

# दुर्ग विश्वविद्यालय, दुर्ग (छ.ग.)



बी.कॉम. तृतीय वर्ष

हेतु

पाठ्यक्रम

मुख्य परीक्षा – 2018 हेतु

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## B.Com.- III

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REVISED ORDINANCE NO.-23

(As per State U. G. C. Scheme)

BACHELOR OF COMMERCE

1. The three year course has been broken up into three Parts.  
Part-I known as B. Com. Part-I Examination at the end of first year. Part-II Examination at the end of the second year, and,  
Part-III Examination at the end of the third year.
2. A candidate who after passing (10+2) Higher Secondary or Intermediate examination of C.G. Board of Secondary Education, C.G. or any other examination recognized by the University or M.P. Board of Secondary Education as equivalent thereto has attended a regular course of study in an affiliated college or in the Teaching Department of the University for One Academic Year, shall be eligible for appearing at the B.Com. Part-I examination.
3. A candidate who after passing B.Com. Part-I examination of the University or any other examination recognized by the University as equivalent thereto has attended a regular course of study for one academic year in an affiliated College or in the Teaching Department of the University, shall be eligible for appearing at the B.Com. Part-II Examination.
4. A candidate who after passing B.Com. Part-II examination of the University has completed a regular course of study for one academic year in an affiliated College or in the Teaching Department of the University, shall be eligible for appearing at the B.Com. Part-III examination.
5. Besides regular students, subject to their compliance with this ordinance, ex-students and non-collegiate students shall be eligible for admission to the examination as per provision of Ordinance No. 6 relating to examinations (General).  
Provided that non-collegiate candidates shall be permitted to offer only such subject/ papers as are taught to the regular students at any of the University Teaching Department of College.
6. Every candidate for B.Com. Examination shall be examined in subjects as mentioned in the marking scheme and course or studies.
7. A candidate who has passed the B.Com. Part-III examination of the University shall be allowed to present him of examination in any of the additional subjects prescribed for the B.Com. Examination and not taken by him at the degree examination. Such candidate will have to first appear and pass the B. Com. Part-I examination in the subject which he proposes to offer then the B.Com. Part-II and Part-III examination in the same subject. Successful candidates will be given a certificate to that effect.
8. In order to pass at any part of the three year degree course examination, an examiner.

9. Must obtain not less than 33% of the total marks in each paper/group of subjects. In group where both theory and practical examinations are provided an examinee must pass in both theory and practical parts of examination separately.

10. Candidate will have to pass separately at the Part-I, Part-II and Part-III examination. No division shall be assigned on the result of the Part-I and Part-II examinations in determining the division of the Final examination, total marks obtained by the examinees in their Part-I, Part-II and Part-III examination in the aggregate shall be taken into account. Candidate will not be allowed to change subjects after passing Part-I examination.

Provided in case of candidate who has passed the examination through the supplementary examination having failed in one subject/group only, the total aggregate mark being carried over for determining the division, shall include actual marks obtained in the subject/group in which he appeared at the supplementary examination.

11. Successful examinees at the Part - III examination obtaining 60% or more marks shall be placed in the First Division, those obtaining less than 60% but not less than 45% marks in the Second Division and other successful examinees in the Third Division.

B.COM. PART-III  
SCHEME OF EXAMINATION

Subject	Max. Marks	Min. Marks
A. FOUNDATION COURSE-		
(a) Hindi Language -	75	26
(b) English Language -	75	26
B. COMPULSORY CORE COURSE:		
I. Income Tax	75	25
II. Indirect Tax	75	25
III. Management Accounting	75	25
IV. Auditing	75	25
And any one of the following Continuation Optional Group.		
OPTIONAL GROUP - A		
I. Financial Management	75	25
II. Financial Market	75	25
OPTIONAL GROUP - B		
Principal of Marketing	75	25
I. International Marketing	75	25
OPTIONAL GROUP - C		
i. Information Technology and its Applications in Business	75	25
ii. Essential of E-Commerce	75	25
OPTIONAL GROUP - D		
i. Fundamentals of Insurance	75	25
ii. Money & Banking System	75	25

USE OF CALCULATORS

The students of Degree/P.G. Classes will be permitted to use of Calculators in the examination hall from annual 1986 examination on the following conditions as per decision of the standing committee of the Academic Council at its meeting held on 31-1-1986.

1. Student will bring their own Calculators.
2. Calculators will not be provided by University or examination centres.
3. Calculators with, memory and following variables be permitted +, -, \*, /, square reciprocal, exponentials, log squares, root, trigonometric functions viz, sine, cosine tangent etc. factorial summation, xy, yx and in the light of objective approval of merits and demerits of the viva only will be allowed.

आधार पाठ्यक्रम  
हिन्दी भाषा  
(पेपर कोड –0891)

प्रथम प्रश्न पत्र

(बी. ए., बी. एस. सी., बी. काम., तृतीय वर्ष के पुनरीक्षित  
एकांक त आधार पाठ्यक्रम एवं पाठ्य सामग्री का संयोजन)  
।। सम्प्रेषण कौशल, हिन्दी भाषा और सामान्य ज्ञान ।।

