

# **B.COM Semester I**

## **English I**

### **(Written English)**

**100 Marks - 75 Lectures**

#### **Course Objectives:**

- 1. To improve the English language proficiency of the students, by developing their reading, comprehending, writing, listening and speaking skills.**
- 2. To provide them competence and expertise to answer various Competitive Exams.**

#### **Learning Outcomes**

**By the end of the semester the students should be able:**

- to know correct grammatical usage / analyze the structure of language;**
- to comprehend a given text, grasp its gist, locate meanings, and infer conclusions;**
- to prepare notes of an unseen text in a format of their choice;**
- to write simple narratives;**
- to design advertisements;**
- to write articles of an analytical nature;**
- To write reports.**

#### **Course content**

- 1 Grammar: Students to be familiarized with the structure of the English language.  
(20 Marks -18 lectures)**
- 2 Comprehension: Questions asked should test literal, inferential, interpretive skills of students.  
(15Marks-11lectures)**
- 3 Basics of Business Letter Writing: Layout and Parts of letters; Courtesy Letters: Invitation letters, Appreciation and Congratulation, Sympathy etc.  
(15marks - 09 lectures)**
- 4 Creative writing: Students should create documents in genres like poetry, drama, short stories, essays, biographies etc. (09 lectures) 15 mark**
- 5 Advertisements: Students should prepare simple classified and display advertisements (08lectures) 10 marks**
- 6 Articles: Students should interpret visual representations like graphs, maps, tables and charts and write articles of analytical nature based on them  
(15 marks-10 lectures)**
- 7 Computer Writing Skills: Students should improve their ability to touch type and use the on-line and off-line tools like spell checker, grammar checker and search engines to improve their writing abilities. This can be taught through computer games that can be freely-downloaded.  
(10 Marks-10 Lectures)**

**Books for Study and Reference:**

- *Objective English for Competitive Examination* by Hari Mohan Prasad. Tata McGraw-Hill Publishing Company Limited.
- *Advanced Learner's English Grammar and Composition* by M.P.Sinha., Concept Publishers and Distributors.
- *Objective English* by Rajni Sehgal, Sarup & Sons, New Delhi.
- *Comprehension, Precis and Paragraph Writing*, by Lawrence Shaffer, Sarup & Sons.
- *English through Reading*, by Bhaskar and Prabhu, Macmillan India.
- owl.english.purdue.edu/ The Purdue University Online Writing Lab

**Scheme of Examination:**

- 2 Intra Semester Assessments [ISA]
- 1 Semester End Examination [SEE]

20 marks.  
80 marks.

**B.COM**  
**SEMESTER I**  
**Geography Paper I**  
**(Geography of world resources & their development )**  
**100 Marks – 75 Lectures**

**Objectives**

1. TO understand the primary, secondary and tertiary activities and their role in developmental aspects.
2. To provide an overview of resource geography and its interface with environment.
3. To provide an understanding of the existing reality of resources, utilization, depletion and sustainability.
4. To be aware of the spatial and structural dimensions of population.
5. To provide the knowledge of locational aspects of Tertiary activities.
6. To create an awareness of geo-political space with reference to trade.
7. To introduce GIS, its basic elements and areas of application of GEI (to the students of Commerce) in Business Studies.
8. To provide physical and cultural aspects of Goa.
9. To sensitise the Commerce students about emerging trends in resource utilization of Goa.
10. To provide Geographic knowledge and information to the students of Commerce students for the competitive world.

**Geography of World Resources and Their Development**

**Unit . I Relevance of Geography in Commerce; 35 Marks – 25 Lectures**

A) Introduction, Nature and scope of Economic and commercial geography. Its inter-relationship with Geography and Environment, Basis of economic and commercial activities, principles of comparative territorial advantage (physical, economic and technological)

B) Resources: A conceptual background, classification development and related problems-Resource conservation,

**II. Study of World Resources; 35 Marks -25 Lectures**

A) Human Resources: Meaning and importance factor affecting the distribution, population growth and its implication on commercial activities, occupational structure, Migration; causes and effects, spatial variations, quality of life human resources.

B) Natural Resources:

- i) Forests: Direct and Indirect uses, classification comparative study of Tropical and Temperate forests and their commercial viability, status of forest of India.
- ii) Marine Resources: Fisheries, factors affecting fisheries and Fish processing units, major fishing regions and world trade in fish with special reference to India.

- iii) **Mineral Resources:** commercial importance of minerals, classification of minerals and world trade Iron ore, Manganese and Bauxite with spatial reference to India.
- iv) **Energy Resources:** Commercial importance, Merits and Demerits and geographical distribution of coal, petroleum, hydro-electricity, nuclear and non-conventional energy resources. (Solar, Biomass, Wind, Tidal and Geothermal). Energy crisis in and world trade in fuel minerals.

### **III. Resource; 30 Marks – 25 Lectures**

#### **Agriculture:**

Commercial importance of Agriculture, factors affecting, the growth, current status and globalisation of agriculture in subsistence and commercial, plantation, horticulture and mixed farming,

#### **Manufacturing:**

Locational factors, distribution and commercial importance and locational factors, classification leading producers and world trade in;

- i) Iron and Steel Industry,
- ii) Electronic Industry,
- iii) Shipbuilding Industry
- iv) Cotton Textile Industry

### **Books for Study and Reference:**

<b>S.No.</b>	<b>Name of the book</b>	<b>Author</b>
1.	Geography of Resources.	Tikka.B.N.
2.	Geography of Resources.	Negi. B.S.
3.	Economic Geography.	Roger and HODder.
4.	Commercial Geography	Shinde. P.C.
5.	Economic Geography.	Mukharjee. Roy. Prathwish.
6.	Resource Geography.	Majid Hussain.
7.	Economic Geography.	Jones and Darkenwald.
8.	Economic Geography	Alexander and Hartshorne.
9.	Economic and Commercial Geography.	Sharma. T.C. and Coutinhao. O.
10.	Economic and Commercial Geography.	Khanna and Gupta.
11.	Commercial Geography.	Nimkar Suresh and Choudhari.
12.	Economic Geography	S.K.Sadhukhan.

**B.COM**  
**SEMESTER I**  
**Commerce category**  
**General Management I**  
**100 Marks – 75 Lectures**

**Objective: To expose students to various aspects of general management**

**Unit I Introduction to management 20 marks- 15 lectures**

**Meaning, Definition, Features and Importance of management. Management and Administration**

**Functional areas of management-Purchase, Production, Finance, Personnel, Inventory and Marketing management (an overview)**

**Unit II Development of Management Thought (25marks) 20 lectures)**

**Classical approach to management thought-Bureaucratic, Scientific, Administrative, Human relations Approach**

**Modern approach-Behavioural, Quantitative, Systems, Contingency approach  
Japanese, American, European Styles of management**

**Unit III Decision Making (30 marks) 25 lectures)**

**Meaning, Features, Advantages of effective decision making.**

**Types of Managerial Decisions, Steps in decision making process**

**Guidelines for effective decision making, Difficulty in effective decision making**

**Rationality and decision making- Meaning, Benefits and Limitations**

**Creativity in Decision Making- Meaning, Features, Steps and How to introduce creativity in decision making.**

**Unit IV Emerging areas in Management (25 marks) 15 lectures)**

**Event Management- Meaning, Process, Types**

**Disaster Management-Meaning, Types, Control Mechanism**

**Stress Management- Meaning, Types, Causes and Measures taken**

**Supply Chain Management- Meaning, Process**

**Logistics Management- Meaning, Features**

**Books for Study and Reference:**

**Management Concepts and Practices, Tim Hannagan, Macmillan India Ltd**

**Principles and Practice of Management, L.M. Prasad, Sultan Chand and Sons**

**Personnel Management, C.B.Mamoria, Himalaya Publishing House**

**Principles of Management, Dr Neeru Vasishth, Taxmann**

**Principles of Management, N.G. Kale and M. Ahmed, Vipul Prakashan**

**Management, Stephen Robbins and Mary Coulter, Pearson**

**Management cases edition to excell books by Dr. Khawja Amjad Saeed.**

**Managing Business Excellence through vision values and vibrant practices, excell books, by Sachin Mittal, Praghya Keshari and Others.**

**Human Resource Management Edition Three excell books, by Dipak Kumar, Bhattacharya.**

**Organisation Communication, excel books by P. L. Rao.**  
**Management Concepts and Practices, Tim Hannagan, Macmillan India Ltd**  
**Principles and Practice of Management, L.M. Prasad, Sultan Chand and Sons**  
**Personnel Management, C.B.Mamoria, Himalaya Publishing House**  
**Principles of Management, Dr Neeru Vasishth, Taxmann**  
**Principles of Management, N.G. Kale and M. Ahmed, Vipul Prakashan**  
**Management, Stephen Robbins and Mary Coulter, Pearson**

**B.COM**  
**SEMESTER: I**  
**Commerce Category: Financial Accounting- Paper I**  
**(Marks: 100)**

**SEMESTER: I**

**Commerce Category: Financial Accounting- Paper I**

**Unit I: Accounting Standards and Accounting from Vouchers: (22 Marks-24 Lectures)**

**a) Introduction to Accounting : Concepts, conventions, introduction to Accounting Standards, importance and significance of Accounting Standards, Role of Accounting Standards Board.**

**Accounting Standards pertaining to:**

- 1) Disclosure of Accounting Policies**
- 2) Fixed Assets**
- 3) Revenue Recognition**
- 4) Events occurring after Balance Sheet**

**b) Accounting from Vouchers : Meaning of voucher, preparation and maintenance of different types of vouchers- Payment Vouchers (Petty Cash Vouchers, Cash Payment Vouchers, Bank Payment Vouchers), Receipt Vouchers (Cash Receipt Vouchers Bank / cheque Receipt Vouchers) and Journal / Accrual Vouchers- J/V ) Types of Books/ Registers maintained,**

**For practical problems more stress should be given on preparation of vouchers as it is done in actual practice (few samples of actual vouchers may be collected from different business firms for reference), along with preparation of Petty Cash Book, Cash Book and Journal Book. Practical problem should involve preparation of not more than 'five' vouchers (not with imaginary but given information) and also the preparation of concerned book with the help of these vouchers.**

**Unit II: Depreciation: (15 Marks-17 Lectures)**

**Meaning, Causes, Objects, Assessment & Allocation of depreciation, Introduction to IND-AS 6. Methods of depreciation:**

**For practical problems:**

- a). Change in method of depreciation (from SLM to WDV or vice-versa)**
- b). Sinking Fund/Depreciation Fund Method**
- c). Insurance Policy Method**

**For theory only:**

- a). Annuity Method**
- b). Machine Hour Rate Method**
- c). Service Hour Method**
- d). Depletion Method**
- e). Revaluation Method**
- f) Sum of Digits Method**

**Unit III: Single Entry System:**

**(12 Marks-14 Lectures)**

**Concept; special features; advantages and limitations; Distinction between single & double entry system, Total Debtors A/c, Total Creditors A/c, Bills Receivable A/c, Bills Payable A/c, preparation of Trading and profit & Loss A/c and Balance Sheet under Conversion method.**

**Unit IV: Conversion of Partnership Firm into a Limited company: (18 Marks-20 Lectures)**

**Meaning, consequences of conversion, calculation of purchase consideration. Accounting procedures in the books of old Firm under Realisation Method, Revaluation Method, Journal entries and Balance sheet in the books of New Company.**

**Practical problem should cover closing the books of old firm (journal entries as well as ledger accounts) and Journal entries and Balance sheet in the books of New Company as per revised schedule VI.**

**Specific guidelines**

**Commerce Category: Financial Accounting Paper I ( SEMESTER - I)**

- 1. One question each on Unit I, Unit II, Unit III and Unit IV.**
- 2. One question to be sub-divided as**
  - (i) Theory question on Unit I(a) and**
  - (ii) Practical problem on Unit I(b).**
- 3. One question on Unit II or Unit IV.**

**Broad Guidelines for setting of Question Papers in all Accounting Papers except auditing papers.**

**General guidelines:**

- 1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.**
- 2. Four questions of 20 marks each to be answered.**
- 3. Question No. 1 to be compulsory (should be a practical question)**
- 4. Any three questions from the remaining five questions to be answered.**
- 5. A question may be sub-divided if necessary.**



### **Books for Study and Reference:**

- 1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.**
- 2. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi**
- 3. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.**
- 4. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi**
- 5. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.**
- 6. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.**
- 7. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.**
- 8. S.D Sharma: Auditing Principles, Taxman publication New Delhi**
- 9. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.**

**B.COM  
SEMESTER I  
MANAGERIAL ECONOMICS-I  
(100 Marks – 75 Lectures)**

***Objectives of the Course: The objective of this course is to enable students to understand integration of economic theory with business practice. This course aims at familiarizing students with economic tools and techniques and their application in business decision making.***

**Unit 1: Introduction (10 marks; 15 lectures)**

**Business Economics (Managerial Economics) – meaning, nature, characteristics, significance and scope of Managerial Economics; relationship of Managerial Economics with other disciplines; role and responsibility of a managerial economist**

**Fundamental Concepts and Principles – Incremental & Marginal principle, Equi-marginal principle, Principle of time perspective, Discounting principle, Concepts of Opportunity Cost, Contribution, and Risk and Uncertainty**

**Understanding a Firm – Meaning and objectives of a firm**

**Unit 2: Demand & Supply Analysis (30 marks; 20 lectures)**

**Demand Analysis: Meaning of demand; Determinants of demand; Demand function- individual and market; Law of Demand; Understanding the demand curve; Change in demand vs. variation in demand; Demand distinctions; Elasticity of Demand – Price & Income elasticity (concept, types, measurement and determinants), Cross elasticity of demand (concept, types and measurement), Advertising elasticity of demand (concept, measurement and determinants); Significance or application of the concept of elasticity of demand (Numerical Problems to be included); Demand estimation and forecasting (Objectives, steps involved, determinants and methods)**

**Supply analysis: Meaning of supply, Determinants of supply, Supply function, Law of supply, change in supply vs. variation in supply**

**Market equilibrium; excess supply, excess demand and the price adjustment mechanism; changes in market equilibrium due to changes in demand and/or supply**

**Unit 3: Production Analysis (30 marks; 20 lectures)**

**Meaning of production; types of inputs, factors of production, technology; concept of production function; Short run analysis - law of variable proportions; Long Run analysis – Law of Returns to scale**

**Unit 4: Cost Analysis (30 marks; 20 lectures)**

**Cost concepts and classification; cost – output function; determinants of cost function – short run and long run cost functions and cost curves; costs of a multi product firm; costs of joint product; economies and diseconomies of scale; economies of scope (numerical problems to be included)**

**Books for Study and Reference:**

**Ahuja. H. L. 'Advanced Economic Theory (microeconomic Analysis)' S. Chand Limited, New Delhi**

**Geetika, Ghosh. P. & Roy Choudhury. P. 'Managerial Economics' Tata McGraw Hill Education Pv Ltd, New Delhi.**

**Indira Gandhi National Open University: School of Management: Managerial Economics-MS/9**

**Mehta, P.L. 'Managerial Economics', Sultan Chand & Sons, Educational Publishers, New Delhi.**

**Mithani.D.M. 'Managerial Economics (Theory & Application)' Himalaya Publishing House, New Delhi.**

**Mukherjee Sampat, 'Business and Managerial Economics', New Central Book Agency (P) Ltd., Calcutta.**

**Samuelson, Paul A and Nordhaus, W.P., 'Economics', McGraw Hill, New York.**

**Varshney .R.L. & Maheshwari. K.L., 'Managerial Economics' Sultan Chand & Sons, Educational Publishers, New Delhi**

**B.COM  
SEMESTER I  
MATHEMATICAL TECHNIQUES I  
100 Marks- 75 Lectures**

**Objectives:**

- To provide basic knowledge of mathematics and its applications.
- To introduce mathematics, so that they can be used in the field of commerce and industry.
- To acquaint the students with wide ranging applications of mathematical techniques to commerce, economics and practical situation.

**I . MATHEMATICAL LOGIC : (10 MARKS - 7 LECTURES)**

- Logical statement and Truth tables
- Concept of Negation
- Compound statement
- Conditional and Bi-conditional statements
- Tautology and Contradiction
- Validity of argument (for three statements only by using truth tables)

**II . ELEMENTS OF SET THEORY: (10 MARKS- 8 LECTURES)**

- Quadratic Equation, Solution of general quadratic equation  $ax^2+bx+c=0$  (statement only)
- Sets: Definition, representation of sets-Roster method and Rule method
- Types of Sets : Finite and infinite sets, null set, singleton set, examples.
- Subset, Union, Intersection, Complement and Difference of Sets, Power sets
- Venn Diagram.
- De Morgan's Laws, Verification by examples and Venn Diagram
- Number of elements in a set, results involving number of elements (up to three sets) and problems based on these results.

**III. PERMUTATIONS AND COMBINATIONS: (20 MARKS - 15 LECTURES)**

- ♦ Permutations
  - Fundamental Principle (statement only)
  - Factorial notation,
  - Definition of permutation
  - Number of permutations of  $n$  different things taken  $r$  at a time
  - Permutations with repetition.
- ♦ Combinations
  - Definition of Combination
  - Number of combinations of  $n$  things taken  $r$  at a time ( no proof for results)

**IV. COMMERCIAL MATHEMATICS: (20MARKS - 15 LECTURES)**

- Ratio
- Proportion
- Percentages
- Discount.

**V . PROGRESSIONS: (20 MARKS-15 LECTURES)**

- ♦ Arithmetic Progressions
- Definition of an A.P
- Formula for the  $n$ th term of an A.P
- A.P with finite number of terms
- Sum of  $n$  terms of AP
- Application of the results to life problems
- ♦ Geometric Progression(G.P)
- Formula for the  $n$ th term of an G.P, G.P with finite number of terms
- Sum of  $n$  terms of G.P
- Application of the results to life problems.

**VI . DETERMINANTS AND MATRICES: (20MARKS-15 LECTURES)**

- ♦ Determinants
- Meaning, Order and Determinants of Order 3
- Expansion of Determinates of Order 2 and 3, Value
- Solution of Linear simultaneous equations (Cramer's Rule )
- ♦ Matrices
- Definition of Matrix
- Notation
- Types of Matrices
- Algebra of Matrices-Negative, transpose, Equality, Addition and Subtractions, Scalar Multiplication, Matrix Multiplication
- Application to Business Problems.

**Book for study and Reference:**

1. A text book in Mathematical Techniques  
By A.G.Jumde, M.E.Rebello e Abranches, S.G.Chitale. N.A.Joshi.  
Publishers: Sheth Publishers
2. Business Mathematics by M.L.Vaidya and A.V.Deshpande  
Publishers: manishaPrakashan
3. Business Mathematics by A.N.Bapat, D.L.Rana  
Publishers: MenenPrakashan
4. Business Mathematics by FaiyazGawal and S.V.Kelkar  
Publishers: Reliable Publication
5. Basic Mathematics for Commerce by N.K.Shah  
Publishers: Sheth Publishers

6. **Business Mathematics by S.Shah(for ICWAI International Course)**  
**Publishers: New Central Book Agency**
7. **Business Mathematics by Dr. Amarnath Dikshit and Dr.Jinendra Kumar Jain**  
**Publishers: Himalaya Publishing House**
8. **Mathematics and Statistics by Ajay Geol and AlkaGoel**
9. **Business Mathematics by M. E. Rebello Abranches.**

**B.COM**  
**SEMESTER I**  
**Information Technology I**  
**100 Marks – 75 Lectures**

- I Information Technology-An Introduction (05 Marks- 04 Lectures)**  
**Definition , Application (Financial system and bank ,Education , Mobile phones , E-governance )**
- II Data (20 Marks -15 Lectures)**
- **Data and Information: Definition , Types of data , Qualities of Information**
  - **Data Representation : Character formats- ASCII ,Unicode (Definition , Adding regional languages , Phonetic keyboards)**
  - **Data Organization : Directory structure , File formats and Compression (Text ,Audio ,Image , Video)**
  - **Data Backup : Techniques ,Scheduler , Online backup , Advantages**
- Device Interfaces and Data Storage : Data device Interface access methods (USB , IDE /SATA),**  
**Optical memory (Blue ray ) , Flash memory (USB Sticks , Memory Cards , SD ,MMC, Micro SD**  
**Magnetic Memory (External disks ) , New Devices (Solid state drives)**
- III Software : System and Applications (25 Marks- 20 Lectures)**  
**Relationship between Hardware and Software**
- **Programming Languages : Low level , High level , Translators**
  - **System Programs : Operating systems : Operating systems**
  - **Definition and functions of operating system ,Examples of operating System (Windows , Linux , Online OS , Virtual OS , Comparison ) ,Multi boot systems (disk partitions and logical drives )**
  - **Directory**
  - **Structure : System directories , Users (administrator , limited rights user and guest ) , User directories ( directory permission)**
  - **Services , drives and hardware interfaces**
  - **Application Programs**
  - **Definition , Examples**
  - **Introduction to Mathematical Computation Packages**
  - **Human computer interaction (HCL)**
- IV Introduction to Networking (16 Marks - 12 Lectures)**  
**Networking basics**
- **Definition , Need for network , connection ( dial up , always on ) , services providers , bandwidth**
  - **Transmission media**
  - **Cables (Coaxial , fiber optic) , microwave and satellite**
  - **Network devices**
  - **Ethernet Hub , routers , gateway**
  - **Types of Networks**
  - **LAN , WAN , MAN**

## **V Advanced Networking**

**(18 Marks -13 Lectures)**

- Client and Server concepts
  - Client , Server ,IP address ,DNS
- Network security
  - Firewall , Encryption, Virtual Private Network , Types of Attacks
- Wireless network security

**Security issues ,Accessibility ( Open access point security (Male address based , IP based ), Data Encryption , Data Security**

## **VI Social and Ethical issues in I.T**

**(16 Marks -11 Lectures)**

- Computer Ethics
  - Ten commandments
- Intellectual Property
  - Intellectual property rights , plagiarism , fair use , software licensing , Piracy  
Freeware and Open source software

### **Books for Study and Reference:**

1. ‘ O’ Level made simple “introduction to ICT resources” by Satish Jain, Shashank Jain, Shashi Singh & M. Geetha Lyer, BPB publication.
2. Coputer fundamentals fourth edition by Pradeep K. Sinha and Priti Sinha BPB publications
3. Information Technology The breaking wave by Dennis Curtin Tata McGraw-hill edition
4. Computer Fundamentals by S.N. Akhter.

### **Web reference**

1. [www.moodle.org](http://www.moodle.org)
2. [www.wikipedia.org](http://www.wikipedia.org)
3. <http://carbon.cudenver.edu/~mry>



**B.COM**  
**SEMESTER I**  
**Information Technology Practical syllabus**

**Objectives:**

To equip students with the healthy practices and efficient use of information technology services , tools and modern devices.

**Practical No. 1. Windows Basic**

- Installation of Operating System (Demonstration only)
- Identification of Directories
- Setting up computer
- Add a printer
- Check device drivers
- Installation software
- Users and administrative rights for installation

**2. Applications of IT and Unicode**

- Check up sites of E-governance (calculate income tax, find voter id details)
- Enable computer to support regional language, and add Keyboard, Use onscreen keyboard, install phonetic keyboard, type the national anthem using Unicode.

**3. Advanced web search and translation services**

- Web search, image search
- Search only for pages that contain (ALL the search terms contain the exact phrase you type, contain at least one of the words you type, do NOT contain any of the words you type, written in a certain language, created in a certain file format like ppt, pdf, rtf, doc, xls)
- Advanced search operators: Include search (“+” search), Synonym search, OR search, Domain search, Numrange search, other advanced search features (Google, Local language, Technology Search, Date, Occurrences, Domains, Safe search)
- Online translators and transliteration

**4. Networking Basics**

- Connecting to Network
- Sharing directories
- Connecting to shares
- Set up a common storage

**5. Advanced Networking**

- Identify IP address, ping
- Set up a basic firewall
- Setup a wireless n/w
- Set up a security level
- Setup free online backup

**6. HTML editor like Dreamweaver**

- **Define A site**
- **Using templates**
- **Publishing your sites**

**7. MS Word**

- **Text formatting, justified alignment, font size, line spacing, bullets, change case, superscripts, subscripts**
- **Page setup (margins, page size, page layout) for printing**
- **Password protection, possible file formats, spell check, thesaurus, word count.**
- **Mail merge, footnotes, headers and footer, different headers on different pages, page borders, page break and section break.**
- **Copy/delete/move (Keyboard shortcuts ctrl-a, ctrl-c, ctrl-v, ctrl-x ctrl-j)**
- **Inserting tables, pictures, shapes, charts, drawing, mathematical equations and special symbols.**

**8. MS Excel**

- **Invoking worksheet, Entering data, editing worksheet**
- **Sorting, formulas, Inserting charts, freezing titles**
- **Page layout,(Margins, orientation, page-size, set print area, print titles)**
- **Cross sheet references**
- **Data ( Get external data / import data, sort and filter, remove duplicates, data validation during entry )**

**9. Ms Power point**

- **Creating slides, Formatting, sorting**
- **Animation, Slide master**

**B.COM  
SEMESTER I  
ENVIRONMENTAL STUDIES – I  
50 Marks-38 Lectures**

**Unit. I . The Multidisciplinary nature of environmental studies, (05 Marks -07 Lectures)**  
Definition, scope and importance  
Need for public awareness.

- II. Natural Resources: Renewable and non-renewable resources:**  
(15 Marks – 10 Lectures)
- Natural resources and associated problems.
- a) Forest resources: Use and over-exploitation, deforestation, case studies. Timber extraction, mining, dams and their effects on forests and tribal people.
  - b) Water resources: Use and over-utilization of surface and ground water, floods, drought, conflicts over water, dams benefits and problems.
  - c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources, case studies.
  - d) Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity, case studies
  - e) Energy resources: Growing energy needs, renewable and non- renewable energy sources use of alternate energy sources. Case studies.
  - f) Land resources: Land as a resource, land degradation, man induced landslides, soil erosion and desertification.
- Role of an individual in conservation of natural resources.  
Equitable use of resources for sustainable lifestyles.

- III. Ecosystems :**  
(15 Marks – 10 Lectures)
- Concept of an ecosystem.  
Structure and function of an ecosystem.  
Producers, consumers and decomposers.  
Energy flow in the ecosystem.  
Ecological succession.  
Food chains, food webs and ecological pyramids.  
Introduction, types, characteristic features, structure and function of the following ecosystem:
- a. Forest ecosystem
  - b. Grassland ecosystem
  - c. Desert ecosystem
  - d. Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

- IV. Biodiversity and its conservation : (15 Marks – 11 Lecture)**  
**Introduction - Definition: genetic, species and ecosystem diversity.**  
**Bio-geographical classification of India**  
**Value of biodiversity: consumptive use, productive use, social, ethical, aesthetic and option values**  
**Biodiversity at global, National and local levels.**  
**India as a mega-diversity nation**  
**Hot-spots of biodiversity.**  
**Threats to biodiversity: habitat loss, poaching of wildlife, man-wildlife conflicts**  
**Endangered and endemic species of India**  
**Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.**

**Weightage: ISA: 10 + S.E.E: 40 Total= 50.**

#### **INSTRUCTIONS**

- 1. Maximum thrust may be given to local regional and national examples.**
- 2. Q. No. 1 being objective it should include questions from all units of the term.**
- 3. Questions should be set with due weightage to all the units as specified**

**Pedagogic suggestion:**

**The Current topic of Regional & National interest have to be updated by referring to subject journals - Down to Earth, Current Science, Yojna and Other relevant materials.**

#### **Books for Study and Reference:**

- 1. Agarwal, K.C. 2001 Environmental Biology, Nidi Pub!. Ltd. Bikaner.**
- 2. Bharucha Erach, The Biodiversity of India, Mapin Publishing Pvt. Ltd. , Ahmedabad - 380013, India, Email: [mapin@icenet.net](mailto:mapin@icenet.net) ( R)**
- 3. Brunner RC., 1989, Hazardous Waste Incineration, McGraw Hill Inc. 480p**
- 4. Clark RS., Marine Pollution, Clanderson Press Oxford (TB)**
- 5. Cunningham, W.P. Cooper, TH. Gorhani, E & Hepworth, M.T 2001, Environmental Encyclopedia, Jaico Pub!. House, Mumbai, 1196p**
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- 9. Hawkins R.E, Encyclopedia of Indian Natural History, Bombay Natural History Society, Bombay (R)**
- 10. Heywood, VH & Watson, R.T. 1995 . Global Biodiversity Assessment. Cambridge Univ. Press 1140p.**
- 11. Jadhav, H & Bhosale, VM. 1995. Environmental Protection and Laws. Himalaya Pub. House, Delhi 284 p.**
- 12. Mckinney, M.L. & SchocJ', R.M. 1996. Environmental Science systems & Solutions, Web enhanced edition. 639p.**
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20. Trivedi R.K., Handbook of Environmental Laws, Rules, Guidelines, Compliances and Standards, Vol I and II, Enviro Media ( R )
21. Trivedi R.K. and P.K.Goel, Introduction to air pollution, Techno-Science Publications ( TB )
22. Wagner K.D.,1998. Environmental Management. W.B. Saunders Co. Philadelphia, USA 499p

(M) Magazine

( R )Reference

(TB)Textbook

**B.COM**  
**SEMESTER I - Foundation course**  
**COST ACCOUNTING I**  
**(ELEMENTS OF COST)**  
**100 Marks – 75 Lectures**

**Objective-** To acquaint the student with the basic concepts and tools used in cost accounting, components of cost their accounting and management control

**Course Contents**

**I(a) Cost – Concept and Terminology**

**Cost Accountancy, and Management Accountancy- Distinction Between Cost Accountancy and Financial Accountancy, Importance, advantages and limitations of cost accountancy system, costing is an aid to management**

**(b) Cost classification and – Installation of costing systems**

**(c) Activity Based Costing –only meaning (35 marks-25 Lectures)**

**II Elements of Cost**

**Material Cost- Accounting and Control**

**Material Purchase Control- Procedure, type of purchases, purchase discount- calculation of material purchase, cost control (25 lectures :35 Marks)**

**Stores Control- Function of Stores, types of stores, classification and codification, Stores records bin cards and stores Ledger Inventory Control System, Perpetual Inventory, Stock Levels. Economic Order Quantity, ABC Analysis (15 lecture: 30 Marks)**

**III Material Issue Pricing Control – Various Methods of Pricing, Material Accounting , Treatment of Scrap, spoils, defective material also obsolete material, Inventory storage, overages,**

**(30 Marks-25 lectures)**

**Practicals- Problems based on purchase pricing, cost sheet, EOQ, Stock Levels and Methods of Issuing Pricing Only**

**Books for Study and Reference:-**

- 1. Bigg. W.W. Cost Accounting (USA PTH)**
- 2. Shukla and Grewal : Cost Accounts ( Delhi- S Chand)**
- 3. Bhar B.K. Cost Accounting Method and Problem ( Calcutta Academic Publisher)**
- 4. Jain S.P. and Narang K.L. Cost Accounting ( New Delhi- Kalyani)**
- 5. Bloker and Weltmer – Cost Accounting**
- 6. Prasad N. K. Cost Accounting- Principles and Practice**
- 7. Cost Accounting Principles and Practice – M.N. Arora**
- 8. S.P. Jyemgar – Cost Accounting- Principles and Practice**

**B.COM SEMESTER I**  
**Foundation course**  
**Accounting I**  
**100 Marks – 75 Lectures**

**Unit I: Hire Purchase and Installment system Accounting: (30 Marks – 20 Lectures)**

**Hire purchase: Accounting treatment in the books of Hire purchaser (Buyer) and Hire vendor (Seller) – when the asset is recorded at full cash price to be dealt with, Journal entries and Ledger Accounts (including re-possession).**

**Installment System: Journal entries and Ledger Accounts only under ‘Interest Suspense method’ in the books of buyer and seller/ vendor to be covered.**

**Unit II: Royalty Accounts: (20 Marks – 15 lectures)**

**Accounting treatment in the books of Lessor (Landlord) and lessee, sub-lease, preparation of Royalty Payable Account, Royalty Receivable Account, Landlord’s Account and Short working Account.**

**Unit III: Issue, Forfeiture & Reissue of Shares: (30 Marks – 20 Lectures)**

**Issue of shares, Book Building Process, Forfeiture, Reissue, Buy-back, Issue of Bonus shares, Rights issue, Issue of shares for consideration other than cash – Journal entries and disclosure in Balance Sheet as per revised Schedule VI.**

**Unit IV: Redemption of Preference shares: (20 Marks- 20 Lectures)**

**Concept, Important terms & conditions for redemption of Preference shares, Journal entries regarding redemption of preference shares, utilization of Capital Redemption Reserve for issue of Bonus Shares, preparation of Balance Sheet as per revised Schedule VI.**

**Books for Study and Reference:**

1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.
- 2.
3. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi
4. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.
5. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi
6. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.
7. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.
8. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.
9. S.D Sharma: Auditing Principles, Taxman publication New Delhi
10. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.

**B.COM  
SEMESTER I  
FOUNDATION COURSE:  
MARKETING MANAGEMENT I  
( Marks – 100 )**

**Objectives:**

To provide knowledge of the concepts, principles, tools and techniques of marketing.

**I Marketing an Introduction (25 Marks- 18 Lectures)**  
Meaning of marketing and marketing management, Selling v/s Marketing, Marketing functions. Marketing concepts – production, product, selling, marketing and societal marketing. Marketing mix – Meaning, variables of marketing mix.  
Marketing Research – Meaning and tools.

**II-Marketing Environment and Segmentation (25 Marks- 19 Lectures)**  
Marketing environment – Meaning and factors influencing. Market segmentation – Concept and bases for market segmentation, importance of market segmentation, requirements for effective segmentation.

**III- Consumer Behaviour ; (25 Marks – 19 Lectures)**  
Concept of consumer behaviour, importance of the study of consumer buying process. Stages of individual buying. Participants in the buying process, factors determining consumer behavior.

**IV – Emerging Trends in Marketing : (25 Marks – 18 Lectures)**  
Concepts of marketing - CRM, rural marketing, de-marketing, global marketing, niche marketing, web marketing, retailing, telemarketing, social network marketing.

**Books for Study and Reference:**

Kotler Philip, Armstrong Gary, 'Principles of Marketing', Prentice-Hall of India Pvt. Ltd.  
J.C. Gandhi 'Marketing a Managerial Introduction', Tata McGraw Hill Company Ltd.  
Kotler, Keller, Koshy and Jha, Marketing Management - A South Asian Perspective-13<sup>TH</sup> International Ed., Pearson, Delhi  
Dr. K. Karunakaran, Marketing Management - Text and cases in Indian context, Himalaya Publishing House, Mumbai.  
Banerjee Mrityunjy, 'Essentials of Modern Marketing', Oxford & IBH publishing company Pvt. Ltd.  
Ramaswamy V.S. Namakumari S., 'Marketing Management Planning, Implementation & Control', Mac Millan India Pvt. Ltd.  
William, Etzel Micheal, Walker Bruce, 'Fundamentals of Marketing', McGraw Hill International.



