

**B.COM**  
**SEMESTER IV**  
**Fundamentals of Investment (CC 12)**  
**(100 Marks, 60 Lectures)**

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

**Unit I Investment Environment (30 Marks, 20 Lectures)**

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

**Unit II Analysis of Equity and Debt Instruments (30 Marks, 20 Lectures)**

**(a) Fixed Income Securities**

Bond features, types of bonds, estimating bond yields, Bond Pricing, types of bond risks, default risk and credit rating, Bond market indices.

**(b) Approaches to Equity Analysis**

Introduction to Fundamental Analysis, Technical Analysis, dividend capitalisation models, and price-earnings multiple approach to equity valuation, Intrinsic value, Price to Book value ratio.

**Unit III Portfolio Analysis and Financial Derivatives (20 Marks, 10 Lectures)**

Portfolio and Diversification, Portfolio Risk and Return; Mutual Funds; Introduction to Financial Derivatives; Financial Derivatives Markets in India

**Unit IV: Investor Protection (20 Marks, 10 Lectures)**

Role of SEBI and stock exchanges in investor protection; Investor grievances and their redressal system, insider trading, investor awareness and activism.

**References:**

1. Jones, C.P. Investments Analysis and Management, Wiley, 8th ed.
2. Chandra, Prasanna. Investment Analysis and Portfolio Management. McGraw Hill Education
3. Rustogi, R.P. Fundamentals of Investment. Sultan Chand & Sons, New Delhi.
4. Vohra N.D. & Bagri B.R., Futures and Options, McGraw Hill Education
5. Mayo. An Introduction to Investment. Cengage Learning.

**B.COM**  
**SEMESTER IV**  
**Income Tax (Direct Tax) (CC 13)**

**Marks: 100**

**Lectures: 60**

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

**Unit I: INTRODUCTION**

**(20-25marks, 12lectures)**

**a) BASIC CONCEPTS:**

Income-u/s 2(24), Person -u/s 2(31), Assessee- u/s 2(7), Assessment- u/s 2(8), Assessment Year- u/s 2(9), Previous Year- u/s 3, Business- u/s 2(13), Company -u/s 2(17), Gross Total Income u/s. 80 (B) (5), Permanent Account Number (PAN)-u/s 139A.

**b) SCOPE OF INCOME & RESIDENTIAL STATUS:**

Scope of Total Income u/s 5.

Apportionment of Income between spouses governed by Portuguese Civil Code u/s 5A. Residential Status in India u/s 6: Sections 6(1), 6(6) (a), 6(2), 6(6) (b), 6(3), 6(4).

Practical problems to cover determination of residential status of Individuals only

**c) EXEMPTIONS & EXCLUSIONS U/s 10:**

1. Leave Travel Concession - u/s 10(5).

2. Gratuity—u/s 10(10)(only for theory).

3. Compensation received at the time of Voluntary Retirement - u/s 10(10C).

4. Amount received under Life Insurance Policy - u/s 10(10D).

5. Payment received from Provident Fund-u/s 10(11), (12).

6. Payment received from approved superannuation fund- u/s 10(13).

7. House Rent Allowance - u/s 10(13A).

8. Special allowance - u/s 10(14):

Conveyance, Daily, Uniform, Helper, Research, Transport, Travelling, Children's Educa Children's Hostel Expenditure Allowance.

9. Interest on Securities- u/s 10(15).

10. Dividends & Interest on Units - u/s 10(34), (35).

**Unit II : COMPUTATION OF INCOME FROM SALARIES: (30-35 Marks, 15 lectures)**

Sections 15, 16 & 17 Inclusive of allowances (exclusive of valuation of perquisites)

(Only elementary problems on computation of income from salaries of an individual assessee)

**Unit III: COMPUTATION OF PROFITS & GAINS OF BUSINESS OR PROFESSION:**

**(30-35 Marks, 20 lectures)**

Sections: 28,29,30,31,32(excluding Depreciation

Rates) Section 36: Restricted to following clauses:

i. Section 36 (1)(i)- Insurance premium

ii. Section 36 (1)(ii)- Bonus/Commission to employees.

iii. Section 36 (1)(iii)- Interest on Borrowed Capital

- iv. Section 36 (1)(iv) - Employer's Contribution to RPF & Ap
- v. Section 36 (1)(v) - Contribution towards Approved Gratuity Fund
- vi. Section 36 (1)(vii) Bad Debts
- Section 37(1) - General Deduction
- Section 37(2B) - Advertisement Expenses in Souvenir etc. of a political party.
- Section 40(a), 40A (2), 40A (3)
- Section 43(B) - Disallowance of unpaid liabilities.
- Section 44AD & 44AE

#### **Unit IV: (20-25 Marks, 13 lectures) a) Permissible Deductions under Chapter VI-A**

Sections 80C, 80CCC, 80CCD, 80CCE, 80D, 80E, 80G, 80TTA, 80U.

b) Computation of total income of an individual assessee.

