



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ

नांदेड— ४३१६०६ (महाराष्ट्र)

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY

NANDED-431606, MAHARASHTRA STATE, INDIA.

Established on 17th September 1994 - Recognized by the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'A' Grade



## ACADEMIC (1-BOARD OF STUDIES) SECTION

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वाणिज्य व व्यवस्थापन विद्याशाखेतील बी. कॉम. तृतीय वर्षाच्या (V&VI) - Semester) या विषयाचा सी.बी.सी.एस. पॅटर्नचा अभ्यासक्रम शैक्षणिक वर्ष २०१८-१९ पासून लागू करण्याबाबत.

## प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक १४ जून २०१८ रोजी संपन्न झालेल्या ४१व्या मा. विद्या परिषद बैठकीतील ऐनवेळचा विषय क्र.४/४१-२०१८ च्या ठरावानुसार प्रस्तुत विद्यापीठाच्या संलग्नित महाविद्यालयांतील वाणिज्य विद्याशाखेतील पदवी स्तरावरील खालील विषयाचा C.B.C.S. (Choice Based Credit System) Pattern चा अभ्यासक्रम शैक्षणिक वर्ष २०१८-१९ पासून लागू करण्यात येत आहे.

१. बी.कॉम. — तृतीय वर्ष (सत्र पाचवे व सहावे)

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या [www.srtmun.ac.in](http://www.srtmun.ac.in) या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी.

‘ज्ञानतीर्थ’ परिसर,

विष्णुपुरी, नांदेड — ४३१ ६०६.

जा.क्र.: शैक्षणिक-०१/परिपत्रक/पदवी-सीबीसीएस अभ्यासक्रम/  
२०१८-१९/२४५

दिनांक : २५.०६.२०१८.



स्वाक्षरित / -

**उपकुलसचिव**

शैक्षणिक (१-अभ्यासमंडळ विभाग)

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. कुलसचिव यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- २) मा. संचालक, परिक्षा व मंल्यमापन मंडळ यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ३) प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ४) उपकुलसचिव, पदव्युत्तर विभाग, प्रस्तुत विद्यापीठ.
- ५) साहाय्यक कुलसचिव, पात्रता विभाग, प्रस्तुत विद्यापीठ.
- ६) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ.

**-SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,  
NANDED,**

**Vishnupuri, Nanded-431606**

B.Com.-III Year (Semester V)

**Choice Based Credit System (C.B.C.S)**

**SYLLABUS**

W.e.f. 2018-19

| Paper No.  | Name of the Paper                          | Lecture/<br>Week | Total<br>Periods | Continuous<br>Assessment<br>(CA) | End of<br>Semester<br>Exam<br>(ESE) | Total<br>Marks | Total<br>Credit |
|--|--|------------------|------------------|----------------------------------|-------------------------------------|----------------|-----------------|
| XXIII  | Advanced Accounting-I                      | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXIV   | Management Accounting-I                    | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXV  | Auditing-I                                 | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| <b>Opt Any one Group as Discipline Specific Elective of the following</b>                      |  |                  |                  |                                  |                                     |                |                 |
| <b>Group A- Taxation</b>   |  |                  |                  |                                  |                                     |                |                 |
| XXVI.A   | Income Tax Law & Practices-I               | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVII.A  | Goods and Services Tax-I                   | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVIII.A   | Training & Project Work                    | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| <b>Group B- Management</b>   |  |                  |                  |                                  |                                     |                |                 |
| XXVI.B   | Human Resource Management-I                | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVII.B  | Marketing Management-I                     | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVIII.B   | Training & Project Work                    | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| <b>Group C- Banking &amp; Insurance</b>  |  |                  |                  |                                  |                                     |                |                 |
| XXVI.C   | E-Banking & Accounting-I                   | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVII.C  | E-Insurance & Accounting-I                 | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVIII.C   | Training & Project Work                    | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| <b>Group D- UGC Vocational Course Tax Procedure &amp; Practice (Only for Approved College)</b> |  |                  |                  |                                  |                                     |                |                 |
| XXVI.D   | Income Tax Procedure & Practice-I (TPP-IX) | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVII.D  | GST Procedure & Practice-I (TPP-X)         | 4                | 54               | 35                               | 40                                  | 75             | 3               |
| XXVIII.D   | Training & Project Work                    | 4                | 54               | 35                               | 40                                  | 75             | 3               |



| <b>Group E- UGC Vocational Course Foreign Trade Procedure &amp; Practice (Only for Approved College)</b> |   |   |    |    |    |    |   |
|--|---|---|----|----|----|----|---|
| XXVI.E   | Export Procedure (FTPP-IX)                          | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVII.E  | Marketing Logistics (FTPP-X)                        | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVIII.E   | Training & Project Work                             | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Group F- UGC Vocational Course Computer Application (Only for Approved College)</b>                   |   |   |    |    |    |    |   |
| XXVI.F   | Visual Basic 6.0 (CA-IX)                            | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVII.F  | E-commerce & Cyber Security (CA-X)                  | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVIII.F   | Training & Project Work                             | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Group G- UGC Vocational Course Banking &amp; Insurance (Only for Approved College)</b>                |   |   |    |    |    |    |   |
| XXVI.G   | Financial Markets and Institutions in India (BI-IX) | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVII.G  | Career Avenues in Insurance-I (BI-X)                | 4 | 54 | 35 | 40 | 75 | 3 |
| XXVIII.G   | Training & Project Work                             | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Opt Any one Subject as Generic Elective of the following</b>  |   |   |    |    |    |    |   |
| GE-I.1   | Indian Economy-I                                    | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-I.2   | Rural Management-I                                  | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-I.3   | Labour Laws & industrial Laws-I                     | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-I.4   | Travel & Tourism-I                                  | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-I.5   | The Right to Information Act-2005-I                 | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Opt Any one Skill Enhancement Course – III (SEC-III)</b>  |   |   |    |    |    |    |   |
| SEC-III.1  | Self-Employment-I                                   | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-III.2  | Tax Procedure & Practice                            | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-III.3  | Intellectual Property Right-I                       | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-III.4  | Accounting & Tally                                  | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-III.5  | Financial Literacy skills                           | 3 | 45 | 25 | 25 | 50 | 2 |
| <b>Compulsory Paper for all Disciplines (Streams)</b>  |   |   |    |    |    |    |   |
|  | Environmental Studies                               | 4 | 54 | 35 | 40 | 75 | 3 |

## B. Com. Third Year Syllabus (w.e.f. 2018-2019)

### Semester V<sup>th</sup> (CBCS Pattern)

#### XXIII Advanced Accounting – I

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives:-**The objective of the course is to equip the students with the ability to analysis interpret and use accounting information in managerial decision making and auditing.

**Utility:** Student can acquire knowledge of advance level of accounting for professional

**Prerequisite:** Basic knowledge of financial accounting

**UNIT I: Accounting Standards:** **11**

Introduction, Significance, Scope of Accounting Standard, Accounting Standard Board, Procedure of Issuing Accounting Standards, Indian Accounting Standards, International Accounting Standards.

**UNIT II: Hotel Business Accounting** **11**

Meaning, Importance of Hotel Business Accounting, Preparation of Final Accounts of Hotel Business.

**UNIT III: Underwriting of Shares and Debentures** **11**

Basic Concepts, Underwriting Commission, Preparation of Underwriters Account.

**UNIT IV: Branch Accounting** **11**

Introduction, Meaning of Branch Account, Types of Branches, Preparation of Branch Accounts as per Debtors system and Stock and Debtors system only.

**UNIT V: Agriculture Accounting** **10**

Introduction, Meaning, Importance of Agriculture Accounting, Preparation of Agriculture Account. Problems on Farm Accounting.

**Reference:**

1. Advanced Accounting (S. N. Maheshwari)
2. Advanced Accounting Vol. 1, 2 (Mr. Hanif& A. Mukharjee, Tata McGraw Hill Publishing Company Ltd.)
3. Accountancy (H. R. Kotalwar) Discovery Publication, Latur
4. Advanced Accounting Vol. I (R.S.N. Pillani, Bhagwati& S. Uma- S. Chand Publication)
5. Advanced Accounting ( C.A. Raj K Agrawal) : Sahitya Bhavan Publicaiton,Agra
6. Company Accounts & Auditing Practices (SangeetKedia's)
7. Corporate Accounting (C.A. Dr. P. C. Tulsian, C.A. Bharat Tulsian)



## B. Com. Third Year Syllabus (w.e.f. 2018-2019)

### Semester V<sup>th</sup> (CBCS Pattern)

#### XXIV Management Accounting – I

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives:** - The Objectives of this paper is to equip the students with the ability to analysis, interpret and use accounting information in Management accounting information in managerial decision making. The student is expected to have a good working knowledge of the subject. This paper provides the students an understanding of the application of accounting techniques for management.

**Utility:** Students can take managerial decisions regarding finance of the business

**Prerequisite:** Basic knowledge of accounting and mathematics

#### **UNIT I: Introduction to Management Accounting** **11**

Meaning - Nature - Scope and Functions of Management Accounting - Role of Management Accounting in Decision Making - Management Accounting and Financial Accounting

#### **UNIT II: Fund Flow Statement** **11**

Introduction- Meaning, Importance and Limitations of Fund Flow Statement- Preparation of Statement of Changes in Working Capital and Fund Flow Statement.

#### **UNIT III: Cash Flow Statement** **11**

Meaning, Significance and Limitations of Cash Flow Statement, Preparation of Cash Flow Statement with reference to Accounting Standard No .3 (AS-3) (Indirect method only)

#### **UNIT IV: Marginal Costing and Break Even Analysis** **11**

Meaning, Advantages and Disadvantages of Marginal Costing, Cost Volume Profit Analysis, Break Even Analysis, Profit Volume Ration, Margin of Safety and Maintaining the Desire Level of Profit.

#### **UNIT V: Budget and Budgetary Control** **10**

Meaning, Objective, Advantages and Limitations of Budget and Budgetary Control, Preparation of Production Budget, Sales Budget

#### **Reference:**

Management Accounting by Manmohan Goyal, Sahitya Bhavan Publication, Agra

Management Accounting by R.K. Sharma & S.K. Gupta, Kalyan Publication, Ludhiyana.

Management Accounting by Khan M.Y. & Jain R. K. Tata McGraw Hill, New Delhi.

Management Accounting by N. Vinayak & I.B. Singh, Himalaya Publication House, Delhi

Management Accounting by R.S.N. Pillai & V. Bhagvati, S.Chand Publication, Delhi

Management Accounting by Dr. S.N. Mahaeshwari, Sultan Chand & Sons, Delhi.



Management Accounting by Dr. H.W. Kulkarni, Dr. V.K. Bhosle, Dr. S.M. Kolhe, Aruna Prakashan, Latur.

Management Accounting by Dr. S.S.Agrawal & Dr. S.R Agrawal Chinmay Prakashan Aurangabad



## B. Com. Third Year Syllabus (w.e.f. 2018-2019)

### Semester V<sup>th</sup> (CBCS Pattern)

#### XXV Auditing-I

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

#### Learning Objective:

The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Audit and company law and their Applications in practices.

**Utility:** Regarding minute study to find out the fraud and errors in accounting

**Prerequisite:** Theoretical and Practical knowledge of accountancy

#### UNIT I: Introduction to Auditing

11

Definition of Auditing, Objectives of Auditing - Primary and Secondary, Expression of Opinion, Inherent Limitations of Audit, Principles of Audit, Types of Audit, Advantages of Independent Audit, Auditing Vs Accounting, Auditing Vs Investigation.

#### UNIT II: Company Auditor

11

Eligibility and Appointment, Qualifications, Disqualifications, Rotation and Removal of Company Auditor, Powers and Duties of Company Auditor.

#### UNIT III: Audit Planning, Procedures and Documentation

11

Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussions with Client, Overall Audit Plan, Audit Programme Meaning, Factors to be Considered, Advantages, Disadvantages, Methods of Work, Instruction before Commencing Works of Audit, Audit Working papers, Audit Notebook.

#### UNIT IV: Detection and Prevention of Fraud

11

Errors-meaning, Types of Errors -Commission, Omission, Principle and Compensating, Types of Frauds, Auditor's Duties and Responsibilities in Respect of Fraud & errors.

#### UNIT V: Audit Evidence

10

Introduction, Evidence for Assertions, Formation of Opinion, Type of Evidence, Audit Techniques of Collecting Audit Evidence, Audit Sampling, Types of Sampling

#### Reference Books

- Contemporary Auditing by Kamal Gupta, Tata Mc-Graw Hill, New Delhi
- A Hand-Book of Practical Auditing by B.N. Tandon, S. Chand and Company, New Delhi
- Fundamentals of Auditing by Kamal Gupta and Ashok Arora, Tata McGraw Hill, New Delhi
- Auditing: Principles and Practice by Ravinder Kumar, Virender Sharma, PHI Learning Pvt. Ltd., New Delhi
- Auditing and Assurance for CA IPCC by Sanjib Kumar Basu, Pearson Education, New Delhi
- Contemporary Auditing by Kamal Gupta, McGraw Hill Education Pvt. Ltd., New Delhi
- Fundamentals of Auditing by Kamal Arora and Ashok Gupta, Tata McGraw Hill, New Delhi
- Auditing: Principles and Practice by N. K. Jha, CA Purva Jain, Himalaya Publishing Pvt. Ltd., Mumbai
- Book Keeping and Accountancy by Dr. S.V. Dongare, Sankalp Publication, Latur.

**‘Group-A’  
Taxation**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVI (A) Income Tax Law & Practices-I**

|                                       |                 |
|---------------------------------------|-----------------|
| No. of Lectures                       | <b>54</b>       |
| End of Semester (University Exam)     | <b>40 Marks</b> |
| Continuous Assessment (CA) (Internal) | <b>35 Marks</b> |
| <b>Total</b>                          | <b>75 Marks</b> |
| <b>Total Credit</b>                   | <b>03</b>       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound knowledge of the important provisions of the Income Tax law and their applications in solving problems on computation of Total Income and Tax Liability.

**Utility:** To get oneself acquaint with the direct taxes and individual income.

**Prerequisite:** one should possess the knowledge of basic terminologies in respect of Income Tax act and Computer ideologies.

**Course Contents**

**Unit I: Deduction from Gross Total Income of An Individual and A Hindu Undivided Family 11**

Deduction u/s 80C- in respect of sums paid or deposited in LIP, RPF, PPF, NSC, VIIIth Issue, Home loan Installments and Tuition Fees. Deduction u/s 80D- in respect of Medical Insurance premium, Deduction u/s 80DD- in respect of medical treatment of disabled dependant. Deduction u/s 80E- in respect of interest on higher education loan. Deduction u/s 80U- in respect of totally blind or physically handicapped.

