

ANNEXURE - I

SNDT WOMEN'S UNIVERSITY

1, NathibaiThakersey Road, Mumbai - 400 020

Bachelor of Commerce with Accountancy, Finance & Insurance

COURSE STRUCTURE & SYLLABUS

FACULTY OF COMMERCE

PROPOSED TO BE INTRODUCED

WITH EFFECT FROM

ACADEMIC YEAR 2012-2013 Semester I &II (B. Com. - I)
ACADEMIC YEAR 2013-2014 Semester III & IV(B. Com. - II)
ACADEMIC YEAR 2014-2015 Semester V &VI(B. Com. -III)

SNDT WOMEN'S UNIVERSITY
1, NathibaiThakersey Road, Mumbai 400 020

Bachelor of Commerce with Accountancy, Finance and Insurance is proposed to be introduced with effect from academic year 2012-13. Credit Based Semester Pattern adopted at B. Com level will be followed in this course also.

At B.Com.-I there will be 2 semesters namely semester I & semester II. B. Com. II will have two semester namely semester III & IV. B. Com. III will have two semester namely semester V & VI. In Semester I, II, III, IV, V and VI each semester will have five subjects with a total of 20 credits,4 credits for each subject. **The Total number of credits for the Course will be 120.**

Eligibility:

B. Com. I

Students who have Passed H.S.C.examination of any recognized Board in India or abroad or equivalent qualification will be eligible to be admitted to this course as a regular student.

Medium of Instruction

The medium of instruction at the colleges will be English or Marathi or Gujarati. The medium of examination shall be English or Marathi or Gujarati. Students have to appear for all the papers in one permissible medium only.

Attendance

75% attendance is compulsory for all students in each semester, failing which the student will not be eligible to write the external examination at the end of each semester.

Examination

- a. Standard of passing for each subject and overall at B. Com. will be 35%.
- b. The examination for each semester will be for a total of 500 marks with five subject heads.
- c. Each subject head will carry 100 marks consisting of internals (25 marks) and externals (75 marks). Internals may include written tests, presentations, written assignments, field work etc. as followed at normal B.com Level,
- d. The minimum marks to qualify for passing in internals will be 09 and the minimum marks to qualify for passing in externals will be 26.
- e. Students who fail to secure the minimum marks of 09 in a subject head in the internals will not qualify to take the external examination of 75 marks in that subject head at the end of the semester.
- f. Admission from semester I to semester II will be automatic regardless of the number of subject heads in which a student may have failed. But admission to semester III (B. Com. II) will be given provided the student is not failing in more than 40% subject heads in semester I and semester II taken together. Admission to semester V (B. Com.III) will be given provided the student is not failing in more than 40% subject heads in semester III and semester IV taken together.

- g. Examination of Semester I,II,III& IV (external) will be conducted by Colleges and Examination of Semester V & VI (external) will be conducted by the university.
- h. Degree will be awarded on the successful completion of all the 6 semesters.

Course Fees: Basic Tuition fees for the said course will be Rs.9000 per semester plus other fees as per University rules.

B. Com. Course Structure
Semester I (2012-2013)
All papers are compulsory in semester I & II

	Subjects	L	Cr	P/T	External	Internal	T
1	Basics of Accountancy	4	4		75	25	100
2	Financial Accountancy	4	4	-	75	25	100
3	A) Foundation Course	2	2	-	37	13	50
	B) Information Technology	2	2		38	12	50
4	Basics of Business Communication	4	4	-	75	25	100
5	Management theory &Practice	4	4		75	25	100
	Total	20	20	-	375	125	500

Semester II (2012-2013)

	Subjects	L	Cr	P/T	External	Internal	T
1	Accountancy	4	4		75	25	100
2	Management Accounting	4	4	-	75	25	100
3	Environment Studies	4	4	-	75	25	100
4	Business Correspondence	4	4	-	75	25	100
5	Recent trends in Management	4	4		75	25	100
	Total	20	20	-	375	125	500

Semester III (2013-2014)

All papers are compulsory in semester III & IV

	Subjects	L	Cr	P/T	External	Internal	T
1	Cost Accountancy	4	4	-	75	25	100
2	Advanced Accounting	4	4	-	75	25	100
3	Introduction to Insurance	4	4	-	75	25	100
4	Economics - I	4	4	-	75	25	100
5	Business Law	4	4		75	25	100
	Total	20	20	-	375	125	500

Semester IV (2013-2014)

	Subjects	L	Cr	P/T	External	Internal	T
1	Auditing	4	4		75	25	100
2	Corporate Accounting	4	4	-	75	25	100
3	Life & Health Insurance	4	4	-	75	25	100
4	Economics-II International Trade	4	4	-	75	25	100
5	Business Finance & Women Empowerment	4	4		75	25	100
	Total	20	20	-	375	125	500

Semester V (wef. 2014-2015)

All papers are compulsory in semester V & VI

	Subjects	L	Cr	P/T	External	Internal	T
1	Financial Management	4	4		75	25	100
2	General Insurance	4	4	-	75	25	100
3	Statistical theories & Business applications.	4	4	-	75	25	100
4	Capital Markets	4	4		75	25	100
5	Internship-I	-	4		-	100	100
	Total	20	20	-	300	200	500

Semester VI (wef. 2014-2015)

	Subjects	L	Cr	P/T	External	Internal	T
1	Taxation- (Direct Taxes)	4	4	-	75	25	100
2	Insurance business & foreign investment in India	4	4	-	75	25	100
3	Quantitative Methods for Business	4	4	-	75	25	100
4	Investment & Portfolio Management.	4	4		75	25	100
5	Internship-II	-	4		-	100	100
	Total	20	20	-	300	200	500

Practical Training to be undertaken at Semester V and Semester VI:

Practical training carries 4 credits in semester V and VI each and 8 credits in total on completion of bachelor's degree.

This will help the students to understand the concepts that they have learned and at the same time provide them the practical and real life experience of working in business organization. Practical training is given more emphasis under this course to make students employable and at the same time meet the requirements of the industries.

Practical Training/internship

1. Practical training will be in the form of internship in Semester V and VI it will carry 100 marks and 4 credits each in Semester V and VI.
2. Evaluation of Internship/practical training and awarding marks will be based on :
 - a) Certificate issued by the employer for work experience
 - b) Presentation on knowledge gained during practical training.
 - c) Viva –voce by experts in the field.
3. The course co-ordinator is responsible for the implementation of practical training./internship of students in each semester.
4. The course co-ordinator will be responsible for successful completion of Internship and its evaluation. Marks awarded to student in Semester V and VI will be compiled and send to the university by the co-ordinator of the course.

