### B.COM. (GENERAL) COURSE STRUCTURE

#### SEMESTER I

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>PAPER</th>
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</thead>
<tbody>
<tr>
<td>CC 1</td>
<td>General Management</td>
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<td>CC 2</td>
<td>Financial Accounting</td>
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<td>CC 3</td>
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<td>Commercial Arithmetic I</td>
</tr>
<tr>
<td>AECC 1</td>
<td>Spoken English</td>
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<tr>
<td>AECC 2</td>
<td>Environmental Studies I</td>
</tr>
<tr>
<td>GE 1</td>
<td>Computer Application I/ Geography/ Commerce -</td>
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<tr>
<td></td>
<td>(From the list of approved Commerce electives for Sem I)</td>
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#### SEMESTER II

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<tr>
<td>CC 5</td>
<td>Introduction to Marketing</td>
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<td>CC 6</td>
<td>Financial Statement Analysis &amp; Interpretation</td>
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<td>CC 7</td>
<td>Managerial Economics</td>
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<td>CC 8</td>
<td>Commercial Arithmetic II</td>
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<td>AECC 3</td>
<td>Business Communication</td>
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<td>AECC 4</td>
<td>Environmental Studies II</td>
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<td>GE 2</td>
<td>Computer Application/ Geography/ Commerce -</td>
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<td>(From the list of approved Commerce electives for Sem II)</td>
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<td>SEC 1</td>
<td>Business Laws (With practical component)</td>
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<tr>
<td>GE 3</td>
<td>Business Statistics / Commerce</td>
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<td>(From the list of approved Commerce electives for Sem III)</td>
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<td>GE 4</td>
<td>Economics of Resources / Any other</td>
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### SEMESTER IV

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<td>Fundamentals of Investment</td>
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<td>CC 14</td>
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<td>SEC 2</td>
<td>Companies Act and IPR Laws</td>
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<td></td>
<td>(With practical component)/Any other</td>
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<tr>
<td>GE 5</td>
<td>Business Statistics / Commerce</td>
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<td>(From the list of approved Commerce electives for Sem IV)</td>
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<td>GE 6</td>
<td>Indian Economy/ Any other</td>
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## SEMESTER V

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<th>CATEGORY</th>
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<tbody>
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<td>CC 15</td>
<td>Industrial Management</td>
</tr>
<tr>
<td>CC 16</td>
<td>Indian Monetary &amp; Financial System</td>
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</tbody>
</table>
| DSE 1    | COMMERCE-  
Accounting Major I – Income Tax, Service Tax and Goa Value Added Tax  OR  
Cost Accounting Major I – Cost Accounting I OR  
Business Management Major I – International Marketing Management OR  
Banking & Financial Services Major I – Modern Banking Operations & Service |
| DSE 2    | COMMERCE-  
Accounting Major II – Auditing OR  
Cost Accounting Major II – Cost Accounting II OR  
Business Management Major II - Retail Management Strategies OR  
Banking & Financial Services Major II - Bank Management |

## SEMESTER VI

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<tbody>
<tr>
<td>CC 17</td>
<td>Human Resource Management</td>
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<tr>
<td>CC 18</td>
<td>International Economics</td>
</tr>
</tbody>
</table>
| DSE 5    | COMMERCE-  
Accounting Major V – Advanced Company Accounts OR  
Cost Accounting Major V- Advanced Cost Accounting OR  
Business Management Major V - Financial Management II OR  
Banking & Financial Services Major V – Law and Practice of Banking I |
| DSE 8    | COMMERCE (PROJECT) |
**Objective:** To acquaint students with the important aspects of management.

**Unit I  Introduction to management** (25 Marks - 15 Lectures)
Meaning, features and importance of management. Management and Administration, levels of management, functional areas of management – Materials, Production, Personnel, Purchase, Finance, Sales & Marketing (an overview)
Modern approaches to management - Quantitative, Systems, Contingency approach (an overview) Japanese, American, European Styles of management.

**Unit II  Decision Making** (25 marks - 15 Lectures)
Meaning, features, advantages of effective decision making.
Types of Managerial Decisions, Steps in decision making process,
Guidelines for effective decision making, Difficulty in effective decision making,
Rationality and decision making- Meaning, Benefits and Limitations,
Creativity in Decision Making- Meaning, Features, Steps and how to introduce creativity in decision making.

**Unit III  Managing Change and Conflict Management** (25 marks - 15 Lectures)
Meaning, Features, Reasons for Change, Change process,
Resistance to Change, Factors effecting Resistance to Change (Individual and Organisational)
Overcoming Resistance to Change.
Organisational Conflicts- Individual Conflicts and Inter group Conflicts.
Conflict Management - meaning and process.

**Unit IV  Emerging areas in Management** (25 marks - 15 Lectures)
Green Management – Concept and Importance.
Stress Management- Meaning, Types, Causes and Measures taken.
Supply Chain Management- Meaning, Process.
Logistics Management- Meaning, Features.

**References:**
2) Prasad, L.M. *Principles and Practice of Management*. Sultan Chand and Sons.
B.COM
SEMESTER I
Financial Accounting (CC 2)
(100 Marks – 60 Lectures)

Objectives:
- To acquaint the students on the practical aspects of single entry and depreciation accounting.
- To familiarize the students with advanced accounting procedures for equity and preference shares

Unit I Single Entry (20 Marks – 12 Lectures)
Meaning, features, advantages, limitations, difference between single entry system and double entry system. Computation of profit or loss under single entry system and under Conversion Method. Preparation of Total Debtors Account, Total Creditors Account, Bills Receivable Account, Bills Payable Account, Trading and Profit & Loss Account and Balance Sheet.

Unit II Depreciation Accounting (20 Marks – 14 Lectures)
Meaning, causes, need for providing depreciation, AS 6, Methods of depreciation.
Methods of depreciation for practical problems:
- a) Change in Method of depreciation (from Straight Line Method to Reducing Balance Method or vice-versa)
- b) Sinking Fund Method
- c) Insurance Policy Method
Methods for depreciation for theory only:
- a) Annuity Method
- b) Machine Hour Rate Method
- c) Service Hour Method
- d) Depletion Method
- e) Revaluation Method
- f) Sum of Digits Method

Unit III: Issue and Buy-Back of Equity Shares (40 marks, 22 Lectures)
(a) Issue of Shares: Meaning, Kinds of Shares, terms of issues, SEBI guidelines of issue of shares, accounting entries, issue of shares at par and at premium. Under subscription, Oversubscription, pro rata allotment. Calls in arrears, calls in advance, and interest on calls in advance. Forfeiture and re-issue of forfeited shares. Issue of bonus shares and right shares, Book building process (Only theory)

(b) Buy-Back of Equity Shares
Company Law/ Legal Provisions and SEBI guide lines (including related restrictions, power, Notice of the meeting, transfer to capital redemption reserve account and prohibitions of buy back and financial assistance), Compliance of conditions including sources, maximum limits. Accounting for buy back of shares.
Unit IV: Redemption of Preference shares           (20 marks, 12 Lectures)

References:

Guidelines for Question Paper
- One question each from Unit I, Unit II, Unit III and Unit IV.
- One additional question from Unit II and Unit III each.
B.COM.
SEMESTER I
Micro Economics (CC 3)
(100 Marks , 60 Lectures)

Objectives:
1. To acquaint the students with the concepts of microeconomics dealing with Consumer
demand and consumer behaviour.
2. To make the student understand the supply side of the market through the production and
cost behaviour of firms.
3. To make the student understand different types of market and levels of competition
prevailing in the market.
4. To familiarize the students with different types of market imperfections and strategies
adopted by firms in the imperfect market.

Unit I Demand and Consumer Behaviour (20 Marks, 10 Lectures)
Demand Analysis, Elasticity of demand: price, income and cross. Concepts of revenue: marginal
and Average. Revenue under conditions of Perfect and imperfect competition, Consumer
Behaviour: Indifference curve analysis of consumer behaviour; Consumer’s equilibrium
(necessary and sufficient conditions). Price elasticity and price consumption curve, income
consumption curve and Engel curve, price change and income and substitution effect.

Unit II Production and Cost (25 Marks, 15 Lectures)
Supply Analysis, Production isoquants, marginal rate of technical substitution, economic region
of production, optimal combination of resources, the expansion path, isoquants, returns to scale
using isoquants. Cost of Production: Social and private costs of production, long run and short
run costs of production. Economies and diseconomies of scale and the shape to the long run
average cost. Learning curve and economies of scope.

Unit III Perfect Competition and Monopoly (30Marks, 20 Lectures)
Perfect competition: Assumptions. Equilibrium of the firm and the industry in the short and the
long runs, including industry’s long run supply curve. Measuring producer surplus under perfect
competition. Demand - supply analysis including impact of taxes and subsidy.
Monopoly: Monopoly short run and long run equilibrium. Shifts is demand curve and the
absence of the supply curve. Measurement of monopoly power and the rule of thumb for
Unit IV Imperfect Competition  
(25 Marks, 15 Lectures)
Monopolistic Competition and Oligopoly: Monopolistic competition price and output decision-equilibrium. Monopolistic Competition and economic efficiency, Oligopoly and Interdependence – Cournot’s duopoly model, Stackelberg model, kinked demand model. Prisoner’s dilemma, collusive oligopoly – price-leadership model – dominant firm, cartels, sales maximization.

References:

1. Pindyck, R.S., D. L. Rubinfeld and P. L. Mehta; Microeconomics, Pearson Education.
2. N. Gregory mankiw, Principles of Micro Economics, Cengage Learning
6. Case and Fair, Principles of Micro Economics, Pearson Education
8. C Snyder, Microeconomic Theory: Basic Principles and Extensions, Cengage Learning
B.COM.
SEMESTER I
Commercial Arithmetics – I (CC 4)
(100 marks - 60 Lectures)

Objectives:

• To provide basic knowledge of mathematics and its applications in the field of commerce and industry.
• To acquaint the students with wide ranging applications of mathematical techniques to commerce, economics and practical situations.

Unit I Mathematical Logic and Set Theory
(a) Mathematical Logic (10marks - 7 Lectures)
• Logical Statement, Truth value.
• Compound Statement, Negation, Conjunction, Disjunction
• Conditional and Bi-conditional statement
• Truth tables
• Logical equivalence
• Tautology and Contradiction
• Argument, Validity of an argument (using truth table for 2 statements only)

(b) Set Theory (10marks - 6 Lectures)
• Quadratic equation, Solution of general quadratic equation $ax^2 + bx + c = 0$
• Sets: Definition, Representation of sets
• Types of sets: Finite and infinite sets, null sets, singleton set, examples
• Venn diagrams
• Subset, Complement of a set, Union, Intersection and Difference of sets, Power sets
• De Morgan’s Law, Verification by examples and Venn diagrams
• Number of elements of a set, Results involving number of sets (upto three sets) and problems based on these results

Unit II Permutations and Combinations (20marks - 15 Lectures)
• Fundamental Principle – examples
• Factorial notation
• Definition of Permutation
• Number of permutations of $n$ different things taken $r$ at a time
• Permutations with repetition
• Definition of Combination
• Number of combinations of $n$ different things taken $r$ at a time (no proof for results)
Unit II Progressions and Mathematics of Finance
(a) Progressions
   (20marks - 10 Lectures)
   - Arithmetic Progression (A.P.)
   - Definition of A.P.
   - Formula for nth term of an A.P.
   - Sum of the first n terms of an A.P.
   - Business applications of A.P.
   - Geometric Progression (G.P.)
   - Definition of G.P.
   - Formula for nth term of a G.P.
   - Sum of the first n terms of a G.P.
   - Business applications of G.P.

(b) Mathematics of Finance
   (25marks - 12 Lectures)
   - Simple Interest
   - Compound Interest – compounded annually, six monthly, quarterly, monthly and daily
   - Nominal and Effective rate of interest
   - Present and future value
   - Ordinary annuity, Present value of ordinary annuity
   - EMI using Interest on reducing balance and Flat Interest rate

Unit IV Determinants and Matrices
(15marks - 10 Lectures)
   - Determinant - Meaning, Order Minor, Co-factor, Expansion (Order 2 and 3)
   - Cramer’s Rule
   - Matrices - Definition, Notation, Types of matrices
   - Applications to Business Problems
B.COM.
SEMESTER I
Spoken English (AECC 1)
(100 Marks, 60 Lectures)

Objectives:
1. To listen to, understand and convey information
2. To listen to and respond appropriately to the contributions of others
3. To understand, order and present facts, ideas and opinions
4. To articulate experience and express what is thought, felt and imagined
5. To communicate clearly and fluently
6. To use grammatically correct language
7. To use register appropriate to audience and context.

Learning Outcomes
By the end of the term the student should be able to:
1. Describe a visual or an object
2. Explain and give cause and effect
3. Narrate an experience with descriptive detail
4. Provide relevant information
5. Use alternatives to slang
6. Take an active part in group discussion
7. Elicit and show respect for the views of others
8. Disagree, argue and use persuasive speech in appropriate language

Equipment
Essential
1) An LCD projector in every classroom
2) A Laptop with Internet Facility
3) Wi-fi Broadband. Colleges which do not have this must provide a Dongle at least to the teacher
Optional
4) A large screen SMART TV
5) HD Video Camera (with Hard Disk)
6) Home Theatre
7) The library or AV room has to be updated by purchase of books with CD-Roms and online training facilities some of which are listed at the end of this syllabus.
8) A language laboratory, if possible, so that students can use the interactive software and CD-Roms to practice on their own and access online training.
9) Voice Recorders (Cenix costs around Rs 2500 and can record for over 4 hrs...file size small...record speeches/conversation for self evaluation...)
10) External Hard Disks (for massive data storage)
11) A Smart Board
Topics to be covered

- Pronunciation and Enunciation: (Vowels and Consonants and their types) Diction, intonation, phrasing, pausing, emphasis, stress, inflection.
- Grammar, vocabulary and alternatives to slang
- Conversation skills: eg. interviews, chat show 'host-guest' situation
- Presentation skills
- Discussion skills: leading and participating.
- Active listening skills
- Asking and answering questions
- Requests and explanations
- Persuasion and Negotiation
- Expressing opinions
- Giving and getting advice
- Cross-cultural communication

There are also skills of

- 

Summary

- 

Chairing

- 

Sustained explanation

- 

Keeping to task

Methods

Topics to be taught using interactive teaching and the workshop method.
It is a good idea to ask students to make a list of the different purposes for talk. Some of these purposes are to:

explain describe narrate
explore analyse imagine
discuss argue persuade

We synthesize in discussion and argument, evaluate in exploring and persuasion and create in narration and imagining.

A note on listening
The whole point of speaking and listening is that it should be interactive. Person A speaks, Person B listens, understands, considers and answers: 'This is so, isn’t it....' - Yes, but....'. Perhaps we should call these skills 'Listening - Thinking - Speaking'. This is the process by which things get done, by which people think through a problem and find a solution.

Some listening is passive. It looks as if it is to some purpose, but the listener may be thinking, 'If I look as if I am attentive, then perhaps nobody will challenge me to speak.' It's better than looking dreamily round the room or talking to oneself, but it does not prove anything about the quality of listening. That can only be done if the listener makes a response, such as:

- summing up previous contributions and moving the discussion on;
- answering points from a speaker;
- supporting speakers who have lost the drift of their arguments;
- revisiting what has already been said, but in other words;
- acting as note-taker and clarifying what has been written;
- asking questions after a talk/video clip/movie/documentary and engaging in a discussion.

Hence if there is no listening, there is no speaking. A student giving a talk must engage in conversation with his listeners at the end. (except perhaps at the end of term exams.) However, questions alone may not reveal a high level of listening.

The list given above includes some challenging listening and speaking skills. It follows that reading aloud may not be counted as a speaking and listening activity, although the talk that might precede a reading is valid. It also follows that reading from a script or speaking from memory is not speaking and listening either.

Starting from the beginning: Do my students need practice in speaking and listening? They have enough to talk already!

Maybe so, but there is a difference between informal talk and sustained task completion. Try using some of these exercises just to be sure of the levels you are dealing with in a class. You are looking for clarity, confidence, a minimum of preparation and talking strictly without notes.

1. Give directions from college to..............wherever.
2. Telephone someone to say that you cannot make an appointment and ask for another date.
3. Go to a shop and explain that an article they repaired still doesn’t work.
4. Explain a particular function on a computer to a novice.
5. Entertain a visitor to the college for five minutes until the principal is free.
6. Explain to you teacher/Principal why you did something extremely silly, and apologise.
7. Give a two - minute talk to the class and answer questions.
8. Bring an article into school and persuade someone to but it.

( Check these activities 1 to 8 against the list of objectives and learning outcomes to see what sorts of practice they give. What levels of ability might each activity demonstrate? Remember that any one activity may be applied to several skills and may touch on others).

The secret of speaking and listening, or listening - thinking - and speaking, is to do plenty of it. If you teach informally you would have better control of the situation when no one is at the back or the front and there is no opportunity to hide behind the furniture. If students understand that talk is an essential part of English, they will probably settle down to the activity more easily.

Often group work could be incorporated by dividing the class into groups of about 5-7 so that nobody is discouraged from speaking.
Effective speaking and listening in small groups - teacher circulates, gives occasional prompts but doesn't normally join in. Body language must indicate respect and interest and students then become confident in our presence.
Occasional use of Indianisms are fine as long as they are not very frequent and do not hamper good communication, and are in fact, only used to enhance effective communication. If asked the student is expected to know the alternate phrase in formal/standard English.
Eg. ".............and the tu - tu mei - mei has already begun". - Barkha Dutt on NDTV. i.e ".....and the blame game has already begun".

Process Talk - Process talk is a timed and disciplined period of discussion, monitored by the teacher. Through process talk students learn about topics and their linguistic skills are challenged as they do not speak from notes. The actual aim of process talk is that it is a stepping stone to writing and therefore cannot be assessed. However, it is an invaluable tool for practice in spoken English. Though much of the talk may be halting or disjointed, some students will make their best contributions under these conditions. The bigger the class more may opt out, but the active, sustained participation of a few may be a good way to introduce the Spoken English course at the beginning of the term. The teacher should sum up what has happened at the end of the class.
E.g. The topic is 'Elephants'. A video is shown first - National Geographic. (A video contains a vast amount of information and it is unlikely that students remember the same bits.) Then a search engine presented three interesting and informative sites on the internet:
a) www.pbs.org/wnet/nature/elephants - it was accessible, easy to navigate and provided a number of resources. These included: 'life of the elephant', 'tale of the trunk' and 'poaching problems'. There was a long list of links and a bibliography.
b) Another good site was www.elephants.com - an article on how elephants began, with a link to global news and an up-to-date series of news links.
c) www.ncczooeletrack.org/diary/loomis-diary/index.html was less immediately useful, but offered a worthwhile and entertaining series of diary entries.

**Debates and Group Discussions**

You may wish to have students respond to worldwide or local matters that are controversial. In the first session, they could amass arguments for and against and decide where they stand individually. This could lead to a mini debate which could be presented to the class by one of the groups. The issues could be those currently being discussed in the newspapers or magazines. Local issues are often good to use since they may provoke more argument and are often easier to understand. If they touch on moral issues, the argument will be better.

Here are three workshop examples that have worked. The first two are set in Bombay, the last one in Goa.

* A young girl was refused an essential kidney operation because she had taken drugs. The story was in the newspapers. Participants read the article to discover the reasons for the decision and discuss the practical and moral issues.
* A student was expelled from school because of a long and unruly hairstyle which was against the school rules. His influential parents were very angry and spoke to the press. Participants discussed the actions of the school and whether they were necessary. (In recent times we have read of so many cases of children being meted out physical punishment at the hands of teachers in other states. Students would have definite opinions about this and will be eager to talk on the subject.)
* There was a shocking case of senseless bad driving which killed a popular young man. Participants discussed their reactions and the problems of young drivers who have recently passed their tests.

**Examples of Group talk**

**Media 1** Students analyse and evaluate the reporting of an incident or issue in more than one newspaper. (e.g. Navhind & Herald; Times Of India & The Indian Express or The Hindu) they examine the factual reporting, the extent to which the news is made dramatic, sad or happy, the differences in language, the headlines, the amount of detail given, and so on

*End result*: analytical / critical

**Media 2** Students plan and design a sales campaign for an item such as crocodile meat, a currently unfashionable garment, or a new type of mobile phone. They decide on how it is to be marketed, the consumers to be targeted, the message by which it will be sold, the content of commercials and the design of the newspaper and magazine ads. There is an oral report to the
class with a layout of visuals or audio-visual plan is they wish. There is an oral presentation to the class.

End result: informative / persuasive

**Problem solving** Students decide on a group of people, for example, the blind or the arthritic, whom they could help by designing some object that would make some daily jobs easier. Students could actually ask the blind or the arthritic. Institutions that care for such people are often happy to talk to students who care. Egs: gardening tools for the blind and easy to use door handles for the arthritic. Students could discuss, formulate a proposal, design and present their ideas.

End result: Informative / explanatory

**Brainstorming** This can be used to apply the mind to any problem. The rule is that no suggestion however silly is to be rejected.

**Role Plays** Students are given five minutes to look at a card explaining a role-play situation and think about what they are going to say. The situations are imaginary but perfectly normal and natural situations. Students play their own age and are not expected to act. They are not expected to deal with unrealistic problems! Although it is a role play the student does not necessarily have to pretend to be someone else though the teacher probably will. For instance, the teacher might play the role of a parent and the student's task could be to try to persuade mom/dad to sanction a large sum of money so that he/she could go on a holiday with friends.

**Solo work** A valid part of a varied programme of speaking and listening. Careers today may depend on the ability to stand up to train a group of new workers, to give a presentation in front of managers, or to persuade customers to buy gimmicky machines. Sometimes there are prestigious public-speaking or debating competitions entered by perhaps a few of your students. Use the opportunity to train in front of the whole class. Ask the class for feedback. Some students speak with interest and enthusiasm about their work/experiences/hobbies/holidays and perhaps the English department is the best place for debriefing. It is also a good exercise to get students to reteach a lesson they have recently had in another subject, or a new lesson in History or Psychology or...any subject. It gives the others an opportunity to ask questions. Beware: the rest of the class may sometimes know the lesson better than their 'teachers'. You can substitute the word 'presentation' for talk. Students can learn to use the overhead projector or computerised presentation techniques. Presentations can be given in pairs.

**Problems** during group work:
- The time problem is helped if you accept that most speaking and listening is not solo work but is done in pairs and small groups.
- Noise - 'By all means do speaking and listening, but I don't want to hear a sound!'
- Not everyone is involved.
- Some groups not working well - pecking order.
- Some groups - briefest of answers.
- Unkindness to others whose comments they regard as silly.
**Solutions**

- **THERE WILL ALWAYS BE NOISE.**
- Tactfully ensure that the loudest and busiest are not always in charge. Talk to the most active about a possible role in encouraging and bringing out the shy members of the group.
- Keep topics open - never closed. Put someone who is adept at opening a discussion into a group to help others.
- Ensure that it is understood that everyone should be respected for what they say. You can argue but not so the original speaker feels a fool. BE TOUGH ON THIS.

**Material** the teacher carries *into the class room* should be gleaned from:

- Newspapers
- Documentaries (either shown to the class or seen at home and discussed)
- Video clippings (eg: Language in use, Cambridge ELT 4 VCD's)
- Events - news or cultural (eg: Carnival, Shigmo, festivals, election campaigns, sports, current affairs)
- NDTV/ BBC - issues discussed on 'Hard Talk', 'We The People', 'The Big Fight'........
- Films and cinema

**Testing and Evaluation**

The whole course will be evaluated on the basis of 2 ISAs of 10 marks each

<table>
<thead>
<tr>
<th>Role play:</th>
<th>10 marks</th>
<th>(6 Hours)</th>
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<tbody>
<tr>
<td>Group Discussions/ Debate</td>
<td>10 marks</td>
<td>(6 Hours)</td>
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**SEE Model**

**I)** An Individual Oral Presentation..................................................(40 Marks)..........................24 Hours

- candidates will be examined on the following criteria
  - content - 10 marks
  - fluency - 10 marks
  - vocabulary - 10 marks
  - structure - 10 marks
  - within each criteria, point descriptors will be clearly agreed upon.
  - setting up and use of all aids, if any should be strictly within the time allotted.