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

#### **Books for Study and Reference:**

1. Singhania, Vinod K., & Monica Singhania, Student's Guidet  
Taxmann Publications Pvt. Ltd., New Delhi.
2. Ahuja, Girish and Ravi Gupta, Systematic Approach to Income Tax, Bharat Law House, Delhi.
3. Manoharan T.N., Direct Tax Laws, Snow White Publications,
4. Singhania V.K. Students' guide to Income Tax
5. Hariharan.N., Income Tax Law & Practice Vijay Nicole Imprints Pvt.Ltd.
6. Singhania V.K., & Singahania K., Direct Taxes Law & Practice, Taxmann Publications.
7. Mehrotra H.C., Income Tax Law & Practice, Sahitya Bhavan , Agra
8. Prasad B., Income Tax Law & Practice, Wishwa Prakashan
9. Pagare D., Income Tax Law & Practice, Sultan Chand & Sons, New Delhi
10. Gaur V.P., & Narang.D.B., Income Tax Law & Practice, Kalyani Publications.

### **PATTERN OF QUESTION PAPER**

#### General guidelines:

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 marks each to be answered.
3. Question No. 1 to be compulsory (four short problems of 5 marks each)
4. Any three questions from the remaining five questions to be answered.
5. A question may be sub-divided if necessary.

### **INCOME TAX (DIRECT TAX)**

#### **Semester IV**

Duration: 2 Hours

Max. Marks: 80

Instructions: (i) Q1. is compulsory

(ii) Answer any 3 from the remaining questions

Q1. Practical type, four sub-questions, carrying 5 marks each, covering the entire syllabus.  
(Marks-20)

Q2. Practical Question on Unit II i.e. Com deductions under Chapter VI-A, and computation of tax liability of individual assessee only.

(Marks -20)

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

(Marks-20)

Q4. Answer any four out of the following in relation to the Income Tax Act (Marks-20)

- a. Short Answer type Q. on Unit I
- b. Short Answer type Q. on Unit I
- c. Short Answer type Q. on Unit II
- d. Short Answer type Q. on Unit III
- e. Short Answer type Q. on Unit IV

Q5. Answer any four out of the following in relation to the Income Tax Act: (Marks-20)

- a. Short Answer type Q. on Unit I
- b. Short Answer type Q. on Unit II
- c. Short Answer type Q. on Unit II
- d. Short Answer type Q. on Unit III
- e. Short Answer type Q. on Unit IV

Q6. Answer any four out of the following in relation to the Income Tax Act: (Marks-20)

- a. Short Answer type Q. on Unit I
- b. Short Answer type Q. on Unit II
- c. Short Answer type Q. on Unit III
- d. Short Answer type Q. on Unit IV
- e. Short Answer type Q. on Unit IV

**B.COM**  
**SEMESTER IV**  
**ACCOUNTING**  
**Accounting For Service Organizations (CC 14)**  
**(100 Marks -60 Lectures)**

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

**Unit I Accounting for Banking Companies (40 Marks, 18 Lectures)**

Meaning of Banking and Banking Company, Brief idea about - Important Legal Provisions affecting the accounts, Different types of Deposits, Different types of Advances, Other Facilities extended to Customers.

Practical problems to cover preparation of Balance Sheet (Form A) and Profit and Loss Account (Form B) in Vertical Form with Separate Schedules.

**Unit II Accounting for General Insurance Companies (20 Marks, 18 Lectures)**

Types of Insurance, Accounts of General Insurance Company. Final accounts to be prepared as per IRDA and shall comply with the requirement of Schedule B. Revenue account to be prepared under FORM B -RA.

Profit & Loss A/C to be prepared under FORM B -PL.

Balance Sheet to be prepared under FORM B -BS.

Revenue a/c, P/L A/C Balance sheet to be prepared as per information provided.

**Unit III Accounting for Underwriting of Shares and Debentures**

**(20 Marks, 12 Lectures)**

Meaning, types of underwriting, Calculation of liability of Underwriter -Full underwriting – Partial underwriting –Sole underwriters –Joint underwriters – underwriting commission –Journal entries and Ledger Accounts.

