



**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**

W.e.f. 2018-19

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	35	40	75	03
XXIV	Banking & Banking Institution-I	4	54	35	40	75	03
XXV	Banking Law-I	4	54	35	40	75	03
<b>Group (Banking)</b>							
XXVI	Banking Operation-I	4	54	35	40	75	03
XXVII	Reserve Bank of India-I	4	54	35	40	75	03
XXVIII	Training & Project Work-I	4	54	35	40	75	03
<b>Opt Any one Subject as Generic Elective of the following</b>							
GE-I.1	Indian Economy-I	4	54	35	40	75	03
GE-I.2	Rural Management-I	4	54	35	40	75	03
GE-I.3	Labour Laws & industrial Laws-I	4	54	35	40	75	03
GE-I.4	Travel & Tourism-I	4	54	35	40	75	03
GE-I.5	The Right to Information Act-2005-I	4	54	35	40	75	03



<b>Opt Any one Skill Enhancement Course – III (SEC-III)</b>							
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
<b>Compulsory Paper for all Disciplines (Streams)</b>							
	Environmental Studies	4	54	35	40	75	03



**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)  
Semester V<sup>th</sup> (CBCS Pattern)**

**XXIII E-Banking & Accounting- I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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 – I Introduction 10**  
Importance of Banking, Advantages and Disadvantages of E banking, Features of Banking, Control system by Customer and Bank

**Chapter – I Electronic Banking 10**  
E-banking, any time Banking, Anywhere Banking, Home Banking, Internet Banking, Mobile Banking, and Core Banking.

**Chapter – II Plastic Money 10**  
Automated Teller Machines [ATM], Personal Identification Number [PIN], Multiple Pin, Debit Cards, Credit Cards, Smart Cards, Electronic Cheque, Electronic Cash, Electronic Token, Electronic Purse.



**Chapter – III      Bank Reconciliation Statement      12**

Meaning, Need, Causes of differences preparation of Bank Reconciliation Statement.

**Chapter – IV      Final Accounts of Banking Companies      12**

Requirements of Banking Companies as to accounts and audit, Significant features of accounting systems of Banks, Principal books of account, Preparation and Presentation of Financial Statements of Banks, Preparation Of Final Accounts.

**Books :-**

**1] Principles and Practices Of Banking**

**2] Accounting and Finance for Bankers**

**3] Information Technology**

**[Publication :- Macmilam Publishers India Ltd.]**

**[www.macmilanindia.com](http://www.macmilanindia.com) Add:- 3A, 5<sup>th</sup> Floor, DLF Corporate Park,  
Gurgaon  
– 122 002 [Haryana]**



**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**XXIV Banking & Banking Institution-I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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 NBFI's
- To give Information to them about importance of financial Institutions in India

**Utility:** Student can acquire knowledge of advance level NBFI's.

**Prerequisite:** Basic knowledge of Financial Management.

**Unit I : Introduction: 11**

Definitions & meaning of banks, functions of banks, types of banks, Structure of Indian banking, Banking sector reforms, Narsimhan committee recommendations.

**Unit II : Nationalization of banks: 11**

Objectives of Nationalisation, Nationalisation and new economic policy, Privatisation of banks, Foreign banks.

**Unit III : Financial Institutions 10**

Definition, Objective, Advantages, Role and importance In Indian Economy.



**Unit IV : Non-Banking Financial Institutions: 11**

Evolution and working of lease financing. Mutual funds, factoring. Housing finance, Venture capital funds, Merchant banking.

**Unit V : International Financial Institution: 11**

World Bank, IMF, Asian Development Bank, International Financial Corporation, International Development Association.

**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.



**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**  
**XXV Banking Law-I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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

**Unit I: Banking Law: 10**

Introduction Meaning, Nature and Scope, Banking Regulation Act 1949, RBI Constitution, Management and Function.

**Unit II: Negotiable Instrument (Act 1881): - 11**

Definition , Characteristics, Types, Cheque, Bills of Exchange and Promissory Note, Crossing and Endorsement - Meaning, Types of Crossing, General, Special, Double, Endorsement- Definition, Kinds, Significance.

**Unit III: SARFAESI 11**

Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest, Act 2002 [SARFAESI], Introduction, Definitions, Regulation Of Securitization And Reconstruction Of Financial Assets Of Banks And Financial Institutions.



**Unit IV: DRT ACT**

**11**

Recovery Of Debts Due To Banks And Financial Institutions Act 1993 [DRT ACT] And Preliminary Establishment Of Tribunal And Appellate Tribunal, Jurisdiction, Power And Authority Of Tribunals, Procedures Of Tribunals, Recovery Of Debts Determined By Tribunal And Miscellaneous Provisions.

**Unit V: Regulatory Measures**

**11**

Monitory Policy, Regulatory Measures, concept of money Supply, Regulation of Money Supply through Bank Rate, open market operation, & CRR and their Effectiveness.

**Books :-**

- 1] “Legal and regulatory aspects of banking” by macmilan publishers India Ltd [www.macmilanindia.com](http://www.macmilanindia.com)
- 2] “Banking Theory and Practice” by Dr. P.K. Srivastava, Himalaya Publishing House, Mumbai.
- 3] “Banking Theory, Law and Practice” by E. Gordon and K. Natarajan , Himalaya Publishing House, Mumbai.
- 4] “Business Law for management” by K.R. Bylchandani, , Himalaya Publishing House, Mumbai.





**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVI Banking Operations – I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**Learning Objectives:** The objective of this course is to bring awareness of banking operations among the students.

