

# SAURASHTRA UNIVERSITY



*.Re-.Accredited Grade B by NAAC  
(CGPA 2.93)"*

## *FACULTY OF COMMERCE*

*SYLLABUS FOR*

*Bachelor of Commerce*

*(Semester-V to VI)*

*In Force from June-2011*

*SAURASHTRA UNIVERSITY  
RAJKOT-360005 (GUJARAT)*

*WEBSITE: [www.saurashtrauniversity.edu](http://www.saurashtrauniversity.edu)*

Sr. No.	Code	Semester-V	Semester-VI
1.	Foundation/ Language	English-5	English-6
2.	Core-9	Business Environment - 1	Business Environment - 2
3.	Core-10	Management Accounting - 1	Management Accounting - 2
4.	Core-11	Principles of Auditing -1	Principles of Auditing - 2
5.	Core-12	Fundamentals of Statistics - 1	Fundamentals of Statistics - 2
6.	Core & Allied-*	1. Financial Management-1 2. HRM -1 3. Fundamentals of Banking	1. Financial Management-2 2. HRM – 2 3. Fundamentals of Insurance
7.	Elective	1. Accounting & Finance-5	Project Report OR 1. Accounting & Finance-6
		2. Business Management-5 (financial management 1)	Project Report in any functional area OR 2. Business Management-6 (financial management-2)
		3. Banking-5	Project Report OR .Banking-6
		4. Computer Science-5	Project Report OR Computer Science-6
		5. Insurance-5	Project Report OR Insurance-6
		6. Advance Statistics-5	Project Report OR 6. Advance Statistics-6
		7. Co-operatoon-	Project Report

		5	OR Cooperation 6
		7. Co-operatoon- 6	
		8. Transport -5	Project Report OR 8.Transport - 6
		9. Cotton -5	Project Report OR 9. Cotton -6
		10. Public finanace-5	Project Report OR 10. Public finanace-6
		11. Public Administration-5	Project Report OR 11. Public Administration-6

**Note:** The total marks for each subject is 100. Out of 100 Marks, 30 Marks for internal evaluation and 70 Marks for external assessment. Minimum marks for passing the subjects is 40 Marks (Including Internal and External assessment).

Sr. No.	Who can teach	Semester- V June	Semester-VI January
1.	English teacher	English-5	English-6
2.	Economics teacher	Business Environment - 1	Business Environment - 2
3.	Accounting / commerce	Management Accounting - 1	Management Accounting - 2
4.	Accounting / commerce	Principles of Auditing -1	Principles of Auditing -2
5.	Statistics / commerce	Fundamentals of Statistics - 1	Fundamentals of Statistics - 2
6.	commerce	1. Financial Management-1 2. HRM -1 3. Fundamentals of Banking	1. Financial Management-2 2. HRM -2 3. Fundamentals of Insurance
7.	1.Account /commerce 2.Com/mange/acconts 3.Comm./economics 4.computer 5.commerce 6.statetistics/com/acc 7.Economics\comm 8. Economics\comm 9. Economics\comm 10. Economics\comm 11. Economics\comm	1. Accounting & Finance-5	1. Accounting & Finance - 6
		2. Business Management-5 (Financial Management)	2. Business Management-6 (Financial Management)
		3. Banking-5	3. Banking-6
		4. Computer Science-5	4. Computer Science-6
		5. Insurance-5	5. Insurance-6
		6. Advance Statistics-5	6. Advance Statistics-6
		7. Co-operatoon-5	7. Co-operatoon-6
		8. Transport -5	8. Transport -6
		9. Cotton -5	9. Cotton -6
		10. Public Finance – 5	10. Public Finance – 6
		11. Public Administration – 5	11. Public Administration – 6

**T Y B Com**

**Semester VI**

**Foundation/ Language: English -5**

Total Credits: = 03  
Total teaching time: = 45 hours

**Distribution of Marks:**

Total Marks per semester: 100

Semester end exam: 70

Internal assessment 30

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100

Internal marks break up: Assignment/internal test = 10,  
Assignment/MCQ test = 10,  
Presentation = 10

Text: 'Fusion- An Anthology for Advanced Learners' by Board of Directors; Orient Blackswan 55 marks  
Skills and Proficiency in English: 45 marks  

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100 marks

**Communication Skills:**

**Teaching time: 10 hrs**

Topic: Presentation – Review or Discussion of any article pertaining to eco-socio-political-academic or environment published in a newspaper/magazine/journal Or Power point presentation offering comprehensive study of any topic pertaining to eco-socio-political-academic or environment

**Reading and Writing Skills:**

Text: 'Fusion- An Anthology for Advanced Learners, By Board of Editors; Orient Blackswan chapters 1 to 5 Teaching time: 15 hrs

**Proficiency in Language**

**Teaching time: 20 hrs**

Translation from English into Mother Tongue

Translation from Mother Tongue into English

Press Release

**Internal Assessment**

**30 marks**

Distribution of Marks

- Assignment 10 marks  
    Press release
- MCQ 10 marks  
  
    Based on the prescribed text
- Seminar 10 marks  
    Presentation

**External Exam Mark Distribution 70 marks**

**Section 1**

20 marks

MCQ (Twenty sentences of one mark each)  
Based on the prescribed text

**Section 2**

50 marks

Q. 1 Descriptive questions – answers 2/4 15 marks  
(Based on the prescribed text)

Q. 2 Brief questions – answers 2/4 10 marks  
(Based on the prescribed text)

Q. 3 Press Release 1/2 10 marks

Q. 4 Translation from English into Mother Tongue 15 marks  
(Paragraph)  
Translation from Mother Tongue into English

## Core – 9 Business Environments- 1

Objective: The objective of the syllabus to keep aware the students about the problems arising at national and international level on account of the process of liberalization and globalization.

Unit	Content	No of Lectures
<b>I</b>	<p><b>Indian and International Business Environment</b></p> <p>1.1 The concept of Business.</p> <p>1.2 Meaning of Environment.</p> <p>1.3 “Business Environment”–Clarification of Macro or Aggregative concept.</p> <p>1.4 Main integral units of Business Environment.</p> <p>-Demand, Consumption, Economics policy, Legal system, Technology, Economic institutions.</p> <p>1.5 International Environment: An overview of the main recent trends of business environment at global level.</p>	<b>10</b>
<b>II</b>	<p><b>The Different economic indicators :</b></p> <p><b>Income :</b></p> <p>-Trends of National and Per capital income.</p> <p>-Co-relation of income and business environment.</p>	<b>05</b>
<b>III</b>	<p><b>The Different economic indicators :</b></p> <p><b>Savings :</b></p> <p>-Trends of savings during the last decade.</p> <p>-Co-relation of savings and business environment.</p>	<b>10</b>
<b>IV</b>	<p><b>The Different economic indicators</b></p> <p><b>Investment :</b></p> <p>-Quantum of local investments in plans.</p> <p>-With reference to income and savings.</p>	<b>10</b>

V	<b>Problems of Economic Development in the context of India.</b> <b>India as a developing country.</b> <b>Unemployment :</b> -Meaning – Reasons. -Effects of unemployment with reference to business environment. <b>Poverty :</b> -Meaning with reference to Modern Trends -Reason -Remedies for eradication of poverty with reference to business opportunities	<b>10</b>
	<b>TOTAL</b>	<b>45</b>

**Reference Books:**

1. ECONOMIC FOUNDATIONS OF BUSINESS ENVIRONMENT By S.R. Pandiyan – Himalaya Publication
2. Economic Environment for Business by Mishra & Puri - Himalaya Publication



