

**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**  
**Paper No.3: Microeconomic Analysis**  
**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 marks + External Exam: 80 marks)

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**Section: I**

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|-----------------------------------------------------------------|---------------------|
| <b>1. An Overview of Market Economy</b>                         | <b>Lectures: 10</b> |
| 1.1. Microeconomics                                             |                     |
| 1.1.1. Meaning, Subject-Matter                                  |                     |
| 1.1.2. Importance & Applicability                               |                     |
| 1.2. Concepts                                                   |                     |
| 1.2.1. Plant                                                    |                     |
| 1.2.2. Firm                                                     |                     |
| 1.2.3. Industry                                                 |                     |
| 1.3. Concepts & Working Of Market Economy                       |                     |
| 1.4. Concepts Of Functional Relationship                        |                     |
| 1.4.1. Liner & Non Liner Functions                              |                     |
| 1.4.2. Methods Of Representing Functional Relationships         |                     |
| 1.5. Elasticity Of Demand & Supply                              |                     |
| <b>2. Consumers Behaviour And Demand Function</b>               | <b>Lectures: 14</b> |
| 2.1.Theory Of Indifference Curves                               |                     |
| 2.1.1. Basic Assumptions About Preferences                      |                     |
| 2.1.2. Budget Constraints                                       |                     |
| 2.1.3. Consumer's Equilibrium                                   |                     |
| 2.2.Price Effect: Income & Substitution Effects                 |                     |
| 2.3.Derivation Of Individual Demand Curve & Market Demand Curve |                     |
| 2.4.Concept Of Consumer Surplus                                 |                     |
| 2.5.Demand Forecasting                                          |                     |
| 2.5.1. Need & Importance                                        |                     |
| 2.5.2. Methods                                                  |                     |
| <b>3. Theory of Production</b>                                  | <b>Lectures: 12</b> |
| 3.1.The Production Function                                     |                     |
| 3.2.Total, Average & Marginal Products                          |                     |
| 3.3.The Law Of Variable Proportion                              |                     |
| 3.4.Isoquants & Returns To Scale                                |                     |
| 3.5.Profit Maximization & Cost Minimization                     |                     |
| <b>3. Theory of Production Cost</b>                             | <b>Lectures: 12</b> |
| 4.1.The Short Run Costs & Cost Curves                           |                     |
| 4.2.The Long Run Costs & Cost Curves                            |                     |
| 4.3.'U' Shaped & 'L' Shaped Average Cost Curves                 |                     |
| 4.4.The Relationship Between Short Run & Long Run Costs         |                     |
| 4.5.Internal & External Economies & Diseconomies Of Scale       |                     |
| 4.6.Supply Function & Law Of Supply                             |                     |

## Section: II

- 4. Product Pricing Under Perfect Competition & Monopoly** **Lectures: 12**
- 5.1. Perfect Competition
    - 5.1.1. Features
    - 5.1.2. Short Run Equilibrium Of A Firm & Industry
    - 5.1.3. Long Run Equilibrium Of A Firm & Industry
  - 5.2. Monopoly
    - 5.2.1. Definition & Features
    - 5.2.2. Short Run & Long Run Equilibrium Of The Firm
  - 5.3. Price Discrimination
    - 5.3.1. Definition & Necessary Conditions
    - 5.3.2. Types & Effects
    - 5.3.3. Dumping
- 6. Product Pricing Under Monopolistic Competition & Oligopoly** **Lectures: 14**
- 6.1. Monopolistic Competition
    - 6.1.1. Meaning & Features
    - 6.1.2. Short Run Equilibrium Of A Firm
  - 6.2. Oligopoly & Duopoly
    - 6.2.1. Definition & Features
    - 6.2.2. Natural Causes Of Bigness
    - 6.2.3. Modes Of Strategic Behaviour(Interaction)
    - 6.2.4. Cournot & Bertrand Models Of Duopoly
    - 6.2.5. Price Leadership Model
  - 6.3. Dynamics of oligopoly industries
    - 6.3.1. Entry barriers
    - 6.3.2. Brand proliferation
    - 6.3.3. Advertising
- 7. Factor Pricing** **Lectures: 12**
- 7.1 Theory of Distribution: Marginal Productivity Theory
  - 7.2 Rent
    - 7.2.1 Modern Theory of Rent
    - 7.2.2 Rent Controls
  - 7.3 Wages
    - 7.3.1 Causes of Wage Differentials
    - 7.3.2 Backward Bending Supply Curve of Labour
    - 7.3.3 Concept of Minimum Wage
  - 7.4 Interest
    - 7.4.1 Various Concepts of Interest
    - 7.4.2 Causes of Interest Rate Differentials
  - 7.5 Profit
    - 7.5.1 Various Concepts of Profit
    - 7.5.2 Causes of Profit
    - 7.5.3 Taxing profit.
- 8 Microeconomic policies** **Lectures: 10**
- 8.1 Needs Of Government Intervention
  - 8.2 Modes & Extent Of Government Intervention
  - 8.3 Tools Of Government Intervention
  - 8.4 Costs Of Government Intervention

**F.Y.Bcom (W.E.F.: June – 2008)**  
**Paper No.3: Microeconomic Analysis**  
**(CORE COMPETENCE SUBJECT)**

**Books**

1. Economics by Samuelson, Tata Mc Graw Hill, New Delhi
2. Introduction to Positive Economics by Lipsey & Cristal, Oxford Press
3. Modern Economic Theory by K K Dewett S Chand, Newe Delhi
4. Introduction to Micro Economics I C Dhingra & V K Garg S Chand , New Delhi
5. Micro Economics by Mansfield Pearson Education
6. Micro Economics by KPM Sunderam & E N Sundaram S Chand
7. Economics for Business Sloman , Pearson Education,
8. Business Economics KPM Sunderam & E N Sundaram S Chand
9. Managerial Economics by D M Mithani Himalaya
10. Principles of Economics by N Gregory Mankiw, Thomson
11. Managerial Economics by Dr Gopal Krishna Himalaya
12. Managerial Economics by Peterson, Lewis & Jain Pearson Education

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**  
**Paper No.4: FINANCIAL AND COST ACCOUNTING**  
**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 marks + External Exam: 80 marks)

Section - I **Financial Accounting** :70 Marks

Section - II **Cost Accounting** :30 Marks

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**Objectives:**

- (a) To lay a theoretical foundation for recording of financial transactions concerning specialised areas related to non-corporate entities, and for preparing the related accounts or statements.
- (b) To develop an understanding of the rules of measurement and reporting relating to various components of specialized financial transactions.
- (c) To lay a foundation for understanding the Accounting Standards issued by the Institute of Chartered Accountants of India.
- (d) To introduce the concepts used in Cost Accounting, elements of costs, and the concept of a cost sheet.
- (e) To lay a foundation for understanding the Accounting procedure for materials elements of costs.

**SECTION - I - FINANCIAL ACCOUNTING (70 Marks, 65 lectures)**

**1. Accounting standards**

**Lectures: 5**

- a. Introduction, Objectives, Advantages, and Applicability of Accounting Standards
- b. Elementary Study of
  - i. AS-1- Disclosure of Accounting Policies
  - ii. AS-2 – Valuation of Inventories
  - iii. AS-6 - Depreciation Accounting
  - iv. AS-10 – Accounting for Fixed Assets

**2. Accounting for Investment**

**Lectures: 8**

- a. Preparation of Investment Account for Fixed Income bearing securities.
  - b. Cum-Interest Purchase ,Sale & Computation of profit On Securities
  - c. Ex-Interest Purchase ,Sale & Computation of profit On Securities
- Refer to AS -13- Accounting for Investment.

**3. Partnership Accounts on reconstitution of a firm:** (Journal entries and preparation of ledger accounts)

**Lectures: 12**

- a. Admission Of A New Partner
  - i. Revaluation Of Assets And Liabilities
  - ii. Treatment Of Goodwill
  - iii. Account Or Profit & Loss Adjustment Account
  - iv. Reserves In The Balance Sheet
  - v. Computation Of New Profit-Sharing Ratio
  - vi. Sacrifice Ratio, Gain Ratio, Proportionate Capitals And Inference Of Goodwill,
- b. Retirement Of An Existing Partner
  - i. Revaluation Of Assets And Liabilities
  - ii. Reserves In The Balance Sheet
  - iii. Final Payment To Retiring Partner
  - iv. Paying A Partner's Loan In Instalments

- c. Death Of A Partner
  - i. Settlement Of Final Balance Of The Deceased Partner
  - ii. Deceased Partner's Share In Goodwill
 ( Reference to AS 10- Accounting for Fixed Assets, AS-26 - on Intangible Assets, and sections 31 to 55 of the Indian Partnership Act, 1932.)
- 4. **Partnership Accounts on dissolution of a firm** **Lectures: 12**
  - a. Dissolution of partnership and the Firm
    - i. Settlement of accounts
    - ii. entries to close the books of accounts
    - iii. Consequences of insolvency of a partner.
    - iv. Loss arising from insolvency of a partner
  - b. Gradual realisation and piecemeal distribution
    - i. Maximum loss method : Assets taken over by a partner
    - ii. Surplus capital method :Assets taken over by a partner
  - c. Sale of a firm to a company
    - i. Purchase consideration
    - ii. entries in the books of the firm
  - d. Amalgamation of partnership firms
    - i. Closing the books of the amalgamating firms
    - ii. Entries to open the books of the new firm.
 (Reference to AS 10- Accounting for Fixed Assets, AS-26 - on Intangible Assets, and sections 31 to 55 of the Indian Partnership Act, 1932.)
- 5. **Hire-Purchases and Instalment payments system** **Lectures: 12**
  - a. Accounting for hire-purchase transactions
    - i. Cash price, Hire-purchase price
    - ii. Calculation of Interest when
      - 1. both cash price and rate of interest are given,
      - 2. when cash price is given but rate if interest is not given,
      - 3. when both cash price and rate of interest are not given,
    - iii. Default and repossession
      - 1. complete repossession and partial repossession,
      - 2. Entries on Full-Cash Price Method
      - 3. Entries on Actual (Accrued) Cash Price method
  - b. Entries in the books of hire-purchaser as well as hire-vendor
  - c. Accounting for goods of small values sold on hire-purchase in the books of the hire-vendor
  - d. Debtors method (Traditional Hire-purchase trading account system- Hire-purchase Trading account),
  - e. Stock and Debtors method
  - f. Accounting for Instalment payments system
    - i. Entries in the books of purchaser
    - ii. Entries in the books of vendor.
- 6. **Accounts from Incomplete Records: Conversion method.** **Lectures: 8**
  - i. Preparation of Trading and Profit & Loss account
  - ii. and Balance Sheet.
- 7. **Accounting for Branches(Dependent Branches only )** **Lectures: 8**
  - a. Journal entries and preparation of various ledger accounts under Debtors Method
  - b. Stock and Debtors Method,  
 [Transactions covering goods sent, goods returned, inter-branch transfers, normal loss, abnormal loss, discount, branch manager's commission, and goods sent at Cost Price and at Invoice Price]

## SECTION: II - COST ACCOUNTING (30 Marks, 31 lectures)

8. **COST ACCOUNTING** **Lectures: 14**
- a. Basic concepts
    - i. Cost, Expense , Loss,
    - ii. Costing, Cost Accounting
    - iii. Cost Unit, Cost Centre
  - b. Elements of Costs
  - c. Direct & Indirect
  - d. Classification of Costs on the basis of various criteria
  - e. Advantages and Limitations of Cost Accounting
  - f. Preparation of Simple Cost Sheet including Quotations & Tenders
9. **Materials** **Lectures: 17**
- a. Importance of Materials accounting and control
  - b. Direct & Indirect Materials
  - c. Procedure and documentation of Purchasing and Storekeeping
    - i. Purchase Requisition
    - ii. Purchase Order
    - iii. Goods Received Note
    - iv. Inspection Report
    - v. Materials Requisition
    - vi. Materials Transfer Note and Materials Return Note.
  - d. Economic Ordering Quantity
  - e. Stores Accounting
    - i. Bin Cards, Store Ledger
    - ii. Perpetual Inventory system
    - iii. Pricing of Materials issues under FIFO, LIFO, Simple Average Method, and Weighted Average Method
  - f. Material levels

