



॥ सा विद्या या विमुक्तये ॥

स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

'ज्ञानतीर्थ', विष्णुपुरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत

SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

Established on 17th September, 1994. Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'B++' grade

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प्रस्तुत विद्यापीठाच्या अंतर्गत संलग्नित महाविद्यालयातील अभ्यासक्रम B. Com. (Banking) तृतीय वर्ष (पाचवे व सहावे सत्र) चा सुधारित अभ्यासक्रम शैक्षणिक वर्ष २०२३ - २४ पासून लागू करण्याबाबत.

प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक ०६.०४.२०२३ रोजीच्या अभ्यासमंडळ बैठकीतील ऐनवेळचा क्र. ०१ अन्वये B. Com. (Banking) तृतीय वर्ष (पाच व सहावे सत्र) चा सुधारित अभ्यासक्रम शैक्षणिक वर्ष २०२३-२४ पासून लागू करण्यासाठी अग्रेषित केल्यानुसार व वाणिज्य व व्यवस्थापन विद्याशाखेने दिनांक २०.०४.२०२३ च्या बैठकीत शिफारस केल्यानुसार महाराष्ट्र सर्वजनिक विद्यापीठ अधिनियम २०१६ कलम ३३(१)(न)नुसार मा. विद्यापरिषदेने दिनांक २४.०४.२०२३ रोजीच्या बैठकीतील ऐनवेळचा विषय क्र. ०७/५५-२०२३ द्वारे मान्यता दिल्याप्रमाणे, B. Com. (Banking) तृतीय वर्ष (पाच व सहावे सत्र) च्या सुधारित अभ्यासक्रम शैक्षणिक वर्ष २०२३-२४ पासून लागू करण्यात येत आहे. याची सर्व संबंधितांनी नोंद घ्यावी.

सदरील परिपत्रक प्रस्तुत विद्यापीठाच्या www.srtmun.ac.in या संकेत-स्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी ही, विनंती.

'ज्ञानतीर्थ' परिसर,

विष्णुपुरी, नांदेड - ४३१ ६०६.

जा.क्र.: शैक्षणिक-१/वि.प./बी.कॉम. (बॅंकींग)

अभ्यासक्रम/२०२३-२४/१२२

दिनांक : १४.०६.२०२३.

प्रत माहिती व पुढील कार्यवाहीस्तव :

- १) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- २) मा. सहयोगी, अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ३) मा. संचालक, परीक्षा व मूल्यमापन मंडळ यांचे कार्यालय, प्रस्तुत विद्यापीठ.
- ४) मा. प्राचार्य, सर्व संबंधित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ५) सिस्टम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ यांना देवून कळविण्यात येते की, सदरील परिपत्रक विद्यापीठाच्या संकेत स्थळावर प्रकाशित करावे.



C. P. Rao

सहा.कुलसचिव

शैक्षणिक (१-अभ्यासमंडळ) विभाग



**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,
NANDED,
Vishnupuri, Nanded-431 606
B.Com. (Banking)-III Year (Semester V) Choice Based Credit System (C.B.C.S)**

SYLLABUS

2023-24

Paper No.	Name of the Paper	Lecture/ Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam (ESE)	Total Marks	Total Credit
XXIII	E-Banking & Accounting-I	4	54	25	75	100	04
XXIV	Banking & Banking Institution-I	4	54	25	75	100	04
XXV	Banking Law-I	4	54	25	75	100	04
XXVII	Reserve Bank of India-I	4	54	25	75	100	04
XXVIII	Training & Project Work-I	4	54	100	--	100	04
Opt Any one Subject as Generic Elective of the following							
GE-I.1	Indian Economy-I	4	54	25	75	100	04
GE-I.2	Rural Management-I	4	54	25	75	100	04
GE-I.3	Labor Laws & industrial Laws-I	4	54	25	75	100	04
GE-I.4	Travel & Tourism-I	4	54	25	75	100	04
GE-I.5	The Right to Information Act-2005-I	4	54	25	75	100	04

Opt Any one Skill Enhancement Course – III (SEC-III)							
SEC-III.1	Self-Employment-I	3	45	25	25	50	02
SEC-III.2	Tax Procedure & Practice	3	45	25	25	50	02
SEC-III.3	Intellectual Property Right-I	3	45	25	25	50	02
SEC-III.4	Accounting & Tally	3	45	25	25	50	02
SEC-III.5	Financial Literacy skills	3	45	25	25	50	02
Compulsory Paper for all Disciplines (Streams)							
	Environmental Studies	2	30			50	02

**B. Com. (Banking) Third Year Syllabus Semester Vth
(CBCS Pattern)**

XXIII E-Banking & Accounting- I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives: - The objective of the course is to equip the students with the ability to analysis interpret and use accounting information in Banking Technology.

Utility: Student can acquire knowledge of advance level of accounting for Bank.

Prerequisite: Basic knowledge of accounting and E- Banking.

- Chapter 01. Introduction 10**
- E- Banking Features, function ,Importance Advantages and Disadvantages NEFT, RTGS, ATM, Importance of ATM, Green Banking.
- Chapter 02. Plastic Money 10**
- Introduction to Debit card, credit its importance, Swipe machine, Mobile Banking and its benefits to Consumers, yono SBI. E- Wallets, phone pay Google pay Paytm, UPI.
- Chapter 03. Bank Reconciliation Statement 10**
- Meaning, practical problems on simple Bank Reconciliation Statement
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- Chapter 04 . Final Accounts of Banking 10**
Financial Statement Prepared by Bank features, Provisions of accounting System of Banks, Practical problem on final accounts of Banks.
- Chapter 05. Cheques Drafts and Passbook 12**
Introduction, statement of accounts, cheques it's type specimen and cheque, Draft.

Books :-

1]Principles and Practices Of Banking

2] Accounting and Finance for Bankers

3] Information Technology

[Publication :- Macmilam Publishers India Ltd.]

**www.macmilanindia.com Add:- 3A, 5th Floor, DLF Corporate Park,
Gurgaon
– 122 002 [Haryana]**

**B. Com. (Banking) Third Year Syllabus Semester Vth
(CBCS Pattern)**

XXIV Banking & Banking Institution-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives:-

- To equip with students with the banking and finance sector.
- To make awareness among them about banking sector reforms.
- To familiarizes students about NBFIs
- To give Information to them about importance of financial Institutions in India

Utility: Student can acquire knowledge of advance level NBFIs.

Prerequisite: Basic knowledge of Financial Management.

Chapter 01.	Introduction to Banking	11
	Evolution of Banking in India, features of Bank Functions and Importance , Types of Bank.	
Chapter 02.	Nationlization of Banks	11
	Objectives of Bank Nationlization, Bank Nationlization of 14 th July 1969 and 15 th April 1980, Public sector Banks, privatization of Bank form 2015.	
Chapter 03.	International Financial Institution	10
	World Bank, IMF, Asian Development Bank, IFC.	
Chapter 04.	Money Market	11
	Intoduction and Functions of Indian Maney Market and its Role in Indian Economy.	
Chapter 05.	Non – Banking Financial Institution	11
	Mutual Funds and Factoring.	

