

**DAMACHARLA SAKKUBAYAMMA GOVT. DEGREE COLLEGE FOR WOMEN  
ONGOLE**

**PROGRAMME: Four-Year B. Com (Banking, Insurance & Financial Services)  
Proposed Restructured Course**

**(To be implemented from the Academic Year 2020-21)**

**Domain Subject: Commerce**

*(Syllabus with Outcomes, Co-curricular Activities, References for Fifteen Courses of 1, 2, 3 & 4 Semesters)*

Sl · No	Code	Sem	Courses	Name of Course (Each Course consists of 5 Units with each Unit having 12 hours of class work)	Hours/ Week	Credits	Marks	
							Mid Sem	Sem End
1		I	1A	Fundamentals of Accounting	5	4	25	75
2		I	1B	Business Organization and Management	5	4	25	75
3		I	1C	Business Environment	5	4	25	75
4		II	2A	Financial Accounting	5	4	25	75
5		II	2B	Business Economics	5	4	25	75
6		II	2C	Banking Theory & Practice	5	4	25	75
7		III	3A	Advanced Accounting	5	4	25	75
8		III	3B	Business Statistics	5	4	25	75
9		III	3C	Information Technology	5	4	25	75
10		IV	4A	Marketing	5	4	25	75
11		IV	4B	Cost and Management Accounting	5	4	25	75
12		IV	4C	Business Laws & Income Tax	5	4	25	75
13		IV	4D	Financial Institutions & Markets	5	4	25	75
14		IV	4E	Banking Regulations & Practices	5	4	25	75
15		IV	4F	General Insurance Practices	5	4	25	75
<b>Total</b>					<b>75</b>	<b>60</b>	<b>375</b>	<b>1125</b>

**DAMACHARLA SAKKUBAYAMMA GOVT. DEGREE COLLEGE FOR  
WOMEN, ONGOLE.**

**PROGRAMME: Four-Year B. Com (Banking, Insurance & Financial Services)**

**Proposed Restructured Course**

**(To be implemented from the Academic Year 2020-21)**

**Domain Subject: Commerce**

*(Syllabus with Outcomes, References for 5 Semester)*

Sl. No	Code	Courses	Name of Course (Each Course consists of 5 Units with each Unit having 12hours of class work)	Hours/ Week	Credits	Marks	
						Mid Sem	Sem End
1		5A	Advertising and Media Planning	5	4	25	75
		5B	Sales Promotion and Practice	5	4	25	75
2		5C	Management Accounting and Practice	5	4	25	75
		5D	Cost Control Techniques	5	4	25	75
3		5E	Financial services	5	4	25	75
		5F	Marketing of Financial services	5	4	25	75
4		5G	EXIM Procedure and Practice	5	4	25	75
		5H	Life Insurance with Practice	5	4	25	75

**PROGRAMME: FOUR-YEAR B Com**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS)–Semester – I

**Course1A: Fundamentals of Accounting**

**Learning Outcomes:**

At the end of the course, the student will be able to

- Identify transactions and events that need to be recorded in the books of accounts.
- Equip with the knowledge of accounting process and preparation of final accounts of sole trader.
- Develop the skill of recording financial transactions and preparation of reports in accordance with GAAP.
- Analyze the difference between cash book and passbook in terms of balance and make reconciliation.
- Critically examine the balance sheets of a sole trader for different accounting periods.
- Design new accounting formulas & principles for business organisations.

**Syllabus:**

**Unit-I – Introduction:** Need for Accounting – Definition – Objectives, – Accounting Concepts and Conventions – GAAP - Accounting Cycle - Classification of Accounts and its Rules – Bookkeeping and Accounting - Double Entry Book-Keeping - Journalizing - Posting to Ledgers, Balancing of Ledger Accounts (including Problems).

**Unit-II: Subsidiary Books:** Types of Subsidiary Books - Cash Book, Three-column Cash Book- Petty Cash Book (including Problems).

**Unit-III: Trial Balance and Rectification of Errors:** Preparation of Trial balance - Errors – Meaning – Types of Errors – Rectification of Errors – Suspense Account (including Problems)

**Unit-IV: Bank Reconciliation Statement:** Need for Bank Reconciliation - Reasons for Difference between Cash Book and Pass Book Balances- Preparation of Bank Reconciliation Statement - Problems on both Favourable and Unfavourable Balance (including Problems).

**Unit -V: Final Accounts:** Preparation of Final Accounts: Trading account – Profit and Loss account – Balance Sheet – Final Accounts with Adjustments (including Problems).

**References:**

1. Ranganatham G and Venkataramanaiah, Fundamentals of Accounting, S Chand Publications
2. T.S.Reddy& A. Murthy, Financial Accounting, Margham Publications
3. S N Maheswari and SK Maheswari, Financial Accounting, Vikas Publications
4. R L Gupta & V K Gupta, Principles and Practice of Accounting, Sultan Chand & Sons
5. S.P. Jain & K.L Narang, Accountancy-I, Kalyani Publishers
6. Tulasian, Accountancy -I, Tata McGraw Hill Co.
7. V.K.Goyal, Financial Accounting, Excel Books
8. K. Arunjothi, Fundamentals of Accounting; Maruthi Publications
9. Prof EChandraiah: Financial Accounting Seven Hills International Publishers

**Suggested Co-Curricular Activities:**

- ◆ Bridge Course for Non-commerce Students
- ◆ Practice of Terminology of Accounting
- ◆ Quiz, Word Scramble
- ◆ Co-operative learning
- ◆ Seminar
- ◆ Problem Solving Exercises
- ◆ Matching, Mismatch
- ◆ Creation of Trial Balance
- ◆ Visit a firm (Individual and Group)
- ◆ Survey on sole proprietorship and prepare final accounts of concern
- ◆ Group Discussions on problems relating to topics covered in syllabus
- ◆ Examinations (Scheduled and surprise tests)
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS) – Semester – I

**Course 1B: Business Organization and Management**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand different forms of business organizations.
- Comprehend the nature of Joint Stock Company and formalities to promote a Company.
- Describe the Social Responsibility of Business towards the society.
- Critically examine the various organizations of the business firms and judge the best among them.
- Design and plan to register a business firm. Prepare different documents to register a company at his own.
- Articulate new models of business organizations.

**Syllabus:**

**Unit-I –Introduction Concepts of Business, Trade, Industry and Commerce:** Business – Meaning, Definition, Features and Functions of Business - Trade Classification – Aids to Trade – Industry Classification and Commerce - Factors Influencing the Choice of Suitable form of Organisation

**Unit –II– Forms of Business Organizations:** Features, Merits and Demerits of Sole Proprietor Ship and Partnership Business - Features Merits and Demits of Joint Stock Companies - Public Sector Enterprises (PSEs) - Multinational Corporations (MNCs)- Differences between Private Limited Public Limited Company

**Unit-III -Company Incorporation:** Preparation of Important Documents for Incorporation of Company - Certificate of Incorporation and Certificate of Commencement of Business - Contents of Memorandum and Articles of Association - Contents of Prospectus

**Unit-IV- Management:** Meaning Characteristics - Fayol’s 14 Principles of Management - Administration Vs Management - Levels of Management

**Unit-V-Functions of Management:** Different Functions of Management - Meaning – Definition – Characteristics Merits and Demerits of Planning - Principles of Organisation – Line and staff of Organisation

**Reference Books:**

1. Industrial Organization and Management, C.B. Gupta, Sultan Chand.
2. Business Organization - C.D. Balaji and G. Prasad, Margham Publications, Chennai.
3. Business Organization -R. K. Sharma and Shashi K Gupta, Kalyani Publications.
4. Business Organization & Management: Sharma Shashi K. Gupta, Kalyani Publishers
5. Business Organization & Management: C.R. Basu, Tata McGraw Hill
6. Business Organization & Management: M.C. Shukla S. Chand,
7. Business Organisation and Management, Dr. Neeru Vasishth, Tax Mann Publications.
8. Business Organisation and Management, Dr B E V L Naidu, Seven Hills International Publishers, Hyderabad

**Suggested Co-Curricular Activities:**

- ✧ Book Reading
- ✧ Student Seminars, Debates
- ✧ Quiz Programmes
- ✧ Assignments
- ✧ Co-operative learning
- ✧ Individual / Group Field Studies
- ✧ Group Discussions on problems relating to topics covered by syllabus
- ✧ Collecting prospectus of different companies through media
- ✧ Collection of news reports and maintaining a record of paper-cuttings relating to topics covered in syllabus
- ✧ Talk on current affairs about business, industry etc.
- ✧ Simple project work on development of Certificate of Incorporation, Prospectus and Certificate of commencement of business
- ✧ Biography of well-known management thinkers and managers of gigantic companies
- ✧ Examinations (Scheduled and surprise tests)

## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS) – Semester – I

### **Course 1C: Business Environment**

#### **Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the concept of business environment.
- Define Internal and External elements affecting business environment.
- Explain the economic trends and its effect on Government policies.
- Critically examine the recent developments in economic and business policies of the Government.
- Evaluate and judge the best business policies in Indian business environment.
- Develop the new ideas for creating good business environment.

