

## **VIDYA VIKAS MANDAL**

Prior to 1961, Goa was home to very few institutions of higher education, forcing youngsters to move to neighbouring Maharashtra or Karnataka in order to pursue their studies beyond school level. The Liberation of Goa from Portuguese rule in 1961 opened up avenues for higher education and professional education in the State. Yet even one decade after Liberation, there were no facilities for Commerce education in South Goa.

In 1971, a group of young, enlightened professionals and entrepreneurs from Margao embarked upon a mission of empowering the youth in South Goa by bridging this glaring gap in higher education. They founded the **Vidya Vikas Mandal** - an educational society dedicated to the development of quality education. The Mandal was registered on August 1, 1971, a date chosen to coincide with the death anniversary of the venerable freedom fighter Lokmanya Bal Gangadhar Tilak, who had been an eminent educationist. In 1973, the Mandal established its first institution - **Shree Damodar College of Commerce & Economics** - a college of Commerce affiliated to the University of Bombay. With the establishment of Goa University in 1986, the College is now affiliated to Goa University.

From small acorns do mighty oaks grow; from this modest beginning, the Mandal soon grew into a premier educational society, managing educational institutions at all levels of learning – primary, secondary, tertiary and beyond.

Today, Vidya Vikas Mandal is a well-recognized and well-regarded leading educational society in Goa, having under its umbrella the following quality institutions:

1. **VVM's Shree Damodar College of Commerce & Economics**
2. **VVM's Govind Ramnath Kare College of Law**
3. **VVM's R. M. Salgaocar Higher Secondary School**
4. **VVM's H. M. N. Gaunekar Institute of Management Training & Research**
5. **Margao Study Centre of Indira Gandhi National Open University**
6. **VVM's Vidya Vikas Academy (an ICSE High School)**
7. **VVM's Computer Centre<sup>1</sup>**

### **SHREE DAMODAR COLLEGE OF COMMERCE & ECONOMICS**

Established in 1973, Vidya Vikas Mandal's Shree Damodar College of Commerce & Economics – the flagship institution of Vidya Vikas Mandal, is recognized all over Goa as a premier institution of higher education. The College has U.G.C. recognition, is permanently affiliated to Goa University

and has been accredited by the National Assessment & Accreditation Council (NAAC) at the B++ level until 2011.

Located in the Vidya Vikas Complex, Comba, Margao, the College is ensconced in a peaceful environment. The river Sal flowing by the campus, the beautiful trees and the well-tended garden have endowed the College campus with natural beauty. The College has spacious classrooms, a richly stocked library, well-equipped computer laboratories, a multipurpose hall for indoor games, and a canteen, which the students and staff put to optimum benefit. The College boasts a complement of highly qualified, experienced and dedicated teaching faculty.

### **VISION**

**The College sees itself as a torch-bearer imparting  
total quality education in Commerce**

### **MISSION**

**The College stands committed to nurturing an environment for  
the holistic growth of our students and faculty, by imparting knowledge,  
values and skills in Commerce, conducive to good citizenship**

In keeping with its Vision and Mission statements, the College has set before itself the following **objectives:**

- a) To strive for academic excellence
- b) To be the preferred choice of students from South Goa for education in Commerce and related fields
- c) To allow students adequate academic flexibility to choose areas of specialization suitable to their needs and abilities
- d) To impart an all-round education that contributes to students' knowledge and skills, as well as to the development of their personalities
- e) To instill in students individual and community-based values so as to contribute to their development as responsible, worthy citizens of this country
- f) To inculcate in students a love and desire for learning that extends beyond their college tenure

- g) To encourage the academic and holistic development of the faculty, so as to foster a spirit of commitment and continuing enthusiasm, which will be reflected in the quality of the teaching-learning process

In furtherance of these objectives, in 2006 the College spelt out specific goals that were to be achieved by 2010. Following the success in achieving these goals, the College has now set before itself new goals to be achieved by 2015.

- 1) To expand the number of programme options available to students at the postgraduate level
- 2) To strengthen the career and counseling cell and have training sessions for students to enhance their employability
- 3) To set up a centre to coach and train students wishing to appear for entrance and competitive examinations
- 4) To compulsorily involve guest faculty from industry in all the self-financing programmes and to initiate involvement of guest faculty in the aided B.Com programme.
- 5) To initiate student exchange programmes with Colleges from outside the State and to make these programmes a regular feature of the College academic calendar.
- 6) To make the entire campus wi-fi enabled
- 7) To strengthen the community outreach programmes of the College.
- 8) To ensure that at least half the full-time teachers complete their Ph.D.
- 9) To encourage teachers to present papers at international seminars/conferences and participate in international workshops
- 10) To improve the research culture in the college

The College is on the path toward achievement of these goals as well.

The College runs the following Undergraduate and Postgraduate programmes under the aegis of Goa University

- The regular B.Com programme of Goa University under grant-in-aid from the Govt. of Goa
- The self-financed **Bachelor of Computer Applications (BCA) programme** pioneered by the College in 1997, which has proved to be a highly successful option for students after they complete Std. XII.

- The self-financed **Bachelor of Business Studies (Financial Services) [BBS(FS)] programme** pioneered by the College in 2006 under the UGC Tenth Plan Innovative & Inter-Disciplinary Courses Scheme. The programme aims to produce graduates who will have knowledge as well as practical skills in finance, which is one of the most rapidly growing sectors of the world economy and the Indian economy too. This is a one-of-its-kind programme and is offered only by Shree Damodar College of Commerce & Economics.
- The regular **M.Com programme** of Goa University from July 2006 on a self-financed basis.
- The two-year **Post-Graduate Diploma in Business Journalism (PGDBJ)** under the UGC Eleventh Plan Innovative and Inter-Disciplinary Courses Scheme, which commenced from 2010. The programme is designed to prepare graduates for positions as business reporters, editors, researchers, and freelancers for print publications, radio and TV networks, as well as for work in a variety of capacities with Web-based media. They could also find employment as Public Relations executives in the corporate sector. The programme is under UGC grant until 2013.

As far back as 1975, the **Institute of Chartered Accountants of India (ICAI)** accredited the College as an oral coaching center for the CA Entrance Examination. Today the College prepares students for the qualifying examinations, viz. the CPT - Common Proficiency Test and the PCC – Professional Competency Course. The ICAI has also accredited the Computer laboratory of the College as its center for the Information Technology course, which is mandatory for all CA students. Furthermore, the Institute has also installed reference books in the College Library for the use of Chartered Accountants and students of South Goa.

In 2006, the **Institute of Company Secretaries of India (ICSI)** accredited the College as a centre for coaching classes for the CS Foundation Course Examination.

The College makes every possible effort to encourage the all-round development of students.

The NCC Army and Navy Wings inculcate the values of patriotism and service to the nation among our young boys and girls, and also offer them ample opportunities for character formation and personality development. Year after year, the NCC Army unit has consistently won the Best Parade and Best Drill prizes at the Independence Day parade at Campal, Panaji. Besides this, cadets win individual prizes at shooting and firing events. The NCC Navy Wing deputed students to participate in exciting sailing and parasailing events, Nausainik camps, etc. All NCC cadets participate in the annual 10-day camp, where again they come away with a bagful of prizes.

The College has 6 NSS Units, with an allotted strength of 550 volunteers. Induction into the NSS inculcates in the volunteers a spirit of selflessness and service, which stays with them long after they leave the College. In the last two years, the College has had the distinction of having three NSS volunteers represent Goa at the Republic Day parade at New Delhi. One student has also

won the Indira Gandhi Award for Best NSS volunteer, given every year to 15 NSS volunteers from all over the country. This is the only time that the award has gone to a volunteer from Goa.

The three student bodies of the College - the Students' Council, the Sports Council and the Cultural Council - organize a wide range of co-curricular and extra-curricular activities, which provide suitable and adequate platforms for bringing the talents of our students to the fore. The Students' Council organizes the ever-popular Friendship Day, Fun Week and "Innovations" an inter-class fun-filled competition. Sports has always been the forte of the College and the Sports Council ensures that students have the opportunity to participate in all possible sporting events such as football, cricket, bodybuilding, athletics, handball, basketball, badminton, table-tennis, chess and so many more. There are a host of in-house competitions such as extempore and prepared public speaking, essay-writing, poetry, debates, singing, folk dance, etc. managed by the Cultural Council, in which students excel.

In 2008, the College broke new ground yet again, being the first College in the State to set up the Red Ribbon Club to promote AIDS awareness and encourage voluntary blood donation among the youth. Subsequently it was made mandatory for all colleges to have a RRC.

Remedial classes and merit coaching classes are a regular part of college activities: the former cater to the needs of the weaker students and the latter are targeted at the above-average students.

The Career Cell of the College arranges for coaching for those who are interested in answering competitive examinations for entry into post-graduate course such as MBA, MCA, etc. The Cell also arranges for workshops and sessions to improve students' communication skills and social skills. Interface with industry and formally organized campus interviews have helped find good placements for our graduates. It is a matter of great pride and satisfaction for us that reputed Indian and Multinational Companies like Wipro, Infosys, Aditya Birla group of companies, JP Morgan, Sesa Goa and many more, regularly recruit our students through campus tests and interviews.

The Women's Cell works hard to create awareness about gender equality, sensitize students to women's issues and through its programmes helps in the empowerment of our girl students. The Consumer Cell aims at generating greater consumer awareness and consciousness among the students.

The alumni association - Shree Damodar College Ex-Students Association - helps ex-students keep in touch with one another and with their alma mater. The Parent-Teacher Association focuses on ways and means to improve physical facilities in the College and seeks to improve our students' all-round development and progress.

In recognition of the pioneering work done by the Vidya Vikas Mandal and the College, the world's largest university, viz. Indira Gandhi National Open University (**IGNOU**) – chose Shree Damodar College as the location for its first Study Centre in Goa in the year 1987. The Study Centre has

proved to be a boon to thousands of people from all over the State as well as for people from across the Goa-Karnataka and Goa-Maharashtra borders, allowing them to pursue their education along with their careers. Over the years, the number of courses on offer has multiplied, and the Centre currently offers distance education programmes in a wide range of Undergraduate and Post-Graduate courses, allowing larger numbers of people to benefit.

In keeping with the name of our parent body - Vidya Vikas Mandal - the Management and Staff of Shree Damodar College are directed to the common purpose of the 'Vikas' of 'Vidya'. With the blessings of Lord Damodar, the College has made commendable strides in this direction, but looks forward to greater progress in the years to come.

## **FACULTY**

**Principal:** Dr. I. Bhanu Murthy, M.Com, Ph.D.  
**Vice-Principal:** Dr. (Ms.) Prita D. Mallya, M.A. (Econs), Ph.D.

### **COMMERCE & BUSINESS MANAGEMENT**

- |     |                             |                     |
|-----|-----------------------------|---------------------|
| 1.  | Dr. I. Bhanu Murthy         | M.Com, Ph.D.        |
| 2.  | Ms. Nirmala Gopinathan      | M.Com, M. Phil      |
| 3.  | CA S. Bhat K. M.            | M.Com, B. Ed., CA   |
| 4.  | Ms. Lina R. Sadekar         | M.Com               |
| 5.  | Ms. Shami R. Pai            | M.Com               |
| 6.  | Ms. Anjali Sajilal          | M.Com, PGDFM        |
| 7.  | Mr. Sanjay P. Sawant Dessai | M.Com               |
| 8.  | Ms. Shilpa G. Prabhudesai   | M.Com, M. Phil      |
| 9.  | Dr. Manoj S. Kamat          | M.Com, Ph.D., PGDBA |
| 10. | Mr. Edwin B. Barreto        | M.Com               |
| 11. | Mr. Rodney D'Silva          | M.M.S.              |
| 12. | Ms. Sheetal Arondekar       | M.Com               |
| 13. | Ms. Maithili Naik           | M.Com               |
| 14. | Ms. Maria Rodrigues         | M.Com               |

### **ECONOMICS & BANKING**

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|----|----------------------------|---------------------------|
| 1. | Mr. Gopalkrishna G. Kondli | M.A., LL.B.               |
| 2. | Ms. Lydia Menon            | M.A., LL.B., PGDES        |
| 3. | Dr. (Ms.) Prita D. Mallya  | M.A., Ph.D.               |
| 4. | Dr. B. P. Sarath Chandran  | M.A., Ph.D.               |
| 5. | Ms. Lira Menezes Gama      | M.A.                      |
| 6. | Dr. (Ms.) Manasvi M. Kamat | M.A., Ph.D., PGDIBO, PGDM |

**MATHEMATICS & STATISTICS**

Mr. Vasudev G. Patil

M.Sc.

**INFORMATION TECHNOLOGY**

Ms. Sharmila S. Kunde

B.E., M.Sc. (IT)

**BUSINESS LAW**

Adv. P. P. Singh

M.A., LL.M

**PHYSICAL EDUCATION**

Mr. Sudhakar T. Naik

B.Com, B.P.Ed.

**BCA FACULTY**

1. Mr. Kissan Gauns Desai MCA
2. Mr. Sunil Naik M.Sc., MCA
3. Ms. Ekta Agarwal B.E.,MCA
4. Ms. Namita Neurenkar M.Sc., PGDST
5. Mr. Sumit Kumar MCA
6. Ms. Annette Santimano M.Sc.(IT)
7. Ms. Pooja Pai Khot MCA
8. Ms. Unnati Nagvenkar M.Sc. (Mathematics)
9. Ms. Shelley Fernandes M.Com

**BBS (Financial Services) FACULTY**

1. Ms. Sonia V. Kalekar M.A. (Econs), M.Phil
2. Ms. Resha Nadkarni M.Com
3. Mr. Mohan Undakoti MFS

**LIBRARIAN**

Ms. Manasi Rege

B.A., M.L.I.Sc., M.Phil

**LABORATORY INSTRUCTORS**

1. Ms. Deepa Pujari B.E.
2. Mr. Kiran Sawant BCA
3. Ms. Ranjani Raposo B.Com, PGDCA
4. Mr. Rohan Parker BCA

**NON-TEACHING STAFF****ADMINISTRATIVE STAFF**

1. Ms. Shruti S. Nayak Head Clerk B.Com
2. Mr. Prakash R. Tendulkar Accountant B.Com

3.	Mrs. Nikhita Mayekar	Stenographer	BCA
4.	Mr. Seby Cruz D'Silva	UDC	B.Com
5.	Ms. Maria E. Fernandes	LDC	B.A.
6.	Ms. Archana Naik	LDC	B.Com
7.	Ms. Sarita Mirajkar	LDC	B.Com
8.	Ms. Jean Braganza	LDC	B.Com

#### **LIBRARY STAFF**

1.	Ms. Deepa S. Naik	Lib. Asst.	B.Com
2.	Ms. Sangeeta Sakhalkar	Lib. Asst.	B.Com
3.	Mr. Shivaji Bhandari	Attendant	

#### **SUBORDINATE STAFF**

1. Mr. Shivram Shetkar
2. Mr. Satyavan Prabhu
3. Mr. Ramakant Shetkar
4. Mr. Prem Bahadur
5. Mr. Bappo Varak
6. Mr. Mano Shelko
7. Mr. Injo Lambor

### **ACADEMIC CALENDAR**

#### **SEMESTERS**

Odd Semester	15.06.2011	to	31.10.2011
Even Semester	22.11.2011	to	30.04.2012

#### **BREAKS & VACATIONS:**

Ganesh Chaturthi Break	31.08.2011	to	05.09.2011
Winter Vacation	01.11.2011	to	21.11.2011
Christmas Break	24.12.2011	to	31.12.2011
Summer Vacation	02.05.2012	to	13.06.2012

#### **EXAMINATIONS:**

Odd Semester Exam	10.10.2011	onwards
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**BACHELOR OF COMMERCE [B.COM]<sup>1</sup>**

**No. of Seats:** 240 (4 divisions of 60 each)

**ELIGIBILITY FOR ADMISSION TO FY B.COM**

**A.** For being eligible for admission to the First Year of the Three Year Integrated Course leading to the Degree of B.Com from Goa University, a candidate must have passed

- (i) Higher Secondary School Certificate (Std. XII) Examination conducted by the Goa Board of Secondary and Higher Secondary Education (henceforth referred to as Goa Board) in the Commerce Stream

**OR**

- (ii) Higher Secondary School Certificate (Std. XII) Examination in Vocational Stream conducted by the Goa Board in the subjects notified by Goa University

**OR**

- (iii) The Std. XII (Commerce) or similar examination of another body equivalent to the Goa Board and recognized as such by Goa University.<sup>2</sup>

**B.** A candidate not covered under any of the above three categories, but desirous of seeking admission to First Year B.Com may apply to the College. However, the Registrar of Goa University along with the Dean of the Faculty of Commerce and Chairperson of the Board of Studies in Commerce (Undergraduate) shall decide the eligibility.

**C.** A candidate admitted for Semester I shall be deemed eligible for admission to Semester II.

**D.** A candidate migrating from another University and desirous of direct admission to Semester II may be considered for admission provided he/she has passed the First Term/Semester I examination of that University with those subjects for which admission is sought and undertakes to successfully complete the other compulsory papers of Semester-I.

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<sup>1</sup> All provisions for the B.Com programme are subject to Goa University Ordinances for the B.Com, B.Sc. & B.A. programmes

<sup>2</sup> Such students must obtain a Provisional Eligibility Certificate (on payment of Eligibility Fee of Rs.200/-) from Goa University at the time of seeking admission (the eligibility fee for foreign students is US\$ 50, payable at Goa University). They must also produce a Final Eligibility Certificate from the Goa University, before appearing for the examination, failing which their results will be withheld.

The 3-year Bachelor of Commerce (B.Com) degree programme has two semesters at each year. The course structure is outlined below. In the case of any non-compulsory paper, or wherever the student is offered a choice of papers, the subject chosen at Semesters I/III/V will continue at Semesters II/IV/VI.

**FIRST YEAR B.COM - SEMESTERS I & II** (7 papers, each carrying 100 marks + 1 paper carrying 50 marks)

1. Principles of Management - I & II
2. Financial Accounting - I & II
3. Business Economics - I & II (Managerial Economics - I & II)
4. Mathematical Techniques - I & II
5. Information Technology - I & II
6. English / Geography<sup>3</sup> - I & II
7. Foundation Course - I & II (Students may opt for **Any One** of the following)
  - a) Accounting - I & II
  - b) Marketing - I & II
  - c) Cost Accounting - I & II
  - d) Practical Banking - I & II
8. Environmental Studies (50 marks)

**SECOND YEAR B.COM - SEMESTERS III & IV** (7 papers, each carrying 100 marks)

1. Business Finance – I & II
2. Financial Accounting - III & IV
3. Business Economics - III & IV (Indian Financial System & Indian Fiscal System)
4. Statistical Techniques – I & II
5. Business Laws – I & II
6. Business Communication / Business Environment – I & II
7. Applied Component Paper – I & II (Students may opt for **Any One** of the following)
  - a. Accounting - III & e-Accounting
  - b. Distribution & Retail Management
  - c. Rural Marketing
  - d. Advertising
  - e. Introduction to Capital Markets & Financial Services

**THIRD YEAR B.COM - SEMESTERS V & VI**

(6 papers, each carrying 100 marks in Semester V; 7 papers, each carrying 100 marks in Semester VI)

1. Industrial Management – I & II

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<sup>3</sup> Students opting for English at FY B.Com will be assigned to Business Environment at SY B.Com, while students opting for Geography at FY B.Com will be assigned to Business Communication at SY B.Com

2. Entrepreneurship Management – I & II
3. Business Economics – V & VI (International Trade & Finance and Indian Economy)
4. Elective Major I – I & II
5. Elective Major II – I & II
6. Elective Major III – I & II
7. Project Paper in Semester VI (100 marks).

The **Elective Majors** include

- a) Financial Accounting, Auditing and Taxation
- b) Business Management
- c) Banking & Financial Services
- d) Cost & Management Accounting

**A student may opt for Any One of the Elective Major courses, in which he/she will have to complete three papers each in Semester V and Semester VI.**

### **SCHEME OF EXAMINATIONS**

1. The College conducts the First Year and Second Year B.Com Examinations on behalf of Goa University. The Third Year B.Com examinations are conducted by Goa University.
2. The Academic Year consists of two semesters: Odd Semester (Semesters I, III & V) and Even Semester (Semesters II, IV & VI).
3. There are two modes of evaluation of the academic performance of students, viz. the Intra-Semester Evaluation (ISA) and the Semester-End Examination (SEE).
4. At each semester, every paper of 100 marks (except the Project paper at TY B.Com) has an **ISA component of 20 marks** and every paper of 50 marks has an **ISA component of 10 marks**.

At the end of each semester, there will be one 80-marks examination of 120 minutes duration for each 100-marks paper in the semester and one 40-marks examination of 90 minutes duration for each 50-marks paper in the semester. This is called the **Semester-End Examination (SEE)**.

5. **A STUDENT IS REQUIRED TO APPEAR FOR BOTH COMPONENTS - ISA & SEE. IN OTHER WORDS ATTENDANCE AT ALL EXAMINATIONS & TESTS IS COMPULSORY. A STUDENT WHO DOES NOT APPEAR FOR A MINIMUM OF TWO ISAs WILL NOT BE ELIGIBLE TO APPEAR FOR THE SEMESTER-END EXAMINATION IN THAT PAPER.**
6. The ISAs will be conducted during the semester by using modes of evaluation such as objective/written tests, assignments, orals, classroom quizzes, seminars, presentations, etc. **Students will be assessed twice in ISA, with each assessment carrying 10 marks.**

7. The SEE for Semesters V & VI of TY B.Com will be conducted by Goa University.

### **STANDARD OF PASSING, CLASS & GRACING**

1. **Standard of Passing at FY, SY & TY B.Com Examinations:**

- (a) To pass the Examination a candidate must obtain a minimum of 40% marks in SEE and ISA components taken together for each paper.
- (b) There is no separate passing for the ISA or SEE component.
- (c) There will be provision for repeat examination for backlog papers in every Semester upto Semester IV during the SEE.
- (d) At the end of the Second Year, there will be a special examination to provide an opportunity for students who have appeared for the Semester IV examination to appear for the backlog papers of Semesters I to IV.
- (e) To be eligible for admission to TY B.Com, a student must have passed all the papers of Semesters I, II, III & IV.

2. **Award of Class:** Class will be awarded as follows

70% and above	Distinction
60% and above but less than 70%	First Class
50% and above but less than 60%	Second Class
40% and above but less than 50%	Pass Class

To be eligible for class, a student must pass Semesters V and VI at the first attempt.

3. **Gracing:** Gracing at the FY & SY B.Com examinations shall be done as per the relevant Ordinances of Goa University.
4. **Improvement of Performance:** There is no provision for improvement of performance at Semesters I, II, III and IV.

This provision is available only in the case of Semesters V & VI. A student wishing to improve his/her performance at these two semesters will be permitted to reappear only during the immediately subsequent regular Semester V & Semester VI examination. However such a candidate will be allowed to appear only in the SEE component of the papers of Semester V and/or Semester VI examinations excluding the Project paper. The marks secured at the first appearance in the Project paper as also in the ISA component of the other papers, will be carried forward for tabulation of the result under "improvement of performance". The performance of a candidate who appears under this provision, but fails to improve, will be ignored. A candidate can appear only once under this clause.

## **REVALUATION & PERSONAL VERIFICATION OF MARKS**

There shall be no revaluation of answer books at FY/SY B.Com Semesters I to IV Examinations.

However, facility for the Personal Verification of answer books for each examination shall be available to FY and SY B.Com students for Semesters I to IV. Personal Verification of marks shall be carried out by the candidate in the presence of the Principal/Vice-Principal and the concerned examiner, provided he/she applies for the same within one week from the declaration of results along with the prescribed fee of Rs.100/- per paper. The procedure for Personal Verification of marks is as follows:

1. On a notified day and time (which should not be later than 10 days after the receipt of application from the candidate) the candidate will be shown the answerbook in the chamber of the Principal/Vice Principal and in the presence of the Examiner concerned.
2. If the candidate is not satisfied with the results on Personal Verification of the answerbook, he/she may apply to College Grievance Committee within a week.
3. The Grievance Committee shall take appropriate action as per Ordinance O.47.23 and inform the candidate accordingly.

## **EXEMPTION**

An unsuccessful candidate who obtains the minimum percentage of marks prescribed for passing in a paper shall be exempted from reappearing in that paper. He/she shall be declared to have passed the full examination on his/her passing in the remaining paper(s).

## **PAYMENT OF FEES & FEE STRUCTURE**

Fees for FYB.Com are payable in full for the whole year at the time of admission.

General Deposit is payable at the time of admission to First Year and will be carried over from year to year.

(figures in Rupees)

	Head of Fees	FY B.Com
1	Tuition Fees	1155
2	Library Fees	347
3	Gymkhana Fees	174
4	University Registration Fees (including cost of form)	440
5	General Deposit	50
6	Students' Aid Fund	58
7	Examination and Mark Sheet Fees (including cost of form)	*1520
8	Information Technology Course Fees	578
9	Other Fees	174
10	PTA Fees	100
	<b>TOTAL</b>	<b>4596</b>

**Note:**

FY B.Com students opting for Geography will pay an additional fee of Rs. 158/- for the year.

\* Subject to finalization.