B. Com. I (with Accounting, Finance & Insurance)
SEMESTER I
BASICS OF ACCOUNTANCY
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	Objective: 1. The objective of this course is to impart knowledge of basic concepts of Accounting.. 2. To train students for practical Accounting process.		
1	Recording transactions: -Rules of Debit/Credit, types of accounts, preparing journal, ledger and trail balance.	15	20
2	Accounting Procedures, Accounting Concepts, Conventions, Principles and Accounting Standards issued by ICAI.(Theory only)	25	20
3	Accounting Process - Books of Accounts leading to the preparation of Trial Balance, Capital and revenue expenditures, Capital and revenue receipts, Contingent assets and contingent liabilities, Fundamental errors and rectification. (Theory, Project work and problems)	35	30
4	Partnership Accounts - THEORY: Basic concepts of admission, retirement and death of a partner including treatment of goodwill. Problems on admission, retirement and death of a partner.	25	20
		100	90

Reference Text :

1. G. Sekar, B. Saravana Prasath, Students Referencer on Accounting Standards, C. Sitaraman & Co Pvt Ltd, New Delhi, 2011.
2. Accounting Standards, ICAI, New Delhi, 2011.
3. Gupta R. L., Advanced Accountancy, S. Chand & Co., New Delhi, 2010.
4. Shukla & Grewal ,Advanced Accountancy, S. Chand & Co., New Delhi, 2010

B. Com. I (with Accounting, Finance & Insurance)
SEMESTER I
FINANCIAL ACCOUNTANCY
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1.The objective of this course is to help students to understand the Financial statements</p> <p>2. To make them aware of different styles of presenting financial data..</p> <p>3. To prepare and analyse the financial statements.</p>		
1.	Analysis of Financial Statements: Theory on current assets, current liabilities, fixed assets, secured loans and unsecured loans, authorized capital, issued, subscribed and paid up capital. Equity and preference shares, creation of reserves, share premium, miscellaneous expenditure etc	20	20
2.	Vertical Statements-Preparation of vertical income statements and Vertical Balance-sheets from given data..(Problems only)	25	20
3.	Concept of Working Capital Cycle: Theory: Meaning, Types, Importance .Problems on calculation of working capital requirements.	25	20
4.	Accounting Ratios-Theory: Meaning, classification of ratios, expression of ratios as Pure ratios, Rates and Percentages. Problems on Income statement ratios, balance sheet ratios and combine ratios(excluding interpretation of ratios)	30	30
		100	90

Reference Text :

- 1.GuptaR.L.,Advanced Accountancy, S. Chand &Co.,New Delhi, 2010.
- 2.Chopde L. N.,Chaudhary D. N., Jain Ashok, Accountancy,
- 3.Ainapure, Financial Accounting, ShethPublication,Mumbai, 2011.byAinapure.
4. Jain &Narang, Advanced Accountancy.

**B. COM. I(with Accounting, Finance & Insurance)
SEMESTER I**

FOUNDATION COURSE & INFORMATION TECHNOLOGY

**Paper I
Computer Code –
4 Credits**

Unit	Topic	Weightage %	No. of Periods
	Objectives: <ol style="list-style-type: none"> 1. To make students aware of the importance of ethics & values. 2. To develop the students internal and external personality. 3. To Impart basic knowledge of information technology. 4. To make Students capable of handling information technology applications. 5. Practical – Projects to cover basic applications of office automations and internet 		
1.	A) FOUNDATION COURSE Personality development: Concept of personality development -Role of morals, ethics & Values in the development of The individual. -Leadership skills -Presentation skills -Listening and negotiation skills	25	22
2	Personality with Strong Character: -Role of heredity and environment in individual Development -Building a character of an individual -Public and human relations in building a strong character.	25	23
		50	45

	<p>B) INFORMATION TECHNOLOGY</p> <p>Introduction to information technology, hardware and software concepts, introduction to networking and Internet. Office automation applications: word , Excel and PowerPoint</p>		
2	<p>Internet applications: email, web surfing and assignment on online insurance applications/ online tax returns.</p> <p>Hyper Text Mark-Up Language (HTML): Introduction, Types, Basic tags, Text formatting, Heading.</p>	25	23
		50	45

Recommended Books:

1. Personality Development by Elizabeth B. Hurlock. TMH Edition,1995.
2. Personality Development by R. L. Bhatia. Ane's Student Edition, 2000
- 3.D'suozaVerus, Computer system and applications, Marvel Publications, Mumbai, 2010.
- 4.Price Michel,Office 2010 in easy steps, Tata Mc Grow hills publications, Mumbai, 2010.

B. Com. I (with Accounting, Finance & Insurance)
SEMESTER I
BASICS OF BUSINESS COMMUNICATION
Computer Code----- 4 Credits

Unit	Topic	Weightage	No. of Periods
	Objective: 1. To equip students with basic knowledge of the theory of commercial business letter writing. 2.To develop listening and speaking skills for better communication		
1	Theory of Communication: Definition of communication, Process of communication, Channels of communication- Formal and informal, Modes of communication-verbal and non-verbal; Traditional modes of communication and e-communication, barriers to communication.	25	22
2	Theory of Letter Writing: Language and layout of business letters- parts of a letter, Requisites of effective business letter writing, e-mail etiquette. Letter Writing Skills: Trade letters-Letters of Inquiry and Replies, Letters Placing orders and replies, Letters of complaint and Adjustments	25	23
3	Listening skills-Note taking Speaking skills-Telephone etiquette, public speaking, group discussion	25	22
4	Reading and Comprehension Skills-Listening Comprehension and passages for written testing of Comprehension skills.	25	23
		100	90

Reference Texts :

1. RaiUrmila&RaiS.M; Business Communication, Himalaya Publishing House, Mumbai, 1991.
2. Raman Meenakshi&Singh Prakash,Business Communication, Oxford University Press, Mumbai, 2006.
3. MonipallyMatthukutty,Business Communication Strategies, Tata McgrawHill,Mumbai, 2010.
4. SenLeena,Communication Skills,Phi Learning Pvt. Ltd., New Delhi, 2010.
5. Bovee, Thill, Schatzman,Business Communication Today , Pearson Education, New Delhi, 2010.

B.ComI (Accounting, Finance and Insurance)

Management Theory and Practice

4Credits

Unit	Topic	Weightage %	No. of Periods
	Objectives: 1.The purpose of this paper is to impart the, basic principles and process of management 2. To prepare students to face emerging challenges of planning,and managing the business and resources.		
1.	Nature of management: Meaning, Definitions, Importance, Elements of management, Evolution of management Thought: Contribution of F.W.Taylor, Henry Fayol, Elton Mayo, Peter Drucker to the Management Thought. Various Approaches o Management.	25	22
2.	Business Planning: Meaning, Nature, Importance, Kinds of Business Planning, Need for Business Planning, Elements of Business Planning, Methods of Business Planning: a) Standing Plans: 1. Objective 2. Policy 3. Procedures 4. Methods 5. Rules 6. Strategy b)Single Use plans: 1. Programmes 2. Budgets.	25	23
3.	Decision Making: Meaning, Definitions, Decision making Process. Organizing: Meaning, Definitions, Principles of organizations, Types of organizations, Direction: Meaning, Definitions, Principles of direction, aspects of direction. Staffing: meaning, Importance, Recruitment process, methods of Managerial development. Communication: Meaning, Importance, Communication process. Managerial Control: Concept, essentials of adequate control, nature and process of control.	25	22
4	Staffing: meaning, Importance, Recruitment process, methods of Managerial development. Communication: Meaning, Importance, Communication process. Managerial Control: Concept, essentials of adequate control, nature and process of control.	25	23
	Total	100	90

References:

1. Basu, Business Organization and management , Tata McGraw Hill, New Delhi, 2011.
2. Gupta C. B ,Management Theory and Practice, S. Chand and Sons, New Delhi, 2010.
3. Prasad, Lallanand Gulshan S.S, Management Principles and Practices, S.Chand and Co Ltd., New Delhi.
4. Chandan J. S, .Management: Concept and Strategies:,Vikas Publishing House, Mumbai, 2010.
5. BFrancis Cherunilam, Business Enviornment and Policy-A book on strategic management and corporate Planning, , Himalaya Publishing House, Mumbai,2011.
6. K. Aswathapa ,Essentials of Business Administration:, Himalaya Publishing House, Mumbai, 2011.

