

Revised Syllabi for Three - Year Integrated B.Com. Degree course (From June 2013)

1) INTRODUCTION

The revised syllabi for B.Com Degree Course will be introduced in the following order.

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| i) | First Year B.Com. | 2013-2014 |
| ii) | Second Year B.Com. | 2014-2015 |
| iii) | Third Year B.Com. | 2015-2016 |

The B.Com. Degree Course (Revised Structure) will consist of three Years. The first year annual examination will be held at the end of the first year. The Second Year annual examination will be held at the end of the second year. The Third annual examination shall be held at the end of the third year.

2) ELIGIBILITY

1. No Candidates shall be admitted to enter the First Year of the B.Com. Degree Course (Revised Structure) unless he/she has passed the Higher Secondary School Certificate Examination of the Maharashtra State Board of Higher Secondary Education Board or equivalent or University with English as a passing subject.
2. No candidate shall be admitted to the annual examination of the First year B.Com. (Revised Structure) unless he/ she has satisfactorily kept two terms for the course at the college at the college affiliated to this University.
3. No candidate shall be admitted to the annual examination of the Second Year unless he/she has kept two terms satisfactorily for the course at the college affiliated to this University.
4. No candidate shall be admitted to the Third year of the B.Com. Degree Course (Revised Structure) unless he/she has passed in all the papers at the First Year B.Com. Examination and has passed in all the papers at the first Year B.Com. Examination and has satisfactorily kept terms for the second year and also two terms for the third year of B.Com. satisfactorily in a college affiliated to this University.

3) A.T.K.T. Rules :

As far as A.T.K.T. is concerned, a student who fails in two theories and one practical head of passing at F.Y.B.Com may be admitted to S.Y.B.Com. likewise a student who fails in the two theory and one practical head of passing at S.Y.B.Com may be admitted to T.Y.B.Com. But a student passing S.Y.B.Com but fails in any subject at F.Y.B.Com cannot be admitted to T.Y.B.Com.

4) (A) Revised Structure of B.Com. Course.

F.Y.B.Com. w.e.f. 2013-14	
Sr. No.	Compulsory / Main Subjects
101	Compulsory English
102	Financial Accounting
103	Business Economics (Micro)
104 (A)	Business Mathematics and Statistics
	or
104 (B)	Computer Concepts and Applications
105	Optional Group (Any one of the following) a) Organizational Skill Development. b) Banking & Finance c) Commercial Geography d) Defense Organization and Management in India e) Co-Operation. f) Managerial Economics
106	Optional Group (Any one of the following) a) Essentials of E-Commerce b) Insurance & Transport c) Marketing & Salesmanship d) Consumer Protection & Business Ethics. e) Business Environment & Entrepreneurship f) Foundation Course in Commerce
107	(Any one of the language from the following groups) Modern Indian Languages (M.I.L.) -: Compulsory English / Marathi / Hindi / Gujarathi / Sindhi / Urdu / Persian. Modern European Languages (M.E.L.) -: French / German. Ancient Indian Languages (A.I.L.) -: Sanskrit. Arabic.

S.Y.B.Com. w.e.f. 2014-15	
Sr. No.	Compulsory / Main Subjects
201	Business Communication.
202	Corporate Accounting.
203	Business Economics (Macro)
204	Business Management
205	Elements of Company Law
206	Special Subject – Paper I (Any one of the following) a) Business Administration b) Banking & Finance. c) Business Laws & Practices.

