

B.Com (GENERAL)

THIRD YEAR -ELECTIVES (in addition to Corporate Accounting and Cost and Management Accounting which is already given as part of the revised syllabus)

Code TITLE OF THE ELECTIVE Papers

E-I INSURANCE

- I) Life Insurance
- II) Non-Life Insurance

E-II BANKING

- I) Banking in India
- II) Computer Applications in Banking

E-III RETAILING

- I) Retail Management
- II) Retail Marketing & CRM

E-IV TAXATION

- I) Income Tax-I
- II) Income Tax – II

E-V FINANCE

- I) Financial Management
- II) Micro-credit and Foreign Trade Finance

E-VI MARKETING

- I) Principles of Marketing
- II) Rural Marketing

E-VII

SECRETARIAL PRACTICE & OFFICE MANAGEMENT

- I) Secretarial Practice
- II) Office Management

E-VIII COMPUTER APPLICATIONS-I

- I) Database Management System
- II) Electronic Commerce

ELECTIVES

ELECTIVE-I: INSURANCE

Paper-I: LIFE INSURANCE

Paper-II: GENERAL INSURANCE

LIFE INSURANCE

Paper – E-I: P-I Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit – I:

Life Insurance: Concept/Definition. Basic Principles of Life Insurance: Utmost good faith, Insurable Interest, Co-operation and Law of Large Numbers.

Unit – II:

Functions of Life Insurance -Total Personal Financial Planning, Risk Management – loss of life, loss of health, retirement.

Lab: Developing Case studies for personal financial planning by considering individual financial position and objectives. It includes income assets, non-income assets, liabilities and objectives to fulfill of an individual.

Unit – III:

Basic plans: Whole Life, Term, Endowment, and Unit Linked. Emergence and Nature of New Products in Advanced Countries: Flexible Premium Plans, Universal Life Policy.

Lab: Collecting Brochures of all plans (Whole life, Term, Endowment and Unit Linked) from different life insurance companies and identifying their features – Comparative analysis – Filling proposal form.

Unit – IV:

Health Insurance: Coverage and Plans; Annuities -Characteristics and Types.

Lab: Collecting Brochures of all plans (Medical expense and Retirement) from different life insurance companies and identifying their features -Comparative analysis – Filling proposal form.

Unit – V:

Individual life and health insurance -Group Life and health Insurance – Types, Characteristics, Disadvantages & Advantages.

Lab: Collecting Brochures of all plans (individual and Group Plans for Life, Health and Retirement) from different life insurance companies and identifying their features

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Comparative analysis – Filling the claim form for settlement.

SUGGESTED READINGS:

- 1) Principles of Life Insurance: IC-01 Insurance Institute of India, Mumbai.
- 2) Practice of Life Insurance: IC-02 Insurance Institute of India, Mumbai.
- 3) Essentials of Risk management and insurance: Vaghan EMMETTJ and Therese.
- 4) Principles of Life Insurance: Dr. Shrikrishan Laxman Karve, Himalaya.
- 5) Principles & Practices of Insurance: Dr. P. Periaswamy, Himalaya.
- 6) Life & Health Insurance: Black, Pearson
- 7) Fundamentals of Life Insurance: Theory & Applications: Kaninika Misra, PHI
- 8) Insurance: Theory & Practice: Tripathy & Pal, PHI
- 10) Managing Life Insurance: Kutty, PHI.

NON-LIFE INSURANCE

Paper -E-I: P-II Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit – I: Introduction to Risk and General Insurance:

Risk and Insurance -Concept of Risk pooling and Risk sharing -Role of General insurance in economic development -General Insurance Market in India – General Insurance intermediaries.

Lab: Identify and classify risks – Map the general insurance market companies – familiarize with IRDA norms for agency license.

Unit – II: Principles of General Insurance:

Principle of Insurable Interest -Utmost Good Faith-Indemnity – Contribution – Subrogation – Proximate Causes

Lab: Practical application of these principles through select case studies

Unit – III: Insurance Forms: Proposal Forms – features -Insurance Policy-Definitions - Conditions Cover notes-Certificate of insurance -Endorsements-Renewal notice.
Lab: Filling up Proposal forms and collecting various documents.

Unit – IV: General Insurance Policies:

Fire Insurance; Marine Insurance; Miscellaneous insurance – Motor and Liability insurance policies.

Lab: Evaluating a Fire, Miscellaneous policy by approaching any general insurance company.

Unit – V: Claims:

Claims – Surveyors -Investigation – Negotiation and Assessment Reserves and Claims Expenses.

Lab: Examining and documenting a claim by approaching a Surveyor.

Suggested Readings:

1. Luthardt, Constance M. et.al. (1999): Property and Liability Principles, (3rd Edition), Insurance Institute of America, Malvern, Pa.
2. KSN Murthy and Dr. KVS Sarma: Modern law of Insurance in India, (4th Edition), Lexis Nexis Butter worths India, New Delhi, 2002.
3. IC – 01: Principles of Insurance, Insurance Institute of India.
4. Mothihar, M. (2004): Insurance Principles, Practices Management & Salesmanship(1st Edition), Sharada Pustak Bhawan, Allahabad.
5. P.K.Gupta: Principles & Practice of Non-Life Insurance, Himalaya.
6. P.K.Gupta: Insurance in Risk Management, Himalaya.
7. Tripathi & Pal; Insurance Theory & Practice, PHI

ELECTIVE-II: BANKING

Paper-I: BANKING IN INDIA

Paper-II: COMPUTER APPLICATIONS IN BANKING

BANKING IN INDIA

Paper – E.II: P-I Max. Marks: 70T + 30P= 100

P.P.W: 5(4+1) Time: 3 Hours

UNIT-I: CENTRAL BANKING: Meaning, Functions of a central bank -Role of a

Central Bank in Developing economies like India – RBI and its structure.

