

Semester III
Business Communication I
(Modern Communication Skills)

100 Marks -75 Lecture

Course Objectives:

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

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

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

TOPICS

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

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

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

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

3 Creating and Making Presentations (10 Marks -07 Lectures)

Using Software like Powerpoint / Prezi On-line Zooming Editor / Mind-Mapping Software / Incorporating principles of Zen / Slido:ology / Duarte

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

a) Using Social Media for Communication

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

b) Creating & Using a Blog or Free Web site

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

5 Effective Meetings (20 Marks -15 Lectures)

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

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

Assessment and Pedagogy:

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

Books for Study and Reference:

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

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

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

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

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

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

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

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

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SEMESTER III
Business Environment -I
100 Marks-75 Lecture

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

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

Definition, scope, nature and objectives of business;

Characteristics of modern business

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

Social responsibilities of business

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

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

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

Customs, traditions and values and their impact on business

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

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

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

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

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

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

Unit 4: Political Environment

(25 marks -18 lectures)

Meaning

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

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

Books for Study and Reference:

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

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SEMESTER - III
Commerce Category
BUSINESS FINANCE - Paper I
100 Marks-75 Lecture

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

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

UNIT II: CLASSIFICATION OF CAPITAL

(20 Marks – 15 Lecture)

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

UNIT III: CAPITALISATION

(25 Marks – 15 Lecture)

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

UNIT IV: CAPITAL STRUCTURE

(20 Marks – 17 Lecture)

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

UNIT V: INSTITUTIONAL FINANCING

(10 Marks – 10 Lecture)

Industrial Development Bank of India (IDBI) –Introduction and functions

LIC –Introduction, objectives and functions

EDC –Introduction, objectives, functions and schemes

Changing role of financial institutions

Books for Study and Reference:

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

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SEMESTER: III

Commerce Category:

Financial Accounting III

100 Marks -75 Lectures

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

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

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

Unit II: Methods of costing (Theory & Problems):

(40 Marks-45 Lectures)

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

- f. Batch costing (theory)
- g. Operation costing (theory)

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

Meaning, need, causes and preparation of reconciliation statement.

(10Marks-12 lectures)

Unit IV: Techniques of costing:

(11 Marks-13 Lectures)

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

Specific guidelines

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

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

Books for Study and Reference:

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

11.	Accounting & Financial Management	Chowdhary, Chopde, & Manoj Pednecar	Sheth Publishers Pvt.Ltd.Mumbai
12.	Financial Accounting, Auditing & Taxation	Chowdhary, Chopde, & Manoj Pednecar	Sheth Publishers Pvt.Ltd. Mumbai

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SEMESTER III
INDIAN FINANCIAL & FISCAL SYSTEM
(Marks 100)

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

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

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

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

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

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

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

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

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

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

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

Unit 4: Budgets and Fiscal Policy in India (15 marks 10-12 lectures)

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

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

Books for Study and Reference:

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

Bhatia H.L. (2012): Public Finance, 27th ed. New Delhi, Vikas

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

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

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

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

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

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

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

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

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SEMESTER III
BUSINESS LAWS- I
(100 Marks – 75 Lectures)

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

Indian Contract Act , 1872

(48 Marks – 34 Lectures)

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

Indian Partnership Act, 1932

(20 marks 15 Lectures)

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

Arbitration and conciliation Act, 1996

(16 Marks - 13 Lectures)

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

Competition Act, 2002- Part I

(16 marks - 13 Lectures)

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

Books for Study and Reference:

Indian Contract Act, 1872

Indian Partnership Act, 1932

Indian Negotiable Instrumental 1981

Arbitration and Conciliation Act, 1996

Foreign Exchange Management Act, 1999

Intellectual Property Rights

Copy rights and Trade Marks

Law of Contract by Samuel Williston

Law of Quasi Contract by Frederic

Competition Act, 2002 part – I by Campbell Woodwords

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

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

Indian Business Law, by Mandar Wadwani

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

Mercantile Law, M. C. Kuchal, Vikas Publication

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

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

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SEMESTER III
STATISTICAL TECHNIQUES I
(Marks 100 – 75 Lectures)

OBJECTIVES:

