

## **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**

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

### **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
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## PHYSICAL EDUCATION

Mr. Sudhakar T. Naik

B.Com, B.P.Ed

## LABORATORY INSTRUCTORS

1. Ms. Deepa Pujari

B.E.

2. 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
Even Semester Exam	02.04.2012	onwards

## BACHELOR OF COMPUTER APPLICATIONS [BCA]1

No. of Seats:80(2divisions of 40 each)

The IT sector is one of the most rapidly growing service sectors in India as well as in the world, and offers huge employment opportunities. The BCA programme aims to produce an employable IT workforce that will have sound knowledge of IT and business fundamentals that can be applied to develop and customize solutions for Small and Medium Enterprises. The 3-year, 6-semester programme provides a focused programme for students who wish to pursue careers in IT and related areas.

The BCA Programme is a self-financed 3-year, 6-semester programme. Each semester is of approximately 5 months duration. The Odd Semesters (Semesters I, III & V) begin in June and the Even Semesters (Semesters II, IV & VI) begin in November.

An interesting feature of the BCA programme is the continuous internal assessment with quizzes, student seminars, student presentations, and other innovative methods of assessment that help develop the students' confidence, presentation skills, software development skills, communication skills, independent thinking, etc.

The curriculum and syllabi of the BCA Programme have recently been thoroughly reviewed and revised in the light of the experience of the first three years of the semester programme.

## **ELIGIBILITY FOR ADMISSION TO THE BCA PROGRAMME**

### **1. Eligibility for Admission to Semester I and Semester II:**

For being eligible for admission to the Three Year Integrated Course leading to the Degree of BCA, a candidate must have passed

- a. The Higher Secondary School Certificate (Std. XII) Examination or its equivalent in any Stream conducted by the Goa Board

**OR**

- b. The Examination of another University or Body recognized as equivalent thereto (the eligibility conditions at C under the B.Com course apply here as well)
- c. A candidate shall be selected (FYBCA Semester-I) based on the selection test as prescribed by Goa University from time to time. The selection test shall test the general aptitude, logical reasoning & analytical abilities, and basic arithmetical skills of the candidate.
- d. A candidate admitted for Semester-I shall be deemed eligible for admission to Semester-II .

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All issues relating to the BCA programme will be as per the revised Ordinances of Goa University.

### **2. Eligibility for Admission to Semester III and Semester IV:**

- a. A candidate securing minimum passing grade of D or above in each of the courses of Semester-I and Semester-II is eligible for admission to Semester-III.
- b. In addition to above, those candidates who secure F grade after the Supplementary examination in maximum four courses (theory as well as laboratory) out of all the courses that were offered in Semester-I and Semester-II shall be eligible for admission to Semester-III and Semester-IV.
- c. A candidate admitted for Semester-III shall be deemed eligible for admission to Semester-IV.

### **3. Eligibility for Admission to Semester V and Semester VI:**

- a. A candidate securing minimum passing grade of D or above in each of the courses of Semester-I to Semester-IV is eligible for admission to Semester-V.
- b. A candidate admitted for Semester-V shall be deemed eligible for admission to Semester-VI.

## **COURSE STRUCTURE**

### **FIRST YEAR BCA SEMESTER I**

- |   |             |
|---|-------------|
| 1. Problem Solving and Programming Concepts   | (100 marks) |
| 2. Computer Organization and Architectures    | (100 marks) |
| 3. Business Accounting                        | (100 marks) |
| 4. Basic Mathematics                          | (100 marks) |
| 5. Problem Solving and Programming Laboratory | (100 marks) |
| 6. IT Tools Laboratory                        | (100 marks) |
| 7. Environmental Studies                      | (50 marks)  |

## FIRST YEAR BCA SEMESTER II

1. Data Structures (100 marks)
2. Operating Systems Concepts (100 marks)
3. Cost Accounting (100 marks)
4. Discrete Mathematics (100 marks)
5. Data Structures Laboratory (100 marks)
6. Operating Systems Laboratory (100 marks)
7. Environmental Studies (50 marks)

## SECOND YEAR BCA SEMESTER III

1. Object Oriented Concepts (100 marks)
2. Database Management Systems (100 marks)
3. Management Accounting (100 marks)
4. Introduction to Economics (100 marks)
5. Object Oriented Laboratory (100 marks)
6. Database Management Systems Laboratory (100 marks)
7. Communication and Presentation Skills (100 marks)

## SECOND YEAR BCA SEMESTER IV

1. Software Engineering (100 marks)
2. Computer Networks (100 marks)
3. Management Functions (100 marks)
4. Data Analysis and Statistical Techniques (100 marks)
5. Graphical Interface Design Laboratory (100 marks)
6. Data Analysis and E-Accounting Laboratory (100 marks)
7. Technical Writing Skills (100 marks)

## THIRD YEAR BCA SEMESTER V

1. Software Testing (100 marks)
2. Web Technology (100 marks)
3. Computer Science Elective <sup>2</sup> -I (100 marks)
4. Non Computer Science Elective <sup>3</sup> -I (100 marks)
5. Web Technology Laboratory (100 marks)
6. Project Work (100 marks)

## THIRD YEAR BCA SEMESTER VI

1. Management Information Systems (100 marks)
2. Multimedia Technology (100 marks)
3. Computer Science Elective-II (100 marks)
4. Non Computer Science Elective-II (100 marks)
5. Multimedia Laboratory (100 marks)
6. Project Work (100 marks)

### **Total marks/credits assigned to each course/Paper:**

(i) Semester I and II shall carry a total of 32 credit points, Semester III and IV 35 credits, semester V shall have 25 credits and Semester VI 30 credits.

(ii) Each course having 5 credit points shall be evaluated out of 100 marks.

(iii) Courses on Environmental Studies having 2 credit points shall be evaluated out of 50 marks per semester

### **SCHEME OF EXAMINATIONS**

1. The College shall conduct the First Year and Second Year B.C.A Examinations on Behalf of Goa University. The Third Year B.C.A examinations shall be conducted by Goa University.
2. There shall be both an In-semester element and an End-semester element in the evaluation of the performance of candidates for every course, each carrying equal weightage of 50%.
3. In-semester evaluation is to be carried out during the course of instructions within the normal lecture periods. End-semester evaluation is to be conducted at the end of every semester.
4. Supplementary Examinations for F.Y (Semester I, II), S.Y (Semester III, IV) of B.C.A is to be conducted once in a year before the commencement of the fresh academic year.
5. Examinations for students who fail in the T.Y (Semester V and VI) of B.C.A shall be conducted as per the schedule prescribed by Goa university from time to time.

Computer Science Elective Papers at Semesters V & VI respectively shall be as per the list approved by BOS in Computer Science (UG) from time to time

<sup>3</sup>Courses that shall be offered as Non-Computer Science electives shall be from disciplines other than Computer Science.

### **6. Eligibility for examinations:**

(i) End-semester examination: A candidate is eligible to appear for the end-semester theory, laboratory and Project examination provided he/she satisfies the minimum attendance rules framed by Goa University.

(ii) In addition to above, a candidate has to appear for the class test component for Theory course and Lab test component for Laboratory course of In-Semester evaluation.

(iii) Supplementary examination: The following categories of students shall be eligible to appear

for the Supplementary Examinations –

a) A student who did not appear in the end-semester examination of some or all the papers of the odd/even/both semesters of that academic year on medical grounds or for representing the college/University/State/Nation in cultural or sports, NCC/NSS activities.

- b) A student who did not appear in the end-semester examination of some or all the papers of the odd/even/both semesters of that academic year, only under very special circumstances, provided that the Principal is satisfied.
- c) A student who has failed to obtain the minimum grade of D required for passing the course/Project Work.
- d) A student who has failed to appear for the end-semester viva of Project Work.

#### **7. Evaluation of Theory courses:**

**In-semester Evaluation:** Internal evaluation shall be conducted in continuous manner in the form of regular assignments/quizzes and class tests. Out of maximum 50 marks, at least 30 marks shall be evaluated by conducting two class tests.

**End-semester Evaluation:** Evaluation consists of an examination for 50 marks of 2 hour duration.

#### **8. Evaluation of Laboratory courses:**

**In-semester Evaluation:** Internal evaluation shall be conducted in continuous manner in the form of regular assignment submissions and lab tests. Out of maximum 50 marks, at least 30 marks shall be evaluated by conducting one or more lab test(s) during the semester. A record of work done in the form of lab journal (could be a e-journal) has to be maintained by every student.

**End-semester Evaluation:** The evaluation consists of an end-semester examination of 50 marks of 3 hour duration conducted by the college. The end-semester examination includes a lab examination and a viva-voce which shall be jointly conducted by an internal and external examiner.

**9. Evaluation of Project work:** In-semester Evaluation for 50 marks shall be done by the project guide based on the record of work done and quality of work done. End-semester Evaluation and Re-Examination: The evaluation consists of an oral viva-voce and demonstration for 30 marks conducted by external examiner in the presence of Project Guide. External examiner shall also allot maximum 20 marks for the Project Report.

#### **10. Evaluation of Environmental Studies for Semester I and Semester II:**

The course will have In-Semester evaluation for 25 marks and End-Semester evaluation for 25 marks.

In-semester evaluation shall be done by the Instructor by conducting minimum one class test of minimum 10 marks and one or more practical assignments, presentations, quizzes during the semester.

End-Semester examination of 1 hour duration shall be conducted. Paper-setting and assessment shall be done by the college Instructor. A candidate has to secure minimum D grade. The grade obtained in Environmental studies will be considered for the purpose of calculating SPI/CPI. Degree will not be allotted unless a candidate passes these courses.

#### **11. Supplementary Examination:**

During the Supplementary Examination, the student shall answer only the end –semester component. The in-semester marks are carried forward. There should be at least 15 days period between the date of declaration of the Even semester examination results and the conduct of Supplementary examinations. The result of the supplementary examination be declared preferably before the commencement of the new academic year and in no circumstances after the last day of admissions, so as to enable a student to enroll for the higher class after passing the course. The students who do not obtain the minimum grade of D after the supplementary examination have to repeat the end-semester course assessment only with the next batch till they obtain minimum D grade required for passing.

## **SCHEME OF GRADING, CLASS & GRACING FOR BCA**

### **1. Grading Scheme**

- (i) Absolute grading scheme shall be followed to compute grade for each course registered by the candidate.
- (ii) The final grades for the course would be awarded by the Instructor-in-charge/course co-coordinator taking into account the collective performance in the In-Semester and End-Semester.
- (iii) For each course taken by the student, a letter grade is assigned based on the performance in all assessments. These grades are defined as : A, B, C, D and F
- (iv) Each grade not only indicates a qualitative assessment of the student's performance but also carries an equivalent number called the grade point. The absolute grading range in terms of marks and the corresponding grade point are shown in the table below –

Letter Grade	Grade point	Range for Total %Marks
A	10	86 – 100
B	8	71 - 85
C	6	51 - 70
D	4	40 - 50
F	0	Less than 40

- (a) A candidate passes the course if he/she gets any grade in the range between A and D.
- (b) A candidate is awarded F grade on account of overall poor performance (total marks less than 40) or failure to appear for the end-semester examination.
- (c) If a candidate is awarded F grade after the end-semester examination, he/she has to appear for the Supplementary Examination conducted at the end of that academic year.
- (d) If a candidate is awarded F grade after the Supplementary examination, he/she has to repeat only the end-semester component when that course is being offered next.
- (e) If a candidate is absent for the Supplementary examination, he/she will get a F grade and has to repeat only the end-semester component when that course is being offered next.

### **2. Performance Indices**

**(i) Semester Performance Index (SPI):** The performance of a student in a semester is indicated by a number called SPI. The SPI is the weighted average of

the grade points obtained in all the courses during the semester. SPI is to be calculated as

$$\text{SPI} = \frac{\text{Grade point} \times \text{course credit}}{\text{credits of each paper in semester}}$$
SPI has to be rounded to two decimal digits.

(ii) **Cumulative Performance Index (CPI):** The overall performance of a student at a particular point during the entire programme is obtained by calculating a number called CPI. The CPI of a particular semester is the weighted average of the grade points obtained in all the courses for the programme till that semester. The CPI is also calculated to two decimal places.

(iii) **Conversion of C.P.I into Percentage for the B.C.A Course:** In cases where an employer or an institute needs the equivalent percentage they can use the following formula to get an approximate idea of the percentage equivalent for the C.P.I score –

$$\text{Equivalent Percentage} = \text{C.P.I score} \times 10$$
For Example : if C.P.I = 5.67, then  
equivalent percentage =  $5.67 \times 10 = 56.7$

### 3. Award of class:

semester grade report for the student shall carry his/her SPI and CPI

The final class for the B.C.A. degree would be awarded based on CPI of final semester as per the following scheme:

Distinction: CPI equal to or greater than 7.0

First class: CPI equal to or greater than 6.0 but less than 7.0

Second Class: CPI equal to or greater than 5.0 but less than 6.0

Pass Class: CPI equal to or greater than 4.0 but less than 5.0

### 4. GRACING:

Due to the grading scheme adopted, there is no provision for gracing in the individual course. However, entitlement marks awarded by Goa University for candidates due to NSS, NCC, Sports or cultural activities shall be added to the total before calculating CPI at the end of each semester.