#### **SYLLABUS:**

**Unit-I: Overview of Business Environment:** Business Environment – Meaning – Characteristics – Scope -Macro and Micro Dimensions of Business Environment - Environmental Analysis.

**Unit – II: Economic Environment:** Economic Environment – Nature of the Economy – Structure of Economy – Economic Policies & Planning the Economic Condition – NITI Ayog – National Development Council – Five Year Plans

**Unit-III: Economic Policies:** Economic Reforms and New Economic Policy – New Industrial Policy – Competition Law – Fiscal Policy – Objectives and Limitations – Monetary Policy and RBI

**Unit – IV: Social, Political and Legal Environment:** Concept of Social Responsibility of Business towards Stakeholders - Demonetisation, GST and their Impact - Political Stability - Legal Changes.

**Unit-V: Global Environment:** Globalization – Meaning – Role of WTO – WTO Functions - IBRD– Trade Blocks, BRICS, SAARC, ASEAN in Globalisation

### **Suggested Readings:**

1. K. Aswathappa: Essentials of Business Environment, Himalaya Publishing House
2. Francis Cherunilam: Business Environment, Himalaya Publishing House
3. Dr S Sankaran: Business Environment, Margham Publications
4. S.K. Mishra and V.K. Puri: Economic Environment of Business, HPH
5. Rosy Joshi and Sangam Kapoor: Business Environment, Kalyanai Publications
6. A C Fernando: Business Environment, Pearson
7. Dr V Murali Krishna, Business Environment, Spectrum Publications
8. Namitha Gopal, Business Environment, McGraw Hill

### **Suggested Co-Curricular Activities:**

- ◆ Seminar on overview of business environment
- ◆ Debate on micro v/s macro dimensions of business environment
- ◆ Co-operative learning
- ◆ Seminar on Monetary policies of RBI
- ◆ Debate on social, political and legal environment
- ◆ Group Discussions on Global environment and its impact on business
- ◆ To learn about NITI Ayog and National Development Council
- ◆ Seminars on Economic policies like New Industrial policy, Fiscal policy etc.
- ◆ Reports on WTO, BRICS, SAARC etc.
- ◆ Examinations (Scheduled and surprise tests) on all units



## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS)– Semester – II

### **Course 2A: Financial Accounting**

#### **Learning Outcomes:**

At the end of the course the student will be able to;

- Understand the concept of consignment and learn the accounting treatment of the various aspects of consignment.
- Analyze the accounting process and preparation of accounts in consignment and joint venture.
- Distinguish Joint Venture and Partnership and to learn the methods of maintaining records under Joint Venture.
- Determine the useful life and value of the depreciable assets and maintenance of Reserves in business entities.
- Design an accounting system for different models of businesses at his own using the principles of existing accounting system.

#### **Syllabus**

**Unit-I: Depreciation:** Meaning and Causes of Depreciation - Methods of Depreciation: Straight Line – Written Down Value – Annuity and Depletion Method (including Problems).

**Unit-II: Provisions and Reserves:** Meaning – Provision vs. Reserve – Preparation of Bad Debts Account – Provision for Bad and Doubtful Debts – Provision for Discount on Debtors – Provision for Discount on Creditors - Repairs and Renewals Reserve A/c (including Problems).

**Unit-III: Bills of Exchange:** Meaning of Bill – Features of Bill – Parties in the Bill – Discounting of Bill – Renewal of Bill – Entries in the Books of Drawer and Drawee (including Problems).

**Unit-IV: Consignment Accounts:** Consignment - Features - Proforma Invoice - Account Sales – Del-credere Commission - Accounting Treatment in the Books of Consigner and Consignee - Valuation of Closing Stock - Normal and Abnormal Losses (including Problems).

**Unit-V: Joint Venture Accounts:** Joint Venture - Features - Difference between Joint-Venture and Consignment – Accounting Procedure – Methods of Keeping Records–One Vendor Keeps the Accounts and Separate Set off Books Methods (including Problems).

**Reference Books:**

1. Ranganatham G and Venkataramanaiah, **Financial Accounting-II**, S Chand Publications, New Delhi.
2. T. S. Reddy and A. Murthy - **Financial Accounting**, Margham Publications.
3. R.L. Gupta & V.K. Gupta, **Principles and Practice of Accounting**, Sultan Chand.
4. SN Maheswari and SK Maheswari – **Financial Accounting**, Vikas Publications.
5. S.P. Jain & K.L Narang, **Accountancy-I**, Kalyani Publishers.
6. Tulsan, **Accountancy-I**, Tata McGraw Hill Co.
7. V.K. Goyal, **Financial Accounting**, Excel Books
8. T.S. Grewal, **Introduction to Accountancy**, Sultan Chand & Co.
9. Haneef and Mukherjee, **Accountancy-I**, Tata McGraw Hill.
10. Arulanandam and Ramana, **Advanced Accountancy**, Himalaya Publishers.
11. S.N.Maheshwari&V.L.Maheswari, **Advanced Accountancy-I**, Vikas Publishers.
12. Prof E Chandraiah, **Financial Accounting**, Seven Hills International Publishers.

**Suggested Co-Curricular Activities:**

- ★ Quiz Programs
- ★ Problem Solving Exercises
- ★ Co-operative learning
- ★ Seminar
- ★ Group Discussions on problems relating to topics covered by syllabus
- ★ Reports on Proforma invoice and account sales
- ★ Visit a consignment and joint venture firms (Individual and Group)
- ★ Collection of proforma of bills and promissory notes
- ★ Examinations (Scheduled and surprise tests)
- ★ Any similar activities with imaginative thinking beyond the prescribed syllabus

## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS)– Semester – II

**Course 2B: Business Economics**

### **Learning Outcomes:**

At the end of the course, the student will be able to.

- Describe the nature of economics in dealing with the issues of scarcity of resources.
- Analyze supply and demand analysis and its impact on consumer behaviour.
- Evaluate the factors, such as production and costs affecting firms behaviour.
- Recognize market failure and the role of government in dealing with those failures.
- Use economic analysis to evaluate controversial issues and policies.
- Apply economic models for managerial problems, identify their relationships, and formulate the decision-making tools to be applied for business.

### **Syllabus**

**Unit-I: Introduction:** Meaning and Definitions of Business Economics - Nature and Scope of Business Economics -Micro and Macro Economics and their Interface.

**Unit-II: Demand Analysis:** Meaning and Definition of Demand – Determinants to Demand –Demand Function -Law of Demand – Demand Curve – Exceptions to Law of Demand - Elasticity of Demand – Measurements of Price Elasticity of Demand

**Unit – III: Production, Cost and Revenue Analysis:** Concept of Production Function – Law of Variable Proportion -Law of Returns to Scale - Classification of Costs -Break Even Analysis - Advantages

**Unit-IV: Market Structure:** Concept of Market – Classification of Markets -Perfect Competition – Characteristics – Equilibrium Price -Monopoly – Characteristics – Equilibrium Under Monopoly.