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

1. INTRODUCTION:

(4 Marks -5 Lectures)

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

2.COLLECTION OF DATA:

(8 Marks-5Lectures)

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

3. GRAPHS AND DIAGRAMS:

(12 Marks-10 Lectures)

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

IV. SUMMARISATION MEASURES:

(40 Marks-30 Lectures)

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

V. INDEX NUMBERS:

(18 Marks-15 Lectures)

Meaning

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

VI. ANALYSIS OF TIME SERIES:

(18 Marks-10 Lectures)

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

Books for Study and Reference:

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

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SEMESTER: III
Applied Component
Accounting paper III
(Marks 100 – 75 Lectures)

- Unit I: Investment Accounting : (18 Marks-20 Lectures)
Meaning and types of investments, introduction to IND-AS 28, Ex-interest/ dividend; Cum- interest/ Dividend transactions, Brokerage, Securities Transaction Tax and other expenses, purchase and sale of investment, Bonus shares and Rights Issue, Valuation of investment.
- Unit II: Underwriting of Shares and Debentures: (18 Marks-20 Lectures)
Meaning, types of underwriting, Calculation of liability of Underwriter-Full underwriting – Partial underwriting – Sole underwriters – Joint underwriters – underwriting commission – Journal entries and Ledger Accounts.
- Unit III: Insolvency Accounts: (18 Marks-20 Lectures)
Insolvency of an individual and firm, Preparation of statement of affairs and Deficiency account (preparation of Statement of affairs and deficiency account for individual partners in case of firm to be excluded).
- Unit IV: Hotel Accounting: (12 Marks-15 Lectures)
Concept; Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per revised Schedule VI).

Specific Guidelines

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

- 1 Two questions each to be asked on Unit I and Unit III.

2 One question each to be asked on Unit II & Unit IV.

Broad Guidelines for setting of Question Papers in all Accounting Papers

General guidelines:

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

Books for Study and Reference:

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

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SEMESTER III

APPLIED COMPONENT

Introduction to Capital Markets

100 Marks - 75 Lectures

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

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

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

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

concepts and terms relating to debt securities, benefits and risks of investing in debt securities, factors that influence the choice between equity and debt for investors, concepts of hybrid instruments and their features

Unit:3. Primary Markets

(25 Marks-20 Lectures)

Nature and functions of the primary market, difference between various types of public issues, categories of issuers in the primary markets, regulatory framework for primary markets, types of investors in the primary markets, types of public issues of equity shares, pricing process in a public issue of shares, public issue process, features of a prospectus, process of applying to a public issue,

ASBA(Application supported by blocked amount). private placement process in equity and debt ,

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

Unit :4. Secondary Markets

(25 Marks-15 Lectures)

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

Unit :5. Derivatives Markets

(20 Marks-15 Lectures)

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

Books for Study and Reference:

Agarwal O. P : *Environment and Management of Financial Services*, Mumbai, Himalaya

Batra G. S: *Financial Services: New Innovations*, New Delhi, Deep& Deep

Bhole L. M. &Mahakud J : *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e

Khan M. Y.: *Financial Services*, New Delhi, Tata McGraw-Hill

Mantravadi P: *Financial Services*, Hyderabad, ICFAI

Pathak B. V: *Indian Financial System*, New Delhi, Pearson, 2e

Rose P. S.: *Financial Institutions: Understanding and Managing Financial Services*, Boston, Irwin

Shiva Ramu S: *Global Financial Services*, New Delhi, South Asia Pub.

Websites:

www.nseindia.com

www.bseindia.com

www.sebi.gov.in

<https://www.cdslindia.com>

www.nsdI.co.in

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SEMESTER - III
APPLIED COMPONENT
RETAIL MANAGEMENT I
(100Marks - 75 Lectures)

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

Unit I : Introduction (25 Marks-19 lectures)

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

Unit II : Retail Formats (25 Marks-19 lectures)

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

Unit III : Store Location (25 Marks-18 lectures)

Meaning and importance of store location. Types of location – a) Free Standing (b) Part of Business District (c) Part of the shopping centre (d) Other Retail locations
Steps involved in choosing a retail location – 4 steps
1. Market identification 2. Determining the market potential – Elements to be considered 3. Identify alternate sites – Factors affecting 4. Selection of site – Factors affecting.