	<ul style="list-style-type: none"> d) Co-operation & Rural Development. e) Cost & Works Accounting. f) Business Statistics. g) Business Entrepreneurship. h) Marketing Management. i) Agricultural & Industrial Economics. j) Defense Budgeting, Finance & Management. k) Insurance, Transport & Tourism. l) Computer Programming and Applications.
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T.Y. B.Com. w.e.f. 2015-16	
Sr. No.	Compulsory / Main Subjects
301	Business Regulatory Framework (Mercantile Law)
302	Advanced Accounting.
303 (A)	Indian & Global Economic Development
	Or
303 (B)	International Economics
304	Auditing & Taxation
305	Special Subject – Paper II (Same special subject offered at S.Y. B.Com.) <ul style="list-style-type: none"> a) Business Administration b) Banking & Finance. c) Business Laws & Practices. d) Co-operation & Rural Development. e) Cost & Works Accounting. f) Business Statistics. g) Business Entrepreneurship. h) Marketing Management. i) Agricultural & Industrial Economics. j) Defense Budgeting, Finance & Management. k) Insurance, Transport & Tourism. l) Computer Programming and Applications.
306	Special Subject – Paper III (Same special subject offered at S.Y. B.Com.) <ul style="list-style-type: none"> a) Business Administration b) Banking & Finance. c) Business Laws & Practices. d) Co-operation & Rural Development. e) Cost & Works Accounting. f) Business Statistics. g) Business Entrepreneurship. h) Marketing Management. i) Agricultural & Industrial Economics. j) Defense Budgeting, Finance & Management. k) Insurance, Transport & Tourism. l) Computer Programming and Applications.

B) Subjects Carrying Practical's

There will be practical examination for the F.Y.B.Com. for the subject Financial Accounting. There will be practical and practical examinations for the special subjects at S.Y.B.Com. and T.Y.B.Com. levels. There will be Practical for the S.Y.B.Com level Compulsory subject Business Communication & for T.Y.B.Com Auditing & Taxation.

(C) A Student must offer the same Special Subject at T.Y.B.Com. which he has offered at S.Y.B.Com.

(D) In an exceptional cases, a student may change the subject chosen by him at second year during the first term of the third year provided he keeps the additional terms of the new subject at S.Y.B.Com.

4. EXTERNAL CANDIDATES

- 1) The student who has registered his name as the external student will appear at the annual examination.
- 2) The result of external student will be declared on the basis of Annual Examination of 80 marks for practical subjects by converting the same out of 100.
- 3) No foreign student shall be allowed to register as an External Student.

5. MEDIUM OF INSTRUCTION.

Medium of instruction for B.Com. degree course shall be either Marathi or English except languages.

The Medium of instructions for Business Communication (S.Y.B.Com) shall be English only.

6. WORKLOAD

The present norms of workload of lectures, tutorials and practicals per subject in respect of B.Com. Course shall continue.

7. UNIVERSITY TERMS

The dates for the commencement and conclusion of the first and the second terms shall be as determined by the University Authorities. The terms can be kept only by duly admitted students. The present relevant ordinances pertaining to grant of terms will be applicable.

8. VERIFICATION AND REVALUATION

The candidate may apply for verification and revaluation or result through Principal of the College which will be done by the University as per ordinance framed in that behalf.

9. EQUIVALENCE AND TRANSITORY PROVISION

The University will conduct examination of old course for next three academic years from the date of implementation of new course.

The candidate of old course will be given three chances to clear his subjects as per the old course and thereafter he will have to appear for the subjects under new course as per the equivalence given to old course.

10. RESTRUCTURING OF COURSES

This new revised structure shall be made applicable to the colleges implementing 'Restructured Programme' at the undergraduate level from June, 2004. The existing pattern of 'C', 'D', and 'E' Components shall be continued.

The Colleges under the Restructured Programme which has revised their structure in the light of the "2008 Pattern" shall be introduced with effect from academic year 2010-11.

11. SETTING OF QUESTION PAPERS

1. A candidate shall have the option of answering the question in any of the subjects either in Marathi or English except in languages.
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. The question papers shall have combination of long and short answer type question. As far as possible short answer type questions should not exceed 15 to 20 percent.
5. There shall be no overall option in the question paper, instead, there shall be internal options (such as either/ or and three short answers out of five etc.).
6. In case of question paper under the Special Subject (Paper No. III) one question carrying 10 marks will be set on current knowledge in relating subject in the academic year.

F.Y. B.Com.
Compulsory Paper
Subject Name -: Financial Accounting.
Course Code -: 102

Objectives -:

1. To impart the knowledge of various accounting concepts
2. To instill the knowledge about accounting procedures, methods and techniques.
3. To acquaint them with practical approach to accounts writing by using software package.

