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SEMESTER III
Business Finance (CC 9)
(100 Marks, 60 Lectures)

UNIT I: Nature and Objectives of Business Finance (25 Marks 15 Lectures)

Meaning of business finance, business finance v/s corporate finance, role of business finance in an organization, principles of business finance, meaning of financial planning, steps in financial planning, significance of financial planning, essential features of a good financial plan, types of financial plan.

UNIT II: Classification of Capital (25 Marks-15 Lectures)

Meaning of Capital, Classification of capital, factors determining capital requirements, meaning, features and sources of fixed capital, factors determining fixed capital requirements, importance of adequate fixed capital; meaning, features and sources of working capital, Factors determining working capital requirements, significance of adequate Working capital, types of working capital

UNIT III: Capitalisation (25 Marks-15 Lectures)

Meaning of capitalization, Theories of capitalization, Cost theory v/s Earnings theory, overcapitalization and under capitalization, meaning, causes, effects and remedies; overcapitalization v/s under capitalization; balanced capitalization, meaning and importance

UNIT IV: Capital Structure (25 Marks–15 Lectures)

Concept of capital structure, Meaning and importance of capital structure, factors affecting capital structure, concept of financial structure, capital gearing, meaning, types and advantages, trading on equity, meaning, types and advantages and limitations.

References:

Books

1. Sharma, R.K. & Gupta, Shashi., K. *Business Organisation and Management*
2. Srivastava, R.M. *Essentials of Business Finance*, Himalaya Publishing House, Kalyani Publications.
3. Singh, Preeti. *Investment Management*. Himalaya Publishing House
4. Kale, N.G. *Business Organisation*. Manisha Publications.
5. Sontakki C.N., *Business Organisation*, Seth Publishers
6. Gordon, E. & Natarajan, K. *Financial Markets and Institutions*, Himalaya Publishing House.
7. Sadak, H. *Mutual Funds in India*, Response Books, Sage Publications.

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SEMESTER III

Fundamentals of Cost Accounting (CC10)

(100 Marks, 60 Lectures)

Objective: To familiarize students to elements and methods of cost accounting

Unit I Introduction to Cost Accounting

(10 Marks, 6 Lectures)

Concept of cost, Costing, Cost accounting, Objectives, Importance of cost accounting, Cost unit, Cost centre, Classification of cost, Distinction between cost accounting and financial accounting.

Unit II Unit costing

(30 Marks, 18 Lectures)

Accounting and control of Waste, Scrap, Spoilage and Defective works Cost sheet and Estimated cost sheet .

Unit III Contract costing

(30 Marks , 18 Lectures)

Introduction to relevant Accounting Standard, preparation of contract account for one year, more than one year and contract account with balance sheet.

Unit IV Process costing

(30 Marks, 18 Lectures)

Features and application of Process Costing, Elements of Production Cost, Accounting for normal loss, abnormal loss, scrap and abnormal gain. Joint – products and by – products.

References:

1. Jain S. P and K.L. Narang- *Cost Accounting Principles and practice* – Kalyani Publishers, Ludhiana.
2. Bhar, B.K. *Cost Accounting- Methods & Problems* , Academic Publishers Calcutta 700073.
3. Kishore R. *Cost Accounting*- Taxmann Allied Service Pvt.Ltd.New Delhi.
4. Iyenger, S. P. *Cost Accounting*. S. chand& Co. New Delhi
5. Khana, B. S. & J. M. Pandey- *Practical costing*. S. Chand & Co. New Delhi
6. Khan, M. Y. & P.K. Jain- *Theory and Problems of Management and Cost Accounting*- Tata McGraw Hill Publishing co. Ltd. New Delhi
7. Lal, J. *Cost Accounting*. Tata McGraw –Hill Publishing co. Ltd. New Delhi
8. Nigam, B. & J.C. Jain. *Cost Accounting Principles & Practice*. Prentice- Hall of India Pvt. Ltd., New Delhi

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SEMESTER III
Entrepreneurship Development (CC 11)
(100 Marks- 60 Lectures)

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

UNIT I Introduction **(40 Marks-24 Lectures)**

a) Definition and concept of entrepreneur

Qualities, Skills and Functions of entrepreneur

b) Origin and development of entrepreneurship.

Theories of entrepreneurship

Role of entrepreneur in economic development

Entrepreneur V/s Intrapreneur, features of Intrapreneurs.

Types of entrepreneurs

Recent trends-sociopreneur, edupreneur, ecopreneur, and agropreneur

Women entrepreneurs. Self Help Groups.

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

SWOT analysis

Environment scanning-meaning and benefits

Factors considered for environment scanning- socio-cultural, economic, technical, demographic, legal and political, geographical and international factors.

Sources and steps involved in identification of business opportunities.

Market research- meaning, need for market research, techniques in market research- field survey techniques, test marketing, Delphi technique, desk research ,observation method and experiment method.

UNIT III Project formulation **(20 Marks-12 lectures)**

Meaning and concept of project formulation

Stages in project formulation

a) Elements of project formulation-feasibility analysis, techno-economic analysis, project design and network analysis, input analysis, financial analysis.

b) Project Appraisal-concept and features, methods of appraisal-break even analysis, cost benefit analysis, social cost benefit analysis and profitability analysis.

c) Project Selection-meaning,

Factors to be considered for project selection-rawmaterials, credit facilities, market forces, competition, government policy, incentives and subsidies, labour force, capital requirements, infrastructure, profitability .

d) Project report-meaning importance and contents of project report.