Unit IV : Store Design and Layout (25 Marks-19 lectures)

Store Design – Meaning and importance. Objectives of a Good Store Design. Exterior Store Design – Meaning and components. Interior Store Design – Meaning and components. Store layout – Meaning and types of layouts – a) Grid Layout (b) Racetrack layout (c) Freeform layout. Layout Selection – Factors to be

considered. Space Planning – Meaning and concept of Planogram. Visual Merchandising – Meaning and methods of display. Detecting and Preventing Shoplifting – Meaning and measures to reduce. Employee Theft – Meaning and measures to reduce. (20-22 lectures - 30 Marks)

Books for Study and Reference:

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

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SEMESTER - III
APPLIED COMPONENT
ADVERTISING I
(100 Marks - 75 Lecture)

Unit I : Introduction

(30 Marks-22 lectures)

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

Unit II : Creativity in Advertising

(20 Marks-15 lectures)

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

Unit III : Consumer and Advertising

(20 Marks-15 lectures)

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

Unit IV : Fundamental Tasks in Advertising

(30 Marks-23 lectures)

- a) Research as a tool for effective advertising

Meanings of advertising research, marketing research, product research, media research and consumer research.

Importance of research (in general) in advertising.

b) Allocating Funds

Advertising Budget – Meaning, methods, factors influencing allocation of funds for advertising.

c) Media Planning and Media Scheduling – Meaning & importance

Books for Study and Reference:

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

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APPLIED COMPONENT
SEMESTER-III –RURAL MARKETING I
(100 Marks – 75 Lectures)

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

Unit I : Introduction:

(30 Marks-22 lectures)

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

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

Factors leading to growth of rural markets

Distinction between rural and urban marketing

Unit II : Rural Marketing Environment and segmentation for Rural Markets

(25 Marks-19 lectures)

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

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

Unit III : Rural Consumer and Demand

(20 Marks-15 lectures)

Profile of rural consumer – characteristics, attitudes and behaviour

Rural consumer demand – buying pattern and influences

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

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

Rural marketing opportunities

Co-operative marketing – concept

Books for Study and Reference:

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

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

Course Objectives:

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

UNIT I : (45 marks – 30 Lectures)

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

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

UNIT II : (15 marks-11 lectures)

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

UNIT III : (15 marks-11 lectures)

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

UNIT IV : (9 Marks – 9 Lecture)

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

UNIT V : (8 Marks – 7 Lecture)
Business Letters: Purchase letters: Inquiry, Quotations, Orders, Tenders and Complaint & Sales Letters.

UNIT VI : (8 Marks – 7 Lecture)

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

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

Books for Study and Reference:

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

How to Write Reports and Proposals, 2nd Edition, Viva Books Pvt Ltd, 2010.

Mastering Communication, 5th Edition, Nicky Stanton, Palgrave Macmillan, 2009.

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

Business Letters for Busy People, 4th Edition, John A Carey, Barnes and Noble,

www.ebooks-share.net/business-letters-for-busy-people

www.rti.gov.in

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

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

Unit 1: Economic Environment (25 marks -19 lectures)

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

Economic systems - capitalism, socialism and mixed economy

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

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

Economic dualism—meaning and nature of dualism in India

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

Unit 2: Legal Environment

(25 marks -19 lectures)

Environmental Protection Act 1986--- objectives & major provisions

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

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

Unit 3: Business Environment in Goa - I

(25 marks -19 lectures)

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

Industrial policy in Goa - Introduction, objectives and thrust area

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

NRI remittances and their importance for the local economy

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

Unit 4: Business Environment in Goa - II

(25 marks -18 lectures)

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

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

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

Books for Study and Reference:

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

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SEMESTER - IV
Commerce Category
BUSINESS FINANCE - II
100 Marks -75 Lecture

UNIT I - LONG TERM SOURCES

(25 Marks- 19 Lectures)

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

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

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

UNIT III CAPITAL MARKET

(25 Marks- 19 Lectures)

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

UNIT IV MARKETING OF SECURITIES

(25 Marks- 18 Lectures)