**Unit II: Assessment of Partnership Firm 11**

Computation of GTI and Total Income of partnership firm considering the deduction U/S 80 regarding partnership firm.

**Unit III: Assessment of Co-operative Societies 11**

Computation of GTI and Total Income of Co-operative Societies.

**Unit IV: Assessment of Association of Persons or Body of Individuals 11**

Computation of GTI of Association of Persons (AOP) or Body of Individuals (BOI)

**Unit V: Provisions concerning tax deducted at source 10**

**Basic Aspects of Deduction of Taxes at Source**

Sec: 192 – TDS on Salary, Sec: 194A – TDS on Interest, Sec: 194C – TDS on Contractor, Sec: 194H – TDS on Commission, Sec: 194I – TDS on Rent

**Note:** - The Provisions of the Income Tax Act as applicable to assessment year at the Commencement of the academic year shall be studied for the annual and the supplementary examination.

**Suggested Reading:**

1. Dr H C Meharotra and Dr S P Goyal- Income Tax Law & Accounts: Sahitya Bhavan Publications.
2. Direct Taxes Law & Practice by V.K. Singhania - Taxman
3. Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House
4. Income Tax Ready Reckoner by Dr .V.K. Singhania - Taxman Direct Tax Laws by T.N. Manoharan - Snow White.





## 'Group-A'

### Taxation

#### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester V<sup>th</sup> (CBCS Pattern)

#### XXVII (A) Goods and Service Tax-I

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the GST Act and their applications in practices.

**Utility:** To get oneself acquaint with the new indirect tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes and Old taxes such as VAT, Service tax etc.

#### **Unit I: Introduction of Goods and Service Tax** **11**

Genesis of GST in India, Power to tax GST (Constitutional Provision). Title, extent and commencement, Definition of GST, What is GST, Benefits of GST, Number of Legislations, Rates of CGST/SGST and IGST, Amendments in 7th Schedule of Constitution, GST (Compensation to State) Cess

#### **Unit II: Registration under Goods and Service Tax** **11**

Person liable to be Registered, Requirement and Procedure for Registration, Registration of person having multiple businesses, Registration of non-resident Taxable person

#### **Unit III: Administration and Levy of Goods and Service Tax** **11**

Levy & Collection of GST [Sec.9 CGST Act], Composition Scheme under GST [Sec.10 CGST Act] Power to grant Exemptions [Sec.11 of CGST Act ]

#### **Unit IV: Concept of Supply and Time of Supply** **11**

Taxable Event – Supply' Meaning and Scope of Supply [Sec.7] Schedule I,II,III Composite and Mixed Supplies [Sec.8]Time of Supply in case of Goods & Services

#### **Unit V: Input Tax Credit** **10**

Conditions for Input Tax Credit, Utilization of input tax credit, Input tax credit when exempted as well as taxable supplies made Input Service Distributor [ISD] Input tax credit ailment, computation of ITC and Tax Liability under GST.

#### **Suggested Reading:**

1. CA Raj K Agrawal Study AT Home.
2. Dr.Vinod K Singhania: Taxman publications.
3. T.N.Manoharan: Snow White.
4. Public Economic & GST, Dr. Anand Shewale, Dr. Shivprasad Dongare, Dr. Asha Bhairat, Prof. Sayyed Shabnam, Vidya Books Publishers, Aurangabad.
5. www.icaai.ac.in

**‘Group-B’****Management****B. Com. Third Year Syllabus (w.e.f. 2018-2019)****Semester V<sup>th</sup> (CBCS Pattern)****XXVI (B) Human Resource Management-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Course Objectives: -**

Learning Objectives of the course is to gain the holistic knowledge of human resource engaged in the business world. To understand the nature and applicability of the major HR Practice

**Utility:** Regarding the major living aspect of business i.e. human resources, helps to know the recruitment and other basic needs.

**Prerequisite:** basic management terminologies and non-financial business activities.

**Unit I: An Introduction To Human Resource Management 11**

Concept & nature of HRM, Evolution of HRM, objectives & Scope of HRM, Functions of HRM, Importance of HRM, Role & Qualities of HR manager

**Unit II: Human Resource Planning 11**

Meaning, HR forecasting & Procurement, Advantages of HR Planning, Factors Influencing HR Planning, Job design & analysis, job description & Specification.

**Unit III: Human Resource Recruitment & Selection 11**

Meaning, Definition, purpose and importance of HR Recruitment sources & Techniques of HR Recruitment, factors affecting HR recruitment, selection process, Interviews: objectives & Types, nature of Placement & Induction.

**Unit IV: Wages & Salary Administration 11**

Concept & objectives of wages & salary administration, Principles of wages & salary administration, components of remuneration, Theories of wages:- (Subsistence Theory, Wage fund theory, Bargaining theory, comparative advantage theory) factors affecting wage & salary level.

**Unit V: Performance Appraisal 10**

Concept & Objectives of performance appraisal, process of performance appraisal, methods of performance appraisal, benefits of performance of performance appraisal, Barriers to effective performance appraisal

**Reference books:-**

- 1) Human Resource Management : P. Subbarao
- 2) Human Resource Management: K. Ashwathappa
- 3) Human Resource Management : L.M. Prasad
- 4) Emerging Human resource Management : S.K. Bhatia, New Delhi
- 5) Human Resource Management – Dr. S.K.Khillare,N.B.Kale,V.P.Shelke,Aruna Publication Latur



**‘Group-B’**

**Management**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVII (B) Marketing Management-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives:-** Objectives of this course is to provide a sound understanding of the basic Principles of Marketing Management and their applications in the business and industry.

**Utility:** To aware oneself in respect of difference between sales and marketing.

**Prerequisite:** Social role of business and Environmental factors affecting the business.

**Unit I: Marketing: 11**

Meaning and Definitions, Approaches to the Study of Marketing, Importance of Marketing, Scope of Marketing, Concept of Marketing Management, Function of Marketing Management, Marketing Management in India.

**Unit II: Marketing Planning: 11**

Meaning and Definitions, Objectives of Marketing Planning, Process of Marketing Planning, Kinds of Marketing Planning. Marketing Programme: Concept, Factors affecting Marketing Programme.

**Unit III: Product and Pricing Decisions: 11**

Concept of Product, New Product Development Process, Classification of Product, Concept of Pricing, Importance of Decisions, Factors affecting Decisions.

**Unit IV: Physical Distribution and Promotion: 11**

Concept of Distribution Channels, Importance of Distribution Channels, Function of Distribution Channels, Concept of Sales Promotion, Importance of Sales Promotion, System of Sales Promotion.

**Unit V: Marketing Information System: 10**

Concept, Features of Marketing Information System, Objectives & Importance of Marketing Information System, the Role of Computer in Marketing Information System.

**Suggested Readings:**

- 1) Philip Kotler – Marketing Management (Prentice Hall of India, New Delhi)
- 2) Sherlekar, S.A. – Marketing Management (Himalaya Publication House, Mumbai)
- 3) Karunakaran, K – Marketing Management (Himalaya Publication House, Mumbai)
- 4) Dr. Prabhakar Deshmukh – Marketing Management (Vidya Prakashan, Nagpur)
- 5) Dr. S. V. Kadvekar – Marketing Management (Diamond Publication, Pune)
- 6) Dr. Mahesh Kulkarni, & Dr. Pramod Biyani – Marketing and Salesmanship (Nirali Prakashan, Pune)
- 7) Marketing Management – Dr. S.K.Khillare, Dr.S.L. Kundalwar, Aruna Publication Latur

**‘Group-C’**  
**Banking & Insurance**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**  
**XXVI (C) E-Banking & Accounting-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives**

Objective of this Course is to provide a sound understanding of the basic principles of E-Banking & Accounting and their applications.

**Utility:** To know about the major service sector contributing banking sector together with accountancy.

**Prerequisite:** Online banking and basic E-terminologies.

|  |           |
|--|-----------|
| <b>Unit I: Introduction:</b>   | <b>11</b> |
| Commercial Bank – Definition, Function of Bank, Principles of Bank –Safety- Liquidity- Profitability and Predictability, Role and Importance of Commercial Bank.     |           |
| <b>Unit II: Reserve Bank of India:</b>   | <b>11</b> |
| Introduction, Central Bank- Structure- Management and organization- Function of RBI- Credit Control.   |           |
| <b>Unit III: Regional Rural Bank:</b>  | <b>11</b> |
| Introduction - Role of RRB – Nature – Capital – Organisation –Function – Maharashtra Gramin Bank.  |           |
| <b>Unit IV: Co-Operative Banks:</b>  | <b>11</b> |
| Introduction – Maharashtra State Co-operative Bank – District Central Co-operative Banks- Urban Co-operative Banks. A role of Urban Cooperative Bank in Maharashtra. |           |
| <b>Unit V: National Agriculture Bank and Rural Development {NABARD}</b>  | <b>10</b> |
| Industrial Development Bank of India {IDBI}  |           |

**Reference Books**

- Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
- Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- Financial Management: Text and Problems by M.Y. Khan and P.K. Jain, Tata McGraw Hill, New Delhi
- Financial Management: Theory and Practice by Prasanna Chandra, Tata McGraw Hill, New Delhi
- Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi
- Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Financial Accounting a Managerial Perspective, Varadraj B. Bapat, Mehul Raithatha, Tata McGraw Hill Education Pvt. Ltd., New Delhi
- Financial Management by I.M. Pandey, Vikas Publishing House, New Delhi

**‘Group-C’**

**Banking & Insurance**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVII (C) E-Insurance & Accounting-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives**

Objective of this Course is to provide a sound understanding of the basic principles of E-Insurance & Accounting and their applications.

**Utility:** Adding up with the insurance sector as a part of social phenomenon.

**Prerequisite:** “Insurance is the part of social safety and not more than that” this should be complied first.

**UNIT I: Introduction of Insurance**

**11**

Meaning of Insurance, Terms used in Insurance, Insurance and Assurance, Types of Insurance – Life Insurance and General Insurance, IRDA Regulation, Private Insurance Companies.

**UNIT II: Life Insurance Corporation of India**

**11**

Introduction, Object, Organization and function of LIC, Life Insurance Corporation Act, 1956.

**UNIT III: General Insurance of India**

**11**

Introduction, objectives, Organization and Function of GIC, General Insurance Business Act, 1972. National Insurance co Ltd. Kolkata, New India Assurance co Ltd Mumbai, Oriental Fire & General Insurance Co Ltd New Delhi, United India Insurance Co Ltd, Chennai.

**UNIT IV: Important Provisions of General Insurance Act**

**11**

Reserve for unexpired risks, Additional Reserve, Commission, Investment Profit of Insurance Corporation.

**UNIT V: Preparation of Final Accounts of General Insurance Corporation**

**10**

Revenue Account, Profit & Loss Account, Balance Sheet in Prescribed Form.

**Reference Books**

- Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi

**‘Group-D’**

**UGC Vocational Course-Tax Procedure & Practice**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVI (D) Income Tax Procedure & Practice-I (TPP-IX)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound knowledge of the important provisions of the Income Tax law and their applications in solving problems on computation of Total Income and Tax Liability.

**Utility:** To get oneself acquaint with the direct taxes and individual income.

**Prerequisite:** one should possess the knowledge of basic terminologies in respect of Income Tax act and Computer ideologies.

**Course Contents**

|                  |  |           |
|------------------|--|-----------|
| <b>Unit I:</b>   | <b>Assessment of Individuals:</b>  | <b>11</b> |
|                  | Computation of GTI and Total Income of an individual considering the Deductions u/s 80C, 80D, 80DD and 80E only.   |           |
| <b>Unit II:</b>  | <b>Assessment of Hindu Undivided Families:</b>   | <b>11</b> |
|                  | Computation of GTI and Total Income of a HUF considering the Deductions u/s 80C, 80D and 80DD only.  |           |
| <b>Unit III:</b> | <b>Computation of Tax Liability:</b>   | <b>11</b> |
|                  | Tax Rates in respect of individuals and HUFs, Computation of Tax Liability of an individual and a HUF.   |           |
| <b>Unit IV:</b>  | <b>Set-off and Carry Forward of Losses:</b>  | <b>11</b> |
|                  | Meaning of Set off of Losses, Set off under the same head and under the other heads, set off of capital losses, set off of business losses. Meaning of Carry forward of losses, Carry forward of capital losses, Carry forward of business losses and losses under house property income. Simple problems on set off and carry forward of losses of an individual. |           |
| <b>Unit V:</b>   | <b>Deductions from GTI of An Individual and A Hindu Undivided Family:</b>  | <b>10</b> |
|                  | Deduction u/s 80C- in respect of sums paid or deposited in LIP,RPF,PPF,NSC VIII <sup>th</sup> Issue, Home loan Instalments and Tuition Fees. Deduction u/s 80D- in respect of Medical Insurance premium, Deduction u/s 80DD- in respect of medical treatment of disabled dependant. Deduction u/s 80E-in respect of interest on higher education loan              |           |

**Suggested Reading:**

1. Dr H C Meharotra and Dr S P Goyal- Income Tax Law &Accounts: Sahitya Bhavan Publications.
2. www.icai.ac.in

**‘Group-D’**

**UGC Vocational Course-Tax Procedure & Practice**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVII (D) Goods and Service Tax Procedure & Practice-I (TPP-X)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the GST Act and their applications in practices.

**Utility:** To get oneself acquaint with the new indirect tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes and Old taxes such as VAT, Service tax etc. Knowledge of Packages in respect of taxes.

**Unit I: Assessment under Goods and Service Tax 11**

Self-Assessment, Provisional Assessment, Scrutiny of Returns, Assessment of Non-filers of Returns, Assessment of Unregistered Persons, Scrutiny Assessment in Certain Special Cases.

**Unit II: Audit under Goods and Service Tax 11**

Audit by tax, Special Audit. Who may conduct the Audit? What is meant by commencement of Audit? Time limit for completion of Audit, How to conduct Audit, Finalisation of Audit.