Books:-

- 1) **S. Natrajan and Parmeswarn- Indian Banking, S.Chand New Delhi**
 - 2) **Mukund Mahajan – Indian Banking system Nirali Prakashan,Pune**
 - 3) **Gordon and Natranjan – Financial markets and services
Himalaya publication house, Mumbai**
 - 4) **Khan.M.Y Indian Markets and institutions , TataMcgraw Hill, New Delhi**
 - 5) **Ruddar datt and Sundharam – Indian economy.**
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B. Com. (Banking) Third Year Syllabus Semester Vth
(CBCS Pattern)
XXV Banking Law-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objectives: To acquire knowledge and develop understanding of the necessary framework of Bank with reference to various provisions or Banking Law.

Utility: Student can acquire knowledge of Law of Banking

Prerequisite: Basic knowledge of banking law

Chapter 01.	Introduction of Banking Regulation Act 1949.	10
Chapter 02.	Negotiable Instrument Act 1881. Introduction, features, Type, Cheques, Bills of Exchange and Promissory Notes, Crossing of Cheques and its type.	11
Chapter 03.	Reserve Bank of India Act 1935 Meaning, Features, Importance and Provisions.	11
Chapter 04.	New Bank Licensing Policy 2013 Introduction to Branch Licensing.	11
Chapter 05.	SARFAESI Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act 2002, Introduction Definition and its regulation.	11

Books :-

- 1] "Legal and regulatory aspects of banking" by macmilan publishers India Ltd www.macmilanindia.com
- 2) "Banking Theory, Law and Practice" by E. Gordon and K. Natarajan , Himalaya Publishing House, Mumbai.
- 3) "Business Law for management" by K.R. Bylchandani, , Himalaya Publishing House, Mumbai

B. Com. (Banking) Third Year Syllabus Semester Vth (CBCS Pattern)

XXVI

Reserve Bank of India I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives: The objective of this course is Knowledge About RBI

Utility: Practical Knowledge of RBI

Prerequisite: Basic Knowledge of Bank

Chapter 01.	Introduction	11
	Brief History of RBI, Nationalization Establishment. Functions, Printing Notes and Minting Coins.	
Chapter02.	Departments of RBI	11
	Consumer Education and Protection dept, Dept of Communication, Dept Currency management, Dept of Information Technology, Dept of payment settlement system.	
Chapter03.	RBI and credit Control	11
	Introduction , credit control methods Quantitative credit control techniques and Qualitative credit control techniques Monetary Policy of RBI.	
Chapter 04.	Management and Administrative Structure of RBI	11
Chapter 05.	Role of Reserve Bank of India in Priority Sector Lending.	10

Reference Books

1. Parmeshwaram & Natranjan :- Indian Banking- S.Chand, New Delhi.
 2. Pratiyogita Darpan:- Indian Economy, 2013-2015
 3. Kalambe R.:- Indian Economy, Bhagirth Prakashan, Pune
 4. Ruddar Datts & KPM Sundharam:- Indian Economy, S.Chand & Co. Ltd, New Delhi.
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5. Mirge Jaganath :- Banking- Nakshatra Prakashan, Aurangabad.
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**B. Com. (Banking) Third Year Syllabus Semester Vth
(CBCS Pattern)**

XXVII Training & Project Work-I

No. of lectures	54
End of Semester (University Exam)	--
Continuous Assessment (CA) Internal	100
Total	100
Total Credit	04

1. Training is compulsory for three months.
 2. Training is part time for three to four hours daily.
 3. Application for Training.
 4. Joining report of Training.
 5. Training Completion Certificate from Bank Authority.
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‘Generic Elective’ (Any One)

B. Com. Third Year Syllabus Semester Vth

(CBCS Pattern)

GE-I.1 Indian Economy-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objective: To acquaint the student with the development of knowledge about Indian Economy and various System of control the Economic crises in Indian Economy.

Utility: To be familiar with the Indian Economic system.

Prerequisite: Basics of Business Economics.

Unit I: Introduction to Indian Economy

No. of Lectures 11

Meaning and Underdeveloped Economy, Basics Characteristics of Indian Economy, Major Issues of Development, The Determinants of Economic Development.

Unit II: National Income of India

No. of Lectures 11

National Income Estimates in India, Trades in National Income, Growth and Structure, Limitations of National Income, Estimation in India.

Unit III: Human Resource and Economic Development

No. of Lectures 11

The Theory of Democratic Tradition, Size and Growth Rate of Population in India, The Sex Composition and Age Composition of Population, Urbanization and Economic Growth in India.

Unit IV: Occupational Structure and Economic Development

No. of Lectures 11

Economic Development and Occupational Distribution, Change in Occupational Distribution in selected Countries, Workforce Participation Rates in India, Occupational Pattern in Indian Economy.

Unit V: Infrastructure in Indian Economy

No. of Lectures 10

Energy and Power, Transport System in India and Economic Development, Communication System in India, Urban Infrastructure

Reference Books

1. Indian Economy – by Misra Pur
 2. Indian Economy- by Datt Ruddar, KPM Sundharam
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Unit IV: Rural Production Systems and Livelihoods No. of Lectures 11

Agriculture, Horticulture, Sericulture, Animal Husbandry, Dairying and Fishery

Unit V: Agriculture and Rural Economics No. of Lectures 10

Traditional agriculture and its modernization, Role of agriculture in economic development, Introduction to Agri-Business

Reference Book:

Arora, R.C (1979) *Integrated Rural Development*, New Delhi: S.Chand

Desai, V. *Rural Development* (1976) Vol. I to IV. Himalaya Publishing House.

Maheswari, S.R. (1995). *Rural Development in India*, Sage: New Delhi. and options. *The Fourth World*, No.8. October,4

Joshi, P.C (1975) *Land Reforms in India*, New Delhi: Institute of Economic Growth

Rao, Hanumantha C (1965) *Agricultural Production: Functions Costs and Returns in India*, Delhi: Asia

‘Generic Elective’ (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

GE-I.3 Labour Laws and Industrial Laws-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objective:

The objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Labour laws and Industrial laws and their applications in practice.

Utility: To introduce and apply laws regarding business and implement them in the business.

Prerequisite: Basics of Law and fundamental acts.