**Unit-V: National Income:** Meaning – Definition – Measurements of National Income - Concepts of National Income -Components of National Income-Problems in Measuring National Income

**References:**

1. Business Economics -S.Sankaran, Margham Publications, Chennai.
2. Business Economics - Kalyani Publications.
3. Business Economics - Himalaya Publishing House.
4. Business Economics - Aryasri and Murthy, Tata McGraw Hill.
5. Business Economics -H.L Ahuja, Sultan Chand & Sons
6. Principles of Economics -Mankiw, Cengage Publications
7. Fundamentals of Business Economics -Mithani, Himalaya Publishing House
8. Business Economics -A.V. R. Chary, Kalyani Publishers, Hyderabad.
9. Business Economics -Dr K Srinivasulu, Seven Hills International Publishers.

**Suggested Co-Curricular Activities:**

- ◆ Assignments
- ◆ Student Seminars
- ◆ Quiz , JAM
- ◆ Study Projects
- ◆ Group Discussion
- ◆ Graphs on Demand function and demand curves
- ◆ Learning about markets
- ◆ The oral and written examinations (Scheduled and surprise tests),
- ◆ Market Studies
- ◆ Individual and Group project reports,
- ◆ Annual talk on union and state budget
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus

## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

I Year B Com (BIFS)– Semester – II

### **Course 2C: Banking Theory and Practice**

#### **Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the basic concepts of banks and functions of commercial banks.
- Demonstrate an awareness of law and practice in a banking context.
- Engage in critical analysis of the practice of banking law.
- Organize information as it relates to the regulation of banking products and services.
- Critically examine the current scenario of Indian Banking system.
- Formulate the procedure for better service to the customers from various banking innovations.

#### **Syllabus:**

**Unit-I: Introduction:** Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking.

**Unit-II: Banking Systems:** Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking

**Unit-III: Types of Banks:** Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD-EXIM bank

**Unit-IV: Banker and Customer:** Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

**Unit-V: Collecting Banker and Paying Banker:** Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker - Payment Gateways.

### **Books for Reference:**

1. Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand & Sons.
2. Banking Theory, Law and Practice : B. Santhanam; Margam Publications.
3. Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.
4. Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India.
5. Introduction to Banking :VijayaRaghavan,Excel books.
6. Indian Financial System :M.Y.Khan, McGraw Hill Education.
7. Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.

### **Suggested Co-Curricular Activities:**

- ◆ Debates
- ◆ Student Seminars
- ◆ Quiz Programmes
- ◆ Visit to Bank premises
- ◆ Guest Lecture by Banking Official
- ◆ Prepare a statement on periodical declarations of RBI like SLR, REPO etc
- ◆ Collection, display and Practicing of filling of different forms used in banks
- ◆ Survey on customers satisfaction of Banking services
- ◆ Know about KYC norms
- ◆ Talk on latest trends in banking industry
- ◆ Online Banking
- ◆ Individual and group project reports
- ◆ Current Affairs of Banking Sector
- ◆ Examinations (Scheduled and surprise tests)
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus

## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – III

### **Course 3A: Advanced Accounting**

#### **Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the concept of Non-profit organisations and its accounting process
- Comprehend the concept of single-entry system and preparation of statement of affairs
- Familiarize with the legal formalities at the time of dissolution of the firm
- Prepare financial statements for partnership firm on dissolution of the firm.
- Employ critical thinking skills to understand the difference between the dissolution of the firm and dissolution of partnership

#### **Syllabus**

**Unit-I: Accounting for Non-Profit Organisations:** Non-Profit Entities- Meaning - Features of Non-Profit Entities –Provisions as per Sec 8 - Accounting Process- Preparation of Accounting Records - Receipts and Payments Account- Income and Expenditure Account - Preparation of Balance Sheet (including problems).

**Unit-II: Single Entry System:** Features – Differences between Single Entry and Double Entry – Disadvantages of Single Entry- Ascertainment of Profit and Preparation of Statement of Affairs (including Problems).

**Unit-III: Hire Purchase System:** Features –Difference between Hire Purchase and Instalment Purchase Systems - Accounting Treatment in the Books of Hire Purchaser and Hire Vendor - Default and Repossession (including Problems).

**Unit-IV: Partnership Accounts-I:** Meaning – Partnership Deed - Fixed and Fluctuating Capitals-Accounting Treatment of Goodwill - Admission and Retirement of a Partner (including problems).

**Unit-V: Partnership Accounts- II:** Dissolution of a Partnership Firm – Application of Garner v/s Murray Rule in India – Insolvency of one or more Partners (including problems).

**References:**

1. Advanced Accountancy: T S Reddy and A Murthy by Margham Publications.
2. Financial Accounting: SN Maheswar i& SK Maheswari by Vikas Publications.
3. Principles and Practice of Accounting: R.L. Gupta & V.K. Gupta, Sultan Chand & Sons.
4. Advanced Accountancy: R.L.Gupta & Radhaswamy, Sultan Chand & Sons..
5. Advanced Accountancy (Vol-II): S.N.Maheshwari & V.L.Maheswari, Vikas publishers.
6. Advanced Accountancy: Dr. G. Yogeshwaran, Julia Allen - PBP Publications.
7. Accountancy–III: Tulasian, Tata McGraw Hill Co.
8. Accountancy–III: S.P. Jain & K.L Narang, Kalyani Publishers.
9. Advanced Accounting (IPCC): D. G. Sharma, Tax Mann Publications.
10. Advanced Accounting: Prof B Amarnadh, Seven Hills International Publishers.
11. Advanced Accountancy: M Shrinivas& K Sreelatha Reddy, Himalaya Publishers.

**Suggested Co-Curricular Activities:**

- Quiz Programs
- Problem Solving exercises
- Co-operative learning
- Seminar
- Visit a single-entry firm, collect data and Creation of Trial Balance of the firm
- Visit Non-profit organization and collect financial statements
- Critical analysis of rate of interest on hire purchase schemes
- Visit a partnership firm and collect partnership deed
- Debate on Garner v/s Murray rule in India and outside India
- Group Discussions on problems relating to topics covered by syllabus
- Examinations (Scheduled and surprise tests) on all units



**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS  
(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – III

**Course 3B: Business Statistics**

**Learning Outcomes:**

At the end of the course, the student will able to;

- Understand the importance of Statistics in real life
- Formulate complete, concise, and correct mathematical proofs.
- Frame problems using multiple mathematical and statistical tools, measuring relationships by using standard techniques.
- Build and assess data-based models.
- Learn and apply the statistical tools in day life.
- Create quantitative models to solve real world problems in appropriate contexts.

**Syllabus:**

**Unit 1: Introduction to Statistics:** Definition – Importance, Characteristics and Limitations of Statistics -Classification and Tabulation – Frequency Distribution Table -Diagrams and Graphic Presentation of Data (including problems)

**Unit 2: Measures of Central Tendency:** Types of Averages – Qualities of Good Average - Mean, Median, Mode, and Median based Averages-Geometric Mean – Harmonic Mean (including problems)

**Unit 3: Measures of Dispersion:** Meaning and Properties of Dispersion – Absolute and Relative Measures - Types of Dispersion-Range - Quartile Deviation (Semi – Inter Quartile Range) -Mean Deviation - Standard Deviation - Coefficient of Variation. (Including problems)

**Unit 4: Skewness and Kurtosis:** Measures of Skewness: Absolute and Relative Measures-Co-efficient of Skewness: Karl Pearson's, Bowley's and Kelly's - Kurtosis: Meso kurtosis, Platy kurtosis and Leptokurtosis (including problems)

**Unit 5: Measures of Relation:** Meaning and use of Correlation – Types of Correlation - Karlpearson's Correlation Coefficient - Probable Error-Spearman's Rank-Correlation (including problems)

**Suggested Readings:**

1. Business Statistics, Reddy C.R., Deep Publications.
2. Statistical Methods: Gupta S.P.Sultan Chand & Sons.
3. Statistics-Problems and Solutions: Kapoor V.K, Sultan Chand & Sons.
4. Fundamentals of Statistics: Elhance. D.N
5. Business Statistics, Dr.P.R.Vittal, Margham Publications
6. Business Statistics, LS Agarwal, Kalyani Publications.
7. Statistics: Dr V Murali Krishna, Seven Hills International Publishers.
8. Fundamentals of Statistics: Gupta S.C. Sultan Chand & Sons.
9. Statistics-Theory, Methods and Applications: Sancheti, D.C. & Kapoor V.K.
10. Business Statistics: J.K. Sharma, Vikas Publishers.
11. Business Statistics: Bharat Jhunjunwala, S Chand Publishers.
12. Business Statistics: S.L.Aggarwal, S.L.Bhardwaj and K.Raghuveer, Kalyani Publishers.