**Unit IV Accounting for Hotels**

**(20 Marks, 12 Lectures)**

Concepts, Visitors Ledger (theory only) and final Accounts of Hotels under sole proprietorship, partnership and joint stock company (in case of company-as per Schedule III, Companies Act 2013).

**References:**

1. Chowdhary, Chopde, & Pednekar, M. *Financial Accounting, Auditing & Taxation*. Mumbai: Sheth Publishers.
2. Jain, & Narang. *Advanced Accountancy*. New Delhi: Kalyani Publishers.
3. Monga, J. R., & Ahuja, G. *Advanced Accounting* (Vols. I, II). Noida: Mayoor Paperback.
4. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
5. Paul, S. K. *Accountancy* (Vols. I, II). Calcutta: New Central Book Agency.

6. Shukla, M. C., & Grewal, T. S. *Advanced Accounts*. New Delhi: S. Chand & Co .
7. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.

Websites:

[www.icaai.org](http://www.icaai.org)

**Question Paper guidelines**

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

**B.COM**  
**SEMESTER -IV**  
**Companies Act and IPR Laws (SEC 2)**  
**(100 Marks, 60 Lectures)**

**Objective:** To impart basic knowledge of the provisions of the Companies Act 2013, The Patents Act, 1970, Indian Copyright Act, 1957, The Trademarks Act, 1999 and The Designs Act, 2000.

**UNIT 1: Introduction to Regulatory Framework of Companies (40 Marks, 24 lectures)**

Characteristics of a company; lifting of corporate veil; types of companies including one person company, small company, and dormant company; association not for profit; illegal association; formation of company, on-line filing of documents, promoters, their legal position, pre-incorporation contract; on-line registration of a company.

Memorandum of association, Articles of association, Doctrine of constructive notice and indoor management, prospector-shelf and red herring prospectus, misstatement in prospectus, GDR; book-building; issue, allotment and forfeiture of share, transmission of shares, buyback and provisions regarding buyback; issue of bonus shares.

Administration of Company Law [including National Company Law Tribunal (NCLT), National Company Law Appellate Tribunal (NCLAT), Special Courts]

**UNIT 2: Management of Companies (20 Marks, 12 Lectures)**

Classification of directors, women directors, disqualifications, director identity number (DIN); appointment; Legal positions, powers and duties; removal of directors.

Key managerial personnel; Meetings: Meetings of shareholders and board of directors; Types of meetings, Convening and conduct of meetings, Requisites of a valid meeting, postal ballot, meeting through video conferencing, e-voting.

Committees of Board of Directors - Audit Committee, Nomination and Remuneration Committee, Stakeholders Relationship Committee, Corporate Social Responsibility Committee

**UNIT 3: Books of Accounts, Winding-up and Insider Trading (20 Marks, 12 lectures)**

Provisions relating to Books of Accounts, Auditors' Appointment

Winding Up: Concept and modes of Winding Up.

Insider Trading and Whistle Blowing: Meaning & legal provisions of insider trading; Whistleblowing: Concept and Mechanism.

**Unit 4: Intellectual Property Rights (20 Marks, 12 Lectures)**

Meaning of Intellectual Property, Meaning and Registration of Patent, Patentable Invention, Compulsory Licensing, Remedies in case of Violation of Patent.

Meaning of Design, Registration Procedure of Design, Piracy of Registered Design, Remedies for Violation of Design.

Copyright - Meaning, Registration of Copyright, Infringement of Copyright, Broadcasting Right, Performer's Right.

Trademark - Meaning, Procedure for Registration of Trademark, , Deceptively Similar Mark, , Remedies in Case of Violation of Trademarks and Copyright