Unit I: Employee’s Provident Fund & Miscellaneous Provisions Act, 1952

(11)

Introduction, Applicability of the Act, Employees Covered Under the Scheme, Employees Provident Fund Scheme, Employees Pension Scheme, Employees Deposit Linked Insurance Scheme

Unit II: Payment of Bonus Act, 1965

(11)

Introduction, Objects and Scope of the Payment of Bonus Act, 1965, Applicability of Act, Set-On And Set-Off Provisions

Unit III: Payment of Gratuity Act, 1972 (11)

Introduction, Applicability Of The Act, Miscellaneous Provisions, Partial Forfeiture of Gratuity And Total Forfeiture of Gratuity

Unit IV: Employees State Insurance Act, 1948 (11)

Introduction, Benefits, Applicability, Meaning of Employer And Employee, Contribution to ESIC Fund

Unit V: Minimum Wages Act, 1948 (10)

Introduction, Philosophy behind the Enactment, Definitions, Provision, Procedure For Fixing And Revising Minimum Wages (Sec.5)

References:

- 1) Industrial , labour & General law - Sangeet kedia's
 - 2) Labour & Industrial law - P. K. Padhi, PHI Learning Pvt. Ltd.
 - 3) Labour Laws – Ajit Prakashan's
 - 4) Labour & Industrial laws – Ravi Shinde, Asian law House
 - 5) Industrial & labour law - CA Shivangi Agrawal, Study At Home
 - 6) Labour & Industrial Law - Mishra and Puri
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‘Generic Elective’ (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

GE-I.4 Travel and Tourism-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objectives: A Study of function of Travel agency and Tour operation.

Utility: Familiarized with the concepts of natural beauties and gifts to the countries.

Prerequisite: Natural heritage of India.

Unit I: Modes of Travel **11**

{a} Road Transport {b} Rail Transport {c} Air Transport {d} Water Transport

Unit II: Approval of Travel Agents and tour Operators **11**

Approval by Department of tourism, Government of India, IATA rules and regulations for approval of a travel agency. Approval by Airlines and Railways.

Unit III: Functions of a Travel Agent **11**

Understanding the functions of a travel agency travel information and counseling to the tourist, Itinerary preparation, reservation, ticketing, preparation

and marketing of Tour packages, handling business/ corporate clients including conference and conventions. Sources of income: commission, Service Charges.

Unit IV: Travel Formalities

11

Travel Formalities, Passport, Visa, Health requirements, Taxes, customs, currency, travel insurance, baggage and airport information. Definition of Travel Agency and differentiation between Travel Agency and Tour Operation business.

Arrangements with Hotels, airlines and transport agencies.

Unit V: Tourism Marketing

10

Meaning, Definition, Advantages and Disadvantages of tourism marketing.

Reference Book –

- 1) Tourism development by A. K. Bhatia
 - 2) Successful Tourism management by Pran Math Seth.
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'Generic Elective' (Any One)

B. Com. Third Year Syllabus Semester Vth (CBCS Pattern)

GE-I.5 The Right to Information Act-2005-I

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objective: To develop the RTI Knowledge and its application in different departments of state and central Govt. for transparent Administration.

Utility: To know ones basic rights.

Prerequisite: Basics of laws and Indian act.

Unit I : INTRODUCTION 11

Historical Review of RTI in India abroad,Need of RTI,Right to Information in India Problems in Accessing Information,Developments on Right to Information in India.

Unit II: Right to Information Act, 2005 11

Basic Elements of RTI,Objectives of RTI,Importance of RTI,Suo-Mutu DisclosureInclusion of Private Bodies

Unit III: Right to Information and obligations of Public Authorities 11

Right to Information Section. 3.,Obligations of Public Authorities Section 4., Designation of Public information of Rules Section 5.,Request for Obtaining Information Section 6., Disposal of Request Section 7.

Unit IV : Disclosure of Information **11**

Exemption from Disclosure of Information, Grounds for Rejection to Access in Certain Cases Section. 9., Severability Section 10., Third Party Information Section 11.

Unit V: Practices of Right to Information Act **10**

Meaning and scope of Right to information act, Its Advantages and disadvantages information rules and regulation for Right to information, Practices of Right to Information act.

Reference Book

- Pradhod Kochare 10th Editio – 2015, Shekhar Gaikwad, Yeshoda Publication, Pune.
 - Right to Information Act – 2005, Dr. Balaji Kompalwar, Suryamudra Prakashan, Nanded 2017
 - Right to Information Act- 2005, Mr. Ashok Sabbon, New Stethoscope Prokoshan, Nagar 2008
 - The Right to Information Act, 2005, Diglot Edition, Sunil Sochdeva, Rajasthan Low House, Jodhpur-
 - Rajasthan
 - Right to Information Act and Good governance, Prof. Anand Paliwal Dr. Krishnakishor Trivedi , Himanshu
 - Publication Ed. 2017
 - Understanding Basics of RTI Act, Shailesh Gandhi- Moneylife Foundation.
 - The Right to Information Act, P.K. Das, Universal Low Publishing
 - The Right to Information Act. , Dr.S.S. Jadhav, Nanded
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‘Skill Enhancement Course – III’ (SEC-III) (Any One)

B. Com. Third Year Syllabus Semester Vth

(CBCS Pattern)

SEC-III.1 Self Employment-I

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Objective: To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

Utility: “self-employment is best employment” to know the advantages of it.

Prerequisite: Employment opportunities and other relevant aspects.

UNIT I: Introduction 10

Introduction, Meaning and Types of Unemployment, Caused and Remedies on unemployment, Meaning and Characteristic of Self Employment, Meaning and Characteristic of Skills.

UNIT II: Entrepreneurship for Self-Employment 10

Need & scope of entrepreneurship development, Different approaches of entrepreneurship for self-employment, Entrepreneurship & skill development, Developing skilled manpower.

UNIT III: Entrepreneurial Competencies for Self-Employment 12

Motivating youth for self-employment as career option, Understanding behavioral competencies for self-employment, Developing behavioral competencies for self-employment.

UNIT IV: Government of India Support for Entrepreneurship

13

Overview of Startup India, Make in India, Atal Innovation Mission (AIM), Support to Training and Employment programme for Women (STEP), Jan Dhan-adhaar-Mobile (JAM), Digital India, Pradhan Mantri Kaushal Vikas Yojana (PMKVY), National Skill Development Mission

Reference Books:

1. Skill for Employability-By Rosalie Marsh
 2. Fundamental of Entrepreneurship- By Sanjay Gupta
 3. Skill Development & Entrepreneurship in India- By Rameshwari Pandya
 4. Opportunities for Women Entrepreneurship- By NIIR Board of Consultant and Engineers.
 5. Report on Skill for All New Approaches to Skilling India By: FICCI Skill Development Forum.
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‘Skill Enhancement Course – III’ (SEC-III) (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

SEC-III.2 Tax Procedure and Practice

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives:

To develop the skill among the students to compute taxable income and tax liability of the assessed.

Utility: To get oneself acquaint with the tax system.