### **Books on Financial Accounting –**

1. Advanced Accountancy Vol. I , R. L.Gupta & M. Radhaswamy Sultan Chand & Sons
2. Fundamentals Of Accounting, Dr. T. P. Ghosh, Sultan Chand & Sons
3. Accountancy For C.A. Foundation Course , P.C. Tulsian, Tata Mcgraw Hill
4. Advanced Accountancy Volume –I P. C. Tulsian , Pearson Education, New Delhi
5. Advanced Accounts, M.C. Shukla, T. S. Grewal & S.C. Gupta, S. Chand & Co Ltd.
6. Fundamentals Of Accounting, Dr. S.N. Maheshwari & Dr. S.K. Maheshwari, Vikas Publishing House, New Delhi
7. Financial Accounting :A Mukherjee & M.Haneef ,Tata Mc-Graw Hill

### **Books on Cost Accounting –**

1. Fundamentals Of Cost Accounting, Dr. S.N. Maheshwari, Sultan Chand & Sons
2. Cost Accounting. Maheshwari And Mittal :
3. Advanced Cost Accounting. Jain And Narang :
4. Cost Accounting. Nigam And Sharma :
5. N. K. Prasad : Advanced Cost Accounting.
6. Cost Accounting for C.A. , Dr. N. K. Agrawal, Suchitra Prakashan Pvt. Ltd
7. Cost Accounting (Problem and Theory), S. N. Maheshwari, Mahavir Publication
8. Cost Accounting (Methods & Problems), B. K. Bhar, Academic Publisher, Calcutta
9. Principles and Practices of Cost Accounting, Ashish K. Bhattacharya, A.H. Wheeler Publisher
10. Also refer the websites of The Institute of Chartered Accountants of India – [www.icai.org](http://www.icai.org) .

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**North Maharashtra University, Jalgaon**

**Faculty of Commerce and Management**

**F.Y.Bcom (W.E.F.: June – 2008)**

**Paper No.5: QUANTITATIVE TECHNIQUES AND COMPUTING SKILLS**

**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 marks + External Exam: 80 marks)

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**Section: I: Quantitative Techniques (40 Marks & 38 lectures)**

(Internal Continuous Assessment: 8 marks + External Exam: 32 marks)

- 1. Commercial Arithmetic** **Lectures:4**
  - 1.1. Meaning Of An Annuity
  - 1.2. Types Of An Annuity
    - 1.2.1. Annuity Due
    - 1.2.2. Annuity Regular
  - 1.3. Present Value And Future Value Of Annuity
  - 1.4. Sinking Fund.
- 2. Mathematical Logic** **Lectures:4**
  - 2.1. Meaning Of Statement
  - 2.2. Elementary And Compound Statements
  - 2.3. Truth Values Of A Statement
  - 2.4. Law Of Excluded Middle Negation, Conjunction & Disjunction Implication, Double Implication
  - 2.5. Equivalence Of Logical Statements
  - 2.6. Truth Tables, Tautology and Contradiction.
- 3. Permutation And Combination** **Lectures:6**
  - 3.1. Meaning Of Permutation And Combination
  - 3.2. Fundamental Principle Of Counting
  - 3.3. Determination Of Number Of Permutations Of N Distinct Objects When R Objects Are Taken At A Time,
  - 3.4. Determination of Number of Combinations of N Distinct Objects When R Objects Are Taken At A Time.  
(Proofs Of The Formulae Are Not Expected. Simple Numerical Problems from Real Life Situations are to be solved. )
- 4. Sets** **Lectures:5**
  - 4.1. Meaning Of A Set
    - 4.1.1. Methods Of Describing A Set
    - 4.1.2. Tabular Form
    - 4.1.3. Set Builder Form.
  - 4.2. Types Of A Set :
    - 4.2.1. Finite Set, Infinite Set, Empty Set, Subset, Universal Set,
    - 4.2.2. Equal Sets, Overlapping Sets, Disjoint Sets, Complementary Set.
  - 4.3. Operations On Sets
    - 4.3.1. Union Of Sets
    - 4.3.2. Intersection Of Sets
    - 4.3.3. Difference Of Sets
  - 4.4. Demorgan's Laws(Without Proof)
  - 4.5. Venn Diagrams.
  - 4.6. Statement Of Following Basic Results Relating To Number Of Elements Of A Finite Set
$$N(A \cup B) = N(A) + N(B) - N(A \cap B)$$

$$N(A \cap B') = N(A) - N(A \cap B)$$

$$N(A' \cap B) = N(B) - N(A \cap B)$$

$$N(A') = N(U) - N(A)$$

$$N(A' \cap B') = N(U) - N(A \cup B)$$

$$N(A' \cup B') = N(U) - N(A \cap B)$$

$$N(A - B) = N(A) - N(A \cap B)$$

$$N(A \cup B \cup C) = N(A) + N(B) + N(C) - N(A \cap B) - N(B \cap C) - N(A \cap C) + N(A \cap B \cap C)$$

(Simple Numerical Problems Illustrating Commercial Applications are to be solved).

## 5. Introduction To Statistics

Lectures:2

5.1. Meaning Of Statistics, Uses Of Statistics In Business, Commerce And Management

5.2. Limitations Of Statistics

5.3. Concepts

5.3.1. Population And Sample

5.3.2. Data : Raw Data, Primary Data & Secondary Data,

5.3.3. Variable & Attribute

5.4. Classification of Data.

## 6. Measures Of Central Tendency

Lectures:5

6.1. Meaning Of Central Tendency

6.2. Arithmetic Mean, Weighted Arithmetic Mean

6.3. Statement of Properties of Arithmetic Mean, Median and Mode.

6.4. Combined Mean For Two Groups.

(Numerical problems illustrating commercial applications based on raw data are expected.)

## 7. Measures of Dispersion

Lectures: 7

7.1. Meaning & Need Of Measures Of Dispersion

7.2. Absolute And Relative Measures Of Dispersion

7.3. Range & Coefficient Of Range

7.4. Mean Deviation, Coefficient Of Mean Deviation & Variance,

7.5. Standard Deviation & Statement Of Properties Of Standard Deviation,

7.6. Coefficient of Variation.

(Numerical problems illustrating commercial applications based on raw data are expected.)

## 1. Index Numbers

Lectures:5

8.1. Meaning Of Index Number

8.2. Types Of Index Number

8.2.1. Price Index Number

8.2.2. Quantity Index Number

8.2.3. Value Index Number

8.3. Methods Of Constructing Price Index Number

8.3.1. Simple Average Method

8.3.2. Simple Average Of Price Relatives

8.3.3. Laspeyre's Method, Paasche's Methods & Fisher's Method.

(Numerical problems illustrating commercial applications based on raw data are expected.)

### Books

1. Business Mathematics Sancheti & Kapoor Sultan Chand & Co. New Delhi
2. Business Mathematics & Analytics Anand Sharma Himalaya Publishing
3. Business Statistics C M Chikkodi & B G Satyaprasad Himalaya Publishing
4. Business Statistics S P Gupta Sultan Chand & Co. New Delhi

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**Section: II: COMPUTING SKILLS (60 Marks & 58 Lectures)**  
(Internal Continuous Assessment: 12 marks + External Exam: 48 marks)

**Objectives:**

1. To develop an understanding of the concepts of Account Groups & Ledgers in computerized accounting environment, and also of Vouchers and their recording in the proper books of account in the computerized accounting environment.
2. To lay a theoretical and practical foundation for the recording of financial transactions using Tally Accounting Package, and for preparing the financial statements using computerized Tally Accounting Package.
3. To introduce the basic concepts concerning Computer Networking.

**COURSE CONTENTS -**

- A. TALLY 9.2 ACCOUNTING PACKAGE
- B. COMPUTER NETWORKING

**A: TALLY 9.2 ACCOUNTING PACKAGE (50 Marks & 50 Lectures)**  
(Financial Accounting Excluding Inventory)

- 1. Introduction To Computerised Accounting** **Lectures 05**
  - 1.1. Computerised Accounting Package
    - 1.1.1. Readymade & Customized Software
    - 1.1.2. Features of Accounting Package
    - 1.1.3. Advantages of Accounting Package
  - 1.2. Manual Accounting Vs Computerised Accounting
  - 1.3. Features of Tally Software (Version 9.2)
- 2. Introduction To Tally (Version 9.2)** **Lectures 10**
  - 2.1. Starting Tally - Gateway of Tally and Exit from Tally
  - 2.2. Company creation in Tally, Saving the company profile, Alteration / deletion of company, Selection of company
  - 2.3. Account Groups and Ledgers
  - 2.4. Hierarchy of Account Groups and Ledgers
  - 2.5. Reserved account Groups,
  - 2.6. Account groups of Balance Sheet
    - 2.6.1. Account Groups of Liabilities
    - 2.6.2. Account Groups of Assets
  - 2.7. Account groups of Profit & Loss account
    - 2.7.1. Account groups of Direct Income apart from Sale
    - 2.7.2. Direct Expenses apart from Purchases
    - 2.7.3. Indirect Income and Indirect Expenses
  - 2.8. Account Masters
    - 2.8.1. Account Groups Creation
    - 2.8.2. Account Ledgers Creation
  - 2.9. Feeding of Opening Balances
  - 2.10. Alteration / Deletion of Account Master Records
  - 2.11. Feeding of Closing Stock Value
- 3. Voucher Entry** **Lectures 20**
  - 3.1. Types Of Vouchers In Tally : Contra, Receipts, Payments And Journal
  - 3.2. Entering Account Voucher
    - 3.2.1. Sales, Purchases, Debit Note, Credit Note , Incomes & Expenses
    - 3.2.2. Voucher Modification

- 3.2.3. Saving The Voucher
- 3.3. Voucher Alteration, Deletion & Cancellation,
- 3.4. Single Mode Voucher Entries,
- 3.5. Voucher Printing
  - 3.5.1. Online Voucher Printing
  - 3.5.2. Multi-Voucher Printing
- 3.6. Displaying Voucher List, Day Book & Ledger
- 3.7. Extracting Daybook Summaries
- 4. **Trial Balance And Final Account** **Lectures10**
  - 4.1. Extracting Detailed Trial Balance
    - 4.1.1. Exploded Trial Balance
    - 4.1.2. Ledger-Wise Trial Balance
  - 4.2. Extracting Balance Sheet
    - 4.2.1. Primary Balance Sheet
    - 4.2.2. Detailed Balance Sheet
  - 4.3. Closing Stock Value Entry Through Balance Sheet
  - 4.4. Extracting Profit And Loss Account :
    - 4.4.1. Detailed Form
    - 4.4.2. Vertical Form,
  - 4.5. Extracting Income And Expenditure Statements For Non-Trading Units
- 5. **Report Printing** **Lectures 5**
  - 5.1. Printing Configuration
  - 5.2. Printing of Day Book, Account Book, Journal Register, Cash Book, Bank Book, Ledger,
  - 5.3. Printing of Trading Account, Profit and Loss Account, Balance Sheet

**B: COMPUTER NETWORKING (10 Marks & 8 Lectures)**

- 6. **Networking** **Lectures :8**
  - 6.1. **Networking** : Introduction & Uses
  - 6.2. Network Hardware
  - 6.3. Types of Networking : LAN , MAN & WAN
  - 6.4. Internet : Uses & Advantages
  - 6.5. **Networking Concepts:** WWW, Browser, Webpage, ISP, Client, Server, Broadband, Dial-up Service, Search Engine, Domain name, Domain code
  - 6.6. e-Mail
    - 6.6.1. Creation of e-mail account
    - 6.6.2. Composing e mail, Attaching & Sending documents

**Illustrative list of Practicals**

1. Creating a company, saving the company, and entering the transactions relating to Receipts, Payments, Contra, Journal, and modifying the created company by changing the fields.
  2. Preparing Purchase Register and Sales Register entering the transactions relating to Purchase (including discount), Sales (including discount), Purchase>Returns, Sales>Returns [Minimum 8 to 10 transactions be recorded]
  3. Preparing Trial Balance with the minimum of 10 to 12 transactions.
  4. Preparing Balance Sheet with transactions regarding Trading and Profit & Loss Account with adjustments. Alternatively, preparing Income & Expenditure Account for a non-trading concern along with the Balance Sheet.
  5. Modifying Vouchers, deleting Voucher entries
- The above list is illustrative. A teacher, if required, may conduct similar additional practicals on the above line in such a way as to cover the entire syllabus. Minimum of 5 practicals must be completed by a student to get the Journal certified

## Books

1. Implementing Tally 9: Comprehensive Guide For Tally 9 & 8.1 - A. K. Nadhani, K. K. Nadhani, BPB Publishers, New Delhi.
2. Simple Tally 9 - A. K. Nadhani, K. K. Nadhani, BPB Publishers, New Delhi.
3. Practical Approach towards Tally 8.1 and 9.0, S. H. Sharma, Siddhant Prakashan, Aurangabad
4. Tally 9.2 Comdex Publisher
5. Electronic Commerce – Framework, Technologies and Applications , written by Bharat Bhaskar, Tata McGraw Hill Publishing Company Limited, New Delhi.
6. Computer Networks – Andrew S Tannenbaum, PHI.
7. Computer Networks and Internets – Douglas, Addison Wesley.