### Core 10: Management Accounting -1

**Objective:** To aware the students about the management accounting principles and practices

Unit	Content	No of Lectures
<b>I</b>	<p>INTRODUCTION TO MANAGEMENT ACCOUNTING •                      Introduction &amp; Meaning -Nature – Characteristics – Objective - Scope and Functions</p> <ul style="list-style-type: none"> <li>• Importance and Limitations of Management Accounting</li> <li>• Role of Management Accountant</li> <li>• Difference between Management, Cost and Financial Accounting (comparative Study)</li> <li>• Tools &amp; Technique of Management Accounting</li> </ul>	<b>10</b>
<b>II</b>	<p>FUND FLOW STATEMENT</p> <ul style="list-style-type: none"> <li>• Introduction &amp; Meaning of ‘Fund’ – Fund Flow – Fund Flow Statement</li> <li>• Sources of Funds</li> <li>• Applications of Funds</li> <li>• Importance, Limitations &amp; Managerial Utility of Fund Flow Statement</li> <li>• Procedure of preparations of fund flow statement                             <ul style="list-style-type: none"> <li>-Preparation of statement of changes in working capital</li> <li>-Preparation of necessary ledger accounts</li> <li>-Preparation of Adjusted Profit &amp; Loss Account</li> <li>-Preparation of fund flow statement</li> </ul> </li> <li>• Practical Problems</li> </ul>	<b>05</b>
<b>III</b>	<p>RATIO ANALYSIS</p> <ul style="list-style-type: none"> <li>• Introduction &amp; Meaning of Ratio</li> <li>• Financial Analysis and Interpretation -(Brief explanation)</li> <li>• Meaning &amp; Nature of Ratio Analysis</li> <li>• Utility of Ratio Analysis</li> <li>• Importance &amp; Limitations of ratio Analysis</li> <li>• Classification of Accounting Ratios                             <ul style="list-style-type: none"> <li>-Traditional Classification (Revenue, Balance-sheet and Composite) -Functional Classification – as per accounting data and user parties (Solvency, Liquidity, Turnover and Profitability)</li> </ul> </li> <li>• <b>(EXCLUDING REVERSE EXAMPLE)</b></li> </ul>	<b>10</b>

<b>IV</b>	<b>MARGINAL COSTING</b> <ul style="list-style-type: none"> <li>• Introduction</li> <li>• Meaning of Marginal Cost and Marginal costing</li> <li>• Characteristics &amp; Assumptions</li> <li>• Advantages &amp; Limitations</li> <li>• Break –even Analysis (Assumptions, Utility and Limitations)</li> <li>• Profit-Volume Ratio</li> <li>• Margin of Safety</li> <li>• Marginal Costing as a tool for Decision Making</li> <li>• Key Factor (Material &amp; Labour)</li> </ul>	<b>10</b>
<b>V</b>	<b>DIFFRENCIAL COSTING</b> <ul style="list-style-type: none"> <li>• Introduction, Meaning and Characteristics</li> <li>• Different type of Cost (relevant Cost, Opportunity cost &amp; Sunk Cost)</li> <li>• Difference between Marginal &amp; Differential Cost</li> <li>• Analysis of Differential Cost and Applications</li> </ul> <ul style="list-style-type: none"> <li>- Make or Buy decisions</li> <li>- Determination of sales Mix</li> <li>- Discontinuance of a product line</li> <li>-equipment replacement decision</li> <li>-shut down or continue</li> <li>-introducing a new product &amp; new market</li> </ul> <ul style="list-style-type: none"> <li>• Practical problems including above Analysis and Applications</li> </ul>	<b>10</b>
	<b>TOTAL</b>	<b>45</b>

### Reference Books:

1. Management Accounting : J. Batty
- 2 . Management Accounting: S.B. Chaudhary
- 3 . Management Accounting : S.P. Gupta
- 4 . Management Accounting : Hingorani
- 5 . Management Accounting : P.V. Rthnam
- 6 . Management Accounting: S. N. Maheshwari
- 7 . Management Accounting: Jayanta Mitra
- 8 . Management Accounting: N. P. Shrinivasan
- 9 . Management Accounting: H. and S. Chakraborty
- 10 . Ad. Management Accounting: R. M. Kishore
- 11 .Management Accounting: khan and Jain
12. Cost and Management Accounting: Jayanta Mitra

### Note:

### Internal Assessment 30 marks

#### Distribution of Marks

- Assignment 10 marks
- MCQ 10 marks
- Seminar 10 marks

### External Exam Mark Distribution 70 marks

#### Section 1

Q.1 MCQ 20 marks

(20 questions to be asked each question carries one mark)

(Four questions to be asked from each unit)

#### Section 2

Q. 2 Examples 15 marks

Q. 3 Examples 15 marks

Q. 4 Examples 10 marks

Q. 5 Examples or Theory 10 marks

(Note: 10 Marks theory is essential)

**20 Marks**

**50 marks**

## Core 11: Principles of Auditing -1

REVISED

Dt: 2/5/2012

**Objective:** To aware the students about the auditing principles and practices

Unit	Content	No of Lectures
<b>I</b>	Introducing to Auditing Meaning, Importance, Scope, Objectives, Function of auditing, Limitations	<b>10</b>
<b>II</b>	Types of Audit Preparation of Audit, Audit Note Programme & procedure	<b>10</b>
<b>III</b>	Internal audit & control (Internal Check and Internal Control)	<b>10</b>
<b>IV</b>	Capital & Revenue Income & expenditure Allocation	<b>05</b>
<b>V</b>	Vouching	<b>10</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

1. Principles and Practices of Auditing By R.G. Sexsena – Himalaya Publication

## Core 12: Fundamentals of Statistics - 1

**Objective:** To equip the students with research tools to apply in the research situations

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>I</b>	Linear Correlation: <ul style="list-style-type: none"><li>• Definition of variables</li><li>• Meaning and Definition of Correlation</li><li>• Types of Correlation</li><li>• Properties of Correlation coefficient</li><li>• Method of Correlation<ol style="list-style-type: none"><li>1. Scatter Diagram</li><li>2. Karl Pearson's method</li><li>3. Spearman's Rank method</li></ol></li><li>• Probable Error of Coefficient of Correlation</li><li>• Co-efficient of Correlation from bivariate Frequency distribution</li></ul> Examples	<b>10</b>
<b>II</b>	Linear Regression: <ul style="list-style-type: none"><li>• Meaning and Definition of Regression</li><li>• Definition of Regression coefficient</li><li>• Properties of Regression coefficients &amp; Relation between Correlation and Regression coefficient</li><li>• Two lines of Regression</li><li>• Regression Co-efficient from bivariate frequency distribution</li></ul> Examples	<b>10</b>
<b>III</b>	Probability: <ul style="list-style-type: none"><li>• Concept of Probability</li><li>• Mathematical &amp; Statistical Definition of probability</li><li>• Definition of Different Terms ( Random Experiment , Sample Space, Types of Events...etc)</li><li>• Addition Theorem, Condition Law, Multiplication Theorem For Two Events With Proof</li></ul> Examples	<b>10</b>
<b>IV</b>	Probability Distribution - 1: <ul style="list-style-type: none"><li>• Concept of Discrete Random Variable &amp; Continuous variable and Its Probability Distribution</li><li>• Mathematical Expectation of Discrete Random Variable.</li><li>• Examples</li></ul>	<b>10</b>

<b>V</b>	Probability Distribution - 2: <ul style="list-style-type: none"> <li>• Mean &amp; Variance of Discrete probability distribution</li> <li>• Properties and Application of Binomial without proof</li> <li>• Properties &amp; Application of Normal distribution without proof</li> <li>• Examples</li> </ul>	<b>10</b>
	<b>Total</b>	<b>45</b>

**Reference Books:**

1. Statistics D.S. sancheti and V.K. Kapoor
2. Fundamentals of mathematical statistics V.K.Kapoor and S.C.Gupta
3. Basic Statistics B.L. Agarwal
4. Fundamentals of Statistics S.C. Srivastva and Sangya Srivastava

## Core & Allied

### Subject1: Financial Management 1

**Objective: To aware the students about the role and practices of Financial Management in the market**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Financial Management: Definition, Scope, Goal, Function, Agency Theory; Financial System; Functions, Structure, Players, Role. Concepts of Time Value.	<b>10</b>
<b>II</b>	Principles of Working Capital Management, Various Approaches, Estimation of Working Capital, Managements of Components of Working Capital; Cash, Receivables, Inventory and Sources of Working Capital Finance.	<b>05</b>
<b>III</b>	Management of cash ( <b>Excluding Examples</b> )	<b>10</b>
<b>IV</b>	Management of receivable ( <b>Excluding Examples</b> )	<b>10</b>
<b>V</b>	Management of inventory ( <b>Excluding Examples</b> )	<b>10</b>
	<b>TOTAL</b>	<b>45</b>

#### Reference Books:

1. Gitman, Managerial Finance, Pearson Education, New Delhi, 2008.
2. Maheshwari S.N. Financial Management, Sultan Chand & Sons, New Delhi, 2008.
3. Khan & Jain, Financial Management, Tata McGraw Hill Publishing Co., New Delhi, 2008.
4. Ravi Kishor, Financial Management, Taxmann's Allied Services Pvt. Ltd., New Delhi, 2008.

