

S.N.D.T Women's University



Centre For Distance Education

Sir. VithaldasVidhyavihar,Juhu Tara Road, Santacruz (W),Mumbai - 400 049

PROGRAM PROJECT REPORT

B.Com

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Publisher's Note

This ShreematiNathibaiDamodarThackersey Women's University has great Pleasure in publishing this program structure Graduate program for 3 Year(s) Bachelor Degree Program as "Bachelor of Commerce “ (New) (Revised 2012 - Regular) under the Faculty of "Faculty of Commerce".

On behalf of the University, I thank experts and authorities of the University for the interest taken and the whole hearted co-operation extended by them in bringing out this publication.

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Reviewed and Approved by:

**Hon’ble Vice Chancellor
For and On behalf of
Board of Management and Academic Council**

Shreemati Nathibai DamodarThackersey Women's University ,

1, Nathibai Thackersey Road,

New Marine Lines, Mumbai-400020, Maharashtra (India)

Signatures

Registrar

Director, CDE

Vision

Today we visualise the SNTD Women's University as a world class university that continually responds to the changing social realities through the development and application of knowledge. The purpose of such engagement will be to create an inclusive society that promotes and protects the dignity, equality, social justice and human rights for all, with special emphasis on empowerment of women.

Mission

SNTD Women's University is committed to the cause of women's empowerment through access to education, particularly higher education, through relevant courses in the formal and non-formal streams. Further the university is committed to provide a wide range of professional and vocational courses for women to meet the changing socio-economic needs, with human values and purposeful social responsibility and to achieve excellence with **"Quality in every Activity"**

Goals

The goals of the SNTD Women's University emerging from the Vision and Mission are:

- Provide access to higher education for women through formal and non-formal streams including adult and continuing education.
- Provide a wide range of professional and vocational courses for women to meet the socio-economic demands.
- Develop scholarship and research in emerging areas of study, particularly with focus on women's perspectives.
- Inculcate among women positive self-concept, awareness of women's issues and rights with a rational outlook towards society.
- Enhance purposeful education with 'human values' and social responsibility by participating in outreach programmes.
- Achieve excellence in the academic disciplines, research and extension activities through emphasis on 'quality in every activity'.

About Center for distance education

The Centre For Distance Education was Established in 1979 with The Objective Of giving access to Education to a Large number Of **Women From All Strata** Of Indian Society, Who is not and would not have had access to education. The **CDE** is offering several certificate/diploma/degree/post-graduate programmes in various disciplines to lakhs of girls/house wives/ working women who could not complete their education (not even SSC/HSC), but are strongly motivated to upgrade their educational and / or professional qualifications.

Objectives

- To Empower Women With A3 (Anyone, Anytime, Anywhere) Higher Education.
- To Provide Opportunities of L3 (Life Long Learning).
- To Be a Education Resource Centre For Distance Education.

Features of CDE:

- Education for All: Continuous, Flexible and Open Education for disadvantaged people.
- Extensive range of academic programmes: Higher, Vocational and Technical Education through distance learning: Education at various levels and Flexible entry qualification.
- Education as per the Social, Geographical and Contemporary needs: Specialized, Need based Programmes to offer Skill Development.
- Student Support Services: Self Learning Material (SLM): Multimedia instruction Packages: Use of Information Communication and Technology in Education: well established library facility.
- Personal Contact Programmes: Counselling by subject experts for student at study centre.
- Student friendly web portal (e-facilities) Online Admission Procedure, download eligibility status, Identity card, Fee Receipt, Exam Hall Ticket etc.
- Degree Offered by SNTD Women's University Mumbai.
- Syllabus is as same as regular Programmes runned by NMU's Affiliated Colleges.
- Equal Chance to give all type of competitive exams, NET – SET exam and other benefits are same as regular Degree holders.
- Annual Exam Pattern
- Contact Session Facility available at centre for distance education

Academic Programmes:

The courses provided under Liberal Education allows the girls/house wives/working women to complete their graduation without attending regular college. We also provide self learning material, CD's of recorded lecture. We have Contact lectures at various study centre at all over Maharashtra.

❖ **B.A** (English, Gujarati, Hindi, Marathi, Economics, History, Political Science, Sociology, Music)

❖ **B.Com**

❖ **M.A**(English, Gujarati, Hindi, Marathi, Economics, History, Political Science, Sociology, Music, Education)

❖ **M.com**

Admission Process

CDE arranges pre & post counselling session to take admission through online develop Student friendly portal (e-facilities) Online Admission Procedure, download eligibility status, Identity Card, Fee Receipt, Exam Hall Ticket & admission to end Degree process information & related matter etc.

- ❖ **Fees:**
 - B.A. I** – **Rs. 4040/- (S.N.D.T. University)**
 - B.A. I** – **Rs. 4290/- (Other University)**
 - B.A. II** – **Rs. 3790/- (S.N.D.T. University)**
 - B.A. II** – **Rs. 4290/- (Other University)**
 - B.A. III** – **Rs. 4040/- (S.N.D.T. University)**

❖ **Syllabus:**

Already our university runs programmes in regular mode. So same syllabus is implemented through Distance mode. It will valid for minimum five years.

➤ **Study Material Preparation**

Learning material is in the form of self-learning format. Before that will take approval for study material development format & related work by board o studies (BOS) & academic council (AC) & related statutory bodies of the university. The University. The University's IDEAL department will conduct Self Learning Material (SLM) writing / training workshop for approved teachers of the University. Few teachers are will called for SLM writing & training from other Universities of Maharashtra and other than Maharashtra. Specially study material will prepared by teams of experts drawn from different Universities specialized Institutions in the area all over the country as well as in-house faculty. This material will write in the SLM as per distance norms and scrutinised by the content experts, supervised by the instructors/Unit designers and edited by the language experts,

➤ **Credit System:**

The University follows the 'Credit System' for most of its programmes. Each credit in our system is equivalent to 30 hours of student study comprising all learning activities (i.e. reading and comprehending the print material, listening to audio, watching video, attending counselling session, and teleconference and writing assignment responses). Norms given Distance mode based on credit system as per following table.