Prerequisite: One should possess the knowledge of basic terminologies in respect of indirect taxes & direct taxes and Old taxes such as VAT, Service tax etc.

UNIT I: Assessment of Individual and Hindu Undivided Family 12

Computation of Gross Total & Total Income of Individual and HUF

UNIT II: Tax Liability of Individual and Hindu Undivided Family 10

Computation of Income Tax Liability of Individual and HUF

UNIT III: Assessments of Firms and Companies 13

Computation of Gross Total Income and Total Income of Firms and Companies

UNIT IV: Tax Liability of Firms and Companies 10

Computation of Income Tax Liability of Firms and Companies

Reference Books

- Dr. H.C. Mehrotra & Dr. S.P. Goyal-Income Tax Law and Accounts-Sahitya Bhavan Publication.
- www.icai.ac.in

‘Skill Enhancement Course – III’ (SEC-III) (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

SEC-III.3 Intellectual Property Right-I

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives :

To develop the knowledge about intellectual property right and patent rights in the students in various business and professions.

Utility: To get the future aspect of IPR and research.

Prerequisite: Basics of Research and other legal things.

UNIT I: Introduction

12

Meaning, Relevance, Business Impact, Protection of Intellectual Property, Copyrights, Trademarks, Patents, Designs, Utility Models, Trade Secrets and Geographical, Indications, Bio-diversity and IPR, Competing Rationales for Protection of Intellectual Property Rights, Introduction to the leading International Instruments concerning Intellectual Property Rights: the Berne, Convention, Universal Copyright Convention, The Paris Convention, Patent Co-operation Treaty,,TRIPS, The World Intellectual Property Organization (WIPO) and the UNESCO

UNIT II: Patents

13

Concept of Patent, Product / Process Patents & Terminology, Duration of Patents - Law and Policy Consideration Elements of Patentability, - Novelty and Non Obviousness (Inventive Steps and Industrial Application, Non- Patentable Subject Matter, Procedure for Filing of Patent Application and types of Applications, Procedure for Opposition, Revocation of Patents, Ownership and Maintenance of Patents, Assignment and licensing of Patents, Working of Patents - Compulsory Licensing, Patent Agent - Qualification and Registration Procedure

UNIT III: Patent Databases & Patent Information System

10

Patent Offices in India, Importance of Patent Information in Business Development, Patent search through Internet, Patent Databases

UNIT IV: Preparation of Patent Documents

10

Lab Notebooks/Log Books/Record Books, Methods of Invention Disclosures, Patent Application and its Contents, Writing of the Patent Document

List of Recommended Books and References:

- Aswani Kumar Bansal : Law of Trademarks in India
 - B L Wadehra : Law Relating to Patents, Trademarks, Copyright, Designs and Geographical Indications.
 - G.V.G Krishnamurthy : The Law of Trademarks, Copyright, Patents and Design.
 - Satyawrat Ponkse : The Management of Intellectual Property.
 - S K Roy Chaudhary & H K Saharay : The Law of Trademarks, Copyright, Patents and Design. Legal Aspects of Technology Transfer: A Conspectus
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Geographical Indications Practice and Procedure
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Patent Office Practice and Procedure
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Designs Practice and Procedure
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‘Skill Enhancement Course – III’ (SEC-III) (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

SEC-III.4 Accounting and Tally

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives :

To develop the knowledge of student in accounting treatment with the help of computer software technology

Utility: To know the advanced packages and time saving.

Prerequisite: ideologies of computer and accounting knowledge.

Unit I: - Fundamentals of Accounting (10 Lectures)

Introduction and Meaning of Business, Types of Business Organizations, Basic Accounting Concepts, Meaning of Book-keeping and Accountancy, Branches of Accounting, Systems of Accounting, Meaning and Types of Account, Golden Rules of Accountancy

Unit II:- Maintaining Chart of Accounts (08 Lectures)

Introduction and Opening Screen of Tally, Company Creation, Company Features and Configuration, Meaning and Nature of Group, Predefined Groups in Tally ,Ledger Creation, Groups Creation, Practical Assignments

Unit III:- Maintaining Inventory

(06 Lectures)

Introduction to Inventory (Skill Academy Books Business), Inventory Masters in Tally, Creation of Stock Group, Creation of Units of Measure, Creation of Stock Item, Creation of Godown, Creation of Stock Category, Practical Assignments

Unit IV: - Recording Day to Day Transactions

(10 Lectures)

Introduction, Source Documents or Vouchers Required for Accounting, Accounting Vouchers, Inventory Vouchers, Practical Assignments

Unit V:- Advanced Features in Tally Erp 9 (11 Lectures)

Maintaining Bill wise Details in Tally Erp 9

New Reference

Against Reference

Advance

On Account

Cost Centers

Cost Category

Cost Center

Creation of Cost Category

Creation of Cost Center

Practical Assignments

Reference:

- Ashok K Nadhani-Tally.ERP9-BPB Publication
 - Er. Soumya Ranjan Behera- Tally ERP9 with GST-
 - Shraddha Singh, Navneet Mehra- Comprehensive Computer Learning Tally
 - Ashok K Nadhani-Mastering Tally ERP 9-BPB Publication
 - Dr.S.K.Khillare, Kale N.B.– Tally – Self Study Publication Pune
 - Dr. J. J. Ahirrao & Dr. P. N. Totala – I.T. & its Application in Business, Kailash Publication Aurnagabad
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‘Skill Enhancement Course – III’ (SEC-III) (Any One)

**B. Com. Third Year Syllabus Semester Vth
(CBCS Pattern)**

SEC-III.5 Financial Literacy Skills

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Objective:

To encourage the college students to obtain basic financial skills which are essential for their full participation in society and life time of well-being.

Utility: To know the financial aspects of business.

Prerequisite: Basics of Financial studies & risk factors.

Contents:

Unit I Money Matters and Budgeting

13

Money as medium of exchange and as medium of storage; Net-worth- difference between money and wealth, Assets and Liabilities, assets and income; liabilities and expenses, importance of financial goals in personal financial planning, S.M.A.R.T. goals, Sources of income, professional income and investment income - active income and passive income; regular and lump sum expenses, discretionary and non-discretionary expenses; Deficit and Surplus, saving and investing, What is Cash-flow Statement?-the structure, items, purpose, the different heads, the essence of Budget-Meaning, purpose and different heads, Opportunity Cost? Instant gratification and delayed gratification

Unit II Understanding insurance and risk management: 12
“pure risk” and “investment risks”, Ways to manage risk: Avoid, Reduce, Retain, Share & Transfer, spreading the risks and sharing of losses, insurance premium an expense, insurance products and terminology, Term plan -the pure insurance, Hybrids combination of insurance and investment, Critical illness, General insurance: Vehicle insurance, Medical insurance, Disability insurance and Property insurance, differences in the features of various products, Know about functions and powers of IRDA, the insurance regulator in India