**II)** Pair-Based Activity........................................20 marks..........................12 Hours

Candidates will be examined on the following criteria:

- Listening skills – 5 marks
### Candidates will be examined on the following criteria:

<table>
<thead>
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<th>Leadership qualities – 5 marks</th>
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<tbody>
<tr>
<td>Clarity of expression – 5 marks</td>
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<tr>
<td>Suggesting new ideas – 5 marks</td>
</tr>
<tr>
<td>Listening skills– 5 marks</td>
</tr>
</tbody>
</table>

#### Grade Descriptions for Group Activity (to assist the teacher)

<table>
<thead>
<tr>
<th>Mark Band 1</th>
<th>17-20 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can argue ideas and opinions in persuasive detail without dominating the rest of the group; adept at acting as group leader; usefully refers back to previous points; always looking to suggest new approaches and to move forward; listens sympathetically and considers the views of others fully.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mark Band 2</th>
<th>13-16 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can argue ideas and opinions soundly but may at times overshadow other members of the group; is capable of leading the group but with only partial assurance; refers back to previous points soundly but not entirely successfully; recognises the need to suggest new approaches but implements this only partially; listens with a degree of sympathy for others views but has a tendency to interrupt at times.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mark Band 3</th>
<th>9-12 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequent but generally brief contributions are made; generally accepts a position of group member rather than facilitator/leader; makes occasional reference to previous points; may help to support new approaches but rarely initiates them; listens carefully and responds briefly but appropriately to others.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Mark Band 4</th>
<th>5-8 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brief and infrequent contributions are made; plays a limited part in the group; cannot utilise previous points; follows the general drift of the discussion but struggles to support new approaches; listens inconsistently</td>
<td></td>
</tr>
</tbody>
</table>
and may even drift away from the discussion

<table>
<thead>
<tr>
<th>Mark Band 5</th>
<th>Makes only one or two contributions or may offer mostly inappropriate contributions; <strong>plays no real role</strong> in group membership; is largely ignorant of previous points; does not offer support for new approaches; may appear to listen but shows little evidence of listening.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4 marks</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Mark Band 6</th>
<th>Fails to meet the above criteria.</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 marks</td>
<td></td>
</tr>
</tbody>
</table>

**Grade Descriptions for Pair-based Activity (20 marks)**

For this task, marks for each category (Speaking, Listening) should be arrived at.

<table>
<thead>
<tr>
<th>Speaking – 15 marks</th>
<th>Listening – 5 marks</th>
<th>Mark Band I 13- 15 marks</th>
<th>Mark Band I 4.5- 5 marks</th>
<th>Mark Band II 10- 12 marks</th>
<th>Mark Band II 3.5 -4 marks</th>
<th>Mark Band III 7- 9 marks</th>
<th>Mark Band III 2.5 -3 marks</th>
<th>Mark Band IV 4 - 6 marks</th>
<th>Mark Band IV 1.5 - 2 marks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Extends the subject matter and elicits responses from the listener; speaks on equal terms with the listener. Employs a wide range of language devices accurately and sometimes eloquently</td>
<td>Responds fully to questions and develops prompts; deals confidently and sometimes enthusiastically with alterations in the direction of the conversation.</td>
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<tr>
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<td></td>
<td>Subject matter is organised and expressed competently; attempts to speak on equal terms with the listener but with a varying degree of success. Employs a good range of language devices soundly</td>
<td>Responds appropriately and in some detail to questions and prompts; deals appropriately with most of the alterations in the directions of the conversation.</td>
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<tr>
<td></td>
<td></td>
<td>Deals with the subject matter adequately; the listener is generally but not always prominent. Language devices are used safely.</td>
<td>Responds to questions adequately but deals less effectively with prompts; alterations in the direction of the conversation are occasionally dealt with.</td>
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<tr>
<td></td>
<td></td>
<td>There is evidence of some sequencing of ideas relating to the subject matter but only inconsistently so; accepts that the listener is in full control of the</td>
<td>Provides limited response to the questions and struggles with developing prompts; tends to maintain the direction of the conversation.</td>
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</tbody>
</table>
conversation. Limited employment of language devices with some inaccuracy.

**Mark Band V**

1 - 3 marks

Simple facts and ideas are expressed with generally unsuccessful attempts at organisation; is barely capable of engaging in a two-way conversation. Not able to employ language devices or devices employed with serious error.

**Mark Band V**

1 mark

Responds simply or is unable to respond to questions or prompts; cannot recognise alterations in the direction of the conversation.

**Mark Band VI**

0 marks

Fails to meet the above criteria.

**Mark Band VI**

0 marks

Fails to meet the above criteria.

_Individual Activity – 40 marks_

<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>15 - 19 &amp; 9-10</td>
<td>The student demonstrates ability to use a variety of structures accurately and consistently. There may be errors when sophistication is attempted, but the examiner is convinced that the student is confidently in control of the structures used. Full &amp; well organised content.</td>
<td>The student shows enough command of vocabulary to respond with some precision. Shades of meaning are achieved and some sophisticated information/ ideas are communicated. There will be only the occasional misuse of vocabulary.</td>
<td>The student shows sustained ability to maintain a conversation and to contribute at some length. The student can respond to change in direction of the conversation and perhaps initiate new topics. Pronunciation and intonation are appropriate, with only the occasional slip.</td>
</tr>
<tr>
<td>16 - 18 &amp; 7 - 8</td>
<td>There may be mostly simple structures, but some more complex sentences will be attempted successfully. There will be some errors but these will not impede communication. Sound use of content.</td>
<td>The student has a sufficient range of vocabulary to convey information and ideas but there is lack of precision. Vocabulary is not wide or varied.</td>
<td>The student responds relevantly to questions and at a length which makes frequent prompting unnecessary. Stress and intonation patterns are generally accurate. Little effort is required by the listener.</td>
</tr>
</tbody>
</table>
| 13 – 15 | The student will be uneasy | Vocabulary conveys | The student makes a real
In the world of work, a high percentage of communication is by talk, and people are known by the way they use talk to carry out their duties with efficiency, tact or persuasion. Soon it will be normal to write by speaking into a machine which then prints what we say. It is a brave new world and it is through highly developed speaking skills that we shall be empowered to meet it.

<table>
<thead>
<tr>
<th>&amp;</th>
<th>5-6</th>
<th>and error-prone when venturing beyond simple structures. However, simple accuracy will often be achieved and communication will be maintained. Adequate use of content.</th>
<th>simple ideas and information clearly but lacks precision. There is some searching for words and hesitation when going beyond simplicity.</th>
<th>attempt to respond to questions. S/he may need frequent prompting and will tend to offer one sentence at a time, but keeps conversation going. Some noticeable inaccuracy of stress and intonation, but unlikely to impede communication.</th>
</tr>
</thead>
<tbody>
<tr>
<td>10 – 12 &amp; 3-4</td>
<td>Responses will usually be single words or very simple sentences -with errors. Error will tend to blur but not obscure communication. Content is thin or inconsistently used.</td>
<td>Vocabulary will sometimes be inadequate to convey even simple ideas and there will be frequent pauses.</td>
<td>Responses tend to be brief and widely spaced. The candidate has to be encouraged to go beyond the single word response. Stress and intonation inaccuracy causes some communication difficulty, but candidate can usually be understood by a sympathetic listener.</td>
<td></td>
</tr>
<tr>
<td>5 – 9 &amp; 1-2</td>
<td>Single word responses will be the norm and attempts at structured sentences will rarely achieve communication. However, some attempt at a response will be made at points during the interview. Content is mostly undeveloped and/or very thin.</td>
<td>Enough English words are known to convey occasional snippets of information, but conversation will be very limited and confused.</td>
<td>Responses are so brief and imprecise that little is communicated. Use of single words is the norm, and there will be long gaps. Stress and intonation patterns cause difficulty for even the most sympathetic listener. Repetition is necessary to achieve communication.</td>
<td></td>
</tr>
<tr>
<td>0 -5 &amp; 0</td>
<td>Completely limited/no attempt at a response.</td>
<td>Completely limited/no attempt at a response.</td>
<td>No response/inaccuracy of stress and intonation prevents communication even after several repetitions.</td>
<td></td>
</tr>
</tbody>
</table>
LIST OF BOOKS

ENGLISH VOCABULARY, PRONUNCIATION AND GRAMMAR

English Pronunciation in Use  Hancock  
(Book+ 4 Audio Cassettes Pack) .......................... 0- 521-54772-5  
or  
(Book+ 4 Audio CD’s Pack ) .............................. 0-52154771-7

Better English Pronunciation  O’ Connor  
(Book + Cassettes Set ) ...................................... 0 – 521-78964 – 8

Murphy’s English Grammar  Raymond Murphy  
( Book + CD ROM ) ........................................... 0 – 521 – 61663-8

Cambridge Language In Use series ....... Set of 4 VCD’s  
Cambridge English Pronouncing Dictionary, 16th edition  by Daniel Jones (Book with CD ROM )  
................................................................. 0 – 521-60062-6

All of the above can be ordered from Foundation Books Pvt.Ltd. CAMBRIDGE UNIV PRESS.  
www.foundationbooksindia.com (Their books/colleges catalogue has an exhaustive list of  
books in English Grammar, Pronunciation, Vocabulary, Remedial work, writing speaking,  
listening )

Plot No. 80 Service Industries, Shirvane, Sector – 1, Nerul, Navi Mumbai-400706.  
Tel: 27709172,27713810. Fax: 27709173. email: cupbang@cupind.com

Online Resource – The homepage of NATE ( National Assoication Of Teaching English) while a  
national British association, has many resources which are in effect international.  
Series  
English Writing Frames – Copiable books and accompanying CD-ROM’S to support weaker and  
middle ability students. Could be used in used in conjunction with any  
language/Communication skills course. A systematic resource, with step – by- step practical  
exercises and photocopiable frames to practice with.

English Writing Frames: Genre  by Neild, J (edition 2000) This is available as a book and disk  
pack  ISBN: 184136975

English Writing Frames: Style and Purpose  by Neild, J (edition 2000) - also book and disk  
pack ISBN: 1841636983 Published by Folens Publishing Limited, Unit 20, Apex Business Centre,  
Boscombe Road, Dunstable, Bedfordshire, LUS 4RL ,U.K www.folens.com
Heinemann English Programme - a thematically arranged four part series. Teacher resource files accompany the set.
Authors: Seely, J & Kitshen, D  ISBN: 0435103520
0435103547
0435103563
0435103466
Publisher: Heinemann, Harcourt Education Ltd, Halley Court, Jordan Hill, Oxford, OX2 8EJ, U.K.  www.heinemann.co.uk

Speaking and listening by Jones, R - with accompanying cassette  ISBN: 0719546699
Publisher: John Murray, Hodder Murray, 338 Euston Road, London, NW1 3BH UK.
www.johnmurray.co.uk

New Hodder English

This is a series of three books. Teachers can find a variety of accessible material to simulate speaking and listening activities as well as writing.

New Hodder English – by Hackman, S; Scott, P & Howe, A (edition 2001)

1. ISBN 034077536X
2. ISBN 0340775378
3. ISBN 0340775386
Publisher Hodder & Stoughton Education, Hodder Deadline, 338 Euston Road, London, NW1 3bh, UK
www.hodderheadline.co.uk

Speaking English Effectively by Krishna Mohan and N. P. Singh
Macmillan India Ltd  ISBN: 0333925521

Cambridge UNIV PRESS - – Language In Use
Set of 3 graded VCD’s- BEGINNER, PRE-INTERMEDIATE, INTERMEDIATE-
On Line Training and Practice Clarity Language Consultants Ltd
UK Office : PO Box 625, Godalming, GU7 1ZR, UK
Tel: +44 (0) 8451305627
Fax: +44 (0) 8451305647
HK Office : PO Box 1763, Sai Kung, Hong Kong
Tel: +852 27911787
Fax: +852 27916484
Examples of Questions for the ISA and SEE.

I  Role Play - topics to be given 10 minutes before the commencement of the exam.

1) The Student’s role: Your friend
   Your role: Yourself
   Your Task: You have very strong views about how animals should be treated, which are very different from your friend’s. You are in a fast food café. You friend has walked in carrying a brand-new expensive snake-skin handbag/leather coat and has ordered a double beef burger. You are wearing jute sandals and are carrying a cloth bag and have ordered a veg burger.

   OR

2) The Student’s role: A new neighbour who has three very noisy and naughty children.
   Your role: The owner of a house in a quiet street.
   Your Task: You are having very real problems with your neighbour. You cannot concentrate during the day on things you want to do and your neighbour’s noisy children sleep very late at night keeping you awake. You are working in your garden and a ball came over the fence and hit you on the head. The children started yelling and screaming for you to throw the ball back. Instead you go over to see their parent to discuss the whole matter.

   OR

3) Choose any one topic that you are passionate about:
   - A book you have read recently
   - A film or play you have seen recently that affected you a great deal
   - A member of your family, singer, actor, scientist, historical figure who fascinates you
   - Travel
   - Football or cricket
   - Fashion
   - School
- College
- Mobile phones

I Debate/ GD - Groups of 5 through lots for GD
   Groups of six for debate.
1) The Government of Goa should ban on all kinds of plastic bags.
   OR
2) Fees charged for college education must be increased so that students of higher education can be provided better facilities, innovative courses and quality teachers.

Pair based activity
Allow students to choose their partners.
1) You in an interviewer - interviewee situation on a popular FM Radio Station. The guest speaker is an aerobics instructor and a keep-fit fanatic who is 62 years old. The interviewer agrees on the wisdom of an active life and a sensible diet but is himself/herself fond of junk food and likes nothing better than staying in bed as late as possible.
   OR
2) Have a discussion on hobbies with a new boy/girl who has just joined your college, with whom you are try to make friends.

II Individual talk/ Presentation
Topics to be displayed on the notice board well in advance of the exam.
Exam to be conducted before the commencement of the written papers. (similar to the manner in which science practicals are conducted.)
Topics (should be such that there is possibility of using audio visual aids/ mounted boards/slides/charts/maps/graphs if the candidate wishes to do so.)

The image of Goa in advertising.
Festivals of India
Folk media of Goa
Indian Mythology
Flora and Fauna of Goa
# Computer Application – I

**For B.Com. SEMESTER I**

**GE 1**

<table>
<thead>
<tr>
<th>COURSE CODE</th>
<th>COURSE TITLE: Information Technology (Fundamentals) - I</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCOM112</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Marks</th>
<th>Total Credits</th>
<th>Total Contact Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>100</td>
<td>04</td>
<td>60</td>
</tr>
</tbody>
</table>

**Course prerequisites**: None

**Course objectives**: Understand the fundamentals of Information Technology and provide insights into dominant IT Applications and emerging IT Technologies.

**Course contents**:

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Weightage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Marks %</td>
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<td></td>
<td></td>
<td>Hours</td>
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<tr>
<td>#</td>
<td>Title</td>
<td>Content</td>
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<tr>
<td>#</td>
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</tr>
<tr>
<td>A</td>
<td>Introduction</td>
<td>Data and Information: Data - Definition, Types of Data, Data Representation, Number system (Decimal &amp; Binary), Coding Schemes (ASCII and UNICODE).</td>
</tr>
<tr>
<td>B</td>
<td>Information: Information: Definition, Difference between Data &amp; Information, Prerequisites, Information Technology: Definition and Components, Need for Information Technology and its advantages.</td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>Role of Information Technology: Business, Education, Manufacturing, Public Sector, Media, Defense Services, and Publication.</td>
<td></td>
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<tr>
<td>D</td>
<td>Software: Relationship between Hardware and Software, Categories of Software - Examples,</td>
<td></td>
</tr>
</tbody>
</table>

Goa University, Taleigao Plateau, Goa
<table>
<thead>
<tr>
<th>Multimedia Essentials</th>
<th>Operating System - Definition &amp; functions, Examples, Freeware and Open source software- Examples.</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>E</td>
<td>Careers in IT Industry: Analyst, Administrator, Designer, Business process outsourcing, Programmers, Technical Writing etc...</td>
<td>1</td>
</tr>
<tr>
<td>F</td>
<td>Use of IT in Education and Research: Data analysis, Heterogeneous storage, e-Library, Google Scholar.</td>
<td>3</td>
</tr>
<tr>
<td>G</td>
<td>Social and Ethical issues in IT: Computer Ethics, Intellectual property rights, Plagiarism, fair use, software licensing, Piracy.</td>
<td>3</td>
</tr>
<tr>
<td>Student Activity:</td>
<td>Explore Data analysis, what-if-analysis and visualization in Excel</td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>Introduction: Definition, Components of Multimedia, Uses of Multimedia.</td>
<td>3</td>
</tr>
<tr>
<td>B</td>
<td>Multimedia applications: Entertainment, Education, Business, Training, Virtual reality.</td>
<td>2</td>
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<tr>
<td>D</td>
<td>Making Multimedia: Stages of a multimedia project, Requirements to make good multimedia, Multimedia software and Authoring tools.</td>
<td>4</td>
</tr>
<tr>
<td>Student Activity:</td>
<td>1. Use any image editing tool such as (GIMP, Inkspace) to design the cover page of Book. 2. Use any two Mp3 tracks of your choice to create a unique composition that is significantly different from either of the original tracks. You are free to experiment. 3. Make a Movie on a given topic with the help Windows Movie Maker.</td>
<td></td>
</tr>
<tr>
<td>E-Commerce</td>
<td>Introduction: Definition, Advantages and disadvantages of transacting online.</td>
<td>2</td>
</tr>
<tr>
<td>B</td>
<td>E-commerce Business models: Introduction, key elements of a business model and</td>
<td>4</td>
</tr>
<tr>
<td>IV</td>
<td>Overview of Emerging IT Technologies</td>
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<tr>
<td>A</td>
<td>Cloud Computing:</td>
<td></td>
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<tr>
<td></td>
<td>Definition, Examples</td>
<td></td>
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<tr>
<td></td>
<td>Types of Cloud Computing – LaS, SaS, PaS,</td>
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<tr>
<td></td>
<td>Deployment Models – Private, Public, Community &amp; Hybrid cloud,</td>
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<td>3</td>
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<tr>
<td>B</td>
<td>Mobile Computing(MC):</td>
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<tr>
<td></td>
<td>Definition,</td>
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<tr>
<td></td>
<td>Aspects of MC – User Mobility, Device Portability,</td>
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<td></td>
<td>Applications of MC</td>
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<td></td>
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<td>2</td>
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<tr>
<td>C</td>
<td>Big Data:</td>
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<td>4</td>
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</tbody>
</table>

| C   | E-payment System:                     |
|     | Models and methods of e-payments (Debit Card, Credit Card, Smart Cards, e-money), Payment gateways, |
|     | Risks involved in e-payments.         |
|     |                                      | 4  |

| D   | Online Banking:                       |
|     | Meaning, Concepts,                    |
|     | Importance, Electronic Fund Transfer, |
|     | Automated Clearing House.             |
|     |                                      | 3  |

| E   | M-Commerce :                          |
|     | Definition,                           |
|     | Services,                             |
|     | Advantages & Disadvantages.           |
|     |                                      | 1  |

<table>
<thead>
<tr>
<th>Student Activity :</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implement a case study on any popular e-commerce website. Include following details:</td>
</tr>
<tr>
<td>Introduction to the company,</td>
</tr>
<tr>
<td>Overview of the products and services available,</td>
</tr>
<tr>
<td>Basic elements of the company business model - Target market/audience, Revenue model, Competitive environment,</td>
</tr>
<tr>
<td>Competitive advantage analysis;</td>
</tr>
<tr>
<td>Product Promotion Strategies,</td>
</tr>
<tr>
<td>Financial results if available</td>
</tr>
<tr>
<td>Definition, 4Vs + V,</td>
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<tr>
<td>-----------------------</td>
</tr>
<tr>
<td>Big data Opportunity:</td>
</tr>
<tr>
<td>- Financial services, Retail, Advertising and Public relations,</td>
</tr>
<tr>
<td>Manufacturing</td>
</tr>
<tr>
<td>Big Data Process,</td>
</tr>
<tr>
<td>Risks and challenges of Big Data.</td>
</tr>
</tbody>
</table>

| Analytics: |  |
| Definition, |  |
| Business Intelligence, |  |
| Data Mining - |  |
| Association rule learning, |  |
| Classification, |  |
| Cluster Analysis, |  |
| Regression. |  |

**Student Activity:**

Create a web form to collect and collate data (usually done for registrations etc..) using Google cloud service.

**Note:**

1. IT paper shall carry 04 credits, with no credit for Lab component.
2. There shall be a theory examination of 100 Marks (Internal Assessment – 20 Marks; End Semester Examination – 80 Marks of 2 hrs. duration)
3. There shall be four Theory lectures per week of 1 hour duration per Theory class.

**References:**

1. Introduction to Information Technology – ITL Education Solutions Limited – Pearson Education
2. Computer fundamentals fourth edition by Pradeep K. Sinha and Priti Sinha BPB publications
3. Information Technology -The breaking wave by Dennis Curtin Tata McGraw-hill edition
5. Multimedia in practice, technology & applications, Judith Jeff Coate, PHI
10. Cloud Computing,
### Practical Assignments for Computer Application – I Lab

**For B.Com. SEMESTER I**

**GE 1**

<table>
<thead>
<tr>
<th>COURSE CODE :</th>
<th>COURSE TITLE : Information Technology(Fundamentals) – I Lab</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCOM112</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Marks :</th>
<th>Total Credits :</th>
<th>Total Contact Hours :</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>30</td>
</tr>
</tbody>
</table>

**Course prerequisites :** None

**Course objectives :** To equip students with the healthy practices and efficient use of information technology services, tools and modern devices.

**Course contents :**

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Requirements</th>
<th>Weightage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Title</td>
<td>#</td>
<td>Content</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1</td>
<td>Operating System Basic</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Installation of Operating System (Demonstration only)</td>
</tr>
<tr>
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<td></td>
<td>• Demonstrate features of any MS Windows based OS and any of the Linux flavor</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>• Add Devices(Printer,Audio,Video drivers)</td>
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<td></td>
<td>Operating system such as:</td>
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<td></td>
<td>• MS Windows 7/8 or</td>
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<td></td>
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<td></td>
<td>• Free and Open source Operating system such as Ubuntu, Mint etc...</td>
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<td></td>
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<td></td>
<td>Appropriate Device Drivers</td>
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2 hours
<table>
<thead>
<tr>
<th></th>
<th>Applications of IT and Unicode</th>
<th>Internet &amp; Internet Browser</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Check up sites of E-governance (calculate income tax, find voter id details)</td>
<td>2 hours</td>
</tr>
<tr>
<td></td>
<td>Enable computer to support regional language, add Keyboard, Use onscreen keyboard, install phonetic keyboard, type in regional language using Unicode</td>
<td></td>
</tr>
<tr>
<td>Multimedia Essentials</td>
<td>Word</td>
<td>Word editor such as:</td>
</tr>
<tr>
<td>3</td>
<td>Basic features, Formatting, use of Multimedia content in word file, Mail merge, Spell Check, Thesaurus, Security, Page Setup etc…</td>
<td>2 hours</td>
</tr>
<tr>
<td></td>
<td>Powerpoint</td>
<td>Presentation tool such as:</td>
</tr>
<tr>
<td>4</td>
<td>Creating slides, Formatting, sorting, Animation, Slide master</td>
<td>2 hours</td>
</tr>
<tr>
<td>Excel – Data operations</td>
<td>Excel – Data &amp; Financial operations</td>
<td>Calculation tool such as:</td>
</tr>
<tr>
<td>5</td>
<td>Use Excel to prepare personal budget for the first quarter of given financial year. Use appropriate charts to provide visual analysis of income and expenditure. Create a file in Excel that describes a grading system for a class.</td>
<td>2 hours</td>
</tr>
<tr>
<td>Excel – What-if- Analysis</td>
<td></td>
<td>2 hours</td>
</tr>
<tr>
<td>6</td>
<td>Use Excel to perform profit and loss statement, Balance Sheet &amp; Assets for the given data. Make use of separate worksheets for each profit and loss statement, Balance Sheet &amp; Assets. Make use of Financial functions(for example to calculate the depreciation of asset item)</td>
<td>2 hours</td>
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<td>7</td>
<td></td>
<td>2 hours</td>
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<tr>
<td></td>
<td>E-Commerce</td>
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<td>---------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>8</td>
<td><strong>Image Manipulation</strong>&lt;br&gt;• Use any image editing tool such as (GIMP, Inkspace) to design the cover page of Book.</td>
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</tr>
<tr>
<td></td>
<td><strong>Audio Manipulation</strong>&lt;br&gt;• Use any two Mp3 tracks of your choice to create a unique two minute composition that is significantly different from either of the original tracks. You are free to experiment.</td>
<td>Tools such as:</td>
</tr>
<tr>
<td></td>
<td><strong>Video Manipulation</strong>&lt;br&gt;• Make a Movie on a given topic with the help Windows Movie Maker.</td>
<td>Tools such as:</td>
</tr>
<tr>
<td>11</td>
<td><strong>Online Purchase</strong>&lt;br&gt;• Attempt to purchase a product online from any E-Commerce Site. Proceed till payment gateway. Check digital certificates (such as ebay.in and amazon.com)&lt;br&gt;• Write a review of an E-Commerce Site visited include: Site description, Site Design, ease in navigation, process for purchasing items, security, privacy, compare with competitors, customer service, best features of site etc..</td>
<td>Internet &amp; Internet Browser</td>
</tr>
<tr>
<td>12</td>
<td><strong>E-Commerce Web Portal Case Study</strong>&lt;br&gt;An Ecommerce site case study, Include&lt;br&gt;• Target market/audience: who uses this service?&lt;br&gt;• Revenue model: where does the money come from?&lt;br&gt;• Competitive environment: who else</td>
<td>Internet &amp; Internet Browser</td>
</tr>
</tbody>
</table>
is competing in this market, or who might enter the market and threaten this company's position?