Term I

Unit No.	Topic	No. of Lectures
1.	Piecemeal Distribution of Cash Meaning and Introduction, Surplus Capital Method and Maximum Loss Method	12
2.	Amalgamation of Partnership Firms:- Meaning and Introduction, Objectives, Methods of accounting	12
3.	Conversion of a partnership firm into a limited company Meaning and introduction, objectives, effects, methods of calculation of purchase consideration (Net Asset and Net Payment method), accounting procedure in the books of the firm and balance sheet of new company	12
4.	Computerized Accounting Environment Meaning and Introduction, application of accounting software package, Voucher entry through software package.	12
Total		48

Term II

Unit No.	Topic	No. of Lectures
5.	Introduction and Relevance of Accounting Standards Overview of Accounting Standards in India-Concept, Need, Scope and Importance. Study of AS- 1, AS- 2, AS- 4 and AS- 9	10
6.	Royalty Accounts [excluding sub-lease]: Royalty, Minimum Rent, Short Workings, Recoupment of Short Working, Lapse of Short Working. Journal Entries and Ledger Accounts in the Books of Landlord and Lessee.	12
7.	Hire Purchase and Installment System:[Excluding H. P. Trading] Basic Concepts and Distinction, Calculation of Interest and Cash Price, Journal Entries And Ledger Accounts in The Books of Purchaser and Seller.	16
8.	Departmental Accounts Meaning and Introduction, Methods and Techniques, Allocation of expenses, Inter Departmental Transfers, Provision for unrealized profits	10
Total		48

Notes:-

1. Question Paper for Term and Annual Examination should consist of :
 Theory Questions: -30%
 Problems:- 70%
2. There will be minimum two practicals.
3. Accounting practical be conducted in Computer or Commerce Laboratory only.
4. Students are expected to study and practice the application of accounting software packages.
5. Colleges are expected to use only licensed copy of software.
6. Practical examination need to be conducted in the computer laboratory.
7. Each student should be given separate set of transactions for practical examination.
8. For practical examination, internal and external examiner shall be appointed by the college.

Recommended Books
<ol style="list-style-type: none"> 1. Financial Accounting: By P. C. Tulsian (Tata McGraw-Hill Publishing Co. Ltd. New Delhi) 2. Financial Accounting: By A. Mukharji & M. Hanif (Tata McGraw-Hill Publishing Co. Ltd. New Delhi) 3. Financial Accounting: By S.N. Maheshwari & S.K. Maheshwari (Vikas Publishing House Pvt. Ltd) 4. Financial Accounting: By Dr. K.N. Jagtap, Dr. S. Zagade & Dr. A.H. Gaikwad (Success Publications, Pune) 5. Advanced Accounts: By M.C. Shukla & S.P. Grewal (S.Chand & Co. Ltd. New Delhi) 6. Advanced Accountancy: By S.P. Jain & K.N. Narang (Kalyani Publishers, New Delhi) 7. Advanced Accountancy: By R.L.Gupta & M. Radhaswamy (Sultan Chand & Sons, New Delhi)

Journals:-

1. The Chartered Accountant: Journal of the Institute of Chartered Accountants of India.
2. The Accounting World : ICFAI Hyderabad

F.Y. B.Com.
Compulsory Paper
Subject Name -: Business Economics (Micro)
Course Code -: 103

Objectives -:

1. To expose Students of Commerce to basic micro economic concepts and inculcate an analytical approach to the subject matter.
2. To stimulate the student interest by showing the relevance and use of various economic theories.
3. To apply economic reasoning to problems of business.

Term I

Unit No.	Topic	No. of Lectures
1.	INTRODUCTION. 1.1 Meaning, Nature and Scope of Business Economics- (Micro) 1.2 Difference between Micro and Macro Economics. 1.3 Tools for Analysis a. Functional Relationships b. Schedules c. Graphs d. Equations 1.4 Goals of firms a) Economic Goals of Firms 1. Profit Maximization 2. Shareholders Wealth Maximization 3. Management Reward Maximization 4. Growth of the firm 5. Sales maximization 6. Long run survival b) Non-Economic goals 1. Political power, Prestige 2. Social responsibility and welfare 3. Goodwill of employees	12
2.	DEMAND ANALYSIS 2.1 Elasticity of Demand, Types of Elasticity, Price Elasticity, Income Elasticity and Cross Elasticity. 2.2 Consumer Behaviour a) Marginal Utility Approach - Limitations b) Indifference Curve Analysis - Concept - Characteristics - Consumer Equilibrium 2.3 Demand Forecasting and Estimation a) Meaning and objectives of Demand Forecasting b) Methods of Demand Forecasting c) Descriptive Analysis of	20

