

Bachelor of Commerce Syllabus
Semester - III

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Core Course
Course Name : Financial Accounting – I
Course Code 3T1

Course Outcomes

CO1	Student will be able to gain knowledge about consignment, will be able to differentiate between consignment and sale and will be able to calculate Del-creder commission, Account sales and valuation of closing stock.
CO2	Student will be able be aware of Hire Purchase system and installment system and Hire Purchase system
CO3	Student will be able prepare identify different types of shares, will be familiarize with the procedure of issue of shares .
CO4	student will be familiarize with Statutory provisions regarding preparation of companies final accounts
CO5	student will be to prepare final accounts as per The Companies Act, 2013

Unit - I Consignment Accounts.

Meaning, Needs, Advantages and Formalities in consignment, Difference between a consignment and a sale, Performa invoice, Account Sales, Accounting Procedure of Consignment, Valuation of Consignment Stock. (Theory & Numerical)

Unit – II Hire Purchase Accounts

Meaning of Hire Purchase Accounts, Features, Merits and Demerits of Hire Purchase System, Distinguish between Hire Purchase and Installment System , Accounting of Hire Purchas System (Excluding Installment System and Repossession of Assets) (Theory & Numerical)

Unit – III Flotation of Joint Stock Companies and their Capital Structure.

Types of Shares, Methods of issue of shares, Accounting for Issue, Forfeiture of shares of forfeited shares (Theory & Numerical)

Unit – IV Final Accounts of Joint Stock Companies (As Per New Company Act 2013 as Per Schedule-III)

Introduction, Statutory provisions regarding preparation of companies final accounts Provision for interest on debentures, Proposed Dividends. Interim Dividend. Prepare its Statement of Profit and Loss and Balance Sheet in the format prescribed Company Act-2013, Schedule-III (Excluding Managerial Remuneration) (Theory & Numerical)

The financial year ends on 31st March.

Reference Books

- 1 Gupta R. L-Advanced Financial Accounting-S. Chand & Sons
- 2 Kumar, Anil S.- Advanced Financial Accounting-Himalaya Publication House
- 3 Shukla and Grewal : Advanced Accounts (S. Chand & Ltd New Delhi)
- 4 Jain and Narang: Advanced Accounts (Kalyani Publishers, Ludhiana)
5. Sr. K. Paul: Accountancy. Volume I and II (New Central Book Agency, Kolkata)
6. Dr. S. N. Maheshwari: Corporate Accounting (Viakas Publishing House Pvt. Lit. New Heldi)
7. Dr. Vijay Bagde, Dr. Pramod Fating, Dr. Prashant Gulhane: Financial Accounting-1
Sir Sahitya Kendra, Nagpur.

8. Dr. R. D. Mehta, Prof. Pradeep Wath Dr. D. C. Gotmare Advanced Financial Accounting
(Payal Prakashan)

Question Paper Pattern
B.Com. Second Year Semester –III
3T1 : Financial Accounting – I

N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q. No. 1 – Unit I

a) Theory 08 Marks

b) Problem 08 Marks

OR

c) Problem 16Marks

Q. No. 2 – Unit II

a) Theory 08 Marks

b) Problem 08 Marks

OR

c) Problem 16 Marks

Q. No. 3 – Unit III

a) Theory 08 Marks

b) Problem 08 Marks

OR

c) Problem 16 Marks

Q. No. 4 – Unit IV

a) Theory 08 Marks

b) Problem 08 Marks

OR

c) Problem 16 Marks

Q. No. 5

a) Unit- I Problem 04 Marks

b) Unit –II Problem 04 Marks

c) Unit-III Problem 04Marks

d) Unit-IV Problem 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Core Course
Course Name : Monetary Economics - I
Course Code 3T2

Course Outcomes

C01	The students will be able to demonstrate nature and functions of money and will get familiarise with the methods of note issue.
C02	The students will get familiarise with the concept of Inflation and deflation and will able to identify their role.
CO3	The students will be able to identify role of monetary policy and Fiscal policy.
CO4	The students will get knowledge about public finance, and will also identify the types of taxation
CO5	The students will gain knowledge about recent trends money market and public finance

Unit I: Money Evolution, Meaning, Definition, Nature and Functions of Money. Quantity Theory of Money and Criticisms. Paper Currency & Methods of Note Issue- Fixed Fiduciary Method, Proportionate Reserve Method, Minimum Reserve Method.