### Attempts and Improvement of class.

- i. Attempts: A student shall be considered to have passed a course at first attempt, provided he/she passes with a letter grade of D or higher, at the regular examination.
- ii. In addition to the above, a candidate who was absent for the regular end semester examination on valid grounds and later passes the course after appearing for the Supplementary examination shall be considered to have passed the course at first attempt.
- iii. All other cases would be treated as second attempts and indicated on the grade sheet.
- iv. A candidate is allowed to repeat an entire year (Even and Odd Semester) in order to improve his/her performance. In such a situation the better of the two performances shall be considered. This facility shall be permitted only once in the BCA programme and the Statement of marks shall bear the sentence "Under Improvement". The candidate shall be required to surrender the original grade sheet and other relevant documents at the time of receiving the fresh Grade sheet in the event of improvement of performance for each concerned semester. The better of the two performances for each semester shall be considered

## REVALUATION & PERSONAL VERIFICATION OF MARKS

There shall be no revaluation of answer books of the candidates at the End-sem examination, except for Semester V and VI. Personal verification of marks shall be granted to the candidates in the presence of except Principal/Vice-Principal and the concerned examiner, provided he had applied for the same along with the payment of prescribed fees within one week of the declaration of results. The following shall be the procedure for the verification of marks:

- (i) On a notified day and time, which should be not later than 10 days after the receipt of application from the candidate, the candidate shall be shown the answer book in the chamber of the Principal/Vice-Principal in the presence of the Examiner concerned.
- (ii) If the Candidate is not satisfied with the results on personal verification of answer book, he may apply to the Principal for looking into the grievances.

## PAYMENT OF FEES & FEE STRUCTURE

Given below is the fee structure for BCA programme. Fees can be paid in two installments. Fees for the Odd Semester are payable at the time of admission. Fees for the Even Semester are payable in full within a week from re-opening of the College for the Even Semester. Default in payment may result in imposition of a fine and/or the removal of the student's name from the roll without notice. General Deposit is payable at the time of admission to First Year and will be carried over from year to year.

### FEE STRUCTURE

No.	Head of Fees	FY BCA
1	Tuition Fees	35000.00
2	Development Fees	1000.00
3	Library Fees	1000.00
4	Lab Fees	4000.00
5	Gymkhana Fees	174.00
6	Students Activity Fees	174.00
7	Student Aid Fees	58.00
8	University Registration Fees (including cost of form)	440.00
9	General Deposit Examination (Semesters I & II) and	50.00
10	Mark Sheet Fees (including cost of form)	2000.00
11	PTA Fees	100.00
	<b>TOTAL</b>	<b>43996.00</b>

Note:

The tuition fees for BCA students are to be paid twice a year at the start of each semester, Rs. 17,500/- per semester

# BCA PROGRAMME HIGHLIGHTS

Experienced Faculty



Well-equipped  
Laboratories and Library

•All classrooms equipped  
with Audio-Visual Aids



Coaching classes for  
MCA & MBA Entrance  
Exams

Add-On courses to impart  
training in latest  
technologies



Workshop / seminars for  
students by experts

Internet Access

## BACHELOR OF BUSINESS STUDIES (FINANCIAL SERVICES)

### [BBS (Financial Services)]

This self-financed Undergraduate programme is the only one of its kind in the country and has been designed by VVM's Shree Damodar College of Commerce & Economics. It is the only college in the country to have received UGC sanction and recognition for the conduct of this course under the UGC Tenth Plan Innovative & Inter-Disciplinary Courses Scheme.

The financial sector is one of the most rapidly growing service sectors in India as well as in the world, and offers huge employment opportunities. Presently specialization in Finance is only a Post-Graduate option [MBA, MBA(Financial Services)], and not all students can pursue a Post-Graduate degree.

The BBS programme aims to develop students' knowledge and skills in the vast areas of Finance and can help students gain entry into the Finance sector. The 3-year, 6-semester programme, which began in 2006, provides a focused programme for students who wish to pursue careers in banking, insurance, mutual funds, financial services, corporate finance and other areas in finance. It is also an ideal educational foundation for a Management career in Finance, Banking and Financial Services.

A highlight of the BBS programme is the continuous internal assessment with quizzes, student seminars, student presentations, article reviews, newspaper readings and other innovative methods of assessment that help develop the students' confidence, presentation skills, communication skills, independent thinking, etc.

The College has a Memorandum of Understanding with ICICI Bank to conduct the ICICI Foundations of Banking course and BBS students are also encouraged to answer on-line certificate examinations of this valuable add-on course along with their regular BBS programme.

Each of the first five Semesters has seven courses (each of 100 marks). The curriculum and syllabi have recently been thoroughly reviewed and revised in the light of the experience of the first three years of the programme.

A unique feature of the programme, which has proved very popular with students, is the Semester VI internship with a firm in the financial sector. Students work in teams for approximately three months and then submit a Project report on the work carried out during the internship. This exposure to the world of work helps them relate their theoretical knowledge to the real world, and gives students the competitive edge needed when applying for jobs. Some financial services firms where students have interned are:

- Karvy Stockbroking Ltd.
- Milestone Financial Consultants
- Aditya Birla Money
- Networth Stockbroking Ltd.
- Bajaj Allianz General Insurance Co. Ltd.
- Max New York Life Insurance Co. Ltd.
- Goa State Coop Bank
- Kotak Securities Ltd.
- SA Investments Ltd.
- Bonanza Portfolio Ltd.
- Geojit BNP Paribas
- HDFC Bank Ltd.
- ING Vysya Bank

Students have also interned with several leading Chartered Accountants in and around Margao, learning about taxplanning, audit procedures, etc.

The degree and final mark sheet at the end of Semester VI are issued by Goa University.

## FACULTY

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

### **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
4	Ms. Unnati Nagvenkar	M.Sc. (Mathematics)
<b>VISITING FACULTY</b>		
1	CA Anup Borkar	B.Com, CA
2	Mr. Deepak Row	M.Com, ICWA
3	Ms. Shreyas A. Kamat	B.A. (Econs), MBA (Finance)
4	Ms. Kamiya Raikar	M.A. (Econs)
5	Ms. Cheryl Serrao	M.A. (Eng.)
6	Dr. G. Shrinivas	M.A. (Geog), Ph.D.
<b>LIBRARIAN</b>		
	Ms. Manasi Rege B	B.A., M.L.I.Sc., M.Phil
<b>PHYSICAL EDUCATION</b>		
	Mr. Sudhakar T. Naik.	B.Com, B.P.Ed

## ELIGIBILITY FOR ADMISSION

1 **Eligibility for Admission to First Year BBS (Financial Services):** For being eligible for admission to the First Year of the Three Year Integrated Course leading to the Degree of Bachelor of Business Studies (Financial Services), a candidate must have passed Standard XII in any stream of the Goa Board of Secondary and Higher Secondary Education or any other equivalent examination recognized by Goa University.

2 **Eligibility for Admission to Second Year BBS (Financial Services):** A candidate who has completed and passed at least 8 of the 14 papers of Semesters I & II taken together shall be eligible for admission to Semester III.

3 **Eligibility for Admission to Third Year BBS (Financial Services):** A candidate who has completed and passed all the papers of Semesters I & II, and at least 8 of the 14 papers of Semesters III & IV taken together shall be eligible for admission to Semester V.

4 A student who is admitted to the Odd Semester (I, III & V) is deemed to be admitted to the subsequent Even Semester (II, IV & VI respectively).

## PROGRAMME STRUCTURE

### FIRST YEAR BBS (Financial Services) SEMESTER I (7 courses, each carrying 100 marks)

- 1 Business Communication
- 2 Quantitative Techniques – I
- 3 Essentials of Management - I
- 4 Essentials of Accounting – I
- 5 Business Economics - I
- 6 Indian Financial System
- 7 Fundamentals of Business Computer Applications

### FIRST YEAR BBS (Financial Services) SEMESTER II (7 courses, each carrying 100 marks)

- 1 Environmental Studies
- 2 Quantitative Techniques - II
- 3 Essentials of Management – II
- 4 Essentials of Accounting – II
- 5 Business Economics - II
- 6 Financial Services – I
- 7 Banking Operations

**SECOND YEAR BBS (Financial Services) SEMESTER III** (7 courses, each carrying 100 marks)

1. Direct Taxes.
2. Cost Accounting.
3. Financial Services - II.
4. Indian Securities Market.
5. Financial Management.
6. Fundamentals of Insurance.
7. Foreign Exchange Markets

**SECOND YEAR BBS (Financial Services) SEMESTER IV** (7 courses, each carrying 100 marks)

- 1 Indirect Taxes
- 2 Management Accounting
- 3 Indian Business Environment
- 4 Modern Banking
- 5 Stock Market Operations
- 6 Corporate Finance
- 7 Business & Financial Sector Legislation

**THIRD YEAR BBS (Financial Services) SEMESTER V** (7 courses, each carrying 100 marks)

- 1 Financial Auditing
- 2 Accounting for Financial Services
- 3 Bank Management
- 4 Fundamentals of Strategic Management
- 5 Security Analysis and Portfolio Management
- 6 International Finance
- 7 Research Methodology

**THIRD YEAR BBS (Financial Services) SEMESTER VI**

Compulsory Internship and Project (600 marks)

## **SCHEME OF EXAMINATIONS FOR BBS (Financial Services)**

- 1 The College conducts all BBS (Financial Services) Examinations on behalf of Goa University.
- 2 The Academic Year consists of two semesters: Odd Semester (Semester I, III & V) and Even Semester (Semester II, IV & VI).
- 3 There will be In-Semester Evaluation (ISE) of 40 marks for each course of 100 marks. ISE of all courses consists of two written tests and other evaluation components such as quizzes, assignments, presentations, group discussions as decided by the teacher and notified at the beginning of the semester.
- 4 At the end of each semester, for every 100-marks course, there will be one 60-marks examination of 2 hours duration, called the End-Semester Examination (ESE). A student is required to appear for both components, i.e. ISE & ESE.
- 5 There is no revaluation for the BBS (Financial Services) course.
- 6 Personal Verification will be permitted at Semesters I to V for the ESE component of Each paper. The procedure for Personal Verification will be as per the Goa University Ordinances relating to the B.A./B.Sc./B.Com courses.
- 7 Semester VI comprises compulsory internship at an organization and submission of a Project report based on the internship. Evaluation will be carried out as follows:

Evaluation for 250 marks will be carried out by the Project Guide from the College.

Evaluation for 250 marks will be carried out by the Student Supervisor from the organization where the candidate does his/her compulsory internship. These marks will be awarded based on the performance of the candidate in the organization (150 marks) and the project report (100 marks).

Evaluation for 100 marks will be based on individual seminar presentation and open viva. The evaluation will be carried out by a 3-member board comprising the Programme Coordinator and two external examiners. The average of marks awarded by all 3 members would be the final marks obtained by the student. One external examiner will be an academician from a University other than Goa University. The other examiner will be from industry and from outside Goa.

### **STANDARD OF PASSING, CLASS & GRACING FOR BBS (Financial Services)**

#### **1. Standard of Passing at Semesters I, II, III, IV & V of the BBS (Financial Services) Programme:**

- a) A student must obtain a total of at least 40 out of 100 marks in the ISE & ESE component taken together in each course to be declared as passed.
- b) A student must obtain a minimum of 20 out of 60 marks at the ESE for each course to be declared as passed.
- c) There is no separate passing for the ISE component.
- d) There is no Supplementary Examination for this programme.
- e) A candidate who has failed in any course will be allowed to appear only in those courses in which he/she has failed, in the subsequent End-Semester Examination. The student cannot reappear for any ISE component; ISE marks are carried forward.

## 2. Standard of Passing at Semester VI:

- a) A student shall obtain at least 40% in the Project course to be declared as passed.
  - b) A student who has not submitted the Project report by the stipulated date shall not be permitted to appear for the seminar presentation & viva voce examination and shall not be considered to have passed in the said examination.
  - c) A student who has submitted the Project report by the stipulated date, but does not appear for the seminar presentation & viva voce examination at the end of the Semester shall not be considered to have passed in the said examination. However such a student shall be allowed to appear for the same in the following semester.
2. **Gracing:** Entitlement marks (for NCC, NSS, sports) and grace marks at the BBS (Financial Services) examinations shall be awarded as per Ordinance No. OA-5.16 of the Goa University.

3. **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

- a) **The class shall be declared on the basis of percentage of aggregate of marks obtained in all six semesters taken together.**
- b) The mark sheet issued by Goa University at the end of Semester VI shall show the aggregate marks obtained in each course in every Semester as well as the overall class obtained.
- c) To be eligible for award of class, a student has to complete the course in the minimum prescribed period and must pass Semester VI in the first attempt.

## PERSONAL VERIFICATION OF MARKS

The facility for the Personal Verification of answer books for each examination is available to BBS students for Semesters I to V. 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 answer book 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 answer book, 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 course shall be exempted from reappearing in that course. He/she shall be declared to have passed the full examination on his/her passing in the remaining course(s).

## PAYMENT OF FEES & FEE STRUCTURE\*

Given below is the Fee Structure for the BBS programme. Fees for FYBBS 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 BBS
1 Tuition Fees	15000
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 (Semesters I & II) and Mark Sheet Fees (including cost of form)	1850
8 Development Fees	1000
9 Computer Lab Fees	2033
10 Information Technology Course Fees	
11 Student Activities Fees	174
12 PTA Fees	100
<b>TO T A L</b>	<b>21226</b>

\*Subject to receipt of further notification from Goa University.

## SYLLABUS First Year BBS (Financial Services) SEMESTER I

### **BUSINESS COMMUNICATION**

Objectives: To improve the students' basic oral and written communication capabilities; to improve the student's oral and written business communication skills

#### **Unit 1: Basic Language Skills (25% marks)**

Reading Skills – Reading Speed (careful reading, rapid reading); Comprehension; Retention; Guidelines for Effective Reading; Quick Reading Strategies Grammar & Writing Skills: Paragraph Writing, Correction of sentences

#### **Unit 2: Oral & Presentation Skills (25% marks)**

Oral Skills: Effective oral communication; Characteristics of oral communication; Conversation Skills, Speaking Skills; Group Discussion Presentation Skills: Planning, Preparing, Practicing, Presenting

### **Unit 3: Business Letters (25% marks)**

Letter writing - Formats of letters, Writing different types of letters - Trade Enquiries - Orders and their Execution - Credit and Status Enquiries – Complaints and Adjustments -Collection Letters – Sales Letters – Circular Letters. Personal Letters: Application Letter, Bio-Data, résumé, C.V.