Lab: Prepare a report on the role of RBI on currency management.

UNIT-II: MONETARY POLICY: Objectives -Instruments of Monetary policy -credit control methods-Quantitative credit control methods – Qualitative credit control methods. Monetary Policy in Planned economy of India.

Lab: Prepare a list of instances in which RBI initiated credit controls.

UNIT-III: DEVELOPMENT BANKING: Functions, objectives and operations of a development bank – Different types of Development banks. Role of development banks in developing economy of India.

Lab: Preparation of sectoral reports financed by developmental banks.

UNIT-IV: COMMERCIAL BANKING: IDBI: origin, objectives, functions, role and performance – ICICI: origin, objectives, functions, role and performance – HDFC: origin, objectives, functions, role and performance.

Lab: Prepare performance reports -NPA reports – Project appraisals.

UNIT-V: PERFORMANCE EVALUATION OF STATE LEVEL DEVELOPMENT BANKS: (1) State Financial corporation (SFC) (2) State Industrial Development Corporation (SIDCO) (3) Small Industries Development Bank of India (SIDBI) (4) State Small Industrial Development Corporation (SSIDC)

Lab: Prepare performance reports -NPA reports – Project appraisals.

SUGGESTED READINGS:

1. S.N.Sen: Central Banking in underdeveloped Money Market
2. M.H.De Kock: Central Banking
3. C.R. Basu: Central Banking in a planned Economy
4. R.M. Srivstava: Management of Financial Institution in India
5. Vasanth Desai: Development Banks: Issues and Operations
6. O.P. Agrawal: Modern Banking in India
7. Paul: Management of Banking & Financial System
8. Sethi & Bhatia: Elements of Banking & Insurance
9. Muralidharan: Modern Banking: Theory & Practice

COMPUTER APPLICATIONS IN BANKING

Paper – E.II: P-II Max. Marks: 70T + 30P= 100

P.P.W: 5(4+1) Time: 3 Hours

UNIT I: Introduction: Computers and Commercial world -Principles of Computer science with reference to banking operations -Different approaches to mechanizations -Security information systems -Audit of computerized banking systems.

Lab: A report is to be prepared on approaches to computerization of banking operations in Nationalized and private banks.

UNIT II: Banking Reconciliation: approaches to bank computerization computer in banks and Indian experiment -Process for withdrawing cash Teller machines at Bank counters -A TMS in India Electronic Commerce the emerging trends -Internet as a Network Infrastructure -Business of internet commercialization electronic Commerce and WWW consumer Oriented Electronic commerce Electronic Payment Systems -Advertising and Marketing on the internet, Software agents -Working of Credit Cards and Debit Cards in India.

Lab: “E-Commerce powered by E-Banking” be practically studied by selecting Commercial banks in India.

UNIT III: Home Banking: Telephone banking -Computerized corporate banking Electronic funds transfer, importance of cheques clearing Magnetic Ink Character Recognition – RTGT – NFT -Optical Mark Recognition (OMR) -Computer output to Microphone (COM) -Facsimile transformation.

Lab: Identifying lapses in security measures & laws-Rules & Regulations for on detection of fake currency.

UNIT IV: Inter Branch Reconciliation: Uses in foreign exchanges, documentation handling systems Cheque sorting and balancing systems (MICR and OCK, etc.) -Document storage and retrieval systems (Micro films, etc.) Documentation transmission systems (Fax etc.)

UNIT V: Cash management systems in banks: investment management Systems -Statistical analysis transmission -Magnetic Stripe.

SUGGESTED READINGS:

1. Sony and Agarwal: Computers and Banking.
 2. Indian Institute of Bankers study material on 'Introduction to Computers in Banking Industry.
 3. Ravi Kalakota & Andrew B. Whinston: Frontiers of Electronic Commerce, Addison Wesley Publications.
 4. Dr. M. Sri Nivas: e-Banking Services in India, Himalaya.
 5. Vasanth Desai: Bank Management, Himalaya.
 6. Revathy Sriram:Core Banking Solution: Evaluation of Security & Controls, PHI
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ELECTIVE –III: RETAILING

Paper-I: Retail Management

Paper-II: Retail Marketing -Customer Relationship Management

RETAIL MANAGEMENT

Paper – E-III: P-I Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit-I: Retailing – Definition & Importance – Indian vs Global Scenario – Types of Retailing – Store Retailing – Non Store Retailing – Types of retail formats –Franchising in retailing.

Lab: Reports to be prepared on various types of retailing.

Unit-II: Retail Marketing – Decisions relate to marketing mix -Retail consumer buying behaviour – types – factors influencing -buying behaviour – Segmentation –positioning. Retail organization structure – Major functional areas – careers in retailing.

Lab: Preparation of reports on retail organizations – Case studies relate to retailing outlets.

Unit-III: Retail Location – Factors affecting retail location decision – Site selection – Factors affecting site selection – Steps in selecting site – Location based retail Strategies. Store design – Interiors & exteriors -Store layout – Types of layouts –Factors affecting store layout – Retailing image mix – Store Façade.

