

Faculty of Commerce & Financial Studies

Study and Evaluation Scheme

Of

Bachelor of Commerce (Honours)

(CBCS)

B.Com. (Hons.)

(Applicable w.e.f Academic Session 2015-18, till revised)



AKS UNIVERSITY, SATNA

Study and Evaluation Scheme

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AKS University, Satna

Study and Evaluation Scheme

Bachelor of Commerce (H) Batch 2015-18

SEMESTER – I

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46EV101	Environmental Studies	Found.	2	0	0	2
2	46AC102	Financial Accounting	Core	5	1	0	6
3	46EC103	Business Law	Core	5	1	0	6
4	46EC104	Micro Economics	ID	5	1	0	6
		TOTAL		17	3	0	20

AKS University, Satna

Study and Evaluation Scheme

Bachelor of Commerce (H) Batch 2015-18

SEMESTER – II

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46SD201	Business Communication	Found.	2	0	0	2
2	46MT202	Management Principles and Applications	Core	5	1	0	6
3	46EC203	Corporate Laws	Core	5	1	0	6
4	46MS204	Business Statistics	ID	5	1	0	6
		TOTAL		17	3	0	20

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Study and Evaluation Scheme

Bachelor of Commerce (H) Batch 2015-18

SEMESTER – III

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46MS301	Business Mathematics	Core	5	1	0	6
2	46TA302	Income-tax Law and Practice	Core	5	1	0	6
3	46MT303	Human Resource Management	Core	4	0	0	4
4	46CA304	Computer Applications in Business	FCSB	4	0	0	4
Elective one -Select any one							
5	46EC305	Macro Economics	ID	4	1	0	5
	46BI305	Banking Practices					
1	46CA351	Computer Applications in Business (LAB)	FCSB	0	0	2	1
		TOTAL		22	3	2	26

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SEMESTER – IV

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46TA401	Indirect Tax	Core	5	1	0	6
2	46AC402	Corporate Accounting	Core	5	1	0	6
3	46IT403	E Commerce	Core	5	1	0	6
4	46EN404	Entrepreneurship	FCSB	4	0	0	4
Elective one -Select any one							
5	46EC405	Indian Economy - Performance and Policies	ID	5	0	0	5
	46BI405	Insurance management					
	TOTAL			24	3	0	27

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SEMESTER – V

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46AC501	Auditing and Corporate Governance	Core	5	1	0	6
2	46MM502	Principles of Marketing	Core	5	1	0	6
3	46FM503	Financial Management	Core	5	1	0	6
Elective -Select any one of the following							
4	46FI504	Financial Markets, Institutions and Financial Services	Core Disc.	5	1	0	6
	46TP504	Corporate Tax Planning					
	46MM504	Advertising					
	46MT504	Organisational Behaviour					
	46BI504	Accounting for Banking & Insurance					
TOTAL				20	4	0	24

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SEMESTER – VI

S.N.	Subject code	Subject	Group	Period			Credit
				L	T	P	
1	46AC601	Cost and Management Accounting	Core	5	1	0	6
2	46BR602	Business Research Methods and Project Work	Core	5	1	0	6
3	46BR603	International Business	Core	5	1	0	6
Elective -Select any one of the following							
4	46FI604	Fundamentals of Investment	Core Disc.	5	1	0	6
	46MM604	Consumer Affairs and Customer Care					
	46TP604	Business Tax Procedures and Management					
	46MT604	Indian Polity and Governance					
	46BI604	Customer Relationship Management in Banking & Insurance					
TOTAL				20	4	0	24

B.Com. (Hons.): Semester – I

Paper 46EV101 Environment Studies

Duration: 3 hrs.

Marks: 100

Lectures: 65

Unit 1: Introduction to environmental studies

- Multidisciplinary nature of environmental studies;
- Scope and importance; Concept of sustainability and sustainable development.

Unit 2: Ecosystems

What is an ecosystem? Structure and function of ecosystem; Energy flow in an ecosystem: food chains, food webs and ecological succession. Case studies of the following ecosystems: Forest ecosystem; Grassland ecosystem; Desert ecosystem; Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)

Unit 3: Natural Resources : Renewable and Non-renewable Resources

- Land resources and land use change; Land degradation, soil erosion and desertification.
- Deforestation: Causes and impacts due to mining, dam building on environment, forests, biodiversity and tribal populations.
- Water : Use and over-exploitation of surface and ground water, floods, droughts, conflicts over water (international & inter-state).
- Energy resources : Renewable and non renewable energy sources, use of alternate energy sources, growing energy needs, case studies.

Unit 4 : Biodiversity and Conservation

- Levels of biological diversity : genetic, species and ecosystem diversity; Biogeography zones of India; Biodiversity patterns and global biodiversity hot spots
- India as a mega-biodiversity nation; Endangered and endemic species of India
- Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and Informational value.

Unit 5 : Environmental Pollution

- Environmental pollution : types, causes, effects and controls; Air, water, soil and noise pollution
- Nuclear hazards and human health risks
- Solid waste management: Control measures of urban and industrial waste.
- Pollution case studies.

Unit 6 : Environmental Policies & Practices

- Climate change, global warming, ozone layer depletion, acid rain and impacts on human communities and agriculture
- Environment Laws: Environment Protection Act; Air (Prevention & Control of Pollution) Act; Water (Prevention and control of Pollution) Act; Wildlife Protection Act; Forest Conservation Act. International agreements: Montreal and Kyoto protocols and Convention on Biological Diversity (CBD).

- Nature reserves, tribal populations and rights, and human wildlife conflicts in Indian context.

Unit 7 : Human Communities and the Environment

- Human population growth: Impacts on environment, human health and welfare.
- Resettlement and rehabilitation of project affected persons; case studies.
- Disaster management: floods, earthquake, cyclones and landslides.
- Environmental movements: Chipko, Silent valley, Bishnois of Rajasthan.
- Environmental ethics: Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies (e.g., CNG vehicles in Delhi).

Unit 8 : Field work

- Visit to an area to document environmental assets: river/ forest/ flora/fauna, etc.
- Visit to a local polluted site-Urban/Rural/Industrial/Agricultural.
- Study of common plants, insects, birds and basic principles of identification.
- Study of simple ecosystems-pond, river, Delhi Ridge, etc.

Suggested Readings:

1. Carson, R. 2002. *Silent Spring*. Houghton Mifflin Harcourt.
2. Gadgil, M., & Guha, R. 1993. *This Fissured Land: An Ecological History of India*. Univ. of California Press.
3. Gleeson, B. and Low, N. (eds.) 1999. *Global Ethics and Environment*, London, Routledge.
4. Gleick, P. H. 1993. *Water in Crisis*. Pacific Institute for Studies in Dev.,

B.Com. (Hons.): Semester - I

Paper 46AC102: Financial Accounting

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objectives: The objective of this paper is to help students to acquire conceptual knowledge of the financial accounting and to impart skills for recording various kinds of business transactions.

Unit 1. (a) Theoretical Framework

Meaning and Qualitative characteristics of accounting, advantages and limitations of accounting. Branches of accounting. Bases of accounting. The nature of financial accounting principles – Basic concepts and conventions: entity, money measurement, going concern, cost, realization, accruals, periodicity, consistency,
Financial accounting standards: Concept, benefits, procedure for issuing accounting standards in India. Salient features of Accounting Standard (AS): 1 (ICAI)

(b) Accounting Process

From recording of a business transaction to preparation of trial balance including adjustments: Manual and Computerized Accounting Systems, Creation of vouchers and recording transactions, ledger accounts, trial balance, Profit and Loss Account (Income Statement) and Balance Sheet.)

Unit 2. Business Income

The nature of depreciation. The accounting concept of depreciation. Factors in the measurement of depreciation. Methods of computing depreciation: straight line method and diminishing balance method; Disposal of depreciable assets-change of method. Salient features of Accounting Standard (AS): 6(ICAI)

Inventories: Meaning. Significance of inventory valuation. Inventory Record Systems: periodic and perpetual. Methods: FIFO, LIFO and Weighted Average. Salient features of Accounting Standard (AS): 2 (ICAI)

Unit 3. Accounting for Hire Purchase and Installment Systems

Meaning of hire purchase contract: Legal provisions regarding hire-purchase contract; Accounting for cum-interest installment, Ex interest installment, calculation of cash price, calculation of interest and default of payment. Accounting records for goods of small sales values; Accounting of installment System.

Unit 4. Accounting for Inland Branches

Concept of dependent branches; accounting aspects; debtors system, stock and debtors system, branch final accounts system and whole sale basis system. Independent branches: concept-accounting treatment: important adjustment entries and preparation of consolidated profit and loss account and balance sheet.