Unit II: Inflation & Deflation Inflation- Meaning, Nature, Causes, Effects, Impact of Inflation. Deflation - Meaning, Nature, Causes, Effects, Impact of Deflation. Role of Monetary Policy and Fiscal Policy in controlling Inflation & Deflation.

Unit III: Money Market & Policies Money Market- Concept of Money Market, Objectives, Importance of Money Market, Instruments of Money Market. Monetary Policy and Fiscal Policy Concept-Meaning, Objectives, Need, Importance, Impact, Recent Changes/Trends.

Unit IV: Public Finance Concept, Meaning, Importance of Public Finance, Principles of Public Finance, Theory of Maximum Social Advantages & Criticisms. Taxation – Definition, Characteristics& Canons. Types of Taxation- Proportional, Progressive and Regressive Taxation System. Direct and Indirect Taxes- Merits & Demerits.

Books Recommended:

1. Monetary Economics, RR Paul, Kalyani Publishers.
2. Money ,Banking, Trade & Public Finance, M.V.Vaish, New Age International Pvt.Ltd.
3. Money, Banking and International Trade, K.P.M. Sundaram , Sultan Chand,New Delhi.
4. Public Finance, Tyagi , Jai Prakash Nath Publishers.
5. Money and Financial System P.K. Deshmukh, Phadke Prakashan.
6. Monetary Economics, Rashi Arora, Sheth Publishers, Mumbai

7. Modern Macroeconomics(Theory & Policy),B.N.Ghosh, Ane Books Pvt Ltd, 2nd Edition, 2012.
8. Macro Economics, D.D.Chaturvedi, Galgotia Publishing Company,1999

Question Paper Pattern Semester-IV 3T2
Monetary Economics- I

- N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Ability Enhancement Course
Course Name : Company Law
Course Code: 3T5-A

Course Outcomes: -

CO1	The students will be able to get familiarise with the types and characteristics of company
CO2	The student will be able to demonstrate the procedure of formation of company and will be able to distinguish between Article of Association and Memorandum of Association
CO3	The students will be able to frame the prospectus of the company.
CO4	The students will be able to identify different types of shares and debentures
CO5	The students will be able to gain knowledge of management and administration of the company.

Unit One: Introduction

- Meaning, definition, types and characteristics of company
- Historical Evaluation of company
- Concept of Corporate Veil, Lifting Corporate veil

Unit Two: Incorporation of company

- Promoters, Role and legal position, Pre incorporation contracts
- Procedure for incorporation of company
- Memorandum of Association - Meaning, Purpose, Contents, Ultravires and Doctrine of Ultravires
- Articles of Association – Meaning, Purpose, Content. Alteration. Difference between Memorandum of Association and Articles of Association

Unit Three: Prospectus and issue of share capital

- Prospectus Meaning - Formalities of issue Prospectus - Misrepresentation of Prospectus - Golden Rules
- Shares - Meaning, Types of Shares and Transfer of shares
- Share Capital, Meaning, Kinds, Alteration, Reduction and Voting Rights
- Debenture - Meaning, Types, Charge-Fixed and Floating, Crystallization of Floating charge

Unit Four: Management and administration of company

- Directors - Appointment, Qualifications, Types
- Directors: - Duties and liabilities, Powers, Functions
- Meetings, Kinds, Requisites of Valid Meeting
- Procedure of writing invitation, and minutes of meeting