Lab: Preparation of report of layout of retail stores, Departmentation, customer flow, strategic location.

Unit-IV: Retail supply management -Definition & Scope – Integrated supply chain Planning. Merchandising – Definition – Steps in merchandise planning –Merchandise hierarchy – Range planning – Buying process – Vendor development –Evaluating merchandise performance.

Lab: Preparing the report on supply chain management of different companies.

Unit-V: Category management -Definition & components – process –manufacturer’s brands Vs private label brands. Store administration – Floor space management – Planogram – Managing store inventories – Quick response inventory - Planning – Managing displays – Cashiering process – Managing in store promotions and events. Managing retail loss and inventory shrinkage – Shop lifting – Employee theft.

Lab: Preparing the reports on brand practices of various companies.

Suggested Readings:

1. Retailing Management – Swapna Pradhan; 2. Retail Marketing Management – Swapna Pradhan; 3. Retail Management – Gibson Vedamani; 4. Retail Management – Levy & Weitz; 5. Channel Management & Retail Management – Meenal Dhotre; 6. Retail Marketing Management – David Gilbert; 7. Retail Management – Ron Hasty & James Reardon; 8. The Art of Retailing – A.J. Lamba; 9. Retail Management – W. Steward; 10. Retail Management – Analysis, Planning & Control – David Walters; 11. Relationship Marketing -S.Shajahan; 12. Customer Relationship Management -Jagdish Seth, Atul Parvatiyar, G Shainesh; 13. Retail Management – RS Tiwari ; 14. Retail Management – Barry Berman.

RETAIL MARKETING & CUSTOMER RELATIONSHIP MANAGEMENT

Paper – E-III: P-II Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit-I: Retail Communication mix: Sales promotion – Advertising -Public relation – Personal Selling – Steps in planning retail communication. Retail Strategies – Differentiation strategies – Growth strategies – Expansion Strategies –Pricing strategies.

Lab: Preparing the reports on the various promotion strategies.

Unit-II: Role of IT in retailing: Electronic data exchange – bar coding – RFID –Electronic payment systems.

Lab: Cases/ Case lets to be studied.

Unit-III: Relationship marketing: Conceptual foundation of Relationship Marketing, evolution of relationship marketing, its significance in Indian context -Relationship marketing of Services Vs. Relationship marketing in Consumer markets -Buyer seller relationships. Relationship marketing in Mass markets, relationship marketing and marketing Strategy.

Lab: Preparing the reports on mass markets.

Unit-IV: Sales force automation tools & Relationship marketing: Role of Information Technology in building, maintaining and enhancing relationships Customer profitability design and analysis CRM in retailing – process – planning and implementing loyalty programs.

Lab: Preparing the reports on Distribution channels of the products.

Unit-V: Customer satisfaction & Service quality in service marketing: Service Encounter -Role of HR & Internal Marketing -Monitoring and Measuring customer satisfaction –SERVQUAL & GAP model -Handling complaints effectively -Service Failure – Recovery

Lab: Cases/ Case let's to be studied.

Suggested Readings:

1. Retailing Management – Swapna Pradhan
2. Retail Marketing Management – Swapna Pradhan
3. Retail Management – Gibson Vedamani
4. Retail Management – Levy & Weitz
5. Relationship Marketing-S.Shajahan
6. Customer Relationship Management -Jagdish Seth,Atul Parvatiyar, G Shainesh
7. Retail Management – RS Tiwari, Himalaya.
8. Retail Management – Barry Berman, Pearson
9. Electronic Customer Relationship Management – Fjemestad & Romano, Jr. (Eds)
10. Channel Management & Retail Management – Meenal Dhotre
11. Retail Management – Ron Hasty & James Reardon
12. The Art of Retailing – A.J. Lamba
13. Retail Management – W. Steward.

ELECTIVE -IV: TAXATION

Paper -I: INCOME TAX -I

Paper -II: INCOME TAX -II

INCOME TAX – I

Paper – E-IV: P-I Max. Marks: 70T + 30P= 100

P.P.W:5 (4+1) Time: 3 Hours

Unit–I: Introduction: Basic concepts :Income, Person, Assessee, Assessment year, Previous year, Income, Casual income, PAN, Gross total income. Agricultural income and its assessment, Capital and Revenue, Residential status and incidence of tax (Including problems), Incomes exempt from tax, Tax evasion Vs. Tax avoidance.

Unit-II: Income from salary & House property: Salary, meaning, allowances, perquisites, profits in lieu of salary, provident funds and its treatment, deductions from salary income, computation of salary income. Income from House property – meaning, annual value, let-out house, self-occupied house, deemed to be let-out house, deductions from annual value, deemed ownership, co-ownership, unrealized rent, computation of income from house property (including problems).

Lab: Computation of Income from Salary using tax packages.

Unit–III: Income from business and profession: Differences between business and profession, chargeability, deductions expressly allowed and disallowed, General deductions, computation of profits and gains from business and profession. Depreciation -meaning, basis, rates, block of assets, Unabsorbed depreciation. (Including problems)

Lab: Computation of Income from business and profession tax packages.

Unit-IV: Capital gains: Capital assets, meaning, types, cost of inflation index, Transfer-types, transfer not regarded as transfer-cost of acquisition of various assets, deductions from capital gains. Computation of taxable capital Gains. Income from other sources – Interest on securities, Bond washing transaction, Dividends on shares, casual income, family pension, gifts received and other general incomes including deductions, deemed income.(Including problems)

Lab: Computation of Income from capital gains using tax packages.