**B.Com SYLLABUS**  
**FIRST YEAR B.COM**  
**ENVIRONMENTAL STUDIES**

**SEMESTER I**

**Unit 1: The Multi-Disciplinary Nature of Environmental Studies**

Definition, scope and importance; need for public awareness (2 lectures)

**Unit 2: Natural Resources (8 lectures)**

Renewable and Non-renewable resources: natural resources and associated problems

- a) Forest Resources: use and over-exploitation; deforestation; case studies; timber extraction, mining, dams and their effects on forest and tribal people
- b) Water Resources: use and over-exploitation of surface and ground water; floods, droughts; 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; waterlogging, salinity; case studies
- e) Energy Resources: growing energy needs; renewable and non-renewable energy sources; use of alternative energy sources; case studies

- f) Land Resources: land as a resource; land degradation; man-induced landslides, soil erosion and desertification
- g) Role of an individual in conservation of natural resources; equitable use of resources for sustainable lifestyles

### **Unit 3: Ecosystems**

Concept of an ecosystem; structure and functions of ecosystems; producers, consumers and decomposers; energy flow in the ecosystem; ecological succession; food chains, food webs and ecological pyramids

Introduction, types, features, structure and functions of the following ecosystems: forest ecosystem, grassland ecosystem, desert ecosystem, aquatic ecosystem (ponds, streams, lakes, rivers, seas, estuaries) (6 lectures)

### **Unit 4: Biodiversity and its Conservation**

Introduction – definition, genetic, species and ecosystem diversity; bio-geographical classification of India; value of biodiversity – consumptive use productive use, social, ethical, esthetic and option values; biodiversity at local, regional, national and international levels; India as a mega-diversity nation; hotspots 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 (8 lectures)

## **SEMESTER II**

### **Unit 5: Environmental Pollution**

(8 lectures)

Definition; causes, effects and measures to control air pollution, water pollution, soil pollution, soil pollution, marine pollution, noise pollution, thermal pollution, nuclear hazards; solid waste management – causes, effects and measures to control industrial and urban wastes; role of an individual in prevention of pollution; pollution case studies; disaster management – floods, earthquakes, landslides, cyclones

### **Unit 6: Social Issues and the Environment**

(7 lectures)

From unsustainable to sustainable development; urban problems related to energy; water conservation, rainwater harvesting, watershed management; resettlement and rehabilitation of people – 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 Protect 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

### **Unit 7: Human Population and the Environment**

(6 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

## Unit 8: Field Work

(equal to 5 lecture hours)

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.

### Recommended Readings

- Agarwal K.C. (2001): *Environmental Biology*, Bikaner, Nidi
- Bharucha E.: *The Biodiversity of India*, Ahmedabad, Mapin
- Bharucha E.: *Textbook of Environmental Studies*
- Brunner R. C. (1989): *Hazardous Waste Incineration*, New York, McGraw-Hill)
- Chatwal G. R. & Sharma H. (2005): *A Textbook of Environmental Studies*, Mumbai, Himalaya
- Clark R.S.: *Marine Pollution*, Oxford, Clanderson
- Cunningham W. P., Cooper T. H., Gorani E. & Hepworth M. T. (2001): *Environmental Encyclopaedia*, Mumbai, Jaico
- De A. K.: *Environmental Chemistry*, Wiley
- Desai R. J. (2003): *Environmental Studies*, Mumbai, Vipul
- Gleick H. P. (1993): *Water in Crisis*, Stockholm Env. Institute, OUP
- Hawkins R. E.: *Encyclopaedia of Indian Natural History*, Mumbai, BNHS
- Heywood V. H. & Watson R. T. (1995): *Global Biodiversity Assessment*, Cambridge University Press
- Jadhav H. & Bhosale V. M. (1995): *Environment Protection and Laws*, Mumbai, Himalaya
- McKiney M. L. & Schoel R. M. (1996): *Environment Science, Systems and Solutions*, Web Enhanced Edition
- Mhaskar A. K.: *Matter Hazardous*, Techno-Science Publications
- Miller T. G. Jr: *Environmental Science*, Wadsworth
- Odum E. P. (1971): *Fundamentals of Ecology*, Philadelphia, W. B. Saunders
- Rao M. N. & Datta A. K. (1986): *Waste Water Treatment*, Oxford & IBH
- Santra S. C. (2004): *Environmental Science*, Kolkata, Central Book Agency
- Sharma B. K (2001): *Environmental Chemistry*, Meerut, Goel Publishing House
- Townsend C., Harper J. & Begon M. (): *Essentials of Ecology*, Blackwell Science
- Trivedi R. K.: *Handbook of Environmental Laws, Rules, Guidelines, Compliances and Standards*, Vol.1 & 2, Enviro Media
- Trivedi R. K. & P. K. Goel: *Introduction to Air Pollution*, Techno-Science Publications

Wagner K. D. (1998) *Environmental Management*, Philadelphia, W. B. Saunders

### **Magazines**

Down to Earth, Centre for Science & Environment

Survey of the Environment, The Hindu

## **INFORMATION TECHNOLOGY**

### **Objectives:**

1. To provide an introduction to Information Technology and IT tools.
2. To make a student IT literate and to understand basic IT terminology.
3. To understand the role of Information Technology in the present social and economic scenario.

### **SEMESTER I**

#### **THEORY (100 MARKS)**

1. **Computer Appreciation:** Characteristics of Computers, Input, Output, storage units, CPU, computer system, Binary number system, Binary to Decimal Conversion, Decimal to Binary Conversion, Binary Coded Decimal (BCD) Code, ASCII Code, Data and Information
2. **Computer Organization:** Central Processing Unit: Control Unit, Arithmetic Unit, Instruction Set, Register, Processor Speed. Memory: Main memory: Storage Evaluation Criteria, Memory Organization, capacity, RAM, Read Only memories. Secondary Storage Devices: - Magnetic Disks, Floppy and Hard Disks, Optical Disks CD-ROM, Mass Storage Devices. Input Devices: Keyboard, Mouse, trackball, joystick, Scanner, OMR, Bar-Code reader, MICR Digitizer, Card Reader, Voice Recognition, Web Cam, video cameras. Output Devices: Monitors, Printers – Dot matrix, inkjet, laser, Plotters, Computer Output Micro-Film (COM), Multimedia Projector, speech synthesizer; dumb, smart and intelligent terminal.
3. **Computer Software:** Relationship between Hardware and Software; System Software, Application Software, compiler, names of some high level languages, free domain software. Software licensing: commercial and free and open source software. Advantages/disadvantages. Examples and success stories.
4. **Operating Systems:** Disk Operating System, Simple DOS Commands, Simple File Operations, Directory Related Commands. Microsoft Windows: An overview of different versions of Windows, Basic Windows elements, File management through Windows. Using essential accessories: Systems tools- Disk cleanup, Disk defragmenter, Entertainment, Games, Calculator, Imaging, Fax, Notepad, Paint, WordPad. Linux: An Overview of Linux, Basic Linux elements: System features, File Structure, File handling in Linux, Installation of Linux: H/W, S/W requirements, Preliminary steps before installation, specifics on hard drive repartitioning and booting a Linux System.

### **Text Book:**

1. D. Curtin, IT: The Breaking Wave

## II. Practicals

### DOS

1. Working with directories – creation and removing.
2. Copying files from one directory to another.
3. Deletion of files from a directory.

### Windows

1. Identification of various windows components like the Desktop, Recycle Bin, etc.
2. Using Help
3. Managing Files and Folders – Creation, copying and deleting of files and folders.
4. Using Windows Accessories – Paint, Calculator, etc.
5. Customising Windows – Mouse Setting, Display Settings, Date and Time Settings, etc.
6. Partitioning Hard Disk for dual boot for Windows and Linux.

## SEMESTER II

### THEORY (100 MARKS)

1. **Computer Networks:** Need for data between computers transmission to retrieve information from anywhere in the world. Building blocks of a network. Types of network: LAN, WAN, their differences. Topologies (star, bus, ring). Access methods (Ethernet, Token ring). Client server vs. peer to peer. Network devices (repeaters, bridges, routers, gateways), introduction to wireless and mobile network.
2. **Internet:** History, protocols used, applications of internet, addressing methods: IP addressing, DNS. World Wide Web (WWW), HTML, Browsers, Search Engine, Chat, E-Mail,
3. **Multimedia:** What is multimedia, Text Graphics, Animation, Audio, Images, Video; Multimedia Application in Education, Entertainment, Marketing.
4. **Information Technology and Society:** Application of Information Technology in Railways, Airlines, Banking, Insurance, Inventory Control, Financial Systems, Hotel Management, Education, Video Games, Telephone Exchanges, Mobile Phones, Information Kiosks, Special effects in Movies, E-Governance, E-learning, Ethical issues in IT.
5. **Privacy and security issues:** threats to privacy and different types of attacks. Discussion of specific topics such computer virus, hacking, spam mail. Blogging.
6. **Indian and global IT scenario:** IT market segments. Indian IT market.

**Text Book:**

D. Curtin, IT: The Breaking Wave

**Reference Books :**

1. P.K. Sinha and P. Sinha, "Foundations of Computing", BPB publication
2. S. Sagman, "Microsoft Office 2000 for Windows", Pearson Edition

\* Material from www, IT magazines must be used to cover these topic

**II. Practical**

PC Productivity applications (using Microsoft Office and Open source software):

- a) **Word Processing:** Word Processing concepts: Saving, Closing, Opening an existing document, Selecting text, Editing Text, Finding and replacing text, printing documents, Creating and Printing Merged Documents, Character and Paragraph Formatting, Page Design and Layout. Editing and Proofing Tools: Checking and Correcting spellings, Handling Graphics, Creating Tables and Charts, Document Templates and Wizards. Creating documents in Indian languages like Hindi, Konkani, Marathi. Using Indian language interface.
- b) **Spreadsheet :** Spreadsheet Concepts: Creating, Saving and Editing a Workbook, Inserting, Deleting Worksheets, entering data in a cell/formula copying and moving data from selected cells, Handling operators in a Formulae, Functions: Mathematical, Logical, Statistical, Text, Financial, Date and Time functions, Using function Wizard. Formatting a worksheet: Formatting Cells- Changing data alignment, changing date, number, character, or currency format, changing font, adding borders and colors, Printing worksheets, Charts and Graphs – Creating, Previewing, Modifying Charts. Integrating word processor, spreadsheets, web pages\*.
- c) **Presentation Package:** Creating, Opening and Saving Presentations, Creating the Look of your presentation, Working in different views, working with slides, Adding and Formatting Text, Formatting Paragraphs, Checking Spelling and correcting typing mistakes, Making Notes Pages and Handouts, Drawing and Working with objects, Adding Clip Arts and Other Pictures, Designing Slide Shows, Running and controlling Slide Show, Printing Presentations.

**Suggested list of assignments****a. Word Processing**

1. Creating documents, Use of find and Replace Method.
2. Formatting Documents, Printing and Previewing
3. Editing and Proofing Tools like spell and grammar check.
4. Inserting Pictures
5. Tables
6. Use of Mail Merge
7. creating Indian language documents

**b. Spreadsheets**

1. Use of Formulae in worksheet
2. Cell Referencing
3. Using Functions in Worksheet
4. Formatting a worksheet
5. Using formula and creating charts
6. Databases in worksheets
7. What-if Analysis

**c. Presentations**

1. Preparation of Slide Shows by giving the good look for the presentation
2. Use of animation and clip arts to decorate the presentation.

**d. Internet and WWW**

1. Use of email, search engines, blogs, chat

**PRINCIPLES OF MANAGEMENT****SEMESTER I****I - Concept of Management****(25 marks)**

Meaning and definition of management; Features of management; Importance of Management; Management and administration; Management as an Art, Management as Science, Management as a Profession, Status of Management in India today; Levels of Management for Commercial Enterprises; Functions of a Manager; Japanese, European, American style of Management - an overview.

**II - Management Process****(25 marks)**

Nature of management process --- continuity, circular, social and composite; Management Functions: Planning, Organizing, Staffing, Directing; (Communication -Motivation-Leadership), Coordinating, Controlling; Fayol's Principles of Management - Meaning and Need, Relevance of Fayol's Principles; Features of Management principles - Universality, Dynamic, Relative, Human nature; Development of Management Thought – Classical, Behavioural, Quantitative, Systems and Contingency approaches (conceptual understanding only).

**III - Planning****(15 marks)**

Meaning and definition of planning, components in brief; Forms of Planning - Strategic planning and Tactical planning; Steps in planning; Benefits and limitations of planning; Guidelines for making planning effective

**IV – Organization (20 marks)**

Concept of Organization; Principles of Organization; Formal and Informal Organization; Meaning and Importance of Departmentation; Centralisation & Decentralisation, meaning, advantages, disadvantages

**V - Decision Making (15 marks)**

Meaning and features of decision-making; Types of managerial decisions; Steps in decision making process; Rationality; Creativity of Decision- making

**SEMESTER II**

**I - Staffing and Training (20 marks)**

Importance and need for proper staffing; Manpower planning, meaning, steps; Recruitment, meaning and sources; Selection procedure; Types of Training programmes; Meaning of Training, importance; Training methods - Training methods for operatives and training methods for managers

**II – Direction (20 marks)**

Meaning and Nature of Direction; Principles of Direction; Meaning and Importance of Motivation; Theories of Motivation (Maslows need hierarchy theory, Herzberg's two factor theory, McGregor's theory X and theory Y); Nature of Morale; Relationship between Morale and Productivity

**III - Leadership (20 marks)**

Meaning of leader, leadership sources & power of leader; Leadership styles, Theories of Leadership (Trait, Behavioural, Situational) Grid

**IV – Communication (20 marks)**

Meaning and Nature of Communication; Process of Communication; Formal Communication; Informal Communication; Forms of Communication - Oral, written and Non- Verbal Communication; Barriers to Communication; Measures to overcome barriers

**V - Managerial Control (20 marks)**

Concept of Managerial control; Importance of Control; Need for control; Steps in a control process - -- Establishing standards, measuring and comparing actual results against standards, taking corrective action; Problems in the control process; Essentials of effective control systems

**FINANCIAL ACCOUNTING**

**SEMESTER – I**

**Unit I: Introduction, Capital and Revenue transactions: (8 marks)**

Origin and development of Accounting, Definition of Accounting, features, Book-keeping and accounting, branches of accounting, Accounting as information system, Users of accounting, Inputs and Outputs of accounting system, cash , mercantile and mixed system, Accounting principles,

concepts, conventions Postulates, Accounting equations, Capital and Revenue expenditure, Capital and Revenue receipts, Profit and losses.

**Unit II: Reading and Interpretation of Ledger Accounts: (10 marks)**

Meaning, Classification of ledger Accounts, classification of Accounts, Importance of Reading of ledger Accounts, Points to be noted in reading of Ledger Accounts: Reading of

- Personal Account
- Real Account
- Nominal Account
- Voucher Account

**Unit-III: Depreciation Provisions and Reserves: (30 marks)**

Meaning, Causes, Objects, Assessment and Allocation of depreciation;

Methods of depreciation:

Fixed installment method, Written down value method, Changes in method of depreciation, Depreciation fund method, Insurance policy method, Annuity method and Provision for depreciation method (These seven methods are included for problems)

Sum of the digit method, Machine hour rate method, Service hour method, Depletion method, Revaluation method (Only theory)

Distinction between any two methods of a) Depreciation b) Provisions and Reserves

**Unit IV : Amalgamation of firms : (20 marks)**

Meaning, Objectives, consequences of amalgamation, problems to be dealt with methods of accounting – Realisation method and Revaluation method, Accounting procedures in the books of old and new firm.

**Unit V : Partnership Accounts :**

**(a) Acquisition of sole proprietorship partnership firm (20 marks)**

Concept, calculation of purchase consideration, Capital Reserve or Goodwill, Accounting procedures only in the books of New Company and Balance Sheet.

**(b) Conversion of partnership into a Limited company (12 marks)**

Meaning, consequences of conversion, calculation of purchase consideration, Accounting procedures in the books of old Firm. (Only under Realization method).

**SEMESTER – II**

**Unit I: Partnership Accounts: Piecemeal Distribution (30 marks)**

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

**Unit II: Branch Accounts: (30 marks)**

Introduction-Branch v/s Department, Types of Branches systems of maintaining branch accounts  
Dependant branches Debtors & Stock and Debtor systems only ( & Foreign Branches)(excluding  
Independent Branches)

**Unit III: Departmental Accounts: (20 marks)**

Meaning of Departmental Accounts, preparation of departmental Trading and Profit & Loss  
account, Balance sheet and inter-departmental transfers (at cost & invoice Price), Calculation of  
unrealized profits is included.

**Unit IV: Accounting for Shares: (20 marks)**

Meaning, kinds of shares, issue of shares, terms of issues, accounting entries, Issue of shares at  
premium, at discount, at par for consideration other than cash, pro-rata allotment, calls in arrears, calls  
in advance, interest on calls in advance, forfeiture, reissue-partly and fully, issue of bonus shares and  
Book building (for Theory only).

**MATHEMATICAL TECHNIQUES**

**SEMESTER I**

**I. Mathematical Logic 12 marks**

- 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 and using truth tables)

**II. Elements of Set Theory 12 marks**

- 2.1 Quadratic Equation, Solution of general quadratic equation  $ax^2 + bx + c=0$  (Statement only)
- 2.2 Sets : Definition, representation of sets - Roster Method and Rule Method
- 2.3 Types of Sets : finite and infinite sets, null set, singleton set, examples
- 2.4 Subset, Union, Intersection, Complement and Difference of Sets, Power Sets
- 2.5 Venn diagrams
- 2.6 De Morgan's Laws, Verification by examples and Venn diagram
- 2.7 Number of elements in a set, results involving number of elements (upto three sets) and problems based on these results.

### III. Permutations and Combinations

18 marks

#### 3.1 Permutations

3.1.1 Fundamental Principle (Statement only)

3.1.2 Factorial notation

3.1.3 Definition of Permutation

3.1.4 Number of permutations of  $n$  different things taken  $r$  at a time

3.1.5 Permutations with repetition

#### 3.2 Combinations

3.2.1 Definition of Combination

3.2.2 Number of combinations of  $n$  things taken  $r$  at a time (No proof for results)

### IV. Binomial Theorem

10 marks

4.1 Indices, Laws of Indices

4.2 Binomial expansion for positive integral index (statement only)

4.3 General Term in the Binomial Expansion

4.4 Problems using Binomial expansion and general term

### V. Progressions

16 marks

5.1 Arithmetic Progression (A.P.)

5.1.1 Definition of an A.P.

5.1.2 Formula for the  $n$ th term of an A.P.

5.1.3 A.P. with finite number of terms

5.1.4 Sum to  $n$  terms of an A.P.

5.1.5 Application of the results to life problems

5.2 Geometric Progression (G.P.)

5.2.1 Definition of a G.P.

5.2.2 Formula for the  $n$ th term of a G.P.

5.2.3 G.P. with finite number of terms

5.2.4 Sum to  $n$  terms of a G.P.

5.2.5 Application of the results to life problems

### VI. Determinants

16 marks

6.1 Meaning

6.2 Order – Fundamental Concepts, Minor, Co-factor

- 6.3 Expansion
- 6.4 Value
- 6.5 Application
  - 6.5.1 Solution of Linear simultaneous equations (Cramer's rule)
  - 6.5.2 Consistency of Linear equations
- 6.6 Properties of Determinants

**VII. Matrices**

**16 marks**

- 7.1 Definition
- 7.2 Notation
- 7.3 Types of Matrices
- 7.4 Algebra of Matrices – Negative, Transpose, Equality, Addition and Subtraction, Scalar multiplication, Matrix Multiplication
- 7.5 Divisors of Zero
- 7.6 Adjoint and Inverse of a matrix
- 7.7 Solution of system of linear equations by matrix inverse method  
 $X = A^{-1} B$  (2 variables only)

**SEMESTER II**

**I. The Straight Line**

**25 marks**

- 1.1 Rectangular Cartesian Co-ordinate System
- 1.2 Section Formula, Distance Formula
- 1.3 Slope and straight lines parallel to the axes
- 1.4 Equations of Lines in slope point form, two points form, slope intercept form, two intercepts form
- 1.5 General Equation of a Line
- 1.6 Intersection of two lines
- 1.7 Concurrency of Lines
- 1.8 Graphs of Linear equations and inequalities
- 1.9 Graphical solution to simple linear programming problems with two variables

## II. Relations and Functions

6 marks

- 2.1 Ordered Pair
- 2.2 Cartesian Product
- 2.3 Relation : Domain, Co-domain and range
- 2.4 Functions – Types of functions
- 2.5 Algebra of functions

## III. Limits and Continuity

8 marks

- 3.1 Definition
- 3.2 Operations of finding limits, Algebra of limits, examples
- 3.3 Concept of continuity and examples

## IV. - Derivatives and their Applications

22 marks

- 4.1 Concept of derivatives
- 4.2 Standard Forms, Algebra of derivatives
- 4.3 Derivative of composite Function
- 4.4 Higher order derivatives
- 4.5 Applications
  - 4.5.1 Total cost function, total revenue function
  - 4.5.2 Elasticity of demand and supply
  - 4.5.3 Increasing and decreasing function / Sign of derivatives (economic applications)
  - 4.5.4 Maxima and minima (economic applications)

## V. Integration and Applications

16 marks

- 5.1 Definition
- 5.2 Standard forms  $x^n, e^x, a^x, \frac{1}{x}$
- 5.3 Integral of  $f(x) + g(x)$  and  $kf(x)$
- 5.4 Integral of  $(ax+b)^n, e^{ax+b}, k e^{ax+b}, \frac{1}{ax+b}$

- 5.5 Applications
- 5.5.1 Economic applications : Total cost function, Total Revenue function
- 5.5.2 Definite Integration
- 5.5.3 Area under a curve (formula only)
- 5.5.4 Consumer's surplus and Producer's surplus

## **VI. Partial Derivatives**

**8 marks**

- 6.1 Definition
- 6.2 Partial derivatives of first and second order
- 6.3 Economic applications : Demand function, Utility function, Production function

## **VII. Mathematics of Finance**

**15 marks**

- 7.1 Laws of Logarithms and Common Logarithms (No questions to be asked)
- 7.2 Simple interest, Compound interest compounded annually, six monthly, quarterly, monthly and daily
- 7.3 Effective rate of interest, Present value of compounded amount after n years
- 7.4 Ordinary annuity, Present value of ordinary annuity, Sinking fund

### **Books 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, Sheth Publishers
2. Business Mathematics by M. L. Vaidya and A. V. Deshpande, Manisha
3. Business Mathematics by A. N. Bapat, D. L. Rana, Menan Prakashan
4. Business Mathematics by Faiyaz Gawal and S. V. Kelkar; Reliable Publication
5. Basic Mathematics for Commerce by N. K. Shah, Sheth Publishers
6. Business Mathematics by S. Saha (for ICWAI Intermediate Course), New Central Book Agency
7. Business Mathematics by Dr. Amarnath Dikshit and Dr. Jinendra Kumar Jain, Himalaya
8. Mathematics and Statistics by Ajay Goel and Alka Goel

## MANAGERIAL ECONOMICS

### Objectives:-

1. To give a clear understanding that Business Economics is a science of business decision-making.
2. To acquaint the learner with the tools and techniques of economic and other allied disciplines which are aids to business decision-making.
3. To understand the different areas of decision-making and make an in-depth study of these areas.
4. To develop practical skills through tutorial sessions so that the learner develops analytical skills to understand business problems.

### **SEMESTER I**

#### **I. Introduction to Managerial Economics**

**(15 marks)**

Meaning, Nature, Characteristics; Scope & Significance of Managerial Economics; Business decision-making – what is decision-making, tools of decision-making (opportunity cost, incremental principle, discounting principle, time perspective, equi-marginalism); Business problem as an economic problem

#### **II. Demand Analysis**

**(30 marks)**

Concept; Types of demand; Demand function; Law of demand & exceptions; change and variation in demand; Elasticity of demand – meaning, types, measurement, factors influencing elasticity; managerial uses; Consumer's surplus (only concept); Demand forecasting – meaning, need/objectives, characteristics of a good forecast

#### **III. Supply Analysis**

**(30 marks)**

Concept of supply; Supply function; Law of supply; Elasticity of supply – meaning; Meaning of Production; Production function - meaning & characteristics; Laws of production – short-run and long-run; Law of Variable Proportions; Law of Returns to Scale; Economies & Diseconomies of scale – internal & external; concept of economies of scope; Cost concepts; Short-run and long-run cost curves

#### **III. Price Analysis**

**(25 marks)**

Markets – meaning; Types of market structures – features of perfect competition, monopoly, monopolistic competition & oligopoly; Price-output determination in each of the market structures (except oligopoly) – firm & industry-level, short-run & long-run

### **SEMESTER II**

#### **I. Pricing Policies & Strategies**

**(30 marks)**

Objectives of pricing policy; Factors to be considered while determining pricing policy; Pricing Methods; Specific pricing strategies; Pricing of multiple products; Concept of transfer pricing; Meaning, nature and phases of a business cycle

**II. Factor Incomes****(10 marks)**

Factors influencing rent, interest, wages and profit

**III. Profit Analysis****(30 marks)**

Objectives of a business enterprise; Nature of profit; Concept of economic and accounting profit, normal and supernormal profit; Profit forecasting; Break-even Analysis

**IV. Investment Decisions****(30 marks)**

Private sector investment decisions – capital budgeting – meaning, need / objectives, nature of the capital budgeting problem, approaches to deciding the size of the capital budget; cost of capital; appraisal of project profitability; Public sector investment decisions – Social Cost-Benefit Analysis; Business ethics – meaning; Social responsibility of business

**SUGGESTED READINGS:**

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

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

Samuelson, Paul A. and Nordhaus, W.P., 'Economics', McGraw Hill, New York, 1995.