Unit 5. Accounting For Dissolution of the Partnership Firm

Accounting of Dissolution of the Partnership Firm Including Insolvency of partners, sale to a limited company and piecemeal distribution

Suggested Reading

1.Shukla, M.C., T.S. Grewal and S.C.Gupta. *Advanced Accounts. Vol.-I.* S. Chand & Co.,

2.Maheshwari, S.N.and S. K. Maheshwari. *Financial Accounting.* Vikas Publishing House

B.Com. (Hons.) : Semester – I

Paper 46EC103: BUSINESS LAW

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to impart basic knowledge of the important business laws along with relevant case law.

Unit 1: The Indian Contract Act, 1872: General Principle of Law of Contract

Contract – meaning, characteristics and kinds, Essentials of valid contract - Offer and acceptance, consideration, contractual capacity, free consent, legality of objects.

Void agreements, Discharge of contract – modes of discharge including breach and its remedies. Contingent contracts, Quasi - contracts

Unit 2: The Indian Contract Act, 1872: Specific Contract

Contract of Indemnity and Guarantee, Contract of Bailment

Contract of Agency

Unit 3: The Sale of Goods Act, 1930

Contract of sale, meaning and difference between sale and agreement to sell.

Conditions and warranties, Performance of contract of sale

Unpaid seller – meaning and rights of an unpaid seller against the goods and the buyer.

Unit 4: Partnership Laws

The Partnership Act, 1932

Nature and Characteristics of Partnership, Registration of Firms, Types of Partners, Rights and Duties of Partners, Implied Authority of a Partner

Incoming and outgoing Partners, Mode of Dissolution of Partnership

The Limited Liability Partnership Act, 2008 (an overview)

Salient Features of LLP, Difference between LLP and Partnership,

Unit 5: The Negotiable Instruments Act 1881

Meaning and Characteristics of Negotiable Instruments : Promissory Note, Bill of Exchange, Cheque, Holder and Holder in due Course, Privileges of Holder in Due Course. Negotiation: Types of Endorsements, Crossing of Cheque Bouncing of Cheques

Suggested Readings:

1. Kuchhal, M.C. and Vivek Kuchhal, *Business Law*, Vikas Publishing House, New Delhi.
2. Singh, Avtar, *Business Law*, Eastern Book Company, Lucknow.
3. Maheshwari & Maheshwari, *Business Law*, National Publishing House, New Delhi.
4. Chadha, P. R., *Business Law* Galgotia Publishing Company, New Delhi.
5. Aggarwal S K, *Business Law*, Galgotia Publishers Company, New Delhi.
6. Goyal Bhushan Kumar and Jain Kinneri, *Business Laws*, International Book House

B.Com. (Hons.): Semester – I

Paper –46EC104: MICRO ECONOMICS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: Objective of the course is to acquaint the students with the concepts of microeconomics dealing with consumer behavior. The course also makes the student understand the supply side of the market through the production and cost behavior of firms.

Unit 1: Demand and Consumer Behavior

Concepts of revenue: marginal and Average: Revenue under conditions of Perfect and imperfect competition Elasticity of demand: price, income and cross.

Consumer Behavior: Indifference curve analysis of consumer behavior; Consumer's equilibrium (necessary and sufficient conditions). Price elasticity, income and substitution effects.

Unit 2: Production and Cost

Production isoquants, marginal rate of technical substitution, Cost of Production: Social and private costs of production, long run and short run costs of production. Economies and diseconomies of scale and the shape to the long run average cost. Learning curve and economies of scope.

Unit 3: Perfect Competition

Perfect competition: Assumptions. Equilibrium of the firm and the industry in the short and the long runs, including industry's long run supply curve. Measuring producer surplus under perfect competition.

Unit 4: Monopoly

Monopoly: Monopoly short run and long run equilibrium. Shifts in demand curve and the absence of the supply curve. Measurement of monopoly power and the rule of thumb for pricing. Horizontal and vertical integration of firms. The social costs of monopoly power including deadweight loss. Degrees of price discrimination.

Unit 5: Imperfect Competition

Monopolistic Competition and Oligopoly: Monopolistic competition price and output decision-equilibrium. Monopolistic Competition and economic efficiency Oligopoly and Interdependence – Cournot's duopoly model, Stackelberg model, Kinked demand model. Prisoner's dilemma, collusive oligopoly – price-leadership model – dominant firm, cartels, sales maximization

Suggested Readings:

1. Pindyck, R.S., D. L. Rubinfeld and P. L. Mehta; *Microeconomics*, Pearson Education.
2. N. Gregory Mankiw, *Principles of Micro Economics*, Cengage Learning
3. Browning, E.K. and J.M. Browning; *Microeconomic Theory and Applications*, Kalyani Publishers, New Delhi.
4. Gould, J.P. and E.P. Lazear; *Microeconomic Theory*, All India Traveller Bookseller, New Delhi.
5. Salvatore, D. *Schaum's Outline of Theory and Problems of Microeconomic Theory*, McGraw-Hill, International Edition.

B.Com. (Hons.): Semester – II

Paper 46SD201: BUSINESS COMMUNICATION (In English)

Duration: 3 hrs.

Marks:100

Lectures: 35

Objective: To equip students of the B.Com (Hons.) course effectively to acquire skills in reading, writing, comprehension and communication, as also to use electronic media for business communication.

Unit I: Nature of Communication

Process of Communication, Types of Communication (verbal & Non Verbal), Importance of Communication, Different forms of Communication. Barriers to Communication Causes, Linguistic Barriers, Psychological Barriers, Interpersonal Barriers, Cultural Barriers, Physical Barriers, Organizational Barriers.

Unit 2: Business Correspondence

: Letter Writing, presentation, Inviting quotations, Sending quotations, Placing orders, Inviting tenders, Sales letters, claim & adjustment letters and social correspondence, Memorandum, Inter -office Memo, Notices, Agenda, Minutes, Job application letter, preparing the Resume.

Unit 3: Report Writing

Business reports, Types, Characteristics, Importance, Elements of structure, Process of writing, Order of writing, the final draft, check lists for reports.

Unit 4: Vocabulary

Words often confused, Words often misspell, Common errors in English.

Unit 5 Oral Presentation

Importance, Characteristics, Presentation Plan, Power point presentation, Visual aids.

Suggested Readings:

1. Lesikar, R.V. & Flatley, M.E.; *Basic Business Communication Skills for Empowering the Internet Generation*, Tata McGraw Hill Publishing Company Ltd. New Delhi.
2. Bovee, and Thill, *Business Communication Today*, Pearson Education
3. Shirley Taylor, *Communication for Business*, Pearson Education
4. Locker and Kaczmarek, *Business Communication: Building Critical Skills*, TMH

B.Com. (Hons.): Semester – II

Paper – 46MT 202: MANAGEMENT PRINCIPLES AND APPLICATION

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to provide the student with an understanding of basic management concepts, principles and practices.

Unit 1: Introduction

Management Concept: Need for Study, Evolution of Management Thought, Classical Approach – Taylor, Fayol, Neo Classical and Human Relations Approach – Mayo, Hawthorne Experiments, MBO .

Unit 2: Planning

Types of Plan – An overview to highlight the differences
Strategic planning – Concept, process, Importance and limitations
Definition, Importance and Techniques (SWOT).
Decision-making – concept, importance.

Unit 3: Organizing

Concept, Process of organizing – An overview, Span of management, Different types of authority (line and staff and functional), Decentralization, Delegation, formal and Informal Structure, Principles of Organizing.

Unit 4: Staffing and Leading

Concept of staffing, An Overview of staffing, Motivation – Concept, Importance, Major Motivation theories - Maslow's need Hierarchy theory; Herzberg's Two-factor theory. Leadership – Concept, Importance, Major theories of Leadership.

Unit 5: Control

Concept, Process, Limitation, Principles of Effective Control, Major Techniques of control - Ratio Analysis (ROI), Budgetary Control, PERT/CPM.

Suggested Readings:

1. Harold Koontz and Heinz Weihrich, *Essentials of Management*, Pearson Education.
2. Stephen Robbins and M. Coulter, *Management*, Pearson Education.
3. George Terry, *Principles of Management*, Richard D. Irwin
- 4 Newman Summer and Gilbert, *Management*, PHI
- 5 James H. Donnelly, *Fundamentals of Management*, Pearson Education.

B.Com. (Hons.): Semester – II

Paper 46EC 203: CORPORATE LAWS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to impart basic knowledge of the provisions of the Companies Act 2013 and the Depositories Act, 1996. Case studies involving issues in corporate laws are required to be discussed.

Unit 1: Introduction

Meaning of companies, Characteristics of a company; lifting of corporate veil; types of companies including one person company, small company, dormant company and producer company;; illegal association; formation of company, on-line filing of documents, on-line registration of a company.

Unit2: Documents –

Memorandum of association, articles of association, doctrine of constructive notice and indoor management prospectus-shelf and red herring prospectus, misstatement in prospectus, transmission of shares, buyback and provisions regarding buyback.

Unit 3: Management –

classification of directors, women directors, independent director, disqualifications, appointment; Legal positions, powers and duties; removal of directors; Key managerial personnel, managing director, manager; meetings of shareholders and board; types of meeting, convening and conduct of meetings, postal ballot, meeting through video conferencing.