Unit–V: Deductions from gross total income and Rebates: Clubbing and aggregation of incomes, Set off and carry forward of losses, Computation of total income and tax liability of Individual Assesseees, (including problems). Assessment procedure -Filing of returns, Self-assessment, Regular assessment, Best judgment assessment, Income tax authorities (Theory only).

Suggested Readings:

1. Student Guide to Income Tax: Singhania, Taxman
2. Income Tax and Accounts:H.C. Mehrotra, Sahitya Bhavan
3. Elements of Income Tax: Gaur and Narang, Kalyani
4. Direct Taxes: Bhagawathi Prasad, Vishwa Prakashan
5. Elements of Income Tax: A.Sudhakar et al, National Publishing
6. Elements of income tax: H. Prem Raj, Hamsarala Publications
7. Senthil & Senthil: Business Taxation, Himalaya.
8. Lal: Income Tax & Central Sales Tax: Law & Practice, Pearson
9. Tally/Focus/Wings/Ex packages.

INCOME TAX -II

Paper – E-IV: P-II Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

UNIT-I: ASSESSMENT OF INDIVIDUAL: Share of Income from HUF-
Share of Income from a Firm -Remuneration or Interest received from
a Firm -Income of Other Person included in the Income of Individuals
-Computation of Taxable Income -Computation of Tax payable -(Theory and
Problems)

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Lab: Computation of total Income of individual using tax packages.

UNIT-II: ASSESSMENT OF HINDU UNDIVIDED FAMILY: Meaning of
HUF under Hindu Law and Under Income Tax Act -Schools of Hindu Law
-Share of Income from HUF Property -Ancestral Property -Coparcener
-Conversion of self acquired property into Joint Family Property -Partition of
HUF -Computation of Total Income of HUF -(Theory and Problems)

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Lab: Computation of total Income of HUF using tax packages.

UNIT-III ASSESSMENT OF FIRMS: Meaning of Firm, Partner and
Partnership-Essential Conditions for Firm assessed as such (PFAAS)-Change
in the Constitution of Firm and Succession of Firm -Remuneration and
Interest Payable to Partners -Provisions regarding Set-off and Carry
Forward of losses by Firm.

Lab: Computation of total Income of firms using tax packages.

UNIT – IV: ASSESSMENT OF ASSOCIATION OF PERSONS: Conditions
for assessment of firm as Association of Persons (PFAAOP) – Tax Planning in
respect of conversion of firm into a company Computation of Tax liability of
PFAAS and PFAAOP -(Theory and Problems)

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Lab: Computation of total Income of AOP using tax packages.

UNIT-V: ASSESSMENT OF COMPANIES: Meaning of Domestic Company,
Foreign Company, Indian Company, Widely Held Company and Closely Held
Company -Minimum Alternate Tax (MAT)Tax on Distributed Profits -Carry
Forward and Set off of losses -Computation of Tax liability of Companies

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(Theory and problems)

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Lab: Computation of total Income of companies using tax packages.

Suggested Readings:

1. Bhagwati Prasad: Law and Practice of Income Tax , Navman Prakashan
2. Vinod K. Singhanian: Direct Taxes Law and Practice, Taxmann's Publication
3. B.B. LAL: Elements of Income Tax, Konark Publishers Pvt.Ltd.
4. Dr.P.V.Ramana Rao: Elements of Income Tax, National Publishing House,
5. Lal: Income Tax & Central Sales Tax: Law & Practice, Pearson
6. Tally/Focus/Wings/Ex packages.

ELECTIVE-V: FINANCE

Paper-I: FUNDAMENTALS OF FINANCIAL MANAGEMENT

Paper-II: MICRO-CREDIT AND FOREIGN TRADE FINANCE

FUNDAMENTALS OF FINANCIAL MANAGEMENT

Paper – E-V: P-I Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit–I: Introduction to Financial Management & Investments:

Financial Management: Meaning, need and importance, Objectives, Scope and Functions of Financial Management – Profit maximization, wealth maximization, implications of wealth maximization – Financial decisions – Basic considerations – Liquidity Vs. Profitability (Theory only).

Investments: Types of Investments and their features – Meaning and importance of a portfolio of investments -Security risk – Portfolio risk -Risk classification – Concept of Risk Vs. Return trade off in finance & investments
Choice of an investment (Theory only)

Unit–II: Time Value of Money and Capital Budgeting:

Time Value of Money: Valuation concept -Future value of a single cash flow -Multiple flows and annuity; Present value of single cash flow -Multiple flows and annuity (simple problems) Capital Budgeting: Meaning, Need and significance of Capital Budgeting –Importance of Cash Inflows and Cash Outflows – Risk in Capital Budgeting –Simple Capital Budgeting Evaluation Techniques: Pay back period (Need, importance, and computation), ARR (Need, importance and computation) , NPV(Need, importance and computation) and IRR (Need, importance and computation). (simple Problems)

Lab work: The students are required to compute the problems of time value of money and capital budgeting using EXCEL functions.

Unit–III: Capital Structure and Cost of Capital:

Capital structure: Meaning, need and importance of Capital structure – Optimum capital structure -Leverages: Financial leverage -Operating leverage – Combined leverage; EBIT-EPS Analysis (simple problems)
Cost of Capital: Meaning, need, importance of the concept and significance of Cost of Capital, specific cost of Capital for various sources of finance, cost of debt, cost of Preference Shares, cost of equity, Cost retained earnings. Weighted average cost of capital, Book value vs. market value weight. (simple problems)

Lab work: The students are required to compute the problems of cost of capital using EXCEL functions.