Stonier and Hague, 'A Textbook of Economic Theory', The English Language Book Society and Longman Group Limited, London.

Indira Gandhi National Open University: School of Management: Managerial Economics- MS/9 Block 1 to 6.

Joel, Dean: 'Managerial Economics', Prentice Hall, New Delhi.

Gopalkrishna, D. 'A Study of Managerial Economics', Himalaya Publishing House.

Dwivedi, D.N., 'Managerial Economics' Vikas Publishing House (P) Ltd, 1994.

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

Salvatore Dominick, 'Microeconomics: Theory and Applications', Oxford University Press, New York, 2003.

**FOUNDATION COURSE – ACCOUNTING****SEMESTER - I****Unit I: Hire Purchase and Installation system Accounting (40 marks)**

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

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 (25 marks)**

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: Voyage Accounts (20 marks)**

Meaning, Voyage expenses, Voyage revenue, complete voyage, Incomplete Voyage-theory and problems

**Unit IV: Fire Insurance Claim (15 marks)**

**SEMESTER – II**

**Unit I: Accounting for Professionals (40 marks)**

Introduction, Meaning of three systems of Accounting: Accrual/Mercantile system, cash system and Mixed/Hybrid system – Books of accounts maintained by Professionals – Cash book, Memorandum Book, stock register, Receipts and Expenditure Account / Profit and Loss Account and Balance sheet, Practical problems based on preparation of Receipts and Expenditure Account / Profit and Loss Account and Balance Sheet of Medical practitioners, Solicitors and Professional Accountants

**Unit II : Profit Prior to Incorporation (20 marks)**

Meaning – Methods of ascertaining profit/loss – stock taking method; apportioning the results, Treatment of pre-incorporation profit/loss

**Unit III : Accounting of Co-operative Societies (20 marks)**

Meaning – Main features – Books of Accounts for Consumer Co-operative Societies and Housing Societies – Distribution of Profit – Audit.

**Unit IV: Accounting for Local Government: Municipalities and Panchayats**

Meaning – Municipal Budgeting and Accounting, Panchayat Accounting, Problems of the present accounting system – Commercial Accounting v/s Government Accounting. (20 marks)

**FOUNDATION COURSE - PRACTICAL BANKING**

**SEMESTER - I**

**Unit I - Introduction to the Banking Industry (25 Marks)**

Origin and evolution of Banking in India, Meaning and definition of Banking, Types of Banks - Public Sector Banks (State Bank of India and Nationalized banks), Private Banks and Foreign Banks, Regional Rural Banks (RRBs), Co-operative Banks, Scheduled and Non-scheduled Banks

**Unit II - Functions of Banks (30 Marks)**

Accepting Deposits - Meaning of deposits, Types of deposits - saving, current, fixed, recurring, pigmy, security and other deposits, deposits at call and short notice

Deployment of Advances

Types of advances – cash credit, Bank overdraft, bills discounting, personal advances, housing advances, agricultural advances, industrial advances and gold advances; Short, Medium and Long term advances

**Unit III - Bank Documents (20 Marks)**

Cheque - Meaning of cheque - different types of cheques, crossing of cheque and its relevance, pass book - Meaning and purpose, Specimen signature and its importance. Demand draft, pay-in slip and withdrawal slip.

**Unit IV - Modern Banking Services and Their Marketing (25 marks)**

Modern services - meaning and their significance; Plastic money - types of cards, ATM card, credit card, debit card and green card; Factoring - Meaning, types and benefits; Mutual fund- Meaning, Types; Internet Banking, Mobile Banking, Anywhere banking, Retail Banking

**SEMESTER II**

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

Definition of Banker, Definition of customer, Relationship between banker and customer, Types of Bank customers and procedure involved in opening of accounts - individual, joint account, sole trading concern, partnership firm, private limited company, public limited company, local authorities, non-profit association, Termination of relationship between Banker and customer, Rights and obligation of Banker and customer.

**Unit II - Accounting Books and Financial Statements of a Bank (25 Marks)**

Cash Book, ledger book - Types, Branch Banking - Advantages and disadvantages, meaning and significance of financial statements, preparation of Profit and loss Account and Balance sheet (without bank schedules)

**Unit III - Reforms in the Banking Sector (25 Marks)**

Recommendations of Narasimham Committee Report 1991, Deregulation of Interest and Prime lending rates, Entry of Private and foreign Banks, Cash Reserve Ratio and Statutory Liquidity Ratio, Capital Adequacy Ratio (Capital to Risk Assets Ratio), Prudential norms (Asset Classification, Income Recognition and Provisioning for Non-Performing Assets)

**Unit IV - Bank Legislation (20 Marks)**

Banking Regulation Act 1949 - purpose, objective and relevant sections; Disclosure of customer's information incase of legal necessity, customer redressal mechanism, Credit Information Bureau - Need, importance and function

## **BOOKS FOR STUDY AND REFERENCE**

- 1) **H.R. Machiraju**, Indian Financial System, Vikas Publishing House, New Delhi
- 2) **K.C. Shekhar and Lekshmy Shekhar**, Banking Theory and Practice, Vikas Publishing House, New Delhi.
- 3) **L.M. Bhole**, Financial Institutions and Markets, Tata McGraw Hill Company, New Delhi
- 4) **R.M. Srivastava**, Management of Financial Institution and Markets, Tata McGraw Hill Company, New Delhi.
- 5) **E. Gordon and K. Natarajan**, Banking Theory, Law and Practice, Himalaya Publishing House, 1998
- 6) **The ICAI University** Commercial Banking, Hyderabad, September 2003
- 7) **The ICAI University** Central Banking, Hyderabad, September 2003
- 8) **Ashok Sehgal and Deepak Sehgal**, Advanced Accounting, Taxmanns, 2003
- 9) **Vivek Gupta**, E-Banking, ICAI Books, The ICAI University Press 2004

## **FOUNDATION COURSE**

### **COST ACCOUNTING - ELEMENTS OF COST**

Objective: To acquaint the student with the basic concept and tools used in cost accounting, components of cost their accounting and management control.

#### **SEMESTER - I**

#### **I. Cost – Concept and Terminology (15 marks)**

Cost Accountancy and Management Accountancy; Distinction between Cost Accountancy & Financial Accountancy; importance, advantages and limitations of cost accountancy system, costing as an aid to management.

Cost classification and Installation of costing systems; Activity based costing

#### **II. Elements of cost**

Material cost – Accounting and Control; Material purchase control – Procedure, type of purchases, purchase discount-calculation of material purchase, cost control (15 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 marks)

Material Issue Pricing Control – Various Methods of pricing Material accounting, Treatment of scrap, spoils defective material also obsolete material, inventory shortage, overages

(25 marks)

Practicals : Problems based on purchase pricing, cost sheet, EOQ, Stock Levels and Method of Issue Pricing only.

**III. Elements of cost: Labour Cost and Control**

**(30 marks)**

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 Groups Profit sharing of wages

Practical problems based on calculation of gross wages and net wages, individual incentives schemes and group bonus schemes, Labour cost per unit. (On labour turnover only theoretical study is required)

**SEMESTER – II**

**I. Elements of cost – Overhead Accounting and Control**

Meaning, classification, appropriation, allocation, apportionment, absorption, Method of absorption, administration overhead – Accounting and control

Miscellaneous items practical problems base on primary distribution summery. Secondary redistribution statement, overhead rate per unit and absorption of overhead

(40 marks)

II. Preparation of cost sheet taking into consideration all elements of cost - practical problems only (cost sheet, Estimated Cost sheet) (35 marks)

III. Reconciliation of Cost and Financial Profits: (25 marks)

**BOOKS RECOMMENDED:**

Bigg, W.W. Cost Accounting (USA PTH)

Shukla and Grewal : Cost Accounts (Delhi – S Chand)

Bhar B.K. Cost Accounting Method and Problem (Calcutta Academic Publisher)

Jain S.P. and Narang K.L. Cost Accounting (New Delhi – Kalayani)

Bloker and Weltmer: Cost Accounting

Prasad N.K. Cost Accounting – Principles and Practice

M.N. Arora - Cost Accounting Principles and Practice

S.P. Iyengar – Cost Accounting – Principles and Practice

**FOUNDATION COURSE - MARKETING – I**  
**SEMESTER - I**

**Objectives:**

- To develop an understanding of the basic concepts in marketing
- To enable students to know and understand the influence of marketing forces on their behaviour as consumers and help them to develop the necessary marketing skills

**I – MARKETING – AN INTRODUCTION (25 Marks)**

Meaning, definition of market, Classification of market, Definition of marketing, Selling v/s Marketing, Importance of marketing (society, firm, developed economy, Indian economy), Old v/s integrated concept, Characteristics of integrated concepts and its importance; Marketing functions (1) Exchange function (buying, selling) (2) Physical function (storage, transport) (3) Facilitating function (financing, risk bearing, standardization, market information(MIS), promotion); Meaning & Definition of marketing mix, Four variables of marketing mix, Definition of marketing management, Functions of marketing manager, Modern concepts in marketing (CRM, Rural marketing, Global marketing in brief)

**II – MARKETING ENVIRONMENT AND SEGMENTATION (20 Marks)**

Marketing environment (socio-economic forces, competition, technology, government policies, suppliers), Market segmentation meaning, Bases for market segmentation (geographic, demographic, socio-economic, psychographic, market conditions), Importance of market segmentation, Limits of market segmentation, Procedure for market segmentation (survey stage, analysis stage, profiling stage), Requirements for effective segmentation (accessibility, measurability, viability, intensity in competition) concept of niche marketing.

**III – CONSUMER BEHAVIOUR (30 Marks)**

Concept of Consumer behaviour, Buyer Behaviour and Consumption Behaviour, meaning and importance, Consumer behaviour and consumption behaviour, Consumer behaviour and buyer behaviour, Importance of the study of consumer behaviour, Stages of individual buying process (need recognition, product awareness, interest, evaluation and intention, purchase), post purchase – cognitive dissonance, participants in the buying process (initiator, influencer, decider, buyer, user), Economic factors determining consumer behaviour (personal income – disposable personal income, discretionary income, family income, income expectations of consumers, liquid assets, consumer credit, established living standards in brief), Sociological determinants (family, nuclear family, reference groups, opinion leaders, social class and caste, culture), Psychological determinants (learning – learning process – drive, cue, response, reinforcement – Maslow's Motivation theory), Organizational buying behaviour, Process (problem recognition, determination of quantity and quality characteristics, outline specification, search for suppliers, analysis of proposals, selection of suppliers, selection of an order routine, post purchase evaluation), Factors influencing purchase (organizational factors, psychological factors).

#### **IV – PRODUCT CLASSIFICATION & PLANNING**

**(25 Marks)**

Meaning and definition of product, Classification of goods 1. Durable and non-durable products, 2. Consumer goods – convenience, shopping, speciality 3. Industrial goods – raw materials, fabricated materials, component parts, installation, accessories Product planning definition, elements of product planning, Reasons for new product development, New product development process (idea generation, screening, business analysis, product development, test marketing, commercialization), Product Life Cycle (PLC), meaning, stages in PLC and its implication, Product simplification, Advantages, Product diversification, Various forms of diversification (diversification into related product line, into unrelated product line, product replacement)

### **SEMESTER II**

#### **I – BRANDING, BRAND POSITIONING, PACKAGING**

**(30 Marks)**

Meaning of brand and trade mark, Advantages and limitations of branding, Branding strategies (manufacturer's brand, distributor's brand, mixed brand), Selection of brand name, Brand strategies (multiple brand strategy, single brand product strategy, distributor's or private brand strategy, mixed brand strategy), Essentials of a good brand name, Concept of brand equity (brand valuation, brand loyalty, brand name, awareness brand perceived quality, brand association, other proprietary brand assets), BRAND POSITIONING meaning, Ways to position the brand (use situations, emphasizing tangible benefits, linking to users, head on competitive positioning, life style positioning, benefits offered), PACKAGING – Meaning and function (utilitarian, communication, profit), Packaging concept and consideration (market consideration, economic consideration, product consideration), Why changes occur in packaging, packaging policies (family, reuse, multiple, ecological packaging), labeling, meaning and importance.

#### **II – PRICING**

**(25 Marks)**

Meaning and role, Methods of price determination (cost based, demand based, cost-demand based, competition based, import price based – brief explanation), Pricing policies (Skimming pricing, Penetration pricing, pre-emptive pricing, extinction pricing, variable price policy, non-variable price policy, geographical price policies a) Point-of-origin policy b) freight absorption policy, Uniform delivered price, Zonal price, Base-point price policies – policies involving price differentials (discounts-trade, quantity and cash discount, rebate), Leader price policy, Psychological price policy, Concept of resale price maintenance.

#### **III – ADVERTISING & SALES PROMOTION**

**(20 Marks)**

Advertising meaning, Definition, Features, Objectives, Advertising v/s sales promotion, Advertising v/s publicity, Role of advertising, Limitations of advertising, Sales promotion nature and importance of sales promotion, its role in marketing management, major tools of sales promotion and sales promotion programme, Personal selling meaning and steps, Public relations meaning and tools

#### **IV – CHANNELS OF DISTRIBUTION**

**(25 Marks)**

Meaning, Definition of distribution channels, Role of distribution channels, Types of distribution channels (Integrated and Non-Integrated channels), Types of intermediaries (merchant intermediaries and agent intermediaries), Factors affecting choice of channel (Product factors, Company factors, environmental factors, financial factors), Factors influencing Choice of intermediary, Distribution channel policies (Intensive distribution policy, Selective distribution policy, Exclusive distribution policy), Compensation of intermediaries (Commission, trade discount, quantity discount).

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

Banerjee Mrityunjy, 'Essentials of Modern Marketing', Oxford & IBH

Diwan Parag, Agarwal L. N. 'Marketing Management', Vanity Books International, New Delhi.

Gandhi J. C., 'Marketing a Managerial Introduction', 1994, fifth reprint edition, Tata McGraw Hill

Kapur Kr. Sudarshan, 'Marketing Management Theory Process & Practice', S. K. Publishers, New Delhi.

Khotler Philip, Armstrong Gary, 'Principles of Marketing', 2005, Eleventh edition, Prentice-Hall of India Pvt. Ltd.

Kotabe Czinkota, 'Marketing Management', Second edition, Thomson South-Western – Vikas Publishing House.

Lancaster Geoff & Massingham Lester, 'Essentials of Marketing', The McGraw Hill.

Pillai R. S. N., Bagvathi, 'Modern Marketing Principles & Practices, 1991, Second edition, S. Chand & Co. Ltd., New Delhi.

Ramaswamy V. S., NamaKumari S., 'Marketing Management Planning, Implementation & Control', 1990, Second edition, MacMillan India Pvt. Ltd.

Saxena Rajan, 'Marketing Management', 1997, Tata McGraw Hill Publishing Company Ltd.

Sherlekar S. A., 'Marketing Management', 1981, Third edition, Himalaya Publishing House, Bombay.

Sontaki C. N., 'Marketing Mangement', 1999, Second edition, Kalyani Publishers, New Delhi.

Santon William, Etzel Micheal, Walker Bruce, 'Fundamentals of Marketing', McGraw Hill International.

Dr. Varshney R. L., Gupta S. L., 'Marketing Management an Indian Perspective', Sultan Chand & Sons, New Delhi.

Sontaki C. N., 'Marketing Mangement', 1991, Second edition, Kalyani Publishers, New Delhi.

Diwan Parag, Agarwal L. N. 'Marketing Management', 2001, Vanity Books International, New Delhi.

Pillai R. S. N., Bagvathi, 'Modern Marketing Principles & Practices, 1999, Second edition, S. Chand & Co. Ltd., New Delhi

## **ENGLISH**

### **COURSE OBJECTIVES**

The main objectives of this course are :

- a) To equip students with the important life skill of effective communication in the workplace
- b) To develop listening skills
- c) To enable students to read and comprehend complex texts
- d) To enable students to read and respond to questions with speed and accuracy thus training them for competitive exams
- e) To enable the students to speak correctly and intelligibly
- f) To help them write logical, coherent and persuasive prose.

### **LEARNING OUTCOMES**

#### **1. LISTENING SKILLS**

By the end of the academic year, the student should become a more active listener through practice in the following listening skills :

- i) listening with concentration
- ii) keeping an open mind while listening
- iii) projective and emphatic listening

#### **2. READING SKILLS**

By the end of Semester I, the learner should be able, in a seen or unseen text of an expository/descriptive/narrative nature, to

- a) Identify:
  - i) the main points
  - ii) relationships through lexical markers or cohesion devices
- b) Deduce the meaning of unfamiliar words
- c) Recognize text organization (e.g. sequence of tenses, sequence of ideas)
- d) Skim for gist and scan for specific information.
- e) Analyze, compare/distinguish, give illustrations and opinions

By the end of Semester II, the learner should be able to

- a) Provide or use alternatives/equivalent lexical terms in a given context
- b) Infer or interpret details in seen texts

- c) Evaluate ideas in a text
- d) Interpret texts by relating them to other material on a similar theme or to one's own experience/knowledge
- e) Understand and evaluate the following :
  - i) Character as revealed through action, events, expression of feeling
  - ii) Plot - through progression of events
  - iii) Setting - as seen through cultural background, people, and beliefs.

### 3. WRITING SKILLS

By the end of Semester I, the learner should be able to

- a) Express ideas coherently and accurately
- b) Acquire skill in expansion of ideas in a well-structured manner through practice exercises in paragraph writing.

By the end of Semester II, the learner should be able to

- a) Express and argue a point of view
- b) Condense ideas.
- c) Write in Formal and Informal styles.

### 4. SPEAKING SKILLS / SPOKEN ENGLISH

By the end of the Semester/Year, the learner should be able to:

- a) Speak with correct pronunciation, pause and emphasis.
- b) Describe a visual or an object
- c) Explain and give cause and effect
- d) Narrate an experience real or imaginary with descriptive detail and in sequence
- e) Take an active part in group discussions, express disagreement in appropriate language, elicit and show respect for the view of others.

### 5. EXAMINATION SKILLS

The learner will practice the following Examination skills:

- a) Recognize key performance words in a question that determine the nature of an answer
- b) Compose an answer keeping in view length and relationship between ideas as required by key question words
- c) Reviewing skills - editing an answer before submission
- d) Time Management in examinations

## SEMESTER - I

Recommended Text for Listening, Reading and Speaking Skills -

- A) 'Pygmalion' by George Bernard Shaw (Macmillan) 45 marks**  
**B) Grammar and Vocabulary 25 marks**

Teaching of Grammar and Vocabulary should be incorporated while teaching the skills of Speaking and Writing. The following aspects of Grammar and Vocabulary will be tested in the written Examination:

Subject - Verb agreement; Pronouns; Sentence structure; Prepositions; Articles; Synonyms; Antonyms; Voice; Phrasal verbs;

- C) Comprehension (Seen and Unseen Passages) 20 marks**  
**D) Paragraph Writing 10 marks**

## SEMESTER – II

**A. Selection of the world's best speeches: 30 marks**

1. Mark Anthony Urges Mourners to Vengeance over the Body of Julius Caesar
2. Jawaharlal Nehru delivers the Eulogy for Gandhi.
3. George Bernard Shaw salutes his friend Albert Einstein
4. Winston Churchill braces Britons to their task.
5. Lincoln, in his Second Inaugural, seeks to heal the Spiritual Wounds of War.
6. Chemist Louis Pasteur Praises the Rise of Scientific Education.
7. Language Maven William Safire Denounces the Telephone as the Subverter of Good English.

**B. Grammar and Vocabulary 25 marks**

Conventional and Idiomatic expressions in English; Reported Speech; Spotting errors; How to avoid errors; Punctuation; Spelling.

**C. Students be given practice in Persuasive writing in both Formal and Informal styles (Letters to the Editor, display ads, drafting of invitations, acceptance and refusals of invitations)**

Précis Writing **25 marks**

#### **D. Comprehension (Seen and Unseen Passages)**

**20 marks**

Recommended Text for Writing Skills –

'Everyone's Guide to Effective Writing' (3<sup>rd</sup> edition), by I. Jayakaran, (2M Publishing International, Chennai, India)

The texts are to be used as a Learning/Teaching aid for the development of the various communication skills. The text may be used by the teacher to test Spoken English. However, the spoken English Test should not be based entirely on the texts but should include other unseen components as well.

##### **1. LISTENING SKILLS**

Active listening skills must be taught in association with speaking and reading skills during both semesters.

##### **2. READING SKILL**

- a) Regular reading practice through the recommended text.
- b) Regular study of unseen passages in both prose and poetry by reputed writers. Students should be encouraged to read short novels like 'Animal Farm' - George Orwell, 'Lord of the Flies'-William Golding, 'The Diary of Anne Frank', A selection of poems written by poets from different countries and cultures etc.

##### **3. WRITING SKILLS**

- a) Students to acquire accuracy of expression through consistent written exercises in paragraph formation different kinds of writing: descriptive, narrative, expository, argumentative, persuasive, reflective.
- b) Students be trained in condensation of ideas through practice exercises in writing classified ads, slogans, précis of passages related to the business world, newspaper headlines.
- c) Students be given practice in Persuasive writing in both Formal and Informal styles (Letters to the Editor, display ads, drafting of invitations, acceptance and refusals of invitations)

##### **4. EXAMINATION SKILLS**

These are not for formal testing, but must be taught in relation to the text, comprehension passages and old question papers in any subject.

##### **5. SPOKEN ENGLISH / SPEAKING SKILLS**

- Pronunciation skills
- Conversation skills
- Presentation skills
- Discussion skills (Leading and Participating)
- Asking and Answering questions

- Request and explanations
- Persuasion and Negotiation
- Expressing of opinion
- Giving and Getting advice
- Group work

The test in Spoken English will require the student to communicate in English by responding orally under time conditions to a variety of printed and recorded information.

The teacher should make the students aware of the importance of acquiring proper speaking skills. Classroom situations should be created to encourage, facilitate and improve speaking skills among the students.

#### **Books for Reference :**

1. English for Competitive Exams - Bhatnagar & Bhargava
2. Objective English - Hari Mohan Prasad
3. A Practical English Grammar - Thomson & Martinet
4. Written Communication in English - Sarah Freeman
5. A University Grammar of English - Randolph Quirk & Sidney Greenbaum
6. How to write and speak better - Reader's Digest
7. The Right Word at the Right Time - Reader's Digest
8. Grammar - Frank Palmer
9. The English Language - David Crystal
10. Common Errors by Indian Students - Edward J. D'Lima
11. English Pronouncing Dictionary - Daniel Jones.
12. A Guide to effective communication and Business skills - David Robinson
13. Lesikar's Basic Business Communication - Lesikar, Pettit, Flatley

#### **References**

1. P C Tripathi and PN Reddy - Principles of Management, Tata McGraw-Hill
2. Teny Franklin - Principles of Management, All India Traveller Book Seller, Delhi
3. Brech EFL Frame work of Organisation (Longman Green)
4. Koontz and O'Donnell: Essentials of Management - (Tata McGraw Hills, Calcutta)

5. LM Prasad - Principles and Practice of Management (Sultan chand and Sons Delhi)
6. CB Gupta - Management Theory and Practice, Sultan Chand and Sons, New Delhi
7. Sherlekar and Sherlekar - Principles of Business Management with case problems Himalaya Publishing House, Mumbai
8. R Srinivasan and SA Chunawala - Management Principles and Practices, Himalaya Publishing House, Mumbai
9. Harold Koontz and Heinz Wehrich- Essentials of Management, Tata McGraw Hill Publishing Co Ltd, New Delhi
10. RN Singh - Management Thought and Thinkers (Sultan Chand)
11. George S Claude for History of Management Thought - Prentice Hall of India Ltd, New Delhi
12. William Newman and E Kinley Warren The Process of Management Concepts, behaviour and practice (Prentice Hall of India Pvt Ltd)
13. Massie J. L. Essentials of Management- Prentice Hall, Delhi

## **GEOGRAPHY OF RESOURCES**

### **SEMESTER I**

#### Objectives:

1. To provide an overview of resource geography and its interface with environment.
2. To provide an understanding of the existing reality of resources, utilization, depletion and sustainability.
3. To be aware of the spatial and structural dimensions of population.
4. To understand the primary, secondary and tertiary activities and their role in developmental aspects
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 provide physical and cultural aspects of Goa.
8. To introduce GIS, its basic elements and areas of application of GIS (to the students of Commerce) in Business studies.
9. To provide Geographic knowledge and information to the students of Commerce to prepare for the competitive exams.