Duration of Programme	Credits	Level of the Programms
3 years	80	Bachelor's Degree (General)
2 years	80	Master's Degree (General)

➤ **Programme Delivery**

The methodology of instruction is different from that of the conventional Universities. Distance learning system is more learner – oriented and the learner is an active participant in the dialogical (teaching and learning) process. Most of the instruction are imparted through distance education methodology rather than face-to-face communication.

- a) Self-Instructional Written Material: The printed study material (written in self-instructional style) for both theory and practical components of the programmes will supplied to the learners in batches of books for every course. A book usually comprises 8 to 10 units.

- b) **Counselling Sessions:** In distance education, face-to-face contact between the learners and their tutors/counsellors is relatively less and, therefore, is an important activity. The purpose of such a contact is to answer some of your questions and clarify your doubts which may not be possible through any other means of communication. It also intends to provide you and opportunity to meet your fellow students. There are academic counsellors at the Study Centres to provide counselling and guidance in the courses that chosen for study. Normally, these sessions will be held at the Study Centres during week-ends (Saturdays and Sundays). Note that the counselling sessions will be very different from the classroom teaching or lectures. Counsellors will not be delivering lectures as in as in conventional teaching. They will try to help learners to overcome difficulties which they face while studying for the programme.
- c) **Practical's/Project Work:** Some Programmes have practical/project components also. Practical are held at designated institutions for which schedule is provided by the Study Centres. Attendance at practical is compulsory. Keeping in tune with the flexibility as regards choice of time for study one way is to skip practical during a years but for doing it in a subsequent year or in order to have a repeat exercise, For project work, study centres will provide the necessary guidance but the learner will have to manage own resources.
- d) **Instructional System:** The methodology of is more learner-oriented, and the student has to be an active participant in the teaching-learning process. Most of the instructions are imparted through distance rather than face-to face communication.
- e) **Student Support Services:** These include counselling sessions, practicals, library facilities, disseminating information and advice. The Study Centre will also equipped with some useful books on the subjects of this programme. These will be accessible to the participants during their visits to the Study Centre. The Coordinators will display a copy of important circulars/notifications on the notice board of the Study Centre for the benefit of all the students. Learners will advised to keep in touch with Coordinator on a more or less regular basis so as to get advance information about assignments, submission schedule (assignments, & examination forms), list of students admitted to a particular examination, declaration of results, etc.

➤ **Evaluations System**

Evaluation system will comprise.

- a) Self-assessment exercises within each Unit of study;
- b) The term-end examinations
- c) Class improvement facility. And norms as per University.

The evaluation of learners depends upon various instructional activities undertaken by them. A learner has to write assignment responses compulsorily before taking term-end examination from time to complete an academic programme. The marks weight age given to assignments, seminars/practical's varies from 25% to 50% of the maximum possible score.

➤ **11.1 Feedback on performance to learners**

Feedback on performance	Methods	Medium of Communication
End Evaluation	Written exam, viva	Regional Language/English

B.Com Part I
Business Economics Paper I
Micro Economics
(Computer Code 4105)

Objectives:

To familiarize the students with concepts and issue related to Micro Economics and Managerial Economics

Section	Course Content
Section I	<p>I. Fundamentals of Economics: Basic characteristics of Micro and Macro Economics- Managerial Economics and its relationship with Micro and Macro Economics, Statistics, Management theory and Accounting.</p> <p>II. Analysis of Consumer Behaviors: a. Law of Equi-Marginal Utility. b. Indifference Curve analysis – Concept – Properties – Consumer’s Equilibrium – Price Effect – Income Effect – Substitution Effect – Demand relationships and managerial decisions. c. Elasticity of Demand: Concept – Price Elasticity – Income Elasticity – Cross Elasticity – Measurement of Elasticity of demand – Practical importance of elasticity of demand.</p> <p>III. Production Function: a. Concepts of Production Function – Short and Long Run – Isoquants – Meaning and characteristics – Producer’s Equilibrium b. Returns to Scale in terms of isoquants – Economies of Scale.</p>
Section II	<p>IV. Cost Analysis: a. Concepts- money- Real- Opportunity- Social. b. Business Costs- Fixed- Variable- Total- Average Costs- Behaviour of Short and Long Run Cost Curves. c. Concept of Optimum Firm- Economic Cost and Business Accounting.</p> <p>V. Market Structure: a. Meaning and features of different market structures (1. Perfect Competition, 2. Monopoly, 3. Monopolistic Competition and 4. Oligopoly) – Revenue concepts – Break Even Analysis. b. Product Pricing under the different market structures (All four markets.) c. Price Discrimination and Dumping. d. Selling Cost Analysis. e. Pricing Method (Marginal, Full cost, Transfer, Multi-product, Export, New Product.)</p> <p>VI. Project Planning. Meaning – Need – Capital Budgeting- Investment Criteria – Investment Appraisal.</p>

Commerce I
Principles of Management
(Computer Code: 4106)

Objectives: The course aims at introducing students to:

1. Nature and significance of management.
2. Concept and process of planning.
3. Concept, process and significance of organization.
4. Concept, of motivation and leadership.
5. Nature and process of communication.
6. Effective managerial control system.

Unit	Course Content
Unit 1	Principle of Management Introduction: concept, nature, process and significance of management; managerial roles (Mintzberg); An overview of functional areas of management; Development of management thought; Classical and neo-classical systems; Contingency approaches.
Unit 2	Organizing: Concept, nature, process and significance, Authority and responsibility relationships; Centralization and decentralization; Departmentation; Organization structure-forms and contingency factors.
Unit 3	Motivation and Communication Motivating and Leading People at Work: motivation-concept; theories- Maslow, Herzberg, McGregor, and Ouchi; Financial and non- financial incentives. Leadership- concept and leadership styles; theories (Tannenbaum and Schmidt); Likert's System management.
Unit 4	Communication- Nature, process, networks, and barriers; Effective communication. Managerial Control: Concept and process; Effective control system; Techniques of controltraditional and modern.
Unit 5	Management of Change: Concept, nature, and process of planned change; Resistance to change; Emerging horizons of management in a changing environment.

FINANCIAL ACCOUNTING

Computer Code: 4107

Objectives:

1. Students should be capable to handling primary accounting.
2. Syllabus to cover topics of relevance.
3. Practical/Projects to cover basis primary accounting.