UNIT IV Innovation in Entrepreneurship

(20 Marks-12 lectures)

Purposeful innovation-unexpected success/failure, process, need, change in demography, industry and market structure, incongruities, change in perception, new knowledge

Principles of purposeful innovation

Incubation Centres-meaning, services and role of incubation centres, study of incubation centres in Goa.

References:

1. Desai, Vasant. *Dynamics of Entrepreneurship Development*
2. Drucker, Peter. *Innovation and Entrepreneurship-Practice and Principles*
3. Mascarenhas, Romeo. *Entrepreneurship Management*. Vipul Prakashan
4. Paul, Jose; Kumar, Ajith. *Entrepreneurship Development and Management*. Himalaya publishing house
5. Khanka, S.S. *Entrepreneurial Development*. Sultan Chand publication
6. Gordon, Natarajan. *Entrepreneurship Development*. Himalaya publishing house
7. Gupta, C.B., Srinivasan *Entrepreneurial Development*. Sultan Chand
8. Pednekar, Achut P. *Entrepreneurship Management*. Himalaya publishing house

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SEMESTER III
Business Laws (SEC 1)
(100 Marks, 60 Lectures)

Objective: To impart basic knowledge of the important business legislations.

Unit 1: The Indian Contract Act, 1872

(30 Marks, 24 Lectures)

a) General principles of contract

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

b) Specific Contracts

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

Unit II: The Sale of Goods Act, 1930

(20 Marks, 12 Lectures)

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

Unit III: Arbitration and Conciliation Act, 1996

(25 Marks, 12 Lectures)

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

Unit 4: The Negotiable Instruments Act 1881

(25 Marks, 12 Lectures)

- i) Meaning, Characteristics, and Types of Negotiable Instruments: Promissory Note, Bill of Exchange, Cheque
- ii) Holder and Holder in Due Course, Privileges of Holder in Due Course.
- iii) Negotiation: Types of Endorsements
- iv) Crossing of Cheque
- v) Bouncing of Cheque

Suggested Readings:

1. M.C. Kuchhal, and Vivek Kuchhal, Business Law, Vikas Publishing House, New Delhi.
2. Avtar Singh, Business Law, Eastern Book Company, Lucknow.

3. Ravinder Kumar, Legal Aspects of Business, Cengage Learning
4. SN Maheshwari and SK Maheshwari, Business Law, National Publishing House, New Delhi.
5. Aggarwal S K, Business Law, Galgotia Publishers Company, New Delhi.
6. Bhushan Kumar Goyal and Jain Kinneri, Business Laws, International Book House
7. Sushma Arora, Business Laws, Taxmann Publications.
8. Akhileshwar Pathak, Legal Aspects of Business, McGraw Hill Education, 6th ed.
9. P C Tulsian and Bharat Tulsian, Business Law, McGraw Hill Education
10. Sharma, J.P. and Sunaina Kanojia, Business Laws, Ane Books Pvt. Ltd., New Delhi.
11. Business Law *for Management* - by K.R.Bulchandani
12. Business Law - by Prof. Manohar R. Wadhwani
13. Business Law – by S.S. Gulshan, G.K. Kapoor
14. A textbook of Business Law – by P.P.S. Gogna
15. Arbitration and Alternative Dispute Resolution - by Dr. N.V.Paranjape
16. Law of Arbitration and Conciliation - by Dr. Avtar Singh

Note: Latest edition of text books may be used.

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SEMESTER III

Computer Application for Business-I (GE 3)

Total Credits: 04 Theory : 3 Credits Practical: 1 Credits

LECTURES : 3 per week of 1 hr each (Total Lectures: 45)

Practical : 1 Practical Lab session of 2 hrs each per week per batch

(Batch of 10-15 students) (Total Practical sessions: 15)

Max. Marks : 75T + 25P = 100

Objectives:

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

Theory:

Unit I: Concepts of Data Processing and analysis

15 Lectures (22 Marks)

- a. Data Processing – Steps involved in data processing, advantages of computers in data processing , file management concepts- standard methods of organizing data, file management system, file types: transaction & master, file organization techniques – sequential, direct, indexed sequential
- b. Data analysis and forecasting - importance of data analysis in business, Data forecasting – its need , benefits of data forecasting , use of forecast formula, statistical and financial functions.
- c. Data Integration: concept and how it works
- d. Management Information Systems – An Overview – Concept, Elements – Structure – Computerized MIS – Approaches of MIS Development – Pre-requisites of an Effective MIS – MIS and Decision Support Systems – MIS and Information Resource Management

Unit II: Creating Business Spreadsheet

8 Lectures (10 Marks)

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

Unit III:

Database Management System

12 Lectures (16 Marks)

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

Unit IV: Overview of Business Analytics

10 Lectures (12 Marks)

- a. Introduction to Analytics: Business analytics – meaning and basic concepts. (Refer Reference 6)
- b. Visualization/ Data Issues: Organization/sources of data, Importance of data quality , Dealing with missing or incomplete data , Data Classification (Refer Reference 7)
- c. Introduction to Data Mining: Meaning, basic concepts, data mining process

REFERENCE

1. Computer Fundamentals by Pradeep K. Sinha and Priti Sinha
2. [www.howstuffworks .com](http://www.howstuffworks.com)
3. Database systems – Bipin Desai
4. Excel manual and latest reference books
5. Access manual and latest reference books
6. Davenport article - “Competing on Analytics” , LaValle et al. article - “Analytics: The New Path to Value”
7. Davenport and Harris article - “The Dark Side of Customer Analytics”
8. Ramesh Behl : Information Technology for Management, Tata McGraw Hill Education Private Ltd.
9. Jerome Kanter : Managing with Information, Prentice Hall of India

Note:

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

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SEMESTER III
Business Statistics– I (GE 3)
(100 Marks - 60 Lectures)

Unit I Data Analysis

(15 Lectures -24 marks)

Introduction: Meaning and definition of Statistics, function, scope and limitation of Statistics, Basic Statistical concepts: Population, sample, variate, attribute, parameter and Statistic.

