAL BEHAVIOUR

Internal Marks: 20

Semester End Exam Marks: 80

Total No. of Teaching Hours: 56

No. of Hours per week: 4 Hours

COURSE OBJECTIVES:

1. Understand the key concepts and theories of organizational behaviour.
2. Analyse individual behaviour and examine group dynamics
3. Understand the impact of organizational culture and change management
4. Demonstrate an understanding of the process of organizational development and diagnosing

UNIT 1: INTRODUCTION AND FOUNDATION OF INDIVIDUAL BEHAVIOUR	Hours
Organization Behaviour – Meaning, Definition of OB, Nature, Need and Importance, Limitations, Contributing disciplines to OB, Different Models of OB, Emerging Challenges of OB Individual Behaviour – Factors influencing individual behaviour, Self-Concept, Personality - Meaning, Determinants, Traits and Theories of Personality.	14 Hours
UNIT 2: ATTITUDE, PERCEPTION AND MOTIVATION	
Attitude – Meaning, Characteristics, Components (Tri-Component Model), Formation and its Importance. Perception – Meaning,, Factors influencing Perception, Perceptual Process, Importance of Perception in OB. Motivation – Meaning, Importance and Theories of Motivation	12 Hours
UNIT 3: GROUP DYNAMICS	
Group – Meaning, Types, Stages of Group Formation, Reasons for Joining Groups, Group Decision Making Process Teams – Meaning, Types of Teams Conflict – Sources of Conflict, Ways of Resolving Conflict	8 Hours
UNIT 4: ORGANIZATIONAL CULTURE AND CHANGE MANAGEMENT	
Organizational Culture – Meaning, Types, Factors Influencing Organizational Culture, Impact of Culture on Employee Behaviour Organizational Change – Meaning, Importance, Nature of Planned Change, Factors Affecting Change, Resistance to Change, Overcoming Resistance to Change	12 Hours
UNIT 5: ORGANIZATIONAL DEVELOPMENT	
Organizational Development – Meaning, Nature, Process of OD, Overview of Entering and Contracting. Diagnosing – Meaning, Comprehensive Model for Diagnosing Organizational Systems (Organizational Level, Group Level and Individual Level)	10 Hours

Reference Books:

1. Organizational Behaviour – K. Aswathappa, Himalaya Publishing House
2. Organizational Behavior – Robbins, International Book House
3. Organizational Behaviour – Fred Luthans, McGraw Hill

4. Organizational Theory and Behaviour – L M Prasad, Sultan Chand and Sons
5. Organizational Behaviour – S. S. Khanka, S. Chand and Company Limited

Course Code: SBC405

QUANTITATIVE TECHNIQUES

Internal Marks: 20

Semester End Exam Marks: 80

Total No. of Teaching Hours: 56

No. of Hours per week: 4 Hours

COURSE OBJECTIVES:

1. To acquaint students with the construction of mathematical models for managerial decision situations to obtain a solution wherever applicable.
2. To know the different types of probability distributions and use it to solve managerial problems.
3. Understanding basics of hypothesis testing in inferential statistics.
4. Use Operations research to be able to take decisions using linear programming. Transportation, assignment and Game theory

UNIT 1: PROBABILITY	Hours
Probability: Meaning and important definitions; Problems on combination and complementary event; Problems on addition theorem. Probability Distribution: Meaning, characteristics of Binomial, Poisson, and Normal distribution. Problems on Binomial, Poisson, and Normal distribution. (No problems on fitting of Binomial and Poisson curve)	12 Hours
UNIT 2: HYPOTHESIS TESTING	
Concept; Level of Significance; Hypothesis decision table, type I and type II error, null and alternative hypothesis. Testing of hypothesis: Z test on mean, equality of means, proportion and equality of proportions, Chi – Square test – Independence of attributes (2x2 contingency table)	14 Hours
UNIT 3: LINEAR PROGRAMMING	
Formulation of L.P. Problems, Graphical Solutions (Special cases: Multiple optimal solution, infeasibility, unbounded solution)	10 Hours
UNIT 4: ELEMENTARY TRANSPORTATION	
Balanced and Unbalanced transportation problem – Meaning; Initial Basic feasible solution by North West Corner Rule, Least Cost method, Vogel's Approximation Method (VAM); Optimal solution - Modified Distribution Method.	10 Hours
UNIT 5: ELEMENTARY ASSIGNMENT AND GAME THEORY	
Hungarian Method - Balanced and Unbalanced problem on minimisation. Game theory: meaning and important terms of game theory solution by mini max method, dominance property method and graphical method.	10 Hours

Reference Books:

1. N. D. Vohra: Quantitative Management, Tata
2. McGraw Hill. P. K. Gupta, Man Mohan, KantiSwarup: Operations Research, Sultan Chand.
3. V. K. Kapoor: Operations Research, Sultan Chand & Sons.
4. J. K. Sharma: Operations Research Theory & Applications, Macmillan India Limited.
5. S Kalavathy: Operations Research, 4th Edition, Vikas Publishing House Pvt. Ltd.