## References:

1. Data and Computer Communications – William Stallings, PHI.
2. Hand book of Computer Communications Standards, Volume 1 – William Stallings, PHI.

## Note

- Answers shall be written in English only.
- Question papers shall consist of two parts.
  - Part - 1 - QUANTITATIVE TECHNIQUES (40 marks)
    - ❖ In Part 1 – Out of total 40 marks
      - (1) 20 Marks shall be for Mathematics
      - (2) 20 Marks shall be for Statistics
  - Part - 2 - COMPUTING SKILLS - (60 marks)
    - ❖ In Part 2 – Out of total 60 marks
      - (1) 50 Marks shall be for Tally 9.2 Accounting Package,
        - 30 marks shall be for Tally theory questions
        - 20 marks shall be for Tally practical assignments
      - (2) 10 Marks shall be Computer Networking

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**North Maharashtra University, Jalgaon**

**Faculty of Commerce and Management**

**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.6: (a): MODERN OFFICE MANAGEMENT**  
(CORE COMPETENCE SUBJECT)

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + Practical 20marks +  
External Theory Exam: 60 Marks)

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**Objectives –**

1. To Understand The Concept Of Modern Office Management.
2. To Acquire Operational Skills Of Modern Office Management.
3. To Know The Office Managerial Functions.
4. To Develop The Interest In Modern Methods And Procedures Of Modern Office Management.
5. To Acquire The Basic Knowledge Of Office Appliances And Machines.
6. To Have A Sufficient Knowledge About Appropriate Office Stationery.
7. To Know The Safety Measures And Organization Of The Safety Efforts. Actuate All Employees By Promoting A Feelings And Safety Among Them.
8. To Know The Importance Of Unionization And Current Status.
9. To Know The Role Of Public Relation Officer.

**1. Modern Office And Management**

**Lectures: 10**

- 1.1. Modern Office.
  - 1.1.1. Meaning, Objectives & Importance,
  - 1.1.2. Functions.
- 1.2. Office Management-
  - 1.2.1. Concepts and Definition.
  - 1.2.2. Nature & Scope,
  - 1.2.3. Elements & Functions.
- 1.3. Changing Office View: Past, Present & Future.
- 1.4. Office Manager: Functions, Duties, Rights And Responsibilities

**2. Office Location, Lay-Out And Environment**

**Lectures: 12**

- 2.1. Office Location: Meaning, Objectives, Importance & Principles
- 2.2. Office Lay-Out: New Trends in Office Layout in Modern Office Management Context.
- 2.3. Office Environment
  - 2.3.1. Meaning & Importance,
  - 2.3.2. Factors Of Good Environment,
  - 2.3.3. Office Lighting, Ventilation & Temperature, Sanitation, Interior Decoration,
  - 2.3.4. Noise & Cleanliness in the Office.

**3. Modern Office Systems And Routines**

**Lectures: 10**

- 3.1. Office System
  - 3.1.1. Meaning, Objectives, Principles & Advantages
  - 3.1.2. Designing Office System
- 3.2. Office Routines: Meaning, Characteristics and Importance.
- 3.3. Flow of Work: Meaning, Significances and Difficulties.
- 3.4. Planning and Scheduling Of Office Work.
- 3.5. Measurement of Office Work: Meaning, Needs, Advantages and Difficulties.

**4. Office Services**

**Lectures: 12**

- 4.1. Centralization and Decentralization of Office Service :Meaning, Advantages & Disadvantages
- 4.2. Mail Service:
  - 4.2.1. Management Of Mail
  - 4.2.2. Inward & Outward Mail
  - 4.2.3. Routines
  - 4.2.4. Equipments for Mailing Department.
- 4.3. Modern Mailing Services: Speed post, Messenger, Courier, Fax. & Email
- 4.4. Management of Record :
  - 4.4.1. Meaning & Importance.
  - 4.4.2. Principles & Process.
  - 4.4.3. Paperless Record System by Electronic Media.
- 4.5. Management Of Office Stationery
  - 4.5.1. Need of Management of Stationery
  - 4.5.2. Principles Of Stationery Management
  - 4.5.3. Storing, Issuing & Receiving Stationery.
  - 4.5.4. Cost Control

## **SECTION: II**

- 5. Modern Office Appliances & Machines** **Lectures: 6**
  - 5.1. Need & Advantages & Importance of Office Appliances and Machines.
  - 5.2. Types Of Office Appliances And Machines
    - 5.2.1. Electrical Appliances
    - 5.2.2. Mechanical Appliances
    - 5.2.3. Electronic Appliances
  - 5.3. Necessity, Applications & Merits Of Following Appliances And Machines: Computers, Printers, Laptop, Video Conferencing, Scanner, Internet Facility ,Wi Fi System, Fax, Telephone Facility.
  - 5.4. Office Furniture :Principles Governing Selection Of Office Furniture
  - 5.5. Choice of Office Machines and Equipments.
- 6. Office Personnel Relations & Welfare** **Lectures: 10**
  - 6.1. Human Relations In The Office
  - 6.2. Management-Employee Communications
  - 6.3. Methods Of Communications
  - 6.4. Morale & Productivity
  - 6.5. Staff Welfare, Health & Safety Arrangements Grievances.
- 7. Office Manuals & Reports** **Lectures: 6**
  - 7.1. **Office Manuals**
    - 7.1.1. Introduction
    - 7.1.2. Needs & Sources Of Office Manuals
    - 7.1.3. Types& Advantages Of Office Manuals
  - 7.2. **Reports**
    - 7.2.1. Introduction, Function
    - 7.2.2. Classification Of Reports
    - 7.2.3. Basic Principles Of Writing Reports
    - 7.2.4. Specimen Of Reports

## 8. Public Relations

Lectures: 6

- 8.1. Definitions, Nature & Scope Of Public Relation
- 8.2. Objectives & Importance of Public Relation.
- 8.3. Functions Of Public Relation Department
- 8.4. Types of Public Relations.
- 8.5. Role of Public Relation Officer in the Modern Context.

## 9. Communication & Competitive Skills

Lectures: 24

- 9.1. **Interview Technique:** Taking Interview-Types Of Interviews-Preparation For Interview-Process Of Interview: Pre, During And Post-Interview Preparations-Guidelines For Successful Interview Taking-Personal Interview-(The students should take interview of at least one business related person during the year and write the report based on the interview taken in the journal )
- 9.2. **Presentation Skills**-Oral-Model Building-Using Of Electronic Devices- Using Of O.H.P.-Using Of Print Material -(The students should make at least one presentation relating to **a specific subject** before class during the year and write the report based on the presentation in the journal )
- 9.3. **Book & Magazine Review**-The students should review at least one book / magazine relating to a specific subject during the year and write the report based on the review in the journal .
- 9.4. **Writing a report based on the visit** to a modern office & noting the use and deployment of the modern techniques of office management.
- 9.5. **One practical be conducted by the concerned teacher** based on the course contents so that the communication skills of the students are sharpened.

### Book Recommended –

1. Office Management - Lefingwell & Robinson.
2. Office Organization And Management - R. K. Chopda, & Ankita Chopda Himalaya Publishing House, Bombay
3. Office Management S P Arora Vikas Publishing New Delhi
4. Office Organization And Management- Reddy & Apponnaiah, Himalaya Publishing House, Bombay.
5. Office Management-P.K. Ghosh, Sultan Chand And Son's, New Delhi.
6. Office Organization and Management-C.B.Gupta, Sultan Chand And Son's New Delhi.
7. Office Management - I. M. Sahai, Kitab Mahal, Allahabad.
8. Office Management & Secretarial Practice- Sing S P & Sing B. 1987, Gyan Publishing House, Delhi.
9. Office Organization And Management-Arora. S.P. 1990, Viaks Publishing House Pvt. Ltd. New Delhi.
10. Office Organization And Management- N.Kumar & R.Mittal, Anmol Publication Pvt. Ltd. New Delhi, Ansari Road New Delhi-11002
11. Fundamental Of Office Management- J.P.Mahajan, Pitamber Publishing Co. New Delhi.
12. Office Management-Dr. A H Lokhandwala & V.K.Behere, Nirali Prakashan, Pune.

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**  
**Elective Paper No.6: (b): e-Commerce**  
**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks +  
Practicals: 20 + External Theory Exam: 60 Marks)

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**Section: I**

- |                                                                          |                     |
|--------------------------------------------------------------------------|---------------------|
| <b>1. Fundamentals of e-Commerce</b>                                     | <b>Lectures: 10</b> |
| 1.1. Commerce: Meaning & Nature                                          |                     |
| 1.2. e-Commerce                                                          |                     |
| 1.2.1. Origin, Definitions & Meaning                                     |                     |
| 1.2.2. Scope & Goals                                                     |                     |
| 1.2.3. Feature, Needs & functions                                        |                     |
| 1.2.4. Significance, Advantages & Disadvantages,                         |                     |
| 1.2.5. Essential Requirements,                                           |                     |
| 1.3. e-Commerce v/s Traditional Commerce                                 |                     |
| 1.4. Technologies used in e-Commerce                                     |                     |
| <b>2. Business Models for e-Commerce</b>                                 | <b>Lectures: 12</b> |
| 2.1. e-Business : Meaning, Definitions, Importance                       |                     |
| 2.2. e-Business Models based on the relationships of transaction parties |                     |
| 2.2.1. B2C, B2B, C2C,                                                    |                     |
| 2.2.2. C2G, G2G, B2G,                                                    |                     |
| 2.3. e-Business Models based on the relationships of transaction types   |                     |
| 2.3.1. Manufacture Model                                                 |                     |
| 2.3.2. Advertising Model                                                 |                     |
| 2.3.3. Value Chain Model                                                 |                     |
| 2.3.4. Brokerage Model                                                   |                     |
| <b>3. e-Payment Systems</b>                                              | <b>Lectures: 10</b> |
| 3.1. Models of Payments :                                                |                     |
| 3.1.1. Credit Cards, Debit Cards & Smart Cards                           |                     |
| 3.1.2. e-Credit Accounts & e-Money/Cash                                  |                     |
| 3.2. Digital Signatures                                                  |                     |
| 3.2.1. Legal positions of Digital Signatures                             |                     |
| 3.2.2. Procedure & working of Digital Signature technology               |                     |
| 3.3. Risks and e-Payment System                                          |                     |
| 3.3.1. Data Protections, risk from mistakes and disputes                 |                     |
| 3.3.2. Consumer protection                                               |                     |
| 3.3.3. Management Information Privacy                                    |                     |
| 3.3.4. Managing Credit Risk                                              |                     |
| <b>4. e-Business Communication</b>                                       | <b>Lectures: 10</b> |
| 4.1. Introduction                                                        |                     |
| 4.2. Importance of e-Technology in the e-Business Communication          |                     |
| 4.3. Models of e-Business Communication,                                 |                     |
| 4.4. e-Business Conferencing                                             |                     |
| 4.4.1. Audio, Documents & Telephone,                                     |                     |
| 4.4.2. Video Conferencing                                                |                     |
| 4.5. e-mail in e-Commerce,                                               |                     |
| 4.6. Mobile Communication                                                |                     |