Unit 4: Dividends, Accounts, Audit–

Provisions relating to payment of Dividend, Provisions relating to Books of Account, Provisions relating to Audit, Auditors' Appointment, Rotation of Auditors, Auditors' Report, Secretarial Audit.

Winding Up - Concept and modes of Winding Up.

Insider Trading, Whistle Blowing – Insider Trading; meaning & legal provisions.

Unit 5: Depositories Law:

The Depositories Act 1996 – Definitions; rights and obligations of depositories; participants issuers and beneficial owners; inquiry and inspections, penalty.

Suggested Readings:

1. MC Kuchhal *Corporate Laws*, Shri Mahaveer Book Depot. (Publishers).
2. GK Kapoor & Sanjay Dhamija, *Company Law*, Bharat Law House.
3. Reena Chadha and Sumant Chadha, *Corporate Laws*, Scholar Tech Press.
4. Gowar, LCB, *Principles of Modern company Law*, Stevens & Sons, London.
5. Ramaiya, *A Guide to Companies Act*, LexisNexis, Wadhwa and Buttersworth.

B.Com. (Hons.): Semester – II
Paper – 46MS 204: BUSINESS STATISTICS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of this course is to familiarize students with the basic statistical tools used to summarize and analyze quantitative information for decision making.

Unit 1: Statistical Data and Descriptive Statistics

1. Measures of Central Tendency

Mathematical averages including arithmetic mean, geometric mean and harmonic mean. Properties and applications.

2. Positional Averages

Mode and Median (and other partition values including quartiles, deciles, and percentiles) (including graphic determination)

3. Measures of Variation: absolute and relative.

Range, quartile deviation, mean deviation, standard deviation, and their coefficients, Properties of standard deviation/variance

4. Skewness: Meaning, Measurement using Karl Pearson and Bowley's measures; Concept of Kurtosis and calculation of Kurtosis.

Unit 2 Probability and Probability Distributions

1. Theory of Probability. Approaches to the calculation of probability

2. Calculation of event probabilities. Addition and multiplication laws of probability

3. Conditional probability and Bayes' Theorem (Proof not required)

Unit 3 Simple Correlation and Regression Analysis

1. Correlation Analysis. Meaning of Correlation: simple, multiple and partial; linear and non-linear. Pearson's co-efficient of correlation; calculation and properties (proofs not required). Correlation and Probable error; Rank Correlation

2. Regression Analysis. Principle of least squares and regression lines, Regression equations and estimation; Properties of regression coefficients; Relationship between Correlation and Regression coefficients; Standard Error of Estimate

Unit 4 Index Numbers

1. Meaning and uses of index numbers. Construction of index numbers: fixed and chain base: univariate and composite. Aggregative and average of relatives – simple and weighted

2. Tests of adequacy of index numbers, Base shifting, splicing and deflating.

Unit 5 Time Series Analysis

Components of time series. Additive and multiplicative models

Trend analysis. Fitting of trend line using principle of least squares – linear, second degree parabola and exponential. Moving averages

Suggested Readings:

1. Gupta, S.P., and Archana Gupta. *Statistical Methods*. Sultan Chand and Sons, New Delhi.

2. Gupta, S.C. *Fundamentals of Statistics*. Himalaya Publishing House.

3. Shukla S.M. *Business Statistics*. Sahitya Bhawan Publication Agra

B.Com. (Hons.): Semester - III

Paper 46MS 301: BUSINESS MATHEMATICS

Duration: 3 hrs.

Marks: 100

Objective: The objective of this course is to familiarize the students with the basic mathematical tools with emphasis on applications to business and economic situations.

Unit 1. Ratio and Proportion–

Gaining Ratio ,Sacrificing Ratio, Proportion,
Percentage and Commission

Unit 2. Simultaneous Equation –

Meaning of Simultaneous Equation. Characteristics , Types and Method of calculation
. Preparation of Invoice. Profit and Loss

Unit 3. Elementary Matrices-

Definition of a matrix. Types of matrices; Algebra of matrices. Applications of matrices to solution of simple business and economic problems. Calculation of values of determinants up to third order.

Unit 4. Logarithms and Anti logarithms-

Fundamental Law of Logarithm, Common Logarithm, Concept of Anti Logarithm
Use of Logarithm and Antilogarithm in Calculation, Introduction of Calculus, Method of Differentiation

Unit 5 -Basic Mathematics of Finance

Simple and compound interest Rates of interest – nominal, effective and continuous – their inter-relationships; Compounding and discounting of a sum using different types of rates. Linear programming Introduction.

Readings:

1. Anthony, M. and N. Biggs. *Mathematics for Economics and Finance*. Cambridge University Press.
2. Ayres, Frank Jr. *Theory and Problems of Mathematics of Finance*. Schaum's Outlines Series. McGraw Hill Publishing Co.
3. Budnick, P. *Applied Mathematics*. McGraw Hill Publishing Co.
4. Dowling, E.T. *Mathematics for Economics*, Schaum's Outlines Series. McGraw Hill Publishing Co.
5. Shukla ,S.M. *Business Mathematics* ,Sahitya Bhawan Publication Agra

B.Com. (Hons.): Semester – III

Paper 46TA302: INCOME TAX LAW AND PRACTICE

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide basic knowledge and equip students with application of principles and provisions of Income-tax Act, 1961.

Unit 1 : Basic concept and Definition:

Income, agricultural income, person, assessee, assessment year,
Previous year, gross total income, total income, and Exempted income U/S10
Maximum marginal rate of tax, Permanent Account Number (PAN)
Residential status; Scope of total income on the basis of residential status

Unit 2 : Computation of income under different heads

Income from Salaries
Income from house property

Unit 3 : Computation of income under different heads

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

Unit 4: Computation of Total income and tax computation

Aggregation of income and set-off and carry forward of losses
Deductions from gross total income
Rebates and reliefs

Unit 5: Computation of total income of individuals and firms

Computation of total income of individuals and firms
Tax liability of an individual and firm
Preparation of return of income: Manually On-line filing of Returns of Income

Suggested readings:

1. Singhanian, Vinod K. and Monica Singhanian. *Students' Guide to Income Tax, University Edition*. Taxmann Publications Pvt. Ltd., New Delhi.
2. Ahuja, Girish and Ravi Gupta. *Systematic Approach to Income Tax*. Bharat Law House, Delhi.
3. Mehrotra H.C. *Income Tax Law and Practice* Sahitya Bhawan Publication

Journals

1. *Income Tax Reports*. Company Law Institute of India Pvt. Ltd., Chennai.
2. *Taxman*. Taxman Allied Services Pvt. Ltd., New Delhi.
3. *Current Tax Reporter*. Current Tax Reporter, Jodhpur.

B.Com. (Hons.): Semester - III
Paper 46MT303: HUMAN RESOURCE MANAGEMENT

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to acquaint students with the techniques and principles to manage human resource of an organisation.

Unit 1: Introduction

Human Resource Management: Concept and Functions, Role, Status and competencies of HR Manager, HR Policies, Evolution of HRM, HRM vs HRD. Emerging Challenges of Human Resource Management; Workforce diversity; Empowerment; Downsizing; VRS; Human Resource Information System

Unit 2: Acquisition of Human Resource

Human Resource Planning- Quantitative and Qualitative dimensions; job analysis – job description and job specification; Recruitment – Concept and sources; Selection – Concept and process; test and interview; placement and induction

Unit 3: Training and Development

Concept and Importance; Identifying Training and Development Needs; Designing Training Programmes; Role-Specific and Competency-Based Training; Evaluating Training Effectiveness; Training Process Outsourcing; Management Development; Career Development.

Unit 4: Performance Appraisal

Nature, objectives and importance; Modern techniques of performance appraisal; potential appraisal and employee counseling; job changes - transfers and promotions; Compensation: concept and policies; job evaluation; methods of wage payments and incentive plans; fringe benefits; performance linked compensation.

Unit 5: Maintenance

Employee health and safety; employee welfare; social security; Employer-Employee relations- an overview; grievance-handling and redressal; Industrial Disputes: causes and settlement machi

suggested Readings:

1. Gary Dessler. A Framework for *Human Resource Management*. Pearson.
2. DeCenzo, D.A. and S.P. Robbins, "*Personnel/Human Resource Management*", Prentice Hall of India, New Delhi.
3. Bohlendar and Snell, *Principles of Human Resource Management*, Cengage Learning
4. Chhabra, T.N. *Essentials of Human Resource Management*. Sun India Publication New Delhi.
5. Ivancevich, John M. *Human Resource Management*. McGraw Hill.

B.Com. (Hons.): Semester - III

Paper –46CA 304: COMPUTER APPLICATIONS IN BUSINESS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objectives: To provide computer skills and knowledge for commerce students and to enhance the student understands of usefulness of information technology tools for business operations.