**Unit III: Inspection and Search & Seizure 11**

Introduction, Power of Infection, Search and Seizure, Inspection of Goods in Movement,

**Unit IV: Arrest and Prosecution Under Goods and Service Tax 11**

Power to Arrest,. Power to Summon Persons to give Evidence and Produce Documents, Access to Business Premises, Officers to Assist Proper Officers

**Unit V: Appeals and Revision under Goods and Service Tax 10**

Adjudicating officer, Appellate Authority, Officer Subordinate to revision Authority, revision Authority, Appellate Tribunal, High Court, Supreme Court

**Suggested Reading:**

1. CA Raj K Agrawal Study AT Home.
2. Dr. Vinod K Singhania: Taxman publications.
3. T.N. Manoharan: Snow White.
4. www.icai.ac.in



**‘Group E’**

**UGC Vocational Course-Foreign Trade Practices & Procedures**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVI (E) EXPORT PROCEDURE (FTPP-IX)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:-**To make the students aware of the shipping and insurance practices and procedures which constitute the essential services for the operation of foreign trade.

**Utility:** Export vs. Import comparison and Balance of Payment.

**Prerequisite:** Basic Insurance terminologies specially general insurance plus geographical study of Countries.

**Contents:**

|  |           |
|--|-----------|
| <b>UNIT I: Export risk insurance-</b>  | <b>11</b> |
| Marine insurance- Nature, Scope, Special features, Kinds of perils, Kinds of losses, Types of marine insurance policy, Export Credit and Guarantee Corporation Ltd. and insurance covers   |           |
| <b>UNIT II: Export packaging, labeling and marking-</b>  | <b>11</b> |
| Meaning, Definition, Introduction, Importance of packaging, 7 P's of packaging, Labeling and marking, Methods of marking, International freight marking symbols.   |           |
| <b>UNIT III: Quality Control -</b>   | <b>11</b> |
| Meaning, Definition, Introduction, Objectives of Quality Control, Institutional set up, Methods, Problems in maintaining quality, Recent terms in quality control.   |           |
| <b>UNIT IV: Pre-shipment Inspection-</b>   | <b>11</b> |
| Pre-shipment Inspection, ISO-9000 and ISO- 14000 series of standards, Implementation of ISO-9001-2000 quality management system, HACCP, OHSMS, IS-15000-1998, IS-18001-2000, Eco-labeling.   |           |
| <b>UNIT V: Shipping and customs clearance -</b>  | <b>10</b> |
| Role of freight forwarding agent in shipping the goods, Steps of shipping, Multimodal transportation of goods, Tramp and liner shipping, Containerization- Advantages and disadvantages, Types of containers, Strains caused by container transports, Customs clearance of export cargo. |           |

**Reference books;**

- 1) International Trade & Export Management by Francis Cherunilam, Himalaya Publishing House, Mumbai.
- 2) International Marketing Management by R.L.Varshney & B.Bhattacharyya, Sultan Chand & Sons, New Delhi.
- 3) International Business by P.Subba Rao, Himalaya Publishing House, Mumbai
- 4) Nabhi's Exporters Manual & Documentation, Nabhi Publication, New Delhi.
- 5) Nabhi's How to Export, Nabhi Publication, New Delhi.
- 6) Nabhi's How to Import, Nabhi Publication, New Delhi.
- 7) Export procedure by M.I.Mahajan



**‘Group E’**

**UGC Vocational Course-Foreign Trade Practices & Procedures**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVII (E) MARKETING LOGISTICS (FTPP-X)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective** -To Familiarize the students with the basics of marketing logistics and marketing practices.

**Utility:** To get familiar with Domestic and overseas transportation and distribution cost plus storage of goods.

**Prerequisite:** Selling and Distribution cost and basics of single output system.

**UNIT I : Introduction to Marketing Logistic 11**

Introduction, Concept of Marketing Logistics, Objectives of Marketing Logistics, Importance of Marketing Logistics, Domestic and International Logistics, Recent Developments in International Logistics.

**UNIT II : International Marketing Strategies and Logistics - 11**

Introduction, Objective Customer Service, Strategic Logistics Planning, Major Aspects of Strategic Logistical Planning, Factors Influencing Logistics Planning, Strategic Distribution Arrangements, The Three Important Concepts, The Cost Trade Offs, The Total Cost Concept, The Total System Concept, Challenges of the Market Place.

**UNIT III : Inland Transportation - 11**

Road Transport-Role of Road Transport in movement of Export and Import Cargoes, Limitations of Road Transport System, Expansion of Road Network and Modernization of Fleet, Rail Transport-Freight Traffic, Export-Import Traffic, Projections of Railway's Revenue Earning Freight Traffic, Modernization Programme, Some Important Observations.

**UNIT IV :Overseas Transportation 11**

Water Transport-Inland Waterways Authority of India, Central Inland Water Transport Corporation, Constraints Faced by Inland water Transport, Future Prospects, Air Transport-Organization of Air Transport, Air Services, Multi-Modal Transport

**UNIT V : Warehousing- 10**

Introduction, Objectives, Concept of warehousing, Elements of warehousing, Functions of Warehousing, Role of Warehouse in economic development, Warehousing alternatives, advantages of public warehouse, Warehousing corporation in India, Objective and functions of Warehousing corporations, Functions of Central warehousing corporation, Recent terms in warehousing in India.

**Reference books**

1. International Trade & Export Management by Francis Cherunilam, Himalaya Publishing House, Mumbai.
2. International Marketing Management by R.L.Varshney & B.Bhattacharyya, Sultan Chand & Sons, New Delhi.
3. International Business by P.Subba Rao, Himalaya Publishing House, Mumbai
4. Nabhi's Exporters Manual & Documentation, Nabhi Publication, New Delhi.



**‘Group F’**

**UGC Vocational Course-Computer Application**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVI (F) VISUAL BASIC 6.0 (CA-IX)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective :-**

To understand the programming algorithm, process, structure & database.

- Creating & developing desktop applications.
- Easy to develop Concept of Graphics User Interface
- To develop necessary skill to use front-end Tool

**Utility:** To acquire knowledge regarding preparation of small scale business softwares.

**Prerequisite:** Basics of computer.

**UNIT I: Introduction**

**11 Lect.**

IDE-Tool bar, Project explorer, Tool box, Property window, Project types

**UNIT II: Working with forms**

**11 Lect.**

The anatomy of forms, Form properties, Events & methods, Working with MDI form

**UNIT III: Programming in VB**

**11 Lect.**

Data types, Key words, Variables, Controls, Operators, Message box , Control statement – if & select case , Looping statement – While, do...while, do...until Array Library function

**UNIT IV: Visual Basics control**

**11 Lect.**

Labels, Text box, Command button, Check box, Option button, Frame, List box, Combo box, Picture box, images controls, Scroll bar, Drive list, directory list and file list, Properties events & methods of each control

**UNIT V: Database connectivity**

**10 Lect.**

Introduction to JET engine, ODBC & ISAM loading access database

**Reference Book:**

1. Mastering in visual basics 6.0 by PBP publication
2. Complete visual basic by PBP publication
3. Guide to visual basics by Peter Norton.



**‘Group F’**  
**UGC Vocational Course-Computer Application**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**  
**XXVII (F) E-Commerce and Cyber Security (CA-X)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objectives :**

- Provide a fundamentals of the different types and key components on a business models
- Provide guiding principles behind the design and strategy of the customer web interface.
- Understand the traditional and new communication/marketing approaches that create competitive advantage in the New Economy.
- To know the importance of cyber security in business.

**Utility:** To know the Latest business purchasing and security while dealing with online transactions.

**Prerequisite:** Online business meaning and personal security legal matters.

**UNIT I: Introduction to E-Commerce,**

**11 Lect.**

- What is E-Commerce, Advantages & Disadvantages, Classification of E-Commerce B2B, B2C, C2B, C2C

**UNIT II: E-Marketing**

**11 Lect.**

- Definition, E-Market uses, Advantages & disadvantages of e-marketing, EDI

**UNIT III: E-Security**

**11 Lect.**

- Security on Net, E-Business Risk Management

**UNIT IV: Cyber Security**

**11 Lect.**

- Encryption, Symmetric Cryptography, Asymmetric Cryptography, RAS Algorithm
- Cyber Attacks, Hacking, Phishing, IP Spoofing, Firewalls, SSL

**UNIT V: Digital Signature**

**10 Lect.**

- Technology behind digital signature, Creating a digital signature, Verifying the digital signature, Digital signature & PKI

**References:**

- 1) C.V.S. Murthy – E-Commerce Concept Models , Strategies
- 2) P.T. Joseph – A Managerial Perspective
- 3) E-Commerce by Kamlesh Bajaj, Debjani Nag
- 4) E-Commerce by Dr. S. S. Agrawal & Dr. Shubhangi Dive, Chinmay Prakashan A’bad

**‘Group G’****UGC Vocational Course-Banking & Insurance****B. Com. Third Year Syllabus (w.e.f. 2018-2019)****Semester V<sup>th</sup> (CBCS Pattern)****XXVI (G) Financial Markets and Institutions in India (BI-IX)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objectives**

1. To give the students an understanding of the operations and developments of Financial Market in India.
2. To enable them to gain an insight into the functioning and role of financial institutions in the Indian economy.

**Utility:** Acquiring Indian financial system as a whole.

**Prerequisite:** Market and electronic modes of transacting.

**Unit I: Indian Financial System-I****Lectures 10**

Financial institution – Regulatory, Intermediaries, Non intermediaries, Financial Markets- Primary and secondary markets, Indicators of Financial development, Role of financial system in economic development.

**Unit II: Indian Financial System-II****Lectures 10**

Indicators of Financial development, Role of Financial System in economic development, Role of Banks in development of Industrial sector in India.

**Unit III: Indian Money Market****Lectures 10**

Nature and scope of Indian money market, Structure and characteristics of Indian money market Segments of Indian money market, Major Institutions of Indian money market Drawbacks of Indian money market, RBI and Indian money market

**Unit IV: Indian Capital Market****Lectures 14**

Structure of Indian Capital Market, characteristics of Indian Capital Market, National Stock exchange - Working of NSE, Bombay stock Exchange - Working of BSE, Calculation of Sensex and derivatives, Over the counter exchange of India (OTCEI) Advantages, Objectives and working

**Unit V: E-Payment Channels****Lectures 10**

Electronic Clearing Service - ECS Credit & ECS Debit ,Immediate Payment Service (IMPS), Credit Card Services ,AADHAAR Enabled Payment System & Bharat Bill Payment System (BBPS) ,SWIFT- Features, SWIFT Code, SWIFT standards & SWIFT Transactions

**Reference Books:**

1. Indian Economy - Ashwini Mahajan and Gaurav Datt, S. Chand and Company,
2. <https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/0FLTP577BF4E172064685A26A73A6BC9210EC.PDF>
3. Report on Trend and Progress of Banking in India 2014-15, RBI
4. Internet Banking in India – Guidelines  
<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/21569.pdf>  
<https://www.sebi.gov.in>



## 'Group G'

### UGC Vocational Course-Banking & Insurance

#### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester V<sup>th</sup> (CBCS Pattern)

#### XXVII (G) Career Avenues in Insurance (BI-X)

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

#### Objective

To acquaint the student with the development of the Insurance industry and career opportunities available in the same.

**Utility:** To know about product designing and demand in the market.

**Prerequisite:** Marketing strategies and personality development.

#### Unit I: Identification of Customer Needs

Lectures 10

Understanding the Customers, Understanding different cultures. Understanding Economic background of the customers, finding different needs regarding life and general Insurance as per social and economic background.

#### Unit II: Product Design & Development

Lectures 10

Product development process, product design/ development, Major concerns in Indian insurance industry, product design in emerging scenario

#### Unit III: Insurance Pricing

Lectures 10

Fundamentals of insurance pricing, Objectives, types of rating consideration, Rating in life insurance, Life insurance Vs. Non-life insurance pricing.

#### Unit IV: Marketing of insurance product

Lectures 12

The marketing concept, marketing of insurance product, critical success factors for insurance players, Distribution channels, marketing strategies of insurance players in India.

#### Unit V: Insurance intermediaries

Lectures 12

Distribution of insurance products, insurance intermediaries and their functioning, surveyors and loss assessors, third party administrators, agents, brokers corporate agent.

#### Reference Book:

- 1] Insurance and Risk management, Dr. P.K. Gupta, Himalaya publishing House.
- 2] Insurance- Principles and practices – M.N. Mishra.

**‘Generic Elective’ (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**  
**GE-I.1 Indian Economy-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective**

To acquaint the student with the development of knowledge about Indian Economy and various system of control the Economic crises in Indian Economy.

**Utility:** To be familiar with the Indian Economic system.

**Prerequisite:** Basics of Business Economics.

**Unit I: Introduction to Indian Economy**

**No. of Lectures 11**

Meaning and Underdeveloped Economy, Basics Characteristics of Indian Economy, Major Issues of Development, The Determinants of Economic Development.

**Unit II: National Income of India**

**No. of Lectures 11**

National Income Estimates in India, Trades in National Income, Growth and Structure, Limitations of National Income, Estimation in India.

**Unit III: Human Resource and Economic Development**

**No. of Lectures 11**

The Theory of Democratic Tradition, Size and Growth Rate of Population in India, The Sex Composition and Age Composition of Population, Urbanization and Economic Growth in India.

**Unit IV: Occupational Structure and Economic Development**

**No. of Lectures 11**

Economic Development and Occupational Distribution, Change in Occupational Distribution in selected Countries, Workforce Participation Rates in India, Occupational Pattern in Indian Economy.

**Unit V: Infrastructure in Indian Economy**

**No. of Lectures 10**

Energy and Power, Transport System in India and Economic Development, Communication System in India, Urban Infrastructure

**Reference Books**

1. Indian Economy – by Misra Puri
2. Indian Economy- by Datt Ruddar, KPM Sundharam



**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.2 Rural Management-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective**

To adequate the basic knowledge about Indian rural structure and the various Institution regarding to rural development, politics in the rural Institutions.

**Utility:** To get the knowledge in respect of Rural areas and other relevant things.

**Prerequisite:** Basics of Management and rural study of India.

**Unit I: Rural Institutions and Rural Leadership**

**No. of Lectures 11**

Panchayat Raj Institutions and District Administration Economic Institutions- Cooperatives, Banks, Self Help Groups

**Unit II: Indian Rural Economy**

**No. of Lectures 11**

Impact of Democratization, Industrialization, Modernization, Urbanization, Globalization of Indian Rural Economy.

**Unit III: Human Resources in Rural Management**

**No. of Lectures 11**

Human Resources for Rural Manufacturing, Infrastructure for Rural manufacture, local resources to development, Problems of rural employment.

**Unit IV: Rural Production Systems and Livelihoods**

**No. of Lectures 11**

Agriculture, Horticulture, Sericulture, Animal Husbandry, Dairying and Fishery

**Unit V: Agriculture and Rural Economics**

**No. of Lectures 10**

Traditional agriculture and its modernization, Role of agriculture in economic development, Introduction to Agri-Business

**Reference Book:**

Arora, R.C (1979) *Integrated Rural Development*, New Delhi: S.Chand

Desai, V. *Rural Development* (1976) Vol. I to IV. Himalaya Publishing House.