आधार पाठ्यक्रम की संरचना और अनिवार्य पाठ्य पुस्तक –हिन्दी भाषा एवं समसामयिकी – का संयोजन इस तरह किया गया है कि सामान्य ज्ञान की विषय वस्तु – विकाशशील देशों की समस्याओं – के माध्यम और साथ –साथ हिन्दी भाषा का ज्ञान और उसमें सम्प्रेषण कौशल अर्जित किया जा सके । इसी प्रयोजन से व्याकरण को अन्तर्वस्तु को विविध विधाओं की संकलित रचनाओं और सामान्य ज्ञान की पाठ्य सामग्री के साथ अन्तर्गुम्फित किया गया है । अध्यापक के लिए पूरी पुस्तक की सामग्री है और अभ्यास के लिए विस्तृत प्रश्नावली है । यह प्रश्नपत्र भाषा का है अतः पाठ्य सामग्री का व्याख्यात्मक या आलोचनात्मक अध्ययन अपेक्षित नहीं है । पाठ्यक्रम और सामग्री का संयोजन निम्नलिखित पाँच इकाइयों में किया जाता है । प्रत्येक इकाई को दो भागों में विभक्त किया गया है ।

इकाई – 1 (क) भारत माता : सुमित्रानंदन पंत, परसुराम की प्रतीज्ञा: रामधारी सिंह दिनकर,  
बहुत बड़ा सवाल: मोहन राकेश,संस्कृति और राष्ट्रीय एकीकरण : यागेश अटल ।  
(ख) कथन की शैलियों : रचनागत उदाहरण और प्रयोग ।

इकाई –2 (क) विकासशील देशों की समस्यायें,विकासात्मक पुनर्विचार,और प्रौद्योगिकी एवं  
नगरीकरण ।  
(ख) विभिन्न संरचनाए ।

इकाई –3 (क) आधुनिक तकनीकी सभ्यता, पर्यावरण प्रदूषण तथा धारणीय विकास ।  
(ख) कार्यलयीन पत्र और आलेख ।

इकाई –4 (क) जनसंख्या: भारत के संदर्भ में और गरीबों तथा बेरोजगारी ।  
(ख) अनुवाद

इकाई –5 (क) ऊर्जा और शक्तिमानता का अर्थशास्त्र ।  
(ख) घटनाओं,समारोहों आदि का प्रतिवेदन और विभिन्न प्रकार के निमंत्रण –पत्र

**मूल्यांक योजना :** प्रत्येक इकाई से एक-एक प्रश्न पूछा जायेगा । प्रत्येक प्रश्न में आंतरिक विकल्प होगा । प्रत्येक प्रश्न के 15 अंक होंगे । प्रत्येक दो-दो खंड (क्रमशः 'क' और 'ख' में) विभक्त है , इसलिए प्रत्येक प्रश्न के भी दो भाग, (क्रमशः 'क' और 'ख') होंगे । 'क' अर्थात् पाठ एवं सामान्य ज्ञान से संबद्ध प्रश्न के अंक 8 एवं 'ख' अर्थात् भाषा एवं सम्प्रेषण कौशल से संबद्ध प्रश्न के अंक 7 होंगे । इस प्रकार पूरे प्रश्न पत्र के पूर्णांक 75 होंगे ।

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Foundation Course - III English  
Language (Paper Code-1152)  
B.A./B.Sc./B.Com./B.H.Sc./III

M.M. 75

The question paper for B.A./B.Sc./B.Com./B.H.Sc. III Foundation course, English Language and General Answers shall comprise the following items :

Five question to be attempted, each carrying 3 marks.

UNIT-I Essay type answer in about 200 words. 5 essay type question to be asked three to be attempted.	15
UNIT-II Essay writing	10
UNIT-III Precise writing	10
UNIT-IV (a) Reading comprehension of an unseen passage	05
(b) Vocabulary based on text	10
UNIT-V Grammar Advanced Exercises	25

Note: Question on unit I and IV (b) shall be asked from the prescribed text. Which will comprise of popular create writing and the following items. Minimum needs housing and transport Geo-economic profile of M.P. communication Educate and culture. Women and Worm in Empowerment Development, management of change, physical quality of life. War and human survival, the question of human social value survival, the question of human social value, new Economic Philosophy Recent Diberlialiation Method) Demoration decentralization (with reference to 73, 74 constitutional Amendment.

Books Prescribed:

Aspects of English Language and Development - Published by M.P. Hindi Granth Academy, Bhopal.

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COMPULSORY CORE COURSE

PAPER - I

INCOME TAX

(Paper Code-1153)

OBJECTIVE

It enables the students to know the basics of Income Tax Act and its implications.

COURSE INPUTS

UNIT-I Basic Concepts : Income, agricultural Income, casual income, assessment year, previous year, gross total income, total income, person.

Basis of charge: Scope of total income, residence and tax liability, income which does not form part of total income.

UNIT-II Heads of Income: Salaries; Income from house property.

UNIT-III Profit and gains of business or profession, including provisions relating to specific business; Capital gains, Income from other sources.

UNIT-IV Computation of Tax Liability: Set-off and carry forward of losses; Deduction from gross total income.

Aggregation of income; Computation of total income and tax liability of and individual, H.U.F., and firm.

UNIT-V Tax Management: Tax deduction at source; Advance payment of tax; Assessment procedures; Tax planning for individuals.

Tax evasion, Tax Avoidance and Tax planning.

Tax Administration: Authorities, appeals, penalties.

Suggested Reading:

1. Singhanian V.K.: Students Guide to Income Tax; Taxmann, Delhi.
2. Prasad, Bhagwati: Income Tax Law & Practice; Wily Publication, New Delhi.
3. Mehrotra H.C.: Income Tax Law & Accounts: Sahitya Bhawan, Agra.
4. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.
5. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi.
6. R.K. Jain : Income Tax & Law (Hindi & English) Shahitya Bhavan, Publication, Agra,



PAPER - II  
INDIRECT TAXES  
(Paper Code-1154)

M.M. 75

OBJECTIV

This course aims at imparting basic knowledge about major indirect taxes.