### **Unit 4: Writing Speeches (8% marks)**

Speeches - Welcome Speech, Thank You speech / Vote of thanks, Speech at an inaugural function

### **Unit 5: Company Secretarial Correspondence (17% marks)**

What is a meeting; different types of meetings; conduct of a meeting; agenda and minutes of a meeting; Report Writing – Types of Reports - On completion of a job, Routine reports

#### **Recommended Readings:**

Bowman J. P. & Branchaw B. P.: Business Report Writing, Holt–Saunders, International ed. Crannell K. C. (2000): Voice and Articulation, California, Wadsworth, 4e Doctor R. & Doctor A. (1987): The Principles and Practices of Business Communication, Mumbai, Sheth Grobeck B. E., German K., Ehninger D. & Monroe A. H. (1992): Principles of Speech Communication, New York, HarperCollins Fischer D.: Communication in Organisations, New Delhi, Jaico Jones L. & Alexander R. (1996): New International Business English – Workbook, Cambridge, Cambridge University Press Pradhan N. S. & Pradhan H. (2005): Business Communication, Mumbai, Himalaya Rai U. & Rai S.M. (2002): Business Communication, Mumbai, Himalaya Ramachandra K., Chandrashekar B. & Shivakumar S. (2005): Business Communication, Mumbai, Himalaya Rao N. & Das R. P. (2005): Communication Skills, Mumbai, Himalaya Verderber R. F. (2000): The Challenge of Effective Speaking, California, Wadsworth W ardaugh R. (2003): Understanding English Grammar: A Linguistic Approach, Massachusetts, 2e Wright C. (ed.) (2003): Handbook of Practical Communication Skills, Mumbai: Jaico

## **QUANTITATIVE TECHNIQUES - I**

**Objectives:** to develop the student's quantitative skills; to make the student proficient in various mathematical techniques which are essential and useful in the world of business and finance.

### **Unit 1: Theory of equations (20% marks)**

Meaning, types of equations – simple linear and simultaneous equations (only two variables) eliminations and substitution method;

Quadratic equation - factorization and formula method ( $ax^2 + bx + c = 0$  form) Problems on commercial application.

### **Unit 2: Progressions: (17% marks)**

Arithmetic progressions - finding the  $n^{\text{th}}$  term of an AP and also sum to 'n' terms of an AP, Insertion of Arithmetic means in given terms of AP and representation of AP.

Geometric progression: finding  $n^{\text{th}}$  term of GP, Insertion of GMs in given GP and representation of GP.

**Unit 3: Commercial Arithmetic - I: (13% marks)**

Discount, Commission and Brokerage; Profit & Loss

**Unit 4: Commercial Arithmetic - II: (25% marks)**

Simple interest, compound interest (including half yearly and quarterly calculation), annuity; Discounting, Present and Future value

**Unit 5: Linear Algebra (25% marks)**

Vectors and Matrices - Operations; Determinants – Inverse; Cramer's Rule

**Recommended Readings**

Arora P.N. & Arora S. (2006): Mathematics, CA -Professional Education (Course-I), [Chapter 11 – Mathematics of Finance], New Delhi, SultanChand, 9e  
Dikshit A. & Jain J. K. (2005): Business Mathematics, Mumbai, Himalaya, 1e  
Goel A. & Goel A. (2005): Mathematics and Statistics for CA Professional Examination, New Delhi, Taxmann, 3e

**ESSENTIALS OF MANAGEMENT – I**

**Objectives:** To introduce the student to the nature of business management; to familiarize the student with the functions and roles of a modern manager; to emphasize the social responsibility of business and business ethics, using case studies to supplement classroom teaching with real-life applications

**Unit 1: Nature of Management (25% marks)**

Meaning & Definitions of Management; Characteristics; Need and importance; Management v/s Administration; Management – Art, Science, Profession; Excellence in Management; Levels of Management; Managerial Skills – Technical, Human & Conceptual; The Manager today – New Challenges; Management for the future

**Unit 2: Functions of Management (25% marks)**

Classification; Planning – Meaning, importance, steps, Essentials, Limitations; Organising – Meaning, MBO, Principles, Types, Organisation Chart, Delegation of Authority, Span of Control, Centralisation, Decentralisation, Departmentation; Decision Making – Meaning, importance, steps, Types, Techniques; Controlling – Meaning, Process, Essentials

**Unit 3: Managerial Role (25% marks)**

Leadership – Meaning, Need, Functions, Qualities, Styles, Theories – Trait, Behavioural, Situational; Motivation – Meaning, Importance, Theories – Need Hierarchy, X&Y, Herzberg's; Communication – Meaning, Importance, Types, Barriers,

Overcoming barriers, Guidelines; Coordination, Direction, Staffing, Budgeting (in brief)

#### **Unit 4: Social Responsibilities of Management (15% marks)**

Meaning; Levels of Social Responsibility; Various interest groups; Arguments for and against Social Responsibility; Social Audit; Case Studies)

#### **Unit 5: Business Ethics (10% marks)**

Meaning & Definition; Need & Importance; Principles of Ethics; Factors; Code of Ethics –

Guidelines; Business Ethics in India – Case Studies Recommended Readings Appleby R. (1994): Modern Business Administration, London, Pitman, 6e Burton G. & Thakur M. (1996): Management Today – Principles & Practices, New Delhi, Tata McGraw-Hill Chakraborty S. K. (2005): Ethics in Management – Vedantic Perspectives, New York: OUP Chandan J. S. (1997): Management Theory & Practice, New Delhi, Vikas Hasmer, La Rue & Tone (1989): The Ethics of Management, New Delhi, Universal Menezes F. (1981): Cases in Management, New Delhi, Tata McGraw-Hill, 2e Parmanand (2005): A Handbook of Management, Jaipur, ABD, 1e Prasad L. M. (1998): Principles of Management, New Delhi, Sultan Chand & Sons Ramasamy T. (2002): Principles of Management, Mumbai, Himalaya, 4e Sherlekar S. A., Appannaiah H. R. & Reddy P. N. (2003): Business Management, Mumbai, Himalaya, 1e Srinivasan R. & Chunnawalla S. A. (1998): Management Principles and Practice, Mumbai, Himalaya, 4e Stoner J. & Freeman E. (1994): Principles of Management, New Delhi, Prentice-Hall, 5e Suri R. K. & Chhabra T. N. (1999): Management and Organization, New Delhi, Vanity

### **ESSENTIALS OF ACCOUNTING – I**

**Objectives:** To enable students to understand the principles and practices of accounting. At the end of the semester they will be able to prepare the Final accounts of a Sole trading concern and a Partnership firm.

#### **Unit 1: Introduction (20% marks)**

Basic concepts of Accounting: Introduction, Meaning, Definition; Accounting Principles – Standards, Concepts, Conventions, Accounting equation; Systems of Accounting – Cash System, and Mercantile System, Accounting as Information System – users of accounting information

#### **Unit 2: Accounting Procedure (20% marks)**

Transaction/Event; Voucher – meaning, different types of vouchers – Receipt (Credit) Voucher, Payment (Debit) Voucher, Journal (Accrual) Voucher; Journal, Subsidiary Books, Ledger, Cash Book, Trial Balance, Bank Reconciliation Statements.

### **Unit 3: Depreciation Accounting (20% marks)**

Meaning, Methods of Depreciation – Straight-line method, Reducing Balance method, Annuity method, Sinking Fund method, Insurance Policy method, Machine Hour Rate, Replacement Method, Revaluation method and depletion method (practical problems on first 5 methods only)

### **Unit 4: Valuation of Inventory (20% marks)**

Meaning of inventory, Methods of Inventory Valuation – FIFO, LIFO, Weighted Average and Simple Average methods; Physical Stock taking

### **Unit 5: Preparation of Financial Statements (20% marks)**

Preparation of financial statements – in horizontal & vertical form along with separate schedules

**Recommended Readings** :Gupta R. L. (1982): Problems and Solutions in Advanced Accounting, New Delhi, SultanChand,8eHanif M. & Mukherjee A. (2000): Modern Accountancy (Volumes I & II),New Delhi, Tata McGraw-Hill, 2eMaheshwari S. N. (2001): Advanced Accounting,New Delhi, Vikas, 8eShukla M.C. & Grewal T. S. (1996): Advanced Accounting,New Delhi, SultanChand, 13e

## **BUSINESS ECONOMICS - I**

**Objective:**to give students an understanding of the basic tools of economics and their application in business; to develop students' analytical abilities in the area of business microeconomics

### **Unit 1: Introduction (8% marks)**

Introduction to Economics – definition, scope and subject-matter; basic economic problems;Microeconomics & Macroeconomics; meaning & scope of business economics; basic concepts in economics; market and command economies

### **Unit 2: Demand & Supply Analysis (30% marks)**

**a) Demand Analysis** – concept, determinants and demand function, law of demand, demand schedule and demand curve, exceptions to law of demand, individual and market

demand, rationale for law of demand (brief explanation of price effect, income effect and substitution effect); demand distinctions; elasticity of demand – types (price, income, cross and promotional), measurement, determinants and uses of concept of elasticity

**b) Supply Analysis**– concept, determinants and supply function, law of supply, supply schedule and supply curve; elasticity of supply

### **Unit 3: Production & Cost Analysis (27% marks)**

**a) Production** – meaning, production function – short-run and long-run; concepts–total, marginal and average product, inter-relationship; law of variable proportions – schedule and diagram, stages; Returns to scale – increasing, decreasing and constant returns to scale; economies and diseconomies of scale

**b) Cost Analysis:** Concepts – private and social cost, opportunity cost, money cost, economic and accounting costs; short run costs and long run costs – fixed and variable, total, average and marginal; cost schedules and cost curves

### **Unit 4: Markets (20% marks)**

Meaning; revenue concepts and curves; types of market structures – perfect competition, monopoly, monopolistic competition, oligopoly – features; short-run and long-run price-output decisions of the firm under each market structure, cartels and price leadership under oligopoly; price discrimination – meaning and conditions

### **Unit 5: Pricing (15% marks)**

Price-Output determination, Equilibrium Analysis – shifts in demand and supply and impact on equilibrium; time element; Pricing methods – cost-plus pricing, skimming price and penetration price, administered prices, dual prices, pricing over the life-cycle of a product.

### **Recommended Readings:**

Begg D., Fischer S. & Dornbusch R. (1984): Economics, London, McGraw-Hill

Colander D. C. (1994): Economics, Boston, Irwin  
Dean J. (1992): Managerial Economics, New Delhi, Prentice-Hall of India  
Mehta P. L. (1999): Managerial Economics – Analysis, Problems & Cases, New Delhi, Sultan Chand & Sons, 6e  
Salvatore D. (1999): Managerial Economics, London, McGraw-Hill  
Samuelson P. & Nordhaus W. (2000): Economics, New Delhi, Tata McGraw-Hill, 16e  
Taylor J. B. (2000): Economics, New Delhi, A.I.T.B.S. 2e

## INDIAN FINANCIAL SYSTEM

**Objectives** of the course: to acquaint students with the structure and components of the Indian Financial System; to familiarize students with different types of financial institutions and their place in the Indian Financial System

### **Unit 1: Introduction (10% marks)**

Nature, structure & composition of the Indian Financial System; role of the financial system in economic growth & development; financial development – meaning, Concepts and Indicators of financial development

### **Unit 2: Commercial Banks (30% marks)**

Structure of the Indian banking system – scheduled and non-scheduled banks; commercial and cooperative banks

Commercial Banks – growth, development and weaknesses of the Indian commercial banking system from nationalization to reforms (in brief); banking sector reforms and developments in banking since the 1990s; relative importance of Public Sector Banks, Private sector banks and foreign banks

### **Unit 3: Cooperative Banks & Regional Rural Banks (25% marks)**

Cooperative banks - features, types, cooperative banking structure; problems faced by cooperative banks in India; recent developments in cooperative banking sector in India

Regional Rural Banks - features, relative importance in Indian banking; problems, recent developments in Regional Rural Banks

### **Unit 4: Reserve Bank of India (15% marks)**

Functions of RBI as India's Central Bank – traditional and promotional functions; RBI's Monetary Policy; Instruments of credit control/monetary policy – Quantitative (variable reserve requirements, open market operations, Bank rate, Liquidity Adjustment Facility through repo and reverse repo) and Qualitative controls

### **Unit 5: Non-Banking Financial Institutions (20% marks)**

Development Banks – role in India's economic development; Non-Banking Financial Intermediaries – difference between banking and non-banking financial intermediaries; various types of NBFIs in India; Small Savings Instruments – types and importance in India; Provident Funds – meaning, types and importance in India; Pension Funds – meaning and importance in India

**References:**

Baye M. R. & Jansen D. W. (1996): Money, Banking and Financial Markets – An Economic Approach, New Delhi, A.I.T.B.S. Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth &

Innovations, New Delhi, Tata-McGraw Hill, 5e

Burton M. & Lombra R. (2000): The Financial System and the Economy: Principles of Money and Banking, Australia, South-Western College Pathak B. V. (2008): Indian Financial System, New

Delhi, Pearson, 2e Desai V. (2005): The Indian Financial System and Development, Mumbai,

Himalaya Eichberger J. & Harper I. R. (1997): Financial Economics, Oxford, OUP Khan M. Y.