- Competitive advantage analysis: how is your case company attempting to gain an advantage: competing on cost? differentiation?
- How are they promoting their products in the marketplace?
- How have they been doing - financial results if available?

### IV Overview of Emerging IT Technologies

<table>
<thead>
<tr>
<th>ID</th>
<th>13</th>
<th>Advanced web search and translation &amp; Transliteration services</th>
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<tbody>
<tr>
<td></td>
<td></td>
<td>Web search, image search</td>
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<tr>
<td></td>
<td></td>
<td>Search only for pages that contain (ALL the search terms</td>
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<td></td>
<td></td>
<td>contain the exact phrase you type, contain at least one of</td>
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<td>the words you type, do NOT contain any of the words you type,</td>
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<td>written in a certain language, created in a certain file</td>
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<td>format like ppt, pdf, rtf, doc, xls)</td>
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<td>Advanced search operators: Include search (&quot;*&quot; search),</td>
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<td>synonym search, OR search, Domain search, Num range search,</td>
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<td>other advanced search features (Google, Local language,</td>
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<td>Technology Search, Date, Occurrences, Domains, Safe search)</td>
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<td></td>
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<td>Use Online translators and transliteration services</td>
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<td>Internet &amp; Internet Browser</td>
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<th>ID</th>
<th>14</th>
<th>Multiuser Google docs</th>
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<td>Create documents,</td>
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<td>spreadsheets and</td>
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<td>presentations online</td>
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<td>Share and collaborate</td>
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<td>in real time</td>
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<td>organize your work</td>
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<td>Control who can see</td>
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<td>Create web form</td>
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<td>to collect and</td>
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<td>collate data</td>
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<td>registrations etc )</td>
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<td>using Google cloud</td>
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<td>service</td>
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<td>Internet &amp; Internet</td>
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Note:

1. IT lab Component shall carry no credit.
2. There shall be altogether 15 Lab sessions of 2 hours duration per batch of 20 Students.
Information Technology – I (Theory)

B.Com. SEMESTER I

GE 1

Unit wise Marks Distribution

<table>
<thead>
<tr>
<th></th>
<th>Sem I</th>
<th>Marks Allotted</th>
<th>Sem II</th>
<th>Marks Allotted</th>
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<tr>
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<td>Unit I</td>
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<td>Unit II</td>
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<td>Unit III</td>
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<td>Unit IV</td>
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<td>Unit IV</td>
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Question Paper Pattern

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<thead>
<tr>
<th></th>
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<th>Maximum Marks: 80</th>
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<tbody>
<tr>
<td>Q. 1</td>
<td>Answer the following</td>
<td>4 * 2 = 08 Marks</td>
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<tr>
<td>Q. 2</td>
<td>questions (Any Four/5)</td>
<td>4 questions – 2 each from every Unit II &amp; Unit III</td>
</tr>
<tr>
<td>Q. 3</td>
<td>Answer the questions (Any 4/5)</td>
<td>4 * 4 = 16 Marks</td>
</tr>
<tr>
<td>Q. 4</td>
<td>Answer the questions (Any 4/5)</td>
<td>4 questions –From unit II</td>
</tr>
<tr>
<td>Q. 5</td>
<td>Answer the questions (Any 4/5)</td>
<td>4 questions –From unit III</td>
</tr>
<tr>
<td>Q. 6</td>
<td>Answer the questions (Any 4/5)</td>
<td>4 questions –From unit IV</td>
</tr>
</tbody>
</table>
Objective: To develop an understanding of the marketing environment and relevant decisions.

Unit I  Introduction to Marketing (25 Marks 15 Lectures)
Market concepts-- place concept, area concept demand concept.
Kinds of goods—convenience goods, shopping goods speciality goods.
Marketing concepts - product concept, selling concept, marketing concept, societal marketing concept. Scope of marketing - goods, services, events, organisations etc.

Unit II  Marketing Environment and Segmentation (25 Marks 15 Lectures)
Marketing Environment- concept, major environmental forces.
Market segmentation- concept, Bases for segmenting markets.
Consumer behaviour and marketing research
Consumer buying behaviour, factors influencing consumer buyer behaviour.
Marketing research and its importance.

Unit III  Marketing decisions (25 Marks 15 Lectures)
Marketing mix decisions-product, price, promotion and physical distribution (in brief).

Unit IV  Trends in Marketing (25 Marks 15 Lectures)
Consumerism and need for consumer protection. Social aspects of marketing—social responsibility of marketing, ecological and ethical aspects of marketing. Marketing of Services and its scope.
Direct marketing—Catalog marketing, Kiosk marketing, Telemarketing and On-Line marketing.

References:
Course objectives
To develop skills in students to analyze and interpret financial statements from viewpoint of liquidity, solvency, profitability and cash flow of entities and apply the same for decision making.

Unit I Company Final Accounts (Elementary Level) (20 Marks, 15 Lectures)
Preparation of “Statement of Profit and Loss account” and “Balance sheet” as per Schedule III of the Companies Act 2013.

Unit II Nature and Techniques of Financial statement analysis (40 Marks, 18 Lectures)
a) Common-size statement analysis
   Meaning, preparation, interpretation, uses, merits and demerits
b) Comparative statement analysis (restricted to 2 years for intra-company and 2 companies for inter-company problems)
   Meaning, preparation, interpretation, uses, merits and demerits
c) Trend analysis
   Meaning, determination, interpretation uses, merits and demerits
   Practical problems to include preparation of Profit & Loss Statement and Balance Sheet as per Schedule III of Companies Act 2013 from the Trial Balance given and prepare common size or Comparative statement.

Unit III Ratio Analysis and Economic Value Added Analysis (20 Marks, 15 Lectures)
(a) Ratio analysis

(b) Economic Value added (EVA)
   Evolution of EVA concept, EVA concept, Market value added, Calculating EVA: The conceptual issues, calculating Net operating profit after tax (NOPAT), Capital employed (CE), weighted average cost of capital (WAC), Importance of EVA, Advantages of EVA, Limitations of EVA

Unit IV Cash Flow Statement (20 Marks, 12 Lectures)
Meaning, Objectives of Cash Flow Statement, Non-cash transactions, Activity classification, Cash and cash equivalents, Direct and indirect method, Preparation and presentation of Cash Flow Statement as per indirect method and IND AS 7

References:

Journals for Study and Reference:
1. The Chartered Accountant: The Institute of Chartered Accountants of India
2. The Management Accountant: The Institute of Cost Accountants of India
3. The Accounting World : ICFAI Hyderabad

Guidelines for setting Question Paper
1. The question paper shall have total of 6 questions of 20 marks each
2. Four questions of 20 marks each to be answered
3. Question No. 1 to be compulsory (should be a practical question)
4. A question may be sub-divided if necessary
5. One question each from Unit I, Unit II, Unit III and Unit IV
6. Two questions each to be asked on unit II and unit III
Objective: The basic objective of this course is to familiarize the students with the approach, concepts and advanced techniques of managerial economics that are applied in business decision making.

Unit I Pricing Decisions (20 Marks, 12 Lectures)

a) Pricing Methods and Strategies – Cost based pricing (cost plus, marginal cost & target return pricing), Competition based pricing (penetration, entry deterring and going rate pricing), Product life cycle based pricing (price skimming, packaging, perceived value, loss leader pricing), Cyclical pricing (rigid and flexible pricing), Multi-product pricing, Peak load pricing, Sealed bid pricing, Retail pricing, Administered pricing, Export pricing, International price discrimination, Dumping and transfer pricing.

b) General considerations and objectives of pricing policy – Price elasticity of demand and pricing – price forecasting.

Unit II Profit Analysis (20 Marks, 12 Lectures)

a) Profit
   Meaning, Different concepts, nature, kinds and role of profit; profit policy, profit limiting factors

b) Break Even Analysis
   Meaning, assumptions, uses, limitations, application, break even chart and calculation of Break-Even Quantity and Break-Even Sales, contribution margin, safety margin, targeted sales volume and expected profits; Profit-volume (P/V)analysis -meaning, chart, assumptions and measurement (Numerical Problems to be included) Profit forecasting: meaning and methods

Unit III Capital Budgeting (30 Marks, 18 Lectures)

a) Capital budgeting
   Meaning; Nature; Process; Significance; Factors influencing investment decisions; Approaches to determine size of capital budget; Types of projects; steps in capital project evaluation; Methods of project evaluation with numerical problems (Payback period, Average rate of return (ARR), Net Present Value (NPV), Profitability Index (PI) and Internal Rate of Return (IRR) methods); Social cost-benefit analysis (concept, objectives, steps involved and evaluation)

b) Cost of capital
   Sources of funds for long-term financing; cost of debt, cost of preference share capital, cost of equity capital, cost of retained earnings – the weighted cost of capital (numerical problems to be included)

Unit IV Decision and Risk Analysis in Business (30 Marks, 18 Lectures)

a) Business Decision making – certainty, risk and uncertainty, sources of business risk, steps involved in analysis of risky decisions, risk premiums, risk adjustment
b) Risk and Investment Proposals – measures of incorporating risk (expected value and standard deviation), methods to decide selection of project (the finite-horizon, risk adjusted discount rate, certainty equivalent and decision tree analysis method)


References:
3. Indira Gandhi National Open University: School of Management: Managerial Economics- MS/9
B.COM.
SEMESTER II
Commercial Arithmetic – II (CC 8)
(100 marks - 60 Lectures)

Unit I The Straight Line
(25marks - 12 hours)
- Rectangular Cartesian Co-ordinate System
- Distance formula, Section formula (Simple problems only)
- Slope and intercepts of a straight line
- Equations of lines parallel to the axes.
- Equations of lines in slope point form, two point form, slope intercept form, two intercept form
- General equation of a line, Parallel and perpendicular lines
- Intersection of lines
- Graphs of linear equations and inequalities
- Graphical solution of Linear Programming Problems with two variables only

Unit 2 Calculus I
(a) Relations and Functions
(5marks - 4 Lectures)
- Ordered pair
- Cartesian product
- Relation, Function – Domain, Co-domain, Range.
(b) Limits and Continuity
(5marks - 4 Lectures)
- Definition
- Operations of finding limits
- Algebra of limits
- Concept of continuity and examples
(c) Derivatives and their Applications
(25 marks - 12 Lectures)
- Concept of derivatives
- Standard forms
- Algebra of derivatives
- Derivatives of composite functions
- Higher order derivatives
- Applications – Total revenue function, Total cost function, Elasticity of demand and supply
- Increasing and decreasing function/sign of derivative (economic applications)
- Maxima and Minima (economic applications)

Unit III Calculus II
(a) Integration and its Applications
(15marks - 12 Lectures)
- Definition
- Standard forms $x^n$, $e^x$, $a^x$, $1/x$
- Integral of \( f(x) + g(x) \) and \( kf(x) \)
- Integral of \((ax+b)^n\), \( e^{ax+b} \), \( k^{ax+b} \), \( 1/ax+b \)
- Applications – Total revenue function, Total cost function
- Definite integration
- Area under a curve (formula only)
- Consumer’s Surplus and Producer’s Surplus

(b) **Partial Derivatives**  
(5marks - 4 Lectures)

- Definition
- Partial derivatives of first and second order
- Economic applications: Demand function, Utility function, Production function

**Unit IV Commercial Mathematics**  
(20marks - 12 Lectures)

- Ratio
- Proportion
- Percentage
- Discount – Trade Discount, Cash discount, Discount and profit.

**References**

B.COM.
SEMESTER II
Business Communication (AECC 3)
(Modern Communication Skills)
(100 Marks - 60 Lectures)

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:

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

UNIT 1: Digital Storytelling [DST] (40 Marks - 23 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 and present the same in class)

UNIT 2: Individual Speeches (Impact/ Oratory) and Presentations
(a) Individual Speeches - Pathos / Logos / Ethos / Overcoming Fear / Formulae for Speeches / People (Body Language) / Voice Skills / Audience (10 Marks - 6 Lectures)

UNIT 3: Electronic and Web Communications: (20 Marks - 5 Lectures)
a) Using Social Media for Communication [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.] (5 Marks)
b) Creating & Using a Blog or Free Web site (10 Marks)
c) Using cell-phones, laptops and other means for e-mail and instant messaging for Business; etiquette involved (5 Marks)

UNIT 4 Conducting Effective Meetings (20 Marks - 11 Hours)
(Pedagogy: Role Play - Groups of 6-10 students to conduct a meeting)
Chairpersonship, Protocol (Brief insights into Robert’s Rules of Order), Benefits, Notice, Agenda, Drafting Minutes (Discussions /Resolutions)
[10 marks for participation in a Meeting. 5 marks for drafting the Notice and the Agenda for the Meeting. 5 marks for writing the Minutes of the Meeting. The meetings where the students are to be judged can be ones which are organized for the purpose of discussing topics given by the teacher. ]

Requirements:
(Essential)
1) An LCD projector in every classroom
2) A Laptop for Facilitator (Desirable)
3) Computers for students
4) Broadband Facility
5) A large screen SMART TV / SMARTBOARD
6) HD Video Camera (with Hard Disk)
7) Home Theatre
8) Software: Pinnacle / Cyberlink / U-lead Video Studio / Buzan’s Mind-Mapping / Business-in-a-Box
9) Language Lab / other relevant software as decided by the concerned teacher
10) External Hard Disks
11) A Smart Board

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.

Suggestion: ISA 1 (Individual Speeches )
ISA 2 (Individual Presentations)

References:
# Syllabus for Computer Application - II for B.Com. SEMESTER II

## GE 2

<table>
<thead>
<tr>
<th>COURSE CODE</th>
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<td>100</td>
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Course prerequisites: Information Technology I

Course objectives: To understand the basics of cyber space and accompanying cyber threats and provide the foundation for preparing, detecting and protecting against cyber threats and challenges.

## Course contents:

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Weightage</th>
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### Basics of Computer Networking

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<th>Topic</th>
<th>Weightage</th>
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<tbody>
<tr>
<td>B</td>
<td>Transmission Media: Wired &amp; Wireless.</td>
<td>3</td>
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<tr>
<td>C</td>
<td>Networking Devices: Repeater, Switch, Router, Gateway.</td>
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<tr>
<td>D</td>
<td>Network Topology: Bus, Star and mesh – advantages &amp; disadvantages of each.</td>
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<tr>
<td>E</td>
<td>Types of network: PAN, LAN, MAN, WAN, internet.</td>
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<tr>
<td>F</td>
<td>IP Addressing: Static Vs Dynamic IP addresses, Public Vs Private IP addresses.</td>
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## Internet

Basic terms - web page, website, URL, HTTP & HTTPS, ISP, web server, web browser, Cyber Space, hyperlinks, hypertext, download and upload, online and offline.

## Internet applications

WWW, search engine, DNS, Electronic mail (e-mail), File transfer Protocol (FTP), Internet telephony, Video conferencing, Blogs, E-commerce.

## Social Networking

Basics, Types of social networking sites - General, Multimedia, Professional, Educational, Importance of Social Networking.

## Security in Social networking:

Safety tips for socializing (In General & w.r.t. Facebook) Reporting any security breach.

### Student Activity:

Analyze the facebook account and report the different safety features provided by facebook for the safety of the users.

## Cyber Threats

### Basics:

Definition - Cyber Threats, Cyber Attack, Cyber Crime Cyber Attackers - Hackers, Hactivists, Rogue Insiders, States/Nations etc...

### Types of Cyber Attacks:

1. Device compromise
2. Service disruption
3. Data Exfiltration
4. Advance Persistent Threat (APT)

### Cyber Attack Artifacts:

Viruses, Worms, Trojan Horse, Botnet, Denial of Service (DoS, DDoS), Social Engineering - Phishing, Zero Day Attack, Cyber Stalking, E-Mail Spoofing, Pharming, Cyber Warfare, Cyber Espionage, Cyber Vandalism

### Vulnerabilities and Countermeasures:

Causes of each cyber-attacks type, Countermeasures to tackle each Cyber Attack artifacts.

### Student Activity:

Provide report of any cyber threat(s) faced by
you/friends/any other and list the causes and steps taken to counter such attack.

| A | Online Shopping: Basics – Privacy, Sensitive Personal Information, Advantages & Disadvantages of Online Shopping. | 2 |
| B | Privacy Issues: Cookies and online tracking, Sharing Information when Shopping Online, Password Protection, Privacy Policies. | 2 |
| C | Problems associated with online shopping: Data Pharming, Hijackers, Spoofing, Online Fraud. | 3 |
| D | Safety measures in online Shopping: Encryption of Data Authentication (SSL, Digital Signature, Certificates, Hashing) Security Tokens. Steps to safeguard online shopping security and privacy. | 5 |
| D | Payments Methods: Different payment methods in online transactions, Safety practices, Best payment method(s). | 2 |
| D | Student Activity – Consider any two online shopping sites and compare their features (Products, usability, policy to attract customers, payment methods, safety practices etc...) | |
| IV | Information Technology Act(ITA) 2000: Definition and Terminology - Internet Governance, E-Record, | 3 |

Goa University, Taleigao Plateau, Goa
<table>
<thead>
<tr>
<th>and Cyber Forensic</th>
<th>E-Contract, E-Forms, Adjudicating Officer, Affixing Digital signature, Certifying Authority, Sections - Section 43, Section 65.</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Information Technology (Amendment)(ITAA) Act 2008: Termination - Communication Devices, Electronic Signature, Sections : Section 66, Section 67, Section 69.</td>
</tr>
<tr>
<td>D</td>
<td>Digital Evidence: Definition, Categories of Evidence, Types of Evidence, Admissibility of Evidence, Forensic Examination Standards.</td>
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<tr>
<td></td>
<td><strong>Student Activity:</strong> Make use of any Forensics investigation tools such as</td>
</tr>
</tbody>
</table>
winhex and carry following tasks:

Cloning and imaging of removable device, Examination of the complete directory structure, calculate hash, Identification of pictures embedded in documents etc.)

Note:
1. IT paper shall carry 04 credits, with no credit for lab component.
2. There shall be a theory examination of 100 Marks (Internal Assessment – 20 Marks; End Semester Examination – 80 Marks of 2 hrs. duration)
3. There shall be four theory lectures per week of 1 hour duration per theory class.

References:
1. Introduction to Information Technology – ITL Education Solutions Limited – Pearson Education
7. Facebook, https://www.facebook.com
11. www.cert.org
# Practical Assignments for Computer Application – II Lab for B.Com. SEMESTER II

## GE 2

<table>
<thead>
<tr>
<th>COURSE CODE</th>
<th>COURSE TITLE: Information Technology (Cyber Security) – II Lab</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCOM212</td>
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<tr>
<th>Total Marks</th>
<th>Total Credits</th>
<th>Total Contact Hours</th>
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<tr>
<td></td>
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<td>30</td>
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</table>

Course prerequisites: None

Course objectives: To understand the basics of cyber space and accompanying cyber threats and provide the foundation for preparing, detecting and protecting against cyber threats and challenges.

Practical Assignments:

<table>
<thead>
<tr>
<th>Unit</th>
<th>Topic</th>
<th>Requirements</th>
<th>Weightage</th>
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<tbody>
<tr>
<td></td>
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<td>Hours</td>
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<tr>
<td>Basics of</td>
<td>Networking Basics</td>
<td>Networked Devices</td>
<td>2 hours</td>
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<td>Computer</td>
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<tr>
<td>Networking</td>
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<tr>
<td>Basics of</td>
<td>Advanced Networking</td>
<td>Networked Devices</td>
<td>2 hours</td>
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<tr>
<td>Computer</td>
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<td>Networking</td>
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<td>Basics of</td>
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<td>Computer</td>
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<td>Networking</td>
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<table>
<thead>
<tr>
<th></th>
<th>Web browser security, Internet Connectivity &amp; Tracing</th>
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<tbody>
<tr>
<td>3</td>
<td>- Configure the web browser for optimized performance and security.</td>
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<td>2 hours</td>
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<tr>
<td></td>
<td>- Identify the IP address of the remote website.</td>
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<td></td>
<td>- Find the public IP address of your device and your ISP.</td>
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<td></td>
<td>- Find the upload and download speed.</td>
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<td></td>
<td>- Use Trace Email Analyzer to get the sender's IP address and track the source.</td>
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<td></td>
<td>Social Networking &amp; Facebook</td>
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<td>4</td>
<td>- Analyze the Facebook account and report the different safety features provided by Facebook for the safety of the users.</td>
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<td>2 hours</td>
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<tr>
<td></td>
<td>Virus Threat</td>
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<tr>
<td>5</td>
<td>- Analyze any system infected with cyber threat; list the causes and steps needed to be taken to counter such an attack.</td>
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<td>2 hours</td>
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<tr>
<td></td>
<td>- Find the techniques viruses use to evade Antivirus Software.</td>
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<td></td>
<td>Spyware - Infection, Collection, Detection, and Eradication</td>
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<tr>
<td>6</td>
<td>- How spyware infects devices.</td>
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<td>2 hours</td>
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<td></td>
<td>- Define the indicators of a spyware infection.</td>
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<td></td>
<td>- Explore how anti-spyware software detects spyware.</td>
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<td></td>
<td>- Download and install any anti-spyware software on a computer.</td>
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</table>
Steganography and Steganalysis

Steganography
- Hide text messages in images with simple commands.
- Hide encrypted text messages in images with 4t HIT Lite.
- Hide encrypted files in images with JPEG Hide and Seek (JPHS).

Steganalysis
- Given two images, determine which image contains hidden information using tools such as Steganographic studio.

Password Security
- Measure brute force and dictionary cracking times for passwords of varying length and complexity with Proactive Password Auditor (PPA)
- Define the characteristics of a strong password.
- Study the relationship between password strength and cracking time.
- Calculate the total number of unique passwords given password length and number of subunits (letters, digits, or symbols).

Defense in Depth - Overall Steps for Cyber security of a device (Laptop/Mobile)
<table>
<thead>
<tr>
<th>IV</th>
<th>Cyber Laws and</th>
<th>14</th>
<th>Digital Evidence</th>
<th>Use following software tools:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Security in Cyber Shopping</td>
<td>10</td>
<td>Privacy Protection through Cryptography</td>
<td>Use following software tool:</td>
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<tr>
<td></td>
<td></td>
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<td>Gnu Privacy Guard (GPG)</td>
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<td></td>
<td>11</td>
<td>Security &amp; Privacy</td>
<td>Use following software tool:</td>
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<td></td>
<td>Best Free Keylogger (BFK)</td>
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<td>12</td>
<td>Online Shopping</td>
<td>Internet &amp; Internet Browser</td>
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<tr>
<td></td>
<td></td>
<td>13</td>
<td>Online Banking</td>
<td>Internet &amp; Internet Browser</td>
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</table>

- **Privacy Protection through Cryptography**
  - Use tools such as Gnu Privacy Guard (GPG) to encrypt, decrypt, sign, and verify files.

- **Security & Privacy**
  - Download and install Best Free Keylogger (BFK).
  - Log a computer's keystrokes using BFK.
  - Research methods to defend against keyloggers.
  - Explore the ethics of using keyloggers.

- **Online Shopping**
  - Consider any two online shopping sites and compare their features (Products, usability, policy to attract customers, payment methods, safety practices etc...)

- **Online Banking**
  - Consider any online banking sites and compare their features (Banking services, financial transactions, security practices etc...)

- **Digital Evidence**
  - Make use of any Forensics investigation tools such as winhex and carry following tasks:
    - Cloning and imaging of removable device, Examination of the
<table>
<thead>
<tr>
<th>Cyber Forensic</th>
<th>complete directory structure, calculate hash, compare hash after minor file modification etc...)</th>
<th>Forensic Investigation Steps</th>
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<tbody>
<tr>
<td>15</td>
<td></td>
<td>Use following software tools:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Winhex</td>
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</table>

**Note:**

1. IT lab Component shall carry no credit.

2. There shall be altogether 15 Lab sessions of 2 hours duration per batch of 20 Students.
UNIT I: Nature and Objectives of Business Finance (25 Marks 15 Lectures)
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, essential features of a good financial plan, types of financial plan.

UNIT II: Classification of Capital (25 Marks-15 Lectures)
Meaning of Capital, Classification of capital, factors determining capital requirements, meaning, features and sources of fixed capital, factors determining fixed capital requirements, importance of adequate fixed capital; meaning, features and sources of working capital, Factors determining working capital requirements, significance of adequate Working capital, types of working capital.