Unit	Course Content
Unit 1	Gradual Realisation and Piecemeal Distribution of partnership Assets.
Unit 2	Meaning, Definition, Scope, Objectives and Needs of Accounting Concepts and Conventions.
Unit 3	Final Accounts – Final Accounts of Non Profit making Organisation and Professionals.
Unit 4	Concept of Capital and Revenue Items of Receipt & Expenditure.
Unit 5	Promotional Projects with actual/simulated data: preparation of: Primary Books, Reading of Bank Passbook/Statement, Bank Reconciliation statement, Location and Rectification of Errors.
Unit 6	Accounts relating to Amalgamation of Firms.
Unit 7	Departmental Accounts.
Unit 8	Consignment Accounts.
Unit 9	Brand Accounts: Accounts relating to Branch including Independent Branch but excluding Wholesale Branch and Foreign Branch.

Business Statistics and Mathematics
(Computer Code – 4108)

Course Content
<p>Section I</p> <p>Business Mathematics</p> <ol style="list-style-type: none"> 1. Analytical Geometry- Linear Equations- Straight line- solving 2. Permutation and combination- without the concept of Probability - Fundamental principles of counting- meaning of 'n'-Permutation and Combination Formulae and problems 3. Commercial Arithmetic's <ol style="list-style-type: none"> i. Simple and Compound interest problems ii. Ratio and Percentage. iii. Partnership and proportions – simple practical problems. iv. Commission, brokerage, and discount, simple problems on calculation of commission and brokerage. v. Discount – Concept of Trade Discount and Cash Discount, Cost Price, Selling Price, Profit and loss on Cost Price – Problems involving discounts or commission and/or mixtures are expected. 4. Matrices and Determinants – Definition of a matrix, types, Algebra, Properties of Determinants, calculation of values of determinants up to third order, Adjoin of Matrix, Elementary rows and columns operations, solutions of a system of linear equations having Unique solution and involving not more than three variables.
<p>Section II</p> <p>Business Statistics</p> <ol style="list-style-type: none"> 1. A. Diagrams and graphs – Bars, Rectangles, and circularDiagrams, Histograms, Frequency Polygon and Ogives. B. Measures of Central Tendency and Dispersion – Arithmetic Mean, Median, Mode, Quartiles, Range, Mean Deviation.Quartile Deviation, and Standard Deviation, Co-efficient of Variation 2. Linear Correlation and regression – scattered diagram, Pearson's Product movement correlation co-efficient, Linear regression Method of least squares, Sepearman's Rank Correlation 3. Index Number – construction of Index numbers, price, quantity And value Index numbers – chain base and fixed base index Numbers, Real Income 4. Anaysis of Time Series – components of Time- series, additive Model, determination of Trend by moving average and least Squares method.

Commercial Geography & Environmental Studies
(Computer Code: 4109)

Objectives:-

To provide a general understanding of the various aspects of geographical and business environment.

Unit	Course Content
Unit 1	Meaning and scope of commercial geography Influence of environment location size, reverse, mountains, coastline & Climate, political & administrative factors.
Unit 2	Resources <ul style="list-style-type: none"> • Human Resources : Growth Distribution & density of population: problems & policies relating to population in India. • Natural Resources:- Vegetation, soils, water minerals, power, animal life & fisheries & their significance in the process of economic development. Afforestation & maintenance of ecological balance & control of pollution. Ecological Standards, commercialization of ecological standards and product standards.
Unit 3	Agriculture Types of agriculture, problems of agriculture, major crops-Rice, wheat, Millets, Groundnuts, Jute, Cotton, Tea, Coffee, Tobacco & Sugarcane. Place of agriculture in the India Economy Green & White revolution, impact of commodity markets on crop selection, organic farming.
Unit 4	Industries Location problems, present position & future prospects of iron & steel, Cotton textiles, cement, sugar, jute, fertilizer, chemical & automobile industries in India. Out sourcing and location of industry. SEZ and their impacts, petro, pharma and IT (elect) Industries, food processing. Small scale & cottage industries their role, problems & Prospects in India.
Unit 5	Tourism Definition, Types, Tourism infrastructure, Tourism problems and prospects in India with reference to natural & cultural environment <ul style="list-style-type: none"> - Natural:- Mountain, rivers, deserts, coastal areas, islands, forests. - Concept of Eco-tourism. - Cultural:- History, religion, customs, festivals etc. - Tourism policy.
Unit 6	Foreign Trade Recent trends, structure & direction of foreign trade of India. Tariff policy Non resident investment, trade zones eg. SEEPs, SEZ ect, WTO (Role of WTO in commodity trade)

B.Com Part II
Economics Paper II
Money, Finance and International Trade
(Computer Code 4205)

Objectives

- 1) To familiarize the students with the various issues in monetary economics and explain how these issues are all inter-related.
- 2) To enable students to understand the issues related to international trade and their significance to the development of an economy.

Unit	Course Content
Unit 1	<p>Theory of Money</p> <p>a) Supply of money – constituents of money, determinants of money supply, velocity of circulation of money, concept of money supply in India – M1, M2, M3 & M4.</p> <p>b) Demand for money – Cash transactions approach, Cash balance approach, Keynesian approach and Friedman’s approach to demand for money.</p> <p>c) Value of money – Fisher’s Cash transactions theory, Cash balance theory, Keynes’ Saving Investment theory and Friedman’s Modern theory of money and prices.</p> <p>d) IS and LM model – The goods market and the money market – the link between them, derivation of IS curve and LM curve, equilibrium in goods and money markets.</p>
Unit 2	<p>Financial System & Resource Mobilization.</p> <p>a) Financial structure (financial institutions – Regulatory, banking and non-banking). Primary & secondary markets). Financial instruments (debt instruments like bank deposits, bonds, debentures etc, assets like shares, units, insurances etc) and financial services. (Structure, markets and instruments to be explained in brief). Financial system & economic development.</p> <p>b) Commercial banks – functions, credit creation & its limitations, principles of sound banking – liquidity & profitability, concept of Statutory Liquidity Ratio, non-performing assets, capital adequacy ratio & recapitalization/capital reconstruction, trends in Indian banking towards greater privatization.</p> <p>c) Central bank – functions, objectives of monetary policy (in brief). Credit control – quantitative & qualitative methods and their limitations, emerging regulatory role of the central bank of India.</p>
Unit 3	<p>National Income & its Determinants</p> <p>a) Circular flow of national Income in a closed & open economy</p> <p>b) Concept of Effective Demand – Components of Aggregate demand – consumption behaviour – Concept of Current Income hypothesis, Relative Income Hypothesis. Permanent Income Hypothesis, and Life Cycle theory.</p> <p>c) Investment – Marginal efficiency of capital and rate of interest.</p> <p>d) Principle of Multiplier & Accelerator, interaction between Multiplier & Accelerator</p>
Unit 4	<p>Trade Cycles</p> <p>a. Meaning and phases. Theories of business cycles – monetary theory, under consumption theory, over – investment theory, Keynes’ theory and Hick’s theory (short explanation of all the theories).</p> <p>b. Meaning of inflation, deflation, disinflation, reflection, inflationary gap,</p>

