

**B.COM.**  
**SEMESTER III**  
**Business Communication II (GE 3)**  
**(Business and Public Communication)**  
**(100 Marks, 60 Lectures)**

**Course Objectives:**

- ☐ **To make students aware of their Constitutional rights and duties and how they can use their communication skills actively for the betterment of society.**
- ☐ **To familiarize students with a basic understanding of the process of writing for business.**
- ☐ **To develop an ability to use writing in practical business and public situations.**

**Unit I Right to Information** **(25 Marks - 22 Lectures)**

Learning about the nature, function and social relevance of Right of Information and thereafter undertaking an activity involving:

- a) Student's proposal to ask an RTI of public importance
- b) Writing/ Filing of application before Public Information Officer
- c) Preparing a report containing the findings of the RTI

Note: A group of maximum 10 students should be formed of which 1 student is to file the application, it will carry 10 marks. The remaining 15 marks are for theory. The 10 marks component of this unit can be an ISA.

**Unit II Report Writing** **(15 Marks - 8 Lectures)**

Report Writing: Meaning, Importance, Types, Formats, Structure of long and short reports.

**Unit III Personnel Letters and Interviews**

- (a) Interview Skills, Job Applications and Creating Online and Offline CVs, Using Job Boards, Web Researching** **(15 Marks, 8 Lectures)**
- (b) References and Testimonials, Appointment, Promotion and Resignation letters, Office Orders and Notices, Memorandums.** **(15 Marks, 8 Lectures)**

**Unit IV Business Letters, Representations and Press Releases**

- (a) Business Letters: Purchase letters: Inquiry, Quotations, Orders, Tenders, Complaint & Sales Letters.** **(15 Marks, 8 Lectures)**
- (b) Drafting of Representations / Petitions, Press Releases and Articles for the Press.** **(15 Marks, 6 Lectures)**

**Guidelines for Conduct of examination**

1. One ISA of 10 Marks (Written Test)
2. Writing / Filing RTI

**Books for Study and Reference:**

- 1) *Right Information Act, 2005: A Primer*, Tata McGraw Hill, 2006
  - 2) *How to Write Reports and Proposals*, 2nd Edition, Viva Books Pvt Ltd, 2010.
  - 3) *Mastering Communication*, 5th Edition, Nicky Stanton, Palgrave Macmillan, 2009.
  - 4) *Business Correspondence and Report Writing*, R C Sharma, Krishna Mohan, Tata McGraw-Hill Education, 2010.
  - 5) *Business Letters for Busy People*, 4th Edition, John A Carey, Barnes and Noble.
- [www.ebooks-share.net/business-letters-for-busy-people](http://www.ebooks-share.net/business-letters-for-busy-people)  
[www.rti.gov.in](http://www.rti.gov.in)

**B.COM**  
**SEMESTER III**  
**Business Environment –I (GE 3)**  
**(100 Marks-60 Lectures)**

**Objective: To familiarize students about different aspects of business environment and its impact on business activities.**

**Unit I Business and its Environment (25 marks -15 Lectures)**

Meaning, definition, scope, nature and goals of business; contemporary characteristics of modern business; Business environment – meaning, importance and features; Components of business environment– micro and macro; Social responsibilities of business

Internal environment- value system, vision, mission and objectives, nature and structure of management, internal power relationship, company image.

External environment –Micro - Consumer / Customer , Competitors , Organization , Market , Suppliers , Intermediaries , Public. Macro – Demographic, Economic, Political, Legal, Socio –Cultural , Technological , physical and Global environment.

**Unit II Socio-Cultural and Demographic Environment (30 marks -18 Lectures)**

Culture- meaning, definition and characteristics- Organizational Culture – meaning and importance-Effect of socio-cultural environment on Business-Family system, marriages, Religion and caste, ethics, purchases, attitude to work, languages and global business.

Social groups such as caste, class & nouveau riche - their impact on business; Customs, traditions and values and their impact on business

Demographic environment - meaning and composition; Need of demographic studies for business

Migration - meaning, reasons for migration, impact of migration (positive and negative)

**Unit III Natural and Technological Environment (20 marks -12 Lectures)**

Natural environment – meaning and composition; impact of natural environment on business.

Technological Environment- Technology- modern and Indigenous technology - meaning and importance – Innovation and technology-sources of technological dynamics- Features of technology-status of technology in India- management of technology in India-Impact of technology on business-globalization and transfer of technology- Information technology-role of Information technology in

development of global business, E-business in India, Technology Park – meaning & objectives.

#### **Unit IV Political Environment**

**(25 marks -15 Lectures)**

Meaning, Role of Government in Business (regulatory, entrepreneurial, planning and promotional) Components of political environment - political systems, political stability, international relations, government bureaucracy and its role, special interest groups and their impact on business, State Intervention in Business, Local self government -meaning, objectives, functions; Activities of Panchayat /Municipality and their impact on business.