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

Books for Study and Reference:

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

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SEMESTER: IV
Commerce Category:
Financial Accounting- IV
(100 Marks - 75 Lectures)
Commerce Category: Financial Accounting- Paper IV

Unit I: Company Final Accounts :

(20 Marks-22 Lectures)

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

Unit II: Financial Statement Analysis & Interpretation:

(12 Marks-15 Lectures)

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

Unit III: Financial Statement Analysis & Interpretation:

(15 Marks-18 Lectures)

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

Unit IV: Financial Statement Analysis & Interpretation:

(18 Marks-20 Lectures)

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

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

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

SUGGESTIONS FOR PRACTICAL COMPONENT OF E-ACCOUNTING :

Marking Scheme and Conduct Of Practical Examination:

1. Marks Weightage - 50 marks.
2. These 50 Marks may be divided as follows:
 - Viva-voce based on practicals – 5 marks.
 - Maintenance of Journal – 5 marks.
 - Actual Practical Exam (Recording transactions) – 30 marks.
 - Continuous internal evaluation (ISA) – 10 marks
3. Duration of practical exam – 1 Hour.

Guidelines for maintenance of journal and viva-voce:

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

General Suggestions:

1. One batch for practical should be of 15 - 20 students. In any case, batch strength should not exceed 20 students
2. One computer should be provided per student. In any case, not more than 2 students per computer should be allotted.
3. Licensed Accounting package should be purchased by the respective colleges.

4. A separate Computer Lab with sufficient computers should be provided for commerce students.

Specific guidelines

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

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

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SEMESTER IV
ECONOMICS OF RESOURCES
(Marks 100 - 75 Lectures)

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

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

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

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

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

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

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

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

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

Sustainable development – definition and meaning

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

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

Economics of Water: Economic importance of water; Demand for water – domestic and commercial (industry, agriculture); Global water scarcity; Water scarcity in India – extent, causes, attempted solutions;

Pricing of water - importance, water pricing in India; Challenges in the water sector - scarcity, sharing of water, pollution, groundwater issues, pricing, water quality...; National Water Policy - proposed measures to meet challenges

Unit 4: Human Resource Economics

(30 marks 16-18 lectures)

Human resource development - role of education and health in human resource development

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

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

Books for Study and Reference:

- Barry C. Field & Martha K. Field (2002): *Environmental Economics: An Introduction*, McGraw Hill, Singapore.
- Barry C. Field (2001): *Natural Resource Economics: An Introduction*, McGraw Hill, Singapore.
- Bhattacharya, R.N. (2001): *Environmental Economics: An Indian Perspective*, Oxford University Press, New Delhi.
- Bromley, D.W. (ed.) (1986): *Natural Resource Economics, Policy Problems and Contemporary Analysis*, Kluwer, Boston.
- Dorfman, M Robert (1972): *Economics of the Environment*, W. W. Norton & Co., New York.
- Dutt R. and Sundharam K.P.M. (most recent edition), *Indian Economy*, Sultan Chand and Co. New Delhi
- Hanley N, J.F. Shogren & B. White (2001): *Environmental Economics in Theory and Practice*, Macmillan, London.
- Hartwick, J. M. & Olewiler, N. D. (1998): *The Economics of Natural Resource Use*, 2nd ed. Harper & Row, Mass., USA
- Hussen A. (2004): *Principles of Environmental Economics*, Routledge, London
- Karpagam M. (2001): *Environmental Economics*, Sterling Publishers, New Delhi.
- Merret S. (1997): *Introduction to the Economics of Water Resources: An International Perspective*, UCL Press
- Perman, R., Ma, Y., McGilvray, J. and Common, M. (2003): *Natural Resource and Environmental Economics*, 3rd ed., Pearson Education Ltd.
- Shankar, U. (ed) (2001) *Environmental Economics*, Oxford University Press, New Delhi.
- Singh K. (1994): *Managing Common Pool Resources: Principles and Case Studies*, Oxford University Press, New Delhi.
- Singh K. & Shishodia A. (2007) *Environmental Economics: Theory and Applications*, Sage, New Delhi
- Thompson D. (2003): *The Economics of Environmental Protection*, Winthrop Publishers, Cambridge, Mass.
- Tietenberg, Thomas H. (1994): *Environmental Economics & Policy*, Harper Collins, New York.