	causes, effects & control of inflation & deflation.
Unit 5	<p>Trade theory</p> <ol style="list-style-type: none"> a. Internal & International trade (mention the proportion of both to GDP in India). b. Theories of international trade – Comparative Cost Difference Theory, Factor Endowment Theory, Factor Price Equalization, Economic of scale and international trade, growing significance of intro-industry trade. <p>Gains from trade – Benefits from trade, Terms of trade, Measurement of gain, concepts of Net barter, Gross barter & Income Terms of trade, factors affecting terms of trade.</p>
Unit 6	<p>Commercial Policy</p> <ol style="list-style-type: none"> a. Free trade Vs Protection – meaning – arguments for & against free trade & protection, need for protection in developing countries as an engine of growth. b. Protective devices – tariffs, quotas, anti-dumping duties, countervailing duties, voluntary export restraint (protective devices concept has to be explained in short. The detailed explanation of their effects with figures not necessary). c. Role of World Trade Organization in increasing world trade (short explanation on Agreements on agriculture, Multi-fiber agreement. Agreements on manufactured goods, TRIMS, TRIPS, GATS, Dispute Settlement Body). d. WTO – Environmental and Labour standards.
Unit 7	<p>Balance of Payments</p> <ol style="list-style-type: none"> a. Structure of BOP – Concept of current & capital account, BOT & BOP. <p>Disequilibrium in the BOP, autonomous & accommodating movements, types of disequilibrium, causes & methods of correcting disequilibrium in the BOP (monetary & non-monetary).</p>
Unit 8	<p>Foreign Exchange Market</p> <ol style="list-style-type: none"> a. Functions of foreign exchange market, equilibrium rate of exchange, Demand & Supply theory (in detail). Purchasing Power Parity (explain in short). b. Fixed & floating exchange rates (meaning, merits & demerits). Spot rate, forward rates, intervention strategies like Pegging, Hedging, Arbitrage, futures & options (concept only). Meaning of currency convertibility on current & capital account.

Commerce P, II
Marketing
(Computer Code 4206)

OBJECTIVES

The course aims of Introducing students to:

1. Concept of marketing and its applications
2. Concept of consumer behavior and market segmentation.
3. Importance of pricing in marketing.
4. Concept of market research and promotion.
5. Strategies of marketing.
6. Consumer guidance and Protection.

Unit	Course Content
Unit 1	Nature and scope of marketing Importance of marketing as a business function and in the economy, Marketing concept – traditional and modern: selling Vs. marketing mix: Marketing environment. Organized Market – Commodity exchange – Types of Transaction – Functions of Stock Exchange
Unit 2	Market Segmentation Consumer Behavior and Market Segmentation: Nature, scope, and significance of consumer behavior: Market segmentation – concept and important Bases for market segmentation.
Unit 3	Product Concept of product, consumer, and industrial goods; Product planning and development; Packaging role and functions; Brand name and trademark; After Sales service; Product life cycle concept.
Unit 4	Price Importance of price in the marketing mix; Factors affecting price of a product / services; Discounts and rebate, Distribution Channels and Physical Distribution; Distribution Channels – concept, role and Types Factors affecting choice of a distribution channel; Retailer and wholesaler; physical distribution of goods; Transportation; Warehousing; Inventory control; Order recessing.
Unit 5	Marketing research – Importance, Process, Teachquics, Marketing Strategies, MIS.
Unit 6	Methods of promotion Optimum Promotions Mix, Advertising media-their relative Merits and limitation; Characteristics of an effective advertisement, Personal selling. Selling as a Career, Classification of successful Salesperson, functions of salesman.
Unit 7	Customer relationship Building lasting customer relationship – Value customer, customer satisfaction. Retraining customers, customers guidance & Protection.

Accountancy Paper II
Computer Code – 4207

Objectives:

To impart knowledge of Accounting and cover the practical knowledge of the subject.

Unit	Course Content
Unit 1	Analysis of Financial Statement Theory: Analysis of financial statement with respect to schedule VI Of the Companies Act, 1956
Unit 2	Vertical, Comparative and Common Size Statements Theory: Importance, Usefulness, Classification of items of Trading Profit & Loss A/C and Balance Sheet Problems on: Conversion from "T" form i.e. Horizontal form to Vertical Form of Trading, Profit & Loss A/C and Balance Sheet Identification of various groups of items in financial statements Preparation of Comparative Statement (Absolute and Real Value) and Common Size Statements.
Unit 3	Single Entry Theory: Nature & Defect of Single Entry System. Problems On: Ascertainment of Profit, Conversion of Single Entry records into Double Entry, Preparation of Statements of Affairs, & Balance Sheet.
Unit 4	Reading of Ledger Accounts Theory: Importance, Broad Principles of Reading of Ledger Accounts. Problems On: Reading of Ledger Accounts.
Unit 5	Practical Project with Actual / Simulated Data Preparation of Trial Balance, Profit & Loss A/C, Balance Sheet of Joint Stock Companies
Unit 6	Issue of Shares Theory: Baisc of Company Accounts, Different classes of Shares, Right Issue, Bonus Issue. Problems On: Issues of Shares ar Par, Premium, Discount Including Application, Allotment, Calls, Forfeitures, Reissue of Forfeited Shares, Right Issue, Issue of share for consideration other than cash, Bonus Shares.
Unit 7	Redemption of Preference Shares Theory: Legal Restriction of Redemption of shares. Problems On: Redemption of Redeemable Preference Shares.
Unit 8	Profit Prior to Incorporation Problems On: Profit prior to Incorporation including passing of journal Entries.
Unit 9	Company Final Accounts Theory: Schedule VI of the Companies Act, 1956. Problems On: Company Final Accounts (Excluding Managerial Remuneration)