Types of data-Primary and secondary data, Sources and methods of collecting data, classification-univariate frequency distribution and questionnaire design.

Graphs and diagrams-Frequency polygon, frequency curve and ogives, Simple, multiple, subdivided bar diagram, pie chart.

Unit II Summarisation Measures

(24 Lectures -40 marks)

Measures of Central Tendency: Meaning, objectives and requirement of a good measure of central tendency, Arithmetic Mean, Mode and Median (with & without grouping), Harmonic Mean (ungrouped data), Quartiles, deciles and percentiles.

Measures of Dispersion: Meaning, objectives and requirement of a good measure of dispersion, absolute and relative measure, Range, quartile deviation, mean deviation, standard deviation, Coefficient of range, Coefficient of quartile deviation, Coefficient of mean deviation, Coefficient of variation, Skewness- Karl Pearson's and Bowley's measure and coefficient of Skewness.

Unit III Index Numbers

(13 Lectures -18 marks)

Meaning, types, uses and limitations of index numbers, Methods of constructing price and quantity Index numbers by weighted and unweighted methods, Weighted

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aggregative-Laspeyre's, Paasche's, Fishers and Value index numbers, Weighted average of price relatives, fixed base, chain base, shifting of base, deflating and splicing of Index numbers, cost of living Index numbers.

Unit IV Analysis of Time series

(8 Lectures -18 marks)

Components and models of Time series, Measurement of trend-semi averages, moving averages, freehand and least square method (linear and non linear).

References:

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*, Rajhauns Vitaran.

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

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

Unit I Business and its Environment

(25 marks -15 Lectures)

Meaning, definition, scope, nature and goals of business; contemporary characteristics of modern business; Business environment – meaning, importance and features; Components of business environment– micro and macro; Social responsibilities of business

Internal environment- value system, vision, mission and objectives, nature and structure of management, internal power relationship, company image.

External environment –Micro - Consumer / Customer , Competitors , Organization , Market , Suppliers , Intermediaries , Public. Macro – Demographic, Economic, Political, Legal, Socio – Cultural , Technological , physical and Global environment.

Unit II Socio-Cultural and Demographic Environment

(30 marks -18 Lectures)

Culture- meaning, definition and characteristics- Organizational Culture – meaning and importance- Effect of socio-cultural environment on Business-Family system, marriages, Religion and caste, ethics, purchases, attitude to work, languages and global business.

Social groups such as caste, class & nouveau riche - their impact on business; Customs, traditions and values and their impact on business

Demographic environment - meaning and composition; Need of demographic studies for business

Migration - meaning, reasons for migration, impact of migration (positive and negative)

Unit III Natural and Technological Environment

(20 marks -12 Lectures)

Natural environment – meaning and composition; impact of natural environment on business.

Technological Environment- Technology- modern and Indigenous technology -meaning and importance – Innovation and technology-sources of technological dynamics- Features of technology-status of technology in India- management of technology in India-Impact of technology on business-globalization and transfer of technology- Information technology-role of Information technology in development of global business, E-business in India, Technology Park – meaning & objectives.

Unit IV Political Environment

(25 marks -15 Lectures)

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

References:

1. Misra, S.K. & Puri, V.K. (2007) Economic environment of Business, Himalaya Publishing House, Delhi
2. Menon, Lydia & Mallya, Prita, Business Environment
3. Cherunillam, Francis Business Environment, Himalaya Publishing House
4. Ashwathappa, K, Business Environment, Himalaya Publishing House
5. Dutt & Sundaram, Indian Economy, S. Chand & Company
6. Jain & Varma- Business Environment, Sahitya Bhavan, Agra.

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SEMESTER-III
Fundamentals of Rural Marketing (GE 3)
(100 Marks – 60 Lectures)

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

Unit I Introduction to Rural Marketing: (25 Marks- 15 Lectures)

Concepts of rural market and rural marketing. Rural market – Profile. Tapping the rural market – need, how to identify the potential of rural market. Factors leading to growth of rural markets. Distinction between rural and urban marketing.

Unit II Rural Marketing Environment and segmentation for Rural Markets (25 Marks- 15 Lectures)

Rural marketing environment – Meaning, forces and their influence on rural marketing operations. Rural market segmentation – Meaning and bases – geographical, demographic, socio cultural, economic, behavioural.

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

Profile of rural consumer – characteristics, attitudes and behaviour. Rural consumer demand – buying pattern and influences.

Unit IV Rural Marketing – Problems and opportunities. (25 Marks-15 Lectures)

Problems of Rural Marketing - Brand building in rural India – fake brands market – (use case study examples). Strategy to counter fake brands, Rural marketing opportunities. Cooperative marketing – concept. Micro-finance - concept and service providers.

References:

1. Sinha, A. *Rural Consumer Behaviour*. Sonali Publications, New Delhi.
2. Srivastava, P. K. *Marketing Management in a Developing Economy*, Bangalore.
3. Nair, N. Rajan & Varma, M. M. *Marketing Management*, New Delhi.
4. Mathur, U. C. *Rural Marketing*. Excel Books.
5. Velayudhan, Sanal Kumar. *Rural Marketing: Targeting the non-urban consumer*. Response Books, SAGE Publications.
6. Singh, Sukhpal. *Rural Marketing*. Vikas Publishers.
7. Rajagopal. *Managing Rural Business*. Wheeler Publications, New Delhi.
8. Gopalaswamy. *Rural Marketing*. Wheeler Publications, New Delhi.
9. Kamat, Minouti S. & Krishnamoorthy, R. *A Textbook on Rural Marketing*. Himalaya Publishing House.