**Suggested Co-Curricular Activities**

- ◆ Student Seminars, Quiz
- ◆ Problem Solving Exercises
- ◆ Observe Live Population Clocks – India and world
- ◆ Collection of statistical data of village/town, District, State, Nation
- ◆ Participate in Crop Cutting Experiments at villages
- ◆ Percentiles in CET exams
- ◆ Practice Statistical Functions in MS Excel
- ◆ Draw diagrams and Graphs in MS Excel
- ◆ Use statistical tools in real life like class/college results, local production etc
- ◆ Prepare questionnaire and schedule
- ◆ Application of averages in everyday life
- ◆ Examinations (Scheduled and surprise tests)
- ◆ Any similar activities with imaginative thinking beyond the prescribed syllabus

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS) – Semester – III

**Course 3C: Information Technology**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the difference between an operating system and an application program, and what each is used for in a computer.
- Use technology ethically, safely, securely, and legally.
- Use systems development, word-processing, spreadsheet, and presentation software to solve basic information systems problems.
- Apply standard statistical inference procedures to draw conclusions from data.
- Interpret, produce, and present work-related documents and information effectively and accurately.
- Analyse compression techniques and file formats to determine effective ways of securing, managing, and transferring data.
- Identify and analyse user needs and to take them into account in the selection, creation, integration, evaluation, and administration of computing-based systems.
- Analyse a complex computing problem and to apply principles of computing and other relevant disciplines to identify solutions.
- Efficiently learn and use Microsoft Office applications.

**Syllabus**

**UNIT-I: INTRODUCTION:** Introduction to computers- Generation of Computers- An overview of computer system-Types of Computers-Input and Output devices. Hardware: Basic Components of computer system-Control Unit-ALU-Input/output functions-Memory-RAM-ROM-EPROM-PROM and other types of memory.

**UNIT-II: OPERATING SYSTEM (OS):** Meaning- Definitions and functions- Types of OS-Booting process-DOS-Commands (internal and external)-Wild card characters-Virus & Hackers-Cryptography & cryptology **Windows:** Using start menu-control panel-using multiple windows- customizing the desktop-Windows accessories (preferably latest version of windows are Linux Ubuntu).

**UNIT-III: WORD PROCESSING:** Application of word processing-Menus & Tool Bars – Word Processor-Creating-Entering-saving & printing the document –Editing & Formatting Text- Mail Merge and Macros (preferable latest version of MS-Word or Libre Office Writer).

**UNIT-IV: SPREAD SHEET:** Application of worksheet/spread sheet- Menus & Tools Bars- Creating a Worksheet- Entering and editing of Numbers –Cell referencing- Worksheet to analyze data with graphs & Charts. Advanced tools: Functions- Formulae-Formatting numbers –Macros-Sorting-Filtering-Validation and Consolidations of Data (Preferably latest version of MS-Excel or Libre Office Calc).

**UNIT-V: POWER POINT PRESENTATION:** Application of Power Point Presentation- Menus & Tool bars – Creating presentations- Adding- Editing and deleting slides – Templates and manually creating presentation-Slide show – Saving- Opening and closing a Presentation –Types of slides-Slide Views –Formatting – Insertion of Objects and Charts in slides – Custom Animation and Transition (Preferable latest version of MS Power Point Presentation-Libre Office Impress). Internet & Browsing: Services available on internet-WWW-ISP-Browsers. Multimedia: Application of Multimedia- Images – Graphics – Audio and Video – IT security.

**Reference Books:**

1. Introduction to Computers: Peter Norton, Mc Graw Hill
2. Fundamentals of Information Technology: Dr.NVN Chary, Kalyai Publishers.
3. Computer Fundamental: AnitheGoel, Pearson.
4. Information Technology Applications for Business: Dr.S.Sudalaimuthu, Himalaya
5. Introduction to Information Technology: ITL ESL, Pearson.
6. Introduction to Information Technology: V. Rajaraman, PHI.
7. Fundamentals of Computers: Balaguruswamy, McGraw Hill.
8. PC Software under Windows: Puneet Kumar, Kalyani Publishers.
9. Information Technology and C Language: Rajiv Khanna, New Age Intrrnational.
10. Fundamentals of Information Technology: Alexis Leon, Vikas Publishing House.
11. Information Technology:P. Mohan, Himalaya Publishing House.
12. Information Technology: R. Renuka, Vaagdevi Publishers.

13. OS-Linux Spoken Tutorials & Libre Office Spoken Tutorials by IIT Bombay.
14. Fundamentals of Information Technology: Rajiv Midha, Tax Mann Publications

**Suggested Co-Curricular Activities:**

- Assignments (in writing and doing forms on the aspects of syllabus content and outside the syllabus content. Shall be individual and challenging)
- Student seminars (on topics of the syllabus and related aspects (individual activity))
- Quiz (on topics where the content can be compiled by smaller aspects and data (Individuals or groups as teams))
- Field studies (individual observations and recordings as per syllabus content and related areas (Individual or team activity))
- Study projects (by very small groups of students on selected local real-time problems pertaining to syllabus or related areas. The individual participation and contribution of students shall be ensured (team activity))
- Group Discussion
- Visit to Software Technology parks / industries

## **PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS) – Semester – IV

### **Course 4A: Marketing**

#### **Learning Outcomes:**

At the end of the course, the student will be able to;

- Develop an idea about marketing and marketing environment.
- Understand the consumer behaviour and market segmentation process.
- Comprehend the product life cycle and product line decisions.
- Know the process of packaging and labeling to attract the customers.
- Formulate new marketing strategies for a specific new product.
- Develop new product line and sales promotion techniques for a given product.
- Design and develop new advertisements to given products.

#### **Syllabus:**

**Unit-I: Introduction:** Concepts of Marketing: Need, Wants and Demand - Marketing Concepts – Marketing Mix - 4 P's of Marketing – Marketing Environment.

**Unit-II: Consumer Behaviour and Market Segmentation:** Buying Decision Process – Stages – Buying Behaviour – Market Segmentation – Bases of Segmentation - Selecting Segments – Advantages of Segmentation.

**Unit-III: Product Management:** Product Classification – Levels of Product - Product Life Cycle - New Products, Product Mix and Product Line Decisions - Design, Branding, Packaging and Labelling.

**Unit-IV: Pricing Decision:** Factors Influencing Price – Determination of Price - Pricing Strategies: Skimming and Penetration Pricing.

**Unit-V: Promotion and Distribution:** Promotion Mix - Advertising - Sales promotion - Publicity – Public Relations - Personal Selling and Direct Marketing - Distribution Channels – Online Marketing

## **References:**

1. Philip Kotler, Marketing Management, Prentice Hall of India.
2. Philip Kotler & Gary Armstrong, Principles of Marketing, Pearson Prentice Hall.
3. Stanton J. William & Charles Futrel, Fundamentals of Marketing, McGraw Hill.
4. V.S. Ramaswamy S. NamaKumari, Marketing Management – Planning, McMillan.
5. The Consumer Protection Act 1986 and Consumer Protection Act 2019.
6. Dhruv Grewal and Michael Levy, Marketing, McGraw Hill Education.
7. Dr L Natarajan, Financial Markets, Margham Publications.
8. Dr M Venkataramanaiah, Marketing, Seven Hill International Publishers.
9. C N Sonanki, Marketing, Kalyani Publications.

## **Suggested Co-Curricular Activities:**

- Quiz programs
- Seminars
- Practice of Terminology of Marketing
- Guest lectures on various topics by marketing agents,
- Observing consumer behaviour on field trips to local markets
- Visit a manufacturing industry/firm for product manufacturing process
- Showing Graphs on Pricing decisions
- Analyse the advertisements
- Product demonstration by the student
- Conducting the survey on middle man in marketing process
- Making a advertisement
- Examinations (Scheduled and surprise tests)

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – IV

**Course 4B: Cost and Management Accounting**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand various costing methods and management techniques.
- Apply Cost and Management accounting methods for both manufacturing and service industry.
- Prepare cost sheet, quotations, and tenders to organization for different works.
- Analyze cost-volume-profit techniques to determine optimal managerial decisions.
- Compare and contrast the financial statements of firms and interpret the results.
- Prepare analysis of various special decisions, using relevant management techniques.