B. Com. I (with Accounting, Finance & Insurance)
SEMESTER II

ACCOUNTANCY
Computer Code-----
4 Credits

Unit	Topic	Weightage	No. of Periods
	Objectives: 1. The objective of this course is to impart Basic knowledge of Accounting of partnership firms , Non-Profit making Organizations & Joint Stock Companies. 2.To train students for practical application of the above.		
1	Inventories- Theory on various methods of Inventory valuation & Problems on Inventory valuation using FIFO,LIFO and Weighted average method.	20	17
2	Partnership Accounts - Final accounts of partnership firms – Problems on preparation of final accounts from Trial balance and adjustments.	25	22
3	Accounts of -Theory: Meaning and Importance. Problems on Income & Expenditure A/C and Balance-sheet.	25	23
4	Introduction to Company Accounts- Issue of shares and debentures, forfeiture of shares, re-issue of forfeited shares, redemption of preference shares Theory and Problems.	30	28
		100	90

Reference Text :

- 1.Maheshwari S. N., Corporate Accounting , New Delhi. 2010
- 2 Gupta R.L.,Advanced Accountancy, S. Chand &Co.,New Delhi, 2010
- 3 Ainapure, Financial Accounting, ShethPublication,Mumbai, 2011.
4. Shukla&Grewal, Advanced Accountancy, S. Chand &Co.,New Delhi, 2010

B. Com.I(with Accounting, Finance & Insurance)
SEMESTER II

MANAGEMENT ACCOUNTING

Computer Code-----

4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1.The objective of this course is to help students to understand the Financial statements.</p> <p>2.To make them aware of different styles of presenting financial data..</p> <p>3. To prepare and analyze the financial statements.</p>		
1.	Fund Flow Statements-Theory: Meaning of Fund, need and importance. Problems on preparation of Fund Flow statements	30	25
2.	Cash Flow statements: Theory: Meaning, need and importance. Problems on preparation of Cash Flow statements	30	25
3.	Valuation of Goodwill: Theory: Need, factors affecting and methods of valuation of goodwill. Problems on valuation of goodwill.	20	20
4.	Valuation of Shares: Theory: Need and methods of valuation of Shares. Problems on valuation of Shares.(excluding valuation of goodwill)	20	20
		100	90

Reference Text :

- 1.Maheshwari S. N., Corporate Accounting , New Delhi. 2010
- 2 Gupta R.L.,Advanced Accountancy, S. Chand &Co.,New Delhi, 2010
- 3 Ainapure, Financial Accounting, ShethPublication,Mumbai, 2011.
4. Shukla&Grewal, Advanced Accountancy, S. Chand &Co.,New Delhi, 2010

B. COM. I(Accounting, Finance and Insurance)

**SEMESTER II
ENVIRONMENT STUDIES**

**Computer Code –
4 Credits**

Unit	Topic	Weight age %	No. of Periods
1	Nature of Environment Studies Definition – Scope – Importance	05	02
2	Natural Resources Types – Renewable – Non-Renewable a.Forest Resources Use & overexploitation, Deforestation – Causes & Effects, Timber Extraction, Mining, Dams & their effects On forest & Tribal People. b.Water Resources Use & overexploitation of surface & ground water, Floods droughts, Dams – Benefits & Problems, water Conservation, Water Management c.Food Resources World food Problem – Over grazing Effects of Modern Agriculture, Fertiliser – Pesticide problem, Water-logging, Salinity. d Energy Resources Growing Energy Needs, Renewable Energy Sources, Hydroelectricity -Role of individual in conservation of natural resources. -equitable use of resources for sustainable lifestyle	25	15
III	Ecosystem -Concept of an ecosystem – Meaning -Structure & function of an ecosystem -Producers, consumers & Decomposers -Food chains, food webs & ecological pyramids. -introduction, types, Characteristic features Structure & function of the following ecosystem: a.Forest ecosystem, b. Grassland ecosystem c. Aquatic ecosystem (ponds, streams, lakes. Rivers ocean estuaries) Environmental pollution	25	15

	<p>Definition – Types – Causes & effects & Control Measures of the following:</p> <p>a. Air pollution b. Water pollution c. Soil pollution d Noise pollution e. Marine pollution</p> <p>-Disaster Management – foods earthquake. Cyclone & Landslides.</p> <p>-Role of individual in prevention of pollution.</p>		
V	<p>Population & environment</p> <p>Population growth – factors affecting density of Population – population explosion family welfare programme – Environment & human health</p>	25	15
VI	<p>Field Work</p> <p>-Visit to local area to document governmental asset</p> <p>Forest hill mountain grassland -visit to local</p>	25	15
	Total	100	60

Suggested Readings

- 1) Environment Management in India Edited by R.K. Saprú (2000) Ashish Publishing House New Delhi.
- 2) Environmental Studies Dr M-S. Prashanth Diamond Publication Pune. (2010).
- 3) Environmental Studies Prof. V. N. Sharma. Chetana Publication Pune to Mumbai (2012).
- 4) Environmental Studies Vidyanathan, Gogale Deodhar Nimalaya Publishing Hare Mumbai (2011).
- 5) Environmentalism Politics Ecology and Development By Pravin Seth Rawat Publication Jaipur.
- 6) Instaur Notes on Ecology A. Markenzie, A. S. Ball and S. R. Virdee Viva Books Pvt. Ltd. Mumbai (2004).

B. Com. I (with Accounting, Finance & Insurance)

SEMESTER II

BUSINESS CORRESPONDENCE

Computer Code-----

4 Credits

Unit	Topic	Weightage	No. of Periods
	Objective: 1. To equip students with basic knowledge of commercial business letter writing. 2. To develop writing and presentation skills for better communication		
1	Letter writing Skills – Trade letters – Sales, credit and Collection, Goodwill Letters, Writing e-mails.	25	22
2	Writing skills – Note Making; Visual to Verbal skills and Verbal to Visual skills, Report Writing and Drafting of Minutes of Meetings.	25	23
3	Job Related Correspondence-Letter of Application, Effective C.V., Letters of acceptance, Resignation, Leave Notes. Types of Interviews and Candidates Preparation for an interview	25	23
4	Presentation skills – Introduction to basic oral and written presentation skills (developing content using PowerPoint, responding to questions, body language), Public speaking	25	22
		100	90

Reference Texts :

1. Doctor Rhoda A & Doctor Aspi, ,Business Communication, Sheth Publishers Pvt Ltd. Mumbai, 2011.
2. Ashley A, Oxford Handbook of Commercial Correspondence , Oxford University Press, Mumbai , 2009.
3. Canavor Natalie, Business Writing in the Digital Age, Sage Publication, Mumbai ,2011
4. RaiUrmila&RaiS.M; Business Communication, Himalaya Publishing House, Mumbai, 1991.
5. MonipallyMatthukutty, Business Communication Strategies, Tata McgrawHill,Mumbai, 2010.
6. SenLeena,Communication Skills, Phi Learning Pvt. Ltd., New Delhi, 2010.
7. Bovee, Thill, Schatzman,Business Communication Today , Pearson Education, New Delhi, 2010.