Reference Books

- ❖ Company Law & Secretarial Practice- Appannaian Reddy, Prabhudev, Himalaya Publishing House
- ❖ Company Law for Beginners- Dr. V.K. Jain, Sheth Publishers Pvt. Lt.
- ❖ Company Law and Secretarial Practice- Dr. R.K. Nelakha, Ramesh Book Depot, Jaipur, New Delhi.
- ❖ Company Law and Secretarial Practice- Dr. K.R. Dixit, Vishwa Publishers & Distributors, Nagpur

Question Paper Pattern
Company Law
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Ability Enhancement Course
Course Name : Income Tax
Course Code: 3T5-B

Course Outcomes

CO1	The students will be able to get familiarise with basic concepts of income tax
CO2	The student will be able to compute the income under salary and will be calculate the tax on it.
CO3	The students will be able to gain knowledge about calculation of superannuation fund.
CO4	The student will be able to compute the income under house property and will be calculate the tax on it.
CO5	The student will be able to compute the income under other sources and will be calculate the tax on it.

Unit One: Introduction

- Introduction to income tax, Basic Concepts:- : income, agriculture income, casual income previous year, assessment year, gross total income, total income,
- Income Tax Slabs
- Income tax Calculation
- Financial Year and Assessment Year

Unit Two: Computation and taxable income from salary head.

- Income from Salary Types of allowances (Taxable & Tax free),
- perquisites, and Tax treatment of P.F, E.P.F.,
- Superannuation Fund,
- Allowances & Perquisites,
- Computation of Income from Salary and Calculation of Tax Liability.
- (Problems) - Deduction under section 80C, 80CCC, 80CCD, 80D, 80DDB, 80E, 80G, 80GG, 80U

Unit Three: Income from house property.

- Income House Property -Meaning & Definition,
- Gross Annual Value Net Annual Value ,
- Arrears of Rent ,Unrealized Rent,
- Interest on Loan Preconstruction & Post Construction, Composite Rent etc.
- Computation of Income from house property.

Unit Four: Income from other sources.

- Income from Other Source – Basis of Charge, Chargeable Incomes,
- Exempt Incomes,
- Computation of Income from other sources.

Reference Books

- ❖ Ahuja G. K. and Ravi Gupta :- Systematic Approach to Income and Central Sales tax, Bharat law house, New Delhi.
- ❖ Singhanian V. K. :- Direct taxes :- Law and Practice, Taxman's publication, Delhi.
- ❖ Jain K. C., Gour V. P., Narang D. B. :- Direct taxes Kalyani Publishers, Delhi.
- ❖ Jain Dr. V. K. :- Income tax for beginners—Seth publishers, Mumbai.
- ❖ Datey V. S. :- Indirect taxes law and Practice, Taxman, New Delhi, customs and excise Law Time :- various issues

Question Paper Pattern

Income Tax

N.B. – 1) All questions are compulsory.

2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Skill Enhancement Course
Course Name : Holistic Development
Course Code: 3T6-A

Course Outcome

CO1	The students will be able to get familiarise with concept of holistic development
CO2	The student will be able to manage their time effectively.
CO3	The students will be able to identify causes of stress and will be helped in managing them.
CO4	The student will be able to demonstrate the concept of spirituality and will be able analyses the relations between spirituality and health.
CO5	The student will be able to improve their academic and overall performance in a holistic way

Unit One: Introduction

- Holistic Development: Definition, Basic concepts of Holistic Development,
- Need, goals, and scope of Holistic Development;
- Multidisciplinary approach;
- Elements of holistic development

Unit Two: Time Management

- Meaning, Essentials, importance,
- Time management techniques
- Time management matrix
- Time management and effective planning
- Time allocation: - Need and significance

Unit Three: Stress Management

- Meaning, types, causes of stress, consequences of stress
- Stress Management: - meaning, importance, strategies for stress management
- Creation of stress-free environment
- Stress Intervention: Performance and Stress Intervention- The relationship between stress and performance;

