

Course contents

B COM 5th Semester

BC – 501: Compulsory English

PAPER – II

A. Biographies

1. N. R. Narayana Murthy

2. Henry Ford

(Prescribed Text: NEHU Anthology of Short Plays and Biographies)

100 Marks

20 Marks

B. English for Business Purposes

25 Marks

Introduction to Business Communication

Summarizing annual report of companies. Writing minutes of meetings.

Business Correspondence and Drafting

25 Marks

Personnel: Letters calling candidates for written test, drafting interview letters, offer of appointment, provisional appointment orders, final order of appointment, employee disciplinary matters, show cause notices, charge sheets, letters of dismissal and discharge.

Inter-departmental Communication: Internal memos, office circulars, office orders, office notes, communication with regional / branch offices.

Miscellaneous: Correspondence with agents memos and transport companies, public notices and invitations, representations to trade associations and chambers of commerce, e-correspondence.

Business Terms

10 Marks

Grammar

20 Marks

Tenses; parts of speech; subject-verb agreement; correction of errors in sentences; confusing pairs of words.

Suggested Readings:

1. Gupta, Nilanjana (1998) *English for All*, Chennai: Macmillan.
2. Tickoo, Champa & Sasikumar, Jaya (2000) *Writing with a Purpose*, Delhi: OUP
3. Seely, John (2002) *The Oxford Guide to Writing & Speaking*, Delhi: OUP.
4. Ashley, A (1996) *A Handbook of Commercial Correspondence*, Delhi: OUP.
5. Jones, Leo (2005) *Advanced English*, Delhi: CUP.

(Syllabus as Approved by BUGS, English)

BC – 502: COST ACCOUNTING

Objective: *This course exposes the students to the basic concepts and the tools used in cost accounting*

UNIT - I: Cost Concepts and Accounting for Materials

Cost Concepts and Cost Classification, Objectives of Cost Accounting, Cost Accounting in contrast with other branches of accounting, Cost Centers and Activities.

Accounting for Materials - Stores Records, Inventory Control, Pricing of Materials, Inventory Valuation for Annual accounts and Accounting for Losses.

UNIT - II: Accounting for Labour and Overheads

Accounting for Labour - Computation of Labour cost, Labour cost management, Methods of remuneration, Cost and Effect of Labour turnover.

Accounting for Overheads - Overhead Classification, Distribution of Overhead.

Unit Costing, and Operating Costing.

UNIT - III: Methods of Costing

Job and Contract Costing, Process Costing (Except inter-Process Profit and Equivalent Production).

UNIT - IV: Marginal Costing related Applications

Marginal Costing (MC) - Concept of MC, Difference between MC & Absorption Costing, Application of MC, Methods of segregating semi-variable costs into fixed and variable component.

CVP and Break Even Analysis – Break Even Point, Margin of Safety, Angle of incidence, Various Types of Break Even Charts; Key Factor based decisions.

UNIT - V: Cost Analysis for Control

Budgetary Control – Functional Budgets, Cash Budget, Flexible Budget, and Master Budget.

Standard Costing and Variance Analysis - Material, Labour and Overhead Variance.

Books (Latest Edition):

- *Agrawal & Jain, Cost Accounting – Concepts & Methods, Asian Books P. Ltd., New Delhi.*
- *Alex, K, Cost Accounting, Pearson – India, New Delhi.*
- *Banerjee, Bhabatosh, Cost Accounting, PHI, New Delhi.*
- *Bhattacharyya, AK, Principles & Practice of Cost Accounting, PHI, New Delhi.*
- *Kishore, RM, Advanced Cost Accounting & Cost Systems, Taxmann, New Delhi.*
- *Lal, Jawahar, Cost Accounting, Tata McGraw Hill, New Delhi.*
- *Madegowda, J, Cost Accounting, Himalaya Publishing House, New Delhi.*
- *Rao, Tukaram, Cost Accounting, New Age International Publishers, New Delhi.*
- *Saxena & Vashist, Advanced Cost & Management Accounting, Sultan Chand & Sons, New Delhi.*

Course contents

B COM 6th Semester

BC – 601: ENVIRONMENTAL STUDIES

(Syllabus as Approved by BUGS, Environmental Science)

BC - 602: ENTREPRENEURSHIP DEVELOPMENT

Objective: To provide exposure to the students to the concept and process of entrepreneurship, and industrial growth so as to prepare them to set-up their own small enterprises.

UNIT – I: Entrepreneurship

Entrepreneur, Entrepreneurship and Enterprise – Importance and relevance of the entrepreneur – Factors influencing entrepreneurship – Pros and Cons of being an entrepreneur – Women entrepreneurs, problems and promotion –Types of Entrepreneurs – Characteristics of a successful entrepreneur – Competence requirement for entrepreneurs – Awareness of self competency and its development; Entrepreneur and enterprise life cycle, Profile of some successful Entrepreneurs; Social responsibilities of an entrepreneur.

UNIT – II: Micro Small and Medium Enterprises

Micro, Small and Medium Enterprises / Ancillary industries / Cottage Industries – definition, meaning, product range, capital investment, ownership patterns; Importance and role played by MSMEs in the development of the Indian economy. Policies governing MSMEs: Small Industrial Policy 1991, MSMED ACT 2006, Industrial Policy for North-East.

Problems faced by MSMEs and the steps taken to solve the problems; Meaning and definition of a sick industry – Causes of industrial sickness; Preventive and remedial measures for small industrial sickness;

UNIT – III: Starting a Small Enterprise

Business opportunity, scanning the environment for opportunities, evaluation of alternatives and selection based on personal competencies.

Steps involved in starting a business venture – location, clearances and permits required, formalities, licensing and registration procedures; Assessment of the market for the proposed project; Importance of financial, technical and social feasibility of the project.