B.ComI (Accounting, Finance and Insurance)
Semester-II
Recent Trends in Management
Computer Code-----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	Objectives: 1. To make students aware the recent trends and developments in field of management 2 To make student aware of various motivation theories in management 3 To make students understand process of business planning.		
1.	Motivation: Meaning, Definition,Importance , process of Motivation. Theories of Motivation: Need Hierarchy Theory, Theory X,Y and Z, Alderfer ERG Theory, Two Factor Theory, Victovroom’s Expectancy Theory, Stacy Adams Equity Theory. Leadership: Concept, meaning, Leadership styles, Leadership Theories:Tannenbaum& Schmidt, Contingency Theories.	25	22
2.	Business Planning Process: Company plan, Steps in Business Planning, Managerial Planning Functional Planning: Marketing planning, Manufacturing Planning, Financial Planning, PersonnelPlanning, Project Planning.	25	23
3.	Recent trends in management: Social Responsibility of management Management of Change Total Quality management	25	23
4	Recent trends in management: Management of Crisis Stress management International Management	25	22
	Total	100	90

References

1. Basu, Business Organization and management , Tata McGraw Hill, New Delhi, 2011.
2. Gupta C. B , Management Theory and Practice, S. Chand and Sons, New Delhi, 2010.
3. Prasad, Lallan and Gulshan S.S, Management Principles and Practices, S.Chand and Co Ltd., New Delhi.
4. Chandan J. S, .Management: Concept and Strategies:,Vikas Publishing House, Mumbai, 2010.
5. BFrancis Cherunilam, Business Enviornment and Policy-A book on strategic management and corporate Planning, , Himalaya Publishing House, Mumbai,2011.
- 6 K. Aswathapa , Essentials of Business Administration:, Himalaya Publishing House, Mumbai, 2011.

Bachelor of Accounting, Finance & Insurance
SEMESTER III
COST ACCOUNTANCY
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective:</p> <p>1. Objective of this course is to impart knowledge of basic concepts of Cost Accounting.</p> <p>2. To make students understand the different elements of total cost.</p> <p>3. To train students for practical Cost Accounting process.</p>		
1	<p>Introduction to Costing (Theory)</p> <p>Definition, Objectives, Importance, Advantage of costing, Cost units, Cost centres, Difference between Cost accounting, Financial accounting and Management accounting.</p>	20	12
2	<p>Elements of Cost Material, Labour and Overheads (Theory & Basic Problems)</p> <p>A) THEORY:</p> <p>i) Material purchases and receipt procedure, Economic Order Quantity, ABC Analysis, Continuous Stock Taking and Perpetual Inventory,</p> <p>ii) Time keeping and Time Booking, Idle time, Labour Turnover and different methods of Remuneration.</p> <p>iii) Classification of Overheads such as Variable, Semi-variable and Fixed Overheads, Factory, Office and Selling Overheads.</p> <p>B) SIMPLE PROBLEMS ON:</p> <p>i) Calculation of Stock Levels viz. Minimum, Maximum, Reorder and Average stock levels. Economic Order Quantity.</p> <p>ii) Methods of Remuneration-Time and Piece Wage System including Incentive Plans – Halsey Premium Plan, Halsey-weir Plan and Rowan Bonus Plan.</p> <p>iii) Preparation of Overhead Distribution, Summary, Apportionment and Reapportionment by Repeated Redistribution Method.</p>	30	18

3	Process Costing And Contract Costing. A)Theory: i) Definition of Scrap and Waste. Abnormal Loss and Abnormal Gain. ii) Treatment of Plant on contract. Profit on Uncompleted contracts B)Simple problems on: i) Preparation of Process Account, Abnormal Loss and Abnormal Gain Account excluding Equivalent Production. ii) Preparation of Contract Account.	20	12
4	Cost Sheet including Estimated cost sheet(only problems)	30	18
		100	60

Reference Text :

1. BharB.K, Cost Accounting- Methods and Problems, S .Chand &Co., New Delhi, 2010.
2. N.K. Agrawal & Deepalijain, Cost Accounting- Concepts and Methods, Asian Books Pvt. Ltd, New Delhi, 2010
3. Khanna, Pandey, Ahuja and Arora, Practical Costing, 2010.
4. H.V. Jhamb, Fundamentals of Cost Accounting, Ane Books Pvt. Ltd, Mumbai, 2011.

Bachelor of Accounting, Finance & Insurance
SEMESTER III
 ADVANCED ACCOUNTING
 Computer Code -----
 4 Credits

Unit	Topic	Weightage %	No. of Periods
1.	Branch Accounting And Departmental Accounting(Theory & Problems)	30	18
2.	Hire Purchase and Instalment System (only Problems)	20	12
3.	Fire Insurance Claim(Theory & Problems)	20	12
4.	Amalgamation, Absorption and reconstruction of Companies (only problems)	30	18
		100	60

Reference Text :

- 1 .Gupta R.L.,Advanced Accountancy, S. Chand &Co.,New Delhi, 2010.
2. Chopde L. N., Chaudhary, Accountancy and Financial Management, Seth Publishers Pvt. Ltd, Mumbai,2012
3. Ainapure, Financial Accounting, ShethPublication,Mumbai, 2011. byAinapure.
4. Kadam and Bapat, Accounting and Financial Management, Chetana Book Depot,Mumbai,2010.

Bachelor of Accounting, Finance & Insurance
SEMESTER III
INTRODUCTION TO INSURANCE
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1.The objective of this course is to impart knowledge of basic concepts of Insurance Contract.</p> <p>2. To acquaint students with Insurance regulations in India.</p> <p>3. To make students understand the growth of Insurance Sector in India.</p>		
1	Basic Principles of Insurance. Definition, Functions, Nature of Insurance Business, Legal aspects of Insurance contract, Features of Insurance contracts.	15	10
2	Types of Insurance. Significance of Insurance to Business, Varieties of Insurance Plans(Life Insurance and General Insurance) General Insurance- Fire Insurance, Marine Insurance, Motor Insurance, Personal Accident Insurance and Health Insurance.	25	15
3	Insurance Legislation in India.(Need , Purpose and Objectives of the following regulations) i) Insurance Act 1938 ii) L.I.C. Act 1956 iii) Marine Insurance Act 1963 iv) General Insurance Act 1972 v) IRDA Act 1999.(Regulations applicable to Insurers and Protection of Policy-holders)	40	25
4	Insurance in India. Growth of Insurance Industry in India, Present Status, Developments. Insurance Business in India during Post Liberalization Period.	20	10
		100	60

Reference Text : 1. O. P. Agrawal, Business Aspects in Banking and Insurance, Himalaya Publishing House, Mumbai, 2012.

