

B.COM FINANCIAL SERVICES
THREE YEARS (SIX SEMESTER) DEGREE COURSE
(Applicable from the academic year 2013-14 onwards)

General Rules, Examination Regulations and Course of study



M.J.P.Rohilkhand University, Bareilly

U.P. -243006

General Rules For B.Com Financial Services Three Year(Six Semester) Degree Course (Session 2013-14 and onward)

Arya Mahila(P.G.) College, Shahjahanpur affiliated to M.J.P. Rohilkhand University, Bareilly is starting B.Com Financial Services (Three years/Six Semester) degree course of study (Approved by U.G.C.) and hereby frames the following general rules for the implementation from the academic year 2013-14 onwards.

Eligibility for Admission:

A candidate will be eligible for admission to B.Com Financial Services (Three Year course) if she has completed Intermediate in any stream and has secured not less than 45% marks in Intermediate. However, for SC/ST candidates, minimum percentage of marks will be 40%.

Admission Procedure:

- (i) Admission to B.Com Financial Services First Semester will be made strictly on the basis of merit list prepared according to the percentage of the marks obtained by candidates in the qualifying examination plus the weightage, if any, for which the candidate may be entitled as per University Rules. The percentage will be calculated upto three figures after decimal point.
- (ii) Reservation and weightage shall be as per University Rules.
- (iii) No student shall be allowed to simultaneously register for any other full time course run by M.J.P. Rohilkhand University or any other University or an Institute for academic or professional learning.

- (iv) No candidate more than 3 years gap after Intermediate will be allowed to take admission in the course. 2 marks from total obtained marks will be deducted for each gap. .

Attendance:

No student of B.Com Financial Services programme shall be allowed to appear in semester examination if the students concerned has not attended minimum 75% of the classes .

Provided that if a student for any exceptional reasons failed to attend 75% of the classes held in any subjects, the Principal of the college may allow the student, if she attended at least 66% of the classes held.

Overriding Effect:

The relevant UGC/MJPRU Rules (as amended from time to time) shall be binding on the Institution.

B.Com Financial Services (Three Year: Six Semester) Programme :

Rules for Promotion, Exemption, Back Paper including Rules for Improvement etc. to be effective from session 2013-14

(A) Curriculum and Duration of Studies :

1. The Three Year degree course in B.Com Financial Services shall be divided in Six Semesters.
2. The curriculum of studies of the B.Com Financial Services shall comprise of the courses set out hereinafter.
3. The course content of each paper of study shall be such as set out hereinafter the curriculum of studies.

4. The curriculum of study for the B.Com Financial Services Three year degree course shall be spread over three academic years, and shall be divided into six semesters for the examination purpose called as First, second, third, fourth, fifth and sixth semester. Each academic year shall be divided into two semesters.
5. Each semester course shall be conducted in not less than 15 weeks with not less than 30 class hours per week, including tutorials, seminars, workshops and special lectures provided there shall be at least 24 lecture hours per week.

(B) Examination :

1. In every Semester in each paper, as the case may be, maximum marks shall be 100 while minimum pass marks in each paper shall be 36% individually and 45% in aggregate i.e., total of all papers, as the case may be, of that semester taken together, 30% marks will be given by college internal assessment.
2. A candidate shall be examined in 20 compulsory papers from first to fifth semester carrying 70 marks for each paper through written examination conducted by the university and the sixth semester will comprise compulsory internship project and viva voce of total 400 marks.
3. Division shall be awarded on the combined result of examinations of all the semester. Those of the successful candidates who obtain 45% and upwards and below 60% of the total marks obtainable shall be placed in the SECOND DIVISION and those of the successful candidate who obtain 60% and upwards of the total marks obtainable shall be placed in the FIRST DIVISION.
4. **Grace Marks :** A candidate may be given five marks as grace marks in individual paper or in aggregate, as the case may be, if these grace marks enable him to pass the examination of that Semester.
5. **Promotion :**
No candidate shall be allowed to be promoted to Second Semester unless she has cleared in at least three papers in First Semester and has obtained not less than

40% marks in aggregate. Similarly, a candidate appearing the Second Semester examination shall not be promoted the Third Semester unless she has cleared at least three papers of Second Semester and has obtained not less than 40% marks in aggregate of Second Semester.

Provided that for the promotion to Third Semester, the candidate must clear at least seven papers of First, Second Semester with 45% marks in aggregate in both the Semester. A candidate appearing the Third Semester examination shall not be promoted to the Fourth Semester unless she has cleared at least three papers of Third Semester and has obtained not less than 40% marks in aggregate of Third Semester.

However, for promotion to Fifth Semester, the candidate must clear all the papers of First, Second, Third and Fourth Semester respectively.

No candidate shall be allowed to appear in an examination of any paper after the expiry of three consecutive attempts.

A candidate who is allowed to reappear in the examination in accordance with above rules shall appear in the next examination of those papers along with the regular examination of the Semester to which she was promoted.

A candidate who has failed in more than two papers or/and has failed to obtain minimum 40% in aggregate shall be allowed to appear in the concerned Semester.

A candidate who has failed in the examination but ineligible for back paper facility may also be allowed to appear in the consecutive examination of the concerned Semester.

A candidate will be allowed maximum of three consecutive chances to appear in a paper subject to the condition that she will have to clear the B.Com Financial Services in maximum of Six Years. If she fails to pass the examination during this period, she will be deemed to have abandoned the course and shall not be readmitted in this course.

6. Readmission :

1. There shall be no readmission in the First, Third and Fifth Semester.
2. A student, who has failed in examination or failed to appear in the examination and who is otherwise eligible to appear in the examination as an ex-student shall not be admitted as a regular student.

7. Improvement : A candidate can reappear at the rate of one paper in each Semester, as back paper, for improving her marks/division. But this facility will be available to those candidates only who pass the examination in one go and without availing the back paper facility. However, the inter-se merit of the candidate shall be determined on the basis of marks obtained in the First examination.

8. Fee Structure for B.Com. Financial Services (Per annum)

(i)	Tution Fee	Rs. 1500/-
(ii)	Admission Fee	Rs. 1000/-
(iii)	Examination Fee	Rs. 3000/-
(iv)	Field Visit Fee	Rs. 1000/-
(v)	Computer Fee	Rs. 1000/-
(vi)	Development Fee	Rs. 500/-
(vii)	Degree Fee	Rs. 300/- (one time)
(viii)	Games Fee	Rs. 150/-
(ix)	Enrolment Fee	Rs. 200/- (one time)

(x) Student Fund	Rs. 371/-
Total	Rs.9021/-
(Rs. Nine thousand and twenty one only)	

Fee could be changed as and when required by the Institution/University/State Government.

All disputes regarding interpretation of provision of these rules shall be referred to the examination committee of the University whose decision shall be final.