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SEMESTER III
Economics of Resources (GE 4)
(100 Marks, 60 Lectures)

Objectives:

- 1.To familiarize the students with concepts and issues in the realm environmental economics and sustainable development.
2. To introduce the students to economics of resources and their use against the background of growing global concerns over the future of the world economy due to the rapid depletion of natural resources
3. To help the students understand the significance of the management of environment and resources for business.
4. To introduce the students to the economics of human resource development

Unit I Economics of the Environment (25 Marks, 15 Lectures)

Environmental Economics- definition and meaning; linkages between economy and environment, relevance of environmental economics for business, trade-off between conventional economic output and environmental quality (what is the trade-off, why it occurs, what can be done).Economic efficiency and markets-meaning of economic efficiency and social efficiency, relation between markets and economic and social efficiency, external costs, private and social cost, external benefits, externalities and market failure, over-use of open-access resources. The market approach to environmental problems- internalization of external cost, pollution charges, environmental subsidies, carbon credits(meaning of each, how they work through the market mechanism) Environmental Impact Assessment (EIA) of projects- meaning, benefits.

Unit II Economics of Resources (20 Marks, 12 Lectures)

Definition of resource, classification, meaning and importance of each, Economic development and resource use- optimist and pessimist models- their major conclusions, Sustainable development- definition and meaning.

Unit III Economics of Energy and Water (25 Marks, 15 Lectures)

Economics of energy: meaning of energy; Energy and economic growth, criticality of energy as a resource, energy security, dependence on imports, inflation; Energy availability at the global and national levels, demand-supply gaps, implications, measures to reduce the gap; energy pricing in India; energy audit- meaning, importance; current energy scenario in India .

Economics of water: Economic importance of water; Demand for water- domestic and commercial (industry, agriculture); Global water scarcity; Water scarcity in India- extent, causes, attempted solution; Pricing of water -importance, water pricing in India; Challenges in the water sector-scarcity, sharing of water, pollution, groundwater issues, pricing, water quality.....; National Water Policy- proposed measures to meet challenges.

Unit IV Human Resource Economics (30Marks ,18 Lectures)

Human resource development- role of education and health in human resource development; Link between education and economic growth and development (productivity, earnings, family size, family health, improved standards of living, adoption of new technology...); benefits of education-direct, indirect, private and social benefits; education as a merit good; expenditure on education in India and its composition (primary, secondary and higher education; public and private).

Link between health and economic growth and development (productivity, earnings, money saved can be spent elsewhere, saving and capital formation, better educational performance of children, smaller families....); determinants of health (income and social status, education, physical environment, health services...) ; health status indicators in India- birth rate, death rate, life expectancy, mortality (infant, child and maternal mortality rates), morbidity; recent trends in health status in India; economic dimension of

healthcare - demand and supply of health care; challenges to public health in India; financing of health services - private and public expenditure on health; health insurance.

References:

1. Field, Barry. C. & Field, M. K. 2002. Environmental Economics: An Introduction. McGraw Hill, Singapore.
2. Field, Barry. C. 2001. Natural Resource Economics: An Introduction. McGraw Hill, Singapore.
3. Bhattacharya, R.N. 2001. Environmental Economics: An Indian Perspective. Oxford University Press, New Delhi.
4. Bromley, D. W. 1986. Natural Resource Economics, Policy problems and Contemporary Analysis. Kluwer, Boston.ed.
5. Dorfman, M. R. 1972. Economics of the Environment. W.W. Norton & Co. New York.
6. Dutt, R. and Sundharam, K.P.M. (most recent edition). Indian Economy. Sultan Chand and Co. New Delhi.
7. Hanley, N., J. F. Shogren & B. White. 2001. Environmental Economics in Theory and Practice. Macmillan. London.
8. Hartwick, J. M. & Olewiler, N.D. 1998. The Economics of Natural Resource Use. Harper & Row, Mass., USA. 2nded.
9. Hussen, A. 2004. Principles of Environmental Economics. Routledge. London.
10. Karpagam, M. 2001. Environmental Economics. Sterling Publishers. New Delhi.
11. Merret, S. 1997. Introduction to the Economics of Water Resources: An International Perspective. UCL Press.
12. Perman, R. Ma, Y., McGilvray, J. and Common, M. 2003. Natural Resource and Environmental Economics. Pearson Education Ltd. 3rded.
13. Shankar, U. 2001. Environmental Economics. Oxford University Press. New Delhi.ed.
14. Singh, K. 1994. Managing Common Pool Resources: Principles and Case Studies. Oxford University Press. New Delhi.
15. Singh, K. & Shishodia, A. 2007. Environmental Economics: Theory and Applications. Sage. New Delhi.
16. Thompson, D. 2003. The Economics of Environmental Protection. Winthrop Publishers. Cambridge, Mass.
17. Tietenberg T. H. 1994. Environmental Economics & Policy. Harper Collins. New York.
18. Tietenberg T. H. 2006. Environmental and Natural Resource Economics. Addison-Wesley. New York. 7thed.
19. WHO. 2001. Macroeconomics and Health: Investing in Health for Economic Development, Report of the Commission on Macroeconomics and Health, WHO.
20. http://www.who.int/macrohealth/action/sintesis_15novingles.pdf
21. Winpenny, J. 1994. Managing Water as an Economic Resource, Routledge
22. The Hindu. Survey of Environment: Various issues.
23. World Resources Institute: World Resources, Annual Reports, Other publications.