## Subject 2: Human Resource Management 1

**REVISED**  
**Dt: 2/5/2012**

### Objective:

The Objective of this course is to sensitize students to the various facets of managing people and to create an understanding of the various policies and practices of human resource management

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Introduction, Concepts and Perspectives on Human Resource Management Human Resource Management in a Changing Environment	<b>10</b>
<b>II</b>	Corporate Objectives and Human Resource Planning Meaning and need for HRP – Process, Importance and Hindrances	<b>10</b>
<b>III</b>	Job Analysis and job Description (Including performance appraisal) HR - Recruitment, Induction and Placement	<b>10</b>
<b>IV</b>	Incentive and Performance-based Payments (Including practical problems) Managing employee benefits and services and employee welfare	<b>10</b>
<b>V</b>	<b>Development - Trade Unions- Functions and its role</b>	<b>05</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

❖ Aswathappa K. Human Resource and Personnel Management Tata McGraw Hill, New Delhi, 1997

❖ Tiwari T.D. & Chauhan P.L.” Emerging Issues in Human Resource Management” Shanti Prakashan, Delhi -2005

❖ Tiwari T.D. & Chauhan P.L.” Framework of Human Resource Management and Industrial Relation” Shanti Prakashan, Delhi -2007



**Subject 3: Fundamental of Banking****Objective: To familiarize the students with various concepts and Banking sector in India**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
I	Indian Banking system.	10
II	Commercial Bank	05
III	State Bank of India	10
IV	Co operative bank in India	10
V	RBI	10
<b>TOTAL</b>		<b>45</b>

**Reference Books:**

1. Bank Management By Vasant Desai - Himalaya Publication
2. Bank and institutional Management By Vasant Desai - Himalaya Publication
3. Basics of Banking and Finance By Bhattacharya and Agrawal - Himalaya Publication
3. Banking ( Theory, Law and Practice) By Gordan and Natrajan - Himalaya Publication
5. Banking Theory and Practice By Dr, P.K. Srivastava - Himalaya Publication

### Elective – 3

#### Subject 1: Accounting and Finance -5

**Objective: To equip the students with the principles and practices of Accounting and Finance in the concerned field.**

Accounting Section: Unit 1 to 3 - (60% weightage)

Finance Section: Unit 4 & 5 – (40% weightage)

Unit	Content	No of Lectures
I	<p>ACCOUNTS OF ELECTRICITY COMPANY ( DOUBLE ACCOUNT SYSTEM )</p> <ul style="list-style-type: none"><li>• Introduction - Meaning &amp; characteristics</li><li>• Brief idea of Acts for regulation of electricity company accounts (Indian electricity act-1910, Electricity supply act –1948, Indian Electricity Rules, 1956 and on wards )</li><li>• Difference between single account system and double account system</li><li>• Preparation of final accounts under double account system<ul style="list-style-type: none"><li>- Revenue accounts - Net Revenue accounts</li><li>- Capital Receipts &amp; Expenditure accounts - General Balance sheet</li></ul></li></ul> <p>Brief knowledge and notice about Accounting statements prepared and presented by State govt. under Indian Electricity Rules, 1956 (PRACTICAL QUESTIONS NOT INCLUDED)</p> <ul style="list-style-type: none"><li>- Important provisions under the Indian electricity act-1910 for Repairs and renewals, Depreciation, Replacement and additions to fixed assets</li><li>- Clear profits, Reasonable return, and Disposal of surplus as per Electricity supply act –1948 - (with practical calculation)</li></ul>	10
II	<p>INVESTMENTS ACCOUNTS [ As per Indian tradition only ]</p> <ul style="list-style-type: none"><li>- Introduction &amp; Meaning</li><li>- Specific terminology , concepts and methods relate to investments (Clarification for calculation of INTEREST i.e., in India an interest of past is calculated, from the date of payment of interest to the date of transaction and BROKERAGE is to be calculated on market value)</li><li>- Journal Entries and Ledger Accounts for investment transactions</li><li>- Practical problems.</li></ul>	05
III	<p>ACCOUNTS OF FIRE CLAIMS</p> <ul style="list-style-type: none"><li>- Introduction-meaning</li><li>- Claims for loss of stock - meaning and calculation of,</li><li>- Average clause - Gross profit rate - Normal and abnormal goods' stock</li></ul>	10

	<ul style="list-style-type: none"> <li>- Practical problems of Claims for loss of stock</li> <li>- Consequential loss policy ( Claims for loss of profit )</li> <li>- Meaning and explanation of important terminology</li> <li>- Practical problems of Consequential loss policy (Claims for loss of stock</li> <li>- Journal entries</li> </ul>	
<b>IV</b>	<p><b>OPERATING AND FINANCIAL LEVERAGE</b></p> <ul style="list-style-type: none"> <li>- Introduction-meaning-advantages and limitations of leverage</li> <li>- Types of leverage ( Operating-Financial-Combined )</li> <li>- Operating leverage- meanings and practical calculations</li> <li>- Financial leverage- meanings and practical calculations</li> <li>- Impact of Financial leverage and share holders' risk</li> <li>- Combined leverage- meanings and practical calculations</li> <li>- Difference between Operating leverage and Financial leverage</li> <li>- Earning Per Share (EPS)- meanings and simple practical calculations</li> </ul>	<b>10</b>
<b>V</b>	<p><b>THEORIES OF DIVIDEND</b></p> <ul style="list-style-type: none"> <li>• Introduction</li> <li>• Earnings and its' measurement</li> <li>• Net profit and its' management</li> <li>• Dividend –meaning types</li> <li>• Nature of dividend distribution decision</li> <li>• Dividend distribution – Problems</li> <li>• Dividend policy</li> <li>• (A) Fixed Dividend policy <ul style="list-style-type: none"> <li>-Fixed with incremental Dividend policy</li> <li>-Sequential incremental Dividend policy</li> <li>-Cash-stock mix Dividend policy</li> <li>-residual surplus Dividend policy</li> </ul> </li> <li>(B) Flexible Dividend policy <ul style="list-style-type: none"> <li>• Constraints on Paying Dividends</li> <li>• Theories on dividend policies and share valuation <ul style="list-style-type: none"> <li>- Modigliani miller theory (MM Approach)</li> <li>- Walter's theory(model)</li> <li>- Gordon's theory (model)</li> </ul> </li> <li>• Factors affecting Dividend policy</li> </ul> </li> </ul>	<b>10</b>
	<b>TOTAL</b>	<b>45</b>

**Reference Books:**

1. Advanced Accounts by M.C.Shukla and T.S.Grewal (Sultan Chand & Sons, Delhi)
2. Financial Accounting. By Narayan Swamy ( Prentice Hall India, New Delhi)
3. Advanced Accounting by Dr.B.M.Agrawal and Dr. M.P.Gupta
4. Modern Accounting by Amitabha Mukherjee and Mohammed Hanif
5. Principles and Practice of Accounting.- by Gupta and Gupta (Sultan Chand & Sons, Delhi)
6. Financial Accounting-by P.C. Tulsian (Tata McGraw Hill Publishing Co., New Delhi)
7. Accountancy ( Self Tutor) by Dr.R.K. Sharma and Dr. R.S.Popli
8. Financial Management by I.M. Pandey (Vikas Publishing House, New Delhi)
9. Working Capital Management by Bhattacharya, Hrishikesh ( Prentice Hall India, New Delhi)
10. Financial Management by M.Y.Khanand P.K.Jain (Tata McGraw Hill Publishing Co., New Delhi)

**Note:****Internal Assessment****30 marks**

## Distribution of Marks

- Assignment 10 marks
- MCQ 10 marks
- Seminar 10 marks

**External Exam Mark Distribution****70 marks**

- Q.1 MCQ 20 marks
- Q. 2 Examples 15 marks
- Q..3 Examples 15 marks
- Q. 4 Examples 10 marks
- Q. 5 Examples or Theory 10 marks