#### **References:**

1. Misra, S.K. & Puri, V.K. (2007) Economic environment of Business, Himalaya Publishing House, Delhi
2. Menon, Lydia & Mallya, Prita, Business Environment
3. Cherunillam, Francis Business Environment, Himalaya Publishing House
4. Ashwathappa, K, Business Environment, Himalaya Publishing House
5. Dutt & Sundaram, Indian Economy, S. Chand & Company
6. Jain & Varma- Business Environment, Sahitya Bhavan, Agra.

**B.COM**  
**SEMESTER III**  
**Business Finance (CC 9)**  
**(100 Marks, 60 Lectures)**

**UNIT I: Nature and Objectives of Business Finance (25 Marks 15 Lectures)**

Meaning of business finance, business finance v/s corporate finance, role of business finance in an organization, principles of business finance, meaning of financial planning, steps in financial planning, significance of financial planning, essential features of a good financial plan, types of financial plan.

**UNIT II: Classification of Capital (25 Marks-15 Lectures)**

Meaning of Capital, Classification of capital, factors determining capital requirements, meaning, features and sources of fixed capital, factors determining fixed capital requirements, importance of adequate fixed capital; meaning, features and sources of working capital, Factors determining working capital requirements, significance of adequate Working capital, types of working capital.

**UNIT III: Capitalisation (25 Marks-15 Lectures)**

Meaning of capitalization, Theories of capitalization, Cost theory v/s Earnings theory, overcapitalization and under capitalization, meaning, causes, effects and remedies; overcapitalization v/s under capitalization; balanced capitalization, meaning and importance.

**UNIT IV: Capital Structure (25 Marks–15 Lectures)**

Concept of capital structure, Meaning and importance of capital structure, factors affecting capital structure, concept of financial structure, capital gearing, meaning, types and advantages, trading on equity, meaning, types and advantages and limitations.

**References Books:**

1. Sharma, R.K. & Gupta, Shashi., K. *Business Organisation and Management*
2. Srivastava, R.M. *Essentials of Business Finance*, Himalaya Publishing House, Kalyani Publications.
3. Singh, Preeti. *Investment Management*. Himalaya Publishing House
4. Kale, N.G. *Business Organisation*. Manisha Publications.
5. Sontakki C.N., *Business Organisation*, Seth Publishers
6. Gordon, E. & Natarajan, K. *Financial Markets and Institutions*, Himalaya Publishing House.
7. Sadak, H. *Mutual Funds in India*, Response Books, Sage Publications.

**B.COM**  
**SEMESTER III**  
**Business Laws (SEC 1)**  
**(100 Marks, 60 Lectures)**

**Objective: To impart basic knowledge of the important business legislations.**

**Unit 1: The Indian Contract Act, 1872 (30 Marks, 24 Lectures)**

- a) General principles of contract
  - i) Contract – meaning, characteristics and kinds
  - ii) Essentials of a valid contract - Offer and acceptance, consideration, contractual capacity, free consent, legality of objects.
  - iii) Void agreements
  - iv) Discharge of a contract – modes of discharge, breach and remedies against breach of contract.
  - v) Contingent contracts
  - vi) Quasi – contracts
- b) Specific Contracts
  - i) Contract of Indemnity and Guarantee – meaning, rights and duties of surety,
  - ii) Contract of Bailment – meaning, rights and duties of Bailor & Bailee
  - iii) Contract of Agency – meaning, modes of creation of agency, rights & duties of Agent & Principal

**Unit II: The Sale of Goods Act, 1930 (20 Marks, 12 Lectures)**

- i) Contract of sale, meaning and difference between sale and agreement to sell.
- ii) Conditions and warranties
- iii) Transfer of ownership in goods including sale by a non-owner
- iv) Performance of contract of sale
- v) Unpaid seller – meaning, rights of an unpaid seller against the goods and the buyer.

**Unit III: Arbitration and Conciliation Act, 1996 (25 Marks, 12 Lectures)**

- i) Introduction
- ii) Arbitration
- iii) Arbitration Agreement
- iv) Arbitral Tribunal and arbitral procedure
- v) Jurisdiction of Arbitral Tribunal
- vi) Conduct of Arbitral proceedings
- vii) Making of Arbitral Award
- viii) Termination of Arbitral Proceedings

- ix) Conciliation – meaning,
- x) Procedure for commencement of proceedings,
- xi) Appointment of conciliator,
- xii) Conciliation procedure
- xii) Role of conciliator,
- xiii) Termination of conciliation proceedings
- xiv) Status of settlement by conciliator