Unit Four: Spiritual development

- Spirituality: - Meaning, Characteristics, types, need
- Spiritual development: - Meaning, Purpose, importance and stages
- Fowler's Stages of Faith
- Relationship between spirituality and health

Reference Books

- ❖ Structured Holistic Development Program : A Tool for Success, [Dr. Sujata Parwani](#) , kaav Publication
- ❖ Spiritual Development – 20 Ways to Achieve Spiritual Growth, Elsabe Smit

- ❖ Developing Holistic Education, Seed Philip Taylor and Fransis
- ❖ Skill Development Dr. Tushar Chaudhari, Payal Prakshan
- ❖ The 7 Habits of Highly Effective People: Powerful Lessons in Personal Change by Stephen Covey

Question Paper Pattern
Holistic Development
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Skill Enhancement Course
Course Name : Computerized Accounting (Tally)
Course Code: 3P6-B

Unit-I :

Introduction to Accounting, Advantages of accounting, Books of accounts, Classification of Accounts, Financial Statements, Inventory management, Computerized Accounting, Need of Computerized Accounting, Accounts Organization, Accounts group, Loans Liabilities, Assets and Budget.

Unit-II :

Accounting Software's Introduction to Tally Software, Features of Tally Screen, Company information, Creating new Company, Gateway, Selection of Company, selection of Options, Buttons at Gateway, Working with multiple Companies, Company Features, Configuration- General, Numeric Symbols, Voucher Entry, Creation of Voucher Screen, Invoice Order Entry, Printing.

Unit-III :

Accounts info menu, Account Groups- create new group, creation of primary group. Normal and advance information, Ledger Accounts, cost categories, Cost Centers. Creation of Budget, Types of budget. Voucher- Voucher Entry, creation of Vouchers Screen, types of Voucher, Selection of Voucher types, Post Dated Voucher, printing of Vouchers, Cheque Printing.

Unit-IV :

Inventory info, Features of Inventory info. Configure- Inventory Info, balance Sheet, Audit Trail, Ratio Analysis. Display- Accounting Report Display, Inventory report Display, and MIS Report Display. Printing Reports, Export, Export of Data.

Practical : Practical will be based on Tally S/W

Tally Software – All Accounting Problems Viz. Balance sheet, Profit & Loss, Cash Book, Loans, Cost Accounting, Vouchers, Budget, Sales and Purchase, Assets & Liabilities, Inventory Management, Financial Statements, Books of accounts, Ledger, etc.

Books Recommended:

1. Accounting with Tally : K.K. Nadhani, BPB Publication

2. Tally Tutorial : K.K. Nadhani and A.K. Nadhani, BPB Publication.
3. Advances Accounts Vol-I: M.C. Shukla, T.S.Grewal and S.G,Gupta, S.Chand & Company, Delhi.
4. Accounting Principles: Anthony R.N. and J.S. Richard, Irwin Inc.
5. Advanced Accountancy By P.C. Tulsian, Tata McGraw HILL Publication.
6. Tally By S.B. Kishor (Dasganu)
7. Fundamentals of Computers – ITL Education Solutions Ltd. (Pearson)

Semester – IV

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Core Course
Course Name : Monetary Economics - II
Course Code 4T2

Course outcomes

C01	The students will be able to get knowledge of commercial banks and identify causes of Non-performing Assets
C02	The students will be able to demonstrate Core banking and will be able to differentiate between different types of Cards.
CO3	The students will be able to identify role of monetary policy and Fiscal policy.
CO4	The students will get knowledge about bank and customer relationship and will be able to open any type of account in banks.
CO5	The students will get familiarise with work of central bank and will able to calculate different ratios of credit control.

Unit I: Commercial Banking Evolution, Meaning, Functions of Commercial Banks. Role commercial banks in a developing economy. Process of Credit Creation by Commercial Banks & its Limitations, Investment Policy of Commercial Banks. Non-Performing Assets- Meaning, Criteria and Causes.