UNIT III: Capitalisation (25 Marks-15 Lectures)
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 (25 Marks–15 Lectures)
Concept of capital structure, Meaning and importance of capital structure, factors affecting capital structure, concept of financial structure, capital gearing, meaning, types and advantages, trading on equity, meaning, types and advantages and limitations.

References:

Books
5. Sontakki C.N., Business Organisation, Seth Publishers
Objective: To familiarize students to elements and methods of cost accounting

Unit I Introduction to Cost Accounting (10 Marks, 6 Lectures)
Concept of cost, Costing, Cost accounting, Objectives, Importance of cost accounting, Cost unit, Cost centre, Classification of cost, Distinction between cost accounting and financial accounting.

Unit II Unit costing (30 Marks, 18 Lectures)
Accounting and control of Waste, Scrap, Spoilage and Defective works Cost sheet and Estimated cost sheet.

Unit III Contract costing (30 Marks, 18 Lectures)
Introduction to relevant Accounting Standard, preparation of contract account for one year, more than one year and contract account with balance sheet.

Unit IV Process costing (30 Marks, 18 Lectures)

References:

OBJECTIVE: To motivate the students to be self employed. From the syllabus they will get theoretical knowledge on how to start an enterprise of their own. Practical knowledge can be obtained through assignments like writing a project report to obtain finance or interviewing existing entrepreneurs.

UNIT I Introduction (40 Marks-24 Lectures)

a) Definition and concept of entrepreneur
   Qualities, Skills and Functions of entrepreneur
b) Origin and development of entrepreneurship
   Theories of entrepreneurship
   Role of entrepreneur in economic development
   Entrepreneur V/s Intrapreneur, features of Intrapreneurs.
   Types of entrepreneurs
   Recent trends-sociopreneur, edupreneur, ecopreneur, and agropreneur
   Women entrepreneurs. Self Help Groups.

UNIT II Identification of Business Opportunities (20 Marks-12 lectures)

SWOT analysis
Environment scanning-meaning and benefits
Factors considered for environment scanning- socio-cultural, economic, technical, demographic, legal and political, geographical and international factors.
Sources and steps involved in identification of business opportunities.
Market research- meaning, need for market research, techniques in market research- field survey techniques, test marketing, Delphi technique, desk research, observation method and experiment method.

UNIT III Project formulation (20 Marks-12 lectures)

Meaning and concept of project formulation
Stages in project formulation
a) Elements of project formulation-feasibility analysis, techno-economic analysis, project design and network analysis, input analysis, financial analysis.
b) Project Appraisal-concept and features, methods of appraisal-break even analysis, cost benefit analysis, social cost benefit analysis and profitability analysis.
c) Project Selection-meaning,
Factors to be considered for project selection-rawmaterials, credit facilities, market forces, competition, government policy, incentives and subsidies, labour force, capital requirements, infrastructure, profitability.
d) Project report-meaning importance and contents of project report.
UNIT IV Innovation in Entrepreneurship (20 Marks-12 lectures)

Purposeful innovation—unexpected success/failure, process, need, change in demography, industry and market structure, incongruities, change in perception, new knowledge
Principles of purposeful innovation
Incubation Centres—meaning, services and role of incubation centres, study of incubation centres in Goa.

References:
1. Desai, Vasant. Dynamics of Entrepreneurship Development
2. Drucker, Peter. Innovation and Entrepreneurship-Practice and Principles
4. Paul, Jose; Kumar, Ajith. Entrepreneurship Development and Management. Himalaya publishing house
5. Khanka, S.S. Entrepreneurial Development. Sultan Chand publication
7. Gupta, C.B., Srinivasan Entrepreneurial Development. Sultan Chand
8. Pednekar, Achut P. Entrepreneurship Management. Himalaya publishing house
Objective: To impart basic knowledge of the important business legislations.

Unit 1: The Indian Contract Act, 1872 (30 Marks, 24 Lectures)

a) General principles of contract
   i) Contract – meaning, characteristics and kinds
   ii) Essentials of a valid contract - Offer and acceptance, consideration, contractual capacity, free consent, legality of objects.
   iii) Void agreements
   iv) Discharge of a contract – modes of discharge, breach and remedies against breach of contract.
   v) Contingent contracts
   vi) Quasi - contracts

b) Specific Contracts
   i) Contract of Indemnity and Guarantee – meaning, rights and duties of surety,
   ii) Contract of Bailment – meaning, rights and duties of Bailor & Bailee
   iii) Contract of Agency – meaning, modes of creation of agency, rights & duties of Agent & Principal

Unit II: The Sale of Goods Act, 1930 (20 Marks, 12 Lectures)

i) Contract of sale, meaning and difference between sale and agreement to sell.
ii) Conditions and warranties
iii) Transfer of ownership in goods including sale by a non-owner
iv) Performance of contract of sale
v) Unpaid seller – meaning, rights of an unpaid seller against the goods and the buyer.

Unit III: Arbitration and Conciliation Act, 1996 (25 Marks, 12 Lectures)

i) Introduction
ii) Arbitration
iii) Arbitration Agreement
iv) Arbitral Tribunal and arbitral procedure
v) Jurisdiction of Arbitral Tribunal
vi) Conduct of Arbitral proceedings
vii) Making of Arbitral Award
viii) Termination of Arbitral Proceedings
ix) Conciliation – meaning,
x) Procedure for commencement of proceedings,
xii) Appointment of conciliator,
xii) Conciliation procedure
xii) Role of conciliator,  
xiii) Termination of conciliation proceedings  
xiv) Status of settlement by conciliator  

**Unit 4: The Negotiable Instruments Act 1881**  
(25 Marks, 12 Lectures)  
i) Meaning, Characteristics, and Types of Negotiable Instruments: Promissory Note, Bill of Exchange, Cheque  
ii) Holder and Holder in Due Course, Privileges of Holder in Due Course.  
iii) Negotiation: Types of Endorsements  
iv) Crossing of Cheque  
v) Bouncing of Cheque  

**Suggested Readings:**  
3. Ravinder Kumar, Legal Aspects of Business, Cengage Learning  
12. Business Law - by Prof. Manohar R. Wadhwani  
15. Arbitration and Alternative Dispute Resolution - by Dr. N.V.Paranjape  
16. Law of Arbitration and Conciliation - by Dr. Avtar Singh  

Note: Latest edition of text books may be used.
B.COM.
SEMESTER III
Business Statistics– I (GE 3)
(100 Marks - 60 Lectures)

Unit I Data Analysis (15 Lectures -24 marks)

Unit II Summarisation Measures (24 Lectures -40 marks)
Measures of Central Tendency: Meaning, objectives and requirement of a good measure of central tendency, Arithmetic Mean, Mode and Median(with & without grouping), Harmonic Mean (ungrouped data), Quartiles, deciles and percentiles. Measures of Dispersion: Meaning, objectives and requirement of a good measure of dispersion, absolute and relative measure, Range, quartile deviation, mean deviation, standard deviation, Coefficient of range, , Coefficient of quartile deviation, , Coefficient of mean deviation, Coefficient of variation, Skewness- Karl Pearson’s and Bowley’s measure and coefficient of Skewness.

Unit III Index Numbers (13 Lectures -18 marks)
Meaning, types, uses and limitations of index numbers, Methods of constructing price and quantity Index numbers by weighted and unweighted methods, Weighted aggregative- Laspeyre’s, Paasche’s, Fishers and Value index numbers, Weighted average of price relatives, fixed base, chain base, shifting of base, deflating and splicing of Index numbers, cost of living Index numbers.

Unit IV Analysis of Time series (8 Lectures -18 marks)
Components and models of Time series, Measurement of trend-semi averages, moving averages, freehand and least square method(linear and non linear).

References:
B.COM
SEMESTER III
Economics of Resources (GE 4)
(100 Marks, 60 Lectures)

Objectives:
1. To familiarize the students with concepts and issues in the realm environmental economics and sustainable development.
2. To introduce the students to 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.
3. To help the students understand the significance of the management of environment and resources for business.
4. To introduce the students to the economics of human resource development.

Unit I Economics of the Environment (25 Marks, 15 Lectures)
Environmental Economics- definition and meaning; linkages between economy and 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 and markets-meaning of economic efficiency and social efficiency, relation between markets and economic and 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 II Economics of Resources (20 Marks, 12 Lectures)
Definition of resource, classification, meaning and importance of each, Economic development and resource use- optimist and pessimist models- their major conclusions, Sustainable development- definition and meaning.

Unit III Economics of Energy and Water (25 Marks, 15 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.
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 solution; 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 IV Human Resource Economics

(30 Marks, 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, saving 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 and maternal mortality rates), morbidity; recent trends in health status in India; economic dimension of healthcare - demand and supply of health care; challenges to public health in India; financing of health services - private and public expenditure on health; health insurance.

References:
23. World Resources Institute: World Resources, Annual Reports, Other publications.

Useful websites:
World Water Council: http://www.worldwater council.org
Water Resources Ministry: http://wrmin.nic.in
World Health Organization: http://www.who.int
B.COM
SEMESTER IV
Fundamentals of Investment (CC 12)
(100 Marks, 60 Lectures)

Objective: To familiarize the students with different investment alternatives, introduce them to the framework of their analysis and valuation and highlight the role of investor protection.

Unit I Investment Environment (30 Marks, 20 Lectures)
The investment decision process, Types of Investments – Commodities, Real Estate and Financial Assets (Equity, Mutual funds, Debt), the Indian securities market, the market participants (Stock exchanges, Stock brokers, Clearing House, Depositories, Depository Participants, FIIs, Domestic institutional investors, Individual investors), Online and offline trading in securities, security market indices, sources of financial information, Concept of return and risk, Impact of Taxes and Inflation on returns.

Unit II Analysis of Equity and Debt Instruments (30 Marks, 20 Lectures)
(a) Fixed Income Securities
Bond features, types of bonds, estimating bond yields, Bond Pricing, types of bond risks, default risk and credit rating, Bond market indices.
(b) Approaches to Equity Analysis
Introduction to Fundamental Analysis, Technical Analysis, dividend capitalisation models, and price-earnings multiple approach to equity valuation, Intrinsic value, Price to Book value ratio.

Unit III Portfolio Analysis and Financial Derivatives (20 Marks, 10 Lectures)
Portfolio and Diversification, Portfolio Risk and Return; Mutual Funds; Introduction to Financial Derivatives; Financial Derivatives Markets in India

Unit IV: Investor Protection (20 Marks, 10 Lectures)
Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investor awareness and activism.

References:
4. Vohra N.D. & Bagri B.R., Futures and Options, McGraw Hill Education
B.COM
SEMESTER IV
Income Tax (Direct Tax) (CC 13)

Marks: 100                                                                 Lectures: 60
Learning Objective: To provide basic knowledge of concepts, principles and provisions of
Income-tax Act, 1961 and the relevant Rules

Unit I: INTRODUCTION (20-25 marks, 12 lectures)
a) BASIC CONCEPTS:
Income-u/s 2(24), Person -u/s 2(31), Assessee- u/s 2(7), Assessment- u/s 2(8), Assessment Year-
u/s 2(9), Previous Year- u/s 3, Business- u/s 2(13), Company -u/s 2(17), Gross Total Income u/s.
80 (B) (5), Permanent Account Number (PAN)-u/s 139A.
b) SCOPE OF INCOME & RESIDENTIAL STATUS:
Scope of Total Income u/s 5.
Apportionment of Income between spouses governed by Portuguese Civil Code u/s5A.
Residential Status in India u/s 6: Sections 6(1), 6(6) (a), 6(2), 6(6) (b), 6(3), 6(4).
Practical problems to cover determination of residential status of Individuals only

c) EXEMPTIONS & EXCLUSIONS U/s 10:
1. Leave Travel Concession - u/s 10(5).
2. Gratuity–u/s 10(10)(only for theory).
3. Compensation received at the time of Voluntary Retirement - u/s 10(10C).
4. Amount received under Life Insurance Policy - u/s 10(10D).
5. Payment received from Provident Fund-u/s 10(11), (12).
6. Payment received from approved superannuation fund- u/s 10(13).
8. Special allowance - u/s 10(14):
Conveyance, Daily, Uniform, Helper, Research, Transport, Travelling, Children’s Education, &
Children’s Hostel Expenditure Allowance.
9. Interest on Securities- u/s 10(15).
10. Dividends & Interest on Units - u/s 10(34), (35).

Unit II: COMPUTATION OF INCOME FROM SALARIES: (30-35 Marks, 15 lectures)
Sections 15, 16 & 17 Inclusive of allowances (exclusive of valuation of perquisites)
(Only elementary problems on computation of income from salaries of an individual assesse)

Unit III: COMPUTATION OF PROFITS & GAINS OF BUSINESS OR PROFESSION:
(30-35 Marks, 20 lectures)
Sections: 28,29,30,31,32(excluding Depreciation Rates)
Section 36: Restricted to following clauses:
i. Section 36 (1)(i)- Insurance premium
ii. Section 36 (1)(ii)- Bonus/Commission to employees.
iii. Section 36 (1)(iii)- Interest on Borrowed Capital
iv. Section 36 (1)(iv) - Employer’s Contribution to RPF & Approved Superannuation Fund
v. Section 36 (1)(v) - Contribution towards Approved Gratuity Fund
vi. Section 36 (1)(vii) - Bad Debts

Section 37(1) - General Deduction
Section 37(2B) - Advertisement Expenses in Souvenir etc. of a political party.
Section 40(a), 40A (2), 40A (3)
Section 43(B) - Disallowance of unpaid liabilities.
Section 44AD & 44AE

Unit IV: (20-25 Marks, 13 lectures)

a) Permissible Deductions under Chapter VI-A
Sections 80 C, 80CCC, 80CCD, 80 CCE, 80D, 80E, 80G, 80TTA, 80U.

b) Computation of total income of an individual assessee.

c) Computation of tax liability of an individual assessee, Rebate under Section 87A.

Books for Study and Reference:
3. Manoharan T.N., Direct Tax Laws, Snow White Publications,
4. Singhania V.K., Direct Tax Laws, Taxmann Publications
8. Prasad B., Income Tax Law & Practice, Wishwa Prakashan

PATTERN OF QUESTION PAPER

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 (four short problems of 5 marks each)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

INCOME TAX (DIRECT TAX)
Semester IV

Instructions: (i) Q1. is compulsory
               (ii) Answer any 3 from the remaining questions

Q1. Practical type, four sub-questions, carrying 5 marks each, covering the entire syllabus. (Marks-20)
Q2. Practical Question on Unit II i.e. Computation of Income from ‘Salaries’ covering deductions under Chapter VI-A, and computation of tax liability of individual assessees only. (Marks -20)

Q3. Practical Question on Unit III i.e. computation of Profits and Gains from Business or Profession, covering deductions under Chapter VI-A and computation of tax liability of individual assessees only. (Marks-20)

Q4. Answer any four out of the following in relation to the Income Tax Act: (Marks-20)
   a. Short Answer type Q. on Unit I
   b. Short Answer type Q. on Unit I
   c. Short Answer type Q. on Unit II
   d. Short Answer type Q. on Unit III
   e. Short Answer type Q. on Unit IV

Q5. Answer any four out of the following in relation to the Income Tax Act: (Marks-20)
   a. Short Answer type Q. on Unit I
   b. Short Answer type Q. on Unit II
   c. Short Answer type Q. on Unit II
   d. Short Answer type Q. on Unit III
   e. Short Answer type Q. on Unit IV

Q6. Answer any four out of the following in relation to the Income Tax Act: (Marks-20)
   a. Short Answer type Q. on Unit I
   b. Short Answer type Q. on Unit II
   c. Short Answer type Q. on Unit III
   d. Short Answer type Q. on Unit IV
   e. Short Answer type Q. on Unit IV
B.COM
SEMESTER IV
ACCOUNTING
Accounting For Service Organizations (CC 14)
(100 Marks – 60 Lectures)

Objectives: To familiarize the students with practical aspects of accounting for service organizations such as banks, general insurance companies, underwriters and hotels

Unit I Accounting for Banking Companies (40 Marks, 18 Lectures)
Meaning of Banking and Banking Company, Brief idea about Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers
Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.

Unit II Accounting for General Insurance Companies (20 Marks, 18 Lectures)
Types of Insurance, Accounts of General Insurance Company. Final accounts to be prepared as per IRDA and shall comply with the requirement of Schedule B
Revenue account to be prepared under FORM B-RA
Profit & Loss A/C to be prepared under FORM B-PL
Balance Sheet to be prepared under FORM B-BS
Revenue a/c, P/L A/C Balance sheet to be prepared as per information provided.

Unit III Accounting for Underwriting of Shares and Debentures (20 Marks, 12 Lectures)

Unit IV Accounting for Hotels (20 Marks, 12 Lectures)
Concepts, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per Schedule III, Companies Act 2013).

References:

**Websites:**

www.icai.org

**Question Paper guidelines**

- Two questions from Unit I and Unit II each (Banking and insurance)
- One question on preparation of Profit and Loss Statement and the second question to be on preparation of Balance Sheet.
- One question each from Unit III and Unit IV each.

UNIT 1: Introduction to Regulatory Framework of Companies (40 Marks, 24 lectures)
Characteristics of a company; lifting of corporate veil; types of companies including one person company, small company, and dormant company; association not for profit; illegal association; formation of company, on-line filing of documents, promoters, their legal position, pre-incorporation contract; on-line registration of a company.
Memorandum of association, Articles of association, Doctrine of constructive notice and indoor management, prospectus-shelf and red herring prospectus, misstatement in prospectus, GDR; book-building; issue, allotment and forfeiture of share, transmission of shares, buyback and provisions regarding buyback; issue of bonus shares.
Administration of Company Law [including National Company Law Tribunal (NCLT), National Company Law Appellate Tribunal (NCLAT), Special Courts]

UNIT 2: Management of Companies (20 Marks, 12 Lectures)
Classification of directors, women directors, independent director, small shareholders’ director; disqualifications, director identity number (DIN); appointment; Legal positions, powers and duties; removal of directors.
Key managerial personnel; Meetings: Meetings of shareholders and board of directors; Types of meetings, Convening and conduct of meetings, Requisites of a valid meeting, postal ballot, meeting through video conferencing, e-voting.
Committees of Board of Directors - Audit Committee, Nomination and Remuneration Committee, Stakeholders Relationship Committee, Corporate Social Responsibility Committee

UNIT 3: Books of Accounts, Winding-up and Insider Trading (20 Marks, 12 lectures)
Insider Trading and Whistle Blowing: Meaning & legal provisions of insider trading;
Whistleblowing: Concept and Mechanism.

Unit 4: Intellectual Property Rights (20 Marks, 12 Lectures)
Copyright - Meaning, Registration of Copyright, Infringement of Copyright, Broadcasting Right, Performer’s Right.
Trademark - Meaning, Procedure for Registration of Trademark, Deceptively Similar Mark, Remedies in Case of Violation of Trademarks and Copyright

References:
1. MCKuchhal, Modern Indian Company Law, ShriMahavir Book Depot (Publishers), Delhi.
2. GK Kapoor and Sanjay Dhamija, Company Law, Bharat Law House, Delhi.
3. Anil Kumar, Corporate Laws, Indian Book House, Delhi
5. Avtar Singh, Introduction to Company Law, Eastern Book Company
9. Gower and Davies, Principles of Modern Company Law, Sweet & Maxwell
11. Dr. BL Wadhera, Intellectual Property Law, Delhi, Universal Publishing Co. Pvt. Ltd

Government of India Websites for Registration of Companies, Patents, Copyright, Trademarks and Designs
1. www.mca.gov.in
2. http://www.ipindia.nic.in/
B.COM.
SEMESTER IV
Business Statistics – II (GE 5)
(100 Marks - 60 Lectures)

Unit I Correlation and Regression Analysis  
(14 Lectures - 30 marks)
Meaning, Types and Methods of studying Correlation, Scatter Diagram, Karl Pearson’s Coefficient of Correlation, Spearman’s Rank Coefficient of Correlation, Properties of Coefficient of correlation, Linear Regression, Lines of regression and regression coefficients.

Unit II Probability Theory  
(21 Lectures - 36 marks)
Elements of Probability-Random Experiments, events, definition of probability, conditional probability, addition and multiplication theorem, Mathematical expectation.
Theoretical Distribution - Random variable, Binomial, Poisson and Normal Distribution.

Unit III Sampling Theory  
(14 Lectures - 16 marks)
Methods of sampling- Census and Sample enumeration, Methods of Sampling: Simple Random Sampling, Systematic Sampling, Stratified Sampling, Cluster Sampling, Purposive Sampling, Quota and multi stage sampling (with examples).
Test of Hypothesis and Estimation- Sampling distribution, Standard error, Sample mean and Sample proportion, confidence limits, population mean and population proportion, Procedure for testing of hypothesis, Type I and Type II error, critical region, level of significance, test of significance for large samples.

Unit IV Interpolation and Extrapolation  
(11 Lectures - 18 marks)
Finite differences, Forward and Backward differences, Forward and Backward difference table, Newton-Gregory forward and backward difference formula for equidistant values of the argument (only applications), Lagrange’s Interpolation formula for unequally spaced points (only applications), Shift Operator, Binomial Expansion method to find missing values (maximum 2 missing values).

References:
5. Sastry S.S., Introductory Methods of Numerical Analysis
Objectives:
1. To enable the students to grasp the current economic problems in India.
2. To highlight the important economic sectors and challenges faced by them in the recent years.
3. To acquaint students with the major policy regimes of government to resolve problems in agriculture, industry and service sector of India.
4. To enable students to understand the change in policy focus from central planning to process of market integration of the Indian Economy with other markets in the world.

Unit I Basic Issues in Economic Development (20 Marks, 10 Lectures)
Concept and Measures of Development and Underdevelopment; The concept of economic growth and development, India’s recent position in the world economy (based on World Bank GNI per capita), Human Development concept, the Human Development Index – interpretation of indicator and value & rank of the indicator for India in the world context.

Unit II Basic Features of the Indian Economy (20 Marks, 10 Lectures)
Composition of national income and occupational structure, per capita income, inflation, unemployment, income distribution, poverty); India’s population demographics [infant mortality rate, literacy rate, gender composition-female male ratio(issue of missing women) and age structure- concept of demographic dividend]

Unit III Policy Regimes, Growth, Development & Structural Change (30 marks, 20 Lectures)

a) Review of Planning Policy Experience in India.
b) Policies for Agricultural and Rural Development (since Green Revolution till recently).
d) Economic Reforms since 1991 – in banking sector (Narasimham Committee report main suggestions), capital markets, in the external sector, managed exchangerate system, rupee convertibility, in Government’s policy on IT services, FDI, FPI entry in domestic sectors.
e) The experience of Growth, Development and Structural Change in different phases of growth and policy regimes across sectors and regions.

Unit IV Sectorial Trends and Issues (30 Marks, 20 Lectures)
a) Agriculture Sector:
Nature of Indian Agriculture; Brief evaluation of the agricultural sector (achievements and problems); Agricultural Finance (organized-NABARD, Cooperative and Commercial banks, Micro finance institutions, unorganized sources- moneylenders, landlords, traders etc.); Agricultural Marketing (defects and corrective measures); Government Policy Measures: Minimum Support
Price, Food Security- PDS, TDPS (only meaning and challenges), National Food Security Act 2013 (only rationale). Farmers Suicides, Land Acquisition.

b) Industry and Services Sector:
Present structure of industry in the Indian economy; Composition of the Indian industrial sector (organized & unorganized sector, public & private sector, large, medium, small and micro industrial units); Brief evaluation of the industrial sector (achievements and weaknesses); Challenges facing Indian manufacturing; MSME sector – role in the Indian economy and challenges faced. Meaning of Services, importance of services sector in the Indian economy; important components – Information Technology and IT-enabled Services, trade, tourism and travel, transport, telecommunications, real estate and construction, financial services, healthcare and education (contribution to GDP, employment, export earnings (where relevant));

c) External Sector:
Structure, Performance and Reforms: Foreign Trade and balance of Payments: Structural Changes and Performance of India’s Foreign Trade and Balance of Payments (value, volume and direction); Export-import policies and their impact on exports and imports. WTO, meaning of major agreements (AOA, MFA, TRIPS, TRIMS etc.) and impact on India (wherever relevant).

References:


Journals
1. EPW
2. Yogana
Websites

1. www.indiabudget.nic.in
2. www.rbi.org.in
3. www.finmin.nic.in
4. www.goidirectory.nic.in
B. COM
SEMESTER V
Industrial Management (CC 15)
(100 Marks- 60 Lectures)

Objective: To enable the students to gain understanding of concepts and environment of industrial management.

Unit I  Introduction to Industrial Management, Factory Location and Plant Layout  
(25 Marks-15 Lectures)
Meaning and factors determining factory location.
Concept, objectives and importance of plant layout, factors influencing layout, types of layout, problems of layout.