UNIT – IV: Preparing the Business Plan (BP)

Business Plan - Importance, Who prepares it? – Typical BP format. Financial, marketing, human resource, social and technical aspects of BP. Preparation of BP – Common pitfalls to be avoided in preparation of a BP

UNIT – V: Institutions supporting MSMEs

Financial assistance through SFC's , NSIC, SIDBI, Commercial Banks, MIDC – Non financial assistance from DIC, SIDO, MSME(DI), IIE, EDII, KVIC – Financial incentives for MSMEs, and Tax Concessions – Assistance for obtaining raw material , machinery, land and building and technical assistance – Industrial estates –role and types. Entrepreneurship Development Program.

Books (Latest Edition):

- *Bharusali, Entrepreneurship Development in Manufacturing Industries, Himalaya Publishing House, Mumbai.*
- *Desai, V, Management of Small Scale Industry, Himalaya Publishing House, Mumbai.*
- *Desai, V, Problems & Prospects of Small Scale Industry, Himalaya Publishing House, Mumbai.*
- *Greene, Entrepreneurship, Cengage, New Delhi.*
- *Khanka, SS, Entrepreneurial Development, S Chand & Co., New Delhi.*
- *Kuratko, Entrepreneurship in the New Millennium, Cengage, New Delhi.*
- *Mali, DD, Entrepreneurship Development in North East India, IIE, Guwahati.*
- *Morris, Entrepreneurship & Innovations in Corporations, Cengage, New Delhi.*
- *Neeta, B, Entrepreneurship & Small Industry, Himalaya Publishing House, Mumbai.*

Honours Groups

Optional Honours Papers (each paper carries 100 marks)

A	<i>Accounting & Finance Group</i>	B	<i>Management Group</i>
BC-303	Corporate Accounting	BC-304	Marketing Management
BC-403	Auditing	BC-404	Human Resource Management
BC-503	Financial Services	BC-504	Service Management
BC-603	Direct Tax Laws & Practice	BC-604	Small Enterprise Management
C	<i>Banking & Insurance Group</i>	D	<i>Marketing Group</i>
BC-305	Fundamentals of Banking	BC-304	Marketing Management
BC-405	Fundamentals of Insurance	BC-406	Sales & Advertisement Management
BC-505	Bank Management	BC-506	Rural & Agricultural Marketing
BC-605	Insurance Management	BC-606	Services Marketing

A - ACCOUNTING AND FINANCE GROUP

BC – 303: CORPORATE ACCOUNTING

Objective: To help students acquiring the conceptual knowledge of fundamentals of corporate accounting and to learn the techniques of preparing financial statements.

UNIT - I: Accounting for Financial Instruments

Accounting for Shares – Issue of Shares including Price band, Stock Invest, Bonus & Right Issue, ESOP, and Buy-back of shares.

Accounting for Preference Shares – Issue and Redemption of Preference Shares.

Accounting for Debentures – Issue and Redemption of Debentures.

UNIT - II: Preparation of Financial Statements

Computation of Profit prior to Incorporation.

Preparation of Financial Statement of Companies and their presentation in Summary Form.

UNIT - III: Analysis of Financial Statements

Analysis of Financial Statements, Ratio Analysis and Cash Flow Statement.

UNIT - IV: Accounting for Corporate Restructuring

Accounting for Amalgamation, Absorption and External Reconstruction.

Accounting for Internal reconstruction.

UNIT - V: Valuation and Consolidation

Valuation of Goodwill and Valuation of Shares.

Consolidated Financial Statements.

Please Note: Latest International Financial Reporting Standards are applicable.

Books (Latest Edition):

- Gupta, RL, & Radhaswamy, M, *Financial Accounting, Vol. – II, Sultan Chand & Sons, New Delhi.*
- Gupta, RL, & Radhawsamy, M, *Advanced Accounting, Vol – II, Sultan Chand & Sons., New.Delhi.*
- Hanif & Mukherjee, *Corporate Accounting, Tata McGraw-Hill, New Delhi.*
- Maheshwari & Maheshwari, *Advanced Accountancy – Vol – II, Vikas Publ., New.Delhi.*
- Rajasekaran & Lalitha, *Corporate Accounting, Pearson – India, New Delhi.*
- Sehgal, A, & Sehgal, D, *Advanced Accounting – 2 (Corporate Accounting), Taxmann, New Delhi.*
- Shukla & Grewal, *Advanced Accounting, Vol- II, S Chand & Co., New.Delhi.*

BC – 403: AUDITING

Objective: *This course aims at imparting knowledge about the principles and methods of auditing and their applications in different organisations.*

UNIT- I: Introduction

Meaning, objectives and significance of audit; Errors and Frauds in Auditing; Qualities of an Auditor, Types of audit: Statutory Audit and Non-Statutory Audit; Continuous and Periodical Auditing; Cost Audit; Tax Audit; Management Audit; Performance Audit; Efficiency Audit; Proprietary Audit; and Government Audit;.

Audit Process: Audit Programme; Auditor's Working Papers and Evidences; Consideration for commencing an Audit; Routine Checking and Test Checking; Internal Check System: Internal Control and Internal audit.

UNIT-II: Audit Process and Procedure

Audit Procedure: Vouching; Verification of Assets and Liabilities; Investigation.

UNIT-III: Audit of Limited Companies and Specialized Institutions

Company auditor – Qualifications, Appointment, Powers, Duties, and Liabilities of an Auditor; Depreciation, Provisions and Reserves, Divisible profits and dividend; Auditor's report - standard report and qualified report.