Unit 1. Word Processing

Introduction to word Processing, Word processing concepts, Use of Templates, Working with word document: Bullets and numbering, Tabs, Paragraph Formatting, Indent, Page Formatting, Header and footer, Mail Merge including linking with Access Database, Tables: Formatting the table, Inserting filling and formatting a table, Mail Merge and including linking with Access Database, Handling Tables, Inserting Pictures and video.

Unit 2. Preparing Presentations:

Basics of presentations: Slides, Fonts, Drawing, Editing; Inserting: Tables, Images, texts, Symbols, Media; Design; Transition; Animation; and Slideshow.

Unit 3. Spreadsheet and its Business Applications

Spreadsheet concepts, creating a work book, saving a work book, editing a work Book, inserting, deleting work sheets, Entering data in a cell, Formula copying, Moving data from selected cells, Handling operators in formula, Rearranging Work sheet, and generally used Spread sheet function: Mathematical, Statistical, Financial, Logical, Date and Time, Text functions.

Unit 4. Creating spreadsheet in the following areas:

Loan & Lease statement, Ratio Analysis., Payroll statements, Capital Budgeting, Depreciation Accounting, Graphical representation of data, Frequency distribution and its statistical parameters, Correlation and Regression

Unit 5. Database Management System

Creating Data Tables, Editing a Database using Forms, Performing queries, Generating Reports Creating DBMS in the areas of Accounting, Employees, Suppliers and Customer

B.Com. (Hons.): Semester - III

Paper 46EC 305(a): MACRO ECONOMICS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objectives: The course aims at providing the student with knowledge of basic concepts of the macro economics. The modern tools of macro-economic analysis are discussed and the policy framework is elaborated, including the open economy.

Unit 1: Introduction –

concepts and variables of macroeconomics, income, expenditure and the circular flow, components of expenditure. Static macro economic analysis short and the long run – determination of supply, determination of demand, and conditions of equilibrium.

Unit 2: Economy in the short run

IS–LM framework, fiscal and monetary policy, determination of aggregate demand, shifts in aggregate demand, aggregate supply in the short and long run, and aggregate demand- aggregate supply analysis.

Unit 3: Inflation,

causes of rising and falling inflation, inflation and interest rates, social costs of inflation. Unemployment – natural rate of unemployment, frictional and wait unemployment. Labour market and its interaction with production system. Phillips curve, the trade-off between inflation and unemployment.

Unit 4: Open economy –

flows of goods and capital, saving and investment in a small and a large open economy, exchange rates, Mundell – Fleming model with fixed and flexible prices in a small open economy with fixed and with flexible exchange rates, interest-rate differentials case of a large economy.

Unit 5: Behavioral Foundations

Investment –determinants of business fixed investment, effect of tax, determinants of residential investment and inventory investment. Demand for Money – Portfolio and transactions theories of demand for real balances, interest and income elasticities of demand for real balances. Supply of money.

Suggested Readings

1. Mankiw, N. Gregory. *Principles Macroeconomics*. Cengage Learning
2. Dornbusch, Rudiger, and Stanley. Fischer, *Macroeconomics*. McGraw-Hill.
3. Dornbusch, Rudiger., Stanley. Fischer and Richard Startz, *Macroeconomics*. Irwin/McGraw-Hill.
4. Deepashree, *Macro Economics*, Scholar Tech. New Delhi.
5. Barro, Robert, J. *Macroeconomics*, MIT Press, Cambridge MA.

B.Com. (Hons.): Semester - III

Paper 46BI 305(b): BANKING PRACTICES

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The basic objective of this course is to acquaint the students with the concept of Banking.

Unit – 1 Introduction

Principles of Banking: Definition of Bank, Creation of Money : Present Structure of Commercial Banks in India. Principles of Management in Banks : Managerial Functions in Bank, Recruitment, Selection, Training, Promotion and Control of Staff.

Unit – 2 Indian Banking Systems –

Features, Money Lenders, Nationalization of Commercial Banks and its Effects, Classification of Banking Institutions. Reserve Bank of India - Functions, Control of Credit by RBI, Power of RBI.

Unit – 3 Management of Deposits

Management of Deposits and Advances Deposit Mobilization, Classification and Nature of Deposit Accounts, Advances, Lending Practice, Types of advances. Investment Management: Nature of Bank Investment, Liquidity and Profitability. Cheques, Bills and their Endorsement, Government Securities. Procedure of E-Banking.

Unit – 4 Banking Regulation Acts 1949-

Important provisions: Restrictions on Advances. Privatization of Banks, Narasimhan Committee Report, Banking Sector Reforms in India.

Unit – 5 Securities for Advances and Management of Finance:

Bank Accounts, Records, Reports, Statement of Advances, Appraisal of Loan Application. Development Banking In India - IFCI, IDBI, ICICI
General Principles, Advances against Goods, Stock Exchange Securities, Real Estate, Life Policies, Fixed Deposits, Gold, Silver, Bond and Debenture. Lien and Mortgage

Suggested Readings:

1. Basu A.K.: Fundamentals of Banking - Theory and Practice, A. Maukherjee and Co. Kolkata.
2. Sayers R.S.: Modern Banking, Oxford University Press
3. Panandikar S.G. and Mithali D.M.: Banking of India; Orient Longman.

B.Com. (Hons.): Semester - IV

Paper 46TA401: INDIRECT TAXES

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide basic knowledge and equip students with application of principles and provisions of Service Tax, VAT, Central Excise, and Customs Laws.

Unit 1: M.P. Service tax

Service tax – concepts and general principles, Charge of service tax and taxable services, Valuation of taxable services, Payment of service tax and filing of returns, Penalties, CENVAT Credit.

Unit 2: M.P. Value Added Tax

VAT – concepts and general principles, Calculation of VAT Liability including input Tax Credits, Small Dealers and Composition Scheme, VAT Procedures

Unit 3: Central Excise Duty

Central Excise Law in brief – Goods, Excisable goods, Manufacture and Manufacturer, Valuation, CENVAT, Basic procedures, Export, SSI, Job Work

Unit 4: Customs Duty laws

Basic concepts of customs law, Territorial waters, high seas, Types of custom duties – Basic, Countervailing & Anti- Dumping Duty, Safeguard Duty, Valuation, Customs Procedures, Import and Export Procedures, Baggage, Exemptions

Unit 5: Central Sales Tax

General Introduction of Central Sales Tax, Declared goods, Provision Relating to Interstate Sales, Determination of Gross Turnover and Taxable Sales. Calculation of Taxable Turnover and CST

Suggested Readings:

1. Singhanian Vinod K. and Monica Singhanian, *Students' Guide to Indirect Taxes*, Taxmann Publications Pvt. Ltd., Delhi.
2. Saklecha Shripal *Indirect Tax Satish printers Indore*
2. Sanjeev Kumar. *Systematic Approach to Indirect Taxes*, Latest edition.
3. S. S. Gupta. *Service Tax -How to meet your obligation* Taxmann Publications Pvt. Ltd., Delhi, Latest edition.
4. Grish Ahuja & Dr. Ravi Gupta, *Indirect Taxes*, Flair Publication Pvt. Ltd.

B.Com. (Hons.): Semester – IV

Paper 46AC 402: CORPORATE ACCOUNTING

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objectives: To help the students to acquire the conceptual knowledge of the corporate accounting and to learn the techniques of preparing the financial statements.

Unit 1. Accounting for Share Capital & Debentures

Issue, forfeiture and reissue of forfeited shares- concept & process of book Building. Issue of rights and bonus shares. Buy back of shares. Redemption of preference shares. Issue and Redemption of Debentures

Unit 2. Final Accounts

Preparation of profit and loss account and balance sheet of corporate entities, excluding calculation of managerial remuneration. Disposal of company profits.

Unit 3. Valuation of Goodwill and Valuation of Shares

Concepts Types and calculation of Goodwill- simple problem only. Concept of Share, Method of Valuation of share

Unit 4. Amalgamation of Companies

Concepts and accounting treatment as per Accounting Standard: 14 (ICAI) (excluding inter company holdings).

Internal reconstruction: concepts and accounting treatment excluding scheme of reconstruction.

Unit 5. Accounts of Holding Companies/Parent Companies :

Preparation of consolidated balance sheet with one subsidiary company. Relevant provisions of Accounting Standard: 21 (ICAI)

Cash Flow Statement: Concepts of funds. Preparation of cash flow statement as per Accounting Standard (AS): 3 (Revised) (ICAI): Indirect method only.

Suggested Readings:

1. Monga, J.R. Fundamentals of Corporate Accounting. Mayur Paper Backs, New Delhi.
2. Shukla, M.C., T.S. Grewal, and S.C. Gupta. Advanced Accounts. Vol.-II. S. Chand & Co., New Delhi.
3. Maheshwari, S.N. and S. K. Maheshwari. Corporate Accounting. Vikas Publishing House, New Delhi.
4. Sehgal, Ashok and Deepak Sehgal. Corporate Accounting. Taxman Publication, New Delhi.
5. Gupta, Nirmal. Corporate Accounting. Sahitya Bhawan, Agra.
6. Jain, S.P. and K.L. Narang. Corporate Accounting. Kalyani Publishers, New Delhi.