Unit II  Industrial Productivity and Work Environment  
(25 Marks-15 Lectures)
Work environment- Factors affecting Work Environment - Lighting, air, ventilation, temperature, water, sanitation and noise.
Occupational Hazards- Meaning and types - Biological Hazards, Chemical Hazards and Psychological Hazards. Measures to minimize occupational hazards.

Unit III  Total Quality Management  
(25 Marks-15 Lectures)
Concept of TQM – Principles of TQM – Benefits of TQM.

Unit IV  Industrial Safety and Occupational Health  
(25 Marks – 15 Lectures)
Definition of safety – Objectives of Safety Management.
Industrial Accidents – Causes of Accidents (a) Mechanical causes (b) Human Causes
Effects of Industrial accidents on employers, workers and society.
Code of practices for accident prevention.
Occupational Health- Concept- Health program in industries – Role of National Institute of Occupational Health(NIOH) - legal provisions regarding health- OHSAS 18000- (Occupational
Health and Safety Standards) - (In brief)

References:
B.COM
SEMESTER V
Indian Monetary and Financial System (CC 16)
(100 Marks, 60 Lectures)

Objectives:
(1) To enable the student to get a basic understanding of the components of money supply and the role of the central bank in controlling money supply.
(2) To familiarize the student with the structure and composition of the financial system.
(3) To facilitate an understanding of the functioning of the money and capital markets in an economy.
(3) To provide the students a basic knowledge of financial institutions and to acquaint them with major financial services in India.

Unit I Money and Money Supply (15 Marks, 8 Lectures)
Money: Definition; Origin; components of money - currency, coins and credit; RBI indices of money supply; Role of the RBI in the control of money supply - use of instruments (Quantitative - variable reserve requirements, open market operations, bank rate, repo, reverse repo rates and Qualitative credit controls) in expanding and contracting money supply.

Unit II Financial System and its Components (25 Marks, 12 Lectures)
Structure (formal and informal financial system); Composition of the Indian financial system – Financial markets, financial institutions, financial instruments, financial services; Flow of Funds Matrix; Financial system and economic development; an overview of Indian Financial system.

Unit III Financial Markets (30 Marks, 20 Lectures)
Money Market – Features, functions, organization and instruments; Role of central bank in money markets; Indian money market – an overview.
Capital Markets – Features, functions, organization and instruments; Indian debt market; Indian equity market – primary and secondary markets; Role of stock Exchanges in India; SEBI and Investor protection.

Unit IV Financial Institutions and Services (30 Marks, 20 Lectures)
Commercial banking – introduction, its role in project finance and working capital finance; Development Financial Institutions (DFIs) – An overview and role in Indian economy; Life and non-life insurance companies in India; Mutual funds-introduction and their role in capital market development; Non-banking financial companies (NBFCs); Financial services - Merchant banking, underwriting, credit rating, venture capital finance, financial counseling.
References:


Latest editions of suggested books to be referred to

Websites

1. https://rbi.org.in
2. www.nseindia.com
3. www.bseindia.com
4. www.sebi.gov.in
B. COM.
SEMESTER V
Accounting
Income Tax, Service Tax and Goa Value Added Tax (DSE 1)
(100 Marks –60 Lectures)

Objective: To provide an insight into main provisions of the Income Tax Act, 1961, applicable to the ‘assessment year’ which shall be same as the ‘academic year’ (e.g. for academic year 2016-17 the assessment year shall be 2016-17) and to impart some basic knowledge about the Service Tax as amended by the current Finance Act up to June 30 of the academic year. and some basic provisions of the Goa Value Added Tax Act, 2005 applicable to the current financial year, as amended up to November 30 of the immediately preceding the current academic year.

UNIT I: (30-35 Marks, 15 lectures)

a) COMPUTATION OF INCOME FROM HOUSE PROPERTY

Definition of Annual Value u/s. 2(2).
Sections: 22, 23, 24, 25, 25(AA), 25(8), 26, 27

b) COMPUTATION OF CAPITAL GAINS:

Definition of Capital Asset u/s. 2(14) and Transfer u/s. 2(47).
Sections. 45, 47, 48.
Elementary practical problems may be covered for 5 marks on computation of short term and long terms capital gains including exemptions under sections 54, 54B, 54EC, & 54

c) CLUBBING OF INCOME: only for theory

Sections 60, 64(1)(ii), 64(1)(iv), 64(1)(vi), 64(1)(vii),64(1)(viii) & 64(1A)

UNIT II: (30-35 marks, 20 lectures)

a) INCOME FROM OTHER SOURCES

Section 56,57 ,58
Practical problems of Individual assessee only 

b) PERMISSIBLE DEDUCTIONS FROM GROSS TOTAL INCOME UNDER

CHAPTER VI-A:
Sections 80C, 80CCC, 80 CCD, 80CCE, 80CCG,
80D,80DD,80DDB,80E,80EE,80G,80GG, 80QQB,80RRB, 80TTA,80U

Unit III: (20-25 Marks, 15 lectures)

a) COMPUTATION OF TOTAL INCOME AND TAX LIABILITY:

1. Computation of total income of individual assessee only (excluding capital gains) as under:
   a. Computation of Income from house property plus computed figures of Income from Salaries and Profits and Gains of Business or Profession
b. Computation of Income from Other Sources (including exemptions & exclusions – practical part) plus computed figures of Income from Salaries and Income from house property) [Note: Since Income from Salaries and profits and gains of Business or Profession are covered in semester IV as part of core course, computed figures of these two heads must be given here]

2. Computation of income tax:
Rates of income tax for individuals and calculation of income tax and cess at these rates (on given income excluding capital gains and casual income like winnings from lotteries etc. having specific rates of tax for 5 marks may be covered. Rebate u/s87A.

c) ADVANCE PAYMENT OF TAX, FILING OF RETURN & ASSESSMENT,
SET OFF & CARRY FORWARD OF LOSSES:
   i. Advance payment of tax & payment of tax when demanded, section 210 & 211.
   ii. Filing of return & assessment of income; Sections 139. 139(1), (3),(4),(5),(9), 140A, 142(1),(2),(3),143(1),(2),(3), Section 144(Reassessment not included)
   iii. Set off & carry forward of losses (only for theory)
       Sections 70, 71, 71B, 72, 73, 74,74A

Unit IV: INDIRECT TAXES
a) THE GOA VALUE ADDED TAX (VAT) ACT, 2005. (10-15marks 5 lectures)
   i) DEFINITIONS:
   ii) Incidence of Tax, Composition of Tax, Net Tax of Registered Dealers, Input Tax Credit, Payment of Tax.
   (Note: In case of Goa VAT, small practical problems of 5 marks on computation of taxable turnover, computation of tax thereon, computation of net tax/tax liability etc. of regular dealers as well as dealers in composition may be covered)

b) SERVICE TAX (10-15 Marks, 5 lectures)

A. NEW SERVICE TAX REGIME BASED ON ‘NEGATIVE LIST’ APPROACH:
   Only brief idea about what is ‘negative list’ (and not the entire list) to be covered.

B. ADMINISTRATION OF THE ACT AND BASIC PROPOSITIONS:
   i). The Administration of the Act.
   ii) Basic Propositions:
       a) Act does not extend to Jammu & Kashmir
       b) Same transaction cannot be taxed more than once under different services
       c) Composite Services-Abatement

C. MEGA EXEMPTION NOTIFICATION:
   1. Services provided to United Nations or an International Organisation.
   2. Services provided to Developer / Unit in Special Economic Zone:
      (i) Developer
      (ii) SEZ
4. Threshold Exemption:
   • Exemption to Small Service Providers.
   • Persons excluded from Exemption Benefit:
     i) Person using brand name / trade name of another person.
     ii) Where service tax is payable by persons other than service providers.
   • Exemption is linked with preceding year’s turnover.
New service providers (new services commenced during the year).

D. FURNISHING OF RETURN:
   a) Periodicity for Filing of Return, Due Date for Filing of Return, Delay in Filing of Return (fees for late filing of return), Filing of Revised Return, e-filing of Return.

E. RATE OF SERVICE TAX & PAYMENT OF SERVICE TAX:
Rate of service tax, Monthly/Quarterly Payment of Service Tax, Due Dates for Payment of Service Tax, e-payment of Service Tax, Penalty for Failure to pay Service Tax, Interest for Late Payment of Service Tax

Books for Study and Reference:

A. For Income Tax:

<table>
<thead>
<tr>
<th>Title</th>
<th>Author(s)</th>
<th>Publisher</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxmann’s Students Guide to Income Tax</td>
<td>Dr. Vinod Singania &amp; Monica Singania.</td>
<td>Taxmann Allied Services Pvt. Ltd</td>
</tr>
<tr>
<td>Systematic Approach To Income Tax, Service Tax &amp; VAT</td>
<td>Dr. Girish Ahuja, Dr. Ravi Gupta</td>
<td>Bharat Law House</td>
</tr>
<tr>
<td>Direct Taxes - Law &amp; Practice</td>
<td>Dr. Vinod K Singania, Dr Kapil Singhania</td>
<td>Taxmann Allied Services Pvt. Ltd.</td>
</tr>
<tr>
<td>Income Tax Law And Practice</td>
<td>Bhagwati Prasad</td>
<td>Wishwa Prakashak</td>
</tr>
<tr>
<td>Income Tax Law and Practice</td>
<td>Dinkar Pagare</td>
<td>Sultan Chand &amp; Sons, New Delhi</td>
</tr>
<tr>
<td>Income Tax Law &amp; Practice</td>
<td>Dr. H.C. Mehrotra</td>
<td>Sahitya Bhavan, Agra,</td>
</tr>
<tr>
<td>Direct Taxes – practice and Planning</td>
<td>B.B.Lal</td>
<td>Konark Publishers</td>
</tr>
<tr>
<td>Income Tax -Law &amp; Practice</td>
<td>B.B.Lal &amp; N.Vashisht</td>
<td>Dorling Kindersley(India) Pvt. Ltd., Delhi-110017</td>
</tr>
<tr>
<td>Practical approach to Income Tax</td>
<td>Girish Ahuja &amp; Ravi Gupta</td>
<td>Bharat Law House</td>
</tr>
</tbody>
</table>

B. For Service Tax:
1. Taxmann’s Service Tax – By S.S. Gupta, (as amended to-date)- Taxmann Allied Services Pvt. Ltd.
2. Service Tax-Ready Reckoner- By V.S.Datey, Taxmann Allied Services Pvt. Ltd.

B. For Goa VAT:
Goa University, Taleigao Plateau, Goa

b. Goa Value Added Tax Manual – by Prabhu Verlekar (C.A)
c. Website: http://www.goacomtax.gov.in/

PATTERN OF QUESTION PAPER

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.

Specific guidelines:
ACCOUNTING: INCOME TAX, SERVICE TAX & GOA VALUE ADDED TAX

Duration : 2 Hours
Max. Marks: 80
Instructions: 
   i) Question 1 is compulsory.
   ii) Answer any 3 questions from the remaining.

Q. 1. Practical type four sub-questions carrying 5 marks each, covering entire syllabus
   (one sub-question should be on Unit IV) (Marks-20)

Q. 2. Practical Question on Unit II i.e. computation of Income from house property. (Marks-20)

Q. 3. Practical Question on Unit I
   (a) Computation of Income from other sources. (Marks-15)
   (b) Computation of Capital Gains. (Marks-05)

Q. 4. Answer any Four out of the following in relation to the Income Tax Act: (Marks-20)
   a) Short Answer type Q. on Unit I  
   b) Short Answer type Q. on Unit I
   c) Short Answer type Q. on Unit II
   d) Short Answer type Q. on Unit II
   e) Short Answer type Q. on Unit III

Q. 5. Answer any Four out of the following (Marks-20)
   a) Short Answer type Q. on Unit I
   b) Short Answer type Q. on Unit II
   c) Short Answer type Q. on Unit III
   d) Short Answer type Q. on Unit III
   e) Short Answer type Q. on Unit IV

Q. 6. Answer any four out of the following (Marks -20)
   a) Short Answer type Q. on Unit II
b) Short Answer type Q. on Unit III

c) Short Answer type Q. on Unit III

d) Short Answer type Q. on Unit IV

e) Short Answer type Q. on Unit IV
Objective: To familiarize students to the basic concepts of cost accounting and elements of cost.

Unit I Cost Concepts and Terminology (20 Marks: 10 Lectures)

Unit II Material cost and control (20 Marks, 10 Lectures)
a) Material cost: Meaning of material, Types of material, Procedure for purchase of materials, Calculation of material Purchase price, Types of purchase system – centralised and decentralised, Accounting for material losses – defective, spoilage and pilferage.

b) Material control: Meaning of material control, Dimensions of material control – cost and quantity, Need for control of materials, Essentials of material control, Advantages of material control.

Unit III Stores control (30 Marks, 20 Lectures)
Location and organisation of stores department, Store keeper and functions of store keeper, Classification and Codification of material, Inventory control system, Perpetual inventory system-Bin card and Stores ledger, Stores register, ABC Method of stores control, Calculation of Stock levels, Economic ordering quantity.

Unit IV Material Issue Pricing and Control (30 Marks, 20 Lectures)
Methods of pricing of material – Specific price method, First in First out, Last in First out, Average pricing methods (Simple average method, Weighted average method), Standard price method, Highest in first out method, Market price method.

References :-
Objective: To develop an understanding of the basic concepts of International marketing

Unit 1 Introduction to International Marketing Management (25 Marks 15 Lectures)
Meaning, Features of International Marketing, Distinction between International and Domestic Marketing, Objectives and Importance of International Marketing, Challenges in International Marketing, Importance of International Marketing Research, International Marketing Environment.

Unit 2 Developing International Marketing. (25 Marks 15 Lectures)
International market entry strategies—Licensing, Joint Ventures and Direct Investment, Export Promotion Organisations- Trade Blocks, Free Trade Zones, Special Economic Zones, Export Processing Zones.

Unit 3 International Product and Price Policy. (25 Marks 15 Lectures)

Unit 4 International Distribution and Promotion Policy. (25 Marks 15 Lectures)

References:
Objectives: To acquaint the students with various financial services provided by the banks and enable them to understand current issues and emerging trends in modern banking operations.

Unit I An Overview of Banking & Financial Services (25 Marks - 15 Lectures)

Unit II Modern Services in Banking (25 Marks – 15 Lectures)
Demat Account Services, Fund based and Non fund based services and their types, Wholesale Banking Products; International Banking, Requirements of Importers & Exporters, Remittance Services; Universal Banking.: Banking policy practices for MSMES in view of the MSMED Act 2006, Performance and credit rating of bank borrowers, Role and Functions of CIBIL; Fair Practices Code for Debt Collection; Codes of BCSBI.

Unit III Modern Information Technology in Banking (25 Marks - 15 Lectures)
Bank Computerization – Need & Importance, Special Electromagnetic Cards: Add-on cards, charge cards, smart cards, green card and Kissan cards, MICR cheques, Core banking; Mobile banking apps and security considerations, Risk Concern Areas relating to IT in Banks, Types of Threats in E-banking; Control Mechanism; Computer Audit; Information System Security; Information System Audit; Evaluation Requirements.

Unit IV Current Issues and Emerging Trends (25 Marks – 15 Lectures)
Financial Inclusion: RBI definition, meaning, recommendations of Rangarajan Committee. Pradhan Mantri Jan-Dhan Yojana.
Corporate Governance in banks: Meaning and importance; issues, principles and practices of corporate governance in Indian banks.
Consolidation in banks: Mergers and Acquisitions – Rationale for M&A in Indian banking; a study of post-reform mergers and acquisitions in the Indian banking sector – their objectives, benefits and problems.
Universal Banking – Meaning, rationale, merits & demerits, Green Banking- Meaning, concept and channels, Shadow Banking.

References

Journals:

1. The Indian Banker, published by Indian Banker Association
2. Bank Quest, published by Indian Institute of Banking and Finance
3. RBI Bulletin (Monthly), published by RBI
4. Trends and Progress of Indian Banking (Annual), published by RBI

Websites:

1. Reserve Bank of India [www.rbi.com](http://www.rbi.com)
2. Indian Institute of Banking and Finance [www.iibf.org.in](http://www.iibf.org.in)
3. Indian Bankers Association [www.iba.org.in](http://www.iba.org.in)
4. Institute of Banking Personal Selection [www.ibps.com](http://www.ibps.com)
5. Institute of Finance, Banking and Insurance [www.ifbi.com](http://www.ifbi.com)
Objective:
The course aims at imparting knowledge about the principles, methods, techniques of auditing and their applications to understand the objective and concepts of auditing to gain working knowledge of generally accepted auditing procedures and of techniques and skills.

Unit I Introduction: (20 Marks-10 Lectures)
- Evolution of audit
- Meaning and Definition
- Scope of Auditing
- Auditing V/s. Accountancy
- Objectives of Auditing – Primary & Secondary
- Various classes of audit (Based on authority, time and scope)
- Qualities of an Auditor
- Basic Principles governing an audit.
- Benefits and limitations of Auditing

Unit II Internal Control System (20 Marks-10 Lectures)
- Meaning – Nature and Objectives of internal Control System
- Procedure for Evaluation of Internal Control System
- Methods for evaluation of internal control system,
  - Internal Control Questionnaire – Meaning, illustrations, merits and demerits
  - Flow chart – meaning, illustrations, merits and de-merits
- Internal Check – Meaning, objectives, merits and demerits
- Internal Audit – Meaning and Significance

UNIT III Audit Process (40 Marks-25 lectures)
(a) Basic Preparations
- Audit plan – Meaning and steps in audit planning
- Audit Programme – Meaning, objectives, contents, merits and limitations.
- Audit evidence - Procedures for obtaining evidence, Sources of evidence, Reliability of audit evidence, Methods of obtaining audit evidence, Physical verification, documentation, direct confirmation, re-computation, Analytical review techniques, and representation by management.
- Audit Working Papers – Purpose, contents, working files – permanent and temporary files, ownership & confidentiality of working papers.
• Audit Note Book - Purpose, content and benefits
• Routine checking
• Audit Sampling - Judgmental and statistical sampling
• Test checking

(b) Vouching, Verification and Valuation
• Vouching – Meaning, objectives
• General procedure for vouching
• General Considerations in audit of payments, receipts, purchases and sales
• Verification-meaning, objectives, verification V/s Vouching
• Valuation-meaning, objectives, Verification V/s. Valuation
• Procedure for Verification & Valuation in general – Verification of inventories with case laws.

(c) Audit Report
• Types of audit report, distinction between report and certificate
• Reporting under CARO.

Unit IV Developments in Auditing (20 Marks, 15 lectures)
Tax audit
Management audit
Cost audit
VAT audit
Forensic audit
Audit in computerized environment
Peer review

Note.
1. Relevant auditing standards to be covered wherever applicable
2. Syllabus will be revised on regular basis at the beginning of the year to accommodate changes made in auditing standards

References:
1. Aruna Jha, Students guide to auditing. Taxman publication New Delhi.
4. Pagare Dinkar: Principles & Practice of Auditing: Sultan Chand, New Delhi
8. S.D Sharma: Auditing Principles, Taxman publication New Delhi
Objective: To familiarize the students to the basic concepts and element of cost - labour cost and overhead.

Unit I Labour cost and Control (20 Marks, 10 Lectures)
Meaning, classification of labour, Time keeping and Time booking, Payroll Accounting, Monetary benefit, Fringe benefits, Overtime Premium, Holiday and Vacation Pay, Idle time, Labour Turnover.

Unit II Labour remuneration (30 Marks, 20 Lectures)
Methods of labour remuneration, Incentive Schemes-Individual and Group, profit sharing, Calculation of Gross wages and Net wages, Individual incentive schemes and Group bonus schemes and Labour cost per unit.

Unit III Overhead classification, Allocation and Apportionment (30 Marks, 20 Hours)
Direct and indirect cost, Classification of overhead cost, Departmentalisation, Allocation and Apportionment of overhead to cost centres, Primary distribution of overhead, secondary distribution of overhead-Direct distribution method, step ladder method, Repeated distribution method, Simultaneous equation method.

Unit IV Overhead absorption (20 Marks, 10 Lectures)
Procedure for accounting of overhead cost, Overhead absorption rates, Actual and predetermined overhead rate, Methods of absorption, Accounting for under- absorption and over- absorption of overhead.

References:
B.COM  
SEMESTER – V  
Retail Management Strategies (DSE 2)  
(100 Marks – 60 Lectures)

**Objective:** To acquaint students with retail management strategies.

**Unit I  Retail Major Decisions**  
(25 Marks-15 Lectures)
Pricing – Price v/s value – Meaning, factors affecting retail pricing
Promotion decisions – Need, objectives and forms.

**Unit II  Understanding the Retail Consumer**  
(25 Marks-15 Lectures)
Identifying and responding to changing customer profiles

**Unit III  Servicing the Retail Consumer**  
(25 Marks-15 Lectures)
Concept of Customer Relationship Management.

**Unit IV: Retail Strategy and Implementation**  
(25 Marks-15 Lectures)
Implementing Retail Strategies process- Define the business mission, conduct a situation Audit, Identify strategic opportunities, Evaluate strategic alternatives, Establish specific objectives and allocate resources, Develop a retail mix to implement strategy, Evaluate performance and make adjustments.
Retail Logistics Management – Meaning, importance.
Concept of supply chain management – Retail logistics – Push logistics v/s pull logistics.

**References:**
B.COM.
SEMESTER VI
BANKING & FINANCIAL SERVICES
Bank Management (DSE 2)
(100 Marks – 60 Lectures)

Objectives: To enable the students understand financial analysis of banks and their treasury operations and further provide an insight into banking services and technology.

Unit I Financial Statement Analysis of Banks (25 Marks - 15 Lectures)

Unit II Asset-Liability Management (25 Marks - 15 Lectures)
Asset-Liability Management: Definition & meaning, need and significance, objectives, benefits; ALM framework in banks in India – ALM Committee, ALM Information system, ALM Process, ALM Techniques and Tools. Credit Management: loan policy and principles of bank lending, Management of Investments: components of bank investments – SLR and non-SLR / approved and non-approved securities, Treasury operations – meaning, importance, trends in India.

Unit III Risk & Resource Management (25 Marks-15 Lectures)
Risk – Meaning; Risk process , Types of risks: liquidity risk, credit risk, market risk ,interest rate risk, currency risk, legal risk , operational risk – meaning, sources, Risk Measurement and Control, Risk management tools, Capital: components of bank’s capital; Deposits: pricing of deposits – importance, methods; deposit insurance, Non-deposit sources: components, relative importance

Unit IV Bank Marketing and Customer Redressal Management (25 Marks - 15 Lectures)
Bank marketing: meaning, objectives and importance, 7Ps of marketing of banking and financial services, Marketing Information system, marketing strategies; marketing of banking services in India - emerging trends, Role of DSC and DMA in bank marketing, Tele-marketing, Importance of customer redressal in banks; Customer Grievance Redressal mechanism (Internal and External) – Consumer Protection Act- major provisions, Redressal machinery, types of deficiencies for which banks are liable under the Act, Banking Ombudsman Scheme – Scope of Banking ombudsman, types of complaints, Mechanism of redressal under Ombudsman scheme.

References
Books:-

**Journals:**
1. The Indian Banker, published by Indian Banker Association  
2. Bank Quest, published by Indian Institute of Banking and Finance  
3. RBI Bulletin (Monthly), published by RBI  
4. Trends and Progress of Indian Banking (Annual), published by RBI

**Websites:**
1) Reserve Bank of India [www.rbi.com](http://www.rbi.com)  
2) Indian Institute of Banking and Finance [www.iibf.org.in](http://www.iibf.org.in)  
3) Indian Bankers Association [www.iba.org.in](http://www.iba.org.in)  
4) Institute of Banking Personal Selection [www.ibps.com](http://www.ibps.com)  
5) Institute of Finance, Banking and Insurance [www.ifbi.com](http://www.ifbi.com)
Objective: To enable the students to understand and comprehend the vital issues of HRM in a dynamic environment.

Unit I Introduction to Human Resource Management (25 Marks-15 Lectures)
Human Resource Management – Meaning and importance, Human resource planning (HRP) defined, objectives and importance of HRP.

Job Analysis and Design - Process of Job analysis, methods of data collection, concept of job design, factors affecting job design, methods/ techniques of design.

Recruitment, Selection and Placement
Meaning, sources of recruitment and recruitment process, meaning of selection, meaning of placement, Business Process Outsourcing, need for outsourcing, HR Outsourcing Opportunities in India.

Unit II Employee Compensation, Empowerment and Participation (25 Marks-15 Lectures)

Group incentive plans - Meaning- (i) Profit sharing scheme-features, advantages and disadvantages (ii) Co-partnership – features, advantages and limitations. Payment of Bonus, ESOPs.