UNIT-IV: Standards of Auditing (SA)

Process of setting standards on auditing in India; Brief overview of:

- i) Overall Objectives of the Independent Auditor and the Conduct of an Audit in Accordance with Standards on Auditing (SA 200),
- ii) Quality Control for an Audit of Financial Statements (SA 220),
- iii) Audit Documentation (SA 230),
- iv) The Auditor's responsibilities Relating to Fraud in an Audit of Financial Statements (SA 240),
- v) Consideration of Laws and Regulations in An Audit of Financial Statements (SA 250), and
- vi) Communication with Those Charged with Governance (SA 260)

UNIT-V: Audit of Other Entities and Contemporary Issues in Auditing

Audit of Sole Trading and Partnership Firms, Audit of Educational Institutions and Audit of Cooperative Societies;

Contemporary Issues: Social Audit, Environment Audit, Auditing in Computerized Environment.

Books (Latest Edition):

- Basu, BK, *Auditing*, New Central Book Agency, Kolkata
- Gupta, Kamal, *Contemporary Auditing*; Tata McGraw-Hill, New Delhi.
- Prakash, Jagdish, *Auditing*, Kalyani Publishers, New Delhi.
- Sharma, TR, *Auditing Principles & Problems*, Sahitya Bhawan, Agra.
- Tandon, BN, *Principles of Auditing*; S. Chand & Co., New Delhi.
- Publications of ICAI, New Delhi on Standards of Auditing.

BC – 503: FINANCIAL SERVICES

Objective: To acquaint students with various fund based and fee based financial services and to understand their role in the overall financial system.

UNIT - I: Introduction

Financial services: Meaning, nature and need for financial services; Various types of financial service: Fund based and Non-Fund based;

Characteristics and role of financial intermediaries; Scope of financial Services; Overview of Financial Services Industry in India.

UNIT - II: Banking and Insurance Services

Financial Services and banking system; Traditional and Innovative banking services;

Insurance organization their function and role, Insurable and non-insurable risk;

Insurance products; Traditional and Innovative insurance services.

UNIT - III: Financial services of other depository Institutions

Non-Banking Finance Companies and Mutual Fund, and Pension Funds: Functions and Role.

UNIT - IV: Market related Financial Services

Stock Exchange: Their operation and role; Broking, Merchant Banking, Custodian services, Credit Rating, Forex Management, Portfolio / Wealth Management.

UNIT - V: Other Financial Services

Merger and acquisition, Venture Capital, Factoring, Lease financing and Hire Purchase, Securitisation, Asset Reconstruction.

Books (Latest Editions):

- Khan, MY, *Financial Services*, Tata McGraw Hill, New Delhi.
- Bhalla, VK, *Management of Financial Services*, Anmol, New Delhi.
- Gordan, & Natrajan, *Emerging Scenario of Financial Services*, HPH, Mumbai.
- Tripathy, NP, *Financial Instruments and Services*, PHI, New Delhi.
- Avadhani, VA, *Marketing of Financial Services*, HPH, Mumbai.
- Madura, *Financial Institutions and Markets*, Cengage, New Delhi.

BC – 603: DIRECT TAX LAWS AND PRACTICE

Objective: *The objective of the course is to enable the students to compute direct taxes as per the Income Tax Act and to understand its implications on individuals and business firms.*

UNIT- I: Basic Concepts and Heads of Income - I

Basic Concepts and Definitions: Income, Agricultural Income, Gross Total Income, Total Income, Person, Firm, Assessee, Assessment Year, Previous Year, Tax liability, Tax Avoidance, Tax Evasion and Tax Planning, Capital and Revenue, PAN and TAN.

Residential Status and Incidence of Tax, Incomes Exempt from Tax u/s. 10.

Income from Salaries; Income from house property;

UNIT-II: Heads of Income - II

Profits and gains of business or profession; Capital gains; and Income from other sources.

UNIT-III: Clubbing Provisions and Deductions

Clubbing Provisions; Set-off and carry forward of losses; Deductions from GTI under Chapter – VI for Individuals and Firms; ; Rebates and Relief

UNIT-IV: Computation of Total Income, Tax Liability and Tax Planning

Computation of Total income for individuals and firms; Computation of Tax liability for individuals and firms; Tax avoidance and Tax evasion; Tax Planning for Income from Salary and Income from House Property

UNIT-V: Appeals and Revisions and Income-Tax Authorities

Appeals, Returns, Penalties and Prosecutions; Tax authorities: CBDT, Director General/Director, CIT, Commissioners (Appeals), Joint Commissioners, ITOs and Inspectors of Income Tax

Books (Latest Edition):

- Ahuja, Girish & Gupta, Ravi, *Systematic approach to Income Tax*, Sahitya Bhawan Agra.
- Chandra, Mahesh, & Shukla, DC, *Income Tax Law & Practice*, Pragati Publications, New Delhi.
- Mehrotra, HC, *Income Tax Law & Accounts*; Sahitya Bhawan, Agra.
- Pagare, Dinker, *Income Tax Law & Practice*, Sultan Chand & Sons, New Delhi.
- Singhanian, VK, *Students' Guide to Income Tax*, Taxmann, New Delhi.

B - MANAGEMENT GROUP

BC – 304: MARKETING MANAGEMENT

Objective: *To acquaint the students with the basics principles of marketing management.*

UNIT - I: Introduction

Definitions, Concepts, Nature and Scope of Marketing, Marketing Environment, Market Mix, Marketing Management Process, and Market Sensing; Direct Marketing, Mass Marketing, Database Marketing.

Consumer and Business Market Management, Buyer's / Consumer Behaviour, Decision Making Process, Delivery of Customer Values, Marketing Myopia.

UNIT - II: Market & Product

Market Planning: Concepts, Importance & Basis of Market Segmentation and Differentiation, Target Market selection and Positioning Concepts; Market Research and Market Intelligence Systems.

Product Management: Product – Meaning, Importance, Classification, Attributes and Features; New Product Development, Product Line, Product Life-Cycle - Concept and Stages, Product Mix, Branding, Labelling and Packing.

UNIT - III: Pricing & Promotion

Pricing: Objectives, Significance, Policies & Types of Pricing, Influencing Factors, Process of Price Setting, Geographical Pricing, Product Line Pricing, Discounts, Rebates & Offers, Price Change and Approaches.