## Subject 2: Business Management -5 (Financial Management)

**Objective: To develop the student's understanding related to financial management concepts and applications.**

Unit	Content	No of Lectures
I	Financial Management & overview - Evolution, Financial Decision, Goals, Fundamental Principles of Finance, Risk and Return trade off	10
II	Financial Statements Analysis - Meaning, utility, pre-requisite, Tools and techniques Ratio Analysis and Du pont Analysis (Theoretical Applications)	05
III	Capital Budgeting ( <b>EXCLUDING EXAMPLES</b> ) NPV, IRR, Pay back methods of capital budgeting	10
IV	Risk Analysis of Capital Budgeting ( <b>EXCLUDING EXAMPLES</b> ) Types of Risk, Sources and Perceptive of risk	10
V	Venture Capital – IPO , Secondary public offer, Right issues	10
TOTAL		45

### Reference Books:

1. Financial Management By Prasanna Chandra
2. Financial Management (Management and policy) By R.M. Srivastava – Himalaya publication
3. Financial Management By P.V.Kulkarni and B.G. Satyaprasad - – Himalaya publication

### **Subject 3: Banking 5**

**Objective: To up to date the students with the Banking Environment in India.**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
I	International Banking	10
II	American Banking	05
III	British Banking	10
IV	Euro Currency system	10
V	Indian Development Bank	10
<b>TOTAL</b>		<b>45</b>

#### **Reference Books:**

1. Bank Management By Vasant Desai - Himalaya Publication
2. Bank and institutional Management By Vasant Desai - Himalaya Publication
3. Basics of Banking and Finance By Bhattacharya and Agrawal - Himalaya Publication
4. Banking ( Theory, Law and Practice) By Gordan and Natrajan - Himalaya Publication
5. Banking Theory and Practice By Dr, P.K. Srivastava - Himalaya Publication

## Subject 4: Computer Science 5

**Objective: To develop the computer language skills of the students.**

<b>Computer Science – V: Introduction to Visual Basic</b>			
<b>Unit No.</b>	<b>Topic</b>	<b>Detail</b>	<b>No of Lectures</b>
<b>1</b>	Introduction Visual Basic:	Visual Basic project, Visual Basic programming environment and naming objects.	<b>5</b>
<b>2</b>	Working with Controls:	Text Box, List Box, Combo Box, Option Button, Check Box, Frame, Timer, Scroll Bars, Label, Form, Drive list box, Directory list box, File list box, Picture, Image, Shape	<b>10</b>
<b>3</b>	Properties for relevant controls:	Name, Appearance, alignment, Autosize, Backcolor, BackStyle, BorderStyle, Caption, Cancel, Default, Enable, Font, Height, Width, Top, Left, Locked, Min, Value, MaxButton, MinButton, Max, MaxLength, MultiSelect, MultiLine, PasswordCharacter, Interval, Style, TabIndex, TabStop, Visible, WordWrap, WindowState, SelLenth, SelStart, SelText, Picture, DownPicture, DisablePicture, List, ListCount, ListIndex, Text, Image, Icon, ForeColor, Index, Sorted, Print	<b>10</b>
<b>4</b>	Events for relevant controls:	Click, Change, DblClick, Keydown ,KeyUp, KeyPress, MouseDown, MouseUp, MouseMove, Load, GotFocus, LostFocus, Activate, Timer, Scroll, Initialize, Paint, Activate, Resize, Unload, Deactivate	<b>10</b>
<b>5</b>	Methods for relevant controls:	Show, Hide, ZOrder, AddItem, RemoveItem, Clear, SetFocus, Move	<b>10</b>
<b>6</b>	Programming exercise (Practical)	Practical exercise of unit 1 to 5	<b>45</b>
		Total lecturers (Theory + Practicals)	<b>90</b>

**Reference Books :**

1. Successful Projects in Visual Basic – D. Christopher – BPB
2. Mastering in Visual Basic – BPB
3. Programming in Visual Basic (Peter Norton)

**Note:**

- Theory 3 Hours – 3 credits and practical 4 hours – 2 credits. Total 7 hours and 5 credits
- Theory Examination – 70 marks: 50 marks as external exam and 20 marks as internal
- Practical Examination – 30 Marks: 20 marks



## Subject 5: Insurance 5

**Objective: To develop the comprehensive understanding of the insurance concepts and aware students to the Insurance environment prevailing in India**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Introduction: Law of probability, Forecast of future events, Construction of morality tables, Morality tables for annuities.	<b>10</b>
<b>II</b>	Premium Determination: Basic factors, Use of Morality tables in premium determination, Net and gross premium, Mode of periodical premium, Premium for term insurance, Temporary insurance, Endowment insurance, Level and natural premium plan, Premium calculation for annuities, life and other policies.	<b>05</b>
<b>III</b>	Reserves and Surplus: Nature, origin and importance of reserves and funds in life and property insurance, Statutory regulations of reserves, Nature and source of insurance surplus, Special form of surplus, Distribution of surplus, Investment policy of LIC and GIC.	<b>10</b>
<b>IV</b>	Administration: Present administrative set up of GIC and LIC, Provident fund societies and other organizations having the same insurance business, Establishment and control of branches, Machinery for decision making used by insurance organizations, Statutory administrative provisions.	<b>10</b>
<b>V</b>	Legislation: Study of Life Insurance Corporation of India ACT, 1956, General Insurance of India ACT, 1976 and study of insurance related acts.	<b>10</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

1. Mishra M.N.- Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi
2. Vinayak, N.M.Radhasamy and S.V.Vasudevan: Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi
3. Singh S.P.:Investment Pattern of the LIC, Sahitya Bhavan, Agra.

**Subject 6: Advance Statistics – 5**

**Objective: To equip students with the various statistical tools.**

Unit	Name of Chapters	Content	No of Lectures
<b>I</b>	Testing of Hypothesis	<ul style="list-style-type: none"> <li>• Meaning of hypothesis and meaning of testing of hypothesis</li> <li>• Types of hypothesis (Null, Alternative, Composite)</li> <li>• Two types of errors, level significance, critical region, power of a test, one-tail versus two tail test, acceptance region, confidence interval</li> <li>• Reliability of sample, large &amp; small samples, confidence limit</li> <li>• Procedure of test of hypothesis</li> <li>• Large sample test               <ul style="list-style-type: none"> <li>• Test of significant of (I) number of success (II) proportion of success (III) difference of two proportions</li> <li>• Test of significant of (I) mean, (II) difference between two means, (III) difference between two S.D. (IV) Co-officiant of correlation</li> </ul> </li> <li>• Examples</li> </ul>	<b>15</b>
<b>II</b>	Small sample test	<p>Uses of T Test</p> <ul style="list-style-type: none"> <li>• Test of hypothesis</li> <li>• Population mean</li> <li>• Equality of two population means</li> <li>• Population of correlation coefficient</li> <li>• Use of F-test               <ul style="list-style-type: none"> <li>• Testing of hypothesis concerning equality of two population variances</li> </ul> </li> <li>• Use of Fisher’s Z transformation               <ul style="list-style-type: none"> <li>• Test of hypothesis</li> <li>• Population correlation coefficient</li> <li>• Equality of two population correlation coefficient</li> </ul> </li> </ul> <p>Examples</p>	<b>10</b>
<b>III</b>	Chi-square Test	<ul style="list-style-type: none"> <li>• Definition of Chi-square variate and degree of freedom</li> <li>• Uses of chi-square test</li> <li>• To test goodness fit</li> <li>• To test independence of two attributes</li> <li>• To test for population variances</li> <li>• Examples</li> </ul>	<b>10</b>

<b>IV</b>	Analysis of variance	<ul style="list-style-type: none"> <li>• Definition of ANNOVA</li> <li>• General ANOVA table for one-way classification, two way classification and LSD</li> <li>• Limitation of ANOVA</li> <li>• Examples</li> </ul>	<b>10</b>
		TOTAL	<b>45</b>

**Reference Books:**

1. Statistics D.S. sancheti and V.K. Kapoor
2. Fundamentals of mathematical statistics V.K.Kapoor and S.C.Gupta
3. Basic Statistics B.L. Agarwal
4. Fundamentals of Statistics S.C. Srivastva and Sangya Srivastava
5. Statistical methods S.P. Gupta
6. Business Statistics R.S Bhardwaj