Unit	Topic	Marks	Total
I	A) Introduction, Nature and scope of economic and commercial activities, Its inter-relationship with Geography and Environment, Basis of economic and commercial activities, principle of comparative territorial advantage (physical, economic and technological)		
	B) Resources: A conceptual background, classification, development and related problems - Resource conservation, its need and methods with special reference to natural vegetation, soil, water and mineral resources.	12	
	Study of World Resources	8	20
II	A) Human Resources : Meaning and importance, factor affecting the distribution, population growth and its implication on commercial activities, Migration, causes and effects, population and resource relationship		
	B) Natural resources :	15	
	i) Forests – Direct and Indirect uses, classification, comparative study of Tropical and Temperate forests and their commercial viability, status of forestry in India.		
	ii) Marine Resources – Fisheries, Factors affecting fisheries and Fish processing units, major fishing grounds, status of fisheries in India.	09	
	iii) Minerals – Exhaustible and inexhaustible minerals, Distribution and trade in Iron ore, Manganese and Bauxite.		
	iv) Energy Resources – Merits & Demerits and geographical distribution of coal, petroleum, hydro-electricity, nuclear and non-conventional energy resources. (Solar, Biomass, Wind, Tidal, Geothermal)	08	
		08	
		10	50
III	Resource Utilization		
	Agriculture: Factors affecting, types-subsistence and commercial, Plantation, horticulture, sericulture, poultry and dairy farming, status of agriculture in Indian economy.	20	
	Manufacturing : Location factors, distribution, problems and comparative study of	10	
	i) Iron and steel Industry (India and Germany)		30
	ii) Shipbuilding Industry (India and Japan)		

	iii) Electronic Industry (India and China)		
	iv) Cotton Textiles Industry (India and U.S.A)		

## SEMESTER II

### GEOGRAPHY OF TERTIARY ACTIVITIES & REGIONAL GEOGRAPHY OF GOA

Unit	Topic	Marks	Total
I	The study of locational analysis with special reference to : i) Theoretical frame work of Christaller's Central Place Theory. ii) Alfred Weber's Theory of Industrial Location. iii) A. Losch's theory of special marginal profitability iv)	10 06 04	20
II	Spatial study of commercial activities i) Transport – Geographic importance and world ocean routes with special reference to North Atlantic, Suez Canal, Panama Canal, South Atlantic and Cape route. ii) International Trade – Factors, Types, Patterns of Trade, Trade blocks – W.T.O., SAARC, ASEAN, EU, OPEC, External trade policies of India. iii) Locational Study of Wholesaling and Retailing. a) Wholesaling – Types, location of wholesaling in city, Relationship between wholesaling and C.B.D. location of wholesaling districts in cities. b) Retailing – Types, locational aspects of retailing - general & special accessibility. Consumer travel behaviour and retailing. iv) Trade policies : Evolution of daily market v) Tourism – Meaning and Definition, Types of tourism, factors favouring tourism, Tourism as an Industry, prospectus and consequences of tourism, present trends in world tourism.	06 15 09 10 10	50
III	A) G.I.S. (Geographical Information System) in Business Studies. Introduction to G.I.S. and its application in land use planning and		

	service centers. Satellite imageries and its relevance in resource planning and development.	10	10
IV	Regional study of Goa. A) Physical background – location, Physiography, Rivers, Climate, Forests and Soils. B) Study of Goa's economy, Agriculture, Mining, Fishing, Manufacturing Industries, Tourism, Transport and Trade.	10 10	20

Books for study and reference

BOOK NAME	AUTHOR
Geography of Resource	R. N. Tikka
Geography of Resource	B. S. Negi
Economic Geography	Roger & Hodder
Commercial Geography	P. G. Sindhe
Economic Geography	Roy Prathwish Mukharjee
Resource Geography	Majid Husain
Economic Geography	Jones & Darkenwald
Economic Geography	Hartshorn & Alexander
Economic & Commercial Geography	T. C. Sharma & O. Coutinho
Commercial Geography	Nimkar Suresh & Choudhari
Economic Geography	S. K. Sadhukhan
Economic & Commercial Geography	B. S. Negi
Commercial Geography	M. H. Ajawani
Fish Curry and Rice	Alvares Claude
Goa	Richard J. M.
Goa : Images & Perceptions	Pinto Celsa
Goa : The Rome of the Orient	Mowli V. C. & Rao V. J. N.
Concepts & Mis-Concepts	Angle Prabhakar
The Rome of the Orient	Mowli V. C. & Rao V. J. N.
An Economic Update	Angle Prabhakar S.
Major Crops of Goa	Fernandes Olavio & Kakode
Nest & Wins Guide to Goa	Agarwala A. P
Legends of Goa	Esa Mario Cabral
Essay on Goan Culture	Newman Robert S.
In to the Main Steam	Saksena R. N.
Society in Goa	Phal S. R.
Techno Economic Survey of Goa	National Council of Applied Economics
Directory	GCCI
Regional Plan of Goa	Govt. of Goa
Census Reports (Goa)	Govt. of Goa
Statistical Pocket Book	Govt. Press of Goa
Gazetteer – Goa	V. T. Gune
Geographic Information Systems : Principles and Application	Maquire D. J. M. F. Goodchild, D. W. Rhind
Introductory reading in Geographic Information Systems.	Peuquet D. J. D. F. Marble

## **SECOND YEAR B.COM**

### **BUSINESS FINANCE**

#### **SEMESTER – III**

##### **Unit I: Nature and Objectives of Business Finance**

(20 Marks)

Definition of business finance- business finance v/s corporate finance, meaning and principles, financial plan essentials of good financial plan, role of business finance in organization, type of financial plan, steps in financial planning, requirements of financial plan, significance of financial planning

##### **Unit II: Capitalisation**

(20 Marks)

Meaning; Theories of capitalization, overcapitalization, under capitalization meaning, causes, effects and remedies, balanced capitalization, Cost v/s earnings theory

##### **Unit III: Capital Structure**

(20 Marks)

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

##### **Unit IV: Classification Of Capital**

(20 Marks)

Classification of capital, fixed and working capital and its requirement, factors determining capital requirement, fixed capital – factors determining fixed capital – Working capital – meaning and its significance types of working capital Factors determining working capital

##### **Unit V: Specialised Financial Institutions**

(20 Marks)

Financial Institutions: Industrial Development Bank of India (IDBI) – Meaning and functions; Industrial Finance Corporation of India (IFCI) – Meaning and functions; UTI and LIC – Meaning and functions; EDC – Meaning and functions; Changing role of financial institutions

#### **SEMESTER – IV**

##### **Unit I: Short Term Sources**

(25 Marks)

Sources of finance according to various form of organization – Factors influencing source of finance of an organization; Short term source of finance – Trade Credit – Meaning, merits and demerits; Bank credit – Meaning, merits and demerits; Factoring – Meaning, merits and demerits; Customer advance, installment credit – Meaning, merits and demerits; Emerging short term sources – Commercial paper, Certificates of deposits (only concepts)

##### **Unit II – Long Term Sources**

(30 Marks)

Issue of equity shares, preference share and Debentures – meaning, advantages and disadvantage (towards company as source of finance); Public deposits – Meaning Advantage and disadvantages (towards company as source of finance)

Self financing – Meaning, advantages and disadvantages (towards company source of finance, Indigenous Bankers, Venture capital – Meaning and advantages, Foreign capital – Need, Importance, advantages and disadvantages, Types – FDI, Joint venture and collaborations, Lease finance, meaning, types, lease v/s hire purchase, advantages, disadvantages

**Unit III: Capital Market**

(25 Marks)

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

**Unit IV: Methods of Marketing of Securities**

(20 Marks)

Meaning and advantages methods; Underwriting of shares – meaning, type and advantages

Mutual Fund – meaning and types of mutual fund schemes – open ended, close ended, income schemes, income and growth schemes, growth Schemes, tax saving schemes (only concepts); Merchant banking – meaning and functions; Issue house – meaning and functions; Role of SEBI

**REFERENCES:**

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

**FINANCIAL ACCOUNTING**

**SEMESTER III**

**FINANCIAL ACCOUNTING - III**

**I. Introduction to Costing (Elements of costing) (only theory)**

**10 Marks**

Various terms (terminology), cost costing, cost accounting, definition, evolution of cost accounting, objectives, advantages and disadvantage of cost accounting, cost unit, cost centre, distinction between cost accounting and financial accounting.

Classification of cost (element wise – in detail)

**II. Methods of costing (Theory & Problems)****40 Marks**

Unit costing; Job order costing – to include tenders and quotations; Process costing – excluding equivalent production, joint products and by-products but inclusive of inter-process profits; Contract Costing – with reference to AS 7, contract account for one year, more than one year and contract account with balance sheet (estimated contracts and escalation clause for theory only); Operating costing – only transport operators for theory & problems and others for theory; Batch costing (theory), operation costing (theory)

**III. Reconciliation of Costing profit with Financial profit:****15 Marks**

Meaning, need, causes and problems

**IV. Techniques of Costing (only theory)****15 Marks**

Marginal costing (elementary problems of 4-5 marks only on Break Even Point and PV Ratio including preparation of BEP chart); Standard costing; Budgetary control

**Reference Books:**

1. Jawahar Lal: Cost Accounting, Tata McGraw-Hill, New Delhi
2. Ravi Kishore: Advanced Cost Accounting, Taxmann Allied Services Pvt. Ltd. New Delhi
3. B.S. Khanna, I.M. Pandey: Practical Costing, S. Chand & Co New Delhi
4. S.P. Iyengar: Cost Accounting, S. Chand & Co New Delhi
5. M.Y. Khan & P.K. Jain: Theory & Problem of Management & Cost Accounting, Tata McGraw-Hill, New Delhi
6. B.M Lal Nigam & J.C. Jain: Cost Accounting Principles & Practice, Prentice-Hall of India New Delhi
7. Bharatosh Banerjee: Cost Accounting, The World Press Pvt. Ltd. Calcutta
8. S.P. Jain & Narang: Advanced Cost Accounting, Kalyani Publishers, New Delhi
9. Ashish Bhattacharya: Principles & Practice of Cost Accounting, Wheeler, New Delhi.
10. Bhagwan S. Khanna: Advanced Practical Cost Accounting, S. Chand & Co. New Delhi

**SEMESTER IV****FINANCIAL ACCOUNTING - IV****I. Company Final Accounts****30 Marks**

Problems on T-Format only as per schedule VI of the Companies Act, Problems to exclude adjustments on redemption of shares and debentures, VAT, income tax and managerial remuneration

**II. Financial Statement Analysis & Interpretation:****30 Marks**

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

**III. Financial Statement Analysis & Interpretation**

**20 Marks**

Ratio analysis – Revenue statement ratios, Balance Sheet ratios and Combined ratios (including Earnings per share and Price Earning Ratio)

**IV. Financial Statement Analysis & Interpretation**

**20 Marks**

Cash flow statement (New Format as per indirect method & As 3); Fund flow statement

**BUSINESS ECONOMICS - III**

**SEMESTER III – INDIAN FINANCIAL SYSTEM**

**I. Introduction & Indian Money Market**

**(20 marks)**

Meaning and structure of a financial system; Structure of the Indian financial system; Indian Money Market – meaning, features, components, participants, instruments, functions, working & limitations

**II. Banking**

**(30 marks)**

Types of banks; Commercial banks – classification, functions, credit creation; Post-liberalization developments in Indian commercial banking; Reserve Bank of India – functions; Concepts of money supply (money & near money); Monetary policy of RBI – objectives & instruments, current monetary policy

**III. Indian Capital Market**

**(30 marks)**

Meaning, features, components, participants, instruments, functions, working & limitations; Role of SEBI

**IV. Non-Banking Financial Institutions**

**(20 marks)**

*Non-banking financial intermediaries* – insurance companies, mutual funds, pension funds, provident funds, post office small savings

*Non- intermediaries* – leasing companies, hire purchase finance companies, venture capital, factoring companies, credit rating agencies

**SEMESTER IV**

**INDIAN FISCAL SYSTEM**

**I. Public Revenue**

**(25 marks)**

Sources of govt. revenue (Centre & States – tax & non-tax); Canons of taxation; Types of taxes – direct & indirect; Features of the Indian Tax System; Tax reforms in the post-1991 period (after Chelliah Committee)

## **II. Public Expenditure**

**(25 marks)**

Objectives of public expenditure; Canons of public expenditure; Classification of public expenditure; Major heads of govt. expenditure (Centre & States); Trends in Public Expenditure; Public Expenditure reforms in the post-1991 period

## **III. Public Debt**

**(20 marks)**

Concept; Types of public debt (Internal & External); Composition (Central & States); Role of Public debt in economic development; Trends in public debt; Burden of debt; Debt redemption; Debt Servicing

## **IV. Budget & Fiscal Policy**

**(30 marks)**

Meaning & objectives of fiscal policy (developing vs. developed countries); Budget – meaning, types (balanced & unbalanced); Structure (Anatomy) of Central & State budgets; Concepts of deficit; Impact of the budget on the economy (with special emphasis on impact of deficits); Major provisions of Fiscal Responsibility & Budget Management Act

## **REFERENCES**

1. Indian Economy: Dutt & Sundaram, S. Chand & Company.
2. Financial System in India: Ghonasgi & Malati Anagol, Himalaya Publishing House.
3. Financial Administration in India: K. N. Baisya, Himalaya Publishing House.
4. Management of Indian Financial Institutions: R. M. Srivastava, Himalaya.
5. Indian Financial System: M.Y. Khan, Vikas Publishing House.
6. Indian Economy: A.N. Aggrawal, Vikas Publishing House.
7. Indian Economy: I.C. Dhingra, S. Chand & Company.
8. The Economy of India: Balasubramanyam, UBSPD.
9. Money, Banking, Trade & Finance: Kulkarni & Kalkundrikar, S. Chand & Company.
10. Bank Finance for Rural Development: Naidu, Ashish Publishing House.
11. Modern Economic Thought: Edited by Sidney Weintraub, Blackwell, Oxford.
12. A Text Book of Economic Theory: Stonier & Hague, Longman Group Ltd; London.
13. Reports of Various Committees on Indian Tax Reforms.
14. Union Budget & Goa State Budget.

## **JOURNALS**

Economic & Political Weekly

Reserve Bank of India Bulletin

CMIE Reports

## **BUSINESS LAWS**

- The object of the course is to provide a brief idea of the framework of some business laws in India.
- Students are expected to study the changes made in these laws from time to time.
- Students are not expected to study case laws

### **BUSINESS LAWS – I**

#### **SEMESTER III**

#### **I. Indian Contract Act, 1872**

**(40 Marks)**

1. Definition of contract, agreement, proposal, acceptance, void agreement, voidable contract and consideration
2. 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, obligation of parties to perform contract and remedies for breach of contract
3. 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, contract of agency, modes of creation of agency, extent of agents authority and termination of agency.

#### **II. Indian Partnership Act, 1932**

**(20 marks)**

1. Definition of business, partnership, its characteristics, modes of determining existence of partnership and types of partnership.
2. Rights, duties and liabilities of partners, property of the firm, relation partners to the third parties which includes implied authority for the acts 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.
3. 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, registration of a firm and effects of non-registration.

**III. Arbitration and Conciliation Act, 1996**

**(20 Marks)**

1. Meaning of arbitration, how arbitration, duties of arbitrator, interim measures by court and administrative assistance.
2. Meaning of Arbitral agreement is made, who can refer to arbitration, duties of arbitrator, interim measures by court and administrative assistance.
3. Meaning of conciliation, its application, procedure for commencement of proceedings, appointment and procedure followed by conciliation, role of conciliator, restriction on conciliator, termination of conciliation proceedings and status of settlement by conciliator.

**BUSINESS LAWS – II**

**SEMESTER IV**

**I. The Negotiable Instruments Act, 1881**

**(30 Marks)**

1. 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 of negotiable instrument holder, holder in due course, inland and foreign instrument
2. Modes and manner of negotiation of instruments, effect of negotiation, meaning of endorsement, its essentials effects and kinds of endorsement
3. Meaning of presentment for acceptance, presentment for payments and the rules of presentment for acceptance and rules of presentment for payment, offence of dishonour of cheque.

**II. The Foreign Exchange Management Act, 1999**

**(30 Marks)**

1. Definition capital account transaction, current account transaction and the rules thereof regarding prohibition on drawal of foreign exchange with reference to prior approval of Government of India and prior approval of Reserve Bank of India, foreign exchange, foreign security, person, person resident in India.
2. Restrictions on dealings in foreign exchange, holding of foreign exchange, capital account transactions, export of goods and services, realization and repatriation of foreign exchange, exemption from realization and repatriation of foreign exchange.
3. Provision relating to authorized person, contravention and penalties, appointment, procedure and power of adjudicating authority, Directorate of enforcement and its powers.

### **III. Laws Relating to Intellectual Property Rights**

**(40 marks)**

1. Meaning of intellectual property, what is intellectual property right, forms of intellectual property rights, what is patent, invention, term of patent, who can apply for patent, what can be patented, what are not invention, sealing of patents Rights of patent holder, condition of patent, working of patent and compulsory licensing, Exclusive Marketing Rights, infringement of patents and remedies, offences.
2. Meaning of designs, nature of designs, registration of design, copyright in designs, piracy of registered designs, term of design, legal proceedings, nature of copyright, works in which copyright exists, rights of owner of a copyright, assignment of copyright, rights of broadcasting organization, performer's right, infringement of copyright, civil and criminal remedies.
3. Meaning of trade mark, what can be registered as a trade mark, prohibition of registration of trade mark, deceptively similar mark, collective mark, procedure for registration of trademark, infringement of trade mark, offences and penalties.

#### **Suggested Books:**

1. Bulchandani K.R.: Business Law for Management, Himalaya Publishing House, Mumbai
2. Singh Avtar: Principles of Mercantile Law, Eastern Book Company
3. Kucchal M.C.: Business Law, Vikas Publishing House, New Delhi
4. Taxmann's FEMA: Taxmann Publication Pvt Ltd, New Delhi
5. P. Narayanan: Intellectual Property Law, Eastern Law House, Kolkata
6. N.R. Subbaram: What everyone should know about Patents, Pharma Book Syndicate, Ansaya Bhavan, Hyderabad 500 095
7. B. L. Wadehra: Law relating to Patents, Trade Marks, Copyrights, Designs and Geographical Indication Act
8. Khergamwala J. S.: The Negotiable Instruments Act, N.M. Tripathi Pvt. Ltd, Mumbai

### **STATISTICAL TECHNIQUES**

#### **SEMESTER – III**

#### **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 students opting for professional and academic courses where statistics is a part of the curriculum.

#### **I. INTRODUCTION:**

**(4 marks)**

Meaning and definition of Statistics – Function, Scope and Limitations of statistics

Basic Statistical Concepts – Population, Sample, Variable, Attribute, Parameter and Statistic

**II. COLLECTION OF DATA: (8 marks)**  
Types of Data – Primary Data and Secondary Data – Sources, Methods of Collecting Primary Data, Classification – Univariate and Bivariate frequency distribution.

**III. GRAPHS AND DIAGRAMS (12 Marks)**  
Histogram, Frequency polygon, Frequency curve and Ogives, Simple Bar, Multiple and sub-divided bar, Pie diagrams.

**IV. SUMMARISATION MEASURES: (40 marks)**  
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 – Pearson's and Bowley's measure of skewness and coefficient of skewness  
Notion of Kurtosis

**V. INDEX NUMBERS: (18 marks)**  
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 Fisher'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)**  
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)

**SEMESTER IV**

**I. CORRELATION AND REGRESSION ANALYSIS: (30 marks)**  
Meaning, types of correlation, Methods of studying correlation, scatter diagrams, Karl Person's coefficient of correlation and Spearman's rank coefficient of correlation, Properties of Karl Pearson's coefficient of Correlation, Linear regression – Meaning, Regression lines and regression coefficients

- II. **ELEMENTS OF PROBABILITY:** (14 marks)  
 Random experiments and events, definition of probability, conditional Probability, Addition and Multiplication Theorems (with proof)  
 Mathematical Expectation
- III. **THEORETICAL DISTRIBUTION:** (18 marks)  
 Random Variable, Binomial, Poisson and Normal Distribution (with Properties)
- IV. **METHODS OF SAMPLING:** (4 marks)  
 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:** (16 marks)  
 Sampling distribution, Standard error, Procedure of testing a hypothesis, Null and Alternative hypothesis, Type I and Type II Errors; Critical region and level of significance; Tests of significance for large samples, sample mean and sample proportion – confidence limits, population mean and Population Proportion
- VI. **STATISTICAL QUALITY CONTROL:** (18 marks)  
 Meaning and Utility, Control charts for X, R, P and C

**SUGGESTED REFERENCES:**

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

**BUSINESS COMMUNICATION**

**(Alternative to Business Environment)**

**SEMESTER – III**

**Objective:** To develop the ability to write and speak English effectively in business-related situations.

**A. (FOR WRITTEN ASSESSMENT) 100 Marks**

**1. THEORY OF COMMUNICATION 20 Marks**

Defining Communication; the Communication Process; Barriers to Communication; Non-Verbal Communication; Good Listening

**2. PUBLIC SPEAKING****20 Marks**

Preparation; Developing Material; Opening a Talk; Closing a Talk; Using Visual Aids; Using Notes; Practicing and Delivering a Talk; Drafting Frequently made speeches such as Welcome; Introducing a Speaker; A Short Talk; A Vote of Thanks.

**3. TALKING ON THE TELEPHONE****15 Marks**

Telephone Problems; Basic Telephone Rules - Being brief, courteous, resourceful, positive; Speaking – slowly & clearly; Making a Call – Preparation, Calling, follow-up; Gathering Information by Telephone; What to do before and during such calls; Answering the Telephone; Taking messages; Dealing with answering machines; Using Mobile Phones.

**4. INTERVIEWING****10 Marks**

Types of Interviews; Candidate's Preparation for a Job Interview; Planning and Conducting a Job Interview

**5. GROUP COMMUNICATION AND MEETING****20 Marks**

Groups; Their advantages and disadvantages; Chairing Meetings; Conducting Very Formal Meetings: Parliamentary procedure; Decision Taking Methods; Duties of the Secretary; Responsibility of Members; Drafting Notice and Agenda; Resolutions and Minutes of Meetings

**6. PUBLIC RELATIONS****15 Marks**

The Need and Importance of P.R; Various forms of Internal and External P.R.: Press Relations: Press Conferences, Opinion Polls and Surveys; House Journals; Fact Sheets; Web Pages; Open Houses; Fairs and Exhibitions; Bulletin Boards; Get-Togethers; Community Programmes; Suggestion Schemes.

**SEMESTER – IV****A. (FOR WRITTEN ASSESSMENT)****100 Marks****1. WRITTEN COMMUNICATION****15 Marks**

The Need and Importance of Writing; Principles of Commercial Correspondence: Clarity, Conciseness, Correctness, Courtesy; Language in Business Correspondence: Avoiding Commercial English and business jargon; Using correct spelling; grammar; punctuation.

**2. REPORT WRITING****10 Marks**

What is a report, types, essentials of a good report; Structure of a report - Introduction – terms of reference, objectives, methods; Body - findings and conclusion; Final-Conclusion; recommendations (if requested); appendices (if required); Reports in letter/memo format like progress reports; Longer Formal Reports.

**3. LETTER WRITING BASIC****05 Marks**

Layouts: Block; indented semi-block; modified block; hanging indentions; demi-official; N.O.M.A. format; Parts of a letter; Appearance of the Letter

4. **PERSONAL LETTERS** **10 Marks**  
Applications and Resumes; References and Testimonials; Appointment and Promotion; Office circulars; Notices; Office orders, Office memos/notes; Resignation
5. **PURCHASE, CREDIT & SALES LETTERS** **15 Marks**  
Inquiries and Quotations; Orders and Replies; Complaints and Follow-up; Credit letters and Collection letters; Sales letters; Circulars; Forms
6. **COURTESY LETTERS AND REPRESENTATIONS** **15 Marks**  
Invitations; Letters of Congratulation and Appreciation; Condolence letters; Thank You Letters; Representations
7. **MEDIA RELATED WRITING** **10 Marks**  
Press Releases; Articles for the Press; Advertisements; Tender Notices
8. **WRITING FOR ELECTRONIC MEDIA** **10 Marks**  
E-mail and Netiquette; S.M.S. in Business Situations; Fax Messages
9. **USING VISUAL AIDS** **10 Marks**  
Black and White boards; Flip Charts; Overhead Projectors; L.C.D. Projectors; Graphical Representations

#### **References**

1. Rhoda A. Doctor & Aspi Doctor: Principles and Practice of Business Communication, Shet Publishers, Mumbai
- 3 Urmila Rai: Business Communication, Himalaya Publishing House Mumbai
- 3 Dr. C.S. Rajendu: Communication, Himalaya Publishing House Mumbai
- 4 Geoffrey Moss: Persuasive Presentation, Vikas Publishing House Pvt. Ltd.
- 5 Rudolph F. Verderlacher / Katheleen S. Verderlacher: Effective Speaking, Thomson
- 6 Dale Carnegie: Public Speaking and Influencing Men in Business, D.B. Taraporevala Sons & Co. Pvt Ltd.

### **BUSINESS ENVIRONMENT** **(Alternative to Business Communication)**

#### **OBJECTIVES**

The basic objective of this course is to apprise the commerce students to different aspects of environment at practical level. Change is permanent in business today. The course content is designed to incorporate the recent developments in the emerging knowledge society and to focus on inclusive economic growth in the 21<sup>st</sup> Century.