	<ul style="list-style-type: none"> i) Direct Methods <ul style="list-style-type: none"> 1) Consumer Survey 2) Expert opinion 3) Simulating market situation 4) Controlled Market Experiments ii) Indirect Methods <ul style="list-style-type: none"> 1) Simple correlation 2) Trend Projections 	
3.	PRODUCTION AND COST ANALYSIS <ul style="list-style-type: none"> 3.1 Production Function – Meaning 3.2 Law of Variable Proportions - The Three Stages 3.3 Law of Returns to Scale - The Three Stages 3.4 Economies and Diseconomies of Scale – Internal and External 3.5 Cost Analysis – Types of Costs <ul style="list-style-type: none"> a) Types of Costs <ul style="list-style-type: none"> 1) Total cost 2) Average Cost 3) Marginal Cost 4) Opportunity cost b) Behaviour of Cost Curves <ul style="list-style-type: none"> 1) In the Short Run 2) In the Long Run 	16
Total		48

Term II

Unit No.	Topic	No. of Lectures
4.	REVENUE BEHAVIOUR <ul style="list-style-type: none"> 4.1 Meaning and Importance of Revenue Concepts 4.2 Total Revenue (TR), Average Revenue (AR) Marginal Revenue (MR). 4.3 Relationship between Total Revenue, Average Revenue and Marginal Revenue 	8
5.	PRICING UNDER VARIOUS MARKET CONDITIONS <ul style="list-style-type: none"> 5.1 Perfect Competition – Features and equilibrium 5.2 Monopoly – Features and equilibrium, Price Discrimination 5.3 Monopolistic competition - Features and equilibrium 5.4 Oligopoly – Features 	20
6.	FACTOR PRICING <ul style="list-style-type: none"> 6.1 Marginal Productivity theory of Distribution. 6.2 Rent <ul style="list-style-type: none"> a) Theories of Rent <ul style="list-style-type: none"> i) Ricardian Theory of Rent ii) Modern Theory of Rent 	20

	<p>6.3 WAGES -</p> <p style="padding-left: 20px;">i) Backward sloping Supply curve of Labour.</p> <p style="padding-left: 20px;">ii) Collective Bargaining & Trade Unions</p> <p>6.4 INTEREST -</p> <p style="padding-left: 20px;">a) Theories of Interest –</p> <p style="padding-left: 40px;">i) Loanable Fund Theory of Interest</p> <p style="padding-left: 40px;">ii) Keynes Liquidity Preference Theory of Interest</p> <p>6.5 PROFIT -</p> <p style="padding-left: 20px;">a) Theories of Profit –</p> <p style="padding-left: 40px;">i) Dynamic Theory of Profits</p> <p style="padding-left: 40px;">ii) Innovation Theory of Profit</p> <p style="padding-left: 40px;">iii) Risk and Uncertainty Theory of Profit</p>	
Total		48

Recommended Books	
1.	Economics – Samuelson P. A. and Nordhaus W. D. TataMcGrew Hill Publishing Co. Ltd. N.Delhi.
2.	A text Book of Economic Theory – Stonier A. W. and Hague D. C. Longman Green and Co. London
3.	Business Economics – V. G. Mankar, Macmillan India Ltd. N. Delhi.
4.	Vyavasaik Arth Shastra (Sukshm) Dr. T. G. Gite, Atharv Publication. Pune
5.	Modern Micro Economics – Theory and Applications H.L. Ahujna S. Chand and Co Ltd. N Delhi.
6.	Business Economics – Dr. Girija Shankar – Atharv Publication, Pune.
7.	Principals of Economics – N.Gregory Mankiw 6 th edition 2012 Cengage learning india pvt ltd Delhi
8.	Understanding Microeconomics- Robert L. Helibroner and Lester C. Thurow. Prentice Hall International Inc. London.
9.	Micro Economic Theory An Analytical Approach – J M Joshi and R. Joshi Wishwa Prakashan (Division of Wiley Eastern Limited) N. Delhi.
10.	Business & Managerial Economics (in the global Context) Sampat Mukherjee. New Central Book Agency, Calcutta.
11.	Micro Economics Theory and Application D.N.Dwivedi Second Edition PEARSON.