## Subject 7: Co operation 5

**Objectives: To aware the students about the co-operation concepts and Applications**

Unit	Content	No of Lectures
I	Agricultural credit Through co-operatives (1) NABARD (2) Regional Rural Banks (3) State Central co-operative Banks	10
II	White revolution through co-operatives (1) Role of national Dairy Development Board (2) Contribution of AMUL	05
III	Urban co-operative Banks (1) Significance and role of Urban co-operatives Banks (2) Major Problems of urban co-operatives Banks	10
IV	Sugar Co-operatives in India	10
V	Brief history, present scenario problems, prospect	10
TOTAL		45

### Reference Books:

Dr. D. G. Karve -Co-operation Principles & Practice

Dr. B.S. Mathur Co-operation in India

Dr. R. D. Bedi - Theory History and Practice of Co-operation

The Gujarat Co-operative Societies Act. 1961

H. Culvert - Law and Principles of Co-operation

S. K. Gupte Co-operative societies, Act and Rules of Gujarat

## Subject 8: Transport 5

**Objective: To aware the students about the Transport concepts and Applications**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Overview of Modern Transport	<b>10</b>
<b>II</b>	Development in Aviation Industry	<b>05</b>
<b>III</b>	Development in Structure and Size of railway PPP ( Public Private Partnership) Model	<b>10</b>
<b>IV</b>	Role of Technology development in Transport	<b>10</b>
<b>V</b>	Problems and Issues in Transport	<b>10</b>
<b>TOTAL</b>		<b>45</b>

## Subject 9: Cotton 5

**Objective: To aware the students about the cotton concepts and Applications**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Cotton Industry in India	<b>10</b>
<b>II</b>	Role of various boards in development of Cotton Industry	<b>05</b>
<b>III</b>	Development in various trade practices of cotton	<b>10</b>
<b>IV</b>	Evolution of Cotton Industry – Global Perspectives	<b>10</b>
<b>V</b>	Restructuring Strategies of sick cotton units	<b>10</b>
<b>TOTAL</b>		<b>45</b>

## Subject 10 Public Finance – 5

**Objective: To aware the students about the Public Finance concepts and Applications**

Unit	Content	No of Lectures
<b>I</b>	<b>Public Expenditure :</b> <ul style="list-style-type: none"><li>- Meaning, Nature and Objectives, Significance of Public Expenditure in developing country like India.</li><li>- Causes of its growth.</li><li>- Types, effects and importance Public Expenditure.</li><li>- Relationship of Pub. Exp. With employment.</li><li>- Economic stability.</li></ul>	<b>10</b>
<b>II</b>	<b>Public Debt.</b> <ul style="list-style-type: none"><li>- Meaning, need and importance.</li><li>- Characteristics features of P.E.</li><li>- Type and sources of debt.</li><li>- Comparison of private &amp; public debt.</li><li>- Effects, burden and resumption of public debt.</li></ul>	<b>05</b>
<b>III</b>	<b>Foreign Capital Management</b> <ul style="list-style-type: none"><li>- Need, importance and limitations.</li><li>- Nature of foreign capital.</li><li>- Foreign exchange reserve.</li></ul>	<b>10</b>
<b>IV</b>	<b>Foreign Capital Management</b> <b>- Inflow, outflow and net flow of Funds</b>	<b>10</b>
<b>V</b>	<b>Impact of FDI on local and national investment scenario</b>	<b>10</b>
	<b>TOTAL</b>	<b>45</b>

## Subject 11: Public Administration 5

Objective: To aware the students about the practice of Public Administration and it's concepts.

Unit	Content	No of Lectures
<b>I</b>	<b>Planning in India</b> - Some historical overview. - Basic elements in Indian Planning.	<b>10</b>
<b>II</b>	<b>Nehruvian – Socialist Planning model in India</b> - Bacgkground	<b>05</b>
<b>III</b>	Basic Economic Provisions under Indian constitution importance accountability of state.	<b>10</b>
<b>IV</b>	Significance of Public Administration in relation to charges in planning local self government – importance in respect of Indian Economy.	<b>10</b>
<b>V</b>	<b>Models of Public Administration with reference to Panchayati Raj</b>	<b>10</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

1. Rural Development and Co Operation By Mathur and others – R B S A Publishers\



**T Y B Com**

**Semester VI**

**Foundation/ Language: English -6**

Bachelor of Commerce

Semester VI

Name of the Course: Foundation Course in English 6

Total Credits: = 03  
Total teaching time: = 45 hours  
Distribution of Marks:

Total Marks per semester: 100

Semester end exam:	70
Internal assessment	<u>30</u>
	100

Internal marks break up:

Assignment/internal test	= 10,
Assignment/MCQ test	= 10,
Presentation	= 10

Text: “Fusion- An Anthology for Advanced Learners”

By Board of Editors; Orient Blackswan	55 marks
Skills and Proficiency in English:	<u>45</u> marks
	100 marks

Communication Skills: Teaching time: 15 hrs

Topic: Group Discussion

Reading and Writing Skills:

Text: “Fusion – An Anthology for Advanced Learners”

By Board of Editors; Orient Blackswan Pvt. Ltd. chapters 6 to 10  
Teaching time: 15 hrs

Proficiency in Language Teaching time: 15 hrs

Comprehension (of moderate difficulty level)

Comprehension of Stock Market Report  
Creative Writing - Reshaping the Story

Internal Assessment

30 marks

Distribution of Marks

- Assignment 10 marks  
Reshaping of story
- MCQ 10 marks  
Based on the prescribed text
- Seminar 10 marks  
Group discussion

External Exam Mark Distribution

70 marks

Section 1

20 marks

MCQ (Twenty sentences of one mark each)  
Based on the prescribed text

Section 2

50 marks

- Q. 1 Descriptive questions – answers 2/4 14 marks  
(Based on the prescribed text)
- Q. 2 Brief questions – answers 3/5 10 marks  
(Based on the prescribed text)
- Q. 3 Reshaping the story 01 10 marks
- Q. 4 a. Comprehension (01 x 08) 01 08 marks  
b. Comprehension of Stock Market 01 08 marks  
Report (01 x 08)

## Core – 9 Business Environment -2

Objective: The objective of the syllabus to keep aware the students about the problems arising at national and international level on account of the process of liberalization and globalization.

Unit	Content	No of Lectures
<b>I</b>	<b>A Bird's Eye view of different economic sectors :</b> Industries : - Features of Indian Industries. - Problems of cottage and small scale industries. Agriculture : - Problem of low agriculture productivity in India. - Effects of new agriculture strategy.	<b>10</b>
<b>II</b>	<b>Role of Govt. and it's policies in Indian Economy.</b> 2.1 Monetary Policy : - It's effect on Indian Business Environment. 2.2 Fiscal Policy : - It's importance in the concept of welfare state. - It's effect on Business Environment. 2.3 Import – Export Policy : - Main provision of recent Import – Export policies with reference to globalization. 2.4 Foreign Investment : - Modern trends of foreign investment in India.	<b>05</b>
<b>III</b>	<b>Role of Govt. and it's policies in Indian Economy.</b> Industrial Policy : - Current Industrial Policy. - It's effects on Business Environment. - Special Economic Zone (SEZ)	10
<b>IV</b>	<b>Role of Govt. and it's policies in Indian Economy.</b> Process of Privatization and Disinvestment : - Meaning - Need of Privatization in Indian Economy. - Effects of Privatization in the field of development of Business.	10
<b>V</b>	<b>Planning in India.</b> 3.1 Current five year plan : - Objectives and main programs. - Sectoral allocations of resources. 3.2 Overall evaluation of planning.	10
	<b>Total</b>	<b>45</b>

**Reference Books:**

1. ECONOMIC FOUNDATIONS OF BUSINESS ENVIRONMENT By S.R. Pandiyan – Himalaya Publication
2. Economic Environment for Business by Mishra & Puri - Himalaya Publication