Employee Empowerment: Meaning, forms of empowerment, barriers to empowerment, empowerment in India: An overview.

Workers Participation in Management: Definition and objectives, forms of workers participation in management.

Unit III Labour Welfare and Trade Union (25 Marks-15 Lectures)

Trade Union: Definition and functions of Trade Union - weaknesses and problems of Indian Trade Union- suggestions for healthy growth of Trade Unions in India – Challenges faced by Trade Unions in the light of globalization.
Labour Turnover and Labour Absenteeism: Meaning of labour turnover and absenteeism. Causes and effects of labour turnover and absenteeism, measures to minimize labour turnover and absenteeism.

**Unit IV Trends in HRM**


**References:**

B.COM SEMESTER VI
International Economics (CC 18)
(100 Marks, 60 Lectures)

Objectives:
1. To enable the students to understand the role of international trade and the importance of trade policy in the current global scenario
2. To enable the students to have an understanding of the importance of investment flows across countries and their dependence on various macroeconomic variables that are of significance in an open economy
3. To acquaint students with the key accounts of the balance of payments, how exchange rates are determined in the markets for foreign exchange and help them understand the connection between balance of payments and exchange rate movements
4. To enable students to be aware of the meaning and significance of regional and multilateral trade negotiations

Unit I International Trade (25 Marks, 15 Lectures)

International trade – meaning and features; Theories of international trade: Classical (comparative advantage), H-O theorem, Product Life Cycle, Technological Gaps, Intra-industry trade; Gains from International trade; Terms of Trade: meaning and 3 concepts (Net Barter, Gross Barter and Income Terms of Trade); Free Trade v/s protectionism; types of protective devices - tariff and non-tariff barriers (exchange control, voluntary export restraints, anti-dumping duties & countervailing duties, social clauses such as labour & environmental standards, sanitary &phyto-sanitary measures and administered protection).

Unit II Balance of Payments & Foreign Exchange Rates (30 Marks, 18 Lectures)

Lectures

Balance of Payments: Meaning and Structure; Distinction between Balance and Equilibrium; Balance of Trade and Balance of Payments; Disequilibrium – meaning, types and causes; Corrective Measures– exchange rate adjustments (Revaluation and Devaluation), Exchange Control, Trade Measures, Effects of Monetary policy and Fiscal policy on internal and external balance (brief explanation of how the measures work)
Foreign exchange rates: Foreign exchange market – meaning, features and functions; Types of exchange rate systems (fixed, flexible and managed floating – meaning of each); Types of foreign exchange transactions (spot and forward transactions, arbitrage, currency swaps, futures contracts, speculation); Factors influencing short-term exchange rates; Concept of convertibility of Rupee on current account and capital account;Liberalized Exchange Rate Management System (LERMS); Hedging and Exchange rate risk management; Concept of PPP dollar
Unit III International Investment  
(25 Marks , 15 Lectures )

Foreign Investment – meaning and composition (FDI & FPI), Foreign Direct Investment: Meaning; Determinants of FDI (resources, market size, trade barriers, economic and business environment of the host country), Multinational corporations: meaning and operational characteristics; Entry modes adopted by Multinational Corporations (licensing, franchising, joint ventures/collaborations, wholly-owned subsidiaries, mergers and acquisitions);
Foreign Portfolio Investment: Meaning; Operations of Foreign Institutional Investors; Determinants of FPI (return on investment, level of financial sector development, capital controls, exchange risk); Impact of FPI on capital markets and the exchange rate.

Unit IV Multilateralism and Regional Economic Cooperation  
(20 Marks , 12 Lectures)

Multilateralism and Regionalism – meaning and distinction; World Trade Organization – objectives, principles, functions and Agreements (Market access, Agreement on Agriculture, TRIPs, TRIMs, GATS, Dispute Settlement); Regional economic cooperation - Meaning and reasons for growth; Forms of regional integration - Preferential Trade Agreement, Free Trade Agreement, Customs Union, Monetary Union, Economic Union; Integration efforts among Countries in Europe, North America and Asia (NAFTA, EU, ASEAN and SAARC)

References:

9. R. B.I. Reports on Currency Finance
Objectives:
1. To enable the students to understand the role of international trade and the importance of trade policy in the current global scenario
2. To enable the students to have an understanding of the importance of investment flows across countries and their dependence on various macroeconomic variables that are of significance in an open economy
3. To acquaint students with the key accounts of the balance of payments, how exchange rates are determined in the markets for foreign exchange and help them understand the connection between balance of payments and exchange rate movements
4. To enable students to be aware of the meaning and significance of regional and multilateral trade negotiations

Unit I International Trade (25 Marks, 15 Lectures)
International trade – meaning and features; Theories of international trade: Classical (comparative advantage), H-O theorem, Product Life Cycle, Technological Gaps, Intra-industry trade; Gains from International trade; Terms of Trade: meaning and 3 concepts (Net Barter, Gross Barter and Income Terms of Trade); Free Trade v/s protectionism; types of protective devices - tariff and non-tariff barriers (exchange control, voluntary export restraints, anti-dumping duties & countervailing duties, social clauses such as labour & environmental standards, sanitary &phyto-sanitary measures and administered protection).

Unit II Balance of Payments & Foreign Exchange Rates (30 Marks, 18 Lectures)
Balance of Payments: Meaning and Structure; Distinction between Balance and Equilibrium; Balance of Trade and Balance of Payments; Disequilibrium – meaning, types and causes; Corrective Measures– exchange rate adjustments (Revaluation and Devaluation), Exchange Control, Trade Measures, Effects of Monetary policy and Fiscal policy on internal and external balance (brief explanation of how the measures work)
Foreign exchange rates: Foreign exchange market – meaning, features and functions; Types of exchange rate systems (fixed, flexible and managed floating – meaning of each); Types of foreign exchange transactions (spot and forward transactions, arbitrage, currency swaps, futures contracts, speculation); Factors influencing short-term exchange rates; Concept of convertibility of Rupee on current account and capital account;Liberalized Exchange Rate Management System (LERMS); Hedging and Exchange rate risk management; Concept of PPP dollar
Unit III International Investment (25 Marks, 15 Lectures)
Foreign Investment – meaning and composition (FDI & FPI), Foreign Direct Investment: Meaning; Determinants of FDI (resources, market size, trade barriers, economic and business environment of the host country), Multinational corporations: meaning and operational characteristics; Entry modes adopted by Multinational Corporations (licensing, franchising, joint ventures/collaborations, wholly-owned subsidiaries, mergers and acquisitions); Foreign Portfolio Investment: Meaning; Operations of Foreign Institutional Investors; Determinants of FPI (return on investment, level of financial sector development, capital controls, exchange risk); Impact of FPI on capital markets and the exchange rate.

Unit IV Multilateralism and Regional Economic Cooperation (20 Marks, 12 Lectures)
Multilateralism and Regionalism – meaning and distinction; World Trade Organization – objectives, principles, functions and Agreements (Market access, Agreement on Agriculture, TRIPs, TRIMs, GATS, Dispute Settlement); Regional economic cooperation - Meaning and reasons for growth; Forms of regional integration - Preferential Trade Agreement, Free Trade Agreement, Customs Union, Monetary Union, Economic Union; Integration efforts among Countries in Europe, North America and Asia (NAFTA, EU, ASEAN and SAARC)

References:
9. R. B.I. Reports on Currency Finance
Objective: To develop accounting skills in students to for preparation of financial statements of limited companies and for accounting of transactions in the special circumstances of internal and external reconstruction, redemption debentures and valuation of goodwill and shares.

Unit I: Company Final Accounts (Comprehensive Study): (20 Marks, 16 Lectures)
Preparation of ‘Balance Sheet’ and ‘Statement of Profit and Loss’ as per Schedule III of the Indian Companies Act, 2013. (Problems to include ‘Notes’ required as per Schedule III).

Unit II: Internal Reconstruction: (20 Marks, 12 Lectures)
Concept, Treatment of special items, Legal aspects, accounting procedures, Journal entries, Capital Reduction Account and Balance sheet after reconstruction (as per Schedule III).

Unit III: Valuation of Goodwill and Shares: (20 Marks, 14 Lectures)

a) Valuation of Goodwill:
Circumstances under which goodwill is valued, factors affecting value of goodwill, Methods of valuation of Goodwill (Super profit, Future Maintainable Profit and Capitalization of FMP).

b) Valuation of shares:
Meaning and need for Valuation of shares, Factors affecting valuation of shares, Methods of Valuation of Shares:

i) Net Assets Method (or Intrinsic Value Method/Liquidation value Method/Breakup Value Method/Asset Backing Method),

ii) Yield Value/Market Value Method: Earning Yield and Dividend Yield,

iii) Fair Value Method.

Unit IV: Mergers, Acquisitions & External Reconstruction: (40 Marks, 18 Lectures)
Concept, Terms, Introduction to IND-AS 14, Calculation of Purchase consideration; Accounting procedures in the books of Vendor company and Purchasing company, Treatment of liquidation expenses, Journal entries, Ledger accounts and Balance sheet (including pooling of interest method and purchase method but exchange of shares method based on valuation of shares to be excluded).

Note: Relevant amendments to the Companies Act to be covered wherever applicable.
References:
11. Tulsian, P. C., & Tulsian, B. *Accounting for CA – IPCC (Group I & II).* New Delhi: S. Chand.

General guidelines for paper setting:
1. Four questions of 20 mark each to be answered.
2. Question No. 1 to be compulsory (All Questions should be practical in nature)
3. Any Three questions from the remaining Five Questions to be answered.

Specific Guidelines for paper setting:
1. Two questions each to be asked on Unit III and Unit IV
2. One question each to be asked on Unit I & Unit II
Objective: To provide basic conceptual & working knowledge of various methods of cost accounting

Unit I Job Costing and Batch Costing (30 Marks, 20 Lectures)

Unit II Operating costing (20 Marks, 10 Lectures)

Unit III Reconciliation of Costing profit with Financial Profit (25 Marks, 15 Lectures)
Need for reconciliation, reasons for disagreements in Profit, procedure for reconciliation

Unit IV Cost Control and Cost Reduction (25 Marks, 15 Lectures)
Meaning, Elements, Scheme and techniques of Cost control, Essentials for success of cost control, meaning of cost reduction, areas of cost reduction, tools and techniques of cost reduction, distinction between cost control and Cost reduction

References:
4. Iyenger, S. P. Cost Accounting, S. chand& Co. New Delhi
Objectives: To familiarize the students with concepts, role and techniques of financial management in firms and provide an insight into various decisions in management of corporate finance.

**Unit I Dividend Policy** (25 marks-10 lectures)
Meaning of dividend & dividend policy, determinants of dividend policy- dividend payout ratio, stable dividends & the other determinants; forms of dividends (cash dividend, scrip dividend, stock dividend, property dividend). Types of dividend- interim dividend and final dividend. Models in which investment & dividend decisions are related;
1. Walter’s model and Gordon’s model
2. M.M. Hypothesis (Modigliani and Miller)

**UNIT II Cost of Capital & its Measurement** (25 marks-15 lectures)
Meaning of cost of capital, importance of cost of capital, types- historical cost, future cost, explicit cost, implicit cost, specific cost and composite cost; measuring cost of capital: cost of Debt, cost of Preference capital, cost of Equity share capital: (4 approaches - D/P ratio, E/P ratio, E/P ratio + growth ratio, realized yield approach); cost of retained earnings and weighted average cost of capital.

**UNIT III Capital Budgeting** (25 marks-20 lectures)
Meaning and nature of Capital Budgeting; importance of Capital Budgeting decisions; Capital Budgeting process; kinds of Capital Budgeting decisions (Accept- reject decisions, mutually exclusive project decisions, capital rationing decisions); project classification (mandatory investment, new projects, replacement projects, expansion projects, diversification projects, research and development projects and miscellaneous projects); investment criteria, methods of appraising capital expenditure proposals:
A. Non discounting criteria
   1. Pay Back Period method  2. Average/ Accounting Rate of Return method
B. Discounting criteria
   1. Net Present Value method  2. Internal Rate of Return method  3. Profitability Index

**UNIT IV Capital Structure Decisions** (25 marks – 15 lectures)
A. Meaning of capital structure, importance of capital structure and optimum capital structure, risk – return trade off, capital structure theories:-(Net Income Approach, Net Operating Income Approach, Traditional Approach) features of a sound / optimum capital mix, factors determining capital structure.
B. Leverages - meaning and types:
1. Financial leverage & its features
2. Operating leverage & its features
3. Combined leverage

Problems on:
1. Cost of capital and its measurement
2. Capital budgeting – only 3 methods i.e Pay Back Period method, Average/ Accounting Rate of Return method, Net Present Value method.
3. Leverages - Financial leverage, Operating leverage, Combined leverage

Books for study and reference:
7. Phatak. *Indian Financial System*,
B.COM.
SEMESTER V
DISCIPLINE SPECIFIC ELECTIVE
BANKING AND FINANCIAL SERVICES
Law and Practice of Banking –I (DSE 5)
(100 Marks, 60 Lectures)

Objectives: To introduce the student to the basic principles, practices, rules and procedures of bank lending.

Unit I Principles of Sound Lending Working Capital Assessment and Credit Monitoring
(20 marks – Lectures 12)
Credit Appraisal Techniques; Working capital finance and term loan finance – sources, appraisal of proposals for working capital finance, Operating Cycle; Projected Net WC; Turnover Method, Cash Budget; Credit Monitoring & Its Management, Base Rate. Term loan finance consumer finance & calculation on interest on different types of loans (EMI, SI and compound interest) Margins and Drawing Limits, procedures and practices of personal loans, housing loans, education loans, vehicle loans.

Unit II Types of Securities & Modes of Creating Charge
(30 marks – Lectures 18)
Types of securities – personal and tangible security, primary and collateral security; suitability and valuation, measures to ensure good title, Escrow Arrangements, Trust and Retention Arrangements. Different modes and methods of creating charge – 1. lien, 2. pledge, 3. Hypothecation, 4. Mortgage: types of mortgage; enforcement of mortgage, 5. assignment, 6. set-off, 7. Guarantees: Deferred Payment Guarantees: purpose of DPGs; Methods of Payment, Definition and Types of Bank Guarantees; Banker’s Duty to honour Guarantee; Precautions to be taken for Issuance of Bank Guarantee, 8. Indemnities. Advances against documents of title to goods, advances against stock exchange securities, advances against Fixed Deposit receipts, advances against insurance policies, advances against supply bills, land and building.

Unit III Bank Documentation
(20 marks – Lectures 12)
Need for Documentation, types of documents for loans, other documents and deeds (Mortgage, Pledge, Hypothecation, types of letters (Guarantee, balance confirmation, Letter of undertaking). Stamps (importance & types), legal formalities for documentation, Execution, Attestation, Registration, Effects of Non-registration, precautions to be taken by banks with respect to documentation.

Unit IV Banking Legislation, Supervision and Control
(30 marks – Lectures 18)
Need & Role of RBI in Supervision & Control of the commercial Banks in India, Project appraisal and recovery measures: Non legal measures- follow up action- onetime settlement, recovery camps. Legal measures- debt recovery tribunal. SARFAESI Act 2002:- Definitions; Regulation & Reconstruction; Enforcement of Security Interest; Offences & Penalties; Miscellaneous Provisions. FEMA (Foreign Exchange Management Act, 1999):- important terms; Powers of RBI,

References
Books
5. Indian Institute of Banking and Finance: Legal Aspects of Banking, New Delhi, Macmillan 2005.
12. Financial Markets & Institutions: Dr. G.V, Kayandepatil, Dr. B.R. Sangale, Dr. G.T. Sangle, Prof. N.C. Pawar.

Journals:-
1. The Indian Banker, published by Indian Banker Association
2. Bank Quest, published by Indian Institute of Banking and Finance
3. RBI Bulletin (Monthly), published by RBI
4. Trends and Progress of Indian Banking (Annual), published by RBI

Websites:-
1) Reserve Bank of India www.rbi.com
2) Indian Institute of Banking and Finance www.iibf.org.in
3) Indian Bankers Association www.iba.org.in
4) Institute of Banking Personal Selection www.ibps.com
5) Institute of Finance, Banking and Insurance www.ifbi.com
COMMERCE ELECTIVES SEMESTER – I

B.COM.
SEMESTER I
Banking I (GE 1)
(100 Marks- 60 Lectures)

Objectives: To acquaint students with basics of banking and structure of banking business in India.

Unit I Introduction to Banking in India (25 Marks-15 Lectures)
Evolution of Banking, Origin of Modern Banking in India, Meaning and Definition of Banking, Structure of Commercial Banking in India- Scheduled and Non-scheduled Banks, Public Sector Banks, Private Banks, Foreign banks and Regional Rural Banks. Systems of Banking - Group and Chain Banking, Unit & Branch Banking, Investment Banking, Mixed Banking and Universal Banking. Central Banking – Reserve Bank of India, Origin and growth – Functions, Bank Nationalization in India.

Unit II Functions of Banks (30 Marks 18 Lectures)
Accepting Deposits- Importance of deposits, Classification & features of deposits-Demand deposits, (Current account deposits, Saving account deposits, Pigmy deposits and Call deposits) Term deposits, (Fixed deposits, Recurring deposits) and Hybrid deposits or Flexi-deposits. Loans and Advances- Importance of lending, Principles of lending and Credit Management, Different types of lending facilities in brief -Cash credit, Overdraft. Loans: (Demand loans, Medium term loan and Long term loans) Bills purchased and Bills discounted, project finance, Loan syndication and Bridge loan, Agency and miscellaneous services.

Unit III Types of Customers and their Accounts (25 Marks-15 Lectures)

Unit- IV Retail Banking & Customer Relationship Management (20 marks 12 lectures)

Reference:
2. Indian Institute of Banking and Finance, Basics of Banking (Know your Banking-I), Taxman Publication Pvt. Ltd. New Delhi.
4. B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.
7. P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.

Journals:
1. RBI bulletins on Banking (Yearly)
2. The Indian Banker, Indian Bank’s Association
3. The IUP Journal of Bank Management, IUP publications, Hyderabad

Website
1. Reserve Bank of India www.rbi.org.in
2. Indian Institute of Banking and Finance www.iibf.org.in
3. Indian Banker, Indian Bank’s Association www.iba.org.in
Objective: To familiarize the students with concept of business ethics, corporate governance and corporate social responsibility.

Unit I Business Ethics (25 Marks, 15 Lectures)
Morality and ethics, business values and ethics, approaches and practices of business ethics, corporate ethics, ethics program, codes of ethics, ethics committee; Ethical Behaviour: Concepts and advantages; Rating Agencies; Green Governance

Unit II Corporate Governance (25 Marks, 15 Lectures)
Conceptual framework of Corporate Governance: Theories & Models, Corporate Governance Reforms. Major Corporate Scandals in India and Abroad: Common Governance Problems Noticed in various Corporate Failures. Codes & Standards on Corporate Governance at international level

Unit III Corporate governance code in India (25 Marks, 15 Lectures)
Governance code applicable to listed companies in India- clause 49 of listing agreement – Board of directors and its composition, code of conduct, Audit committee, Disclosure, related party transactions, remuneration of directors and report on corporate governance

Unit IV Corporate Social Responsibility (CSR) (25 Marks, 15 Lectures)
Concept of CSR, Corporate Philanthropy, Strategic Planning and Corporate Social Responsibility; Relationship of CSR with Corporate Sustainability; CSR and Business Ethics, CSR and Corporate Governance; CSR provisions under the Companies Act 2013; CSR Committee; CSR Models, Codes, and CSR. Case studies in CSR

References:
1. KV Bhanumurthy and Usha Krishna, Politics, Ethics and Social Responsibility of Business, Pearson Education
2. Erik Banks, Corporate Governance: Financial Responsibility, Controls and Ethics, Palgrave Macmillan
3. Balasubramanian, N. A Casebook on Corporate Governance and Stewardship, McGraw Hill Education
5. Mandal, S. Ethics in Business and Corporate Governance, McGraw Hill Education
7. Mallin, C. Corporate Governance (Indian Edition), Oxford University Press
10. SEBI Listing Guidelines.
Objective: To introduce the students to the basic principles of Co-operatives and various aspects of accounting and management of co-operatives.

Unit I Introduction to Co-operation (20 Marks, 12 Lectures)
Origin, Meaning and objectives of co-operatives, Emergence of co-operative movement in India, Development and growth of co-operatives, Co-operative principles and values, Difference between co-operative and other forms of organisations, Co-operatives under Five year Plans, Rural credit survey Report and its salient features, Role of co-operatives in socio-economic development and present scenario of co-operatives in India and in Goa.

Unit II Co-operative Institutions (30 Marks, 18 Lectures)
Different types of co-operatives and their salient features- Co-operatives banks, Credit co-operatives, Consumer co-operatives, Primary agriculture credit co-operatives, Dairy co-operatives, Sugar co-operatives, Housing co-operatives, Transport service co-operatives, Case studies of co-operative institutions.

Unit III Management of Co-operative Institutions (30 Marks, 18 Lectures)
Role of management in the development of co-operative organisations, Conceptual framework of management, Management process, Unique features of co-operative management, Professional management for co-operatives- meaning and importance, leadership in co-operative organisations, Management of co-operatives in foreign countries – Japan, Germany, Italy and china. Apex bodies- National Co-operative Union of India (NCUI), National Co-operative Development Corporation (NCDC), International Co-operative Alliance (ICA) - features and objectives. Co-operative societies Act 1912, Multi-state co-operative Societies Act and Goa State Co-operative societies Act 2005 – features and objectives.

Unit IV Accounting and Auditing (20 Marks, 12 Lectures)
Special features of co-operative accounting, Books of accounts and Registers, Preparation of final accounts of Consumer Cooperative Societies, Housing Cooperative Societies and Cooperative Credit Societies - Distribution of Profits Appointment of auditor and audit procedures, Audit report and its contents.

References:
7. B.C. Mehta, ‘Consumer Co-operative in India’.
B.COM.
SEMESTER-I
Principles of Insurance (GE 1)
(100 Marks-60 Lectures)

Objectives: To introduce to students the concepts in risk management and insurance and practices in Life and General insurance.

Unit I Risk Management (20 Marks-10 lectures)

Unit II Introduction to Insurance Business (25 Marks-10 lectures)
Brief history of insurance in India, Insurance contract, functions and importance of insurance, Principles of insurance, difference between insurance and wagering agreement, IRDA Act 1999- constitution of IRDA, objectives, functions, duties and powers of regulator, Role of insurance in Economic Development, benefits of insurance to society.

Unit III Life Insurance Business (25 Marks-20 lectures)
Life Insurance-Meaning, features, benefits, objectives of Life Insurance, Contents of life insurance policy, Documentation in life insurance contracts, procedure for issuing life policy, Types of Life Insurance policies (Term policy, whole life, endowment, money back, children, women, group insurance, pension plans, unit linked insurance), An overview of Lump Sum Policies, Installment/Annuity policies, Rider benefits, Public & private sector companies in Life insurance Business in India, Pradhan Mantri Jeevan Jyoti Yojana 2015.

Unit IV General Insurance Business (30 Marks-20 lectures)

References:
Books
1. Dr. Periaswamy, Principles and Practice of Insurance, Himalaya Publishing House
2. Dr. P.K. Gupta, Insurance and Risk Management- Himalaya Publishing House
3. Reddy and Murali Krishna, Risk Management-Ramakrishna, Discovery Publishing House, New Delhi
5. C.Tyagi and MadhuTyagi, Insurance Law and Practice- Atlantic Publishers and Distributors
7. JyotsnaSethi and Nishwan Bhatia, Elements of Banking and Insurance, PHI Learning

**Journals:**
1. Journal of Insurance and Risk Management, Birla Institute of management & Technology
2. The Journal of Insurance Institute of India, Insurance Institute of India

**Websites:**
1. [www.insuranceinstitutionofindia.com](http://www.insuranceinstitutionofindia.com)
2. [www.irdai.gov.in](http://www.irdai.gov.in)
B.COM
SEMESTER I
Marketing Management (GE 1)
(100 Marks – 60 Lectures)

Objective: To introduce the students to the basics of marketing management.

Unit I Introduction to Marketing (25 Marks- 15 Lectures)
Concept of marketing and importance
Product Planning & Decisions
Branding - concept and strategies, essentials of a good brand name.
Packaging – Meaning and essentials. Labeling – Meaning and importance.

Unit II Pricing (25 Marks-15 Lectures)
Meaning, importance and factors influencing pricing. Major pricing methods – cost, demand, competition. Pricing policies - Skimming pricing, Penetration pricing, Geographical, Leader pricing, Psychological pricing.

Unit III Promotion (25 Marks-15 Lectures)
Advertising - Meaning, objectives, role and limitations of advertising.
Sales promotion - Meaning, importance of sales promotion, major tools of sale promotion.
Personal selling –Meaning and steps. Public relations - Meaning and tools.