B.Com. (Hons.): Semester - IV

Paper 46IT403: E-Commerce

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objectives: A student should become familiar with mechanism for conducting business transactions through electronic means

Unit I: Introduction:

Meaning, nature, concepts, advantages and reasons for transacting online, categories of E-Commerce, Supply Chain Management, Customer Relations Management.

Unit 2: Planning Online-Business:

Nature and dynamics of the internet, pure online vs. brick and click business; assessing requirement for an online business designing, developing and deploying the system, one to one enterprise.

Unit 3 : Technology for Online-Business:

Internet, IT Infrastructure, Middleware,
Contents: Text and Integrating E-business applications.

Unit 4: Mechanism of making payment through internet:

Online-payment mechanism; Electronic Payment systems; payment Gateways; Visitors to website; tools for promoting websites; Plastic Money: Debit Card, Credit Card;

Unit 5: Applications in E-Commerce:

E-commerce applications in manufacturing wholesale, retail and service sector.

Security and Legal Aspects of E-Commerce: Threats in E-Commerce, Security of Clients and Service-Provider; Cyber Law - Information Technology Act2000

B.Com. (Hons.): Semester - IV

Paper 46EC405(a): INDIAN ECONOMY PERFORMANCE AND POLICIES

Duration: 3 hrs.

Marks: 100

Lectures: 65

Unit 1: Basic Issues in Economic Development:

Concept and Measures of Development and Underdevelopment; Human Development.

Unit 2: Basic Features of the Indian Economy at Independence:

Composition of national income and occupational structure, the agrarian scene and industrial structure.

Unit 3: Policy Regimes:

- a) The evolution of planning and import substituting industrialization.
- b) Economic reform and liberalization.

Unit 4: Growth, Development and Structural Change:

- a) The experience of Growth, Development and Structural Change in different phases of growth and policy regimes across sectors and regions.
- b) The Institutional Framework: Patterns of assets ownership in agriculture and industry; Policies for restructuring agrarian relations and for regulating concentration of economic power;
- c) Changes in policy perspectives on the role of institutional framework after 1991.
- d) Growth and Distribution; Unemployment and Poverty; Human Development; Environmental concerns.
- e) Demographic Constraints: Interaction between population change and economic development.

Unit 5: Sectoral Trends and Issues:

- a) Agriculture: Agrarian growth and performance in different phases of policy regimes i.e. pre green revolution and the two phases of green revolution; Factors influencing productivity and growth; the role of technology and institutions; price policy, the public distribution system and food security.
- b) Industry and Services: Phases of Industrialization – the rate and pattern of industrial growth across alternative policy regimes; Public sector – its role, performance and reforms; The small scale sector; Role of Foreign capital.
- c) The Financial Sector: Structure, Performance and Reforms. Foreign Trade and balance of Payments: Structural Changes and Performance of India's Foreign Trade and Balance of Payments; Trade Policy Debate; Export policies and performance; Macro Economic Stabilisation and Structural Adjustment; India and the WTO.

Readings:

1. Mishra and Puri, *Indian Economics*, Himalaya Publishing House
2. Gaurav Dutt and KPM Sundarum, *Indian Economy*, S. Chand & Company.
3. Deepashree, "*Indian Economy, Performance and Policies*", Scholar Tech. New Delhi
4. Bettelheim. Charles *India Independent*. Chapters 1, 2 and 3.

B.Com. (Hons.): Semester - IV

Paper: 46BI405 (b): INSURANCE MANAGEMENT

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To acquaint the students with the knowledge and principles of insurance management

Unit 1 :Introduction

Concept, element, scope, nature, characteristics, functions and advantages, Principles of Insurance Contracts Life Insurance – features and advantages, fundamental principles and assignments of life policies

Unit 2: Life insurance Corporation of India

Objectives, constitution, functions and management, General Insurance Corporation of India, objects of Nationalization, Organizational Structure

Unit 3: Life insurance

Life insurance premium, types and influencing factors. Methods of computation of premium. Settlement of claims under Life Insurance Policies, Guidelines and procedures

Unit 4: Fire Insurance

Meaning, need and scope, Procedure of taking a fire insurance policy, Fire policy conditions, procedure of claim settlement. Motor Insurance – basic principles, procedure of motor vehicle insurance and settlement of claim. Features of accident insurance

Unit 5: IRDA

Duties, power and function, feature of IRDA, impact of privatization of Insurance Business in India

Text Books

- 1. Insurance In India – B C Shrivastav**
- 2. Insurance in India – M Motihar**

B.Com. (Hons.): Semester - IV

Paper 46EN404: Entrepreneurship

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The purpose of the paper is to orient the learner toward entrepreneurship as a career option and creative thinking and behavior for effectiveness at work and in life.

Unit 1: Introduction

Meaning, elements, determinants and importance of entrepreneurship and creative behavior; Entrepreneurship and creative response to the society's problems and at work; Dimensions of entrepreneurship: cultural entrepreneurship, international entrepreneurship, , and social entrepreneurship

Unit 2: Entrepreneurship and Micro, Small and Medium Enterprises

Concept of business groups and role of business houses and family business in India; The contemporary role models in Indian business: their values, business philosophy and behavioural orientations; Conflict in family business and its resolution

Unit 3: Public and private system of stimulation,

support and sustainability of entrepreneurship. Requirement, availability and access to finance, marketing assistance, technology, and industrial accommodation, Role of industries/entrepreneur's associations and self-help groups, The concept, role and functions of business incubators, angel investors, venture capital and private equity fund.

Unit 4: Sources of business ideas and tests of feasibility.

Significance of writing the business plan/ project proposal; Contents of business plan/ project proposal; Designing business processes, location, layout, operation, planning & control; preparation of project report (various aspects of the project report such as size of investment, nature of product, market potential may be covered); Project submission/ presentation and appraisal thereof by external agencies,

Unit 5: Mobilising Resources

Mobilising resources for start-up. Accommodation and utilities; Preliminary contracts with the vendors, suppliers, bankers, principal customers; Contract management: Basic start-up problems

Suggested Readings:

1. Kuratko and Rao, *Entrepreneurship: A South Asian Perspective*, Cengage Learning.
2. Robert Hisrich, Michael Peters, Dean Shepherd, *Entrepreneurship*, McGraw-Hill Education
3. Desai, Vasant. *Dynamics of Entrepreneurial Development and Management*. Mumbai, Himalaya Publishing House.
4. Dollinger, Mare J. *Entrepreneurship: Strategies and Resources*. Illinois, Irwin.

B.Com. (Hons.): Semester – V

Paper 46AC501: AUDITING AND CORPORATE GOVERNANCE

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide knowledge of auditing principles, procedures and techniques in accordance with current legal requirements and professional standards.

Unit 1: Auditing Introduction

Meaning, Objects, Basic Principles and Techniques; Classification of Audit, Audit Planning, Internal Control – Internal Check and Internal Audit; Audit Procedure – Vouching and verification of Assets & Liabilities.

Unit 2: Audit of Limited Companies

Company Auditor- Qualifications and disqualifications, Appointment, Rotation, Removal, Remuneration, Rights and Duties Auditor's Report-Contents and Types. Liabilities of Statutory Auditors under the Companies Act 2013

Unit 3: Special Areas of Audit:

Special features of Cost audit, Tax audit, and Management audit; Recent Trends in Auditing: Basic considerations of audit in EDP Environment; Standard on Auditing(SA); Relevant Case Studies/Problems;

Unit 4: Corporate Governance:

Conceptual framework of Corporate Governance, Corporate Governance Reforms. Major Corporate Scandals in India and Abroad: Common Governance Problems Noticed in various Corporate Failures. Codes & Standards on Corporate Governance.

Unit 5: Corporate Social Responsibility (CSR):

Strategic Planning and Corporate Social Responsibility; Corporate Philanthropy, Meaning of CSR, CSR and CR, CSR and Corporate Sustainability, CSR and Business Ethics, CSR and Corporate Governance, Environmental Aspect of CSR, CSR provision under the Companies Act 2013, CSR Committees

Suggested Readings:

1. Gupta, Kamal and Ashok Arora. *Fundamentals of Auditing*. Tata Mc-Graw Hill Publishing Co. Ltd., New Delhi.
2. Jha, Aruna. *Auditing*. Taxmann.
3. Tandon, B. N., S. Sudharsanam and S. Sundharabahu. *A Handbook of Practical Auditing*. S. Chand and Co. Ltd., New Delhi.
4. Ghatalia, S.V. *Practical Auditing*. Allied Publishers Private Ltd., New Delhi.
5. Singh, A. K. and Gupta Lovleen. *Auditing Theory and Practice*. Galgotia Publishing Company.

B.Com. (Hons.): Semester - V

Paper 46MM502: PRINCIPLES OF MARKETING

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of this course is to provide basic knowledge of concepts, principles, tools and techniques of marketing.