**B.COM  
SEMESTER I  
Foundation Course**

**BANKING I  
(FUNDAMENTALS OF BANKING- I)**

**100 Marks- 75 Lectures**

**Objective:**

**To acquaint students with basics of banking, structure, functions, types of customers and accounts and electronic banking operations.**

**Unit I Introduction to Banking in India (15 MARKS-10 Lectures)**

**Origin of Modern banking in India, Meaning and Definition of Banking as per the Banking Regulation Act 1949.**

**Structure of commercial banking in India- Scheduled and Non-scheduled banks, Public sector banks, Private sector banks, Foreign banks, Local area banks, Regional rural banks.**

**Types, Features, Merits and Demerits of Banking – Group and Chain Banking, unit & Branch Banking, Investment Banking, Mixed Banking and Universal Banking.**

**Unit II Functions of banks (35 MARKS-25 Lectures)**

**Accepting deposits-Importance of deposits, Classification& features of deposits-Demand deposits,(Current account deposits, Saving account deposits ,Pigmy deposits and call deposits)Term deposits,(Fixed deposits, Recurring deposits) and Hybrid deposits or Flexi deposits.**

**Loans and Advances - Importance of lending, Principles of lending.**

**Different types of lending facilities -Cash credit, Overdraft, loans,(Demand loans, Medium term loan and Long term loans)**

**Bills purchased and Bills discounted, project finance, Loan syndication and Bridge loan.**

**Agency services and miscellaneous services.**

**Unit III Types of Customers and Their Accounts (25 MARKS-20 Lectures)**

**Types of customers - Individual, Illiterate persons, Hindu Undivided Family, Firms, Companies, Trusts, Club, Local Authorities and Co-operative societies**

**Opening of deposits accounts, Need for identity proof and proof of residence, Know your customers (KYC), Guidelines of the RBI, Introduction, Specimen Signature, Nomination, Pass book, Statement of accounts, Pay-in slip, Withdrawal slip, Pay order, Demand draft, Cheque book and ATM card.**

**Power of attorney/Mandate and Closing of accounts.**

**Non-Resident Accounts- Features of NRO, Foreign currency non-resident (FCNR) account and Non-resident (External) (NRE) accounts.**

**Unit IV Retail Banking and Electronic Banking (25MARKS - 20 Lectures)**

**Introduction to Retail banking in India, meaning of Retail banking, Retail Loan products - Home loans, Auto loans, Consumer loans.**

**Electronic Banking - Introduction, Impact of information technology on banking, Automated Teller Machines (ATMs), Telephone Banking, Mobile banking, Internet banking, Electronic Funds transfer, different types of cards – Debit and Credit Card, Green card.**

**Books for Study and Reference:**

**Indian Institute of Banking and Finance, Principles and Practices of Banking, (2<sup>nd</sup> Edition)Macmillan Publication India Limited, New Delhi.**

**Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I),Taxman Publication Pvt.Ltd.New Delhi.**

**Indian Institute of Banking and Finance, Banking Products and Services, Taxman Publication Pvt. Ltd. New Delhi.**

**B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.**

**Gordon and Natarajan, Banking Theory, Law and Practice, (21<sup>st</sup> revision edition) Himalaya Publishing House Ltd., Mumbai**

**Dr. P. K. Srivastava, Banking Theory and Practice, Himalaya Publishing House Ltd.Mumbai.**

**P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.**

**D.Muraleedharan,Modern Banking Theory and Practice, PHI Learning Pvt.Ltd. New Delhi.**

**K. C. Shekhar and Lekshmy Shekhar, Banking Theory and Practice, Vikas Publishing House Pvt. Ltd. New Delhi.**

**O. P. Agarwal, Modern Banking In India, Himalaya Publishing House, New Delhi.**

**DR. K. M. Bhattacharya and O. P. Agarwal, Basic of Banking and Finance, Himalaya Publishing House Ltd. Mumbai.**

**H. L. Bedi and V. K. Hardikar, Practical Banking and Advances USB Publishers Distribution Ltd. New Delhi.**

**Website.**

**Reserve Bank of India [WWW.rbi.org.in](http://WWW.rbi.org.in)**

**Indian Institute of Banking and Finance [WWW.iibf.org.in](http://WWW.iibf.org.in)**

**Indian Bankers Association [WWW.iba.org.in](http://WWW.iba.org.in)**

**B.COM  
SEMESTER I  
Foundation Course**

**Insurance I  
Principles and Practice  
100 Marks -75 Lectures**

**Objective:**To expose students to basic concepts and terminologies of insurance.

**UNIT I Risk Management (20 Marks-10 lectures)**

Meaning of risk, types of risks, methods of handling risks.

Risk management-meaning, features, importance, process, principles of risk management.

**UNIT II Introduction to insurance (25marks-10 lectures)**

Meaning of insurance, insurance contract, brief history of insurance in India, principles of insurance, purpose and need for insurance, Role of insurance in economic development

Difference between insurance contract and wagering agreement,

Meaning of and difference between life and general insurance.

IRDA-origin, objectives, role and duties and powers.

**UNIT III Life Insurance (25 marks-20 lectures)**

Nature, advantages, contents of a life insurance policy, procedure for issuing life insurance policy, documents involved in life insurance contract. Types of life insurance policies-objectives and features and benefits(whole life, endowment, money back, children, women, group insurance, pension plans,unit linked insurance)

**UNIT IV General Insurance (30marks-25 lectures)**

Need and advantages of General Insurance.

Fire insurance- meaning, features, types of fire insurance policies in brief.

Marine insurance-meaning , features, risks covered, types of policies and types of marine insurance contracts.

Motor vehicles insurance- features and different types of policies

Health, liability, personal accident, engineering, fidelity, theft, baggage, travel insurance- only meaning, objectives and advantages.

**Books for Study and Reference:**

Principles and Practice of Insurance-Dr Periaswamy, Himalaya Publishing House

Insurance and Risk Management-Dr P.K. Gupta, Himalaya Publishing House

Risk Management- Ramakrishna Reddy and Murali Krishna, Discovery Publishing House, New Delhi

Fundamentals of Insurance-Dr P.K. Gupta, Himalaya Publishing House

Insurance Law and Practice-C.L. Tyagi and Madhu Tyagi, Atlantic Publishers and Distributors.

**Note :-** Question paper pattern in all Commerce papers from Sem – I to IV be given overall / external choice from Question No. 3 to Question No. 6 while retaining the pattern of Questions 1 & 2 will be the same as it was existing earlier to this.

# **B.COM Semester II**

## **English II**

### **(Spoken English)**

**100 Marks -75 Lectures**

#### **Course Objectives:**

1. To listen to, understand and convey information;
2. To listen to and respond appropriately to the contributions of others;
3. To understand, order and present facts, ideas and opinions;
4. To articulate experience and express what is thought, felt and imagined;
5. To communicate clearly and fluently;
6. To use grammatically correct language;
7. To use register appropriate to audience and context.

#### **Learning Outcomes**

By the end of the term the student should be able to:

1. Describe a visual or an object
2. Explain and give cause and effect
3. Narrate an experience with descriptive detail
4. Provide relevant information
5. Use alternatives to slang
6. Take an active part in group discussion
7. Elicit and show respect for the views of others
8. Disagree, argue and use persuasive speech in appropriate language

#### **Equipment**

##### **Essential**

- 1) An LCD projector in every classroom
- 2) A Laptop with Internet Facility
- 3) Wi-fi Broadband. Colleges which do not have this must provide a Dongle at least to the teacher

##### **Optional**

- 4) A large screen SMART TV
- 5) HD Video Camera (with Hard Disk)
- 6) Home Theatre
- 7) The library or AV room has to be updated by purchase of books with CD-Roms and on - line training facilities some of which are listed at the end of this syllabus.
- 8) A language laboratory, if possible, so that students can use the interactive software and CD-Roms to practice on their own and access online training.
- 9) Voice Recorders (Cenix costs around Rs 2500 and can record for over 4 hrs...file size small...record speeches/conversation for self evaluation...)
- 10) External Hard Disks (for massive data storage)
- 11) A Smart Board

#### **Course Content**

5 lectures of 45 minutes each week = 3 hrs 45 minutes.

55-60 lectures in the term

## Topics to be covered

- Pronunciation and Enunciation :( Vowels and Consonants and their types)  
Diction, intonation, phrasing, pausing, emphasis, stress, inflection.
- Grammar, vocabulary and alternatives to slang
- Conversation skills: eg. interviews, chat show 'host-guest' situation
- Presentation skills
- Discussion skills: leading and participating.
- Active listening skills
- Asking and answering questions
- Requests and explanations
- Persuasion and Negotiation
- Expressing opinions
- Giving and getting advice
- Cross - cultural communication

There are also skills of

Summary

Chairing

Sustained explanation

- Keeping to task

## Methods

Topics to be taught using interactive teaching and the workshop method.

It is a good idea to ask students to make a list of the different purposes for talk. Some of these purposes are to:

explain	describe	narrate
explore	analyse	imagine
discuss	argue	persuade

We synthesize in discussion and argument, evaluate in exploring and persuasion and create in narration and imagining.

### **A note on listening**

The whole point of speaking and listening is that it should be interactive. Person A speaks, Person B listens, understands, considers and answers: 'This is so, isn't it....' - 'Yes, but....'. Perhaps we should call these skills 'Listening - Thinking - Speaking'. This is the process by which things get done, by which people think through a problem and find a solution.

Some listening is passive. It looks as if it is to some purpose, but the listener may be thinking, 'If I look as if I am attentive, then perhaps nobody will challenge me to speak.' It's better than looking dreamily round the room or talking to oneself, but it does not prove anything about the quality of listening. That can only be done if the listener makes a response, such as:

- summing up previous contributions and moving the discussion on;
- answering points from a speaker;
- supporting speakers who have lost the drift of their arguments;
- revisiting what has already been said, but in other words;
- acting as note-taker and clarifying what has been written;
- asking questions after a talk/ video clip/movie/documentary and engaging in a discussion.

Hence if there is no listening, there is no speaking. A student giving a talk must engage in conversation with his listeners at the end. (except perhaps at the end of term exams.) However, questions alone may not reveal a high level of listening.

The list given above includes some challenging listening and speaking skills. It follows that reading aloud may not be counted as a speaking and listening activity, although the talk that might precede a reading is valid. It also follows that reading from a script or speaking from memory is not speaking and listening either.

**Starting from the beginning: Do my students need practice in speaking and listening? They have enough to talk already!**

Maybe so, but there is a difference between informal talk and sustained task completion. Try using some of these exercises just to be sure of the levels you are dealing with in a class. You are looking for clarity, confidence, a minimum of preparation and talking strictly without notes.

1. Give directions from college to.....wherever.
  2. Telephone someone to say that you cannot make an appointment and ask for another date.
  3. Go to a shop and explain that an article they repaired still doesn't work.
  4. Explain a particular function on a computer to a novice.
  5. Entertain a visitor to the college for five minutes until the principal is free.
  6. Explain to you teacher/Principal why you did something extremely silly, and apologise.
  7. Give a two - minute talk to the class and answer questions.
  8. Bring an article into school and persuade someone to buy it.
- ( Check these activities 1 to 8 against the list of objectives and learning outcomes to see what sorts of practice they give. What levels of ability might each activity demonstrate? Remember that any one activity may be applied to several skills and may touch on others).

The secret of speaking and listening, or listening - thinking - and speaking, is to do plenty of it.

If you teach informally you would have better control of the situation when no one is at the back or the front and there is no opportunity to hide behind the furniture. If students understand that talk is an essential part of English, they will probably settle down to the activity more easily.

Often group work could be incorporated by dividing the class into groups of about 5-7 so that nobody is discouraged from speaking.

Effective speaking and listening in small groups - teacher circulates, gives occasional prompts but doesn't normally join in. Body language must indicate respect and interest and students then become confident in our presence.

Occasional use of Indianisms are fine as long as they are not very frequent and do not hamper good communication, and are in fact, only used to enhance effective communication. If asked the student is expected to know the alternate phrase in formal/standard English.

Eg. ".....and the tu - tu mei - mei has already begun". - Barkha Dutt on NDTV. i.e ".....and the blame game has already begun".

**Process Talk** - Process talk is a timed and disciplined period of discussion, monitored by the teacher. Through process talk students learn about topics and their linguistic skills are challenged as they do not speak from notes. The actual aim of process talk is that it is a stepping stone to writing and therefore cannot be assessed. However, it is an invaluable tool for practice in spoken English. Though much of the talk may be halting or disjointed, some students will make their best contributions under these conditions. The bigger the class more may opt out, but the active, sustained participation of a few may be a good way to introduce the Spoken English course at the beginning of the term. The teacher should sum up what has happened at the end of the class. E.g. The topic is 'Elephants'. A video is shown first - National Geographic. (A video contains a vast amount of information and it is unlikely that students remember the same bits.) Then a search engine presented three interesting and informative sites on the internet:

- a) [www.pbs.org/wnet/nature/elephants](http://www.pbs.org/wnet/nature/elephants) - it was accessible, easy to navigate and provided a number of resources. These included: 'life of the elephant', 'tale of the trunk' and 'poaching problems'. There was a long list of links and a bibliography.
- b) Another good site was [www.elephants.com](http://www.elephants.com) - an article on how elephants began, with a link to global news and an up-to-date series of news links.
- c) [www.nczooeletrack.org/diary/loomis-diary/index.html](http://www.nczooeletrack.org/diary/loomis-diary/index.html) was less immediately useful, but offered a worthwhile and entertaining series of diary entries.

### **Debates and Group Discussions**

You may wish to have students respond to worldwide or local matters that are controversial. In the first session, they could amass arguments for and against and decide where they stand individually. This could lead to a mini debate which could be presented to the class by one of the groups. The issues could be those currently being discussed in the newspapers or magazines. Local issues are often good to use since they may provoke more argument and are often easier to understand. If they touch on moral issues, the argument will be better.

Here are three workshop examples that have worked. The first two are set in Bombay, the last one in Goa.

- \* A young girl was refused an essential kidney operation because she had taken drugs. The story was in the newspapers. Participants read the article to discover the reasons for the decision and discuss the practical and moral issues.



- \* A student was expelled from school because of a long and unruly hairstyle which was against the school rules. His influential parents were very angry and spoke to the press. Participants discussed the actions of the school and whether they were necessary. (In recent times we have read of so many cases of children being meted out physical punishment at the hands of teachers in other states. Students would have definite opinions about this and will be eager to talk on the subject. )
- \* There was a shocking case of senseless bad driving which killed a popular young man. Participants discussed their reactions and the problems of young drivers who have recently passed their tests.

### **Examples of Group talk**

**Media 1** Students analyse and evaluate the reporting of an incident or issue in more than one newspaper.( e.g.Navhind & Herald; Times Of India & The Indian Express or The Hindu ) they examine the factual reporting, the extent to which the news is made dramatic, sad or happy, the differences in language, the headlines, the amount of detail given, and so on

**End result** : analytical / critical

**Media 2** Students plan and design a sales campaign for an item such as crocodile meat, a currently unfashionable garment, or a new type of mobile phone. They decide on how it is to be marketed, the consumers to be targeted, the message by which it will be sold, the content of commercials and the design of the newspaper and magazine ads. There is an oral report to the class with a layout of visuals or audio-visual plan as they wish. There is an oral presentation to the class.

**End result** : informative / persuasive

**Problem solving** Students decide on a group of people, for example, the blind or the arthritic, whom they could help by designing some object that would make some daily jobs easier. Students could actually ask the blind or the arthritic. Institutions that care for such people are often happy to talk to students who care. Egs: gardening tools for the blind and easy to use door handles for the arthritic. Students could discuss, formulate a proposal, design and present their ideas.

**End result** : Informative / explanatory

**Brainstorming** This can be used to apply the mind to any problem. The rule is that no suggestion however silly is to be rejected.

**Role Plays** Students are given five minutes to look at a card explaining a role - play situation and think about what they are going to say. The situations are imaginary but perfectly normal and natural situations. Students play their own age and are not expected to act. They are not expected to deal with unrealistic problems! Although it is a role play the student does not necessarily have to pretend to be someone else though the teacher probably will. For instance, the teacher might play the role of a parent and the student's task could be to try to persuade mom/dad to sanction a large sum of money so that he/she could go on a holiday with friends.

**Solo work** A valid part of a varied programme of speaking and listening. Careers today may depend on the ability to stand up to train a group of new workers, to give a presentation in front of managers, or to persuade customers to buy gimmicky

machines. Sometimes there are prestigious public - speaking or debating competitions entered by perhaps a few of your students. Use the opportunity to train in front of the whole class. Ask the class for feedback. Some students speak with interest and enthusiasm about their work/experiences/hobbies/holidays and perhaps the English department is the best place for debriefing. It is also a good exercise to get students to reteach a lesson they have recently had in another subject, or a new lesson in History or Psychology or.....any subject. It gives the others an opportunity to ask questions. Beware: the rest of the class may sometimes know the lesson better than their 'teachers'. You can substitute the word 'presentation' for talk. Students can learn to use the overhead projector or computerised presentation techniques. Presentations can be given in pairs.

#### **Problems during group work:**

- The time problem is helped if you accept that most speaking and listening is not solo work but is done in pairs and small groups.
- Noise - 'By all means do speaking and listening, but I don't want to hear a sound!'
- Not everyone is involved.
- Some groups not working well - pecking order.
- Some groups - briefest of answers.
- Unkindness to others whose comments they regard as silly.

#### **Solutions**

- **THERE WILL ALWAYS BE NOISE.**
- Tactfully ensure that the loudest and busiest are not always in charge. Talk to the most active about a possible role in encouraging and bringing out the shy members of the group.
- Keep topics open - never closed. Put someone who is adept at opening a discussion into a group to help others.
- Ensure that it is understood that everyone should be respected for what they say. You can argue but not so the original speaker feels a fool. **BE TOUGH ON THIS.**

**Material the teacher carries into the class room should be gleaned from :**

- Newspapers
- Documentaries (either shown to the class or seen at home and discussed)
- Video clippings ( eg: Language in use , Cambridge ELT 4 VCD's )
- Events - news or cultural ( eg: Carnival, Shigmo, festivals, election campaigns, sports, current affairs
- NDTV/ BBC - issues discussed on ' Hard Talk', 'We The People', 'The Big Fight'.....
- Films and cinema

#### **Testing and Evaluation**

The whole course will be evaluated on the basis of 2 ISAs of 10 marks each

**Role play:**

**10 marks**

**Group Discussions/ Debate:  
marks**

**10**

## **SEE Model**

### **I) An Individual Oral Presentation.....40 marks**

- candidates will be examined on the following criteria
  - content - 10 marks
  - fluency - 10 marks
  - vocabulary - 10 marks
  - structure - 10 marks
- within each criteria, point descriptors will be clearly agreed upon.
- setting up and use of all aids, if any should be strictly within the time allotted.

### **II) Pair-Based Activity.....20 marks**

Candidates will be examined on the following criteria:

- Listening skills – 5 marks
- Clarity of expression – 5 marks
- Responses to partner – 5 marks
- Language – 5 marks

### **III) Group Activity..... 20 marks**

Candidates will be examined on the following criteria:

- Leadership qualities – 5 marks
- Clarity of expression – 5 marks
- Suggesting new ideas – 5 marks
- Listening skills– 5 marks

#### **Grade Descriptions for Group Activity**

<b>Mark Band 1 17-20 marks</b>	Can argue ideas and opinions in persuasive detail without dominating the rest of the group; adept at acting as group leader; usefully refers back to previous points; always looking to suggest new approaches and to move forward; listens sympathetically and considers the views of others fully.
<b>Mark Band 2 13-16 marks</b>	Can argue ideas and opinions soundly but may at times overshadow other members of the group; is capable of leading the group but with only partial assurance; refers back to previous points soundly but not entirely successfully; recognises the need to suggest new approaches but implements this only partially; listens with a degree of sympathy for others views but has a tendency to interrupt at times.
<b>Mark Band 3 9-12 marks</b>	Frequent but generally brief contributions are made; generally accepts a position of group member rather than facilitator/leader; makes occasional reference to previous points; may help to support new approaches but rarely initiates them; listens carefully and responds briefly but appropriately to others.
<b>Mark Band 4 5-8 marks</b>	Brief and infrequent contributions are made; plays a limited part in the group; cannot utilise previous points; follows the general drift of the discussion but struggles to support new approaches; listens inconsistently and may even drift away from the discussion
<b>Mark Band 5 1-4 marks</b>	Makes only one or two contributions or may offer mostly inappropriate contributions; plays no real role in group membership; is largely ignorant of previous points; does not offer support for new approaches; may appear to listen but shows little evidence of listening.
<b>Mark Band 6 0 marks</b>	Fails to meet the above criteria.

#### **Grade Descriptions for Pair-based Activity (20 marks)**

For this task, marks for each category (Speaking, Listening) should be arrived at.

<b>Speaking – 15 marks</b>	<b>Listening- 5 marks</b>		
<b>Mark Band I 13- 15 marks</b>	Extends the subject matter and elicits responses from the listener; speaks on equal terms with the listener. Employs a wide range of language devices accurately and sometimes eloquently	<b>Mark Band I  4.5- 5 marks</b>	Responds fully to questions and develops prompts; deals confidently and sometimes enthusiastically with alterations in the direction of the conversation.
<b>Mark Band II  10- 12 marks</b>	Subject matter is organised and expressed competently; attempts to speak on equal terms with the listener but with a varying degree of success. Employs a good range of language devices soundly	<b>Mark Band II  3.5 -4 marks</b>	Responds appropriately and in some detail to questions and prompts; deals appropriately with most of the alterations in the directions of the conversation.
<b>Mark Band III  7- 9 marks</b>	Deals with the subject matter adequately; the listener is generally but not always prominent. Language devices are used safely.	<b>Mark Band III  2.5 - 3 marks</b>	Responds to questions adequately but deals less effectively with prompts; alterations in the direction of the conversation are occasionally dealt with.
<b>Mark Band IV  4 - 6 marks</b>	There is evidence of some sequencing of ideas relating to the subject matter but only inconsistently so; accepts that the listener is in full control of the conversation. Limited employment of language devices with some inaccuracy.	<b>Mark Band IV  1.5 - 2 marks</b>	Provides limited response to the questions and struggles with developing prompts; tends to maintain the direction of the conversation.
<b>Mark Band V  1 - 3 marks</b>	Simple facts and ideas are expressed with generally unsuccessful attempts at organisation; is barely capable of engaging in a two-way conversation. Not able to employ language devices or devices employed with serious error.	<b>Mark Band V  1 mark</b>	Responds simply or is unable to respond to questions or prompts; cannot recognise alterations in the direction of the conversation.
<b>Mark Band VI  0 marks</b>	Fails to meet the above criteria.	<b>Mark Band VI  0 marks</b>	Fails to meet the above criteria.

### Individual Activity – 40 marks

Mark	Content & Structure [out of 20]	Vocabulary [out of 10]	Fluency [out of 10]
15 - 19 & 9-10	The student demonstrates ability to use a variety of structures accurately and consistently. There may be errors when sophistication is attempted, but the examiner is convinced that the student is confidently in control of the structures used. Full & well organised content.	The student shows enough command of vocabulary to respond with some precision. Shades of meaning are achieved and some sophisticated information/ ideas are communicated. There will be only the occasional misuse of vocabulary.	The student shows sustained ability to maintain a conversation and to contribute at some length. The student can respond to change in direction of the conversation and perhaps initiate new topics. Pronunciation and intonation are appropriate, with only the occasional slip.
16 - 18 & 7 - 8	There may be mostly simple structures, but some more complex sentences will be attempted successfully. There will be some errors but these will not impede communication. Sound use of content.	The student has a sufficient range of vocabulary to convey information and ideas but there is lack of precision. Vocabulary is not wide or varied.	The student responds relevantly to questions and at a length which makes frequent prompting unnecessary. Stress and intonation patterns are generally accurate. Little effort is required by the listener.
13 – 15 & 5-6	The student will be uneasy and error-prone when venturing beyond simple structures. However, simple accuracy will often be achieved and communication will be maintained. Adequate use of content.	Vocabulary conveys simple ideas and information clearly but lacks precision. There is some searching for words and hesitation when going beyond simplicity.	The student makes a real attempt to respond to questions. S/he may need frequent prompting and will tend to offer one sentence at a time, but keeps conversation going. Some noticeable inaccuracy of stress and intonation, but unlikely to impede communication.
10 – 12 & 3-4	Responses will usually be single words or very simple sentences -with errors. Error will tend to blur but not obscure communication. Content is thin or inconsistently used.	Vocabulary will sometimes be inadequate to convey even simple ideas and there will be frequent pauses.	Responses tend to be brief and widely spaced. The candidate has to be encouraged to go beyond the single word response. Stress and intonation inaccuracy causes some communication difficulty, but candidate can usually be understood by a sympathetic listener.
5 – 9 & 1-2	Single word responses will be the norm and attempts at structured sentences will rarely achieve communication.	Enough English words are known to convey occasional snippets of information, but conversation will be	Responses are so brief and imprecise that little is communicated. Use of single words is the norm, and there will be long gaps. Stress and

	However, some attempt at a response will be made at points during the interview. Content is mostly undeveloped and/or very thin.	very limited and confused.	intonation patterns cause difficulty for even the most sympathetic listener. Repetition is necessary to achieve communication.
0 -5 & 0	Completely limited/no attempt at a response.	Completely limited/no attempt at a response.	No response/inaccuracy of stress and intonation prevents communication even after several repetitions.

In the world of work, a high percentage of communication is by talk, and people are known by the way they use talk to carry out their duties with efficiency, tact or persuasion.

Soon it will be normal to write by speaking into a machine which then prints what we say. It is a brave new world and it is through highly developed speaking skills that we shall be empowered to meet it

#### Examples of Questions for the ISA and SEE.

I Role Play - topics to be given 10 minutes before the commencement of the exam.

1) The Student's role: Your friend

Your role : Yourself

Your Task: You have very strong views about how animals should be treated, which are very different from your friend's. You are in a fast food café. Your friend has walked in carrying a brand - new expensive snake - skin handbag/ leather coat and has ordered a double beef burger. You are wearing jute sandals and are carrying a cloth bag and have ordered a veg burger.

OR

2) The Student's Role: A new neighbour who has three very noisy and naughty children.

Your Role: The owner of a house in a quiet street.

Your Task: You are having very real problems with your neighbour. You cannot concentrate during the day on things you want to do and your neighbour's noisy children sleep very late at night keeping you awake. You are working in your garden and a ball came over the fence and hit you on the head. The children started yelling and screaming for you to throw the ball back. Instead you go over to see their parent to discuss the whole matter.

OR

3) Choose any one topic that you are passionate about:

- A book you have read recently
- A film or play you have seen recently that affected you a great deal
- A member of your family, singer, actor, scientist, historical figure who fascinates you

- Travel
- Football or cricket
- Fashion
- School
- College
- Mobile phones

I Debate/ GD - Groups of 5 through lots for GD

Groups of six for debate.

1) The Government of Goa should ban on all kinds of plastic bags.

OR

2) Fees charged for college education must be increased so that students of higher education can be provided better facilities, innovative courses and quality teachers.

### Pair based activity

Allow students to choose their partners.

1) You in an interviewer - interviewee situation on a popular FM Radio Station. The guest speaker is an aerobics instructor and a keep-fit fanatic who is 62 years old. The interviewer agrees on the wisdom of an active life and a sensible diet but is himself/herself fond of junk food and likes nothing better than staying in bed as late as possible.

OR

2) Have a discussion on hobbies with a new boy/girl who has just joined your college, with whom you are try to make friends.

### II - Individual talk/ Presentation

Topics to be displayed on the notice board well in advance of the exam.

Exam to be conducted before the commencement of the written papers. ( similar to the manner in which science practicals are conducted.)

Topics ( should be such that there is possibility of using audio visual aids/ mounted boards/slides/charts/ maps/graphs if the candidate wishes to do so.)

The image of Goa in advertising.

Festivals of India

Folk media of Goa

Indian Mythology

Flora and Fauna of Goa

### Books for Study and Reference

#### *ENGLISH VOCABULARY, PRONUNCIATION AND GRAMMAR*

English Pronunciation in Use *Hancock*

(Book+ 4 Audio Cassettes Pack) ..... 0- 521-54772-5

or

(Book+ 4 Audio CD's Pack ) ..... 0-52154771-7

**Better English Pronunciation** O' Connor  
(Book + Cassettes Set ) ..... 0 – 521-78964 – 8

**Murphy's English Grammar** Raymond Murphy  
( Book + CD ROM ) ..... 0 – 521 – 61663-8

**Cambridge Language In Use series** ..... Set of 4 VCD's

**Cambridge English Pronouncing Dictionary, 16<sup>th</sup> edition** by Daniel Jones (Book with CD ROM ) ..... 0 – 521-60062-6

All of the above can be ordered from Foundation Books Pvt.Ltd. CAMBRIDGE UNIV PRESS. [www.foundationbooksindia.com](http://www.foundationbooksindia.com) (Their books/colleges catalogue has an exhaustive list of books in English Grammar, Pronunciation, Vocabulary, Remedial work, writing speaking, listening )

Plot No. 80 Service Industries, Shirvane, Sector – 1, Nerul, Navi Mumbai-400706.  
Tel: 27709172,27713810. Fax: 27709173. email: [cupbang@cupind.com](mailto:cupbang@cupind.com)

Online Resource – The homepage of NATE ( National Association Of Teaching English) while a national British association, has many resources which are in effect international.

Series

**English Writing Frames** – Copiable books and accompanying CD-ROM'S to support weaker and middle ability students. Could be used in used in conjunction with any language/Communication skills course. A systematic resource, with step – by- step practical exercises and photocopiable frames to practice with.

**English Writing Frames: Genre** by Neild, J (edition 2000) This is available as a book and disk pack ISBN: 184136975

**English Writing Frames: Style and Purpose** by Neild, J (edition 2000) - also book and disk pack ISBN: 1841636983 Published by Folens Publishing Limited, Unit 20, Apex Business Centre, Boscombe Road, Dunstable, Bedfordshire, LU5 4RL ,U.K [www.folens.com](http://www.folens.com)

**Heinemann English Programme**-a thematically arranged four part series. Teacher resource files accompany the set.

Authors : Seely, J & Kitshen, D ISBN: 0435103520

0435103547

0435103563

0435103466

Publisher: Heinemann, Harcourt Education Ltd, Halley Court, Jordan Hill, Oxford, OX2 8EJ, U.K. [www.heinemann.co.uk](http://www.heinemann.co.uk)

**Speaking and listening** by Jones, R -with accompanying cassette ISBN: 0719546699

Publisher : John Murray, Hodder Murray, 338 Euston Road, London, NW1 3BH UK.

[www.johnmurray.co.uk](http://www.johnmurray.co.uk)

**New Hodder English**

This is a series of three books. Teachers can find a variety of accessible material to simulate speaking and listening activities as well as writing.



***New Hodder English – by Hackman, S; Scott, P & Howe, A (edition 2001)***

1. ISBN 034077536X
2. ISBN 0340775378
3. ISBN 0340775386

**Publisher Hodder & Stoughton Education, Hodder Deadline, 338 Euston Road,  
London, NW1 3bh, UK  
[www.hodderheadline.co.uk](http://www.hodderheadline.co.uk)**

**Speaking English Effectively *by Krishna Mohan and N. P. Singh*  
Macmillan India Ltd ISBN: 0333925521**

**Cambridge UNIV PRESS - – Language In Use  
*Set of 3 graded VCD's- BEGINNER, PRE-INTERMEDIATE, INTERMEDIATE-  
On Line Training and Practice Clarity Language Consultants Ltd*  
UK Office : PO Box 625, Godalming, GU7 1ZR, UK  
Tel: + 44 (0) 8451305627  
Fax: + 44 (0) 8451305647  
HK Office : PO Box 1763, Sai Kung, Hong Kong  
Tel: +852 27911787  
Fax: + 852 27916484**

**Young India Films  
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email: [yif@vsnl.com](mailto:yif@vsnl.com)  
[www.younindiafilms.com](http://www.younindiafilms.com)**

***Tel: +044 28295693, 28294160***

**28293640**

**Fax: + 044 28292065, 28295303**

**Mob : 0981022551, 09841056109**

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**B.COM**  
**SEMESTER II**  
**(Geography of Commercial Activities and regional study of Goa)**  
**100 Marks – 75 Lectures**

**I Locational Theories for Secondary and Tertiary activities 15 Marks – 08 Lectures**

Significance of locational theories of;

- ❖ Least cost theory by-Alfred Weber's
- ❖ Spatial Marginal Profitability-A. Loch
- Central Place Theory- W. Christaller.

**II Spatial pattern of commercial activities 35 Marks – 25 Lectures**

- i) Transport- Importance of transport in domestic and international trade, basic aspects of transport network, developments in modes of transport network- Air routes, ocean routes. Ports and harbours in India.
- ii) International Trade: Concept, types of international trade, factors affecting trade, changes in patterns and composition of trade. Trade blocks- EU, OPEC, WTO; origin, objectives and developments. Changes in foreign trade pattern of India.
- iii) Locational study of Wholesaling and Retailing;
  - a) Wholesaling: -Concentration of wholesaling in cities, Relationship between wholesaling and C.B.D, location and types of location wholesaling districts in cities.
  - b) Retailing: - Meaning, Types- traditional and modern, locational aspects of retailing: general accessibility, spatial accessibility and other aspects. Consumer travel behaviour and retailing. Periodic markets and its role
  - c) iv) Tourism: - Meaning classification of tourism, types of tourists, tourism infrastructure, major world tourists' corridors, impact of tourism development, present trend in world tourism and sustainable tourism.

**III GIS (Geographical Information System) in Business Studies**

**15 Marks – 12 Lectures**

Introduction to GIS and its application in land use planning and service centres.

- ❖ Satellite imageries: Meaning and its scope in resource planning and development.

**IV Regional Geography of Goa**

**35 Marks – 30 Lectures**

- A) Physical setting: with reference to location, Physiography, Climate, Drainage system, Natural Vegetation and Soils.
- B) Resource Development in Goa: - (pre and post liberation) with special reference to Human resources, Agriculture, Mining, Fishing, Manufacturing, Industries, Tourism, Transport and Trade. Issues and challenges in resource utilisation.

**Books for Study and Reference:**

- |    |                                    |                 |
|----|------------------------------------|-----------------|
| 1. | Economic and Commercial Geography. | Negi. B.S.      |
| 2. | Commercial Geography.              | Ajwani. M.H.    |
| 3. | Fish Curry and Rice.               | Alvares Claude. |
| 4. | Goa: Images and Perceptions.       | Pinto Celsa.    |

- |     |                                   |   |
|-----|-----------------------------------|---|
| 5.  | Goa: The Rome of Orient.          | Mowli V.C. and Rao V.J.N.                     |
| 6.  | Concepts and Misconcepts.         | Angle Prabhakar.                              |
| 7.  | An Economic Update.               | Angle Prabhakar.                              |
| 8.  | Major Crops of Goa.               | Fernandes Olavio and Kakode.                  |
| 9.  | Goa, Daman and Diu.               | Gazetteer, Govt Printing Press, Panjim        |
| 10. | GIS: Principles and Applications. | Maquire D.J.M.F. Goodchild and D.W.<br>Rhind. |
| 11. | Statistical Pocket Book.          | Govt. Printing Press.                         |
| 12. | District Census Hand Books.       | Govt Printing Press.                          |
| 13. | Census Reports.                   | Govt of Goa.                                  |

**B.COM**  
**SEMESTER II**  
**Commerce category**  
**General Management II**  
**(Marks 100)**

**Unit I Corporate Responsibility and Business Ethics (25 marks) 20 lectures)**  
**Concept, Code of Conduct and Standards, Managers and Ethical Behaviour**  
**Barriers to Ethical Business,**  
**Factors that determine Ethical and Unethical behaviours**  
**Corporate responsibility**

**Unit II Managing Change (25 marks) 20 lectures)**  
**Meaning, Features, Reasons for Change, Change process**  
**Resistance to Change, Factors effecting Resistance to Change (Individual and Organisational)**  
**Overcoming Resistance to Change**

**UNIT III Conflict Management (25 marks) 20 lectures)**  
**Meaning, Organisational Conflicts, Individual Conflicts and Inter group Conflicts**  
**Conflict Management-meaning and Process**

**UNIT IV Group Dynamics (25 marks) 15 lectures)**  
**Concept, Types-Formal and informal Groups**  
**BOD, Committees, Group Behaviour in Committees, Measures for making Committees effective**

**Books for Study and Reference**

**Management Concepts and Practices, Tim Hannagan, Macmillan India Ltd**  
**Principles and Practice of Management, L.M. Prasad, Sultan Chand and Sons**  
**Personnel Management, C.B.Mamoria, Himalaya Publishing House**  
**Principles of Management, Dr Neeru Vasishth, Taxmann**  
**Principles of Management, N.G. Kale and M. Ahmed, Vipul Prakashan**  
**Management, Stephen Robbins and Mary Coulter, Pearson**  
**Management cases edition to excell books by Dr. Khawja Amjad Saeed.**  
**Managing Business Excellence through vision values and vibrant practices, excell books, by Sachin Mittal, Praghya Keshari and Others.**  
**Human Resource Management Eddition Three excell books, by Dipak Kumar, Bhattacharya.**  
**Organisation Communication, excel books by P. L. Rao.**

**B.COM**  
**SEMESTER: II**  
**Commerce Category: Financial Accounting -Paper II**  
**(Marks: 100)**

**Unit I: Partnership Accounts: Piecemeal Distribution: (15 Marks-18 Lectures)**

Meaning of Dissolution, Modes of Dissolution. Garner v/s Murray rule, piecemeal distribution-order of payment, Excess capital method, and Maximum loss method.