B.COM IN FINANCIAL SERVICES

SEMESTER I

1. COMMUNICATON SKILLS
2. QUANTITATIVE TECHNIQUES
3. ESSENTIALS OF ACCOUNTING AND MANAGEMENT
4. FUNDAMENTALS OF COMPUTER APPLICATIONS

SEMESTER II

1. BUSINESS ECONOMICS
2. ESSENTIALS OF ACCOUNTING AND MANAGEMENT
3. THEORY AND PRACTICE OF BANKING AND INDIAN FINANCIAL SYSTEM
4. FUNDAMENTALS OF COMPUTER APPLICATIONS

SEMESTER III

1. TAXATION
2. FINANCIAL MANAGEMENT
3. FOREIGN EXCHANGE MARKETS
4. FUNDAMENTALS OF COMPUTER APPLICATIONS

SEMESTER IV

1. COST AND MANAGEMENT ACCOUNTING
2. FUNDAMENTALS OF INSURANCE
3. CORPORATE AND INTERNATIONAL FINANCE
4. INFORMATION TECHNOLOGY AND ITS APPLICATIONS IN BUSINESS

SEMESTER V

1. FINANCIAL AUDITING
2. BUSINESS LAW AND FINANCIAL SECTOR LEGISLATION
3. RESEARCH METHODOLOGY
4. E-MARKETING AND ESSENTIALS OF E-COMMERCE

SEMESTER VI

1. COMPULSORY INTERNSHIP
2. PROJECT
3. VIVA

**B.COM IN FINANCIAL SERVICES
SEMESTER I (PAPER I)
COMMUNICATION SKILLS**

BF-8-101

Unit 1 : Basic Language Skills

M.M. 70

Readings Skills – Reading Speed (careful reading, rapid reading);
Comprehension, Retention; Guidelines for Effective Reading, Quick Reading
Strategies

Unit 2 : Oral Skills

Effective oral communication; Characteristics of Oral communication;
Conversation Skills, Speaking Skills; Group Discussion

Unit 3 : Presentation Skills

Planning, Preparing, Practicing, Presenting

Unit 4 : Grammar & Writing Skills

Paragraph Writing, Correction of sentences

Unit 5: Barriers to Communication

Different types of barriers – language, noise, transmission, difference in
perception, emotion, tension; how to overcome these barriers

Recommended Readings :

- Brandreth G (1987) : The Complete Public Speaker, New Delhi, Sudha
Crannell K. C. (2000) : Voice and Articulation, California, Wadsworth, 4e
Grobeck B. E. German K., Ehninger D. & Monroe A. H. (1992) : Principles of
Speech Communication, New York, Harper Collines
Jones L. & Alexander R. (1996) : New International Business English –
Workbook, Cambridge, Cambridge University Press
Muralidharan (2004) : communication Techniques for Your Success
Everywhere, Chennai, CBH 1e
Peel M. (1992) : Successful Presentation in A Week, Calcutta, Rupa
Rudra S. (2004) : Effective Communication, Mumbai : Himalaya, 1e
Thomas N. (ed.) (2004) : Adair on Communication and Presentation Skills,
New Delhi, Viva, 2004.
Verderber R. F. (2000) : The Challenge of Effective Speaking, California,
Wadsworth, 11e
Wardough R. (2003) : Understanding English Grammar. A Linguistic
Approach, Massachusetts, 2e

**B.COM IN FINANCIAL SERVICES
SEMESTER I (PAPER II)
QUANTITATIVE TECHNIQUES**

BFS-102

Units 1

Discount, Commission and Brokerage; Profit & Loss

M.M.70

Unit 2

Simple Interest, compound interest and annuity, Discounting Present and Future value

Unit 3 : Measures of Central Tendency

Meaning, Objectives, Requisites of a good average, Arithmetic mean, median, mode, (without grouping), Geometric mean (mention specific applications in Business and Economics); Harmonic mean (Application); Weighted average, merits and demerits (Quartile decile, percentiles)

Unit 4 : Measures of Dispersion

Meaning, Objectives, Requisites of a good measure of dispersion; Absolute and relative measures of dispersion – range, quartile deviation, mean deviation and standard deviation; Coefficient of variation – merits and demerits

Unit 5 : Correlation and Regression Analysis

- a) **Correlation** : Meaning, Uses, types of correlation, Methods of studying correlation scatter diagram, Karl Pearson's coefficient of correlation (ungrouped data only), Spearman's rank correlation coefficient, properties of Pearson's coefficient of correlation
- b) **Linear Regression** : Regression coefficients, Relation between correlation and regression coefficients

Recommended Readings

- Anderson D. R., Sweeney D. J. & Williams T. A. (2002) : Essentials of Statistics for Business and Economics, London, South-Western College Publishing, 2e
- Mithani D. M. (2001) : Quantitative Techniques, Mumbai, Himalaya
- Schaum's Outline (1972) : Theory & Problems of Statistics, New York, McGraw-Hill
- Tulsian P. C. (2002) : Quantitative Techniques, New Delhi, Pearson Education Asia
- Vohra N. D. (1990) Quantitative Techniques in Management, New Delhi, McGraw-Hill

**B.COM IN FINANCIAL SERVICES
SEMESTER I (PAPER III)**

BFS-103

ESSENTIALS OF ACCOUNTING AND MANAGEMENT

M.M. 70

Unit 1 : Introduction

Basic concepts of Accounting : Introduction, Meaning, Definition; Accounting Principles – Standards, Concepts, Conventions, Accounting equation; Systems of Accounting – Cash System and Mercantile System, Accounting as Information System – users of accounting information.

Unit 2 : Accounting Procedure

Transaction/Event; Voucher – meaning, different types of vouchers – Receipt (Credit) Voucher Payment (Debit) Voucher, Journal (Accrual) Voucher, Journal, Subsidiary Books, Ledger, Cash Book, Trial Balance, Bank Reconciliation Statements.

Unit 3 : Depreciation Accounting

Meaning, Methods of Depreciation – Straight-line method, Reducing Balance method, Sinking Fund method, Insurance Policy method, Machine Hour Rate, Replacement Method, Revaluation method and depletion method (practical problems on first 5 methods only)

Unit 4 : Valuation of Inventory

Meaning of inventory, Methods of Inventory Valuation – FIFO, LIFO, Wighted Average and Simple Average method, Physical Stock taking

Unit 5 : Preparation of Financial Statements

Preparation of financial statements of Sole Trading concern & Partnership Firms – Trading Account, Profit and Loss Account, Profit & Loss Appropriation Account (for partnership firm) and Balance Sheet

Unit 6 : Nature of Management

Meaning & Definitions of Management; Characteristics; Need and Importance; Management v/s Administration; Management – Art, Science, Profession, Excellence in Management; Levels of Management; Managerial Skills – Technical, Human & Conceptual; the Manager today New Challenges; Management for the future

Unit 7 : Functions of Management

Classification; Planning – Meaning, importance, steps, Essentials, Limitations; Organising – Meaning, MBO, Principles, Types, Organisation Chart, Delegation of Authority, Span of Control, Centralisation, Decentralisation, Departmentation, Decision Making – Meaning, importance, steps, Types, Techniques; Controlling – Meaning, Process, Essentials.