Unit – IV: Working Capital Management:

Working Capital Management: An over view -Determinants of working Capital, Operating Cycle. Cash management: cash forecasting and budgeting, management of receivables, optimum credit policy, aspects of Credit policy -Credit terms and Credit Standards, Inventory management (simple problems of cash, receivables and inventory)

Lab work: The students are required to compute the problems using EXCEL functions.

Unit – V: Dividend Decision:

Meaning, need and significance of dividends – Types of dividends – Dividend Policy of corporations -Factors Influencing dividend Policy -Dividend theories: a) Walter's model b) Gordon's Model c) MM Hypothesis (Theory only).

Lab work: The students are required to compute the problems of EBIT EPS analysis using EXCEL functions.

Suggested Reading:

1. Maheshwari S.N. Element of Financial Management
2. R.P. Ruastogi Galgotia Publishing House.
3. Khan & Jain Financial Management
4. Pandey I.M. Financial Management
5. Van Horne J.C. Financial Management and Policy
6. Van Horne J.C. Fundamentals of Financial Management
7. Levy H & M Sarnat Principles of Financial Management
8. Chandra Prasanna Financial Management
9. Kulkarni & Satyaprasad: Financial Management
10. Vyuptakesh Sharan: Fundamentals of Financial Management
11. Banerjee: Fundamentals of Financial Management
12. Chandra Bose: Fundamentals of Financial Management
13. Van Horn & Wachowicz, Jr.: Fundamentals of Financial Management.

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MICRO-CREDIT AND FOREIGN TRADE FINANCE

Paper – E-V: P-II Max. Marks: 70T + 30P= 100
P.P.W.: 5 (4+1) Time: 3 Hours

UNIT-I: Bank Lending and Credit Management Services:

Business of lending – Credit risk and its types – Types of Bank lending and their advantages – Types of borrowers – Requirements for lending – Credit creation – Qualities of a good borrower – Principles of good lending – Credit cycle – Client risk rating – Advantages of client risk rating -Guidelines on fair practices code for lending. Credit policy in Banks – Objectives – Purposes – Regulatory requirements setout by RBI.

Lab work: I. Students are required to know the following: 1. Guidelines of RBI on fair practices code for lenders; 2. Credit Investigation Report; 3. Contents of a typical credit policy.

II. Each student is required to prepare a ‘Credit Investigation Report’ of an individual (assuming that he/she is a borrower) from within the College or outside, with the co-ordination and support of banker.

UNIT-II: Micro-Credit Finance:

Rural Financing in India: Financial problems faced by Rural people in India; Meaning of Micro Finance – Need and Emergence -growth of Micro -finance at global level — Origin and growth of Micro Finance in India -Micro-credit financing Institutions – Role of NABARD in Micro Finance -Self-help groups (SHGs) and their formation – Objectives – RBI Support Policy -SHGs and Bank Finance -Significance of Micro-credit finance for SHGs – Micro credit finance plus services provided to SHGs -Models of Linkage -Micro-Financial Institution Grading Scheme (CRISIL Grading Scale). (Theory only).

Lab work: Students are required to expose themselves to the following:

1. SHG Bank Linkage documents; 2.NABARD Refinance schemes; 3. Skill up gradation and capacity building of SHGs; 4. SHGs graduating into income generating activities; 5. Success stories of SHGs.

Unit-III: Foreign Exchange Market -I:

Features of Foreign exchange market – Purposes of transacting in foreign exchange market – Purchase and sale transactions – Types of transactions – Types of quotations – Settlement of transactions – Forward rates quotations (With simple problems) Determination of Exchange rates – Factors determining spot exchange rates – Meaning, concept and classification of exchange risk.

Lab work: 1. The students are required to expose themselves to various Foreign Exchange related documents (forms and formats); 2. The students are also required to understand the key terms and concepts (based on the forms and formats) involved in this unit-III.

Unit-IV: Foreign Exchange Market – II:

Foreign exchange transactions of a Bank with its customers (Exporters and Importers) – Purchase and sale of foreign exchange – Foreign exchange rate quotations (Basis, exchange margins prescribed by FEDAI) – Types of buying rates and their calculations (in US Dollars) – Types of Selling rates and their calculations (in US Dollars) -Calculation of exchange rates based on Cross rates (Euro and Pound Sterling) - Buying rates – Selling rates. (with simple problems).

Lab work: 1. The students are required to expose themselves to various Foreign Exchange related documents (forms and formats); 2. The students are also required to understand the key terms and concepts (based on the forms and formats) involved in this unit-IV.

UNIT-V: Export Procedure:

International trade transactions – Regulatory framework (Foreign Trade(Development and Regulation)Act, Foreign Exchange Management Act, Customs Act) – Foreign trade policy administered by Director General of Foreign Trade (DGFT) – Steps and procedure of getting established as an exporter – Steps and procedure of entering into an export contract – Contents of export contract – Steps and procedure of execution of export order – Letter of Credit (L/C.) – Types of L/C. – Mechanism of Opening L/C. – Post-shipment procedure – Methods of payment for the International trade.

Lab work: 1. The students are required to expose themselves to various DGFT related documents for export procedure(forms and formats); 2. The students are also required to understand the key terms and concepts (based on the forms and formats) involved in this unit.