#### **Unit 4: The Negotiable Instruments Act 1881 (25 Marks, 12 Lectures)**

- i) Meaning, Characteristics, and Types of Negotiable Instruments: Promissory Note, Bill of Exchange, Cheque
- ii) Holder and Holder in Due Course, Privileges of Holder in Due Course.
- iii) Negotiation: Types of Endorsements
- iv) Crossing of Cheque
- v) Bouncing of Cheque

#### **Suggested Readings:**

1. M.C. Kuchhal, and Vivek Kuchhal, Business Law, Vikas Publishing House, New Delhi.
2. Avtar Singh, Business Law, Eastern Book Company, Lucknow.
3. Ravinder Kumar, Legal Aspects of Business, Cengage Learning
4. SN Maheshwari and SK Maheshwari, Business Law, National Publishing House, New Delhi.
5. Aggarwal S K, Business Law, Galgotia Publishers Company, New Delhi.
6. Bhushan Kumar Goyal and Jain Kinneri, Business Laws, International Book House
7. Sushma Arora, Business Laws, Taxmann Publications.
8. Akhileshwar Pathak, Legal Aspects of Business, McGraw Hill Education, 6th ed.
9. P C Tulsian and Bharat Tulsian, Business Law, McGraw Hill Education
10. Sharma, J.P. and Sunaina Kanojia, Business Laws, Ane Books Pvt. Ltd., New Delhi.
11. Business Law *for Management* - by K.R.Bulchandani
12. Business Law - by Prof. Manohar R. Wadhwani
13. Business Law – by S.S. Gulshan, G.K. Kapoor
14. A textbook of Business Law – by P.P.S. Gogna
15. Arbitration and Alternative Dispute Resolution - by Dr. N.V.Paranjape
16. Law of Arbitration and Conciliation - by Dr. Avtar Singh

Note: Latest edition of text books may be used.

**B.COM.**  
**SEMESTER III**  
**Business Statistics– I (GE 3)**  
**(100 Marks - 60 Lectures)**

**Unit I Data Analysis**

**(15 Lectures -24 marks)**

Introduction: Meaning and definition of Statistics, function, scope and limitation of Statistics, Basic Statistical concepts: Population, sample, variate, attribute, parameter and Statistic.

Types of data-Primary and secondary data, Sources and methods of collecting data, classification-univariate frequency distribution and questionnaire design.

Graphs and diagrams-Frequency polygon, frequency curve and ogives, Simple, multiple, subdivided bar diagram, pie chart.

**Unit II Summarisation Measures**

**(24 Lectures -40 marks)**

Measures of Central Tendency: Meaning, objectives and requirement of a good measure of central tendency, Arithmetic Mean, Mode and Median(with & without grouping), Harmonic Mean(ungrouped data), Quartiles, deciles and percentiles.

Measures of Dispersion: Meaning, objectives and requirement of a good measure of dispersion, absolute and relative measure, Range, quartile deviation, mean deviation, standard deviation, Coefficient of range, , Coefficient of quartile deviation, , Coefficient of mean deviation, Coefficient of variation, Skewness- Karl Pearson's and Bowley's measure and coefficient of Skewness.

**Unit III Index Numbers**

**(13 Lectures -18 marks)**

Meaning, types, uses and limitations of index numbers, Methods of constructing price and quantity Index numbers by weighted and unweighted methods, Weighted aggregative-Laspeyre's, Paasche's , Fishers and Value index numbers, Weighted average of price relatives, fixed base, chain base, shifting of base, deflating and splicing of Index numbers, cost of living Index numbers.

**Unit IV Analysis of Time series (8 Lectures -18 marks)**

Components and models of Time series, Measurement of trend-semi averages, moving averages, freehand and least square method(linear and non linear).

**References:**

1. Gupta S.P., *Statistical Methods*, Sultan Chand & sons.
2. Gupta C.B., *Fundamentals of Statistics*, Himalaya Publishing House.
3. Shah, R.J., *Statistical Methods*.
4. Mazumdar Neeta, *Statistical Techniques*, RajhaunsVitaran.



## **Skill Enhancement Courses**

**SYBCOM**

**Semester III**

**CSS101 Computer Application for Business-I  
(Core Course - Applied Component)**

(Credits: Theory-02, Practicals-02) Theory : 30 Lectures

Practical's : 60 Lectures

Marks: 50T + 50P = 100

**Objectives:**

- To provide advanced computer skills and knowledge for commerce students
- To enhance the students' understanding of usefulness of information technology tools for business operations
- To become familiar with the processes needed to develop, report, and analyze business data
- To learn how to use and apply Excel and Excel add-ins to solve business problems