Unit 8 : Managerial Role

Leadership – Meaning, Need, Functions, Qualities, Styles, Theories – Trait, Behavioural Situational; Motivation – Meaning, Importance, Theories – Need Hierarchy, X & Y, Herzberg's; Communication – Meaning Importance, Types, Barriers, Overcoming barriers, Guidelines, Co-ordination, Direction Staffing, Budgeting (in brief)

Recommended Readings

- Appleby R. (1994) : Modern Business Administration, London, Pitman, 6e
Burton G. & Thakur M. (1996) : Management today Principles & Practices, New Delhi, Tata McGraw-Hill
Chakraborty S. K. (2005) : Ethics in Management – Vedantic Perspectives, New York : OUP
Chandan J. S. (1997) : Management Theory & Practice, New Delhi, Vikas
Hasmer, La Rue & Tone (1989) : The Ethics of Management, New Delhi, Universal
Menezes F. (1981) : Cases in Management, New Delhi, Tata McGraw-Hill, 2e
Parmanand (2005) : A Handbook of Management, Jaipur, ABD, 1e
Prasad L. M. (1998) : Principles of Management, New Delhi, Sultan Chand & Sons
Ramasamy T. (2002) : Principles of Management, Mumbai, Himalaya, 4e
Sherlekar S. A., Appannaiah H. R. & Reddy P. N. (2003) : Business Management, Mumbai, Himalaya, 1e
Srinivasan R. & Chunawalla S. A. (1998) Management Principles and Practice, Mumbai, Himalaya, 4e
Suri R. K. & Chhabra T. N. (1999) Management and Organization, New Delhi Vanity
Gupta R. L. (1982) : Problems and Solutions in Advanced Accounting, New Delhi, Sultan Chand, 8e
Hanif M. & Mukherjee A. (2000) Modern Accountancy (Volumes I & II), New Delhi, Tata McGraw-Hill, 2e
Maheshwari S. N. (2001) : Advanced Accounting, New Delhi, Vikas, 8e
Shukla M. C. & Grewal T. S. (1996) : Advanced Accounting, New Delhi, Sultan Chand 13e

(BFS-104)

B.COM IN FINANCIAL SERVICES
SEMESTER I (PAPER IV)
FUNDAMENTALS OF COMPUTER APPLICATIONS I

Unit 1 : Fundamental Concepts

M.M. 30

Introduction to Computer Systems – Parts of a Computer System, Physical Components of a computer, computer system categories, Uses of computers

Unit 2 : Language and programming concepts

Types of programming languages, Operating System Basics Role of Operating system, PC operating systems, Use of any well known OS

Unit 3 : Number System

Types of number system, number base conversion, complement, BCD, Gray code, binary arithmetic

Unit 4 : Network Concepts

Networks & Data Communication – The Uses of a Network, How Networks are structured, Network Topologies, Media & Hardware;

Unit 5 : Internet and basic concepts

The internet & Online Resources – How internet works, Features of the internet, Accessing the internet, Working on the Internet.

Recommended Readings

- Agarwal N. (2002) Financial Accounting on Computers using Tally, New Delhi, Dream Tech Press
- Cassel P. & Palmer P. (2000) Teach Yourself Microsoft Access 2000 in 21 Days, New Delhi, Techmedia
- Curtin D. (1998) Information Technology – The Breaking Wave, New Delhi, Tata McGraw Hill
- Jain S. (1999) : 'O' Level Module – I Made Simple information technology, New Delhi, BPB
- Jain V. K. (2000) : 'O' Level Module – I Information Technology, New Delhi, Taxmann
- Nadhani K. K (2000) : Implementing Tally 5.4, New Delhi, BPB
- Silberschatz & Korth (1996) : Database System Concepts, New York, McGraw-Hill
- Simpson A. & Rohinson C. (1999) : Mastering Access 2000, New Delhi, BPB
- Taxali R. K. (1997) : P. C. Software Made Simple, New Delhi, Tata McGraw-Hill

B.COM IN FINANCIAL SERVICES
SEMESTER II(PAPER I)
BUSINESS ECONOMICS

BF- S-111

Unit 1 : Introduction

M.M. 70

Introduction to Business Economics – definition, meaning, features, scope and subject matter, concept of decision making; uses and significance

Unit 2 : Demand & Supply Analysis

- a) Demand Analysis – Concept, determinants and demand function, law of demand, demand schedule and demand curve, exceptions of law of demand, individual and market demand, rationale for law of demand (brief explanation of price effect, income effect and substitution effect); demand distinctions; elasticity of demand – types (price, income, cross and promotional), measurement, determinants and users of concept of elasticity.
- b) Supply Analysis – concept, determinants and supply function, law of supply, supply schedule and supply curve; elasticity of supply.

Unit 3 : Production & Cost Analysis

- a) Production – meaning, production function – short run and long run, concepts – total, marginal and average product, inter-relationship; law of variable proportions – schedule and diagram, stages; Returns to scale – increasing, decreasing and constant returns to scale; economies and diseconomies of scale
- b) Cost Analysis : Concepts – private and social cost, opportunity cost, money cost economic and accounting costs; short run costs and long run costs – fixed and variable, total, average and marginal; cost schedules and cost curves.

Unit 4 : Markets :

Meaning; revenue concepts and curves; types of market structures – perfect competition, monopoly, monopolistic competition, oligopoly – features; short run and long run price output decisions of the firm under each market structure, cartels and price leadership under oligopoly; price discrimination – meaning and conditions.

Unit 5 : Pricing

Price-Output determination, Equilibrium Analysis – Shifts in demand and supply and impact on equilibrium; time element; pricing methods – cost plus

pricing, skimming price and penetration price, administered prices, dual prices, pricing over the life cycle of a product.