## Section: II

5. **e-Banking**                      **Lectures: 8**
- 5.1. Introduction, Concepts & Meaning
  - 5.2. Electronic Fund Transfer
    - 5.2.1. Automated Clearing House
    - 5.2.2. Automated Ledger posting
    - 5.2.3. Electronic Money transfer
    - 5.2.4. e-cheques
  - 5.3. ATM, FOS & Tele-banking
6. **Customer Relationship Management**                      **Lectures: 7**
- 6.1. Introduction & Definition,
  - 6.2. Electronic CRMC,
  - 6.3. Need for Electronic CRM
  - 6.4. CRM Areas :CRM Components & CRM Architecture
  - 6.5. Electronic CRM Applications
7. **e-Security**                                                              **Lectures: 8**
- 7.1. Security Concepts : Introduction & Need
  - 7.2. Intruders
  - 7.3. Attacking Methods: Hacking, Cracking & Freaking
  - 7.4. Filters :Meaning, Definition of Firewalls, Types of Filters
  - 7.5. Cryptology: Encryption & Decryption
  - 7.6. Data Encryption Standards
  - 7.7. Cyber Crimes
  - 7.8. e-Commerce Security Solutions
    - 7.8.1. e-Locking Techniques
    - 7.8.2. e-Locking Products
    - 7.8.3. e-Locking Services
    - 7.8.4. Net-Scape Security Solutions
8. **e-Markets**                                                              **Lectures: 7**
- 8.1. Online Shopping
  - 8.2. Online Purchasing
  - 8.3. Electronic Markets
  - 8.4. Three Models of e-Markets
  - 8.5. e-Advertising
  - 8.6. E-Branding
9. **Communication & Competitive Skills**                                                              **Lectures: 24**
- 9.6. **Interview Technique:** Taking Interview-Types Of Interviews-Preparation For Interview-Process Of Interview: Pre, During And Post-Interview Preparations-Guidelines For Successful Interview Taking-Personal Interview-(The students should take interview of at least one business related person during the year and write the report based on the interview taken in the journal )
  - 9.7. **Presentation Skills**–Oral-Model Building-Using Of Electronic Devices- Using Of O.H.P.-Using Of Print Material -(The students should make at least one presentation relating to **a specific subject** before class during the year and write the report based on the presentation in the journal )
  - 9.8. **Book & Magazine Review**-The students should review at least one book / magazine relating to a specific subject during the year and write the report based on the review in the journal .
  - 9.9. **Writing a report based on the visit** to a modern office & noting the use and deployment of the modern techniques of office management.



9.10. **One practical be conducted by the concerned teacher** based on the course contents so that the communication skills of the students are sharpened.

**Books For Reference**

- 1. e-Commerce - Concepts, Models, Strategies, by C S V Murthy Himalaya Publishing House
- Basics of e-Commerce- Legal and Security Issues ISBN 81-203-2432-3
- e-Commerce : An Indian Perspective 2<sup>nd</sup> Edition P T Josheph SJ
- Electronic Commerce: Elias M Awad, Pearson Education

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**  
**Elective Paper No.6: (c): Programming in C++**  
**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks +  
Practicals: 40 (Computer related : 20marks + Skills based : 20) +  
External Theory Exam: 40 Marks)

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**Section: I**

- |                                                            |                    |
|------------------------------------------------------------|--------------------|
| <b>1. Data Types, Operators and Statements</b>             | <b>Lectures: 3</b> |
| 1.1. Identifiers and Keywords                              |                    |
| 1.2. Constants                                             |                    |
| 1.3. C++ Operators                                         |                    |
| 1.4. Type Conversion                                       |                    |
| <b>2. Writing A Program In C ++</b>                        | <b>Lectures: 6</b> |
| 2.1. Variable Declaration, Statements & Expressions,       |                    |
| 2.2. Features of I/O stream. H and I/O manip H,            |                    |
| 2.3. Keyboard And Screen I/O                               |                    |
| 2.4. Input Statements & Output Statements                  |                    |
| 2.5. Manipulator Functions                                 |                    |
| 2.6. Input And Output (I/O) Stream Flags                   |                    |
| <b>3. Control Statements</b>                               | <b>Lectures:3</b>  |
| 3.1. Conditional Statements                                |                    |
| 3.2. Loop Statements                                       |                    |
| 3.3. Breaking Control Statements                           |                    |
| <b>4. Function and Program Structures</b>                  | <b>Lectures: 6</b> |
| 4.1. Function Definition                                   |                    |
| 4.2. Return Statement                                      |                    |
| 4.3. Local And Actual Arguments                            |                    |
| 4.4. Function Types (Without Arguments And With Arguments) |                    |
| 4.5. Scope Of Variables, Recursive Functions               |                    |
| 4.6. Pre-Processors                                        |                    |
| <b>5. Arrays</b>                                           | <b>Lectures:4</b>  |
| 5.1. Arrays                                                |                    |
| 5.1.1. Notation                                            |                    |
| 5.1.2. Declaration                                         |                    |
| 5.1.3. Initialization                                      |                    |
| 5.2. Processing With Array Function And Arrays             |                    |
| 5.3. Multidimensional Arrays                               |                    |
| 5.4. Character Arrays and Strings                          |                    |
| <b>6. Pointers</b>                                         | <b>Lectures:6</b>  |
| 6.1. Pointer Operator                                      |                    |
| 6.2. Address Operator                                      |                    |
| 6.3. Pointer Declaration                                   |                    |
| 6.4. Pointer Arithmetic                                    |                    |
| 6.5. Pointer And Functions                                 |                    |

## Section: II

- 7. Unit 7:- Structures and Unions** **Lectures: 3**  
7.1. Declaration Of Structures  
7.2. Initialization Of Structure  
7.3. Functions And Structure  
7.4. Arrays Of Structures & Unions
- 8. Classes and Objects** **Lectures: 8**  
8.1. The Object Oriented Terminologies  
8.2. Characteristics Of Object Oriented Languages  
8.3. Structure And Class  
8.4. Declaration Of Classes & Member  
8.5. Functions Defining The Object Of A Class,  
8.6. Accessing A Member Of Class  
8.7. Array Of Class Objects Constructor And Destructors  
8.8. Inline Member Function
- 9. Inheritance** **Lectures: 4**  
9.1. Derived Class And Base Class  
9.2. Derived Class Constructors  
9.3. Class Hierarchies Public And Private Inheritance  
9.4. Multiple Inheritances
- 10. Function Overloading** **Lectures: 3**  
10.1. Overloaded Function  
10.2. Overloaded operator  
**10.3.** Overloading unary and binary operators
- 11. Introduction to other substitutes** **Lectures: 4**  
**11.1.** Virtual Function  
**11.2.** Friend Functions  
**11.3.** This Pointer  
**11.4.** Abstract Classes  
**11.5.** Command Line Arguments
- 12. Communication & Competitive Skills** **Lectures: 24**  
9.11.**Interview Technique:** Taking Interview-Types Of Interviews-Preparation For Interview-Process Of Interview: Pre, During And Post-Interview Preparations-Guidelines For Successful Interview Taking-Personal Interview-(The students should take interview of at least one business related person during the year and write the report based on the interview taken in the journal )  
9.12.**Presentation Skills**–Oral-Model Building-Using Of Electronic Devices- Using Of O.H.P.-Using Of Print Material -(The students should make at least one presentation relating to **a specific subject** before class during the year and write the report based on the presentation in the journal )  
9.13.**Book & Magazine Review**-The students should review at least one book / magazine relating to a specific subject during the year and write the report based on the review in the journal .  
**9.14. Writing a report based on the visit** to a modern office & noting the use and deployment of the modern techniques of office management.

### 9.15.Computer Related Practical Program List: 20marks (lectures :22)

1. Program to find the simple interest for a given principal, rate of interest and number of years. [02]
2. Write a C++ program for preparing the electricity bill. [02]
3. Program to print "FYBcom" string up to given number of times. [02]  
(Implement program using while loop, for loop and do-while loop)
4. Program to generate a Fibonacci series of n numbers, where n is defined by a Programmer. (Use function) [02]
5. Program to swap two data items. (Use call by value and call by reference) [02]
6. Develop an Object Oriented Program in C++ to read the following information of 5 students from the keyboard and display it.
  - Student name
  - Roll number
  - Faculty
  - Class [03]
7. Develop an Object Oriented Program in C++ to read the following information of 5 employees from the keyboard :-
  - Employee name
  - Employee code
  - Designation
  - Account number
  - Basic
  - DA
  - HRACalculate Gross salary of each employee and display information in suitable Format. [03]
8. Program to demonstrate constructor and destructor. [02]
9. Program to demonstrate single inheritance. [02]
10. Program for function overloading. [02]

#### Text Books/References

1. Programming with C++ by D.Ravichandran
2. Object Oriented Programming with C++ by Balguruswami
3. Programming with C++ by John Hubbard
4. Object oriented programming using C++ by Alok Kumar Jagadev, Amiya Kumar, PHI 2007. ISBN : 978-81-203-3085-6

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.6: (d): Stock & Commodity Markets**  
**(CORE COMPETENCE SUBJECT)**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks +  
Practicals: 20 + External Theory Exam: 60 Marks)

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

**Section: I**

- 1. Primary Market & Secondary Market** **Lectures:16**
  - 1.1. Primary Market**
    - 1.1.1. Meaning, Significance And Scope
    - 1.1.2. Developments In Primary Market
    - 1.1.3. Role of Intermediaries ,Various Agencies And Institutions Involved In Primary Market
    - 1.1.4. I.P.O., F.P.O. & Private Placement Markets
    - 1.1.5. Book Building: Concept, Process, Benefits & Limitations
  - 1.2. Secondary Market**
    - 1.2.1. Meaning, Significance, Functions And Scope of
    - 1.2.2. Secondary Market Intermediaries– Stock Brokers, Sub-Brokers, Advisors.
    - 1.2.3. Stock Exchanges
    - 1.2.4. Functions And Significance
    - 1.2.5. Their Regulatory Framework And Control
    - 1.2.6. Operations Of Stock Exchanges
  - 1.3. Challenges Before Stock Exchanges In India
- 2. Financial Services & Regulatory Bodies In Stock Markets** **Lectures:10**
  - 2.1. Investor Protection: Investor Grievances And Their Redressal System,
  - 2.2. Investors' Awareness And Activism
  - 2.3. Role & Functions Of Credit Rating Institutions In The Stock Market
  - 2.4. Credit Rating Agencies In India
  - 2.5. Role & Functions Of Depository Institutions In Stock Market
  - 2.6. The Depository Institutions In India
  - 2.7. B.S.E., N.S.E. & O.T.C.E.I.
  - 2.8. S.E.B.I.: Constitution, Role Functions & Powers
  - 2.9. R.B.I. : Role , Functions & Powers
- 3. Investment Environment & Portfolio Analysis** **Lectures:12**
  - 3.1. The Investment Decision Process
  - 3.2. Types Of Investments : Commodities, Real Estate & others assets & Financial Assets,
  - 3.3. Sources Of Financial Information
  - 3.4. Concept Of Return And Risk
  - 3.5. Impact Of Taxes And Inflation On Return.
  - 3.6. Portfolio Management :Meaning, Objectives
  - 3.7. Portfolio Theory
    - 3.7.1. Traditional Approach
    - 3.7.2. Modern Approach
    - 3.7.3. CAPM Model.