**Unit II: Departmental Accounts and Branch Accounts: (20 Marks-22 Lectures)**

**a) Departmental Accounts:**

Introduction, preparation of departmental Trading & Profit & Loss Account, General Profit & Loss Account and Balance sheet (including inter-departmental transfers at cost & invoice price and calculation of unrealised profits).

**b) Branch Accounts:**

Introduction, Branch v/s Department, Types of Branches, Systems of maintaining branch accounts, Dependent branches, Debtors & Stock and Debtor systems only. (excluding foreign branches and independent branches)

**Unit III: Inventory valuation: (15 Marks-17 Lectures)**

Importance of stock & methods of stock valuation. Introduction to IND-AS 2. FIFO & Weighted Average price methods should be covered for practical problems. Other methods should be covered only for theory. Stock reconciliation statement (Adjustments of stock value as on date of Balance sheet) should be included for practical problems.

**Unit IV: Fire Insurance Claims - Loss of Stock: (15 Marks – 18 Lectures)**

Loss of stock policy, Ascertainment of value of stock on the date of fire, Ascertainment of actual amount of claim to be lodged, Under/Over valuation of stock, Abnormal Sales and Average Clause to be included.

**Commerce Category: Financial Accounting Paper II (SEMESTER - II)**

1. One question each on Unit I, Unit II(a), Unit II(b), Unit III and Unit IV.

One question on Unit I or Unit II(b).

Broad Guidelines for setting of Question Papers in all Accounting Papers except auditing papers.

General guidelines:

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

**Books for Study and Reference:**

- 10. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.**
- 11. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi**
- 12. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.**
- 13. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi**
- 14. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.**
- 15. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.**
- 16. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.**
- 17. S.D Sharma: Auditing Principles, Taxman publication New Delhi**
- 18. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.**

**B.COM  
SEMESTER II  
MANAGERIAL ECONOMICS-II  
100 Marks-75 Lectures**

The purpose of Managerial Economics is to apply a series of basic economics principles to the decision making process within the firm. Issues related to optimal pricing strategies; demand analysis & forecasting, profit analysis, optimal financing and investment decisions, among others, can be successfully tackled with managerial economics tools.

*Objectives of the Course: The basic objective of this course is to further familiarize the students with the approach, language and advanced techniques of managerial economics that are applied in business decision making.*

**Unit 1: Market Structures**

(20 marks; 10 lectures)

**Market – meaning and classification; Revenue concepts – Total, Average, and Marginal; equilibrium of a firm;**

**Perfect Competition: Features; demand and revenue of a firm; market and firm's demand and supply curve; price determination; short and long run equilibrium**

**Monopoly: Features; types; demand and MR curves; price and output decisions in short and long run; supply curve; price and output decisions of multi-plant monopoly; price discrimination – meaning, objectives, conditions, types, degrees; price and output decisions of discriminating monopolist**

**Monopolistic Competition: Features; demand and MR curves; price and output decisions in short and long run; role of advertising, selling costs**

**Oligopoly: Features; price and output decisions; kinked demand curve, collusive oligopoly (cartels), price leadership, duopoly**

**Unit 2: Pricing**

(25 marks, 20 lectures)

**Pricing Strategies and Methods: Cost based pricing (cost plus, marginal cost & target return pricing), competition based pricing (penetration, entry deterring and going rate pricing), product life cycle based pricing (price skimming, packaging, perceived value, loss leader pricing), Cyclical pricing (rigid and flexible pricing), multi-product pricing, peak load pricing, sealed bid pricing, retail pricing, administered pricing, export pricing, and dumping**

**General considerations and objectives of pricing policy; Price forecasting – meaning and brief explanation of factors to be taken into consideration (changes in prices and availability of inputs, changes in demand, changes in overall economic conditions)**

**Unit 3: Profit Analysis**

(25 marks, 20 lectures)

**Profit: Meaning, different concepts, nature, kinds and role of profit; profit policy, profit limiting factors**

**Break Even Analysis: meaning, assumptions, uses, limitations, application, break even chart and calculation of Break-Even Quantity and Break-Even Sales, contribution margin, safety margin, targeted sales volume and expected profits; Profit-volume (P/V) analysis -meaning, chart, assumptions and measurement (Numerical Problems to be included)**

## **Profit forecasting: meaning and methods**

### **Unit 4: Capital Budgeting and Risk Analysis**

**(30 marks, 25 lectures)**

**Capital budgeting: Meaning; nature; process; significance; factors influencing investment decisions; approaches to determine size of capital budget; types of projects; steps in capital project evaluation; methods of project evaluation with numerical problems (payback period, Average rate of return (ARR), Net Present Value (NPV), Profitability Index(PI) and Internal Rate of Return (IRR) methods); social cost-benefit analysis (concept, objectives, steps involved and evaluation)**

**Cost of capital: sources of funds for long-term financing; cost of debt, cost of preference share capital, cost of equity capital, cost of retained earnings – the weighted cost of capital (numerical problems to be included)**

**Business decision-making – certainty, risk and uncertainty, sources of business risk, steps involved in analysis of risky decisions, risk premiums, risk adjustment**

### **Books for study and Reference:**

**Ahuja. H. L. 'Advanced Economic Theory (microeconomic Analysis)' S. Chand Limited, New Delhi**

**Geetika, Ghosh. P. & Roy Choudhury. P. 'Managerial Economics' Tata McGraw Hill Education Pvt Ltd, New Delhi.**

**Indira Gandhi National Open University: School of Management: Managerial Economics-MS/9**

**Mehta, P.L. 'Managerial Economics', Sultan Chand & Sons, Educational Publishers, New Delhi.**

**Mithani.D.M. 'Managerial Economics (Theory & Application)' Himalaya Publishing House, New Delhi.**

**Mukherjee Sampat, 'Business and Managerial Economics', New Central Book Agency (P) Ltd., Calcutta.**

**Samuelson, Paul A and Nordhaus, W.P., 'Economics', McGraw Hill, New York.**

**Varshney R.L. & Maheshwari. K.L., 'Managerial Economics' Sultan Chand & Sons, Educational Publishers, New Delhi**



**B.COM**  
**SEMESTER II**  
**MATHEMATICAL TECHNIQUES II**  
**(Marks 100)**

**I. MATHEMATICS OF FINANCE: (15 MARKS-8 LECTURES)**

- Laws of logarithms and Common Logarithms (No question to be asked).
- Simple interest
- Compound interest- compounded annually, six monthly, quarterly, monthly and daily.
- Effective rate of interest
- Present value of compounded amount after n years
- Ordinary annuity, Present value of ordinary annuity, sinking fund.

**II. THE STRAIGHT LINE: (25 MARKS-15 LECTURES)**

- Rectangular Cartesian Co-ordinate System
- Section Formula, Distance Formula (simple Problems Only).
- Slope and Intercept of straight lines.
- Equations of lines parallel to the axes.
- Equations of lines (slope– point form).
- General Equations of a line - Parallel and Perpendicular lines. I
- Intersection of two lines.
- Graphs of linear programming problems with two variables.

**III. RELATION AND FUNCTIONS: (5 MARKS-5 LECTURES)**

- Ordered pair.
- Cartesian product .
- Relation - Domain, Co-Domain and range.
- Functions – types of functions. Algebra of functions.

**IV. LIMITS AND CONTINUITY: (5 MARKS-5 LECTURES)**

- Definition
- Operations of finding limits
- Algebra of limits, examples
- Concept of continuity and examples.

**V. DERIVATIVES AND THEIR APPLICATIONS: (25 MARKS-20 LECTURES)**

- Concept of derivatives.
- Standard forms
- Algebra of derivatives.
- Derivatives of composite functions.
- Higher order derivatives.
- Applications- Total cost function, total revenue function, Elasticity of demand and supply

- Increasing and decreasing function/ sign of derivatives (economic applications)
- Maxima and Minima( economic applications)

#### **VI. INTEGRATION AND APPLICATIONS:**

**(20 MARKS-16 LECTURES)**

- Definition.
- Standard forms  $x^n$ ,  $e^x$ ,  $a^x$ ,  $1/x$ . Integral of  $f(x)+g(x)$  and  $kf(x)$ .
- Integral of  $(ax+b)^n$ ,  $e^{ax+b}$ ,  $k^{ax+b}$ ,  $1/ax+b$ .
- Applications-Economic application: total cost function, Total revenue function.
- Definite Integration.
- Area under a curve ( formula only).
- Consumer surplus and producer's surplus.

#### **VII. PARTIAL DERIVATIVES:**

**(5 MARKS-6 LECTURES)**

- Definition.
- Partial derivative of first and second order.
- Economic application: Demand function, Utility function, Production function.

#### **Book for study and Reference:**

8. **A text book in Mathematical Techniques**  
By A.G.Jumde, M.E.Rebello e Abranches, S.G.Chitale. N.A.Joshi.  
Publishers: Sheth Publishers
9. **Business Mathematics** by M.L.Vaidya and A.V.Deshpande  
Publishers: manishaPrakashan
10. **Business Mathematics** by A.N.Bapat, D.L.Rana  
Publishers: MenenPrakashan
11. **Business Mathematics** by FaiyazGawal and S.V.Kelkar  
Publishers: Reliable Publication
12. **Basic Mathematics for Commerce** by N.K.Shah  
Publishers: Sheth Publishers
13. **Business Mathematics** by S.Shah(for ICWAI International Course)  
Publishers: New Central Book Agency
14. **Business Mathematics** by Dr. Amarnath Dikshit and Dr.Jinendra Kumar Jain  
Publishers: Himalaya Publishing House
8. **Mathematics and Statistics** by Ajay Geol and AlkaGoel
9. **Business Mathematics** by M. E. Rebello Abranches.

**B.COM**  
**SEMESTER II**  
**Information Technology II**  
**100 Marks- 75 Lectures**

**I Multimedia** (20 Marks -15 Lectures)

- **Introduction**
  - Definition, Elements of Multimedia, Applications and Products
- **Types**
  - Image types, Audio types, Video types, Animation, Viewing tools
- **Creation and Conversion**
  - Authoring tools, Codec's, Conversion, Compression
- **Transmission**
  - Bitrates, Internet live stream, Multicast, hi-definition

**II E-Commerce** (20 Marks -15 Lectures)

- **Introduction**
  - Ecommerce Today, Features of E-Commerce Technology
- **Ecommerce Enablers**
  - E-payment systems(E-cash, Cards), payment gateway, Examples, Security(Fake websites and digital certification spoof)
- **E-Retail**
  - Shopping Cart, Examples( eBay, Amazon , music-istore)
- **E-Banking**
  - Online banks, Phishing, Security
- **M-Commerce**
  - Definition , Usage, Security

**III Web** (25 Marks -18 Lectures)

- **Websites**
  - Web servers, Web clients, URL, domain name(definition, name format), static websites, dynamic websites, Protocols (HTTP,HTTPS)
- **Email**
  - Definition, Usage, Protocols, Email clients, Security(Spam, Phishing, Virus, attachments)
- **Information distribution**
  - PDF, news feed, news readers

**IV Information Security** (23 Marks -17 Lectures)

- **Virus and malware**
  - Define virus, Types of virus, Spyware, Symptoms of attack, Prevention of attack
- **Antivirus and Spyware detectors**
  - Define antivirus, choosing antivirus and spyware detection software, antivirus software installation, need for regular update of virus definitions
- **Web Security**
  - Browser security, Security threats and their identification
  - Hacking (Definition, types, effects, examples)
- **Cryptography** (Definition, PKI, digital signature, Digital certificates)

## **V News Web Applications**

**(12 Marks -10 Lectures)**

- **User Generated Contents**
  - Blogs, Wikis, Twitter, YouTube, Flickr, Moodle
- **Collaboration**
  - Social Networks, Multi user chat, Application examples( Google docs)
- **File sharing P2p, torrents, Protocols, example, Piracy Issues**

### **Books for Study and Reference:**

1. **E-Commerce: strategy, Technology and Applications by David Whitely, Tata McGraw Hill Edition.**
2. **Kalakota and whinston, Frontier of Electronic commerce, Pearson Education Asia.**
3. **Multimedia in practice, technology & applications, Judith jeffcoate, PHI**
4. **Multimedia making it work, Tay Vaughan, 3<sup>rd</sup> edition, Tata McGraw-Hill**
5. **'O' Level made simple "Introduction to ICT resources" by satish Jain, Shashank Jain, Shashi Singh & M. Geetha Lyer, BPB Publications.**
6. **Computer fundamentals fourth edition by pradeep K. Sinha and Priti Sinha BPB publications.**
7. **Information technology. The Breaking wave by Dennis Curtin, Tata McGraw-Hill edition.**
8. **Computer fundamentals by S.N. Akhter**

### **Web references**

1. [www.moodle.org](http://www.moodle.org)
2. [www.wikipedia.org](http://www.wikipedia.org)
3. <http://carbon.cudenver/mry>

**B.COM**  
**SEMESTER II**  
**Information Technology Practical Syllabus**

**1. Multimedia**

- Image processing (resize, crop, grey scale, red-eye correction, common effects, rotation/flips, stitch images)
- Audio processing (trim audio, change tempo, left & right channels)
- Video trimming
- Upload to flicker, picasa, youtube, wikimapia marking, edit wikipedia articles

**2. Web**

- Create a blog
- Create email id , use it
- Setup reader to read news feed
- Set up an email client

**3. Moodle**

- Download lectures slides, Upload assignments
- Register Feedback, use discussion forums, blogs, edit settings

**4. Multiuser Google does**

- Create documents, spreadsheets and presentations online
- Share and collaborate in real time
- Safely store and organize your work
- Control who can see your documents

**5. New Web Applications & Ecommerce**

- Set up and download a legal torrent
- Online purchase (check fare of particular airline tickets, check train reservation status and availability, shop at ebay .in and amazon.com-shopping proceed till payment gateway, check digital certificates)
- Google calendar

**Books for Study and Reference:**

5. ' O' Level made simple "introduction to ICT resources" by Satish Jain, Shashank Jain, Shashi Singh & M. Geetha Lyer, BPB publication.
6. Computer fundamentals fourth edition by Pradeep K. Sinha and Priti Sinha BPB publications
7. Information Technology The breaking wave by Dennis Curtin Tata McGraw-hill edition
8. Computer Fundamentals by S.N. Akhter.

**Web references**

9. [www.moodle.org](http://www.moodle.org)
10. [www.wikipedia.org](http://www.wikipedia.org)
11. <http://carbon.cudenver.edu/~mry>

**B.COM**  
**SEMESTER II**  
**ENVIRONMENTAL STUDIES - II**  
**50 Marks 38 Lectures**

- UNIT I. Environmental Pollution** (15 Marks – 10 Lectures)  
a) Definition a) Air pollution b) Water pollution c) Soil pollution d) Marine pollution e) Noise pollution f) Thermal pollution g) Nuclear hazards  
Solid waste Management: Causes, effects and control measures of urban and industrial wastes.  
Role of an individual in prevention of pollution.  
Pollution case studies.  
Disaster management: floods, earthquake, cyclone and landslides.
- II. Social Issues and the Environment** (15 Marks -10 Lectures)  
From Unsustainable to Sustainable development  
Urban problems related to energy  
Water conservation, rain water harvesting, watershed management.  
Resettlement and rehabilitation of people; its problems and concerns. Case studies.  
Environmental ethics: Issues and possible solutions.  
Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust. Case studies.  
Wasteland reclamation.  
Consumerism and waste products.  
Environment Protection Act.  
Air (Prevention and Control of Pollution) Act.  
Water (Prevention and control of Pollution) Act  
Wildlife Protection Act  
Forest Conservation Act  
Issues involved in enforcement of environmental legislation.  
Public awareness
- III. Human Population and the Environment** (15 Marks – 10 Lectures)  
Population growth, variation among nations.  
Population explosion - Family Welfare Programme.  
Environment and human health.  
Human Rights.  
Value Education.  
HIV; AIDS.  
Women and Child Welfare.  
Role of information Technology in Environment and human health.  
Case Studies
- IV. Field work** (05 Marks - 08 Lectures)  
Visit to a local area to document environmental assets-river /forest/ Grassland/ hill/ mountain Visit to a local polluted site - Urban! Rural Industrial Agricultural  
Study of common plants, insects, birds.  
Study of simple ecosystems-pond, river, hill slopes, etc. (Field work Equal to 5 lecture hours).

**Weightage: . ISA: 10 + S.E.E: 40 Total= 50.**

## **INSTRUCTIONS**

1. Maximum thrust may be given to local regional and national examples.
  2. Q. No. 1 being objective it should include questions from all units of the term.
  3. Questions should be set with due weightage to all the units as specified
- Pedagogic suggestion: The Current topic of Regional & National interest have to be updated by referring to subject journals - Down to Earth, Current Science, Yojna and Other relevant materials.

## **Books for Study and Reference**

1. Agarwal, K.C. 2001 Environmental Biology, Nidi Publ. Ltd. Bikaner.
2. Bharucha Erach, The Biodiversity of India, Mapin Publishing Pvt. Ltd. , Ahmedabad - 380013, India, Email: [mapin@icenet.net](mailto:mapin@icenet.net) ( R )
3. Brunner RC., 1989, Hazardous Waste Incineration, McGraw Hill Inc. 480p
4. Clark RS., Marine Pollution, Clanderson Press Oxford (TB)
5. Cunningham, W.P. Cooper, TH. Gorhani, E & Hepworth, M.T 2001, Environmental Encyclopedia, Jaico Publ. House, Mumbai, 1196p
6. De A.K., Environmental Chemistry, Wiley Eastern Ltd.
7. Down to Earth, Centre for Science and Environment ( R )
8. Gleick, H.P. 1993. Water in crisis, Pacific Institute for Studies in Dev., Environment & Security. Stockholm Env. Institute. Oxford Univ. Press. 473p
9. Hawkins R.E, Encyclopedia of Indian Natural History, Bombay Natural History Society, Bombay (R)
10. Heywood, VH & Watson, R.T. 1995. Global Biodiversity Assessment. Cambridge Univ. Press 1140p.
11. Jadhav, H & Bhosale, VM. 1995. Environmental Protection and Laws. Himalaya Pub. House, Delhi 284 p.
12. McKinney, M.L. & SchocJ', R.M. 1996. Environmental Science systems & Solutions, Web enhanced edition. 639p.
13. Mhaskar A.K, Matter Hazardous, Techno-Science Publications (TB)
14. Miller TG. Jr., Environmental Science, Wadsworth Publishing Co. (TB)
15. Odum, E.P. 1971. Fundamentals of Ecology. W.B. Saunders Co. USA, 574p
16. Rao M N. & Datta, A.K. 1987. Waste Water treatment. Oxford & IBH Publ. Co. Pvt. Ltd.
17. Sharma B.K., 2001. Environmental Chemistry. Goel Publ. House, Meerut
18. Survey of the Environment, The Hindu (M)
19. Townsend C. , Harper J, and Michael Begon, Essentials of Ecology, Blackwell Science ( TB)
20. Trivedi R.K., Handbook of Environmental Laws, Rules, Guidelines, Compliances and Standards, Vol I and II, Enviro Media ( R )
21. Trivedi R.K. and P.K. Goel, Introduction to air pollution, Techno-Science Publications ( TB )
22. Wagner K.D., 1998. Environmental Management. W.B. Saunders Co. Philadelphia, USA 499p (M) Magazine ( R ) Reference (TB) Text book

**B.COM SEMESTER II**  
**Foundation course**  
**COST ACCOUNTING II**  
**(ELEMENTS OF COST)**  
**100 Marks – 75 Lectures**

- I Elements of Cost : Labour Cost and Control (40 Marks-30 lectures)**  
Accounting and control classification of labour, Organisation for accounting and control, Time Keeping and Time Booking, Payroll for Accounting, Monetary Benefits, Fringe Benefits , Overtime Premium, Holiday and Vacation Pay, Idle time, Labour Turnover, Incentives Schemes, Individual and Group Profit Sharing of Wages  
Practicals Problems based on calculation of Gross wages and net wages, individual incentives schemes and group bonus schemes, Labour Cost Per Unit  
(Scope: On labour turnover only theoretical study is required)
- II. Elements of Cost- Overhead Accounting and Control**  
Meaning, Classification, Appropriation, allocation, apportionment, absorption, Methods of Absorption, administration overhead- Accounting and Control  
Miscellaneous items practical problems based on primary distribution summary. Secondary redistribution statement, overhead rate per unit and absorption of overhead. (30 lectures: 40 Marks)
- III. Preparation of cost sheet taking into consideration all elements of cost- practicals problems only. (cost sheet,)**  
(15 lectures: 20 Marks)

**Books for Study and Reference:**

1. Bigg. W.W. Cost Accounting (USA PTH)
2. Shukla and Grewal : Cost Accounts ( Delhi- S Chand)
3. Bhar B.K. Cost Accounting Method and Problem ( Calcutta Academic Publisher)
4. Jain S.P. and Narang K.L. Cost Accounting ( New Delhi- Kalyani)
5. Bloker and Weltmer – Cost Accounting
6. Prasad N. K. Cost Accounting- Principles and Practice
7. Cost Accounting Principles and Practice – M.N. Arora
8. S.P. Jyemgar – Cost Accounting- Principles and Practice



**B.COM**  
**SEMESTER II**  
**Foundation course**  
**Accounting - Paper II**  
**100 Marks – 75 Lectures**

**Unit I: Accounting for Professionals: (30 Marks – 25 Lectures)**

Introduction, Meaning of three systems of Accounting: Accrual/Mercantile system, Cash system and Mixed/Hybrid system-Books of accounts maintained by the Professionals – Cash book, Memorandum Book, stock Register, Receipts & Expenditure Account / Profit & Loss Account and Balance sheet. Practical problems based on preparation of Receipts & Expenditure Account / Profit and Loss Account and Balance sheet of Medical practitioners, Solicitors and Professional Accountants to be covered.

**Unit II: Voyage Accounts: (20 Marks – 15 Lectures)**

Meaning, Voyage expenses, Voyage revenue, complete voyage, Incomplete Voyage (restricted to only one point/destination) - theory and problems.

**Unit III: Accounting for Co-operative Societies: (30 Marks – 20 Lectures)**

Meaning and types of societies as per relevant provisions of Goa State Co-operative Societies Act – Preparation of final accounts of Consumer Cooperative Societies, Housing Cooperative Societies and Cooperative Credit Societies - Distribution of Profits.

**Unit IV: Accounting for Local Self-Government: Municipalities, Panchayats & Zilla Panchayats: 20 Marks – 15 Lectures**

Meaning, Budgeting and Accounting for local Self-Governing Bodies, limitations of the present accounting system.

**Specific Guidelines**

**Commerce Paper 3 (Foundation Paper): Accounting Paper II (SEMESTER -II)**

1. Two questions to be asked on Unit I.
2. Two questions to be asked on Unit II (one question on complete voyage and another question on incomplete voyage restricted to one point/destination).
3. One question each to be asked on Unit III & Unit IV.

**Broad Guidelines for setting of Question Papers in all Accounting Papers**

**General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

**Books for Study and Reference:**

1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.
- 2.
3. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi
4. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.
5. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi
6. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.
7. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.
8. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.
9. S.D Sharma: Auditing Principles, Taxman publication New Delhi
10. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.

**B.COM SEMESTER II  
FOUNDATION COURSE  
MARKETING MANAGEMENT II  
100 Marks – 75 Lectures**

**I- Product Planning & Decisions (25 Marks- 19 Lectures)**

Product planning – Meaning. New product development process, reasons for new product development and reasons for product failure. Product Life Cycle (PLC) - meaning, stages and implications.

Branding - concept and strategies, essentials of a good brand name. Brand positioning – Meaning and strategies.

Packaging – Meaning and essentials. Labeling – Meaning and importance.

**II- Pricing (25 Marks-19 Lectures)**

Meaning, importance and factors influencing pricing. Major pricing methods – cost, demand, competition. Pricing policies - Skimming pricing, Penetration pricing, Geographical, Leader pricing, Psychological pricing.

**III - Promotion (25 Marks-19 Lectures)**

Advertising - Meaning, objectives, role and limitations of advertising. Sales promotion - Meaning, importance of sales promotion, major tools of sale promotion. Personal selling –Meaning and steps. Public relations - Meaning and tools.

**IV- Marketing Logistics (25 Marks-18 Lectures)**

Physical distribution – Meaning and elements. Channels of distribution – Meaning and types, factors influencing choice of channels. Distribution channel policies.

**Books for Study and Reference:**

- Kotler Philip, Armstrong Gary, 'Principles of Marketing', Prentice-Hall of India Pvt. Ltd.  
J.C. Gandhi 'Marketing a Managerial Introduction', Tata McGraw Hill Company Ltd.  
Kotler, Keller, Koshy and Jha, Marketing Management - A South Asian Perspective-13<sup>TH</sup> International Ed., Pearson, Delhi  
Dr. K. Karunakaran, Marketing Management - Text and cases in Indian context, Himalaya Publishing House, Mumbai.  
Banerjee Mrityunjoy, 'Essentials of Modern Marketing', Oxford & IBH publishing company Pvt. Ltd.  
Ramaswamy V.S. Namakumari S., 'Marketing Management Planning, Implementation & Control', Mac Millan India Pvt. Ltd.  
William, Etzel Micheal, Walker Bruce, 'Fundamentals of Marketing', McGraw Hill International.

**B.COM  
SEMESTER II  
Foundation Course**

**BANKING II  
(FUNDAMENTALS OF BANKING- II)**

**100 Marks- 75 Lectures**

**Objective:**

**To acquaint students with banks' negotiable instruments, banker-customer relationship, bank financial statements and banking regulations**

**Unit I Banker-Customer Relationship (30 Marks-23 Lectures)**

**Definition of customers, Different forms of bank-customer relationship - Bank as Debtor, Bank as Creditor, Bank as Trustee, Bank as Agent and Bank as Bailee.**

**Bank's Duties/Obligations - Obligation to honour cheques, Obligation to maintain secrecy of customer's accounts, Obligation for immediate credit of outstation cheques, Garnishee or Attachment order.**

**Bank's Rights - Bank's Lien, Right to Set-off, Right of appropriation of accounts, Right to charge interest/commission, Right of assignment.**

**Termination of banker-Customers relationship**

**Unit II Negotiable Instruments (20 Marks-15 Lectures)**

**Negotiable Instruments - Features of negotiable instruments, Promissory notes, Bills of exchange, Cheques and other instruments**

**Types of Cheques – Bearer and Crossed cheques(General Crossing and Special Crossing)**

**Endorsements-Meaning, Importance and Types.**

**Holder, Holder in due course, Paying banker, Collecting banker – duties, privileges and precautions needed to be taken..**

**Unit III Financial Statement Analysis of Commercial Bank (20 Marks- 15 Lectures)**

**Meaning and Significance of Financial Statement- Assets and Liabilities of a Bank, Revenue and Expense of a bank, Preparation of Bank's Financial Statement, Analysis of Bank Performance- Capital adequacy Ratio, Assets Quality Ratio, Profitability Ratio, Liquidity ratio and Productivity Ratio**

**Unit IV Banking Regulation (30 Marks-22 Lectures)**

**Reserve Bank Of India – Functions- Traditional functions, Supervisory and Developmental Functions**

**Instruments of RBI's Monetary Policy( Quantitative and Qualitative).**

**Banking Ombudsman Act, and Credit Information Bureau (India) Ltd.**

### **Books for Study and Reference:**

**Indian Institute of Banking and Finance, Principles and Practices of Banking, (2<sup>nd</sup> Edition)Macmillan Publication India Limited, New Delhi.**

**Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I),Taxman Publication Pvt.Ltd.New Delhi.**

**Indian Institute of Banking and Finance, Banking Products and Services, Taxman Publication Pvt. Ltd. New Delhi.**

**B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.**

**Gordon and Natarajan, Banking Theory, Law and Practice, (21<sup>st</sup> revision edition) Himalaya Publishing House Ltd., Mumbai**

**Dr. P. K. Srivastava, Banking Theory and Practice, Himalaya Publishing House Ltd.Mumbai.**

**P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.**

**D.Muraleedharan,Modern Banking Theory and Practice, PHI Learning Pvt.Ltd. New Delhi.**

**K. C. Shekhar and Lekshmy Shekhar, Banking Theory and Practice, Vikas Publishing House Pvt. Ltd. New Delhi.**

**O. P. Agarwal, Modern Banking In India, Himalaya Publishing House, New Delhi.**

**DR. K. M. Bhattacharya and O. P. Agarwal, Basic of Banking and Finance, Himalaya Publishing House Ltd. Mumbai.**

**H. L. Bediand V. K. Hardikar, Practical Banking and Advances USB Publishers Distribution Ltd. New Delhi.**

### **Website.**

**Reserve Bank of India[WWW.rbi.org.in](http://WWW.rbi.org.in)**

**Indian Institute of Banking and Finance[WWW.iibf.org.in](http://WWW.iibf.org.in)**

**Indian Bankers Association [WWW.iba.org.in](http://WWW.iba.org.in)**

**B.COM  
SEMESTER II  
Foundation Course**

**Insurance II  
(Principles and Practice)  
100 Marks-75 Lectures**

- UNIT I Claim management** (25 marks-20 lectures)  
Life insurance-maturity and death claims in detail. meaning of grace days, nomination, assignment, surrender value.  
General Insurance- claim procedure for general insurance.  
procedure for claims in fire, marine and motor vehicle insurance. role of surveyor.
- UNIT II Insurance agents** (25 marks-18 lectures)  
Definition of an agent, agents regulations, procedure for becoming an agent, functions of an agent, methods of remunerating agents, agency as a profession, insurance ethics, prerequisites for agents success, responsibilities of an agent.
- UNIT III Insurance marketing** (25 marks-18 lectures)  
Meaning, features, insurance marketing mix, scope of insurance marketing,  
Reasons for success of Insurance Companies in general. Distribution Channels(traditional and modern), Marketing Strategies of insurance companies ,
- UNIT IV Emerging concepts in insurance industry** (25 marks-19 lectures)  
Rural Insurance: Need and potential for Rural Insurance different rural insurance policies only objectives and benefits/schemes-Aqua Culture, Cattle, Failed Well, Farmers Package, Fish, Floriculture, Horticulture and Poultry insurance.  
Reinsurance, Double Insurance, Banc assurance, E-insurance-meaning, features and advantages

**Books for Study and Reference:**

Principles and Practice of Insurance-Dr Periaswamy, Himalaya Publishing House  
Insurance and Risk Management-Dr P.K. Gupta, Himalaya Publishing House  
Risk Management- Ramakrishna Reddy and Murali Krishna, Discovery Publishing House, New Delhi  
Fundamentals of Insurance-Dr P.K. Gupta, Himalaya Publishing House  
Insurance Law and Practice-C.L. Tyagi and Madhu Tyagi, Atlantic Publishers and Distributors.

**B.COM**  
**Semester III**  
**Business Communication I**  
**(Modern Communication Skills)**

**100 Marks -75 Lecture**

**Course Objectives:**

Communication skills have emerged as the most powerful set of skills to possess for accelerating one's career trajectory and for enhancing the quality of life of people in modern times. In a competitive world where efficiency and effectiveness do matter, it is imperative that students learn these skills.

This Course of Modern Business Skills in Business Communication integrates spoken, written, visual and written communication situations and strategies - the way communication actually occurs in a dynamic workplace. Some of the course objectives are:

- 1) To increase students confidence and ability to communicate orally while using technology.
- 2) To improve collaboration and communication skills of students.
- 3) To enhance multimedia literacy skills of students.
- 4) To build relationships and establish their online social presence.

**TOPICS**

**1 Digital Storytelling [DST] (40 marks- 30 lectures)**

(Creation of a Digital Story: Workshops for students in small batches of where the basics and software skills needed for DST are imparted; Students are then to individually create a DST)

**2 Impact Oratory (Speeches) (10 Marks-8 Lectures)**

**Pathos / Logos / Ethos / Overcoming Fear / Formulae for Speeches / People (Body Language) / Voice Skills / Audience**

**3 Creating and Making Presentations (10 Marks -07 Lectures)**  
**Using Software like Powerpoint / Prezi On-line Zooming Editor / Mind-Mapping Software / Incorporating principles of Zen / Slido:ology / Duarte**

**4 Electronic and Web Communications: (20 Marks 15 lectures)**

**a) Using Social Media for Communication**

**[5 marks for contributing to a FACEBOOK Group or mailing list created by the teacher for the purpose. This group can be on any topic which helps to improve communication skills.]**

**b) Creating & Using a Blog or Free Web site**

**c) Using cell-phones, laptops and other means for e-mail and instant messaging for Business; etiquettes involved**

**5 Effective Meetings (20 Marks -15 Lectures)**

**[Chairpersonship, Protocol (Brief insights into Robert's Rules of Order), Benefits, Notice, Agenda, Drafting Minutes (Discussions /Resolutions)**

[15 marks for participation in a meeting. The meetings where the students are to be judged can be ones which are organized for the purpose of discussing topics 1 - 4 above viz. DSTs, making Speeches, making Presentations or Electronic & Web Communication ]

**Requirements:**

**Essential**

- 1) An LCD projector in every classroom
- 2) A Laptop for Facilitator

**Desirable**

- 3) Computers for students
- 3) Broadband Facility
- 4) A large screen SMART TV / SMARTBOARD
- 5) HD Video Camera (with Hard Disk)
- 6) Home Theatre
- 7) Software: Pinnacle / Cyberlink / U-lead Video Studio / Buzan's Mind-Mapping / Business-in-a-Box / Language Lab / other relevant software as decided by the concerned teacher
- 10) External Hard Disks
- 11) A Smart Board

**Assessment and Pedagogy:**

Continuous Internal Assessment in the proportion to the marks assigned in the syllabus: 100 marks. The teacher may devise appropriate exercises to test the student's skills.

**Books for Study and Reference:**

*Digital Storytelling: Guide for Educators*, Midge Frazel, International Society for Technology in Education, 2010 ISBN 9781564842596

*How to Win Friends and Influence People*, Dale Carnegie, Pocket Books, 2010 ed.

*Making Presentations*, Tim Hindle, Dorling Kindersley Publishers, 1999 ed.

*Say it with Presentations*, Gene Zelazny, Tata McGraw-Hill Education (2004).

*Presentation Zen: Simple Ideas on Presentation Design and Delivery (2<sup>nd</sup> Edition)* (Voices that Matter) Garr Reynolds. 2011

*Slide:ology: The Art and Science of Creating Great Presentations*, Nancy Duarte, 2008. ISBN 0596522347

*Social Media Marketing for Dummies*, Shiv Singh, Stephanie Diamond, Wiley, 2007. ISBN 9781118236307

*Robert's Rules of Order*, Robert Henry M., Createspace, 2010, ISBN 978145380715



**B.COM**  
**SEMESTER III**  
**Business Environment –I**  
**100 Marks-75 Lecture**

**Objectives:** The basic objectives of this course are to apprise commerce students to different aspects of environment. It also aims at making students aware of how different factors in the environment can affect business. The course is also designed to make students aware of business environment in Goa. It also focuses on important changes in economic environment after liberalization.