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

WHO (2001): *Macroeconomics and Health: Investing in Health for Economic Development*, Report of the Commission on Macroeconomics and Health, WHO

<http://www.who.int/macrohealth/action/sintesis15novingles.pdf>

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

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

The Hindu: Survey of Environment, Various issues.

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

Useful websites:

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

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

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

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SEMESTER IV
BUSINESS LAWS- II
(Marks 100 – 75 Lectures)

Competition Act, 2002 - part II (16 marks)

- I. Competition commission of India in general, Inquiries by Commission , different kinds of inquiries that can be conducted, abuse of dominant , Orders that can be passed by commission including anti competitive agreement or abuse of dominant position or division of enterprise enjoying dominant position or certain combination, Penalties (16 marks -13 lectures)

The Foreign Exchange Management Act, 1999(16 Marks)

- II. Definition of capital account , transaction ,current account transaction and the rules thereof, foreign exchange, foreign security, person , person resident in India. Restrictions on dealings in foreign exchange, holding of foreign exchange, , export of goods and services , realization and repatriation of foreign exchange. Provisions relating to authorized person , contravention and penalties, procedure and power of adjudicating authority, Directorate of enforcement and its powers.
(16 marks- 13 lectures)

The Negotiable Instruments Act, 1881 (20 marks)

- III Meaning of negotiable instruments, characteristics of promissory note, bill of exchange, cheque including cheque with electronic form truncated cheque, crossing of cheque, types of crossing, , presentment and acceptance of negotiable instrument, holder, holder in due course, inland and foreign instrument., Meaning of endorsement, kinds of indorsement, Discharge of instrument, dishonour of cheque (20 marks – 15 lectures)

Laws Relating to Intellectual Property Rights (48 marks)

Patent and Designs

IV Meaning of intellectual property, what is patent, what is not patentable invention, registration of patent, Rights of patent holder and exception, compulsory licensing, remedies in case of violation of patent. Meaning of design, Copyright in Design, registration procedure of design, piracy of registered design, remedies in case of violation of design

(24 marks -17 lectures)

Copyright and Trademark

V Meaning of Copyright, subject matter of copyright, Acts which do not constitute infringement of copyright, broadcasting right, performer's right, remedies in case of violation of trademark, meaning of trademark, Procedure for registration of trademark, absolute and relative grounds for refusal of trademark, deceptively similar mark, descriptive marks, Remedies in case of violation of trademarks

(24 marks- 17 lectures)

Books for Study and Reference:

Indian Contract Act, 1872

Indian Partnership Act, 1932

Indian Negotiable Instrumental 1981

Arbitration and Conciliation Act, 1996

Foreign Exchange Management Act, 1999

Intellectual Property Rights

Copyrights and Trade Marks

Law of Contract by Samuel Williston

Law of Quasi Contract by Frederic

Competition Act, 2002 part – I by Campbell Woodwards

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

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

Indian Business Law, by Mandar Wadwani

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

Mercantile Law, M. C. Kuchal, Vikas Publication

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

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

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SEMESTER IV

STATISTICAL TECHNIQUES II

(Marks 100)

I. CORRELATION AND REGRESSION ANALYSIS : (30 MARKS-18 LECTURES)

- Meaning and types of correlation
- methods of studying correlation.
- Scatter diagrams,
- Karl Pearson's coefficient of correlation

- Spearman's rank coefficient of correlation,
- Properties of Karl Pearson's coefficient of correlation.
- Linear regression – meaning
- Regression lines and regression confidents.

i. II . ELEMENTS OF PROBABILITY : (18 MARKS-16 LECTURES)

- Random experiments and events
- definition of probability
- Conditional probability.
- Addition and multiplication theorems (with proof).
- Mathematical expectation.

III. THEORITICAL DISTRIBUTION : (18 MARKS-12 LECTURES)

- Random Variable.
- Binomial ,Poisson and Normal distribution (with properties)

IV .METHODS OF SAMPLING : (4 MARKS- 4 LECTURES)

- Census enumeration and sample enumeration.
- Methods of sampling-
- Simple random sampling, Systematic sampling, Stratified sampling, Cluster sampling, Purposive sampling, Quota sampling and Multi – stage sampling.