Unit 1: Introduction:

Nature, scope and importance of marketing; Evolution of marketing; Selling vs Marketing; Marketing mix, Marketing environment: concept, importance, and components (Economic, Demographic, Technological, Natural, Socio-Cultural and Legal).

Unit 2: Consumer Behaviour

Nature and Importance of Consumer Behaviour Consumer buying decision process; Factors influencing consumer buying behaviour.

Market segmentation: concept, importance and bases; Target market selection; Positioning concept, importance and bases; Product differentiation vs. market segmentation.

Unit 3: Product:

Concept and importance, Product classifications; Concept of product mix; Branding, packaging and labeling; Product-Support Services; Product life-cycle; New Product Development Process; Consumer adoption process.

Unit 4: Pricing & Distribution Channels and Physical Distribution

Significance of Pricing Factors affecting price of a product. Pricing policies and strategies.

Channels of distribution - meaning and importance; Types of distribution channels; Functions of middle man; Factors affecting choice of distribution channel; Wholesaling and retailing; Types of Retailers; e-tailing, Physical Distribution.

Unit 5: Promotion & Recent developments in marketing:

Nature and importance of promotion; Communication process; Types of promotion: advertising, personal selling, public relations & sales promotion, and their distinctive characteristics; Promotion mix and factors affecting promotion mix decisions; Social Marketing, online marketing, direct marketing, services marketing, green marketing, Rural marketing; Consumerism

Suggested Readings:

1. Kotler, Philip, Gary Armstrong, Prafulla Agnihotri and Ehsanul Haque. *Principles of Marketing*. 13th edition. Pearson Education.
2. William D. Perreault, and McCarthy, E. Jerome., *Basic Marketing*. Pearson Education.
3. The Consumer Protection Act 1986.

B.Com. (Hons.): Semester - V

Paper 46FM503 : FINANCIAL MANAGEMENT

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To familiarize the students with the principles and practices of financial management.

Unit 1: Scope and objective-

Time value of money, Risk and return (including Capital Asset Pricing Model), Valuation of securities – Bonds and Equities.

Unit 2: Capital Budgeting Process-

Cash flow Estimation, Payback Period Method, Accounting Rate of Return, Net Present Value (NPV), Net Terminal Value, Internal Rate of Return (IRR), Profitability Index, Capital budgeting under Risk – Certainty Equivalent Approach and Risk- Adjusted Discount Rate.

Unit 3: Cost of Capital and Financing Decision:

Sources of long-term financing Estimation of components of cost of capital. Methods for Calculating cost of equity capital, Cost of Retained Earnings, Cost of Debt and Cost of Preference Capital, Weighted Average cost of capital (WACC) and Marginal cost of capital. Capital structure – Theories of Capital Structure (Net Income, Net Operating Income, MM Hypothesis, Traditional Approach). Operating and financial leverage. Determinants of capital structure.

Unit 4: Dividend Decision –

Theories for Relevance and irrelevance of dividend decision for corporate valuation. Cash and stock dividends. Dividend policies in practice.

Unit 5: Working Capital Decisions:

Concepts of working capital, the risk-return trade off, sources of short-term finance, working capital estimation, cash management, receivables management, inventory management and payables management.

Suggested Readings

1. Horne, J.C. Van and Wackowich. *Fundamentals of Financial Management*. 9th ed. New Delhi Prentice Hall of India.
2. Johnson, R.W. *Financial Management*. Boston Allyn and Bacon.
3. Khan and Jain. *Financial Management text and problems*. 2nd ed. Tata Mc Graw Hill New Delhi.
4. Pandey, I.M. *Financial Management*. Vikas Publications.
5. Singh, J.K. *Financial Management- text and Problems*. 2nd Ed. Dhanpat Rai and Company, Delhi.

B.Com. (Hons.): Semester - VI

Paper 46FI 504 (a): Financial Markets, Institutions and Financial Services

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide the student a basic knowledge of financial markets and institutions and to familiarise them with major financial services in India.

Unit 1: An Introduction To Financial System, its Components –

financial markets and institutions. Financial intermediation. Flow of funds matrix. Financial system and economic development. An overview of Indian financial system.

Unit 2: Financial Markets:

Money market – functions, organisation and instruments. Role of central bank in money market; Indian money market – An overview

Capital Markets – functions, organisation and instruments. Indian debt market; Indian equity market – primary and secondary markets; Role of stock exchanges in India

Unit 3: Financial Institutions:

Commercial banking – introduction, its role in project finance and working capital finance. Development Financial institutions (DFIs) – An overview and role in Indian economy. Life and non-life insurance companies in India; Mutual Funds – Introduction and their role in capital market development. Non-banking financial companies (NBFCs).

Unit 4: Overview of financial services industry:

Merchant banking – pre and post issue management, underwriting. Regulatory framework relating to merchant banking in India

Unit 5: Leasing and hire–purchase;

Consumer and housing finance; Venture capital finance; Factoring services, bank guarantees and letter of credit; Credit rating; Financial counseling.

Suggested Readings:

1. Bhole, L.M. *Financial Markets and Institutions*. Tata McGraw-Hill Publishing Company.
2. Khan, M.Y. *Indian Financial System – Theory and Practice*. Vikas Publishing House.
3. Dhanekar. *Pricing of Securities*. New Delhi: Bharat Publishing House.
4. Prasanna, Chandra. *Financial Management: Theory and Practice*. Tata McGraw-Hill Publishing Company Ltd., New Delhi.
5. Simha, S.L.N. *Development Banking in India*. Madras: Institute of Financial Management and Research.

B.Com. (Hons.): Semester - VI

Paper 46TP 504 (b): CORPORATE TAX PLANNING

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide Basic knowledge of corporate tax planning and its impact on decision-making.

- Unit 1: Tax planning-**
tax management, tax evasion, tax avoidance. Corporate tax in India
Types of companies, Residential status of companies and tax incidence
Tax liability and minimum alternate tax, Tax on distributed profits
- Unit 2: Tax planning with reference to setting up of a new business:**
Locational aspect, nature of business, form of organization.
Tax planning with reference to financial management decision -
Capital structure, dividend including deemed dividend and bonus shares
- Unit 3: Tax planning with reference to specific management decisions -**
Make or buy; own or lease; repair or replace
Tax planning with reference to employees' remuneration
Tax planning with reference to receipt of insurance compensation
Tax planning with reference to distribution of assets at the time of liquidation
- Unit 4: Special provisions relating to non-residents**
Double taxation relief, Provisions regulating transfer pricing
Advance rulings, Advance pricing agreement
- Unit 5: Tax planning with reference to business restructuring**
Amalgamation, Demerger
Conversion of sole proprietary concern/partnership firm into
Company, Conversion of company into LLP
Transfer of assets between holding and subsidiary companies

Suggested Readings:

1. Singhania, Vinod K. and Monica Singhania. *Corporate Tax Planning*. Taxmann Publications Pvt. Ltd., New Delhi.
2. Ahuja, Girish. and Ravi Gupta. *Corporate Tax Planning and Management*. Bharat Law House, Delhi.
3. Acharya, Shuklendra and M.G. Gurha. *Tax Planning under Direct Taxes*. Modern Law . Publication, Allahabad
4. T.P. Ghosh. *IFRSs*. Taxmann Publications Pvt. Ltd. New Delhi.

B.Com. (Hons.): Semester - VI

Paper 46MM504 (c): ADVERTISING

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of this course is to familiarize the students with the basic concepts, tools and techniques of advertising used in marketing.

Unit 1: Introduction:

Meaning, nature and importance of advertising; Types of advertising; Advertising objectives. Audience selection; Setting of advertising budget: Determinants and major methods

Unit 2: Media Decisions:

Major media types - their merits and demerits. Factors influencing media choice; media selection, media scheduling

Unit 3: Message Development;

Advertising appeals, Advertising copy and elements

Unit 4: Measuring Advertising Effectiveness:

Evaluating communication and sales effects; Pre- and Post-testing techniques

Unit 5: Advertising Agency:

Role, types and selection of advertising agency. Social, ethical and legal aspects of advertising in India.

Suggested Readings:

1. Dunn, S. Wats and Arnold M. Barban. *Advertising: Its Role in Marketing*.
2. Belch and Belch. *Advertising*. McGraw Hill Co.
3. Burnett, Wells, and Moriatty. *Advertising: Principles and Practice*. 5th ed. Prentice Hall of India, New Delhi.
4. Batra, Myers and Aakers. *Advertising Management*. 5th ed. Prentice Hall of India, New Delhi.
5. Terence A. Shimp. *Advertising and Promotion: An IMC Approach*. Cengage Learning.
6. Sharma, Kavita. *Advertising: Planning and Decision Making*, Taxmann Publication Pvt. Ltd.

B.Com. (Hons.): Semester - VI

Paper 46MT504 (d): ORGANISATIONAL BEHAVIOUR

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to develop a theoretical understanding among students about the structure and behavior of organization as it develops over time. The course will also make them capable of realizing the competitiveness for firms.