(2004): Indian Financial System, New Delhi, Tata-McGraw Hill, 4e

**FUNDAMENTALS OF BUSINESS COMPUTER APPLICATIONS**

Objectives: To familiarize students with computers and their use, and make them proficient in the use of software packages that are relevant to business, finance and accountancy

**Unit 1: Fundamental Concepts (8% marks)**

Introduction to Computer Systems – Block Diagram of a computer, basic functions of each component, Classification of Digital computers based on size, Uses of computers; Operating System Basics - Role of Operating system, Features of well known PC operating systems; Networks & Data Communication - The Uses of a Network, How Networks are structured, Network Topologies, Media & Hardware; The Internet & Online Resources - How Internet works, Features of the Internet, Accessing the Internet, Working on the Internet

**Unit 2:****a) Word processing: MS-WORD: (17% marks)**

Editing and Formatting a Document - Text Formatting; Paragraph Formatting; Headers and Footers; FIND command & REPLACE command; Checking Spelling and Grammar; On-line

Spelling and Grammar correction using Auto correct; Auto Text; Using Thesaurus; Using Clip Gallery; Inserting Graphics From files; Working with Tables - Entering Text in the Table; Creating Table with Insert Table Button; Formatting Table - Changing Format of Text of cells, Changing Column width and Row height, Formatting Table Border; Using Mail Merge - Mail Merge Procedure; Printing a Document

**b) Spreadsheets: MS-EXCEL: (17% marks)**

Basic Operations -Arithmetic operators, Comparison operators, Text operator & (ampersand)Reference operator; Modifying the worksheet layout - Changing Width of Column, ChangingHeight of Row, Deleting Rows/Columns/Cells, Moving and copying contents of cell, Alignment of text in the cell; Printing the workbook - Setting up Print Area, Setting up Margins, Defining Header and Footer, Controlling Gridlines; Working with functions - Date and time function, Statistical function, Financial function, Mathematical and Trigonometric functions, Lookup and Reference Functions, Data Base functions, Text function, Logical functions; Introduction to CHARTS Formatting Charts; Working with MACRO; Importing and exporting files

**Unit 3: Database Management System & Business Presentation Packages:**

**a) MS-ACCESS: (17% marks)**

Introduction: The need for Data Base Management System - Drawbacks in file-based system, What are Data Bases? What is Data Base Management System (DBMS)? Advantages of Data Base Approach using DBMS, Limitations of Data Bases, Data Base Models -Hierarchical Data Bases, Network Data Bases, Relational Data Bases, Activating DBMS; Creation of Database Files; Opening a Database file & viewing records; Addition, Deletion or Modification of records; Query Manipulation', Generation of Forms and Reports

**b) MS-POWERPOINT (8% marks)**

Creating a presentation slide; Design Templates and Blank presentations; Working with the text in a slide; Arranging Text in Different Levels; Changing Font, Font Size and Bold; Moving the frame and inserting clip art; Different slide layouts; Formatting the Slide Design; Work with the Slide Master; Saving the presentation; The Auto Content Wizard; Using Existing Slides; Using the different views of a slide; Running Slide Show: Adding Transitions and Animation; PowerPoint standard toolbar buttons

**Unit 4: Tally (25% marks)**

Company Information - Introduction, Objectives, Starting Tally, y, Creating a Company, Selecting a Company, Altering a Company, Closing a Company, Accounts Information, Account Groups, Creating Ledger Accounts, Display Ledger Accounts, Altering a Ledger Account, Deleting Ledger Accounts, Multiple Ledgers, Exit from Tally; Voucher Entry – Introduction, Objectives, Voucher Types, Steps to Make a Voucher Entry, Receipt Voucher, Payment Voucher, Contra Voucher, Purchase Voucher, Sales Voucher, Journal Voucher, Credit Note, Debit Note, Journal, Stock

Journal, Physical Stock Voucher, Memo Voucher, Reversing Journals, Displaying Vouchers, Altering Vouchers, Deleting Vouchers; Reports -Introduction, Objectives, Balance Sheet, Profit and Loss Account, Stock Summary, Day Book, Account Books: Cash Book, Bank Book,

Ledger, Group Summary, Sales Register, Purchase Register, Journal Register; Outstanding Receivable/Payable Statements, Inventory Books, Statements of Inventory, Cash Flow/Funds Flow

Unit 5: Management Information Systems (8% marks) Need for MIS; use of computers for MIS; decision support systems Recommended Readings Agarwal N. (2002): Financial Accounting on Computers using Tally, New Delhi, DreamTech Press Cassell P. & Palmer P. (2000): Teach Yourself Microsoft Access 2000 in 21 Days, New Delhi, Techmedia Curtin D. (1998): Information Technology - The Breaking Wave, New Delhi, Tata McGraw-Hill Jain S. (1999): 'O' Level Module-I Made Simple Information Technology, New Delhi, BPB Jain V. K. (2000): 'O' Level Module-I Information Technology, New Delhi, BPB Madan S. (2003): Students Guide to Information Technology, New Delhi, Taxmann Nadhani K. K. (2000): Implementing Tally 5.4, New Delhi, BPB Silberschatz & A. Korth (1996): Database System Concepts, New York, McGraw-Hill Simpson A. & Robinson C. (1999): Mastering Access 2000, New Delhi, BPB Taxali R. K. (1997): P C Software Made Simple, New Delhi, Tata McGraw-Hill

## **SEMESTER II**

### **ENVIRONMENTAL STUDIES**

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

Definition, scope and importance; need for public awareness

#### **Unit 2: Natural Resources**

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

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; conflict 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

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)

### **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

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

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**

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 Protection Act; Air (Prevention and Control of Pollution) Act; Water (Prevention and Control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act; Issues involved in enforcement of environmental legislation; public awareness

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

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: Tourism as a Commercial Activity**

Definition and typology of tourism; role of environment in the functioning of tourism; aspects of degradation and exploitation; physical and social impacts of tourism; examples at local, regional, national and international levels

### **Unit 9: Field Work**

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, Clarendon 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 McKinney 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

## QUANTITATIVE TECHNIQUES - II

**Objectives:** to develop the students' quantitative skills and make them proficient in various statistical techniques which are useful in the world of business and finance.

### **Unit 1: Measures of Central Tendency (15% marks)**

Introduction to Statistics - Definition of Statistics – Scope, Importance, Limitations; Meaning, Objectives, Requisites of a good average; Arithmetic mean, median, mode (without grouping); Geometric mean (mention specific applications in Business and Economics); Harmonic mean (Application); Weighted average, merits and demerits; Quartiles, deciles, percentiles

### **Unit 2: Measures of Dispersion (20% marks)**

Meaning, Objectives, Requisites of a good measure of dispersion; Absolute and relative measures of dispersion – range, quartile deviation, mean deviation and standard deviation; Coefficient of variation – merits and demerits;

### **Unit 3: Correlation and Regression Analysis (25% marks)**

a) Correlation: Meaning, Uses, types of correlation; Methods of studying correlation scatter diagram, Karl Pearson's coefficient of correlation (ungrouped data only), Spearman's rank correlation coefficient, properties of Pearson's coefficient of correlation

b) Linear Regression: Regression coefficients; Relation between correlation and regression coefficients

### **Unit 4: Elements of Probability & Distribution (20% marks)**

Experiments, events, definition of Probability; Addition and Multiplication Theorem; Mathematical Expectation  
Binomial, Poisson and Normal Distribution

### **Unit 5: Index Numbers (20% marks)**

Classification – Construction of Index Numbers – Methods of constructing Index Numbers – Simple Aggregative Method, Simple Average of Price Relative Method, Weighted index method; Price Index & Share Price Index

**Recommended Readings** Anderson D. R., Sweeney D. J. & Williams T. A. (2002): Essentials of Statistics for Business and Economics, London, South-Western College Publishing, 2e Jhamb L. C. (1987): Cases and Problems in Quantitative Techniques, Pune, Everest Pub. Mithani D. M. (2001): Quantitative Techniques, Mumbai, Himalaya Schaum's Outline (1972): Theory & Problems of Statistics, New York, McGraw-Hill Tulsian P. C. (2002): Quantitative Techniques, New Delhi, Pearson Education Asia Vohra N. D. (1990): Quantitative Techniques in Management, New Delhi, McGraw-Hill

## **ESSENTIALS OF MANAGEMENT – II**

**Objectives:** To acquaint the student with the basic concepts, principles, practices and strategies of business management, using case studies to supplement classroom teaching with real-life applications

### **Unit 1: Management Concepts and Principles (25% marks)**

Need for management concepts; management principles – importance of management principles, universality of management principles; emerging principles of management; managerial profiles  
– biographies of leading industrialists

### **Unit 2: Organizational Environment (20% marks)**

Introduction; meaning; external environment – factors; internal environment – factors; environmental management; global environment; international business – changing scenario, international manager; case studies  
**Unit 3: Management of Change (20% marks)** Meaning, definition; types; process – resistance to change – causes, guidelines; planned change  
– process; organizational development – definition, characteristics, objectives, need, steps; case studies

### **Unit 4: Team Work & Conflict Management (20% marks)**

Nature of teams – types, reasons, stages; conflicts – meaning, causes, types; conflict management

### **Unit 5: Management Audit (15% marks)**

Introduction; meaning, definition; objectives; scope; need; qualifications; report; management audit versus statutory audit

**Recommended Readings:** Chandan J. S. (1997): Management Theory and Practice, New Delhi, Vikas Chandan J. S. (1997): Management Concepts and Strategies, New Delhi, Vikas Prasad M. (2003): Management Concepts and Practices, Mumbai, Himalaya Sadler P. (1996): Managing Change, London, Kogan Sherlekar S. A., Appannaiah H. R. & Reddy P. N. (2003): Business Management, Mumbai, Himalaya, 1e

## ESSENTIALS OF ACCOUNTING – II

**Objectives:** To familiarize students with various aspects and details of Company accounts. They would also learn about the formulations of mergers and acquisitions of companies.

### **Unit 1: Company Accounts (25% marks)**

Accounting for Shares – issue of shares including Preference Shares; Accounting for Debentures; Preparation of Annual Financial Statements (Vertical Statement) with Schedules

### **Unit 2: Financial Statement Analysis (25% marks)**

Preparation of Funds Flow & Cash Flow Statements; Calculation of various ratios

### **Unit 3: Valuation of Shares & Goodwill (20% marks)**

Method of Valuation of Goodwill; Method of Valuation of Shares

### **Unit 4: Accounting for Mergers & Acquisitions (20% marks)**

Amalgamation, Absorption and Reconstruction of Companies – entries in the books of both parties  
Unit 5: Accounting for Buyback and Stock Splits (10% marks)  
Buyback methods, provisions in the buyback code (theory only)  
Recommended Readings: Gupta R. L. (1982): Problems and Solutions in Advanced Accounting, New Delhi, SultanChand,

8e

Hanif M. & Mukherjee A. (2000): Modern Accountancy (Volumes I & II), New Delhi, Tata McGraw-Hill, 2e  
Jha A. (2003): Student's Guide to Auditing, New Delhi, Taxmann  
Maheshwari S. N. (2001): Advanced Accounting, New Delhi, Vikas, 8e  
Sharma S. D. & Majumdar A. K. (2003): Auditing Principles & Practice, New Delhi, Taxmann  
Shukla M. C. & Grewal T. S. (1996): Advanced Accounting, New Delhi, SultanChand, 13e

## **BUSINESS ECONOMICS - II**

**Objectives:** to familiarize students with the basic concepts of macroeconomics and its relevance for business decision-making

### **Unit 1: Introduction to Macro Economics (13% marks)**

Nature, Scope, Macroeconomic Issues in an economy; Introduction to National

-Concepts of GDP and National Income; Measurement of National Income and Related Aggregates; Nominal and Real Income, Limitations of the GDP concept

### **Unit 2: National Income Determination (25% marks)**

Actual and potential GDP; Aggregate Expenditure – Consumption Function & Investment Function; Equilibrium GDP; Concepts of marginal and average propensities to save and consume; Autonomous Expenditure: Concept of Multiplier & accelerator National Income Determination in an Open Economy with Government - Fiscal Policy – Impact of Changes in Govt. Expenditure and Taxes; Net Export Function: Net Exports and Equilibrium GDP.

### **Unit 3: Money and Banking (25% marks)**

Definitions of Money; Functions of Money; Demand for Money - Classical and Keynesian Approaches towards the Demand for Money; Supply of Money - Role of Government, Central Bank & commercial banks (process of Multiple Credit Creation) Near Money; RBI's measures of money supply Value of money; the Quantity Theory of money; the Cash Balance Approach; Milton Friedman's Approach Unit 4: Business Cycles (17% marks) Meaning and Features; Phases of a Business cycle; Theories of Business Cycles; Anti-Cyclical monetary and fiscal policies. Unit 5: Inflation and Deflation (20% marks) Inflation - Meaning and nature, Types, Causes & Consequences of inflation; Deflation Causes and Consequences; The Philips Curve; Stagflation - Policy dilemma - new policy options and income policies; Elements of supply side Economics as a response to the problems of stagflation References: Diulio E. (1998): Macroeconomics, Schaum's Outlines, New Delhi, Tata McGraw-Hill, 3e Dornbusch R., Fischer S. & Startz R. (1998): Macroeconomics, New Delhi, Tata McGraw-Hill, 7e Farmer R. E.A. (2002): Macroeconomics, Singapore, Thomson-South Western, 2e Hyman D. (1992): Economics, Boston, Irwin, 2e Mankiw N. G. (2000): Macroeconomics, New York, Worth, 4e Mittal A. (2006): Macroeconomics, New Delhi, Taxmann Nag A. (2005): Macroeconomics for Management Students, New Delhi, Macmillan, 2e Samuelson P. & Nordhaus W.: Economics, New Delhi, Tata McGraw-Hill, (most recent ed.)