Recommended Readings :

- Begg D., Fischer S. & Dornbusch R. (1984) : Economics, London, McGraw Hill
- Colander D. C. (1994) : Economics, Boston, Irwin
- Dean J. (1992) : Managerial Economics, New Delhi, Prentice Hall of India
- Mehta P. L. (1999) : Managerial Economics – Analysis, Problems & Cases, New Delhi, Sultan Chand & Sons, 6e
- Salvatore D. (1999) : Managerial Economics, London, McGraw – Hill
- Samuelson P. & Nordhaus W. (2000) : Economics, New Delhi, Tata McGraw-Hill 16e
- Taylor J. B. (2000) : Economics, New Delhi, A. I. T.B.S. 2e

**B.COM IN FINANCIAL SERVICES
SEMESTER II (PAPER II)**

BFS-112

ESSENTIALS OF ACCOUNTING AND MANAGEMENT

M.M.70

Unit 1 : Company Accounts

Accounting for shares – issue of shares including Preference Shares;
Accounting for Debentures, Preparation of Annual Financial Statements
(Vertical Statement) with Schedules

Unit 2 : Financial Statement Analysis

Preparation of Funds Flow & Cash Flow Statements; Calculation of various ratios

Unit 3 : Valuation of Shares & Goodwill

Method of Valuation of Goodwill, Method of Valuation of Shares

Unit 4 : Accounting for Mergers & Acquisitions

Amalgamation, Absorption and Reconstruction of Companies – entries in the books of both parties

Unit 5 : Management Concepts and Principles

Need for management concepts; management principles – importance of management principles, universality of management principles; emerging principles of management, managerial profiles – biographies of leading industrialists.

Unit 6: Organizational Environment

Introduction, meaning, external environment - factors; internal environment – factors, environmental management; global environment; international business – changing scenario, international manager; case studies

Unit 7 : Management of Change

Meaning, definition, types, process – resistance to change – causes, guidelines; planned change – process; organizational development – definition, characteristics, objectives, need, steps, case studies.

Recommended Readings :

Chandan J. S. (1997) Management Theory and Practice, New Delhi, Vikas
Chanddan J. S. (1997) Management Concepts and Strategies, New Delhi, Vikas

Prasad M. (2003) : Management Concepts and Practices, Mumbai, Himalaya
Sadler P. (1996) : Managing Change, London, Kogan
Sherlekar S. A. Appannaiah H. R. & Reddy P. N. (2003) : Business
Management, Mumbai, Himalaya, 1e
Gupta R. L. (1982) : Problems and Solutions in Advances Accounting, New
Delhi, Sultan Chand, 8e
Hanif M. & Mukherjee A. (2000) Modern Accountancy (Volumes I & II) New
Delhi, Tata McGraw-Hill 2e
Jha A. (2003) : Student's Guide to Auditing, New Delhi, Taxmann
Maheswari S. N. (2001) : Advanced Accounting, New Delhi, Vikas, 8e
Sharma S. D. & Majumdar A. K. (2003) : Auding Principles & Practice, New
Delhi, Taxmann
Shukla M. C. & Grewal T. S. (196) : Advanced Accounting, New Delhi, Sultan
Chand, 13e

BFS-113

B.COM IN FINANCIAL SERVICES
SEMESTER II(PAPER III)
THEORY AND PRACTICE OF BANKING AND INDIAN
FINANCIAL SYSTEM

Unit 1 : Function of Banks

M.M. 30

- a) Accepting Deposits – Meaning of deposits, types of deposits – saving, current, fixed recurring, pigmy and other deposits; NRI accounts, d-mat accounts; deposits at call and short notice
- b) Deployment of Advances – Types of advances – loans, cash credit, bank overdraft, temporary overdraft, clean advances, bridge loans, participation loans, purchase of bills, bill discounting.

Unit 2 : Credit Creation by Banks

Process of credit creation by banks; limits to the process of credit creation; credit as part of the money supply of the country; RBI's concepts of money supply.

Unit 3 : Bank Documents

Cheque – Meaning, requisites, types, crossing; pass book; promissory notes; bill of exchange; demand draft; bank draft; pay order; pay-in slip and withdrawal slip.

Unit 4: Balance Sheets of Banks

Meaning, components, liabilities – items, assets – items; investment policy of a commercial bank – introduction, principles

Unit 5 : Modern Banking Services

Modern services offered by banks – types and significance, plastic money – types of cards – ATM cards, credit cards, debit cards, green cards, smart cards. Internet Banking, Mobile Banking, Core Banking, Anywhere Banking, Convenience Banking, Retail Banking

Unit 6 : Banking Institutions

- a) **Commercial Banks** : growth and development of the Indian commercial banking system since nationalization (in brief); banking sector reforms and developments in banking since the 1990s
- b) **Cooperative banks** : features of cooperative banks types of cooperative banks, cooperative banking structure, problems faced by cooperative banks in India.

- c) Functions of RBI as India's Central Bank – traditional and promotional functions; RBI's Monetary Policy; Methods of credit control – Quantitative and Qualitative controls

Unit 7 : Non-Banking Financial Intermediaries

Non-Banking Financial Intermediaries – difference between banking and non-banking Financial intermediaries, Small Savings Instruments – types and importance; Provident Funds – meaning, types and importance; Pension Funds – meaning; insurance companies – brief idea of working of insurance companies; Mutual Funds – nature and organization of a mutual fund, types of schemes, valuation of units, Mutual Funds in India of growth and present structure.

Reference

- Basu P. (ed) (2005) : India's Financial Sector : Recent Reforms, Future Challenges
- Baye M. R. & Jansen D. W. (1996) : Money, Banking and Financial Markets – An Economic Approach, New Delhi, A. I. T. B.S.
- Bhole L. M. (1999) : Financial institutions and Markets, New Delhi, Tata-Mcgraw Hill, 3e
- Burton M. & Lombra R. (2000) : The Financial System and the Economy : Principles of Money and Banking, Australia, South Western College
- Desai V. (2005) : The Indian Financial System and Development, Mumbai, Himalaya
- Eichberger J. & Harper I. R. (197) : Financial Economics, Oxford, OUP
- Ghosh A. & Sen R. (2002) : Money, Banking and Economic Reforms, New Delhi, Deep & Deep
- Khan M. Y. (2004) : Indian Financial System, New Delhi, Tata-McGraw Hill, 4e
- Baye M. R. & Jansen D.W. (1996) : Money, Banking and Financial Markets – An Economic Approach, New Delhi, A.I.T.B.S.
- Bedi H. L. & Hardikar V. K. (1993) : Practical Banking Advances, New Delhi, UBS 9e
- Burton M. & Lombra R. (2000) : The Financial System and the Economy : Principles of Money and Banking, Australia : South Western College
- Cox D. (1946) : Success in Elements of Banking, London, John Murrar, 2e
- Gordon E. & Natarajan K. (1998) : Banking Theory, Law and Practice, Mumbai, Himalaya
- ICFAI (2003) : Commercial Banking, Hyderabad, ICFAI

BF-8-1124

B.COM IN FINANCIAL SERVICES
SEMESTER II(PAPER IV)
FUNDAMENTALS OF COMPUTER APPLICATIONS

Unit 1 : Word processing : MS-WORD

M.M. 70

Creating a new Document; Editing a Document; Text Formatting; Paragraph Formatting, Headers and Footers; Finding and replacing text and checking spelling; Problem with FIND command & REPLACE command, Checking Spelling and Grammar, On-line Spelling and Grammar correction using Auto correct; Auto Text; Using Thesaurus; Using Clip Gallery; Sizing and Moving the Picture; Working with Tables; Entering Text in the Table; Creating Table with insert Table Button; Formatting Table – Changing Format of Text of cells, Changing Column width and Row height, Formatting Table Border, Using Mail Merge – Mail Merge Procedure; Printing a Document; Review Questions.