Specialization (I)
Company Law & Secretarial Practice & Office Administration
(Computer Code – 5111)

Unit	Course Content
Unit 1	Law provisions relating to – definition of a company – kinds of companies - Public, Private, government etc. – Restriction and privileges – promotion – memorandum of association – articles of association – prospectus – incorporation of a company.
Unit 2	A) Joint Stock Companies- Meaning & Characteristics – Kinds – chartered companies- statutory companies- registered companies- private companies- public companies- Government companies- Limited, Unlimited and guaranteed Companies- Foreign Companies. B) FORMATION OF JOINT STOCK COMPANIES: 1) Private and Public - promotion, position and function of a promoter – His duties, liabilities and remuneration- preliminary Contracts – incorporation – Capital subscription – business commencement. 2) Memorandum of Association – meaning and importance- purpose – contents- clauses- alteration of clauses. 3) Articles of Association – meaning and importance – purpose – contents – alteration of articles – effects of association – provision Table A. 4) Public Issue of Capital- capital issue control prospectus – meaning and importance – need contents civil and criminal liabilities for misstatements- statement in lieu of prospectus – under writing – listing of shares on stock exchange. 5) Application & Allotment – procedure for application – condition –for allotment – minimum subscription – essential of valid and regular allotment – allotment procedure – remuneration – splitting of allotment – return as to allotment.
Unit 3	Return as to allotment. Minimum subscription clause. Certificate of commencement. Membership of a company. Voting Rights. Definition and Classes of Shares. Issue of shares at discount – premium.
Unit 4	MEMBERSHIP OF A COMPANY Definition – who can become a member? –Types- methods – right and Liabilities of members-termination – register of members – contents – Form – index of members – maintenance and purpose closures and Inspection – changes and rectification – foreign register.
Unit 5	BORROWING POWERS When to borrow? – Restriction – modes giving security – methods of Borrowing – debentures –meaning & kinds – contents – period – Issue procedure – power to re-issue redeemed debentures security of debentures – transmission of debentures – redemption – registration.
Unit 6	Authorised – issue – subscribed – called up – paid up – fixed – reserve working – circulating shares- meaning and kinds of shares – issue of shares at par, premium and discount. 1) Shares Certificates – Preparation – provision and rules regarding the Issue – advantages – procedures and effects of issue of original and duplicate share warrants – conversion in to shares. 2) Shares Warrants – Definition – provision and rules regarding the issue – advantages – procedure and effect to issue of original and Duplicate share warrants – conversion in to shares. 3) Stock Definition – Condition of the issue – procedure of converting shares Into stock into shares – effects of conversion.

Specialization (II)
Banking & Finance Paper I
(Computer Code 5113)

Objective:

1. To enable students to understand the role of banks and their significance to economic development, with special reference to India.
2. To enable students to understand the working of the banking system in India.

Unit	Course Content
Unit 1	Banking Definition of Commercial Banks – Functions of Commercial Banks – Commercial Banks & Financial services to customers.
Unit 2	Banking Operations Different types of banking accounts – Savings – Current – Fixed – Recurrent accounts – NRE & NRO accounts – Procedures for opening the various types of bank accounts.
Unit 3	Banking system in India Scheduled & Non-Scheduled Banks – Role of Public & Private Banks – Foreign Banks – Co-operative Banks – Regional Rural Banks – Development Banking, Merchant Banking, Investment Banking, Other Financial Intermediaries (Non-Banking Finance Companies) – Relationship between Reserve Bank of India & Commercial Banks.
Unit 4	– Banking Policy of Reserve Bank of India Role & Functions of RBI, Objectives of Monetary Policy, credit Regulation, Priority Sector Lending, SLK, CRR Trasury Bills, REPOs & Reverse REPOs.
Unit 5	Payments & Collection of Cheques Bills Negotiations of Bank Instruments – Mechanism of Clearing House – Automatic Teller Machines – Internet Banking.
Unit 6	Bank Lending Operations Pledges, Mortgages & Hypothecation, Different types of securities – Personal guarantee fees – Fungible securities – Shares, Stocks, Bonds & Debentures
Unit 7	General Principles of Credit Assessment Credit Assessment & Risk Analysis
Unit 8	Recent Changes in Banking Operations since 1991 Financial sector reforms since 1991 onwards related to banking operations.

B.Com – Part – III
Economics Paper III
Indian Economy
Computer Code (4305)

Objectives

- i) To familiarise Students with recent and major changes in Indian Economy.
- ii) To make Students understand the role and importance of various aspects of Indian Economy
- iii) To make Students more Competitive