Market Promotion: Meaning, Nature, Importance, Domestic & Global Concepts of Market Promotion, Integrated Market Communication Systems, Sales Promotion: Online and Off-line Promotion Mix, Advertising, Personal Selling, Public Relations.

UNIT - IV: Distribution & Retailing

Distribution – Meaning, Importance and Channels of Distribution, Wholesaling & Retailing, Factors Affecting choice of distribution channel, Supply Chain Management, Market Logistics and Channel Communication, Integration and Channel-mix Strategies.

Retailing – Meaning and Significance, Selection of Location, Super Market, Store / Non-store based Retailing, Chain stores, Speciality stores, Retail Vending Machines, e-Mail Order Houses, Retail Cooperatives, Changing Dimensions of Retail Operations in India.

UNIT - V: Contemporary Issues in Marketing Management

Rural Marketing: Importance, & Characteristics of Rural Marketing, Importance of Understanding Rural Consumers, Rural Marketing Vs. Agricultural Marketing; Planning for Rural Markets.

Consumer Protection in India, Marketing Ethics, Online Marketing, Social Marketing, Relationship Marketing, Green Marketing, Sustainable Marketing and Interactive Marketing. Use of Technology in Marketing, Customisation, Niche, Market Analytics

Books (Latest Edition):

- *Czinkota, Marketing Management, Cengage, New Delhi.*
- *Kotler, & Keller, Marketing Management, PHI, New Delhi.*
- *Kotler, P, & Armstrong, G, Principles of Marketing, PHI, New Delhi.*

B Com (Hon) 2015 (approved vide NO:EAC:5:2013:5:2:(xxxi)/16.07.2013/p13)

- *Kumar, Arun, Marketing Management, Vikas Publishing House, New Delhi.*
- *Kurtz, Principles of Marketing, Cengage, New Delhi.*
- *Lal et al, Marketing Management, Tata McGraw Hill, New Delhi.*
- *Lamb, Introduction to Marketing, Cengage, New Delhi.*
- *McCarthy, JE, Basic Marketing - A Managerial Approach, McGraw Hill, New York.*

BC – 404: HUMAN RESOURCE MANAGEMENT

Objective: To acquaint the students with the basic principles of human resource management.

UNIT – I: Introduction

Human Resource Management (HRM) – Concepts, Relevance and Functions, Human Resource as an Asset and / or Liability; Human Resource Development (HRD) – Concept & Evolution, HRM Vs. HRD; Organisation of HR Department, Skills of HR manager.

UNIT – II: Recruitment & Selection

HR Planning, quantitative & qualitative dimension; job analysis, job description & job specification; Recruitment – concept & sources, Process & methods.

Selection – concept & process, different modes of selection, test and interview, Induction and Placement.

UNIT – III: Training & Development

Training and development – concept & importance; identifying training & development needs, designing training programmes, evaluating training effectiveness, training process outsourcing, management development systems, career path and development.

UNIT – IV: Performance Appraisal and Compensation

Performance appraisal system, nature and objectives, techniques of performance appraisal, job changes – rotation, transfers and promotions.

Compensation – concept, policies & administration; job evaluation; methods of wage payments & incentive plans; fringe benefits, performance linked compensation.

UNIT – V: HRM Issues & Challenges

Employee Health & Safety, Employee Welfare, Social Security, Grievance Handling and Redressal; Quality of Work Life.

Emerging Dimensions in HRM, HR Information System, Downsizing, Voluntary Retirement Scheme (VRS), Exit and Retrenchment, Employee Empowerment.

Books (Latest Edition):

- Ashwasthapa, *Human Resource Management*, Tata McGraw Hill, New Delhi.
- Flippo, Edwin B, *Personnel Management*, McGraw Hill, Tokyo.
- Memoria, & Gankar, *Personnel Management: Text & Cases*, Himalaya Publishing House, Mumbai.
- Monappa, & Mirza, *Personnel Management*, Tata McGraw Hill, New Delhi.
- Pattanayak, *Human Resource Management*, PHI, New Delhi.
- Subba, Rao, *Essentials of Human Resource Management & Industrial Relations*, Himalaya Publishing House, Mumbai.
- Venkataratnam, *Personnel Management & Human Resource*, Tata McGraw Hill, New Delhi.
- Werner, *Human Resource Development: Foundation, Framework & Application*, Cengage, New Delhi.

BC – 504: SERVICE MANAGEMENT

Objective: to develop the understanding of the service and its management.

UNIT – I: Introduction

Evolution of Service Sector, Definition, Concept, Nature and Characteristics of Services, Role, Importance and Types of Services, 7Ps of Services, Ethics in services.

UNIT – II: Service Operations and Processes

Job Design, Safety and Physical Environment, Automation in services, Operation standard and work measurement, Service Blueprinting, Service Process, Service Process Matrix, Service Guarantee, Managing Waiting line

UNIT – III: Service Marketing

Service Encounter; Segmentation, Targeting and Positioning for services; Forecasting service demand; Service Product, New Service Development, Service Life Cycle, Branding; Positioning and Pricing of services; Service Promotion

UNIT – IV: Service Delivery

Dynamics of service delivery system, Scheduling for services personnel and vehicles, Service Channel Process, Service Quality and Dimensions, Service Quality Models, Response Time, Services through Intermediaries; Managing Service Scape and Physical Evidence; Managing Service Failure and Recovery

UNIT – V: Contemporary issues in Service Management

Global Services and Internationalization of Services, Use of Technology in Services, Information Technology Enabled Services, Managing Service Profit Chain, Service Outsourcing, Affiliate Marketing and Social Media, Emerging Services in India.