## **FINANCIAL SERVICES - I**

**Objectives:** to introduce students to fund-based financial services provided by financial companies, their salient features and importance, and their present position in the Indian financial sector.

### **Unit 1: Introduction (10% marks)**

Meaning of Financial Services, Classification and types of financial services – asset/fund-based services and fee-based/advisory services, Importance of financial services; growth and development of financial services in India

## **Unit 2: Mutual Funds (25% marks)**

Meaning, Nature and organization of a mutual fund, types of schemes, valuation of units, advantages of investing in a mutual fund; Mutual Funds in India – growth, performance, problems,prospects,regulatory framework

## **Unit 3: Hire Purchase Finance & Housing Finance (25% marks)**

Hire Purchase Finance - meaning, concepts of hire purchase finance, installment credit and consumer credit; sources of finance in India  
Housing Finance – need, nature of housing finance, fixed and floating rate home loans; sources of housing finance in India, growth of housing finance in India; Role of National Housing Bank;concept of mortgage and reverse mortgage; housing loans and mortgage loans, types of mortgageloans

## **Unit 4: Factoring & Forfeiting (20% marks)**

Factoring - meaning, mechanism, types of factoring agreements;advantages and disadvantages  
of factoring; factoring v/s bill discounting; factoring in India  
Forfeiting - meaning, mechanism; factoring v/s forfeiting

## **Unit 5: Lease Finance & Venture Capital Finance (20% marks)**

Lease Financing - Meaning, definition and types of lease agreements; advantages and

disadvantages from the point of view of lessor and lessee; purchase v/s leasing, borrowing v/sleasing; lease finance in India  
Venture CapitalFinancing – meaning, importance/need, scope of venture capitalfinance; venturecapitalv/s angel investors; Venture capitalin India

Recommended Readings:Agarwal O. P. (2005): Environment and Management of Financial Services, Mumbai, Himalaya  
Batra G. S. (1999): Financial Services: New Innovations,New Delhi, Deep & Deep  
Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth &

Innovations,New Delhi, Tata-McGraw Hill, 5e  
Khan M. Y. (2004): Financial Services,New Delhi, Tata McGraw-Hill

Mantravadi P. (2001): Financial Services,Hyderabad, ICFAI  
Pathak B. V. (2008): Indian Financial System, New Delhi, Pearson, 2e

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.

<http://business.mapsofindia.com/india-mortgage>

## **BANKING OPERATIONS**

**Objective:** to give the student an understanding of the functioning of commercial banks; to familiarize the student with the practical aspects of banking

### **Unit 1: Functions of Banks: Accepting Deposits (10% Marks)**

Types of deposits - saving, current, fixed, recurring, pigmy and other deposits; demat accounts; deposits at call and short notice

KYC norms to be followed while opening accounts

### **Unit 2: Functions of Banks: Deployment of Advances & Other functions (15% Marks)**

Types of advances – loans, cash credit, bank overdraft, temporary overdraft, clean & secured

advances, bridge loans, participation loans, purchase of bills, bill discounting

Secondary functions – general utility & agency functions

### **Unit 3: Secured Advances & Modes of creating charge (25% marks)**

Principles of Secured Advances; Precautions to be taken by the banker while advancing against

Documents of Title to Goods, Real estate, Fixed Deposit Receipt, Gold and Silver Bullion, Supply Bills, Life Insurance Policy, Shares, Agricultural Produce Lien, Pledge, Hypothecation, Mortgage - Features and Differences

### **Unit 4: Bank Instruments; Paying and Collecting Banker (25% Marks)**

Cheque – Meaning, requisites, types, crossing; demand draft; bank draft/pay order (working of

); Precautions in Payment of Customer's Cheques - Paying Banker's Duties and Rights; Statutory Protection to Paying Banker; Payment of forged Cheque; Return of Cheques Precautions in Collecting Customer's Cheque - Collecting Banker's Duties and Rights; Statutory Protection to Collecting Banker

### **Unit 5: Banker-Customer Relationship (25% Marks)**

Definition of Banker, Definition of customer, Relationship between banker and customer, Types of customers and procedure involved in opening of accounts - individual, joint account, sole trading concern, partnership firm, private limited company, public limited company, local authorities;

Termination of relationship between Banker and customer, Rights and obligations of the Banker towards the customer Recommended Readings: Bedi H. L. & Hardikar V. K. (1993): Practical Banking Advances, New Delhi, UBS, 9e Burton M. & Lombra R. (2000): The Financial System and the Economy: Principles of Money and

Banking, Australia: South-Western College Gordon E. & Natarajan K. (1998): Banking Theory, Law and Practice, Mumbai, Himalaya Indian Institute of Banking

and Finance (2008): Principles & Practices of Banking, New Delhi, Macmillan, 2e  
 ICFAI (2003): Commercial Banking, Hyderabad, ICFAI Reddy P. N. & Appannaiah H. R. (1995): Banking Theory and Practice, Mumbai, Himalaya  
 Shekhar K. C. & Shekhar L. (1998): Banking Theory and Practice, New Delhi, Vikas, 18e  
 Varshney P. N. (2006): Banking Law & Practice, New Delhi, Sultan Chand & Sons, 21e

## **Second Year BBS (Financial Services)**

### **SEMESTER III**

#### **DIRECT TAXES**

Objectives of the Course: To provide students with an understanding of the main provisions of the Income Tax Act, 1961, and keep them up to date on current developments in this area.

#### **Unit 1: Conceptual Framework and Exemptions (20% Marks)**

Conceptual Framework – Income, Agricultural Income, Residential status and incidence of tax; casual income.

Definitions: (1) Sec.2 (1A) Agricultural Income, (2) Sec.2 (2) Annual Value, (3) Sec.2 (7) Assessee, (4) Sec.2 (8) Assessment, (5) Sec.2 (9) Assessment year, (6) Sec.2 (14) Capital Asset, (7) Sec.2 (13) Business (8) Sec. 2 (17) Company, (9) Sec. 2 (24) Income, (10) Sec. 2 (31) Person (11) Sec. 2 (47) Transfer, (12) Sec. 80 (B) (5)

Gross Total Income. (13) Sec. 3 Previous year. Sec. 5-Scope of Total Income Sec. 5A – Apportionment of income between spouses governed by Portuguese Civil code: Sec. 5 – Residence in India.

#### **Unit 2: Exemptions and Exclusions from Income: Sec. 10 (10% Marks)**

- (1) Agricultural Income Sec. 10 (1)
- (2) Income of HUF. Sec. 10 (2)
- (3) Share in total income of the Firm Sec. 10 (2A)
- (4) Travel Concessions from Employer Sec. 10 (9)
- (5) Gratuity Sec. 10 (10)
- (6) Compensation received at the time of voluntary retirement Sec. 10 (10C)
- (7) Amount received under Life Insurance Policy Sec. 10 (10D)
- (8) Payment received from Provident Fund Sec. 10 (11)
- (9) Payment received from an approved Superannuation Fund Sec. 10 (13)
- (10) House Rent Allowances Sec. 10 (13A)

- (11) Special Allowances for expenses Sec. 10 (14)
- (12) Income by way of interest, premium etc., from securities issued by the Central Government, etc., Sec. 10 (15)
- (13) Educational Scholarships Sec. 10 (21)
- (14) Income of a Scientific Research Association, Sec. 10 (21)
- (15) Income arising from transfer of units of Unit Scheme 1964 Sec. 10 (33)
- (16) Income by way of Dividend Sec. 10 (34)
- (17) Income from Mutual Funds Sec. 10 (35)

### **Unit 3: Computation of Income (25% Marks)**

Incomes from Salaries; Income from House property; Profit or Gains from business or profession

- (1) Salaries Sec. 15, 16 and 17 (Inclusive of Allowances – H.R.A. etc.) (Exclusive of Valuation of perquisites)
- (2) Income from House Property Sec. 22, 23, 24, 25, 25(AA), 25(B), 26 & 27

(3) Profits and gains of Business or profession Sec. 28, 29, 30, 31, 32 (Excluding Depreciation Rates) Sec. 35 Expenditure on Scientific Research 35 A Expenditure on Patents & Copyrights 35 D – Amortization of certain Preliminary Expenses Sec. 36 Main Clauses (Excluding Sub-Sub clauses) Sec. 37(1), (2), (2A), (2B), (3) Sec. 40, 40A, 40A(3) Sec. 43 (B) Sec. 44(AB), 44(AD), 44(AE), 44(AF)

Unit 4: Computation of Income (20% Marks) Income from Capital gains and income from other sources; Deductions from gross total income

- (1) Capital Gains: Sec. 45, 47, 48 (No practical problems on computation of capital gains).
  - (2) Income from other sources: Sec. 56, 57, 58
- (Elementary problems on computation of income from other Sources)

(3) Deductions to be made in computing Total Income: Sec 80 C, Sec 80 CCC, Sec 80 CCD, Sec 80 CCE, Sec. 80D, Sec. 80DD, Sec. 80E, 80G, Sec. 80U

Unit 5: Computation of Total Income (25% Marks) Computation of total income and tax payable of Individuals only

Recommended Readings: Gaur V.P. (1974): Income Tax Law & Practice, Ludhiana, Kalyani Publishing House  
 Malhotra H. C.: Income Tax Law and Practice, Agra, Sahitya Bhawan  
 Manoharan T.N.: Students Handbook to Income Tax Law, New Delhi, Snow White  
 Narang G.: Income Tax Law & Practice, Ludhiana, Kalyani Publishing House  
 Prasad B. (2001): Income Tax Law & Practice, New Delhi, Wishwa  
 Singhania V. K. (2004): Direct Taxes - Law and Practice, New Delhi, Taxmann

## **COST ACCOUNTING**

**Objectives:** To familiarize the students with the concepts and elements of cost and various methods used for cost accounting. At the end of the course, the student would be able to prepare a cost statement for any product.

### **Unit 1: Introduction to Cost Accounting (10% marks)**

Meaning of Cost, Cost Accounting, Distinction between Cost Accountancy and Financial Accountancy, Advantages, Limitations and Importance of Cost Accountancy, Elements of Cost

### **Unit 2: Cost Statements (30% marks)**

Preparation of Cost Statement; Estimated Cost Statement; Reconciliation of Costing profit with financial profit

### **Unit 3: Material Cost (15% marks)**

Material Control System; Material Purchase Procedure; Stores Control, Functions of stores, Bin Card, Perpetual Inventory, Inventory Level, EOQ etc.; Material Issue Procedure

### **Unit 4: Accounting for Labour and Overheads (15% marks)**

Accounting for Labour - Calculation of Wages – different methods of wage payments, Incentives, Bonus Schemes Classification of Overheads; Allocation, appropriation & absorption of overheads; Distribution of Overheads

### **Unit 5: Methods of Costing (30% marks)**

Preparation of Process, Contract & Operating accounts Recommended Readings: Bhar B. K. (1993): Cost Accounting, Calcutta, Academic Press; Lyengar S. P. (1982): Cost Accounting, New Delhi, Sultan Chand; Jain S. P. & Narang G. (1995): Cost Accounting, Mumbai, Kalyani; Maheshwari S. N. (1980): Problems and Solutions in Cost Accounting, New Delhi, Sultan

Chand

## **FINANCIAL SERVICES – II**

**Objectives:** to introduce students to fee-based financial services provided by financial companies, their salient features and importance, and their present position in the Indian financial sector

### **Unit 1: Merchant Banking (15% marks)**

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

### **Unit 2: Stock Broking & Depository Services (20% marks)**

Stock Broking – meaning, types of stockbrokers, sub-brokers; stock broking in India e-broking  
– meaning, Indian experience  
Depository Services – meaning, role of depositories and their services, Advantages of depository system; Functioning of depository system; Depositories in India  
– NSDL & CSDL; Depository participants (DPs) and their role  
Custodial services - meaning; obligations and responsibilities of custodians; code of conduct

### **Unit 3: Credit Rating & Securitization (20% marks)**

Credit Rating – meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA)  
Securitization of debt – Meaning, Features, Mechanism, Types, Special Purpose Vehicle, Benefits of Securitization, Issues in Securitization

### **Unit 4: Marketing of Financial Services (25% marks)**

Definition of marketing; four pillars of marketing (customer orientation, profit, total company effort, social responsibility); selling versus marketing

Segmentation – Concept, basis, strategies; Target market selection and market positioning strategies

Pricing Strategy -Role of price in marketing of financial services; pricing strategies; pricing decisions

### **Unit 5: Marketing Mix for Financial Services (20% marks)**

7 Ps - Product, People, Process, Promotion, Price, Place and Physical evidence

Recommended

Readings:

Agarwal O. P.(2005): Environment and Management of Financial Services, Mumbai, Himalaya  
Batra G. S. (1999): Financial Services: New Innovations, New Delhi, Deep & Deep  
Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth &

Innovations, New Delhi, Tata-McGraw Hill, 5e  
Khan M. Y. (2004): Financial Services, New Delhi, Tata McGraw-Hill

Mantravadi P. (2001): Financial Services, Hyderabad, ICFAI  
Pathak B. V. (2008): Indian Financial System, New Delhi, Pearson, 2e

Pezzullo M. N. (1998): Marketing of Financial Services, New Delhi, Macmillan

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

Boston, Irwin

Seth R. K. (1997): Marketing of Banking Services, New Delhi

## INDIAN SECURITIES MARKETS

**Objectives:** to make students aware of the various components and sub-components of the Indian securities markets, the instruments traded in these markets, the participants and procedures; the students would also learn about the role of the regulator and recent developments in the area.