Unit	Course Content
Unit 1	<p>Transition of the Indian Economy:-</p> <p>A. Concepts of underdevelopment and Development: Only concepts supported by one or two definitions.</p> <p>B. Characteristics of India as a Developing Economy:- with special reference to rise in N.I. and percapita income, changing occupational structure, changing composition of GDP, increasing, agricultural and industrial production, development of socio-economic overheads both soft and hard, urbanization, modernization etc.</p> <p>C. India in the international setup: with reference to Human Resources Development Index (HDI), Infant Mortality Rate (IMR), population growth rate, percentage share in world trade, percentage share in world population, in comparison with U.S.A, BRIC(Brazil, Russia, India, China) and SAARC(South Asian Association for Regional Co-operation) countries. (Note: Comparison should be statistical only relating mainly to 1991 and 2001)</p> <p>D. Poverty - Trends – Remedial measures – Concept /meaning of poverty line in terms of calories in brief-whether in India poverty, is rising or falling- anti poverty steps taken by the govt.</p>
Unit 2	<p>A. Meaning of planning – brief introduction and one/two definitions.</p> <p>B. Objectives of current five year plan objectives of that five year plan which is in operation at the time of setting the question paper.</p> <p>C. Mobilization of resources in current plan – plan in operation.</p>
Unit 3	<p>Human Resource Development</p> <p>A. Meaning of HRD – brief explanation</p> <p>B. Importance of HRD – importance for the economy/society</p> <p>C. Education & HRD – Importance of Education in HRD and HRD through education – primary, secondary, Higher & technical Education.</p> <p>D. Education Policy In India: features and problems</p> <p>E. Human Resource Development Index (HDI) – meaning of HDI and relationship between HDI and HRD, (How HDI is constructed and calculated?)</p>
Unit 4	<p>01. Agricultural Production and Productivity during five year plan:-</p> <p>A. Trends in agricultural production and productivity in India – factual illustration relating to 1950-51, 1965-66, 1990-91 and Current.</p> <p>B. Causes of low Agricultural productivity – brief explanation of various causes.</p> <p>C. Measures to raise agricultural productivity – brief illustration.</p> <p>D. Role of Agricultural Research – importance of research in relation to agricultural progress various important agricultural research institutions/projects – weakness of farm research activities in India in general.</p> <p>E. New agricultural strategy & its evaluation – critical evaluation of G.R. in brief.</p> <p>02. Land Tenure:</p> <p>A. Nature of land holding pattern – very brief explanation of types of Land Tenure before</p>

	<p>independence & after independence.</p> <p>B .Tenancy Reforms: Brief illustration of various major steps taken by the Govt. to protect tenants.</p> <p>03. Agricultural finance</p> <p>A .Need for agricultural finance – important of agricultural fnance.</p> <p>B .Source of agricultural finance – institutional and non-institutional brief illustration & evaluation of these sources with factual support.</p> <p>C .Role of Micro credit (Self health group) – meaning & micro finance with suitable example and very brief illustration.</p> <p>04. gricultural Marketing:</p> <p>A. Problems of agricultural Marketing – Meaning of agricultural Marketing brief illustration of various problems of Agricultural Marketing in India.</p> <p>B. Govt. measures to improve agricultural Marketing – various steps taken by the Govt. including establishment of Regulated Markets, Co-operative Markets and commodity Exchange.</p> <p>05 Agricultural Pricing:</p> <p>A. Brief description of agricultural pricing.</p> <p>B. Agricultural Price Policy in India – brief illustration of agricultural price policies since independence.</p> <p>C. Critical evaluation of the Govt.’s agricultural price policy – merits (achievements) and demerits (failures).</p> <p>06 National Agricultural Policy</p> <p>A. Objectives – aims</p> <p>B. Agricultural Policy – 2000</p> <p>C. Critical evaluation – strengths & Weaknesses.</p> <p>07 Food Security in India</p> <p>A. Concept and need – Meaning of food security and need for a food security system in India.</p> <p>B. Food Security in India: Brief illustration of food security system in existence in India.</p> <p>C. Limitations of PDS</p> <p>D. Reforms of PDS</p>
Unit 5	<p>Industry</p> <p>01. Industrial growth during the plan period:</p> <p>A. Performance of the industrial sector in the pre and post reforms period – all the phases of industrialization with brief illustration of structural changes.</p> <p>B. Problems faced in the process of industrialization.</p> <p>C. Industrial Policy 1991 and subsequent industrial policy changes – Detailed illustration of IPR 1991 and very brief illustration of time – to – time changes since 1991.</p> <p>02. Small Scale and Cottage Industries</p> <p>A. Definition of Small Scale and Cottage industries</p> <p>B. Role Importance of SSI</p> <p>C. Problems of SSI</p> <p>D. Govt. policies and measures to promote SSI with special emphasis on recent measures.</p> <p>03. Disinvestment – Policies and Issues</p> <p>A. Need/Rational for disinvestment – a brief introduction and meaning – need for Indian economy.</p> <p>B. Disinvestment Policy in India.</p> <p>Trends in disinvestment in India – 1991 onwards – whether – the disinvestment policy is being introduced freely or with resistance and restrictions – (explanation should be substantiated as far as possible with suitable examples).</p>
Unit 6	<p>Infrastructure:</p>

	<p>A. Concept of infrastructure – meaning and peculiarities</p> <p>B. Role of infrastructure in economic development</p> <p>C. Energy – meaning Brief Explanation of sources – conventional and non – conventional Commercial and non commercial Energy crisis and measures to tackle it - Energy Crisis being faced by India, step so far taken by the Govt. and suggestions.</p> <p>D. Transport and communications</p> <ul style="list-style-type: none"> - Importance of transport and communications - Development and problems of: <ol style="list-style-type: none"> 1. Road transport 2. Rail transport 3. Water transport & 4. Air transport in India. <p>-Communication – development in India – a macro view.</p>
Unit 7	<p>Fiscal system – (only the Indian union, not of the states)</p> <p>a. Indian tax structure and tax reforms – 1991 onward, - Indian tax structure in 1991 (very brief) - various changes in our tax structure since 1991 – only major changes i.e. chelliah Committee report kelkar Committee report.</p> <p>b. Public Expenditure: Changing trends since 1991: inbrief, With reference to India.</p> <p>c. Public debt:- Changing trends since 1991 – in brief with reference to India.</p> <p>d. Fiscal Responsibility of the Govt. Meaning of fiscal policy of govt. of India – brief explanation of objectives of fiscal policy of the govt. of India – Fiscal imbalances and the New Fiscal approach (very brief) – Fiscal responsibility of the Govt. and budget measures.</p>
Unit 8	<p>A. India’s Foreign trade – meaning – composition and direction with factual support.</p> <p>B. Indian BOP problem – and Govt.’s measures (post 1991)</p> <p>C. Foreign direct investment – meaning and trends – in brief.</p> <p>D. India and WTO: Introduction of WTO, India’s Commitments to WTO and Impact of WTO Agreements (Merits and demerits for India)</p>

Modern Financial System
Computer Code – 4306

Objectives :

The course aims at introducing students to:

1. Concept of financial management.
2. Concept of capitalization.
3. Financial system of India
4. Working the Indian stock exchanges.