Books (Latest Edition):

- Jauhari, Vinni & Dutta, Kirti, *Services – Marketing, Operations & Management*, Oxford University Press, New Delhi.
- Kadampully, *Services Management*, Pearson – India, New Delhi.
- Haksever, Render, Russell, & Murdick, *Service Management & Operations*, Pearson – India, New Delhi.
- Zeithal, Valarie A, & Bitner, Mary Jo, *Service Marketing*, McGraw Hill International Edition.
- Fitzsimmons & Fitzsimmons, *Service Management*, Tata McGraw Hill, New Delhi.
- Glynn & Barnes (eds), *Understanding Services Management*, PHI, New Delhi.

BC – 604: SMALL ENTERPRISE MANAGEMENT

Objective: To provide the students with concepts and skills in the areas of functional management in a small enterprise.

UNIT - I: Financial Management

Financial Management Functions, Sources of financing- short term and long term, Cost of capital and Capital structure, Operating and Financial leverages, Working capital-concept and determination of working capital need, Management of working capital-Cash, Debtors and Creditors, Financial planning for growth - Venture capital

UNIT - II: Human Resource Management

Management Functions and Principles, Decision Making , Concepts Significance of Human Resources, Organisational Structure, Recruitment and Selection, Training and Development and Team building, Career Planning, Performance Appraisal and Promotion, Wage and Salary Administration, Work Motivating and Incentive Schemes, Laws relating to Factory and Industrial Relation, Laws relating to contract.

UNIT - III: Production

Nature and scope of production management, Production process analysis, Production planning and control, Plant location and layout, Plant maintenance, Methods improvement and work simplification, Work measurement and production standards, Quality control, Economic Batch quantity, Material management – Purchase, Store and issue control.

UNIT - IV: Marketing Management

Marketing management – Concept; Functions and Significance, Understanding market and consumer behaviour, Demand and Sales forecasting, Market segmentation, Product concept, Policy and strategy, Product life cycle -strategic implications, Price Management, Advertisement and Sales Promotion, Marketing channel distribution management, Management of Sales Force, Marketing of Services, Franchising and Retail marketing, e:marketing.

UNIT - V: Management of Accounts

Need for recording transactions immediately, Basic Principles Accounting, Books of Accounts, Cash book maintenance, Preparation of Profit & Loss Accounts and Balance Sheet, Reading Balance Sheets, Accounting Ratios and their interpretation.

Books (Latest Edition):

- Desai, Vasant, *Small Organisation & Management*, Himalaya Publishing House, Mumbai.
- Gupta, & Radhaswami, *Financial Accounting*, Sultan Chand & Sons, New Delhi.
- Kapoor, ND, *Business Laws*, Sultan Chand, New Delhi.
- Khanka, SS, *Entrepreneurial Development*, S. Chand & Co., New Delhi.
- Kotler, & Armstrong, *Principles of Marketing*, PHI, New Delhi.
- Longenecker, *Managing Small Business*, Cengage, New Delhi.
- Pandey, IM, *Financial Management*, Vikas Publishing House, New Delhi.

C - BANKING & INSURANCE GROUP

BC – 305: FUNDAMENTALS OF BANKING

Objective: To give a general idea about the nature, growth, development of banking and insurance business in India and expose to their fundamental principles

UNIT - I: Introduction

Definition of Banking, Types of Banks, Structure and Organisation of Indian banks; Functions of Commercial Banks in India; Functions of Co-operative banking in India; Growth and Development of Indian Banking System; Issues and Challenges in Indian Banking

UNIT - II: Banking Theories

Banking theories: Commercial Loan, Shiftability and Anticipate Income; Credit Creation Process; Relationship between Banker and Customer: Definition of Banker and Customer, General and Special relationship; Special Types of Customer; Minors, Lunatics, Drunkard, Married women, Joint Accounts, Partnership, Institutions and Associations.

UNIT - III: Law and procedures governing banking instruments

Negotiable Instruments - Characteristics; Delivery, Crossing and Endorsement and Material Alteration in Cheques; Payment and Collection of Cheques; Rights and Duties of and Protection to the Paying and Collecting Bankers; Clearing House Operations, Frauds and their Preventions.

UNIT - IV: Reforms in Banking

Overview of Banking Sector Reforms; Narashimham Committee I and II - Recommendations and Implementations; Basel Recommendations and its implementation; Computerisation, Disinvestment, Mergers and Acquisitions in Banks

UNIT - V: Regulations in Banking

RBI Act, 1935 - Scope, and Application; Banking Regulation Act, 1949 - Scope, Application and Provisions with regard to Business of Banking Companies.

Books (Latest Editions):

- *Indian Institute of Banking & Finance, Legal & Regulatory Aspects of Banking, McMillan, New Delhi.*
- *Khubchandani, Practice & Law of Banking, Macmillan, New Delhi.*
- *Kothari, & Bahi, Principles & Practice of Insurance, Sahitya Bhavan, Agra.*
- *Maheswari, & Maheswari, Banking Law & Practice, Kalyani Publishers, New Delhi*
- *Panandikar, & Mithani, Banking in India, Orient Longman, New Delhi.*
- *Sekhar, & Seshar, Banking Theory & Practice, Vikas, New Delhi.*
- *Srivastava, & Nigam, Management of Financial Institutions, Himalaya Publishing House, New Delhi.*
- *Srivastava, PK, Banking Theory & Practice, HPH, New Delhi.*
- *Suresh, & Paul, Management of Banking & Financial Services, Pearson, New Delhi.*

BC – 405: FUNDAMENTALS OF INSURANCE

Objective: To give a general idea about the nature, growth, development of banking and insurance business in India and expose to their fundamental principles

UNIT - I: Introduction

Insurance: Concept, Origin, Development and its Role and Importance; Types of Insurance and Functions of Insurance; Insurance as a Risk Management Tool; Growth and Development of Insurance in India.