### **SEMESTER III**

#### **I BUSINESS & ITS ENVIRONMENT**

(Marks: 16)

Definition, scope and nature of Business - Characteristics of today's Business -Objectives of Business - Environment of Business - Internal & External Environment

#### **II SOCIO –CULTURAL ENVIRONMENT**

(Marks: 16)

Nature of Culture - Impact of Culture on Business & vice-versa - Interest Groups & their impact on Business - National Policy on Education & Human Resource Development in India - Business Ethics - Social Responsibility of Business

#### **III NATURAL, DEMOGRAPHIC, TECHNOLOGICAL & GLOBAL ENVIRONMENT**

(Marks: 16)

Nature & Impact of Physical & Demographic Environment - Sustainable Development & Environmental Protection - Global Environment Concerns - Features, Impact & Management of Technology - Need for appropriate Technology - Impact of Information & Communication Technology (ICT) on Business - Impact of War, Terrorism, HIV/AIDS, International Economic Institutions (WTO, WB, IMF) on Business

#### **IV ECONOMIC ENVIRONMENT**

(Marks: 28)

Nature of Economic Environment - Political Ideas behind Economics Systems -Capitalist, Socialist & Mixed Economy - Profile of Indian Economy – Strengths and Weaknesses - Economic Planning in India - Balanced Regional Development -Public Sector in India - Small Scale and Cottage Industries in India - Privatisation in India

#### **V CONSTITUTION OF INDIA**

(Marks: 24)

The Preamble - The Fundamental Rights - The Directive Principles of the State Policy - Fiscal Federalism in India - Parliament of India - Judiciary in India - Civil Service in India

### **SEMESTER IV**

#### **VI LEGAL ENVIRONMENT**

(Marks: 24)

Industrial Policy & Reforms in India - Competition Act, 2002 - FEMA, 1999 - Fiscal & Monetary Policy in India - Trade Policy & Trade Liberalisation in India - Price & Distribution Controls - Environmental Laws in India (The Air Act -1981, The Water Act -1974, The Environment Protection Act -1986, The Public Liability Insurance Act- 1991) - Consumer Protection Act, 1986 (The Consumer Disputes Redressal Agencies – its Working, Set-up, Organisational Structure and Administration) - Right to Information Act 2005 (Importance & Objectives of the Act; proactive disclosure of information by public authorities; indexing and cataloguing of records; appointment of PIOs; constitution, power & autonomy of Information Commission under the Act)

## **VII GLOBALISATION**

(Marks: 24)

Definition, Meaning & Significance of Globalisation - Features of Current Globalisation - Essential Conditions for Globalisation - Market Entry Strategies for Globalisation - Pros & Cons of Globalisation - Globalisation & Indian Industry -International Standards for Business, Government & Society (ISO Certification)

## **VIII FOREIGN INVESTMENT, MULTINATIONALS & WTO REGIME** (Marks: 24)

Need for Foreign Investment - Forms of Foreign Investment - Factors affecting foreign Investment in India - Foreign investment in India - Definition, Meaning, Importance & Domination of MNCs; Merits & Demerits of MNCs - MNCs in India -Technology Transfers - Structure, Functions & Working of WTO - Implications of GATS for India

### **APPLIED COMPONENT**

#### **SEMESTER – III**

#### **ACCOUNTING - III**

#### **Unit I : Underwriting of Shares and Debentures** (20 marks)

Meaning, types of underwritings, calculation of liability of Underwriter – Full underwriting – Partial underwriting – Sole underwriters – Joint underwriters – underwriting commission – Journal entries, Ledger Accounts and Balance Sheet

#### **Unit II: Hotel Accounting** (20 marks)

Concept, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (under T format)

#### **Unit III: Farm Accounting** (20 marks)

Concept, Objectives; Special features of farm accounting, Separate account and columnar form Final Accounts

#### **Unit IV: Investment Accounting** (20 marks)

Ex-interest/dividend; Cum-interest/Dividend transaction, Brokerage and other expenses, purchase and sale of investment, Bonus shares and right shares, Valuation of investment, D-mat and Trading Account (for theory)

#### **Unit V: Insolvency Accounts** (20 marks)

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).

## SEMESTER IV

### E-ACCOUNTING

#### Unit I: E-Commerce

**a) Introduction**

**(10 marks)**

Evolution of the internet, Development and growth of internet, Concept, Perspectives of e-commerce, Emergence of e-commerce, Advantages and disadvantages of e-commerce, e-transition challenges for Indian Corporate – Internal resisting issues – External driving factors – Doubts and difficulties.

**b) e-marketing**

**(10 marks)**

Online marketing, e-advertising, e-branding, Marketing strategies.

**c) e-payment systems**

**(10 Marks)**

Digital payment requirements, online payment categories, classification of new payment systems – properties of e-cash, cheque payment systems on the internet (e-cheque), Risk and e-payment systems

**d) e-customer Relationship Management**

**(10 marks)**

CRM, Typical business touch-points, the customer retention goal, Managing customer value orientation and life cycle

**e) e-supply Chain Management**

**(10 marks)**

e-SCM, the pay off, seven ways to reduce inventory, e-SCM provides “Real Time” benefits, e-SCM the strategic advantage

**f) Mobile Commerce: (m-com)**

**(20 marks)**

Growth of m-com., Wireless, applications, Short Message Service (SMS) & other service, advantages, disadvantages and problems of mobile

#### Unit II: E-Accounting

**(30 Marks)**

Tally

Material Management System

#### Reference Books

1. E-NIIT: Basics of Commerce, Prentice Hall of India Pvt. Ltd.
2. Vasudeva: E-Marketing, Commonwealth Publishers, New Delhi
3. C. S. Rayudu: E-Commerce, Himalaya Publishing House, Mumbai
4. Kamlesh N. Agarwal, Amit Jal, Deeksha Agarwal: Business on the Net, Macmillan India Ltd., New Delhi
5. P.T. Joseph: E-Commerce, Prentice – Hall of India Pvt. Ltd., New Delhi.

## APPLIED COMPONENT - ADVERTISING

### SEMESTER - III

#### **Unit I: Introduction**

(30 Marks)

Advertising – Meaning & definition, Benefits and limitations of advertising (in brief)

Advertising Media – meaning & types (in brief), Advertising ethics and social responsibility, Advertising and consumer protection

Integrated Marketing Communication – Meaning only

Factors influencing growth and future of advertising industry in India

#### **Unit II: Creativity in Advertising**

(20 Marks)

Creativity – Meaning, role of creativity in advertising, the creative visualization process / steps – the creative pyramid. AIDA process

#### **Unit III: Consumer and Advertising**

(20 Marks)

Consumer – Types of consumer – Buying motives – meaning and types.

Advertising Appeals – meaning and types. Selling points

#### **Unit IV: Fundamental Tasks in Advertising**

(30 Marks)

a. Research as a tool for effective advertising; Meaning of advertising research, marketing research, product research, media research and consumers research;

Importance of research (in general) in advertising

b. Allocating Funds; Advertising Budget – meaning & methods (in brief), Factors influencing allocation of funds for advertising.

c. Media Planning and Media Scheduling – Meaning & importance

### SEMESTER IV

#### **Unit I: Visuals, Signs & Symbols In Advertising**

(20 Marks)

Visuals – meaning, Types – Signs & Symbols – Meaning of signs – Symbols verbal and non-verbal

#### **Unit II: Layout & Copywriting**

(25 Marks)

Layout – Meaning, elements of an ad in brief – Principles of effective layout.

Copy writing, Types of copy

Copywriting – Meaning, Principles for effective copywriting for posters, print, radio and television.

**Unit III: Advertising Effectiveness**

(25 Marks)

Meaning & Importance, Measuring effectiveness; Pre-testing and Post-testing methods

**Unit IV: Advertising Agency**

(30 Marks)

Meaning – function, Factors influencing the choice of an ad agency – Client – Agency Relationship, Principles – Client Turnover – Meaning & reasons,

Advertising Agency compensation

**LIST OF RECOMMENDED BOOKS:**

1. Advertising – William Arens, Tata McGraw Hill, New Delhi
2. Advertising – N.G. Kale and M. Ahmed, Vipul Prakashan, Mumbai
3. Advertising – By Kale and Sablak

**APPLIED COMPONENT - DISTRIBUTION AND RETAIL MANAGEMENT**

**SEMESTER – III**

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

**Unit I: Introduction**

(25 Marks)

Retail – Meaning and definition; factors responsible for growth; Functions/role of a retailer - Characteristics of a retailer; Retail theories a) cyclical theories b) Evolutionary theories; Retail Life Cycle – Meaning and Stages; Trends in Retail Industry; Retail Industry in India with special reference to FDI

**Unit II : Retail Formats and Types of Retail Stores**

(25 Marks)

Evolution of Retail Formats; 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**

(20 Marks)

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**

(30 Marks)

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

**SEMESTER IV**

**Unit I: Major Retail Decisions**

(25 Marks)

- a) Product Decision – 1. Types of Goods 2. Life Cycle of Goods and 3. Quality Product enhancement through services. Product mix – Meaning – product depth and width (meaning only).
- b) Pricing decisions – Price v/s value – Meaning, Pricing policies for retailing
- c) Communication Decisions – Personal and Impersonal Communications.

**Unit II: Understanding the Retail Consumer**

(25 Marks)

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**

(30 Marks)

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, Concept of CRM Customer Loyalty Programs – Meaning and essential features

#### **Unit IV Supply Chain Management**

(20 Marks)

Concept of Supply chain management – Evolution of Supply Chain Management- Need for Supply Chain Management – Retail logistics – Push logistics v/s pull logistics

#### **List of Books recommended:**

1. Swapna Pradhan: Retail Management – Text and Cases, Tata McGraw Hill New Delhi
2. Michael Levy and Barton A Weiz: Retailing Management – Tata McGraw Hill (5<sup>th</sup> Edition), New Delhi
3. David Gilbert: Retail Marketing Management, Pearson Education (Singapore) Ltd., Indian Branch, New Delhi
4. George H. Lucas, Robert Bush, Larry Gresham: Retailing, All India Publishers Chennai

### **APPLIED COMPONENT - RURAL MARKETING**

#### **SEMESTER III**

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

#### **I. Introduction**

(25 marks)

Meaning of the terms rural market and rural marketing; Rural Market – Profile; tapping the rural market; Need to identify the potential of rural market; Factors leading to growth of rural markets; Distinction between rural and urban markets

#### **II. Market Environment and segmentation for Rural Markets**

(20 Marks)

Rural Marketing Environment – Meaning and components, emerging trends in rural marketing environment; Market segmentation – Meaning and bases – geographical, demographic, socio cultural, economic, behavioral

#### **III. Rural Consumer and Demand**

(15 Marks)

Profile of rural consumer; Rural Consumer Demand

#### **IV. Rural Marketing – Problems and Opportunities**

(25 Marks)

Problems of Rural marketing; Measures to overcome problems in marketing, strategies to optimize rural marketing opportunities; Institutional mechanism for promoting rural markets - Role of Government, Co-operative societies, Pvt. Sector, SHG & AGMARK

## **V. Rural credit – Indigenous Bankers**

(15 Marks)

Micro finance institutions, Co-op. credit institutions, Banks – Private and Public

### **SEMESTER IV**

#### **I. Marketing distribution in Rural Markets**

(25 Marks)

Physical distribution management in Rural Markets – problem in distribution (transportation and storage); Typical Marketing channels in rural markets; Emerging channels of distribution, e-distribution, Role of Wholesalers and retailers; Problems in channels of distribution

#### **Unit II: Marketing communication in rural markets**

(25 Marks)

Constraints in Marketing communication in rural areas; Media mix for rural market – Formal and informal media

#### **Unit III: Developing salesforce for rural markets**

(15 Marks)

Role of a sales person; Qualities of successful rural salesman

#### **Unit IV: Agricultural Marketing**

(35 Marks)

Agricultural marketing – meaning and definition; Essentials of Agricultural marketing

Marketing of agricultural goods v/s manufactured goods; Role of agricultural marketing in economic development; Challenges in agricultural marketing, building of infrastructure - roads, warehouses & transport in rural areas for promoting rural marketing, role of Government and private sector; Crop Insurance

#### **List of books recommended:**

1. P. K. Srivastava: Management in a Developing Economy, Sterling Publishers, New Delhi
2. A. Sinha: Rural Consumer Behaviour, Sonali Publications, New Delhi
3. N. Rajan Nair and M.M. Varma: Sultan Chand and Sons, New Delhi
4. Varshney and S.L. Gupta: Management – Text and Cases, Sultan Chand and Sons, New Delhi

### **APPLIED COMPONENT - INTRODUCTION TO CAPITAL MARKETS**

#### **SEMESTER- III**

#### **Objectives:**

1. To provide key information about the stock markets to make the students familiar with the functioning of capital markets.
2. To make the students aware of alternative investment avenues.

#### **Unit -1: Introduction to the Financial System**

**5 marks**

Structure & composition of financial system

Indian capital market - classification, features and functions.

**Unit -2: Types of Investment Avenues** **15 marks**

Company fixed Deposits, Bank Deposits, Provident Fund, Life Insurance, Post Office savings, gold, mutual Funds, Equity shares, Debentures/Bonds, Govt. Securities,

**Unit-3: Markets and Financial Instruments** **10 marks**

Types of markets, Equity, Debt and Commodities

**Unit-4: Primary Market** **35 marks**

Methods of floating new issues, principal steps in floating new issues, functions/roles of primary market, regulation of primary market. Initial Public Offer (IPO), Book Building through on-line IPO, Fixed versus Book Building issues, allotment of shares, Basis of allotment, private placement.

**Unit-5: Secondary Market** **35marks**

Bombay Stock Exchange, Over the Counter Exchange of India, National Stock Exchange of India, Foreign Institutional Investors (FII's) Portfolio Managers, Brokers, Sub-Brokers, Custodians, share Transfer agents, Credit rating Agencies.

**Recommended Readings:**

Agarwal O.P. (2005): Environment and Management of Financial Services, Mumbai, Himalaya.

Bhole L. M. (1999) : Financial Institutions and Markets, New Delhi, Tata McGraw-Hill

Khan M.Y (2004): Indian Financial System, New Delhi, Tata McGraw-Hill

Pathak B. (2004): Indian Financial System, New Delhi, Pearson

Sakriya D. (2000): SEBI & the Security Markets in India, New Delhi, Vasudeva

**APPLIED COMPONENT - FINANCIAL SERVICES**

**Semester – IV**

**Objectives:** To create students' awareness of the various financial services provided by financial companies, their salient features and importance, and the marketing requirements of each service.

**Unit 1: Financial Services** **20 marks**

Financial Services: meaning, scope, Broad classification, importance, Marketing of financial services: Need, importance, Channels.

**Unit 2: Asset /Fund –Based/ Advisory and other services** **20 marks**

Forfeiting, Housing Finance, Depository and Custodial Services (elementary concepts)

**Unit 3: Mutual Funds** **30 marks**

Concept of Mutual Fund , Advantages of Mutual Funds , evolution of Mutual Funds in India, role of Mutual Funds in financial markets

**Unit 4: Emerging Issues in Financial Services****30 marks**

Universal banking; e-broking; loan syndication and consortium finance; Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI) - meaning and importance.

**Recommended Readings:**

Agarwal O. P.(2005): Environment and Management of Financial Services, Mumbai, Himalaya.

Batran G.S (1999): Financial Services : New Innovations, New Delhi, Deep & Deep

Khan M.Y (2004): Financial services, New Delhi,Tata McGraw-Hill

Mantravadi P (2001 : Financial Services , Hyderabad , ICFAI

Rose P. S. (1993): Financial Institutions : Understanding and Managing Financial Services, Boston, Irwin

Shiva Ramu S. (1995): Global Financial Services , New Delhi South Asia Pub

**THIRD YEAR B.COM****INDUSTRIAL MANAGEMENT****SEMESTER V****UNIT I: INTRODUCTION TO INDUSTRIAL MANAGEMENT (10 Marks)**

Concept of Industrial Management – Industrial Management Process - Importance of Industrial Management – Scientific approach to Industrial Management

**UNIT II: INDUSTRIAL PRODUCTIVITY****(40 marks)**

- (a) Meaning of Productivity-Factors affecting Industrial Productivity -Significance of higher Industrial Productivity-Productivity with reference to Indian Industries-Suggestions for Productivity improvement - Role of National Productivity Council
- (b) Work Study-Concept of Work Study; Advantages of Work Study - Work Study techniques (i) Method Study - Importance, steps (ii) Work Measurement, - Importance, steps, Techniques
- (c) Rationalisation - Meaning of Rationalisation - Aspects of Rationalisation - (i) Technological aspect (ii) Financial aspect (iii) Human aspect; Need for Rationalisation of Indian Industries-Steps initiated by Government of India to facilitate Rationalisation

**UNIT III: TOTAL QUALITY MANAGEMENT (25 marks)**

Concept of TQM - Principles of TQM - Benefits of TQM –

Methods of TQM-

- (a) Management methods (i) Benchmarking (ii) Deming Wheel (iii) Just in time (iv) Quality Circles
- (b) Analytical methods- (i) Critical Path Method (ii) Force field Analysis (iii) Failure Mode and Effect Analysis

ISO-9000 and ISO- 14000 (in brief)

**UNIT IV: INDUSTRIAL SAFETY (25 marks)**

Definition of safety - Objectives of Safety Management

Industrial Accidents - Causes of Accidents (a) Mechanical Causes (b) Human causes (c) Environmental causes

Occupational Safety - (i) Occupational health (ii) Occupational environment

Occupational Hazards-Code of practices for accident prevention

**SEMESTER VI**

**UNIT I: EMPLOYEE COMPENSATION (30 marks)**

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- (i) Halsey Premium Plan (ii) Rowan Plan (iii) Taylor's Differential Piece rate Plan (iv) Emerson's Efficiency Plan Group incentive plans- (i) Profit sharing scheme-features advantages and disadvantages (ii) Co-partnership – features - advantages and limitations

**UNIT II: TRADE UNIONS (10 marks)**

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

**UNIT III: INDUSTRIAL CONFLICTS (30 marks)**

Meaning of Industrial Conflict - Causes of conflicts in Industries – Consequences of Conflicts- (i) on Employer and (ii) on Employees. Forms of Industrial Conflicts-Prevention of Industrial conflicts, Settlement of Industrial conflicts-(i) Works Committees (ii) Conciliation Officer (iii) Board of Conciliation (iv) Court of Enquiry (v) Labour Courts (vi) Industrial and National Tribunals (vii) Voluntary Arbitration (viii) Collective Bargaining

**UNIT IV: INDUSTRIAL RELATIONS (30 marks)**

- (a) **Employee Grievance-** Meaning of Grievance-Methods of redressing employee grievances- (i) Step Ladder Method (ii) Open Door Policy Model Grievance Procedure in India

- (b) **Workers Participation in Management** – Meaning –Forms of Workers Participation- (i) Works Committees (ii) Joint Management Councils (iii) Employee Directors (iv) Suggestion Schemes (v) Workers Co-operatives
- (c) **Labour Welfare** - Concept and objectives - Labour Welfare Agencies - (i) Government (ii) Employers and (iii) Trade Unions; Labour Welfare programmes in Industries

#### **Suggested Readings**

- (a) Effective Industrial Management - James L Lundy, Eurasia Publishing House (Pvt) Ltd, New Delhi
- (b) Industrial and Business Management - Martand T Telsang, S Chand & Company Ltd, New Delhi
- (c) Students Guide to Business Organisation - Dr Neeru Vasishth, Taxmann Allied Services Pvt Ltd, New Delhi
- (d) Industrial Organisation and Management – N.G. Kale, Vipul Prakashan, Mumbai
- (e) Industrial Organisation and Management – A. S. Deshpande, Vora & Co Publishers Pvt Ltd, Mumbai

## **ENTREPRENEURSHIP MANAGEMENT**

### **SEMESTER – V**

#### **Unit – I: Introduction**

(25 Marks)

Definition and Concept of Entrepreneur

Qualities of Entrepreneur – Willingness to assume risk, Leadership, Decisiveness, Creative thinking, Confidence in project, Technical knowledge, flexibility, Ability to Marshall resources, Market orientation, Determination courage and perseverance, Honesty, Drive to achieve and grow, Low need for status and power.

Skills required for Entrepreneurship – Conceptual skills, Technical skills, Human relation skills, Communication skills, Diagnostic skills, Decision making skills, Managerial skills, Project development skills, Marketing skills, other skills.

Functions of an Entrepreneur- Innovation, Planning the Project, Organising, Risk taking and uncertainty Bearing, Procurement & Mobilization 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, Developing social atmosphere etc.

#### **Unit –II: Origin, Development and Functions of Entrepreneur**

(20 Marks)

Theories of Entrepreneurship – Sociological, Psychological, Economic and Integrated Theories of entrepreneurship

Role of Entrepreneur in economic development, Entrepreneur V/s Intrapreneurs, Types of Entrepreneurs – based on Decision-making, Gender, Location, Educational background, Markets operated.

**Unit-III: Identification of Business Opportunities** (15 Marks)

SWOT Analysis, Screening of Environment, Identification of business opportunities.

Market Survey – Need for Market Survey, Techniques of Market Survey-Product oriented, Market oriented, Desk research, and Field survey techniques.

**Unit-IV: Project Formulation** (25 Marks)

Elements of Project Formulation –

Project Identification – Searching of business idea, Processing of ideas (clear and detail analysis of ideas), Selection of best ideas.

Feasibility Analysis, Techno-Economic Analysis, Project Design and Network Analysis, Input Analysis, Financial Analysis, Social cost benefit analysis, Project Appraisal, Project Selection and Preparation of Project Report, Assembling the necessary inputs, (information of suppliers, Machinery, and capital required and type of capital, sources of capital, employee requirement etc.) Project Completion or Establishment of enterprise and follow-up.

Project Report – Meaning, Importance, and contents - Significance of project report.

**Unit-V: Innovation in Entrepreneurship** (15 Marks)

Purposeful Innovation – Factors – Unexpected success/failure, Process need, Change in demography, Industry and Market structure, Incongruities, Change in perception, New knowledge,

Principles of purposeful Innovation (Peter Drucker)

Incubating Entrepreneurial Spirit – Sectoral Incubation Centres, Role of Incubating Centres

**SEMESTER –VI**

**Unit I: Setting up of a SSI Unit** (20 Marks)

**Steps** – Selection of the Product, Preparation of Preliminary Project Report, Selection of form of ownership, Selection of site, Designing capital structure, Invite Quotations for Machinery/Equipment, Preparation of project report, Provisional registration as a small scale industry, Obtaining of N.O.C's & other statutory licenses, Apply for power connection, Arrangement of finance, Registration under the VAT/CEN-VAT/ Excise etc., Place orders for machinery, Procurement & installation of machinery, Recruitment & Training of staff, Procurement of inputs, Trial Run, Commencement of Commercial Production and Application for permanent registration.

**Unit II: Role of Institutions Supporting and Developing Entrepreneurship** (20 Marks)

SIDO, SISI, NSIC, EDC, DIC, GIDC, GHRSSIDC, KVIC, EDI – India, NIESBUD, SIDBI, SFC, DRDA, Commercial Banks etc. Role and Functions

**Unit III: Incentives and Subsidies available for entrepreneurship** (10 Marks)

Need for Incentives, Incentives and Subsidies offered by State and Central Government for SSI Units.

**Unit IV: Functional Areas of Management**

(20 Marks)

- (a) **Production Management:** Choice of technology, Factors influencing Choice of technology and Plant and equipments – Material Management – Purchasing and Inventory control
- (b) **Marketing Management:** Marketing Channels, Marketing problems faced by SSI units.
- (c) **Financial Management:** Sources of funds (in brief)
- (d) **Human Resource Management:** Sources of recruitment, Training and development

**Unit V: Sickness in Small Scale Industries**

(20 Marks)

Definition of Industrial sickness, Symptoms, Causes and Consequences of Industrial sickness, Remedial measures to overcome and avoid industrial sickness.

**Unit VI: Social Responsibility of Entrepreneurs**

(10 Marks)

Environmental Concern, Customer Satisfaction, Responsibilities towards stakeholders (Customers, Employees, and Government)

**N.B.: Project Work for Internal Assessment of Students-**

Students in a group of two may be asked to study, analyze and submit a written Case Study on a successful entrepreneur

**Reference Books**

- (a) **Dynamics of Entrepreneurial Development & Management:** Vasant Desai, Himalaya Publishing House, Mumbai
- (b) **Innovation and Entrepreneurship Development:** Peter Drucker
- (c) **Towards success the Basic Elements of Entrepreneurship:** Mahesh V. Joshi, Adhyayan Publisher's & Distributors – Delhi
- (d) **Development of Entrepreneurship:** G.S.Batra, Deep & Deep Publications – New Delhi
- (e) **Management of Small Scale Industries:** Dr. M.U. Deshpande, Deep and Deep Publication, New Delhi
- (f) **Entrepreneurship & Small Business Management:** Dr. C.B Gupta & Dr. S. S. Khanka, Sultan Chand & Son – New Delhi
- (g) **Entrepreneurial Development:** S.S. Khanka, S.Chand & Co., - New Delhi

- (h) **Entrepreneurship Theory & Practice:** J.S. Saini & B.S.Rathore, Wheeler Publishing – New Delhi
- (i) **Hand Book for New Entrepreneurs:** P.C. Jain, Entrepreneurship Development institute of India - Ahmedabad
- (j) **Entrepreneurship Development:** Colombo staff, Tata Mc Graw Hill, New Delhi
- (k) **Environment & Entrepreneur:** Ravindraial Desai, Ashish Publishing House New Delhi
- (l) **Current trends in Entrepreneurship:** S. Mohan & R. Elangovan, Deep & Deep Publications Pvt Ltd., New Delhi
- (m) **Entrepreneurial Development & Project Management:** B.R. Prabhu, Sree Sakthi Publication, Payyanur
- (n) **The Entrepreneurial Connection:** G. Naroola, Tata McGraw-Hill New Delhi
- (o) **Entrepreneurship & Small Business Management:** B.S. Bhatia & G.S.Batra, Deep & Deep Publications Pvt Ltd., New Delhi
- (p) **Entrepreneurship & Economic Development:** J.V. Prabhakara Rao, Kanishka Publishers New Delhi
- (q) **Entrepreneurship & Employment:** S.B. Verma, Deep & Deep Publication, New Delhi
- (r) **Entrepreneurship & Small Scale Industries:** G.S. Batra & R.C. Panwap, Deep & Deep, New Delhi
- (s) **Entrepreneurial Development & Project Management:** A Vinod, Calicut University Central Co-operative Stores Ltd.,
- (t) **Entrepreneurship & Management of Small Scale Industries:** R.S. Mascarenhas, Vipul Prakashan – Mumbai

## **BUSINESS ECONOMICS**

### **SEMESTER V - INTERNATIONAL TRADE & FINANCE**

#### **Unit I Introduction of Fundamental Concepts**

Internal and International Trade --- Factors governing International Trade – Scale of Production, Resource Endowment, Transport Cost, Factor Efficiency, Technology --- Terms of Trade --- Gains from Trade. (20 Marks)

#### **Unit II- Exchange Rate Mechanism**

Foreign Exchange Market --- its functions --- Types of Exchange Rates --- Basic or Telegraphic Transfer Rate --- short or Demand Draft Rates --- Spot and Forward Rates ---- Floating and fixed Exchange Rates ---- Factors governing Exchange Rates --- Balance of Trade, Purchasing Capacity, Speculation, Capital Movements, Political Climate, Services. (25 Marks)

### **Unit III- Balance of Payments**

Balance of payments statements ----- Current and Capital account Disequilibrium in the Balance of Payments --- Measures to correct Disequilibrium ----- Deflation, Depreciation, Devaluation and other Non-monetary Measures. (25 Marks)

### **Unit IV - Trade Policy**

Free Trade V/S Protectionist Policy ----- Types of Protective Devices --- Tariffs, Import quota, Exchange Controls ---- Structure and Objectives of WTO. (30 Marks)

### **Books Recommended**

1. Ellsworth P.T.: International Economy (Macmillan)
2. Kindleberger Charles P.: International Economy (Irwin)
3. Srivastava E.G.P.: International Economy (Vikas)
4. Gupta K.R.: International Economy (Vikas)
5. Naik S.P.: Introduction to International Economics (Vipul)
6. Bulchandani K.R. & Ramani: International Economy (Himalaya)
7. Bhagyam D.M.: Introduction to International Economics (Vora and Co)
8. Sainy H.C.: Indian's Foreign Trade (National)
9. Verghese S.K.: Foreign Exchange and Financing of Foreign Trade (Vikas)
10. Andley K.K.: Foreign Exchange: Principles and Practice (Sultan Chand Sons)
11. Jhingam M.L: Money, Banking and International Trade (Vikas)
12. Mathew Joseph: Exchange Rate Policy: Impact on Exports and Balance of Payments (Deep & Deep)

## **SEMESTER VI - INDIAN ECONOMY**

### **Unit I: Economic Development:** (25 Marks)

Meaning - Features of a developing economy - present state of Indian Economy -Objectives and Performance of Economic Planning in India (study of individual Plans is not expected)

### **Unit II- Indian Agriculture** (25 Marks)

Importance of agriculture in the Indian Economy - Agricultural Productivity -Agricultural Marketing - Efficacy of Land Reforms - Impact of WTO on Agriculture.