F.Y. B.Com.
Optional Paper
Subject Name -: Business Mathematics and Statistics
Course Code -: 104 (A)

Objectives -:

1. To prepare for competitive examinations
2. To understand the concept of Simple interest, compound interest and the concept of EMI.
3. To understand the concept of shares and to calculate Dividend
4. To understand the concept of population and sample.
5. To use frequency distribution to make decision.
6. To understand and to calculate various types of averages and variations.
7. To understand the concept and application of profit and loss in business.
8. To solve LPP to maximize the profit and to minimize the cost.
9. To use correlation and regression analysis to estimate the relationship between two variables.
10. To understand the concept and techniques of different types of index numbers.

FIRST TRM

Medium for this subject shall be ENGLISH only

Unit 1. Pre-requisites (For objective type questions only)	(10)
<ol style="list-style-type: none">1. Natural Numbers and Integers2. H.C.F and L.C.M.3. Fractions- addition, subtraction multiplication and division of two or more fractions4. Laws of Indices5. Ratio and Percentage6. Proportion and partnership	
Unit 2. Interest	(08)
<ol style="list-style-type: none">1. Simple Interest2. Compound interest (nominal and effective rate of interest)3. Equated Monthly Installments (EMI) (Reducing and flat rate of interest)4. Examples	
Unit 3. Shares and dividends	(06)
<ol style="list-style-type: none">1. Concept of Shares, face value, market value, Net Asset Value2. Equity Shares and Preference shares3. Dividend4. Bonus Shares5. Examples	
-----	Total [24]

- Unit 4. Population and Sample (08)**
1. Definition and concept of Statistics
 2. Scope of Statistics in Economics, Management Science and Industry
 3. Concept of Population and Sample
 4. Methods of Sampling: Simple Random Sampling and Stratified Random Sampling (Description of procedures only)

- Unit 5. Measures of central tendency (16)**
1. Variables Qualitative and Quantitative, Raw data, Classification of data,
 2. Frequency distribution, cumulative frequency distribution,
 3. Histogram (finding mode graphically) Ogive curves and its uses.
 4. Measures of central tendency: Mean, Median for ungrouped and Grouped data.
 5. Examples

----- **Total [48]**

SECOND TERM

- Unit 6. Profit and Loss (12)**
1. Concept of Cost Price, Marked Price and Selling Price
 2. Trade Discount and Cash Discount
 3. Commission and Brokerage
 4. Examples

- Unit 7. Linear Programming Problems (For two Variables only) (12)**
1. Definition and terms in a L.L.P.
 2. Formulation of L.L.P.
 3. Solution by Graphical Method
 4. Examples

----- **Total [24]**

- Unit 8. Measures of dispersion (08)**
1. Concept of Dispersion
 2. Measures of Dispersion – Range, Variance and Standard Deviation (S.D.) for Grouped and ungrouped data
 3. Measures of relative dispersion- Coefficient of range and coefficient of Variation
 4. Examples

- Unit 9. Correlation and Regression (08)**
1. Concept of Bivariate data, correlation using scatter diagram
 2. Karl Pearson's Coefficient correlation for ungrouped data
 3. Spearman's Rank correlation coefficient
 4. Concept of regression, lines of regression
 5. Regression as prediction Model
 6. Examples

- Unit 10. Index number (08)**
1. Concept of Index Number

2. Construction of Price Index Number
3. Laspeyre's, Paasche's and Fisher's Method
4. Family Budget and Aggregate Expenditure Method
5. Concept of – Cost of Living /Consumer Price Index Number, SENSEX and NIFTY
6. Examples

----- **Total [24]**

Grand Total [48]

Recommended Books:

1. Practical Business Mathematics by S.A.Bari (New Literature Publishing Company)
2. Business Mathematics by V.K.Kapoor (Sultan Chand And Sons)
3. Fundamentals of Statistics by S.C.Gupta (Himalaya Publishing House)
4. Basic Statistics by B.L.Agrawal (New Age International Publishers)
5. Statistical Methods by S.P.Gupta (Sultan Chand And Sons)

F.Y. B.Com.