Unit II: E-Banking & Core Banking Meaning, Features, Advantages & Disadvantages of ATM (Automated Teller Machines.) Meaning, Features, Merits and Demerits of Credit cards, Plastic cards, Smart cards, e-purse, Laser cards. EFT (Electron Fund Transfer), ECS (Electronics clearing system).

Unit III: Banks and Customers Relationship and Services Introduction, Meaning of Customer. Bank & Customer Relationship- Debtor & creditor, Trustee and Beneficiary, Agent and Principal, Bailor and Bailee. Opening, operating and closing of various bank accounts. Demat Account -Advantages, Opening and Operation of Demat Account. Methods of Calculating Interest Rates on deposits and on loans.

Unit : IV Central Bank Meaning, Objectives, Functions, Role of Central Bank. Credit Control- Meaning, Objectives, Methods : Quantitative- Bank Rate, Open Market Operations, Cash Reserve Ratio(CRR), Statutory Liquidity Ratio(SLR), Repo Rate. Qualitative – Varying margin requirement, Regulation of consumer's credit, Issuing directives, Publicity measure, Moral suasion, Credit rationing and limitations.

Books Recommended:

1. Monetary Economics, RR Paul, Kalyani Publishers.
2. Money, Banking and International Trade, K.P.M. Sundaram , Sultan Chand, New Delhi.
3. Macroeconomics, Mankiw, N. Gregory, Macmillan Worth Publishers New York, Hampshire U.K.
4. Financial Institutions and Markets , Agrawal & Gupta, Kalyani Publishers.
5. Modern Banking , Vaish, M.C, Oxford & IBH Publishing Co., New Delhi

6. Money and Financial System P.K. Deshmukh, Phadke Prakashan.
7. Monetary Economics, Rashi Arora, Sheth Publishers, Mumbai

Question Paper Pattern

Monetary Economics- II

N.B. – 1) All questions are compulsory.

2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Ability Enhancement Course
Course Name : Organizational Behaviour
Course Code: 4T5-A

Course outcome

CO1	The students will be able to get familiarise with concept of Organisational Behaviour
CO2	The student will be able to distinguish different types of organisational culture
CO3	The students will be able to evaluate organisational culture on its performance
CO4	The student will be able to demonstrate the significance of motivation as well as morale
CO5	The student will be able to identify the factors responsible to organisational change

Unit One: Introduction

- Organisational Behaviour :- meaning, OB History and Development; Importance of OB to the field of management.
- Basic behavioural Process: Cognitive functions - intelligence, Creativity, Problem solving, Learning and its process – implications.
- Challenges and Opportunities in development of Organisational Behaviour
- Impact of technology on Organisational Behaviour.

Unit Two: Organizational Culture

- Meaning and dimensions
- Types of organizational cultures
- Role of manager in creating and sustaining culture
- Impact of organisational culture on performance of the organization
- Human resource management policies and practices, diversity at work.

Unit Three: Morale and Motivation

- Morale :- Meaning, types, consequences, importance and methods of improving morale
- MASLOW'S NEED HIERARCHY MODEL THEORY, HERZBERG'S TWO FACTOR THEORY, THEORY X & THEORY Y
- Motivation:- meaning, Types, Techniques and importance
- Relationship between morale and motivation

Unit Four: Organisational changes

- Concept and factors responsible for Organisational changes
- Management of Organisational changes
- Resistance to Organisational changes
- Approaches to manage Organisational changes

Reference Books

- ❖ Robbins, S. P/ Judge, T. A/ Sanghi, S., Organizational Behavior, Pearson Publication
- ❖ Aswathappa, K., Organisational Behaviour– Text and Problem, Himalaya Publication
- ❖ Pardeshi, P. C., Organizational Behaviour & Principles & Practice Of Management, Nirali publication

Question Paper Pattern
Organisational Behaviour 4T5A
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Ability Enhancement Course
Course Name : Banking Procedures and Practices
Course Code: 4T5-B