**Utility:** Practical Knowledge of Banking Policies.

**Prerequisite:** Basic Knowledge of Bank Subsidiary

**Unit I: Banker and Customer: 11**

Relationship between a Banker and a Customer, Statutory obligations to honour cheques, banker's duty to maintain secrecy of customers accounts.

**Unit II: Deposits: 11**

General precautions for opening an account, Account opening and closing procedure. Current Deposit A/c, Fixed Deposit A/c, Savings Deposit A/c, Linked Saving Bank Deposit, Recurring Deposits and other deposits.

**Unit III: Pass Book/ Statement of Account 11**

Pass Book/ Statement of Account, Correct Entry, Wrong Entry, Entries favorable to the customers, Entries favorable to the Bankers.



**Unit IV: Cheques and Drafts 10**

Definition of Cheque, Draft and Bill of exchange Salient features of Cheque, Specimen of Cheque, Cheque v/s Draft, Types of Cheques, Crossing of a Cheque, Types of Crossing of a Cheque.

**Unit V: Online Banking Operations 11**

Traditional banking v/s online banking, Operations of Automated Teller Machine [ATM], Debit Cards, Credit Cards, Electronic Clearance System [ECS], Real Time Gross Settlement (RTGS), National Electronic Fund Transfer (NEFT), Cheque Truncation System [CTS], Internet Banking.

**References Books:**

1. E Gordon and K Natrajan- Banking-Theory, Law and Practice- Himalaya Publishing House.
2. “Banking Theory and Practice” by Dr. P.K. Srivastava, Himalaya Publishing House, Mumbai.



**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVII Reserve Bank of India I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

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

**Utility:** Practical Knowledge of RBI

**Prerequisite:** Basic Knowledge of Bank

**Unit I : Introduction 11**

Definition, Objectives of RBI, Brief history of RBI, Nationalisation, Management and Administration of RBI, Function of RBI, Printing of securities and minting in India, Issue of Plastic Notes, RBI guidelines for new bank licenses, Revised priority sectors lending norms.

**Unit II: Department of RBI 11**

Functions of Currency Management, Urban Bank, Rural PL & Credit, Foreign exchange banking super, monetary policy, statistical & analysis & computer service department of RBI

**Unit III: RBI and Credit Control 11**

Meaning, objectives and methods of credit control, quantitative credit control & qualitative credit control, credit policy of RBI,



RBI's first Bi- monthly monetary policy, objectives & evaluating monetary policy.

**Unit IV: RBI & Non Banking Financial Companies 11**

Non- Banking Financial companies, statutory provisions, new measures, growth & process of NBFC's, Supervision & acceptations of NBFC's, RBI recent guidelines on Bad Loans for NBFC's.

**Unit V: Agriculture & Industrial Finance [RPCD] 10**

RBI & Agriculture finance, RBI & Industrial Finance, Role of Agriculture & Industry in Indian economy.

Reference Book

1. Parmeshwaram & Natranjan :- Indian Banking- S.Chand, New Delhi.
2. Pratiyogita Darpan:- Indian Economy, 2013-2015
3. Kalambe R.:- Indian Economy, Bhagirih Prakashan, Pune
4. Ruddar Datts & KPM Sundharam:- Indian Economy, S.Chand & Co. Ltd, New Delhi.
5. Mirge Jaganath :- Banking- Nakshatra Prakashan, Aurangabad.



**B. Com. (Banking) Third Year Syllabus (w.e.f. 2018-2019)**  
**Semester V<sup>th</sup> (CBCS Pattern)**

**XXVIII Training & Project Work-I**

<b>No. of lectures</b>	54
<b>End of Semester (University Exam)</b>	40
<b>Continuous Assessment (CA) Internal</b>	35
<b>Total</b>	75
<b>Total Credit</b>	03

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.



**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.1 Indian Economy-I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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 Puri
2. Indian Economy- by Datt Ruddar, KPM Sundharam



**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.2 Rural Management-I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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: Rural Institutions and Rural Leadership                      No. of Lectures 11**

Panchayat Raj Institutions and District Administration Economic Institutions-  
Cooperatives, Banks, Self Help Groups

**Unit II: Indian Rural Economy    No. of Lectures 11**

Impact of Democratization, Industrialization, Modernization, Urbanization,  
Globalization of Indian Rural Economy.

**Unit III: Human Resources in Rural Management                      No. of Lectures 11**

Human Resources for Rural Manufacturing, Infrastructure for Rural manufacture,  
local resources to development, Problems of rural employment.







**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

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

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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



**‘Generic Elective’ (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

**GE-I.4 Travel and Tourism-I**

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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.



**'Generic Elective' (Any One)**

**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**

**Semester V<sup>th</sup> (CBCS Pattern)**

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

No. of lectures	54
End of Semester (University Exam)	40
Continuous Assessment (CA) Internal	35
Total	75
Total Credit	03

**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 Disclosure Inclusion 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



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**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.



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**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 acquainted 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](http://www.icai.ac.in)



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**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



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**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)**

5.1 Maintaining Bill wise Details in Tally Erp 9

5.1.1 New Reference

5.1.2 Against Reference

5.1.3 Advance

5.1.4 On Account

5.2 Cost Centers

5.2.1 Cost Category

5.2.2 Cost Center

5.2.3 Creation of Cost Category

5.2.4 Creation of Cost Center

**5.3 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



**‘Skill Enhancement Course – III’ (SEC-III) (Any One)**  
**B. Com. Third Year Syllabus (w.e.f. 2018-2019)**  
**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