UNIT-I Central Excise: Nature and scope of Central Excise; Important terms and definitions under the Central Excise Act; General procedures of central excise; Clearance and excisable goods; Concession to small scale industry under Central Excise Act.

UNIT-II State Excise, CENVAT.

Detail study of State Excise during calculation of Tax.

UNIT-III Customs : Role of customs in international trade; Important terms and definitions goods; Duty; Exporter; Foreign going vessel; Aircraft goods; Import; Import Manifest; Importer; Prohibited goods; Shipping bill; Store; Bill of lading; Export manifest; Letter of credit; Kinds of duties - basic, auxiliary, additional or countervailing; Basics of levy- advalorem, specific duties; Prohibition of export and import of goods, and provisions regarding notified & specified goods; Import of goods - Free import and restricted import; Type of import - import of cargo, import of personal baggage, import of stores.

Clearance Procedure - For home consumption, for warehousing for re-export; Clearance procedure for import by post; Prohibited exports; Canalized exports; Export against licensing; Type of exports export of cargo, export of baggage; Export of cargo by land, sea, and air routes.

UNIT-IV Central Sales Tax : Important terms and definitions under the Central Sales Tax Act 1956 - Dealer, declared good, place of business, sale, sale price, turnover, year, appropriate authority; Nature and scope of Central Sales Tax Act; Provisions relating to inter-state sales; Sales in side a state; Sales/purchase in the course of imports and exports out of India. Registration of dealers and procedure thereof; Rate of tax; Exemption of subsequent sales; Determination of turnover.

UNIT-V State Commercial Tax (Chhattisgarh) Definition, Registration, Tax liability, Procedure of Computation & Collection of Tax, Penalties & Prosicution calculation of Tax. VAT- Preliminary Knowledge.

Suggested Reading:

1. Malhotra & Goyal (Hindi & English).
2. Shripal saklecha.- अप्रक्ष कर
3. Commercial Tax Act. (C.G.)
4. Central Excise Act.
5. Sales Tax Act.



PAPER – III  
MANAGEMENT ACCOUNTING

(Paper Code-1155)

M.M. 75

OBJECTIVE

This course provides the students an understanding of the application of accounting techniques for management.

COURSE INPUTS

UNIT-I Management Accounting : Meaning, nature, scope, and functions of management accounting; Role of management accounting in decision making; Management accounting vs. financial accounting; Tools and techniques of management accounting; Financial statement; Objectives and methods of financial statements analysis; Ratio analysis; Classification of ratios - Profitability ratios, turnover ratios, liquidity ratios, turnover ratios; Advantages of ratio analysis; Limitations of accounting ratios.

UNIT-II Funds Flow Statement as per Indian Accounting Standard 3, cash flow statement.

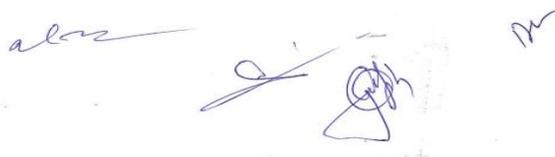
UNIT-III Absorption and Marginal Costing: Marginal and differential costing as a tool for decision making - make or buy; Change of product mix; Pricing, Break-even analysis; Exploring new markets; Shutdown decisions.

UNIT-IV Budgeting for profit Planning and control : Meaning of budget and budgetary control; Objectives; Merits and limitations; Types of budgets; Fixed and flexible budgeting; Control ratios; Zero base budgeting; Responsibility accounting; Performance budgeting.

UNIT-V Standard Costing and Variance Analysis: Meaning of standard cost and standard costing; Advantages and application; Variance analysis - material; Labour and overhead (Two-way analysis); Variances.

Suggested Reading:

1. Arora M.N.: Cost Accounting - Principles and Practice, Vikas, New Delhi.
2. Jain S.P. & Narang K.L.: Cost Accounting; Kalyani, New Delhi.
3. Anthony, Rogert & Reece, at al: Principles of Management Accounting; Richard Irwin Inc.
4. Homgren, Charles, Foster and Datar et al: Cost Accounting - A Managerial Emphasis; Prentice Hall, New Delhi.
5. Khan M.Y. and Jain P.K.: Management Accounting; Tata McGraw Hill, New Delhi.
6. Kaplan R.S. and Atkonson A.A.: Advanced Management Accounting; Printice Hall India, New Delhi.
7. J.K. Agrawal & R.K. Agrawal: Jaipur (English & Hindi).
8. Dr. M.R. Agrawal: Minakshi Prakashan Meruth.
9. Dr. S.P. Gupta - Agra (Hindi & English)



PAPER - IV  
AUDITING  
(Paper Code-1156)

OBJECTIVE

M.M. 75

This course aims at imparting knowledge about the principles and methods of auditing and their applications.

COURSE INPUTS

UNIT-I Introduction: Meaning and objectives of auditing; Types of audit; Internal audit.

Audit Process: Audit programme; Audit note books; Working papers and evidences.

UNIT-II Internal Check System: Internal control.

Audit Procedure: Vouching: Verification of assets and liabilities.

UNIT-III Audit of Limited Companies:

- a. Company auditor - Appointment, powers, duties, and liabilities.
- b. Divisible profits and dividend.
- c. Auditor's report - standard report and qualified report.
- d. Special audit of banking companies.
- e. Audit of educational institutions.
- f. Audit of Insurance companies.