**Unit 1: Business and its Environment** (25 marks -19 lectures)

**Definition, scope, nature and objectives of business;**

**Characteristics of modern business**

**Business environment – meaning, importance & features; Components of environment - Internal and external, micro and macro environment (brief explanation of each component)**

**Social responsibilities of business**

**Unit 2: Socio-Cultural and Demographic Environment** (25 marks -19 lectures)

**Culture—meaning, elements - Family, religion, language and their impact on business**

**Social groups such as caste, class & nouveau riche - their impact on business**

**Customs, traditions and values and their impact on business**

**Demographic environment - meaning and composition; Impact of demographic environment on business**

**Migration - meaning, reasons for migration, impact of migration (positive and negative)**

**Unit 3: Natural and Technological Environment** (25 marks -19 lectures)

**Natural environment - meaning and composition; impact of natural environment on business**

**Technological environment – meaning; main features of technology; management of technology; Impact of technology on business; Status of technology in India**

**Impact of Information Technology on business, e-business in India**

**Unit 4: Political Environment** (25 marks -18 lectures)

**Meaning**

**Role of government (regulatory, entrepreneurial, planning and promotional)**

**Components of political environment - political systems (such as Democracy and dictatorship), political stability, international relations, government bureaucracy, special interest groups and their impact on business** (25 marks 12-13 lectures)

**Books for Study and Reference:**

1. Misra, S.K. & Puri, V.K. (2007) Economic environment of Business, Himalaya Publishing House, Delhi
2. Menon, Lydia & Mallya, Prita, Business Environment
3. Cherunillam, Francis Business Environment, Himalaya Publishing House
4. Ashwathappa, K, Business Environment, Himalaya Publishing House
5. Dutt & Sundaram, Indian Economy, S. Chand & Company

**B.COM**  
**SEMESTER – III**  
**Commerce Category**  
**BUSINESS FINANCE - Paper I**  
**100 Marks-75 Lecture**

**UNIT I : NATURE AND OBJECTIVES OF BUSINESS FINANCE: (25 Marks – 18 Lecture)**

Meaning of business finance, business finance v/s corporate finance, role of business finance in an organization, principles of business finance, meaning of financial planning, steps in financial planning, significance of financial planning, meaning and objectives of financial plan/capital plan, essential features of a good financial plan, types of financial plan.

**UNIT II: CLASSIFICATION OF CAPITAL (20 Marks – 15 Lecture)**

Meaning of Capital, Classification of capital, factors determining capital requirements, meaning and features of fixed capital, factors determining fixed capital requirements, importance of adequate fixed capital; meaning and features of working capital, Factors determining working capital requirements, significance of adequate Working capital, types of working capital

**UNIT III: CAPITALISATION (25 Marks – 15 Lecture)**

Meaning of capitalization, Theories of capitalization, Cost theory v/s Earnings theory, overcapitalization and under capitalization:- meaning, causes, effects and remedies; overcapitalization v/s under capitalization; balanced capitalization—meaning and importance

**UNIT IV: CAPITAL STRUCTURE (20 Marks – 17 Lecture)**

Concept of capital structure, Meaning and importance of capital structure, factors influencing capital structure, concept of financial structure, capital gearing—meaning, types and advantages, trading on equity – meaning, types and advantages and limitations.

**UNIT V: INSTITUTIONAL FINANCING (10 Marks – 10 Lecture)**

Industrial Development Bank of India (IDBI) –Introduction and functions  
LIC –Introduction, objectives and functions  
EDC –Introduction, objectives, functions and schemes  
Changing role of financial institutions

**Books for Study and Reference:**

- 1) R.K. Sharma and Shashi K. Gupta, Business Organisation and Management**
- 2) R.M. Srivastava, Essentials of Business Finance, Himalaya Publishing House, Kalyani Publications.**
- 3) Preeti Singh, Investment Management, Himalaya Publishing House**
- 4) N.G. Kale, Business Organisation, Manisha Publications.**
- 5) C.N. Sontakki, Business Organisation, Seth Publishers**
- 6) E. Gordon and Dr. K. Natarajan, Financial Markets and Institutions, Himalaya Publishing House.**
- 7) H. Sadak, Mutual Funds in India, Response Books, Sage Publications.**

**B.COM**  
**SEMESTER: III**  
**Commerce Category:**  
**Financial Accounting III**  
**100 Marks -75 Lectures**

**Commerce Category: Financial Accounting (Introduction to Cost Accounting) -Paper III**

**Unit I: Introduction to Costing (Elements of costing) (only theory): (4 Marks-5 Lectures)**

Various terms (terminology), cost, costing, cost accounting, definition, evolution of cost accounting, objectives, advantages and disadvantages of cost accounting, cost unit, cost centre, distinction between cost accounting and financial accounting. Classification of cost (element wise, in detail).

**Unit II: Methods of costing (Theory & Problems): (40 Marks-45 Lectures)**

- a. Unit costing (including estimated cost sheet, tenders and quotations)
- b. Job order costing (for theory only)
- c. Process costing - excluding equivalent production, joint products and by-products but inclusive of inter-process profits, normal and abnormal loss/gain.
- d. Contract Costing – Introduction relevant Accounting Standard, preparation of contract account for one year, more than one year and contract account with balance sheet (estimated contracts and escalation clause to be covered for theory only)
- e. Operating costing - only transport operators for theory & problems and others for theory.
- f. Batch costing (theory)
- g. Operation costing (theory)

**Unit III: Reconciliation of Costing profit with Financial profit (for theory & problems) :**

Meaning, need, causes and preparation of reconciliation statement.

(10Marks-12 lectures)

**Unit IV: Techniques of costing: (11 Marks-13 Lectures)**

- Marginal costing (theory and elementary problems for 5 marks on Break Even Point and PV Ratio including preparation of Break Even chart)
- Standard costing (theory only)
- Budgetary control (theory only)

**Specific guidelines**

**Commerce Category: Financial Accounting Paper III (SEMESTER - III)**

1. One question to be asked on Unit I & Unit IV (taken together).
2. One question to be asked on Unit III.
3. Four questions to be asked on Unit II.

**Broad Guidelines for setting of Question Papers in all Accounting Papers except auditing papers.**

**General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

**Books for Study and Reference:**

	<i>Name of the Book</i>	<i>Author(s)</i>	<i>Publisher</i>
1.	Cost Accounting	Jawahar Lal	Tata McGraw- Hill publishing Co. Ltd. New Delhi
2.	Advanced Cost Accounting	Ravi Kishore	Taxmann Allied Services Pvt. Ltd. New Delhi
3.	Practical Costing	B.S. Khana, I.M. Pandey	S. Chand & Co New Delhi
4.	Cost Accounting	S.P. Iyengar	S. Chand & Co New Delhi
5.	Theory & Problems of Management & Cost Accounting	M.Y. Khan & P.K. Jain	Tata McGraw- Hill publishing Co. Ltd. New Delhi
6.	Cost Accounting Principle & Practice	B.M Lal Nigam & J.C. Jain	Prentice- Hall of India Pvt Ltd, New Delhi.
7.	Cost Accounting	Bharatosh Banerjee	The World Press Pvt Ltd, Calcutta
8.	Advanced Cost Accounting	S.P. Jain & Narang	Kalyani Publishers, New Delhi
9.	Principles & Practice of Cost Accounting	Ashish Bhattacharya	Wheeler Publishing, New Delhi.
10.	Advanced Practical Cost Accounting	Bhagwan S. Khanna	S. Chand & Co New Delhi
11.	Accounting & Financial Management	Chowdhary, Chopde, & Manoj Pednecar	Sheth Publishers Pvt.Ltd.Mumbai
12.	Financial Accounting, Auditing & Taxation	Chowdhary, Chopde, & Manoj Pednecar	Sheth Publishers Pvt.Ltd. Mumbai

**B.COM**  
**SEMESTER III**  
**INDIAN FINANCIAL & FISCAL SYSTEM**  
**(Marks 100)**

**Objectives of the course:** The fundamental objectives of the course are (i) to acquaint students with the structure and components of the Indian financial system; (ii) to familiarize students with recent developments in the Indian banking sector (iii) to enable students to understand the Indian fiscal scene and (iv) to facilitate students' understanding and analysis of the two most essential components of economic policy, viz. monetary policy and fiscal policy

**Unit 1: Indian Financial and Banking System (25 marks 12-14 lectures)**

**Indian Financial System:** Nature, structure & composition of the Indian Financial System – financial markets, financial institutions, financial securities, financial services – classification and brief explanation of each; Role of the financial system in economic growth & development; Financial development – meaning, concepts and indicators of financial development; Financial inclusion – meaning and RBI's definition, extent of financial exclusion in India

**Indian Banking System:** Structure & composition of the Indian banking system (RBI, commercial banks, cooperative banks, regional rural banks); classification of commercial banks (Indian and foreign, public sector and private sector, scheduled and non-scheduled); recent developments in Indian commercial banking (entry of private & foreign banks, prudential norms, PSBs raising capital, use of IT & resultant services, new services...)

**Unit 2: Money and Monetary Policy in India (25 marks 12-14 lectures)**

**Money:** definition; supply of Money - Role of Government, Central Bank & commercial banks (process of multiple credit creation by banks); components of money – currency, coins and credit; RBI indices of money supply

**Monetary Policy:** meaning; objectives of monetary policy (with special reference to RBI); RBI's Instruments of credit control/monetary policy – Quantitative (variable reserve requirements, open market operations, Bank rate, Liquidity Adjustment Facility through repo and reverse repo rate) and Qualitative credit controls – how the instruments work to expand and contract money supply; brief mention of merits and limitations of each instrument; Analysis of RBI's most recent Monetary Policy statement

**Unit 3: Indian Fiscal System (35 marks 20-22 lectures)**

**Public Revenue:** sources of govt. revenue (Centre & States – tax & non-tax); main sources of revenue and most important taxes (Centre & Goa); types of taxes – direct & indirect – meaning, relative merits and demerits; concepts of impact, incidence and shifting of a tax; features of the Indian tax system; recent trends in public revenue (Centre & Govt. of Goa)

**Public Expenditure:** Classification – developmental/non-developmental, plan/non-plan, functional classification; major heads of govt. expenditure (Centre & Govt. of Goa); recent trends in public expenditure (Centre & Govt. of Goa)

**Public Debt: meaning; Classification – internal & external, short- medium- & long-term, productive & unproductive, redeemable & irredeemable; composition of debt (Centre & Govt. of Goa); trends in public debt (Centre & Govt. of Goa)**

**Unit 4: Budgets and Fiscal Policy in India**

**(15 marks 10-12 lectures)**

**Fiscal Policy: Meaning; objectives of fiscal policy in India; importance of fiscal policy in India**

**Budget – meaning; types (balanced & unbalanced, surplus & deficit); Concepts of deficit (fiscal deficit, revenue deficit, primary deficit); impact of deficit budgets on the economy; Structure of Central & State budgets in India; most recent Central & State budgets to be discussed**

**Books for Study and Reference:**

**Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth & Innovations, 5<sup>th</sup> ed. New Delhi, Tata-McGraw Hill**

**Bhatia H.L. (2012): Public Finance, 27<sup>th</sup> ed. New Delhi, Vikas**

**Burton M. & Lombra R. (2000): The Financial System and the Economy: Principles of Money and Banking, Australia, South-Western College**

**Chelliah R. (1971): Fiscal Policy in Underdeveloped Countries, London, Allen & Unwin**

**Datt R. and Sundharam K.P.M. (2012): Indian Economy, New Delhi, Sultan Chand and Co.**

**Eichberger J. & Harper I. R. (1997): Financial Economics, Oxford, OUP**

**Khan M. Y. (2011): Indian Financial System, 7<sup>th</sup> ed. New Delhi, Tata-McGraw Hill**

**Pathak B. V. (2011): Indian Financial System: Markets, Institutions and Services, 3<sup>rd</sup> ed., New Delhi, Pearson**

**RBI (various years): RBI Bulletin – issue on State Finances**

**Tyagi B.P. (2012): Public Finance, Meerut, Jai Prakash Nath**

**B.COM**  
**SEMESTER III**  
**BUSINESS LAWS- I**  
**(100 Marks – 75 Lectures)**

1. The object of the course is to provide a brief idea of frame work of a few business laws in India
2. The students are expected to study the changes in these laws made from time to time
3. The students are not supposed to study the case laws

**Indian Contract Act , 1872 ( 48 Marks – 34 Lectures)**

- I. Definition of contract, agreement, proposal, acceptance ,void agreement , voidable contract and consideration. Essentials of a contract which includes capacity of the parties , free consent, coercion, undue influence, fraud, misrepresentation, mistake of fact and law, specific void agreements , quasi contract, contingent contract ,obligation of parties to perform contract, discharge of contract, remedies for breach of contract
- II. Contract of indemnity, rights of indemnity holder , contract of guarantee, rights of surety , discharge of surety, bailment , rights and duties of the bailor and bailee, pledge , rights and duties of pawnor and pawnee, contract of agency , modes of creation of agency, extent of agents authority and termination of agency.

**Indian Partnership Act, 1932 (20 marks 15 Lectures)**

- III Definition of partnership, its characteristics, modes of determining existence of partnership and types of partnership, registration of a firm and effects of non –registration Rights, duties and liabilities of partners, property of the firm, implied authority of a partner , notice to the firm , liabilities of partner for wrongful acts, misapplication of money and property by a partner received from the third party. Minor's position in a partnership , modes of dissolution of a firm, rights and liabilities of partners on dissolution of partnership , modes of settlement of accounts between partners,.

**Arbitration and conciliation Act, 1996 (16 Marks – 13 Lectures)**

- IV Meaning of arbitration, how arbitration agreement is made, Arbitral tribunal , appointment of arbitrators , conduct of arbitral proceedings , grounds for setting aside arbitral award, Meaning of conciliation , procedure for commencement of proceedings, appointment of conciliator, conciliation procedure, role of conciliator, restriction on conciliator, termination of conciliation proceedings and status of settlement by conciliator

**Competition Act, 2002- Part I ( 16 marks – 13 Lectures)**

- V Object of Competition Act, Anti competitive agreements, what agreements can cause an adverse effect on competition, agreements which do not cause adverse effect on competition , Dominant position , Abuse of dominant position, combination , regulation of combination



**Books for Study and Reference:**

**Indian Contract Act, 1872**

**Indian Partnership Act, 1932**

**Indian Negotiable Instrumental 1981**

**Arbitration and Conciliation Act, 1996**

**Foreign Exchange Management Act, 1999**

**Intellectual Property Rights**

**Copy rights and Trade Marks**

**Law of Contract by Samuel Williston**

**Law of Quasi Contract by Frederic**

**Competition Act, 2002 part – I by Campbell Woodwards**

**Law Business and Commercial books agency conn aught place, Jains books agency  
New Delhi**

**Business Law – by Mrs. S.S. Telang, S.N. Telang, Chetna publication**

**Indian Business Law, by Mandar Wadwani**

**Business Law, Third Edition by M. C. Kuchal, Vikas Publication**

**Mercantile Law, M. C. Kuchal, Vikas Publication**

**Mercantile Law, M. C. Shukla, S. Chand publication**

**Business Law, by Prof. Satya Vrata R. Patel – C. Jamandas Co. Ltd.**

**B.COM  
SEMESTER III  
STATISTICAL TECHNIQUES I  
(Marks 100 – 75 Lectures)**

**OBJECTIVES:**

1. To enable the students to gain understanding of statistical techniques as are applicable to business.
2. To give comprehensive knowledge of the subject to the students opting for professional and academic course where statistics is a part of the curriculum.

**1. INTRODUCTION:**

**(4 Marks -5 Lectures)**

- Meaning and definition of statistics.
- Function, Scope and Limitation of statistics.
- Basic statistical Concepts- Population, Sample, Variable, Attribute, Parameter and statistic.

**2.COLLECTION OF DATA:**

**(8 Marks-5Lectures)**

- Types of Data- primary & secondary data.
- Sources ,Methods of collecting primary data.
- Classification-Univariate frequency distribution,
- Bi-variate frequency distribution.

**3.GRAPHS AND DIAGRAMS:**

**(12 Marks-10Lectures)**

**Histogram**

- Frequency polygon
- Frequency curve and Ogives
- Simple Bar, Multiple and sub divided bar, pie diagrams.

**IV. SUMMARISATION MEASURES:**

**(40 Marks-30Lectures)**

- Measures of Central Tendency- Meaning, Objectives
- Requisites of a good average
- Arithmetic Mean, Median Mode (Without grouping) – Geometric Mean, Harmonic Mean
- Partition values-Quartiles, Deciles, And Percentiles.
- Measure of Dispersion – Meaning, Objectives
- Requisites of a good Measure of Dispersion-
- Absolute and relative measures
- Range, Quartile deviation, Mean Deviation, Standard deviation,
- Coefficient of range, Coefficient of Quartile deviation, Coefficient of Mean deviation and Coefficient of Variation.
- Skewness –Meaning
- Karl Person's and Bowley's measures of skewness and coefficient of skewness.
- Notion of Kurtosis.

**V. INDEX NUMBERS:**

**(18 Marks-15Lectures)**

**Meaning**

- **Types, uses and limitation**
- **Methods of constructing price and quantity index numbers by unweighted and weighted methods**
- **Weighted Aggregative – Laspeyre's, Paasche's and Fishers's formulae**
- **Weighted average of relatives - Arithmetic Mean and Geometric Mean**
- **Value index number –**
- **Fixed base, chain base indices, Base shifting,**
- **Deflating and splicing,**
- **Cost of living index numbers.**

**VI. ANALYSIS OF TIME SERIES:**

**(18 Marks-10Lectures)**

- **Meaning and utility**
- **Components of time series**
- **Models of Time series – Additive and Multiplicative models.**
- **Measurement of Trend – semi averages, moving averages and methods of least squares (Straight line and second degree parabola).**

**Books for Study and Reference:**

1. **Gupta S.P**  
**Statistical Methods, Sultan Chand and Sons**
2. **Sancheti D.C. and Kapoor V.K**  
**Statistics (Theory, methods and Application) Sultan Chand and Sons**
3. **Levin Richard I and Rubin David S.**  
**Statistics for Management, Prentice Hall of India**
4. **Gupta C.B**  
**Fundamental of Statistics, Himalaya Publishing House**
5. **R.J.Shah**  
**Statistical Techniques.**
6. **Neeta Mazumdar**  
**Statistical Techniques Rajhauns Vitaran,**

**B.COM**  
**SEMESTER: III**  
**Applied Component**  
**Accounting paper III**  
**(Marks 100 – 75 Lectures)**

**Unit I: Investment Accounting :** (18 Marks-20 Lectures)  
Meaning and types of investments, introduction to IND-AS 28, Ex-interest/ dividend; Cum- interest/ Dividend transactions, Brokerage, Securities Transaction Tax and other expenses, purchase and sale of investment, Bonus shares and Rights Issue, Valuation of investment.

**Unit II: Underwriting of Shares and Debentures:** (18 Marks-20 Lectures)  
Meaning, types of underwriting, Calculation of liability of Underwriter-Full underwriting – Partial underwriting – Sole underwriters – Joint underwriters – underwriting commission – Journal entries and Ledger Accounts.

**Unit III: Insolvency Accounts:** (18 Marks-20 Lectures)  
Insolvency of an individual and firm, Preparation of statement of affairs and Deficiency account (preparation of Statement of affairs and deficiency account for individual partners in case of firm to be excluded).

**Unit IV: Hotel Accounting:** (12 Marks-15 Lectures)  
Concept; Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per revised Schedule VI).

**Specific Guidelines**

**Applied Component (Commerce): Accounting Paper III (SEMESTER- III)**

- 1 Two questions each to be asked on Unit I and Unit III.
- 2 One question each to be asked on Unit II & Unit IV.

**Broad Guidelines for setting of Question Papers in all Accounting Papers**

**General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

**Books for Study and Reference:**

1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.
2. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi
3. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.

- 4. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi**
- 5. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.**
- 6. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.**
- 7. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.**
- 8. S.D Sharma: Auditing Principles, Taxman publication New Delhi**
- 9. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.**

**B.COM**  
**SEMESTER III**  
**APPLIED COMPONENT**  
**Introduction to Capital Markets**  
**100 Marks – 75 Lectures**

**Unit :1 .Introduction to Indian Securities Markets (5 Marks-5 Lectures)**

**Meaning of securities, structure of securities markets and role of its participants, role of securities markets as allocators of capital**

**Unit :2. Securities: Types, Features and Concepts (25 Marks-20 Lectures)**

**Difference between equity and debt securities, features of equity capital, features of debt capital, factors that influence the choice between equity and debt capital for issuers, various aspects of investing in equity, concepts and elements of financial analysis and valuation, commonly used terms in equity investing, risk and return from investing in equity, basic features of debt instrument, types and structure of debt instruments, concepts and terms relating to debt securities, benefits and risks of investing in debt securities, factors that influence the choice between equity and debt for investors, concepts of hybrid instruments and their features**

**Unit:3. Primary Markets (25 Marks-20 Lectures)**

**Nature and functions of the primary market, difference between various types of public issues, categories of issuers in the primary markets, regulatory framework for primary markets, types of investors in the primary markets, types of public issues of equity shares, pricing process in a public issue of shares, public issue process, features of a prospectus, process of applying to a public issue, ASBA(Application supported by blocked amount). private placement process in equity and debt ,**

**Merchant Banking – Meaning, nature and functions; merchant banking in India, role in issue management; classification and regulation of merchant bankers by SEBI .**

**Unit :4. Secondary Markets (25 Marks-15 Lectures)**

**Role and functions of the secondary markets , market structure and participants in the secondary markets , role of brokers and processes for client acquisition, process of trade execution in the secondary market, process of trade settlement, sources of market information , risk management systems for secondary markets, rights, obligations and grievance redressal mechanism for investors in secondary markets .**

**Unit :5. Derivatives Markets (20 Marks-15 Lectures)**

**Derivative products, key concepts with regard to derivatives, types of derivative products and their features, structure of the derivative markets, trading and settlement of derivatives, regulatory and risk management process for derivatives, use of derivatives in speculation, hedging and risk management, costs, benefits and risks of derivatives, key derivative market indicators**

## **Books for Study and Reference:**

Agarwal O. P : *Environment and Management of Financial Services*, Mumbai, Himalaya  
Batra G. S: *Financial Services: New Innovations*, New Delhi, Deep& Deep  
Bhole L. M. &Mahakud J : *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e  
Khan M. Y.: *Financial Services*, New Delhi, Tata McGraw-Hill  
Mantravadi P: *Financial Services*, Hyderabad, ICFAI  
  
Pathak B. V: *Indian Financial System*, New Delhi, Pearson, 2e  
  
Rose P. S.: *Financial Institutions: Understanding and Managing Financial Services*, Boston, Irwin  
  
Shiva Ramu S: *Global Financial Services*, New Delhi, South Asia Pub.

Websites:

[www.nseindia.com](http://www.nseindia.com)

[www.bseindia.com](http://www.bseindia.com)

[www.sebi.gov.in](http://www.sebi.gov.in)

<https://www.cdslindia.com>

[www.nsdl.co.in](http://www.nsdl.co.in)

## **B.COM SEMESTER – III APPLIED COMPONENT RETAIL MANAGEMENT I (100Marks – 75 Lectures)**

**Objective: To acquaint students to the basic concepts of retailing and its application in current marketing scenario.**

**Unit I : Introduction**

**(25 Marks-19 lectures)**

**Retailing – Meaning, Factors responsible for growth. Functions/Role of a retailer. Retail Life Cycle – Meaning and stages. Retail scenario in global and Indian context - including FDI in retail, multi-channel retailing.**

## **Unit II : Retail Formats**

**(25 Marks-19 lectures)**

**Retail Formats - Concept. Types of Retail Stores – on the basis of**

**a) Form of Ownership – (Independent retailer, chain retailer, franchising, lease departments, consumer co-operatives) (b) Merchandise Offered – (Convenience stores, Super markets, Hyper Markets, Specialty Stores, Department Stores, Off Price Retailers, Factory Outlets, Catalog Showrooms) (c) Non-Store Retailing – (Direct Selling, Mail Order, Telemarketing, Automated Vending).**

## **Unit III : Store Location**

**(25 Marks-18 lectures)**

**Meaning and importance of store location. Types of location – a) Free Standing (b) Part of Business District (c) Part of the shopping centre (d) Other Retail locations**

**Steps involved in choosing a retail location – 4 steps**

**1. Market identification 2. Determining the market potential – Elements to be considered 3. Identify alternate sites – Factors affecting 4. Selection of site – Factors affecting.**

## **Unit IV : Store Design and Layout**

**(25 Marks-19 lectures)**

**Store Design – Meaning and importance. Objectives of a Good Store Design. Exterior Store Design – Meaning and components. Interior Store Design – Meaning and components. Store layout – Meaning and types of layouts – a) Grid Layout (b) Racetrack layout (c) Freeform layout. Layout Selection – Factors to be considered. Space Planning – Meaning and concept of Planogram. Visual Merchandising – Meaning and methods of display. Detecting and Preventing Shoplifting – Meaning and measures to reduce. Employee Theft – Meaning and measures to reduce. (20-22 lectures - 30 Marks)**

## **Books for Study and Reference:**

- 1. Retail Management – Text and Cases, Swapna Pradhan  
Tata McGraw Hill Publishing Co.Ltd.; 7, West Patel Nagar, New Delhi 08.**
- 2. Retailing Management – Michael Levy and Barton A Weiz  
Tata McGraw Hill Publishing Co.Ltd., New Delhi**
- 3. Retail Marketing Management - David Gilbert  
Pearson Education (Singapore) Ltd., Indian Branch 482, F.I.E., Patparganj, Delhi –92**
- 4. Retailing - George H. Lucas, Robert Bush, Larry Gresham  
All India Publishers and Distributors, 920, Poonamalee High Road, Chennai – 84.**



## **5. Fundamentals of Retailing - Madaan, Tata McGraw Hill.**

**B.COM  
SEMESTER - III  
APPLIED COMPONENT  
ADVERTISING I  
(100 Marks - 75 Lecture )**

**Unit I : Introduction**

**(30 Marks-22 lectures )**

**Advertising – Meaning. Benefits and limitations of advertising. Factors influencing growth of advertising. Future of advertising  
Advertising Media – Meaning & types, factors influencing choice of media. Advertising ethics and social responsibility. Advertising and consumer protection.  
Integrated Marketing Communication – Concept.**

**Unit II : Creativity in Advertising**

**(20 Marks-15 lectures)**

**Creativity – Meaning. Role of creativity in advertising. The creative visualization process - steps – Qualities of a creative visualiser, The creative pyramid – concept - AIDA process.**

**Unit III : Consumer and Advertising**

**(20 Marks-15 lectures)**

**Consumer – Types of consumers – Buying motives – meaning and types.  
Advertising Appeals – meaning and types. Selling points – meaning and examples.**

**Unit IV : Fundamental Tasks in Advertising**

**(30 Marks-23 lectures)**

- a) Research as a tool for effective advertising  
Meanings of advertising research, marketing research, product research, media research and consumer research.  
Importance of research (in general) in advertising.**
- b) Allocating Funds  
Advertising Budget – Meaning, methods, factors influencing allocation of funds for advertising.**
- c) Media Planning and Media Scheduling – Meaning & importance**

**Books for Study and Reference:**

- 1. Contemporary Advertising – By William Arens. Tata McGraw Hill, N. Delhi**
- 2. Advertising – By N.G. Kale and M. Ahmed. Vipul Prakashan, Mumbai 04.**
- 3. Advertising – By Kale and Sablok**
- 4. Advertising – Its role in Modern Marketing – Watson Dunn and Arnold Barbon – Holt Saunders International Edition, New York.**
- 5. Advertising – Amita Shankar, Seth Publishers, Goa.**

**B.COM**  
**APPLIED COMPONENT**  
**SEMESTER-III –RURAL MARKETING I**  
**(100 Marks – 75 Lectures)**

**Objective:** To introduce students to the subject of rural marketing and issues related to rural marketing.

**Unit I : Introduction:** (30 Marks-22 lectures)

Meaning of the terms rural market and rural marketing. Rural market – Profile.

Tapping the rural market – need, how to identify the potential of rural market

Factors leading to growth of rural markets

Distinction between rural and urban marketing

**Unit II : Rural Marketing Environment and segmentation for Rural Markets** (25 Marks-19 lectures)

Rural marketing environment – Meaning, forces and their influence on rural marketing operations

Rural market segmentation – Meaning and bases – geographical, demographic, socio cultural, economic, behavioral

**Unit III : Rural Consumer and Demand** (20 Marks-15 lectures)

Profile of rural consumer – characteristics, attitudes and behaviour

Rural consumer demand – buying pattern and influences

**Unit IV : Rural Marketing – Problems and opportunities.** (25 Marks-19 lectures)

Problems of Rural Marketing - Brand building in rural India – fake brands market – strategy to counter fakes

Rural marketing opportunities

Co-operative marketing – concept

**Books for Study and Reference:**

- 1) James Lundy, Effective Industrial Management-, Eurasia Publishing House(Pvt.) Ltd. New Delhi
- 2) Martand Telsang, Industrial and Business Management-, S Chand & Company Ltd. New Delhi
- 3) Dr. Neeru Vasisht, Students Guide to Business Organisation-, Taxmann Allied Services Pvt. Ltd.New Delhi
- 4) A.S. Deshpande, Industrial Organisation and Management –, Vora & Co Publishers Pvt. Ltd. Mumbai.
- 5) N.G.Kale, M.Ahmed, Industrial Management, Vipul Prakashan, Mumbai

**B.COM**  
**Semester IV**  
**Business Communication II**  
**(Business and Public Communication)**  
**100 Marks – 75 Lectures**

**Course Objectives:**

- To make students aware of their Constitutional rights and duties and how they can use their communication skills actively for the betterment of society
- To familiarize students with a basic understanding of the process of writing for business.
- To develop an ability to use writing in practical business and public situations.

**UNIT I :** (45 marks – 30 Lectures)

Using Right To Information Applications The activity will involve a project involving group work where students in groups of five will a) participate in workshops to understand the nature and function of RTI b) propose to ask an RTI of public importance which has to be vetted by the teacher. c) file the application before a public authority and follow it up d) if required file applications in appeal if information is not supplied e) prepare a report containing the findings of the RTI f) follow up of the information supplied by publicizing it at appropriate forums.

(30 lecture periods to be spent by the teachers. This need not be in a classroom but can be outside it in the library, and in meeting rooms. Therefore the time to be spent here need not be placed in a regular time-table but the meeting times may be kept separately.)

**UNIT II :** (15 marks-11 lectures)

Report Writing: Meaning, Importance, Types, Formats, Structure of long and short reports

**UNIT III :** (15 marks-11 lectures)

Personnel Letters and Interviews: Interview Skills, Job Applications and Creating Online and Offline CVs, Using Job Boards, Web Researching

**UNIT IV :** (9 Marks – 9 Lecture)

References and Testimonials, Appointment, Promotion and Resignation letters, Office Orders and Notices, Memorandums.

**UNIT V :** (8 Marks – 7 Lecture)

Business Letters: Purchase letters: Inquiry, Quotations, Orders, Tenders and Complaint & Sales Letters.

**UNIT VI :** (8 Marks – 7 Lecture)

Drafting of Representations / Petitions, Press Releases and Articles for the Press

**Note: The RTI part of the course will be tested using continuous internal assessment. 50 % of the course will be judged on the quality and impact of the RTI application. The 5 remaining parts of the course will be judged on the basis of an SEE of 50 marks of 2 hour duration. This SEE should test the ability to write effective correspondence and reports and other documents.**

**Books for Study and Reference:**

***Right Information Act, 2005: A Primer* , Tata McGraw Hill, 2006**

***How to Write Reports and Proposals*, 2<sup>nd</sup> Edition, Viva Books Pvt Ltd, 2010.**

***Mastering Communication*, 5<sup>th</sup> Edition, Nicky Stanton, Palgrave Macmillan, 2009.**

***Business Correspondence and Report Writing*, R C Sharma, Krishna Mohan, Tata McGraw-Hill Education, 2010.**

**Business Letters for Busy People, 4<sup>th</sup> Edition, John A Carey, Barnes and Noble,**

**[www.ebooks-share.net/business-letters-for-busy-people](http://www.ebooks-share.net/business-letters-for-busy-people)**

**[www.rti.gov.in](http://www.rti.gov.in)**

**B.COM**  
**Semester IV**  
**Business Environment –II**  
**100 Marks – 75 Lecture**

**Objectives:** The basic objectives of this course are to apprise commerce students to different aspects of environment. It also aims at making students aware of how different factors in the environment can affect business. The course is also designed to make students aware of business environment in Goa. It also focuses on important changes in economic environment after liberalization.