**SYLLABUS**

**UNIT-I: Introduction:** Cost Accounting: Definition – Features – Objectives – Functions – Scope – Advantages and Limitations - Management Accounting: Features – Objectives – Functions – Elements of Cost - Preparation of Cost Sheet (including problems)

**UNIT-II: Material and Labour Cost:** Techniques of Inventory Control – Valuation of Material Issues: FIFO - LIFO - Simple and Weighted Average Methods Labour: Direct and Indirect Labour Cost – Methods of Payment of Wages- Incentive Schemes -Time Rate Method, Piece Rate Method, Halsey, Rowan Methods and Taylor Methods only (including problems)

**UNIT-III: Job Costing and Batch Costing:** Definition and Features of Job Costing – Economic Batch Quantity (EBQ) – Preparation of Job Cost Sheet – Problems on Job Cost Sheet and Batch Costing (including problems)

**UNIT-IV: Financial Statement Analysis and Interpretation:** Financial Statements - Features, Limitations. Need, Meaning, Objectives, and Process of Financial Statement Analysis- Comparative Analysis – Common Size Analysis and Trend Analysis (including problems)



**UNIT-V: Marginal Costing:** Meaning and Features of Marginal Costing – Contribution –Profit  
Volume Ratio- Break Even Point – Margin of Safety – Estimation of Profit and Estimation of Sales  
(including problems)

**References:**

1. S.P. Jain and K.L. Narang – Advanced Cost Accounting, Kalyani Publishers.
2. M.N. Arora – A test book of Cost Accounting, Vikas Publishing House Pvt. Ltd.
3. S.P. Iyengar – Cost Accounting, Sultan Chand & Sons.
4. Nigam & Sharma – Cost Accounting Principles and Applications, S.Chand& Sons.
5. S.N. Maheswari– Principles of Management Accounting, Sultan Chand & Sons.
6. I.M.Pandey – Management Accounting, Vikas Publishing House Pvt. Ltd.
7. Sharma & Shashi Gupta – Management Accounting, Kalyani Publishers.
8. Murthy & Guruswamy – Management Accounting, Tata McGraw Hill, New Delhi.
9. S.P. Gupta – Management Accounting, S. Chand Publishing, New Delhi.
10. Umamaheswara Rao and Ranganath, Cost Accounting, Kalyani Publishers.
11. Dr V Murali Krishna – Cost Accounting, Seven Hills International Publishers.

**Suggested Co-Curricular Activities:**

- ◆ Debate on methods of payments of wages
- ◆ Seminars
- ◆ Problem Solving Exercises
- ◆ Seminar on need and importance of financial statement analysis
- ◆ Graphs showing the breakeven point analysis
- ◆ Identification of elements of cost in services sector by Visiting any service firm
- ◆ Cost estimation for the making of a proposed product
- ◆ Listing of industries located in your area and methods of costing adopted by them
- ◆ Collection of financial statements of any two organization for two years and prepare a common Size Statements
- ◆ Collection of cost sheet and pro-forma of quotation
- ◆ Examinations (Scheduled and surprise tests)

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – IV

**Course 4C: Business Laws and Income Tax**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Acquire the complete knowledge of the tax evasion, tax avoidance and tax planning.
- Grasp amendments made from time to time in Finance Act.
- Compute total income and define tax complications and structure.
- Prepare and File IT returns of individual at his own.
- Understand the legal environment of business and laws of business.
- Apply basic legal knowledge to business transactions.
- Engage critical thinking to predict outcomes and recommend appropriate action on issues relating to business associations and legal issues.

**SYLLABUS**

**UNIT-I: Contract:** Meaning and Definition of Contract-Essential elements of valid contract- Valid, Void and Voidable Contracts – Indian Contract Act, 1872

**UNIT-II Offer and Acceptance:** Definition of valid offer, acceptance and consideration – Essential elements – of a valid offer, acceptance and consideration.

**UNIT-III Capacity of Parties and Contingent Contract:** Rules regarding to minor contracts- Rules relating to contingent contract- Different modes of discharge of contracts- Rules relating to remedies to breach contract.

**UNIT-IV INCOME TAX LAW:** Basic Concepts: Income, person, assessee, assessment year, Agricultural income, capital and revenue, Residential Status, Income Exempt from tax (theory only).

**UNIT-V: Income from Salary:** Allowances, perquisites profits in lieu of salary, deductions from salary income computation of salary income and qualified savings eligible for deduction u/s 80C (including problems)

**Reference Books:**

1. Dr. Vinod; K. Singhania; Direct Taxes – Law and Practice, Taxman Publications
2. T. S. Reddy and Dr. Y. Hari Prasad Reddy - Taxation, by Margham Publications
3. Premraj and Sreedhar, Income Tax, Hamsrala Publications
4. B.B. Lal - Direct Taxes; Konark Publications
5. Dr. Mehrotra and Dr. Goyal -Direct Taxes, Law and Practice, Sahitya Bhavan Publication.
6. Balachandran & Thothadri- Taxation Law and Practice, PHI Learning.
7. V.P. Gaur and D.B. Narang - Income Tax, Kalyani Publications
8. Dr Y Kiranmayi - Taxation, Jai Bharath Publishers
9. Income Tax, Seven Lecture Series, Himalaya Publications
10. J. Jaysankar, Business Laws, Margham Publication. Chennai.
11. ND Kapoor, Business Laws, S Chand Publications.
12. Balachandram V, Business law, Tata McGraw Hill.
13. Tulsian, Business Law, Tata McGraw Hill.
14. Pillai Bhagavathi, Business Law, SChand Publications.
15. Business Law, Seven Hills Publishers, Hyderabad.
16. K C Garg, Business Law, Kalyani Publishers

**Suggested Co-Curricular Activities:**

- Seminar on different topics of Income tax
- Quiz programs
- Problem Solving Exercises
- Debate on Tax Evasion and Avoidance
- Practice of provisions of Taxation
- Visit a Tax firm
- Talk on Finance Bill at the time of Union Budget
- Guest lecture by Chartered Accountant
- Presentation of tax rates
- Practice of filing IT Returns online

- Group Discussions on problems relating to topics covered by syllabus
- Examinations (Scheduled and surprise tests)
- Seminar on Basics of Indian Contract Act,1872
- Quiz programs
- Co-operative learning
- Debate on Offer, Agreement, and Contract
- Creation of Contract by abiding rules of Indian Contract Act,1872
- Guest lecture by a Lawyer/Police officer
- Examinations (Scheduled and surprise tests)
- Any similar activities with imaginative thinking beyond the prescribed syllabus.

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – IV

**Course 4D: Financial Institutions and Markets**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the structure and objectives of the financial market.
- Understand the structure of financial market and the contents of financial assets.
- Understand the challenges of uncertain environment of financial markets, assess them and take appropriate financial and investment decisions.
- Properly evaluate investment risks.
- Build relationships with various financial institutions and intermediaries.
- Evaluate the investment as a financial asset and use the various tools of the financial market.
- Use strong financial-analytical skills and apply them to solve investment problems.
- Plan and perform an independent research project in the area of financial markets and instruments.

**SYLLABUS**

**UNIT-I Indian Financial System:** Indian Financial System- Objectives, Functions and Structure of Indian Financial System. Role of Financial System for the development of Economy –Functions and Structure of Financial Institutions, Financial Markets and Financial Instruments.

**UNIT-II: Financial Institutions:** Origin- Concept- Definition- Structure and Role of Financial Institutions. Non-Bank Financial Companies- Concepts and Scope and Role, Structure – Growth – Regulation of NBFCs-An Overview of the Present Position of NBFCs.

**UNIT-III: Financial Markets-An overview Financial Markets-** Introduction, Types of Financial Markets, components of Money Market, Components of Capital Markets, Differences between Money Market and Capital Market, Differences between Primary Market and Secondary Market

**UNIT-IV: Money Market and Capital Market:** Money Market Instruments and capital Market Instruments- Equity & Bond Market: Issue of Shares – Types of Equity-Stock Exchange in India- Different Types of Bonds Available in the Market- Various Innovations in the Equity & Bond Market.