UNIT-IV Investigation: Investigation; Audit of nonprofit companies,

- a. Where fraud is suspected, and
- b. When a running a business is proposed.
- c. Verifications & Valuation of assets.

UNIT-V Recent Trends in Auditing: Nature and significance of cost audit; Tax audit; Management audit. Company auditing - Qualification, Appointment, Resignation and liabilities.

Suggested Reading:

1. Gupta KaPal: Contemporary Auditing: Tata Mcgraw Hill, New Delhi.
2. Tandon B.N.: Principles of Auditing: S. Chand & Co., New Delhi.
3. Pagare Dinkar: Principles and Practice of Auditing: Sultan Chand, New Delhi.
4. Sharma T.R.: Auditing Principles and Problems, Sahitya Bhawan, Agra.
5. Shukla S.M.: Auditing - Shahitya Bhavan, Agra, (Hindi)
6. Batliboy: Auditin

OPTIONAL GROUP    A  
Combination - I (Finance Area) **PAPER - I**  
**FINANCIAL MANAGEMENT**  
(Paper Code-1157)

M.M. 75

**OBJECTIVE**

The objective of this course is to help students understand the conceptual framework of financial management.

**COURSE INPUTS**

**UNIT-I** Financial Management: Financial goals; Profit vs wealth maximization; Financial functions- investment, financing, and dividend decisions; Financial planning.

**UNIT-II** Capital Budgeting : Nature of investment decisions, Investment evaluation criteria, payback period, accounting rate of return, net present value, internal rate of return profitability index; NPV and IRR comparison.

**UNIT-III** Cost of Capital: Significance of cost of capital; Calculating cost of debt; Preference shares, equity capital, and retained earnings; Combined (weighted) cost of capital.

Operating and financial Leverage: Their measure; Effects on profit, analyzing alternate financial plans, combined financial and operating leverage.

**UNIT-IV** Capital Structure: Theories and determinates.

Dividend Policies: Issues in dividend policies; Walter's model; Gordon's model; M.M. Hypothesis, forms of dividends and stability in dividends, determinates.

**UNIT-V** Management of Working Capital : Nature of working capital, significance of working capital, operating cycle and factors determining of working capital requirements, Management of working capital - cash, receivables, and inventories.

**Suggested Reading:**

1. Van Home J.C.: Financial Management and Policy; Prentice Hall of India, New Delhi.
2. Khan M.Y. and Jain P.K.: Financial Management, Text and Problems; Tata McGraw Hill, New Delhi.
3. Prasanna Chandra L Financial Management Theory and practice; Tata McGraw Hill, New Delhi.
4. Pandey I.M.: Financial Management Vikas Publishing Hous, New Delhi.
5. Brigham E.F. Gapenski L.C., and Ehrhardt M.C.: Financial Management - Theory and Practice; Harcourt College Publishers, Singapore.
6. Bhalla V.K. : Modern Working Capital Management, Anmol Pub. Delhi.
7. वित्तीय प्रबंध : एस. सी. जैन
8. वित्तीय प्रबंध : अग्रवाल एवं अग्रवाल. रमेश बुक डिपो, जयपुर
9. वित्तीय प्रबंध : एस. डी. सी. शर्मा, मेरठ

OPTIONAL GROUP A  
(Finance Area) PAPER - II

FINANCIAL MARKET OPERATIONS

(Paper Code-1158)

M.M. 75

OBJECTIVE

This course is at acquainting the students with the working of financial markets in India.

COURSE INPUTS

UNIT-I Money Market : Indian money market's composition and structure; (a) Acceptance houses, (b) Discount houses and (c) Call money market; Recent trends in Indian money market.

UNIT-II Capital Market : Security market - (a) New issue market, (b) Secondary market; Functions and role of stock exchange; listing procedure and legal requirements; Public issue - pricing and marketing; Stock exchanges - National Stock Exchange and over the counter exchanges.

UNIT-III Securities contract and Regulations Act: Main provisions.

Investors Protection : Grievances concerning stock exchange dealings and their removal; Grievance cells in stock exchanges; SEBI; Company Law Board; Press; Rmedy through courts.

UNIT-IV Functionaries on Stock Exchanges: Brokers, sub brokers, market makers, jobbers, portfolio consultants, institutional investors, and NRIs.

UNIT-V Financial Services: Merchant banking - Functions and roles; SEBI guide-lines; Credit rating - concept, functions, and types.

Suggested Reading:

1. Chandler M.V. and Goldfield S.M.: Economics of money and Banking, Harper and Row, New Delhi.
2. Gupta Suraj B. Monetary Economics; s. chand and Co. New Delhi.
3. Gupta Suraj B. Monetary Planning in India; Oxford, Delhi.
4. Bhole L.M.: Financial Markets and Institutions: Tata McGrow Hill, New Delhi.
5. Hooda R.P.: Indian Securities Market - Investors view point; Excel Books, New Delhi.
6. R.B.I.: Functions and Working.
7. R.B.I.: Report in Currency and Finance.
8. R.B.I.: Report of the Committee to Review the working of the Monetary system : Chakravarty committee.
9. R.B.I.: Report of the Committee on the Financial System, Narsimham Committee.
10. वित्ती बाजारों की कार्यप्रणाली – साहित्य भवन पब्लिकेशन, आगरा

OPTIONA GROUP B  
(Marketing Area)  
PAPER - I  
PRINCIPLES OF MARKETING  
(Paper Code-1159)

M.M. 75

**OBJECTIVE**

The Objective of this course is to help students to understand the concept of marketing and its applications.