Unit 2 : Spreadsheets : MS-EXCEL

Starting Excel; Basic Operations – Arithmetic operators, Comparison operators, Text operator & (ampersand) Reference operator, Modifying the worksheet layout – Changing Width of Column, Changing Height of Row, Deleting Rows/Columns/Cells, Moving and copying contents of cell, Alignment of text in the cell; Printing the workbook – setting up Print Area, Setting up Margins, Defining Header and Footer, Controlling Gridlines; Working with functions – Date and time function, Statistical function, Financial function, Mathematical and Trigonometric functions, Lookup and Reference Functions, Data Base functions, Text function, Logical functions, Information function, Introduction of CHARTS – Formatting Charts; Working with MACRO, Importing and exporting files.

Unit 3 : Database Management System & Business Presentation Packages : MS-ACCESS :

Introduction : The need for Data Base Management System - Drawbacks in file based system, what are Data Bases? What is Data Base Management System (DBMS)? Advantages of Data Base Approach using DBMS, Limitations of Data Bases, Data Base Models – Hierarchical Data Bases, Network Data Bases, Relational Data Bases, Activating DBMS; Creation of Database Files; Opening a Database file

& viewing records; Addition, Deletion or Modification of records; Query Manipulation', Generation of Forms and Reports.

Unit 4 : MS-POWERPOINT :

What is the use of Power Point? Starting Power Point; Creating a presentation slide; Design Templates and Blank presentations; Starting Power Point; working with the text in a slide; Arranging Text in Different Levels; Changing Font, Font Size and Bold; Moving the frame and inserting clip art; Send to Back when picture is overlapping on text; New Slide with Graph; New Slide to Enter Text in Column Mode; Table Slides and Organization Charts; New Slide to add Table Chart; New Slide containing Bullet list, slide number and footer; New Slide of Blank Screen; Formatting the Slide Design; Work with the Slide Master; Saving the presentation; the Auto Content Wizard; Using Existing Slides; Using the different views of a slide; Running Slide Show; Adding Transitions and Animation; Power Point standard toolbar buttons

Unit 5 : Basic logic gates

NOT gate, OR gate, AND gate, NOR gate, NAND gate, XNOR gate

Recommended Readings

- Agarwal N. (2002) Financial Accounting on Computers using Tally, New Delhi, Dream Tech Press
- Cassel P. & Palmer P. (2000) Teach Yourself Microsoft Access 2000 in 21 Days, New Delhi, Techmedia
- Curtin D. (1998) Information Technology The Breaking Wave, New Delhi, Tata McGraw Hill
- Jain S. (1999) : 'O' Level Module – I Made Simple information technology, New Delhi, BPB
- Jain V. K. (2000) : 'O' Level Module – I Information Technology, New Delhi, Taxmann
- Nadhani K. K (2000) : Implementing Tally 5.4, New Delhi, BPB
- Silberschatz & Korth (1996) : Database System Concepts, New York, McGraw-Hill
- Simpson A. & Robinson C. (1999) : Mastering Access 2000, New Delhi, BPB
- Taxali R. K. (1997) : P. C. Software Made Simple, New Delhi, Tata McGraw-Hill

B.COM IN FINANCIAL SERVICES
SEMESTER III (PAPER I)
TAXATION

BF 8-121

Unit 1 : Conceptual Framework and Exemptions

M.M. 70

Conceptual Framework – Income, Agricultural Income, Residential status and incidence of Tax; casual income

Definitions : (1) Sec. 2 (1A) Agricultural income (2) Sec. 2 (2) Annual Value (3) Sec. 2(7) Assessee (4) Sec. 2 (8) Assessment, (5) Sec. 2(9) Assessment year (6) Sec. 2 (14) Capital Asset (7) Sec.2 (13) Business (8) Sec.2(17) Company, (9) Sec.2 (24) Income, (10) Sec. 2 (31) Person (11) Sec.2 (47) Transfer, (12) Sec.80 (B) (5) Gross Total Income. (13) Sec.3 Previous year. Sec.5 Scope of Total Income Sec. 5A – Apportionment of income between spouses governed by Portuguese Civil Code : Sec.5 – Residence in India.

Unit 2 : Computation of Income

Incomes from Salaries; Income from House Property, Profit or Gains from business or profession

1. Salaries Sec. 15, 16 and 17 (inclusive of Allowance – H.R.A. etc.) (Exclusive of Valuation of perquisites)
2. Income from House Property Sec. 22, 23, 24, 25, 25(AA), 25(B), 26 & 27
3. Profits and gains of Business or profession Sec. 28, 29, 30, 31, 32 (Excluding Depreciation Rates)
Sec. 35 Expenditure on Scientific Research 35A
Expenditure on Patents & Copyrights 35D – Amortization of certain Preliminary Expenses
Sec. 36 Main Clauses (Excluding Sub-Sub clauses)
Sec. 37(1), (2), (2A), (2B), (3)
Sec. 40, 40A, 40A(3)
Sec. 43(B)
Sec. 44(AB), 44(AD), 44(AE) 44(AF)

Unit 3 : Computation of Income

Income from capital gains and income from other sources; Deductions from gross total income

- 1) Capital Gains : Sec. 45, 47, 48
(No practical problems on computation of capital gains)
- 2) Income from other sources : Sec. 56, 57, 58
(Elementary problems on computation of income from other Sources)

- 3) Deductions to be made in computing total income : Sec.80C, Sec. 80CCC, Sec 80 CCD, Sec. 80CCE, Sec. 80D, Sec. 80DD, Sec. 80E, 80G, 80U

Unit 4 : Computation of Total Income

Computation of total income and tax payable of individuals only

Unit 5 : INDIRECT TAX:

Central Excise Act, 1944 and Related Rules, Customs Act, 1962, Service Tax, Value Added Tax

Recommended Readings :

- Datey V. S. (2005) Indirect Taxes : Law and Practice, New Delhi, Taxmann
Kenkre S. R., Pai Bir Y. S. & Kamat A. T. (2005) : Value Added Tax (VAT). Panaji, Pato Informatics, 1e
Bhandare S. P. & Pai Raiker M. (2005) : Goa Value Added Tax, Panaji, Trinity Publishers
Gaur V. P. (1974) : Income Tax Law & Practice, Ludhiana, Kalyani Publishing House
Malhotra H. C. : Income Tax Law and Practice, Agra, Sahitya Bhawan
Manoharan T. N. : Students Handbook to income Tax Law, New Delhi, Snow White
Narang G. : Income Tax Law & Practice, Ludhiana, Kalyani Publishing House
Prasad B. (2001) : Income Tax Law & Practice, New Delhi, Wishwa
Singhania V. K. (2004) : Direct Taxes Law and Practice, New Delhi, Taxmann