Course Outcome

CO1	The students will be able to get familiarise with types of banks and will get knowledge about its influence on economic development
CO2	The students will be able to demonstrate with types of account and will get knowledge about opening of these account
CO3	The students will be able to understand types of cheques and cards and will able to use them.
CO4	The student will relate with the concept of mobile banking
CO5	The student will be able to identify and avoid frauds in using mobile banking

Unit One: Introduction

- Bank –Meaning, Definition, importance
- Types of banks –commercial banks-Universal Banking - Central Bank - Credit control measures.
- Structure of Indian Banking, Central banking VS Commercial Banking, nationalisation of commercial banks
- Role of Banks in Economic Development

Unit Two: Bank Account

- Types of bank account, steps in opening of saving and current account
- Bank Lending, Lending Sources, Bank Lending Principles, Forms of lending, Loan evaluation process, securities of lending, Factors influencing bank lending
- Special types of Accounts - Minor - Lunatic - Partnership Firm - Joint Stock Company and contains KYC forms
- General and Special relationship between Banker and Customer

Unit Three: NEGOTIABLE INSTRUMENTS

- Cheque - Essentials of a Cheque
- Crossing of a Cheque, General Crossing ,Special Crossing
- Payment of Cheque ,Collection of Cheque, Endorsement
- Types of cards Debit Card, Credit Card ,Green Card - Smart Card, their utility and significance

Unit Four: E-banking

- Meaning, Services, e-banking and Financial Services
- Challenges, Opportunities and frauds of Internet Banking, Internet Banking Vs Traditional Banking
- Mobile Banking ,Meaning, Features, Services

- Electronic Funds Transfer (ETF) System, Meaning, Steps - Benefits

Reference Books

- ❖ Sundaram, K.P.M.&Varshney, (2003), Banking Theory Law & Practice, Sultan Chand & Sons, New Delhi.
- ❖ Gordon, E.Natarajan, (2005), Banking Theory Law & Practice, Himalaya Publishing House, Mumbai.
- ❖ Radhasamy & Vasudevan (2003), A Text Book of Banking, Sultan Chand & Sons, New Delhi.
- ❖ S.N. Maheshwari Banking and Law Theory and Practices, Kalyani Publication

Question Paper Pattern
Banking Procedure and Practice
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5 a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. III
Course Type : Skill Enhancement Course
Course Name : Secretarial Practice
Course Code: 4T6-A

Course Outcomes

CO1	The students will be able to demonstrate the rights and duties of company secretary
CO2	The student will be able to gain knowledge about The companies Act.
CO3	The students will be able to state powers of SEBI
CO4	The student will be able to develop the knowledge about the appointment and removal of company auditor.
CO5	The student will be aware about the procedure of winding up of the companies.

Unit One: Company Secretary

- The Company Secretary Definition, Eligibility, Appointment, General Legal position,
- Duties of a Company Secretary, Rights of Company Secretary,
- Liabilities of Company Secretary, Qualification for Appointment as secretary, Dismissal of the Secretary,
- Secretary in the Whole-time practice, Secretarial Compliance certificate, Specimen form

Unit Two: The Companies Act and its Administration

- The companies Act,1956, Applicability of the Act, Special features, Amendments to the Companies Act,1956,
- Machinery for the Administration of the Companies Act,1956, The company Law Board, E-Governance Project,
- Power of Securities Exchange Board of India, Jurisdiction of Courts

Unit Three: Company Auditor

- Company Auditor, Appointment of Auditor, Qualification and disqualification
- Removal and remuneration
- Rights, powers and duties of Auditors, Accounts statutory books dividends and interest
- company investigations, prevention of oppression and management

Unit Four: Reports and Winding Up

- Company Reports – Types, Secretarial Duties with regard to payment of dividend,
- Interest, Charges & penalties. , Writing reports
- Winding up of a Company – Procedure,& Statutory Provisions, Consequences of winding up , Types of winding up
- Consequences of winding up, Secretarial role in winding up