**COURSE CONTENTS**

UNIT-I Introduction: Nature and scope of marketing; Importance of marketing as a business function, and in the economy; Marketing concepts - traditional and modern; Selling vs. marketing; Marketing mix; Marketing environment.

UNIT-II Consumer Behavior and Market Segmentation: Nature, scope, and significance of consumer behavior; Market segmentation - concept and importance; Bases for market segmentation.

UNIT-III Product: Concept of product, consumer, and industrial goods; Product planning and development; Packaging role and functions; Brand name and trade mark; after sales service; Product life cycle concept.

Price: Importance of price in the marketing mix; Factors affecting price of a product/ service; Discounts and rebates.

UNIT-IV Distributions Channels and Physical Distribution; Distribution channels - Concept and role; Types of distribution channels. Factors affecting choice of a distribution channel; Retailer and wholesaler; Physical distribution of goods; Transportation, Warehousing, Inventory control; Order processing.

UNIT-V Promotion: Methods of promotion; Optimum promotion mix; Advertising media - their relative merits and limitations; Characteristics of an effective advertisement; Personal selling; Selling as a career; Classification of successful sales person; Functions of salesman.

**Suggested Reading:**

- 1 Philip Kotler: Marketing Management Englewood Cliffs; Prentice Hall, N.J.
- 2 William M. Pride and O.C. Ferrell: Marketing: Houghton - Mifflin Boston.
- 3 Stanton W.J. Etzel Michael J., and Walker Bruce J. Fundamentals of Marketing; McGraw Hill, New York.
- 4 Lamb Charies W., Hair Joseph F. and McDaniel Carl: Principles of Marketing; South- Western- Publishing, Cincinnati, Ohio.
- 5 Cravens David W. Hills Gerald E., Woodruff Robert B: Marketing management : Richard D. Inwin, Homewood Illinois.
- 6 Kotler Philip and Armstrong Gary: Principles of Marketing; Prentice Hall of India, New Delhi.
- 7 Dr. R.C. Agrawal, Agra.
- 8 Dr. S.C. Saxena Agra.
- 9 Dr. S.K. Jain, Hindi Granth Academi. M.P. Hkksiky
- 0 Dr. N.C. jain

OPTIONAL GROUP - B  
(Marketing Area)  
PAPER - II  
INTERNATIONAL MARKETING  
(Paper Code-1160)

M.M. 75

**OBJECTIVE**

This course aims at acquainting student with the operations of marketing in international environment.

**COURSE CONTENTS**

UNIT-I International Marketing: Nature, definition, and scope of international marketing; Domestic marketing vs. International marketing; International environment external and internal.

UNIT-II Identifying and Selecting Foreign Market: Foreign market entry mode decisions.

Product Planning for international Market: Product designing; Standardization vs. adaptation; Branding and packaging; Labeling and quality issues; after sales service.

International Pricing: Factors Influencing International price; Pricing process-process and methods; International price quotation and payment terms.

UNIT-III Promotion of Product/Services Abroad: Methods of international promotion; Direct mail and sales literature; Advertising; Personal selling; Trade fairs and exhibitions.

UNIT-IV International Distribution: Distribution channels and logistics decisions; Selection and appointment of foreign sales agents.

UNIT-V Export Policy and Practices in India : Exim policy - an overview; Trends in India's foreign trade; Steps in starting an export business; Product selection; Market selection; Export pricing; Export finance; Documentation; Export procedures; Export assistance and incentives.

**Suggested Reading:**

1. Bhattacharya R.L. and Varshney B: International Marketing Management; Sultan Chand, New Delhi.
2. Bhattacharya B.: Export Marketing Strategies for Success; Global Press, New Delhi.
3. Keegan W.J.: Multinational Marketing Management; Prentice Hall, New Delhi.
4. Kriplani V.: International marketing; Prentice Hall New Delhi.
5. Taggart J.H. and Moder Mott. M.C.: The Essence of International Business; Prentice Hall New Delhi.
6. Kotler Phillip: Principles of Marketing; Prentice Hall New Delhi.
7. Fayer Weather John: International Marketing; Prentice Hall N.J.
8. Caterora P.M. and Keavenay S.M: Marketing an international Perspective; Erwin Homewood, Illinois.
9. Paliwala, Stanely J. The Essence of International marketing; Prentice Hall, New Delhi .

OPTIONAL GROUP C (Commercial Area)

PAPER - I

INFORMATION TECHNOLOGY AND ITS APPLICATIONS IN BUSINESS

(Paper Code-1161)

M.M. 75

OBJECTIVE

The objective of the course is to familiarize the students with the innovation information technology and how it affects business. An understanding of the group rules of these technologies will enable the students to appreciate the nitty-gritty Commerce.

COURSE INPUTS

UNIT-I Information Revolution and information Technology (IT) : Deployment of Business; Basic features of IT; Impact of IT on business environment and social fabric; Invention of writing; Written books; Printing Press and movable type Gutenberg's invention; Radio; telephone, wireless and satellite communication computing and dissemination of information and knowledge and convergence technologies (Internet with Wireless- WAP).