**B.COM IN FINANCIAL SERVICES
SEMESTER III (PAPER II)
FINANCIAL MANAGEMENT**

BFS-122

Unit 1 : Introduction

M.M. 30

Concept, Nature; Functions, Scope; Goals of Financial Management – Profit maximization v/s Wealth maximization

Unit 2 : Techniques for investment Decision

Nature and significance of investment Decision; Classification of investment projects; Techniques for investment Decisions – Average Rate of Return, Pay Back Period, Net Present Value, Profitability Index/Benefit Cost Ratio, Internal Rate of Return

Unit 3 : Capitalization

Capital plan, Theories of capitalization (Cost & Earnings theory) factors affecting capital plan, Type of capitalization (Over, Under & Fair Capitalization), effects & remedies, Capital structure theories, types of leverage, leverage analysis, Guidelines for capital structure planning

Unit 4 : Cost of Capital

Concept; Importance; Computation of Cost of Capital – Cost of Debt, Cost of Preferred Stock, Cost of Equity, Dividend Discount Model, Depreciation Funds; Weighted Average Cost of Capital, Management Decision & Cost of Capital

Unit 5 : Dividend & Reserve Policies

Meaning; Types; Factors influencing Dividend Policy, Significance of Dividend Policy; Walter's Model, Gordon's Model Miller & Modigliani Model; Reserve Policy & Internal Financing

Recommended Readings

Chandra P. (2003) Financial Management : Theory & Practice, New Delhi, Tata McGraw-Hill
Khan M. Y. (2001) : Basic Financial Management, New Delhi, Tata McGraw-Hill
Pandey I. M. (2005) : Financial Management, New Delhi, Vikas
Van Home J. C. (1995) : Fundamentals of Financial Management, New Delhi, Prentice Hall India

**B.COM IN FINANCIAL SERVICES
SEMESTER III (PAPER III)
FOREIGN EXCHANGE MARKETS**

BF8-123

M.M. 70

Unit 1 : Foreign Exchange Market

Meaning of foreign exchange; features and functions of the forex market, participants, various types of forex transactions; wholesale and retail markets; Indian forex market

Unit 2 : Foreign Exchange Rates

Exchange rate systems – fixed, floating and managed floating; factors influencing exchange rates – short term and long term; various methods and instruments used to make international payments; Types of forex rates – buying and selling rates applicable of different instruments, cross rates, forward rates

Unit 3 : Exchange Rate Arithmetic

Exchange rate quotations; Calculation of various buying and selling rates, Calculation of forward rates; Calculation of cross rates; arbitrage transactions

Unit 4 : Balance of Payments

Meaning and Structure of balance of Payments; concepts of Balance and Equilibrium; Disequilibrium – meaning, types, causes; measures to correct deficits in the BoP – automatic and discretionary, monetary and non-monetary measures

Unit 5 : Risk Management in Foreign Exchange transactions

Types and sources of forex risk, methods of risk management

Recommended Readings :

Andley K. K. & Mattoo V. J. (1996) : Foreign Exchange : Principles and Practice, New Delhi, Sultan Chand & Sons, 8e

Avadhani V. A. (2004) International Finance, Mumbai, Himalaya

Carbaugh R. J. (1994) : International Economics, Cincinnati, South-Western College

Jain P. K., Peyrard J. & Yadav S. S. (1998) : International Financial management, New Delhi, Macmillan

Jeevananandam C. (2002) : Foreign Exchange : Practice, Concepts and Control, New Delhi, Sultan Chand & Sons

Keshkamat V.V. (1985) : Foreign Exchange : An Introduction, Mumbai, Vivek,

BF8-124

M.M. 70

**B.COM IN FINANCIAL SERVICES
SEMESTER III (PAPER IV)
FUNDAMENTALS OF COMPUTER APPLICATIONS**

Unit 1 : TALLY - Company information

Introduction, Objectives, Starting Tally, Creating a Company, selecting a Company, Altering a Company, Closing a Company

Unit 2 : Accounts information

Account Groups, Creating Ledger Accounts, Display Ledger Accounts, Altering a Ledger Account, Deleting Ledger Accounts, Multiple Ledgers, Exit from Tally;

Unit 3 : Voucher Entry

Receipt Voucher, Payment Voucher, Contra- Voucher, Purchase Voucher, Sales Voucher, Journal Voucher, Credit Note, Debit Note, Journal Stock Journal, Physical Stock Voucher, Memo Voucher, Reversing Journals, Displaying Vouchers, Altering Vouchers, Deleting Vouchers

Unit 4 : Reports introduction

Objectives, Balance Sheet, Profit and Loss Account, Stock Summary, Day Book, Account Books; Cash Book, Bank Book, Ledger, Group Summary, Sales Register, Purchase Register, Journal Register; Outstanding Receivable/Payable Statements, Inventory Books, Statements of Inventory

Unit 5 : Cash Flow/Funds Flow.

Recommended Readings

Agarwal N. (2002) Financial Accounting on Computers using Tally, New Delhi, Dream Tech Press
Cassel P. & Palmer P. (2000) Teach Yourself Microsoft Access 2000 in 21 Days, New Delhi, Techmedia
Curtin D. (1998) Information Technology – The Breaking Wave, New Delhi, Tata McGraw Hill
Nadhani K. K. (2000) : Implementing Tally 5.4, New Delhi, BPB
Silberschatz & Korth (1996) : Database System Concepts, New York, McGraw-Hill

B.COM IN FINANCIAL SERVICES
SEMESTER IV (PAPER I)
COST AND MANAGEMENT ACCOUNTING

BF5-121

Unit 1 : Introduction to cost accounting

M.M.70

Meaning, Definition, Function, Objectives, Advantages, elements of cost

Unit 2 : Methods of Costing

Unit costing, Tender Price, Reconciliation, Contract, Process.

Unit 3 : Introduction to Management Accounting

Meaning, Definition, Function, Objectives, Advantages, Distinction between Management Accounting, Financial Accounting and Cost Accounting, Tools of the Management Accountant

Unit 4 : Budgeting

Meaning, Definition, Advantages, Types of Budgets, Preparation of Sales budget, Production budget, Cash budget and Flexible budget.