**References:**

1. MCKuchhal, Modern Indian Company Law, ShriMahavir Book Depot (Publishers), Delhi.
  2. GK Kapoor and Sanjay Dhamija, Company Law, Bharat Law House, Delhi.
  3. Anil Kumar, Corporate Laws, Indian Book House, Delhi
  4. ReenaChadha and SumantChadha, Corporate Laws, Scholar Tech Press, Delhi.
  5. Avtar Singh, Introduction to Company Law, Eastern Book Company
  6. Ramaiya, A Guide to Companies Act, LexisNexis, Wadhwa and Buttersworth.
  7. Manual of Companies Act, Corporate Laws and SEBI Guideline, Bharat Law House, NewDelhi,.
  8. A Compendium of Companies Act 2013, along with Rules, by TaxmannPublications.
  9. Gower and Davies, Principles of Modern Company Law, Sweet & Maxwell
  10. Sharma, J.P., An Easy Approach to Corporate Laws, Ane Books Pvt. Ltd., New Delhi
  11. Dr. BL Wadhera , Intellectual Property Law, Delhi, Universal Publishing Co. Pvt. Ltd
  12. P. Narayanan , Intellectual Property Law, Kolkata, New Delhi, Eastern Law House
  13. KashiNath Jena, Intellectual Property Rights, Globalisation and Global Relations , Abhijeet Publications, Delh
  14. A V NarsimhaRao , Law of Patents Concepts and Cases , ICFAI Universiy Press Government of India
1. [www.mca.gov.in](http://www.mca.gov.in)
  2. <http://www.ipindia.nic.in/>
  3. <http://copyright.gov.in/>



**Second Year B.Com syllabus  
Computer Applications for Business- (SEMESTER IV)**

**SEC: Skill Enhancement Course**

Credits: 2+2                  Duration: 2 hrs.                  Marks: 100(Theory 50 + Practical 50)

Lectures: 30, Practical Lab: 30 Sessions                  Batch Size: 10 per batch

One Theory Lecture = One Hour & One Practical Lab Session = Two Hours

**Course Objectives: To familiarise the student with various applications of Information and Communication technologies in business and to familiarize with the mechanism for conducting business transactions through electronic means.**

**Theory**

**Unit I: Ecommerce theory**

**Lectures: 8, Marks Th-15**

- a. Introduction to E-Commerce: Scope, Definitions, Trade Cycles
- b. The Value Chain / Supply Chain, Porter's
- c. Electronic data Interchange (EDI): Introduction, definition and benefits, technology standards, Communication, implementation, agreements, EDI and business.
- d. E-Commerce models- categorizing major E-commerce business models(B2B,B2C,C2C), introduction , key elements a business model
- e. E-payment System: Models and methods of e-payments (Debit Card, Credit Card, Smart Cards, e-money), digital signatures (procedure, working), payment gateways, risks involved in e-payments.
- f. E-Commerce applications in various industries: banking, insurance, payment of utility bills, online marketing, e-tailing (popularity, benefits, problems and features), online services (financial, travel and career), auctions, online learning, publishing and entertainment, Online shopping (amazon, snapdeal, alibaba, flipkart, etc.)

## Unit II: Database Management System

Lectures: 10, Marks Th-10

- a. Database Designs for Accounting and Business Applications: Reality- Expressing the Application; Creating Initial design in Entity Relationship(ER) Model; Transforming ER Model to Relational data model concepts; Implementing RDM design using an appropriate DBMS.
- b. SQL and Retrieval of Information: Basic Queries in SQL; Embedded Queries in SQL; Insert, Delete and Update statements in SQL
- c. DBMS Software: Environment; Tables; Forms; Queries; Reports; Modules;
- d. Applying DBMS in the areas of Accounting, Inventory, HRM and its accounting, Managing the data records of Employees, Suppliers and Customers.

## Unit III: ERP

Lectures: 6, Marks Th-6

- a. Introduction: Traditional information model, Introduction to an enterprise, What is an ERP?, Reasons for growth of ERP market, Advantages and Disadvantages of ERP
- b. Introduction to business modules: finance, manufacturing, Human resource, materials management, sales and distribution, Limitations of ERP,
- c. ERP and e-Commerce

## Unit IV: Security and Encryption

Lectures: 6, Marks Th-9

- a. Need and concepts, the e-commerce security environment- dimension, definition and scope of e- security
- b. Security threats in the E-commerce environment - security intrusions and breaches, attacking methods like hacking, sniffing, cyber-vandalism etc.
- c. Technology solutions- Encryption security channels of communication, protecting networks and protecting servers and clients

### Note:

1. There shall be a theory examination of 50 Marks ( Internal Assessment –10 Marks; End Semester Exam –40 Marks) of 1<sup>1/2</sup> hrs duration
2. There shall be two lectures per theory class.