Unit IV Marketing Logistics (25 Marks-15 Lectures)

References:
B. COM.
SEMESTER I
Management of Micro, Small and Medium Enterprises (GE 1)
(100 Marks- 60 Lectures)

OBJECTIVE: To motivate the students to be self employed. From the syllabus they will get theoretical knowledge on how to start an enterprise of their own. Practical knowledge can be obtained through assignments on various units from the syllabus.

UNIT I  Steps in Setting-up a MSME (30 Marks-20 lectures)
Concept of MSME, definition of MSME in India, Characteristics of MSMEs Evolution of MSME, Role and significance of MSMEs in economic development, Challenges and opportunities of MSME in India
a) Selection of a product –factors to be considered while selecting a product
b) Preparation of project report
c) Selection of form of ownership-meaning of Sole proprietorship, Partnership, Company, HUF, Co-operative society and factors to be considered for selection of form of ownership.
d) Selection of site-factors to be considered and different sites available
e) Designing capital structure-factors to be considered
f) Quotation for machinery or equipment
g) Provisional Registration of SSI- procedure in detail and its importance
h) Obtaining NOC and other statutory licenses from pollution board, food and drug department, municipality, health, factories and boilers.
i) Apply for power/water connection
j) Recruitment, Selection and Training of staff an overview
K) Procurement of inputs
l) Trial and commencement of commercial production.
m) Permanent registration-procedure in detail and its importance

UNIT II  Functional areas of Management (25 Marks-15 lectures)
a) Production management: factors influencing choice of technology.
Material management- Purchasing- need and importance, Inventory Control-need and importance.
b) Marketing Management: factors affecting choice of channels, Problems faced by SSI units and remedies to overcome the problems.
c) Financial Management: Fixed and Working capital- factors considered, sources and management of fixed and working capital. Problems faced by SSI units.
d) Man power requirements- unskilled, semi-skilled, skilled, contract and casual workers. Sources of recruitment in SSI units, problems faced(labour turnover, labour absenteeism, labour shortage, maintenance of workers).

UNIT III Institutional Support to Entrepreneurs and Industrial Sickness (25 Marks-15 lectures)
SIDO, MSMEDI, NSIC, GIDC, EDC, DIC, GHRSSIDC, KVIC, EDI-India, NIESBUD, SIDBI, SFC, DRDA, GCCI and commercial banks (objectives, functions/schemes)
Meaning, Need and Issues of Incentives. Incentives and Subsidies offered by Government of Goa and incentives and subsidies offered by Central Government. PMRY scheme, CMRY scheme, Seed Capital Assistance Scheme, Horticulture kiosk scheme in brief.

Industrial Sickness-Meaning, Symptoms, Causes, Consequences of Industrial Sickness, Remedial measures taken including government’s role.

UNIT IV Social Responsibilities of Entrepreneurs (20 Marks-10 lectures)

Social responsibilities of entrepreneurs- towards owners, employees, shareholders, customers, government, suppliers, competitors, society and environment. Arguments for and against social responsibilities

References:
1. Desai, Vasant. *Dynamics of Entrepreneurship Development*
2. Kale, Ahmed. *Industrial Organisation and Management*
5. Khanka, S.S. *Entrepreneurial Development*. Sultan Chand publication
Objective: To provide an insight to banker-customer relationship, banking technology, bank financials and regulations.

Unit I Banker-Customer Relationship (20 Marks-15 Lectures)
General relationship between banker and customer, Special features of banker-customer relationship, Banker as a debtor, creditor, trustee agent, consultant, bailee, and lessor, Obligation to honour cheques, to maintain secrecy of customer accounts, obligation of immediate credit of outstation cheques. Banker’s Rights: Banker’s Lien, Right to Set-off, Right of appropriation of accounts, Right to charge interest/commission, Right of assignment, termination of relationship, Paperless banking, branchless banking, Day-wise banking, global banking, priority banking.

Unit II Technology in Banking (25 marks and 15 lectures)
Electronic Banking - Introduction, Impact of information technology on banking, Conventional systems: Demand drafts & pay orders and their clearing, drawbacks/difficulties of these systems. Electronic fund transfer system: RTGS, NEFT & SWIFT. Electronic Clearing Systems (ECS). Debit & Credit cards, Automated Teller Machines (ATMs), HWAK, PIN, Signal storage and Retrieval, Core Banking, Telephone Banking, Mobile banking, Internet banking,. Recent trends and developments in banking technology: CTS; Note & Coin Counting & Vending Machines; Microfiche; Banking payment intermediaries –RUPAY, VISA, Mastercard etc. Components & Modes of Transmission; Emerging trends in banking Communication, Networks for Banking. Funds Transfer Systems.

Unit III Financial Statement Analysis of Banks (30 Marks- 20 Lectures)

Unit IV An Overview of Banking Regulations (25 Marks-10 Lectures)
References:
Books
2. Indian Institute of Banking and Finance, Basics of Banking (Know your Bankin), Taxman Publication Pvt. Ltd. New Delhi.
4. B. S. Khubchandani, Practice and Law of Banking, Macmillan Publisher India Ltd. New Delhi.
7. P. N. Varshney, Banking Law and Practice, Sultan Chand and Sons, New Delhi.

Journals
1. RBI bulletins on Banking (Yearly)
2. The Indian Banker, Indian Bank’s Association

Website
1. Reserve Bank of India www.rbi.org.in
2. Indian Institute of Banking and Finance www.iibf.org.in
3. Indian Banker, Indian Bank’s Association www.iba.org.in
B.COM
SEMESTER II
Customer Relationship Management (GE 2)
(100 marks- 60 Lectures)

Objective: To acquaint students to the analytical and strategic aspects of CRM.

Unit I Introduction to CRM (25 marks- 15 Lectures)
Consumer behaviour and organizational buying behaviour - concept and differences.
Relationship Marketing - concept, CRM - Meaning, overview of CRM process, benefits to
customer and organization. Relationship Value of customers- factors influencing relationship
value.
Customer Service/Sales Profile- Customer Pyramid, Hourglass, Hexagon.
Pitfalls of Customer Service/ Sales Profile.
CRM typical business touch points, CRM capabilities and customer life cycle.

Unit II Creating Customer Value and Loyalty (25 marks- 15 Lectures)
Customer Lifetime Value - Meaning and measurement concepts, Customer Equity -concepts.
Customer Loyalty, Customer Profitability, Customer Pyramid-concepts.
The 4 A’s framework and Customer Focus.
Customer Complaints-nature of consumer action, types of complainers.

Unit III Customer Databases & Database Marketing (25 marks- 15 Lectures)
Collecting customer data- Customer databases – sources. Data warehouses and data mining.
Identifying information- Privacy and CRM programmes.
Analysing customer data and identifying target customers. Limitations of database marketing
and CRM.
E-CRM, operational CRM (a) Sales Force Automation (SFA), (b) Customer Service and Support
(CSS), (c) Enterprise Marketing Automation (EMA), (d) Integrated CRM.
E-CRM Technology Dimensions - Utility.

Unit IV Developing CRM Programmes (25 marks- 15 Lectures)
Increasing the value of customer base - Strategies.
Steps in attracting and retaining customers.
Customer Retention - strategies and levels -financial, social, customization and structural
bonds.
Internal Marketing- concept.

References:
   Education.
2. Zeithaml, Valarie & Bitner, Mary Jo. Services Marketing - Integrating Customer Focus Across The
   House.
Objectives: To introduce the students to processes and intermediaries in claim management and insurance marketing and familiarize them with emerging concepts in insurance industry.

Unit I Claim Management (25 Marks-15 lectures)
Introduction-meaning of grace days, nomination, assignment, surrender value, Paid up value, foreclosure. Importance of claim management, OECD Guidelines on best practices in claim management, Claims Management in Life Insurance-Maturity and Death claims (documentation required and settlement). Repudiation of claim in Life Insurance, General Insurance- claim procedure for general insurance, procedure for claims in fire, marine and motor vehicle insurance, Claim settlement ratio.

Unit II Insurance Intermediaries (25 Marks-15 lectures)
Insurance Agents - Definition of an Agent, functions and responsibility of an agent, prerequisites for agents success, procedure for becoming an agent, methods of remunerating agents, agents regulations, agency as a profession, insurance ethics, TPA, Surveyors.

Unit III Insurance Marketing (25 Marks-15 lectures)
Marketing of insurance products- objectives, scope, importance, Marketing Mix, Distribution channels - Traditional and modern (Online insurance, Bancassurance) Marketing strategies of insurance companies.

Unit IV Emerging Concepts in Insurance Industry (25 Marks-15 lectures)
Rural Insurance-need and potential for rural insurance, Different rural insurance policies - objectives and benefits/ schemes-Aqua culture, Cattle, Farmers Package, Fish, Floriculture, Horticulture and poultry insurance. An overview of Social Insurance & Unemployment insurance, Double insurance.

References
Books
1. DrPeriaswamy, Principles and Practice of Insurance, Himalaya Publishing House
2. DrP.K.Gupta, Insurance and Risk Management- Himalaya Publishing House
3. Reddy and Murali Krishna, Risk Management-Ramakrishna, Discovery Publishing House, New Delhi
5. C.Tyagi and MadhuTyagi, Insurance Law and Practice- Atlantic Publishers and Distributors

Journals:
1. Journal of Insurance and Risk Management, Birla Institute of management & Technology
2. The Journal of Insurance Institute of India, Insurance Institute of India

Websites:
1. www.insuranceinstituteofindia.com
2. www.irdai.gov.in
3. www.niapune.com
Objective:
To acquaint students with the basic concepts of production management, some key decisions and functions relating to production that have a bearing on the performance and profitability of a business.

Unit I  Introduction to Production  (25 Marks 15 Lectures)
a) Meaning of production, production management and operations management. Importance of production function. Production planning and control – meaning and scope.

Unit II  Purchasing and Material Handling  (25 Marks 15 Lectures)

Unit III  Inventory Management and Control  (25 Marks 15 Lectures)
Meaning of Inventory control and importance. Factors influencing inventory management. Inventory control techniques – selective Inventory control, ABC analysis, HML analysis, FNSD analysis, VED analysis, SDE analysis. Economic Order Quantity (EOQ) and Just-in-time (JIT) – concepts.

Unit IV  Value Analysis  (25 Marks 15 Lectures)

References:
1. Atul Sharma, Neetu Sharma Production Management. Vayu Education of India.
B.COM
SEMESTER II
Services Marketing – I (GE 2)
(100 MARKS - 60 LECTURES)

Objective: To familiarize the students with the concepts and processes in Services Marketing.

Unit I Introduction to Services (25 marks 15 Lectures)
Services- meaning and definition, Role of service sector in an economy, Service sector in Indian overview, importance of service sector in India
Service components- physical product, service product, service environment and service delivery,
Difference between goods and services, Classification/ types of services,
Factors responsible for growth of service sector,

Unit II Marketing Mix for Services (25 marks 15 Lectures)
Product Mix- service product- meaning, levels of service product (core level, expected level, augmented level and potential level)
Price Mix- meaning, special issues of pricing in a service sector
Place Mix- meaning, major issues-
i. Choice of location – meaning and factors.
ii. Choice of channels- Direct channels, Indirect channels- role of service intermediaries -agents and brokers, franchising, Electronic channels.
Promotion Mix- meaning, guidelines for managing service promotion.
People Mix- meaning, types of service personnel.
Process Mix- meaning, types of service processes.
Physical Evidence- meaning, components.

Unit III Customer Satisfaction (25 marks 15 Lectures)
Customer Expectations- meaning, types.
The Zone of Tolerance – meaning, variability.
Customer Satisfaction- meaning, States of satisfaction, Factors affecting customer satisfaction.

Unit IV Service Delivery and Customer Retention (25 marks 15 Lectures)
Service Delivery- i) Service culture- meaning, ii) Critical importance of service employees in service delivery- Services Triangle- meaning and concept; employee satisfaction.
iii) Major roles played by customers in service delivery.
Service Quality-meaning, components of service quality, service quality dimensions
Gap model of service quality- 5 gaps and strategies for each gap.
Service Encounters- meaning, importance, types of encounters.
Customer retention- meaning
Service Failure and recovery – meaning, service recovery strategies.
Service Guarantees – meaning and benefits.
References:
Objective: To acquaint the students with the fundamentals of tourism and hospitality management.

**Unit 1: Introduction to Tourism**

25 marks, 15 Lectures


**Unit 2: Types and Forms of Tourism**

25 marks, 15 lectures


**Unit 3: Tourism and its Impacts**

25 marks, 15 lectures

Economic impacts of tourism: income and employment, multipliers of tourism, balance of payments, foreign exchange etc; Socio-cultural impacts of tourism: cultural exchange among nations and international understanding; Ecological and environmental impacts of tourism, garbage, habitat destruction, pollution etc. Political impacts - Ethics and Legislation, Sustainable Development- Environmental Impact Analysis, Issues from the perspective of different stakeholders (government, local people, tourists and tourism businesses).

**Unit 4: Hospitality and its related sectors**

25 marks, 15 lectures

Origin, growth and nature of Hospitality Industry, Factors affecting Hospitality and Tourism Industry, Employment Opportunities in Hospitality Industry, Various sectors comprising the hospitality industry - lodging/accommodation, event planning, theme parks, transportation, cruises, Tourism and Hospitality in 21st century – Global gaming and Casino operations – Recent trends

**References**

Journals
1. Journal of Hospitality and Tourism Research (JHTR), Sage Publications, jht.sagepub.com
4. International Journal of Tourism Research, Wiley Online, onlinelibrary.wiley.com
SEMESTER – III

B.COM
SEMESTER II
Business Environment –I (GE 3)
(100 Marks-60 Lectures)

Objective: To familiarize students about different aspects of business environment and its impact on business activities.

Unit I Business and its Environment  (25 marks -15 Lectures)
Meaning, definition, scope, nature and goals of business; contemporary characteristics of modern business; Business environment – meaning, importance and features; Components of business environment– micro and macro; Social responsibilities of business
Internal environment- value system, vision, mission and objectives, nature and structure of management, internal power relationship, company image.

Unit II Socio-Cultural and Demographic Environment  (30 marks -18 Lectures)
Culture- meaning, definition and characteristics- Organizational Culture – meaning and importance-Effect of socio-cultural environment on Business-Family system, marriages, Religion and caste, ethics, purchases, attitude to work, languages and global 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; Need of demographic studies for business
Migration - meaning, reasons for migration, impact of migration (positive and negative)

Unit III Natural and Technological Environment  (20 marks -12 Lectures)
Natural environment – meaning and composition; impact of natural environment on business.
Technological Environment- Technology- modern and Indigenous technology -meaning and importance – Innovation and technology-sources of technological dynamics- Features of technology-status of technology in India- management of technology in India-Impact of technology on business-globalization and transfer of technology- Information technology-role of Information technology in development of global business, E-business in India, Technology Park – meaning & objectives.

Unit IV Political Environment  (25 marks -15 Lectures)
Meaning, Role of Government in Business (regulatory, entrepreneurial, planning and promotional) Components of political environment - political systems, political stability, international relations, government bureaucracy and its role, special interest groups and their
impact on business, State Intervention in Business, Local self government - meaning, objectives, functions; Activities of Panchayat / Municipality and their impact on business.

References:
2. Menon, Lydia & Mallya, Prita, Business Environment
3. Cherunillam, Francis Business Environment, Himalaya Publishing House
5. Dutt & Sundaram, Indian Economy, S. Chand & Company
Objective: To introduce the students to elements and composition of economic, legal and international environment of business and also aims to bring about awareness of business environment in Goa.

Unit I  Economic Environment of Business  (30 Marks – 18 Lectures)

Meaning and components of economic environment of business, - Economic systems, Economic planning, Economic policies, Economic legislation, controls and regulations

Economic systems -capitalism, socialism and mixed economy- meaning and features

Economic planning in India- Objectives of planning and main provisions of current five Year plan, NITI Ayog.

Economic policies -fiscal, monetary, industrial policy, Import-Export policy, investment policy (including foreign investment policy) and employment policy –meaning and objectives.

Make in India policy and business.

Unit II  Legal Environment of Business  (20 Marks – 12 Lectures)

Meaning and components of legal environment; impact of legal environment on business

Environment Protection Act1986 – objectives and major provisions

Consumer Protection Act 1986 – Objectives and major provisions, Consumer Redressal Agencies; Jurisdiction and powers

Right to Information Act (RTI) 2005- Definition and meaning of information, public Authority, right to information and record- objectives of the Act- scope of right to information— exemption—public Information officer - procedure for seeking information, fees and response time, appeals, penalty provisions, case studies.

Unit III  International Environment and India  (20 Marks – 12 Lectures)

Overview of Industrial policy of India till 1990- new industrial policy-objectives and features, globalization- liberalization- privatization (meaning) and - Foreign capital- meaning, need - Multi-national Corporation-merits and demerits-case studies on MNCs in Goa.

International events and its impact on Indian industry
The International Finance Corporation’s Ease of Doing Business Index - composition of the index; India’s performance on the index and each of the components.

Unit IV Business Environment in Goa  
(30 Marks – 18 Lectures)

Brief introduction of industrialization in Goa- 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 areas- Industrial Estates in Goa -Industry associations-meaning and need- Goa Chamber of Commerce and Industry (GCCI) and Goa State Industries Association (GSIC) -objectives and functions and major activities.  
Environmental issues and Goan Industry  
Local self government in Goa -meaning, objectives, functions; Activities of Panchayat /Municipality and their impact on business.  
Environmental movements in Goa-meaning of environmental movement, movements related to mining, tourism and construction -their objectives and activities.  
Case study on CSR in Goa.

References
4. Menon, Lydia & Mallya, Prita, Business Environment  
5. Cherunillam, Francis Business Environment, Himalaya Publishing House  
7. Dutt & Sundaram, Indian Economy, S. Chand & Company  
8. Goa Panchayat Raj Act  
9. Right to Information Act 2005

Websites:
1. Envfor.nic.in/legis/env1.html  
2. www.ncdrc.nic.in/11.html  
B.COM
SEMESTER-III
Fundamentals of Rural Marketing (GE 3)
(100 Marks – 60 Lectures)

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

Unit I Introduction to Rural Marketing: (25 Marks- 15 Lectures)
Concepts of 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- 15 Lectures)
Rural marketing environment – Meaning, forces and their influence on rural marketing operations. Rural market segmentation – Meaning and bases – geographical, demographic, socio cultural, economic, behavioural.

Unit III Rural Consumer and Demand (25 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-15 Lectures)

References:
Objective: To provide a comprehensive understanding of various operations, issues and developments in Indian capital markets.

Unit I Introduction to Indian Securities Markets (25 Marks-15 Lectures)
Meaning of securities, role of securities markets, structure of securities markets and market segments, Capital market instruments, Capital market participants and intermediaries, Role of SEBI in Indian capital markets, Reforms in Indian Capital Markets, Major issues in Indian capital markets, Investor protection, Recent developments in Indian capital markets.

Unit II Primary Markets (25 Marks-15 Lectures)
(b) Merchant banking: Meaning, nature and functions, Merchant Banking in India, Role in issue management, Classification and regulation of merchant bankers by SEBI.

Unit III Secondary Markets (25 Marks-15 Lectures)
Role and functions of secondary markets, Market structure and participants in secondary markets, Listing – Process and advantages; Stock market indices (BSE Sensex, NSE Nifty, sectoral indices) – Composition and computation – Overview of international exchanges and indices; Trading and settlement mechanism in Indian stock exchanges – BSE, NSE; Role of Clearing House, Internet trading, Risk management systems for secondary markets, Rights, obligations and grievance redressal mechanism for investors in secondary markets.

Unit IV Derivatives Markets (25 Marks-15 Lectures)
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.

References:


   **Journals:**
   - Indian Journal of Finance
   - Indian Journal of Research in Capital Markets
   - Indian Journal of Economics and Research
   - Capital Markets
   - Vikalp
   - IIM – B Review

   **Websites:**
   - [www.bseindia.com](http://www.bseindia.com)
   - [www.nseindia.com](http://www.nseindia.com)
   - [www.equitymaster.com](http://www.equitymaster.com)
   - [www.shodhganga.inflibnet.ac.in](http://www.shodhganga.inflibnet.ac.in)
   - [www.capitalmarket.com](http://www.capitalmarket.com)
B.COM
SEMESTER IV
APPLIED COMPONENT
Financial Services
(100 Marks – 60 Lectures)

**Objective:** To develop an understanding of salient features and mechanisms of important financial services and recent developments and issues in Indian financial services sector.

**Unit I Introduction to Financial Services** (25 Marks- 15 Lectures)
Meaning of Financial Services, Classification and types of financial services - asset/fund-based services and fee-based/advisory services, Importance of financial services; Constituents of financial services market, Growth and development of financial services in India, Problems of financial services sector in India.

**Unit II Depository Services** (25 Marks- 15 Lectures)
Meaning, Need for a depository system, Functions of a depository, Depositories in India - CDSL, NSDL; Depository participants (DPs) - Functions of Depository Participant – Dematerialization, Re-materialization, Account Opening, Transmission and nomination, Trading and settlement, Pledge and hypothecation, Corporate actions.

**Unit III Mutual Funds** (25 Marks- 15 Lectures)
Concept, Advantages and disadvantages of mutual fund investing, Structure of mutual funds in India, Classification of mutual funds, Mutual fund terminologies – Scheme, Portfolio, Net Asset Value (NAV), Load, Management fees; Portfolio management process of mutual funds, History and growth of mutual funds in India, SEBI regulations on mutual funds, AMFI.

**Unit IV Credit Rating & Securitization Services** (25 Marks- 15 Lectures)
(a) Credit Rating - meaning, rating methodology, importance of credit rating; credit rating agencies in India CRISIL, CARE, ICRA, Small & Medium Enterprises Rating Agency (SMERA).
(b) Securitization - Meaning, Features, Mechanism, Types, Benefits of Securitization, Process of Securitization, Issues in Securitization

**References:**


**Journals:**
- International Journal of Financial Services Management
- Journal of Private Equity
- Journal of Applied Finance
- Finance India
- Indian Journal of Finance
- Vikalpa

**Websites:**
- [http://financialservices.gov.in/](http://financialservices.gov.in/)
- [https://vcexperts.com/](https://vcexperts.com/)
UNIT I: Nature and Objectives of Business Finance (25 Marks 15 Lectures)
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, essential features of a good financial plan, types of financial plan.

UNIT II: Classification of Capital (25 Marks-15 Lectures)
Meaning of Capital, Classification of capital, factors determining capital requirements, meaning, features and sources of fixed capital, factors determining fixed capital requirements, importance of adequate fixed capital; meaning, features and sources of working capital, Factors determining working capital requirements, significance of adequate Working capital, types of working capital

UNIT III: Capitalisation (25 Marks-15 Lectures)
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 (25 Marks–15 Lectures)
Concept of capital structure, Meaning and importance of capital structure, factors affecting capital structure, concept of financial structure, capital gearing, meaning, types and advantages, trading on equity, meaning, types and advantages and limitations.

References:

Books
Objective: To familiarize the students with different investment alternatives, introduce them to the framework of their analysis and valuation and highlight the role of investor protection.

Unit I Investment Environment (30 Marks, 20 Lectures)
The investment decision process, Types of Investments – Commodities, Real Estate and Financial Assets (Equity, Mutual funds, Debt), the Indian securities market, the market participants (Stock exchanges, Stock brokers, Clearing House, Depositories, Depository Participants, FIIs, Domestic institutional investors, Individual investors), Online and offline trading in securities, security market indices, sources of financial information, Concept of return and risk, Impact of Taxes and Inflation on returns.

Unit II Analysis of Equity and Debt Instruments (30 Marks, 20 Lectures)
(c) Fixed Income Securities
Bond features, types of bonds, estimating bond yields, Bond Pricing, types of bond risks, default risk and credit rating, Bond market indices.
(d) Approaches to Equity Analysis
Introduction to Fundamental Analysis, Technical Analysis, dividend capitalisation models, and price-earnings multiple approach to equity valuation, Intrinsic value, Price to Book value ratio.

Unit III Portfolio Analysis and Financial Derivatives (20 Marks, 10 Lectures)
Portfolio and Diversification, Portfolio Risk and Return; Mutual Funds; Introduction to Financial Derivatives; Financial Derivatives Markets in India

Unit IV: Investor Protection (20 Marks, 10 Lectures)
Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investor awareness and activism.

References:
Objectives: To familiarize the students with concepts, role and techniques of financial management in firms and provide an insight into various decisions in management of corporate finance.

UNIT I An Introduction to Financial Management (25 marks - 10 lectures)

UNIT II Cost of Capital & its Measurement (25 marks - 15 lectures)
Meaning of cost of capital, importance of cost of capital, types - historical cost, future cost, explicit cost, implicit cost, specific cost and composite cost; measuring cost of capital: cost of Debt, cost of Preference capital, cost of Equity share capital: (4 approaches - D/P ratio, E/P ratio, E/P ratio + growth ratio, realized yield approach); cost of retained earnings and weighted average cost of capital.