Reference Books

- ❖ Dr. B. Ravi – Company Law and Secretarial Practice (New Companies Act 2013)
- ❖ N. D Kapoor – Company Law, Sultan Chand & Sons, New Delhi

- ❖ Gaffoor & Thothadri – Company Law and Secretarial Practice, Vijay Nicole Prints, Chennai
- ❖ V.Balachandran and M.Govindarajan – A Student Handbook on Company Law and Practice, Vijay Nicole Prints, Chennai
- ❖ Taxman’s Companies Act 2013 - Taxman Publications, New Delhi

Question Paper Pattern
Secretarial Practice

N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5 a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
Course Type : Skill Enhancement Course
Course Name : Insurance Procedures and Practices
Course Code: 4T6-B

Course Outcome

CO1	The students will be able to gain knowledge about Insurance sector and will be familiar with the latest scenario of the insurance sector
CO2	The student will be able to gain knowledge about life insurance and will be able aware of documentation of Life insurance policy
CO3	The students will be able to different types of insurance Policies
CO4	The student will be aware about the procedure of becoming Life insurance Agent
CO5	The student will be aware about the code of conduct and will be able to calculate the remuneration of insurance agent

Unit One: Introduction

- Insurance: - Evolution & meaning of Insurance, need for insurance,
- Nature, functions of insurance, Scope of Insurance,
- Privatisation of Insurance sector, current scenario of Insurance Sector In India
- Principle of Protection and Investment

Unit Two: Life Insurance – Practices

- Life Insurance Organization; Premiums and Bonuses;
- Plans of Life insurance; Annuities;
- Life Insurance Policies; Applications and Acceptance; Policy Documents; Premium payment,
- Life Insurance Corporation (L.I.C) of India; Policy Lapse and Revival; Assignment, Nomination and Surrender of policy; Policy Claims.

Unit Three: GENERAL INSURANCE

- Introduction to General Insurance; Policy Documents and forms;
- Underwriting; Ratings & Premiums; Claims;
- Principles, products fire, marine, motor vehicles, public utility, third party insurance,
- Group insurance, burglary insurance. Claims Settlements

Unit Four: Insurance Agency as a Career

- Definition-Authority of an agent, Procedure for becoming an agent Agency as a Profession
- Functions of agent, Remuneration of agent
- Code of conduct for agent, procedure regarding the settlement of insurance claim
- After-sale service to policy holders.

Reference Books

- ❖ M. N. Srinivasan : Principles of Insurance Law, Wadhwa & Co.
- ❖ Rajiv Jain : Insurance Law and Practice, Vidhi Publication Private Limited

- ❖ Taxmann : Insurance Manual, Taxmann Publication Private Limited
- ❖ Bharat : Manual of insurance Laws, Bharat Publication Private limited
- ❖ Dr. Avtar Singh : Law of Insurance, Universal Publication Pvt. Limited
- ❖ George E. Rejda : Principles of Risk Management and Insurance

Question Paper Pattern
Insurance Procedure and Practice
N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q.1. (a) UNIT – I 08 Marks

(b) UNIT – I 08 Marks

OR

(c) UNIT – I 16Marks

Q.2. (a) UNIT – II 08 Marks

(b) UNIT – II 08 Marks

OR

(c) UNIT – II 16Marks

Q.3. (a) UNIT –III 08 Marks

(b) UNIT – III 08 Marks

OR

(c) UNIT – III 16Marks

Q.4. (a) UNIT – IV 08 Marks

(b) UNIT – IV 08 Marks

OR

(c) UNIT – IV 16Marks

Q.5

a) UNIT – I 04 Marks

b) UNIT – II 04 Marks

c) UNIT – III 04Marks

d) UNIT – IV 04 Marks

with effect from 2023-24

Bachelor of Commerce
B.Com.(CBCS) – Sem. IV
B.Com. Second Year Semester – IV
Course Type : Core Course
Course Name : Financial Accounting – II
Course Code 4T1