## REFERENCE

1. E-Commerce: Strategy, Technologies and Applications By David Whitely, Tata McGraw Hill Edition. I
2. Kalakota and Whinston, Frontiers of Electronic commerce, Pearson Education Asia.
3. S Sadagopan, "ERP a Management Prospective" Limited, New Delhi 1999
4. Database systems –Bipin Desai

5. MS-Access manual
6. Alexis Leon , “ERP Demystified”, Tata McGra  
Delhi 2000
7. Kenneth C. Laudon and Carlo Guercio Traver, *E-Commerce*, Pearson Education
8. Bharat Bhaskar, *Electronic Commerce: Framework, Technology and Application*,  
*4th Ed.*, McGraw Hill Education
9. PT Joseph, *E-Commerce: An Indian Perspective*, PHI Learning
10. KK Bajaj and Debjani Nag, *E-commerce*, McGraw Hill Education
11. TN Chhabra, *E-Commerce*, Dhanpat Rai & Co.
12. Sushila Madan, *E-Commerce*, Taxmann
13. TN Chhabra, Hem Chand Jain, and Aruna Jain, *An Introduction to HTML*, Dhanpat  
Rai & Co.

## **PRACTICALS (Sem IV)**

1. Database Management System **Pr Lab 25 Mks Pr-30** (MS-Access or any similar open source software)
  - Creating Database and Tables, Changing Table Contents, Adding and Editing Records, Changing Table Properties, Creating Relationships between Tables, Importing and Exporting Data with other Programs.
  - Creating Queries: Using the Query Window, Using Criteria and Saving Queries, Criteria Expressions and Operators, Changing a Query and Totaling, Creating a Query to the above-made Databases
  - Creating Forms: Putting List Box on the Form, Selecting and Redesigning Labels and Data, Moving Label and Data, Adding Data and using Data Validation
  - Creating Reports: Creating a single Column Report, Creating a Grouped Data Report, Adding Graphs to Reports.
  - Use of Macros for search and navigation filters.

2. Mini-Project in ERP Implementation

Case study – Studying ERP implementation in any business firm

Report preparation and submission – report shall include ERP introduction, life cycle as followed by the Business firm under study – pre-evaluation screening, package evaluation, project

**Pr Lab 5 Mks Pr-10**

planning phase, gap analysis, reengineering, configuration, implementation team training, testing, going live, end user training, post implementation.

### **Note:**

1. There shall be a practical examination of 50 Marks at the end of each semester (Practical-40 Marks and Work Book- 10 Marks) and duration of Examination shall be 2 Hrs.

**B.COM.**  
**SEMESTER IV**  
**Business Statistics-II (GE 5)**  
**(100 Marks - 60 Lectures)**

**Unit I Correlation and Regression Analysis** (14 Lectures - 30 marks)

Meaning, Types and Methods of studying Corr Coefficient of Correlation, Spearman's Rank C of correlation, Linear Regression, Lines of regression and regression coefficients.

**Unit II Probability Theory** (21 Lectures - 36 marks)

Elements of Probability-Random Experiments, events, definition of probability, conditional probability, addition and multiplication theorem, Mathematical expectation. Theoretical Distribution - Random variable, Binomial, Poisson and Normal Distribution.

**Unit III Sampling Theory** (14 Lectures - 16 marks)

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

**Unit IV Interpolation and Extrapolation** (11 Lectures - 18 marks)

Finite differences, Forward and Backward differences, Forward and Backward difference table, Newton-Gregory forward and backward difference formula for equidistant values of the argument (only applications), Lagrange's Int (only applications), Shift Operator, Binomial Expansion method to find missing values ( maximum 2 missing values).

**References:**

1. Gupta S.P., *Statistical Methods*, Sultan Chand & sons.
2. Gupta C.B., *Fundamentals of Statistics*, Himalaya Publishing House.
3. Shah R.J., *Statistical Methods*.
4. Mazumdar Neeta, *Statistical Techniques*, RajhaunsVitaran.
5. Sastry S.S., *Introductory Methods of Numerical Analysis*

**B.COM**  
**SEMESTER IV**  
**Business Environment -II**  
**(100 Marks-60 Lectures)**

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

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

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

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

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

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

Make in India policy and business.

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

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

Environment Protection Act 1986 –objectives and major provisions

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

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

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

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

International events and its impact on Indian industry

The International Finance Corporation's-compositionofthe Ease index; India's performance on the index and each of

#### **Unit IV Business Environment in Goa**

**(30 Marks -18 Lectures)**

Brief introduction of industrialization in Goa- Current Status of the Goan economy- Goa's current performance on important economic and socio-economic indicators-Industrial policy in Goa - Introduction, objectives and thrust areas- Industrial Estates in Goa -Industry associations-meaning and need- Goa Chamber of Commerce and Industry (GCCCI) and Goa State Industries Association (GSIC) -objectives and functions and major activities.