### **Unit III- Indian Industries** (25 Marks)

Role of Industrialisation ---- Trend in Industrial policy with special reference to IPR 1956 and NIP 1991 --- Major large scale industries in India --- Small-Scale industries: Importance and Problems – Present state of Industrial development (post 1991).

**Unit IV- India's Foreign Trade****(25 Marks)**

Importance of Foreign Trade ---- Current trends in value, composition and direction of India's Foreign Trade ---- Introduction to TRIPs, TRIMs and GATS ----- Globalisation ----- WTO and its impact.

**Books Recommended**

1. Agarwal A.N.: Indian Economy - Problems of Development & Planning (Wishwa) 2005
2. Misra S.K. and V.K.Puri: Indian Economy - Its Development Experience, (Himalaya) 2005.
3. Ruddar Dutt and K.P.M.Sundharam: 'Indian Economy' (S. Chand & Co.) 2005
4. Tandon B.B. and K.K.Tandon: Indian Economy (Tata McGraw Hill) latest edition.
5. Dhingra I.C.: Indian Economy, Resources, Planning, Development and Problems. (Sultan Chand) Latest edition.
6. Kapila and Kapila: Indian Economy – Academicia

**ELECTIVES****ELECTIVE – I – FINANCIAL ACCOUNTING, AUDITING & TAXATION****MAJOR 1: ADVANCED ACCOUNTING - I****SEMESTER V****Unit I: Inventory Valuation****(20 Marks)**

Importance of stock & methods of stock valuation (Only FIFO, LIFO, Simple & Weighted Average price methods should be 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 (reference to AS 2).

**Unit II: Single Entry systems****(30 Marks)**

Concept; special features; advantages and limitations; Distinction between single & double entry system, Computation of profit/Loss under single entry system.

- a) Statement of affairs method
- b) Conversion method

**Unit III: Redemption of Preference shares:****(20 Marks)**

Concept, Important terms & conditions for redemption of Preference shares, Journal entries regarding redemption of preference shares, Issue of Bonus shares by utilization of Capital Redemption Reserve, Preparation of balance sheet

**Unit IV: Issue & Redemption of debentures:**

(30 Marks)

Issue of Debentures – Meaning types of debentures, Distinction between shares and debentures, interest on debentures issue of debentures accounting entries.

Redemption of Debentures – Concept, Sources of finance, Methods of redemption of Debentures, Journal entries and Ledger Accounts regarding redemption of debentures.

**MAJOR 1: ADVANCED ACCOUNTING - II**

**SEMESTER VI**

**Unit I: Valuation of Goodwill and Shares**

(20 Marks)

**Unit II: Advanced Company Final Accounting:**

(30 Marks)

Vertical format with schedules

**Unit III: Mergers & Acquisition & External Reconstruction**

(30 Marks)

Concept, Terms, Calculation of purchase consideration; Accounting procedures in the books of Vendor company and Purchasing company, Treatment of liquidation expenses, Ledger accounts, Journal entries and Balance sheet (with reference to AS 14 including pooling of interest method and purchase method but exchange of shares method based on valuation of shares to be excluded)

**Unit IV: Internal Reconstruction**

(20 Marks)

Concept, Treatment of special items, Legal aspects, accounting procedures, Journal entries; ledger accounts, capital reduction and balance sheet.

**Reference Books:**

- a) Advanced Accountancy : R. L. Gupta & M. Radhaswamy, S. Chand & Co New Delhi
- b) Advanced Accounts: M. C. Shukla & T. S. Grewal, S. Chand & Co. New Delhi
- c) Accountancy Vol. I & II S. Kr. Paul, New Central Book Agency, Calcutta
- d) An Introduction to Accountancy: S. N. Maheshwarim, Vikas Publishing House Pvt. Ltd, New Delhi
- e) Advanced Accountancy: Hrishikesh Chakraborty, Oxford University Press, New Delhi
- f) Basic Accounting: Goel & Aggarwal, Himalaya Publishing House, New Delhi
- g) Advanced Accountancy: S. P. Jain, Kalyani Publishers, New Delhi
- h) Advanced Accounting: J.R. Batliboi, The Standard Accountancy Publication Pvt. Ltd, Bombay
- i) Modern Accountancy: A. Mukherjee & Hanif, Tata McGraw-Hill, New Delhi
- j) Advanced Accounting Vol. I & II: J. R. Monga & Girish Ahuja, Mayoor Paper back Noida
- k) Students Guide to Fundamentals of Accounting: Taxmann Allied Services Pvt. Ltd. New Delhi.

## MAJOR 2: INCOME TAX, SERVICE TAX & GOA VALUE ADDED TAX – PAPER I

### SEMESTER V

Marks: 100 (Income Tax-85 marks; Service Tax-15 marks)

**Objective:** To provide an insight into a few main provisions of the Income Tax Act. 1961, and to impart some basic knowledge about the Service Tax (as amended by Finance Act to-date) where collections are growing at a faster rate than that of Income Tax.

#### **UNIT I: DEFINITIONS**

(6 Lectures, 10 marks)

1. Agricultural Income u/s. 2(1A)
2. Annual Value u/s. 2(2)
3. Assessee u/s. 2(7)
4. Assessment u/s. 2(8)
5. Assessment Year u/s. 2(9)
6. Business u/s 2(13)
7. Capital Asset u/s. 2(14)
8. Company u/s. 2(17)
9. Income u/s. 2(24)
10. Person u/s. 2(31)
11. Transfer u/s. 2(47)
12. Gross Total Income u/s. 80 (B) (5)
13. Previous Year u/s. 3

#### **UNIT II: SCOPE OF TOTAL INCOME & RESIDENTIAL STATUS:**

(10 marks)

- 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.

#### **UNIT III: EXEMPTIONS & EXCLUSIONS U/S. 10:**

(10 marks)

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): Transport Allowance, Conveyance Allowance, Daily Allowance, Uniform Allowance, Helper Allowance, Research Allowance, Children Education Allowance, Children's Hostel Expenditure Allowance.
12. Interest on Securities u/s. 10(15)
13. Educational Scholarships u/s. 10(16)
14. Dividends and Interest on Units u/s. 10(34) (35).

**UNIT IV: COMPUTATION OF INCOME FROM 'SALARIES':**

(25 Marks)

Sections: 15, 16 & 17

Inclusive of allowances (exclusive of valuation of Perquisites)

**UNIT V: COMPUTATION OF PROFITS & GAINS OF BUSINESS OR PROFESSION:**

(30 Marks)

- i. Sections: 28, 29, 30, 31, 32 (excluding Depreciation Rates)
- ii. Section 36: Restricted to following clauses.
  - a) Sec. 36 (1) (i) – Insurance Premium
  - b) Sec. 36 (1) (ii) – Bonus/Commission to employees.
  - c) Sec. 36 (1) (iii) – Interest on Borrowed Capital
  - d) Sec. 36 (1) (iv) – Employer's Contribution to Recognized Provident Fund & Approved Superannuation Fund.
  - e) Sec. 36 (1) (v) – Contribution towards Approved Gratuity Fund
  - f) Sec. 36 (1) (vii) – Bad Debts.
- iii. Sec. 37 (1) – General Deduction.
- iv. Sec. 37 (2B) – Advertisement Expenses in Souvenir etc. of a Political Party.
- v. Sec. 40, 40(a), 40A(2), 40A(3).
- vi. Sec. 43(B) – Disallowance of unpaid liabilities.
- vii. Sec. 44AA, 44AB, 44AD, 44AE, 44AF

## **UNIT VI: SERVICE TAX**

(15 Marks)

A) DEFINITIONS: (As per the Finance Act, 1994 substituted by Unit V A of the Finance Act, 2003 or as substituted by Finance Acts from time to time.)

1. Advertising Agency
2. Architect
3. Assessee
4. Authorised Service Station
5. Beauty Treatment
6. Board
7. Business Auxiliary Service
8. Cable operators
9. Caterer
10. Clearing & Forwarding Agents
11. Consulting Engineers
12. Mandap
13. Port Services
14. Real Estate Agents
15. Tour Operators

### B) SERVICES COVERED BY SERVICE TAX:

- Only brief idea about some of the total services covered (E.g. 100 services covered till 2006)
- Only the latest Services added as per the current Finance Act may be asked to be named. (e.g. 15 services added in 2006).

### C. THE SCHEME OF THE ACT:

- i. The Administration of the Act.
- ii. Basic Propositions:
  - a) The Act does not extend to Jammu & Kashmir
  - b) Same transaction cannot be taxed more than once under different services
  - c) Composite Services

D. GENERAL EXEMPTIONS/THRESHOLD EXEMPTION:

1. Service 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:
  - Notification No. 6 dated 1.3.2005;
  - Date of effect.
  - Person using Brand Name/Trade Name of another Person.
  - Empowerment of Central Government u/s 68(2) (only brief idea about this section, excluding sub-clauses iii to vi of this section)
  - Exemption is linked with Previous Year's Turnover
  - New Services introduced during the financial year

E. Registration, Furnishing of returns, Rate of Service Tax, Payment of Service Tax, Penalty for Failure to pay 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)

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**REFERENCE BOOKS RECOMMENDED:**

**For Income Tax:**

1. Taxmann's Students Guide to Income Tax –Vinod Singhanian & Monica Singhanian
2. Direct and Indirect Taxes – Kishnadwalla & Others
3. Direct and Indirect Taxes – Singavi, Chopde & Others.

**For Service Tax:**

Taxmann's Service Tax - S.S. Gupta, (as amended to-date)

## MAJOR 2: INCOME TAX, SERVICE TAX & GOA VALUE ADDED TAX – PAPER II

### SEMESTER VI

Marks: 100 (Income Tax-85 marks, VAT-15 marks)

**Objective:** To provide an insight into some more provisions of the Income Tax Act, 1961, and some basic provisions of the Goa Value Added Tax 2005.

**UNIT-I: COMPUTATION OF INCOME FROM 'HOUSE PROPERTY':** (10 Marks)

Sections: 22, 23, 24, 25, 25(AA), 25(B), 26, 27

**UNIT-II: COMPUTATION OF CAPITAL GAINS:** (5 Marks)

Sec. 45, 47, 48 (Only for theory no practical Problems)

**UNIT-III: COMPUTATION OF INCOME FROM OTHER SOURCES** (10 Marks)

Sec. 56, 57, 58 (Elementary Problems)

**UNIT-IV: PERMISSIBLE DEDUCTIONS FROM GROSS TOTAL INCOME (CHAPTER VI A) U/S 80C TO 80U:** (15 Marks)

Sec. 80C, 80CCC, 80D, 80DD, 80E, 80G, 80U:

**UNIT-V: COMPUTATION OF TOTAL INCOME:** (30 Marks)

Computation of Total Income of individual only (excluding capital gains), 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' plus computed figures of income from 'Salaries' and 'Profits' and Gains of Business or Profession'.

(**Note:** Since income from 'Salaries' and 'Profits & Gains of Business or Profession are covered in semester V, computed figures of income from these two heads must be given here)

#### **UNIT VI:**

1. Advance payment of Tax & Payment of Tax when demanded: Sec 210 & 211 (5 marks)

2. Filing of Returns & Assessment of Income (10 Marks)

Sections 139, 139(1), (3), (4), (5), (9) 140A, 142(1), (2), (3) 143(1), (2), (3), Sec 144

(Reassessment not included)

**UNIT VII: THE GOA VALUE ADDED TAX (VAT) ACT, 2005** (15 Marks)

- a) Definitions: Business, Dealer, Goods, Declared Goods, Input Tax, Manufacture, Output 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.

## REFERENCE BOOKS RECOMMENDED:

### For Income Tax:

1. Taxmann's Students Guide to Income Tax –Vinod Singhania & Monica Singhania
2. Direct and Indirect Taxes – Kishnadwalla & Others
3. Direct and Indirect Taxes – Singavi, Chopde & Others.

### For Goa VAT:

- a) A Guide to Goa VAT – Sandip P. Bhandare & Manguirsh Pai Raikar.
- b) Goa Value Added Tax Manual – Prabhu Verlekar (C.A.)

## MAJOR 3: AUDITING - I

### SEMESTER V

#### Objective:

The course aims at imparting knowledge about the principles, methods, techniques of auditing and their applications.

#### UNIT I: INTRODUCTION:

(20 Marks)

- Meaning and Definition
- Scope of Auditing
- Auditing V/s. Accountancy
- Objective of Auditing – Primary & Secondary
- Various classes of audit
- Qualities of an Auditor
- Basic Principles governing an audit.
- Benefits and limitations of Auditing
- Peer review-Meaning
- Auditing & Assurance standards (AAS)-Meaning & significance in general.

#### UNIT II: AUDIT PROCESS

(20 Marks)

- Planning the Audit – steps in planning audit
- Audit Programme – meaning, objectives, contents, merits and limitations.
- Audit Note Book, purpose, content and benefits
- Audit Working Papers – purpose, working files – permanent and temporary files, file contents, Ownership & confidentiality of working papers.

- Routine checking
- Audit Sampling
- Judgemental/Test checking – Meaning advantages & disadvantages.
- Statistical sampling – Meaning, advantages & precautions.

**UNIT III: INTERNAL CONTROL SYSTEM**

(20 Marks)

- Meaning – Nature and Objectives of internal Control System
- Need for Evaluation of Internal Control System by an Auditor
- Procedure for Evaluation of Internal Control System
- Internal Control Questionnaire – Meaning, merits and demerits
- Internal Check – Meaning, objectives, merits and demerits
- Principles to be Considered in Determining Internal Check System
- Procedure to be followed in Internal Check System
- Internal Audit – Meaning and Significance
- Internal Audit V/s External Audit.

**UNIT IV: VOUCHING AND VERIFICATION**

(40 Marks)

- Vouching – meaning, objectives, types of voucher, vouching procedure for receipts and payments.
- Vouching procedure for revenue items
- 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, Trade Marks, Creditors, Secured & Unsecured loans, Contingent Liabilities.
- Inventories, types of Inventories, verification & valuation of Inventories and Auditors duties in respect to AS-2 & case laws.

**MAJOR 3: AUDITING - II**

**SEMESTER VI**

**UNIT I: AUDIT OF LIMITED COMPANIES**

(40 Marks)

- Basic and Statutory consideration in commencing the Company Audit
- Qualification and disqualification of company auditor
- Appointment procedure – first auditor, subsequent auditor, by Central Government, by special resolution, branch & joint auditors.

- Removal of an Auditor
- Rights, Powers and Duties of Auditor
- Liabilities of company Auditor with reference to case laws
- Divisible Profit and Dividends – financial, legal and policy considerations, procedure for payment of dividend.
- Managerial remuneration
- Depreciation & Co's act
- Audit of issue of share capital (primary, rights & bonus issues)

**UNIT II: AUDIT OF SERVICE UNITS**

(20 Marks)

- 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.

**UNIT III:**

(20 Marks)

**A. AUDIT REPORTS:**

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, MAOCARO 1988, CARO-2003.

**B. INVESTIGATION:**

Investigation – Meaning, features, investigation V/s auditing, general procedure for investigation & auditors duty, classes of investigation.

**UNIT IV:**

(20 Marks)

**A) SPECIALIZED AUDITS:**

Tax Audit, Management Audit, Cost Audit, VAT Audit, - only special points of Audit.

**B) AUDIT OF COMPUTERIZED SYSTEMS:**

- Meaning of EDP Auditing, Planning an Audit in Computerized Environment Problems Encountered in an EDP environment.
- Types of EDP Accounting system, Impact of EDP Accounting Controls and Techniques of Auditing through Computer Systems.

### **BOOKS RECOMMENDED:**

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

### **COST AND MANAGEMENT ACCOUNTING**

#### **MAJOR I: INCOME TAX AND GOA VAT - I**

#### **SEMESTER V**

**AIM:** To provide basic conceptual & working knowledge of various methods of Costing.

**Unit I: Unit costing** – Preparation of cost sheet, Estimated cost sheet. [Marks 20]

**Unit II: Process costing** – Features & Application of Process costing, Elements of Production cost, Abnormal process loss & gain, Normal loss, Inter-process profits, meaning of Equivalent Production, Calculation of Equivalent production with closing stock & process losses.

[Marks 40]

**Unit III: Cost ledger Accounting** – Cost ledgers/control Accounts [Marks 20]

**Unit IV: Integral Accounting** – Essential features and Advantages of Integral accounting, Principles of an Integral Accounting system and Journal entries. [Marks 20]

#### **List of Books Recommended:-**

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

## **COST AND MANAGEMENT ACCOUNTING**

### **MAJOR I: INCOME TAX AND GOA VAT - II**

#### **SEMESTER VI**

**AIM:** To provide basic conceptual & working knowledge of Income tax and VAT

**Unit I – Definitions:** [Marks 10]

- |                        |                        |
|------------------------|------------------------|
| 1) Agricultural Income | 8) Company             |
| 2) Annual Value        | 9) Income              |
| 3) Assessee            | 10) Person             |
| 4) Assessment          | 11) Transfer           |
| 5) Assessment year     | 12) Gross Total Income |
| 6) Business            | 13) Previous year      |
| 7) Capital Asset       |                        |

**Unit II – Scope of Total Income & Residential status** [Marks 10]

- Scope of total income
- Apportionment of Income between spouse governed by the Portuguese civil code.
- Residential status in India.

**Unit III- Exemptions** [Marks 10]

- Agricultural Income
- Receipt by a member from a HUF
- Share of Profit from Partnership firm
- Leave Travel concession in India
- Gratuity
- Compensation received at the time of voluntary retirement
- Amount received under Life Insurance Policy
- Payment received from Provident Fund
- House Rent Allowance
- Dividends & Interest on Units.

**Unit IV – Computation of Income from Salaries** [Marks 10]

Sections 15, 16 and 17 Inclusive of allowances (exclusive of valuation of perquisites) (Practical problems)

<b>Unit V – Computation of Income from House Property</b>	[Marks 5]
Sections 22,23,24, 25 (AA), 25(B), 26 & 27 (only theory)	
<b>Unit VI - Computation of Profit &amp; Gains of Business OR Profession</b>	
(Practical problems under section 28 to 44)	
	[Marks 10]
<b>Unit VII – Computation of Capital Gains</b> (only theory)	[Marks 5]
<b>Unit VIII - Computation of Income from other sources</b> (only theory)	[Marks 5]
<b>Unit IX – Computation of Total Income &amp; Permissible Deductions of Individuals</b>	
	[Marks 25]
<b>Unit X – Goa VAT</b>	[Marks 10]

**Books recommended:**

- a) Direct Taxes – Law & Practice by Vinod K. Singhania & Kapil Singhania
- b) Students Guide to Income-Tax by Vinod Singhania
- c) Income Tax-Law & Practice by Dr. H.C. Meherotra
- d) A Guide to Goa VAT

**MAJOR II: METHODS & TECHNIQUES OF COSTING - I**

**SEMESTER V**

**Aim:** To provide in-depth study of the body of knowledge comprising various methods and techniques of costing.

**Unit I:** Job Costing, Batch costing & contract costing – estimated contract Accounts, cost plus contracts – with Balance sheet. **(Marks 20)**

**Unit II:** **(Marks 30)**

- a) Operation Costing, Service Costing – Transport, Electricity, Entertainment and Hotel.
- b) Joint-products and By-product costing.

**Unit III:** Management Accounting Functions: **(Marks 15)**

Definition, scope, objectives, functions and limitations of Management Accounting, system and techniques of Management Accounting, Management Accountant – his role, functions and responsibilities.

**Unit IV:** Budgeting & Budgetary Control: **(Marks 35)**

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.

## MAJOR II: METHODS & TECHNIQUES OF COSTING - II

### SEMESTER VI

**Unit I:** Marginal costing – 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 [Marks 30]

**Unit II:** Standard costing – variance analysis, Different types of variances- Material, Labour and overhead variances, sales variances [Marks 30]

**Unit III:** Management control – Responsibility Accounting, Performance budgeting, Transfer Pricing, Management Reporting – General principles of reporting, classification of Reports. [Marks 20]

**Unit IV:** Uniform Costing – 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. [Marks 20]

#### List of Books recommended:

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.

## MAJOR III: COST AND MANAGEMENT AUDIT - I

### SEMESTER V

**Aim:** 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.

**LEVEL OF KNOWLEDGE:** Elementary

**UNIT I: INTRODUCTORY****(Marks 20)**

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****(Marks 30)**

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****(Marks 30)**

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, audit reports to the management, techniques of cost audit.

**UNIT IV: INTERNAL CONTROL****(Marks 20)**

Internal check, Internal audit – Distinction between Internal control – Internal Audit – Internal Check

**MAJOR III: COST AND MANAGEMENT AUDIT - II****SEMESTER VI****UNIT V: COST AUDIT PROPER – Evaluation of Internal Control.****(Marks 20)**

Verification of records and report-utilization of statistical sampling method- 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 VI: COST ACCOUNTING & RECORDS RULES/AND REVIEW OF COST AUDIT (REPORT) RULES.****(Marks 45)**

The cost audit report – contents -distinctions between notes and qualifications to the report; Cost auditors observation and conclusions; a reference to the cost accounting (records) rules; Contents of CARR; Cost Audit and Companies Act, 1956, - Books of Accounts, Necessity of Cost Audit, End use of Cost Audit Report; Cost audit as an aid to management special penal provision for cost auditors

**UNIT VII: MANAGEMENT AUDIT****(Marks 35)**

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 planning, organization, staffing, coordination, communication, direction and control, evaluation of management information and control systems with reference to corporate image. Social cost benefit analysis

## **BOOKS RECOMMENDED**

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 Mumbai

## **BUSINESS MANAGEMENT**

### **MAJOR 1: MARKETING OF SERVICES - I**

#### **SEMESTER V**

**Objective:** To familiarize students with basic concepts in Services Marketing and introduce them to key services in the service sector.

#### **Unit I: Introduction to Services**

**(Marks 20)**

Services – Meaning and definition; Factors responsible for growth of service sector; features of services – its marketing implications – services components; Role of service sector in India

#### **Unit II: Marketing Mix for Services**

**(Marks 30)**

Marketing Mix – Meaning; Elements of service marketing mix.

Product Mix – Service product; levels of service product

Price Mix – Meaning; special issue of pricing in a service sector

Place Mix – Meaning; Major issues – a) the choice of location b) Choice of channels

Promotion Mix – Meaning; Guidelines for managing service promotion mix

People Mix – Meaning; Types of service 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**

**(Marks 30)**

Customer Expectation – Meaning & Definition, Types; The Zone of Tolerance – Meaning. Customer satisfaction – Meaning & definition states of satisfaction. Factors determining customer satisfaction. Service Quality – Meaning & Definition. Components of service quality. Service Quality Dimensions – Reliability, Responsiveness, Assurance, Empathy and Tangibles. Service Encounters – Meaning and importance. Types of Encounters. Gap model of service quality – 5 gaps and strategies for each gap (in brief)

**Unit IV: Customer Retention****(Marks 20)**

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 – Creating a zero – defection culture. The unconditional guarantee- meaning only. Service failure and recovery – Meaning –Service Recovery Strategies. Customer Relationship Marketing – Meaning – Developing a CRM program – its function.