UNIT-II Fundamentals of Computer: Data, information and EDP: Data, information and concept of data and information; Levels of information from data; processing; Electronic data processing; Electronic machines;

- a. Number Systems and Codes: Different number systems - binary, octal decimal, hexagonal, and their conversion codes used in computers; Bed, EBCDIC, ASCII; Gray and conversions.
- b. Computer Arithmetic and Gates: Binary arithmetic, complements, addition subtraction; Conversion from one system to another; Logic Gates, truth table and applications minimization, and K-maps.
- c. Computer Processing System: Definition of computer; Hardware/Software concepts; Generation of computers; Types of computers; Elements of computer; CPU and its functions, various computer systems.
- d. I/O devices: Basic concepts of I/O devices; various input devices Keyboard, mouse; MICR, OCR, microphones.
- e. Various output devices: VDU, printer, plotter, spooling, L.S.
- f. Storage Devices: Primary and secondary memory; Types of memory capacity and its enhancement; Memory devices and comparisons; Auxiliary storage, tapes, disks (magnetic and optical); various devices and their comparison.
- g. System Software - Role of Software, Different System Software : O.S., utilization element of O.S. - Its types and variations; DOS and windows.
- h. Computer and Networks : Need of communication; Data transmission; Baud; Bandwidth; Communication Channel; Multiplexing; Basic network concepts;
- i. O.S.I. model; Types of topologies; LAN, WAN, Client server concept .

UNIT-III Computer-based Business Applications -

- a. Word Processing : Meaning and role of word processing in creating of documents, editing, formatting, and printing documents, using tools such as spelling check, thesaurus, etc. in word processors (MS-Word).
- b. Electronic Spreadsheet : Structure of spreadsheet and its applications to

accounting, finance, and marketing functions of business; Creating a dynamic/ sensitive worksheet; Concept of absolute and relative cell reference; Using built-in functions; Goal seeking and solver tool; Using graphics and formatting of worksheet; Sharing data with other desktop applications; Strategies of creating error-free worksheet (MS-Excel, Lotus 123). Practical knowledge on Wings Accounting (Software).

- c. Programming under a DBMS environment : The concept of data base management system; Data field, records, and files, Sorting and indexing data; Searching records, designing queries, and reports; Linking of data files; Understanding programming environment in DBMS; Developing menu driven applications in query language (MS-Access).

#### UNIT-IV Electronic Data Interchange (EDI)

Introduction to EDI; Basics of EDI; EDI standards; Financial EDI (FEDI); FEDI for international trade transaction; Applications of EDI; Advantages of EDI; Future of EDI.

#### UNIT-V The Internet and its Basic Concepts

Internet-concept, history development in India; Technological foundation of internet; Distributed computing; Client-server computing; Internet protocol suite; Application of distributed computing; Client-server computing; Internet protocol suite in the internet environment; Domain Name System (DNS); Domain Name Service (DNS); Generic top-level domain (gTLD); Country code top-level domain (ccTLD); - India; Location of second-level domains; IP addresses; Internet protocol; Applications of Internet in business, education, governance, etc.

#### Information System Audit

Basic idea of information audit; Difference with the traditional concepts of audit; Conduct and applications of IS audit in internet environment.

#### Suggested Reading:

1. Agrawala Kamlesh N. and Agarwala Deeksha: Business on the Net - Introduction to E-commerce, Macmillan India, New Delhi.
2. Agarwala Kamlesh, N. and Agarwala Deeksha: Bulls, Bears and The mouse; and introduction to On-line Service Market Trading; Macmillan India, New Delhi.
3. Agarwala Kamlesh, N. and Agarwala Prateek Amar; WAP the Net; An Introduction on Wireless Application Protocol; Macmillan India, New Delhi.
4. Bajaj Kamlesh K. and Nag Debjanl: E-Commerce; The cutting Edge of Business; Tata McGraw Hill, New Delhi.
5. Edwards, Ward and Bytheway: The Essence of Information Systems; Prentice Hall, New Delhi.
6. Garg & Srinivasan: Work Book on Systems Analysis & Design; Prentice Hall New Delhi.
7. Kanter : Managing with Information; Prentice Hall New Delhi.
8. Minoli Daniel, Minoli Emma: Web Commerce Technology Handbook; Tata McGraw Hill, New Delhi.
9. Minoli Daniel: Internet & Internet Engineering; Tata McGraw Hill, New Delhi.
10. Yeats: Systems Analysis & Design; Macmillan India, New Delhi.
11. Goyal: Management information System; Macmillan India, New Delhi.
12. Timothy J O'Leary: Microsoft Office 2000; Tata McGraw Hill, New Delhi.

OPTIONAL GROUP C  
(E-Commerce Area)  
PAPER - II  
ESSENTIAL OF E-COMMERCE  
(Paper Code-1162)

OBJECTIVE

M.M. 75

The objective of this course is to familiarize the students with the basics of e-commerce and to comprehend its potential.

COURSE INPUTS

- UNIT-I Internet and Commerce : Business operations; E-Commerce practices; Concepts b2b, b2c, b2g, g2h; Benefits of e-commerce to organization, consumers, and society; Limitation of e-commerce; Management issues relating to e-commerce. Operations of E-Commerce : Credit card transaction; Secure Hypertext Transfer Protocol (SHTTP); Electronic payment systems; Secure electronic transaction (SET); Set's encryption; Process; Cybercast; Smart cards; Indian payment models.
- UNIT-II Applications in B2C : Consumer's shopping procedure on the internet; Impact on disintermediation and re-intermediation; Global market; Strategy of traditional department stores; Products in b2c model; Success factors of e-brokers; Broker based services on-line; Online travel tourism services; Benefits and impact of e-commerce on travel industry; Real estate market; Online stock trading and its benefits; Online banking and its benefits; Online financial services and their future; Educations benefits, implementation, and impact.
- UNIT-III Applications in B2B; Applications of b2b, Key technologies for b2b; Architectural models of b2b; Characteristics of the supplier-oriented marketplace, buyer-oriented marketplace, and intermediary-oriented marketplace; Benefits of b2b on procurement re-engineering; Just in Time delivery in b2b; Internet-based EDI from traditional EDI; Integrating EC with back-end information systems; Marketing issues in b2b.
- UNIT-IV Applications in Governance : EDI in governance; E-government; E-governance applications of the internet; Concept of government to business, business to government and citizen-to-government; E-governance models; Private sector interface in e-governance.
- UNIT-V Emerging Business Models: Retail model; Media model; Advisory model, Mode-to- order manufacturing model; Do-it yourself model; Information service model; Emerging Hybrid models; Emerging models in India.