Maheswari, S.R. (1995). *Rural Development in India*, Sage: New Delhi.

and options. *The Fourth World*, No.8. October,4

Joshi, P.C (1975) *Land Reforms in India*, New Delhi: Institute of Economic Growth

Rao, Hanumantha C (1965) *Agricultural Production: Functions Costs and Returns in India*, Delhi: Asia



**‘Generic Elective’ (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.3 Labour Laws and Industrial Laws-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:**

The objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Labour laws and Industrial laws and their applications in practice.

**Utility:** To introduce and apply laws regarding business and implement them in the business.

**Prerequisite:** Basics of Law and fundamental acts.

**Unit I: Employee’s Provident Fund & Miscellaneous Provisions Act, 1952** **11**

Introduction, Applicability of The Act, Employees Covered Under The Scheme, Employees Provident Fund Scheme, Employees Pension Scheme, Employees Deposit Linked Insurance Scheme

**Unit II: Payment of Bonus Act, 1965** **11**

Introduction, Objects And Scope of The Payment of Bonus Act, 1965, Applicability of Act, Set-On And Set-Off Provisions

**Unit III: Payment of Gratuity Act, 1972** **11**

Introduction, Applicability Of The Act, Miscellaneous Provisions, Partial Forfeiture of Gratuity And Total Forfeiture of Gratuity

**Unit IV: Employees State Insurance Act, 1948** **11**

Introduction, Benefits, Applicability, Meaning of Employer And Employee, Contribution To ESIC Fund

**Unit V: Minimum Wages Act, 1948** **10**

Introduction, Philosophy Behind The Enactment, Definitions, Provision, Procedure For Fixing And Revising Minimum Wages (Sec.5)

**References:**

- 1) Industrial , labour & General law - Sangeet kedia’s
- 2) Labour & Industrial law - P. K. Padhi, PHI Learning Pvt. Ltd.
- 3) Labour Laws – Ajit Prakashan’s
- 4) Labour & Industrial laws – Ravi Shinde, Asian law House
- 5) Industrial & labour law - CA Shivangi Agrawal, Study At Home
- 6) Labour & Industrial Law - Mishra and Puri.





**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.4 Travel and Tourism-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objectives:** A Study of function of Travel agency and Tour operation.

**Utility:** Familiarized with the concepts of natural beauties and gifts to the countries.

**Prerequisite:** Natural heritage of India.

**Unit I: Modes of Travel** **11**

{a} Road Transport {b} Rail Transport {c} Air Transport {d} Water Transport

**Unit II: Approval of Travel Agents and tour Operators** **11**

Approval by Department of tourism, Government of India, IATA rules and regulations for approval of a travel agency. Approval by Airlines and Railways.

**Unit III: Functions of a Travel Agent** **11**

Understanding the functions of a travel agency travel information and counseling to the tourist, Itinerary preparation, reservation, ticketing, preparation and marketing of Tour packages, handling business/ corporate clients including conference and conventions. Sources of income: commission, Service Charges.

**Unit IV: Travel Formalities** **11**

Travel Formalities, Passport, Visa, Health requirements, Taxes, customs, currency, travel insurance, baggage and airport information. Definition of Travel Agency and differentiation between Travel Agency and Tour Operation business. Arrangements with Hotels, airlines and transport agencies.

**Unit V: Tourism Marketing** **10**

Meaning, Definition, Advantages and Disadvantages of tourism marketing.

**Reference Book –**

1) Tourism development by A. K. Bhatia

2) Successful Tourism management by Pran Math Seth.

**‘Generic Elective’ (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.5 The Right to Information Act-2005-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective:** To develop the RTI Knowledge and its application in different departments of state and central Govt. for transparent Administration.

**Utility:** To know ones basic rights.

**Prerequisite:** Basics of laws and Indian act.

**Unit I : INTRODUCTION**

**No. Of Lectures: 11**

Historical Review of RTI in India abroad, Need of RTI, Right to Information in India  
Problems in Accessing Information, Developments on Right to Information in India.

**Unit II: Right to Information Act, 2005**

**11**

Basic Elements of RTI, Objectives of RTI, Importance of RTI, Suo-Mutu Disclosure Inclusion of Private Bodies

**Unit III: Right to Information and obligations of Public Authorities**

**11**

Right to Information Section. 3., Obligations of Public Authorities Section 4., Designation of Public information of Rules Section 5., Request for Obtaining Information Section. 6., Disposal of Request Section 7.

**Unit IV : Disclosure of Information**

**11**

Exemption from Disclosure of Information, Grounds for Rejection to Access in Certain Cases Section. 9., Severability Section 10., Third Party Information Section 11.

**Unit V: Practices of Right to Information Act**

**10**

Meaning and scope of Right to information act, Its Advantages and disadvantages information rules and regulation for Right to information, Practices of Right to Information act.

**Reference Book**

- Pradhod Kochare 10<sup>th</sup> Editio – 2015, Shekhar Gaikwad, Yeshoda Publication, Pune.
- Right to Information Act – 2005, Dr. Balaji Kompalwar, Suryamudra Prakashan, Nanded 2017
- Right to Information Act- 2005, Mr. Ashok Sabbon, New Stethoscope Prokoshan, Nagar 2008
- The Right to Information Act, 2005, Diglot Edition, Sunil Sochdeva, Rajasthan Low House, Jodhpur-Rajasthan
- Right to Information Act and Good governance, Prof. Anand Paliwal Dr. Krishnakishor Trivedi, Himanshu Publication Ed. 2017
- Understanding Basics of RTI Act, Shailesh Gandhi- Moneylife Foundation.
- The Right to Information Act, P.K. Das, Universal Low Publishing
- The Right to Information Act., Dr.S.S. Jadhav, Nanded



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**SEC-III.1 Self Employment-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Objective:** To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

**Utility:** “self-employment is best employment” to know the advantages of it.

**Prerequisite:** Employment opportunities and other relevant aspects.

**UNIT I: Introduction 10**

Introduction, Meaning and Types of Unemployment, Caused and Remedies on unemployment, Meaning and Characteristic of Self Employment, Meaning and Characteristic of Skills.

**UNIT II: Entrepreneurship for Self-Employment 10**

Need & scope of entrepreneurship development, Different approaches of entrepreneurship for self-employment, Entrepreneurship & skill development, Developing skilled manpower.

**UNIT III: Entrepreneurial Competencies for Self-Employment 12**

Motivating youth for self-employment as career option, Understanding behavioural competencies for self-employment, Developing behavioural competencies for self-employment.

**UNIT IV: Government of India Support for Entrepreneurship 13**

Overview of Startup India, Make in India, Atal Innovation Mission (AIM), Support to Training and Employment programme for Women (STEP), Jan Dhan-adhaar- Mobile (JAM), Digital India, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Skill Development Mission

**Reference Books:**

1. Skill for Employability-By Rosalie Marsh
2. Fundamental of Entrepreneurship- By Sanjay Gupta
3. Skill Development & Entrepreneurship in India- By Rameshwari Pandya
4. Opportunities for Women Entrepreneurship- By NIIR Board of Consultant and Engineers.
5. Report on Skill for All New Approaches to Skilling India By: FICCI Skill Development Forum.



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**SEC-III.2 Tax Procedure and Practice**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives :**

To develop the skill among the students to compute taxable income and tax liability of the assessee.

**Utility:** To get oneself acquainted with the tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes & direct taxes and Old taxes such as VAT, Service tax etc.

**UNIT I: Assessment of Individual and Hindu Undivided Family** **12**

Computation of Gross Total & Total Income of Individual and HUF

**UNIT II: Tax Liability of Individual and Hindu Undivided Family** **10**

Computation of Income Tax Liability of Individual and HUF

**UNIT III: Assessments of Firms and Companies** **13**

Computation of Gross Total Income and Total Income of Firms and Companies

**UNIT IV: Tax Liability of Firms and Companies** **10**

Computation of Income Tax Liability of Firms and Companies

**Reference Books**

- Dr. H.C. Mehrotra & Dr. S.P. Goyal-Income Tax Law and Accounts-Sahitya Bhavan Publication.
- [www.icai.ac.in](http://www.icai.ac.in)



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**SEC-III.3 Intellectual Property Right-I**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives :**

To develop the knowledge about intellectual property right and patent rights in the students in various business and professions.

**Utility:** To get the future aspect of IPR and research.

**Prerequisite:** Basics of Research and other legal things.

**UNIT I: Introduction**

**12**

Meaning, Relevance, Business Impact, Protection of Intellectual Property, Copyrights, Trademarks, Patents, Designs, Utility Models, Trade Secrets and Geographical, Indications, Bio-diversity and IPR, Competing Rationales for Protection of Intellectual Property Rights, Introduction to the leading International Instruments concerning Intellectual Property Rights: the Berne, Convention, Universal Copyright Convention, The Paris Convention, Patent Co-operation Treaty,,TRIPS, The World Intellectual Property Organization (WIPO) and the UNESCO

**UNIT II: Patents**

**13**

Concept of Patent,Product / Process Patents & Terminology,Duration of Patents- Law and Policy Consideration Elements of Patentability,- Novelty and Non Obviousness (Inventive Steps and Industrial Application, Non- Patentable Subject Matter,Procedure for Filing of Patent Application and types of Applications,Procedure for Opposition,Revocation of Patents,Ownership and Maintenance of Patents,Assignment and licensing of Patents,Working of Patents- Compulsory Licensing,Patent Agent- Qualification and Registration Procedure

**UNIT III: Patent Databases & Patent Information System**

**10**

Patent Offices in India,Importance of Patent Information in Business Development,Patent search through Internet, Patent Databases

**UNIT IV: Preparation of Patent Documents**

**10**

Lab Notebooks/Log Books/Record Books,Methods of Invention Disclosures,Patent Application and its Contents,Writing of the Patent Document

**List of Recommended Books and References:**

- Aswani Kumar Bansal : Law of Trademarks in India
- B L Wadehra : Law Relating to Patents, Trademarks, Copyright, Designs and Geographical Indications.
- G.V.G Krishnamurthy : The Law of Trademarks, Copyright, Patents and Design.
- Satyawrat Ponkse : The Management of Intellectual Property.
- S K Roy Chaudhary & H K Saharay : The Law of Trademarks, Copyright, Patents and Design.Legal Aspects of Technology Transfer: A Conspectus
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Geographical Indications Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Patent Office Practice and Procedure Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Designs Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Revised Draft Manual of Trademarks Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Trade Marks Agents



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**SEC-III.4 Accounting and Tally**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives :**

To develop the knowledge of student in accounting treatment with the help of computer software technology

**Utility:** To know the advanced packages and time saving.

**Prerequisite:** ideologies of computer and accounting knowledge.

**Unit I: - Fundamentals of Accounting ( 10 Lectures )**

Introduction and Meaning of Business, Types of Business Organizations, Basic Accounting Concepts, Meaning of Book-keeping and Accountancy, Branches of Accounting, Systems of Accounting, Meaning and Types of Account, Golden Rules of Accountancy

**Unit II:- Maintaining Chart of Accounts ( 08 Lectures )**

Introduction and Opening Screen of Tally, Company Creation, Company Features and Configuration, Meaning and Nature of Group, Predefined Groups in Tally, Ledger Creation, Groups Creation, Practical Assignments

**Unit III:- Maintaining Inventory ( 06 Lectures )**

Introduction to Inventory (Skill Academy Books Business), Inventory Masters in Tally, Creation of Stock Group, Creation of Units of Measure, Creation of Stock Item, Creation of Godown, Creation of Stock Category, Practical Assignments

**Unit IV: - Recording Day to Day Transactions ( 10 Lectures )**

Introduction, Source Documents or Vouchers Required for Accounting, Accounting Vouchers, Inventory Vouchers, Practical Assignments

**Unit V:- Advanced Features in Tally Erp 9 ( 11 Lectures)**

**5.1 Maintaining Bill wise Details in Tally Erp 9**

- 5.1.1 New Reference
- 5.1.2 Against Reference
- 5.1.3 Advance
- 5.1.4 On Account

**5.2 Cost Centers**

- 5.2.1 Cost Category
- 5.2.2 Cost Center
- 5.2.3 Creation of Cost Category
- 5.2.4 Creation of Cost Center

**5.3 Practical Assignments**

**Reference:**

- Ashok K Nadhani-Tally.ERP9-BPB Publication
- Er. Soumya Ranjan Behera- Tally ERP9 with GST-
- Shraddha Singh, Navneet Mehra- Comprehensive Computer Learning Tally
- Ashok K Nadhani-Mastering Tally ERP 9-BPB Publication
- Dr.S.K.Khillare, Kale N.B.– Tally – Self Study Publication Pune
- Dr. J. J. Ahirrao & Dr. P. N. Totala – I.T. & its Application in Business, Kailash Publication Aurnagabad



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**SEC-III.5 Financial Literacy Skills**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Objective:**

To encourage the college students to obtain basic financial skills which are essential for their full participation in society and life time of well-being.