- 4. Approaches to Equity Analysis** **Lectures:10**
- 4.1. Introduction To Fundamental Analysis
    - 4.1.1. Economic Analysis
    - 4.1.2. Industry Analysis And
    - 4.1.3. Company Analysis
  - 4.2. Bond Valuation, Price Yield Relationship,
  - 4.3. Bond Price Forecasting
    - 4.3.1. Application Of Duration And Convexity
    - 4.3.2. Yield Curve Strategies
  - 4.4. Technical Analysis
  - 4.5. Market Cycle Model And
  - 4.6. Basic Trend Identification
  - 4.7. Different Types Of Charting , Support And Resistance, Price Patterns, Moving Averages, Bollinger Bands, Momentum Analysis
  - 4.8. Technical Analysis And Efficient Market Hypothesis
  - 4.9. Dividend Capitalization Models, And Price Earnings
  - 4.10. Multiple Approach To Equity Valuation;

**Section: II**

- 5. Financial Instruments & Derivatives** **Lectures:10**
- 5.1. Shares: Features & Types
  - 5.2. Bonds & Debentures : Features & Types
  - 5.3. Derivatives :
    - 5.3.1. Concept
    - 5.3.2. Financial Derivatives And Commodity Derivatives;
    - 5.3.3. Forward Contracts, Futures Contracts, Options;
  - 5.4. Participants In Futures And Options Markets,
  - 5.5. Stock Index Futures; OTC Derivatives -Swaps, Swaptions, Forward Rate Agreements (FRAs), Caps, Floors, And Collars
  - 5.6. Derivative Markets in India.
  - 5.7. Financial Derivatives – Stock Futures, Stock Options, Index Futures, Index Options,
- 6. Commodity Market** **Lectures:14**
- 6.1. Concepts Of Commodity ,Commodity Exchanges ,Futures Contracts
  - 6.2. Difference Between Physical & Futures Market
  - 6.3. Features Of A Commodity ,Futures & Commodity Futures Contract
  - 6.4. Price Risk Management Futures & Commodity Markets
  - 6.5. Trading In Commodity Markets
  - 6.6. Role Of A Where Houses In Commodity Futures Markets
  - 6.7. Efficiency Of Commodity Markets
  - 6.8. Size Of Commodity Markets In India
  - 6.9. Benefits Of Commodity Markets
  - 6.10. Commodity Markets In India
    - 6.10.1. Multi Commodity Exchange (M.C.X)History
    - 6.10.2. National Commodities Derivatives Exchange (N.C.D.X.)
    - 6.10.3. National Multi Commodities Exchange (N.M.C.X.)
  - 6.11. Regulation Of Commodity Exchanges**

## 7. Communication & Competitive Skills

Lectures: 24

- 7.1. **Interview Technique:** Taking Interview-Types Of Interviews-Preparation For Interview-Process Of Interview: Pre, During And Post-Interview Preparations-Guidelines For Successful Interview Taking-Personal Interview-(The students should take interview of at least one business related person during the year and write the report based on the interview taken in the journal )
- 7.2. **Presentation Skills**–Oral-Model Building-Using Of Electronic Devices- Using Of O.H.P.-Using Of Print Material -(The students should make at least one presentation relating to **a specific subject** before class during the year and write the report based on the presentation in the journal )
- 7.3. **Book & Magazine Review**-The students should review at least one book / magazine relating to a specific subject during the year and write the report based on the review in the journal .
- 7.4. **Writing a report based on the visit** to a modern office & noting the use and deployment of the modern techniques of office management.
- 7.5. **One practical be conducted by the concerned teacher** based on the course contents so that the communication skills of the students are sharpened

### Suggested Readings

1. Financial Derivatives:Theory,Concepts & Problems : S.L..Gupta,Prentice Hall of India Ltd.,New Delhi
2. “Investments Analysis and Management”, Jones, C.P., Wiley, 8th ed.
3. “Investment Management”, Bhalla, V.K., S. Chand & Co.
4. .,” Investment Management”,Singh, Preeti Himalaya Publications.
5. “Investment Analysis and Portfolio Management”, Prasanna, Chandra., Tata McGraw Hill.
6. “Futures and Options”, Vohra, N.D., and B.R. Bagri, 2nd ed. (2003), Tata McGraw Hill Publishing Company Ltd.
7. “How to Win Investment Game”, Prasanna, Chandra., Tata McGraw Hill.
8. Basics Of Derivaties Published By B.S.C.& India Infoline .Com ISBN 81-7859-003-4
9. Indian Financial System:Market,Institutions & Services :Bharati V. Pathak. :Pearson Education,Delhi.ISBN:81-7758-562-2
10. Banks & Institutional Management Vasant Desai Himalaya Publishin, Mumbai
11. [www.sebi.com](http://www.sebi.com)
12. [www.bse.com](http://www.bse.com)
13. [www.nse.com](http://www.nse.com)

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North Maharashtra University, Jalgaon  
**Faculty of Commerce and Management**  
F.Y.Bcom (W.E.F.: June – 2008)  
**Elective Paper No.7 (a): Principles & Practices Of Banking**  
**Applied Component Subject**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + External Exam: 80 Marks)

**Section: I:**

- 1. Banking: Meaning, Functions & Classification** **Lectures: 8**
- 1.1. Concepts, Meaning & Evolution Of Banking
  - 1.2. Functions Of Bank- Traditional & Modern
  - 1.3. Structural Classification Of Banks : Features , Merits & Demerits
    - 1.3.1. Unit Banking
    - 1.3.2. Branch Banking
    - 1.3.3. Group Banking
    - 1.3.4. Chain Banking
  - 1.4. Functional & Ownership Classifications Of Banks
  - 1.5. Concepts Of Wholesale Banking & Retail Banking & Universal Banking
- 2. Banking Operations** **Lectures: 16**
- 2.1. Types Of Deposit Accounts
  - 2.2. Process Of Opening, Operating & Closing Of a Bank Account :
  - 2.3. General Precautions For Opening Of Accounts
    - 2.3.1. Minor Account
    - 2.3.2. Joint Account
    - 2.3.3. Partnership Account
    - 2.3.4. Accounts Of Limited Companies
    - 2.3.5. Account Of Trust
    - 2.3.6. Government Bodies Account
  - 2.4. Types Of Credit Facilities
    - 2.4.1. Over Drafts
    - 2.4.2. Cash Credits
  - 2.5. Negotiable Instruments in Banking
    - 2.5.1. Definition
    - 2.5.2. Types & Their Characteristics
  - 2.6. Cheques
    - 2.6.1. Essentials Privileges Of Cheque Holders
    - 2.6.2. Liabilities Of Paying Bank & Collecting Bank
    - 2.6.3. Crossing & Dishonour Of Cheques
  - 2.7. Modes Of Creating Charges: Lien, Pledge & Mortgage
- 3. Principles Of Sound Banking** **Lectures: 12**
- 3.1. Balance Sheet Of A Bank
  - 3.2. Multiple Credit Creation By Commercial Banks
    - 3.2.1. Importance
    - 3.2.2. Process : Credit Expansion & Contraction
    - 3.2.3. Deposit Multiplier
    - 3.2.4. Limitations
  - 3.3. Principles Of Sound Banking
  - 3.4. Concepts Of Capital Adequacy Ratio , NPAS & Their Importance



- 4. Modern Banking :e - Banking** **Lectures: 12**
- 4.1. Meaning Of E-Banking & Core Banking
  - 4.2. Emergence & Development Of E Banking
  - 4.3. Electronic Banking Products /Services
    - 4.3.1. Electronic Payment System
    - 4.3.2. A.T.M.
    - 4.3.3. Phone & Tele Banking
    - 4.3.4. Internet Banking
    - 4.3.5. Electronic Fund Transfer
  - 4.4. Benefits Of e- Banking To Customer & To The Banks
  - 4.5. Bottlenecks In Development Of E Banking

**Section: II**

- 5. Central Banking** **Lectures: 10**
- 5.1. Meaning ,Origin & Functions Of Central Banks
  - 5.2. Distinctions Between Central Banks & Commercial Banks
  - 5.3. Monetary Policy Of Central Banks
    - 5.3.1. Objectives
    - 5.3.2. Monetary Targeting
    - 5.3.3. Monetary Instruments Of Credit Controls
  - 5.4. Role Of Central Banks In The Emerging Economy
- 6. The Financial Markets** **Lectures: 10**
- 6.1. Money Market**
    - 6.1.1. Meaning & Importance
    - 6.1.2. Role Of Money Market In The Economy
    - 6.1.3. Structure Of The Money Market :Instruments & Participants
    - 6.1.4. Features Of Developed & Underdeveloped Money Markets
  - 6.2. Capital Market**
    - 6.2.1. Meaning & Importance & Features
    - 6.2.2. Constituents Of Primary And Secondary Markets
- 7. Rural Finance , Financial Inclusion & Micro Finance** **Lectures: 16**
- 7.1. Rural Finance
    - 7.1.1. Rural & Agricultural Credit Needs
    - 7.1.2. Sources Of Rural Finance
    - 7.1.3. Co-Operative Credit Structure
    - 7.1.4. Rural Indebtness :Crises & Revival
  - 7.2. Financial Inclusion
    - 7.2.1. Meaning & Importance
    - 7.2.2. Reasons & Measures Of Financial Exclusion
    - 7.2.3. Recent Initiative By R.B.I
    - 7.2.4. Strategies & Approaches : No Frill Accounts
    - 7.2.5. I.T. Solution For Financial Inclusion
  - 7.3. Micro Finance
    - 7.3.1. Meaning, Features & Importance
    - 7.3.2. Aspects Of Micro Finance
    - 7.3.3. Forms Of Microfinance Institutions In India
    - 7.3.4. Operational & Financial Sustainability Of The Micro Finance
    - 7.3.5. Role Of S.H.Gs
    - 7.3.6. Role Of N.A.B.A.R..D. In Micro Finance
- 8. Banking Services To Common Person** **Lectures: 12**
- 8.1. Meaning Of Customer Of A Bank
  - 8.2. Problems & Difficulties Facing By Customers
  - 8.3. Banking Services & Consumer Protection Act

- 8.4. Customer Services Department Of R.B.I.
- 8.5. Deposit Insurance Scheme
- 8.6. Banking Obusndman Scheme
- 8.7. Standards Of Services In Banks
- 8.8. Credit Card Issues
- 8.9. Credit Counselling
- 8.10. Financial Education
- 8.11. K.Y.C.