### Suggested Reading:

1. Agarwala Kamlesh. N. and Agarwala Deeksha: Bridge to Online Storefront; Macmillan India, New Delhi.
2. Agarwala Kamlesh. N. and Agarwala Deeksha: Business on the Net Introduction to the E-commerce; Macmillan India New Delhi.
3. Agarwala Kamlesh N. and Agarwala Deeksha : Bulls, Bears and The Mouse : An Introduction to Online Stock Market Trading; Macmillan India New Delhi.
4. Tiwari Dr. Murli D.: Eductaion and E-Governance; Macmillan India, New Delhi.
5. Minoli Daniel, Minoli Emma: Web Commerce Technology Handbook; Tata McGraw Hill, New Delhi.
6. Minoli Deniel, Internet & Internet Engineering: Tata McGraw Hill, 1999.
7. Bhatnagar Subhash and Schware Robert (Eds): Information and Communication Technology in Development; Sage Publications India, New Delhi.
8. Amor, Daniel: E-business R eevaluation, Th: Living and Working in an Interconnected World; Prentice Hall, U.S.
9. Afuah, A., and Tuccu, C.: Internet usiness models and Strategies; McGraw Hill, New York.
10. Agarwala Kamlesh. N. Internet Banking; Macmillan India, New Delhi.

OPTIONAL GROUP D  
(Money Banking & Insurance Area)  
PAPER - I  
FUNDAMENTAL OF INSURANCE M.M. 75  
(Paper Code-1163)

OBJECTIVE

This course enables the students to know the fundamentals of insurance.

COURSE INPUTS

UNIT-I Introduction to Insurance: Purpose and need of insurance; Insurance as a social security tool; Insurance and economic development.

UNIT-II Fundamentals of Agency Law: Definition of an agent; Agents regulations; Insurance intermediaries; Agents Compensation.

UNIT-III Procedure for Becoming an Agent : Prerequisite for obtaining a license; Duration of license; Cancellation of incense; Revocation or suspension/termination of agent appointment; Code of conduct; Unfair practices. Functions of the Agent: Proposal form and other forms for grant of cover; Financial and medical underwriting; Material information; Nomination and assignment; Procedure regarding settlement of policy claims.

UNIT-IV Company Profile : Organizational set-up of the company; Promotion strategy; Market share; Important activities; Structure; Product; Actuarial profession; Product pricing actuarial aspects; Distribution channels.

UNIT-V Fundamentals/Principles of Life Insurance/Marine/Fire/Medical/General Insurance; Contracts of various kinds; Insurable Interest.

Suggested Reading:

1. Mishra M.N.: Insurance Principle and Practice; S. Chand and Co., New Delhi.
2. Insurance Regulatory Development Act. 1999.
3. Life Insurance Corporation Act. 1956.
4. Gupta OS: Life Insurance; Frank brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV: Insurance - Principles and Practice, S. Chand and Co. New Delhi.
6. Mishra MN: Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.
7. Balchand Shriwastava, Agra.
8. Dr. M.L. Singhai, RAmesh Book Depot, Jaipur.
9. बीमा के तत्य - आर. के. विश्नोई, आगरा

OPTIONAL GROUP     D  
(Money Banking & Insurance Area)  
PAPER - II  
MONEY & BANKING SYSTEM     M.M. 75  
(Paper Code-1164)

OBJECTIVE

This course enables the students to know the working of the Indian Money & banking system.

UNIT-I Money: Function, Alternative Measures to money supply in India - their different components. Meaning and changing relative importance of each.

UNIT-II Indian Banking System : Structure and organization of banks; Reserve Bank of India; Apex banking Institutions; Commercial banks; Regional rural banks; Cooperative banks; Development banks.

UNIT-III Banking Regulation Act, 1947 : History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Cooperative banks.

UNIT-IV Regional Rural and Cooperative Banks in India: Functions; Role of regional rural and cooperative banks in rural India; Progress and performance.

UNIT-V Reserve Bank of India: Objectives; Organization; Functions and Working; Monetary policy; Credit control measures and their effectiveness. State Bank of India, Project History, Objectives, Functions & Organization working & progress.

**Suggested Reading:**

- 1 Basu A.K: Fundamentals of Banking-Theory and Practice; A Mukherjee and Co., Calcutta .
- 2 Sayers R.S.: Modern Banking: Oxford University Press.
- 3 Panandikar S.G. And Mithani D.M.: Banking in India; orient Longman.
- 4 Reserve Bank of India: Functions and Working.
- 5 Dekock: Central Banking; Crosby lockwood Staples, London.
- 6 Tannan M.L.: Banking - Law and Practice in India: India Law House, New Delhi.
- 7 Knubchandani B.S: Practice and Law of Banking; Macmillan, New Delhi .
- 8 Shekhar and Shekhar: Banking Theory and Practice; Vikas Publishing House, New Delhi.
- 9 Harishchandra Sharma.
- 10 M.L. Singhai.