### **Unit 1: Introduction (10% marks)**

Financial Markets – meaning, classification into Money and Capital markets, Primary and Secondary markets, Organized and Unorganized markets

### **Unit 2: Indian Money Market - I (20% marks)**

Indian Money Market - Features, Structure & Composition, Sub-markets – Call Money Market, Treasury Bills Market, Commercial Bills Market

### **Unit 3: Indian Money Market - II (20% marks)**

Sub-markets – Market for Commercial Paper, Market for Certificates of Deposit, Discount Market, Gilt-edged securities market

### **Unit 4: Primary/New Issue Market - I (25% marks)**

Industrial securities – all types of shares, debentures, bonds, private equity; size, growth and trends in the New Issue Market in India  
Unit 5: Primary/New Issue Market - II (25% marks)  
Capital issues for listing; eligibility; methods of issues; pricing of issues; contents of offer document; issue of advertisement; floatation of new issues and prospectus; Initial Public Offering; underwriting of issues; bankers to an issue; brokers to an issue

Recommended Readings: Avadhani V. A. (1998): Investment and Securities Market in India, Mumbai, Himalaya  
Bal Krishan & Narta S. S. (1997): Security Markets in India, New Delhi, Kanishka  
Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth & Innovations, New Delhi, Tata-McGraw Hill, 3e  
Desai V. (2005): The Indian Financial System and Development, Mumbai, Himalaya  
Endo T. (1998): The Indian Securities Market: A Guide for Foreign and Domestic Investors, New Delhi, Vision  
Fabozzi F. J. & Modigliani F. (2005): Capital Markets: Institutions and Instruments, New Delhi, Prentice-Hall of India  
Ghosh A. & Sen R. (2002): Money, Banking and Economic Reforms, New Delhi, Deep and Deep  
Khan M. Y. (2004): Indian Financial System, New Delhi, Tata-McGraw Hill, 4e  
Kohn M. (1994): Financial Institutions and Markets, New York, McGraw-Hill  
Pathak B. V. (2008): Indian Financial System, New Delhi, Pearson, 2e  
Sakriya D. (2000): SEBI and the Security Markets in India, New Delhi, Anmol

## FINANCIAL MANAGEMENT

**Objectives:** To introduce students to the concepts and practice of financial management in firms, and the techniques used in decision-making in the area of financial resources.

**Unit 1: Introduction (10% marks)**

Concept; Nature; Functions; Scope; Goals of Financial Management - Profit maximization/s Wealth maximization

**Unit 2: Techniques for Investment Decision (25% marks)**

Nature and significance of Investment Decision; Classification of Investment Projects; Techniques for Investment Decisions - Average Rate of Return, Pay Back Period, Net Present Value, Profitability Index / Benefit Cost Ratio, Internal Rate of Return

**Unit 3: Capitalization (20% marks)**

Capital plan, Theories of capitalization (Cost & Earnings theory) factors affecting capital plan, Type of capitalization (Over, Under & Fair Capitalization), effects & remedies, Capital structure theories, types of leverage, leverage analysis, Guidelines for capital structure planning

**Unit 4: Cost of Capital (25% marks)**

Concept; Importance; Computation of Cost of Capital - Cost of Debt, Cost of Preferred Stock, Cost of Equity Stock, Cost of Retained Earnings; Depreciation Funds; Weighted Average Cost of Capital; Management Decision & Cost of Capital

**Unit 5: Dividend & Reserve Policies (20% marks)**

Meaning; Types; Factors Influencing Dividend Policy; Significance of Dividend Policy; Walter's Model, Gordon's Model, Miller & Modigliani Model; Reserve Policy & Internal Financing Recommended Readings: Chandra P. (2003): Financial Management: Theory & Practice, New Delhi, Tata McGraw-Hill Khan M.Y. (2001): Basic Financial Management, New Delhi, Tata McGraw-Hill Pandey I. M. (2005): Financial Management, New Delhi, Vikas Van Horne J. C. (1995): Fundamentals of Financial Management, New Delhi, Prentice-Hall

India

**FUNDAMENTALS OF INSURANCE**

**Objectives:** to make students aware of the need and importance of insurance, the various products offered by insurance companies; to give students an overview of the insurance sector in India, its components and regulation

**Unit 1: Introduction to Risk & Insurance (17% marks)**

Risk – Concept, Types; Risk Management & Control;

Insurance - Definition, functions, characteristics & principles of insurance; Classification of insurance; importance of insurance; characteristics of an insurance contract

**Unit 2: Life Insurance (25% marks)**

Nature of a Life Insurance contract; Types of Policies based on duration of policy, method of payment of premium, participation in profits, number of persons insured, method of payment of policy amount; selection of risk & factors affecting risk; surrender value – meaning; lapse of policies; settlement of claims

**Unit 3: Non-Life Insurance (25% marks)**

Health Insurance, Property Insurance, Motor Insurance, Fire Insurance, Marine Insurance – nature, features, position in India

**Unit 4: Management of Insurance Companies (17% marks)**

Functions & Organization of Insurers, Underwriting, Claims Management, Insurance Pricing, Reinsurance, Insurance Intermediaries; role of an actuary

**Unit 5: Insurance Sector in India (16% marks)**

Insurance sector in India; Life Insurance Corporation of India, General Insurance Corporation of India and its subsidiaries, bancassurance, private sector insurance companies; Insurance Regulatory & Development Authority (IRDA)

Recommended Readings: Bodla B. S. (2003): Insurance Fundamentals, Environment and Procedures, New Delhi, Deepand Deep Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth & Innovations, New Delhi, Tata-McGraw Hill, 3e Gopal V. S. & Gopal S. (2005): Principles & Practices of Banking & Insurance, Mumbai, Himalaya Gupta P. K. (2004): Fundamentals of Insurance, Mumbai, Himalaya Gupta P. K. (2004): Insurance & Risk Management, Mumbai, Himalaya Mishra M.N. & Mishra S. B. (2007): Insurance Principles & Practice, New Delhi, S. Chand & Co., 14e Periasamy P. (2005): Principles and Practice of Insurance, Mumbai, Himalaya

**FOREIGN EXCHANGE MARKETS**

**Objectives:** To make students conversant with international and foreign exchange markets and the transactions therein; to make them familiar with foreign exchange rates and their calculation

**Unit 1: Foreign Exchange Market (17% marks)**

Meaning of foreign exchange; features and functions of the forex market, participants, various types of forex transactions; wholesale and retail markets; Indian forex market

**Unit 2: Foreign Exchange Rates (25% marks)**

Exchange rate systems - fixed, floating and managed floating; factors influencing exchange rates – short-term and long-term; various methods and instruments used to make international payments; Types of forex rates – buying and selling rates applicable to different instruments, cross rates, spot rates, forward rates

### **Unit 3: Exchange Rate Arithmetic (25% marks)**

Exchange rate quotations; Calculation of various buying and selling rates; Calculation of forward rates; Calculation of cross rates; arbitrage transactions

### **Unit 4: Balance of Payments (25% marks)**

Meaning and Structure of Balance of Payments; concepts of Balance and Equilibrium;

Disequilibrium – meaning, types, causes; measures to correct deficits in the BoP – automatic and discretionary, monetary and non-monetary measures

Unit 5: Risk Management in Foreign Exchange Transactions (8% marks) Types and sources of forex risk; methods of risk management

Recommended

Readings:

Andley K. K. & Mattoo V. J. (1996): Foreign Exchange: Principles and Practice, New Delhi, Sultan Chand & Sons, 8e  
Avadhani V. A. (2004): International Finance, Mumbai, Himalaya  
Carbaugh R. J. (1994): International Economics, Cincinnati, South-Western College  
Jain P. K., Peyrard J. & Yadav S. S. (1998): International Financial Management, New Delhi, Macmillan  
Jeevanandam C. (2002): Foreign Exchange: Practice, Concepts and Control, New Delhi, Sultan Chand & Sons  
Keshkamat V.V. (1985): Foreign Exchange: An Introduction, Mumbai, Vivek, 6e  
Keshkamat V.V. (1985): Foreign Exchange and Exchange Control, Mumbai, Vivek, 7e  
Melvin M. (1999): International Money and Finance, New Delhi, Addison-Wesley  
Weisweiler R. (1983): Introduction to Foreign Exchange, London, Woodhead-Faulkner

## **Second Year BBS (Financial Services**

### **SEMESTER IV**

#### **INDIRECT TAXES**

**Objectives:** To provide students with an understanding of the main provisions of the various legislations in the area of indirect taxes, and keep them up to date on current developments in this area.

#### **Unit 1: Central Excise Act, 1944 and Related Rules: (25% Marks)**

The Legislative background of central excise including constitutional provisions, nature of excise duty, chargeability, scope and basis, meaning of goods, manufacture, manufacturer,

and removal of excisable goods, classification and valuations of goods

#### **Unit 2: Customs Act, 1962 (25% Marks)**

Principles governing levy of customs duty, Duty-types, Basic principles of classification and valuation of goods, duty drawback, Customs Authorities warehousing stations

#### **Unit 3: Service Tax (25% Marks)**

Basics of service tax, charging of service tax, classification of services, service tax credit, registration, records to be maintained by assessee, self assessment and verification of return, demand of tax, refund of excess tax paid, interest for delayed payment of tax Services on which tax payable (only names of services; no details)

#### **Unit 4: Goa Value Added Tax Act 2005: (25% Marks)**

A study of Goa Value Added Tax Act with special reference to the following: Definitions – Business, Dealer, Goods, Input Tax, Manufacturer, Output Tax, Person, Sale, Sale price, Turnover, Works Contract, Taxable Turnover. Registration of dealer Incidence of Tax, Composition of Tax, Net tax of Registered dealer, Input tax credit, Returns & Payment of tax Recommended Readings: Datey V. S. (2005): Indirect Taxes: Law and Practice, New Delhi, Taxmann Kenkre S. R., Pai Bir Y. S. & Kamat A. T. (2005): Value Added Tax (VAT), Panaji, Pato Informatics, 1e Bhandare S. P. & Pai Raiker M. (2005): Goa Value Added Tax, Panaji, Trinity Publishers

### **MANAGEMENT ACCOUNTING**

**Objectives:** To provide basic conceptual and working knowledge of the various tools and techniques of Management Accounting, which assists the management of an organization in its

its major functions, viz. Planning, Decision-Making and Control

#### **Unit 1: Introduction to Management Accounting: (10% marks)**

Meaning, Definition, Function, Objectives, Advantages, Distinction between Management Accounting, Financial Accounting and Cost Accounting, Tools of the Management Accountant

#### **Unit 2: Budgeting (20% marks)**

Meaning, Definition, Advantages, Types of Budgets, Preparation of Sales budget, Production budget, Cash budget and Flexible budget

#### **Unit 3: Marginal Costing (30% marks)**

Meaning, Definition, Advantages, Disadvantages, BEP Analysis, CVP Analysis and Applicability of Marginal Costing

#### **Unit 4: Standard Costing (30% marks)**

Standard Costing & Variance Analysis, Meaning, definition, Advantages; Types of Variances - Material Cost Variance, Labour Cost Variance, Overhead Cost Variance

#### **Unit 5: Responsibility Accounting (10% marks)**

Cost centres, expense centres, revenue centres, profit centres; balanced scorecard

Recommended Readings: Grewal T. S., Hingorani N. L. & Ramnathan (1973): Management Accounting, New Delhi, Sultan Chand Gupta S. P.: Management Accounting, New Delhi, Sultan Chand Khan M. Y. & Jain P. K. (1994): Theory and Problems of Management Accounting, New Delhi, Tata McGraw-Hill Maheshwari S. N. (1996): Management Accounting and Financial Control, New Delhi, Sultan Chand

## INDIAN BUSINESS ENVIRONMENT

**Objective:** To give students an idea of the environment in which firms operate, the composition of this environment and its significance

### **Unit 1: An Overview of Business Environment (10% marks)**

Meaning and importance; Types of Environment – internal and external, micro and macro environment; components of internal, external, micro and macro environment (brief explanation of each component)

### **Unit 2: Economic Environment (30% marks)**

Nature, structure and features of the Indian economy; current status & features of agriculture, industry & services sector; unorganized sector in India; Human Development Index & India's performance with respect to HDI

### **Unit 3: Policy Environment – I (20% marks)**

Monetary policy and business environment; Fiscal policy - budgets and finances of Central and State Governments, Features of the Indian Tax System, Trends in public revenue, expenditure & debt; concepts of deficit; fiscal policy and business environment

### **Unit 4: Policy Environment - II (15% marks)**

India's external sector – volume, composition & direction of international trade; Balance of Payments – trends and current situation; India's current EXIM policy – major provisions of the latest policy and impact upon exports and imports; EXIM policy and business environment

### **Unit 5: International Environment (25% marks)**

Globalization – meaning, globalization in India, steps taken towards globalization, effects of globalization; WTO and India – WTO agreements, India's commitments, recent developments; International Standardization - ISO standards; impact of international environment upon business in India

**Recommended Readings:** Aswathappa K. (2000): Essentials of Business Environment, Mumbai, Himalaya  
Cherunilam F. (2003): Business Environment – Text and Cases, Mumbai, Himalaya, 14e  
Cherunilam F. (2001): Global Economy and Business Environment – Text and Cases, Mumbai, Himalaya, 1e  
Datt R. & Sundaram K. P.M.: Indian Economy, New Delhi, S. Chand (most recent ed.)  
Mishra S. K. & Puri V. K. (2002): Economic Environment of Business, Mumbai, Himalaya  
Mishra S. K. & Puri V.K.: Indian Economy, Mumbai, Himalaya, (most recent ed.)  
Singh B. N. P. (2005): Indian Economy Today: Changing Contours, New Delhi, Deep & Deep  
Sundaram A. K. (2004): The International Business Environment: Text & Cases, New Delhi, Prentice-Hall of India  
UNDP: Human Development Report, New Delhi, Oxford University Press (most recent ed.)  
World Bank: World Development Report, Washington D. C. (most recent ed.)