Useful websites:

World Water Council: <http://www.worldwater council.org>

Water Resources Ministry: [http:// wrmin.nic.in](http://wrmin.nic.in)

World Health Organization: [http:// www. who.int](http://www.who.int)

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

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

Unit I Investment Environment (30 Marks, 20 Lectures)

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

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

(a) Fixed Income Securities

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

(b) Approaches to Equity Analysis

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

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

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

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

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

References:

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, 12 lectures)

a) BASIC CONCEPTS:

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

b) SCOPE OF INCOME & RESIDENTIAL STATUS:

Scope of Total Income u/s 5.

Apportionment of Income between spouses governed by Portuguese Civil Code u/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 Education, & Children's Hostel Expenditure Allowance.
9. Interest on Securities- u/s 10(15).
10. Dividends & Interest on Units - u/s 10(34), (35).

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

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

(Only elementary problems on computation of income from salaries of an individual 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& Approved Superannuation Fund
- v. Section 36 (1)(v) - Contribution towards Approved Gratuity Fund
- vi. Section 36 (1)(vii) Bad Debts

Section 37(1) - General Deduction

Section 37(2B) - Advertisement Expenses in Souvenir etc. of a political party.

Section 40(a), 40A (2), 40A (3)

Section 43(B) - Disallowance of unpaid liabilities.

Section 44AD & 44AE

Unit IV:

(20-25 Marks, 13 lectures)

a) Permissible Deductions under Chapter VI-A

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

b) Computation of total income of an individual assessee.

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

Books for Study and Reference:

1. Singhanian, Vinod K., & Monica Singhanian, Student's Guide to Income Tax, University edition, 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. Singhanian V.K. Students' guide to Income Tax , Taxmann Publications
5. Hariharan.N., Income Tax Law& Practice Vijay Nicole Imprints Pvt.Ltd.
6. Singhanian V.K., & Singhanian 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. Computation of Income from 'Salaries' covering 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

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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

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.

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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, independent director, small shareholders' director; disqualifications, director identity number (DIN); appointment; Legal positions, powers and duties; removal of directors.

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

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

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

Provisions relating to Books of Accounts, Auditors' Appointment, Auditor's Report.

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 University Press

Government of India Websites for Registration of Companies, Patents, Copyright, Trademarks and Designs

1. www.mca.gov.in
2. <http://www.ipindia.nic.in/>
3. <http://copyright.gov.in/>

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SEMESTER IV

Computer Application for Business-II (GE 5)

Total Credits: 04 Theory : 3 Credits Practical: 1 Credits

LECTURES : 3 per week of 1 hr each (Total Lectures: 45)

Practical : 1 Practical Lab session of 2 hrs each per week per batch

(Batch of 10-15 students) (Total Practical sessions: 15)

Max. Marks : 75T + 25P = 100

Objectives:

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

Theory:

Unit I: Internet technology

8 Lectures (14 Marks)

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

Unit II: Ecommerce theory

20 Lectures (22 Marks)

- a. Introduction to E-Commerce: Scope, Definitions, Trade Cycles
- b. The Value Chain, Supply Chain, Porter's Value Chain
- 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 –Governance Models: (G2B, G2C, C2G, G2G), Challenges to E – Governance, Strategies and tactics for implementation of E – Governance Case Study
- f. E-payment System: Models and methods of e–payments (Debit Card, Credit Card, Smart Cards, e-money), digital signatures (procedure, working), payment gateways, risks involved in e-payments.
- g. E-Commerce applications in various industries: banking, insurance, payment of utility bills, online marketing, e-tailing (popularity, benefits, problems and features), online services

(financial, travel and career), auctions, online learning, publishing and entertainment, Online shopping (amazon, snapdeal, alibaba, flipkart, etc.)

Unit III: ERP

10 Lectures(15 Marks)

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

Unit IV : Security and Encryption

(7 Lectures) (9 marks)

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

Note:

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

REFERENCE

1. Web technology- Kahate
2. Introduction to Information Technology – IITL Education Solutions Limited, Pearson Education
3. E-Commerce: Strategy, Technologies and Applications By David Whitely, Tata McGraw Hill Edition. I
4. Kalakota and Whinston, Frontiers of Electronic commerce, Pearson Education Asia.
5. S Sadagopan, “ERP a Management Prospective” Tata McGraw Hill Publishing Company Limited, New Delhi 1999
6. Alexis Leon , “ERP Demystified”, Tata McGraw Hill Publishing Company Limited, New 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 .

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SEMESTER IV
Business Statistics – II (GE 5)
(100 Marks - 60 Lectures)

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

Meaning, Types and Methods of studying Correlation, Scatter Diagram, Karl Pearson's Coefficient of Correlation, Spearman's Rank Coefficient of Correlation, Properties of Coefficient of correlation, Linear Regression, Lines of regression and regression coefficients.

Unit II Probability Theory **(21Lectures -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 **(14Lectures -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 **(11Lectures -18marks)**

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

References:

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*, Rajhauns Vitaran.
5. Sastry S.S., *Introductory Methods of Numerical Analysis*

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SEMESTER IV
Business Environment –II (GE 5)
(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 Ease of Doing Business Index - composition of the index; India's performance on the index and each of the components.

Unit IV Business Environment in Goa

(30 Marks – 18 Lectures)

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

Environmental issues and Goan Industry

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

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

Case study on CSR in Goa.