**Unit 1: Economic Environment**

(25 marks -19 lectures)

**Meaning and components (economic systems, economic planning, economic policies, economic legislation, controls and regulations)**

**Economic systems - capitalism, socialism and mixed economy**

**Economic planning in India— Objectives of planning and main provisions of current five year plan**

**Economic policies - fiscal, monetary, industrial policy, investment policy including foreign investment policy and employment policy—meaning)**

**Economic dualism—meaning and nature of dualism in India**

**The International Finance Corporation's Ease of Doing Business Index – composition of the index (10 parameters and their explanation); India's performance on the index and each of the components; change in India's performance over the last 3 years**

**Unit 2: Legal Environment**

(25 marks -19 lectures)

**Environmental Protection Act 1986--- objectives & major provisions**

**Consumer Protection Act 1986--- meanings of consumer, complaint, complainant and defect---consumer dispute redressal agencies---jurisdiction---filing of complaint--- power of civil court upto district forum—relief to the complainant--- any two case studies**

**Right to Information Act (RTI) 2005---Definition and meaning of information, public authority , right to information and record—objectives of the act--- coverage— exclusion-- scope of right to information—exemption—public Information officer--- procedure for seeking information--- fees and response time-- appeals ---penalty provisions—any two case studies**

**Unit 3: Business Environment in Goa – I**

(25 marks -19 lectures)

**Current Status of the Goan economy – Goa's current performance on important economic and socio-economic indicators**

**Industrial policy in Goa - Introduction, objectives and thrust area**

**Industrial Estates in Goa - list of all the estates and discussion of any one industrial estate in detail**

**NRI remittances and their importance for the local economy**

**Local self government in Goa - meaning, objectives, functions; Activities of any one Panchayat /Municipality**

**Unit 4: Business Environment in Goa – II**

(25 marks -18 lectures)

**Business groups in Goa - (Any four) – introduction, historical background, their business activities, corporate social responsibilities (CSR) activities**

**Commercial associations - Goa Chamber of Commerce and Industry (GCCl) and Goa State Industries Association (GSIC) - objectives and functions and major activities**

**Environmental movements in Goa - meaning of environmental movement, any three movements related to mining, tourism and construction - their objectives and activities**

**Books for Study and Reference:**

- 1. Agarwal, P.N. (2001) A comprehensive History of Business India, Tata McGraw-Hill Publisher Company Limited, New Delhi.**
- 2. Konoria, S.S. Ed (1990) Footprints of Enterprises, Federation of Indian Chamber & Commerce, New Delhi**
- 3. Misra, S.K. & Puri, V.K. (2007) Economic environment of Business, Himalaya Publishing House, Delhi**
- 4. Menon, Lydia & Mallya, Prita, Business Environment**
- 5. Cherunillam, Francis Business Environment, Himalaya Publishing House**
- 6. Ashwathappa, K, Business Environment, Himalaya Publishing House**
- 7. Dutt & Sundaram, Indian Economy, S. Chand & Company**
- 8. Goa Panchayat Raj Act**
- 9. Consumer Protection Act 1986**
- 10. Right to Information Act 2005**
- 11. Environmental protection Act 1986**
- 12. [www.doingbusiness.org](http://www.doingbusiness.org)**
- 13. [Envfor.nic.in/legis/env1.html](http://envfor.nic.in/legis/env1.html)**
- 14. [www.ncdrc.nic.in/11.html](http://www.ncdrc.nic.in/11.html)**
- 15. [www.iitb.ac.in/legal/RTI-Act.pdf](http://www.iitb.ac.in/legal/RTI-Act.pdf)**

**B.COM**  
**SEMESTER – IV**  
**Commerce Category**  
**BUSINESS FINANCE - II**  
**100 Marks -75 Lecture**

**UNIT I – LONG TERM SOURCES**

(25 Marks- 19 Lectures)

- A. Sources of finance according to the various forms of organization, Factors influencing source of finance of an organization;**
- B. long term sources: Issue of equity shares– meaning, advantages and disadvantages (towards company as source of finance), Preference shares and Debentures – meaning, types, advantages and disadvantages (towards company as source of finance), Self financing – Meaning, advantages and disadvantages (towards company as a source of finance); Venture capital – Meaning and advantages; Foreign capital –Need, Importance, Types –FDI, Joint venture and collaborations etc., advantages and disadvantages; Lease finance, meaning, types, lease v/s hire purchase, advantages and disadvantages.**

**UNIT II – SHORT TERM AND OTHER SOURCES OF FINANCE (25 Marks- 19 Lectures)**

- 1) Trade Credit – Meaning, merits and demerits**
- 2) Bank credit – Meaning, merits and demerits**
- 3) Customer advance --Meaning, merits and demerits**
- 4) Instalment credit – Meaning, merits and demerits**
- 5) Commercial paper— Meaning, features and merits**
- 6) Certificates of deposits-- Meaning, features and merits**
- 7) Factoring – Meaning, merits and demerits**
- 8) Public deposits – Meaning, Advantages and disadvantages**
- 9) Indigenous Bankers-Meaning and advantages,**

**UNIT III CAPITAL MARKET**

(25 Marks- 19 Lectures)

**Meaning and classification of Financial Market, Types of capital market, Stock exchange – meaning and functions, listing of securities – meaning, advantages and disadvantages – listing procedures, Role of SEBI, classification of investors, Demat of shares, Bull and bear, options, warrant (only concepts).**

**UNIT IV MARKETING OF SECURITIES**

(25 Marks- 18 Lectures)

- A. Methods of Marketing of securities --meaning and advantages of the methods (7 methods), Underwriting of securities – meaning, types and advantages;**
- B. Mutual Fund – meaning and advantages of Mutual Funds, types of mutual fund schemes – open ended, close ended, income schemes, growth Schemes, income and growth schemes, tax saving schemes (only concepts)**
- C. Merchant banking – meaning and functions**
  - Issue house – meaning and functions**



**Books for Study and Reference:**

- 1) **R.K. Sharma and Shashi K. Gupta, Business Organisation and Management**
- 2) **R.M. Srivastava, Essentials of Business Finance, Himalaya Publishing House, Kalyani Publications.**
- 3) **Preeti Singh, Investment Management, Himalaya Publishing House**
- 4) **N.G. Kale, Business Organisation, Manisha Publications.**
- 5) **C.N. Sontakki, Business Organisation, Seth Publishers**
- 6) **E. Gordon and Dr. K. Natarajan, Financial Markets and Institutions, Himalaya Publishing House.**
- 7) **H. Sadak, Mutual Funds in India, Response Books, Sage Publications.**

**B.COM  
SEMESTER: IV**

**Commerce Category:**

**Financial Accounting- IV**

**(100 Marks – 75 Lectures)**

**Commerce Category: Financial Accounting- Paper IV**

**Unit I: Company Final Accounts :**

**(20 Marks-22 Lectures)**

Elementary problems on preparation of “Balance Sheet” and “Statement of Profit and Loss” in vertical-format based on International Financial Reporting Standards and IND-AS, as per revised Schedule VI, of the Indian Companies Act, 1956. [Problems to *exclude*: ‘Notes’ required as per IFRS and adjustments on forfeiture and reissue of shares, redemption of preference shares and debentures, VAT, calculation of income tax and managerial remuneration.]

**Unit II: Financial Statement Analysis & Interpretation:**

**(12 Marks-15 Lectures)**

- a) Vertical statement (with sources and application of funds and working capital)
- b) Common-size statement analysis
- c) Comparative statement analysis (restricted to 2 years for intra-company and 2 companies for inter-company problems)
- d) Trend analysis (theory only)

**Unit III: Financial Statement Analysis & Interpretation:**

**(15 Marks-18 Lectures)**

Ratio analysis, Classification of Ratios-Balance Sheet ratios, Revenue statement ratios, and Combined ratios (including Earnings per share and Price Earnings Ratio) and their interpretation.

**Unit IV: Financial Statement Analysis & Interpretation:**

**(18 Marks-20 Lectures)**

- a) Cash Flow Statement (New Format as per indirect method & IND-AS 7)
- b) Funds Flow Statement

**SUGGESTIONS FOR CONDUCT OF EXAMINATION IN E-COMMERCE AND E-ACCOUNTING (UNIT I) & MARKING SCHEME:**

1. Question paper shall be of 1½ hour duration and of 40 marks covering the entire unit I.
2. One ISA of 10 marks shall be conducted.

**SUGGESTIONS FOR PRACTICAL COMPONENT OF E-ACCOUNTING :**

**Marking Scheme and Conduct Of Practical Examination:**

1. Marks Weightage - 50 marks.

**2. These 50 Marks may be divided as follows:**

- **Viva-voce based on practicals – 5 marks.**
- **Maintenance of Journal – 5 marks.**
- **Actual Practical Exam (Recording transactions) – 30 marks.**
- **Continuous internal evaluation (ISA) – 10 marks**

**3. Duration of practical exam – 1 Hour.**

**Guidelines for maintenance of journal and viva-voce:**

- **Journal should have an index with Date, Particulars and Remarks column.**
- **The transactions should be recorded and below that details like type of voucher, details of account creation (if any, with group/sub-group), calculation of transaction amount, should be note.**
- **After completing each assignment, the student should get the same initialled by the concerned teacher.**
- **At the end of the semester, completed journal with all assignments should be submitted by the students for assessment. Maximum marks allotted for maintenance of journal are 5.**
- **Viva-voce can also be conducted after the assessment of journal and marks allotted for viva voce are 5. Five questions may be asked to each student carrying one mark each for 5-7 minutes approximately.**

**General Suggestions:**

- 1. One batch for practical should be of 15 - 20 students. In any case, batch strength should not exceed 20 students**
- 2. One computer should be provided per student. In any case, not more than 2 students per computer should be allotted.**
- 3. Licensed Accounting package should be purchased by the respective colleges.**
- 4. A separate Computer Lab with sufficient computers should be provided for commerce students.**

**Specific guidelines**

**Commerce Category: Financial Accounting Paper IV (SEMESTER - IV)**

- 1. One question each to be asked on Unit I & Unit II.**
- 2. Two questions to be asked on Unit III (with different sets of ratios 'with comments').**
- 3. One question each to be asked on Unit IV (a) and Unit IV (b)**

## **Broad Guidelines for setting of Question Papers in all Accounting Papers**

### **General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

### **Major (1) : Advanced Accounting Paper II (SEMESTER - VI)**

1. Two questions to be asked on Unit III.
2. One question each to be asked on Unit I, Unit II & Unit IV.
3. One question each to be asked on Unit I or Unit IV.

### **Commerce Paper 3 (Foundation Paper): Specialised Accounting Paper I (SEMESTER- I)**

1. Two questions to be asked on Unit I (one question on hire purchase and another question on installment system).
2. Two questions to be asked on Unit III.
3. One question each to be asked on Unit II and Unit IV.

### **Commerce Paper 3 (Foundation Paper): Specialised Accounting Paper II (SEMESTER -II)**

4. Two questions to be asked on Unit I.
5. Two questions to be asked on Unit II (one question on complete voyage and another question on incomplete voyage restricted to one point/destination).
6. One question each to be asked on Unit III & Unit IV.

### **Applied Component (Commerce): Specialised Accounting Paper III (SEMESTER- III)**

1. Two questions each to be asked on Unit I and Unit III.
2. One question each to be asked on Unit II & Unit IV.

### **E – Accounting (Theory examination): (SEMESTER - IV)**

1. Duration of examination to be of 1½ hour.
2. Question paper to be of 40 marks.
3. Each question to be of 10 marks.
4. Question No. 1 to be compulsory.
5. Any 3 questions from remaining 5 questions to be answered.
6. One question each on Unit I (a) and Unit I (d)
7. One questions each on Unit I (b)(i), Unit I (b)(ii), Unit I (c)(i) and Unit I (c)(ii).

**Books for Study and Reference:**

	<b><i>Name of the Book</i></b>	<b><i>Author(s)</i></b>	<b><i>Publisher</i></b>
1.	<b>Cost Accounting</b>	<b>Jawahar Lal</b>	<b>Tata McGraw- Hill publishing Co. Ltd. New Delhi</b>
2.	<b>Advanced Cost Accounting</b>	<b>Ravi Kishore</b>	<b>Taxmann Allied Services Pvt. Ltd. New Delhi</b>
3.	<b>Practical Costing</b>	<b>B.S. Khana, I.M. Pandey</b>	<b>S. Chand &amp; Co New Delhi</b>
4.	<b>Cost Accounting</b>	<b>S.P. Iyengar</b>	<b>S. Chand &amp; Co New Delhi</b>
5.	<b>Theory &amp; Problems of Management &amp; Cost Accounting</b>	<b>M.Y. Khan &amp; P.K. Jain</b>	<b>Tata McGraw- Hill publishing Co. Ltd. New Delhi</b>
6.	<b>Cost Accounting Principle &amp; Practice</b>	<b>B.M Lal Nigam &amp; J.C. Jain</b>	<b>Prentice- Hall of India Pvt Ltd, New Delhi.</b>
7.	<b>Cost Accounting</b>	<b>Bharatosh Banerjee</b>	<b>The World Press Pvt Ltd, Calcutta</b>
8.	<b>Advanced Cost Accounting</b>	<b>S.P. Jain &amp; Narang</b>	<b>Kalyani Publishers, New Delhi</b>
9.	<b>Principles &amp; Practice of Cost Accounting</b>	<b>Ashish Bhattacharya</b>	<b>Wheeler Publishing, New Delhi.</b>
10.	<b>Advanced Practical Cost Accounting</b>	<b>Bhagwan S. Khanna</b>	<b>S. Chand &amp; Co New Delhi</b>
11.	<b>Accounting &amp; Financial Management</b>	<b>Chowdhary,Chopde, &amp; Manoj Pednecar</b>	<b>Sheth Publishers Pvt.Ltd.Mumbai</b>
12.	<b>Financial Accounting, Auditing &amp; Taxation</b>	<b>Chowdhary,Chopde,&amp; Manoj Pednecar</b>	<b>Sheth Publishers Pvt.Ltd. Mumbai</b>

**B.COM**  
**SEMESTER IV**  
**ECONOMICS OF RESOURCES**  
**(Marks 100 – 75 Lectures)**

**Objectives of the Course:** to familiarize the student with concepts and issues in the realm of environmental economics and sustainable development; to introduce the student to the economics of resources and their use against the background of growing global concerns over the future of the world economy due to the rapid depletion of natural resources; to introduce the student to the economics of human resource development; to help the student understand the significance of the management of environment and resources for business

**Unit 1: Economics of the Environment** (30 marks 16-17 lectures)

**Environmental Economics** – definition and meaning; linkages between economy & environment; relevance of environmental economics for business; Trade-off between conventional economic output and environmental quality (what is the trade-off, why it occurs, what can be done)

**Economic efficiency & markets** - meaning of economic efficiency and social efficiency; relation between markets and economic & social efficiency; external costs; private and social cost; external benefits; externalities and market failure; over-use of open-access resources

**The market approach to environmental problems** - internalization of external cost, pollution charges, environmental subsidies, carbon credits (meaning of each, how they work through the market mechanism)

**Environmental Impact Assessment (EIA) of projects** - meaning, benefits

**Unit 2: Economics of Resources** (10 marks 6-8 lectures)

**Definition of resource; classification** – natural, human, manmade; natural – renewable & non-renewable – meaning and importance of each

**Economic development and resource use** – optimist and pessimist models – their major conclusions

**Sustainable development** – definition and meaning

**Unit 3: Economics of Energy and Water** (30 marks 16-17 lectures)

**Economics of energy:** Meaning of energy; Energy and economic growth – criticality of energy as a resource, energy security, dependence on imports, inflation; Energy availability at the global and national levels – demand-supply gaps, implications, measures to reduce the gap; energy pricing in India; energy audit – meaning, importance; current energy scenario in India (including non-conventional /renewable energy)

**Economics of Water:** Economic importance of water; Demand for water – domestic and commercial (industry, agriculture); Global water scarcity; Water scarcity in India – extent, causes, attempted solutions; Pricing of water - importance, water pricing in India; Challenges in the water sector – scarcity, sharing of water, pollution, groundwater issues, pricing, water quality...; National Water Policy – proposed measures to meet challenges

#### **Unit 4: Human Resource Economics**

(30 marks 16-18 lectures)

**Human resource development – role of education and health in human resource development**

**Link between education and economic growth and development (productivity, earnings, family size, family health, improved standards of living, adoption of new technology...); benefits of education - direct, indirect, private and social benefits; education as a merit good; expenditure on education in India and its composition (primary, secondary and higher education; public and private)**

**Link between health and economic growth and development (productivity, earnings, money saved can be spent elsewhere, savings and capital formation, better educational performance of children, smaller families...); determinants of health (income and social status, education, physical environment, health services....); health status indicators in India - birth rate, death rate, life expectancy, mortality (infant, child & maternal mortality rates), morbidity; recent trends in health status in India; economic dimension of health care - demand and supply of health care; challenges to public health in India; financing of health services – private and public expenditure on health; health insurance**

**Books for Study and Reference:**

**Barry C. Field & Martha K. Field (2002): *Environmental Economics: An Introduction*, McGraw Hill, Singapore.**

**Barry C. Field (2001): *Natural Resource Economics: An Introduction*, McGraw Hill, Singapore.**

**Bhattacharya, R.N. (2001): *Environmental Economics: An Indian Perspective*, Oxford University Press, New Delhi.**

**Bromley, D.W. (ed.) (1986): *Natural Resource Economics, Policy Problems and Contemporary Analysis*, Kluwer, Boston.**

**Dorfman, M Robert (1972): *Economics of the Environment*, W. W. Norton & Co., New York.**

**Dutt R. and Sundharam K.P.M. (most recent edition), *Indian Economy*, Sultan Chand and Co. New Delhi**

**Hanley N, J.F. Shogren & B. White (2001): *Environmental Economics in Theory and Practice*, Macmillan, London.**

**Hartwick, J. M. & Olewiler, N. D. (1998): *The Economics of Natural Resource Use*, 2<sup>nd</sup> ed. Harper & Row, Mass., USA**

**Hussen A. (2004): *Principles of Environmental Economics*, Routledge, London**

**Karpagam M. (2001): *Environmental Economics*, Sterling Publishers, New Delhi.**

**Merret S. (1997): *Introduction to the Economics of Water Resources: An International Perspective*, UCL Press**

**Perman, R., Ma, Y., McGilvray, J. and Common, M. (2003): *Natural Resource and Environmental Economics*, 3<sup>rd</sup> ed., Pearson Education Ltd.**

**Shankar, U. (ed) (2001) *Environmental Economics*, Oxford University Press, New Delhi.**

**Singh K. (1994): *Managing Common Pool Resources: Principles and Case Studies*, Oxford University Press, New Delhi.**

**Singh K. & Shishodia A. (2007) *Environmental Economics: Theory and Applications*, Sage, New Delhi**

Thompson D. (2003): *The Economics of Environmental Protection*, Winthrop Publishers, Cambridge, Mass.

Tietenberg, Thomas H. (1994): *Environmental Economics & Policy*, Harper Collins, New York.

Tietenberg, Thomas H. (2006): *Environmental and Natural Resource Economics*, 7th edition, Addison-Wesley, New York.

WHO (2001): *Macroeconomics and Health: Investing in Health for Economic Development*, Report of the Commission on Macroeconomics and Health, WHO  
<http://www.who.int/macrohealth/action/sintesis15novingles.pdf>

WHO (not known): *Health Impact Assessment*, WHO, <http://www.who.int/hia/en>

Winpenny J. (1994): *Managing Water as an Economic Resource*, Routledge

The Hindu: Survey of Environment, Various issues.

World Resources Institute: World Resources, Annual Reports, other publications.

Useful websites:

World Water Council: <http://www.worldwatercouncil.org>

Water Resources Ministry: <http://wrmin.nic.in>

World Health Organization: <http://www.who.int>



**B.COM**  
**SEMESTER IV**  
**BUSINESS LAWS- II**  
**(Marks 100 – 75 Lectures)**

**Competition Act, 2002 - part II ( 16 marks)**

- I. Competition commission of India in general, Inquiries by Commission , different kinds of inquiries that can be conducted, abuse of dominant position, Orders that can be passed by commission including anti competitive agreement or abuse of dominant position or division of enterprise enjoying dominant position or certain combination, Penalties  
( 16 marks -13 lectures)

**The Foreign Exchange Management Act, 1999( 16 Marks)**

- II. Definition of capital account , transaction ,current account transaction and the rules thereof, foreign exchange, foreign security, person , person resident in India. Restrictions on dealings in foreign exchange, holding of foreign exchange, , export of goods and services , realization and repatriation of foreign exchange. Provisions relating to authorized person , contravention and penalties, procedure and power of adjudicating authority, Directorate of enforcement and its powers.  
(16 marks- 13 lectures)

**The Negotiable Instruments Act, 1881 (20 marks )**

- III Meaning of negotiable instruments, characteristics of promissory note, bill of exchange, cheque including cheque with electronic form truncated cheque, crossing of cheque, types of crossing, , presentment and acceptance of negotiable instrument, holder, holder in due course, inland and foreign instrument.,Meaning of endorsement, kinds of indorsement, Discharge of instrument, dishonour of cheque  
(20 marks – 15 lectures)

**Laws Relating to Intellectual Property Rights (48 marks)**

**Patent and Designs**

- IV Meaning of intellectual property, what is patent, what is not patentable invention, registration of patent, Rights of patent holder and exception, compulsory licensing, remedies in case of violation of patent. Meaning of design , Copyright in Design , registration procedure of design, piracy of registered design , remedies in case of violation of design  
(24 marks -17 lectures)

**Copyright and Trademark**

- V Meaning of Copyright, subject matter of copyright, Acts which do not constitute infringement of copyright, broadcasting right, performer's right, remedies in case of violation of trademark, meaning of trademark, Procedure for registration of trademark, absolute and relative grounds for refusal of trademark, deceptively similar mark, descriptive marks, Remedies in case of violation of trademarks  
( 24 marks- 17 lectures)

**Books for Study and Reference:**

**Indian Contract Act, 1872**

**Indian Partnership Act, 1932**

**Indian Negotiable Instrumental 1981**

**Arbitration and Conciliation Act, 1996**

**Foreign Exchange Management Act, 1999**

**Intellectual Property Rights**

**Copy rights and Trade Marks**

**Law of Contract by Samuel Williston**

**Law of Quasi Contract by Frederic**

**Competition Act, 2002 part – I by Campbell Woodwards**

**Law Business and Commercial books agency connaught place, Jains books agency  
New Delhi**

**Business Law – by Mrs. S.S. Telang, S.N. Telang, Chetna publication**

**Indian Business Law, by Mandar Wadwani**

**Business Law, Third Edition by M. C. Kuchal, Vikas Publication**

**Mercantile Law, M. C. Kuchal, Vikas Publication**

**Mercantile Law, M. C. Shukla, S. Chand publication**

**Business Law, by Prof. Satya Vrata R. Patel – C. Jamandas Co. Ltd.**

**B.COM  
SEMESTER IV  
STATISTICAL TECHNIQUES II  
(Marks 100)**

**I. CORRELATION AND REGRESSION ANALYSIS : (30 MARKS-18 LECTURES)**

- Meaning and types of correlation
- methods of studying correlation.
- Scatter diagrams,
- Karl Person's coefficient of correlation
- Spearman's rank coefficient of correlation,
- Properties of Karl Person's coefficient of correlation.
- Linear regression – meaning
- Regression lines and regression confidents.

**I. II . ELEMENTS OF PROBABILITY : (18 MARKS-16 LECTURES)**

- Random experiments and events
- definition of probability
- Conditional probability.
- Addition and multiplication theorems (with proof).
- Mathematical expectation.

**III. THEORITICAL DISTRIBUTION : (18 MARKS-12 LECTURES)**

- Random Variable.
- Binomial ,Poisson and Normal distribution (with properties)

**IV .METHODS OF SAMPLING : (4 MARKS- 4 LECTURES)**

- Census enumeration and sample enumeration.
- Methods of sampling-
- Simple random sampling, Systematic sampling, Stratified sampling, Cluster sampling, Purposive sampling, Quota sampling and Multi – stage sampling.

**V .TESTS OF HYPOTHESIS AND ESTIMATION : (12 MARKS-15 LECTURES)**

- Sampling distribution.
- Standard error,
- Procedure of testing a hypothesis.
- Null and Alternative hypothesis.
- Type I & Type II errors.
- Critical region and level of significance.
- Test of significance for large samples.
- Sample mean and sample proportion-
- confidence limits
- population mean and population proportion

## **VI. STATISTICAL QUALITY CONTROL:**

**(18 MARKS-10 LECTURES-)**

- **Meaning and Utility,**
- **Control charts for X,R,P&C**

### **Books for Study and Reference:**

- 7. Gupta S.P**  
**Statistical Methods, Sultan Chand and Sons**
- 8. Sancheti D.C. and Kapoor V.K**  
**Statistics (Theory, methods and Application) Sultan Chand and Sons**
- 9. Levin Richard I and Rubin David S.**  
**Statistics for Management, Prentice Hall of India**
- 10. Gupta C.B**  
**Fundamental of Statistics, Himalaya Publishing House**
- 11. R.J.Shah**  
**Statistical Techniques.**
- 12. Neeta Mazumdar**  
**Statistical Techniques Rajhauns Vitaran,**

**B.COM**  
**SEMESTER: IV**  
**Applied Component**  
**E-Commerce and E – Accounting**  
**(Marks: 100)**

**Unit I : E-commerce :**

- a) Introduction to E-Commerce : ( 10 Lectures)  
E-Commerce and E-Business, Categories of E-commerce, Development and growth of e-commerce, Business modules, revenue models and business process, Economic forces & e-commerce, Identifying e-commerce opportunities, International nature of e-commerce.
- b) E-Marketing and E-payment systems : (10 Lectures)  
(i) E-marketing – Creating a Website, Hosting and Designing a Website, Web Marketing Strategies, Market Segmentation on the web, Advertising on the web, E-mail marketing, Creating & maintaining brands on the web.  
(ii) E-payment solutions – online payment basics, payment cards, e-cash, e-cheques, e-wallets, stored value cards, e-banking.
- c) E-CRM (Customer Relationship Management) and e-SCM (Supply Chain Management): (8-10 Lectures)  
(i) E-CRM – CRM, Technology in CRM, CRM capabilities & customer life cycle.  
(ii) E-SCM – SCM using internet technologies, Value creation in supply chain, using e-SCM for 'Real-time' benefits, Building and maintaining trust in supply chain.
- d) Mobile Commerce (M-Com): (10 Lectures)  
Growth of M-Com, Application of M-Com, Wireless Applications, Advantages and disadvantages of M-Com, M-Com in India.

**Unit II : E-Accounting:** ( 45 Lectures)

Any One popular Accounting Package (e.g.Tally, SAP etc)  
Maintaining accounts with and without inventory, Creation of Vouchers and Recording Transactions, Preparation of Reports, Cash Book, Bank Book, Ledgers Accounts, Trial Balance, Profit and Loss Account and Balance Sheet.

**SUGGESTIONS FOR CONDUCT OF EXAMINATION IN E-COMMERCE AND E-ACCOUNTING (UNIT I) & MARKING SCHEME:**

1. Question paper shall be of 1½ hour duration and of 40 marks covering the entire unit I.
2. One ISA of 10 marks shall be conducted.

**SUGGESTIONS FOR PRACTICAL COMPONENT OF E-ACCOUNTING :**

**Marking Scheme And Conduct Of Practical Examination:**

4. Marks Weightage - 50 marks.
5. These 50 Marks may be divided as follows:
  - Viva-voce based on practicals – 5 marks.
  - Maintenance of Journal – 5 marks.
  - Actual Practical Exam (Recording transactions) – 40 marks.
6. Duration of practical exam – 1 Hour.

### **Guidelines for maintenance of journal and viva-voce:**

- Journal should have an index with Date, Particulars and Remarks column.
- The transactions should be recorded and below that details like type of voucher, details of account creation (if any, with group/sub-group), calculation of transaction amount, should be noted.
- After completing each assignment, the student should get the same initialled by the concerned teacher.
- At the end of the semester, completed journal with all assignments should be submitted by the students for assessment. Maximum marks allotted for maintenance of journal are 5.
- Viva-voce can also be conducted after the assessment of journal and marks allotted for viva voce are 5. Five questions may be asked to each student carrying one mark each for 5-7 minutes approximately.

### **General Suggestions:**

1. One batch for practical should be of 15 - 20 students. In any case, batch strength should not exceed 20 students
2. One computer should be provided per student. In any case, not more than 2 students per computer should be allotted.
3. Licensed Accounting package should be purchased by the respective colleges.
4. A separate Computer Lab with sufficient computers should be provided for commerce students.

### **Specific guidelines**

#### **E – Accounting (Theory examination): (SEMESTER - IV)**

1. Duration of examination to be of 1½ hour.
2. Question paper to be of 40 marks.
3. Each question to be of 10 marks.
4. Question No. 1 to be compulsory.
5. Any 3 questions from remaining 5 questions to be answered.
6. One question each on Unit I (a) and Unit I (d)
7. One question each on Unit I (b)(i), Unit I (b)(ii), Unit I (c)(i) and Unit I (c)(ii).

### **Books for Study and Reference:**

1. E-Commerce Strategy, Technology & Applications, David Whiteley, Tata MacGraw Hill Publishing Company Ltd
2. E-Commerce Strategy, Technology & Implementation, Gary P. Schneider, Cengage Learning India Pvt. Ltd., 418, F.I.E. Patparganj, New Delhi 110 092

3. E-Commerce E-Business, Dr. C. S. Rayudu, Himalaya Publishing House
4. E-Commerce and its applications, U. S. Pandey, Rahul Srivastava, Saurabh Shukla, S. Chand and Company Ltd., New Delhi
5. Frontiers of Electronic Commerce, Ravi Kalakota, Andrew B. Whinston, Pearson Education Inc., 418, F.I.E. Patparganj, Delhi 110 092
6. E-Commerce, P.T. Joseph, Prentice Hall India Pvt. Ltd, New Delhi
7. Electronic Commerce (India Edition), Gary P. Schneider, Thomson Learning Inc., Printed and bound by - Saurabh Printers Private Ltd, Noida.
8. E-Commerce, Kamlesh Bajaj & Debjani Nag, Tata MacGraw Hill Publishing Company Ltd

**B.COM  
SEMESTER IV  
APPLIED COMPONENT  
FINANCIAL SERVICES  
(100 Marks – 75 Lectures)**

**Objective:**

To introduce students to some important asset/fund-based financial services provided by financial companies, their salient features and importance, and their current position in the Indian financial sector.

**Unit 1: Introduction (20 Marks- 15 Lectures)**

Meaning of Financial Services, Classification and types of financial services – asset/fund-based services and fee-based/advisory services, Importance of financial services; growth and development of financial services in India

**Unit 2: Introduction to Depository (20 Marks- 15 Lectures)**

Need for a depository system, functions of a depository, depository participants (DPs), International Securities Identification Number (ISIN), Process of dematerialization, Process of rematerialisation CDSL, NSDL.

**Unit 3: Functions of Depository (20 Marks- 15 Lectures)**

Participant -Account Opening Beneficiary account, clearing member account, closure of account, freezing of account, procedure and documentation for changes in client details, transmission of shares, nomination of shares, process of transmission of securities held with or without nomination and jointly .

**Unit 4: Concept of Financial Planning (20 Marks- 15 Lectures)**

Need for financial advisory services , scope of financial advisory services, financial planning delivery process, process of determining client's situation and goals, importance of assessing client's investment risk profile, importance of assessing client needs , parameters for recommending investment strategy .

**Unit 5: Credit Rating & Securitization (20 Marks- 15 Lectures)**

Credit Rating – meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA) Securitization of debt – Meaning, Features, Mechanism, Types, Specific Purpose Vehicle, Benefits of Securitization, Issues in Securitization =

**Books for Study and Reference:**

- Agarwal O. P.: *Environment and Management of Financial Services*, Mumbai, Himalaya  
Batra G. S: *Financial Services: New Innovations*, New Delhi, Deep & Deep  
Bhole L. M. & Mahakud J: *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e  
Khan M. Y: *Financial Services*, New Delhi, Tata McGraw-Hill  
Mantravadi P: *Financial Services*, Hyderabad, ICFAI

Pathak B. V: *Indian Financial System*, New Delhi, Pearson, 2e

Pezzullo M. N: *Marketing of Financial Services*, New Delhi, Macmillan



Rose P. S: *Financial Institutions: Understanding and Managing Financial Services*, Boston, Irwin

Seth R. K: *Marketing of Banking Services*, New Delhi

Websites:

[www.nseindia.com](http://www.nseindia.com)

[www.bseindia.com](http://www.bseindia.com)

[www.sebi.gov.in](http://www.sebi.gov.in)

<https://www.cdslindia.com>

[www.nsdl.co.in](http://www.nsdl.co.in)

**B.COM**  
**SEMESTER – IV**  
**APPLIED COMPONENT**  
**RETAIL MANAGEMENT II**  
**(100 Marks – 75 Lectures)**

**Unit I : Retail Major Decisions**

**(25 Marks-19 lectures)**

**Product Decisions - 1. Types of Goods 2. Life Cycle of Goods 3. Quality.**

**Product enhancement through services.**

**Pricing decisions – Price v/s value – Meaning, factors affecting retail pricing**

**Promotion decisions – Need, objectives and forms.**

**Unit II : Understanding the Retail Consumer**

**(25 Marks-19 lectures)**

**Identifying and responding to changing customer profiles**

**Retail Shopper – Meaning and factors influencing retail shopper. Customer decision – making process. Changing trends among the Indian consumers – Factors responsible.**

**Unit III : Servicing the Retail Consumer**

**(25 Marks-19 lectures)**

**Customer Service – Meaning. Standardisation v/s Customisation. Importance of service in retailing – Principles for delivering distinctive services. Managing customer expectation and handling complaints – Meaning, process of handling complaints. Customer loyalty – Meaning. Customer Loyalty Programs – Meaning and essential features.**

**Concept of Customer Relationship Management.**

**Unit IV : Retail Logistics Management**

**(25 Marks-18 lectures)**

**Retail Logistics Management – Meaning, importance.**

**Concept of supply chain management – Retail logistics – Push logistics v/s pull logistics.**

**Books for Study and Reference:**

- 1. Retail Management – Text and Cases, Swapna Pradhan  
Tata McGraw Hill Publishing Co.Ltd.; 7, West Patel Nagar, New Delhi 08.**
- 2. Retailing Management – Michael Levy and Barton A Weiz  
Tata McGraw Hill Publishing Co.Ltd., New Delhi**
- 3. Retail Marketing Management - David Gilbert  
Pearson Education (Singapore) Ltd., Indian Branch 482, F.I.E., Patparganj, Delhi –92**
- 4. Retailing - George H. Lucas, Robert Bush, Larry Gresham  
All India Publishers and Distributors, 920, Poonamalee High Road, Chennai – 84.**
- 5. Fundamentals of Retailing - Madaan, Tata McGraw Hill.**

**B.COM  
SEMESTER - IV  
APPLIED COMPONENT  
ADVERTISING II  
100 Marks – 75 Lectures**

**Unit I : Visual Communication**

**(20 Marks-15 lectures)**

**Visual communication – Meaning, tools of visual communication**

**Visuals – Meaning. Types – Importance of visuals - Signs & Symbols – Meaning and examples of signs & symbols – Verbal and non-verbal.**

**Identifying symbols in advertising – Meaning and examples – guidelines for effective slogans.**

**Unit II : Layout & Copywriting**

**(25 Marks-19 lectures)**

**Layout – Meaning, elements of an ad in brief – Principles of effective layout.**

**Copywriting – Meaning, types of copy - Principles for effective copywriting for posters, print, radio and television.**

**Unit III : Advertising Effectiveness**

**(25 Marks-19 lectures)**

**Measuring advertising effectiveness - Meaning & importance.**

**Pre-testing and Post-testing methods**

**Unit IV : Advertising Agency**

**(30 Marks-22 lectures)**

**Advertising Agency – Meaning, functions, factors influencing the choice of an ad agency. Client Agency Relationship – Meaning and principles. Client Turnover – Meaning & reasons. Advertising Agency compensation – Meaning and types.**

**Books for Study and Reference:**

- 6. Contemporary Advertising – By William Arens. Tata McGraw Hill, N. Delhi**
- 7. Advertising – By N.G. Kale and M. Ahmed. Vipul Prakashan, Mumbai 04.**
- 8. Advertising – By Kale and Sablok**
- 9. Advertising – Its role in Modern Marketing – Watson Dunn and Arnold Barbon – Holt Saunders International Edition, New York.**
- 10. Advertising – Amita Shankar, Seth Publishers, Goa.**

**B.COM**  
**APPLIED COMPONENT**  
**SEMESTER-IV –RURAL MARKETING II**  
**100 Marks – 75 Lectures**

**Unit I : Distribution in Rural Markets**

**(25 Marks-19 lectures)**

Physical distribution management in rural markets – problems in distribution

Typical marketing channels in rural markets –

Emerging channels of distribution including e-distribution. Role of wholesalers & retailers.

Problems in channels of distribution

**Unit II : Promotion and Communication in Rural Markets.**

**(25 Marks-19 lectures)**

Meaning and objectives of promotion in rural markets

Constraints in promotion and marketing communication in rural areas.

Media mix for rural market – Formal and informal media

**Unit III : Developing Sales Force for Rural Markets.**

**(20 Marks-15 lectures)**

Role/activities of a sales person

Qualities of successful rural salesman.

Prospects and problems faced by sales personnel in rural markets.

**Unit IV : Agricultural Marketing**

**(30 Marks-22lectures)**

Agricultural Marketing – Meaning, importance and essentials of effective agricultural marketing, in brief. Marketing of agricultural goods v/s manufactured goods. Role of government and other organizations in marketing agricultural products. Role of agricultural marketing in economic development.

Problems and challenges in agricultural marketing

**Books for Study and Reference:**

1. Rural Consumer Behaviour- A. Sinha  
Sonali Publications 4228/1, Ansari Road, Darya Ganj, New Delhi 110002.
2. Marketing Management in a Developing Economy - P. K. Srivastava  
Sterling Publishers Pvt.Ltd.-L-10, Green Park Extension, New Delhi-110016  
Or G-2, Cunningham Apts., Cunningham Rd, Bangalore-560052
3. Marketing Management – N. Rajan Nair & M. M. Varma  
Sultan Chand & Sons, 23, Darya Ganj, New Delhi10002
4. Rural Marketing - U. C. Mathur, Excel Books.
5. Rural Marketing, Sanal Kumar Veayudhan, Response, SAGE Publications.
6. Rural Marketing – Sukhpal Singh, Vikas Publishers.
7. Management of Rural Business – Rajagopal, Wheeler.
8. Rural Marketing – Gopalswamy, Wheeler.