**Utility:** To know the financial aspects of business.

**Prerequisite:** Basics of Financial studies & risk factors.

**Contents:**

**Unit I Money Matters and Budgeting**

13

Money as medium of exchange and as medium of storage; Net-worth- difference between money and wealth, Assets and Liabilities, assets and income; liabilities and expenses, importance of financial goals in personal financial planning, S.M.A.R.T. goals, Sources of income, professional income and investment income - active income and passive income; regular and lump sum expenses, discretionary and non-discretionary expenses; Deficit and Surplus, saving and investing, What is Cash-flow Statement?-the structure, items, purpose, the different heads, the essence of Budget-Meaning, purpose and different heads, Opportunity Cost? Instant gratification and delayed gratification

**Unit II Understanding insurance and risk management:**

12

“pure risk” and “investment risks”, Ways to manage risk: Avoid, Reduce, Retain, Share & Transfer, spreading the risks and sharing of losses, insurance premium an expense, insurance products and terminology, Term plan -the pure insurance, Hybrids-combination of insurance and investment, Critical illness, General insurance: Vehicle insurance, Medical insurance, Disability insurance and Property insurance, differences in the features of various products, Know about functions and powers of IRDA, the insurance regulator in India

**Unit III Understanding Investments:**

10

The importance of Investment, diversification as a risk mitigation tool, Liquidity: definition, need and concept of Impact Cost, growth of money / concept of “returns”, Inflation- short term and long term impact of inflation on personal finances, real rate of returns, CPI, WPI, Time Value of Money, Interest- Simple Interest, Compound Interest, Annualized Interest and its calculations, Understanding the impact of different compounding frequencies, nominal interest and effective interest rate, the Rule of 72 and Rule of 144



#### **Unit IV Introduction to Stocks and bonds:**

**10**

Equity Stocks -face value, shares at a premium and at a discount, dividend, the market value of each share and how is it determined, Earnings per share (EPS), Price to Earnings Ratio (P/E ratio), Bonds and debentures-types of bonds / debentures: Issuers, Term to maturity, Interest rate -fixed or floating, Secured / unsecured, Convertible / non-convertible, Understand credit risk and credit rating,; functions and powers of Securities and Exchange Board of India- the securities market regulator in India; stock exchanges-their main functions and stock exchanges in India;

#### **References:**

1. <http://www.ncfeindia.org/NFLAT>
2. National Financial Literacy Assessment Test-Vidyabhartee Prakashan



**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,  
NANDED,**

**Vishnupuri, Nanded-431606**

B.Com.-III Year (Semester VI)

**Choice Based Credit System (C.B.C.S)**

**SYLLABUS**

W.e.f. 2018-19

| Paper No.  | Name of the Paper                           | Lecture/Week | Total Periods | Continuous Assessment (CA) | End of Semester Exam (ESE) | Total Marks | Total Credit |
|--|---|--------------|---------------|----------------------------|----------------------------|-------------|--------------|
| XXIX   | Advanced Accounting-II                      | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXX  | Management Accounting-II                    | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXI   | Auditing-II                                 | 4            | 54            | 35                         | 40                         | 75          | 3            |
| <b>Opt Any one Group as Discipline Specific Elective of the following</b>                      |   |              |               |                            |                            |             |              |
| <b>Group A- Taxation</b>   |   |              |               |                            |                            |             |              |
| XXXII A  | Income Tax Law & Practice-II                | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIIIA  | Goods and Services Tax-II                   | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIVA   | Training & Project Work                     | 4            | 54            | 35                         | 40                         | 75          | 3            |
| <b>Group B- Management</b>   |   |              |               |                            |                            |             |              |
| XXXII B  | Human Resource Management-II                | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIIIB  | Marketing Management-II                     | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIVB   | Training & Project Work                     | 4            | 54            | 35                         | 40                         | 75          | 3            |
| <b>Group C- Banking &amp; Insurance</b>  |   |              |               |                            |                            |             |              |
| XXXII C  | E-Banking & Accounting-II                   | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIIIC  | E-Insurance & Accounting-II                 | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIVC   | Training & Project Work                     | 4            | 54            | 35                         | 40                         | 75          | 3            |
| <b>Group D- UGC Vocational Course Tax Procedure &amp; Practice (Only for Approved College)</b> |   |              |               |                            |                            |             |              |
| XXXII D  | Income Tax Procedure & Practice-II (TPP-XI) | 4            | 54            | 35                         | 40                         | 75          | 3            |
| XXXIII D   | GST Procedure & Practice-II (TPP-XII)       | 4            | 54            | 35                         | 40                         | 75          | 3            |



|  |  |   |    |    |    |    |   |
|--|--|---|----|----|----|----|---|
| XXXIV D  | Training & Project Work                    | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Group E- UGC Vocational Course Foreign Trade Procedure &amp; Practice (Only for Approved College)</b> |  |   |    |    |    |    |   |
| XXXII E  | Export Documentation (FTPP-XI)             | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIII E   | International Transportation (FTPP-XII)    | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIV E  | Training & Project Work                    | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Group F- UGC Vocational Course Computer Application (Only for Approved College)</b>                   |  |   |    |    |    |    |   |
| XXXII F  | Java Programming (CA-XI)                   | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIII F   | VB.Net (CA-XII)                            | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIV F  | Training & Project Work                    | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Group G- UGC Vocational Course Banking &amp; Insurance (Only for Approved College)</b>                |  |   |    |    |    |    |   |
| XXXII G  | Banking Laws and Practice in India (BI-XI) | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIII G   | Career Avenues in Insurance-II (BI-XII)    | 4 | 54 | 35 | 40 | 75 | 3 |
| XXXIV G  | Training & Project Work                    | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Opt Any one Subject as Generic Elective of the following</b>  |  |   |    |    |    |    |   |
| GE-II.1  | Indian Economy-II                          | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-II.2  | Rural Management-II                        | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-II.3  | Labour Laws and Industrial Law-II          | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-II.4  | Travel & Tourism-II                        | 4 | 54 | 35 | 40 | 75 | 3 |
| GE-II.5  | The Right to Information Act-2005 - II     | 4 | 54 | 35 | 40 | 75 | 3 |
| <b>Opt Any one Skill Enhancement Course – IV (SEC-IV)</b>  |  |   |    |    |    |    |   |
| SEC-IV.1   | Self-Employment-II                         | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-IV.2   | Tax Consultancy                            | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-IV.3   | Intellectual Property Right-II             | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-IV.4   | Accounting & Auditing Practices            | 3 | 45 | 25 | 25 | 50 | 2 |
| SEC-IV.5   | Mutual Fund Distribution                   | 3 | 45 | 25 | 25 | 50 | 2 |

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXIX Advanced Accounting-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning objectives:** The objective of the course is to equip the students with the ability to analysis interpret and use accounting information in managerial decision making and auditing.

**Utility:** Student can acquire knowledge of advance level of accounting for professional

**Prerequisite:** Basic knowledge of financial accounting

|                  |   |                            |
|------------------|---|----------------------------|
| <b>UNIT I:</b>   | <b>Accounts of Electricity Company</b>  | <b>No. Of Lectures: 11</b> |
|                  | The Double Entry Accounting System – Meaning & Advantages. Preparation of Electricity Company Accounts  |                            |
| <b>UNIT II:</b>  | <b>Departmental Accounts</b>  | <b>11</b>                  |
|                  | Meaning, Importance of Departmental Account, Preparation of Departmental Profit and Loss, Balance Sheet and General Profit & Loss Account (with Loading, internal transfer) |                            |
| <b>UNIT III:</b> | <b>Packages Account</b>   | <b>11</b>                  |
|                  | Meaning and Importance, Preparation of Package Account.   |                            |
| <b>UNIT IV:</b>  | <b>Account of Profession</b>  | <b>11</b>                  |
|                  | Meaning, Importance of Profession Account, Preparation of Profession Account Solicitors Account only  |                            |
| <b>UNIT V:</b>   | <b>Insolvency Accounts</b>  | <b>10</b>                  |
|                  | Meaning, Importance, Procedures of Insolvency.  |                            |

**Reference:**

1. Advanced Accounting (S. N. Maheshwari)
2. Advanced Accounting Vol. 1, 2 (Mr. Hanif& A. Mukharjee, Tata McGraw Hill Publishing Company Ltd.)
3. Accountancy (H. R. Kotalwar) Discovery Publication, Latur
4. Advanced Accounting Vol. I (R.S.N. Pillani, Bhagwati& S. Uma- S. Chand Publication)
5. Advanced Accounting ( C.A. Raj K Agrawal) : SahityaBhavanPublicaiton,Agra
6. Company Accounts & Auditing Practices (SangeetKedia's)
7. Corporate Accounting (C.A. Dr. P. C. Tulsian, C.A. Bharat Tulsian)
8. Advanced Accountancy (M. G. Patkar, PhadkePrakashan, Pune)



**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXX Management Accounting-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives:-** The Objectives of this paper is to equip the students with the ability to analysis, interpret and use accounting information in Management accounting information in managerial decision making. The student is expected to have a good working knowledge of the subject. This paper provides the students an understanding of the application of accounting techniques for management.

**Utility:** Students can take managerial decisions regarding finance of the business

**Prerequisite:** Basic knowledge of accounting and mathematics

**UNIT I: Financial Statement Analysis**

**No. Of Lectures: 11**

Meaning - Nature & Limitations of Financial Statement, Objective and Methods of Financial Statement Analysis, Comparative Financial Statement, Common Size Financial Statements & Trend Analysis.

**UNIT II: Ratio Analysis**

**11**

Meaning, Advantages and Limitations of Ratio Analysis, Classification of Ratios, Calculation of Ratios, Current Ratio, Liquid Ratio, Stock Turnover Ratio, Debtors Turnover Ratio, Credit Turnover Ratio, Operating Ratio, Gross Profit Ratio, Proprietary Ratio, Fixed Assets Turnover Ratio, Debt Equity Ratio, Return of Capital Employed Ration, Capital Grading Ration.

**UNIT III: Working Capital Management**

**11**

Concept, Significance, Nature and Factors determining requirement of Working Capital, Management of Working Capital, Working Capital Forecasting and Techniques of Forecasting Working Capital.

**UNIT IV: Capital Budgeting**

**11**

Meaning & Nature of Capital Budgeting, Need & Importance of Capital Budgeting, Capital Budgeting Process, Methods of Capital Budgeting or Evaluation of Investment Proposal, Traditional Methods, Time Adjusted Method or Discounted Method.

**Unit V Responsibility Accounting**

**10**

Meaning and Concept of Responsibility Accounting, Advantages and limitation, Problems on Responsibility Accounting.

**Reference :**

- Cost & Management Accounting by Ravi N.Kishor ,Publication Taxmonth
- Essential of Management Accounting by P.N.Reddy,Himalaya
- Advanced Management Accounting by Robert S Kailar,Holl
- Financial Of Management Accounting by S.R.Varshney,Wisdom
- Introduction Of Management Accounting by Charbs T Horngram, PHI Learnng
- Management Accounting by Jha&Naik, Himalaya Publication
- Cost & Management Accounting by D.K.Mattal,Galgotia
- Management Accounting by Khan &Jain,TataMegaw
- Management Accounting by R.P.Resstogi
- Management Accounting by I.M.Pandey, Vikas
- Management Accounting by Manmohan Goyal, Sahitya Bhavan Publication, Agra
- Management Accounting by R.K. Sharma & S.K. Gupta, Kalyan Publication, Ludhiyana.
- Management Accounting by Khan M.Y. & Jain R. K. Tata McGrow Hill, New Delhi.
- Management Accounting by N. Vinayak & I.B. Singh, Himalaya Publication House, Delhi
- Management Accounting by R.S.N. Pillai & V. Bhagvati, S.Chand Publication, Delhi
- Management Accounting by Dr. S.N. Mahaeshwari, Sultan Chand & Sons, Delhi.
- Management Accounting by Dr. H.W. Kulkarni, Dr. V.K. Bhosle, Dr. S.M. Kolhe, Aruna Prakashan, Latur.
- Management Accountitng by Dr. S.S. Agrawal & Dr. S.R.Agrawal Chinmay Prakashan Aurangabad



## B. Com. Third Year Syllabus (w.e.f. 2018-2019)

### Semester VI<sup>th</sup> (CBCS Pattern)

#### XXXI Auditing-II

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

#### Learning Objective:

The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Audit and company law and their Applications in practices.

**Utility:** Regarding minute study to find out the fraud and errors in accounting

**Prerequisite:** Theoretical and Practical knowledge of accountancy

#### UNIT I: Checking Vouching and Audit Report

No. Of Lectures: 11

Meaning and Definition of Vouching, Objectives of Vouching, Test checking-Vouching of Cash Book, Verification and Valuation of Assets and Liabilities, Elements of Audit Report, Types of Audit Report -Qualified and Clean Audit Report, Audit Certificate.

#### UNIT II: Internal Audit

11

Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit, Internal Audit Vs External Audit, Internal Checks Vs Internal Audit

#### UNIT III: The Company Audit Provisions

11

Provisions Relegating To Company Audit under Companies Act 2013.

#### UNIT IV: Audit of Banking Companies

11

Definition, Restrictions on Banking Company, Audit of Banking, NPA-meaning & Important points of Non-Performing Assets with reference to Bank Audit,

#### UNIT V: Standards on Auditing

10

SA-200, SA-230, SA-240, SA-299, SA -300, SA-320, SA-500, SA-580 SA 600SA-610 SA-620.

#### Reference Books:

1. Auditing and Assurance By CA Pankaj Garg. Taxman
2. Auditing and Assurance By CA Raj K. Agrawal. Study At Home.
3. Auditing Practices By Abhishek Mittal. Pooja Law Publication
4. Auditing and Assurance By Best Ward Publication
5. Auditing by Dr. Jitendra Ahirrao, Dr. Vasant Mahajan, Dr. Nandkumar Rathi, Chinmay Prakashan, Aurangabad

**‘Group A’****Taxation****B. Com. Third Year Syllabus (w.e.f. 2018-2019)****Semester VI<sup>th</sup> (CBCS Pattern)****XXXII (A) Income Tax Law & Practice-II**

|                                       |          |
|---------------------------------------|----------|
| No. of Lectures                       | 54       |
| End of Semester (University Exam)     | 40 Marks |
| Continuous Assessment (CA) (Internal) | 35 Marks |
| Total                                 | 75 Marks |
| Total Credit                          | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound knowledge of the important provisions of the Income Tax law and their applications in solving problems on computation of Total Income and Tax Liability.

**Utility:** To get oneself acquaint with the direct taxes and individual income.

**Prerequisite:** one should possess the knowledge of basic terminologies in respect of Income Tax act and Computer ideologies.

**Course Contents****Unit I: Assessment of Company** **11**

Computation of GTI and Total Income of company considering the deduction U/S 80 regarding company

**Unit II: Set-off and Carry Forward of Losses:** **11**

Sec: 70 – Set off Loss from one Source against Income from another Source under the Same Head of Income, Sec: 71 – Set Off Loss from One Head against Income of another Head, Sec: 71B – Carry Forward & Set off Losses from House Property, Sec: 72 – Carry Forward & Set Off of Losses of Business Losses, Sec: 73- Losses in Speculation Business, Sec: 74- Loss under the head Capital Gains, Simple problems on set off and carry forward of losses of an individual.

**Unit III: Assessment of Individuals:** **11**

Computation of GTI and Total Income of an individual considering the Deductions u/s 80C, 80D, 80DD and 80E only.

**Unit IV: Computation of Tax Liability** **11**

Tax Rates in respect of individuals, Computation of Tax Liability of an individual.