Unit 5 : Marginal Costing

Meaning, Definition, Advantages, Disadvantages, BEP Analysis, CVP analysis and Applicability of Marginal Costing

Unit 6 : Standard Costing

Standard Costing & Variance Analysis, Meaning, definition, Advantages; Types of Variances – Material Cost Variance, Labour Cost Variance, Overhead Cost Variance

Recommended Readings :

Grewal T. S., Hingorani N. L. & Ramnathan (1973) : Management Accounting, New Delhi, Sultan Chand
Gupta S. P. : Management Accounting, New Delhi, Sultan Chand
Khan M. Y. & Jain P. K. (1994) : Theory and Problems of Management Accounting, New Delhi, Tata McGraw – Hill
Maheshwari S. N. (1996) : Management Accounting and Financial Control, New Delhi, Sultan Chand

**B.COM IN FINANCIAL SERVICES
SEMESTER IV (PAPER II)
FUNDAMENTALS OF INSURANCE**

BFS-132

M.M. 70

Unit 1 : Risk Management

Concept of risk; Types of risk; Risk Management & Control, Risk Management by individuals & Corporations

Unit 2 : Principles of Insurance

Introduction to Insurance; Nature and operation of different types of insurance – Life Insurance, Health Insurance, Property Insurance, Marine Insurance; Types of Policies (Whole life, Annuity, Endowment); Role of Insurance in the economy

Unit 3 : Management of Insurance Companies

Functions & Organization of Insurers, Product Design & Development, Underwriting, Claims Management, Insurance Pricing, Financial Management in Insurance Companies, Reinsurance, IT in Insurance, Insurance Intermediaries.

Unit 4 : Insurance Sector in India

Life Insurance Corporation of India, General Insurance Corporation of India and its subsidiaries, bancassurance, private sector insurance companies, Insurance Regulatory & Development Authority (IRDA)

Unit 5 : Introduction to Actuarial Science

Meaning, Role of an actuary, simple calculations of risk and premium

Recommended Readings :

- Bodla B. S. (2003) : Insurance Fundamentals, Environment and Procedures, New Delhi, Deep and Deep
- Bhole L. M. (1999) : Financial Institutions and Markets, New Delhi, Tata-McGraw Hill, 3e
- Gopal V. S. & Gopal S. (2005) : Principles & Practices of Banking & Insurance, Mumbai, Himalaya
- Gupta P. K. (2004) : Fundamentals of Insurance, Mumbai, Himalaya
- Gupta P. K. (2004) : Insurance & Risk Management, Mumbai, Himalaya
- Khan M. Y. (2004) : Indian Financial System, New Delhi, Tata-McGraw Hill, 4e
- Periasamy P. (2005) : Principles and Practice of Insurance, Mumbai, Himalaya

BFS-133

M.M. 70

B.COM IN FINANCIAL SERVICES
SEMESTER IV (PAPER III)
CORPORATE AND INTERNATIONAL FINANCE

Unit 1 : International Monetary System

International monetary system – need, evolution, Bretton Woods system; International Monetary Fund and the World Bank; regionalism; European Monetary Union and the euro; regional financial institutions

Unit 2 : International Financial Markets

International Money and Capital markets; growth and current status of international financial markets; International bond markets; Euro Currency markets; Euro Issues, American Depository Receipts, Global Depository Receipts, Various International Debt Instruments

Unit 3 : Foreign Direct Investment

Globalization and the flow of capital; Multinational Corporations and Foreign Direct investment; determinants of FDI; FDI in India – trends in volume and composition since the 1990s; impact of FDI on different macroeconomic variables

Unit 4: Introduction to Valuation

Compounding & discounting for single & multiple periods, present & future value, determination of Discount rates, valuing cash flow levels, simple & compound interest calculations, types of loans, loan amortizations. (Practical Problems)

Unit 5 : Bond Valuation

Features of bonds, types of bonds, effect of inflation and interest rates, determination of bond yields, term structure of interest rates, yield curves. (Practical problems)

Unit 6: Stock Dividends, Stock Repurchases & Stock Splits

Meaning, types, provisions in India, dividend stability, cash dividend v/s repurchases, factors affecting stock dividends, stock repurchases & stock splits, valuation of stock dividends, stock repurchases & stock splits, reverse splits (Theory & Legal Provisions)

Recommended Readings

Damodaran A. (1994) : Damodaran on Valuations, New Delhi, John Wiley
Pandey I. M. (2005) : Essentials of Financial Management, New Delhi, Vikas

- Pike R. (1998) : Corporate Finance & Investments : Decisions & Strategies, New Delhi, Prentice-Hall of India
- Verma J. C. (1985) : Corporate Finance, New Delhi, Vision Books
- Watson D. & Head A. (2003) : Corporate Finance : Principles & Practices, New Delhi, Taxmann
- Andley K. K. & Mattoo V. J. (1996) : Foreign Exchange : Principles and Practice, New Delhi, Sultan Chand & Sons, 8c
- Avadhani V. A. (2004) : International Finance, Mumbai, Himalaya
- Buckley A. (1998) : Multinational Finance, New Delhi, Prentice-Hall of India
- Giddy I. H. (1997) : Global Finance Markets, New Delhi, A.I.T.B.S.
- Jain P. K., Peyard J. & Yadav S. S. (1998) : International Financial Management, New Delhi, Macmillan
- Joshi P.R. (1996) : Global Capital Markets : Shopping for Finance, New Delhi, Tata McGraw-Hill
- Melvin M. (1999) : International Money and Finance, New Delhi, Addison – Wesley
- Pilbeam K. (1998) : International Finance, 2e, Hampshire, Palgrave
- Sawyer W. C. & Sprinkle R. L. (2004) : International Economics, New Delhi, Prentice-Hall of India, EEE
- Verghese S. K. (1985) : Foreign Exchange and Financing of Foreign Trade, Mumbai, Vikas
- Whiting D. P. (1986) : Finance of Foreign Trade, London, Pitman, 6c

B.COM IN FINANCIAL SERVICES
SEMESTER IV (PAPER IV)
INFORMATION TECHNOLOGY AND ITS APPLICATION IN
BUSINESS

BFS-124

M.M. 70

Unit 1 : Information Revolution

Introduction, phases of information revolution, perspective of information revolution, factors in information revolution, milestones in information revolution

Unit 2 : Modern forms of communication

wireless, www, internet, cellular communication, fiber optic transmission

Unit 3 : Information Technology

Characteristics, business potentials of IT, impact of IT, deployment of IT in business

Unit 4 : Information System

Types and use in business management, MIS, developing the information architecture, Information System in various functional areas, computer in banking

Unit 5 : Information and Data Processing

Information and Data, criteria for quality information, levels of information and data, EDP, electronic machines and office automation

**B.COM IN FINANCIAL SERVICES
SEMESTER V (PAPER I)
FINANCIAL AUDITING**

BF 5-141

M.M.70

Unit 1 : Introduction to Audit

Introduction; Meaning; Importance; Various classes and types of audit; Objectives; Errors and Frauds; Auditors qualities

Unit 2 : Audit of Limited Companies

Qualifications, appointment and remuneration of company auditor, Rights and duties of auditor

Unit 3 : Audit Process

Audit plan, Audit program; Internal control; Internal audit and internal check; Audit evidence – working papers and audit notebook; Audit sampling

Unit 4 : Audit Procedure

Vouching; Verification and valuation of assets and liabilities; Distinction between vouching and verification

Unit 5 : Auditor's Communication

Auditor's report; Types of reports; Standard and qualified report; Difference between report and certification

Recommended Readings

- Chopde L. N. Choudhari D. H., Padhya R. Y., Mehta A. B. Narayanaiah C. & Singari V. (2004) : Auditing, New Delhi, Tata McGraw-Hill
- Gupta K. (1999) : Contemporary Auditing, New Delhi, Tata McGraw-Hill
- Jha A. (2005) : Elements of Auditing, New Delhi, Taxmann
- Jha A. (2005) : A Student's Guide to Auditing, New Delhi, Taxmann
- Pagare D. () : Principles and Practice of Auditing, New Delhi, Sultan Chand & Sons
- Saxena R. G. (1994) : Principles and Practice of Auditing, Mumbai, Himalaya
- Sharma S. D. (2005) : Practical Auditing, New Delhi, taxman
- Tandon B. N. (1990) : Practical Auditing, New Delhi, Sultan Chand & Co.