Unit III Understanding Investments: 10
The importance of Investment, diversification as a risk mitigation tool, Liquidity: definition, need and concept of Impact Cost, growth of money / concept of “returns”, Inflation- short term and long term impact of inflation on personal finances, real rate of returns, CPI, WPI, Time Value of Money, Interest- Simple Interest, Compound Interest, Annualized Interest and its calculations, Understanding the impact of different compounding frequencies, nominal interest and effective interest rate, the Rule of 72 and Rule of 144

Unit IV Introduction to Stocks and bonds: 10
Equity Stocks -face value, shares at a premium and at a discount, dividend, the market value of each share and how is it determined, Earnings per share (EPS), Price to Earnings Ratio (P/E ratio), Bonds and debentures-types of bonds / debentures: Issuers, Term to maturity, Interest rate -fixed or floating, Secured / unsecured, Convertible / nonconvertible, Understand credit risk and credit rating;; functions and powers of Securities and Exchange Board of India- the securities market regulator in India; stock exchanges their main functions and stock exchanges in India;

References:

1. <http://www.ncfeindia.org/NFLAT>
 2. National Financial Literacy Assessment Test-Vidyabhartee Prakashan
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**SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY,
NANDED,**

Vishnupuri, Nanded-431 606

B.Com. (Banking)-III Year (Semester VI)

Choice Based Credit System (C.B.C.S)

SYLLABUS

2023-24

Paper No.	Name of the Paper	Lecture/Week	Total Periods	Continuous Assessment (CA)	End of Semester Exam (ESE)	Total Marks	Total Credit
XXIX	E-Banking & Accounting-II	4	54	25	75	100	04
XXX	Banking&Banking Institution-II	4	54	25	75	100	04
XXXI	Banking Law-II	4	54	25	75	100	04
XXXII	Reserve Bank of India-II	4	54	25	75	100	04
XXXIII	Training & Project Work-II	4	54	50	50	100	04
Opt Any one Subject as Generic Elective of the following							
GE-II.1	Indian Economy-II	4	54	25	75	100	04
GE-II.2	Rural Management-II	4	54	25	75	100	04
GE-II.3	Labour Laws & industrial Laws-II	4	54	25	75	100	04
GE-II.4	Travel & Tourism-II	4	54	25	75	100	04
GE-II.5	The Right to Information Act-2005-II	4	54	25	75	100	04
Opt Any one Skill Enhancement Course – III (SEC-III)							
SEC-IV.1	Self-Employment- II	3	45	25	25	50	02
SEC-IV.2	Tax Consultancy	3	45	25	25	50	02
SEC-IV.3	Intellectual Property Right-II	3	45	25	25	50	02
SEC-IV.4	Accounting & Auditing Practices	3	45	25	25	50	02
SEC-IV.5	Mutual Fund Distribution	3	45	25	25	50	02

**B. Com. (Banking) Third Year Syllabus Semester VIth
(CBCS Pattern)**

XXIX E-Banking & Accounting- II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives:- The objective of the course is to equip the students with the ability to analysis interpret and use accounting information in Banking Technology.

Utility: Student can acquire knowledge of advance level of accounting for Bank.

Prerequisite: Basic knowledge of accounting and E- Banking & Accounting I

Chapter 01.	Introduction to Two Column Cash Book	11
	Definition, cash column and bank column Practical problems on preparation of two column of cash book.	
Chapter 02.	Electronic Clearing System	11
	ECS, MIRC, Truncation of Cheque System, RTGS and NEFT, Credit Creation and its limitation.	
Chapter 03.	Calculation of Simple and Compound Interest	11
Chapter 04.	Computerized Accounting	11
	Meaning, Difference between Computerized and Manual accounting, Advantages of Computerized Accounting in Banks, Software used by bank.	
Chapter 05.	Banking Audit	10
	Internal audit and External audit, valuation of Assets and liabilities, verified cash book NP	

Books:-

1] Information Technology

2] Accounting and finance for bankers

[Both by Macmian publishers India Ltd] www.macmilanindia.com

3] "Banking Theory and Practice" by Dr. P.K. Srivastava, Himalaya Publishing House, Mum

B. Com. (Banking) Third Year Syllabus Semester VIth (CBCS Pattern)

XXX Banking & Banking Institution-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives:-

- To equip with students with the banking and finance sector.
- To make awareness among them about banking sector reforms.
- To familiarizes students about Nationalisation of Bank
- To give Information to them about importance of financial Institutions in India

Utility: Student can acquire knowledge about Banking Awareness.

Prerequisite: Basic knowledge of Banking and Banking Institution I

Chapter I: The State Bank of India.

11

Nationalisation of Imperial Bank, Organization and Management
Objectives, Information Technology Internal Control, State Bank Group
– The State Bank of India [Amendment] Bill 2010.

Chapter II: Co-Operative Banking.

11

Urban Co-Operative Banks, A Profile Of Urban Co-Operative Bank
Conclusion, Draft Vision Document For Urban Co-Operative Banks.
Rural Co-Operative Banks- State Co-Operative Bank, [Maharashtra State
Co-Operative Bank] District Central Co-Operative Banks.

Chapter III Industrial Development Bank of India 11

Organization, Objectives & Management, Functions, ICICI-Organization, Objectives, Management, Functions, Small Industries Development Bank Of India- Organization, Objectives, Management & Function.

Chapter IV Export Import Bank of India. 11

Organization, Objectives, Management & Functions, The World Bank Organization, Objectives, Management & Functions.

Chapter V: Central Banking. 10

Introduction Definition, Concepts, Functions, Qualitative Methods of Credit Control

Books:-

- 1) S. Natrajan and Parmeswarn- Indian Banking, S.Chand New Delhi
 - 2) Mukund Mahajan – Indian Banking system Nirali Prakashan,Pune
 - 3) Gordon and Natranjan – Financial markets and services
Himalaya publication house, Mumbai
 - 4) Khan.M.Y Indian Markets and institutions , TataMcgraw Hill, New Delhi
 - 5) Ruddar datt and Sundharam – Indian economy.
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B. Com. (Banking) Third Year Syllabus Semester VIth
(CBCS Pattern)

XXXI Banking Law-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objectives: To acquire knowledge and develop understanding of the necessary framework of Bank with reference to various provisions or Banking Law.

Utility: Student can acquire knowledge of Law of Banking

Prerequisite: Basic knowledge of banking law.