Course Code: Elective Course EC406

RURAL MARKETING (Elective)

Internal Marks: 10

Semester End Exam Marks: 40

Total No. of Teaching Hours: 30

No. of Hours per week: 3Hours

Pedagogy: Classroom lectures, Tutorials, and Case study method.

Course Outcomes: On successful completion of the course, the Students will demonstrate

- Describe the importance and application of various concepts of rural marketing.
- demonstrate the appropriate selection of the segmentation, targeting and positioning strategies along with the environmental factors that influence rural consumers' buying behaviour.
- Design a Pricing Strategy that suits the characteristics of rural products and the stage in the product life cycle.
- Formulate the appropriate marketing communication and rural distribution channel plans to promote and deliver the rural products.
- Appraise the recent trends in Rural marketing and the application of digital technology in rural marketing.

Module No. 1: Introduction to Rural Marketing	Hours
Meaning and definition, Nature and scope of rural marketing, rural vs urban markets, concepts and classification of rural markets, rural marketing environment, rise of rural consumerism.	10 Hours
Module No. 2: Rural Consumer Behaviour	
Consumer buying Behaviour in rural markets, factors affecting consumer Behaviour. Market segmentation – Bases for segmenting rural consumer markets.	10 Hours
Module No. 3: Rural Product and Pricing Strategy	
Rural product, Rural product classification, Product Life Cycle, Product Life Cycle strategies in rural markets, New Product Development in rural markets, Branding for rural markets. Pricing for rural markets – Factors and strategies.	10 Hours

Skill Developments Activities:

- a) Prepare a Product life cycle for a Rural product
- b) Select a Rural Product and conduct a Consumer Satisfaction Survey
- c) Prepare an advertisement copy for a rural product
- d) Visit an APMC Yard/Mandi's and prepare a report on any one Agri product pricing.

Text Books:

- Debarun Chakraborty and Soumya Kanti Dhara, et al. (2021), Rural Marketing in India: Texts and Cases, 1st Edition Atlantic Publishers and Distributors Pvt Ltd
- Acharya SS and Agarwal NL (2019), Agricultural Marketing in India, 6th Edition, Oxford & IBH Publishing Co Pvt Ltd.
- Dinesh Kumar and Punam Gupta (2019), Rural Marketing), 1st Edition, SAGE Publications India Pvt Ltd.
- C. G. Krishnamacharyulu (2010), Rural Marketing: Text and Cases, 2nd Edition, Pearson India Education Services Pvt Ltd.
- T.P.Gopalaswamy (2009) Rural Marketing-Environment, Problems and Strategies,3rd Edition, Vikas Publishing House.

Note: Latest edition of text books may be used.

Course Code: Elective Course EC407

CORPORATE ETIQUETTES

Internal Marks: 10

Semester End Exam Marks: 40

Total No. of Teaching Hours: 56

No. of Hours per week: 4 Hours

COURSE OBJECTIVES:

1. To learn the principles of Corporate/business etiquettes and professional behavior
2. To understand the etiquettes for making business correspondence effective
3. To be able to present yourself confidently at various business situations.
4. Develop awareness of dining and multicultural etiquettes.

UNIT 1: INTRODUCTION TO CORPORATE/ BUSINESS ETIQUETTES	Hours
Business Etiquettes- An Overview: Significance of Business Etiquettes in 21st Century; Professional Advantage; Need and Importance of Professionalism. Introduction ABCs of etiquette- meeting and greeting scenarios principles of exceptional work behavior role of good manners in business professional conduct. Workplace Etiquette: Etiquette for Personal Contact- Personal Appearance, Gestures, Postures, Facial Expressions, Eye-contact, Space distancing.	12 Hours
UNIT 2: E-MAIL ETIQUETTES	
E-Mail Etiquette: Significance of Netiquette, E-mail: Way of professional communication, Basic Email Etiquettes: Proper Grammar, Spelling, Punctuation, Styling and Formatting, Body of Email, Response, Privacy.	10 Hours
UNIT 3: TELEPHONE/MOBILE ETIQUETTES	
Telephone Etiquette: Telephone Communication Techniques -Placing Telephone calls, Answering Calls, Transferring Calls, Putting Calls on Hold, Taking Messages, Handling Rude Callers, Tactful Responses, Leaving Professional Messages; Developing Cell Phone Etiquettes; Voicemail Etiquette; Telephonic Courtesies.	12 Hours