V .TESTS OF HYPOTHESIS AND ESTIMATION : (12 MARKS-15 LECTURES)

- Sampling distribution.
- Standard error,
- Procedure of testing a hypothesis.
- Null and Alternative hypothesis.
- Type I & Type II errors.
- Critical region and level of significance.
- Test of significance for large samples.
- Sample mean and sample proportion-
- confidence limits
- population mean and population proportion

VI. STATISTICAL QUALITY CONTROL: (18 MARKS-10 LECTURES-)

- Meaning and Utility,
- Control charts for X,R,P&C

Books for Study and Reference:

7. Gupta S.P
Statistical Methods, Sultan Chand and Sons
8. Sancheti D.C. and Kapoor V.K
Statistics (Theory, methods and Application) Sultan Chand and Sons
9. Levin Richard I and Rubin David S.
Statistics for Management, Prentice Hall of India
10. Gupta C.B
Fundamental of Statistics, Himalaya Publishing House
11. R.J.Shah
Statistical Techniques.
12. Neeta Mazumdar
Statistical Techniques Rajhauns Vitaran,

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SEMESTER: IV
Applied Component
E-Commerce and E - Accounting
(Marks: 100)

Unit I : E-commerce :

a) Introduction to E-Commerce : (10 Lectures)
E-Commerce and E-Business, Categories of E-commerce, Development and growth of e-commerce, Business modules, revenue models and business process, Economic forces & e-commerce, Identifying e-commerce opportunities, International nature of e-commerce.

b) E-Marketing and E-payment systems : (10 Lectures)
(i) E-marketing – Creating a Website, Hosting and Designing a Website, Web Marketing Strategies, Market Segmentation on the web, Advertising on the web, E-mail marketing, Creating & maintaining brands on the web.
(ii) E-payment solutions – online payment basics, payment cards, e-cash, e-cheques, e-wallets, stored value cards, e-banking.
c)E-CRM (Customer Relationship Management) and e-SCM (Supply Chain Management): (8-10 Lectures)
(i) E-CRM – CRM, Technology in CRM, CRM capabilities & customer life cycle.
(ii) E-SCM – SCM using internet technologies, Value creation in supply chain, using e-SCM for ‘Real-time’ benefits, Building and maintaining trust in supply chain.

d) Mobile Commerce (M-Com): (10 Lectures)
Growth of M-Com, Application of M-Com, Wireless Applications, Advantages and disadvantages of M-Com, M-Com in India.

Unit II : E-Accounting: (45 Lectures)

Any One popular Accounting Package (e.g.Tally, SAP etc)

Maintaining accounts with and without inventory, Creation of Vouchers and Recording Transactions, Preparation of Reports, Cash Book, Bank Book, Ledgers Accounts, Trial Balance, Profit and Loss Account and Balance Sheet.

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

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

SUGGESTIONS FOR PRACTICAL COMPONENT OF E-ACCOUNTING :

Marking Scheme And Conduct Of Practical Examination:

4. Marks Weightage - 50 marks.
5. These 50 Marks may be divided as follows:
 - Viva-voce based on practicals – 5 marks.
 - Maintenance of Journal – 5 marks.
 - Actual Practical Exam (Recording transactions) – 40 marks.
6. Duration of practical exam – 1 Hour.

Guidelines for maintenance of journal and viva-voce:

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

General Suggestions:

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

Specific guidelines

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

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

Books for Study and Reference:

1. E-Commerce Strategy, Technology & Applications, David Whiteley, Tata MacGraw Hill Publishing Company Ltd
2. E-Commerce Strategy, Technology & Implementation, Gary P. Schneider, Cengage Learning India Pvt. Ltd., 418, F.I.E. Patparganj, New Delhi 110 092
3. E-Commerce E-Business, Dr. C. S. Rayudu, Himalaya Publishing House
4. E-Commerce and its applications, U. S. Pandey, Rahul Srivastava, Saurabh Shukla, S. Chand and Company Ltd., New Delhi
5. Frontiers of Electronic Commerce, Ravi Kalakota, Andrew B. Whinston, Pearson Education Inc., 418, F.I.E. Patparganj, Delhi 110 092
6. E-Commerce, P.T. Joseph, Prentice Hall India Pvt. Ltd, New Delhi
7. Electronic Commerce (India Edition), Gary P. Schneider, Thomson Learning Inc., Printed and bound by - Saurabh Printers Private Ltd, Noida.
8. E-Commerce, Kamlesh Bajaj & Debjani Nag, Tata MacGraw Hill Publishing Company Ltd

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SEMESTER IV
APPLIED COMPONENT
FINANCIAL SERVICES
(100 Marks – 75 Lectures)

Objective:

To introduce students to some important asset/fund-based financial services=provided by financial companies, their salient features and importance, an= their current position in the Indian financial sector.

Unit 1: Introduction

(20 Marks- 15 Lectures)

Meaning of Financial Services, Classification and types of financial servic=s “ asset/fund-based services and fee-based/advisory services, Imp=rtance of financial services; growth and development of financial services=in India

Unit 2: Introduction to Depository

(20 Marks- 15 Lectures)

Need for a depository system, functions of a depository, depository participants (DPs), International Securities Identification Number (ISIN), Process of dematerialization, Process of rematerialisation CDSL, NSDL.

Unit 3: Functions of Depository

(20 Marks- 15 Lectures)

Participant -Account Opening Beneficiary account, clearing member account, closure of account, freezing of account, procedure and documentation for changes in client details, transmission of shares, nomination of shares, process of transmission of securities held with or without nomination and jointly .

Unit 4: Concept of Financial Planning

(20 Marks- 15 Lectures)

Need for financial advisory services , scope of financial advisory services, financial planning delivery process, process of determining client's situation and goals, importance of assessing client's investment risk profile, importance of assessing client needs , parameters for recommending investment strategy .

Unit 5: Credit Rating & Securitization

(20 Marks- 15 Lectures)

Credit Rating " meaning, rating methodology, importance of credit rating; credit rating agencies in India including Small & Medium Enterprises Rating Agency (SMERA)

Securitization of debt " Meaning, Features, Mechanism, Types, Special Purpose Vehicle, Benefits of Securitization, Issues in Securitization =

Books for Study and Reference:

Agarwal O. P.: *Environment and Management of Financial Services*, Mumbai, Himalaya

Batra G. S: *Financial Services: New Innovations*, New Delhi, Deep & Deep

Bhole L. M. & Mahakud J: *Financial Institutions and Markets: Structure, Growth & Innovations*, New Delhi, Tata-McGraw Hill, 5e

Khan M. Y: *Financial Services*, New Delhi, Tata McGraw-Hill

Mantravadi P: *Financial Services*, Hyderabad, ICFAI

Pathak B. V: *Indian Financial System*, New Delhi, Pearson, 2e

Pezzullo M. N: *Marketing of Financial Services*, New Delhi, Macmillan

Rose P. S: *Financial Institutions: Understanding and Managing Financial Services*, Boston, Irwin

Seth R. K: *Marketing of Banking Services*, New Delhi

Websites:

www.nseindia.com

www.bseindia.com

www.sebi.gov.in

<https://www.cdslindia.com>

www.nsdl.co.in

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SEMESTER – IV
APPLIED COMPONENT
RETAIL MANAGEMENT II
(100 Marks – 75 Lectures)

Unit I : Retail Major Decisions

(25 Marks-19 lectures)

Product Decisions - 1. Types of Goods 2. Life Cycle of Goods 3. Quality.
Product enhancement through services.
Pricing decisions – Price v/s value – Meaning, factors affecting retail pricing
Promotion decisions – Need, objectives and forms.

Unit II : Understanding the Retail Consumer

(25 Marks-19 lectures)

Identifying and responding to changing customer profiles
Retail Shopper – Meaning and factors influencing retail shopper. Customer decision – making process.
Changing trends among the Indian consumers – Factors responsible.