Chapter 01.	Banking Related Law Banking Ombudsman, Consumer Protection Act 1986.	11
Chapter 02.	Mode of charging security Lien, Pledge, Mortgage, Different type of charges, Hypothecation	11
Chapter 03.	Prevention of money Laundering Act 2002	11
Chapter 04.	Tax Laws Income tax, form No. 16 New Slab Rate Tax liability, Introduction to GST.	10
Chapter05.	The Legal Services Authorities Act 1987	11

Books:

- 1] Legal and regulatory aspects of banking by macmilan publishers India
Ltd www.macmilanindia.com
 - 2) “Banking Theory and Practice” by Dr. P.K. Srivastava, Himalaya Publishing House, Mumbai.
 - 30 “Business Law for management” by K.R. Bylchandani, , Himalaya Publishing House, Mumbai.
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**B. Com. (Banking) Third Year Syllabus Semester VIth
(CBCS Pattern)**

XXXII Reserve Bank of India II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objectives: The objective of this course is Advance Knowledge about RBI.

Utility: Actual Working Procedure of RBI.

Prerequisite: Basic Knowledge of RBI.

Chapter 01	Monitory policy of RBI	11
	Introduction, Factors including in Monitory policy of RBI	
Chapter 02	RBI and Retail Banking	11
	Customer Service Points, Know Your Customer (KYC) Loans and its types, Deposits and Withdrawals of cash	
Chapter 03	RBI and Foreign Exchange Management	11
Chapter 04	Functions of RBI	11
	Issue of bank notes, Banker to the Government, Custodian of the cash reserve of commercial Banks, Lenders of The last Resort, Controller of credit.	
Chapter 05	RBI and Money Market	10
	Introduction to Money Market, Definition and its Function	

Reference Books :

1. RBI Annual Report 2020-21
 2. Banking – Iyengar Vijayaragavan, fixel pub. New Delhi.
 3. “Banking Theory and Practice” by Dr. P.K. Srivastav, Himalaya PublishingHouse, Mumbai.
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**B. Com. (Banking) Third Year Syllabus Semester Vth
(CBCS Pattern)**

XXXIII Training & Project Work-II

No. of lectures	54
End of Semester (University Exam)	50
Continuous Assessment (CA) Internal	50
Total	100
Total Credit	04

1. Training based project works.
 2. Project Works is prepared up to 40 pages.
 3. Project Works including specimen / pro forma of forms.
 4. Objectives of Training
 5. Output of Training.
 6. Conclusion of Project Works.
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‘Generic Elective’ (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

GE-I.1 Indian Economy-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objective:

To acquaint the student with the development of knowledge about Indian Economy and various system of control the Economic crises in Indian Economy.

Utility: To be familiar with the Indian Economic system.

Prerequisite: Basics of Business Economics.

Unit I: Objectives and Strategy of Economic Planning No. Of Lectures 11

Objectives of Economic Planning in India, Mixed Economy and Economic Planning, Models of Economic Development-Nehru Vs Gandhi, LPG Model of Development, PURA-A Gandhi an Approach to Development.

Unit II: Industrial Policy and Economic Development 11

Key Features of Industrial Policy-1956, 1977, 1980, 1991 & Onwards.

Unit III: Public Sector and Disinvestment Policy **11**

Role of the Public Sector in India, Shortcomings of Public Sector, Rational of Disinvestment, Emergence of Disinvestment Policy, New Directions of Policy on the Public Sector.

Unit IV: Privatisation and Globalization of Indian Economy **11**

Comparison of the Public Sector and Private Sector, Economic Reforms since 1991, Privatization-The Alternative Models, Globalization and its Impact on Indian Economy.

Unit V: The Parallel Economy **10**

Meaning of Parallel Economy, Impact of Black Money, Incomes on the Economic and Social System, Factors Responsible for Generation of Black Money, Evaluation of Policy Package to Control Parallel Economy

Reference Books

3. Indian Economy – by Misra Puri
 4. Indian Economy- by Datt Ruddar, KPM Sundharam
-

‘Generic Elective’ (Any One)
B. Com. Third Year Syllabus Semester VIth
(CBCS Pattern)
GE-II.2 Rural Management-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objective

To adequate the basic knowledge about Indian rural structure and the various Institution regarding to rural development, politics in the rural Institutions.

Utility: To get the knowledge in respect of Rural areas and other relevant things.

Prerequisite: Basics of Management and rural study of India.

Unit I: Strategic Rural Management No. Of Lectures. 11

Concept & Nature of Strategy and Strategic Decisions; Context and Practices of Strategic Management.

Unit II: Strategic Development. 11

Methods of Strategic Development, Strategy Implementation, Strategic Analysis and Evaluation.

Unit III: Rural Project management. 11

Concept of Rural Project Management, Project Designing, Participatory Project Planning.

Unit IV: Skills for Planning Development. 11

Framework and Steps for designing public communication campaign for development.

Unit V: Recent trends in agriculture growth in India 10

Inter-regional variations in growth of output and productivity, Strategy of agricultural development and technological progress.

Reference Books:

- Ambedkar, J.B. (1992). *Communication and Rural Development*, Mittal Publications, New Delhi.
 - Austin Vincent. (2000). *Rural Project Management*. Bats ford Academic and Educational Ltd., London.
 - Cleand David I. (1988). *System Analysis and Project Management*. McGraw- Hill Publisher, New Delhi
 - Goel B.B. (1987). *Project Management – A Development Perspective*. Deep & Deep, New Delhi.
 - Maylor Harvey. (2000). *Project management*. Pitman Publishing: London.
 - Nair B.M. (1985). *Project Management – Scheduling and Monitoring PERT/CPM*. VanSahibabad.
 - Ranjit Singh. (1993). *Communication Technology for Rural Development*. B. R. Publishing Corporation, Delhi.
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‘Generic Elective’ (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

GE-II.3 Labour Laws and Industrial Laws-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning Objective: The objective of the course is to provide the candidates with sound Knowledge of the important provisions of the Labour laws and Industrial laws and their applications in practice.

Utility: To introduce and apply laws regarding business and implement them in the businesses.

Prerequisite: Basics of Law and fundamental acts.

UNIT I: Payment of Wages Act, 1936

11

Introduction, Meaning of Industrial and Other Establishments, Timely Payment of Wages (Sec.4, 5, &6)

UNIT II: Child & Adolescent Labour (Prohibition and Regulation) Act, 1986

11

Introduction, Prohibition of Employment of Children in any Occupation or Process (Sec.3), Maintenance of Register Sec.11, Penalty (Sec.14)

UNIT III: Factories Act, 1948**11**

Introduction Meaning of Factory, Manufacturing Process, Definition of Worker (Sec 2(I)), Meaning of Occupier of Factory, Facilities and Conveniences, Welfare Measures, Working Hour, Overtime Wages, Leave, Employment of Women, Adult, Young Person, Display on Notice Board, Punishment To Welfare Officer

UNIT IV: The Industrial Employment (Standing Orders) Act, 1946**11**

Introduction, Meaning of Standing Orders, Applicability, Approval of Standing Orders

UNIT V: Industrial Disputes Act, 1947**10**

Introduction, Meaning of Industry, Meaning of Industrial Disputes, Adjudication of Disputes, Arbitration And Adjudication, Meaning of Award, Settlement, Lay Off, Retrenchment, Strike, Lock-Out. Distinction between Lay –Off and Lock-Out.