## MODERN BANKING

**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: Financial Statement Analysis (25% marks)**

Balance Sheets of banks: Meaning, components, liabilities – items, assets – items  
Balance Sheet Analysis: Ratio analysis – some important ratios; other common techniques of balance-sheet analysis  
Income-Expenditure Statements of banks – items in Income statements and Expenditure statements, changing importance of items

### **Unit 2: Technology in Banking - I (20% marks)**

Plastic money - ATM cards, credit cards, add-on cards, charge cards, debit cards, green cards, smart cards. Internet Banking, Mobile Banking, Core Banking, Convenience Banking

### **Unit 3: Technology in Banking – II (20% marks)**

Payments and settlement systems – cheques, drafts, pay orders, ECS, EFT, RTGS, cheque truncation; Banking & cyber crime – types of online bank fraud, steps that banks and customers can take to protect against such fraud

### **Unit 4: Current Issues in Banking (15% marks)**

Non-Performing Assets – definition and meaning, present status, measures to reduce NPAs; Priority Sector Lending – sectors & targets, problems  
Financial inclusion – meaning, recommendations of Rangarajan Committee, measures taken by banks, micro finance and lending through Self-Help Groups

### **Unit 5: Emerging Trends (20% marks)**

NRI Accounts – Rupee and Foreign Currency Accounts – features and permitted transactions  
Consolidation in banks - Mergers and Acquisitions – Rationale, post-reform M&A in the Indian banking sector – objectives, benefits and problems  
Universal Banking – meaning, rationale, merits & demerits, trends  
Recommended Readings: Basu P. (ed.) (2005): India's Financial Sector: Recent Reforms, Future Challenges  
Bhole L. M. & Mahakud J. (2009): Financial Institutions and Markets: Structure, Growth & Innovations, New Delhi, Tata-McGraw Hill, 5e  
Deva V. (2005): E-Banking, New Delhi, Commonwealth Indian Institute of Banking and Finance  
(2008): Principles & Practices of Banking, New Delhi, Macmillan, 2e  
Joshi V. C. (2004): E-finance – Log in to the Future, New Delhi, Response  
Khan M. Y. (2004): Indian Financial System, New Delhi: Tata-McGraw Hill, 4e  
Nagarajan N. (ed.) (2004): Bank Economists' Conference, 2002 – Vol. I & II, Indian Banking: Managing Transformation – Structure, Hyderabad, ICFAI, 1e  
Rajashekar N. (ed.) (2001): Banking in the New Millennium, Hyderabad, ICFAI  
Whiting D. P. (1994): Mastering Banking, London, Macmillan, 2e

## STOCK MARKET OPERATIONS

**Objective:** To introduce the student to the practical aspects of the functioning of stock exchanges in India; by the end of the course, the student will be familiar with the terminology and practices on Indian stock exchanges, and recent developments in the area

### **Unit 1: Secondary/Stock Market (25% marks)**

Nature of stock market, growth, role and functions of stock market; Reforms since 1991;

Membership, ownership and management of Stock Exchanges; BSE, NSE, OTCEI and Regional stock exchanges; indices – SENSEX, NIFTY, sectoral indices; SEBI as regulatory authority

### **Unit 2: Trading & Settlement Mechanisms (20% marks)**

BSE: Trading & Settlement systems, trading cycle, BOLT, Types of Delivery - Bad and Short

Deliveries, Auctions; NSE: Transaction cycle and Settlement process, NEAT, Order & Trade Management, Trading rules, circuit filters, Pay In & Pay Outs, No delivery period

### **Unit 3: Risk Management Systems (20% marks)**

Capital Adequacy Requirements, Trading & Exposure Limits, Margin requirements, Settlements Guarantee, Gross Margining, Indemnity & Insurance, Investigation & Inspection, investor protection fund.

### **Unit 4: Derivatives and Commodity Markets (20% marks)**

Derivatives – meaning, classification and types – futures, forwards, options, swaps, warrants

& convertibles, credit derivatives, commodity derivatives; benefits & drawbacks of derivatives; derivatives & commodity markets in India

### **Unit 5: International Stock Markets (15% marks)**

Markets in US, UK, Europe & Asia; important indices – Dow Jones, NASDAQ, S&P, FTSE,

Nikkei, Shanghai, Hang Seng & any other (8-9 lectures) Recommended Readings: Pandey

I. M. (1995): Essentials of Financial Management, New Delhi, Vikas

Avadhani V. A. (1998): Investment & Securities Market in India, Mumbai, Himalaya

Agarwal S.: A Guide to the Indian Capital Market, Bharat W ebsites of NSE, BSE, SEBI & NASDAQ

## **CORPORATE FINANCE**

**Objectives:** To introduce the student to various financial aspects of the functioning of corporations, the valuation of different sources of finance and to make students aware of the rationale, procedure and implications of mergers and acquisitions.

### **Unit 1: Introduction to Valuation (20% marks)**

Compounding & discounting for single & multiple periods, present & future value, determination of discount rates, valuing cash flow levels, simple & compound interest calculations, types of loans, loan amortizations. (Practical problems)

### **Unit 2: Stock Valuation (20% marks)**

Features of common & preferred stock, components of required rate of return, valuation of common & preferred stock, dividend growth model, constant, non-constant and super normal growth, calculation of dividend yield. (Practical problems)

### **Unit 3: Bond Valuation (20% marks)**

Features of bonds, types of bonds, effect of inflation and interest rates, Determination of bond yields, term structure of interest rates, yield curves. (Practical problems)

### **Unit 4: Stock Dividends, Stock Repurchases & Stock Splits (20% marks)**

Meaning, types, provisions in India, dividend stability, cash dividend v/s repurchases, factors affecting stock dividends, stock repurchases & stock splits, valuation of stock dividends, stock repurchases & stock splits, reverse splits. (Theory & Legal Provisions)

### **Unit 5: Mergers & Amalgamations (20% marks)**

M&A's, takeovers, reverse mergers, spin off's - meaning, definition, Types: horizontal, vertical; conglomerates – financial and managerial; concentric companies, motives, efficiency theories- differential managerial efficiency, inefficient management, operating synergy, pure diversification  
Recommended Readings  
Damodaran A. (1994): Damodaran on Valuations, New Delhi, John Wiley  
Pandey I.M (2005): Essentials of Financial Management, New Delhi, Vikas  
Pike R. (1998): Corporate Finance & Investments: Decisions & Strategies, New Delhi, Prentice-Hall of India

Verma J.C. (1985): Corporate Finance, New Delhi, Vision Books  
Watson D. & Head A. (2003): Corporate Finance: Principles & Practices, New Delhi, Taxmann

## **BUSINESS & FINANCIAL SECTOR LEGISLATION**

**Objectives:** to acquaint the student with relevant sections of important legislations relating to business & finance

### **Unit 1: The Indian Contract Act 1872 (15% marks)**

Meaning of contract, standard forms of contract, essentials of contract, parties, execution, revocations, form of considerations, remedies, agency contracts, appointment of agents and sub-agents

### **Unit 2: The Companies Act 1956 (15% marks)**

Types of companies, types of shares, buyback of securities, share capital, transfer of shares, annual returns, Annual General Body Meeting, dividends, Investor Education and Protection Fund

### **Unit 3: Consumer Protection Act & Foreign Exchange Management Act 1999**

**(20% marks)**

Consumer Protection Act – major provisions, redressal machinery, types of deficiencies for which banks, insurance companies & other finance companies are liable under the Act  
FEMA – major provisions relating to acquisition and use of foreign exchange; transactions & uses disallowed under FEMA

### **Unit 4: Negotiable Instruments Act 1881 & Other Acts (25% marks)**

The Negotiable Instruments Act- Promissory notes, Bills of exchange, cheques and crossed

cheques, parties, negotiation and endorsement, presentment, discharge from liability, dishonour of cheques  
Major provisions of (i) most recently amended versions of Banking Regulation Act (1949), (ii) The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI), (iii) Prevention of Money Laundering Act, 2002

#### **Unit 5: Securities Regulations (25% marks)**

The Securities Contract (Regulation) Act 1956: Contracts between members and recognized stock exchanges, maintenance & preservation of books & documents;  
SEBI (Prohibition of Insider Trading) Regulations 1992: Definitions, Policy on disclosures and

internal procedures, Code of ethics  
SEBI (Prohibition of Fraudulent & Unfair Trade Practices relating to Securities Markets) Regulations 1995: Meaning of Fraud and Unfair practices, prohibition against market manipulation, Prohibition of misleading statements for inducing sale / purchase of securities, Prohibition of unfair trade practices  
N. B. the most recent amendments in respect of each legislation are to be discussed and, where possible, reference may be made to cases.  
Recommended Readings:  
Bulchandani K. R. (2002): Business Law for Management, Mumbai, Himalaya, 2e  
Bulchandani K. R. (2004): Business Law, Mumbai, Himalaya, 19e  
Maheshwari S. N. & Maheshwari S. K. (2003): Business Regulatory Framework, Mumbai, Himalaya, 1e  
Raju V. R. K. (2005): Business Laws and Economic Legislations, Mumbai, Himalaya, 1e  
Wadhvani M. R. (2005): Business Law, Mumbai, Sheth, 26e  
Websites of SEBI, BSE & NSE

### **Third Year BBS (Financial Services)**

#### **SEMESTER V**

##### **FINANCIAL AUDITING**

**Objective:** to make the student aware of the importance of auditing; to familiarize the student with the principles, practice and process of auditing of companies

#### **Unit 1: Introduction to Audit (10% marks)**

Introduction; Meaning; Importance; Various classes and types of audit; Objectives; Errors and frauds; Auditors' qualities

#### **Unit 2: Audit of Limited Companies (20% marks)**

Qualifications, appointment and remuneration of company auditor; Rights and duties of auditor

#### **Unit 3: Audit Process (20% marks)**

Audit plan; Audit program; Internal control; Internal audit and internal check; Audit evidence

working papers and audit notebook; Audit sampling

#### **Unit 4: Audit Procedure (18 marks)**

Vouching; Verification and valuation of assets and liabilities; Distinction between vouching and verification

### **Unit 5: Auditor's Communication (20% marks)**

Auditor's report; Types of reports; Standard and qualified report; Difference between report and certification  
Recommended Readings: Chopde L. N., Choudhari D. H., Padhye R. Y., Mehta A. B., Narayanswamy G. & Singari V. (2004): Auditing, Mumbai, Sheth, 4e  
Gupta K. (1999): Contemporary Auditing, New Delhi, Tata McGraw-Hill  
Jha A. (2005): Elements of Auditing, New Delhi, Taxmann  
Jha A. (2005): A Student's Guide to Auditing, New Delhi, Taxmann  
Pagare D. : Principles and Practice of Auditing, New Delhi, Sultan Chand & Sons  
Saxena R. G. (1994): Principles and Practice of Auditing, Mumbai, Himalaya  
Sharma S. D. (2005): Practical Auditing, New Delhi, Taxmann  
Tandon B. N. (1990): Practical Auditing, New Delhi, Sultan Chand & Co.

## **ACCOUNTING FOR FINANCIAL SERVICES**

Objective: to help the student acquire the skills of accounting for the diverse financial services provided by finance companies

### **Unit 1: Accounting for hire purchase & lease finance (20% marks)**

Hire Purchase and Installment credit system – accounting procedure in the books of the buyer and the seller; Lease Accounting - accounting procedure in the books of lessor and lessee

### **Unit 2: Accounting for Mergers & Acquisitions (20% marks)**

Mergers & Acquisitions - legal & procedural aspects, forms of financing, SEBI takeover code, accounting procedure for mergers & acquisitions

### **Unit 3: Investment Accounting (20% marks)**

Investment Accounting - cum / ex-interest / dividend transactions, Investment accounts; calculation of NAV

### **Unit 4: Accounting of insurance companies (20% marks)**

Accounting of insurance companies – preparation of financial statements for life insurance and general insurance

## **Unit 5: Accounting for banks (20% marks)**

Accounting for banking companies - preparation of financial statements with schedules as per

the Banking Companies Act  
Recommended Readings: Hanif M. & Mukherjee A. (2000): Modern Accountancy (Volumes I & II), New Delhi, Tata McGraw-Hill, 2e  
Maheshwari S. N. (2001): Advanced Accounting, New Delhi, Vikas, 8e  
Gupta R. L. (1982): Problems and Solutions in Advanced Accounting, New Delhi, Sultan Chand, 8e  
Pandey I. M. (1991): Cases in Financial Management, New Delhi, Tata McGraw-Hill

### **BANK MANAGEMENT**

**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: Risk Management (33% marks)**

Types of risks faced by banks – liquidity risk, interest rate risk, credit risk, currency risk, operational risk – components of each type of risk, sources / factors affecting each type of risk, measurement each type of risk and techniques of management of each type of risk; Basel – II compliance; Asset-Liability Management - definition & meaning, need and significance, objectives, benefits; ALM framework in banks in India – ALM Committee, ALM Information system, ALM Process

#### **Unit 2: Resource Management (20% marks)**

Capital – components; capital requirements for different types of risk; capital adequacy – core/Tier-I capital and supplementary/Tier-II capital – components of each  
Deposits – pricing of deposits – importance, methods; deposits and interest rate risk; deposit insurance; Non-deposit sources – components, increasing importance, evaluation