## Core 10: Management Accounting – 2

**Objective:** To aware the students about the management accounting principles and practices

Unit	Content	No of Lectures
<b>I</b>	<b>REPORTING TO MANAGEMENT</b> <ul style="list-style-type: none"><li>• Introduction &amp; Meaning</li><li>• Objectives &amp; Utility</li><li>• Kinds of Reports</li><li>• General principals of Reporting</li><li>• Requisites of a goods report</li><li>• Steps for effective report</li></ul>	<b>10</b>
<b>II</b>	<b>CASH FLOW STATEMENT</b> <ul style="list-style-type: none"><li>• Introduction &amp; Meaning of terms ‘cash’- ‘cash flow’-‘ cash flow statement’</li><li>• Classification of cash flow</li><li>• Indian Accounting Standard no. 3</li><li>• Procedure for preparations Limitations of cash flow statement</li><li>• of fund flow statement</li><li>• Importance and Managerial Utility of cash flow statement</li><li>• Practical Problems</li></ul>	<b>05</b>
<b>III</b>	<b>BUDGETING &amp; BUDGETARY CONTROL</b> <ul style="list-style-type: none"><li>• Introduction &amp; Meaning</li><li>• Objectives-importance- managerial application</li><li>• Advantages and limitations of budgetary control</li><li>• Practical problems regarding Cash Budget</li></ul>	<b>10</b>
<b>IV</b>	<b>FLEXIBLE BUDGET</b> <ul style="list-style-type: none"><li>• Introduction &amp; Meaning</li><li>• Utility of Flexible Budget</li><li>Practical Problems</li></ul>	<b>10</b>
<b>V</b>	<b>Development CAPITAL BUDGETING</b> <ul style="list-style-type: none"><li>• Introduction &amp; Meaning-nature of capital expenditure</li><li>• Meaning and significance of capital budgeting</li><li>• Types of capital budgeting proposal and projects</li><li>• Importance of capital expenditure forecast</li><li>• Objectives-importance- managerial application</li><li>• Advantages and limitations of capital budgeting</li><li>• Practical problems regarding project appraisal methods under capital</li></ul>	<b>10</b>

	budgeting  (excluding practical study of risk and uncertainty) - Pay back method - Average rate of return method ( Accounted rate of return method ) - Discounted cash flow method such as, NPV, PI, IIR and Discounted pay back method	
	<b>TOTAL</b>	<b>45</b>

**Reference Books:**

1. Management Accounting : J. Batty
- 2 . Management Accounting: S.B. Chaudhary
- 3 . Management Accounting : S.P. Gupta
- 4 . Management Accounting : Hingorani
- 5 . Management Accounting : P.V. Rthnam
- 6 . Management Accounting: S. N. Maheshwari
- 7 . Management Accounting: Jayanta Mitra
- 8 . Management Accounting: N. P. Shrinivasan
- 9 . Management Accounting: H. and S. Chakraborty
- 10 . Ad. Management Accounting: R. M. Kishore
- 11 .Management Accounting: khan and Jain
12. Cost and Management Accounting: Jayanta Mitra

**Note:**

**Internal Assessment**

**30 marks**

Distribution of Marks

- Assignment                      10 marks
- MCQ                                      10 marks
- Seminar                                10 marks

**External Exam Mark Distribution**

**70 marks**

- |      |                    |          |
|------|--------------------|----------|
| Q.1  | MCQ                | 20 marks |
| Q. 2 | Examples           | 15 marks |
| Q. 3 | Examples           | 15 marks |
| Q. 4 | Examples or Theory | 10 marks |
| Q. 5 | Examples           | 10 marks |

## Core 11: Principles of Auditing -2

**Objective:** To aware the students about the auditing principles and practices

<b>Unit</b>	<b>Verification &amp; testing Assets &amp; Liabilities</b>	<b>No of Lectures</b>
<b>I</b>	Company Audit-1 Duties, Qualification, Rights. Appointment & responsibilities	<b>10</b>
<b>II</b>	Company Audit-2 reports of Auditors – Recent Contents	<b>05</b>
<b>III</b>	Allocation of Dividends & Profits	<b>10</b>
<b>IV</b>	Audit of Computerized Accounting (EDP – Audit)	<b>10</b>
<b>V</b>	Verification & testing Assets & Liabilities	<b>10</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

1. Principles and Practices of Auditing By R.G. Sexsena – Himalaya Publication

## Core 12: Fundamental of Statistics -2

**Objective:** To equip the students with research tools to apply in the research situations

Unit	Content	No of Lectures
<b>I</b>	<p>Time Series Analysis:</p> <ul style="list-style-type: none"> <li>• Meaning and Use of Time Series</li> <li>• Component of Time Series</li> <li>• Methods of Finding Trend by               <ol style="list-style-type: none"> <li>1. Moving Average</li> <li>2. Least Square ( Linear (<math>y = a+bx</math>) ,Second Degree <math>y = a + bx +cx^2</math>)</li> </ol> </li> <li>• Short Term Variation</li> <li>• Seasonal Variation By Moving Average Method</li> <li>• Computation of Seasonal Index number</li> </ul> <p>Examples</p>	<b>10</b>
<b>II</b>	<p>Linear Programming:</p> <ul style="list-style-type: none"> <li>• Meaning and uses of L.P.</li> <li>• Limitation and assumptions of L.P</li> <li>• Various Terms : ( Objective functions, Constraints, solution, feasible solution, optimum solution , basic solution , slake and surplus variables etc.)</li> <li>• Mathematical form of L.P.P</li> <li>• Method solving L.P.P.</li> <li>1. Graphic method</li> </ul> <p>Examples.</p>	<b>05</b>
<b>III</b>	<p>Association of Attributes:</p> <ul style="list-style-type: none"> <li>• Association of Two Attributes</li> <li>• Types of Association of Two Attributes</li> <li>• Order classes,</li> <li>• Consistency of data for two attributes</li> <li>• Methods of studying Association attributes               <ul style="list-style-type: none"> <li>○ Comparison of Expected Frequency</li> <li>○ Proportion method</li> <li>○ Yule's method</li> <li>○ Co-efficient of Coligation method</li> </ul> </li> </ul> <p>Examples</p>	<b>10</b>



<b>IV</b>	<p>Sampling:</p> <ul style="list-style-type: none"> <li>• Idea of Population and sample</li> <li>• Advantage of sampling, limitation of sampling</li> <li>• Characteristics of Good sample</li> <li>• With and without replacement sampling</li> <li>• Sampling method <ul style="list-style-type: none"> <li>○ Simple random sampling</li> <li>○ Stratified simple random sampling</li> <li>○ Systematic Sampling</li> </ul> </li> <li>• Drawing of all possible random sampling of given size ( Two or Three) from a population (with and without replacement)</li> <li>• Calculation of variance of sampling random, sample Mean. Stratified sample Mean(Two or Three strata only) and systematic sampling</li> <li>• Examples</li> </ul>	<b>10</b>
<b>V</b>	<p>Index Number:</p> <ul style="list-style-type: none"> <li>• Meaning and Definition of Index Number</li> <li>• Uses and Limitations of Index Numbers</li> <li>• Construction of Whole Sale Price Index Number</li> <li>• Method of Calculation of Index Numbers <ol style="list-style-type: none"> <li>1. Laspeyer's</li> <li>2. Paashe's</li> <li>3. Fisher's</li> <li>4. Dorbis -Bowley's</li> <li>5. Marshal - Edgeworth's</li> </ol> </li> <li>• Family Budget Method</li> <li>• Time Reversal &amp; Factor Reversal Test for Index Number</li> </ul> <p>Examples</p>	<b>10</b>
<b>TOTAL</b>		<b>45</b>

**Reference Books:**

1. Statistics D.S. sancheti and V.K. Kapoor
2. Fundamentals of mathematical statistics V.K.Kapoor and S.C.Gupta
3. Basic Statistics B.L. Agarwal
4. Fundamentals of Statistics S.C. Srivastva and Sangya Srivastava