Environmental issues and Goan Industry

Local self government in Goa -meaning, objectives, functions; Activities of Panchayat /Municipality and their impact on business.

Environmental movements in Goa-meaning of environmental movement, movements related to mining, tourism and construction -their objectives and activities.

Case study on CSR in Goa.

#### **References**

1. Agarwal, P.N. (2001) A comprehensive History of Business India, Tata McGraw-Hill Publisher Company Limited, New Delhi.
2. Konoria, S.S. Ed (1990) Footprints of Enterprises, Federation of Indian Chamber & Commerce, New Delhi
3. Misra, S.K. & Puri, V.K. (2007) Economic environment of Business, Himalaya Publishing House, Delhi
4. Menon, Lydia & Mallya, Prita, Business Environment
5. Cherunillam, Francis Business Environment, Himalaya Publishing House
6. Ashwathappa, K, Business Environment, Himalaya Publishing House
7. Dutt & Sundaram, Indian Economy, S. Chand & Company
8. Goa Panchayat Raj Act
9. Right to Information Act 2005

Websites:

1. [Envfor.nic.in/legis/env1.html](http://Envfor.nic.in/legis/env1.html)
2. [www.ncdrc.nic.in/11.html](http://www.ncdrc.nic.in/11.html)
3. [www.iitb.ac.in/legal/RTI-Act.pdf](http://www.iitb.ac.in/legal/RTI-Act.pdf)

**B.COM**  
**SEMESTER IV**  
**Indian Economy (GE 6)**  
**(100Marks, 60Lectures)**

**Objectives:**

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

**Unit I Basic Issues in Economic Development (20 Marks, 10Lectures)**

Concept and Measures of Development and Underdevelopment; The concept of economic growth and development, India's recent position in GNI per capita), Human Development- concept, the Human Development Index –interpretation of indicator and value & rank of the indicator for India in the world context.

**Unit II Basic Features of the Indian Economy (20 Marks, 10 Lectures)**

Composition of national income and occupational structure, per capita income, inflation, unemployment, income distribution, poverty); mortality rate, literacy rate, gender composition-female male ratio(issue of missing women) and age structure- concept of demographic dividend]

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

- a) Review of Planning Policy Experience in India.
- b) Policies for Agricultural and Rural Development(since Green Revolution till recently).
- c) Major Industrial policies under planning- Nehru-Mahalanobis Model and Liberalization, Globalization and Privatization (LPG) model of industrial growth.Evolution of Disinvestment policy of Government.
- d) Economic Reforms since 1991 –in banking sector (Narasimham Committee report main suggestions), capital markets,in the external sector, managed exchangerate system, rupee convertibility,spolicy onIT services,FDI,FPIGovernment'entryindomestic sectors.
- e) The experience of Growth, Development and Structural Change in different phases of growth and policy regimes across sectors and regions.

**Unit IV Sectorial Trends and Issues (30 Marks, 20 Lectures)**

**a) Agriculture Sector:**

Nature of Indian Agriculture; Brief evaluation of the agricultural sector (achievements and problems); Agricultural Finance (organized-NABARD, Cooperative and Commercial banks, Micro finance institutions, unorganized sources- moneylenders, landlords, traders etc.); Agricultural Marketing (defects and corrective measures); Government Policy Measures : Minimum Support



Price, Food Security- PDS, TDPS (only meaning and challenges), National Food Security Act 2013(only rationale).Farmers Suicides, Land Acquisition.

**b) Industry and Services Sector:**

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

**c) External Sector:**

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

**References:**

1. Ahluwalia I.J. & I.M.D. Little 1998, India' Manmohan Singh, Oxford University Press, Delhi.
2. Dreze Jean and Sen Amartya 1996, Indian Economic Development and Social Opportunity, Oxford University Press, Delhi
3. Datt R. and Sundaram K.P.M., 2015, Indian Economy, S. Chand and Co., New Delhi. 71<sup>st</sup> edition.
4. Ghosh A. (Latest Edition), Indian Economy, World Press, Calcutta.
5. Kapila Raj and Kapila Uma<sup>st</sup> Century:2001, Collection India's of Select Eco Articles, Academic Foundation, Ghaziabad.
6. Mishra S K and Puri V. K. 2015, Indian Economy, Himalaya Publishing Co., Mumbai. 33<sup>rd</sup> edition.
7. Patel, I.G. 1998 Economic Reforms and Global Change, Macmillan, Delhi.
8. Patnaik, Prabhat. *Some Indian Debates on Planning*. T. J. Byres (ed.). *The Indian Economy: Major Debates since Independence*, OUP.
9. Rangarajan, C. and N. Jadhav. *Issues in Financial Sector Reform*. Bimal Jalan. (ed). *The Indian Economy*. Oxford University Press, New Delhi.
10. Tandon B.B. and Tandon K.K. 2015, Indian Economy, Tata McGraw Hill, New Delhi.