## COMPUTER APPLICATION

### MARKS DISTRIBUTION

Theory Paper

Paper – I Total Marks - 50

Paper – II Total Marks - 50

Every unit of Theory Paper will consist of 10 Marks.

Practical  
paper

Total Marks - 50

Practical Marks Distribution:

Viva - 10

Internal - 15

Practical - 25

Practical Test will consist of 3 Hrs.

Total Marks - 150

PAPER - I  
PROGRAMMING IN VISUAL BASIC  
(Paper Code-1165)

UNIT-I Introduction to Visual Basic, Programs, Variables

Editions of Visual Basic, Event Driven Programming, Terminology, Working environment, project and executable files, Understanding modules, Using the code editor window, Other code navigation features, Code documentation and formatting, environment options, code formatting option automatic code completion features. Introduction to objects, Controlling objects, Properties, methods and events, working with forms, interacting with the user: Msg Box function, Input Box function, Code statements, Managing forms, Creating a program in Visual Basic, Printing, Overview of variables, User-defined data types, constants working with procedures, Working with dates and times, Using the Format Function, Manipulating text strings.

UNIT-II Controlling Program Execution, Working with Control

Comparison and logical operators, If...Then statements, Select Case Statements looping structures, Using Do...Loop structures, For...Next statement, Exiting a loop. Types of controls, Overview of standard controls, Combo Box and List Box, Option Button and Frame controls Menu, Status bars, Toolbars, Advanced standard controls, ActiveX controls, Insert table objects, Arrays, Dynamic Arrays.

UNIT-III Procedure, Function Error Trapping & Debugging

Procedure, Function, call by value, call by reference, Type definition, with object, Validation, Overview of run-time errors, error handling process, The Err object, Errors and calling chain, Errors in an error-handling routine, Inline error handling, Error handling styles, General error-trapping options Type of errors, Break mode Debug toolbar, Watch window, Immediate window, Local window, Tracing Program flow with the Call Stack.

UNIT-IV Sequential and Random Files:

Saving data to file, basic filling, data analysis and file, the extended text editor, File organization Random access file, The design and coding, File Dialog Box, Picture Box, Image box, Dialog Box, using clipboard, Copy, Cut, Paste of Text & Picture in Clipboard, Use of Grid Control Multiple document interface, Single document interface.

UNIT-V Data Access Using the ADO Data Control & Report Generation Overview of ActiveX data Objects, Visual Basic data access features, Relational database concepts Using the ADO Data control to access data, Overview of DAO, RDO, Data Control, structured query language (SQL), Manipulating data Using Data Form Wizard. Overview of Report, Data Report, Add groups, Data Environment, Connection to database Introduction to Crystal Report Generator.

BOOK REFERENCE:

- 1 Visual Basic Programming - Reeta Sahu, B.P.B. Publication.
- 2 Mastering in Visual Basic - By BPB Publications.
- 3 Visual Basic Programming - Mark Brit.

PAPER – II  
SYSTEM ANALYSIS, DESIGN & MIS  
(Paper Code-1166)

UNIT-I Introduction

Systems Concepts and the information systems environment: Definition of system, Characteristics of system, elements of system, types of system, the system Development life cycle: consideration of candidates system. The Role of system Analyst: Introduction, the multiphase role of the analyst, the analyst / user interface, the place of the analyst in the MIS Organization.

UNIT-II System Analysis, Tools of Structured Analysis, Feasibility Study-

System Planning and initial investigation: Basis for planning in systems analysis, initial investigation, fact finding, fact analysis, determination of feasibility. Information Gathering: Kind of information, Information gathering tools. Structured Analysis, Flow chart, DFD, Data Dictionary, Decision Tree, Structured English, Decision Table. System Performance, Feasibility Study. Data Analysis.

UNIT-III System Design & System Implementation -

The process of Design Methodologies. Input Design, Output Design, Form Design, File Structure, File organization, data base design, System Testing, the test plan, quality assurance, and data processing auditor. Conversion, Post implementation review, Software Maintenance.

#### UNIT-IV Introduction to MIS & Other Subsystem-

Evolution of MIS, Need of MIS, Definition & Benefits of MIS, Characteristic, Role component of Information system, data base as a future of MIS, Decision making, logic of Management Information system. Structure of MIS.

#### UNIT-V Information System Concept -

Difference between Transaction Processing. System (TPS) and Management Information System, How MIS works, MIS and Information Resource Management, Quality information Building Blocks for the information system, information system concept, Other system characteristic (Open & Closed System), difference between MIS & Strategic System, Adaptive system, Business function information system.

#### BOOK REFERENCE:

1. System Analysis and Design - Elias M. Awad.
2. System Analysis and Design - Alan Dennis & Barbara Haley Wixom.
3. Management Information systems - C.S.V. Murthy, Himalaya Publication House.

### **PAPER - III PRACTICAL EXERCISES BASED ON PAPER I & II**

#### Practical's to be done -

1. At least 20 practical - exercises covering the contents of paper - I (e.g. Designing calculator, sorting of elements, Generating Fibonacci series)
2. Design the Project on one of the following - Application Software / Website Design/ Accounting software / Inventory control System / System Software & other (e.g. Library Management System, Medical management, Stock Management, Hotel Management, Website for your institute / Website of any Organization)
3. The Project Report cover the following topic - Objective, Hardware & Software Requirements, Analysis, Design, Coding, input forms, testing, Reports, Future enhance- ment of s/w.
4. Practical exam is based on the Project Demonstration & report.