**UNIT-V: Stock Exchange: Functions and Objectives of Stock Exchange, BSE and NSE-** Securities and Exchange Board of India – Powers and Functions of SEBI- Regulatory Framework in India, Role of SEBI in Investor Protection, Financial Sector Reforms and Problems.

**Reference Books:**

1. Bhole, L.M-Financial Institutions and Markets, Tata McGraw- Hill Publishing Company Limited, New Delhi, 2005.
2. Khan, M.Y-Indian Financial System, Tata McGraw Hill Publishing Company Limited, New Delhi, 200
3. V.A Avadhani, Marketing of Financial Services, Himalayas Publishers, Mumbai.
4. Vasant Desai, Indian financial system, Himalaya Publisher.

**Suggested Co-Curricular Activities:**

- Quiz Programs
- Co-operative learning
- Seminar
- Visit a Non-Bank Financial Companies and
- Critical analysis of money markets and capital markets
- Debate on primary market and secondary market
- Group Discussions on topics relating to syllabus
- Examinations (Scheduled and surprise tests) on all units

**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – IV

**Course 4E: Banking Regulations and Practices**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Understand the Indian banking system and regulatory practices
- Acquire knowledge about banking laws in India as it is must for management students.
- have conceptual clarity about the process of banking, product and stakeholders with reference to particular acts passed in India.
- A deep study about the remittance process ,virtual banking, digital banking with various laws applicable in India.
- Understand legal and regulatory aspects of banking.
- Study the role and functions of Reserve Bank of India.
- Analyze the Non-Performing Assets of Indian Commercial banks

**SYLLABUS**

**UNIT-I: Overview of Indian Banking System:** Indian Banking System-Evolution; Structure of Banks in India; Commercial Banks; Co-operative Banking System; Development Banks; NBFCs. Banking Sector Reforms.

**UNIT-II: Regulatory Framework of Banks:** Constitution, Objectives, Functions & powers of RBI; Tools of Monetary Control; Regulatory Restrictions on Lending; Business of Banking; Constitution of Banks; RBI Act, 1934; Banking Regulation Act, 1949; Govt. as a Regulator of Banks.

**UNIT-III: Regulation of Banking Business:** Power of RBI to Issue Directions; Acceptance of Deposits; Nomination; Loans and Advances; Regulation of Interest Rate; Regulation of Payment Systems; Internet Banking Guidelines; Regulation of Money Market Instruments; Reserve Funds; Maintenance of CRR, SLR; Assets in India.

**UNIT-IV: Non-Performing Assets:** Definition; Income Recognition; Asset Classification; Provisioning Norms; Calculation of Interest and Annuities: Calculation of Simple Interest & Compound Interest; Calculation of Equated Monthly Installments; Fixed and Floating Interest Rate; Calculation of Annuities.

**UNIT-V: Securities for Banker's Loans:** Types of Securities; Assignment; Lien; set-off Hypothecation; Pledge; Mortgage; Indemnities and Guarantees; Factoring; Bill discounting; Letter of Credit; Commercial Papers; Bank Guarantees; Book debts; Corporate Securities; Charges. Documentation: Type of Documents; Procedure; Stamping; Securitization.

**Reference Books:**

1. Guru Swamy, "Banking Theory and Practice" Tata Mc Graw Hill
2. Krishna, Raju and Manjusha, Priya, "Banking Theory and Practice" Pragathi Prakashan educational Publishers.
3. E. Gordon & K. Natarajan, "Banking Theory and Practice", Himalaya Publishing House.

**Suggested Co-Curricular Activities:**

- Quiz Programs
- Co-operative learning
- Seminar
- Visit a Commercial bank.
- Visit a cooperative bank.
- Critical analysis of CRR, SLR
- Visit a partnership firm and collect partnership deed
- Debate on fixed and floating interest rates.
- Group Discussions on topics relating to syllabus
- Examinations (Scheduled and surprise tests) on all units



**PROGRAMME: FOUR-YEAR B COM**

**Course Code:**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS

(w.e.f. 2020-21 Admitted Batch)

II Year B Com (BIFS)– Semester – IV

**Course 4F: General Insurance and Practices**

**Learning Outcomes:**

At the end of the course, the student will be able to;

- Identify what insurance is, why insurance works and how to determine insurance needs.
- Explain insurance operation, including functions of insurance, insurance markets, insurance regulations and the use of insurance as a tool to avoid losses and reduce risk.
- Familiarise themselves with major General Insurance Plans.
- Compare various kinds of insurance plans as well as the contract selection criteria from a cost-benefit point of view.

**SYLLABUS**

**UNIT-I: Introduction to General insurance:** Introduction of Indian Insurance Market-Structure, Classification, Salient features of Indian general insurance market.

**UNIT-II: Policy Documents and forms:** Insurance contract & elements- Components of an insurance policy-Interpretation of policies- Contents of insurance proposal form – Certificate of Insurance- Claim forms.

**UNIT-III: Fire, Motor Liability and Personal Accident Insurance:** Fire insurance Coverage- Exclusions-Conditions of fire insurance policy- Coverage under special policies-Motor insurance policy-Important Documents-Types of policies- Liability-Motor claims & procedures-Personal Accident insurance.

**UNIT-IV: General insurance Products-Part 3 (Engineering & other Insurances):** Classes of Engineering insurance – Burglary insurance- Baggage insurance – Fidelity Guarantee insurance – Jeweller’s Block insurance - Crime insurance.

**UNIT-V: Claims:** Preliminary Procedure-Loss minimization- procedure-process of claim management arbitration-Modes of settlement- Recoveries-Identifying claim

**References:**

1. General Insurance, John Magee & David Bicklhaupt
2. Operational Transformation of General Insurance Industry during the period 1950 to 1990 & Beyond, R. D.Samarth
3. Study on Distribution Functions in General Insurance & Role of Intermediaries, Arun Agarwal/P R Rao

**Suggested Co-Curricular Activities:**

- Quiz Programs
- Problem Solving exercises
- Co-operative learning
- Seminar.
- Visit an Insurance Office.
- Critical analysis of General Insurance Products.
- Group Discussions on topics relating to syllabus.
- Examinations (Scheduled and surprise tests) on all units
- Any similar activities with imaginative thinking beyond the prescribed syllabus.

## **PROGRAMME: FOUR-YEAR B Com**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)  
III Year B Com (BIFS)–Semester – V

### **COURSE – 5A - ADVERTISING AND MEDIA PLANNING**

(Skill Enhancement Course (Elective) 4 credits)

#### **Learning Outcomes:**

At the successful completion of the course students are able to:

1. Understand the role of advertising in business environment
2. Understand the legal and ethical issues in advertising
3. Acquire skills in creating and developing advertisements
4. Understand up-to-date advances in the current media industry.
5. Acquire the necessary skills for planning an advertising media campaign.

#### **Syllabus:**

**UNIT I: Introduction, Nature and Scope:** Advertising- Nature and Scope- Functions - Impact on Social, Ethical and Economical Aspects - Its Significance – Advertising as a Marketing Tool and Process for Promotion of Business Development - Criticism on advertising

**UNIT II: Strategies of Advertisements:** Types of Advertising Agencies and their Strategies in Creating Advertisements - Objectives - Approach - Campaigning Process - Role of Advertising Standard Council of India (ASCI) - DAGMAR approach

**UNIT III: Process of Advertisement:** Creativeness and Communication of Advertising – Creative Thinking – Process – Appeals – Copy Writing - Issues in Creation of Copy Testing – Slogan Elements of Design and Principles of Design.