**Books :**

1. Basics Of Banking & Fiinance Dr K M Bhattacharya & O P Agrawal
2. Banking Theory & Practice; K.C..Shekhr & Laxmi Shekhar. Vikas Publishing
3. Banking Theory, Law & Practice K P M Sunderam & D N Varshney S Chand
4. Banking & Finance System :D.M.Mathani & E.Gorden
5. Banking & Financial System by K P M Sunderam & D N Varshney S Chand
6. Financial Market & Services: Institutions :Gordan & Natrajan, Himalaya
7. The Indian Financial System: Bharati V. Pathak, Pearson Education
8. Economic & Political Weekly
9. R.B.I. Bulletins
10. [www.rbi.org.in](http://www.rbi.org.in)

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**  
**Elective Paper No.7 (b): CORPORATE LAWS**  
**Applied Component Subject**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + External Exam: 80 Marks)

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**Objectives :**

1. To develop an understanding of the regulation of companies and to provide thorough understanding of the various provisions of the Companies Act, 1956, as well as Rules made there-under including their interpretation
2. To introduce the basic measures taken by the SEBI for Investors protection.
3. To provide conceptual understanding of the principles of corporate regulations.
4. To make the students conversant with the corporate management

**Section: I**

- |                                                                                                                                                                                                                                                                                                                                                                                    |                      |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| <b>1. Corporate Transactions Vis-A-Vis Incorporation</b>                                                                                                                                                                                                                                                                                                                           | <b>Lectures : 8</b>  |
| 1.1. Alteration Of Memorandum And Articles Of Association                                                                                                                                                                                                                                                                                                                          |                      |
| 1.2. Limitations On Power Of Alteration.                                                                                                                                                                                                                                                                                                                                           |                      |
| 1.3. Doctrine Of Ultra-Vires.                                                                                                                                                                                                                                                                                                                                                      |                      |
| 1.4. Protection Of Persons Dealing With A Company                                                                                                                                                                                                                                                                                                                                  |                      |
| 1.4.1. The Doctrine Of Constructive Notice                                                                                                                                                                                                                                                                                                                                         |                      |
| 1.4.2. Doctrine Of Indoor Management                                                                                                                                                                                                                                                                                                                                               |                      |
| 1.4.3. Lifting Of Corporate Veil.                                                                                                                                                                                                                                                                                                                                                  |                      |
| 1.5. Corporate Transactions                                                                                                                                                                                                                                                                                                                                                        |                      |
| 1.5.1. Pre-Incorporation Contracts                                                                                                                                                                                                                                                                                                                                                 |                      |
| 1.5.2. Duties And Liabilities Of Promoters.                                                                                                                                                                                                                                                                                                                                        |                      |
| 1.6. Privileges Of A Private Company vis-à-vis Public Company                                                                                                                                                                                                                                                                                                                      |                      |
| [Reference and preliminary discussions of Memorandum of Association, Articles of Association, and case of Solomon]                                                                                                                                                                                                                                                                 |                      |
| <b>2. The Securities &amp; Exchange Board of India Act, 1992</b>                                                                                                                                                                                                                                                                                                                   | <b>Lectures : 6</b>  |
| 2.1. Introduction                                                                                                                                                                                                                                                                                                                                                                  |                      |
| 2.2. Constitution of SEBI                                                                                                                                                                                                                                                                                                                                                          |                      |
| 2.3. Objects and Functions of SEBI                                                                                                                                                                                                                                                                                                                                                 |                      |
| 2.4. Powers of SEBI: Sections 3,4,11,15(G) of the SEBI Act]                                                                                                                                                                                                                                                                                                                        |                      |
| <b>3. SEBI (Disclosure and Investor Protection) Guidelines, 2000</b>                                                                                                                                                                                                                                                                                                               | <b>Lectures : 12</b> |
| 3.1. introductory study of SEBI Guidelines on / relating to                                                                                                                                                                                                                                                                                                                        |                      |
| 3.1.1. Eligibility Norms For Companies Issuing Securities                                                                                                                                                                                                                                                                                                                          |                      |
| 3.1.2. Pricing By Companies Issuing Securities                                                                                                                                                                                                                                                                                                                                     |                      |
| 3.1.3. Promoters Contribution And Lock-In Requirements                                                                                                                                                                                                                                                                                                                             |                      |
| 3.1.4. Pre-Issue Obligations                                                                                                                                                                                                                                                                                                                                                       |                      |
| 3.1.5. Contents Of Offer Document                                                                                                                                                                                                                                                                                                                                                  |                      |
| 3.1.6. Other Issue Requirements                                                                                                                                                                                                                                                                                                                                                    |                      |
| 3.1.7. Green Shoe Option                                                                                                                                                                                                                                                                                                                                                           |                      |
| 3.1.8. Book Building                                                                                                                                                                                                                                                                                                                                                               |                      |
| 3.1.9. Initial Public Offers Through The Stock Exchange On-Line System (E-IPO)                                                                                                                                                                                                                                                                                                     |                      |
| [Reference be had at appropriate places to the concepts of Prospectus, abridged prospectus; statement in lieu of prospectus; shelf prospectus; shares and their types; issue of shares, at par, premium and discount; bonus issues, rights issues, issue of sweat equity shares; employee stock option scheme; private placement etc. covered in the above Chapters of Guidelines] |                      |
| 3.2. The Securities Contracts (Regulation) Act, 1956                                                                                                                                                                                                                                                                                                                               |                      |

- 3.2.1. Listing of securities
- 3.2.2. listing Agreement
- 3.2.3. Advantages of listing
- 3.2.4. De-listing of shares.

- 4. Alteration of Share capital and Buy-back of Shares** **Lectures : 8**
- 4.1. Alteration Of Share Capital
  - 4.2. Reduction Of Paid-Up Capital
  - 4.3. Forfeiture And Surrender.
  - 4.4. Detailed Procedure And Practice For Buy-Back Of Shares Covering Government And SEBI Guidelines.

- 5. Management and Control of Companies** **Lectures : 10**
- 5.1. Directors
    - 5.1.1. Role Of Directors, Their Liabilities, Remuneration
    - 5.1.2. Loans To Directors
    - 5.1.3. Office Or Place Of Profit;
  - 5.2. Distribution Of Powers Of A Company
    - 5.2.1. Division Of Powers Between Board And General Meetings
    - 5.2.2. Acts By Directors In Excess Of Authority
    - 5.2.3. Monitoring and Management.

- 6. Insider Trading** **Lectures : 4**
- 6.1. Concept, rationale behind prohibition;
  - 6.2. SEBI (Insider Trading) Regulations, 1992
  - 6.3. SEBI's anti insider trading regulations and major actions taken by SEBI so far.

### **Section: II**

- 7. Borrowing powers and Methods of Borrowing** **Lectures: 10**
- 7.1. to raise funds for meeting short-term, medium and long term requirements.
  - 7.2. Acceptance of Public Deposits and Issue of Debentures
  - 7.3. Registration of Mortgages and charges
  - 7.4. Rules for acceptance of deposits.
  - 7.5. SEBI (Disclosure & Investor Protection) Guidelines, 2000 (Chapter X of Guidelines For Issue Of Debt Instruments)

- 8. Inter-Company Loans and Advances** **Lectures: 6**
- 8.1. Law relating to making investments in and granting loans to other bodies corporate and giving guarantees and providing security.
  - 8.2. Statutory limits.
  - 8.3. Authority required
  - 8.4. Consequences on the financial health of the company
  - 8.5. Concept of companies under same management.

- 9. Statutory Books And Registers** **Lectures: 6**
- 9.1. Register of Members
  - 9.2. Register of Investments held in company's name
  - 9.3. Register of charges,
  - 9.4. Register of Debenture holders
  - 9.5. Register of contracts in which directors are interested
  - 9.6. Register of Directors, Managing Director, Manager, and Secretary
  - 9.7. Register of Directors' shareholding
  - 9.8. Register of loans made
  - 9.9. Minutes books for board meetings and general meetings
  - 9.10. Attendance register
  - 9.11. Importance of registers and inspection of registers.

<b>10. Corporate Accountability</b>	<b>Lectures: 8</b>
10.1.Accounts and audit	
10.1.1. form and content of balance sheet and profit and loss account	
10.1.2. disclosure of accounts of subsidiary companies	
10.1.3. director's report, auditor's report	
10.1.4. chairman's speech & director's replies to qualifications in auditor's report	
10.1.5. directors' responsibility statement	
10.1.6. corporate governance statement	
<b>10.1.7. Compliance certificate</b>	
<b>10.2.Inspection and Investigations</b>	
<b>10.2.1. Meaning of inspection and investigation</b>	
<b>10.2.2. suo-moto Investigation by Government</b>	
<b>10.2.3. Rights and duties of Inspector</b>	
<b>10.2.4. Report by an Inspector</b>	
<b>11. Prevention of Oppression and Mismanagement</b>	<b>Lectures: 6</b>
11.1.Law Relating To Majority Powers And Minority Rights.	
11.2.Shareholder Remedies	
11.2.1. Actions By Shareholders	
11.2.2. Statutory Remedies	
11.2.3. Personal Actions	
11.2.4. Prevention Of Oppression And Mis-Management.	
<b>12. Winding Up</b>	<b>Lectures: 6</b>
12.1.Meaning of Winding up and Dissolution	
12.2.Types of winding up	
12.2.1. Compulsory & Voluntary	
12.2.2. Creditors and members winding up	
12.2.3. Winding up under supervision of Court	
12.3. Reasons for winding up	
12.4.Procedure for winding up	
12.5.Consequences of winding up	
12.6.Powers, duties and position of Liquidator.	
<b>13. The Industries (Development and Regulation) Act, 1951</b>	<b>Lectures: 3</b>
[Introductory study]	
13.1.Scope & Objectives	
13.2.definitions	
13.2.1. Ancillary industrial undertaking, factory, Small scale	
13.2.2. Industrial Undertaking, Scheduled Industry	
13.3.Regulation of Scheduled industries.	
<b>14. The Monopolistic and Restrictive Trade Practices Act, 1969</b>	<b>Lectures: 3</b>
[Introductory study]	
14.1. Scope & objectives	
14.2.Definitions of Monopolistic Trade Practice	
14.3.Restrictive Trade Practice and Unfair Trade Practice.	

**F.Y.Bcom**  
**Elective Paper No.7 (b): CORPORATE LAWS**

**Books –**

1. Manual of Business laws: Maheshwari and Maheshwari: :Himalaya
2. Indian Company Law. Awartar Singh : Sultan Chand & sons
3. Lectures on Company Law. Shah :
4. The Securities and Exchange Board of India Act, 1992, and Guidelines issued thereunder.
5. Company Law and Practice, A.K. Majumdar & G.K. Kapoor, Taxman Publications
6. Company Law and Practice Part I & II, P.K. Ghosh & V. Balachandran, Sultan Chand & sons
7. Business and Corporate Laws, N.D. Kapoor, Sultan Chand & Sons
8. Guide to Company Law Procedures, M.C. Bhandari, Wadhwa & Co., Nagpur
9. Company Law (Vol. I & II, A.M. Chakraborty, Taxmann, New Delhi
10. Corporate Laws — Taxman, Allied Services P. Ltd., 59/32, New Rohtak Road, New Delhi 110 005.
11. Company Law — Dr. H. K. Saharay (New Central Book Agency, Ltd. P. Calcutta.
12. Publications of The Institute of Company Secretaries of India, ICSI House, 23. Institutional Area, Lodi Road, New Delhi-110 003.
13. Monthly Journal Chartered Secretary—Published by I.C.S.I., New Delhi.
14. Appointment and remuneration of Managerial Personnel — Dr. K. R. Chandratre, published by Bharat Law House, New Delhi.

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.7 (c): MARKETING AND ADVERTISING**  
**Applied Component Subject**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + External Exam: 80 Marks)

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**Objectives:**

1. To impart basic marketing and Advertising knowledge as applicable to business.
2. To help student to understand the concept of marketing and advertising and their application.

**Section – I**

1. **Marketing** **Lectures :22**
  - 1.1. Meaning, Definition, Nature And Scope Of Marketing
  - 1.2. Importance Of Marketing As Business Functions And In The Economy.
  - 1.3. Concepts Of Marketing
    - 1.3.1. Traditional and Modern.
    - 1.3.2. The Holistic Marketing Concept.
    - 1.3.3. Green Marketing.
  - 1.4. **Marketing Mix.**
    - 1.4.1. Meaning Of 5 Ps Of Marketing
    - 1.4.2. Product, Price, Promotion, Place Distribution and People.
    - 1.4.3. Product Life Cycle
  - 1.5. **Market Segmentation**
    - 1.5.1. Concept And Importance
    - 1.5.2. Bases For Market Segments
    - 1.5.3. Target Marketing
    - 1.5.4. Product Positioning.
2. **Consumer Behaviour** **Lectures:6**
  - 2.1. Meaning Need and Importance of consumer behaviour.
  - 2.2. Factors affecting consumer behaviour
  - 2.3. Models of consumer behaviour.
    - 2.3.1.
  - 2.4. Buying motives
3. **Marketing of Services.** **Lectures :12**
  - 3.1. Meaning and characteristics of services
  - 3.2. Importance of service marketing.
  - 3.3. Classification of services.
  - 3.4. Problems of service marketing.
  - 3.5. Applications of components of marketing of services
    - 3.5.1. Banking & Insurance
    - 3.5.2. Financial Service
    - 3.5.3. Hospitals
    - 3.5.4. Consultancy Service.