## Core & Allied

### Subject 1: Financial Management – 2

**Objective: To aware the students about the role and practices of Financial Management in the market**

Unit	Content	No of Lectures
<b>I</b>	The Financial System: Introduction, Components, Functions of financial System	<b>10</b>
<b>II</b>	Types of Assets – Financial and Non-financial Assets	<b>05</b>
<b>III</b>	Capital Market: Primary Market- Meaning, Definition, Players, Book building process	<b>10</b>
<b>IV</b>	Capital Market: Secondary Market – Introduction, organisation management, membership, types of stock exchange	<b>10</b>
<b>V</b>	Money Market: Certificate of Deposit, Call Money, Treasury Bills	<b>10</b>
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Gitman, Managerial Finance, Pearson Education, New Delhi, 2008.
2. Maheshwari S.N. Financial Management, Sultan Chand & Sons, New Delhi, 2008.
3. Khan & Jain, Financial Management, Tata McGraw Hill Publishing Co., New Delhi, 2008.
4. Ravi Kishor, Financial Management, Taxmann's Allied Services Pvt. Ltd., New Delhi, 2008.
5. Indian Financial System – Bharti Pathak

## Subject 2: Human Resource Management -2

**Objective:** The Objective of this course is to sensitize students to the various facets of managing people and to create an understanding of the various policies and practices of human resource management

Unit	Content	No of Lectures
<b>I</b>	HR - Training and Development - Nature , Process, Aims, Types, Effectiveness	<b>10</b>
<b>II</b>	HR – Morale & Discipline Meaning, needs, significances, types, factors, actions and suggestions	<b>05</b>
<b>III</b>	Industrial Psychology Meaning, definition, importance, basic principles, scope and functions	<b>10</b>
<b>IV</b>	Industrial Relations Concepts, aims, components, causes, nature, effects – approaches, scope, importance and suggestions	<b>10</b>
<b>V</b>	Resolving disputes Industrial disputes, nature, forms, causes, effects, legal provisions and settlements	<b>10</b>
<b>TOTAL</b>		<b>45</b>

### Reference Books:

❖ Aswathappa K. Human Resource and Personnel Management Tata McGraw Hill, New Delhi, 1997

❖ Tiwari T.D. & Chauhan P.L.” Emerging Issues in Human Resource Management” Shanti Prakashan, Delhi -2005

❖ Tiwari T.D. & Chauhan P.L.” Framework of Human Resource Management and Industrial Relation” Shanti Prakashan, Delhi -2007

### Subject 3: Fundamental of Insurance

**Objective: To develop the comprehensive understanding of the insurance concepts and aware students to the Insurance environment prevailing in India**

Unit	Content	No of Lectures
I	Introduction: Insurance-concept, meaning, purpose, need. Evolution of insurance, Role and importance of insurance, Human Life Value, Moral Hazard, Difference between Assurance and Insurance, Important terms used in Insurance, Nature and characteristics of Insurance, Functions of Insurance.	10
II	Principles of Insurance-Utmost good faith, insurable interest, principle of indemnity, principle of subrogation, contribution. Classification of Insurance- from the point of risk, nature of business and business, Important aspects of insurance business	05
III	Life Insurance: Meaning, Significance, Difference-Insurance & Life insurance, Types of life insurance- Term insurance, whole life insurance, endowment insurance, annuities, unit linked policies, health insurance, LIC Act-1956	10
IV	Fire Insurance: Origin of fire insurance, Meaning, Its nature, Procedure of taking fire insurance policy, types of policies, conditions of policy.	10
V	Marine Insurance: Origin and growth of marine insurance, Meaning, Procedure of taking marine insurance policy, types of policies, conditions of policy, Marine loss.	10
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Mishra M.N.- Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi
2. Vinayak, N.M.Radhasamy and S.V.Vasudevan: Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi

### Elective – 3

#### Subject 1: Accounting and Finance or Project Report

#### Objective:

Unit	Content	No of Lectures
I	Accounts of Holding company Only as per under section 212 of Indian Companies Act Only one subsidiary company (Excluding consolidated balance sheet)	10
II	Process Costing (Only Inter process profit excluding incomplete product)	05
III	Operating Costing of Hotel, Hospital and Theatre	10
IV	Source of Long Term Fund	10
V	Overview of Hedging, forward, future and Swaps	10
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Advanced Accounts by M.C.Shukla and T.S.Grewal (Sultan Chand & Sons, Delhi)
2. Financial Accounting. By Narayan Swamy ( Prentice Hall India, New Delhi)
3. Advanced Accounting by Dr.B.M.Agrawal and Dr. M.P.Gupta
4. Modern Accounting by Amitabha Mukherjee and Mohammed Hanif
5. Principles and Practice of Accounting.- by Gupta and Gupta (Sultan Chand & Sons, Delhi)
6. Financial Accounting-by P.C. Tulsian (Tata McGraw Hill Publishing Co., New Delhi)
7. Accountancy ( Self Tutor) by Dr.R.K. Sharma and Dr. R.S.Popli
8. Financial Management by I.M. Pandey (Vikas Publishing House, New Delhi)
9. Working Capital Management by Bhattacharya, Hrishikesh ( Prentice Hall India, New Delhi)
10. Financial Management by M.Y.Khanand P.K.Jain (Tata McGraw Hill Publishing Co., New Delhi)

#### Note:

#### Internal Assessment

**30 marks**

#### Distribution of Marks

- Assignment 10 marks
- MCQ 10 marks
- Seminar 10 marks

**External Exam Mark Distribution**

**70 marks**

Q.1	MCQ	20 marks
Q. 2	Examples	15 marks
Q. 3	Examples	15 marks
Q. 4	Examples or Theory	10 marks
Q. 5	Examples	10 marks

## Subject 2: Business Management (Financial Management) – OR Project Report

### Objective:

Unit	Content	No of Lectures
I	Merger : Reason , Mechanism, Cost and Benefits, Exchange ratio	10
II	Acquisition and Restructuring: Meaning , Internal and External Restructuring	05
III	Leasing – Types, Rational, Operating lease and Leasing as a Financial decision	10
IV	Higher Purchase : Higher Purchase Arrangement and Issues	10
V	Balance Score card	10
<b>TOTAL</b>		<b>45</b>

### Reference Books:

1. Gitman, Managerial Finance, Pearson Education, New Delhi, 2008.
2. Maheshwari S.N. Financial Management, Sultan Chand & Sons, New Delhi, 2008.
3. Khan & Jain, Financial Management, Tata McGraw Hill Publishing Co., New Delhi, 2008.
4. Ravi Kishor, Financial Management, Taxmann's Allied Services Pvt. Ltd., New Delhi, 2008.

### Subject 3: Banking 6 – Project Report

Unit	Content	No of Lectures
I	Emerging Issues in banking Practices	10
II	BASLE Norms for Banks	05
III	Merger and Acquisition in Banks	10
IV	Consolidation of Banks	10
V	Corporate Governance in Bank	10
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Bank Management By Vasant Desai - Himalaya Publication
2. Bank and institutional Management By Vasant Desai - Himalaya Publication
3. Basics of Banking and Finance By Bhattacharya and Agrawal - Himalaya Publication
4. Banking (Theory, Law and Practice) By Gordan and Natrajan - Himalaya Publication
5. Banking Theory and Practice By Dr, P.K. Srivastava - Himalaya Publication



**Subject 4: Computer Science 6 (Business Application Development Using Visual Basic) or Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Working with Data: Variables, Data Types, Declaring Variables, Scope of Variables, Constants, Arithmetic operations on Data, Displaying Output	<b>07</b>
<b>II</b>	Selection: What is Selection? Type of selection, testing multiple conditions, nested IF structures, Complex multiple condition, Select Case, Extensions to select a case	<b>07</b>
<b>III</b>	Loops: What is a Loop?, Type of Loops – FOR... NEXT, DO WHILE...LOOP, DO... LOOP UNTIL	<b>07</b>
<b>IV</b>	Handling Strings, Dates and Time: Introduction, Declaring Strings, ASCII, Processing Strings, Handling Dates, Formatting Date output, Handling Time, Calculations with Time and Date	<b>05</b>
<b>V</b>	Procedures: What is a Procedure? Types of Procedures, Why use Procedure? Passing Parameters, Practical work on using the correct formal parameters, Functions, Form and Standard Modules.	<b>07</b>
<b>VI</b>	Arrays: What is an Array?, How to declare an Array?, Static and dynamic arrays, Processing an Array, Passing Arrays to Procedures, Two Dimensional Arrays, Control Arrays.	<b>05</b>
<b>VII</b>	Files: What is a File? Types of Files(concept), Basic file operations like read, write, append (Sequential file only)	<b>05</b>
<b>VIII</b>	Menus: Introduction, Type of Menus, Features of menu	<b>02</b>
<b>IX</b>	Programming exercise (Practical): Practical exercise of unit 1 to 8	<b>45</b>
	<b>TOTAL</b>	<b>90</b>