References

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
2. www.ncdrc.nic.in/11.html
3. www.iitb.ac.in/legal/RTI-Act.pdf

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SEMESTER-IV
Practices in Rural Marketing (GE 5)
(100 Marks – 60 Lectures)

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

Unit I Distribution in Rural Markets (25 Marks- 15 Lectures) Physical distribution management in rural markets – problems in distribution, Typical marketing channels in rural markets – Emerging channels of distribution including e-distribution. Role of wholesalers & retailers. Problems in channels of distribution

Unit II Promotion and Communication in Rural Markets. (25 Marks- 15 Lectures) Meaning and objectives of promotion in rural markets. Constraints in promotion and marketing communication in rural areas. Media mix for rural market – Formal and informal media

Unit III Developing Sales Force for Rural Markets. (25 Marks- 15 Lectures)

Rural sales policy. Role/ activities of a sales person. Qualities of a successful rural salesman. Prospects and problems faced by sales personnel in rural markets, Call planning.

Unit IV Agricultural Marketing (25 Marks- 15 Lectures) Agricultural Marketing – Meaning, importance and essentials of effective agricultural marketing- in brief. Marketing of agricultural goods v/s manufactured goods. Role of government and other organizations in marketing agricultural products. Role of agricultural marketing in economic development. Problems and challenges in agricultural marketing.

References:

1. Sinha, A. *Rural Consumer Behaviour*. Sonali Publications, New Delhi.
2. Srivastava, P. K. *Marketing Management in a Developing Economy*. Sterling Publishers, New Delhi.
3. Nair, N. Rajan & Varma, M. M. *Marketing Management*. Sultan Chand & Sons, New Delhi.
4. Mathur, U. C. *Rural Marketing*. Excel Books.
5. Velayudhan, Sanal Kumar. *Rural Marketing: Targeting the non-urban consumer*. Response Books, SAGE Publications.
6. Sukhpal Singh. *Rural Marketing*. Vikas Publishers.
7. Rajagopal, *Managing Rural Business*. Wheeler Publications, New Delhi.
8. Gopalaswamy, *Rural Marketing*. Wheeler Publications, New Delhi.
9. Kamat, Minouti S. & Krishnamoorthy, R. *A Textbook on Rural Marketing*. Himalaya Publishing House.

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SEMESTER IV
Indian Economy (GE 6)
(100Marks, 60 Lectures)

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 the world economy(based on World Bank GNI per capita), Human Development- concept, the Human Development Index – interpretation of indicator and value & rank of the indicator for India in the world context.

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

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

Unit III Policy Regimes, Growth, Development& Structural Change (30 marks, 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, in Government's policy on IT services,FDI,FPI entry in domestic sectors.
- e) The experience of Growth, Development and Structural Change in different phases ofgrowth and policy regimes across sectors and regions.

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

a) Agriculture Sector:

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

b) Industry and Services Sector:

Present structure of industry in the Indian economy; Composition of the Indian industrial sector (organized & unorganized sector, public & private sector, large, medium, small and micro industrial units); Brief evaluation of the industrial sector (achievements and weaknesses); Challenges facing Indian manufacturing; MSME sector – role in the Indian economy and challenges faced.Meaning of Services,

importance of services sector in the Indian economy; important components – Information Technology and IT-enabled Services, trade, tourism and travel, transport, telecommunications, real estate and construction, financial services, healthcare and education (contribution to GDP, employment, export earnings (where relevant));

c) External Sector:

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

References:

1. Ahluwalia I.J. & I.M.D. Little 1998, India's Economic Reforms & Development: Essays for 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. 71st edition.
4. Ghosh A. (Latest Edition), Indian Economy, World Press, Calcutta.
5. Kapila Raj and Kapila Uma 2001, India's Economy in the 21st Century: Collection of Select Articles, Academic Foundation, Ghaziabad.
6. Mishra S K and Puri V. K. 2015, Indian Economy, Himalaya Publishing Co., Mumbai. 33rd 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
2. www.rbi.org.in
3. www.finmin.nic.in
4. www.goindia.gov.in

Syllabus of B.Com Semester IV SEC 2 papers

B.Com

Semester IV

SEC 2 : Collective Bargaining and Negotiation Skills

Marks: 100 Lectures: 60

Objective: To promote understanding of the concept and theories of collective bargaining, and also to provide exposure to the required skills in negotiating a contract.

Unit I: Issues in Collective Bargaining

15 Lectures

Meaning, Definitions and Characteristics of Collective Bargaining ; Critical Issues in Collective Bargaining; Theories of Collective Bargaining: Hick's Analysis of Wages Setting under Collective Bargaining, Conflict-choice Model of Negotiation, A Behavioural Theory of Labour Negotiation.

Unit II: Collective Bargaining in India

15 Lectures

Pre-requisites for successful Collective Bargaining in any Country; Collective Bargaining in Practice; Levels of Bargaining, Coverage and Duration of Agreements; Difficulties in the Bargaining Process and Administration of Agreements.

Unit III: Negotiation Skills

12 Lectures

Negotiation Process; Effective Negotiation; Preparing for Negotiation; Negotiating Integrative Agreements

Unit IV: Trends in Collective Bargaining

18 Lectures

Negotiation and Collective Bargaining; Approaches and Phases in Collective Bargaining; Coalition Bargaining and; Fractional Bargaining; Impasse Resolution; Contract Ratification; Post Negotiation-Administration of the Agreement, Grievance Management, Binding up the Wounds; Collective Bargaining & the emerging scenario.