UNIT III Capital Budgeting (25 marks - 20 lectures)
Meaning and nature of Capital Budgeting; importance of Capital Budgeting decisions; Capital Budgeting process; kinds of Capital Budgeting decisions (Accept- reject decisions, mutually exclusive project decisions, capital rationing decisions); project classification (mandatory investment, new projects, replacement projects, expansion projects, diversification projects, research and development projects and miscellaneous projects); investment criteria, methods of appraising capital expenditure proposals:
C. Non discounting criteria
2. Pay Back Period method   2. Average/ Accounting Rate of Return method
D. Discounting criteria
2. Net Present Value method   2. Internal Rate of Return method   3. Profitability Index

UNIT IV Capital Structure Decisions (25 marks – 15 lectures)
C. Meaning of capital structure, importance of capital structure and optimum capital structure, risk – return trade off, capital structure theories: (Net Income Approach, Net Operating Income Approach, Traditional Approach) features of a sound / optimum capital mix, factors determining capital structure.
D. Leverages- meaning and types:
4. Financial leverage & its features
5. Operating leverage & its features
6. Combined leverage

**Problems on:**
4. Cost of capital and its measurement
5. Capital budgeting – only 3 methods i.e Pay Back Period method, Average/ Accounting Rate of Return method, Net Present Value method.
6. Leverages- Financial leverage, Operating leverage, Combined leverage

**Books for study and reference:**
17. Vanhorne, James C. *Fundamentals Of Financial Management*. Prentice Hall Of India
18. Phatak. *Indian Financial System*,
UNIT I Dividend Policy (25 marks-15 lectures)
Meaning of dividend & dividend policy, determinants of dividend policy- dividend payout ratio, stable dividends & the other determinants; forms of dividends (cash dividend, scrip dividend, stock dividend, property dividend). Types of dividend- interim dividend and final dividend.
Models in which investment & dividend decisions are related;
3. Walter’s model and Gordon’s model
4. M.M. Hypothesis (Modigliani and Miller)

UNIT II: Working Capital Management (25 marks-15 lectures)
Nature & concept of working capital, importance of working capital, types of working capital, determinants of working capital, sources of working capital (in brief), estimation and computation of working capital.

UNIT III: Management of Cash. (25 marks-15 lectures)
A. Cash management- introduction, objectives; motives of holding cash, factors determining cash needs, strategies employed to manage cash needs, techniques for speedy cash collection and techniques for slowing disbursements. Preparation of cash budget. (simple problems on the Receipt and Payments method)
B. Receivables management- introduction, objectives of Receivables management, cost associated with accounts receivables, factors influencing the size of receivables; decision areas in Receivables management- credit policies, credit terms and collection policies.

UNIT IV Inventory management (25 marks-15 lectures)
Introduction, objectives, motives of holding inventory, cost & benefits of holding inventory, techniques of inventory management-
1. ABC analysis
2. EOQ (problems on the formula method)
3. VED analysis
4. Various levels of stores: (a). re order level (b). minimum level (c) maximum level (d) average level
5. Inventory turnover ratio
6. Just in time (JIT) inventory control system- objectives, features, advantages.

Problems on
1. Estimation of working capital
2. Cash budget (simple problems on the Receipt and Payments method)
3. Techniques of inventory management- EOQ & various levels of inventory.
Books for study and reference:
7. Phatak. *Indian Financial System*,
Objective: To acquaint students with the basic concepts of retailing and its application in current marketing scenario.

Unit I Introduction (25 Marks-15 Lectures)
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-15 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 and Malls, 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-15 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 - 1. Market identification 2. Determining the market potential – Elements to be considered 3. Identification of alternate sites (including Factors) 4. Selection of site (including factors).

Unit IV Store Design and Layout (25 Marks-15 Lectures)

References:
OTHERS ELECTIVE SEMESTER-III

B.COM.
SEMESTER II
Business Communication II (GE 3)
(Business and Public Communication)
(100 Marks, 60 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 Right to Information (25 Marks - 22 Lectures)
Learning about the nature, function and social relevance of Right of Information and thereafter undertaking an activity involving:
   a) Student’s proposal to ask an RTI of public importance
   b) Writing/ Filing of application before Public Information Officer
   c) Preparing a report containing the findings of the RTI

Note: A group of maximum 10 students should be formed of which 1 student is to file the application, it will carry 10 marks. The remaining 15 marks are for theory.
The 10 marks component of this unit can be an ISA.

Unit II Report Writing (15 Marks - 8 Lectures)
Report Writing: Meaning, Importance, Types, Formats, Structure of long and short reports.

Unit III Personnel Letters and Interviews
(a) Interview Skills, Job Applications and Creating Online and Offline CVs, Using Job Boards, Web Researching,

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

Unit IV Business Letters, Representations and Press Releases

(b) Drafting of Representations / Petitions, Press Releases and Articles for the Press.
Guidelines for Conduct of examination
1. One ISA of 10 Marks (Written Test)
2. Writing / Filing RTI

Books for Study and Reference:

[www.ebooks-share.net/business-letters-for-busy-people](http://www.ebooks-share.net/business-letters-for-busy-people)
[www.rti.gov.in](http://www.rti.gov.in)
B.COM.
SEMESTER III
Computer Application for Business-I (GE 3)

Total Credits: 04   Theory : 3 Credits      Practical: 1 Credits
LECTURES : 3 per week of 1 hr each (Total Lectures: 45)
Practical : 1 Practical Lab session of 2 hrs each per week per batch
          (Batch of 10-15 students) (Total Practical sessions: 15)
Max. Marks : 75T + 25P = 100

Objectives:
• To provide advanced computer skills and knowledge for commerce students
• To enhance the students’ understanding of usefulness of information technology tools for business operations
• To become familiar with the processes needed to develop, report, and analyze business data
• To learn how to use and apply Excel and Excel add-ins to solve business problems

Theory:
Unit I: Concepts of Data Processing and analysis 15 Lectures (22 Marks)
  a. Data Processing – Steps involved in data processing, advantages of computers in data processing, file management concepts - standard methods of organizing data, file management system, file types: transaction & master, file organization techniques – sequential, direct, indexed sequential
  b. Data analysis and forecasting - importance of data analysis in business, Data forecasting – its need, benefits of data forecasting, use of forecast formula, statistical and financial functions.
  c. Data Integration: concept and how it works

Unit II: Creating Business Spreadsheet 8 Lectures (10 Marks)
  a. Spreadsheet concepts, Managing worksheets; Formatting, Entering data, Editing, and Printing a worksheet; Handling operators in formula, Project involving multiple spreadsheets, Organizing Charts and graphs
  b. Generally used Spreadsheet functions: Mathematical, Statistical, Financial, Logical, Date and Time, Lookup and reference, Database, and Text functions
  c. Creating spreadsheet in the area of: Loan and Lease statement; Ratio Analysis; Payroll statements; Capital Budgeting; Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters; Correlation and Regression
  d. Meaning and Advantages of macros
Unit III:
Database Management System 12 Lectures (16 Marks)

a. Database Designs for Accounting and Business Applications: Reality- Expressing the Application; Creating Initial design in Entity Relationship(ER) Model; Transforming ER Model to Relational data model concepts; Implementing RDM design using an appropriate DBMS.

b. SQL and Retrieval of Information: Basic Queries in SQL; Embedded Queries in SQL; Insert, Delete and Update statements in SQL

c. DBMS Software: Environment; Tables; Forms; Queries; Reports; Modules;

d. Applying DBMS in the areas of Accounting, Inventory, HRM and its accounting, Managing the data records of Employees, Suppliers and Customers.

Unit IV: Overview of Business Analytics 10 Lectures (12 Marks)

a. Introduction to Analytics: Business analytics – meaning and basic concepts. (Refer Reference 6)

b. Visualization/ Data Issues: Organization/sources of data, Importance of data quality , Dealing with missing or incomplete data , Data Classification (Refer Reference 7)

c. Introduction to Data Mining: Meaning, basic concepts, data mining process

REFERENCE

2. www.howstuffworks .com
3. Database systems – Bipin Desai
4. Excel manual and latest reference books
5. Access manual and latest reference books
6. Davenport article - “Competing on Analytics”, LaValle et al. article - “Analytics: The New Path to Value”
7. Davenport and Harris article - “The Dark Side of Customer Analytics”
9. Jerome Kanter : Managing with Information, Prentice Hall of India

Note:
1. There shall be a theory examination of 75 Marks ( Internal Assessment – 15 Marks; End Semester Exam – 60 Marks) of 2 hrs duration
2. There shall be three lectures per theory class.
List of Practical Assignments for Computer Applications For Business – I(Lab) for B.Com. Sem III

PRACTICALS:
1. Advanced Spreadsheet (MS-Excel or any similar open source software)
   a. Result representation of data using spreadsheet
   b. What-if analysis, Logical tests(nested if functions), Goal seek,
   c. Representing results graphically
   d. Filtering, advanced filters, sorting and conditional formatting data
   e. Data validation techniques, Hyperlinks,
   f. Pivot table, Scenarios
   g. Summing through the sheets,
   h. Getting external data files into Excel
   i. Macros - creation, editing and deletion of macros
   j. Assignments to be given on the following topics: to prepare and analyse Loan and Lease statement; Ratio Analysis; Payroll statements; Capital Budgeting; Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters; Correlation and Regression

2. Database Management System (Ms- Access or any similar open source software)
   a. Creation of tables, forms, reports, queries using two tables

3. Business Analytics(Using Spreadsheet or Statistical Package such as Gretel/SPSS)
   a. Assignments to analyze data available from IndiaStat.com such as Analysis of demographic data, environment data, public expenditure
   b. Analyze data from annual reports of Companies and banks

Note:
1. There shall be a practical examination of 25 Marks at the end of each semester (Practical-20 Marks and Work Book- 5 Marks) and duration of Examination shall be 2 Hrs.
2. There shall be 1 Practical Lab session per batch per week to be taught in computer Lab.
### Question Paper Pattern

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Q.1 Answer the following (any 5/6) (5 X 2=10Mks.)

Q.2.

a  I OR x I     4MARKS
b  I y I        6MARKS

Q.3

a  I OR x I     4MARKS
b  I y I        6MARKS

Q.4

a  I OR x I     4MARKS
b  I y I        6MARKS

Q.5

a  I OR x I     4MARKS
b  I y I        6MARKS

Q.6

a  I OR x I     4MARKS
b  I y I        6MARKS
COMMERCIAL ELECTIVES SEMESTER-IV

B.COM
SEMESTER IV
Business Research Methods (GE 5)
(100 Marks – 60 Lectures)

Objectives: To develop analytical skills in students to undertake research in various domains of commerce and business.

Unit I Introduction
(20-25 Marks, 15 Lectures)
Meaning of business research, Importance of business research, Types of business research, Process of business research, Identification of research problem, Review of literature, Formulation of research hypothesis, Research design – Meaning, Types of research design.

Unit II Sampling Theory
(15-20 Marks, 10 Lectures)
Population and sample study, Sampling considerations, Sample design, Sampling techniques, Sampling errors.

Unit III Data Collection and Data Analysis
(30-40 Marks, 25 Lectures)
(a) Data Collection: Sources of data – Primary sources, Secondary sources, Attitude measurement scale, Questionnaire designing, Interview techniques, Data coding.
(b) Data Analysis: Tabulation and graphs, Descriptive statistics – Measures of central tendency, Measures of dispersion, Skewness and Kurtosis, Correlation, Regression, Parametric tests - ANOVA, t-tests (Independent sample t-test, Paired samples t-test), Non-parametric tests – Chi-Square test, Mann-Whitney U Test, Wilcoxon test, Analysis of scale data.
(Relevant softwares may be used)

Unit IV Research Report
(10-15 Marks, 10 Lectures)
Types of research report, Essentials of research report, Principles of writing, Writing of findings, conclusion, suggestions/recommendations, Bibliography and Reference styles, Document formatting, Plagiarism.

References:
Objective: To introduce the students to elements and composition of economic, legal and international environment of business and also aims to bring about awareness of business environment in Goa.

Unit I Economic Environment of Business (30 Marks – 18 Lectures)
Meaning and components of economic environment of business, Economic systems, Economic planning, Economic policies, Economic legislation, controls and regulations
Economic systems - capitalism, socialism and mixed economy - meaning and features
Economic planning in India- Objectives of planning and main provisions of current five Year plan, NITI Ayog.
Economic policies - fiscal, monetary, industrial policy, Import-Export policy, investment policy (including foreign investment policy) and employment policy –meaning and objectives.
Make in India policy and business.

Unit II Legal Environment of Business (20 Marks – 12 Lectures)
Meaning and components of legal environment; impact of legal environment on business
Environment Protection Act1986 – objectives and major provisions
Consumer Protection Act 1986 – Objectives and major provisions, Consumer Redressal Agencies; Jurisdiction and powers
Right to Information Act (RTI) 2005- Definition and meaning of information, public Authority, right to information and record- objectives of the Act- scope of right to information—exemption—public Information officer - procedure for seeking information, fees and response time, appeals, penalty provisions, case studies.

Unit III International Environment and India (20 Marks – 12 Lectures)
Overview of Industrial policy of India till 1990- new industrial policy-objectives and features, globalization- liberalization- privatization (meaning) and - Foreign capital- meaning, need - Multi-national Corporation-merits and demerits-case studies on MNCs in Goa.
International events and its impact on Indian industry

The International Finance Corporation’s Ease of Doing Business Index - composition of the index; India’s performance on the index and each of the components.

Unit IV Business Environment in Goa (30 Marks – 18 Lectures)
Brief introduction of industrialization in Goa- 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 areas- Industrial Estates in Goa -Industry associations-meaning and need- Goa Chamber of Commerce and Industry (GCCI) and Goa State Industries Association (GSIC) -objectives and functions and major activities.
Environmental issues and Goan Industry
Local self government in Goa - meaning, objectives, functions; Activities of Panchayat/Municipality and their impact on business.
Environmental movements in Goa - meaning of environmental movement, movements related to mining, tourism and construction - their objectives and activities.
Case study on CSR in Goa.

References

4. Menon, Lydia & Mallya, Prita, Business Environment
5. Cherunillam, Francis Business Environment, Himalaya Publishing House
7. Dutt & Sundaram, Indian Economy, S. Chand & Company
8. Goa Panchayat Raj Act
9. Right to Information Act 2005

Websites:
1. Envfor.nic.in/legis/env1.html
2. www.ncdrc.nic.in/11.html
B.COM.
SEMESTER IV
E-Commerce and E-Accounting (GE 5)
(100 Marks, 60 Lectures)

Objective: To familiarize the students with concepts and practical aspects of e-commerce and e-accounting.

Unit I Introduction to E-Commerce and M-Commerce (20 Marks, 10 Lectures)

a) Introduction to E-Commerce

b) Introduction to M-commerce
Meaning & Definition of M-Commerce, Devices Used in M-Commerce, Applications of M-Commerce, Advantages & Limitations of M-Commerce.

Unit II E-Marketing, E-CRM and E-SCM (20 Marks, 15 Lectures)

(a) E-Marketing:
Meaning & definitions of e-marketing, features of e-marketing, setting up of e-marketing - creating e-commerce websites, types of e-commerce websites, essentials of e-commerce websites, digital & online advertising & promotions, forms of digital & online advertising and promotions, web communities, e-branding, e-marketing strategies

(b) E-Customer Relationship Management (E-CRM) and E-Supply Chain Management (E-SCM):
(i) Meaning & definition of E-CRM, phases of E-CRM, applications of E-CRM, (ii) Meaning & definition of E-SCM, E-SCM technologies, components of E-SCM

Unit III Electronic Payment Systems (10 Marks, 10 Lectures)
Meaning & definitions of e-payment system, e-payment systems in India including fund transfers, different forms of e-payments – debit cards, credit cards, e-cash, e-wallets, e-cheque, online payment categories, requirements of e-payment system, risks in e-payment system

Unit IV: E-Accounting (50 Marks, 25 Lectures)
Maintaining accounts, creation of vouchers and recording of transactions, preparation of ledger accounts, cash book, bank book, preparation of reports, Trial balance, Profit & Loss account and Balance Sheet using any one accounting package
References:
4. Turban, E., King, D. Lee, J. *Electronic Commerce 2010 - A Managerial Perspective* Springer Publisher

Guidelines for conduct of Practical
1. One batch for practical should be 15 – 20 students. In any case, batch should not exceed 20 students
2. One computer should be provided per student. In any case, not more than two students per computer
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
5. Students should maintain a journal for practical. Journal should have an Index with Date, Particulars and Remarks column
6. The transactions are to be recorded in the journal and below that details like type of voucher, details of account creation if any with group/subgroup, calculation of amounts, should be noted.
7. After completing each assignment, the student should get the same initialed by the concerned teacher.
8. Completed journal should be submitted by the students for assessment to the teacher concerned.

Guidelines for Conduct of examination
1. One ISA of 10 Marks on Unit I (Written Test)
2. One ISA of 10 Marks on Unit II (Consisting of 5 Marks for Maintenance of Journal and 5 Marks for Viva-voce on practical. Viva-voce can be conducted after the assessment of journal. Five questions may be asked to each student carrying one mark each)
3. Semester End Examination of 40 Marks on Unit I, Unit II & Unit III. (Theory Paper)
4. Duration of Theory paper to be 11/2 Hour
5. Semester End Examination of 40 Marks on Unit IV (Practical Examination)
6. Duration of Practical Examination to be One Hour
7. There shall be combined passing and no separate head of passing

Guidelines for Paper Setting (Theory Paper)
1. Question paper to be of 40 marks
2. Six questions of 10 marks each are to be included
3. Question No. 1 to be compulsory
4. Any Three questions from remaining Five questions to be answered
5. One question each on Unit I a, b, Unit II a, b(i), b(ii) and Unit III to be asked.
Objective: To introduce to the students the concepts and operations in event management industry.

Unit 1: Introduction to Event Management 25 Marks, 15 Lectures
Introduction, Growth of event management industry, Event management industry in India, Principles of event management, Size of Events – Mega events, Regional events, Major events, Minor events; Types of Events – Sporting, Entertainment, art and culture, Commercial, marketing and promotion events, Meetings, Exhibitions, Festivals, Family and Fund raising events; Issues in event management, Event evaluation, Event risks and laws.

Unit 2: Event Planning 25 Marks, 15 Lectures
Concept and designing of events, Preparing event proposal, Critical path and function sheets, Event pricing and management fees, Client meetings and event contracts, Planning and management of event team and crew, Planning event resources, Event protocol, Event itinerary, Event planning tools and emerging technology.

Unit 3: Event Production 25 Marks, 15 Lectures

Unit 4: Event Marketing and Financing 25 Marks, 15 Lectures
Event marketing mix, Event branding, Event publicity, public relations and communication, Event sponsorship, Event budgets and cost sheet, Financial control in events, Profit analysis of events, Computer applications in event financing and control.

References:


**Journals:**
- International Journal of Event Management Research
- International Journal of Event Management and Festivals
- International Journal of Hospitality and Event Management
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SEMESETER IV
Financial Management I (GE 5)
(100 Marks- 60 Lectures)

Objective: To enable the students understand theoretical and practical aspects of long term and short term financial decisions pertaining to dividend and working capital management.

UNIT I An Introduction to Financial Management (25 marks-15 lectures)


Unit II: Working Capital Management (25 marks-15 lectures)

Nature & concept of working capital, importance of working capital, types of working capital, determinants of working capital, sources of working capital (in brief), estimation and computation of working capital.

Unit III: Management of Cash. (25 marks-15 lectures)

C. Cash management- introduction, objectives; motives of holding cash, factors determining cash needs, strategies employed to manage cash needs, techniques for speedy cash collection and techniques for slowing disbursements. Preparation of cash budget. (simple problems on the Receipt and Payments method)

D. Receivables management- introduction, objectives of Receivables management, cost associated with accounts receivables, factors influencing the size of receivables; decision areas in Receivables management- credit policies, credit terms and collection policies.

Unit IV Inventory management (25 marks-15 lectures)

Introduction, objectives, motives of holding inventory, cost & benefits of holding inventory, techniques of inventory management-
1. ABC analysis
2. EOQ (problems on the formula method)
3. VED analysis
4. Various levels of stores: (a) re order level (b) minimum level (c) maximum level (d) average level
5. Inventory turnover ratio
6. Just in time (JIT) inventory control system- objectives, features, advantages.

Problems on
1. Estimation of working capital
2. Cash budget (simple problems on the Receipt and Payments method)
3. Techniques of inventory management- EOQ & various levels of inventory.
References:

7. Phatak. Indian Financial System,
B.COM.
SEMESTER-IV
Practices in Rural Marketing (GE 5)
(100 Marks – 60 Lectures)

Objective: To enable students to gain a deeper understanding of the functioning of rural markets.


Unit II Promotion and Communication in Rural Markets. (25 Marks- 15 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


References:
OTHER ELECTIVE SEMESTER-IV
B.COM.
SEMESTER IV
Computer Application for Business-II (GE 5)

Total Credits: 04   Theory : 3 Credits    Practical: 1 Credits
LECTURES : 3 per week of 1 hr each (Total Lectures: 45)
Practical : 1 Practical Lab session of 2 hrs each per week per batch
(Batch of 10-15 students) (Total Practical sessions: 15)
Max. Marks : 75T + 25P = 100

Objectives:
- To familiarise the student with various applications of Information and Communication technologies in business
- To enable the student to become familiar with the mechanism for conducting business transactions through electronic means
- To provide skills and knowledge to create a maintain a website for business

Theory:
Unit I: Internet technology 8 Lectures (14 Marks)
a. Introduction to computer networks: Introduction- need, advantages, disadvantages, types of networks, types of transmission media, Internetworking devices-bridges, routers, gateways, IP addressing: why IP address, basic format of IP address- IPV4, IPV6, Protocols - HTTP, HTTPS, FTP, DNS, Email
b. Applications on Internet: search engines ,browsers, blogs, social networking - types and applications

Unit II: Ecommerce theory 20 Lectures (22 Marks)
a. Introduction to E-Commerce: Scope, Definitions, Trade Cycles
b. The Value Chain, Supply Chain, Porter’s Value Chain
d. E-Commerce models- categorizing major E-commerce business models(B2B,B2C,C2C), introduction , key elements a business model
e. E –Governance Models: (G2B, G2C, C2G, G2G), Challenges to E – Governance, Strategies and tactics for implementation of E – Governance Case Study
f. E-payment System: Models and methods of e-payments (Debit Card, Credit Card, Smart Cards, e-money), digital signatures (procedure, working), payment gateways, risks involved in e-payments.

g. E-Commerce applications in various industries: banking, insurance, payment of utility bills, online marketing, e-tailing (popularity, benefits, problems and features), online services (financial, travel and career), auctions, online learning, publishing and entertainment, Online shopping (amazon, snapdeal, alibaba, flipkart, etc.)

Unit III: ERP

10 Lectures (15 Marks)

a. Introduction: Traditional information model, Introduction to an enterprise, What is an ERP?, Reasons for growth of ERP market, Advantages and Disadvantages of ERP

b. Introduction to business modules: finance, manufacturing, Human resource, materials management, sales and distribution, Limitations of ERP,

c. ERP and e-Commerce

Unit IV: Security and Encryption

(7 Lectures) (9 marks)

a. Need and concepts, the e-commerce security environment- dimension, definition and scope of e-security

b. Security threats in the E-commerce environment - security intrusions and breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.

c. Technology solutions- Encryption security channels of communication, protecting networks and protecting servers and clients

Note:

3. There shall be a theory examination of 75 Marks (Internal Assessment – 15 Marks; End Semester Exam – 60 Marks) of 2 hrs duration

4. There shall be three lectures per theory class.

REFERENCE

1. Web technology- Kahate
2. Introduction to Information Technology – ITL Education Solutions Limited, Pearson Education
10. KK Bajaj and Debjani Nag, *E-commerce*, McGraw Hill Education
PRACTICALS:

1. Designing, building and launching e-commerce website:
   - A systematic approach involving decisions regarding selection of hardware, software, outsourcing vs. in house development of a website, updating website, uploading content on the website using FTP tools

2. Mini-Project in ERP Implementation
   Case study – Studying ERP implementation in any business firm
   Report preparation and submission – report shall include ERP introduction, life cycle as followed by the Business firm under study – pre-evaluation screening, package evaluation, project planning phase, gap analysis, reengineering, configuration, implementation team training, testing, going live, end user training, post implementation.

Note:
1. There shall be a practical examination of 25 Marks at the end of each semester (Practical-20 Marks and Work Book- 05 Marks) and duration of Examination shall be 2 Hrs.