**MAJOR 1: MARKETING OF SERVICES - II****SEMESTER VI****Unit I: Tourism and Hospitality Services****(Marks: 30)**

- A. Tourism Services – Tourism product – Meaning & Components. Supply & Demand Factors for tourism product. Role of tour operators & travel agents. Emerging trends in tourism – ecotourism, adventure tourism, health tourism (B) Hospitality Services – Hospitality product – Meaning & Component. Classification of Hotels Major decision.
- B. Transport Services – Marketing of Airlines – Meaning & Features of Airline products. Marketing Mix for airlines. Marketing of Indian Railways. Pricing for Indian Railways.

**Unit II: Financial Services****(Marks: 20)**

Meaning; Typical Financial products available in Indian context – a) Traditional Products- (saving account, current account. R.D., F.D. O.D., bill discounting, retail loans, bank credit); b) New products – (ATM cards, credit & debit cards, mutual funds, SIP) Bank Marketing – Meaning; Role of RBI as a regulatory mechanism.

**Unit III: Insurance Services**

Meaning & Basic Principle of Insurance – need for insurance marketing. Types of Insurance – Life & Non-Life (Marine, Fire, Motor). Insurance Marketing in India. Recent changes and emerging trends in insurance – (Cross selling, bancassurance)

**(Marks:20)****Unit IV: Communication & Information Services****(Marks:20)**

- A. Cellular Services – Meaning GSM v/s. WLL Technology. Competitive scenario in India.
- B. Computer network Services – Intranet & Internet. E-mail & Web Marketing.
- C. Courier services – Meaning Speed post – SWOT Analysis. Competitive scenario in India.

**Unit V: Emerging Trends in Services**

1. Green Marketing 2. Health Care Services 3. Media Service 4. BPOs and KPOs; Globalisation of Services.

**(Marks:10)**

### **List of recommended books**

1. Services Marketing – The Indian Perspective, Ravi Shankar, Excel Books, A -45, Naraina, Phase –I, New Delhi -28.
2. Services Marketing (3<sup>rd</sup> Edition) - Valerie Zeithamal and Mary Jo Bitner, McGraw Hill Edition, Tata Mc Graw Hill Publishing Co., 7, West Patel Nagar, New Delhi.
3. Services Marketing - Vasanti Venugopal & V. Raghu, Himalaya Publishing House, Mumbai-04.

## **MAJOR 2: FINANCIAL MANAGEMENT - I**

### **SEMESTER V**

#### **UNIT I: Nature, Scope and Goals of Financial Management**

**(Marks: 15)**

Meaning of financial system; Components of financial system – Financial Institutions; Financial Markets; Financial Instruments; Financial Services; Regulatory Infrastructure of financial system; Profit maximization Vs. Wealth maximization; Agency problem: Managers Vs. Shareholders; Role and responsibility of Financial Manager

#### **UNIT II: Cost of Capital and its Measurement**

**(Marks: 25)**

Measuring cost of capital: Explicit cost and Implicit cost; Cost of debt capital; Cost of Preference capital; Cost of equity capital (4 approaches – P/P ratio, E/p ratio, D/P +G ratio, Realized yield approach); Cost of retained earnings; Cost of depreciation funds. Composite; Average cost of capital – a case study

#### **UNIT III: Capital Budgeting**

**(Marks: 25)**

Capital budgeting process; Project classification;

Investment criteria

1. Non-discounting criteria
  - ◆ Pay-back
  - ◆ Accounting Rate of Return
2. Discounting criteria
  - ◆ Internal Rate of Return
  - ◆ Net Present Value

Capital budgeting – a case study

#### **UNIT –IV: Capital Structure Decisions**

**(Marks: 35)**

##### **A. Leverages**

(i) Financial leverage and its features; determinants of financial leverage (ii) Operating leverage and its features (iii) Combined leverage

A case study

### **B. Raising long term finance**

(i) Venture capital (ii) Initial public offers (IPOs) (iii) Public Issue (iv) Rights Issue (v) Private Placements (vi) Preferential allotment (vii) Debt investments

### **C. Lease financing**

Introduction, Nature and Types of leasing, Lease Vs. Buying

- i) Operating lease
- ii) Financial lease-types

Evaluation of leasing from lessee's point of view;

Evaluation of leasing from lessor's point of view

## **MAJOR 2: FINANCIAL MANAGEMENT - II**

### **SEMESTER VI**

#### **UNIT-V: Dividend Policy**

**(Marks 30)**

Determinants of dividend – Dividend payout ratio; Stable dividends

- i) Models in which investment and dividend decisions are related
  - a. Walter model
  - b. Gordon model
- ii) Miller and Modigliani position

#### **UNIT-VI: Working Capital Management**

**(Marks 45)**

Estimation and computation of working capital

- a) Management of cash – Introduction, Motives of holding cash, Factors determining cash needs, Strategies employed to manage cash, Techniques for speedy cash collection, Techniques for slowing disbursements.
- b) Receivable management – Introduction, objectives, Costs associated with and accounts receivables; Decision areas in receivable management – Credit policies, Credit terms, Collection policies.

#### **UNIT VII: Inventory management**

**(Marks 25)**

Introduction, objectives, costs and benefits of holding inventory,

Techniques of inventory management –

- (i) ABC Analysis,
- (ii) EOQ,
- (iii) Various levels of stores.

**Books recommended:**

1. Financial Management; Theory and Practice – Prasanna Chandra (Tata McGraw Hill)
2. Financial Management – I.M. Pandey (VIKAS Publishing Home)
3. Financial Management – Khan and Jain (Tata McGraw Hill)
4. Fundamentals of financial management – James C. Vanhorne (Prentice-Hall of India)
5. Financial Management – S.C. Kuchhal (Chaitanya Publishing House)
6. Financial Management – Sharma and Shashi Gupta (Kalyani Publishers)
7. Indian Financial System – Phatak

**MAJOR 3: STRATEGIC MANAGEMENT - I**

**SEMESTER V**

**UNIT I: Fundamentals of Strategy** (Marks 20)

1. Meaning & definition of strategy
2. Elements of a strategy
3. Meaning of strategic management
4. Distinction between Strategic Management & Operational Management

**UNIT II: Environmental Scanning** (Marks 30)

1. Internal Environment
2. External environment
3. Importance of Environmental Scanning in Decision making
4. Methods for assessing internal strengths and weaknesses (SWOT)
5. BCG Matrix
6. Process of analysing External environment.
7. Analysis of competitive Environment.

**UNIT III: Formulation of a Strategy** (Marks 15)

1. Factors influencing strategy formulation.
2. Types of generic strategies
  - a) Stability strategy
  - b) Retrenchment Strategy
  - c) Combination Strategy

- d) Turnaround Strategy
- 3. McKenzie Seven-S Framework

**UNIT IV: Diversification & Mergers**

(Marks 20)

- 1. Meaning of Diversification
- 2. Types of Diversification – (a) Simple, Conglomerate (b) Diagonal
- 3. Meaning of Merger
- 4. Distinction between Merger & Acquisition.
- 5. Types of Mergers.

**UNIT V: Strategy Implementation & Evaluation**

(Marks 15)

- 1. Methods of Implementation
- 2. Evaluation of Strategy
- 3. Corrective measures

**REFERENCES:**

- 1. Lawrence Jauch & William Glueck: Business Policy & Strategic Management.
- 2. Michael Porter: Competitive Advantages
- 3. Alex Miller & Irwin: Strategic Management, (McGraw Hill)
- 4. P. Subba Row: Strategic Management, Himalaya

**MAJOR 3: STRATEGIC MANAGEMENT - II**

**SEMESTER VI**

**Unit 1: Mission, Vision and Objectives**

(Marks 20)

- 1. What is Mission?
- 2. Elements of Mission Statement
- 3. Mission and Strategy
- 4. Meaning of Vision
- 5. Objectives – its Importance
- 6. Social Responsibilities of Business

**Unit 2: Business Plan**

(Marks 15)

- 1. Meaning of Business Plan
- 2. Features
- 3. Steps in Formulating A Business Plan

**Unit 3: Business Growth****(Marks 15)**

- 1 Reasons for Growth
- 2 Indicators of Growth
- 3 Risks of Growth
- 4 Growth Strategies

**Unit 4: Globalisation****(Marks 30)**

- 1 Meaning and Dimension
- 2 Stages of Globalisation
- 3 Competitive Advantages of Nations
- 4 Globalisation and Indian Business
- 5 Globalisation Strategies

**Unit 5: Management of Change****(Marks 20)**

- 1 Dimensions of Change
- 2 Change Requirements
- 3 Implementing of Strategic Change

**Books for reference:**

1. Lawrence Jauch and William Glueck: Business Policy and Strategic Management
2. Michael Porter: Competitive Advantage
3. Alex Miller and Irwin: Strategic Management, (McGraw Hill)
4. P. Subba Rao: Strategic Management, Himalaya
5. Francis Cherunilam: Strategic Management

**BANKING & FINANCIAL SERVICES****MAJOR I: BANK MANAGEMENT****SEMESTER V**

**Objective:** to introduce the student to the fundamental concepts, principles and practices of bank management; to make the student aware of emerging issues in management of commercial banks in India

**Unit 1: Functions of Banks****(20 marks)**

Accepting deposits - Types of deposits and accounts - saving, current, fixed, recurring, pigmy and other deposits, deposits at call and short notice, d-mat accounts; deployment of loans and advances; agency services; general utility services

**Unit 2: Asset-Liability Management & Risk Management**

(40 marks)

Balance-sheet analysis - ratio analysis and other common techniques of balance-sheet analysis; improvement of balance-sheets

Management of Investments - Treasury operations – meaning, importance, trends in India

Types of risks – interest rate risk, credit risk, liquidity risk, operational risk, currency risk; management of risks

**Unit 3: Bank Marketing & Customer Relationship Management**

(30 marks)

Bank marketing – meaning, objectives and importance, functions, 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 & Banking Ombudsman Scheme

**Unit 4: Corporate Governance**

(10 marks)

Meaning and importance; issues, principles and practices of corporate governance in Indian banks

**Recommended Readings:**

Arora S.: *Marketing of Financial Services*, New Delhi, Deep & Deep, 2005

Gopal V. V. (ed.): *CRM in Banking: Concepts and Cases*, Hyderabad, ICFAI, 2004, 1e

Indian Institute of Banking and Finance: *Principles of Banking*, New Delhi, Macmillan, 2005

Jha S. M.: *Bank Marketing*, Mumbai, Himalaya, 2000

Joshi V. C. & Joshi V. V.: *Managing Indian Banks – The Challenges Ahead*, New Delhi, Response, 1998

Koch T. W. & MacDonald S. S.: *Bank Management*, Singapore, Thomson, South-Western Publishing, 2003, 5e

Nagarajan N. (ed.) *Bank Economists' Conference, 2002 – Vol. II, Indian Banking: Managing Transformation – Structure*, Hyderabad, ICFAI, 2004, 1e

Satish D. (ed.): *Currency Risk Management: Concepts and Cases*, Hyderabad, ICFAI, 2004, 1e

Subbulakshmi V. (ed.): *Operational Risk Measurement and Management*, Hyderabad, ICFAI, 2004, 1e

Vijaychandra Kumar C. (ed.): *Credit Risk Management: Concepts and Cases*, Hyderabad, ICFAI, 2004, 1e

Whiting D. P.: *Mastering Banking*, London, Macmillan, 1994, 2e

## MAJOR I: MODERN BANKING

### SEMESTER VI

**Objective:** to acquaint the student with modern concepts and practices in banking; to familiarize the student with the role of Information Technology in modern banking; to make the student aware of emerging trends in the Indian banking sector

**Unit 1: Technology in Banking (25 marks)**

Bank computerization; electronic banking; plastic money; payments and settlement systems; core banking; internet banking; mobile banking; security considerations and cyber crime; recent developments in India

**Unit 2: International Banking (30 marks)**

International transfer of funds; foreign exchange operations and transactions of banks; NRI accounts

**Unit 3: Banks and Financial Services (35 marks)**

Merchant banking, leasing, factoring, forfaiting, housing finance, mutual funds and portfolio management, bancassurance, consortium finance, consumer finance, retail banking, StockInvest

**Unit 4: Emerging Trends (10 marks)**

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 and trends

Increasing importance of Indian and foreign private sector banks

**Recommended Readings:**

Basu P. (ed.): *India's Financial Sector: Recent Reforms, Future Challenges*, 2005

Bhole L. M.: *Financial Institutions and Markets*, New Delhi: Tata-McGraw Hill, 1999, 3e

Deva V.: *E-Banking*, New Delhi, Commonwealth, 2005

Indian Institute of Banking and Finance: *Principles of Banking*, New Delhi, Macmillan, 2005

Joshi V. C.: *E-finance – Log in to the Future*, New Delhi, Response, 2004

Khan M. Y.: *Indian Financial System*, New Delhi: Tata-McGraw Hill, 2004, 4e

Nagarajan N. (ed.) *Bank Economists' Conference, 2002 – Vol. II, Indian Banking: Managing Transformation – Structure*, Hyderabad, ICFAI, 2004, 1e

Rajashekar N. (ed.): *Banking in the New Millennium*, Hyderabad, ICFAI, 2001

Whiting D. P.: *Mastering Banking*, London, Macmillan, 1994, 2e

## MAJOR II - BANKING IN INDIA – I

### SEMESTER V

**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 1: Evolution of Banking in India (25 marks)**

Evolution of modern banking in India; classification and structure of the Indian banking system; unorganized sector – components, functioning, malpractices and present status; development of commercial banking in India – Phase I – upto nationalization, Phase II – post-nationalization upto the introduction of financial sector reforms

#### **Unit 2: Financial Sector Reforms – Phase I (40 marks)**

Narasimham Committee-I – terms of reference, observations and recommendations; subsequent changes that have taken place in the Indian banking system; prudential accounting standards – income recognition, asset classification, provisioning requirements, classification of investments, capital adequacy – to be discussed in detail; Non-Performing Assets – causes, remedies, present status

#### **Unit 3: Financial Sector Reforms – Phase II (20 marks)**

Narasimham Committee-II – terms of reference, observations and recommendations; subsequent changes that have taken place in the Indian banking system; Basel-II norms and their implementation

#### **Unit 4: Trends and Challenges (15 marks)**

Non-Performing Assets – causes, remedies, present status; Risk management; Technological advances; Implications of increased RBI regulation; Globalization and competition; Disintermediation

#### **Recommended Readings:**

Basu P. (ed.): *India's Financial Sector: Recent Reforms, Future Challenges*, New Delhi: Macmillan, 2005

Bhole L. M.: *Financial Institutions and Markets*, New Delhi: Tata-McGraw Hill, 1999, 3e

Desai V.: *The Indian Financial System and Development*, Mumbai: Himalaya, 2005

Ghosh A. & Sen R.: *Money, Banking and Economic Reforms*, New Delhi: Deep & Deep, 2002

Khan M. Y.: *Indian Financial System*, New Delhi: Tata-McGraw Hill, 2004, 4e

Mathur B. L.: *Management of NPAs*, Jaipur, Wide Vision, 2005

Nagarajan N. (ed.) *Bank Economists' Conference, 2003 – Vol. I, Implications of Basel II – Risk Management and Capital Structure*, Hyderabad, ICFAI, 2004, 1e

Shekhar K. C. & Shekhar L.: *Banking Theory and Practice*, New Delhi, Vikas, 1998, 18e

## MAJOR II - BANKING IN INDIA – II

### SEMESTER VI

**Objective:** to acquaint the student with the role of commercial banks in financing the various sectors of the economy

#### **Unit 1: Financing of Agriculture and Rural Development (30 marks)**

Sources of finance for agriculture and rural activities; cooperative banks - cooperative credit structure, cooperative banks and rural credit – long-term and short-term, role, problems and remedial measures; regional rural banks – role, problems and remedial measures; commercial banks – role, problems and remedial measures; refinance and role of NABARD

#### **Unit 2: Financing of Industry (30 marks)**

Commercial banks and industrial finance; working capital and term finance; financing of Small and Medium Enterprises (SMEs) – role, problems and present status; refinance and role of SIDBI; financing of the corporate sector – role, problems and present status; refinance and role of IDBI

Development banks - current status, their role, problems and remedial measures

#### **Unit 3: Financing of International Trade (30 marks)**

Export credit – pre-shipment and post-shipment credit in Rupees and foreign currency, documentary credit, shipping documents, export guarantees

Import credit – documentary credit, import cash credit, import packing credit, import guarantees

Role of ECGC and EXIM Bank

#### **Unit 4: Exchange Rate Arithmetic (10 marks)**

Foreign exchange arithmetic – calculation of cross rates and forward rates; arbitrage transactions

#### **Recommended Readings:**

Andley K. K. & Mattoo V. J.: *Foreign Exchange: Principles and Practice*, New Delhi, Sultan Chand & Sons, 1996, 8e

Basu P. (ed.): *India's Financial Sector: Recent Reforms, Future Challenges*, 2005

Bhole L. M. (1999): *Financial Institutions and Markets*, New Delhi: Tata-McGraw Hill, 3e

Bidani S. N., Mitra P. K. & Pramod Kumar: *Bank Finance for Industry*, New Delhi, Vision, 1998, 3e

Datt R. & Sundharam K.P.M.: *Indian Economy*, New Delhi, S. Chand, 2006

Desai V.: *The Indian Financial System and Development*, Mumbai: Himalaya, 2005

Khan M. Y.: *Indian Financial System*, New Delhi: Tata-McGraw Hill, 2004, 4e

Mishra S. K. & Puri V. K.: *Indian Economy*, Mumbai, Himalaya, 2006

Shekhar K. C. & Shekhar L.: *Banking Theory and Practice*, New Delhi, Vikas, 1998 18e

## MAJOR III - LAW AND PRACTICE OF BANKING – I

### SEMESTER V

**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 legislations and rules

#### **Unit 1: Principles of Sound Lending (30 marks)**

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

Margins and Drawing Limits

#### **Unit 2: Types of Securities & Modes of Creating Charge (40 marks)**

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; release on payment of realization of charge

#### **Unit 3: Documentation, Supervision and Control of Advances (20 marks)**

Need for documentation; types of deeds (mortgage, pledge, hypothecation); types of letters (guarantee, balance confirmation); types of stamps and importance of stamps; other formalities; Need for supervision and control; Role of RBI in supervision and control

#### **Unit 4: Banking Legislation (10 marks)**

Major provisions of the most recently amended versions of the Banking Regulation Act (1949), Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI), Foreign Exchange Management Act (FEMA)

#### **Recommended Readings:**

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: *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

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

## **MAJOR III - LAW AND PRACTICE OF BANKING – II**

### **SEMESTER VI**

**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 1: The Banker-Customer Relationship (20 marks)**

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 of outstation cheques, etc.

Rights of a banker – right of lien, set-off, appropriation, assignment

#### **Unit 2: Negotiable Instruments (50 marks)**

Negotiable Instruments – characteristics; cheques and bills of exchange – definition, types, features, parties; major provisions of the Negotiable Instruments Act

#### **Unit 3: Bank Customers (20 marks)**

Different types of Customers; opening of accounts – procedure, KYC norms, nomination facility; closing of accounts – circumstances leading to closure, procedure; precautions to be taken by the banker

#### **Unit 4: Frauds and Malpractices (10 marks)**

Meaning; types; RBI guidelines for prevention of frauds and malpractices; steps to be taken by banks; Anti-Money Laundering guidelines

#### **Recommended Readings:**

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: *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 & 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  
Shekhar K. C. & Shekhar L.: *Banking Theory and Practice*, New Delhi, Vikas, 1998, 18e  
Varshney P. N.: *Banking Law & Practice*, New Delhi, Sultan Chand & Sons, 2005

## **RULES & REGULATIONS**

Students should note that all admissions are provisional and subject to confirmation of Enrolment Registration / Eligibility by Goa University. The College authorities will not be responsible for denial of eligibility by the University.

### **ADMISSION PROCEDURE**

Students desirous of seeking admission to the College for FY B.Com must submit their application in the prescribed form along with the following documents:

1. One recent Passport size Photograph (to be affixed to the admission form)
2. Higher Secondary School Leaving Certificate (in Original with One attested Xerox Copy)
3. Std. XII Mark Sheet (in Original with One attested Xerox Copy)
4. Provisional Eligibility Certificate from Goa University (in case of students from other Universities & Boards)
5. No Objection Certificate (NOC) (in case of students from other Colleges in Goa)

Students migrating from another University/Board should also produce the Migration Certificate.

### **GOA UNIVERSITY REGISTRATION**

Students seeking admission to FY B.Com and all new entrants to the College shall submit their application for Registration at Goa University through the Principal. The prescribed Registration Fee is to be paid at the time of admission.

### **ELIGIBILITY CERTIFICATE**

#### **Procedure for issue of Eligibility/Provisional Eligibility Certificate**

- i) In respect of those students who are from any other University other than Goa University, or any Board other than the Goa Board of Higher Secondary Education, submission of Eligibility/Provisional Eligibility Certificate issued by Goa University is necessary at the time of admission.

- ii) The University will issue an Eligibility Certificate to those students who submit all the required documents at the initial stage, viz. (a) Copy of Marksheet (b) Copy of Passing Certificate/Degree Certificate (c) Original Migration Certificate along with the filled-in application form and payment of fees of Rs. 350/-.
- iii) Students who are unable to submit all the required documents will be issued, on scrutiny, Provisional Eligibility Certificates, provided the students submit a Copy of Marksheet (internet copy attested by the School is also accepted), along with the filled-in application form and payment of fees of Rs. 350/-.

Cases of students under category (iii) above are to be forwarded to the University through the College for confirmation of eligibility, on or before November 30<sup>th</sup> of the academic year on compliance of all other conditions stated in the Provisional Eligibility Certificate along with the Original Migration Certificate and Copy of Marksheet(s)/ Passing Certificate/Degree Certificate (duly certified by the Principal/Head of the Department). Students under this category must therefore submit these documents in the College Office on or before October 30<sup>th</sup> of the academic year to ensure that they receive the Final Eligibility Certificate in time.

They must subsequently submit a Final Eligibility Certificate from Goa University before the Semester II End-Semester Examination, failing which their result will be withheld.

### **TRANSFER CERTIFICATE**

Students from other colleges affiliated to the Goa University seeking admission to this College must produce a **NO OBJECTION CERTIFICATE (N.O.C.)** from the college last attended, without which they will not be admitted. Subsequently, they should apply for a **TRANSFER CERTIFICATE** in the prescribed form, which is available in the College Office and pay the T.C. Fee of Rs.50/- to the College last attended, failing which their admission is liable to be cancelled.

### **ADMISSION RULES**

1. Admission to any class is for the whole year. Students are required to pay the fees for both the semesters even if they discontinue their study at any time during the year.
2. Attendance at lectures and practicals is compulsory. **Absence at a single lecture or practical will be treated as absence for the whole day.**
3. There shall be minimum attendance of 75% per semester at lectures delivered and practicals conducted during the semester. **Students who do not have the minimum attendance will not be allowed to appear for the SEE.**
4. Students should note that passing of the lower class examination (i.e. FY & SY) from the College does not automatically result in admission to the next higher class (i.e. SY & TY respectively). They must complete the procedure for admission and pay the prescribed fees.

5. The Principal reserves the right to refuse admission to a student whose past record and conduct were considered unsatisfactory.
6. Date of Commencement of Classes: 15<sup>th</sup> JUNE 2011.
7. Last Date for Admission to all Classes: 15<sup>th</sup> JULY 2011.
8. Admission to Foreign Students: A student of non-Indian nationality should apply for admission to the College through the Embassy/High Commission of his/her country in India and the Goa University. He/she must obtain an Eligibility Certificate from Goa University on payment of US \$50 & submit the same to the College along with the Admission Form.

Foreign students will be given admission only if their passport contains a provisional student's visa and if they produce their AIDS Test Certificate obtained from the competent authorities.

#### **RULES FOR CANCELLATION OF ADMISSION & REFUND OF FEES**

As per Goa University directions, all fees are to be refunded as under if a student cancels his/her admission

1. For students who change from one course/faculty to another in the same college the fees are to be suitably adjusted.
2. If a student/guardian informs the Principal of the college in writing before the date of commencement of the academic year that he/she desires to cancel his/her admission, all fees paid by the student at the time of admission shall be refunded to him/her, except special fees and contribution to Students' Aid Fund, after deduction of 12.5% as administrative charges.
3. If a student/guardian informs the Principal of the college in writing within 30 days from the date of the commencement of the academic year that he/she desires to cancel his/her admission, all fees shall be refunded to him/her after deduction of 15% of the fees collected as administrative charges.
4. If a student/guardian informs the Principal of the college in writing within 45 days from the date of the commencement of the academic year that he/she desires to cancel his/her admission, all fees shall be refunded to him/her after deduction of 20% of the fees collected as administrative charges.
5. If a student/guardian informs the Principal of the college in writing upto 30<sup>th</sup> of September of the academic year that he/she desires to cancel his/her admission, all fees shall be refunded to him after deduction of 30% of the fees collected as administrative charges.

6. If a student/guardian informs the Principal of the college in writing beyond 30th September of the academic year but before the start of the Even Semester of the academic year, that he/she desires to cancel his/her admission, all fees shall be refunded to him/her after deduction of 50% of the fees collected as administrative charges.
7. If a student/guardian informs the Principal of the college in writing after the start of the Even Semester of the academic year that he/she desires to cancel his/her admission, 100% of all fees collected shall be deducted, but deposits shall be refunded.