2. Nalina Prava Tripathi Pabir, Insurance theory and Practise, PHI learning Pvt. Ltd, Delhi, 2000.

3. P K Gupta, Insurance and Risk Management, Himalaya Publishing House, Mumbai, 2010.

Bachelor of Accounting, Finance & Insurance
SEMESTER III
ECONOMICS- I
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1.The objective of this course is to make students understand the meaning and importance of Economics.</p> <p>2. To make students understand Macro and Micro Economics.</p> <p>3. To make students understand the law of Demand.</p>		
1	Introduction to Economics. Meaning, , Nature and Scope, Importance, Concept of Micro and Macro Economics, Distinguish between Micro and Macro Economics.	20	12
2	Demand Laws and Market Structure. Meaning and law of Demand, Determinants of Demand, Elasticity of Demand and Types of Elasticity. Market Structure- Perfect Competition and Monopoly-meaning, features,.Price and Output determination under perfect competition. Monopolistic and Oligopoly-meaning and features.	30	18
3	Introduction to Macro Economics. Introduction to Money, Functions of Money, Constituents, Determinants of supply of Money, Velocity of circulation of Money,RBI Concept of Money-M ₁ , M ₂ , M ₃ , M ₄ , Role of RBI in money control.	25	15
4	A) National Income. Meaning, Concept of GDP, GNP, NNP, Per Capita Income Methods of estimating National Income and Difficulties in measuring National Income.. B) Trade Cycle, Meaning,and Phases of Trade Cycle, Inflation, Causes and measures to control Inflation.	25	15
		100	60

Reference Text :

1. Johnson & Mascarenha's, Development Issues of Indian Economy, Manan Prakashan, Mumbai, 2011.
2. Mishra and Puri, Indian Economy, Himalaya Publishing House, Mumbai, 2010.
3. G. Datt and Ashwani Mahajan, S. Chand & Co. Ltd, New Delhi, 2011.
4. M.L. Seth, Macro Economics, Lakshmi Narain Agarwal, Agra, 2010.

Bachelor of Accounting, Finance & Insurance
SEMESTER III
BUSINESS LAW
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1.The objective of this course is to make students aware of various business laws.</p> <p>2. To train students for practical application of business laws.</p>		
1	<p>Indian Contract Act 1872 Meaning , definition, Importance, Essential Elements of Contract, Agreements, kinds of agreements, Difference between agreements and contracts.Proposal and Acceptance, Consideration, Features of Consideration, Essentials of valid consideration, Rule:No consideration No Contract and its Exceptions, kinds of Consideration, Lawful and Unlawful consideration. Capacity to Contract, Performance of contract and Discharge of Contract.</p>	30	18
2	<p>Law of Negotiable Instruments. Meaning and Characteristics, Bill of Exchange and Promissory Note. Cheque-meaning and types, Dishonour of cheque, Parties to Negotiable Instruments, Holder and Holder in due course, Endorsement and types.</p>	20	12
3	<p>Company Law. Definition, characteristics of a company, Types of companies, Distinguish between Pvt. And Public Ltd Companies,Registration of a company, Promoters, Memorandum of Association and Articles of Association, Certificate of Incorporation.Meeting, Quorum and essentials of a valid meeting,Types of company meetings and purpose.</p>	30	18
4	<p>Consumer Protection Act. Meaning, Definitions, Objects of the Act, Rights of Consumer, who can be treated as consumers, Penalties and Complains, Redressal Agencies or Forums.</p>	20	12
		100	60

Reference Text :

- 1.K.R. Bulchandani, Business Law, Himalaya Publishing House, Mumbai, 2011.
- 2.ArunkumarSen, Commercial Laws and Industrial Laws, The World Press Pvt Ltd, Calcutta,2000.
- 3.N.K. Jain, Company Law, Deep & Deep Publishers Pvt. Ltd., New Delhi, 2008.
4. Niraj Kumar, Consumer Protection in India, Himalaya Publishing House, Mumbai,2011.

Bachelor of Accounting, Finance & Insurance
SEMESTER IV
AUDITING
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	Objective: 1. The objective of this course is to impart basic knowledge of Auditing. 2. To make Students understand the process of examination of documentary evidence. 3. To make students aware of the Accounting Standards issued by ICAI.		
1	Introduction: Meaning,definition,Objectives,advantages,disadvantages,functions, types.Scope of auditing.Audit Programme and Audit working papers.Internal Check, Internal Control and Internal Audit	25	15
2	A) Vouching , Verification and Valuation. B) Special points in Audit of Colleges, Hospital, Hotels, Cinema hall.	25	15
3	Corporate Audit: Appointment,Qualifications, Disqualifications, Removal, Rights and Duties of a company auditor.Audit Reports- meaning and types incl. basic understanding of CARO.	25	15
4	Basic understanding of Accounting Standards issued by ICAI. (Basic understanding of the following Accounting Standards is expected AS-1, AS-2, AS-4, AS-5, AS-6, AS-8, AS-9, AS-10, AS-13 & AS-14.)	25	15
		100	60

Reference Text :

1. GSekar, B. SaravanaPrasath, Students Referencer on Accounting Standards,
2. C. Sitaraman& Co PvtLtd,New Delhi,2011.
3. B.N. Tandon Auditing S. Chand Publication New Delhi-2008
4. SurbhiBansal Tax man Pulication New Delhi-2010

Bachelor of Accounting, Finance & Insurance
SEMESTER IV
CORPORATE ACCOUNTING
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1. The objective of this course is to help students to understand Corporate Accounting. make them aware of different formats of presenting final accounts as required by respective laws 3. To prepare financial statements for different forms of organizations.</p>		
1	<p>a. Profit Prior to Incorporation (only problems) b. Provisions of Companies Act affecting Corporate Accounting.(Theory) c. Human Resource Accounting (Theory) d. Computerised Accounting (Theory)</p>	25	15
2	<p>Company Final Accounts- Preparation of companies final accounts as per the recently amended Companies Act.</p>	25	15
3.	<p>Final accounts of Insurance companies Preparation of Final Accounts as per the recently amended Insurance Companies act.1938.</p>	25	15
4.	<p>Final accounts of Banking Companies. Preparation of Final Accounts as per the recently amended Banking companies act 1949.</p>	25	15
		100	60

Reference Text :

- 1.Gupta R.L.,Advanced Accountancy, S. Chand &Co.,New Delhi, 2010.
2. Chopde L. N., Chaudhary D. N., Financial Accounting, Seth Publications.Mumbai, 2011
- 3.Ainapure, Financial Accounting, Sheth Publication, Mumbai, 2011.
4. Jain&Narang, Advanced Accountancy, S.Chand Publishers, New Delhi,2000.

Bachelor of Accounting, Finance & Insurance
SEMESTER IV
LIFE AND HEALTH INSURANCE
Computer Code -----
4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1. The objective of this course is to help students to understand life and health insurance make them aware of different types of Life and Health Insurance Plans available in the market. 3. To understand the Role Of IRDA.</p>		
1	<p>Life Insurance. Life Insurance Corporation of India- Brief History, Overview of its working. Challenges and Opportunities of Life Insurance Business in India. Insurance Products(types of Policies), Claim settlement in Life Insurance.</p>	25	15
2	<p>Channels of Distribution. Agents, Brokers, Bancassurance, Direct Marketing. Changing Market Structure and Emerging Opportunities. Role of IRDA in regulating Life Insurance Business in India- (Insurance Companies and Protection of Interest of Policyholders.)</p>	25	15
3.	<p>Health Insurance. Overview of Health Insurance Business in India, Need for Health Insurance, General Insurance Corporation and Role of GIC in Health Insurance. Types of Healthy Insurance Policies and major Players, Distribution Channel Innovations, Claim settlement in Health Insurance.</p>	25	15
4.	<p>A) Bancassurance: Bancassurance- an Innovative distribution Channel, Role of Banks in Insurance business, Prospects of Bancassurance in India. B) International Insurance Scene- Growth-Rate of Life Insurance and Non –life Insurance Premium, Percentage of Life Premium to GDP, Life Insurance Index of different countries.</p>	25	15
		100	60

Reference Text :

1. Mishra M.N. Insurance Principles and Practice, S. Chand and Co., New Delhi. 2009.
2. Sadhak H., Life Insurance in India, Response Book Publication, New Delhi, 2009.
3. Tripathi Nalini and Pal Prabir, Insurance Theory and Practice, Prentice Hall of India Pvt, Ltd, New delhi, 2007.