References:

- 1) Industrial , labour & General law - Sangeet kedia's
 - 2) Labour & Industrial law - P. K. Padhi, PHI Learning Pvt. Ltd.
 - 3) Labour Laws – Ajit Prakashan's
 - 4) Labour & Industrial laws – Ravi Shinde, Asian law House
 - 5) Industrial & labour law - CA Shivangi Agrawal, Study At Home
 - 6) Labour & Industrial Law - Mishra and Puri.
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‘Generic Elective’ (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

GE-I.4 Travel and Tourism-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Learning objectives: A Study of Travel agents & Tour guide and its application.

Utility: Familiarized with the concepts of natural beauties and gifts to the countries.

Prerequisite: Natural heritage of India.

Unit I: Travel Agency No. Of Lectures. 11

Travel Agents, Tour operators, Function of a travel agent – Travel information, Ticketing, Insurance, Information on destination, package tour, Tours and excursion Travel agency commission How to set up a travel agency.

Unit II: Guiding Concept 11

Meaning, Concepts &Types of Guides: Conceptual meaning of Tourist Guide, duties and responsibilities. How guides are appointed in tour.

Unit III: Responsibilities of Guides 11

Preparation of a tour: Review of itinerary, Participant list, accuracy, timings and practicality, Identifying the group or individual traveler’s special needs. Checking Vehicle, Locating Vehicle and contacting driver; standard of dress and personal

grooming; Greeting participants and introducing self; Leading the participant:
Skills in leading the group, General instruction to Participants at monuments.

Unit IV: Personality Developments of Travel agent, Tour operator, Guide 11

Introduction: Meaning of Personality, Personality Factors- external, internal.
Effective or winning personality, developing a selling personality.

Unit V: Recent Trends in Tourism Business 10

Communication skills Personality grooming, physical fitness, dressing sense, formal and informal clothing, behavior with male and female clients, behavior in office.

Reference Book:

- 1) Tourism development by A. K. Bhatia
 - 2) Successful Tourism management by Pran Math Seth.
-

‘Generic Elective’ (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

GE-II.5 The Right to Information Act-2005-II

No. of lectures	54
End of Semester (University Exam)	75
Continuous Assessment (CA) Internal	25
Total	100
Total Credit	04

Objective: To develop the RTI Knowledge and its application in different departments of state and central Govt. for transparent Administration.

Utility: To know ones basic rights.

Prerequisite: Basics of laws and Indian act.

Unit I: Process of Information Collection Lectures: 11

Functions of Information Officer, Process of Information Collection, First Application – Format, First Appeal – Format – Section. 19 (1), Second Appeal Section 19 (3) Fess Structure and Time Limits

Unit II: The Central Information Commission 11

Constitution of Central Information Commission, Term of Office and Conditions of Service, Removal of Chief Information Commissioner or Information Commissioner

Unit III: The State Information Commission 11

Constitution of State Information Commission, Term of Office and Conditions of Service Removal of State Chief Commissioner or State Information Commissioner

Unit IV: Powers and Function of the Information Commissions 11

Powers and Functions of Information Commissions, Appeal and Penalties, Current Issues and Amendment in RTI, Successive Stories of RTI, Reforms in RTI

Unit V: Right to Information Act, 2005 10

Basic terms in Right to Information Act 2005, Provisions regarding Information Collection, Procedure of information collection, various information officers

Reference Book

- Right to Information Act, 2005 Anna Hazare, Ralegansiddhi Publication
 - Right to Information Act. 2005 Pradhod Kochare 10th Edition – 2015, Shekhar Gaikwad, Yeshoda Publication, Pune.
 - Right to Information Act – 2005, Dr. Balaji Kompalwar, Suryamudra Prakashan, Nanded 2017
 - Right to Information Act- 2005, Mr. Ashok Sabbon, New Stethoscope Prokoshan, Nagar 2008
 - The Right to Information Act, 2005, Diglot Edition, Sunil Sochdeva, Rajasthan Law House, Jodhpur- Rajasthan
 - Right to Information Act and Good governance, Prof. Anand Paliwal
 - Dr. Krishnakishor Trivedi , Himanshu Publication Ed. 2017
 - Understanding Basics of RTI Act, Shailesh Gandhi- Moneylife Foundation.
 - The Right to Information Act, P.K. Das, Universal Law Publishing
 - The Right to Information Act. , Dr.S.S. Jadhav, Nanded
 - Pailu Mahitechya Adhikarache, Vijay kumar 2012, Prajakta Prakashn Pune
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‘Skill Enhancement Course – IV’ (SEC-IV) (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

SEC-IV.1 Self Employment-II

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Objective: To develop and adopt the various skills in the students for develop their career and take the self-employment skills.

Utility: “self-employment is best employment” to know the advantages of it.

Prerequisite: Employment opportunities and other relevant aspects.

UNIT I: Interpersonal Skill Development **No. Of Lectures: 11**

Positive Relationship, Positive Attitudes, Empathise : comprehend other opinions points of views, and face them with understanding, Mutuality, Trust, Emotional Bonding, Handling Situations (Interview)

UNIT II: Identification of Business Opportunity **11**

Environmental Scanning for identification and selection of business opportunity, Divergent Thinking Mode: Meaning and Objectives –Tools and Techniques, Convergent Thinking Mode: Meaning and objectives -Tools and Techniques.

UNIT III: Financial Assistance for Small Enterprise 12

Non-Institutional: own Fund –Family and Friends, Institutional: (a) Bank Loans Co-operative Banks-Nationalized Bank – Scheduled Banks, (b) Angel Funding (c) Venture Funding (d) Self-employment

Schemes of Government, (e) Government Financial Institutions : Khadi and Village Industries Board (KVIB) –Micro, Small and Medium Enterprises (MSME), Rajeev Gandhi Udyami Mitra Yojana (RUGMY), District Industries Centre (DIC), (f) Prime Minister Employment Generation Programme (PMEGP), (g) For urban – Seed Capital Schemes.

UNIT IV: Field Studies

11

Study of the organizations engaged in self-employment activities, Study of the Business Enterprises of the self-employed persons.

Reference Books:

1. Entrepreneurship Development –New Venture Creations: By Taneja Satish and Gupta S.L.
 2. Handbook for New Entrepreneurs Entrepreneurship Development: by Jain P.C.
 3. Entrepreneurial Development: By Gupta C.B. & Srinivas.
 4. Development of Soft Skills: By Menna K. and V. Ayothi
 5. You Can Win: Shiv Khera.
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‘Skill Enhancement Course – IV’ (SEC-IV) (Any One)
B. Com. Third Year Syllabus Semester VIth
(CBCS Pattern)
SEC-IV.2 Tax Consultancy

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives:

To develop the skill among the students for tax consultancy practices.