Optional Paper

Subject Name -: Organizational Skill Development.

Course Code -: 105 – a.

Objective:

1. To orient the students towards the concept of Organization and Modern Office.
2. To acquaint the students with the role of and Functions of Office Manager.
3. To develop the insights regarding Organizational Skills for Office Managers.
4. To know the functioning of Modern office appliances equipments and e- format records

Term I

Unit No.	Topic	No. of Lectures
1.	Modern Office 1.1 Introduction, Definition, Characteristics, Importance and Functions 1.2 Traditional and Modern Concepts of Office 1.3 Office Location Meaning, Objectives , Principles of Office Location Office Layout – Meaning , Objectives , Principles and Layout ,Modular and Structured Furniture 1.4 Factors of Good Ambience Office Lighting, ventilation. Temperature, Sanitation, Interior Decoration, Noise and Cleanliness.	12
2.	Office Organization 1.1 Definition, Importance of office organization, 1.2 Principles, Steps. 1.3 Types of Organization 1.4 Concept and Functions of Office Administrator.	12
3.	Office Manager and Organizational Skills 3.1 Office Manager – Role, duties and responsibilities 3.2 Qualification, Qualities and skills of an office manager 3.3 Time Management –Definition, Need, Principles, advantages and Disadvantages, Time Management techniques. 3.4 Goal Setting-Concept of goal-setting - Importance of goals, SMART(Specific, Measurable, Achievable, Realistic, Time-bound) goals , Do's and Don'ts about goals.	12
4.	Office services 4.1 Mail Routine , Courier Services its need and Importance 4.2 Office Forms - objectives, advantages and types of office forms E-forms – advantages. 4.3 Organizational Web Page – Contents, advantages, Internet/Web basedapplications of office activities. 4.4 Office Stationary and Supplies - Importance of stationary, Essentials of	12

	a good system of regulating stationary, purchases, storage, Record of stationary,	
Total		48

Term II

Unit No.	Topic	No. of Lectures
5.	Office Records Management 5.1 Introduction - Need - Objectives - Kinds of Records. 5.2 Organization of records department. 5.3 Classifying and Indexing of Records and Files. Principles - Retention and disposition of records. 5.4 Digitalization of Records: Meaning, advantages, process, utility and feasibility.	12
6.	Office Communications 6.1 Meaning and Elements of Office Communications, 6.2 Channels of Communication – Internal and External 6.3 Significance and barriers to effective communications 6.4 Recent trends in modern communications such as Fax - E-Mail, Internet, Intranet, www(World Wide Web),Tele conferencing, Video Conferencing as means of Communication	12
7.	Public Relations : 7.1 Definition, nature, Scope of PR with customers, investors , employees, government offices and others 7.2 Objectives, importance and functions 7.3 Role of Public Relation Officer in Modern Office 7.4 – Modern methods of Public Relations	12
8	Office Automation 8.1 Office Automation – meaning, scope, feasibility, and advantages 8.2 Different types of modern appliances and machines used in Offices. 8.3 Computerization of office activities - LAN – WAN 8.4 Accounting Packages, Payroll Accounting, Inventory statements, - Vouchers –Invoices - Salary - Maintenance of records and Accounting Books and preparation of financial Report, Leave accounting, Attendance.	12
Total		48

Recommended Books

1. Office Organization and Management – By S. P. Arora
2. Office Methods - By M. L. Basu
3. Office Automation – By G. R. Terry
4. Office Management & Control – By G. R. Terry
5. Office Management – By P. K. Ghosh
6. Files and Record Management By Pophan
7. A text book of Office Management By William II & Leffingwell & Robinson
8. Office Administration and Management – by Dr. Khorshed Madon. and Dr. Homai M. Dowell, Vikas Publishing House , Delhi

F.Y. B.Com.
Optional Paper
Subject Name :- Banking and Finance
[Fundamentals of Banking]
Course Code :- 105 – b.