Unit	Course Content
Unit 1	<ul style="list-style-type: none"> - Finance Functions - Definitions and Importance of Financial Management - Role of Financial Manager - Sources of Finance (Self Financing, Equity Shares, Preference Shares, Debentures, Warrants, convertibles, Public Deposits, Non – Banking Finance Cos., Leasing, Hire – Purchase and Factoring). - Management of Fixed Capital and working capital – Meaning, Features, Factors affecting types of working capital.
Unit 2	<ul style="list-style-type: none"> Capitalization and Capital Structure - Financial Plan - Characteristics of Ideal capital plan – utility - Capitalization – concept, over and under capitalization. - Determinants of capital structure - Concept of Financial Leverage and their limitations
Unit 3	<ul style="list-style-type: none"> Financial System and Money Market - Definition, importance of Financial System - Role in Modern economy, Financial intermediation - Financial System in India – Characteristics, constitution and overview - Investment Environment – Economic, Industry and company analysis - Money Market – Components, Functions and benefits - Concept of Instruments of Money Market - Treasury Bills, Commercial Bills, Participation, Certificates, Commercial Paper Certificate of Deposits, Money market, Mutual Funds, Repose.
Unit 4	<ul style="list-style-type: none"> Capital Market - Functions, Organization, Equity Market, Debt Market – Primary and Secondary Markets. - Role of Mutual Funds, Lease Financing, Venture Capital and Merchant Banking. - Recent Development in the Capital Market e.g. IPOs through Book, Building, Green Shoe option, Credit rating, pervades, depositories.
Unit 5	<ul style="list-style-type: none"> Indian Stock Exchange - Evolution of Stock Exchange (BSE, NSE, OTCEI) - Speculative transactions - Procedures for listing of securities including clause 49 - Trading and Settlement - Methods of Computation of Stock Market Indices (BSE and NSE) - Role of foreign Institutional Investors (Fils) in Capital Market - Recent trends in Global Financial Market.

Business Law
(Computer Code: 4110)

Course Content
Section I
A. The Contract Act (Including Bailment & Agency)
B. Partnership Act (excluding Sections 45, 5647, 501068, 70 & 71)
C. Sale of Goods Act
Section II
D. The Companies Act
1. Introduction
2. Private & Public Association
3. Memorandum of Association
4. Articles of Association
5. Membership of Companies
6. Prospectus
7. Restrictions on Commencement of Business
8. Register of Members
9. Meetings
10. Directors (Definition, Position, Rights, Duties and Liabilities)

Specialization (Group I)

SECRETARIAL PRACTICE & OFFICE ADMINISTRATION

(COMPUTER CODE – 5211)

Course Content
<p>(A) MANAGEMENT OF COMPANIES Companies Administration: Hierarchy of company Administration, Shareholders, Board of Directors, other Managerial Personal and Company Secretary, Managerial Personal and Company secretary, Managerial Personal: number, Restriction and Appointment, Legal Provisions about Directors, Managing Director, Manager and Auditors – Their Duties and Procedures for appointment – and Removal Company secretary – Definition – Appointment – Qualifications as Public Relations Expert.</p>
<p>(B) CONVENING AND CONDUCT OF MEETINGS.</p> <ol style="list-style-type: none"> 1. Nature and purpose of Meetings. 2. Kinds of Meetings. 3. Convening the meetings <ol style="list-style-type: none"> a) Notice convening meetings: Requirements and contents. b) Agenda for the various meetings. 4. Conduct of meetings. <ol style="list-style-type: none"> a. Quorum at the meeting. b. Chairman and his rights and duties. c. Motions d. Amendments e. Proxies f. Voting – methods g. Resolutions h. Minutes and the meeting i. Adjournment of meeting.
<p>(C) Statutory Books and Returns Register of Members Index of Members – Register and Index of Debenture holders – Account Books minute ‘Books – Register of charges – Register of Directors – Director’s Shareholding – Register of Particular of contracts in which Directors are interested. Register of investment not held in the name of the company, Books of accounts to be kept by company (§ 209). Returns – Annual Returns of allotment of shares – Return regarding alteration of Memorandum of Association – Return as to alteration of share capital.</p>
<p>(D) Profits, Dividend and Interest</p> <ol style="list-style-type: none"> 1. Profits – Meaning, Ascertainment of net profits – Capitalizations of profits – Dividends payable out of profits. 2. Dividends – Meaning – payable out of profits only – provision for depreciation mode of payment of dividends – Statutory provisions regarding Dividends – Restrictions on Dividends – Provision in Articles of Association (Table A) pertaining to Dividends – Company Secretary’s duties relating to Dividends Penalty for failure to distribute dividends. 3. Interest – power of company to pay interest out of capital final Accounts Schedule VI, Books of accounts to be kept by Company – inspections of Books of accounts – Getting accounts audited Auditors Report.
<p>(E) Prevention of Oppression and Mis – management application to Court Right to apply –Notice to be given – powers of the Court Effect of Alteration of Memorandum or Articles of company by order of the court –Consequences of termination or Modification of certain agreements –Powers of central Government Investigation: Meaning and Nature of powers of the Central Government – Register’s Power – Powers and duties of investigating officers – Inspector’s report – powers to impose suspension and stoppage of investigation Arrangement for Mergers, Acquisitions and Reconstruction etc. Meeting of the term “arrangement” Power to make compromise or arrangement Provisions for reconstruction and amalgamation of Companies – Schemes approved by majority – Power of the Central Government</p>
<p>(F) Law and Secretarial work relating to Monopolistic and restrictive Trade Practice Dominant undertaking – inter – connected under – takings – undertaking under the same management – monopolistic trade practice – Monopolistic undertaking – restrictive trade practices – trade practices. Registration or undertaking – need for Deregistration – monopolies commission powers and jurisdiction – procedure – inquiry into (a) monopolistic trade practice – Order of the Government (b) Restrictive Trade practice – Order of the Government (c) Restrictive Trade Practice – Orders of the Commission – Resale price maintenance investigation by Central Government.</p>

SPECIALISATION (GROUP I)
COMPANY LAW PAPER III
SECRETARIAL PRACTICE AND OFFICE ADMINISTRATION PAPER III
(COMPUTER CODE – 5311)

OBJECTIVES

1. To provide adequate knowledge relating to organization and working of an office.
2. To acquaint students with modern techniques of office work simplification, measurement and control.
3. To introduce practical bias in the study of the subject specially in topics like systems, equipment, layout, forms, costs control etc.