UNIT - II: Insurance Theories

Contract of Insurance, Basic Legal Concepts, Terms of Insurance Contracts, Insurance Documents; Principles of Contract and its Applicability to the Valid Insurance Contract: Principles of Co-operation, Principle of Probability, Principles of Utmost Good Faith and Insurable Interest, Principles of Indemnity, Proximate Cause, Subrogation, Contribution and Sharing and Warranty.

UNIT - III: Insurance Agency and Surveyorship

Definition of an Agent; Procedure for becoming Agent, Qualification for obtaining a Licence, Cancellation of Licences, Revocation or Suspension / Termination; Function of an Agent: Proposal collection, Policy maintenance and claim settlement; Agents Regulations, Agent's Compensation, Code of Conduct, Unfair practices.

Role of Surveyors and Loss Assessors, Procedure for Becoming Surveyor, Licensing Procedure, Code of Conduct.

UNIT - IV: Insurance Policies

Life Insurance: Definition, Features, Kinds of Policies: Whole Life, Endowment, Term, Annuity, Group Insurance; Fire Insurance: Meaning, Characteristics, and Scope, Physical and Moral Hazards in Fire Insurance, Kinds of Policies and Policy Conditions; Marine Insurance: Meaning and Scope, Marine Perils, Types of Marine Losses, Types of Policies and Policy Conditions; Miscellaneous Insurance: Motor, Burglary, Accident, Liability, Aviation, Rural / Social insurance, Micro Insurance.

UNIT - V: Insurance Legislations

History of Insurance legislation in India; Salient Features of -

- a) Insurance Act, 1938,
- b) Life Insurance Act, 1956,
- c) Marine Insurance Act, 1963,
- d) IRDA Act, 1999, and
- e) Ombudsman Scheme (Redressal of Public Grievances Rules, 1998).

Books (Latest Editions):

- *Indian Institute of Banking & Finance (IIBF), Insurance Products, Taxman, New Delhi.*
- *Khubchandani, Practice & Law of Banking, Macmillan, New Delhi.*
- *Kothari & Bahi, Principles & Practice of Insurance, Sahitya Bhavan, Agra.*
- *Misra, MN, Insurance Principles & Practices, S Chand & Co, New Delhi.*
- *Periasami, P, Principles & Practice of Insurance, Himalaya Publishing House, New Delhi.*
- *Tripathy & Pal, Insurance – Theory & Practice, PHI, New Delhi.*

BC – 505: BANK MANAGEMENT

Objective: To expose students to the different aspects of bank management and their techniques.

UNIT-I: Introduction

Indian Banking System: Structure and Organisation of Banks, Regulations regarding Bank Management in Banking Regulation Act, 1949; RBI Regulations and Statutory Norms; Corporate Governance in Banks.

UNIT-II: Management in Banks

Different Functional areas of Bank Management; Financial Management - Scope and Nature; Personnel Management - Manpower Planning, Recruitment, Training and Promotions in Banks, Board of Directors and its composition; Performance Budgeting.

UNIT-III: Fund Mobilisation

Sources of Fund: Factors affecting Fund Mobilisation, Types of Deposit and their relevance, Deposit mobilisation; Share Capital and Other Sources, Capital Adequacy Ratio: Meaning and Importance.

UNIT-IV: Fund Deployment

Statutory Requirements for different Sectoral Loans - Principles of Sound Lending, Loan Agreements, Types of Advances, and Types of Security against Loans and Advances; Loan Recovery - NPA in Banks - Causes and Remedies; Investment: Types and Norms - Liquidity vs. Profitability.

UNIT-V: Risk Management

Types of Risk, Sources of Risk, Credit Risk: Meaning, Sources and Simple Measurement Techniques, Market Risk: Meaning, Sources and Simple Measurement Techniques, Operational Risk: Meaning, Sources and Simple Measurement Techniques.

Books (Latest Editions):

- *Bhattacharya, KM, Risk Management in Indian Banks, Himalaya Publishing House, New Delhi.*
- *Desai, V, Bank Management, Himalaya Publishing House, New Delhi.*
- *Indian Institute of Banking & Finance, Bank Financial Management, Taxmann, New Delhi.*
- *Indian Institute of Banking & Finance, Legal & Regulatory Aspects of Banking, MacMillan, New Delhi.*
- *Khanna, PK, Management of Banks, Himalaya Publishing House, New Delhi.*
- *Khubchandani, Practice & Law of Banking, Macmillan, New Delhi.*
- *MacDonald & Koch, Bank Management, Thomson, New Delhi.*
- *MacDonald, Management of Banking, Cengage, New Delhi.*
- *Panandikar, & Mithani, Banking in India, Orient Longman, New Delhi.*
- *Srivastava, & Nigam, Management of Financial Institutions, Himalaya Publishing House, New Delhi.*
- *Suresh, & Paul, Management of Banking & Financial Services, Pearson, New Delhi.*

BC – 605: INSURANCE MANAGEMENT

Objective: To expose students to the different aspects of basic insurance management principles.

UNIT - I: Introduction

Indian Insurance Industry: Structure, Growth and Development of Insurance Organisations in India; Functions of Insurance Organisations; Insurance and Economic Development.

UNIT - II: Principles of Actuarial science

General Understanding to Mortality Tables and Construction of Mortality Tables; Insurance Premium - General Considerations; Methods of Valuation, Data for Valuation; Computation of Premium, Benefits and Surrender Value; Special Reserves and Adjustments; Surplus and Distribution.

UNIT - III: Pricing, Underwriting and Settlement

Insurance Pricing: Marketing Concept, Marketing of Insurance Products, Distribution Channels; Reinsurance - Basic Concept; Underwriting Practice and Procedures, Types and Classification of Hazards; Settlement of Claims, its Procedures, different ways of Settlement of Claims,

UNIT-IV: Management of Funds and investment

Sources of Fund; Factors affecting Premium Collection; Share Capital and Other Sources; Investment: Types and Norms; Statutory Requirements for Investment in Different Sectors.