Objective:

1. To acquaint the students with the fundamentals of banking.
2. To develop the capability of students for knowing banking concepts and operations.
3. To make the students aware of banking business and practices.
4. To give thorough knowledge of banking operations.
5. To enlighten the students regarding the new concepts introduced in the banking system.

Term I

Unit No.	Topic	No. of Lectures
1.	Evolution of banking 1.1 Origin, Meaning and Definition of 'Bank' 1.2 Evolution of banking- Europe, USA & Asia 1.3 Evolution of banking in India. 1.4 Structure of Indian Banking System	06
2.	Functions of Bank 2.1 Primary functions: A) Accepting deposits: Demand deposits: Current and Savings; No Frills Account, Time deposits-Recurring and Fixed deposits, Flexi Deposits (Auto Sweep) B) Granting Loans and Advances- Term Loan, Short term credit, Overdraft, Cash Credit, Purchasing, Discounting of bills, 2.2 Secondary functions: A) Agency Functions- Payment and Collection of Cheques, Bills and Promissory notes, Execution of standing instructions, Acting as a Trustee, Executor. B) General Utility Functions: Safe Custody, Safe deposit vaults, Remittances of funds, Pension Payments, Acting as a dealer in foreign exchange.	14
3.	Procedure for opening and operating of deposit account 3.1 Procedure for Opening of Deposit Account: Know Your Customer- Needs and Norms (KYC Norms), Application form, Introduction, Proof of residence, Specimen signature and Nomination: Their Importance 3.2 Procedure for Operating Deposit Account: Pay-in-slips, Withdrawal slips, Issue of pass book, (Current Savings or Recurring deposits), Issue of Cheque book, Issue of fixed deposit receipt, Premature encashment of fixed deposits and loan against fixed deposit. Recurring deposits: Premature encashment and loan against recurring deposit. 3.3 a) Closure of accounts b) Transfer of accounts to other branches/Banks 3.4 Types of account holders a) Individual account holders- Single or joint, Illiterate, Minor, Married	14

	woman, Pardahnashin woman, Non resident accounts b) Institutional account holders- Sole proprietorship, Partnership firm, Joint stock company, Hindu undivided family, Clubs, Associations and Societies and Trusts.	
4.	Methods of Remittances 4.1 Demand drafts, bankers' Cheques and Truncated Cheques 4.2 Mail transfer, Telegraphic transfer, 4.3 Electronic Funds Transfer- RTGS, NEFT and SWIFT	14
Total		48

Term II

Unit No.	Topic	No. of Lectures
5.	Lending principles, Credit Creation and Balance Sheet of a bank 5.1 Safety, Liquidity, Profitability, Diversification of risks Conflict between liquidity and profitability 5.2 Multiple Credit Creation: Process and Limitations 5.3 Balance sheet of a commercial bank.	16
6.	Negotiable Instruments 6.1 Definition, meaning and characteristics of Promissory note, Bill of Exchange and Cheque 6.2 Types of Cheques- Bearer, Order and Crossed 6.3 Types of Crossing- General and Special.	16
7.	Endorsement 7.1 Definition and meaning of endorsement 7.2 Types of endorsement- Blank, Full or Special, Restrictive, Partial, Conditional, Sans Recourse, Facultative.	08
8	Technology in Banking 8.1 Need and importance of technology in banking 8.2 E-Banking: ATM, Credit card, Debit card, Tele Banking, Mobile Banking, Net Banking, SWIFT (Society for Worldwide Inter-bank Financial Telecommunication) 8.3 Concept and benefits of Core Banking Solution.	08
Total		48

Recommended Books

1. Practice and Law of Banking- G.S.Gill
2. Banking: Law and Practice- P.N. Varshney
3. Banking: Theory and practice- E.Gordon, K. Talraj
4. Banking: Law and practice in India- Tannan
5. Banking: Law and practice in India- Maheshwari
6. Fundamentals of Banking- Dr. G.V.Kayandepatil, Prof. B.R.Sangle, Dr. G.T.Sangle, Prof. N.C.Pawar
7. Banking: Law and Practice- Prof. Mogle
8. Banking and financial system - Vasant Desai
9. Banking theory and practice- K.C.Shekhar
10. Fundamentals of banking'- Dr. R.S.S.Swami
11. Annual Report on trends and progress of banking in India- R.B.I.
12. Toor N. S., Handbook of Banking Information

F.Y. B.Com.
Optional Paper
Subject Name -: Marketing and Salesmanship
[Fundamentals of Marketing]
Course Code -: 106 – c.