**B. COM**  
**Semester V**  
**Industrial Management**  
**(100 Marks- 75 Lectures)**

**Objectives:** To acquaint the students with knowledge about industrial management, industrial productivity and total quality management

**Unit – I: INTRODUCTION TO INDUSTRIAL MANAGEMENT: (10 Marks-5 Lectures)**

**Concept of Industrial Management – Industrial Management Process – Importance of Industrial Management .**

**Meaning of Scientific Management- Principles of Scientific Management-Benefits and criticisms of Scientific Management.**

**Unit – II: INDUSTRIAL PRODUCTIVITY: (35 Marks-27 Lectures)**

**a) Meaning of Productivity: Factors affecting Industrial Productivity – Significance of higher Industrial Productivity — Suggestions for Productivity improvement-Role of National Productivity Council.**

**b) Work Study: Concept of Work Study – Advantages of Work Study.**

**Method study- Importance and steps in method study**

**Work Measurement – Importance and steps in work measurement. Work Measurement Techniques- (in brief) Predetermined Time Study, Work Sampling, Synthesis and Analytical Estimating**

**c) Rationalisation: Meaning of Rationalisation – Aspects of Rationalisation. (i) Technological aspect (ii) Financial aspect (iii) Human aspect (iv) Organizational aspect – Need for Rationalisation of Indian Industries – Steps initiated by Government of India to facilitate Rationalisation.**

**Unit – III: TOTAL QUALITY MANAGEMENT: (25 Marks-16 Lectures)**

**Concept of TQM – Principles of TQM – Benefits of TQM .**

**Methods of TQM – Management methods (i) Benchmarking - Meaning, Types of Benchmarking, Steps in Benchmarking Process(ii) Deming Wheel – Steps in Deming Wheel(iii) Just in time- Objectives and Characteristics of Just in Time (iv) Quality Circles-Concept and features of Quality Circles.**

**Analytical methods – (i) Critical Path Method – Process and advantages of Critical Path Method(ii) Force Field Analysis – Driving and restraining forces, decision making(iii) Failure Mode and Effect Analysis –Meaning and steps in Failure Mode and effect Analysis**

**ISO-9000-Concept, Standards and guidelines. (in brief)**

**Unit – IV: INDUSTRIAL SAFETY: (30 Marks – 27 Lectures)**

**Definition of safety – Objectives of Safety Management .**

**Industrial Accidents – Causes of Accidents (a) Mechanical causes (b) Human Causes**

**Code of practices for accident prevention.**

**Effects of Industrial accidents on employers, workers and society.**

**Concept of Occupational Safety – (i) Occupational Health- Concept and legal provisions regarding health (ii) Occupational environment.**

**Factors affecting Work Environment - Lighting, air, ventilation, temperature, water, sanitation and noise.**

**Occupational Hazards - Biological Hazards, Chemical Hazards and Psychological Hazards.**

**Industrial Pollution - Causes, Effects and measures for pollution control.**

**ISO- 14000- Meaning, ISO 14000 certification, organizational evaluation and product evaluation. (in brief)**

**OHSAS 18000- (Occupational Health and Safety Standards) - (In brief)**

**Books for Study and Reference:**

- 6) James Lundy, Effective Industrial Management-, Eurasia Publishing House(Pvt.) Ltd. New Delhi**
- 7) Martand Telsang, Industrial and Business Management-, S Chand & Company Ltd. New Delhi**
- 8) Dr. Neeru Vasishth, Students Guide to Business Organisation-, Taxmann Allied Services Pvt. Ltd.New Delhi**
- 9) A.S. Deshpande, Industrial Organisation and Management –, Vora & Co Publishers Pvt. Ltd. Mumbai.**
- 10)N.G.Kale, M.Ahmed, Industrial Management, Vipul Prakashan, Mumbai**

**B. COM  
SEMESTER V  
ENTREPRENEURSHIP DEVELOPMENT I  
(100 Marks- 75 Lectures)**

**OBJECTIVE:** To motivate the students to be self employed. From the syllabus they will get theoretical knowledge on how to start an enterprise of their own. Practical knowledge can be obtained through assignments like writing a project report to obtain finance or interviewing existing entrepreneurs.

**UNIT 1-INTRODUCTION**

**(20 Marks-15 Lectures)**

- a. Definition and concept of entrepreneur
- b. Qualities of entrepreneur: willingness to assume risk, leadership, decisiveness, creative thinking, confidence in project, technical knowledge, flexibility, ability to marshal resources, market orientation, determination courage and perseverance, honesty, drive to achieve and grow, low need for status and power.
- c. Skills required for entrepreneurs: conceptual, technical, human relation, communication, diagnostic, decision making, managerial, project development and marketing skills.
- d. Functions of entrepreneurs: Innovation, planning the project, organising, risk-taking and uncertainty bearing, procurement and mobilisation of resources, taking business decisions, perception of market opportunities, marketing of products and responding to the competition, financial management, upgrading process and product quality, fulfilling social obligations, dealing with public bureaucracy and developing social atmosphere.

**UNIT II Origin and development of entrepreneurship.**

**(20 Marks-15 lectures)**

Brief historical background, Theories of entrepreneurship- sociological, psychological, economic and integrated theory of entrepreneurship.  
Role of entrepreneur in economic development  
Entrepreneur V/s Intrapreneur, features of Intrapreneurs.  
Types of entrepreneurs-Innovative, imitative, fabian, drone, rural, professional .  
Recent trends-sociopreneur, edupreneur, ecopreneur, and agropreneur  
Women entrepreneurs- features.

**UNIT III Identification of business opportunities**

**(20 Marks-15 lectures)**

**SWOT analysis**

Environment scanning-meaning and benefits  
Factors considered for environment scanning- socio-cultural, economic, technical, demographic, legal and political, geographical and international factors.  
Sources and steps involved in identification of business opportunities.  
Market research- meaning, need for market research, techniques in market research- field survey techniques, test marketing, Delphi technique, desk research ,observation method and experiment method.

#### **UNIT IV Project formulation**

**(20 Marks-15 lectures)**

**Meaning and concept of project formulation**

**Stages in project formulation**

**a)Elements of project formulation-feasibility analysis, techno-economic analysis, project design and network analysis, input analysis, financial analysis.**

**b)Project Appraisal-concept and features, methods of appraisal-break even analysis, cost benefit analysis, social cost benefit analysis and profitability analysis.**

**c)Project Selection-meaning,**

**Factors to be considered for project selection-rawmaterials, credit facilities, market forces, competition, government policy, incentives and subsidies, labour force, capital requirements, infrastructure, profitability (elementary knowledge).**

**d)Project report-meaning importance and contents of project report.**

#### **UNIT V Innovation in entrepreneurship**

**(20 Marks-15 lectures)**

**Purposeful innovation-unexpected success/failure, process need, change in demography, industry and market structure, incongruities, change in perception, new knowledge**

**Principles of purposeful innovation-Do's, Don'ts and the three conditions**

**Incubation centres-meaning, services and role of incubation centres, study of any two incubation centres in Goa.**

**Self-help groups- meaning and role.**

**Books for Study and Reference:**

**Dynamics of Entrepreneurship Development by Vasant Desai**

**Innovation and Entrepreneurship-Practice and Principles by Peter Drucker**

**Entrepreneurship Management-Romeo Mascarenhas (Vipul Prakashan)**

**Entrepreneurship Development and Management-Jose Paul, Ajith Kumar (Himalaya publishing house)**

**Entrepreneurial Development –Dr S.S. Khanka (Sultan Chand publication)**

**Entrepreneurship Development-Gordon and Natarajan (Himalaya publishing house)**

**Entrepreneurial Development-C.B. Gupta and Srinivasan(Sultan Chand)**

**Entrepreneurship Management- Achut P. Pednekar( Himalaya publishing house)**



**B. COM  
SEMESTER V  
INTERNATIONAL ECONOMICS  
(100 Marks- 75 Lectures)**

**Objectives of the Course:** To enable students understand the role of international trade and investment in economic growth and development; to acquaint students with the various macroeconomic variables that are of significance in an open economy; to help students understand economic trends in the global economy

**Unit 1: International Trade**

**(25 marks-19 lectures)**

**International trade – meaning; Factors giving rise to International Trade (comparative advantage, resource endowments, technology, economies of scale, product differentiation, operations of Multinational Corporations); Gains from International trade; Terms of Trade – meaning and 3 concepts (Net Barter, Gross Barter and Income Terms of Trade); Free Trade v/s protectionism; types of protective devices - tariff and non-tariff barriers (exchange control, voluntary export restraints, anti-dumping duties & countervailing duties, social clauses such as labour & environmental standards, sanitary & phytosanitary measures and administered protection)**

**Unit 2: Foreign Investment**

**(25 marks-19 lectures)**

**Foreign Investment – meaning and composition (FDI & FPI)**

**Foreign Direct Investment: Meaning; Multinational Corporations and Foreign Direct Investment; Entry modes adopted by MNCs (licensing, franchising, joint ventures/collaborations, wholly-owned subsidiaries, mergers and acquisitions); Determinants of FDI (resources, market size, trade barriers, economic and business environment of the host country)**

**Foreign Portfolio Investment: Meaning; Foreign Institutional Investors and their operations; Determinants of FPI (return on investment, level of financial sector development, capital controls, exchange risk); Impact of FPI on capital markets and the exchange rate**

**Unit 3: Balance of Payments & Foreign Exchange Rates**

**(30 Marks-22 lectures)**

**Balance of Payments: Meaning and Structure; Concepts of (i) Balance and Equilibrium (ii) Balance of Trade and Balance of Payments; Disequilibrium – meaning, types, causes and impact of deficits on the exchange rate and foreign exchange reserves; Measures to correct deficits – exchange rate depreciation, exchange control, trade-related measures (brief explanation of how the measures work)**

**Foreign exchange rates: Foreign exchange market - meaning, features; Types of exchange rate systems (fixed, flexible and managed floating – meaning of each); Types of foreign exchange transactions (spot and forward transactions, arbitrage, currency swaps, futures contracts, speculation); Factors influencing short-term exchange rates; Concept of convertibility of Rupee on current account and capital account; Concept of PPP dollar**

#### **Unit 4: Multilateralism and Regionalism in Trade**

**(20 Marks-15 lectures)**

**Multilateralism and Regionalism – meaning; World Trade Organization – objectives, principles, functions and Agreements (Market access, Agreement on Agriculture, TRIPs, TRIMs, GATS, Dispute Settlement); Regional economic cooperation - Meaning and reasons for growth; Forms of regional integration - Preferential Trade Agreement, Free Trade Agreement, Customs Union, Monetary Union, Economic Union**

#### **Books for Study and Reference:**

**Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth & Innovations, New Delhi, Tata-McGraw Hill**

**Chreunilam F. (2008): International Economics New Delhi, Tata McGraw-Hill**

**Dutt R. and Sundaram K.P.M. (Latest Edition): Indian Economy, New Delhi, S. Chand and Co.**

**Kindleberger C.P. (1973): International Economics, Homewood, R.D. Irwin**

**Krugman P.R. and M. Obstfeld (2009): International Economics: Theory and Policy, Boston MA, Pearson International Edition**

**Machiraju H.R. (2009): International Financial Markets and India, New Delhi, New Age International**

**Rajwade A.V. (2008): Foreign Exchange International Finance Risk Management (Academic Foundation)**

**R. B.I. Reports on Currency Finance**

**Salvatore, D.L. (1997): International Economics, Upper Saddle River, N.J. Prentice-Hall**

**Sharan V. (2012): International Financial Management, New Delhi, PHI Learning Pvt. Ltd.**

**Sodersten B. & G. Reed (1994): International Economics, London, Palgrave Macmillan**

**Subba Rao P. (2008): International Business: Text & Cases, Mumbai, Himalaya**

**B. COM**  
**SEMESTER: V**  
**Accounting Major 1**  
**Advanced Accounting Paper I**  
**(100 Marks- 75 Lectures)**

**Unit I: Valuation of Goodwill and Shares: (18 Lectures)**

a) Valuation of Goodwill: Circumstances under which goodwill is valued, factors affecting value of goodwill, Methods of valuation of goodwill (super profit, Future Maintainable Profit and capitalization of FMP).

b) Valuation of shares: Meaning and need for Valuation of shares, Factors affecting valuation of shares, Methods of Valuation of Shares:

i) Net Assets Method (or Intrinsic Value Method/Liquidation value Method/Breakup Value

Method/Asset Backing Method),

ii) Yield Value/Market Value Method: Earning Yield and Dividend Yield,

iii) Fair Value Method.

**Unit II: Internal Reconstruction: (15 Lectures)**

Concept, Treatment of special items, Legal aspects, accounting procedures, Journal entries, ledger accounts, capital reduction account and Balance sheet after reconstruction (as per revised schedule VI).

**Unit III: Mergers & Acquisitions & External Reconstruction : (22 Lectures)**

Concept, Terms, Introduction to IND-AS 14, Calculation of Purchase consideration; Accounting procedures in the books of Vendor company and Purchasing company, Treatment of liquidation expenses, Journal entries , Ledger accounts and Balance sheet (including pooling of interest method and purchase method but exchange of shares method based on valuation of shares to be excluded).

(22 Lectures)

**Unit IV: Redemption of debentures: (20 Lectures)**

Concept, Sources of finance, Methods of Redemption of Debentures - Sinking Fund, Insurance Policy, Own Debentures and Convertible Debentures method (excluding ex-interest/cum-interest). Journal Entries and Ledger Accounts regarding redemption of debentures.

**Specific Guidelines**

**Major (1) : Advanced Accounting Paper I (SEMESTER - V)**

1. Two questions each to be asked on Unit I and Unit III
2. One question each to be asked on Unit II & Unit IV.

**Broad Guidelines for setting of Question Papers in all Accounting Papers except auditing papers.**

**General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

**Books for Study and Reference:**

	<i><b>Name of the Book</b></i>	<i><b>Author(s)</b></i>	<i><b>Publisher</b></i>
1.	<b>Advanced Accountancy</b>	<b>R.L. Gupta M.Radhaswamy</b>	<b>S. Chand &amp; Co New Delhi</b>
2.	<b>Advanced Accounts</b>	<b>M.C. Shukla &amp; T.S. Grewal</b>	<b>S. Chand &amp; Co New Delhi</b>
3.	<b>Accountancy Vol. I &amp; II</b>	<b>S.K. Paul</b>	<b>New Central Book Agency, Calcutta</b>
4.	<b>An Introduction to Accountancy</b>	<b>S.N. Maheshwari</b>	<b>Vikas Publishing House Pvt Ltd, New Delhi</b>
5.	<b>Advanced Accountancy</b>	<b>Hrishikesh Chakraborty</b>	<b>Oxford university press, New Delhi</b>
6.	<b>Basic Accounting</b>	<b>Goel &amp; Aggarwal</b>	<b>Himalaya Publishing House, New Delhi</b>
7.	<b>Advanced Accountancy</b>	<b>S.P. Jain</b>	<b>Kalyani Publishers, New Delhi</b>
8.	<b>Advanced Accounting</b>	<b>J.R.Batliboi</b>	<b>The standard Accountancy Publication Pvt. Ltd, Bombay</b>
9.	<b>Modern Accountancy</b>	<b>A.Mukherjee Hanif</b>	<b>&amp; Tata McGraw-Hill publishing Co. Ltd. New Delhi</b>
10.	<b>Advanced Accounting Vol. I &amp; II</b>	<b>J.R. Monga Girish Ahuja</b>	<b>&amp; Mayoor Paper back - Noida</b>
11.	<b>Students Guide to Fundamentals of Accounting</b>		<b>Taxmann Allied Services Pvt. Ltd. New Delhi</b>

- |     |  |   |   |
|-----|--|---|---|
| 12. | <b>Financial<br/>Accounting, Auditing<br/>&amp; Taxation</b> | <b>Chowdhary,C<br/>hopde,&amp;<br/>Manoj<br/>Pednecar</b>         | <b>Sheth Publishers Pvt.Ltd.<br/>Mumbai</b> |
| 13. | <b>Accounting &amp;<br/>Financial<br/>Management</b>         | <b>Chowdhary,C<br/>hopde,        &amp;<br/>Manoj<br/>Pednecar</b> | <b>Sheth Publishers Pvt.Ltd.<br/>Mumbai</b> |

**ACCOUNTING MAJOR (2) : INCOME TAX, SERVICE TAX & GOA VALUE ADDED TAX,**  
**PAPER- I**  
**(100 Marks – 75 Lectures)**

**Objective:** *To provide an insight into main provisions of the Income Tax Act, 1961 applicable to the ‘assessment year’ which shall be same as the ‘academic year’ (e.g. for academic year 2013-14 the assessment year shall be 2013-14), and to impart some basic knowledge about the Service Tax as amended by the current Finance Act up to June 30 of the academic year.*

**UNIT-I      a) DEFINITIONS:**

**(6 Lectures )**

1. Assessee u/s.2(7)
2. Assessment u/s. 2(8)
3. Assessment Year u/s. 2(9)
4. Business u/s. 2(13)
5. Company u/s. 2(17)
6. Income u/s. 2(24)
7. Person u/s. 2(31)
8. Gross Total Income u/s. 80 (B) (5)
9. Previous Year u/s. 3

**b) SCOPE OF TOTAL INCOME & RESIDENTIAL STATUS:**

**(6 Lectures )**

- i Scope of Total Income u/s. 5
- ii Apportionment of Income between spouses governed by the Portuguese Civil Code u/s. 5A.
- iii Residential Status in India u/s. 6:- Sec. 6(1), 6(6)(a), 6(2), 6(6)(b), 6(3), 6(4). Practical Problems to cover determination of residential status of Individuals only.

### **c) EXEMPTIONS & EXCLUSIONS U/S.10:**

**(10 Lectures )**

1. Agricultural Income u/s. 10(1)
2. Receipts by a member, from a HUF u/s. 10 (2)
3. Share of profit from partnership firm u/s. 10 (2A)
4. Leave Travel Concession in India u/s. 10 (5).
5. Gratuity u/s. 10 (10)
6. Compensation received at the time of Voluntary Retirement u/s. 10 (10C).
7. Amount received under Life Insurance Policy u/s. 10 (10D).
8. Payment received from Provident Fund u/s. 10 (11), (12).
9. Payment received from an Approved Superannuation Fund u/s. 10(13).
10. House Rent Allowance u/s. 10 (13A).
11. Special Allowance u/s. 10 (14): Conveyance, Daily, Uniform, Helper, Research, Transport, Children Education, and Children Hostel Expenditure Allowance.
12. Interest on Securities u/s. 10 (15).
13. Educational Scholarships u/s. 10 (16)
14. Income of a minor child u/s 10 (32) [including basic provisions of sec 64(1A)]
15. Dividends and Interest on Units u/s. 10 (34), (35).

**UNIT- II      COMPUTATION OF INCOME FROM ‘SALARIES’:      (16 Lectures )**

Sections: 15, 16 & 17. Inclusive of allowances (exclusive of valuation of Perquisites)

**UNIT- III      COMPUTATION OF PROFITS & GAINS OF BUSINESS OR PROFESSION:      (25 Lectures )**

- A      Sections: 28, 29, 30, 31, 32 (excluding Depreciation Rates)
- B      Section 36 : Restricted to Following clauses:
  - i.      Sec. 36 (1) (i) – Insurance Premium
  - ii.     Sec. 36 (1) (ii) – Bonus/Commission to employees.
  - iii.    Sec. 36 (1) (iii) – Interest on Borrowed Capital
  - iv.    Sec.36(1)(iv) – Employer’s Contribution to RPF& Approved Superannuation Fund
  - v.     Sec.36(1)(v) – Contribution towards Approved Gratuity Fund
  - vi.    Sec.36 (1) (vii) – Bad Debts.
- C      Sec. 37 (1) – General Deduction.
- D      Sec. 37 (2B) – Advertisement Expenses in Souvenir etc. of a Political Party.
- E      Sec. 40(a), 40A(2), 40A(3).
- F      Sec. 43(B) – Disallowance of unpaid liabilities.
- G      Sec. 44AD and 44AE.

**UNIT IV      SERVICE TAX      (12 Lectures )**

- A. **NEW SERVICE TAX REGIME BASED ON ‘NEGATIVE LIST’ APPROACH :**  
Only brief idea about what is ‘negative list’ (and not the entire list) to be covered.
- B. **ADMINISTRATION OF THE ACT AND BASIC PROPOSITIONS:**
  - i).      The Administration of the Act.
  - ii)     Basic Propositions:
    - a) Act does not extend to Jammu & Kashmir
    - b) Same transaction cannot be taxed more than once under different services
    - c) Composite Services-Abatement
- C. **MEGA EXEMPTION NOTIFICATION:**
  - 1.      Services provided to United Nations or an International Organisation.
  - 2.      Services provided to Developer / Unit in Special Economic Zone:
    - (i)      Developer
    - (ii)     SEZ
  - 3.      Value of Goods and Materials sold by service provider.
  - 4.      Threshold Exemption:
    - Exemption to Small Service Providers.
    - Persons excluded from Exemption Benefit:
      - i)Person using brand name / trade name of another person.
      - ii)Where service tax is payable by persons other than service providers.
    - Exemption is linked with preceding year’s turnover.
    - New service providers (new services commenced during the year).

**D. REGISTRATION:**

Persons who must Mandatorily obtain Registration, Turnover Limit, Application for Registration, Online submission of Application for Registration, Centralised Registration, Registration Certificate, Penalty for late Registration,

**E. FURNISHING OF RETURN:**

Form of Return, Periodicity for Filing of Return, Due Date for Filing of Return, Delay in Filing of Return(fees for late filing of return), Filing of Revised Return, e- filing of Return,

**F. RATE OF SERVICE TAX.****G. PAYMENT OF SERVICE TAX:**

Monthly/Quarterly Payment of Service Tax, Due Dates for Payment of Service Tax, e-payment of Service Tax, Penalty for Failure to pay Service Tax. Interest for Late Payment of Service Tax.

(Note:- Problems on computation of Income of Individuals only to be covered here separately under the heads 'Salaries' and 'Profits &Gains of Business or Profession' respectively. In case of Service Tax small problems for 5 marks each may be covered on Calculation of Service Tax, Date of entitlement for Registration and Payment of Service Tax, Penalty for non-payment of Service Tax)

**Books for Study and Reference :****A. For Income Tax:**

	<i>Title</i>	<i>Author(s)</i>	<i>Publisher</i>
1	Taxmann's Students Guide to Income Tax	Dr. Vinod Singhania & Monica Singhania.	Taxmann Allied Services Pvt. Ltd
2	Systematic Approach To Income Tax, Service Tax & VAT	Dr. Girish Ahuja, Dr. Ravi Gupta	Bharat Law House
3	Student'S Handbook On Income-Tax, VAT & Service Tax	T. N. Manoharan	Snow White Publications Pvt. Ltd
4	Direct Taxes - Law & Practice	Dr. Vinod K Singhania, Dr Kapil Singhania	Taxmann Allied Services Pvt. Ltd.
5	Income Tax Law and Practice	Gaur V P, Narang D B	Kalyani Publications
6	Income Tax Law And Practice	Bhagwati Prasad	Wishwa Prakashan
7	Income Tax Law and Practice	Dinkar Pagare	Sultan Chand & Sons, New Delhi
8	Income Tax Law & Practice	Dr.H.C.Mehrotra	Sahitya Bhavan, Agra,
9	Direct Taxes – practice and Planning	B.B.Lal	Konark Publishers
10	Income Tax -Law & Practice	B.B.Lal and N.Vashisht	Dorling Kindersley(India) Pvt. Ltd., Delhi-110017

**B. For Service Tax:**

- 1.Taxmann's Service Tax – By S.S. Gupta , (as amended to-date)- Taxmann Allied Services Pvt. Ltd.
2. Service Tax-Ready Reckoner- By V.S.Datey, Taxmann Allied Services Pvt. Ltd.



**B. COM**  
**SEMESTER V**  
**Accounting Major 3**  
**AUDITING –I**  
**(100 Marks – 75 Lectures)**

**Objective:**

The course aims at imparting knowledge about the principles, methods, techniques of auditing and their applications to understand the objective and concepts of auditing to gain working knowledge of generally accepted auditing procedures and of techniques and skills.

**UNIT I: INTRODUCTION:**

**(24 Marks-15 lectures)**

- Evolution of audit
- Meaning and Definition
- Scope of Auditing
- Auditing V/s. Accountancy
- Objectives of Auditing – Primary & Secondary
- Various classes of audit (Based on authority, time and scope )
- Qualities of an Auditor
- Audit Independence
- Basic Principles governing an audit.
- Benefits and limitations of Auditing
- Auditing and Assurance Standards (Revised SA) - Overview, Standard-setting process, role of Auditing and Assurance Standards Board in India and role of International Auditing and Assurance Standards Board

**UNIT II: AUDIT PROCESS**

**(24 Marks-15 lectures)**

**Audit plan – Meaning and steps in audit planning**

- Audit Programme – Meaning, objectives, contents, merits and limitations.
- Audit evidence - Procedures for obtaining evidence, Sources of evidence, Reliability of audit evidence, Methods of obtaining audit evidence, Physical verification, documentation, direct confirmation, re-computation, Analytical review techniques, and representation by management.
- Audit Working Papers – Purpose, contents, working files – permanent and temporary files, ownership & confidentiality of working papers.
- Audit Note Book- Purpose, content and benefits
- Routine checking
- Audit Sampling - Judgmental and statistical sampling
- Test checking

### **UNIT III: INTERNAL CONTROL SYSTEM**

**(20 Marks-13 lectures)**

- **Meaning – Nature and Objectives of internal Control System**
- **Procedure for Evaluation of Internal Control System**
- **Methods for evaluation of internal control system,**
- **Internal Control Questionnaire – Meaning, illustrations, merits and demerits**
- **Flow chart – meaning, illustrations , merits and de-merits**
- **Internal Check – Meaning, objectives, merits and demerits**
- **Principles to be Considered in determining the Internal Check System**
- **General Procedure to be followed in Internal Check System**
- **Internal Audit – Meaning and Significance**

### **UNIT IV: VOUCHING AND VERIFICATION**

**(32 Marks-32 lectures)**

- **Vouching – Meaning, objectives and types of voucher.**
- **General procedure for vouching including treatment for missing voucher**
- **Audit of payments – General considerations, wages, salaries, rent, commission, travelling expenses, capital expenditure, petty cash payments and bank payments**
- **Audit of receipts – General considerations, receipts from debtors, rent, commission, capital receipt, dividend and interest and bank receipts.**
- **Audit of Purchases – Vouching cash and credit purchases, Forward purchases, purchase returns, allowance received from suppliers.**
- **Audit of Sales – Vouching of cash and credit sales, goods on consignment, Sale on approval basis, sale under hire-purchase agreement, returnable containers, various types of allowances given to customers and sale returns.**
- **Audit of impersonal ledger – Capital expenditure, deferred revenue expenditure, revenue expenditure, outstanding expenses and income,**
- **Verification-meaning, objectives, verification V/s Vouching**
- **Valuation-meaning, objectives, Verification V/s. Valuation**
- **Procedure for Verification & Valuation in general and for the following specific items - Land & building, plant & machinery, investment, motor vehicles, debtors, cash & bank balances, copy rights, patents, trademarks, goodwill, creditors, secured & unsecured loans and Contingent Liabilities.**
- **Inventories - types of inventories, verification & valuation of inventories and auditors duties in respect to AS-2 & case laws.**

#### **Note.**

1. **Relevant auditing standards to be covered wherever applicable**
2. **Syllabus will be revised on regular basis at the beginning of the year to accommodate changes made in auditing standards**

### **Books for Study and Reference:**

- 1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.**
- 2. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi**
- 3. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.**
- 4. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi**
- 5. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.**
- 6. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.**
- 7. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.**
- 8. S.D Sharma: Auditing Principles, Taxman publication New Delhi**
- 9. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.**

**B. COM  
SEMESTER V  
COST AND MANAGEMENT ACCOUNTING  
Major 1  
Methods of Costing  
(100 Marks – 75 Lecture)**

**AIM: To provide basic conceptual & working knowledge of various methods of cost accounting**

**Unit I- Unit costing – Preparation of cost sheet, Estimated cost sheet and quotations  
(20 Marks – 15 lectures)**

**Unit II- Job Costing, Batch costing (Economic Batch Quantity only) & Contract costing  
– Estimated contract Accounts, Cost plus contracts – with  
Balance sheet, calculation of work uncertified  
(30 Marks - 20 Lectures)**

**Unit III- Operation Costing, Service Costing – Transport, Electricity, Entertainment and  
Hotel. (Problems on Transport Costing only)  
(20 Marks – 15 lectures)**

**Unit IV- Process costing –Features & Application of Process costing, Elements of  
Production cost, Abnormal process loss & gain, Normal loss, Inter-process profits,  
meaning of Equivalent Production, (including opening and closing stock)  
(20 Marks – 15 Lecture)**

**Unit V Joint-products and By-product costing. (10 Marks – 10 Lectures)**

**Books for Study and Reference:**

- 1. S.P. Jain and K.L. Narang Cost Accounting Principles and practice-  
Kalyani Publishers, Ludhiana.**
- 2. B.K. Bhar – Cost Accounting**
- 3. Ravi M. Kishore – Cost Accounting**
- 4. S.P. Iyenger – Cost Accounting**
- 5. M.L. Agarwal – Practical Problems in Cost Accounting**

**B. COM**  
**SEMESTER V**  
**COST AND MANAGEMENT ACCOUNTING**  
**Major -2**  
**(Techniques of Costing)**  
**(100 Marks -75 Lectures)**

**AIM: To provide in-depth study of techniques of costing.**

**Unit I: Management Accounting (20 Marks - 10 Lectures)**

**Definition, scope, objectives, functions and limitations of Management Accounting, system and techniques of Management Accounting, Management Accountant – his role, functions and responsibilities.**

**Unit II: Uniform Costing – (20 Marks - 15 Lectures)**

**meaning, scope, need, objectives, requisites for installation of uniform costing system, uniform costing manual, Advantages & Limitations of Uniform costing system, Inter-firm comparison – meaning, need, requirements and types of comparison.**

**Unit III: Budgeting & Budgetary Control- (40 Marks - 30 Lectures)**

**Classification of Budgets, Preparation of functional budgets – sales budget, production budget, cost of Production budget – Direct Material, Direct Labour and Overhead budget, cash Budget, Flexible budget and Master budget. (Practical problems to be based on sales budget, production budget, cost of production budget cash budget , flexible budget, direct material budget and direct labor budget)-**

**Unit IV: Capital Budgeting– ( 20 Marks- 20 Lectures)**

**Meaning, Methods and Evaluation of projects, traditional Methods :- PBP/ ARR (practical), Scientific methods / Discounting rates-(Theory Only), IRR, NPV,PI , NTV (Net terminal Value)**

**Books for Study and Reference:-**

- 1) S.P. Jain and K.L. Narang Cost Accounting Principles and practice- Kalyani Publishers, Ludhiana.**
- 2) B.K. Bhar – Cost Accounting**
- 3) Ravi M. Kishore – Cost Accounting**
- 4) S.N. Maheshwari, Management Accounting & Financial Control**
- 5) M.G. Patkar, Management Accounting.**
- 6) Drury & Taxmann, Management & Cost Accounting.**

**B. COM  
SEMESTER V**

**COST AND MANAGEMENT ACCOUNTING  
Major 3  
(COST AND MANAGEMENT AUDIT)**

**(100 Marks – 75 Lectures)**

**Objectives:** To provide in-depth study of the body of knowledge comprising of the techniques and methods of planning and execute a cost and management audit assignment.

**UNIT I: INTRODUCTION TO COST AUDIT (20 Marks - 12 Lectures )**

Meaning, nature, objectives and scope of cost audit. The concepts of efficiency audit. Propriety audit, management audit and social audit. Comparative studies between cost audit and financial audit. Advantage of Cost Audit.

**UNIT II: THE COST AUDITOR (30 Marks - 25 Lectures )**

Appointment of cost auditor-his rights and responsibilities, status, relationship and duties liabilities-professional and legal under the companies act 1956 and the cost and the Works accountants Act 1959 (Section-1 and 23 of respective acts) special penal provision for cost auditors-professional ethics and code of conduct.

**UNIT III: PLANNING THE COST AUDIT (30 Marks 26 Lectures )**

Familiarization with the industry, the organization, the production process, the system, and procedure – list of records and reports, preparation of the audit program, audit notes and working papers, techniques of cost audit, procedure , meaning and importance

**UNIT IV: COST AUDIT AND COMPANIES ACT (20 Marks - 12 Lectures )**

Important sections relating to Cost Audit – Section 209 proper books of accounts, Section 224 to Section 233B of Companies Act relating to Cost Audit (Qualification, disqualification, ceiling on number of cost audit, section 350 depreciation) ,Recent Ammendments to be included

**Books for Study and Reference:**

1. Cost and Management Audit by A.R. Ramnathan, Tata McGraw Hill Publishing Company.
2. Cost and Management Audit by Saxena and Vashist, Sultan Chand and Sons, New Delhi.
3. Cost and Management Audit by J.G. Tikha, ENCOMS BOMBAY.
4. Cost and Management Audit by Datta Chowdary.

**B. COM**  
**SEMESTER V**  
**BUSINESS MANAGEMENT**  
**MAJOR 1**  
**(SERVICES MARKETING - I )**  
**(100 Marks -75 Lectures)**

**Objective:** To familiarise students to basic concepts in Services Marketing and develop knowledge and understanding of key services in the service sector.

**Unit I : Introduction to Services** (20 Marks – 16 Lectures)

**Services – Meaning. Factors responsible for growth of service sector. Difference between goods and services.**

**Features of services & its marketing implications.**

**Importance of service sector in India.**

**Unit II : Marketing Mix for Service** (30 Marks – 22 Lectures)

**Product Mix – Service product-meaning- levels of service product**

**Price Mix – Meaning. Special issues of pricing in a service sector**

**Place Mix – Meaning. Major issues a) the choice of location – Meaning, factors affecting  
b) Choice of channels**

**Promotion Mix – Meaning. Guidelines for managing service promotion mix**

**People Mix – Meaning. Types of service personnel a) Customer contact employees b)  
Support personnel**

**Service Triangle – Meaning.**

**Process Mix – Meaning. Types of service processes. Service Blueprint – Meaning and use.**

**Physical Evidence/Servicescape – Meaning and components – a) Physical facilities b)**

**Physical Setting c) Social Setting. Role of Physical Evidence**

**Unit III : Customer Satisfaction and Service Delivery** (30 Marks – 22 Lectures)

**Customer Expectation – Meaning, types. The Zone of Tolerance – Meaning. Customer satisfaction – Meaning, states of satisfaction. Factors determining customer**

**satisfaction. Service Quality – Meaning, components of Service Quality. Service Quality Dimensions . Gap model of service quality – 5 gaps and strategies for each gap. Service Encounters – Meaning and importance. Types of Encounters.**

#### **Unit IV : Customer Retention**

**(20 Marks – 15 Lectures)**

**Customer Retention – Meaning. Managing the Customer Value Package – Meaning & steps for developing and managing Customer Value Package. Customer Compatibility Management – Meaning & Stages. Customer Defection – Meaning. Defection Management – Meaning & Principles. Service Guarantee – meaning. Creating a Zero–Defection Culture. The unconditional guarantee – meaning only. Service Failure and Recovery – Meaning . Service Recovery Strategies.**

**Customer Relationship Management – Meaning and functions.**

#### **Books for Study and Reference:**

- 1. Services Marketing - Valarie Zeithaml and Mary Jo Bitner McGraw Hill Edition, Tata Mc Graw Hill Publishing Co.**
- 2. Services Marketing, Operation, Management, and Strategy – Kenneth E. Clow & David L. Kurtz Biz Tantra, 19-A, Ansari Rd, Darya Ganj N.Delhi – 110002.**
- 3. Services Marketing – Concepts, Practices and Cases. Dr. S. Shajahan – Himalaya Publishing House, Mumbai**
- 4. Services Marketing – Helen Woodruffe, MacMillan India Ltd., Delhi 2110, Arvind Rd., Darya Ganj N.Delhi – 110002.**
- 5. Services Marketing The Indian Perspective – Ravi Shankar Excel Books 2/8, Ansari Rd, Darya Ganj N.Delhi – 110002.**
- 6. Services Marketing – Vasanti Venugopal and V.N. Raghu Himalaya Publishing House, Mumbai**
- 7. Services Marketing – Dr. K. Ramchandra, B. Chandrashekhara and S. Shivakumar Himalaya Publishing House, Mumbai**
- 8. Services Marketing - Roland Rust, Anthony Zahorik and Timothy Keiningham, Eastern Press Bangalore Pvt Ltd.**
- 9. Information technology – Alexis and Mathews Leon, Leon Vikas, Chennai. PHI.**



**B. COM  
SEMESTER –V  
BUSINESS MANAGEMENT  
MAJOR-2  
(FINANCIAL MANAGEMENT)  
100 Marks-75 Lectures**

**UNIT-I: An Introduction to Financial Management (15 Marks – 11 Lectures)**

Meaning of financial Management, scope and objectives of financial management, Profit maximisation v/s Wealth maximisation; Role & responsibilities of a financial manager; International Financial Management –Fixed and Floating exchange rate regime, Distinctive features of Foreign Exchange Market.