In all cases of cancellation, the University enrolment fees shall be refunded in full, unless the fees have already been remitted to the University.

Whenever a dispute arises either due to interpretations or genuineness of the case, the matter shall be forwarded for consideration and decision of the Vice-Chancellor, whose decision will be final and binding on all.

## **LIBRARY & BOOK BANK**

The College has a large, well-stocked library, having a balanced collection of books on subjects of prescribed study, current topics, science, literature, philosophy, history, sports and other topics. The library has approximately 30,000 books, about 60 periodicals, journals, national and local dailies. The Reference Section of the library has valuable encyclopedias, General Knowledge books, etc. The library is enriched every year with books purchased on the recommendation of teachers.

The timings of the library are as follows:

**Lending Section:** 8.00 a.m. to 1.00 p.m. (Open for students from Monday to Friday)

**Reference Section:** 8.00 a.m. to 4.00 p.m. (Monday to Saturday)

Every student is issued one Library Card and two Borrower's Tickets for Home Lending.

### **LIBRARY RULES**

1. Every student must have his/her valid Identity Card and Library Card while entering the library.
2. Every student must maintain silence and discipline in the Library. Misbehaviour on the part of students may invite penal action and denial of access to the Library.
3. A Library book once issued can be retained by a student for **one week** from the date of issue. **A student will be charged a fine of Re.1/- per day per book for delay in returning a book.** The books may be renewed on request, if there is no demand for them. Renewal will be at the discretion of the Librarian.
4. Periodicals, magazines, newspapers, journals etc. can be borrowed against the student's Identity Card, but cannot be taken out of the Reading Room. Similarly, books stamped as

Reference Books will not be available for Home Lending, and must be referred to in the Reading Room of the library.

5. Students must handle the books, magazines, periodicals etc. belonging to the College library carefully and ensure the good condition of the same. A student found to have damaged books/periodicals/journals would be heavily fined.
6. Library Cards and Borrower's Tickets are not transferable. In case of such transfer, the student whose Card/Ticket has been transferred and also the one who has made use of such transferred Card/Ticket may be punished and denied entry in the Library thereafter.
7. In case of loss of a book, the student will have to replace the book or pay the market price of the book, as instructed by the Librarian.
8. All the Library Rules given in this Handbook as well as those periodically notified on the Notice Board will be binding on every student who is a member of the Library.

### **BOOK BANK**

At the beginning of the academic year, meritorious students from low-income groups are provided with a set of recommended books, as per their request and availability of books. The Book Bank is enriched every year with standard textbooks on different subjects. The scheme has been very successful as it allows poor and deserving students to get access to books and helps in their learning. Students are advised to familiarize themselves with Book Bank Rules and take advantage of the scheme. The Book Bank scheme, along with the Rules, is notified at the beginning of the year.

## **CO-CURRICULAR & EXTRA-CURRICULAR ACTIVITIES**

### **A. College Students' Council**

The Students' Council is constituted according to the Goa University Rules with the following aims and objectives

- To promote the all-round development of the students of the College
- To organize co-curricular and extra-curricular activities of the College
- To discuss any suggestions, plans of action, resolutions, issues etc. pertaining to the general welfare of the student community of the College.

The Council consists of:

- |                             |   |
|-----------------------------|---|
| a) <b>President</b>         | Principal of the College (Ex-officio President)                               |
| b) <b>Teacher Advisor</b>   | A Teacher of the College nominated by the<br>Principal                        |
| c) <b>General Secretary</b> | Elected by all the students in the College.                                   |
| d)                          | One each of the following categories from each class/division, as applicable: |

- i. **Class Representatives:** One elected from each Class
- ii. **Division Representatives:** One elected from each Division
- iii. One **Lady Student Representative** elected from each Class (All students will vote).

## **B. Sports Council**

Sports activities are governed by a Sports Council Committee, which consists of the following

- |                                       |   |
|---------------------------------------|---|
| a) <b>President</b>                   | Principal (Ex-officio President)                      |
| b) <b>Secretary</b>                   | Physical Director                                     |
| c) <b>Teacher Advisor</b>             | Nominated by the Principal                            |
| d) <b>General Captain</b>             | To be elected from among the Captains                 |
| e) <b>Captains of different teams</b> | To be nominated by the Director of Physical Education |

The major activities of the Sports Council consist of organization of Inter-Collegiate and inter-class sports events and the Annual Athletic Meet, as well as participation in various Inter-Collegiate Sports activities and events.

## **C. Cultural Council**

The main objectives of the Cultural Council are:

- To bring out students' talents in public speaking, poetry, singing, and other spheres of Fine Arts
- To generate an interest in the folk art and traditions of the country

The Cultural Council comprises

- |   |   |
|---|---|
| a) <b>President</b>                       | Principal of the College (Ex-officio President)   |
| b) <b>Teacher Advisor</b>                 | Nominated by the Principal                        |
| c) <b>General Secretary</b>               | Elected by all the students                       |
| d) One <b>Student Representative</b>      | elected from each Division                        |
| e) One <b>Lady Student Representative</b> | elected from each Class (All students will vote). |

## **COLLEGE MAGAZINE**

Every year, the College publishes its annual magazine, 'DAMODAR'. The Editorial Board consists of faculty members and student representatives. The magazine provides a creative outlet for our young budding writers and poets. The editorial board invites creative literary efforts such as short stories, poems and articles and sketches by the students. Students are free to contribute in English, Hindi, Konkani and Marathi.

The magazine is also a chronicle of the activities during the year and carries reports by the Convenors of various committees.

### **STUDENTS' CONSUMER COOPERATIVE SOCIETY**

The College runs a Students' Consumer Cooperative Society where textbooks are sold to students at concessional rates. The usual discount allowed is 10% to all students. The profit of the Society is used for the welfare of the student community of this College. The Society has made tremendous progress since its inception in 1974.

### **NATIONAL CADET CORPS**

The College has the Army and Navy Units of N.C.C. Both wings have boy and girl cadets, giving all students an opportunity to join these paramilitary forces. Our NCC Officers and Cadets have done remarkably well over the years and repeatedly brought laurels to the College and the NCC Directorate.

### **NATIONAL SERVICE SCHEME**

Every year, about 550 students are enrolled in the College N.S.S. Unit. Apart from being involved in socially useful projects, these students actively participate in a seven-day Special Camp, which involves community work.

### **RED RIBBON CLUB**

This is an initiative for AIDS Awareness started by the NSS Unit of the College in 2008. The Goa State AIDS Control Society has now asked all Colleges and Schools in the State to start such clubs.

## **SCHOLARSHIPS AND PRIZES**

### **I. MERIT SCHOLARSHIPS**

Freeships and concession in fees are granted to genuine cases of economic hardship at the discretion of the Principal.

In addition, students can avail of Government of India's National Scholarships, E.B.C. Scholarships of the Government of Goa, National Merit Scholarships, Freeships to children of freedom fighters, etc. which are given by the Central / State Governments. Students are advised to check the Notice Boards in this regard from time to time.

### **II. ACADEMIC PRIZES AND AWARDS**

The College awards merit prizes to students securing the **first four ranks** at FY, SY & TY, B.Com for their outstanding academic performance in the year. In addition to these, there are also special endowments and subject prizes.

#### **TY B.COM**

- 1. Ramacrisna M. Salgaocar Scholarship** of Rs. 1000/- instituted by the Shri. Ramacrisna M. Salgaocar Charitable Trust, is awarded to the student from this college securing highest marks at TY B.Com, Semesters V & VI taken together.
- 2. Late Dr. G. V. Kamat Helekar Scholarship** of Rs. 501/- has been instituted by Vidya Vikas Mandal to commemorate the services of late Dr. G. V. Kamat Helekar in the field of education and to honour his relations with Vidya Vikas Mandal. This scholarship is awarded to the

student from this college securing highest marks at TY B.Com, Semesters V & VI taken together.

3. **Shree Damodar Vidyaprasarak Saunsthan Loliem Rolling Shield** instituted by Shree Damodar Vidyaprasarak Saunsthan, Loliem, is awarded to the student from this College securing the highest marks at TY B.Com, Semesters V & VI taken together.
4. **Late Mr. Harshad a/s Shambhu M. Shenvi Kantik Trophy**, instituted by Shri Vishal Kakode, is awarded to the student of this college securing highest marks at FY, SY and TY B.Com Semesters I to VI taken together.
5. **Shri G. M. Daivajna Prize** of Rs. 250/-, instituted by Shri. Ganesh M. Daivajna, is awarded to the student from this College securing the highest marks in Financial Accounting, Auditing & Taxation (Major Papers I, II and III taken together) at TY B.Com Semesters V & VI taken together.
6. **Shri H. K. Aparanji Prize** of Rs. 150/-, instituted by Shri K. V. Kulkarni, is awarded to the student from this College securing the highest marks in Financial Accounting, Auditing & Taxation (Major Papers I, II and III taken together) at TY B.Com Semesters V & VI taken together.
7. **Late Shri Upendra Vithal Kamat Prize** of Rs. 250/-, instituted by Shri Umesh Kamat & family is awarded to the student from this College securing the highest marks in Financial Accounting, Auditing & Taxation (Major Papers I, II and III taken together) at TY B.Com, Semesters V & VI taken together.
8. **C. P. Da Costa Prize** of Rs. 1000/-, instituted by Shri. C. P. D'Costa, is awarded to the student from this College securing highest marks in Business Management (Major Papers I, II and III taken together) at TY B.Com, Semesters V & VI taken together.
9. **C. P. Da Costa Prize** of Rs. 1000/-, instituted by Shri. C. P. D'Costa, is awarded to the student from this College securing highest marks in Banking & Finance (Major Papers I, II and III taken together) at TY B.Com, Semesters V & VI taken together.
10. **Late Shri Ivaturi Suryanarayana Murthy Memorial Prize** of Rs. 501/- instituted by his son, Dr. I. Bhanu Murthy, is awarded to the student of this college securing the highest marks in Cost & Management Accounting at TY B.Com (Major Papers I, II and III taken together), Semesters V & VI taken together. A minimum achievement of 50% is necessary.
11. **Late Shri V. G. Sahasrabudhe Prize** of Rs. 201/-, instituted by Shri Bhaskar G. Nayak, is awarded to the student of TY B.Com from this College securing the highest marks in Business Economics at FY, SY and TY B.Com taken together, Semesters I to VI.
12. **Marathi Arthashastra Parishad Ninth Conference (1985) Commemoration Prize** of Rs. 201/- is awarded to the student of TY B.Com securing the highest marks in Business Economics at FY, SY and TY B.Com taken together, Semesters I to VI.
13. **Late Smt. Ivaturi Suryabangamma Memorial Prize** of Rs. 501/- instituted by her son, Dr. I. Bhanu Murthy, is awarded to the student of TY B.Com securing the highest marks in the

compulsory Commerce Papers (Industrial Management & Entrepreneurship Management) at Semesters V & VI taken together.

- 14. Mrs. Sheela H. Naik Gaunekar Shield for Most Studious Lady Student at T.Y. B.Com:** This shield and cash prize of Rs. 501/-, instituted by Smt. Sheela H. Naik Gaunekar, is awarded to the lady student in TY B.Com who scores highest percentage of marks at FY B.Com and SY B.Com Semesters I to IV taken together. A minimum achievement of 50% is necessary.

#### **SY B.COM**

- 1. Late Jose Mariano Fernandes Rolling Shield**, instituted by the staff of Damodar College, is awarded to the student from this College securing 1<sup>st</sup> Rank at SY B.Com Semesters III & IV taken together.
- 2. Late Miss Rajashri Venkatesh Prabhu Alvenkar Prize** of Rs. 125/-, instituted by Mr. Vijay Prabhu Alvenkar is awarded to the student of this College securing highest marks at SY B.Com Semesters III & IV taken together.
- 3. Shri G. M. Daivajna Prizes**, instituted by Shri. Ganesh M. Daivajna, are to be awarded as follows
  - i. A cash prize of Rs.250/- is to be awarded to the student from this College securing the highest marks in Financial Accounting – III & IV at SY B.Com Semesters III & IV taken together.
  - ii. A cash prize of Rs. 250/- is to be awarded to the student from this College securing the highest marks in Accounting – III & e-Accounting (Applied Component) at SY B.Com Semesters III & IV taken together.
- 4. Dr. Jose Manuel da Piedade Rebelo Memorial Prize** of Rs. 501/- instituted by his daughter, Ms. Maria E Abranches, is awarded to the student from this College securing highest marks in Statistical Techniques at SY B.Com Semesters III & IV taken together.

#### **FY B.COM**

- 1. Late Miss Tejaswini Vithal Vadiye Prize** of Rs. 101/- is awarded to the student from this College securing 1<sup>st</sup> rank at FY B.Com. – Semesters I & II taken together.
- 2. Shri G. M. Daivajna Prizes**, instituted by Shri. Ganesh M. Daivajna, are to be awarded as follows:
  - i. A cash prize of Rs. 250/- is to be awarded to the student from this College securing the highest marks in Financial Accounting – I & II at FY B.Com Semesters I & II taken together
  - ii. A cash prize of Rs. 250/- is to be awarded to the student from this College securing the highest marks in Accounting – I & II (Foundation Course) at FY B.Com Semesters I & II taken together
- 3. Late Principal D. B. Wagh Prize** of Rs. 201/-, instituted by Mrs. M. E. Abranches, is to be awarded to the student securing highest marks in Mathematical Techniques – I & II at FY B.Com Semesters I & II taken together.

### III. SPECIAL PRIZES AND AWARDS

1. **Late Advocate H. M. Naik Gaunekar Shield for the Most Outstanding Student in TY B.Com.**

This Rolling Shield and cash prize of Rs. 501/-, instituted by Smt. Sheela H. Naik Gaunekar, is awarded to the Most Outstanding Student in TY B.Com.

2. **Late Smt. Uma N. Pulapaka “Damodar Ratna” Trophy for the Most Outstanding Student**

This Rolling Trophy and cash prize of Rs. 1000/-, instituted by the family of Smt. Uma N. Pulapaka, is awarded to a student based on his/her outstanding all round performance in academics (performance at examinations of FY, SY & TY B.Com/BCA/BFS), as well as co-curricular and extra-curricular activities.

### IV. CULTURAL COUNCIL PRIZES

1. **Mopkar Trophy** is awarded to the Best Orator.

2. **Mansoor Rayani Trophy**, instituted by Shri Mansoor Rayani, is awarded to the Best Hindi Singer.

3. **The Best Konkani Singer Trophy**, instituted by Mr. Jyotendra Nayak

4. **The Best English Singer Trophy**, instituted by Mr. Ravindra Deulkar

5. **LPT Association Shield** is awarded to the Best Konkani Poet

6. **Cultural Union Shield** is awarded to the Most Outstanding Student in Cultural Activities

### V. N.C.C. PRIZES

#### A. Naval Wing

i. **Divisional Officer’s Cup for the Best All-Round Naval Cadet** donated by Mr. Gopalkrishna G. Kondli

ii. Award for **The Most Sincere Cadet of the Naval Wing**

#### B. Army Wing

i. **Late Mr. Sushant K. Naik Rolling Trophy** instituted by his family for Best All Round Army Wing Cadet

ii. **Late Master Rajiv Rebello Rolling Trophy** for the Most Sincere Cadet of the Army Wing donated by Ms. Joan M. Rebello

#### C. Girls’ Wing

i. **Late Yashwant D. Poi Raiturkar Trophy** for Best All Round Girl Cadet.

ii. Award for **The Most Sincere Cadet of the Girls’ Wing**

### VI. N.S.S. PRIZES

1. **NSS Programme Officer’s Shield** given for meritorious services in N.S.S.

2. **Rolling Trophy for the Best N.S.S. Volunteer (Boy)**

**3. Rolling Trophy for the Best N.S.S. Volunteer (Girl)**

**VII. SPORTS COUNCIL Awards**

- 1. Rolling Trophy for the Best Sportsman**
- 2. Rolling Trophy for the Best Sportswoman**
- 3. Rolling Trophy for the Best Individual Male Athlete**
- 4. Rolling Trophy for the Best Individual Female Athlete**

**VIII. PRINCIPAL'S DISCRETIONARY PRIZES**

These prizes are awarded at the discretion of the Principal to students of the College who have rendered meritorious services to the College.

**IX. INTER-COLLEGIATE TROPHIES**

- 1. Shri. U. N. Bene Trophy**, instituted by Shri U. N. Bene, is awarded to the winning team in the Inter-Collegiate General Knowledge Quiz Contest organized by the College.
- 2. Late Shri. Vasant N. Kamat Trophy** is awarded for the best College Magazine in Goa.
- 3. Late Shri Jayesh Prabhudesai Memorial Trophy**, instituted by Late Shri Jayesh Prabhudesai Memorial Trust, is awarded to the College team winning ***Bizz Buzz***, an Inter-Collegiate programme jointly organized by the College and the Trust

**TENTATIVE PROGRAMME FOR THE ACADEMIC YEAR 2011-12**

<b>DATE</b>	<b>DAY</b>	<b>EVENT</b>
<b><u>JUNE</u></b>		
15.06.11	Wednesday	College re-opens; Staff Meeting at 9.00 a.m.
16.06.11	Thursday	Principal's Address & Briefing to FY B.Com/BCA/BBS students at 10.00 a.m.
17.06.11	Friday	Commencement of all classes
20.06.11	Monday	Orientation for NCC Cadets
23.06.11	Thursday	Orientation & Enrolment of TY NSS volunteers
24.06.11	Friday	Orientation & Enrolment of SY NSS volunteers
25.06.11	Saturday	Orientation & Enrolment of FY NSS volunteers
26.06.11	Sunday	Commencement of NCC Parades
30.06.11	Thursday	Inauguration of NSS activities

## JULY

04.07.11	Monday	Commencement of CPT Coaching Classes
05.07.12	Tuesday	Consumer Cell Activity
09.07.11	Saturday	Monsoon Hike - a Nature Club Activity
13.07.11	Wednesday	NSS Activity
15.07.11	Friday	Last date for Admission
15.07.11	Friday	Last Date for Announcement of mode of assessment, topics for Assessment & date of ISA-2
15.07.11	Friday	
&		All-Goa Invitation Weightlifting & Power Lifting Championship
16.07.11	Saturday	
<b>18.07.11</b>	<b>Monday</b>	<b>ISA-1 Tests in all subjects for all classes</b>
<b>to</b>		
<b>20.07.11</b>	<b>Wednesday</b>	
<b>20.07.11</b>	<b>Wednesday</b>	Staff Meeting
23.07.11	Saturday	College Elections
27.07.11	Wednesday	First Meeting of elected Student Representatives
30.07.11	Saturday	Inauguration of Student bodies

## AUGUST

02.08.11	Tuesday	Founders' Day
04.08.11	Thursday	Women's Cell Activity
<b>08.08.11</b>	<b>Monday</b>	<b>Cultural Union Activities – Essay-writing, short story writing, Poetry, Public Speaking, Debate, Quiz &amp; all other</b>
<b>to</b>		
<b>12.08.11</b>	<b>Friday</b>	<b>In-house competitions</b>
13.08.11	Saturday	Inter-Class Patriotic Singing Competition
15.08.11	Monday	Independence Day Celebrations, Ceremonial parade by NCC Cadets
17.08.11	Wednesday	Orientation for Third Year students for the Project paper
19.08.11	Friday	Staff Meeting
20.08.11	Saturday	Sadbhavana Divas (an NSS activity)
21.08.11	Sunday	Annual General Body Meeting of Parent-Teacher Association

27.08.11	Saturday	General Body Meeting of Students' Consumer Cooperative Society
29.08.11	Monday	Singing Competition
30.08.11	Tuesday	Last Date for Completion of ISA-2

**SEPTEMBER**

**31.08.11 Wednesday**

**to to Ganesh Chaturthi Break**

**05.09.11 Monday**

06.09.11 Tuesday Resumption of Classes after Ganesh Chaturthi Break

10.09.11 Saturday NSS activity

13.09.11 Tuesday

& **Bizz Buzz** – Inter-Collegiate Competition

14.09.11 Wednesday

19.09.11 Monday

& ISA-1 Repeat

20.09.11 Tuesday

20.09.11 Tuesday Staff Meeting

**OCTOBER**

02.10.11 Sunday Gandhi Jayanti

03.10.11 Monday

to Staff Academy – Paper Presentations

06.10.11 Thursday

07.10.11 Friday State-level Seminar – Dept of Economics & Banking

08.10.11 Saturday Staff Meeting

**10.10.11 Monday Commencement of Semester-End Exams**

**NOVEMBER**

**01.11.11 Tuesday**

**to to Winter/Diwali Vacation**

**21.11.11 Monday**

## **WINTER VACATION ACTIVITIES**

### **Study Tour / Excursion**

### **NSS Special Camp**

22.11.11	Tuesday	College Re-opens for Even Semester;	Staff Meeting
23.11.11	Wednesday		
&	&	Answer Paper Verification Process	
24.11.11	Thursday		
29.11.11	Tuesday	Talk for NSS volunteers on a selected social/community issue	
30.11.11	Wednesday	Declaration of FY & SY B.Com Results	

## **DECEMBER**

01.12.11	Wednesday	World AIDS Day – Red Ribbon Club Activity	
19.12.11	Monday	Goa Liberation Day	
20.12.11	Tuesday		
&		Fun Days	
21.12.11	Wednesday		
<b>22.12.11</b>	<b>Thursday</b>	<b>Bazaar Day &amp; ‘Innovations’</b>	
<b>24.12.11</b>	<b>Saturday</b>		
<b>to</b>	<b>to</b>	<b>Christmas Break</b>	
<b>01.01.11</b>	<b>Sunday</b>		

## **JANUARY**

02.01.12	Monday	College reopens after Christmas break	
10.01.12	Tuesday	U. N. Bene Inter-Collegiate Quiz Competition	
12.01.12	Thursday	Swami Vivekanand Jayanti - National Youth Week Celebration	
		NSS activity	
<b>16.01.12</b>	<b>Monday</b>	<b>ISA-1 Tests in all subjects for all classes</b>	
<b>to</b>			
<b>18.01.12</b>	<b>Wednesday</b>		
21.01.12	Saturday	Staff Meeting	
26.01.12	Thursday	Republic Day	
28.01.12	Saturday	Annual Prize Distribution Function	

31.01.12 Tuesday Submission of TY Projects

### **FEBRUARY**

07.02.12 Tuesday Late Shri Suhas B. Mulay Student Seminar & Exhibition

### **MARCH**

08.03.12 Tuesday International Women's Day – Women's Cell Programme

20.03.12 Tuesday State-level Seminar – Dept of Commerce & Management

21.03.12 Wednesday Staff Meeting

24.03.12 Saturday Farewell to TY B.Com / BCA / BFS Students

26.03.12 Monday

to Staff Academy – Paper Presentations

30.03.12 Friday

### **APRIL**

02.04.12 Monday **Commencement of Semester-End Exams**

30.04.12 Saturday Declaration of FY & SY B.Com/BCA & BFS Results;  
Staff Meeting; College closes for summer vacation

## **CODE OF CONDUCT FOR STUDENTS**

- 1. Smoking, drugs and liquor consumption are strictly prohibited on the college campus.**
- 2. Students are not permitted to use mobile phones within the college premises.** Any student found violating this rule will have his/her mobile phone confiscated.
- 3. A STUDENT WHO REMAINS ABSENT FOR THE INTRA-SEMESTER TESTS AND/OR DOES NOT SUBMIT ASSIGNMENTS WITHIN THE STIPULATED TIME PERIOD, WILL BE DECLARED "ABSENT" AND WILL HAVE TO APPEAR FOR THE TEST/SUBMIT THE ASSIGNMENT IN THE FOLLOWING SEMESTER. FURTHER, HE/SHE WILL NOT BE PERMITTED TO APPEAR FOR THE SEE IN THE PAPER(S) IN WHICH HE/SHE HAS NOT COMPLETED THE NECESSARY ISAs**
4. All students must be regular and punctual for lectures, practicals, tests and examinations. Students arriving late to College will be fined.
5. No student shall remain absent from lectures, practicals, tests and examinations without the prior permission of the Principal.

6. No student should be in the Canteen or in the Corridors during lecture hours. Loitering on the campus is strictly disallowed.
7. Students must wear their Identity Cards while in the College premises. All staff – Teaching and Non-Teaching – are authorized to check Identity Cards.
8. Students must abide by the norms of decorum and respect members of the staff and fellow students.
9. Students should be appropriately and modestly dressed.
10. It is obligatory on the part of students to read the College Notice Boards every day. Failure on the part of students to take note of announcements that are put up from time to time shall not be a valid excuse for non-compliance thereof.
11. No outsider should be invited to attend classes, functions and programmes of the College without the prior permission of the Principal.
12. Utmost care should be taken to ensure that there is no danger or damage to College property. Students found damaging College property will be immediately fined and/or asked to do community service.
13. Students found littering the College premises will be immediately fined and/or asked to do community service.
14. Students coming to College by two-wheelers are required to wear helmets and have helmet locks on their vehicles.
15. Any breach of discipline will be strictly dealt with.
16. Any Rules and Regulations, in addition to the above, notified separately from time to time by way of circulars and/or notices will be binding on the students.

**RAGGING IS STRICTLY BANNED**

**ANY STUDENT FOUND INDULGING IN RAGGING IS LIKELY TO BE  
PUNISHED.**

**THE STUDENT MAY EVEN BE EXPELLED FROM THE COLLEGE**