Utility: To get oneself acquaint with the tax system.

Prerequisite: One should possess the knowledge of basic terminologies in respect of indirect taxes & direct taxes and Old taxes such as VAT, Service tax etc.

UNIT I:		No. of Lectures: 12
	Skill of filing the Income Tax Returns for Salaried Persons	
UNIT II:		11
	Skill of filing the Income Tax Returns for Company	
UNIT III:		11
	Skill of filing the Income Tax Returns for Firms	
UNIT IV: 11		
	Skill of filing the GST Returns for Retailers	

Reference Books

- Dr. H.C. Mehrotra & Dr. S.P. Goyal-Income Tax Law and Accounts-Sahitya Bhavan Publication.
 - Dr. Vinod K. Singhaniya-Taxman Publication.
 - www.icaai.ac.in
-

‘Skill Enhancement Course – IV’ (SEC-IV) (Any One)

**B. Com. Third Year Syllabus Semester VIth
(CBCS Pattern)**

SEC-IV.3 Intellectual Property Right-II

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives :

To develop the knowledge about intellectual property right and patent rights in the students in various business and professions

Utility: To get the future aspect of IPR and research.

Prerequisite: Basics of Research and other legal things.

UNIT I: Trademarks

No. Of Lectures: 12

The rationale of protection of trademark as (a) an aspect of commercial and (b) of consumer rights, Definition and concept of Trademarks, Different kinds of marks (brand names, logos, signatures, symbols, well known marks, certification marks and service marks), Non Registrable Trademarks, Procedure for Registration of Trademarks, Assignment/Transmission / Licensing of Trademarks

UNIT II: Copyrights

13

Nature of Copyright, Works in which Copyrights subsist, Author & Ownership of Copyright Rights Conferred by Copyright, Assignment, Transmission, Licensing of Copyrights Copyright pertaining to Software/Internet and other Digital media

UNIT III: Industrial Designs

10

What is a Registrable Design, What is not a Design, Novelty & Originality, and Procedure for Registration of Designs, Copyright under Design

UNIT IV: Geographical Indications

10

Meaning and Nature, Who are entitled for registration ,Conditions & Procedure for Registration, Offences and Penalties

List of Recommended Books and References:

- Aswani Kumar Bansal : Law of Trademarks in India
 - B L Wadehra : Law Relating to Patents, Trademarks, Copyright, Designs and Geographical Indications.
 - G.V.G Krishnamurthy : The Law of Trademarks, Copyright, Patents and Design.
 - Satyawrat Ponkse : The Management of Intellectual Property.
 - S K Roy Chaudhary & H K Saharay : The Law of Trademarks, Copyright, Patents and Design. Legal Aspects of Technology Transfer: A Conspectus
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Geographical Indications Practice and Procedure
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Patent Office Practice and Procedure Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Manual of Designs Practice and Procedure
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Revised Draft Manual of Trademarks Practice and Procedure
 - Office of the Controller General of Patents, Designs & Trade (CGPDTM) : Trade Marks Agents
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‘Skill Enhancement Course – IV’ (SEC-IV) (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

SEC-IV.4 Accounting and Auditing Practices

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objective:

The objective of this course is to develop the skill of Accounting and Auditing Practices among the students.

Utility: To know the advanced packages and time saving.

Prerequisite: ideologies of computer and accounting knowledge.

Unit I Accounts of Non-trading concern.

No. Of Lectures: 12

Maintaining Receipts and Payments Accounts and Final accounts of Non-trading Concern.

Unit II Accounts of Retail shop keepers

11

Maintaining Cash Book and Personal Accounts of Retail shop keepers.

Unit III Auditing standards

11

Maintaining Final Accounts of the Company considering the provisions of Auditing standards

Unit IV Auditing procedure

11

Auditing procedure: Vouching, verification of Assets and Liabilities, Standards on Auditing and preparation of Audit Reports.

References:

1. Advanced Accounting (C.A. Raj K Agrawal) : SahityaBhavanPublicaiton,Agra
 2. Company Accounts & Auditing Practices (SangeetKedia's)
 3. Corporate Accounting (C.A. Dr. P. C. Tulsian, C.A. Bharat Tulsian)
 4. Advanced Accountancy (M. G. Patkar, PhadkePrakashan, Pune)
 5. Auditing and Assurance By CA Pankaj Garg. Taxman
 6. 2. Auditing and Assurance By CA Raj K. Agrawal. Study At Home.
 7. 3. Auditing Practices By Abhishek Mittal. Pooja Law Publication
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‘Skill Enhancement Course – IV’ (SEC-IV) (Any One)

B. Com. Third Year Syllabus Semester VIth

(CBCS Pattern)

SEC-IV.5 Mutual Fund Distribution.

No. of lectures	45
End of Semester (University Exam)	25
Continuous Assessment (CA) Internal	25
Total	50
Total Credit	02

Learning Objectives:

1. To understand the basics of mutual funds and the role of Mutual fund distributor
2. To prepare the students for the NISM Mutual Fund Distributors Certification Examination

Utility: To know the financial aspects of business.

Prerequisite: Basics of Financial studies & risk factors.

UNIT I : Concept and Role of a Mutual Fund:

12

Concept, History, Functions, Advantages and limitations of a mutual fund, Investment objectives, Assets under management (AUM), Fund running expenses, Net asset value (NAV), Closed end funds and open ended funds, Categorization of funds by: investment objective, investing horizon, asset class. International funds, Fund of Funds, Exchange Traded Funds (ETF)

UNIT II: Fund Structure, Constituents, Legal and Regulatory Environment:

13

Structure of mutual funds in India and related regulations, Role of the sponsor, trustee and Asset Management Company (AMC) and related regulations, Role of regulators in India, Role and functions of SEBI in regulating mutual funds, Self regulatory organizations, Role and functions of AMFI, AMFI Code of Ethics, Investment restrictions and related regulations, Investor rights and obligations

UNIT III : Offer Document:**10**

Regulations with respect to drafting and filing of an Offer Document for NFO, Process of NFO and steps involved in marketing an NFO, Objectives of information disclosure in an offer document, Statement of Additional Information (SAI) and related regulations, Scheme Information Document (SID) and related regulations, Key Information Memorandum (KIM) and related regulations

UNIT IV : Fund Distribution and Sales Practices:**10**

Types of investors and eligibility, Distribution channels for mutual funds, Pre-requisites to become a mutual fund distributor, Key elements of agreement between distributor and a mutual fund, Sales practices and commission structure, Types of commissions and transaction charges, AMFI Code of Conduct, Process for KYD

References:

Mutual Fund Distributors-National Institute of Securities Markets (NISM), Taxman Publications Private Ltd, Mumbai.