**Unit V: Provisions concerning Advance tax.** **10**

Advance Tax U/S 207, 208, 209, 210 & 211, Sec: 207 – Income Liable to Advance Tax, Sec: 208 – Liability of Advance Tax, Sec: 209 – Computation of Advance Tax, Sec: 210 – Payment of Advance Tax by Assessee on His Own Account, Sec: 211 – Due Dates of Payment of Advance Tax

**Suggested Reading:**

Dr H C Meharotra and Dr S P Goyal – Income Tax Law & Accounts: Sahitya Bhavan Publications. *Direct Taxes Law & Practice* by V.K. Singhania - *Taxman* • *Systematic Approach to Direct Tax* by Ahuja & Gupta - *Bharat Law House* • *Income Tax Ready Reckoner* by Dr .V.K. Singhania - *Taxman* • *Direct Tax Laws* by T.N. Manoharan - *Snow White*



## 'Group A'

### Taxation

#### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester VI<sup>th</sup> (CBCS Pattern)

#### XXXIII (A) Goods and Service Tax-II

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the GST Act and their applications in practices.

**Utility:** To get oneself acquaint with the new indirect tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes and Old taxes such as VAT, Service tax etc.

#### Unit I: Payment of Tax under GST Law

No of Lectures 11

Introduction, Relevant Definitions, Payment of Tax, Interest, Penalty and Other Amounts, Electronic Cash Ledger, Electronic Credit Ledger, Electronic Liability Register, Interest on Delayed Payment of Tax.

#### Unit II: Account and Records

11

Introduction, Relevant Definitions: Accounts and other Records, Who is Required to Maintain his Books of Account and At Which Place?, Accounts and Records Required to be Maintained, How the Accounts and Records will be Maintained?, Audit of Account, Period of Retention of Accounts, Electronic way Bill.

#### Unit III: Invoicing, Credit and Debit Notes

11

Invoicing, Amount of Tax to be indicated in Tax Invoice and other documents, Credit and debit Notes

#### Unit IV: Returns

11

Furnishing details of Outward Suppliers and Inward Suppliers, Returns, First Return, Claim of Input Tax Credit, Annual Return, Final return.

#### Unit V: Inspection and Search & Seizure:

10

Introduction, Power of Infection, Search and Seizure, Inspection of Goods in Movement,

#### Reference Books:

1. CA Raj K Agrawal Study AT Home.
2. Dr.Vinod K Singhania: Taxman publications.
3. T.N.Manoharan: Snow White.
4. www.icaai.ac.in





**‘Group B’  
Management  
B. Com. Third Year Syllabus (w.e.f. 2018-2019)  
Semester VI<sup>th</sup> (CBCS Pattern)  
XXXII (B) Human Resource Management-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Course Objectives:-**

To enrich the students with thorough knowledge and desired skills to manage Human resource in the field of commerce & Industry.

**Utility:** Regarding the major living aspect of business i.e. human resources, helps to know the recruitment and other basic needs.

**Prerequisite:** basic management terminologies and non-financial business activities.

**Unit I: Employee Empowerment**

**Lectures - 11**

Concept & Process of employee Empowerment, Essentials of effective empowerment, Barriers to empowerment, workers’ Participation in management (WPM) : meaning, Objectives & Importance of WPM, forms of WPM, Quality circles

**Unit II: Human Resource Development (HRD)**

**Lectures-11**

Concept & Functions of HRD, Objectives of HRD, HR orientation process, Training :- meaning, Importance & Need , objectives, Methods / Techniques of training.

**Unit III: Career Planning & Development**

**Lectures - 11**

Concept of career & career planning, Career Planning process, elements of career Development Programmes, suggestions for effective career Development, Succession planning :- Elements & Planning process, Directive principles of succession planning.

**Unit IV: International Human Resource management**

**Lectures - 11**

Concept & Needs of IHRM, stages of Internationalization of HR, Comparison of Domestic & International HRM, challenge before global companies, managing cultural Diversity.

**Unit V: Emerging Issues & recent Techniques in Human Resource management**

**Lectures -10**

**Concept & Nature of the following:**

- 1) Total Quality Management approach to HRM
- 2) HR Accounting & Auditing
- 3) Stress Management
- 4) HR Information system
- 5) HR outsourcing

**Reference books :**

Human Resource Management: L.M. Prasad ,Human Resource Management : K. Ashwathappa ,Emerging HRM : S.K. Bhatia,Personnel & HRM : A. M. Sharma,Human Resource Management : P. Subbarao, Human Resource Management – Dr. S.K.Khillare,N.B.Kale,V.P.Shelke,Aruna Publication Latur



**‘Group B’  
Management  
B. Com. Third Year Syllabus (w.e.f. 2018-2019)  
Semester VI<sup>th</sup> (CBCS Pattern)  
XXXIII (B) Marketing Management-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives**

Objective of this Course is to provide a sound understanding of the basic principles of Human Resource Management and their applications in the business & industry.

**Utility:** To aware oneself in respect of difference between sales and marketing.

**Prerequisite:** Social role of business and Environmental factors affecting the business.

**Unit I: Marketing Research**

**11**

Meaning and Definitions, Objectives of Marketing Research, Process of Marketing Research, Importance and Types of Marketing Research.

**Unit II: Market Segmentation**

**11**

Meaning and Definitions, Benefits of Market Segmentation, Bases of Market Segmentation, Process of Market Segmentation, Limitations of Market Segmentation.

**Unit III: Consumer Behaviour and Consumer Relationship Management**

**11**

Meaning and Concept of Consumer Behaviour, Factors affecting the Consumer Behaviour, Behaviour Stages in Consumer Buying Decision Process, Meaning and Concept of Customer Relationship Management, Advantages of CRM.

**Unit IV: Advertising & Salesmanship:**

**11**

Meaning and Concept of Advertising, Features of Advertising, Importance of Advertising, Advertisement and Sales, Salesmanship – Concept and Function of Salesman.

**Unit V: Recent Trends in Marketing**

**10**

Rural Marketing – Concept, Features of Rural Marketing, Difficulties in Rural Marketing, Importance of Rural Marketing, Green Marketing and E-Marketing.

**Suggested Readings:**

- 1) Philip Kotler – Marketing Management (Prentice Hall of India, New Delhi)
- 2) Sherlekar, S.A. – Marketing Management (Himalaya Publication House, Mumbai)
- 3) Karunakaran, K – Marketing Management (Himalaya Publication House, Mumbai)
- 4) Dr. Prabhakar Deshmukh – Marketing Management (Vidya Prakashan, Nagpur)
- 5) Dr. S. V. Kadvekar – Marketing Management (Diamond Publication, Pune)
- 6) Dr. Mahesh Kulkarni, & Dr. Pramod Biyani – Marketing and Salesmanship (Nirali Prakashan, Pune)
- 7) Marketing Management – Dr. S.K.Khillare, Dr.S.L. Kundalwar, Aruna Publication Latur

**‘Group C’**  
**Banking & Insurance**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester VI<sup>th</sup> (CBCS Pattern)**  
**XXXII (C) E-Banking & Accounting-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives**

Objective of this Course is to provide a sound understanding of the basic principles of E-Banking & Accounting and their applications.

**Utility:** To know about the major service sector contributing banking sector together with accountancy.

**Prerequisite:** Online banking and basic E-terminologies.

**UNIT I: Accounting systems & Provisions in Banking Companies** **11**

Significant Features of Accounting Systems of Banking Companies Books required to be maintained by banks Income recognition, Classification of assets and advances, Provisions, Classification of investments Provisions of Banking Regulation Act- 1949 applicable to banking companies:- Business, Capital and Reserve, Reserve funds, Dividend, Cash reserves, Loans and advances, Unclaimed deposits, Accounts and auditing

**UNIT II: Calculation of Interest and Annuities** **11**

Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Installments; Fixed and Floating Interest Rates; Calculation of Annuities, Interest Calculation using Products/Balances; Amortization of a Debt; Sinking Funds

**UNIT III: Preparation of Final accounts and Reporting** **11**

Disclosure Requirements of Banks and Additional Disclosures prescribed by RBI Disclosures required under BASEL norms. Preparation of Financial Statements of Banking Companies as per regulatory requirements

**UNIT IV: International Monetary System and Foreign Exchange Market** **11**

**International Monetary System** – Introduction to Exchange rate regime, The International Monetary Fund - Objectives and Funding Facilities, International Liquidity and Special Drawing Rights and Introduction to The European Monetary System

**UNIT V: International Monetary System and Foreign Exchange Market** **10**

**Foreign Exchange Market** - Major Participants in Spot market and Forward market, Exchange Rate Quotation, Determination of exchange rates in spot and forward market, Factors influencing exchange rates, Types of Foreign Exchange Rates and Interest rate

**Recommended Books:**

- Functions & Working of the RBI: Reserve bank of India Publications
- Financial sector Reforms & India’s Economic development: N.A. Majumdar
- Central banking & Economics Development: Vasant Desai
- Monetary Economics: S. B. Gupta
- Banking in India – S. Panandikar
- Banking: S.N. Maheshwari
- Report on Trends & Progress of Banking of India: Reserve Bank of India Publication.



- Annual Reports of Banks.
- Indian banking system- Dr. Rita Swami
- Indian banking system- Dr. B.R. Sangle, Dr. G.T. Sangle, Dr. Kayande Patil &

**‘Group C’**

**Banking & Insurance**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXXIII (C) E-Insurance and Accounting-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives**

Objective of this Course is to provide a sound understanding of the basic principles of E-Insurance & Accounting and their applications

**Utility:** Adding up with the insurance sector as a part of social phenomenon.

**Prerequisite:** “Insurance is the part of social safety and not more than that” this should be complied first

**UNIT I: Life Insurance Business**

**No. Of Lectures: 11**

Meaning of Life Assurance, Types of Life Insurance Policies, Life Insurance Premium, Insurance Claims.

**UNIT II: Preparation of Final Account of Life Insurance Corporation Revenue Account**

**11**

Profit & Loss Account and Balance Sheet in prescribed form. Practical Problem.

**UNIT III: E- Insurance**

**11**

Computer Accounting of Insurance co., Collection of Premium Online, Disclosures forming part of financial statements.

**UNIT IV: Audit of Insurance Company**

**11**

Statutory Audit of Insurance Company, Internal Audit of Insurance Company, Inspection by IRDA, Audit report of Insurance Company

**UNIT V: Bancassurance**

**10**

Bancassurance in a global perspective, Bancassurance in India, Bancassurance model, Guidelines for Bancassurance, future of Bancassurance

**References**

Michel J. Bullard- Insurance and Accounting

Financial Accounting for Insurance Professionals II Edition CPU Publication

J Galloway and Joseph M Galloway-Handbook of Accounting for Insurance Companies



**‘Group D’**

**UGC Vocational Course Tax Procedure and Practice**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXXII (D) Income Tax Procedure and Practice-II (TPP-XI)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:**

The Objective of the course is to provide the candidates with sound knowledge of the important provisions of the Income Tax law and their applications in solving problems on computation of Total Income and Tax Liability.

**Utility:** To get oneself acquaint with the direct taxes and individual income.

**Prerequisite:** one should possess the knowledge of basic terminologies in respect of Income Tax act and Computer ideologies.

**Unit I: Assessment of Firms**

**No. of Lectures: 11**

Computation of GTI and Total Income of Firm considering the Deductions u/s 80G & 80IB

**Unit II: Assessment of Companies**

**11**

Computation of GTI and Total Income of a Companies considering the Deductions u/s 80 G and 80 IB

**Unit III: Computation of Tax Liability**

**11**

Tax Rates in respect of Firms And Companies, Computation of Tax Liability of Firms and Companies.

**Unit IV: Advance Tax**

**11**

Concept of Advance Tax, Corporate Assessee, Non corporate Assesse Computation of Advance Tax Liability

**Unit V: Tax Deducted At Source**

**10**

Concept of TDS, TDS on Salary, TDS on Interest other than Securities, TDS on Rent TDS on Contractor.

**Reference Books :**

1. Dr H C Meharotra and Dr S P Goyal- Income Tax Law & Accounts: Sahitya Bhavan Publications.
2. Dr H C Meharotra and Dr S P Goyal- Income Tax Law & Practice :Sahitya Bhavan Publications

**‘Group D’**

**UGC Vocational Course Tax Procedure and Practice**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXXIII (D) Goods and Service Tax Procedure and Practice-II (TPP-XII)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The Objective of the course is to provide the candidates with sound Knowledge of the important provisions of the GST Act and their applications in practices.

**Utility:** To get oneself acquaint with the new indirect tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes and Old taxes such as VAT, Service tax etc. Knowledge of Packages in respect of taxes.

**Unit I: Payment of Tax under Goods and Service Tax Law 11**

Introduction, Relevant Definitions: Payment of Tax, Interest, Penalty and Other Amounts, Electronic Cash Ledger, Electronic Credit Ledger, Electronic Liability Register, Interest on Delayed Payment of Tax.

**Unit II: Account and Records 11**

Introduction, Accounts and other Records, Who is Required to Maintain his Books of Accounts and at which place?, Accounts and Records Required to be Maintained, Audit of Account, Period of Retention of Accounts, Electronic way Bill.

**Unit III: Offence & Penalties under Goods and Service Tax 11**

Introduction, Penalty for Certain Offences, Penalty for Failure to Furnish Information Return, Fine For Failure to Statistics, General Penalty, General disciplines Related to Penalty, Power to Impose Penalty in Certain cases, power to Waive Penalty or Fee or Both

**Unit IV: Demand & Recovery 11**

Introduction, Determination of Tax Not Paid/Short Paid/Erroneously Refunded / ITC Wrongly Availed/Utilized, Non- Payment/Short Payment etc..On Account of Reasons Other than Fraud, Issue of SCN, Time Limit to Issue SCN, Payment of Tax Before Issuance of SCN, Payment of Tax After Issuance of SCN, Adjudication Order, Limit Time for Passing Adjudication Order.

**Unit V: Computation of Tax liability under Various Factor 10**

Tax Computation for Exporter, Importer, ISD, E-commerce operator, RCM, etc

**Reference Books:**

1. CA Raj K Agrawal Study AT Home.
2. Dr.Vinod K Singhanian: Taxman publications.
3. T.N.Manoharan: Snow White.
4. www.icai.ac.in

**‘Group E’**  
**UGC Vocational Course Foreign Trade Procedure and Practice (FTPP)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester VI<sup>th</sup> (CBCS Pattern)**  
**XXXII (E) Export Documentation-(FTPP- XI)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective of the paper;**

To familiarize the students with the basic documents involved in foreign trade

**Utility:** Export vs. Import comparison and Balance of Payment.

**Prerequisite:** Basic Insurance terminologies specially general insurance plus geographical study of Countries.

**UNIT I: Processing an export order 11**

Registration of firms with authority, BIN number, PAN number, Obtaining IEC, RCMC, Excise clearance, Customs clearance, steps of entering into an export contract, Procedure of an export order.