Bachelor of Accounting, Finance & Insurance
SEMESTER IV

ECONOMICS PAPER II

INTERNATIONAL TRADE

Computer Code -----

4 Credits

Unit	Topic	Weightage %	No. of Periods
	<p>Objective: 1. The objective of this course is to help students to understand the concept of Privatization</p> <p>ive knowledge of regulations governing international trade.</p> <p>3. To make students aware of the role of WTO..</p>		
1	Liberalization., Privatization and Globalization, Meaning and Scope of LPG, Globalization and its impact on India, Public v.s Private Sector, Role of FDI in India, Measures to attract FDI, Multinational companies- Problems and Prospects.	20	12
2	Commercial Policy: Meaning of Internal and International Trade, Free Trade and Protection- Merits and Demerits, Fixed and Floating Exchange Rates-Merits and Demerits. Purchasing Power Parity Theory(PPP Theory)	30	18
3.	Balance of Payment:. Meaning , Structure of Balance of payment. Balance of Payment and Balance of Trade, Types of Disequilibrium, Causes of Disequilibrium in Balance of Payment and Measures to Control.	20	12
4.	World Trade Organisation. GATT, Fundamentals of WTO, Agreements of WTO, Role of WTO in Increasing World Trade.	30	18
		100	60

Reference Text :

1. Mishra and Puri, Indian Economy, Himalaya Publishing House, Mumbai,2010.
2. G. Datt and AshwaniMahajan, S. Chand &co. Ltd, New Delhi,2011.
3. Paul R.Krugman, International Economics, Pearson Education Pvt, Ltd, New Delhi,2010.

Bachelor of Accounting, Finance & Insurance

SEMESTER IV

BUSINESS FINANCE AND WOMEN EMPOWERMENT

Computer Code -----

4 Credits

Unit	Topic	Weightage %	No. of Periods
	Objective: 1. The objective of this course is to help students to understand the Financial statements 2. To make them aware of different styles of presenting financial data.. 3. To prepare and analyse the financial statements.		
1	Fixed Capital and Working Capital: Meaning, Features, Factors determining its requirements, Fixed Capital vs Working capital	25	15
2	Capitalization and Capital Structure: Capital Structure-Meaning and Definition, Factors influencing capital structure, Capitalization(Overcapitalization, Under-capitalization, Water Capitalization.)	25	15
3.	Micro Finance & Women Empowerment:- Concept of Women Empowerment Concept of Micro Finance Various policies and scheme of government for Women Empowerment through Micro Finance Poverty Alleviations through Micro Finance & Women Empowerment	25	15
4.	Women Empowerment through Entrepreneurship Concept of Women Entrepreneurship Government policies for Women Entrepreneurship Development Issues and challenges in Women Entrepreneurship Development in India Self Help Group and Women Entrepreneurship Development in India	25	15
		100	60

Reference Text :

1. Vaz Michael and Paralikar Vinayakm, Fundamentals of Marketing and Finance, MananPrakshan, Mumbai, 2012.

2. S.M Inamdar, Financial Manasgement, Everest Publishing House, New Delhi,2008.
- 3.AjagaomkarParag, Marketing and Finance, Sheth Publication, Mumbai,2010.
4. Micro powerment of Women through Entrepreneurship, Edited by Dr. L. Rathakrishnan, Gyan Publishing House, New Delhi, 2011
5. Women Empowerment through Entrepreneurship, T. Lavanya, New Century Publication, New Delhi, 2012.
6. Women Empowerment & Social Change, Edited by A. Kumar, Anmol Publications Pvt.Ltd, 2010.
7. Finance in India – A Tool for Women Empowerment, Jaysheela Sriprasad&Dinesh P.T, Serials Publications, New Delhi, 2010

Bachelor of Commerce with Accountancy Finance & Insurance
SEMESTER –V
Financial Management
Computer Code
4 Credits

Module 5.1

Evaluation Pattern:

Internal Evaluation: 25 Marks

External Evaluation: 75 Marks

Objective: To make the students aware about the Source and the Cost of the Funds for Investing in the Long Term Projects.

Unit number	Detailed Syllabus	Teaching Hours	Weightage in (%)
Unit-1	Sources Of Funds (Theory) I Short term Source of funds Public deposits Bank credit II long Term Source of Funds Shares Debentures	15	25
Unit-2	Cost of Capital (Theory & practical) Significance of Cost of Capital, Calculation of: 1. Cost of debt, 2. Cost of Preference Shares, 3. Cost of Equity Shares, 4. Cost of retained Earning. 5. Cost of combined Cost of capital.	15	25
Unit-3	Capital Budgeting: (Theory & practical) 1. Nature of Investment Decision 2. Investment Evaluation Criteria 3. Payback period Method 4. Accounting Rate of Return 5. Profitability Index 6. NPV 7. IRR 8. NPV vs. IRR	15	25
Unit-4	Debt Market: (Theory & practical) 1.Introduction of debt market, 2. Instruments & players in debt market, 3. Valuation of bonds.	15	25
		60	100

Books:

- 1) Fundamental of marketing & finance by Michael vaz and Paralikar
- 2) Financial management –Introduction to financial management paper I by Ainapure, Ainapure (MananPrakashan) SEM II BAF Syllabus.
- 3) Debt Market –by Sandeepgupta (VipulPrakashan) SEM III BFM Syllabus,
- 4) Management Accounting (Vipulprakashan) SEM II BFM Syllabus.

Bachelor of Commerce with Accountancy Finance & Insurance

SEMESTER –V
 General Insurance
 Computer Code
 4 Credits

Module 5.2

Evaluation Pattern:

Internal Evaluation: 25 Marks

External Evaluation: 75 Marks

Objective: To make the students aware about the concepts and Policies involved in case of General Insurance.

Unit number	Detailed Syllabus	Teaching Hours	Weight age in (%)
Unit-1	Introduction to General Insurance- Historical framework, GIC – Organisation and working, Issue of Insurance policies, Rating Procedure-Claim Settlements.	15	25
Unit-2	Fire Insurance & Marine Insurance: Fire Insurance Contract-Proposal-Coverage-special Coverage-Underwriting & rating-Documents and claims- Marine Insurance Introduction, Nature of Marine Insurance Contracts-Policies-Conditions_Special Marine Cover-Cargo Underwriting –Hull Underwriting-Settlements of Claims.	15	25
Unit-3	Motor insurance & Liability Insurance Need for Automobile insurance- Types—Factors considered for premium rating—claims Liability insurance-tort liability- specific statutory liabilities-liability insurance	15	25
Unit-4	Project and Engineering Insurance & Aviation insurance History of engineering insurance---contractor's plant and machinery insurance policy—Deterioration of stock insurance— Introduction of Aviation insurance	15	25
		60	100

Recommended Books:

1. Fundamentals of Insurance by P.K.Gupta (Himalaya Publishing House) Second Revised Edition :2011
2. Business Aspects in Banking and Insurance by O.P.agarwal (Himalaya Publishing House) Third Edition 2012
3. General Insurance by B.Benjamin

Bachelor of Commerce with Accountancy Finance & Insurance
SEMESTER –V
Statistical Theories and Business Application
Computer Code
4 Credits

Module 5.3

Evaluation Pattern:

Internal Evaluation: 25 Marks

External Evaluation: 75 Marks

Objective: To provide intensive theoretical and practical knowledge of statistical methods.