Suggested readings:

1. Venkataratnam, C. S. *Industrial Relations: Text and Cases*. Delhi. Oxford University Press.
 2. Michael Salamon, *Industrial Relations—Theory & Practice*. London. Prentice Hall.
 3. Dwivedi, R.S., *Managing Human Resources: Industrial Relations in Indian Enterprises*, , New Delhi, Galgotia Publishing Company.
 4. Edwards, P. (n.d.). *Industrial Relations: Theory*
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Semester IV GE Paper
GE 6 : Compensation Management

Marks: 100 Lectures: 60

Objective: To enable the students to design and administer a compensation system that rewards employees fairly while stimulating them to provide goods and services that satisfy customer demands and permitting the organisation to operate profitably.

Unit I: Compensation Management and the Foundations of Compensation

15 Lectures

Concept, principles and practices; Consequences of pay dissatisfaction. Performance evaluation, Job evaluation – Job grading and Job design; Theories of Compensation; Executive Compensation.

Unit II: Compensation Strategy, Policy and the Compensation Laws

20 Lectures

Developing Strategic Compensation alternatives; Challenges of compensation design; broad bending; compensation policies in India. Payment of Wages Act, Minimum Wages Act, Bonus Act, Payment of Gratuity Act, Employees State Insurance Act, Workmen's Compensation Act.

Unit III: Components of Compensation and International Compensation Management

20 Lectures

Basic Pay, D.A. Incentives Plans; Profit Sharing Schemes; Employee Stock Ownership; Fringe benefits & retirement benefits, provident fund, gratuity, pension. Components of International Compensation package; approaches to international compensation.

Unit IV: Payroll Accounting through computers.

5 Lectures

Suggested Readings:

1. Armstrong, M. & Hellen Murlis. *Reward Management. A handbook of Remuneration Strategy.*
2. Dwivedi, R.S. *Managing Human Resources; Personnel Management in the Indian Enterprises.* Galgotia Publishing Co.
3. Venkataratnam, C.S., & B. K. Srivastava. *Personnel Management and Human Resources.* Tata McGraw Hill.
4. Thomas, J. Bergman, V.G. Scarpello and F.S. Hills. *Compensation Decision Making.*

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SEMESTER III GE Paper
CONSUMER BEHAVIOUR (GE 4)
(Marks: 100 - 60 lectures)

Objectives:

1. To understand the concept of consumer behaviour, decision making by consumers, behaviour variables and influences on consumer behaviour.
2. To comprehend the social and cultural dimensions of consumer behaviour, factors impacting attitudes and behaviour.
3. To arm the budding marketers with an insight of the psychological and behavioural concepts of consumers thus enabling them to achieve their objectives and excel.

UNIT 1: Introduction to Consumer Behaviour:

(20 Marks 12 lectures)

Meaning and Definition of Consumer Behaviour, Nature, Importance and Scope of Consumer Behaviour, Difference between Consumer and Customer, Nature and Characteristics of Indian Consumers, Consumer Movement in India, Rights and Responsibilities of Consumers in India, Benefits of Consumerism.

UNIT 2: Determinants of Consumer Behaviour:

(30 Marks 18 lectures)

(a) Consumer as an individual: Definition, Needs, Wants, Maslow's Theory of Hierarchy of Needs. Motivation – Definition and Process, Motivation and Consumer Behaviour. Personality – Nature, brand personality. Perception – Marketers concern, perceptual risks. Learning – Definition, elements of learning. Attitude – Definition, tri-component model, changing attitudes, how marketers influence attitudes. Communication and Persuasion – definition, marketers concern, internal and external communication flow, persuasive communication.

(b) Environmental Influence on Consumer Behaviour: Reference groups, Family - Importance of family influences in Consumer behaviour, meaning of family and its importance in marketing decision, family life cycle and role. Social class concept, characteristics and influence. Concept and importance of cultures, sub-cultures, marketer's concern. Cross cultural consumer behaviour.

UNIT 3: Consumer's Buying and Organisational Buying Behaviour:

(25 Marks 15 lectures)

(a) Consumer Buying Behaviour: Concepts, importance, need and elements involved in buying process, Factors influencing buying process, Economic and legal factor, Social factors, Psychological factors and Behavioural factors.

(b) Organisational Buying behaviour: Concept and Process of Organizational Buying Behaviour, Organisational Buying Behaviour v/s Consumer Buying Behaviour.

(c) Roles in the Buying Process.

UNIT 4: Post Purchase Behaviour and Market Regulation:**(25 Marks 15 Lectures)**

Definition of post purchase behaviour, consumer's post purchase dissonance, satisfaction, dissatisfaction, consumer complaint behaviour, loyalty marketing. Consumer market regulation, Consumer Protection Act 1986, Rights of Consumers, Consumer Protection Council, State Protection Council and Consumer Dispute Redressal Agencies.

Practical Component (Assignments):

1. Students can go to malls and unorganized retail outlets and observe the behaviour of consumers of different demographic segments while buying different category of goods. Come back to class and present the findings / observations followed with a group discussion.
2. Students can prepare a questionnaire and conduct a survey on consumer buying behaviour and present the findings in the class.
3. Find three advertisements that appeal to the need for power, affiliation and achievement and discuss their effectiveness. Rewrite these for persons in different levels of Maslow's Hierarchy.
4. Students can conduct a survey on their friends to find out which factors play an important role in purchase of their mobiles, shoes, bags etc. and present the findings in the class.