**UNIT II: Export documentation 11**

Documents related to goods, shipment, payments, inspection, excisable goods and foreign exchange regulation, Certificate of Manufacturer, Bill of Lading Certificate of Origin, Commercial Invoice, Consular Invoice, Electronic Export Information (EEI)

**UNIT III: Export incentives and schemes of government of India 11**

Provisions of Foreign Trade policy 2015-20 and annual supplements to the policy, GSP and GSTP rules as per Foreign Trade policy.

**UNIT IV: Export promotion measures 11**

Export Promotion Council (EPC), Free Trade Zones (FTZs), Export processing zones (EPZs), special economic zone (SEZ), Export-Oriented Unit (EOU), Recent terms.

**UNIT V: Career avenues in Foreign Trade 10**

Export Business Development Manager, Head of International Sales and Marketing, Export Marketing Manager, International Business Consultant/ Foreign Trade Consultant, Manager Operations- Export, Associate Relationship Manager, Foreign Trade and Business Analyst, Trading Strategist, Foreign Exchange Specialist, Freight Forwarding Agent.

**Reference books:**

- 1) International Trade & Export Management by Francis Cherunilam, Himalaya Publishing House, Mumbai.
- 2) International Marketing Management by R.L.Varshney & B.Bhattacharyya, Sultan Chand & Sons, New Delhi.
- 3) International Business by P.Subba Rao, Himalaya Publishing House, Mumbai



- 4) Nabhi's Exporters Manual & Documentation, Nabhi Publication, New Delhi.
- 5) Nabhi's How to Export, Nabhi Publication, New Delhi.
- 6) Nabhi's How to Import, Nabhi Publication, New Delhi.
- 7) Export procedure by M.I.Mahajan



## ‘Group E’

### UGC Vocational Course Foreign Trade Procedure and Practice

#### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester VI<sup>th</sup> (CBCS Pattern)

#### XXXIII (E) International Transportation-(FTPP- XII)

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

#### Objective of the paper;

To familiarize the students with the basics of International Transportation

**Utility:** To get familiar with Domestic and overseas transportation and distribution cost plus storage of goods.

**Prerequisite:** Selling and Distribution cost and basics of single output system.

#### UNIT I : Ocean Transport-

11

Introduction- Ocean Transport, Significance of ocean Transport, features of ocean Transport, Development of commercial shipping, Operations and constraints of shipping, types of shipping, classification of shipping.

#### UNIT II : Multi-modalisation-

11

Introduction, Concept of Unitization, Concept of containerization,-need of containerization, dimensions of containerization ,advantages and disadvantages of containerization, types of containerization, Inter-modalism, multi-modalism ,Inland container depots, Container freight stations, Land bridging.

#### UNIT III: Indian Shipping-

11

Introduction, Importance of National Shipping, Advent of Shipping Industry in India, Growth and Perspective, Shipping in Five Year Plans, Basic Objectives, Age profile of Indian shipping, Stages of development of Indian shipping, Problems of Shipping Industry.

#### UNIT IV: Export Marketing -

11

Definition, Features of Export marketing, Scope of Export marketing, Role of Export, Difference between international marketing and Domestic marketing, Motives behind firms adopting export marketing.

#### UNIT V: Legal Aspects of Carriage of Goods

10

Introduction, carriage of goods by sea, charter party, Bill of lading, difference, Carriage of goods by air, carriage of goods by land and rail, carriage of goods by Multi model transport.

#### Reference books:

- 1) International Trade & Export Management by Francis Cherunilam, Himalaya Publishing House, Mumbai.
- 2) International Marketing Management by R.L.Varshney & B.Bhattacharyya, Sultan Chand & Sons, New Delhi.
- 3) International Business by P.Subba Rao, Himalaya Publishing House, Mumbai
- 4) Nabhi's Exporters Manual & Documentation, Nabhi Publication, New Delhi.
- 5) Nabhi's How to Export, Nabhi Publication, New Delhi.
- 6) Nabhi's How to Import, Nabhi Publication, New Delhi.
- 7) Export procedure by M.I.Mahajan

**‘Group F’****UGC Vocational Course Computer Application****B. Com. Third Year Syllabus (w.e.f. 2018-2019)****Semester VI<sup>th</sup> (CBCS Pattern)****XXXII (F) Java Programming-(CA- XI)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objectives:** Knowledge of object oriented paradigm in java programming language., Have the ability to write a computer program to solve specified problem., To solve the business problem & determine suitable logic for solving the problem. To understand principles of inheritance, packages & interface.

**Utility:** To acquire knowledge regarding preparation of small scale business softwares.

**Prerequisite:** Basics of computer.

**UNIT I: Introduction to Java****11 Lect.**

History of Java, Java Feature, Java Programming structure, Data Types, Variables, Constant, Operators, Simple Java Programming.

**UNIT II: Decision Making & Looping Statement****11 Lect.**

Simple if statement, If... else statement, Nested if... else statement, Switch Statement, While Loop, for...Loop, do... While Loop

**UNIT III: Array, String****11 Lect.**

What is array, Types of array, One dimensional array, Two dimensional array, What is string, String methods, Length(), to Lower Case(), to Upper Case(), replace(), char At(), substring(), & others.

**UNIT IV: Classes & Object****11 Lect.**

Defining a class, Methods declaration, creating objects, Accessing class members, Constructor, Static members, Inheritance, Types of Inheritance, Interface, Final Variable & Final Class

**UNIT V: Applet & Packages****10 Lect.**

Introduction, Applet life cycle, Applet tag, preparing to write applet, Building applet code Package, Simple package creation.

**References**

- Programming with JAVA a Primer by E. Balguru swamy TATA McGraw Hill
- The Complete Reference JAVA2 by H. Schildt



**‘Group F’**

**UGC Vocational Course Computer Application**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXXIII (F) VB.Net-(CA-XII)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objectives of Visual Basic.Net**

- Design/develop programs with GUI interfaces
- Code programs and develop interface using Visual Basic .Net
- Perform tests, resolve defects and revise existing code
- To develop object oriented concept.

**Utility:** To acquire knowledge regarding preparation of small scale business softwares.

**Prerequisite:** Basics of computer.

**UNIT I: Introduction** **11 Lect.**

Introduction, Installation Steps of VB.NET, IDE , Creating Simple Computer Application

**UNIT II: Net Framework** **11 Lect.**

CLR, Variables, Constant, Operators, Data types

**UNIT III: Control Statements & Looping Statement** **11 Lect.**

If statement, If then else statement, Nested if...then else statement, what is loop, Types of loop, For... next, Do...loop, While...end while

**UNIT IV: Dialog boxes** **11 Lect.**

The Message dialog box, The open dialog box, The save dialog box, The font dialog box, The color dialog box

**UNIT V: Creating Menus** **10 lect.**

Creating menus, Context menus

**Reference Book**

- 1) Beginning VB.Net 2003/2008, Willis
- 2) VB Mastering
- 3) VB Practical



**‘Group G’**

**UGC Vocational Course Banking and Insurance**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**XXXII (G) Banking Laws and Practices in India-(BI-XI)**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:**

To acquaint the student to develop an understanding of the legal Framework of capital and money market in India and to familiar with the different agencies of credit rating and settlement.

**Utility:** Acquiring Indian financial system as a whole.

**Prerequisite:** Market and electronic modes of transacting.

**Unit I: FEMA 1999**

**Lectures 14**

Objectives and background of the Act, Adjudicating authority, Regulation and management of Foreign Exchange, Dealing and holding of foreign exchange, current and capital A/c transactions, Export of goods & services, realization, repatriation and exemption of foreign exchange, contravention & penalties, Adjudication & Appeals.

**Unit II: Securities and Exchange Board of India**

**Lectures 10**

Structure of the SEBI, Powers and functions of the board, Rules Regarding global depositories receipts, Rules regarding prospectus and allotment of securities, Prohibition of Insider trading regulation 2015, foreign portfolio Investors regulations 2014

**Unit III: Working of BSE and NSE**

**Lectures 10**

Execution of Transactions: Intra-day and deliver, Role of Custodian banks, role of brokers, settlement of transaction, commodity and equity market: overview

**Unit IV: Credit Rating Agencies**

**Lectures 10**

Functioning, Objectives and Importance of the following agencies; ICRA, CRISIL, CARE, ONICRA, FITCH

**Unit V: Settlement Agencies in stock Market**

**Lectures 10**

Functioning, Objectives and Importance of the following agencies; NSCCL, NSDL, CDSL

**Reference Books:**

Indian Economy - Ashwini Mahajan and Gaurav Datt, S. Chand and Company,

<https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/0FLTP577BF4E172064685A26A73A6BC9210EC.PDF>

Report on Trend and Progress of Banking in India 2014-15, RBI

Internet Banking in India – Guidelines

<http://rbidocs.rbi.org.in/rdocs/notification/PDFs/21569.pdf> <https://www.sebi.gov.in>



## ‘Group G’

### UGC Vocational Course Banking and Insurance

#### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester VI<sup>th</sup> (CBCS Pattern)

#### XXXIII (G) Career Avenues in Insurance-(BI-XII)

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

#### Learning objective

To acquaint the student with the development of the Insurance industry and career opportunities available in the same.

**Utility:** To know about product designing and demand in the market.

**Prerequisite:** Marketing strategies and personality development.

#### Unit I: Financial Aspects in Insurance Companies

**Lectures 14**

Financial objectives of an Insurance company, Responsibilities of Financial managers, Planning Financial Goals and strategy, Measuring the performance of an insurance company, asset liability management (ALM), Ratio analysis in insurance companies, Risk return trade off.

#### Unit II: Reinsurance

**Lectures 10**

Introduction to reinsurance, Role of the insurance, Techniques of Re-Insurance, nature of Reinsurance risks, Reinsurance in Indian perspective, Global Reinsurance market insurance trading.

#### Unit III: Information Technologies in Insurance-I

**Lectures 10**

The need for information technology, Technologies for insurance, IT application in functional areas, insurance and electronic commerce, E-insurance, Information Technology and LIC, IT Departments in an insurance company.

#### Unit IV: Information Technologies in insurance-II

**Lectures 10**

Insurance and electronic commerce, E-Insurance, Information Technology and LIC, It departments in an Insurance company.

#### Unit V: Risk management in insurance companies

**Lectures 10**

Introduction, Risk management Elements, Risks in providing insurance services, insurance risk management system, management of systematic risk, CAT bonds.

#### Reference Books:

- 1] Insurance and Risk management, Dr. P.K. Gupta, Himalaya publishing House.
- 2] Insurance- Principles and practices – M.N. Mishra.

**Generic Elective (Any one)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**GE-II.1 Indian Economy-II**

|                                     |          |
|-------------------------------------|----------|
| <b>No. of lectures</b>              | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective**

To acquaint the student with the development of knowledge about Indian Economy and various system of control the Economic crises in Indian Economy.

**Utility:** To be familiar with the Indian Economic system.

**Prerequisite:** Basics of Business Economics.

**Unit I: Objectives and Strategy of Economic Planning** **No. Of Lectures: 11**

Objectives of Economic Planning in India, Mixed Economy and Economic Planning, Models of Economic Development-Nehru Vs Gandhi, LPG Model of Development, PURA-A Gandhian Approach to Development.

**Unit II: Industrial Policy and Economic Development** **11**

Key Features of Industrial Policy-1956, 1977, 1980, 1991 & Onwards.

**Unit III: Public Sector and Disinvestment Policy** **11**

Role of the Public Sector in India, Shortcomings of Public Sector, Rational of Disinvestment, Emergence of Disinvestment Policy, New Directions of Policy on the Public Sector.

**Unit IV: Privatisation and Globalization of Indian Economy** **11**

Comparison of the Public Sector and Private Sector, Economic Reforms since 1991, Privatization-The Alternative Models, Globalization and its Impact on Indian Economy.

**Unit V: The Parallel Economy** **10**

Meaning of Parallel Economy, Impact of Black Money, Incomes on the Economic and Social System, Factors Responsible for Generation of Black Money, Evaluation of Policy Package to Control Parallel Economy

**Reference Books**

3. Indian Economy – by Misra Puri
4. Indian Economy- by Datt Ruddar, KPM Sundharam

**Generic Elective (Any one)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester VI<sup>th</sup> (CBCS Pattern)**  
**GE-II.2 Rural Management-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective**

To adequate the basic knowledge about Indian rural structure and the various Institution regarding to rural development, politics in the rural Institutions.

**Utility:** To get the knowledge in respect of Rural areas and other relevant things.

**Prerequisite:** Basics of Management and rural study of India.

**Unit I: Strategic Rural Management**

**No. Of Lectures: 11**

Concept & Nature of Strategy and Strategic Decisions; Context and Practices of Strategic Management.

**Unit II: Strategic Development**

**11**

Methods of Strategic Development, Strategy Implementation, Strategic Analysis and Evaluation.

**Unit III: Rural Project management**

**11**

Concept of Rural Project Management, Project Designing, Participatory Project Planning.

**Unit IV: Skills for Planning Development**

**11**

Framework and Steps for designing public communication campaign for development.

**Unit V: Recent trends in agriculture growth in India**

**10**

Inter-regional variations in growth of output and productivity, Strategy of agricultural development and technological progress.

**Reference Books:**

- Ambedkar, J.B. (1992). *Communication and Rural Development*, Mittal Publications, New Delhi.
- Austin Vincent. (2000). *Rural Project Management*. Bats ford Academic and Educational Ltd., London.
- Cleand David I. (1988). *System Analysis and Project Management*. McGraw- Hill Publisher, New Delhi
- Goel B.B. (1987). *Project Management – A Development Perspective*. Deep & Deep, New Delhi.
- Maylor Harvey. (2000). *Project management*. Pitman Publishing: London.
- Nair B.M. (1985). *Project Management – Scheduling and Monitoring PERT/CPM*. VanSahibabad.
- Ranjit Singh. (1993). *Communication Technology for Rural Development*. B. R. Publishing Corporation, Delhi.

## Generic Elective (Any one)

### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester VI<sup>th</sup> (CBCS Pattern)

#### GE-II.3 Labour Laws and Industrial Laws-II

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning Objective:** The objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Labour laws and Industrial laws and their applications in practice.