Objectives -:

1) General Objective of the Paper.

- a) To create awareness about market and marketing.
- b) To establish link between commerce/Business and marketing.

2) Core Objectives of the paper.

- a) To understand the basic concept of marketing.
- b) To understand marketing philosophy and generating ideas for marketing research.
- c) To know the relevance of marketing in modern competitive world.
- d) To develop an analytical ability to plan for various marketing strategy.

Term I

Unit No.	Topic	No. of Lectures
1	<u>Basics of marketing</u> 1.1) Market – Marketing – Introduction, Meaning, Definition, Scope, Types and Significance. 1.2) Marketing Management – Introduction, Meaning, Definition, Scope, and Significance. 1.3) Functions of Marketing – Basic Functions, Functions of Exchanges, and Subsidiary Functions. 1.4) Marketing Mix - Introduction, Meaning, Definition, Scope, and Significance.	
2	<u>Marketing Environment</u> 2.1) Introduction – Definition and Nature. 2.2) Factors Constituting Marketing Environment. 2.3) Micro and Macro Environment. 2.4) Impact of Marketing Environment on Marketing Decisions.	
3	<u>Buyer Behaviour and Market Segmentation</u> 3.1) Introduction – Meaning, Definition, Scope and Significance of Buyer Behavior. 3.2) Determinants of Buyer Behaviour, Stages of Buyer Behaviour – Buying Process.. 3.3) Introduction, Meaning, Importance of Market Segmentation. 3.4) Bases for Segmentation – Qualities of Good Segmentation.	
4	<u>Product and Pricing Decision</u> 4.1) Concept of Product – Product Classification. 4.2) Factors Considered For Product Management – Role of Product Manager. 4.3) Factors Affecting Pricing Decisions – Pricing Objectives. 4.4) Pricing and Product Life Cycle – Pricing Methods.	
Total		48

Term II

Unit No.	Topic	No. of Lectures
5	<u>Logistics and Supply Chain Management</u> – 5.1) Introduction – Definition – Objectives – Scope and Significance 5.2) Market Logistics Decisions – Channel Structure. 5.3) Designing Distribution Channels. 5.4) Types of Marketing Channels.	
6	<u>Market Promotion Mix</u> – 6.1) Promotion Mix – Meaning, Scope and Significance. 6.2) Factors Affecting Market Promotion Mix 6.3) Advertisement and sales Promotion – Meaning and Definition. Means and Methods of Sales Promotion. 6.4) Advertising Meaning and Goals – Advertising Media– Meaning, Types, Advantages and Limitations.	
7	<u>Rural Marketing</u> – 7.1) Introduction – Meaning – Definition – Features – Importance – 7.2) Rural Marketing Mix – Importance, Elements, Scope 7.3) Present Scenario of Rural Market – 7.4) Problems And Challenges of Rural Market –	
8	<u>Services Marketing</u> – 8.1) Introduction – Meaning – Definition – Features – Importance of Services – Significance of Services in Marketing. 8.2) Classification of Services – Marketing of Industrial Goods Services, Marketing of Consumer Goods Services. 8.3) Marketing Mix for Services 8.4) Services Marketing And Economy – Scope of Services Marketing in Generation of Job Opportunity, Role of Services in Economy, Services Quality	
Total		48

Recommended Books

Sr. No.	Name of the Book	Publisher	Author
1	Marketing Management	Macmillan Publication	V.S.Ramaswamy S. Namakumari
2	Principals of Marketing	Prentice- Hall of India Pvt. Ltd.	Philip Kotler Gary Aramstrong
3	Rural Marketing	Dorling Kindersley (India) Pvt.Ltd.Pearson	Pradeep Kashyap
4	Marketing Management	Himalaya Publishing House	Dr.K.Karuna Karan
5	Marketing in India	Vikas Publishing House	S. Neelamegham
6	Basics of Marketing Management	S. Chand	Dr.R.B.Rudani
7	Services Marketing	Himalaya Publishing House	V. Venugopal Raghu V.N.