Unit: 1. Organizational Theories and Behavior:

Classical, Neo-classical and Contemporary. Authority, power, status, formal and informal structure; Flat and tall structures; Bureaucratisation of organisations; Organisational Behaviour: concepts, determinants, challenges and opportunities of OB. Contributing disciplines of OB. Individual Behaviour: Foundations of individual behaviour, values, attitudes, personality and emotions.

Unit: 2. Group Decision making and Communication:

Concept and nature of decision making process, Individual versus group decision making, Nominal group technique and Delphi technique, models of communication, communication effectiveness in organizations. Feedback, TA, Johari Window.

Unit: 3. Motivation:

Need hierarchy, Maslow's Need Hierarchy, Two factor theory, Contemporary theories of motivation (ERG, Cognitive evaluation, goal setting, equity) expectancy model. Behavior modification, Motivation and organisational effectiveness.

Unit: 4. Leadership, Power and Conflict:

Concept and theories, Behavioral approach, Situational approach, Leadership effectiveness, Contemporary issues in leadership. Power and conflict. Bases of power, power tactics; Sources of conflict, Conflict Resolution Strategies.

Unit:5 Organisational Culture, Organisational Development:

Concept and determinants of organisational culture, Organisational Development: concept and intervention techniques. Individual and organisational factors to stress; Consequences of stress on individual and organization; Management of stress.

Suggested Readings:

1. Robbins; S.P., *Essentials of Organisational Behaviour*, Pearson Education
2. Luthans, Fred, *Organisational Behaviour*, McGraw Hill
3. Robins S.P., *Organisational Theory: Structure Design and Application*, Pearson Edu.
4. Newstrom, *Organisational Behaviour*, McGraw Hill
5. Griffin and Moorhead, *Organisational Behaviour*, Cengage Learning.

B.Com. (Hons.): Semester - VI

Paper 46BI504 (e): ACCOUNTING FOR BANKING & INSURANCE

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To give the basic idea and accounting knowledge about banking and insurance accounting.

Unit 1 :Concept of Banking companies

Introduction, importance , Statutory books to be maintained, special features of book keeping of Banks.

Unit-2: Accounting of Banking Companies:

Preparation and presentation of Financial Statements of Banks. Advances with its classification and provisions to be made against advances, Rebate on Bills Discounted, Income recognition.

Unit 3: Introduction to Life and general insurance companies-

concept, applicability, books maintained by a life insurance company and general insurance companies.

Unit-4: Accounting of Insurance Companies:

Accounts of Life insurance company – Revenue Account, Profit and Loss Account and Balance Sheet. Ascertainment of profit under Life insurance business. Accounts of general insurance business – Revenue Account, Profit and Loss Account and Balance Sheet.

Unit-5: Insurance Claims

Insurance claims – Average clause, indemnity period, procedure of ascertaining loss of stock and loss of profit – Ascertainment of claims against loss of stock and loss of profit.

Suggested Readings:

1. Advanced Accounting –S.N. Maheswary & S.k. Maheswari- Vikas Publishing House(Pvt.) Ltd., New Delhi.
2. Modern Accountancy –A. Mukharjee & H. Hanif- Tata McGraw Hill Publishing Co.Ltd. New Delhi.
3. Financial Accounting –Mongra G.R., Ahuja, Girish & Ashok Sehgal.
4. Advanced Financial Accounting- S.P. Gain & Narang, Kalyani Publishers, Ludhiana.

B.Com. (Hons.): Semester - VI

Paper 46AC601: COST AND MANAGEMENT ACCOUNTING

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To acquaint the students with basic concepts used in cost and management accounting and various methods involved in cost ascertainment systems.

Unit 1: Introduction:

Meaning, objectives and advantages of cost accounting, Difference between financial, cost, and management accounting and. Cost concepts and classifications, Role of a cost accountant in an organization.

Unit 2: Elements of Cost

Materials: Material/inventory control- concept and techniques, Accounting and control of purchases, storage and issue of materials. Methods of pricing of materials issues – FIFO, LIFO, Simple Average, Weighted Average, Replacement, Standard, Treatment of Material Losses.

Labour: Accounting and Control of labour cost, time keeping and time booking, concept and treatment of idle time, over time, labour turnover and fringe benefits.

Overhead: Classification, allocation, apportionment and absorption of overhead. Under- and over-absorption. Capacity costs. Treatments of certain items in costing,

Unit 3: Methods of Costing:

Unit costing, Job costing. Contract Costing. Process costing (process losses, valuation of work in progress, joint and by-products) Service costing (only transport). Reconciliation of cost and financial accounts.

Unit 4: Budgeting and budgetary control:

Concept of budget and budgetary control, objectives, merits, and limitations, Budget administration, Functional budgets, Fixed and flexible budgets, Zero base budget,

Unit 5: Standard costing and variance analysis:

Meaning of standard cost and standard costing: advantages, limitations and applications, Variance analysis – material, labour, overhead and sales variances, Marginal Cost-Volume-Profit Analysis: Break-even analysis-algebraic and graphic Margin of safety. Decision making: Costs for decision making,

Suggested Reading:

- 1.Horngreen, Charles T., George Foster and Srikant M. Dattar. *Cost Accounting: A Managerial Emphasis*. Prentice Hall of India Ltd., New Delhi
- 2.Gupta S.P.,Management Accounting Sahitya Bhawan
- 3.Arora, M.N. *Cost Accounting – Principles and Practice*. Vikas Publishing House, New Delhi.
- 4.Maheshwari, S.N. and S.N. Mittal. *Cost Accounting: Theory and Problems*. Shri Mahavir Book Depot, New Delhi.

B.Com. (Hons.): Semester - VI

Paper 46BR602 : BUSINESS RESEARCH METHODS AND PROJECT WORK

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: This course aims at providing the general understanding of business research and the methods of business research. The course will impart learning about how to collect, analyze, present and interpret data.

Section A: Business Research Methods 50 Marks

Unit 1: Introduction:

Meaning of research; Scope of Business Research; Purpose of Research – Exploration, Description, Explanation; Unit of Analysis – Individual, Organization, Groups, and Data Series; Conception, Construct, Attributes, Variables, and Hypotheses

Unit 2: Research Process:

An Overview; Problem Identification and Definition; Selection of Basic Research Methods- Field Study, Laboratory Study, Survey Method, Observational Method, Existing Data Based Research, Longitudinal Studies, Panel Studies

Unit 3: Measurement:

Definition; Designing and writing items; Uni-dimensional and Multi-dimensional scales; Measurement Scales- Nominal, Ordinal, Interval, Ratio; Ratings and Ranking Scale, Thurstone, Likert and Semantic Differential scaling, Paired Comparison; Sampling –Steps, Types, Sample Size Decision; Secondary data sources

Unit 4: Hypothesis Testing:

Tests concerning means and proportions; ANOVA, Chi-square test and other Non-parametric tests Testing the assumptions of Classical Normal Linear Regression

Section B – Project Report Marks 50

Unit 5: Report Preparation:

Meaning, types and layout of research report; Steps in report writing; Citations, Bibliography and Annexure in report; JEL Classification

Note:

1. There shall be a written examination of 50% Marks on the basis of Unit I to IV
2. The student will write a project report under the supervision of a faculty member assigned by the college/institution based on field work. The Project Report carries 50% Marks and will be evaluated by University appointed examiners.

B.Com. (Hons.): Semester - VI

Paper 46BR603: INTERNATIONAL BUSINESS

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: The objective of the course is to expose students to the concept, importance and dynamics of international business and India's involvement with global business operations.

Unit 1 :Introduction to International Business

Globalization and its growing importance in world economy; Impact of globalization; complexities of international business; Modes of entry into international business.

International Business Environment: National and foreign environments and their components - economic, cultural and political-legal environments; Trends in India's foreign trade.

Unit 2 :Theories of International Trade –

An overview; Commercial Policy Instruments - tariff and non-tariff measures; Balance of payment account and its components.

International Organizations and Arrangements: WTO – Its objectives, principles, organizational structure and functioning; An overview of other organizations – UNCTAD, World Bank and IMF;

Unit 3 :Regional Economic Co-operation

Forms of regional groupings; Integration efforts among countries in Europe, North America and Asia.

International Financial Environment: International financial system and institutions; Foreign exchange markets and risk management; Foreign investments - types and flows;.

Unit 4: Organisational structure for international business operations

Key issues involved in making international production, finance, marketing and human resource decisions; International business negotiations. Outsourcing and its potentials for India; Strategic alliances, mergers and acquisitions; Role of IT in international business.

Unit 5: Foreign trade promotion:

Foreign trade promotion measures and organizations in India; Special economic zones (SEZs) and 100% export oriented units (EOUs); Measures for promoting foreign investments into and from India; Indian joint ventures and acquisitions abroad.