**UNIT IV: Media Planning:** Advertising Media - Role of Media - Types of Media - Print Media - Electronic Media and other Media - Advantages and Disadvantages – Media Planning - Selection of Media

**UNIT V: Analysis of Market Media:** Media Strategy – Market Analysis - Media Choices - Influencing Factors - Target, Nature, Timing, Frequency, Languages and Geographical Issues - Case Studies

#### **References:**

1. Bhatia. K.Tej - Advertising and Marketing in Rural India - Mc Millan India
2. Ghosal Subhash - Making of Advertising - Mc Millan India
3. Jeth Waney Jaishri& Jain Shruti - Advertising Management - Oxford university Press
4. Advertising Media Planning, Seventh Edition Paperback – by Roger Baron (Author), Jack Sissors (Author)
5. Media Planning and Buying in 21st Century – Ronald D Geskey
6. Media Planning and Buying: Principles and Practice in the Indian Context – Arpita Menon
7. Publications of Indian Institute of Mass Communications
8. Advertising and Salesmanship. P. Saravanel, Margham Publications
9. Publications of ASCI

**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5B - SALES PROMOTION AND PRACTICE**

(Skill Enhancement Course (Elective) 4 credits)

**Learning Outcomes:**

By the end of the course students are able to:

1. Analyse various sales promotion activities
2. Get exposed to new trends in sales Promotion
3. Understand the concepts of creativity in sales promotion
4. Enhance skills to motivate the salesperson to reach their targets
5. Develop the skills of designing of sales promotion events

**Syllabus:**

**UNIT-I: Introduction to Sales Promotion:** Nature and Scope of Sales Promotion- Influencing Factors - Sales Promotion and Control - Strengths and Limitations of Sales Promotion – Sales Organization - Setting-up of Sales Organization - Types of Sales Organization.

**UNIT-II: Sales Promotion and Product Life Cycle:** Types of Sales Promotion - Consumer Oriented - Trade Oriented - Sales Oriented - Various Aspects -Sales Promotion methods in different Product Life Cycle – Cross Promotion - Sales Executive Functions- Theories of Personal Selling - Surrogate Selling.

**UNIT-III: Strategies and Promotion Campaign:** Tools of Sales Promotion - Displays, Demonstration, Fashion Shows, Conventions - Conferences, Competitions –Steps in designing of Sales Promotion Campaign – Involvement of Salesmen and Dealers – Promotional Strategies - Ethical and Legal issues in Sales Promotion.

**Unit-IV: Salesmanship and Sales Operations:** Types of Salesman - Prospecting - Pre-approach and Approach - Selling Sequence - Sales budget, Sales territories, Sales Quota's - Point of Sale – Sales Contests - Coupons and Discounts - Free Offers - Showrooms and Exhibitions – Sales Manager Qualities and functions.

**Unit-V: Sales force Management and Designing:** Recruitment and Selection - Training - Induction - Motivation of sales personnel - Compensation and Evaluation of Sales Personnel - Designing of Events for Enhancing Sales Promotion

**References:**

1. Don. E. Schultz - Sales Promotion Essentials- Mc Graw hill India
2. S.H.H Kazmi & Satish K Batra, Advertising and Sales Promotion- Excel Books
3. Jeth Waney Jaishri & Jain Shruti - Advertising Management - Oxford university Press
4. Dr. Shaila Bootwala Dr. M. D. Lawrence and Sanjay R. Mali -Advertising and Sales Promotion- Nirali Prakashan
5. Successful Sales Promotion – Pran Choudhury
6. Advertising and Sales Promotion Paper back – S. H. H. Kazmi & Satish Batra
7. Publications of ASCI
8. Kazmi & Batra, ADVERTISING & SALES PROMOTION, Excel Books, 2008

**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS(w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5C - MANAGEMENT ACCOUNTING AND PRACTICE**

(Skill Enhancement Course (Elective), Credits: 04)

**Learning Outcomes**

Upon successful completion of the course the student will be able to

1. Understand the nature and scope of management accounting and differentiate management accounting, financial accounting and cost accounting.
2. Compute ratios and draw inferences
3. Analyze the performance of the organization by preparing funds flow statement and cash flow statements
4. Prepare cash budget, fixed budget and flexible budget.

**UNIT I: Introduction:** Nature & Scope of Management Accounting – Management Accounting Principles – Significance of Management Accounting - Difference between management accounting, financial accounting and Cost accounting – Limitations of Management Accounting – Installation of Management Accounting – Tools of Management Accounting.

**UNIT II: Ratio Analysis:** Meaning - Advantages and Limitation of Ratio Analysis – Types of Ratios –Profitability Ratios- Gross Profit Ratio (GPR) – Net Profit Ratio (NPR) – Operating Ratio –Solvency Ratios- CurrentRatio – Liquidity Ratio – Debt-Equity Ratio-Turnover Ratios-Fixed Assets Turnover Ratio – Working Capital Turnover Ratio – Debtors Turnover Ratio – Creditors Turnover Ratio - Stock Turn Over Ratio - Return on Investment (ROI)-Calculation and interpretation.

**UNIT III: Fund Flow and Cash Flow Analysis as per AS3:** Meaning and Concept of Working Capital (Fund) – Fund Flow Statement –Meaning and Uses of Funds Flow Statement Preparation of Funds Flow Statement. Cash Flow Statement – Meaning and Uses of Cash Flow Statement –

Preparation of Cash Flow Statement – Difference between Cash Flow Statement and Funds flow Statement.

**UNIT IV Budgeting and Budgetary Control:** Meaning of Budget – Forecast and Budget - Elements of Budget – Features – objectives and budget procedure -- Classification of Budgets - Meaning of Control – Meaning of Budgetary control – objectives of Budgetary control system – Advantages and Limitations of Budgetary control system. Prepare cash budget, fixed budget and flexible budget.

**UNIT V: Management Reporting:** Reports - Meaning -- Modes of Reporting – Requisites of a good report — Kinds of Reports – General formats of Reports - Need for Management Reporting- financial reporting Vs. Management Reporting - Strategies for Writing Effective Reporting.

### **References**

1. Management Accounting and financial control S.N. Maheswari, Sultan Chand and Sons.
2. Principles of Management Accounting by Manmohan & Goyal, Publisher: PHI Learning
3. Cost and Management Accounting by SP Jain and KL Narang
4. Introduction to Management Accounting – Horn green and Sundlem Publisher: PHI Learning
5. Cost and Management Accounting by M.N. Arora, Vikas Publishing House PVT ltd.,
6. Management Accounting: Text, Problems & Cases by Khan & Jain, Tata McGraw Hill (TMH)



**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5D - COST CONTROL TECHNIQUES**

(Skill Enhancement Course (Elective) 4 credits)

**Learning Outcomes**

Up on completion of the course the student will be able to

1. Differentiate cost control, cost reduction concepts and identify effective techniques.
2. Allocate overheads on the basis of Activity Based Costing.
3. Evaluate techniques of cost audit and rules for cost record.
4. Appraise the application of marginal costing techniques to evaluate performances, fix selling price, make or buy decisions.

**Syllabus:**

**Unit I: Introduction-Nature and Scope:** Introduction: Meaning of Cost Control – Cost Control Techniques – Requisites of effective Cost Control System – Cost Reduction – meaning – essentials for an effective cost Reduction Program – Scope of cost reduction - Difference between Cost Control and Cost Reduction – Meaning of cost audit – Types of Cost Audit – Auditing techniques.

**Unit II: Activity Based Costing:** Concept of ABC – Characteristics of ABC – Categories of ABC – Allocation of Overheads under ABC – Cost Reduction under ABC – advantages of implementing ABC – Application on overhead allocation on the basis of ABC.

**Unit III: Cost Volume Profit Analysis (CVP Analysis):** Applications of Marginal Costing – profit planning – Evaluation of Performance-fixing selling price – Key Factor – Make or Buy decision – Accept or Reject - closing down or suspending activities.

**Unit IV: Standard Costing and Variance Analysis:** Concept of Standard Cost and Standard Costing – Advantages and limitations – analysis of variances-importance of Variance Analysis - computation and application of variances relating to material and labour.

**Unit V: Application of Modern Techniques:** Kaizen Costing – Introduction – objectives – scope

–Principles – 5 S (Sort, Set in Order, Shine, Standardize, and Sustain) in Kaizen Costing–  
Advantages and Disadvantages of Kaizen Costing. Learning Curve Analysis-concept and Application.

### **References**

1. Cost and Management Accounting by SP Jain and KL Narang.
2. Cost Accounting by M.C. Shukla, T. S. Grewal & Dr M. P. Gupta, S. Chand and Company Private Limited, New Delhi
3. Cost Accounting: Principles & Practice Book by M. N. Arora, Vikas Publishing House Private Limited.
4. Advanced Cost Accounting: JK Mitra, New Age International
5. Advanced Cost Accounting: SN Maheswari, S. Chand and Company Private Limited, New Delhi.