- 4. Recent Trends in Marketing** **Lectures: 8**
- 4.1. Growth and Development in India.
    - 4.1.1. E- Business.
    - 4.1.2. Tele-Marketing.
    - 4.1.3. M-Business
    - 4.1.4. Relationship Marketing.
    - 4.1.5. Retailing
    - 4.1.6. Concept Marketing
    - 4.1.7. Virtual Marketing
    - 4.1.8. Niche Marketing
  - 4.2. Customer Delight.
  - 4.3. Multi Layer Marketing
  - 4.4. Trade Marks, Brand Image & Brand Equity

## SECTION II

- 5. Advertising** **Lectures: 8**
- 5.1. Meaning and Definition.
  - 5.2. Nature and Scope
  - 5.3. Elements
  - 5.4. Classification and Types.
  - 5.5. Importance of Advertising in Modern Marketing.
  - 5.6. Advertising Campaigns
  - 5.7. Futures of Advertising

- 6. Economic and Social Aspect of Advertising** **Lectures:12**
- 6.1. Economic Aspect Of Advertising
  - 6.2. Effects of Advertising on
    - 6.2.1. Production Cost.
    - 6.2.2. Distribution Cost.
    - 6.2.3. Consumer Price
  - 6.3. Social Aspect Of Advertising
  - 6.4. Elements of Social Advertising.
  - 6.5. Advertising and Cultural Values.
  - 6.6.** Advertising and Ethics.

- 7. Advertising Media** **Lectures:16**
- 7.1. Types of Advertising Media
    - 7.1.1. Print Media
    - 7.1.2. Electronic Media
    - 7.1.3. Outdoor Media
    - 7.1.4. Speciality Media
    - 7.1.5. Transit & Vehicular Media
  - 7.2. Merits and Limitations of various types of Advertising Media.
  - 7.3. Media Planning, Selection and Scheduling.
  - 7.4. Allocation Of Budget For Advertising & Cost Effectiveness
  - 7.5. Media Buying & Selling :Space Marketing:
  - 7.6. Role Of Media In Advertising
  - 7.7. Evaluation Of Advertising Effectiveness]
    - 7.7.1. Pre-Testing & Post Testing
    - 7.7.2. Methods Of Testing



## 7.8. Media Surveys

7.8.1. National Readership Surveys

7.8.2. Television Audience Surveys

## 8. Creative Advertising

**Lectures:12**

8.1. Preparing an Effective Advertising Copy.

8.2. Elements of Print Copy.

8.3. Structure of Advertising Copy-Head Line, Body Copy, Illustration, Slogan.

8.4. Elements of a Broadcast Copy.

8.5. Copy for Direct Mail.

### **Reference Book**

1. Advertisement & Personal Selling: Dr.Namita Rajput & Dr.Mira Vashitha, Himalaya
2. Advertisement & Promotion :T.A.Shimp,South Western Senage Learning
3. Global Marketing Management. S.A.Sherlekar, V.S. Shelekar, Himalaya Pub. House.
4. Marketing Management : Philip Kotler 8 Ed. Chap.22
5. Marketing and Sales Management, D.L.Kapoor, S.Chand & Co. Ltd. New Delhi.
6. Marketing Management, Arun Kumar, N. Meenakshi, Vikas Publishing House Pvt. Ltd.
7. Advertising And Public Reiations, Mahesh Ghatpande & Yogendra Thakur.
8. Marketing A Challenge, Mahesh Ghatpande & Yogendra Thakur Amod Prakashan.
9. Advertising, Dr. Mahesh Kulkarni, Nirali Prakashan
10. Modern Marketing Management, Dr. Mahesh Kulkarni.
11. Advertising Management, Rathor, Himalaya Publishing House.
12. Modern Marketing Management, Prof. D.S.Kadvekar, Prof. Mrs. Shikha Jain Prof. Antony Rose, Diamond Publication.
13. Sales and Advertising Management, G.S. Shuda. Indus Valley Publication Jaipur
14. Advertising Its Role In Modem Marketing By Duna And Darban
15. Advertising An Introductory Text:S.A.Chunawala:Himalaya

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**North Maharashtra University, Jalgaon**

**Faculty of Commerce and Management**

**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.7 (d): Business Statistics**

**Applied Component Subject**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks based on practical + External Exam: 80 Marks)

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**Objectives :**

1. To introduce the statically concepts & Techniques useful for commercial Applications
2. To develop analytical skills in the analysis of a commercial applications.

**Section :I**

**1. Correlation**

**Lectures 10**

- 1.1. Meaning Of Correlation
- 1.2. Types Of Correlation
  - 1.2.1. Positive Correlation, Negative Correlation, Perfect Correlation
  - 1.2.2. Linear and Non-Linear Correlation.
- 1.3. Scatter Diagram
- 1.4. Karl Pearson's Coefficient Of Correlation.
- 1.5. Statement of Properties Of Correlation Coefficient.
- 1.6. Explained and Unexplained Variation.
- 1.7. Coefficient of Determination And Non- Determination.

Numerical problems illustrating commercial applications based on ungrouped data are expected.

**2. Regression**

**Lectures 12**

- 2.1. Meaning Of Regression
- 2.2. Types Of Regression
  - 2.2.1. Linear Regression & Nonlinear Regression
  - 2.2.2. Simple Regression & Multiple Regression
- 2.3. Statement of Regression Equations (Simple Regression).
- 2.4. Meaning And Definition Of Regression Coefficients
- 2.5. Properties of Regression Coefficients.
- 2.6. Standard Error of Regression Estimate.

Simple numerical problems illustrating commercial applications are expected.

**3. Probability**

**Lectures: 15**

- 3.1. Meaning of Random And Non-Random Experiments
- 3.2. Meaning Of Sample Space
- 3.3. Trial & Events
  - 3.3.1. Equally Likely Outcomes
  - 3.3.2. Elementary Event, Compound Event, Impossible Event, Sure Event
  - 3.3.3. Complementary Event, Favourable Outcomes Of An Event
  - 3.3.4. Mutually Exclusive Events, Exhaustive Events
  - 3.3.5. Independent Events, Dependent Events
- 3.4. Mathematical Definition Of Probability & Axioms Of Probability
- 3.5. Independence and dependence of events.
- 3.6. Conditional Probability.

**Numerical problems to evaluate probabilities are expected..**

**4. Random Variable And Expected Value**

**Lectures: 10**

- 4.1. Meaning & Types Of Random Variable: Discrete And Continuous Random Variables

- 4.2. Probability Mass Function And Probability Distribution Of A Discrete Random Variable
- 4.3. Expected Value Of A Discrete Random Variable
- 4.4. Variance And Standard Deviation Of Discrete Random Variable
- 4.5. Statement of Properties of Expected Value And Variance.
- 4.6. Median and Mode of Discrete Random Variable.

**Numerical problems of commercial applications are expected**

- 5. Time series** **Lectures: 15**
- 5.1. Meaning Of Time Series
  - 5.2. Components Of A Time Series
  - 5.3. Analysis Of Time Series
    - 5.3.1. Additive And Multiplicative Models Of Time Series
    - 5.3.2. Measurement Of Trend
      - 5.3.2.1. By Moving Average Method
      - 5.3.2.2. By curve fitting by the method of least squares (only straight line curve is expected).
      - 5.3.2.3. simple averages method of ratio to moving average
      - 5.3.2.4. Measurement Of Seasonal Variation By Ratio To Moving Average Method
  - 5.4. Deseasonalisation of Data.

**Numerical problems of commercial applications are expected**

- 6. Sequencing problems** **Lectures 10**
- 6.1.** Meaning of sequencing problem
  - 6.2.** Meaning of the terms such as total elapsed time and idle time used in sequencing problems.
  - 6.3.** Algebraic method to solve sequencing problem of
    - 6.3.1.** n jobs through two machines
    - 6.3.2.** n jobs through three machines
  - 6.4.** Determination of total elapsed time and idle time for each machine.

- 7. Assignment problem** **Lectures 12**
- 7.1. Meaning and definition of assignment problem.
  - 7.2. Balanced and unbalanced assignment problems.
  - 7.3. Hungarians method of solving assignment problem.
  - 7.4. Solving assignment problem when the objective is to maximize a given measure of effectiveness certain assignments are prohibited.
  - 7.5. Determination of alternate optimum solution.

**Numerical problems of from real life situations are expected**

- 8. Replacement problem** **Lectures 12**
- 8.1. Meaning of replacement problem
  - 8.2. Solving replacement problem for items that deteriorate with time by ignoring changes in money value.
  - 8.3. Numerical problems to determine optimum period of replacement.

**Internal Continuous Assessment: practical**

- ❖ Practical Examination shall carry 50 marks of which
  - .1. 10 marks for practical journal and
  - .2. 10 marks for oral examination.
  - .3. 30 marks for written Examination :
    - .3.1. The duration of written Examination shall be 2 hours.
    - .3.2. In two hours duration the candidate will have to solve two problems of 15 marks each from given four problems.
  - .4. The marks scored out of 50 marks shall be converted to 15 marks

- .5. 5 marks for regularity & behaviour of the students.
- .6. marks scored by the students out of 4 & 5 above shall be totalled and taken as internal assessment score out of 20 marks

#### **List of Practicals**

1. To compute Karl Pearson's coefficient of correlation for ungrouped data.
2. Determine the regression line for given ungrouped data and estimated values using regression lines.
3. To determine means, regression coefficients, correlation coefficients, and standard error of regression estimates from regression lines.
4. To compute expected value, various and standard deviation of a random variable.
5. To determine optimum sequence, total elapsed time and idle time for two and three machine problems using algebraic method.
6. To determine optimum solution for a given assignment problem.
7. To determine optimum period of replacement.
8. To determine trend values and seasonal indices for a given time series.

**Note: Problems based on commercial applications are expected.**

#### **Books**

1. Business Statistics : C M Chikkodi & B G Satyaprasad Himalaya Publishing
2. Business Statistics S P Gupta Sultan Chand & Co. New Delhi
3. Business Statistics A First Course : Levine, Krebiel & Berenson Pearson Education
4. Statistical Techniques in Busines & Economics : Mason & Lind; Irwin, Boston

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.7 (e): Co-operative Law & Micro Finance**  
**Applied Component Subject**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + External Exam: 80 Marks)

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**Section I**

- 1. Maharashtra Cooperative Societies Act 1960 : (Section 1 & 2)      Lectures :6**
  - 1.1. Applicability & Scope
  - 1.2. Important Definitions
- 2. Registration Procedure(Section 3 To 21A)      Lectures: 12**
  - 2.1. Registration With Limited Or Unlimited Liability
  - 2.2. Conditions For Registration
  - 2.3. Exemption From Registration
  - 2.4. Application For Registration
  - 2.5. Evidence Of Registration
  - 2.6. Powers Of Registrar
  - 2.7. Amendment Of Bye-Laws Of The Society
    - 2.7.1. Change Of Name
    - 2.7.2. Amalgamation, Transfer
    - 2.7.3. Conversion Of Society
    - 2.7.4. Cancellation Of Registration.
- 3. Rights And Powers Of Members (Section 22 To 35)      Lectures: 12**
  - 3.1. Different Classes Of Members
  - 3.2. Cessation Of Membership
  - 3.3. Removal Of Members
  - 3.4. Powers, Rights, & Liabilities Of Members
- 4. Incorporation Duties & Privileges Of Societies (Section 36 To 49) Lectures: 12**
  - 4.1. Societies To Be Corporate Body
  - 4.2. Address Of Society
  - 4.3. Register Of Members
  - 4.4. Restrictions On Borrowings
  - 4.5. Regulation Of Loan Making Policies
  - 4.6. Restrictions On Transactions With Non-Members
  - 4.7. Prior Claim Of Society
  - 4.8. Charge On Immovable Property Of Members.
- 5. State Aid To Societies (Section 50 To 63)      Lectures: 6**
  - 5.1. Direct And Indirect Partnership Of State Government In Societies
  - 5.2. Restriction On Dividend
  - 5.3. Indemnity Of Apex And Central Societies
  - 5.4. Other Forms Of State Aids To Societies.