UNIT-V: Risk Management

Basic Concept of Risk, Classifications of Risks, and Process of Risk Management; Types of Risk in Insurance Business; Insurable Risk - Factors that limit the Insurability Risk; Insolvency Risk; Identification and Evaluation of Risk – Risk Analysis; Risk Control – Loss Prevention and its Importance; Risk Retention and its Importance.

Books (Latest Edition):

- Gupta, PK, *Insurance & Risk Management*, Himalaya Publishing House, New Delhi.
- Harrington, & Niehaus, *Risk Management & Insurance*, TMG, New Delhi.
- Indian Institute of Banking & Finance, *Insurance Products*, Taxman, New Delhi
- Kothari, & Bahi, *Principles & Practice of Insurance*, Sahitya Bhavan, Agra.
- Kutty, SK, *Managing Life Insurance*, PHI, New Delhi
- Misra, MN, *Insurance Principles & Practices*, S Chand, New Delhi.
- Tripathy, & Pal, *Insurance Theory & Practice*, PHI, New Delhi.
- Vinayakam, Radhshyam, & Vasudevan, *Insurance: Principles & Practice*, S Chand & Co., New Delhi.

D - MARKETING GROUP

BC – 304: MARKETING MANAGEMENT

Objective: To acquaint the students with the basics principles of marketing management.

UNIT - I: Introduction

Definitions, Concepts, Nature and Scope of Marketing, Marketing Environment, Market Mix, Marketing Management Process, and Market Sensing; Direct Marketing, Mass Marketing, Database Marketing.

Consumer and Business Market Management, Buyer's / Consumer Behaviour, Decision Making Process, Delivery of Customer Values, Marketing Myopia.

UNIT - II: Market & Product

Market Planning: Concepts, Importance & Basis of Market Segmentation and Differentiation, Target Market selection and Positioning Concepts; Market Research and Market Intelligence Systems.

Product Management: Product – Meaning, Importance, Classification, Attributes and Features; New Product Development, Product Line, Product Life-Cycle - Concept and Stages, Product Mix, Branding, Labelling and Packing.

UNIT - III: Pricing & Promotion

Pricing: Objectives, Significance, Policies & Types of Pricing, Influencing Factors, Process of Price Setting, Geographical Pricing, Product Line Pricing, Discounts, Rebates & Offers, Price Change and Approaches.

Market Promotion: Meaning, Nature, Importance, Domestic & Global Concepts of Market Promotion, Integrated Market Communication Systems, Sales Promotion: Online and Off-line Promotion Mix, Advertising, Personal Selling, Public Relations.

UNIT - IV: Distribution & Retailing

Distribution – Meaning, Importance and Channels of Distribution, Wholesaling & Retailing, Factors Affecting choice of distribution channel, Supply Chain Management, Market Logistics and Channel Communication, Integration and Channel-mix Strategies.

Retailing – Meaning and Significance, Selection of Location, Super Market, Store / Non-store based Retailing, Chain stores, Speciality stores, Retail Vending Machines, e-Mail Order Houses, Retail Cooperatives, Changing Dimensions of Retail Operations in India.

UNIT - V: Contemporary Issues in Marketing Management

Rural Marketing: Importance, & Characteristics of Rural Marketing, Importance of Understanding Rural Consumers, Rural Marketing Vs. Agricultural Marketing; Planning for Rural Markets.

Consumer Protection in India, Marketing Ethics, Online Marketing, Social Marketing, Relationship Marketing, Green Marketing, Sustainable Marketing and Interactive Marketing. Use of Technology in Marketing, Customisation, Niche, Market Analytics

Books (Latest Edition):

- Czinkota, *Marketing Management, Cengage, New Delhi.*
- Kotler, & Keller, *Marketing Management, PHI, New Delhi.*

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- *Kotler, P, & Armstrong, G, Principles of Marketing, PHI, New Delhi.*
- *Kumar, Arun, Marketing Management, Vikas Publishing House, New Delhi.*
- *Kurtz, Principles of Marketing, Cengage, New Delhi.*
- *Lal et al, Marketing Management, Tata McGraw Hill, New Delhi.*
- *Lamb, Introduction to Marketing, Cengage, New Delhi.*
- *McCarthy, JE, Basic Marketing - A Managerial Approach, McGraw Hill, New York.*

BC – 406: SALES & ADVERTISEMENT MANAGEMENT

Objective: To acquaint the students with the basics of Sales and advertisement management.

UNIT – I: Sales Management

Objectives and Functions, Professional Selling Concepts.

Sales Presentation - Design and Delivery, Prospecting of Customers
Sales Personnel - Administering the Recruitment, Selection, Training,
Motivation and Control, Sales Evaluation and Compensation Plans.

UNIT – II: Sales Administration

Sales Quotas and Territories, Controlling Sales Effort - Channel Management, Sales information and Assessment of Distribution Management, Role of Market Logistics in Retail, Whole sale Services, Supply Chain Management, Franchising, e-commerce and e-retailing, Channel Conflict and Cooperation.

UNIT – III: Advertisement Management - I

Definition, Meaning & Functions of Advertisement, Planning and Campaigning of Advertising, AIDA Model, Ethical Issues and Creativity in Advertisement. Integrated Market Communication and Advertising. Setting Choice Criteria of Reach & Frequency.

UNIT– IV: Advertisement Management - II

Budgetary Considerations and Scheduling of Advertisements, Sourcing Ad Agencies, Advertisement and Media Strategy: Sponsorship, Celebrity Endorsement, Changing role of Media Vehicles: Independent and Integrated On-line and Off line media tool kit, Brand Equity and Brand Extension, Media Research and Testing.

UNIT – V: Effectiveness and Contemporary Trends in Advertising

Effectiveness of Advertising: Media Planning and Selection, Media- mix, Message Design and Development, Creativity and Copywriting, Copy testing, Diagnosis and Ad Appeal.