**Journals**

1. EPW
2. Yogana

## Websites

1. [www.indiabudget.nic.in](http://www.indiabudget.nic.in)
2. [www.rbi.org.in](http://www.rbi.org.in)
3. [www.finmin.nic.in](http://www.finmin.nic.in)
4. [www.goidirectory.nic.in](http://www.goidirectory.nic.in)

**B.COM.**  
**SEMESTER IV**  
**E-Commerce and E-Accounting (GE 5)**  
**(100 Marks, 60 Lectures)**

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

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

Meaning & Definitions of E-Commerce, Components of E-Commerce –E-Markets, Electronic Data Interchange (EDI), Internet-Commerce, Categories of E-Commerce –B2B, B2C, C2C, B2G, C2G, Meaning & Definition of E-Business, E-Business Models, Revenue Models in E-Commerce, Advantages & Limitations of E-Commerce, International Nature of E-Commerce.

**b) Introduction to M-commerce**

Meaning & Definition of M-Commerce, Devices Used in M-Commerce, Applications of M-Commerce, Advantages & Limitations of M-Commerce.

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

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

**(b) E-Customer Relationship Management (E-CRM) and E-Supply Chain Management (E-SCM):**

**(i)** Meaning & definition of E-CRM, phases of E-CRM, applications of E-CRM, **(ii)** Meaning & definition of E-SCM, E-SCM technologies, components of E-SCM

**Unit III Electronic Payment Systems (10 Marks, 10 Lectures)**

Meaning & definitions of e-payment system, e-payment systems in India including fund transfers, different forms of e-payments –debit cards, credit cards, e-cash, e-wallets, e-cheque, online payment categories, requirements of e-payment system, risks in e-payment system

**Unit IV: E- Accounting (50 Marks, 25 Lectures)**

Maintaining accounts, creation of vouchers and recording of transactions, preparation of ledger accounts, cash book, bank book, preparation of reports, Trial balance, Profit & Loss account and Balance Sheet using any one accounting package

**References:**

1. Whitely, D. *E-Commerce Strategy, Technology & Implementation*, New Delhi: Tata McGraw Hill
2. Kalakota, R. Whinston, A. *Frontiers of Electronic Commerce* New Delhi: Pearson Education Inc.
3. Bhaskar, B. *Electronic Commerce Framework, Technologies & Applications* New Delhi: Tata McGraw Hill
4. Turban, E., King, D. Lee, J. *Electronic Commerce 2010 - A Managerial Perspective* Springer Publisher
5. Chakrobarati, R. *Asian Managers Handbook of E-Commerce* New Delhi: Tata McGraw Hill
6. Rayudu, C. *E-Commerce E-Business*, New Delhi: Himalaya Publishing House
7. Joseph, P. *E-Commerce - An Indian Perspective*, New Delhi: Prentice Hall India Pvt. Ltd.
8. Schneider, G. *E-Commerce Strategy, Technology & Implementation*, Delmar Cengage Learning
9. Pandey, U., Srivastava, R. Shukla, S. *E-Commerce and its applications*, New Delhi: S.Chand & Company Ltd.
10. Bajaj, K. & Nag, D., *E-Commerce*, New Delhi: Tata McGraw Hill
11. Murthy, C. S. *E-Commerce Concepts, Models & Strategies*, New Delhi: Tata McGraw Hill

**Guidelines for conduct of Practical**

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

**Guidelines for Conduct of examination**

1. One ISA of 10 Marks on Unit I (Written Test)
2. One ISA of 10 Marks on Unit II (Consisting of 5 Marks for Maintenance of Journal and 5 Marks for Viva-voce on practical. Viva-voce can be conducted after the assessment of journal. Five questions may be asked to each student carrying one mark each)

3. Semester End Examination of 40 Marks on Unit I, Unit II & Unit III. (Theory Paper)
4. Duration of Theory paper to be 1 1/2 Hour
5. Semester End Examination of 40 Marks on Unit IV (Practical Examination)
6. Duration of Practical Examination to be One Hour
7. There shall be combined passing and no separate head of passing

**Guidelines for Paper Setting (Theory Paper)**

1. Question paper to be of 40 marks
2. Six questions of 10 marks each are to be included
3. Question No. 1 to be compulsory
4. Any Three questions from remaining Five questions to be answered
5. One question each on Unit I a, b, Unit II a, b(i), b(ii) and Unit III to be asked.