**UNIT-II: Cost of Capital & its Measurement (25 Marks – 20 Lectures)**

Meaning of Cost of capital, Importance of Cost of Capital, Types—*Historical cost, future cost, Explicit cost, Implicit cost, Specific cost and Composite cost*; Measuring cost of capital: cost of Debt, cost of Preference share capital, cost of Equity share capital:- (4 approaches-*D/P ratio, E/P ratio, D/P + Growth ratio, Realised Yield approach*); cost of Retained earnings and Weighted average cost of capital.

**UNIT-III: Capital Budgeting (30 Marks – 22 Lectures)**

Meaning and nature of Capital Budgeting; Importance of Capital Budgeting decisions; Capital budgeting process; Kinds of Capital Budgeting decisions (*Accept-Reject decisions, Mutually Exclusive Project Decision, Capital Rationing Decisions*); Project classification (*Mandatory investment, New projects, Replacement Projects, Expansion Projects, Diversification Projects, Research and development Project and Miscellaneous Projects*);

Investment criteria (Methods of appraising Capital Expenditure Proposals):

A. Non-discounting criteria

(i) Pay-back period method (ii) Average /Accounting Rate of Return method

B. Discounting criteria

(i) Net Present value method (ii) Internal rate of Return method

(iii) Profitability Index

**UNIT-IV Capital Structure Decisions (30 Marks – 22 Lectures)**

A. Meaning of Capital Structure, Importance of Capital Structure and Optimum

Capital Structure:

Leverages- Meaning and Types

(i) Financial Leverage & its features

(ii) Operating Leverage & its features

(iii) Combined leverage

**B. Lease Financing** Introduction and nature of lease financing, Terms of the lease agreement, Types of Leasing (*Operating lease, Financial Lease, Sale & Lease back, leveraged Lease, Cross Border Lease and Primary and Secondary Lease*); Lease v/s Buying; Financial Evaluation of Lease (Purchase an Asset or acquire it on lease basis?): a) from lessee's point of view and b) from lessor's point of view, Advantages and limitations of leasing.

**Problems on:**

1. Cost of Capital and its measurement. -----2. Capital Budgeting—only 3 methods i.e Payback Period, ARR and NPV.-----3. Leverage—Financial Leverage, Operating Leverage and Combined Leverage.

**Books for Study and Reference:**

1. Financial Management, Theory & Practice- Prasanna Chandra (Tata McGraw Hill)
2. Financial Management, I.M Pandey (Vikas Publishing Home)
3. Financial Management, Khan & Jain (Tata McGraw Hill)
4. Financial Management, S.C Kuchhal (Chitanya Publishing House)
5. Financial Management, Sharma & Shashi Gupta (Kalyani Publishers)
6. Fundamentals of Financial Management, James C. Vanhorne (Prentice hall of India)
7. Indian Financial System, Phatak
8. Investment Management; Preeti Singh (Himalaya Publishing House)
9. Financial Management-Principles and Practice; G.Sudarsana Reddy (Himalaya publishing House)
10. Financial Management- Dr.P.C.Tulsian (S.Chand & Co Lt)
11. Fundamentals of Financial Management- Vyuptakesh Shavam (Pearson)

**B. COM  
SEMESTER –V**

**BUSINESS MANAGEMENT  
Major 3  
(STRATEGIC MANAGEMENT)  
100 Marks-75 Lectures**

**OBJECTIVE:** This paper aims at enabling students to learn about the basics of Strategic Management and to enlighten them with various strategies employed by the business firms to have a competitive advantage in the highly competitive and globalised business environment.

**UNIT I – STRATEGIC MANAGEMENT: INTRODUCTION (20 Marks – 15 Lectures)**

1. Strategy: Definition, meaning, elements
2. Strategic management: Definition, meaning
3. Strategic management process: Fred R David's model  
Stages > (i) Formulation (ii) Implementation (iii) Evaluation
4. Levels of strategy: Corporate, SBU, Functional
5. Strategic management: advantages & limitations
6. Distinguish between Strategic Management & Operational Management

**UNIT II – STRATEGY FORMULATION (22 Marks – 14 Lectures)**

1. Vision: Definition, meaning, vision statement- meaning
2. Mission: Definition, meaning, Elements,  
Mission Statement – Meaning, Characteristics
3. Objectives: Definition, Meaning, Characteristics, Objectives by Peter Drucker
4. Environmental Analysis:
  - i) Macro and Micro: meaning
  - ii) Internal Environment: Meaning, Factors
  - iii) External Environment: Meaning, Factors

**UNIT III – STRATEGIC ANALYSIS (22 Marks – 14 Lectures)**

1. Michael E. Porter's Five force Analysis (with diagram)
2. Kenichi Ohmae's four routes to strategic advantage
3. SWOT Analysis
4. BCG Analysis
5. Value Chain Analysis
6. Mc Kinsey's 7-S Framework

#### **UNIT IV – STRATEGIC IMPLEMENTATION**

**(20 Marks – 15 Lectures)**

- 1. Meaning of Strategic Implementation**
- 2. Steps to strategic Implementation**
- 3. Approaches to strategic implementation**

#### **UNIT V – STRATEGIC EVALUATION AND CONT [Marks: 16 , Lectures: 12]**

- 1. Meaning of Strategic Evaluation**
- 2. Strategic Control**
- 3. Balanced Scorecard: Definition, Meaning, Perspective (with diagram)**

#### **Books for Study and Reference:**

- 1) Lawrence Jauch & William G Luck: Business Policy & Strategic Management**
- 2) Michael Porter: Competitive Advantages**
- 3) Alex Miller & Irwin: Strategic Management (Mc Graw Hill)**
- 4) P. Subba Rao: Strategic Management (Himalaya Publishing House)**
- 5) Alfred A Marcus: Management Strategy (Tata Mc Graw Hill)**
- 6) Francis Cherunilam (Himalaya Publishing House)**
- 7) Gupta V Gollakotak & Srinivasan: Business Policy & Strategic Management (New Delhi- Prentice Hall of India)**
- 8) Pearce J A & Robinson Jr. R B (1995): Strategic Management – Strategy Formulation & Implementation (Prentice Hall of India)**
- 9) R Srinivasan: Strategic Management**
- 10) Fred R David: Strategic Management – Concepts & Cases (PHI Learning)**
- 11) Mason A Carpenter, Wm Gerard Spanders & Prashant Salwan: Concepts & Cases – Strategic Management – A Dynamic Perspective (Pearsons Publication)**
- 12) G. Sudarsana Reddy: Strategic Management (Himalaya Publishing House)**
- 13) Ravi M Kishore: Strategic Management – Text & Cases (Taxmann's)**
- 14) Thomas L Wheelan, David Hunger & Krish Rangarajan: Concepts in Strategic Management & Business Policy (Pearsons Publication)**
- 15) Samuel C Certo & Paul Peter: Strategic Management – A focus on Process (Tata Mc Graw)**

**Sanjay Mohapatra: Case Studies in Strategic Management – A Practical Approach (Pearsons)**

**B. COM**  
**Semester V**  
**Banking & Financial Services**  
**Major 1**

*(Modern Banking Operations and Services)*  
**(100 Marks – 75 Lectures)**

**Objective:**

To acquaint students with key functions of banking institutions, information technology-based products, different financial services and current issues and emerging trends in modern banking operations.

**Unit 1: Functions of Banks**

**(25 marks – 19 Lectures)**

Accepting deposits – demand and time deposits - deposits at call and short notice, saving, current, fixed, recurring, pigmy and hybrid/flexi deposits; d-mat accounts;  
Deployment of loans and advances – business credit (working capital finance - cash credit, revolving credit, overdraft, lines of credit, business credit cards, kisan cards, short-term loans, bill purchase & bill discounting, and term finance) and retail credit (credit cards, consumer loans, personal loans, gold loans, home loans)

Remittances

Agency services

General utility services

**Unit 2: Information Technology in Banking**

**(25 marks - 19 Lectures)**

Bank computerization – need & importance; electromagnetic cards – ATM cards, credit cards, add-on cards, charge cards, debit cards, smart cards; payments and settlement systems – conventional systems in brief – cheques (including MICR cheques), demand drafts & pay orders and their clearing, drawbacks/difficulties of these systems; electronic payments & settlement systems – Automated Teller Machine (ATM), Electronic Clearing System (ECS), National Electronic Funds Transfer (NEFT), Real-Time Gross Settlement (RTGS), cheque truncation, electronic cheques; core banking; electronic banking; internet banking; mobile banking; security considerations and cyber crime – types of cyber crime in banking, precautions to be taken by bankers and customers

**Unit 3: Banks and Financial Services**

**(25 marks - 19 Lectures)**

Merchant/investment banking, leasing, factoring, forfaiting, mutual funds, portfolio management, wealth management, bancassurance, loan syndication, consumer finance, retail banking, securitization, stockbroking  
**(14-15 lectures)**

## **Unit 4: Current Issues& Emerging Trends**

**(25 marks - 18 Lectures)**

**Financial inclusion – RBI definition, meaning, recommendations of Rangarajan Committee**

**Corporate Governance - Meaning and importance; issues, principles and practices of corporate governance in Indian banks**

**Consolidation in banks - Mergers and Acquisitions – Rationale for M&A in Indian banking; a study of post-reform mergers and acquisitions in the Indian banking sector – their objectives, benefits and problems**

**Universal Banking – meaning, rationale, merits & demerits**

### **Books for Study and Reference:**

**Basu P. (ed.) (2005): *India's Financial Sector: Recent Reforms, Future Challenges***

**Bhole L. M. & Mahakud J. (2009): *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e**

**Deva V. (2005): *E-Banking*, New Delhi, Commonwealth**

**Dewan B. (2011): *E-Commerce*, New Delhi, S. Chand**

**Indian Institute of Banking and Finance (2008): *Principles & Practices of Banking*, New Delhi, Macmillan, 2e**

**Joshi V. C. (2004): *E-finance – Log in to the Future*, New Delhi, Response**

**Khan M. Y. (2004): *Indian Financial System*, New Delhi: Tata-McGraw Hill, 4e**

**Nagarajan N. (ed.) (2004): *Bank Economists' Conference, 2002 – Vol. I & II, Indian Banking: Managing Transformation – Structure*, Hyderabad, ICFAI, 1e**

**Justin P. & Padmalatha S. (2007): *Management of Banking & Financial Services*, New Delhi, Pearson**

**Rajashekar N. (ed.) (2001): *Banking in the New Millennium*, Hyderabad, ICFAI**

**Whiting D. P. (1994): *Mastering Banking*, London, Macmillan, 2e**

**Rayudu C.S. (2004): *E-Commerce and E-Business*, Mumbai, Himalaya**

### **Websites:**

**[www.iba.org.in](http://www.iba.org.in)**

**[www.iibf.org.in](http://www.iibf.org.in)**

**[www.rbi.org.in](http://www.rbi.org.in)**

**B. COM  
SEMESTER V  
BANKING AND FINANCIAL SERVICES  
MAJOR 2  
BANKING IN INDIA  
(100 Marks -75 Lectures)**

**OBJECTIVE :** To acquaint the student with the evolution of banking in India; to familiarize the student with the developments that have taken place in Indian banking as a result of bank nationalization and the ongoing financial sector reforms; to make the student aware of the practical implications of financial sector reforms.

**Unit : I- Evolution of banking in India** (20 marks - 14 Lectures)

Evolution of banking in India, classification and structure. Unorganized components, overall functioning, malpractices and present status; development of commercial banking in India – phase I – up to nationalization, Phase II –post- nationalization up to the introduction of financial sector reforms. Priority Sector Lending.

**Unit: II- Financial sector Reforms** (25 marks - 18 Lectures)

Narasimham Committee –I & II, observations, recommendation, follow –up action. Prudential Norms. Basel Norms. Non- Performing Assets (NPA) – causes, remedial measures.

**Unit –III: Financing of Agriculture and Rural Development** (30 marks - 25 Lectures )

Agriculture finance and rural development  
Sources of finance for agriculture and rural activities, cooperative banks-structure, cooperative banks and rural credit, functions, problems and remedial measures. Regional rural banks-role/functions, problems and remedial measures. Commercial banks- role/functions, problems and remedial measures. Refinance and functions of NABARD. Micro finance and lending through Self- Help Groups.

**Unit: IV – Financing of Industry** (25 marks - 18 Lectures)

Industrial finance and new challenges; refinance, role of SIDBI, IDBI  
Role of commercial banks in financing corporate sector & SME, role, problems & present status  
Development institutions IDBI, ICICI, IFCI, SFCS  
Working capital & term finance

**Books for Study and Reference:**

**Mishra S.K & Puri V.K Indian Economy 28<sup>th</sup> Revised Edition-2010 . Himalaya Publishing House**

**Basu p. (ed) : India's Financial Sector: Recent Reforms, Future Challenges, 2005.**  
**Datt R. & Sundharam K.P.M.: Indian Economy, New Delhi, S. Chand, 2006**  
**Dr. K.M Bhattacharya, O.P Agarwal Basics of Banking & Finance.**  
**B.S Khubchandani practice and law of banking, Macmillan India Limited,2007.**  
**L.M Bhole, Jitendra Mahakud 5<sup>th</sup> edition financial institutions and markets. Structure, growth and innovations. Tata McGraw-hill education private limited.**  
**Bidani S.N., Mitra P.K & Pramod Kumar: Bank Finance for Industry, New Delhi, vision, 1998.3e**  
**Shekhar K.C. & Shekhar L.: banking theory and practice, New Delhi, vikas,**



**B. COM**  
**Semester V**  
**BANKING AND FINANCIAL SERVICES**  
**MAJOR 3**

**LAW AND PRACTICE OF BANKING – I**

(100 Marks – 75 Lectures)

**Objective:** To introduce the student to the basic principles, practices and procedures of bank lending to acquaint the student with relevant features of the most important banking legislation rules.

**Unit I: Principles of Sound Lending**

(25 marks - 20 Lectures)

Different kinds of borrowing facilities such as loans, cash credit, overdraft, temporary overdraft, clean advances, bridge loans, participation loans, purchase of bills, bill discounting, letters of credit, etc.

Working capital finance and term loan finance – sources, appraisal of proposals for working capital finance and term loan finance consumer finance & calculation on interest on different types of loans ( EMI, SI and compound interest)

Margins and Drawing Limits.

**Unit II: Types of Securities & Modes of Creating Charge**

(35 Marks – 25 Lectures)

Types of securities – personal and tangible security, primary and collateral security; suitability and valuation, measures to ensure good title.

Different modes and methods of creating charge – lien, pledge, hypothecation, mortgage, assignment, set-off, guarantees and indemnities, advances against documents of title to goods, advances against stock exchange securities, advances against Fixed Deposit receipts, advances against insurance policies, advances against supply bills, land and building.

**Unit III: Bank Documentation**

(25 marks - 20 lectures)

Need for Documentation, types of documents for loans, other documents and deeds (Mortgage, Pledge, Hypothecation, types of letters (Guarantee, balance confirmation, Letter of undertaking.

Stamps (importance & types), legal formalities for documentation, Execution, Attestation, Registration, Effects of Non-registration, precautions to be taken by banks with respect to documentation.

**Unit IV: Banking Legislation, Supervision and Control**

(15 Marks – 10 Lectures)

Basic aspects of Banking Regulation Act, 1949 ( Main Provisions)

SARFAESI Act 2002, Securitization and Reconstruction of financial Assets & Enforcement of Security Interest Act, FEMA, Need & Role of RBI in Supervision & Control of the commercial Banks in India, Debt Recovery Tribunals.

### **Books for Study and Reference:**

**K.P. Kandasami, S. Natarajan, R. Parameshwaran: *Banking Law & Practice*. S.Chand & Co. Ltd, New Delhi.**

**Sukhavinder Mishra : *Banking Law and Practice*, S.Chand & Co. Ltd, New Delhi.**

**Bedi H.L. & Hardikar V.K: *Practical Banking Advances*, New Delhi, UBS Publishers, 1993.**

**Gordon E. Natarajan K: *Banking Theory, Law and Practice*, Mumbai, Himalaya, 1998**

**Indian Institute of Banking and Finance: *Principles of Banking*, New Delhi, Macmillan, 2005**

**Indian Institute of Banking and Finance: *Legal Aspects of Banking*, New Delhi, Macmillan, 2005**

**Khubchandani. B.S.: *Practice and Law of Banking*, New Delhi, Macmillan, 2000**

**Kumar N. & Mittal R.: *Banking law & Practice*, New Delhi, Anmol, 2002**

**Reddy P.N. & Appannaiah H.R.: *Banking Theory and Practice*, Mumbai, Himalaya. 4e**

**Shekhar K. C. & Shekhar L: *Banking Theory and Practice*, New Delhi, Vikas, 1998, 18e**

**Varshney P.N.: *Banking Law and Practice*, New Delhi, Sultan Chand & Sons, 2005.**

**B. COM**  
**Semester VI**  
**Human Resource Management**  
**(100 Marks- 75 Lectures)**

**Objectives:** It makes an attempt to knead all aspects of HRM to enable the students comprehend the key and vital issues of HRM in a dynamic environment.

**Unit – I**

**(30 Marks-25 Lectures)**

**a- Human Resource Planning**

Human resource planning (HRP) defined, objectives and importance of HRP, human resource planning process, barriers to HRP, how to make HRP effective

**b- Job Analysis and Design**

Process of Job analysis, methods of data collection, concept of job design, factors affecting job design, methods/ techniques of design.

**c- Recruitment, Selection and Placement**

Meanin, sources of recruitment and recruitment process in brief, business Process Outsourcing, need for outsourcing, HR Outsourcing Opportunities in India, benefits in outsourcing, meaning of selection , meaning of placement.

**Unit - II**

**(25 Marks-20 Lectures)**

**a- Employee Compensation: Concept of Wage - Factors determining Wage Rates- Essentials of a sound Wage system – System of wage payment- (i) Time wage system- advantages and limitations (ii) Piece wage system-advantages and limitation Individual wage incentive plans Meaning - (i) Halsey Premium Plan (ii) Rowan Plan (iii) Taylor's Differential Piece rate Plan (iv) Emerson's Efficiency plan Group incentive plans Meaning- (i) Profit sharing scheme-features advantages and disadvantages (ii) Co-partnership – features - advantages and limitations. Payment of bonus act 1965 – Meaning and features.**

**b- Employee Empowerment: Meaning, conditions necessary for empowerment, forms of empowerment, empowerment in India: An Overview, barriers to empowerment.**

**c- Workers Participation in Management: Definition and objectives, forms of workers participation in management, workers participation in management: An Overview**

**Unit –III**

**(25 Marks-15 lectures)**

**a- Labour Welfare: Concepts and objectives- Labour welfare agencies – (1)**

**Government (11) Employers and (111) Trade Unions. Labour Welfare Programmes in Industries –Statutory and Non Statutory measures.**

**b- Trade Unions: Definition of trade Union- Functions of Trade Unions- Trade Union**

**Movement in India- Weaknesses and problems of Indian Trade Unions- suggestions for healthy growth of Trade Unions in India – Challenges faced by trade Union in the light of globalization.**

**c- Labour Turnover and Labour Absenteeism: Meaning of labour turnover and**

**absenteesism, causes and effects of labour turnover and absenteeism, measures to minimize labour turnover and absenteeism.**

## **Unit – IV**

**(20 Marks-15 lectures)**

- a- HRM in a changing environment – Changing environment of HRM, changing role of HRM**
- b- Competencies and learning organizations: Employee branding, The need for innovation, creating an innovative organization, managerial roles, creating the innovation culture**
- c- Re - Engineering : Business Process Re-engineering.**

### **Books for Study and Reference:**

- 1- David Lepak/ Mary Gowan Human Resource Management, Dorling Kindersley (India) Pvt Ltd, licensees of Pearson Education**
- 2- Dr. S.S Khanka. Human resource Management (Text and Cases), S. Chand and Co Ltd. New Delhi**
- 3- Sadri.J, Sadri.S, Nayak.N, A Strategic Approach to Human Resource Management, JAICO Publishing House**
- 4- Kale, Ahmed, Industrial Management, Vipul Prakashan, Mumbai**
- 5- Kale N.G Industrial Organisation and Management, Manisha Prakashan, Mumbai**

**B. COM**  
**SEMESTER- VI**  
**ENTREPRENEURSHIP DEVELOPMENT II**  
**(100 Marks- 75 Lectures)**

**UNIT I Steps in setting up of SSI units.**

**(15 Marks-12 lectures)**

**Meaning of SSI and classification based on investment in plant and machinery (MSME Act)**

- a) Selection of a product –factors to be considered while selecting a product**
- b) Preparation of project report**
- c) Selection of form of ownership-meaning of Sole proprietorship, Partnership, Company, HUF, Co-operative society and factors to be considered for selection of form of ownership.**
- d) Selection of site-factors to be considered and different sites available**
- e) Designing capital structure-factors to be considered**
- f) Quotation for machinery or equipment**
- g) Provisional Registration of SSI- procedure in detail and its importance**
- h) Obtaining NOC and other statutory licenses from pollution board, food and drug department, municipality, health, factories and boilers.**
- i) Apply for power/water connection**
- j) Recruitment, Selection and Training of staff an overview**
- K) Procurement of inputs**
- l) Trial and commencement of commercial production.**
- m) Permanent registration-procedure in detail and its importance**

**UNIT II Functional areas of Management**

**( 20 Marks-15lectures)**

- a) Production management: factors influencing choice of technology.**  
**Material management- Purchasing- need and importance, Inventory Control-need and importance.**
- b) Marketing Management: factors affecting choice of channels, Problems faced by SSI units and remedies to overcome the problems.**
- c) Financial Management: Fixed and Working capital- factors considered, sources and management of fixed and working capital. Problems faced by SSI units.**
- d) Man power requirements- unskilled, semi-skilled, skilled, contract and casual workers. Sources of recruitment in SSI units, problems faced(labour turnover, labour absenteeism, labour shortage, maintenance of workers).**

**UNIT III Role of institutions supporting entrepreneurs.**

**(20 Marks-15 lectures)**

**SIDO, MSMEDI, NSIC, GIDC, EDC, DIC, GHRSSIDC, KVIC, EDI-India, NIESBUD, SIDBI, SFC, DRDA, GCCI and commercial banks (objectives, functions/schemes)**

**UNIT IV Incentives and Subsidies available to entrepreneurs**

**(15 Marks-12lectures)**

**Meaning, Need and Issues in Incentives. Incentives and Subsidies offered by Government of Goa(including incentives for IT and ITES) and incentives and subsidies offered by Central Government. PMRY scheme, CMRY scheme, Seed Capital Assistance Scheme, Horticulture kiosk scheme in brief.**

## **UNIT V Industrial sickness**

**(20 Marks-15 lectures)**

**Industrial sickness-meaning, symptoms, causes, consequences of industrial sickness, remedial measures taken including government's role.**

## **UNIT VI Social responsibilities of Entrepreneurs**

**(10 Marks-6 lectures)**

**Social responsibilities of entrepreneurs- towards owners, employees, shareholders, customers, government, suppliers, competitors, society and environment. Arguments for and against social responsibilities**

### **Books for Study and Reference:**

**Dynamics of Entrepreneurship Development- Vasant Desai**

**Industrial Organisation and Management -Kale and Ahmed**

**Entrepreneurship Management-Romeo Mascarenhas (Vipul Prakashan)**

**Entrepreneurship Development and Management-Jose Paul ,Ajith Kumar(Himalaya publishing house)**

**Entrepreneurial Development –Dr S.S. Khanka(Sultan Chand publication)**

**Entrepreneurship Development-Gordon and Natarajan (Himalaya publishing house)**

**Entrepreneurial Development-C.B. Gupta and Srinivasan(Sultan Chand)**

**Entrepreneurship Management- Achut P. Pednekar( Himalaya publishing house)**

**B. COM**  
**SEMESTER VI**  
**ISSUES OF THE INDIAN ECONOMY**  
**(100 Marks- 75 Lectures)**

**Objectives of the Course:** To acquaint students with the current status of the Indian economy in respect of established macroeconomic indicators; to help students appreciate the various sectoral and developmental issues facing the Indian economy

**Unit 1: Features of the Indian Economy:** (20 Marks-18 lectures)

India's present status in respect of various macroeconomic variables (GDP and its composition, per capita income, growth rate of GDP and per capita income, international trade, inflation, unemployment, income distribution, poverty); India's population demographics (size, birth rate, death rate, growth rate, age and gender composition, infant mortality rate, literacy rate) and concept of demographic dividend; India's position in respect of the Human Development Index – interpretation of the indicator and value & rank of the indicator for India

**Unit 2: Indian Agriculture:** (30 Marks-19 lectures)

Role of Agriculture in economic growth and development; place of agriculture in the Indian economy; Brief evaluation of the agricultural sector (achievements and weaknesses); Agricultural Finance (organized and unorganized sources); Agricultural Marketing (defects and corrective measures); Food Security (meaning and importance); Challenges facing Indian agriculture

**Unit 3: Indian Industry:** (25 Marks-19 lectures)

Role of Industry in economic growth and development; place of industry in the Indian economy; Composition of the Indian industrial sector (organized & unorganized sector, public & private sector, large, medium, small and micro industrial units); Industrial policy (1956 & 1991); Brief evaluation of the industrial sector (achievements and weaknesses); Challenges facing Indian industry; MSME sector – role in the Indian economy and challenges faced

**Unit 4: Indian Services and External Sector:** (25 Marks-19 lectures)

Composition of services sector; place of services sector in the Indian economy; important components – Information Technology and IT-enabled Services, trade, tourism and travel, transport, telecommunications, real estate and construction, financial services, healthcare and education (contribution to GDP, employment, export earnings (where relevant)); Challenges facing the Indian services sector  
India's foreign trade – recent trends in volume, composition and direction

### **Books for Study and Reference:**

**Agrawal A.N. (Latest Edition): Indian Economy; Problems of Development and Planning, Wishwa Prakashan, New Delhi.**

**Ahluwalia I.J. & I.M.D. Little (1998): India's Economic Reforms & Development: Essays for Manmohan Singh, Oxford University Press, Delhi.**

**Dreze Jean and Sen Amartya (1996): Indian Economic Development and Social Opportunity, Oxford University Press, Delhi**

**Dutt R. and Sundaram K.P.M. (Latest Edition): Indian Economy, S. Chand and Co., New Delhi.**

**Ghosh A. (Latest Edition): Indian Economy, World Press, Calcutta.**

**Govt. Of India (most recent): Economic Survey, available online at <http://indiabudget.nic.in>**

**Kapila Raj and Kapila Uma (2001): India's Economy in the 21<sup>st</sup> Century: Collection of Select Articles, Academic Foundation, Ghaziabad.**

**Mishra S K and Puri V K (Latest Edition): Indian Economy, Himalaya Publishing Co., Mumbai.**

**Patel, I.G. (1998): Economic Reforms and Global Change, Macmillan, Delhi.**

**Tandon B.B. and Tandon K.K. (Latest Edition): Indian Economy, Tata McGraw Hill, New Delhi.**



**B. COM**  
**SEMESTER: VI**  
**Accounting Major- 1**  
**Advanced Accounting - Paper II**  
**(100 Marks- 75 Lectures)**

**Unit I: Company Final Accounts (comprehensive study) : (22 Lectures)**

Preparation of 'Balance Sheet' and 'Statement of Profit and Loss' in vertical-format based on International Financial Reporting Standards (IFRS) and IND-AS, as per revised Schedule VI, of the Indian Companies Act, 1956. (Problems to include 'Notes' required as per IFRS)

**Unit II: Liquidation of Companies: (15 Lectures)**

Meaning of Liquidation, Salient Features of Liquidation, Methods of Liquidation, Consequences of Liquidation, Fraudulent Preference, Order of Payment, Statement of Affairs and Deficiency/Surplus Account, Lists attached to the Statement of Affairs, Liquidator's Final Statement of Account.

Practical problems to cover only the preparation of 'Liquidator's Final Statement of Account'.

**Unit III: Accounts of Banking Companies: (20 Lectures)**

Meaning of Banking and Banking Company, Brief idea about- Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers.

Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.

**Unit IV: Accounts of Insurance Companies (excluding Life Insurance): (18 Lectures)**

Types of Insurance, Accounts of General Insurance Companies-Form 'F' of Revenue Account, Form 'A' of Balance Sheet.

Practical problems to cover preparation of the following:

- a) Separate Revenue Accounts for Fire/Marine/Miscellaneous Insurance Business as per Form 'F'.
- b) Profit and Loss Account in Form 'B' (not entire format).
- c) Profit and Loss Appropriation Account in Form 'C' (not entire format).
- d) Balance Sheet in Form 'A'.

Note: Detailed Pro-forma of Profit and Loss Account and Profit and Loss Appropriation Account (i.e. Forms 'B' and Form 'C' in detail) are not expected. Only the available/given items may be shown in order in these two accounts.

(16-18 Lectures)

**Specific Guidelines**

**Major (1) : Advanced Accounting Paper II (SEMESTER - VI)**

1. Two questions to be asked on Unit III.

2. One question each to be asked on Unit I, Unit II & Unit IV.
3. One question each to be asked on Unit I or Unit IV.

### **Broad Guidelines for setting of Question Papers in all Accounting Papers**

#### **General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (should be a practical question)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

#### **Books for Study and Reference:**

	<i>Name of the Book</i>	<i>Author(s)</i>	<i>Publisher</i>
1.	Advanced Accountancy	R.L. Gupta M.Radhaswamy	S. Chand & Co New Delhi
2.	Advanced Accounts	M.C. Shukla & T.S. Grewal	S. Chand & Co New Delhi
3.	Accountancy Vol. I & II	S.K. Paul	New Central Book Agency, Calcutta
4.	An Introduction to Accountancy	S.N. Maheshwari	Vikas Publishing House Pvt Ltd, New Delhi
5.	Advanced Accountancy	Hrishikesh Chakraborty	Oxford university press, New Delhi
6.	Basic Accounting	Goel & Aggarwal	Himalaya Publishing House, New Delhi
7.	Advanced Accountancy	S.P. Jain	Kalyani Publishers, New Delhi
8.	Advanced Accounting	J.R. Batliboi	The standard Accountancy Publication Pvt. Ltd, Bombay
9.	Modern Accountancy	A. Mukherjee Hanif	& Tata McGraw-Hill publishing Co. Ltd. New Delhi
10.	Advanced Accounting Vol. I & II	J.R. Monga Girish Ahuja	& Mayoor Paper back - Noida
11.	Students Guide to Fundamentals of Accounting		Taxmann Allied Services Pvt. Ltd. New Delhi

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|-----|--|---|---|
| 12. | <b>Financial<br/>Accounting, Auditing<br/>&amp; Taxation</b> | <b>Chowdhary,C<br/>hopde,&amp;<br/>Manoj<br/>Pednecar</b>         | <b>Sheth Publishers Pvt.Ltd.<br/>Mumbai</b> |
| 13. | <b>Accounting &amp;<br/>Financial<br/>Management</b>         | <b>Chowdhary,C<br/>hopde,        &amp;<br/>Manoj<br/>Pednecar</b> | <b>Sheth Publishers Pvt.Ltd.<br/>Mumbai</b> |

**B. COM.**  
**Semester – VI**  
**ACCOUNTING MAJOR (2):- INCOME TAX, SERVICE TAX & GOA VALUE ADDED TAX –**  
**PAPER II**

**(100 Marks – 75 Lectures)**

**Objective:** *To provide an insight into some more provisions of the Income Tax Act, 1961 as applicable to the 'assessment year' which shall be same as the 'academic year', and some basic provisions of the Goa Value Added Tax Act, 2005 applicable to the current financial year, as amended up to November 30 of the academic year.*

UNIT-I	<b>a) COMPUTATION OF INCOME FROM 'HOUSE PROPERTY':</b>	<b>(12 Lectures)</b>
	Definition of Annual Value u/s. 2(2). Sections: 22, 23, 24, 25, 25(AA), 25(B), 26, 27.	
	<b>b) COMPUTATION OF CAPITAL GAINS:</b> Definition of Capital Asset u/s. 2(14) and Transfer u/s. 2(47). Sections. 45,47, 48. Elementary practical problems may be covered for 5 marks on computation of capital gains-excluding exemptions.	<b>(5 Lectures)</b>
	<b>c) COMPUTATION OF INCOME FROM OTHER SOURCES:</b> Sec. 56,57,58=(Elementary Problems)	<b>(8 lectures)</b>
UNIT-II	<b>a) PERMISSIBLE DEDUCTIONS FROM GROSS TOTAL INCOME (CHAPTER VI A) U/S 80C TO 80 U:</b> Sec. 80C, 80CCC, 80CCD, 80CCE, 80CCG, 80D, 80DD, 80E, 80G, 80TTA & 80U.	<b>(10 lectures)</b>
	<b>b) COMPUTATION OF TOTAL INCOME:</b> Computation of Total Income of individual only ( <i>excluding capital gains</i> ), as under: 1. Computation of 'Income from House Property' plus computed figures of income from 'Salaries' and 'Profits and Gains of Business or Profession'. 2. Computation of 'Income From Other Sources'(including exemptions and exclusions-practical Part) plus computed figures of income from 'Salaries' and 'Profits and Gains of Business or Profession'. <i>[Note. Since income from 'Salaries' and 'Profits &amp; Gains of Business or Profession' are covered in semester V, computed figures of income from these two heads must be given here]</i>	<b>(18 lectures)</b>
	<b>c) COMPUTATION OF INCOME TAX:</b> Rates of Income Tax for Individuals and Calculation of Income tax and Cess at these rates [on given income excluding capital gains and casual incomes like winnings from lotteries etc. having specific rates of tax] for 5 marks may be covered.	<b>(2 lectures)</b>

UNIT III		<b>ADVANCE PAYMENT OF TAX, FILING OF RETURN &amp; ASSESSMENT:</b>	
	a)	Advance payment of Tax & Payment of Tax when Demanded, Sec 210 & 211.	(5 lectures)
	b)	Filing of Return & Assessment of Income Secs.139,139(1),(3),(4)(5),(9)140A,142(1),(2),(3) 143(1), (2), (3), Sec 144 (Reassessment not included)	(5 lectures)
UNIT IV		<b>THE GOA VALUE ADDED TAX (VAT) ACT, 2005</b>	<b>(10 Lectures)</b>
	a)	DEFINITIONS: Business, Dealer, Goods, Declared Goods, Input Tax, Manufacture, Out Put Tax, Person, Sale, Sale Price, Turnover, Works-Contract, Taxable Turnover.	
	b)	Registration of Dealer.	
	c)	Incidence of Tax, Composition of Tax, Net Tax of Registered Dealers, Input Tax Credit, Returns & Payment of Tax.	
		<i>(Note:- In case of Goa VAT , small practical problems of 5 marks on computation of Taxable Turnover, computation of Tax thereon, computation of Net Tax/Tax Liability etc. of regular dealers as well as dealers in composition may be covered)</i>	

**B. For Goa VAT:**

- A Guide to Goa VAT – By Sandip P Bhandare & Mangurish Pai Raikar
- Goa Value Added Tax Mannual – By Prabhu Verlekar (C.A.)
- Website : <http://www.goacomtax.gov.in/>

## **Broad Guidelines for setting of Question Papers in Accounting Major (2) Papers I &II :**

**General guidelines:**

- The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
- Four questions of 20 marks each to be answered.
- Question No. 1 to be compulsory (should be a practical question)
- Any three questions from the remaining five questions to be answered.
- A question may be sub-divided if necessary.