**Utility:** To introduce and apply laws regarding business and implement them in the business.

**Prerequisite:** Basics of Law and fundamental acts.

#### **UNIT I: Payment of Wages Act, 1936 11**

Introduction, Meaning of Industrial and Other Establishments, Timely Payment of Wages (Sec.4, 5, &6)

#### **UNIT II: Child & Adolescent Labour (Prohibition and Regulation) Act, 1986 11**

Introduction, Prohibition of Employment of Children in any Occupation or Process (Sec.3), Maintenance of Register Sec.11, Penalty (Sec.14)

#### **UNIT III: Factories Act, 1948 11**

Introduction Meaning of Factory, Manufacturing Process, Definition of Worker (Sec 2(I)), Meaning of Occupier of Factory, Facilities And Conveniences, Welfare Measures, Working Hour, Overtime Wages, Leave, Employment of Women, Adult, Young Person, Display on Notice Board, Punishment To Welfare Officer,

#### **UNIT IV: The Industrial Employment (Standing Orders) Act, 1946 11**

Introduction, Meaning of Standing Orders, Applicability, Approval of Standing Orders

#### **UNIT V: Industrial Disputes Act, 1947 10**

Introduction, Meaning of Industry, Meaning of Industrial Disputes, Adjudication of Disputes, Arbitration And Adjudication, Meaning of Award, Settlement, Lay –Off, Retrenchment, Strike, Lock-Out. Distinction Between Lay –Off and Lock-Out.

#### **References:**

- 1) Industrial , labour & General law - Sangeet kedia's
- 2) Labour & Industrial law - P. K. Padhi, PHI Learning Pvt. Ltd.
- 3) Labour Laws – Ajit Prakashan's
- 4) Labour & Industrial laws – Ravi Shinde, Asian law House
- 5) Industrial & labour law - CA Shivangi Agrawal, Study At Home
- 6) Labour & Industrial Law - Mishra and Puri.



## Generic Elective (Any one)

### B. Com. Third Year Syllabus (w.e.f. 2018-2019)

#### Semester VI<sup>th</sup> (CBCS Pattern)

#### GE-II.4 Travel and Tourism-II

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Learning objectives:** A Study of Travel agents & Tour guide and its application.

**Utility:** Familiarized with the concepts of natural beauties and gifts to the countries.

**Prerequisite:** Natural heritage of India.

#### **Unit I: Travel Agency**

**No. Of Lectures: 11**

Travel Agents, Tour operators, Function of a travel agent – Travel information, Ticketing, Insurance, Information on destination, package tour, Tours and excursion Travel agency commission How to set up a travel agency.

#### **Unit II: Guiding Concept**

**11**

Meaning, Concepts & Types of Guides: Conceptual meaning of Tourist Guide, duties and responsibilities. How guides are appointed in tour.

#### **Unit III: Responsibilities of Guides**

**11**

Preparation of a tour: Review of itinerary, Participant list, accuracy, timings and practicality, Identifying the group or individual traveller's special needs. Checking Vehicle, Locating Vehicle and contacting driver; standard of dress and personal grooming; Greeting participants and introducing self; Leading the participant: Skills in leading the group, General instruction to Participants at monuments.

#### **Unit IV: Personality Developments of Travel agent, Tour operator, Guide:**

**11**

Introduction: Meaning of Personality, Personality Factors- external, internal. Effective or winning personality, developing a selling personality.

#### **Unit V: Recent Trends in Tourism Business**

**10**

Communication skills Personality grooming, physical fitness, dressing sense, formal and informal clothing, behavior with male and female clients, behavior in office.

#### **Reference Book:**

- 1) Tourism development by A. K. Bhatia
- 2) Successful Tourism management by Pran Math Seth.



**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**GE-II.5 The Right to Information Act-2005-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 54       |
| End of Semester (University Exam)   | 40 Marks |
| Continuous Assessment (CA) Internal | 35 Marks |
| Total                               | 75 Marks |
| Total Credit                        | 03       |

**Objective:** To develop the RTI Knowledge and its application in different departments of state and central Govt. for transparent Administration.

**Utility:** To know ones basic rights.

**Prerequisite:** Basics of laws and Indian act.

**Unit I: Process of Information Collection**

**Lectures:11**

Functions of Information Officer, Process of Information Collection, First Application – Format, First Appeal – Format – Section. 19 (1), Second Appeal Section 19 (3) Fess Structure and Time Limits

**Unit II: The Central Information Commission**

**11**

Constitution of Central Information Commission, Term of Office and Conditions of Service, Removal of Chief Information Commissioner or Information Commissioner

**Unit III: The State Information Commission**

**11**

Constitution of State Information Commission, Term of Office and Conditions of Service  
Removal of State Chief Commissioner or State Information Commissioner

**Unit IV: Powers and Function of the Information Commissions**

**11**

Powers and Functions of Information Commissions, Appeal and Penalties, Current Issues and Amendment in RTI, Successive Stories of RTI, Reforms in RTI

**Unit V: Right to Information Act, 2005**

**10**

Basic terms in Right to Information Act 2005, Provisions regarding Information Collection, Procedure of information collection, various information officers

**Reference Book**

- Right to Information Act, 2005 Anna Hazare, Ralegansiddhi Publication
- Right to Information Act. 2005



- Pradhod Kochare 10<sup>th</sup> Editio – 2015, Shekhar Gaikwad, Yeshoda Publication, Pune.
- Right to Information Act – 2005, Dr. Balaji Kompalwar, Suryamudra Prakashan, Nanded 2017
- Right to Information Act- 2005, Mr. Ashok Sabbon, New Stethoscope Prokoshan, Nagar 2008
- The Right to Information Act, 2005, Diglot Edition, Sunil Sochdeva, Rajasthan Low House, Jodhpur- Rajasthan
- Right to Information Act and Good governance, Prof. Anand Paliwal
- Dr. Krishnakishor Trivedi , Himanshu Publication Ed. 2017
- Understanding Basics of RTI Act, Shailesh Gandhi- Moneylife Foundation.
- The Right to Information Act, P.K. Das, Universal Low Publishing
- The Right to Information Act. , Dr.S.S. Jadhav, Nanded
- Pailu Mahiteechya Adhikarache, Vijay kumar 2012, Prajakta Prakashn Pune.



**Skill Enhancement Course – IV (SEC-IV) (Opt Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**SEC-IV.1 Self Employment Skill-II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25Marks  |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Objective:** To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

**Utility:** “self-employment is best employment” to know the advantages of it.

**Prerequisite:** Employment opportunities and other relevant aspects.

**UNIT I: Interpersonal Skill Development**

**No. Of Lectures: 11**

Positive Relationship, Positive Attitudes, Empathise : comprehend other opinions points of views, and face them with understanding, Mutuality, Trust, Emotional Bonding, Handling Situations (Interview)

**UNIT II: Identification of Business Opportunity**

**11**

Environmental Scanning for identification and selection of business opportunity, Divergent Thinking Mode: Meaning and Objectives –Tools and Techniques, Convergent Thinking Mode: Meaning and objectives -Tools and Techniques.

**UNIT III: Financial Assistance for Small Enterprise**

**12**

Non-Institutional : own Fund –Family and Friends, Institutional: (a) Bank Loans –Co-operative Banks-Nationalized Bank – Scheduled Banks, (b) Angel Funding (c) Venture Funding (d) Self-employment Schemes of Government, (e) Government Financial Institutions : Khadi and Village Industries Board (KVIB) –Micro, Small and Medium Enterprises (MSME), Rajeev Gandhi Udyami Mitra Yojana (RUGMY), District Industries Centre (DIC), (f) Prime Minister Employment Generation Programme (PMEGP), (g) For urban –Seed Capital Schemes.

**UNIT IV: Field Studies**

**11**

Study of the organizations engaged in self-employment activities, Study of the Business Enterprises of the self-employed persons

**Reference Books:**

1. Entrepreneurship Development –New Venture Creations: By Taneja Satish and Gupta S.L.
2. Handbook for New Entrepreneurs Entrepreneurship Development: by Jain P.C.
3. Entrepreneurial Development: By Gupta C.B. & Srinivas.
4. Development of Soft Skills: By Menna K. and V. Ayothi
5. You Can Win: Shiv Khera



**Skill Enhancement Course – IV (SEC-IV) (Opt Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**SEC-IV.2 Tax Consultancy**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives:**

To develop the skill among the students for tax consultancy practices.

**Utility:** To get oneself acquaint with the tax system.

**Prerequisite:** One should possess the knowledge of basic terminologies in respect of indirect taxes & direct taxes and Old taxes such as VAT, Service tax etc.

**UNIT I:**

**No. of Lectures: 12**

Skill of filing the Income Tax Returns for Salaried Persons

**UNIT II:**

**11**

Skill of filing the Income Tax Returns for Company

**UNIT III:**

**11**

Skill of filing the Income Tax Returns for Firms

**UNIT IV:**

**11**

Skill of filing the GST Returns for Retailers

**Reference Books**

- Dr. H.C. Mehrotra & Dr. S.P. Goyal-Income Tax Law and Accounts-Sahitya Bhavan Publication.
- Dr. Vinod K. Singhaniya-Taxman Publication.
- [www.icaai.ac.in](http://www.icaai.ac.in)

**Skill Enhancement Course – IV (SEC-IV) (Opt Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**SEC-IV.3 Intellectual Property Rights -II**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives :**

To develop the knowledge about intellectual property right and patent rights in the students in various business and professions

**Utility:** To get the future aspect of IPR and research.

**Prerequisite:** Basics of Research and other legal things.

**UNIT I: Trademarks**

**No. Of Lectures: 12**

The rationale of protection of trademark as (a) an aspect of commercial and (b) of consumer rights, Definition and concept of Trademarks, Different kinds of marks (brand names, logos, signatures, symbols, well known marks, certification marks and service marks), Non Registrable Trademarks, Procedure for Registration of Trademarks, Assignment/Transmission / Licensing of Trademarks

**UNIT II: Copyrights**

**13**

Nature of Copyright, Works in which Copyrights subsist, Author & Ownership of Copyright Rights Conferred by Copyright, Assignment, Transmission, Licensing of Copyrights Copyright pertaining to Software/Internet and other Digital media

**UNIT III: Industrial Designs**

**10**

What is a Registrable Design, What is not a Design, Novelty & Originality, Procedure for Registration of Designs, Copyright under Design

**UNIT IV: Geographical Indications**

**10**

Meaning and Nature, Who are entitled for registration ,Conditions & Procedure for Registration, Offences and Penalties

**List of Recommended Books and References:**

- Aswani Kumar Bansal : Law of Trademarks in India
- B L Wadehra : Law Relating to Patents, Trademarks, Copyright, Designs and Geographical Indications.
- G.V.G Krishnamurthy : The Law of Trademarks, Copyright, Patents and Design.
- Satyawrat Ponkse : The Management of Intellectual Property.
- S K Roy Chaudhary & H K Saharay : The Law of Trademarks, Copyright, Patents and Design. Legal Aspects of Technology Transfer: A Conspectus
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Geographical Indications Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Patent Office Practice and Procedure Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Designs Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Revised Draft Manual of Trademarks Practice and Procedure
- Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Trade Marks Agents



**Skill Enhancement Course – IV (SEC-IV) (Opt Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**SEC-IV.4 Accounting & Auditing Practices**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objective:**

The objective of this course is to develop the skill of Accounting and Auditing Practices among the students.

**Utility:** To know the advanced packages and time saving.

**Prerequisite:** ideologies of computer and accounting knowledge.

**Unit I Accounts of Non-trading concern.**

**No. Of Lectures: 12**

Maintaining Receipts and Payments Accounts and Final accounts of Non-trading concern.

**Unit II Accounts of Retail shop keepers**

**11**

Maintaining Cash Book and Personal Accounts of Retail shop keepers.

**Unit III Auditing standards**

**11**

Maintaining Final Accounts of the Company considering the provisions of Auditing standards

**Unit IV Auditing procedure**

**11**

Auditing procedure: Vouching, verification of Assets and Liabilities, Standards on Auditing and preparation of Audit Reports.

**References:**

1. Advanced Accounting ( C.A. Raj K Agrawal ) : SahityaBhavanPublicaiton,Agra
2. Company Accounts & Auditing Practices (SangeetKedia's)
3. Corporate Accounting (C.A. Dr. P. C. Tulsian, C.A. Bharat Tulsian)
4. Advanced Accountancy (M. G. Patkar, PhadkePrakashan, Pune)
5. Auditing and Assurance By CA Pankaj Garg. Taxman
6. 2. Auditing and Assurance By CA Raj K. Agrawal. Study At Home.
7. 3. Auditing Practices By Abhishek Mittal. Pooja Law Publication



**Skill Enhancement Course – IV (SEC-IV) (Opt Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester VI<sup>th</sup> (CBCS Pattern)**

**SEC-IV.5 Mutual Fund Distribution**

|                                     |          |
|-------------------------------------|----------|
| No. of lectures                     | 45       |
| End of Semester (University Exam)   | 25 Marks |
| Continuous Assessment (CA) Internal | 25 Marks |
| Total                               | 50 Marks |
| Total Credit                        | 02       |

**Learning Objectives:**

1. To understand the basics of mutual funds and the role of Mutual fund distributor
2. To prepare the students for the NISM Mutual Fund Distributors Certification Examination

**Utility:** To know the financial aspects of business.

**Prerequisite:** Basics of Financial studies & risk factors.

**UNIT I : Concept and Role of a Mutual Fund: 12**

Concept, History, Functions, Advantages and limitations of a mutual fund, Investment objectives, Assets under management (AUM), Fund running expenses, Net asset value (NAV), Closed end funds and open ended funds, Categorization of funds by: investment objective, investing horizon, asset class. International funds, Fund of Funds, Exchange Traded Funds (ETF)

**UNIT II: Fund Structure, Constituents, Legal and Regulatory Environment: 13**

Structure of mutual funds in India and related regulations, Role of the sponsor, trustee and Asset Management Company (AMC) and related regulations, Role of regulators in India, Role and functions of SEBI in regulating mutual funds, Self regulatory organizations, Role and functions of AMFI, AMFI Code of Ethics, Investment restrictions and related regulations, Investor rights and obligations

**UNIT III : Offer Document: 10**

Regulations with respect to drafting and filing of an Offer Document for NFO, Process of NFO and steps involved in marketing an NFO, Objectives of information disclosure in an offer document, Statement of Additional Information (SAI) and related regulations, Scheme Information Document (SID) and related regulations, Key Information Memorandum (KIM) and related regulations

**UNIT IV : Fund Distribution and Sales Practices: 10**

Types of investors and eligibility, Distribution channels for mutual funds, Pre-requisites to become a mutual fund distributor, Key elements of agreement between distributor and a mutual fund, Sales practices and commission structure, Types of commissions and transaction charges, AMFI Code of Conduct, Process for KYD

**References:**

Mutual Fund Distributors-National Institute of Securities Markets (NISM), Taxman Publications Private Ltd, Mumbai.