**B.COM.**  
**SEMESTER IV**  
**Financial Management I (GE 5)**  
**(100 Marks- 60 Lectures)**

**Objective:** To enable the students understand theoretical and practical aspects of long term and short term financial decisions pertaining to dividend and working capital management.  
**UNIT I An Introduction to Financial Management (25 marks-15 lectures)**

Meaning of Financial Management, scope and objectives of Financial Management, profit maximization v/s wealth maximization; Role & responsibilities of Financial Manager, measuring shareholders value creation, International Financial Management –meaning, forms of financial capital, importance, merits.

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

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

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

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

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

**Unit IV Inventory management (25 marks-15 lectures)**

Introduction, objectives, motives of holding inventory, cost & benefits of holding inventory, techniques of inventory management-

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

Problems on

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

**References:**

1. Chandra, Prasanna. *Financial Management, Theory & Practice*. Tata McGraw Hill
2. Pandey I. M. *Financial Management*. Vikas Publishing House
3. Khan & Jain. *Financial Management*. Tata McGraw Hill
4. Kuchal, S.C. *Financial Management*. Chaitanya Publishing House
5. Sharma & Gupta, Shashi. *Financial Management*. Kalyani Publishers
6. Vanhorne, James C. *Fundamentals Of Financial Management*. Prentice Hall Of India
7. Phatak. *Indian Financial System*,
8. Singh, Preeti. *Investment Management*. Himalaya Publishing House
9. G. Sudarshana, Reddy. *Financial Management- Principles and Practice*. Himalaya Publishing House
10. Tulsian, P.C. *Financial Management*. S. Chand & Co Ltd
11. Shavam, Vyuptakesh. *Fundamentals Of Financial Management*. Pearson

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SEMESTER IV GE Paper

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**Salesmanship and Sales Management (GE 6)**

(100 Marks- 60 Lectures)

**Objective:** To acquaint students with the basic concepts of salesmanship and sales management and its application in current marketing scenario.

**Unit I Salesmanship:**

(25 Marks 15 Lectures)

Concept of Salesmanship, meaning, definition, scope, importance, selling process- prospecting, pre-approach, approach, presentation and demonstration, meeting of objections, closing the sale. Qualities of a good salesman, role of relationship marketing in personal selling, tools for personal selling, Value added selling.

**Unit II Sales Management:**

(25 Marks-15 Lectures)

Meaning, definition, objectives of Sales Management, Sales Research, Sales Forecasting- meaning and methods, Sales Planning and control - Goal setting, Performance Measurement, Diagnosis and Corrective actions.

**Unit III Sales Organizations:**

(25 Marks-15 Lectures)

Concept and need for Sales Organizations, Sales organization structure, Sales Managers Functions and responsibilities, Planning for major customers, Sales Budget, Successful salesman Case Studies.

**Unit IV Managing Sales Force:**

(25 Marks-15 Lectures)

Recruitment, Selection and Training of Sales force - Procedures and criteria used as selection tools for recruiting and testing sales ability. Areas of sales Training - Company Specific Knowledge, product knowledge Industry and Market Trend Knowledge and Customer education. Motivating the Sales Team, Motivational Programs - Sales Meetings, Sales Contests, Sales Compensation - Monetary compensation, Incentive programs as motivators, Non-Monetary compensation, Fine tuning of compensation package. Supervising, Evaluating Sales Force Performance and Controlling Sales activities ( Sales Records and Reporting Systems).

**References:**

1. P.K.Sahu, K.C.Raut, Salesmanship and Sales Management, Vikas Publishing House, New Delhi
2. Rustom Davar, Sohrab Davar, Nusli Davar, Salesmanship and Publicity, Vikas Publishing House, New Delhi
3. U.K. Singh, B.Narayan, Sales Management, Anmol Publications, New Delhi



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4. S.A. Chunawalla, Sales Management with Personal Selling-Salesmanship, Himalaya Publishing House, Mumbai

5. Richard Still, Edward Cundiff, Norman Govoni, Sales Management- Decisions, Strategies and Cases, Prentice Hall , New Delhi

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