Course Outcomes

CO1	Student would be able to gain knowledge about functioning of bank, and will be able to prepare Annual accounts as per Banking Companies Regulation Act 1949.
CO2	Student would be able to identify the types of General insurance and terms like unexpired Risk, and will be able to the prepare Final accounts as per IRDA Regulation 2002.
CO3	Student will be able to recognize the factors influencing the valuation of Goodwill and will be able to calculate it by different method.
CO4	Student will be able to gain knowledge about Process of Liquidation of Company, and will be able to prepare Liquidators Final Statement.
CO5	Students will be able to evaluate the financial statements of Banking and General Insurance companies.

Unit-1: Final Accounts of Banking Companies:

Meaning of Banking Companies, Functions of Banking, Restrictions for a Banking Company, Provision of the Banking Companies Regulation Act 1949, Preparation of Annual accounts as per Banking Companies Regulation Act 1949 as per amendment by RBI. (Theory & Numerical)

Unit-II: Final Accounts of General Insurance Companies:

Introduction, Types of General Insurance, Important Terms- Reserve for unexpired Risk, Reinsurance Claims, Reinsurance Premium, Commission, Bonus in Reduction of Premium and preparation of final accounts ~~as per IRDA Regulation 2002~~ (Theory & Numerical) *glad*

Unit-III: Valuation of Goodwill:

Meaning, Characteristics of Goodwill, Factors influencing the value of goodwill, Need for Valuation of goodwill. Valuation of goodwill as per -Average Profit Method, Weighted Average Profit Method, Super Profit Method, Capitalization Method. (Problems based on the Indian companies Act, 2013)(Theory & Numerical)

Unit-IV: Liquidation of Company :

Meaning Types of Liquidation, Steps in voluntary Liquidation, Functions of Liquidator, Liquidators remuneration and Commission. Preparation of Liquidators Final Statement of Account only. (Problems based on the Indian companies Act, 2013)(Theory & Numerical)
The Financial year ends on 31st March.

Books Recommended

01. Gupta R. L.-Advanced Financial Accounting-S. Chand & Sons
02. Kumar, Anil S.-Advanced Financial Accounting-Himalaya Publication House
03. Shukla and Grewal : Advanced Accounts (S. Chand & Ltd. New Delhi)
04. Jain and Narang: Advanced Accounts (Kalyani Publishers, Ludhiana)
05. Sr. K. Paul: Accountancy, Volume-I and II (New Central Book Agency.Kolkata)

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DR. M. L. VANJARI

CA
C.A. Dixit

Mr
V.R. Doshi

Jerman
Dr. Jayant Dhot

glad
DR. R. Karmore
Chairman.

Bunde
DR. B. B. KAKDE

06. R. K... Lele and Jawaharlal: Accounting Theory (Himalaya Publishers)
07. Dr. L. S. Porwal : Accounting Theory (Tata McGraw Hill)
08. Dr. Vijay Bagde, Dr. Pramod Fating, Dr. Prashant Gulhane: Financial Accounting-III
(Sir Sahitya Kendra, Nagpur)

Question Paper Pattern
B.Com. Second Year Semester –IV
3T1 : Financial Accounting – II

- N.B. – 1) All questions are compulsory.
2) All questions carry equal marks.

Time :- 3 hours

Marks-80

Q. No. 1 – Unit I

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 2 – Unit II

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 3 – Unit III

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 4 – Unit IV

- a) Theory 08 Marks
b) Problem 08 Marks

OR

- c) Problem 16 Marks

Q. No. 5

- a) Unit- I Problem 04 Marks
b) Unit –II Problem 04 Marks
c) Unit-III Problem 04 Marks
d) Unit-IV Problem 04 Marks

(Signature)
CDR. M. L. VANJARI
(Signature)
CDR. B. B. KAKDE
(Signature)
C.A. DIXIT

(Signature)
DR. R. Karmore
Chairman
(Signature)