Digital Communication, Social Networking, Interactive Communication tools - e-Bay, You Tube, My Space, Trip Advisor, Google, Flickr, Technorati.

Books (Latest Books):

- Dasgupta, Yaswar, *Sales Management: in the Indian perspective*, PHI, New Delhi.
- Batra, Myers & Aaker, *Advertising Management*, PHI, New Delhi.
- Ingram, *Sales Management: Analysis & Decision Making*, Cengage, New Delhi.
- O'Guinn, *Advertising & Integrated Brand Promotion*, Cengage, New Delhi.
- Kotler & Armstrong, *Principles of Marketing*, PHI, New Delhi.

BC – 506: RURAL & AGRICULTURAL MARKETING

Objective: To help the students understand the importance of marketing in agriculture and the application of marketing tools so as to improve the rural economy.

UNIT - I: Introduction

Marketing – Concept & Significance in Developing Economy, Marketing – its Challenges and Changing Role in Agriculture and Rural Economy, Market Reforms and Progressive Measures: Developing Competitive Market Infrastructure - Marketing Research and Information Networks - Institutional Credit - Virtual Serve.

UNIT - II: Rural and Agricultural Marketing

Meaning of Rural Market, Role and Importance, Regulated Market – Nature and Significance, Legislation on Agriculture Marketing: APMC Act, Professional Private Market Yards, Direct Purchasing Centres, Farmer's and Consumer Markets, Promotion of Public Private Partnership (PPP) in Marketing Management.

UNIT - III: Cooperative Societies and Competitive Agricultural Markets

Cooperative Societies, Direct Marketing, Contracting Farming: Role & Structure, Agri-business Strategies: Community Internet Access, Context Appropriate Business Modals: e-choupal, Rural Bazar, Rythu Market; Contribution of FMCGs: LG, HUL, ITC, Nestle India, EID Parry, Marico; Rural Market Communication: Folk Media, Word-of-Mouth, Open Theatre - Video Projector - Kiosks, Digital Inclusion.

UNIT - IV: Storage, Warehousing, Pricing and Distribution

Storage and Warehousing facilities for Agricultural Products, Functions of State and Central Warehousing Corporations, ICT Services: AGRISNET – AGMARKNET, India Agriline, Price-risk Management of Agricultural Products, Distribution Channels for Agricultural Products: Wholesaling, Retailing.

UNIT - V: Commodity Marketing

Dairy Marketing, Grain Marketing, Live Stock Marketing, Marketing of Processed Food, Recent Developments in Agricultural Marketing in India.

Books (Latest Edition):

- Dantwala, ML, et.al, *Indian Agricultural Development Since Independence*, Oxford & IBH, New Delhi.
- Kohls, Richard L, *Marketing of Agricultural Products*, PHI, New Delhi, India,
- Krishnamacharyulu, & Ramkrishnan, *Rural Marketing – Text & Cases*, Pearson - India, New Delhi.
- Memoria, CB, *Principles & Practice of Marketing in India*, Himalaya Publishing House, Mumbai.

BC – 606: SERVICE MARKETING

Objective: To familiarise the students with different services and prepare them with requisite skills to manage.

UNIT – I: Introduction

Understanding Services Phenomenon; Growth of Services Sector; Role of services in Economy; Concept, Characteristics and Classification of services; Marketing Mix in Service Marketing; Customer behaviour in Service Settings; Targeting Customers, Managing Relationships and building Loyalty

UNIT – II: Planning & Managing Service Delivery

Creating delivery systems, Cyberspace and time; Enhancing Value by Improving Quality and Productivity; Balancing Demand & Capacity; Managing customers reservations & waiting lists.

UNIT – III: Tourism and Travel Services

Tourism Marketing: Concept, Nature, Significance and Impact of Tourism; Market Segmentation, Marketing Mix

Hotel Industry: Evolution; Types of hotels; Hotel services; The Guest Cycle, Market Segmentation, Marketing Mix

Travel Services: Role of Travel Agencies; Tour Operations and Tour Operators.

UNIT – IV: Marketing of Banking & insurance services

Marketing of Insurance Services; Life Insurance – Whole life, Term Insurance, Endowment insurance, survivorship insurance; General insurance – Marine, Fire, Building and Motor insurances; Miscellaneous Insurance – Personal accident, Burglary & theft, Fidelity guarantee, Mediclaim

Marketing of Banking Services: Bank Marketing, Market Segmentation, Marketing Mix, Banking Services in India,

UNIT – V: Marketing of Financial services

Housing & Financial Intermediaries – Housing finance - issues, supply constraints, policy perspectives; Institutional links and private sector initiatives (Indian context);

Mutual Funds Marketing – Concept and scope of MF; Market evolution; Types of mutual fund services, Elements of MF marketing; Product design, pricing, promotion and distribution; customer service

Books (Latest Books):

- Shanker, R, *Services Marketing – The Indian Perspective*, Excel Books, New Delhi.
- Lovelock, Christopher, *Services Marketing – People, Technology, & Strategy*, Pearson Education, New Delhi,
- Shajahan, S, *Service Marketing - Concept, Practices & Cases*, Himalaya Publishing House, Mumbai.
- Venugopal, Vasanthi & Raghu, *Services Marketing*, Himalaya Publishing House, Mumbai.
- Hoffman, *Marketing of Services*, Cengage, New Delhi.

Instructions to Paper-setters

The students would be asked to attempt five questions carrying 20 marks each. However, they would be provided internal choice within each unit. Paper setters should ensure that the entire syllabus is systematically unitized for which every unit carries 20 marks weightage. While setting questions, the paper setters are required to give appropriate importance to every unit. In case of numerical papers, besides proper balancing between theory and numerical questions, the orientation of questions should in testing conceptual clarity rather than testing the ability of students to resolve complexity.