Course Content
<p>A) OFFICE ADMINISTRATION Importance – scope managerial functions applied to Office Activities, aims and objectives management of information – Office organization – design co –ordination Centralization vs. decentralization – office manager and his job.</p>
<p>B) OFFICE ENVIRONMENT Office location function offices - influencing factors; lighting colorings, sound and air – conditioning – ventilation – Office furniture – Office layout guidelines different approaches – Cabins – Reception room – conference room – ward robe facilities – moving the office.</p>
<p>C) OFFICE WORK</p> <ol style="list-style-type: none"> 1. Collections and creation of data – processing – reading – writing – typing and punching – recording – sorting – transmitting – comparing – sorting – Total management information system. 2. Distribution of information – mail – messenger service – personal means – telephones inter- communication – paging system – telegram & telex – telautograph – tape and wire – recorders 3. Handing of incoming and out coming funds – Accounts receivable and Accounts payable inventory reports – Shipping system and procedure payroll System. 4. Officer Machines & equipments – characteristics – use maintenance use of computers. 5. Records Management mechanical & manual Means – procedure for sorting and retrieving – records – retention programme.
<p>(D) OFFICE WORK SIMPLIFICATION Need –charts and diagrams – procedures – methods – forms and reports – guidelines – Forms design and diagnosis – functions requirements influencing factors – word processing D & M Division.</p>
<p>(E) STANDARDS MEASUREMENT STANDARD lization – meaning and implication, Office security – Forms control – report Control Office supplies control Office rules and regulations office manuals – preparations, distribution and maintenance – office preparation, distribution and maintenance, time control standard work sampling – standard time data Control</p>

Specialization Group (Group II)

Banking & Finance Paper II

Title: Indian Banking

(Computer Code – 5213)

Objective:

1. To Introduce the changing profits of Indian Banking
2. To acquaint the students with the current problems and procedures of banking in India.

Course Content
<p>SECTION I</p> <p>A) The Structure of the Indian Money Market in Pre-independence Period –</p> <ol style="list-style-type: none">1. Inadequacies2. Unorganized and Uncontrolled character3. Deficiencies in its structure. <p>B) The structure of the Indian Money Market in Post-Independence Period</p> <ol style="list-style-type: none">1. Reorganization – Features and Prospectus.2. Functions and structure with special reference to development Banking and social responsibility.3. Role played by commercial banks, lead banks and regional rural banks – A Critical Appraisal <p>C) Analytical aspects of Indian Banking</p> <ol style="list-style-type: none">1. Nationalization of Commercial banks2. Development criteria of Indian Banks – deposit, advances, Investments, profitability, branch expansion – priority sector lending.3. Role of State Bank of India – A critical evaluation and its special banking agencies such as export import bank, foreign exchange banks.
<p>SECTION II</p> <p>D) Special Financial Institutions – Working and critical evaluation og their objectives and progress</p> <p>Of I,F,C,S,F,C,S,I,C,I,C, I,D, B, I, U, T, I, AND Mutual Funds.</p> <p>E) Evaluation of the working and role of Reserve Bank of India.</p> <ol style="list-style-type: none">1. The functions of the Reserve Bank of India.2. Recent Credit Policies, control measures and their effectiveness in the context of structural reforms.3. Concept of autonomy of Reserve Bank of India.4. R.B.I. V/S Commercial banks – regulations of banking companies etc.5. Role of the R.B.I Viz rural credit, plan financing and money market integration.

Specialization (Group II)

Banking and Finance Paper III

Computer Code No: 5313 Title: Comparative Foreign Banking

Objectives:

1. To introduce the comparative banking systems of the major countries.
2. To acquaint the students with the problems and proceeding of banking in the major countries.

Course Content
Section I A) Principles of commercial banking – patterns of commercial banking in different countries – bank portfolios – Financial Services – bank rations – creation of credit – Government Policies recent development. B) Money and Capital markets – features and working of money markets – parallel money markets – Currency markets bill markets – problems and prospectus.
Section II C) Central banking – objectives of monetary policy – methods of credit control, their effectiveness - the role of central banks in economic development with special reference to the concept of autonomy. D) Development banks – non – bank – financial intermediaries – types of long – term investment – their impact on monetary policy – the present position. E) Central banking V/S Commercial banking problems and prospectus NOTE: The topic specified above are to be studied with reference the U.K., the U.S.A. and Japan.

SPECIALIZATION (GROUP III)

FINANCIAL ACCOUNTING & AUDITING PAPER II

COMPUTER CODE – 5215 FINANCIAL ACCOUNTING & AUDITING PAPER II

Objectives:

To impart knowledge of Accounting & Auditing and cover the practical knowledge of the subject.

Course Content
SECTION I – FINANCIAL ACCOUNTING 1. WORKING CAPITAL A) THEORY: Concept Current Assets, Current Liabilities, Working Capital Cycle. B) PROBLEMS ON: Calculation of Working Capital from data and information given. 2. CASH FLOW & FUND FLOW STATEMENTS A) THEORY: Concept, Funds, Flow & Cash Flow. B) SIMPLE PROBLEMS ON: Preparation of Cash Flow Statements and Fund Flow Statement. 3. INSTALMENT SYSTEM A) THEORY: Distinction between Hire Purchase & Installment Sale. B) PROBLEMS ON: Installment Sale including finding out Cash Price. 4. VALUATION OF SHARES A) THEORY: Need for Valuation of Shares, Factors affecting Valuation of Shares, Various Methods of Valuation of Shares. B) PROBLEMS ON: Valuation of Shares by Intrinsic and Yield Method.
SECTION II AUDITING 5. Qualification, Disqualification, Appointment, Removal of Auditor, Rights, Duties, Power of Auditors covered under Companies Act, 1956. 6. Auditing On Line & / or Audit Of Computerized Accounts including CAAT (Computer Assisted Audit Techniques).