Unit number	Detailed Syllabus	Teaching Hours	Weight age in (%)
Unit-1	<u>Introduction</u> Meaning, scope limitations of Statistics, Basic statistical concepts, Population, Sample, variate, Attribute, Parameter, Statistics, Primary & Secondary data, Questionnaire Method for collection of primary data.	5	10
Unit-2	<u>Measures of Central Tendencies</u> Definition of Average, Types of Averages, Arithmetic Mean, Median and Mode for grouped as well as ungrouped data. Quartiles, Deciles, Percentiles and combined mean	15	25
Unit-3	<u>Measures of Dispersions</u> Concept and idea of dispersion, Various measures Range, Quartile Deviation, Mean Deviation, Standard deviation, Variance.	10	20
Unit-4	<u>Bivariate Linear Correlation and Regression.</u> <u>Correlation Analysis</u> : Meaning, Types of Correlation, Determination of correlation: Scatter Diagram, Karl Pearson's method of correlation coefficient (excluding Bivariate frequency Distribution tables) and Spearman's Rank Correlation Coefficient. <u>Regression Analysis</u> Meaning, Concept of Regression equations, Slope of the regression line and its interpretation. Regression coefficient (excluding Bivariate frequency Distribution table), Relationship between coefficient of correlation and Regression Coefficients, Finding the equations of Regression lines by method of Least Squares.	15	30
Unit - 5	<u>Time Series</u> Concepts and Components of times series, Estimation of trend using Moving Average Method and Least Squares Method.	15	15
		60	100

Recommended Books

- 1) Statistical Methods – S.P. Gupta, 35th edition, Published by Sultan Chand & Co.
- 2) Statistical Methods – S. C. Gupta, Published by Sultan Chand & Co.
- 3) Mathematics and Statistic in Economics – D.R. Agarwal, Vrinda Publications (p) Ltd.
- 4) Solution to problems in Statistics – V. K. Kapoor.
- 5) Business Statistics – MandarBhanush, Rishabh Publishing House.
- 6) Business Statistics – Nazneen Khan Sarguroh, Himalaya Publishing House.

Bachelor of Commerce with Accountancy Finance & Insurance

SEMESTER –V
Capital Markets
Computer Code
4 Credits

Module 5.4

Evaluation Pattern:

Internal Evaluation: 25 Marks

External Evaluation: 75 Marks

Objective: To make the students aware about the financial environment and the role of capital market in capital formation.

Unit number	Detailed Syllabus	Teaching Hours	Weight age in (%)
Unit-1	Finance Function: Meaning ,scope and objective of finance function,Classification of finance function (Executive & Routine) Organisation of finance function,Challenges before Indian financial managers.	10	20
Unit-2	Introduction to Capital Market: Role,definition,functions,advantages and disadvantages, Types of Capital Market (Gilt edged Securities Market,Industrial securities market)	20	30
Unit-3	Marketing of securities: Methods of Marketing new issue, Public Issue Procedure,Underwriting of Shares. Meaning & Function of Stock Exchange,Benefits of Stock Exchange.	20	30
Unit -4	Mutual Funds: Concepts of Mutual Funds,Types and importance of Mutual Funds,Factors affecting selection of Mutual Funds.	10	20
		60	100

RecommendedBooks:

1. Fundamentals of Marketing and Finance by Michael Vaz&VinayakParalikar
2. Financial Markets and services by GordanNatarajan (Himalaya Publishing House)
3. Financial Management – P.V. Kulkarni& B.G. Satyaprasad, 12th edition, published by Himalaya Publishing House.
4. Basic Financial Management - M.Y. Khan &P.K.Jain, 2nd edition 2005, published by Tata Mcgraw Hill Publishing Co. Ltd.
5. Fundamentals of Financial Management – Prof. A.P. Rao , 7th revised & enlarged edition. 2006 Everest Publishing House.

SYLLABUS FOR SEMESTER - VI PASSED AT FACULTY MEETING ON 11.11.2014

Bachelor of Commerce with Accountancy Finance and Insurance

Semester VI (w. e. f. 2014-2015)

	Subjects	L	Cr	P/T	External	Internal	T
1	Taxation- (Direct Taxes)	4	4	-	75	25	100
2	Insurance Business & Foreign Investment In India	4	4	-	75	25	100
3	Quantitative Methods for Business	4	4	-	75	25	100
4	Investment & Portfolio Management.	4	4		75	25	100
5	Internship-II	-	4		-	100	100
	Total	20	20	-	300	200	500

Bachelor of Commerce with Accountancy Finance and Insurance

SEMESTER – VI

Taxation- (Direct Taxes)

Computer Code -----

4 Credits

Module 6.1

Evaluation Pattern:

Internal Evaluation 25 Marks

External Evaluation 75 Marks

Units	Topics	Weightage %	No. of Lectures
	<p>OBJECTIVES: To impart conceptual knowledge of Income tax and cover the application thereof.</p> <p>IMPORTANT NOTES: a) The Law to be studied is that which is applicable to the Previous Year ended immediately before commencement of the Academic year.</p> <p>b) No knowledge of Case Laws is expected, Questions and Problems should not have any Direct or Indirect reference to Case Law.</p>		
1	<p>CONCEPT OF TAXATION, DEFINITION AND CHARGE OF INCOME TAX: THEORY ONLY DEFINITION: Assessee, Assessment Year, Person, Previous Year, Income, Total Income. Elementary Acquaintance with Section 6 (Resident Status) of Income Tax Act, 1961.</p>	15	8
2	<p>ELEMENTARY PROBLEMS ON : A) SALARIES: Computation of Income under this Head Excluding calculations of Exempt limits of partly – exempt items, leave salary, Gratuity etc. and valuation of Perquisites but INCLUDING Deduction U/S 16. B) INCOME FROM HOUSE PROPERTY: Computation of Income from House Property U/S 22 to 25. C) INCOME FROM OTHER SOURCES: Computation of Income from this head INCLUDING Deductions.</p>	35	20

3	Elementary Problems on: A) Profits & Gains from Business & Profession: Theory and Elementary Problems for Individuals only- covering Section 28, 29, 30, 31, 32, 36 & 37. B) Elementary Problems on Capital Gains: Short Term and Long Term Capital Gain Covering Section 45, 47, 48, & 49.	30	18
4	COMPUTATION OF TOTAL INCOME: PROBLEMS ONLY ON: Computation of income covering income under the head Salaries, House Property, Profit & Gains of Business & Profession, Capital Gains and Other Sources, to the extent specified above; Working out Gross Total Income and Total Income after Deduction U/s 80 C & 80 D 80 G & 80TTA only and Calculating Income Tax Payable. (From Tax Rate Table Supplied)	20	14
		100	60

Reference Books:

Author	Title of the Book	Publication
V.K. Singhanian	Direct & Indirect Taxes	Taxmann Publication
Girish Ahuja & Ravi Gupta	Direct Taxes- Law & Practice	Bharat Law House Pvt. Ltd.
Ainapure & Ainapure.	Direct & Indirect Taxes	Mukund Publication
Dr. Bhagwati Prasad New Delhi	Income Tax Law & Practice	VishwaPrakashan,
T. N. Manoharan & G. R. Hari	Direct Taxes- Law	Snow White Publication Pvt. Ltd.