**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5E -FINANCIAL SERVICES**

(Skill Enhancement Course (Elective) 4 credits)

**Learning Outcomes:**

By the end of the course students are able to:

1. Students will understand the operations and structure of different financial institutions.
2. Students will be able to assess risk and return for assets and portfolios.
3. Students are able to identify the factors that affect interest rates and evaluate relationships between the prices of securities and interest rates.

**Syllabus:**

**Unit I: Financial Services:** Role of Financial Services - Banking and Non Banking Companies – Activities of Non-Banking Finance Companies- FundBased Activities - Fee Based Activities

**Unit II: Merchant Banking Services:** Scope and importance of merchant banking services - Venture Capital - Securitization – D-mat services - Commercial Paper.

**Unit III: Leasing and Hire-Purchase:** Types of Lease, Documentation and Legal aspects – Fixation of Rentals and Evaluation - Hire Purchasing- Securitization of debts - House Finance.

**Unit IV: Credit Rating:** Purpose – Types – Credit Rating Symbols – Agencies: CRISIL and CARE – Equity Assessment vs. Grading – Mutual funds.

**Unit V: Other Financial Services:** Factoring and Forfeiting - Procedural and financial aspects - Installment System - Credit Cards - Central Depository Systems: NSDL, CSDL.

**Reference Books:**

1. B. Santhanam, Financial Services, Margham Publication, Chennai.
2. M.Y. Khan, Financial Services, Tata McGraw – Hill, New Delhi.
3. Machendra Raja, Financial Services, S.Chand Publishers, New Delhi.
4. E. Gordon & H. Natarajan, Capital Market in India, Himalaya publishing House.

**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5F - MARKETING OF FINANCIAL SERVICES**

(Skill Enhancement Course (Elective) 4 credits)

**Learning Outcomes:**

By the end of the course students are able to:

1. Understand concepts and techniques in the managing financial services marketing and help them to learn the challenges in marketing of financial services.

**Syllabus:**

**Unit I: Introduction:** Marketing Function- Role of marketing in financial services - Difference between product marketing and services marketing; - Characteristics of services - changing trends in macro and micro environment of financial services marketing - factors influencing strategies in financial services market - Understanding customer behaviour - Targeting and positioning of financial services.

**Unit II: Services marketing mix:** Augmented marketing mix-Developing the service /intangible product- Financial service product planning- Financial service pricing strategy- methods- Role of communication in service marketing - Process of operations and delivery of services; Role of technology in services marketing.

**Unit III: Services Promotion:** The role of advertising - advertising channels- the contribution of advertising and communications to marketing programmes of financial institutions-Personal financial services selling & marketing strategy - Personal financial services selling and salesmanship, Organizing the sales effort - the effective sales executive.

**Unit IV: Distribution of financial services:** Direct marketing channels – cross selling distribution channels – outsourcing of distribution function - Sales Force Management in financial services- Planning Executing and Evaluating Sales Training Programme - Service quality - The Sales Budgets – Sales Territories. Sales Control and Cost Analysis.

**Unit V: Brand:** Significance of brand in financial services– strategies for sustaining brand image - brand loyalty – factors influencing brand loyalty – Role of information technology in financial

services market - Services quality — Customer Relationship Management in financial services - International marketing of financial services.

**Reference Books:**

1. Baron S and Harris K- Services Marketing: Text and Cases (Palgrave, 2003)
2. Zeithaml, V. A and Bitner, M. J. - Services Marketing (Tata McGraw-Hill).
3. S. L. Gupta Marketing of Services (Sultan Chand). Page 35 of 36
4. Rama Mohana Rao K Services Marketing (Pearson Education)

## **PROGRAMME: FOUR-YEAR B Com**

### **Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

### **COURSE – 5G - EXPORT IMPORT PROCEDURE & PRACTICE**

(Skill Enhancement Course (Elective) 4 credits)

#### **Learning Outcomes:**

Upon successful completion of the course the student will be able to

1. Understand the significance of Export and Import Management and its role in Economy and as job careers
2. Acquire knowledge on Procedures of export and import
3. Involve in pre and post EXIM activities
4. Enhance their skills by practicing in foreign trade

#### **Syllabus:**

**UNIT I: Introduction of EXIM policies and procedures:** Objectives of EXIM policies- Role of export houses in the development of Economy- State Trading Corporations and SEZs - Flow of Procedure for export and import process.

**UNIT II: Product planning and for import and export:** Export Promotion Councils in India and Commodities Board of India - Its functions and their role - Registration cum Membership Certificate (RCMC) and registration of Export Credit and Guarantee Corporation of India (ECGC)

**UNIT III: Documentation at the time of EXIM goods:** Commercial documents- Principal and Auxiliary documents - Regulatory documents (relating to Goods, Shipment, Payment, Inspection, Payment, Excisable and FERA)

**UNIT IV: Payment Procedures in foreign trade:** Factors determines for Payment and methods of Receiving Amount - Payment in advance - Documentary Bills- Documentary credit under Letter of Credit - Different types of Letters of Credit - Open account with periodical settlement.

**UNIT V: Insurance and Shipment of Goods:** Cargo Insurance (Marine)- Types of Marine insurance policies- Kinds of losses - Shipment of goods - Clearing and forwarding agents- its role

and significance-Classification of services Essential and Optional services-clearance procedures for export of goods.

**References**

1. Rama Gopal.C; Export and Import Procedure- New Age International Publishers
2. Neelam Arora, Export and Import Procedure and documentation- Himalaya PublishingHouse
3. Dr.SwapnaPilai, Export and Import Procedure & documentation- Sahitya bhawan Publications
4. Sudhir kochhar, Export and Import Procedure- Aggarwal Book house

**PROGRAMME: FOUR-YEAR B Com**

**Domain Subject: Commerce**

Semester-wise Syllabus under CBCS (w.e.f. 2020-21 Admitted Batch)

III Year B Com (BIFS)–Semester – V

**COURSE – 5H - LIFE INSURANCE WITH PRACTICE**

(Skill Enhancement Course (Elective) 4 credits)

**Learning Outcomes:**

By the end of the course students are able to:

1. Understand the Features of Life Insurance, schemes and policies and insurance companies in India
2. Analyze various schemes and policies related to Life Insurance sector
3. Choose suitable insurance policy for given situation and respective persons
4. Acquire Insurance Agency skills and other administrative skills
5. Acquire skill of settlement of claims under various circumstances

**Syllabus:**

**Unit-I: Features of Life insurance contract:** Life Insurance- Features- Advantages - Group Insurance – Group Gratuity Schemes – Group Superannuation Schemes, Social Security Schemes- Life Insurance companies in India.

**Unit-II: Plans of Life Insurance:** Types of Plans: Basic - Popular Plans – Term Plans - Whole Life – Endowment - Money Back - Savings – Retirement - Convertible - Joint Life Policies - Children's Plans - Educational Annuity Plans - Variable Insurance Plans – Riders

**Unit-III: Principles of Life Insurance:** Utmost Good Faith- Insurable Interest- Medical Examination - Age proof, Special reports - Premium payment - Lapse and revival – Premium, Surrender Value, Non-Forfeiture Option - Assignment of Nomination- Loans – Surrenders – Foreclosure.

**Unit-IV: Policy Claims:** Maturity claims, Survival Benefits, Death Claims, Claim concession - Procedures - Problems in claim settlement - Consumer Protection Act relating to life insurance and insurance claims.

**Unit-V: Regulatory Framework and Middlemen:** Role of IRDAI & other Agencies - Regulatory Framework - Mediators in Life Insurance –Agency services – Development



Officers and other Officials.

**References:**

1. G. S. Pande, Insurance – Principles and Practices of Insurance, Himalaya Publishing.
2. C. Gopalkrishna, Insurance – Principles and Practices, Sterling Publishers Private Ltd.
3. G. R. Desai, Life Insurance in India, MacMillan India.
4. M. N. Mishra, Insurance Principles and Practices, Chand & Co, New Delhi.
5. M.N.Mishra, Modern Concepts of Insurance, S.Chand& Co.
6. P.S. Palandi, Insurance in India, Response Books – Sagar Publications.
7. Taxman, Insurance Law Manual. Chand , NewDelhi.