Unit III : Servicing the Retail Consumer

(25 Marks-19 lectures)

Customer Service – Meaning. Standardisation v/s Customisation. Importance of service in retailing – Principles for delivering distinctive services. Managing customer expectation and handling complaints – Meaning, process of handling complaints. Customer loyalty – Meaning. Customer Loyalty Programs – Meaning and essential features.
Concept of Customer Relationship Management.

Unit IV : Retail Logistics Management

(25 Marks-18 lectures)

Retail Logistics Management – Meaning, importance.
Concept of supply chain management – Retail logistics – Push logistics v/s pull logistics.

Books for Study and Reference:

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

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SEMESTER - IV
APPLIED COMPONENT
ADVERTISING II
100 Marks – 75 Lectures

Unit I : Visual Communication (20 Marks-15 lectures)

Visual communication – Meaning, tools of visual communication

Visuals – Meaning. Types – Importance of visuals - Signs & Symbols – Meaning and examples of signs & symbols – Verbal and non-verbal.

Identifying symbols in advertising – Meaning and examples – guidelines for effective slogans.

Unit II : Layout & Copywriting (25 Marks-19 lectures)

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

Copywriting – Meaning, types of copy - Principles for effective copywriting for posters, print, radio and television.

Unit III : Advertising Effectiveness (25 Marks-19 lectures)

Measuring advertising effectiveness - Meaning & importance.

Pre-testing and Post-testing methods

Unit IV : Advertising Agency (30 Marks-22 lectures)

Advertising Agency – Meaning, functions, factors influencing the choice of an ad agency. Client Agency Relationship – Meaning and principles. Client Turnover – Meaning & reasons. Advertising Agency compensation – Meaning and types.

Books for Study and Reference:

6. Contemporary Advertising – By William Arens. Tata McGraw Hill, N. Delhi
7. Advertising – By N.G. Kale and M. Ahmed. Vipul Prakashan, Mumbai 04.
8. Advertising – By Kale and Sablok
9. Advertising – Its role in Modern Marketing – Watson Dunn and Arnold Barbon – Holt Saunders International Edition, New York.
10. Advertising – Amita Shankar, Seth Publishers, Goa.

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APPLIED COMPONENT
SEMESTER-IV –RURAL MARKETING II
100 Marks – 75 Lectures

Unit I : Distribution in Rural Markets

(25 Marks-19 lectures)

Physical distribution management in rural markets – problems in distribution
Typical marketing channels in rural markets –
Emerging channels of distribution including e-distribution. Role of wholesalers & retailers.
Problems in channels of distribution

Unit II : Promotion and Communication in Rural Markets.

(25 Marks-19 lectures)

Meaning and objectives of promotion in rural markets
Constraints in promotion and marketing communication in rural areas.
Media mix for rural market – Formal and informal media

Unit III : Developing Sales Force for Rural Markets.

(20 Marks-15 lectures)

Role/activities of a sales person
Qualities of successful rural salesman.
Prospects and problems faced by sales personnel in rural markets.

Unit IV : Agricultural Marketing

(30 Marks-22lectures)

Agricultural Marketing – Meaning, importance and essentials of effective agricultural marketing, in brief.
Marketing of agricultural goods v/s manufactured goods. Role of government and other organizations in marketing agricultural products. Role of agricultural marketing in economic development.
Problems and challenges in agricultural marketing

Books for Study and Reference:

1. Rural Consumer Behaviour- A. Sinha
Sonali Publications 4228/1, Ansari Road, Darya Ganj, New Delhi 110002.
2. Marketing Management in a Developing Economy - P. K. Srivastava
Sterling Publishers Pvt.Ltd.-L-10, Green Park Extension, New Delhi-110016
Or G-2, Cunningham Apts., Cunningham Rd, Bangalore-560052
3. Marketing Management – N. Rajan Nair & M. M. Varma
Sultan Chand & Sons, 23, Darya Ganj, New Delhi10002
4. Rural Marketing - U. C. Mathur, Excel Books.
5. Rural Marketing, Sanal Kumar Veayudhan, Response, SAGE Publications.
6. Rural Marketing – Sukhpal Singh, Vikas Publishers.
7. Management of Rural Business – Rajagopal, Wheeler.
8. Rural Marketing – Gopalswamy, Wheeler.