Suggested Readings:

1. C.Jeevanandam: Foreign Exchange and risk Management; Sultan Chand & Sons
2. Murali, S. and K.R.Subbakrishna: Bank Credit Management, Himalaya
3. Patel shah, Vimalo: Rural Economy; Himalaya U.C.Patnaik, R.N.Mishra: Rural Banking in India, Anmol Publication
4. Khemani and Dr. B. Yerram Raju: How and Why of Rural Banks
5. Armendariz & Morduch: Economics of Microfinance, PHI
6. Berk: Financial Management
7. Other publications: NABARD publications, Bank Journals, IIB Journals, Yojana.
8. Karmakar, K.G: Rural credit and self help groups: Micro finance needs and concepts in India; Sage publications India Pvt. Ltd.

9. Mahajan, Vijay and Bharti Gupta Ramola: Financial services for rural poor in India: Access and Sustainability (Journal,of International Development,8(2),pp.211224.

10. www.microjournal.com

11. www.microfinance.com

12. www.mfc.oW.pl

13. www.gdrc.org/icm

11. www.nabard.org/microfinance/assessmentmethods.asp

12. RBI websites.

ELECTIVE -VI: MARKETING
Paper-I: PRINCIPLES OF MARKETING
Paper-II: RURAL MARKETING

PRINCIPLES OF MARKETING

Paper – E-VI: P-I Max. Marks: 70T + 30P= 100
P.P.W.: 5(4+1) Time: 3 Hours

UNIT -I: INTRODUCTION: Nature and scope of marketing; Importance of Marketing as a business function, Importance of marketing in Indian context, Marketing concepts -Selling vs. marketing; Marketing mix; Marketing environment.

Lab: Preparation of reports on Marketing environment of different FMCG's or retailing companies.

UNIT -II: CONSUMER BEHAVIOUR AND MARKET SEGMENTATION: Nature, scope and significance of consumer behavior, consumer behavior theories, Market segmentation concept and importance; Bases for market segmentation.

Lab: A report preparation on changing life styles in different walks of life creating demand for new companies / sectors.

UNIT -III: PRODUCT: Concept of product, Types of products, New product development; packing role and function, Brand name and trademark; After sales services, Product life cycle concept.

Lab: Stages of product life cycle (PLC) for different companies – NPD stages for imaginary products.

UNIT -IV: PRICE: Importance, price as marketing mix; Factors influencing price determination of a product / service; Discount and rebates.

Lab: Report on factors influencing price fixation for different products in selected sectors in the recessionary period.

UNIT -V: DISTRIBUTION CHANNELS AND PHYSICAL DISTRIBUTION: Distribution channels -concept and role; types of distribution channels; Factors affecting choice of distribution channel; Retailer and wholesaler; Physical distribution of goods, Transportation; Warehousing; Inventory control; Order Processing.

Promotion: Methods of promotion; Optimum promotion mix; Advertising media their relative merits and limitations.

Lab: Report on promotional mix for different FMCG products.

SUGGESTED READINGS:

1. Philip Kotler: Marketing, Prentice Hall
2. William M. Pride and O.C Ferrell: Marketing; Houghton -Mafflin Boston
3. Stanton W.J. et al: Fundamentals of Marketing, McGraw H
4. Lamb Charless W. et al: Principles of Marketing; South Western Publishing
5. Cravens David W et al: Marketing Management; Richard D. Irwin
6. Kotler Philip and Armstrong Gary: Principles of Marketing; Pearson
7. Fulmer RM: The New Marketing McMillan, New York
8. McCarthy J.E: Basic Marketing -a Managerial Approach; McGraw Hill, New York.
9. Cundiff, Edward W et al:Basic Marketing -Concepts, Decisions & Strategies; PHI
10. Bushkirk, Richard H: Principles of Marketing; Dryden Pren, Illinois.
11. S.A.Sherlekhhar: Marketing Management, Himalaya
12. Govindarajan: Marketing Management:Concepts, Cases, Challenges&Trends,PHI
13. Chandra Bose: Modern Marketing, PHI.

RURAL MARKETING

Paper – E-VI: P-II Max. Marks: 70T + 30P= 100

P.P.W.: 5(4+1) Time: 3 Hours

UNIT-I: RURAL MARKETING:

Definition of rural area, Importance of rural marketing, nature and scope of rural marketing, size of rural market, Distinction between Rural and Urban Marketing.

Lab: A report preparation on the transformation for rural markets in India.

UNIT-II: RURAL MARKETING ENVIRONMENT:

Geographical, economic, Scio-cultural and infrastructural factors. Factors influencing Rural marketing operations.

Lab: Preparation of the report on invisible forces influencing the rural markets in India.

UNIT-III: RURAL CONSUMER:

Characteristics, product and brand awareness in rural marketing -Attitude and behavior, Buying patterns and influences; Segmenting rural markets.

Lab: A small survey conducted and report be prepared about the level of Brand Awareness in rural areas about Indian and MNC's branded products.

UNIT-IV: RURAL MARKETING STRATEGIES:

Product Planning for rural marketing, quality and size; packaging and branding decisions, pricing decisions.

Lab: Exercises on redesigning the new products by keeping requirements of rural markets.

UNIT-V: PROMOTION AND DISTRIBUTION IN RURAL MARKETS:

Media and Advertising copy decisions; Distribution channels and logistics in rural markets.

Lab: A report preparation on logistics management for rural market on existing products and markets.