Bachelor of Commerce with Accountancy Finance and Insurance

SEMESTER – VI

Insurance Business & Foreign Investment in India

Computer Code -----
4 Credits

Module 6.2

Evaluation Pattern:

Internal Evaluation 25 Marks

External Evaluation 75 Marks

Units	Topics	Weightage %	No. of Lectures
	Objective: To familiarize with latest legislative norms and regulatory framework for insurance companies including ethics and governance set up by IRDA.		
1.	A)Micro Insurance: i)concept ii)Current scenario of Micro Insurance in India iii)Various schemes of micro insurance and challenges of micro –insurance schemes B) i) Rural Insurance: Concept, Characteristics ,opportunities for Insurance ii)Social Insurance: Concept, Characteristics, challenges of social Insurance linkages.	25	15
2.	A)Reinsurance: Meaning and need ,importance, methods of reinsurance, types and forms of reinsurance B)Miscellaneous Insurance i) Agriculture Insurance: concept, need, classification, Agricultural insurance schemes, Development of Agricultural Insurance in India ii) Export Credit Guarantee Insurance: concept, schemes, Export Credit Guarantee Insurance in India	25	15
3.	A)Organizational Structure of Insurance Business in India: Legislative Framework: Main Provision of IRDA, Entry of Private Sector in Insurance Business: progress and problems, Major life and non-life insurance players in India B) Insurance companies approved by IRDA: i) General Insurance companies- Public & Private Sector companies	25	15

	ii) Life Insurance Companies- Public & Private Sector companies		
4	A)Foreign Direct Investment (FDI) in Insurance Sector 1)Concept of FDI, 2)FDI policy in insurance sector 3)Role of Foreign Insurance companies in India B) Ethics and Corporate governance Framework for Insurance Companies	25	15
		100	60

Reference Books:

1. Dr. Avtar Singh Law of Insurance, Universal Publication Pvt. Limited.
2. M.N. Srinivasan Principles of Insurance Law, Wadhwa& co.
3. Insurance Management, Sahoo, S.C. & Das,S.C.
4. Insurance Industry in India: Features, Reforms and Outlook, Narang, Uma.
5. Insurance: Theory and Practice, Tripathi,Nalini Prava & Pal, Prabir.
6. Insurance: Principles and Practice, Mishra, M.N. & Mishra,S.B.
7. International Social Security system, Mishra, B.N.

Bachelor of Commerce with Accountancy Finance and Insurance

SEMESTER – VI

Quantitative Methods for Business

Computer Code -----
4 Credits

Module 6.3
Evaluation Pattern:

Internal Evaluation 25 Marks
External Evaluation 75 Marks

Unit	Topic	Weight age %	No. of Periods
	Objective: To familiarize students with statistical quantitative techniques and tools for business applications.		
1	<u>LINEAR PROGRAMMING PROBLEM</u> Formulation of Linear Programming Problems (LPP), Graphic solution to LPP, Cases of unique & multiple optimal solutions, unbounded solutions & infeasibility & redundant constraints. Solution to LPP using simple method - maximization & minimization cases.	25	15
2	<u>TESTING OF HYPOTHESIS</u> Concepts of a statistical population and sample from a population, Primary data, Secondary data sample surveys, Concept of Hypothesis, Testing of Hypothesis, Null & Alternative Hypothesis, Types of Error, (Consumer & Producers Risk), Level of Significance. Simple problems on Chi-Square test.	25	15

3	<p><u>APPLICATION OF STATISTICS IN FINANCE -I</u></p> <p>Rate of Interest - Nominal, Effective - and their inter-relationships, Compounding & Discounting a sum using different types of Rates. Types of Annuities, like immediate, due, deferred, perpetual, and their future & present value using different types of rates of interest, PV, NPV.</p>	25	15
4	<p><u>APPLICATION OF STATISTICS IN FINANCE- II</u></p> <p>Network Analysis : PERT, CPM (Theory and Simple Problems)</p> <p>Risk Analysis (Theory): Measures of Risk & Performance: Range, Variance, Standard Deviation, and Expected value & Beta.</p>	25	15
	Total	100	60

Reference Books:

1. Quantitative Methods, B M Agrawal, Sultan Chand & Sons 2010
2. S. P. Gupta, Statistical Methods, Sultan Chand & Sons, 2011
3. Mathematics & Statistics, Ajay Goel & Alka Goel, Taxman Allied Services (P) Ltd.2009
4. Fundamentals of Mathematics & Statistics, S P Gupta & V K Kapoor, S. Chand publication .2010

Bachelor of Commerce with Accountancy Finance and Insurance

SEMESTER – VI

Investment and Portfolio Management

Computer Code.....

4 Credits

Module 6.4

Evaluation Pattern:

Internal Evaluation: 25 Marks

External Evaluation: 75 Marks

Module	Topic	Weightage %	No. of Periods
	Objectives : This module aims at providing the students a basic introduction to the areas of security analysis and portfolio management and equipping them with learning basic tools and techniques for making profitable investment decisions.		
I	INTRODUCTION TO INVESTMENT <ul style="list-style-type: none">• Meaning of investment ,• Investment avenues,• Types of investors, Investment objectives ,• The investment process,• Risk return Relationship	20	10
II	Equity Valuation Model Discounted Cash-flow techniques Balance sheet valuation, Dividend discount models, Intrinsic value and market price, earnings multiplier approach, P/E ratio, Price/Book value, Price/sales ratio, Economic value added (EVA).	25	15

III	<p>SECURITIES RETURN & VALUATION ANALYSIS</p> <p>Security Analysis, Meaning of security, Types of securities, Calculation of security return,</p> <ul style="list-style-type: none"> • Fixed-Income Securities – Overview of fixed-income securities – Risk factors in fixed-income securities (Systematic and unsystematic) – Bond analysis – Types of bonds, Major factors in bond rating process – Bond returns – Holding period return 	25	15
IV	<p>PORTFOLIO MANAGEMENT & CAPITAL MARKET THEORY:</p> <ul style="list-style-type: none"> • Meaning of Portfolio – What is Portfolio Management – Objectives, Principles of Portfolio Construction. • Non Marketable Financial Assets – Bonds or fixed Income securities – Equity shares – Mutual Funds – Schemes of mutual funds (only concept of equity scheme, Hybrid Scheme, Debt Scheme) • Securities Market: Primary Equity Market, IPO, Book Building Process, Red Herring Prospectus, Secondary Market- Stock Markets. • Role of SEBI as regulator of Capital Market. 	30	20
		100	60

Reference Books:

1. Bhalla : Investment Analysis, S. Chand & Co. Delhi.
2. Fischer & Jordan, Security Analysis and Portfolio Management, Prentice HallIndia.
3. Pandian, Security Analysis and Portfolio Management, Vikas Publishing House Pvt. Ltd.
4. I. M. Pandey, Financial Management, Vikas Publishing House Pvt. Ltd.
5. V. A. Avadhani, Investment and Securities Market in India, Himalaya Publishing House.
6. D. C. Patwari, Options and Futures: Indian Perspective, Jaico Publishing House.
7. V. K. Bhalla, Portfolio Analysis and Management, Sultan Chand & Sons Agarwal , A Guide to Indian Capital Markets, New Delhi.