SKILL DEVELOPMENT ACTIVITIES:

1. Demonstration of a good hand shake. Do's and Don't's of a good hand shake. Do we shake hands with her or not?
2. How to handover a business card ? From multicultural perspective.
3. Ask the students to make a powerpoint presentation of their own self . (Introduction, Education, achievements, hobbies etc)

Reference Books:

1. Barbara Pachter, Marjorie Brody. Complete Business Etiquette Handbook. Prentice Hall, 2015.
2. Dhanavel, S.P. English and Soft Skills. Hyderabad: Orient BlackSwan, 2021.
3. Koneru, Aruna. Professional Communication. Delhi: McGraw, 2008.
4. Mahanand, Anand. English for Academic and Professional Skills. Delhi: McGraw, 2013. Print.

5. Nancy Mitchell. Etiquette Rules : A Field Guide to Modern Manners. Wellfleet Press, 2015.
6. Rani, D Sudha, TVS Reddy, D Ravi, and AS Jyotsna. A Workbook on English Grammar and Composition. Delhi: McGraw, 2016.
7. Raghu Palat, Indian Business Etiquette, Jaico Books, 2015.
8. Rizvi, M. Ashraf. Effective Technical Communication. Delhi: McGraw, 2018.
9. Pease, Allan and Barbara Pease. The Definitive Book of Body Language. New Delhi: Manjul Publishing House, 2005.
10. Tengse, Ajay R. Soft Skills: A Textbook for undergraduates, Orient BlackSwan, 2015

BBA SEMESTER IV
BASIC ENGLISH

(3 Credits; 4 Teaching hours; Theory 80 + IA 20 = 100; 3 hrs Exam)

Unit 1. Appreciating Prose (1 hour / week; 40 Marks)

1. Vikram Bhatra PVC – Ian Cardozo
2. The Rise of Netflix – Richard Trench
3. Starbucks 'Global Expansion and Brand Loyalty –
<https://ocnjdaily.com/news/2024/jul/12/a-case-study-of-starbucks-branding-and-customer-lo/>
4. Seven Wonders – Lewis Thomas

Unit II. Communication Skills for workplace (1 hour / week; 20 Marks)

Introduction to soft skills II

1. Leadership
2. Creativity
3. Adaptability
4. Work Ethics
5. Emotional Intelligence

Unit III. Grammar and Composition (1 hour / week; 20 Marks)

A. Grammar

1. Usage (Correction of Sentences) and Vocabulary Building
2. Idioms and Phrases (Noun Phrase, Verb Phrase, Adver Phrase and Prepositional Phrase)

B. Composition

1. Precise Writing
2. Translation
3. E – Mail writing
4. Job Application Writing
5. Word Puzzles/Cross words

(For Exercises Refer Question Papers of UPSC and KPSC/KEA)

Structure of Assessment:

Internal Assessment (IA): 20 Marks

(2 Internal Tests: 4+10 marks, Assignment: 03 marks and Attendance 3 marks)

Semester End Examination: 80 Marks

Total : 100 Marks

Question Paper Pattern

I.	10 objective questions on Unit I	10x01=10
II	01 essay type question out of 2 on Unit I	01x10=10
III.	01 essay type question out of 2 on Unit I	01x10=10
IV.	02 short notes out of 4 on Unit I	102x05=10
V.	4 Short note out of 5 on Unit III	04x05=20.
VI.	A. 10 questions on Correction of Sentences	10x01=10
	B. 2 questions out of three on Composition	02x05=10

Total 80

References

English and Soft Skills. By S.P. Dhanavel. Orient Black Swan 2013
The Blue Book of Grammar and Punctuation by Lester Kaufman and Jane Straus
Oxford Practice Grammar Intermediate with Key by John Eastwood
Essential English Grammar with Answers, 2nd Edition - Raymond Murphy
Master Critical Thinking, Creative, Logic & Problem-Solving Skills - by William Henderson
Dr. Alex K, *Soft Skills* S Chand Publication 2nd Edition, New Delhi, 2025



ರಾಣಿ ಚನ್ನಮ್ಮ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಬೆಳಗಾವಿ
ಶಾಸ್ತ್ರೀಯ ಕನ್ನಡ ಭಾಷಾ ಅಧ್ಯಯನ ಸಂಸ್ಥೆ
ಬಿ.ಬಿ.ಎ/ಬಿ.ಸಿ.ಎ ನಾಲ್ಕನೆಯ ಸೆಮಿಸ್ಟರ್ (2025-26ನೇ ಸಾಲಿನಿಂದ)