SUGGESTED READINGS:

1. Rajagopal: Management Rural Business; wheeler Publications, New Delhi
 2. Neelameghan S: Marketing in India; Cases and Reading; Vikas Publishing House
 3. Gopalswamy T.P: Rural Marketing; Wheeler Publishers, New Delhi
 4. Nayyar H., and Ramaswamy P: Globalization and Agricultural Marketing; Rawat Publications.
 5. Moria CB: Agricultural Marketing: Himalaya Publishing House, New Delhi.
 6. K.S. Habibur Rahman: Rural Marketing in India, Himalaya.
 7. Krishnamacharyulu: Rural Marketing: Text & Cases, Pearson
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ELECTIVE – VII: SECRETARIAL PRACTICE & OFFICE MANAGEMENT

Paper-I: SECRETARIAL PRACTICE

Paper-II: OFFICE MANAGEMENT

SECRETARIAL PRACTICE

Paper – E-VII: P-I Max. Marks: 70T + 30P= 100

P.P.W: 5 (4+1) Time: 3 Hours

Unit – I: The Company Secretary -Definition of secretary – Types of secretaries – Meaning - Appointment – Qualifications – Legal Positions – Duties Rights and powers – Liabilities – dismissal.

Lab Work: Specimen form and agreement for the appointment of a Secretary, Specimen Resolution for conversion of Private Company into a Public Company, Specimen Resolution for conversion of Public Company into a Private Company, Specimen forms Certificate of Incorporation, Specimen forms of Commencement of Business.

Unit – II: Duties of the secretary at the company promotion incorporating at registration stage – duties at the capital subscription stage – duties at the commencement of business stage – secretarial procedure – alteration of the memorandum securities.

Lab Work: Specimen of Memorandum of Association and its alterations, Specimen of articles of Association and its alterations, Specimen of Prospectus, Remedies of its misstatements.

Unit – III: Role of the Secretary in conducting of company meetings & importance kinds of company meetings statutory meeting -secretarial duties relating to statutory meeting. – annual general meeting – extra ordinary general meeting – creditors meetings – board meeting – debenture holder meetings – meeting of creditors.

Lab Work: Forms of Notice of the Statutory Meeting, Statutory Report, Notice of the Annual General Meeting, Specimen of Directors' Report, Chairman's Speech, Admission Card, Form of Notice and Agenda of first Board Meeting and Subsequent Board Meeting.

Unit – IV: Company meetings – law, practice & procedure requisites of a valid meeting. Proper authorities – notice, quorum, chairman, agenda: procedure of discussion, motion, interrupting of debate amendments, formal motion, points of order: validity methods of voting secretarial duties regarding poll: proxy: Resolutions – kind –circulations of members resolution registrations of certain resolutions and agreements minutes, kinds – difference between minutes and reports hints for writing minutes – statutory provision regarding minutes.

Lab Work: Agenda for the Statutory Meeting, General Meeting and Extraordinary General Meeting, Specimen of Polling Paper and Polling list, Form of Proxy, Specimen Ordinary

Resolutions and Special Resolutions, Specimen Minutes of the Statutory Meeting, Annual General Meeting and Extraordinary General Meeting.

Unit – V: Secretarial procedure for accepting deposits – income taxes company deposits. Secretarial duties regarding payment of dividends – secretarial duties regarding issue of bonus shares – secretarial duties in connection with compromises or arrangements. Secretarial duties in connection with reconstructions or amalgamative transferee under falling and transferor under falling – principles of corporate governance. Duties of secretary in respect of compressor winding up voluntary winding up – creditors voluntary winding up – winding up subject to supervision of the court.

Lab work: Specimen of Registered Debentures, Bearer Debentures, A specimen form of Advertisement in News Papers regarding Invitation and Acceptance of Deposits, Specimen form of Dividend List / Register, Notice and Warrant, Specimen of Declaration of Solvency.

SUGGESTED READINGS:

- 1) Secretarial Practice: Avatar Singh; 2) Secretarial Practice: N.D.Kapoor
- 3) Company Law & Secretarial Practice: Reddy, Appanaiah & Prabhudeva, Himalaya.

OFFICE MANAGEMENT

Paper – E-VII: P-II Max. Marks: 70T + 30P= 100
P.P.W.: 5 (4+1) Time: 3 Hours

Unit–I: Concept of Office Management – Introduction – Meaning of office – Functions of office – Relation of office with other Departments – Importance of office – Role of office Manager – Accommodation and Locations; Layout Environment working conditions – Furniture, Fittings & Safety Arrangements – Office Systems – Operational items – Office Forms – Stationary – Systems & Procedures – Records Management – Filing and essentials of the filing systems; Indexing.

Lab work: Preparation of Relation charts in an office, Ideal Layout chart, Office Manual, Office Forms and Filing Index.

Unit–II: Principles of Office Organization – Office Organizations -Steps in organization – Sound Organization – Principle of Office Organizations – Types of Departmentalization – Organization Structure – Delegation of Authority -Its principles – problems in Delegation.

Lab Work: Preparation of different organization charts, delegation of authority chart.

Unit–III: Office correspondence -Internal and external office correspondence – (Internal)– essential features and structure of commercial letters – types of circular letters – Trade inquiries, purchase orders – (External) External correspondence – eliciting information about customers – complaint letters from customers – status enquiries & correspondence with banks, with Govt. Departments, with insurance firms -preparation of curriculum vitae – employment letters from -Recruitment to Terminations / retirement.