**Section II**

- 6. Property And Trends (Section 64 To 71)      Lectures: 8**
  - 6.1. Funds Not Be Divided
  - 6.2. Ascertainment And Apportionment Of Profits
  - 6.3. Reserve Fund, Restrictions On Dividends
  - 6.4. Contribution To Education Fund
  - 6.5. Investment Of Funds, Employees' Provident Fund.

- 7. Management Of Societies (Section 72 To 79) Lectures: 12**
- 7.1. Final Authority Of Society, Committee,
  - 7.2. Its Powers And Functions
  - 7.3. Qualifications And Appointment Of
    - 7.3.1. Manager
    - 7.3.2. Secretary
    - 7.3.3. Chief Executive Officer
    - 7.3.4. Financial Officer For Certain Societies
  - 7.4. Annual General Meeting
  - 7.5. Special General Meeting
  - 7.6. Removal Of Committee Or Its Members.
- 8. Audit, Enquiry And Inspection (Section 81 To 90) Lectures: 14**
- 8.1. Audit, Enquiry And Inspection
  - 8.2. Settlement Of Disputes (Section 91 To 101)
  - 8.3. Disputes, Co-Operative Courts, Limitations,
  - 8.4. Procedure Of Settlement Of Disputes & Power Of Co-Operative Court
  - 8.5. Attachment Before Award, Decision Of Court
  - 8.6. Appeal Against The Decision, Procedure Of Money Recovery
  - 8.7. Transfer Of Property Which Can Not Be Sold
  - 8.8. Recovery Of Arrears.
  - 8.9. Liquidation (Section 102 To 110)
    - 8.9.1. Winding Up,
    - 8.9.2. Appointment Of Liquidator
    - 8.9.3. Power Of Liquidator
    - 8.9.4. Effect Of Winding Up
    - 8.9.5. Audit Of Liquidators Account
    - 8.9.6. Termination Of Liquidation Proceedings
    - 8.9.7. Proposals Of Surplus Assets.
- 9. Micro Finance Lectures:14**
- 9.1. Meaning, Definition, Need With Special Reference To Rural / Urban India
  - 9.2. Principles of Micro Finance
  - 9.3. Innovations in Micro Finance
    - 9.3.1. By Financial Institutions
    - 9.3.2. By banks
  - 9.4. Activities Covered
  - 9.5. Role of Banks in Micro Finance : Project Report ( Model Project Report For Three Activities Shall Be Given )
  - 9.6. Role of Apex Organisations in Microfinance
  - 9.7. Role of NABARD In Micro Finance Propagation and Regulation.
  - 9.8. Self-Help Groups ( SHGs)
    - 9.8.1. Meaning, Monetary And Social Importance
    - 9.8.2. Present Position In India
    - 9.8.3. Role Of Agencies Propagating And Coordinating Schemes Of Micro Finance.
  - 9.9. Success Stories
    - 9.9.1. Gramin Bank : Bangla Desh
    - 9.9.2. Man Deshiya Mahila Sahakari Bank Maan, District Satara.
  - 9.10. Microfinance in India
  - 9.11. Future of Microfinance in India

F.Y.Bcom  
Elective Paper No.7 (e): Co-operative Law & Micro Finance  
Applied Component Subject

**Recommended Books**

1. Bare Act – Maharashtra Cooperative Societies Act 1960 & Rules 1961 Published By Govt. Of Maharashtra
2. Maharashtra Cooperative Societies Act 1960 With Rules 1961 By A K Gupte & S D Dighe Hind Law House Pune
3. Maharashtra Cooperative Societies Act 1960 With Rules 1961 By K S Gupte Hind Law House Pune
4. Management Of Business Laws : Dr,S.N.Maheshwari & Dr.S.K.Mahweshawri. Himalaya
5. Microfinance Emerging Challenges by Bankers Institute of Rural Development

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**North Maharashtra University, Jalgaon**  
**Faculty of Commerce and Management**  
**F.Y.Bcom (W.E.F.: June – 2008)**

**Elective Paper No.7 (F) Principles & Practices of Insurance**

**Total Lecturers: 96**

**Total Marks: 100** (Internal Continuous Assessment: 20 Marks + External Exam: 80 Marks)

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**Section: I**

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|--------------------------------------------------------------------|---------------------|
| <b>1. Risk &amp; insurance</b>                                     | <b>Lectures: 08</b> |
| 1.1. Risk                                                          |                     |
| 1.1.1. Definition & Meaning, Classification                        |                     |
| 1.1.2. Sources Of Risks, Identification & Evaluation               |                     |
| 1.1.3. Principles Of Risk                                          |                     |
| 1.2. Risk Retention , Risk Transfer & Risk Control                 |                     |
| 1.3. Risk Management                                               |                     |
| 1.3.1. Meaning, Features, Importance                               |                     |
| 1.3.2. Objectives & Purposes                                       |                     |
| <b>1.3.3. Risk Management Process.</b>                             |                     |
| <b>2. Insurance Business`</b>                                      | <b>Lectures: 14</b> |
| 2.1. Insurance                                                     |                     |
| 2.1.1. Meaning, Functions , Importance& Benefits                   |                     |
| 2.1.2. Insurance & Assurance                                       |                     |
| 2.2. Classification Of Insurance                                   |                     |
| 2.2.1. Life Insurance & Non- Life Insurance                        |                     |
| 2.2.2. Over & Under Insurance                                      |                     |
| 2.2.3. External & Internal Insurance                               |                     |
| 2.3. Insurance Contract                                            |                     |
| 2.3.1. Principals Of Contract                                      |                     |
| 2.3.2. Nature & Elements Of Insurance Contract                     |                     |
| 2.3.3. Insurance Contract & Wagering Agreement                     |                     |
| 2.4. Insurance Management: Meaning, & Scope                        |                     |
| 2.5. Reinsurance                                                   |                     |
| <b>2.5.1. Meaning, Importance, Concepts&amp; Characteristics</b>   |                     |
| <b>2.5.2. Reinsurance V/S Double Insurance</b>                     |                     |
| <b>3. Life Insurance</b>                                           | <b>Lectures:12</b>  |
| 3.1. Definition ,Meaning , Advantages & Features Of Life Insurance |                     |
| 3.2. Principles Of Life Insurance                                  |                     |
| 3.3. Classification of policies on the basis of                    |                     |
| 3.3.1. Duration                                                    |                     |
| 3.3.2. Premium Payment                                             |                     |
| 3.3.3. Participation in Profits                                    |                     |
| 3.3.4. Number of Persons Assured,                                  |                     |
| 3.3.5. Payment of Policy Amount                                    |                     |
| 3.3.6. Other Policies                                              |                     |
| 3.3.7. Special Plans                                               |                     |
| 3.4. Group Insurance: Nature & Types                               |                     |
| 3.5. Procedure & Documentation for life insurance                  |                     |
| 3.5.1. Proposal Form & Policy Form                                 |                     |
| 3.5.2. Cover Note & Certificate of Insurance                       |                     |
| 3.5.3. Endorsement.                                                |                     |
| <b>3.6. Marketing Of Life Insurance In India</b>                   |                     |



- 4. Basics Of Actuarial Science** **Lectures ; 10**
- 4.1. Actuarial Principles
  - 4.2. Theory Of Probability
  - 4.3. Meaning & Constriction Of Mortality Tables
  - 4.4. Well-Known Mortality Tables
  - 4.5. Indices For Comparison Of Different Mortality Tables
  - 4.6. Life Insurance Premium
    - 4.6.1. General Considerations
    - 4.6.2. Methods Of Valuation
    - 4.6.3. Requirements Of Data
    - 4.6.4. Elements In Computation Of Premium
  - 4.7. Special Reserves & Adjustment
  - 4.8. Surplus & Its Distribution

**Section: II**

- 5. Non-life insurance: I** **Lectures : 11**
- 5.1. General Insurance
    - 5.1.1. Definition ,Meaning , Advantages
    - 5.1.2. Features Of General Insurance
    - 5.1.3. Principles Of General Insurance
    - 5.1.4. Types of General Insurance
  - 5.2. Laws relating to general insurance in India
  - 5.3. Marine Insurance
    - 5.3.1. Definition, nature & scope
    - 5.3.2. Marine Adventure, Maritime Perils
    - 5.3.3. Essential Elements of Marine Insurance
    - 5.3.4. Types of Marine Insurance Policies
    - 5.3.5. Important Clauses in Marine Insurance Policies
    - 5.3.6. Procedure & Documentation for Marine Insurance
    - 5.3.7. Kinds of Marine Losses.

- 6. Non-life insurance: II** **Lectures : 10**
- 6.1. Fire Insurance
    - 6.1.1. Definition, Subject matter, nature & scope
    - 6.1.2. Principles
    - 6.1.3. Types of Fire Policies
    - 6.1.4. Payment of Claims Average Clause
    - 6.1.5. Rights of Insurer,
  - 6.2. Types of Losses
    - 6.2.1. Claims for Loss of Stock
    - 6.2.2. Claims for the loss of Profit.
  - 6.3. Procedure & Documentation for Fire Insurance

- 7. Non-life insurance: III** **Lectures : 12**
- 7.1. Miscellaneous Insurance
    - 7.1.1. Personal Accident Insurance
    - 7.1.2. Crop Insurance Scheme
    - 7.1.3. Fidelity Guarantee Insurance
    - 7.1.4. Property Insurance
    - 7.1.5. Motor Vehicle Insurance
    - 7.1.6. Health Insurance
    - 7.1.7. Cattle Insurance

- 7.1.8. Engineering Insurance
- 7.1.9. Burglary Insurance.
- 7.2. Insurance requiring specialised knowledge
  - 7.2.1. Industrial Risk Insurance
  - 7.2.2. Non-Industrial Risk Insurance
- 7.3. Procedure & Documentation for Miscellaneous Insurance
- 8. **Insurance industry in India in global perspective**
- 8.1. History Of Insurance industry In India
- 8.2. Impact of Globalisation on Insurance industry in India.
- 8.3. Regulatory Provision Under Insurance Act: 1938
- 8.4. Regulatory Provision Under IRDA Act.1999.
- 8.5. Role & Progress of Insurance Institutions in India
  - 8.5.1. Life Insurance Corporation Of India (LIC)
  - 8.5.2. Bajaj Gen. Insurance Co.Ltd
  - 8.5.3. ICICI Lombard AIG Gen. Insurance Co.Ltd..
  - 8.5.4. Reliance Gen. Insurance Co.Ltd.
  - 8.5.5. HDFC Standard Life Insurance Co.Ltd.

**Lectures : 12**

### Books Recommended

1. Principles & Practice Of Insurance- Dr. P. Periasamy, Himalaya
2. Himalaya Publishing House, Mumbai, Second Ed. 2007.
3. Insurance & Risk Management- Dr. P. K. Gupta. Himalaya
4. Himalaya Publishing House, Mumbai, First Ed. Reprint 2007.
5. Legal Aspects Of Insurance- P.K.Gupta Himalaya Publishing House, Mumbai, First Ed. 2006.
6. Principles & Practices Of Non- Life Insurance- P. K. Gupta
7. Himalaya Publishing House, Mumbai, First Ed. 2006.
8. Principles & Practice Of Insurance- N.S. Kothari & Dr. Pravin BhalSahitya Bhavan, Agra Ed. 1989.
9. Insurance – Principles & Practice – M. N. Mishra S.Chand & Co. Ltd., New Delhi Second Ed. 1982.
10. Books Published By Insurance Institutes Of India, New Delhi
11. Life Insurance: Kenneth Black & Harold Skipper(Jr.)
12. Fundamentals Of Risks & Insurance By Emmeett J.Vaughan & Thersae Vaughan.

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