ಸಾಹಿತ್ಯ ಸುಮನ-04 (Ability Enhancement Compulsory Course) ಪಠ್ಯ

(ವಾರಕ್ಕೆ 04 ಗಂಟೆಗಳ ಪಾಠ ಬೋಧನೆ. ಥಿಯರಿ ಪರೀಕ್ಷೆಗೆ ೮೦ ಅಂಕಗಳು, ಆಂತರಿಕ ಗುಣಾಂಕಕ್ಕೆ ೨೦ ಅಂಕಗಳು, ಒಟ್ಟು ೧೦೦ ಅಂಕಗಳು,
ಸೆಮಿಸ್ಟರ್ ಅಂತ್ಯಕ್ಕೆ ೦೩ ಗಂಟೆಗಳ ಪರೀಕ್ಷಾವಧಿ, ೦೩ ಕ್ರೆಡಿಟ್‌ಗಳು, ಇಡೀ ಸೆಮಿಸ್ಟರ್‌ನ ಬೋಧನಾ ಅವಧಿ- ೫೬ ಘಂಟೆಗಳು)

ಪಠ್ಯಕ್ರಮ

ಘಟಕ-೧ : ಕಾಲ

೧. ಹಕ್ಕಿ ಹಾರುತ್ತಿದೆ ನೋಡಿದಿರಾ? - ದ.ರಾ.ಬೇಂದ್ರೆ
೨. ಕಾಲ ಪುರುಷನಲ್ಲಿ ಕವಿಗಳ ಕೋರಿಕೆ- ಚನ್ನವೀರ ಕಣವಿ
೩. ಒಂಟಿ ನಕ್ಷತ್ರ ನಕ್ಕಿತು- ಕುಳಕುಂದ ಶಿವರಾಯ (ನಿರಂಜನ)
೪. ಗಡಿಯಾರ- ಬಿ.ಆರ್. ವಾಡಪ್ಪಿ

ಘಟಕ-೨ : ಪಾರಮಾರ್ಥಿಕತೆ

೧. ದುರ್ಜನರ ಸಂಗ ಎಂದಿಗೊಲ್ಲೆನು ಹರಿಯೇ- ಕನಕದಾಸರು
೨. ಗುಡಿಯ ನೋಡಿರಣ್ಣ- ಶಿಶುನಾಳ ಶರೀಫರು
೩. ಚಲನಶೀಲಗೊಳ್ಳಲಿ ಬದುಕು ಮತ್ತು ಸಮಸ್ಯೆಗಳಿಗೆ ಸ್ವಾಗತ - ಮಹಾದೇವ ಬಸರಕೋಡ
೪. ಭಾವಸಿರಿ ಮತ್ತು ಆತ್ಮಗೌರವ - ಸಿದ್ಧೇಶ್ವರ ಸ್ವಾಮೀಜಿ

ಘಟಕ-೩ : ಬೆಳಗು

೧. ಹೊಸಬೆಳಕು- ಕೆ.ಎಸ್.ನರಸಿಂಹಸ್ವಾಮಿ.
೨. ನನ್ನ ಹಣಕೆ - ಜಿ.ಎಸ್.ಶಿವರುದ್ರಪ್ಪ
೩. ನಿರಾಕರಣೆ- ವೀಣಾ ಶಾಂತೇಶ್ವರ
೪. ನನ್ನ ಗುರು ಗೋಕಾಕ ಹರಿಯುತ್ತಿಹ ಜೀವನದಿ ಮತ್ತು ಗೋಕಾಕರ ಹೂದೋಟದ ಒಂದು ಹೂವು ನಾವು - ಚಂಪಾ

ಘಟಕ- ೪ : ಬಹುಶಿಸ್ತೀಯ - ಚಲನಚಿತ್ರ ಅಧ್ಯಯನ

೧. 'ಭೂತಯ್ಯನ ಮಗ ಅಯ್ಯು' ಚಲನಚಿತ್ರ ತೋರಿಸಿ, ಆನ್ವಯಿಕ ವಿಮರ್ಶೆ ಮಾಡುವುದು.

ಘಟಕ-೫ : ಕೌಶಲ್ಯ ಕನ್ನಡ

೧. ಬರವಣಿಗೆ ಕಲೆ.
೧. ಸ್ವರೂಪ ಮತ್ತು ಮಹತ್ವ
೨. ಬರವಣಿಗೆ ಕಲೆಯ ಗುಣಲಕ್ಷಣಗಳು
೩. ಬರವಣಿಗೆಯ ಪ್ರಕಾರಗಳು