#### **Unit 3: Management of Investments (20% marks)**

Investment policy of a commercial bank – introduction, investment portfolio of banks, objectives and principles of investments; Treasury operations – meaning, functions, sources of treasury profits – forex market products, money market products, securities market products; importance of treasury operations and trends in India

#### **Unit 4: Customer Relationship Management (17% marks)**

Customer Relationship Management - Concept and importance, customer service in banks; emerging trends; Customer Grievance Redressal mechanism – Consumer Protection Act - major provisions, redressal machinery, types of deficiencies for which banks, are liable under the Act;

Banking Ombudsman Scheme – scope of Banking Ombudsman, types of complaints, mechanism of redressal  
Unit 5: Corporate Governance (10% marks)

Meaning and importance; issues, principles and practices of corporate governance in Indian banks  
Recommended Readings: Gopal V.V. (ed.) (2004): CRM in Banking: Concepts and

Cases, Hyderabad, ICFAI, 1e Indian Institute of Banking and Finance (2009): Principles & Practices of Banking, New Delhi, Macmillan, 2e Joshi V. C. & Joshi V. V. (1998): Managing Indian Banks – The Challenges Ahead, New Delhi, Response Justin P. & Padmalatha S. (2007): Management of Banking & Financial Services, New Delhi, Pearson Koch T. W. & MacDonald S. S. (2003): Bank Management, Singapore, Thomson, South-Western Publishing, 5e Nagarajan N. (ed.) (2004): Bank Economists' Conference, 2002 – Vol. I & II, Indian Banking: Managing Transformation – Structure, Hyderabad, ICFAI, 1e Satish D. (ed.) (2004): Currency Risk Management: Concepts and Cases, Hyderabad, ICFAI, 1e Subbulakshmi V. (ed.) (2004): Operational Risk Measurement & Management, Hyderabad, ICFAI Vijaychandra Kumar C. (ed.) (2004): Credit Risk Management: Concepts and Cases, Hyderabad, ICFAI, 1e [www.iba.org.in](http://www.iba.org.in) & [www.iibf.org.in](http://www.iibf.org.in)

## **FUNDAMENTALS OF STRATEGIC MANAGEMENT**

Objective: to enable the student to understand the importance of strategic management decisions in business decision-making; to apply the concepts learned in the classroom to real-life events so as to document the relevance of the subject

### **Unit 1: Introduction (10% marks)**

Making strategic decisions; importance; concept; mission statements; corporate versus business strategy; competitive strategies; value chains; positioning of the firm

### **Unit 2: Analyzing the Environment (25% marks)**

Five forces model; attractiveness of industry; industry life cycle; competitor's analysis; structure versus systems; skills and resources; comparing current positions with desired positions

### **Unit 3: Competitive Strategy (25% marks)**

Assessing generic strategic concept, buyer needs, cost leadership, types of differentiation, stability, strategic fit

### **Unit 4: Strategic Change (20% marks)**

Judging the extent of change; visions and missions; force field analysis, five configurations of strategy

### **Unit 5: Corporate Strategy and Global Strategy (20% marks)**

Management of diverse corporations; how to diversify; when to diversify; how to structure the corporation; international competitiveness

Recommended Readings:

Gupta V., Gollakota K. and Srinivasan R. (2005): Business Policy and Strategic Management – Concepts and Application, New Delhi, Prentice-Hall of India, EEE Lomash S. & Mishra P. K. (2005):

Business Policy and Strategic Management, New Delhi, VikasMillerA. & Dess G. (1996): Strategic Management, New York, McGraw-Hill, International ed. Pearce J. A. & Robinson Jr. R. B. (1995): Strategic Management – Strategy Formulation and Implementation, New Delhi, A.I.T.B.S. 3e Steiner G., Miner J. and Gray E. (1982): Management Policy and Strategy – Text, Readings and Cases, New York, Macmillan, 2e

## **SECURITY ANALYSIS AND PORTFOLIO MANAGEMENT**

**Objective:** To introduce the student to the process of investment and associated considerations; to make the student aware of the theoretical basis of management of investment portfolios; to help the student learn how to analyze portfolios; to make the student aware of emerging issues in the area of investment and portfolio management

### **Unit 1: Introduction (10% marks)**

Meaning and scope of Investments; Investment Process, Objectives; Investment Planning, Variables in Investment Decisions, Investment Avenues; Investment versus Speculation

### **Unit 2: Portfolio Management: Meaning & Approach (30% marks)**

Meaning, Portfolio Theory, Objectives, Efficient Portfolio, Review and Revision of Portfolio; Risk-Return Analysis; Portfolio Models – Efficient Market Hypothesis, Random Walk Theory, Dow Theory, CAPM

### **Unit 3: Risk-Return Analysis (30% marks)**

Meaning of Risk-Return; types of risks; measurement of risk; Beta Analysis; Markowitz two security analysis; Portfolio construction

### **Unit 4: Analysis of Portfolio**

**(20% marks)**

Technical Analysis – use of charts, types

Fundamental Analysis –

(a) Economic Analysis

(b) Industry Analysis

(c) Company Analysis

### **Unit 5: Emerging issues in SAPM**

**(10% marks)**

Blue Chips; Non-Resident Indian Investment; Foreign Institutional Investors

### Recommended Readings:

Avadhani V. A. (1997): Investment Analysis and Portfolio Management, Mumbai, Himalaya  
Bodie Z. & Kane A. (1995): Essentials of Investment, London, Irwin  
Chandra P. (2002): Investment Analysis and Portfolio Management, New Delhi, Tata McGraw-Hill  
Cordor A. (2003): Fundamentals of Investment, New Delhi, Prentice-Hall of India  
Fischer D. E. & Jordan R. J. (1995): Security Analysis and Portfolio Management, New Delhi,

Prentice-Hall of India

Strong R. A. (2001): Portfolio Management Handbook, Mumbai, Jaico

## INTERNATIONAL FINANCE

**Objectives:** to acquaint students with the methods and procedures involved in the financing of international trade; to introduce students to international finance and financial instruments; to familiarize students with emerging trends in foreign investment

### Unit 1: International Monetary System (10% marks)

International monetary system – need, evolution; Bretton Woods system; International Monetary

Fund and the World Bank; European Monetary Union and the euro; regional financial institutions (5-6 lectures)

### Unit 2: International Financial Markets (30% marks)

International Money and Capital markets; growth and current status of international financial markets; International bond markets; Euro Currency markets; Euro Issues, American Depository Receipts, Global Depository Receipts, Various International Debt instruments (15-16 lectures)

### Unit 3: Finance of International Trade (40% marks)

Basic concepts – correspondent bank, nostro account, SWIFT; types of contracts – INCOTERMS; Finance of imports - letter of credit – meaning, types, parties, operation; Finance of exports - pre-shipment and post-shipment finance in Rupees and foreign currency; shipping documents; financing of project exports and export of services; Methods of settling debts in International trade; foreign currency loans; guarantees in international trade; Export Credit and Guarantee Corporation of India – functions and role; EXIM Bank of India – functions and role (21-22 lectures)

### Unit 4: Foreign Direct Investment (10% marks)

Globalization and the flow of capital; Multinational Corporations and Foreign Direct

Investment; determinants of FDI; FDI in India – trends in volume and composition; impact of FDI on different macroeconomic variables (7-8 lectures) Unit 5: Foreign Portfolio Investment (10% marks) Foreign Portfolio Investment – meaning; Foreign Institutional Investors and their operations, determinants of FPI; FPI in India – trends in volume and composition; impact of FPI on different macroeconomic variables (7-8 lectures) Recommended Readings: Andley K. K. & Mattoo V. J. (1996): Foreign Exchange: Principles and Practice, New Delhi, Sultan Chand & Sons, 8e Avadhani V. A. (2004): International Finance, Mumbai, Himalaya Buckley A. (1998): Multinational Finance, New Delhi, Prentice-Hall of India Giddy I. H. (1997): Global Financial Markets, New Delhi, A.I.T.B.S. Jain P. K., Peyrard J. & Yadav S. S. (1998): International Financial Management, New Delhi, Macmillan Joshi P. R. (1996): Global Capital Markets: Shopping for Finance, New Delhi, Tata McGraw-Hill Melvin M. (1999): International Money and Finance, New Delhi, Addison-Wesley Pilbeam K. (1998): International Finance, 2e, Hampshire, Palgrave Sawyer W.C. & Sprinkle R. L. (2004): International Economics, New Delhi, Prentice-Hall of India, EEE Verghese S. K. (1985): Foreign Exchange and Financing of Foreign Trade, Mumbai, Vikas Whiting D. P. (1986): Finance of Foreign Trade, London, Pitman, 6e

## **RESEARCH METHODOLOGY**

**Objective:** To introduce the student to the methods and techniques of research in business; to familiarize the student with all aspects of a research project from the stage of drafting the proposal right up to the writing of the report and presentation of the findings

### **Unit 1: Introduction (15% marks)**

Meaning of research; Importance of research; characteristics of good research; scientific thinking – deduction and induction; hypothesis formulation; the research process – designing the study, formulating the research proposal, sample design, pilot testing, data collection, analysis and

interpretation, reporting the results

(4-6 lectures)

### **Unit 2: Sources and Collection of Data**

**(25% marks)**

Primary and Secondary data; merits and demerits of each;

Secondary data - Library and Internet as sources of secondary data; gathering, recording and organizing information Primary data – the survey method – personal interviews, telephone interviews, self-administered surveys – techniques and evaluation of each method; designing the instrument – question structure, question content, question wording, response strategy

### **Unit 3: Sampling Design (20% marks)**

Concepts of Universe, Population and sample, need for sampling, characteristics of a goodsample, sampling methods – brief idea of different probability and non-probability samplingmethods and when they are to be used; size of sample – sampling and non-sampling errors

Unit 4: Analysis of Data (20% marks)  
Data preparation and preliminary analysis – editing, coding, data entry, exploring, displaying andexamining data –frequency tables, bar charts, pie charts, histograms, stem and leaf displays, cross-tabulation, use of percentages; using actual data to create charts(in MS Excel)

### **Unit 5: Presenting Results (20% marks)**

Written report – components – Prefatory items, Introduction, Methodology, Findings, Conclusions, Appendices, Bibliography; Characteristics of a good report; presentation considerations; presentation of statistics – text form, semi-tabular form, tabular form and graphics

Oral presentations – preparation, delivery and use of PowerPoint for making presentations

Students should be taught how to use a statistical package such as SPSS for simple problems and to analyze output

**Recommended Readings:** Cooper D. R. & Schindler P.S. (2003): Business Research Methods, New Delhi, Tata McGraw-Hill  
Goode W.J. & Hatt P. K. (1989): Methods in Social Research, Singapore, McGraw-Hill  
Ostle B. (1966): Statistics in Research, Mumbai, Oxford & IBH  
Young P.V. (1996): Scientific Social Surveys and Research, New Delhi, Prentice-Hall

## **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) **President** Principal of the College (Ex-officio President)
- b) **Teacher Advisor** A Teacher of the College nominated by the Principal
- c) **General Secretary** 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) **President** Principal (Ex-officio President)
- b) **Secretary** Physical Director
- c) **Teacher Advisor** Nominated by the Principal
- d) **General Captain** To be elected from among the Captains
- e) **Captains of different teams** 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) **President** Principal of the College (Ex-officio President)
- b) **Teacher Advisor** Nominated by the Principal
- c) **General Secretary** Elected by all the students
- d) One **Student Representative** elected from each Division
- e) One **Lady Student Representative** 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 three ranks in all classes FY, SY & TY, BCA & BBS for their outstanding academic performance in the year. In addition to these, there are also special endowments and subject prizes.

### **TY BCA**

Shri D. V. Borkar Prize of Rs. 501/-, instituted by Mrs. M. E. Abranches is awarded to the student of this College securing the highest marks at TY BCA.

### **TY BBS**

Late Nilkant Keshav Shenvi Kakodkar Scholarship of Rs. 1200/-, instituted by his daughters, is awarded to the student of this College securing highest marks at BBS (all six semesters taken together). 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 Auditing at TY BBS Semester V.

### **SY BBS**

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 Direct & Indirect Taxes at SY BBS Semesters III & IV taken together.

### **FY BBS**

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 Essentials of Accounting (Papers I & II taken together) at FY BBS Semesters I & II taken together.

## **III. SPECIAL PRIZES AND AWARDS**

1 Mr. C. P. Da Costa Rolling Trophy for Best All Round Performance at TY BCA This Rolling Trophy, instituted by Shri. C. P. D'Costa, is awarded to a student in TY BCA based on his/her outstanding all round performance including studies, participation in Sports, Cultural and other extra-curricular activities.

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/BBS), as well as co-curricular and extra-curricular activities.

### **III. 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. NCC 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

**18.07.11 Monday *ISA-1 Tests in all subjects for BCA & BBS students***

**to**

**20.07.11 Wednesday**

**20.07.11 Wednesday** 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

**08.08.11 Monday Cultural Union Activities – Essay-writing, short story writing, Poetry, Public Speaking, Debate, Quiz & all other**

**12.08.11 Friday In-house competitions**

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  
to **ISE-2 Tests in all subjects for BBS students**  
19.08.11 Friday  
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

**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  
& **Final ISE for BCA & BBS students**  
22.09.11 Thursday  
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**



**16.01.12 Monday ISA-1 Tests in all subjects for BCA & BBS students**  
**to**  
**18.01.12 Wednesday**  
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  
**ISE-1 Tests in all subjects for BCA & BBS students**

**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 semester I –V 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**