B.COM IN FINANCIAL SERVICES
SEMESTER V (PAPER II)
BUSINESS LAW AND FINANCIAL SECTOR LEGISLATION

BF 8-142

Unit 1 : The Indian Contract Act 1972

Meaning of contract, standard forms of contract, essentials of contract, parties, execution, revocations form of considerations, remedies, agency contracts appointment of agents and sub-agents

M.M.30

Unit 2 : The Companies Act 1956

Types of companies types of shares, buyback of securities, share capital, transfer of shares, annual returns, Annual General Body Meeting, dividends, investor Education and Protection Fund

Unit 3 : The Negotiable Instruments Act 1881

Promissory notes, Bills of exchange, cheques and crossed cheques, parties, negotiation and endorsement, presentment, discharge from liability, dishonour of cheques

Unit 4: The Consumer Protection Act 1986

Definitions – consumer, goods, services; Consumer disputes, Consumer Protection Councils, Consumer Disputes Redressal Agencies

Unit 5 : Securities Regulations

The Securities Contract (Regulation) Act 1956

Contracts between members and recognized stock exchanges, maintenance & preservation of books & documents

Securities & Exchange Board of India Act 1992

Constitution of SEBI (Sec 3), Functions of SEBI (Sec 11, 11A & 11B),

Registration of intermediaries (Sec 12)

SEBI (Stock Brokers & Sub Brokers) Rules & Regulations 1992

SEBI (Stock Brokers & Sub Brokers (Rule 2 & 3), Capital Adequacy Norms for

Meaning of Brokers & Sub Brokers (Rule 2 & 3), Capital Adequacy Norms for

Brokers, Conditions for grant of Certificate to Stock Brokers & Sub Brokers

(Rule 4 & 5), Registration procedures, Fees, Code of Conduct, Duties

Unit 6 : Securities trading

SEBI (Prohibition of Insider Trading) Regulations 1992

Definitions, Policy on disclosures and internal procedures, Code of ethics

SEBI (Prohibition of Fraudulent & Unfair Trade Practices relating to Securities

Markets) Regulations 1995

Meaning of Fraud and Unfair practices, prohibition against market manipulation (Regln. 4), Prohibition of misleading statements for inducing sale/purchase of securities (Regin.5) Prohibition of unfair trade practices (Regin.6)

References :

- Respective bare Acts, Taxmann Publishers
Websites of SEBI, BSE & NSE
Bulchandani K. R. (2002) : Business Law for management, Mumbai, Himalaya, 2e
Bulchandani K. R. (2004) : Business Law, Mumbai, Himalaya, 19e
Maheshwari S. N. & Maheshwari S. K. (2003) : Business Regulatory Framework, Mumbai, Himalaya, 1e
Raju V.R.K. (2005) : Business Laws and Economics Legislations, Mumbai, Himalaya, 1e
Wadhvani M. R. (2005) : Business Law, Mumbai, Sheth, 26e

**B.COM IN FINANCIAL SERVICES
SEMESTER V (PAPER III)
RESEARCH METHODOLOGY**

BFS-143

M.M.70

Unit 1 : Introduction

Meaning of research; Importance of research, characteristics of good research; scientific thinking – deduction and induction; hypothesis formulation; the research process – designing the study, formulating the research proposal, sample design, pilot testing, data collection, analysis and interpretation, reporting the results

Unit 2 : Sources and Collection of Data:

Primary and Secondary data; merits and demerits of each; Secondary data – Library and Internet as sources of secondary data; gathering, recording and organizing information
Primary data – the survey method – personal interviews, telephone interviews, self administered surveys; designing the questionnaire

Unit 3 : Analysis of Data

Data preparation and preliminary analysis, editing, data entry; exploring, displaying and examining data – frequency tables, bar charts, pie charts, histograms, stem and leaf displays; use of percentages

Unit 4 : Computer – Aided Analysis of Data

Using a statistical package such as SPSS or STATA for simple problems; analyzing output

Unit 5 : Presenting Results

Written report – components – executive summary, table of contents, introduction, methodology, findings, conclusions, limitations, suggestions for future research, appendices, bibliography; Characteristics of a good report; presentation considerations; presentation of statistics – text form, semi tabular form, tabular form and graphics
Oral presentations – preparation, delivery and use of audiovisual aids

Recommended Readings :

Bell J. (1999) : Doing Your Research Project, New Delhi, Viva
Cooper D. R. & Schindler P. S. (2003) : Business Research Methods, New Delhi, Tata McGraw-Hill
Goode W. J. & Hatt P. K. (1989) : Methods in Social research, Singapore, McGraw-Hill

Kothari C. R. (1985) : Research Methodology, New Delhi, Wiley Eastern
Ostle B. (1966) : Statistics in Research, Mumbai, Oxford & IBH
Shipman K.R. (1996) Introduction to social Research, London, Sage
Sieberg G. & Nett R. (1997) : A Methodology for Social research, Jaipur,
Erawat
Young P.V. (1996) : Scientific Social Surveys and Research, New Delhi,
Prentice-Hall

B.COM IN FINANCIAL SERVICES
SEMESTER V (PAPER IV)
E-MARKETING AND ESSENTIALS OF E-COMMERCE

BFS-144

M.M. 70

Unit 1 : Concept of E marketing

Nature and scope of marketing, importance of marketing

Unit 2 : Building of traffic

Online promotion on the website, net programme, navigation CRM

Unit 3 : Introduction to E-Commerce

Concept of WAP, technology foundations of WAP vs E-commerce

Unit 4 : Security issues in M-commerce

wireless-internet environment, security of data during transmission

Unit 5 : Internet and Commerce

Business operations, E-commerce vs trade business practices benefits of E-commerce to organisation

B.COM IN FINANCIAL SERVICES
SEMESTER VI

1. Compulsory Internship (3 Months)	Marks
2. Project	100
3. Viva	100
	200