Note:

- Theory 3 Hours – 3 credits and practical 4 hours – 2 credits. Total 7 hours and 5 credits
- Theory Examination – 70 marks: 50 marks as external exam and 20 marks as internal
- Practical Examination – 30 Marks: 20 marks external and 10 marks as internal

**Reference Books:**

1. Successful Projects in Visual Basic – D. Christopher – BPB
2. Mastering in Visual Basic – BPB
3. Programming in Visual Basic (Peter Norton)

### Subject 5: Insurance 6 – or Project Report

Unit	Content	No of Lectures
<b>I</b>	Introduction: Insurance-concept, meaning, purpose, need. Evolution of insurance, Role and importance of insurance, Human Life Value, Moral Hazard, Difference between Assurance and Insurance, Important terms used in Insurance, Nature and characteristics of Insurance, Functions of Insurance.	<b>10</b>
<b>II</b>	Principles of Insurance-Utmost good faith, insurable interest, principle of indemnity, principle of subrogation, contribution. Classification of Insurance- from the point of risk, nature of business and business, Important aspects of insurance business	<b>10</b>
<b>III</b>	Life Insurance: Meaning, Significance, Difference-Insurance & Life insurance, Types of life insurance- Term insurance, whole life insurance, endowment insurance, annuities, unit linked policies, health insurance, LIC Act-1956	<b>9</b>
<b>IV</b>	Fire Insurance: Origin of fire insurance, Meaning, Its nature, Procedure of taking fire insurance policy, types of policies, conditions of policy.	<b>8</b>
<b>V</b>	Marine Insurance: Origin and growth of marine insurance, Meaning, Procedure of taking marine insurance policy, types of policies, conditions of policy, Marine loss.	<b>8</b>
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Mishra M.N.- Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi
2. Vinayak, N.M.Radhasamy and S.V.Vasudevan: Insurance- Principles & Practice, S.Chand & Co.Ltd,New Delhi
3. Singh S.P.:Investment Pattern of the LIC, Sahitya Bhavan, Agra.

**Subject 6: Advance Statistics 6 or Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	<p>Demand &amp; Supply</p> <ul style="list-style-type: none"> <li>• Definition of demand of commodity and supply of commodity</li> <li>• Demand law and supply law, demand curve and supply curve, assumption underlying the law of demand and supply</li> <li>• Demand and supply function, total revenue function and cost function</li> <li>• Elasticity of a function, price elasticity of demand and supply. Elasticity of cost function, method of determine the price elasticity of demand</li> <li>• Average revenue, marginal revenue, average cost , marginal cost, condition for total revenue , maximization and total cost minimization, total revenue curve</li> <li>• Relation between price elasticity of the demand, average revenue and marginal revenue, uses of price elasticity of demand</li> <li>• Examples</li> </ul>	<b>10</b>
<b>II</b>	<p>Monopoly problem</p> <ul style="list-style-type: none"> <li>• Meaning of monopoly and characteristic of monopoly</li> <li>• Profit function, problem of maximization of profit</li> <li>• Monopoly and production of two commodities</li> <li>• Effect of taxation on monopoly</li> <li>• Examples</li> </ul>	<b>10</b>
<b>III</b>	<p>Production Functions:</p> <ul style="list-style-type: none"> <li>• Definition of production function and its properties</li> <li>• Various production functions</li> <li>• Maximization of the profit with illustrations</li> <li>• Average production and marginal production</li> <li>• Homogeneous production function and elasticity of productivity</li> <li>• Euler's theorem with proof</li> <li>• Cobb-Douglas production function</li> <li>• Maximization of production function subject to cost function</li> <li>• Examples</li> </ul>	<b>10</b>
<b>IV</b>	<p>Utility Functions:</p> <ul style="list-style-type: none"> <li>• Concept of Utility, Utility index, marginal Utility</li> <li>• Utility function and its properties</li> <li>• Indifference curves, standard forms of utility function</li> <li>• Maximization of Utility, compensated demand function, Utility function on basis of income and Leisure</li> <li>• Examples</li> </ul>	<b>05</b>

<b>V</b>	<p>Input Output Analysis:</p> <ul style="list-style-type: none"> <li>• Meaning input –output analysis and assumption of input output analysis</li> <li>• Construction of input output analysis table for two or three industries (Leontief’s open system)</li> <li>• Matrix of technical coefficients</li> <li>• Merits and Demerits of input output analysis</li> </ul> <p>Examples of determining total production of each of the industries if the final demand changes</p>	
	TOTAL	<b>45</b>

**Reference Books:**

1. Business Mathematics D.C.Sancheti and .V.K. Kapoor
2. Economic Statistics M.C. Jayswal
3. Statistics Dr. A.V. Gajjar and Dr. S.R.Patel
4. Applied Statistics Kapoor and Gupta

### Subject 7: Co operation 6 –or Project Report

Unit	Content	No of Lectures
I	Growth of Co operative Movements in World : Germany, Japan, Denmark, Italy , USSR	10
II	Growth of Co operative Movements in India	05
III	Structure of Co operative Institute : Agricultural and Non Agricultural Co operative	10
IV	Marketing and Consumer Co operatives	10
V	Industrial Co operative	10
<b>TOTAL</b>		<b>45</b>

#### Reference Books:

1. Dr. D. G. Karve -Co-operation Principles & Practice
2. Dr. B.S. Mathur Co-operation in India
3. Dr. R. D. Bedi - Theory History and Practice of Co-operation
4. The Gujarat Co-operative Societies Act. 1961
5. H. Culvert - Law and Principles of Co-operation
6. S. K. Gupte Co-operative societies, Act and Rules of Gujarat

**Subject 8: Transport 6 or Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Transport Policy for Railway and Roads	<b>10</b>
<b>II</b>	Development of Aviation Industry and Privatization	<b>05</b>
<b>III</b>	Airport Authority of India	<b>10</b>
<b>IV</b>	Railway Budget Components	<b>10</b>
<b>V</b>	GSRTC (Gujarat State Road Transport Corporation) Problems and Prospects.	<b>10</b>
<b>TOTAL</b>		<b>45</b>

**Subject 9: Cotton 6 or Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	International Cotton: Meaning and Definition. Growth and Development of Cotton Industry	<b>10</b>
<b>II</b>	Cotton Scenario in European countries : Growth, Problem and Prospects	<b>05</b>
<b>III</b>	Cotton Scenario in USA: Growth, Problem and Prospects	<b>10</b>
<b>IV</b>	Cotton Scenario in China: Growth, Problem and Prospects	<b>10</b>
<b>V</b>	Impact of Globalization on Cotton Industry	<b>10</b>
<b>TOTAL</b>		<b>45</b>



### **Subject 10 Public Finance or Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Source of Public Finance: Long Term and Short Term and Types	<b>10</b>
<b>II</b>	Direct Tax Code 2010	<b>05</b>
<b>III</b>	Indirect Taxes – Challenges and Issues	<b>10</b>
<b>IV</b>	Government Budgeting system	<b>10</b>
<b>V</b>	Zero base budgeting and Performance Budget	<b>10</b>
<b>TOTAL</b>		<b>45</b>



### **Subject 11: Public Administration 6 – Project Report**

<b>Unit</b>	<b>Content</b>	<b>No of Lectures</b>
<b>I</b>	Panchayati Raj (PR) System: Objectives and organization	<b>10</b>
<b>II</b>	Financial power to PR institutes – with amendments	<b>05</b>
<b>III</b>	Various committee recommendations for PR	<b>10</b>
<b>IV</b>	Rural Development Programme : Antyodaya, IRDP ( Integrated Rural Development Programme) and Swarojgar Yojna	<b>10</b>
<b>V</b>	Review of Area development Programme	<b>10</b>
<b>TOTAL</b>		<b>45</b>

#### **Reference Books:**

1. Rural Development and Co Operation By Mathur and others – R B S A Publishers