Suggested Reading:

1. Johnson, Derbe., and Colin Turner. *International Business - Themes & Issues in the Modern Global Economy*. London: Roulledge.
2. Cherunilam, Francis. *International Business: Text and Cases*. Prentice Hall of India Ltd.
3. Arun Kumar Jain, *International Business*. New Delhi: Tata McGraw-Hill.
4. Subbarao P. *International Business (Text & Cases)*Himalaya Publication

B.Com. (Hons.): Semester - VI

Paper 46FI604 (a): FUNDAMENTALS OF INVESTMENT

Duration: 3 hrs.

Marks: 100

Lectures: 65

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

Unit-1: The Investment Environment

The investment decision process, Types of Investments – Commodities, Real Estate and Financial Assets, the Indian securities market, the market participants and trading of securities, security market indices, sources of financial information, Concept of return and risk, Impact of Taxes and Inflation on return.

Unit-2: Fixed Income Securities -

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

Unit-3: Approaches to Equity Analysis:

Introductions to Fundamental Analysis, Technical Analysis and Efficient Market Hypothesis, dividend capitalization models, and price-earnings multiple approach to equity valuation.

Unit-4: Portfolio Analysis and Financial Derivatives:

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

Unit-5: Investor Protection

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

Suggested Readings

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

B.Com. (Hons.): Semester - VI

Paper 46MM604 (b): Consumer Affairs and Customer Care

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: This paper seeks to familiarize the students with of their rights as a consumer, the social framework of consumer rights and legal framework of protecting consumer rights

Expected Learning Outcome: The students are expected to understand the voluntary and legal measures to protect consumers from unethical, exploitative, and unfair trade practices of business.

Unit 1: Conceptual Framework

Consumer and Markets: Concept of Consumers; Nature of markets; Concept of Price in Retail and Wholesale; Maximum Retail Price (MRP) and Local Taxes; Fair Price; misleading advertisements and deceptive packaging.

Experiencing Dissatisfaction: complaining behaviour: Form of Complaint to a business. Making a complaint heard by the Business; Corporate Redress Systems; Conciliation and Intermediation for out-of-court Redress.

Quality and Standardization: Role of National Standards: National Standards, Indian Standards Mark (ISI); Agmark; Voluntary and Mandatory standards.

Unit 2: The Consumers Protection Act, 1986

Objectives and Basic Concepts: Consumer, goods, service, defect in goods, deficiency in service, spurious goods and services, unfair trade practice, restrictive trade practice. Organizational set-up under the Consumer Protection Act

Unit 3: The Consumers Protection Act, 1986: Grievance Redress Mechanism under the CPA

Who can file a complaint? Grounds of filing a complaint; Limitation period; Procedure for filing and hearing of a complaint; Temporary Injunction. Reliefs which can be provided; Appeal; Enforcement of order; Bar on frivolous and vexatious complaints; Offences and penalties.

Unit 4: Consumer Protection in India

Consumer Movement in India: Formation of consumer organization and their role in consumer protection including Advocacy and Campaigning for policy intervention; Evolution of Consumer Movement in India. Recent developments in Consumer Protection in India; National consumer Helpline, Citizens Charter, Product testing

Unit 5 : Industry Regulators and Consumer Complaint Redress Mechanism

Banking: RBI and Banking Ombudsman Telecommunication, TRAI, Insurance: IRDA, Food items: Food Safety and Standards Authority of India(overviews)Electricity Supply: Electricity Regulatory Commission

Suggested Readings:

1. Khanna, Sri Ram, Hanspal, Savita, Kapoor, Sheetal and Awasthi, H.K. “ *Consumer Affairs*” (2007) Delhi University Publication. Pp. 334.
2. Aggarwal, V. K. (2003). *Consumer Protection: Law and Practice*. 5th ed. Bharat Law House, Delhi, or latest edition.
3. Girimaji, Pushpa (2002). *Consumer Right for Everyone* Penguin Books
4. Nader, Ralph (1973). *The Consumer and Corporate Accountability*. USA, Harcourt

B.Com. (Hons.): Semester- VI

Paper 46TP604 (c): BUSINESS TAX PROCEDURE AND MANAGEMENT

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To provide basic knowledge of business tax procedures and management under different provisions of the Income tax.

Unit 1: Advance payment of tax

Tax deduction/collection at source, documentation, returns, certificates

Interest payable by Assessee/Government

Collection and recovery of tax

Unit 2: Assessment, re-assessment, rectification of mistakes

Appeals and revisions

- Preparation and filing of appeals with appellate authorities

- Drafting of appeal; statement of facts and statement of law

Unit 3: Penalties and prosecutions

Settlement Commission

Search, seizure and survey

Unit 4: Transactions with persons located in notified jurisdictional area

General anti-avoidance rule

Tax clearance certificate

Securities transaction tax

Unit 5: Information Technology and Tax administration

TAN (Tax Deduction and Collection Account Number), TIN

(Tax Information Network),

E-TDS/e-TCS

Suggested Readings:

1. Singhania, Vinod K. and Monica Singhania. *Corporate Tax Planning and Business Tax Procedures*. Taxmann Publications Pvt. Ltd., New Delhi.
2. Ahuja, Girish. and Ravi Gupta. *Corporate Tax Planning and Management*. Bharat Law House, Delhi.
3. Singhania, Vinod K. and Kapil Singhania. *TDS on CD*. Taxmann Publications Pvt. Ltd., New Delhi.
4. Bajpai, Om Shanker. *Search, Seizure and Survey*. Taxmann Publications Pvt. Ltd., New Delhi.
5. Ahuja, Girish. and Gupta, Ravi *Systematic Approach to Income Tax*. Bharat Law House, Delhi

B.Com. (Hons.): Semester - VI

Paper 46MT604 (d): INDIAN POLITY AND GOVERNANCE

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: To impart basic knowledge about the structure and working of the Indian political system and governance.

Unit 1: Indian Political System

Making of India's constitution, Constituent assembly, Philosophy, Preamble, Fundamental rights, Directive Principles of state policies, Secularism, Problems and trends, Casteism, Communalism, Regionalism and separatism.

Unit 2: Indian Federal System

Nature of India's federal system, Centre-state relations, Issues and problems, Citizenship, Separation of powers, Union executive, President, Prime Minister, Governor, Legislature, Organization and function.

Unit 3: Judicial System in India

Supreme Court and High Court: jurisdiction and powers and functions, Judicial review, Independence of judiciary and judicial activism.

Unit 4: Governance Public Policy

Governance, Concept, Nature, Meaning and forms of public accountability and redressal of public grievances with special reference to RTI, Lokpal and Lokayukta, Election Commission.

Unit 5: Public Policy

Political representation, Panchayati Raj System, Urban Local Bodies, Public policy, Public Finance, Budget.

Reference Books:

1. Austin, Granville; *The Indian Constitution: Cornerstone of a Nation*, Oxford University Press.
2. Basu, Durga Das; *An Introduction to the Constitution of India*, Prentice Hall.
3. Fadia, M.L. and Fadia, Kuldeep; *Indian Government and Politics*, Rawat Publication.
4. Austin, Granville; *Working a Democratic Constitution: The Indian Experience*, OUP.
5. Kashyap, Subhash; *Our Constitution*, National Book Trust.
6. Sapru, R.K.; *Public Policy: Formation, Implementation and Evaluation*, Sterling Pub
7. Singh, M.P. and Saxena, R.; *Indian Politics: Contemporary Issues and Concerns*

B.Com. (Hons.): Semester – VI

Paper 46BI604 (e): CUSTOMER RELATIONSHIP & MANAGEMENT IN BANKING & INSURANCE

Duration: 3 hrs.

Marks: 100

Lectures: 65

Objective: This paper deals with the major aspects of relationship between banks and customers to make the students understand how banks deal with them in order to maintain a healthy environment.

Unit 1: Introduction

Definition of Customer Relationship Management (CRM), Emergence of CRM, CRM objectives, CRM Programmes - Effects of liberalization on CRM, Services Marketing in Banking and Insurance

Unit 2 :Technological tools for CRM-

Data Mining for CRM, Changing patterns of E-CRM Solutions in the Future, Framework for deploying Value of Customer Relationship in an Organisation, E-CRM deriving values of Customer Relationship

Unit 3 :Implementing CRM

, Measuring the effectiveness of relationship marketing, The past, present and future of CRM, Characteristics of a Good Customer Satisfaction Survey, Contact Management, Organizing for CRM

Unit 4: Building Customer loyalty

, Relationship Marketing for Creating Value in Business Market, Organizing for Relationship Management- banking and insurance services, Managing Relationships in Supply Chains of the 21st Century

Unit 5: status of CRM in India

CRM in Services, Benefits of Implementing a CRM system, CRM in customer service, Strategies and Customer Perceived Service Quality, Strengthening Relationships that lead towards increased Business, CPA Firms, Strategies for effective CRM in Banking and insurance sectors

Text books :

1. CRM at the Speed of Light. By Paul Greenberg - (Tata McGraw-Hill)
2. CRM by-Jagdish N Shet, Atul Parvatiya