Lab Work: Drafting of Commercial letters viz. Circulars, Trade Enquiries, Purchase Orders, complaint letters, Status enquiries, correspondence with banks, Govt. Depts., Insurance firms and employment letters.

Unit–IV: Front Office Management -Front Office as Interior Management Security and Fire Fighting Management – Office equipment and maintenance Annual Maintenance Contracts of different equipments in the office – office locking and key management – Staff Attendance – Punch Card Management. Transport Management – Hotel Reservation and Accommodations Arrangements – Travel Arrangements.

Lab Work: Maintenance of Visitors log book, Preparations of Annual Maintenance Contract with its rules and regulations.

Unit–V: Fundamentals of Financial Management -Concept of Finance – Objectives of Finance Functions – Types of Capital – Fixed and Working Capital – Estimations of the Working Capital Requirements – Concepts of Financial Planning and Capital Structure – Methods and Source of Finance – Long Term Finances and Short Term Finances – Stock Market -Role of SEBI.

SUGGESTED READINGS:

1) Office Management: M.N.Arora; 2) Office Management:R.K.Chopra & Ankith Chopra, Himalaya; 3) Professional Front Office Management: Woods, Pearson; 4) Business Process automation: Mohapatra, PHI. 5) Office Management: Balachandran & Chandrasekharan, Tata.

ELECTIVE –VIII: COMPUTER APPLICATIONS-I

Paper-I: DATABASE MANAGEMENT SYSTEM

Paper-II: ELECTRONIC COMMERCE

DATABASE MANAGEMENT SYSTEM

Paper-E-VIII – I: P-I Max. Marks: 70T + 30P= 100

No. of Hours P.P.W: 5 (3T + 2P) Time: 3 Hours

UNIT-I: Database Systems-Evolution-File Oriented Systems-Database Models database System Components-Database Systems in the Organisation-Data sharing Strategic Database Planning-database and Management Control-Risks and Costs and Databases-Database development.

UNIT-II: Database Design-Principles of Conceptual Database Design-Conceptual Data Models-Aggregation-Modeling conceptual Objects vs. Physical Objects-Relational Data Model-Fundamental Concepts-Normalization-Transforming a conceptual model -Relational Model-Relational Database Implementation-Relational Algebra and Calculus.

UNIT-III: SQL-Schema and Table Definition-Data Manipulation-View Definition Graphical Query Language-Client-Server Databases-Defining Database Tables and Server-Server Data Manipulation and Programming-Developing Client Applications

UNIT-IV: Physical Database Systems-Storage Media-Disk Performance Factors-File Organisation-Implementing Logical Relationships-Mapping logical Data Structures to Physical Structures-Secondary Keys Access-Database Administration and Control DBA Functions-DBA Goals-Database Integrity-Database Security-Database Recovery

UNIT-V: Distributed Database Systems-Design.-Query Processing-Data Integrity Recovery-Client/Server Systems-DBMS Selection and Implementation-Information Needs-DBMS Functions and Capabilities-Classifying DBMS feature requirement Evaluation Models-Implementation Issues-Case studies of RDBMS package such as ORACLE/MS-SQL Server.

Lab Work :

Using SQL commands creating Database Schema and Tables and Retrieval of data.

SUGGESTED READINGS:

1. Modern Database Management: MeFadden
2. An Introduction to Database System: Bipin C.Desai
3. Database Management & Desig: Gary Hansen & James Hansen
4. Fundamentals of Database System: Elmasri
5. Database Management Systems: Panneerselvam
6. Database Management Systems: Narang.

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ELECTRONIC COMMERCE

Paper-E-VIII –I: P-II Max. Marks: 70T + 30P= 100

No. of Hours P.P.W: 5 (3T + 2P) Time: 3 Hours

UNIT-I: Overview of Electronic Commerce Definition of Electronic Commerce -E-Business -Potential Benefits of Electronic Commerce-The Internet and World Wide Web (WWW) as enabler of E-Commerce-Impact if E-Commerce on Business Models-E-Commerce Applications-Market forces influencing highway-Global Information Distribution Networks.

UNIT-II: E-Commerce and WWW-Architecture Framework-Technology behind the Web-Hyper text Publishing-Security and the Web-Security protocols and the Web Security issues-Encryption techniques.

UNIT-III: Consumer Oriented E-Commerce Applications-Mercantile Process Models from Consumers and Merchant's Perspective-Electronic Payment Systems-Types of Payment System (Credit Card; E-Cash, Smart-Cards -Digital Payments, etc.)-Risks in E-Payments-Designing E-Payment Systems.

UNIT-IV: Electronic Data Interchange (EDI)-EDI applications in business-Legal, Security and Privacy Issues in EDI and E-Commerce-Internet based EDI-Intra Organisational E-Commerce.

UNIT-V: Web-based Marketing -Introduction and Scope of Marketing -Business, Marketing and Information Technology congruence-Advertising and Marketing on the internet -Application of 4 Ps (Product, Price, Place & Promotion) in internet -Marketing Supply Chain Management.

Lab work:

Using Microsoft front-page editor and HTML in Designing a Static (simple) Website.

SUGGESTED READINGS:

- 1.E-Commerce: A Managerial Perspective: Micheal change, et al
 - 2.Electronic Commerce-Security, Risk Mgt.&Control: Greenstein&Feinman
 - 3.Frontiers of Electronic Commerce: Ravi Kalakota & A.B. Whinston

 - 4.E Business & E Commerce Management: Chaffey
 5. E commerce: An Indian Perspective: Joseph
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