Rereferences:

1. Consumer Behaviour - Leon Schiff man, Lesslie Kanuk, 10/e, Pearson, 2010.
 2. Consumer Behaviour: Building Marketing Strategy - Del I. Hawkins, & Others, 11/e TMH.
 3. Consumer behaviour - Jay D. Lindquist, Joseph Sirgy, 1/e, Cengage Learning.
 4. Consumer behaviour - David L. Loudon, Della Bitta, 4/e, McGraw Hill.
 5. Consumer Behaviour - Raju M. S & Dominique Xardel, Vikas Publishing House.
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SEMESTER IV GE Paper

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

Syllabus of BCom Semester III SEC 1 papers

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Semester III

SEC 1: New Venture Planning

Marks: 100 Lectures: 60

Objective: The curriculum aims at giving exposure to students regarding different aspects of setting up a new business. After completing the course student should be able to develop an understanding of the process of identifying various sources of new business ideas of products and services. The understanding of this paper will help them to examine, evaluate and approach different sources of finance, the nature of marketing effort required and to develop a comprehensive business plan.

Unit I: Starting New Ventures

20 Lectures

Opportunity identification. The search for new ideas. Source of innovative ideas. Techniques for generating ideas. Entrepreneurial imagination and creativity: The role of creative thinking. Developing your creativity. Impediments to creativity. The pathways to New Ventures for Entrepreneurs, Creating New Ventures. Acquiring an established Venture: Advantages of acquiring an ongoing Venture. Examination of key issues. Franchising: How a Franchise works. Franchise law. Evaluating the franchising opportunities.

Unit II: Legal Challenges in Setting up Business

10 Lectures

Intellectual Property Protection: Patents, Trademarks, and Copyrights. Requirements and Procedure for filing a Patent, Trademark, and Copyright. Legal acts governing businesses in India. Identifying Form of Organisation: Sole Proprietorship, Partnership, Limited Liability Partnership and Company.

Unit III: The Search for Entrepreneurial Capital and the Marketing Aspects

20 Lectures

The Entrepreneur's Search for Capital. The Venture Capital Market. Criteria for evaluating New-Venture Proposals. Evaluating the Venture Capitalist.

Financing stages. Alternate Sources of Financing for Indian Entrepreneurs. Bank Funding. Government Policy Packages. State Financial Corporations (SFCs). Business Incubators and Facilitators. Informal risk capital: Angel Investors. Developing a Marketing Plan: Customer Analysis, Sales Analysis and Competition Analysis. Market Research. Sales Forecasting. Evaluation. Pricing Decision.

Unit IV: Business Plan Preparation for New Ventures

10 Lectures

Business Plan: Concept. Pitfalls to Avoid in Business Plan. Benefits of a Business Plan. Developing a Well-Conceived Business Plan. Elements of a Business Plan: Executive Summary. Business

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Semester III GE Paper
GE 4 : Training and Development

Marks: 100 Lectures: 60

Objective: To train the students to understand the learning environment of a firm. The knowledge so obtained will make them capable of providing training to Human Resource of a business firm.

Unit I: Training and Learning

15 Lectures

Concept of training and learning, the learning process, learning curve, principles of learning, training guidelines, experience versus training, kinds of training, system approach to training, programmed instruction, transfer of training.

Unit II: Training Needs Assessment and Curriculum Development

15 Lectures

Identification of Training and Development needs, training needs assessment-various approaches (the job and the Individual), Advantages and disadvantages of basic needs assessment techniques, Assessing curriculum needs, curriculum standards, matching organisational training needs, Developing training materials.

Unit III: Training Methods

15 Lectures

Three Stages of training (Preparatory, implementation and followup stage), On the job and off-the job methods, experiential versus non-experiential methods.

Unit IV: Evaluation of Training and Development, and Emerging Pattern

15 Lectures

Reasons of evaluating training, Criteria for evaluation, problems of evaluation, steps involved in evaluation, methods for training evaluation, analysis and costing of training. Emerging Pattern of Training and development in India. Two Indian case studies to be discussed in the class.

Suggested Readings:

1. Prior John, *Handbook of Training and Development* Jaico, Publishing House, Bombay.
2. Donald F. Michalak and Edwin G. Yager, *Making the Training Process Work*, Harper and Row, New York.
3. Jack J. Phillips, *Handbook of Training Evaluation and Measurement Methods*, Houston, Gulf Publishing Co.
4. Lynton R. Pareek, U, *Training for Development*, , New Delhi, Vistaar.

Description. Marketing: Market Niche and Market Share. Research, Design and Development. Operations. Management. Finances. Critical-Risk. Harvest Strategy. Milestone Schedule.

Suggested Case Studies: Case studies related to business or start ups in e-commerce, services, retailing, travel and hospitality.

Suggested Readings:

1. Kuratko, D.F., and T. V. Rao, *Entrepreneurship: A South-Asian Perspective*, Cengage Learning.
 2. Robert, H. M., Manimala, M. Peters, and D. Shepherd, *Entrepreneurship*, Tata McGraw Hill, India.
 3. Barringer, B. R., and R. D. Ireland, *Entrepreneurship: Successfully Launching New Ventures*, Pearson Education, India.
 4. Allen, K.R., *Launching New Ventures: An Entrepreneurial Approach*, Cengage Learning.
 5. Hishrich., Peters, *Entrepreneurship: Starting, Developing and Managing a New Enterprise*, Irwin.
 6. Ramachandran, K., *Entrepreneurship Development*, Tata McGraw Hill, India.
 7. Roy, Rajeev, *Entrepreneurship*, Oxford University Press.
 8. Kumar, Arya, *Entrepreneurship: Creating and Leading an Entrepreneurial Organization*, Pearson, India.
 9. Holt, David H., *Entrepreneurship: New Venture Creation*, PHI Learning.
 10. Nickels, William G; McHugh, James M, and Susan M McHugh; *Understanding Business*, Tata McGraw Hill.
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