**Specific guidelines (paper-wise):**

### **Accounting Major(2) :- Income Tax, Service Tax & Goa Value Added Tax – Paper I** ( SEMESTER – V )

Duration : 2 Hours

Max. Marks: 80

Instructions: i) Question 1 is compulsory. ii) Answer any 3 questions from the remaining.

- Q. 1. Practical type four sub-questions carrying 5 marks each, covering the majority of units in Semester – V. ( one sub-question should be on Unit IV) (Marks-20)
- Q. 2. Practical Question on Unit II i.e. computation of Income from 'Salaries'. (Marks-20)
- Q. 3. Practical Question on Unit III i.e. computation of 'Profits and Gains of Business or Profession'. (Marks-20)
- Q. 4. Answer any Four out of the following in relation to the Income Tax Act: (Marks-20)
- Short Answer type Q. on Unit I(a)
  - Short Answer type Q. on Unit I (a)
  - Short Answer type Q. on Unit I (b)
  - Short Answer type Q. on Unit I (c)
  - Short Answer type Q. on Unit I (c)
- Q. 5 Answer any Four out of the following in relation to the Income Tax Act: (Marks-20)
- Short Answer type Q. on Unit I (a)
  - Short Answer type Q. on Unit I (b)
  - Short Answer type Q. on Unit I (c)
  - Short Answer type Q. on Unit II
  - Short Answer type Q. on Unit III
- Q. 6. Answer the following Questions :
- Short Answer type Q. on Unit II (Marks-5)
  - Short Answer type Q. on Unit III (Marks-5)
  - Short Answer type Q. on Unit IV (Marks-10)

**Accounting Major(2) :-Income Tax, Service Tax & Goa Value Added Tax - Paper II**  
**( SEMESTER-VI )**

Duration : 2 Hours

Max. Marks 80

Instructions i) Question No. 1 is Compulsory. ii) Answer any 3 Questions from the remaining.

- Q. 1. Practical type four sub-questions carrying 5 marks each, covering the majority of units in Semester VI.(one sub-question should be on Unit IV) (20 Marks)
- Q. 2. Practical Question on computation of Total Income and computation of Income Tax payable, covering 'Income from House Property' and computed figures of income from Salaries, and Profits and Gains of Business or Profession, with three/four Deductions u/s. 80. (20 Marks)
- Q. 3. Practical Question on computation of Total Income and computation of Income Tax payable, covering 'Income from other Sources'(including exemptions and exclusions) and computed figures of income from Salaries, and Profits and Gains of Business or Profession, with three /four Deductions u/s. 80. (20 Marks)
- Q. 4. Answer any Four out of the following: (20 Marks)
- Short Answer type Q. on Unit I (a)
  - Short Answer type Q. on Unit II (a)
  - Short Answer type Q. on Unit III (a)
  - Short Answer type Q. on Unit III (b)

e) Short Answer type Q. on Unit IV (GVAT)

Q. 5. Answer any Four out of the following: (20 Marks)

- a) Short Answer type Q. on Unit I (a)
- b) Short Answer type Q. on Unit II (a)
- c) Short Answer type Q. on Unit III (a)
- d) Short Answer type Q. on Unit III (b)
- e) Short Answer type Q. on Unit IV (GVAT)

Q. 6. Answer the following questions :

- a) Short Answer type Q. on Unit I (b) (10 Marks)
- b) Short Answer type Q. on Unit IV (GVAT) (10 Marks)

### Books for Study and Reference :

#### A. For Income Tax:

	<i>Title</i>	<i>Author(s)</i>	<i>Publisher</i>
1	Taxmann's Students Guide to Income Tax	Dr. Vinod Singhania & Monica Singhania.	Taxmann Allied Services Pvt. Ltd
2	Systematic Approach To Income Tax, Service Tax & VAT	Dr. Girish Ahuja, Dr. Ravi Gupta	Bharat Law House
3	Student'S Handbook on Income-Tax, VAT & Service Tax	T. N. Manoharan	Snow White Publications Pvt. Ltd
4	Direct Taxes - Law & Practice	Dr. Vinod K Singhania, Dr Kapil Singhania	Taxmann Allied Services Pvt. Ltd.
5	Income Tax Law and Practice	Gaur V P, Narang D B	Kalyani Publications
6	Income Tax Law And Practice	Bhagwati Prasad	Wishwa Prakashan
7	Income Tax Law and Practice	Dinkar Pagare	Sultan Chand & Sons,
8	Income Tax Law & Practice	Dr.H.C.Mehrotra	Sahitya Bhavan, Agra,
9	Direct Taxes – practice and Planning	B.B.Lal	Konark Publishers
10	Income Tax -Law & Practice	B.B.Lal and N.Vashisht	Dorling Kindersley(India) Pvt. Ltd., Delhi-110017

**B. COM**  
**SEMESTER VI**  
**Accounting Major 3**  
**AUDITING- II**  
**(100 Marks – 75 Lectures)**

**UNIT I: AUDIT OF LIMITED COMPANIES**

**(32 Marks - 30 lectures)**

- **Basic and Statutory consideration in commencing the Company Audit**
- **Qualification and disqualification of company auditor**
- **Appointment and removal of an auditor**
- **Branch and joint auditors**
- **Rights/Powers and Duties of Auditor**
- **Liabilities of company Auditor with reference to case laws**  
    **Liabilities towards clients- Civil, Criminal and Professional**  
    **Liabilities towards third party- Civil, Criminal and professional**
- **Divisible Profit and Dividends**
- **Managerial remuneration**
- **Depreciation**
- **Audit of share capital (New issue, rights & bonus issues, sweat equity, buy back of share )**
- **Audit Committee and Corporate Governance**

**UNIT II: AUDIT OF SERVICE UNITS**

**(20 Marks -12 lectures)**

- **Audit of Banking Companies-special features of audit of Banking companies**
- **Audit of General Insurance Companies – special feature of audit of general insurance companies**
- **Educational Institutions – special features of audit of school and colleges**
- **Hotel – special features of audit of hotels**
- **Audit of Cooperative societies-Special features of audit of cooperative societies.**
- **Audit of mutual funds and stock brokers.**
- **Government audit, Local bodies and Comptroller and Auditor General and its constitutional role.**

**UNIT III: Reporting and investigation**

**(20 Marks -15 Lectures)**

**A. Reporting**

- **Meaning & features of audit report**
- **Types of audit reports**
- **Qualification, reasons for qualification**
- **Notes on accounts, distinction between notes and qualifications**
- **Distinction between reports and certificates**
- **Reporting requirement under CARO-2003.**



## **B. INVESTIGATION:**

- Investigation – Meaning and features
- Objects of investigation
- Investigation V/s Auditing
- General procedure for investigation
- Classes of investigation
- Due Diligence- concept

## **UNIT IV: Developments in auditing**

**(28 Marks-18 lectures)**

- Tax Audit
- Management Audit
- Cost Audit
- Value added Tax (VAT) Audit
- Social audit
- Forensic audit  
(Concepts, objectives and regulatory requirements)
- Peer review - meaning and procedure
- Sarbanes – Oxley Act, (SOX) 2002 with reference to reporting on internal control.
- Code of Ethics with special reference to the relevant provisions of The Chartered Accountants Act, 1949
- Audit under computerized information system (CIS) environment
- Special aspects of CIS Audit Environment, need for review of internal control especially procedure controls and facility controls. Approach to audit in CIS Environment, use of computers for internal and management audit purposes: audit tools, test packs, computerized audit programmes.

### **Note.**

3. Relevant auditing standards to be covered wherever applicable
4. Syllabus will be revised on regular basis at the beginning of the year to accommodate changes made in auditing standards

### **Books for Study and Reference:**

10. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.
11. Gupta Kamal: Contemporary Auditing, Tata McGraw-Hill, New Delhi
12. Tandon B. N. Principles of Auditing: S. Chand & Co, New Delhi.
13. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi
14. Sharma T.R.: Auditing Principle & Problems: Sahitya Bhavan, Agra.
15. Sekhar & Sekhar: Auditing: Vikas Publishing House Ltd., New Delhi.
16. Saxena R. G. & Others: Practical Auditing: Himalaya Publishers, Mumbai.
17. S.D Sharma: Auditing Principles, Taxman publication New Delhi
18. Ravinder Kumar & Virender Sharma: Auditing Principles & Practice: Prentice Hall of India, New Delhi.

**OR**

**B. COM**  
**SEMESTER VI**  
**COST AND MANAGEMENT ACCOUNTING**  
**Major 1**  
**(Income Tax)**  
**(100 Marks-75 Lectures)**

**Objective:** To provide basic conceptual & working knowledge of Income tax

**Unit I – Definitions:** (10 Marks – 5 Lectures)

1. Assessee
2. Assessment
3. Assessment year
4. Company
5. Income
6. Person
7. Gross Total Income
8. Previous year

**Unit II – Scope of Total Income & Residential status of individuals**  
(10 Marks – 6 Lectures)

- a) Scope of total income
- b) Apportionment of Income between spouses governed by the Portuguese civil code.
- c) Residential status in India.

**Unit III- Exemptions** (10 Marks – 7 Lectures)

- 1) Agricultural Income
- 2) Receipt by a member from a HUF
- 3) Share of Profit from Partnership firm
- 4) Leave Travel Concession in India
- 5) Gratuity
- 6) Compensation received at the time of voluntary retirement
- 7) Amount received under Life Insurance Policy
- 8) House Rent Allowance
- 9) Dividends & Interest on Units.
- 10) Special allowances:
  - I. Transport allowances
  - II. Education allowances
  - III. Hostel allowances

**Unit IV – Computation of Income from Salaries section 15, 16 and 17 Inclusive of allowances (exclusive of valuation of perquisites) (Practical problems)**

(15 Marks – 12 Lectures)

**Unit V – Computation of Income from House Property Sections 22, 23, 24, 25 (AA), 25(B) (only theory)**

**(10 Marks – 7 Lectures)**

**Unit VI- Computation of Profit & Gains of Business OR Profession (Practical problems under section 28 to 44)**

**(15 Marks – 15 Lectures)**

**Unit VII- Computation of Income from other sources (only theory)**

**Section 56, 57 & 58**

**(10 Marks – 9 Lectures)**

**Unit VIII – Permissible deductions and computation of total Income of Individuals (Section 80C, 80CCB, 80CCC, 80D, 80E & 80 U )**

**(Problems based on income from salaries and business / profession)**

**(20 Marks – 14 Lectures)**

**Books for Study and Reference:**

- 1) Direct Taxes – law & Practice by Vinod K. Singhania & Kapil Singhania.**
- 2) Students Guide to Income-Tax by Vinod Singhania**
- 3) Income Tax-Law & Practice by Dr. H.C. Meherotra.**

**B. COM  
SEMESTER VI  
COST AND MANAGEMENT ACCOUNTING  
Major 2**

**(Techniques of Costing)  
(100 Marks -75 Lectures)**

**Objective: To provide in- depth study of Techniques of Costing**

**Unit I : Marginal costing – (40 Marks - 30 Lectures )**

**Marginal cost statement, Profit Planning – P/V Ratio, Break – Even Analysis – B.E.P., Margin of Safety, Marginal Costing & Decision- Making – Key factor, pricing decision, product decision, market decision. (Practical problem on calculation of P/V Ratio, BEP Margin of safety, sales, profit etc. and problems related to decision making such as profit planning Key factor, sales mix, make or buy decision)**

**Unit II: Standard Costing – (40 Marks - 30 Lectures )**

**Variance analysis, Different types of variances- Material, Labour and overhead variances, sales variances (practical problems to be based on material variance, labour variance and sales value Variance-overhead variance (to be covered for theory only)**

**Unit III: Management control – (20 Marks - 15 Lectures )**

**Responsibility Accounting, Performance budgeting, Transfer Pricing, Management Reporting – General principles of reporting, classification of Reports.**

**Books for Study and Reference:**

- 1. S.P. Jain & K.L. Narang, Cost Accounting – Principles & practices.**
- 2. B.K. Bhar, Cost Accounting**
- 3. Ravi M. Kishore, Cost Accounting**
- 4. S.N. Maheshwari, Management Accounting & Financial Control**
- 5. M.G. Patkar, Management Accounting.**
- 6. N.K. Prasad – Principles and Practice of Cost Accounting.**
- 7. Hiagorani, Ramanathan & Grewal, Management Accounting.**
- 8. U.K. Saxena & C.D. Vashist, Advanced Cost & Management Accounting**
- 9. Drury & Taxmann, Management & Cost Accounting.**
- 10. S.P. Iyengar, Cost Accounting.**

**B. COM**  
**SEMESTER VI**  
**COST AND MANAGEMENT ACCOUNTING - Major 3**  
**(COST AND MANAGEMENT AUDIT)**  
**(100Marks -75 Lectures)**

**OBJECTIVES :** To provide in-depth study of the body of knowledge comprising of the techniques and methods of planning and execute a cost and management audit assignment.

**UNIT I: INTERNAL CONTROL**

**(20 Marks - 15 Lectures )**

Meaning, objectives Internal check, Internal audit – Distinction between Internal control – Internal Audit – Internal Check- Verification of records and report, sampling techniques, judgmental samplings and statistical sampling verification of performance, evaluation of control system-budgetary control, capacity utilization, inventory control, management information system, assessment of the adequacy of the internal audit function.

**UNIT II: COST ACCOUNTING & RECORDS RULES AND REVIEW OF COST AUDIT (REPORT) RULES.**

**(45 Marks - 35 Lectures )**

- A) Cost Accounting Record Rules-meaning-list of cost accounting records-essential records and statistical record-application of CAAR and maintenance of record important cost accounting records such as Raw Materials ,Wages, overheads, depreciation production records, sales records consumable stores& spares R&D expenses Benefits derived from cost accounting records preservation of cost accounting records
- B) Cost Audit Report Rules-contents-annexure to cost audit report types of report- distinctions between notes and qualifications to the report. Report and opinion, special emphasis on Cost auditors observation Necessity of cost audit, End use of Cost Audit Report. Cost audit as an aid to management special penal provision for cost auditors

**UNIT III: MANAGEMENT AUDIT**

**(35 Marks - 25 Lectures )**

- A) Meaning, nature and scope of management audit, organizational need for management audit, comparison of financial cost and managerial audits, the audit of the management process and function such as objective, organization structure, planning, organization, Control, Uses of management audit, preliminaries to management audit, conducting of management audit, management audit procedure, evaluation of Corporate image, developing of corporate image, management auditor and corporate report.
- B) Social cost benefit analysis-meaning, procedure technique, difficulties social auditing types of social audit

**Books for Study and Reference:**

- 5. Cost and Management Audit by A.R. Ramnathan, Tata McGraw Hill Publishing Company.**
- 6. Cost and Management Audit by Saxena and Vashist, Sultan Chand and Sons, New Delhi.**
- 7. Cost and Management Audit by J.G. Tikha, ENCOMS BOMBAY.**
- 8. Cost and Management Audit by Datta Chowdary.**

**OR**

**B. COM**  
**SEMESTER VI**  
**BUSINESS MANAGEMENT**  
**MAJOR 1**  
**(SERVICES MARKETING II )**  
**(100 Marks -75 Lectures)**

**Unit I Tourism and Hospitality Services (30 Marks – 22 Lectures)**

**Tourism Services – Tourism product – Meaning & components. Demand factors for tourism product. Role of tour operators & travel agents. Emerging trends in tourism – eco tourism, adventure tourism, health tourism.**

**Hospitality Services – Hospitality product – Meaning & components. Major decisions in marketing of hotels.**

**Transport Services – Meaning & features of Airline product - Marketing Mix for airlines.**

**Indian Railways – Brief profile. Pricing considerations for Indian Railways.**

**Unit II : Banking Services (25 Marks – 19 Lectures)**

**Bank Marketing - Meaning. Bank services – Types of bank products available in the Indian context –Saving account, current account. R.D., F.D., O.D., bill discounting, retail loans, bank credit, ATM cum debit cards, credit cards, mutual funds, SIP.**

**Unit III : Insurance Services (25 Marks – 19 Lectures)**

**Insurance services – Meaning and basic principles. Types of Insurance – Life Insurance – Meaning, procedure and settlement. Non-Life Insurance – Concept of Marine, Fire, Motor and miscellaneous insurance – health/medical, cattle, crop, burglary.**

**Insurance Marketing in India – Need, landmark developments, emerging trends in insurance like cross selling, bancassurance – meaning, merits and demerits.**

**Unit IV : Emerging Trends in Services (20 Marks – 15 Lectures)**

**Green Marketing: Meaning – Green marketing practices in service sector. Health Care Services - concept and providers. Media Services - concept and buyers. BPOs and KPOs – meaning, merits and demerits. Courier Services – concept, players, SWOT analysis. Web marketing, Mobile**

### **Books for Study and Reference:**

- 1. Services Marketing - Valarie Zeithaml and Mary Jo Bitner McGraw Hill Edition, Tata Mc Graw Hill Publishing Co.**
- 2. Services Marketing, Operation, Management, and Strategy – Kenneth E. Clow & David L. Kurtz Biz Tantra, 19-A, Ansari Rd, Darya Ganj N.Delhi – 110002.**
- 3. Services Marketing – Concepts, Practices and Cases. Dr. S. Shajahan – Himalaya Publishing House, Mumbai**
- 4. Services Marketing – Helen Woodruffe, MacMilan India Ltd., Delhi 2110, Arvind Rd., Darya Ganj N.Delhi – 110002.**
- 5. Services Marketing The Indian Perspective – Ravi Shankar Excel Books 2/8, Ansari Rd, Darya Ganj N.Delhi – 110002.**
- 6. Services Marketing – Vasanti Venugopal and V.N. Raghu Himalaya Publishing House, Mumbai**
- 7. Services Marketing – Dr. K. Ramchandra, B. Chandrashekhara and S. Shivakumar Himalaya Publishing House, Mumbai**
- 8. Services Marketing - Roland Rust, Anthony Zahorik and Timothy Keiningham, Eastern Press Bangalore Pvt Ltd.**
- 9. Information technology – Alexis and Mathews Leon, Leon Vikas, Chennai. PHI.**



**B. COM  
SEMESTER –VI  
BUSINESS MANAGEMENT  
MAJOR-2  
(FINANCIAL MANAGEMENT)  
(100 Marks -75 Lectures)**

**UNIT-I: Dividend Policy**

**(15 Marks – 10 Lectures)**

**Meaning of Dividend & Dividend Policy, Determinants of Dividend Policy-- Dividend Payout Ratio, Stable dividends & the other determinants; forms of dividends (*cash dividend, scrip dividend, stock dividend & property dividend*). Types of Dividend – Interim dividend and Final Dividend.**

**Models in which investment & dividend decisions are related:**

- (i) Walter's Model & Gordon's Model**
- (ii) M.M. Hypothesis (Modigliani & Miller)**

**UNIT-II: Working Capital Management**

**(25 Marks – 20 Lectures)**

**Nature & Concept of Working Capital, need for working capital, importance of working capital, types of working capital, determinants of working capital, sources of working capital (in brief); Estimation & Computation of working capital.**

**UNIT-III: Management of Cash**

**(20 Marks – 12 Lectures)**

**Cash management- Introduction, Objectives; motives of holding cash, factors determining cash needs, strategies employed to manage cash needs, techniques for speedy cash collection and techniques for slowing disbursements. Preparation of cash Budget. (Simple problems on the Receipts and Payments method )**

**UNIT-IV: Receivables Management**

**(15 Marks – 10 Lectures)**

**Introduction, objectives of receivables management, cost associated with accounts receivables, factors influencing the size of receivables; decision areas in receivables management-credit policies, credit terms and collection policies.**

**UNIT-V: Inventory Management**

**(25 Marks – 20 Lectures)**

**Introduction, objectives, motives of holding inventory, cost & benefits of holding inventory, techniques of inventory management--**

- (i) ABC analysis,**
- (ii) EOQ (Problems on the formula method)**
- (iii) VED analysis,**
- (iv) Various levels of stores:**
  - (a) Re-order level   (b) Minimum level   (c) Maximum level   (d) Average level**

**Problems on:**

- 1. Estimation of Working Capital.**
- 2. Cash Budget. (Simple problems on the receipts and Payments method )**
- 3. Techniques of Inventory Management--- EOQ & Various Levels of Inventory.**

### **Books for Study and Reference:**

- 1. Financial Management, Theory & Practice- Prasanna Chandra (Tata McGraw Hill)**
- 2. Financial Management, I.M Pandey ( Vikas Publishing Home)**
- 3. Financial Management, Khan & Jain (Tata McGraw Hill)**
- 4. Financial Management, S.C Kuchhal (Chitanya Publishing House)**
- 5. Financial Management, Sharma & Shashi Gupta (Kalyani Publishers)**
- 6. Fundamentals of Financial Management, James C. Vanhorne (Prentice hall of India)**
- 7. Indian Financial System, Phatak**
- 8. Investment Management; Preeti Singh (Himalaya Publishing House)**
- 9. Financial Management-Principles and Practice; G.Sudarsana Reddy (Himalaya publishing House)**
- 10. Financial Management- Dr.P.C.Tulsian (S.Chand & Co Lt)**
- 11. Fundamentals of Financial Management- Vyuptakesh Shavam ( Pearson)**

**B. COM**  
**SEMESTER –VI**  
**Business Management**  
**Major 3**  
**STRATEGIC MANAGEMENT**  
**(100 Marks – 75 Lectures)**

**UNIT I – CORPORATE LEVEL STRATEGIES**

**(16 Marks – 14 Lectures)**

1. Stability Strategies: Meaning, Reasons
2. Growth Strategies: Meaning, Reasons
3. Turnaround & Retrenchment Strategies: Meaning , Reasons, Types
4. Combination Strategies: Meaning, Reasons

**UNIT II – BUSINESS GROWTH**

**(24 Marks – 20 Lectures)**

1. Indicators of Growth
2. Reasons for Growth
3. Risks of Growth
4. Growth Strategies:
  - i.Intensive: Meaning, Types
  - ii.Integrative: Meaning, Types
  - iii.Diversification: Meaning, Types
  - iv.Mergers & Acquisition: Meaning, Types, Distinction between mergers & acquisition
5. Synergy: Meaning

**UNIT III – SBU LEVEL STRATEGIES**

**(20 Marks – 14 Lectures)**

1. Generic Competitive Strategies: Cost Leadership, Differentiation, Focus
  - Type 1 : Cost Leadership – low cost
  - Type 2: Cost Leadership – best value
  - Type 3: Differentiation
  - Type 4: Focus – low cost
  - Type 5: Focus - best value
2. Offensive Strategies: Meaning, Six Ways of Offensive Strategies
3. Defensive Strategies: Meaning
4. First Mover Advantage: Meaning
5. Outsourcing: Meaning

**UNIT IV – GLOBALISATION**

**(20 Marks – 14 Lectures)**

1. Definition, Meaning
2. Stages of Globalisation
3. Factors favouring Globalisation
4. Obstacles to Globalisation
5. Strategies of Globalisation

## **UNIT V – STRATEGIC CHANGE MANGEMENT**

**(20 Marks – 13 Lectures)**

- 1. Change: Meaning, Definition**
- 2. Dimensions of Change**
- 3. Barriers to Change**
- 4. Implementation of Strategic Change**
- 5. Resistance to Change**
- 6. The Change Process**

### **Books for Study and Reference:**

- 16)Lawrence Jauch & William G Luck: Business Policy & Strategic Management**
- 17)Michael Porter: Competitive Advantages**
- 18)Alex Miller & Irwin: Strategic Management (Mc Graw Hill)**
- 19)P. Subba Rao: Strategic Management (Himalaya Publishing House)**
- 20)Alfred A Marcus: Management Strategy (Tata Mc Graw Hill)**
- 21)Francis Cherunilam (Himalaya Publishing House)**
- 22)Gupta V Gollakotak & Srinivasan: Business Policy & Strategic Management (New Delhi- Prentice Hall of India)**
- 23)Pearce J A & Robinson Jr. R B (1995): Strategic Management – Strategy Formulation & Implementation (Prentice Hall of India)**
- 24)R Srinivasan: Strategic Management**
- 25)Fred R David: Strategic Management – Concepts & Cases (PHI Learning)**
- 26)Mason A Carpenter, Wm Gerard Spanders & Prashant Salwan: Concepts & Cases – Strategic Management – A Dynamic Perspective (Pearsons Publication)**
- 27)G. Sudarsana Reddy: Strategic Management (Himalaya Publishing House)**
- 28)Ravi M Kishore: Strategic Management – Text & Cases (Taxmann's)**
- 29)Thomas L Wheelan, David Hunger & Krish Rangarajan: Concepts in Strategic Management & Business Policy (Pearsons Publication)**
- 30)Samuel C Certo & Paul Peter: Strategic Management – A focus on Process (Tata Mc Graw)**

**Sanjay Mohapatra: Case Studies in Strategic Management – A Practical Approach (Pearsons)**

**OR**

**B. COM**  
**Semester VI**  
**Banking & Financial Services**  
**Major 1**  
**(Bank Management)**  
**(100 Marks – 75 Lectures)**

**Objective:**

To introduce students with management of banking operations emphasizing financial statements, asset liability composition, bank marketing, CRM and management of risk and resource.

**Unit 1: Financial Statement Analysis**

**(25 marks - 19 Lectures)**

**Balance Sheets of banks: Meaning, components, items on liabilities and assets sides, their relative significance**

**Balance Sheet Analysis: Ratio analysis, CAMELS, other common techniques of balance-sheet analysis**

**Income-Expenditure Statements of banks: items in Income statements and Expenditure statements and their relative significance**

**Unit 2: Asset-Liability Management**

**(25 marks - 19 Lectures)**

**Asset-Liability Management: definition & meaning, need and significance, objectives, benefits; ALM framework in banks in India – ALM Committee, ALM Information system, ALM Process**

**Credit Management: loan policy and principles of bank lending**

**Management of Investments: components of bank investments – SLR and non-SLR / approved and non-approved securities; Treasury operations – meaning, importance, trends in India**

**Unit 3: Risk & Resource Management**

**(25 marks - 19 lectures)**

**Risk – Meaning; Types of risks: liquidity risk, credit risk, market risk (interest rate risk and currency risk), operational risk and systemic risk – meaning, sources, composition & management of these risks in banks**

**Capital: components of bank's capital;**

**Deposits: pricing of deposits – importance, methods; deposit insurance**

**Non-deposit sources: components, relative importance**

**Unit 4: Bank Marketing and Customer Relationship Management (25 marks - 18 lectures)**

**Bank marketing: meaning, objectives and importance, 7Ps of marketing of banking and financial services, marketing strategies; marketing of banking services in India – emerging trends**

**Customer Relationship Management: Concept and importance, customer service in banks; emerging trends; Customer Grievance Redressal mechanism – Consumer Protection Act - major provisions, redressal machinery, types of deficiencies for which banks, are liable under the Act; Banking Ombudsman Scheme – scope of Banking Ombudsman, types of complaints, mechanism of redressal**

**Books for Study and Reference:**

- Gopal V. V. (ed.) (2004): *CRM in Banking: Concepts and Cases*, Hyderabad, ICFAI, 1e**  
**Indian Institute of Banking and Finance (2005): *Risk Management*, New Delhi, Macmillan**  
**Indian Institute of Banking and Finance (2009): *Principles & Practices of Banking*, New Delhi, Macmillan, 2e**  
**Joshi V. C. & Joshi V. V. (1998): *Managing Indian Banks – The Challenges Ahead*, New Delhi, Response**  
**Justin P. & Padmalatha S. (2007): *Management of Banking & Financial Services*, New Delhi, Pearson**  
**Koch T. W. & MacDonald S. S. (2003): *Bank Management*, Singapore, Thomson, South-Western Publishing, 5e**  
**Nagarajan N. (ed.) (2004): *Bank Economists' Conference, 2002 – Vol. I & II, Indian Banking: Managing Transformation – Structure*, Hyderabad, ICFAI, 1e**  
**Satish D. (ed.) (2004): *Currency Risk Management: Concepts and Cases*, Hyderabad, ICFAI, 1e**  
**Subbulakshmi V. (ed.) (2004): *Operational Risk Measurement & Management*, Hyderabad, ICFAI**  
**Vijaychandra Kumar C. (ed.) (2004): *Credit Risk Management: Concepts and Cases*, Hyderabad, ICFAI, 1e**  
**Vijayaragavan G. (2009): *Bank Credit Management: Text & Cases*, Mumbai, Himalaya**

**Websites:**

[www.iba.org.in](http://www.iba.org.in)  
[www.iibf.org.in](http://www.iibf.org.in)  
[www.rbi.org.in](http://www.rbi.org.in)

**B. COM**  
**SEMESTER VI**  
**BANKING AND FINANCIAL SERVICES**  
**MAJOR 2**  
**(Foreign Exchange, Foreign Trade and International Finance)**  
**(100 Marks – 75 lectures)**

**Objective: - To provide the student an understanding of international trade and finance. To grasp the basic concepts, principles and practices of exchange rates, regulations and control and fund movements in India and international market. To teach basic calculations in foreign currency.**

**Unit –I Foreign Exchange Market (25 marks - 18 Lectures)**

**Definition –international financial system and forex market. Forex exchange market components- exchange rate mechanism. Types of rates - forward rate, spot rate, arbitrage, speculation, swap. Forward rate agreements, Indian foreign exchange market. Exchange dealers– exchange rate system in India- floating v/s fixed exchange rates in India.**

**Unit –II International Transfer of Funds (25marks - 18 lectures)**

**International money and capital markets. Euro currency markets –dealers in the market Asian currency market. Petro dollar market. Indian and foreign currency markets. International financial centres in India NRI accounts-types , off shore finance, cross border finance.**

**Unit –III Financing of International Trade (30 marks - 25 lectures)**

**Import finance-Documentary credit, letters of credit-types (brief) shipping documents. Export/import guarantees export promotion incentives ( brief). Role of ECGC (various policies and guarantees -brief) & EXIM bank - lending policy and guarantees.**

**Unit-IV Exchange Rate Arithmetic (20 marks - 14 lectures)**

**Introduction- factors influencing banks rate of exchange  
Role of interest rates. Calculations of forward rate-quotations and dealings of Indian banks. Exchange arithmetic cross rate, forward rate, arbitrage operations. Methods of quotation- direct and indirect.**

**Books for Study and Reference:**

**Andley K. K. & Mattoo V.J.: Foreign Exchange: Principles and Practice, New Delhi, Sultan Chand & Sons, 1996, 8e**

**C. Jeevanandam, Foreign Exchange practice, concepts and control, sultan chand and sons.**

**C . Jeevaandam, A brief course on foreign exchange arithmetic, sultan chand and sons, educational publishers New-Delhi.**

**Francis Cherunilam International Economics 5<sup>th</sup> edition, the McGraw- Hill companies.**

**Agarwal O.P, Chaudhari B.K; Foreign Trade and Foreign Exchange, Mumbai, Himalaya Publishing House 2009. Sixth revised edition.**

**Avadhani V.A : International Finance, Mumbai, Himalaya publishing House, 2006 6<sup>th</sup> revised edition**

**Kragh- Sorenkyeldsen: International Economics, Copenhagen Business school Press, Bangalore, 2009.**

**Keshkamat V.V : Foreign Exchange an introduction, vivek publications, Mumbai, 1985.**

**Mithani D.M : International Economics, Mumbai Himalaya publishing House, 2008.**

**Kenen B. Peter: The International Economy Cambridge University Press, 1994. 3<sup>rd</sup> Edition.**

**Chawdary V.Naendra: Foreign Exchange Reserves concepts and cases. The ICFAI university press Hyderabad 2004.**



**B. COM**  
**Semester VI**  
**BANKING AND FINANCIAL SERVICES**  
**MAJOR 3**  
**( LAW AND PRACTICE OF BANKING – II)**  
**(100 Marks – 75 Lectures)**

**Objective:** To familiarize the student with the legal aspects of the relationship between the banker and various categories of customers; to make the student aware of the rights and duties of the banker.

**Unit I: The banker Customer Relationship** (25 Marks-20 lectures)

General relationship between banker and customer – bank as debtor, creditor, trustee, agent, consultant, bailee and lessor; special features of banker-customer relationship – obligation to honour cheques, to maintain secrecy of customer's account, obligation for immediate credit or outstation cheques, etc.

Rights & Duties of Banker– right of lien, set-off, appropriation, assignment

**Unit II: Negotiable Instruments** (35 Marks - 25 lectures)

Definition, features, holder, Holder in due course & their Rights, Privileges, Liabilities, Cheques – Crossing, types of crossings, Making of Cheques and Endorsement, Collection of Cheques, Payment of Cheques & Dishonour – Discharge of Cheques, Bills of Exchange, definition & types of Bills of Exchange

**Unit III: Bank Customers** (25 Marks - 20 lectures)

Different types of Customers (Minors, Married Woman, Sole Proprietor, Joint Stock Company, Partnership Clubs & Associations and Trusts. Opening - Procedures and Precautions to be taken, KYC norms, nomination facility. Closing of accounts - Procedure and Precautions to be taken by a Banker.

**Unit IV: Frauds & Malpractices** (15 Marks - 10 lectures)

Meaning, types, RBI Guidelines for prevention of frauds & malpractices, steps to be taken by Banks. Anti-Money laundering – Meaning and Guidelines by RBI, Meaning of - Terror funds ,Black Money, Swiss Bank A/C, Hawala Funds.

**Books for Study and Reference:**

K.P. Kandasami, S. Natarajan, R. Parameshwaran: *Banking Law & Practice*. S.Chand & Co. Ltd, New Delhi.

Sukhavinder Mishra : *Banking Law and Practice*, S.Chand & Co. Ltd, New Delhi.

Gordon E. Natarajan K: *Banking Theory, Law and Practice*, Mumbai, Himalaya, 1998

Indian Institute of Banking and Finance: *Legal Aspects of Banking*, New Delhi, Macmillan, 2005

Indian Institute of Banking and Finance: *Principles of Banking*, New Delhi, Macmillan, 2005

Khubchandani. B.S.: *Practice and Law of Banking*, New Delhi, Macmillan, 2000

Kumar N. & Mittal R.: *Banking law & Practice*, New Delhi, Anmol, 2002

Nainta R.P.: *Banking System, Frauds and Legal Control*, New Delhi, Deep & Deep, 2005

Reddy P.N. & Appannaiah H.R.: *Banking Theory and Practice*, Mumbai, Himalaya. 4e

Shekhar K. C. & Shekhar L: *Banking Theory and Practice*, New Delhi, Vikas, 1998, 18e

Varshney P.N.: *Banking Law and Practice*, New Delhi, Sultan Chand & Sons, 2005.

**B. COM  
PROJECT WORK  
( To be allocated)**

**As per University Project Manual In Force**