**Theory:**

**Unit I: Concepts of Data Processing and analysis**

5 Lectures (10 Marks)

- a. Data Processing – Steps involved in data processing, advantages of computers in data processing , file management concepts- standard methods of organizing data, file management system, file types: transaction & master, file organization techniques – sequential, direct, indexed sequential
- b. Data analysis and forecasting - importance of data analysis in business, Data forecasting – its need , benefits of data forecasting , use of forecast formula, statistical and financial functions.
- c. Data Integration: concept and how it works

**Unit II: Creating Business Spreadsheet**

5 Lectures (10 Marks)

- a. Spreadsheet concepts, Managing worksheets; Formatting, Entering data, Editing, and Printing a worksheet; Handling operators in formula, Project involving multiple spreadsheets, Organizing Charts and graphs
- b. Generally used Spreadsheet functions: Mathematical, Statistical, Financial, Logical, Date and Time, Lookup and reference, Database, and Text functions
- c. Creating spreadsheet in the area of: Loan and Lease statement; Ratio Analysis; Payroll statements; Capital Budgeting; Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters; Correlation and Regression
- d. Meaning and Advantages of macros

**Unit III:**

Database Management System

10 Lectures (10 Marks)

- a. Database Designs for Accounting and Business Applications: Reality- Expressing the

Application; Creating Initial design in Entity Relationship(ER) Model; Transforming ER Model to Relational data model concepts; Implementing RDM design using an appropriate DBMS.

- b. SQL and Retrieval of Information: Basic Queries in SQL; Embedded Queries in SQL; Insert, Delete and Update statements in SQL
- c. DBMS Software: Environment; Tables; Forms; Queries; Reports; Modules;
- d. Applying DBMS in the areas of Accounting, Inventory, HRM and its accounting, Managing the data records of Employees, Suppliers and Customers.

**Unit IV: Overview of Business Analytics**

10 Lectures (10 Marks)

- a. Introduction to Analytics: Business analytics – meaning and basic concepts. (Refer Reference 6)
- b. Visualization/ Data Issues: Organization/sources of data, Importance of data quality , Dealing with missing or incomplete data , Data Classification (Refer Reference 7)
- c. Introduction to Data Mining: Meaning, basic concepts, data mining process

**REFERENCE**

- 1. Computer Fundamentals by Pradeep K. Sinha and Priti Sinha
- 2. [www.howstuffworks.com](http://www.howstuffworks.com)
- 3. Database systems – Bipin Desai
- 4. Excel manual and latest reference books
- 5. Access manual and latest reference books
- 6. Davenport article - “Competing on Analytics” , LaValle et al. article - “Analytics: The New Path to Value”
- 7. Davenport and Harris article - “The Dark Side of Customer Analytics”

**List of practical:**

- 1. Advanced Spreadsheet (MS-Excel or any similar open source software) (20 Mks)
  - a. Result representation of data using spreadsheet
  - b. What-if analysis, Logical tests(nested if functions), Goal seek,
  - c. Representing results graphically
  - d. Filtering, advanced filters, sorting and conditional formatting data
  - e. Data validation techniques, Hyperlinks,
  - f. Pivot table, Scenarios
  - g. Summing through the sheets,
  - h. Getting external data files into Excel
  - i. Macros - creation, editing and deletion of macros
  - j. Assignments to be given on the following topics: to prepare and analyse Loan and Lease statement; Ratio Analysis; Payroll statements; Capital Budgeting; Depreciation Accounting; Graphical representation of data; Frequency distribution and its statistical parameters; Correlation and Regression

2. Database Management System (Ms- Access or any similar open source software) (10Mks)
  - a. Creation of tables, forms, reports, queries using two tables
3. Business Analytics(Using Spreadsheet or Statistical Package such as Gretel/SPSS)(10 mks)
  - a. Assignments to analyse data available from IndiaStat.com such as Analysis of demographic data, environment data, public expenditure
  - b. Analyse data from annual reports of Companies and banks **Note:**

**Note:**

There shall be a practical examination of 50 Marks at the end of each semester (Practical-40 Marks and Work Book- 10 Marks) and duration of Examination shall be 4 Hrs.

**B.COM**  
**SEMESTER III GE Paper**  
**CONSUMER BEHAVIOUR (GE 4)**  
**(Marks: 100 - 60 lectures)**

**Objectives:**

1. To understand the concept of consumer behaviour, decision making by consumers, behaviour variables and influences on consumer behaviour.
2. To comprehend the social and cultural dimensions of consumer behaviour, factors impacting attitudes and behaviour.
3. To arm the budding marketers with an insight of the psychological and behavioural concepts of consumers thus enabling them to achieve their objectives and excel.

**UNIT 1: Introduction to Consumer Behaviour: (20 Marks 12 lectures)**

Meaning and Definition of Consumer Behaviour, Nature, Importance and Scope of Consumer Behaviour, Difference between Consumer and Customer, Nature and Characteristics of Indian Consumers, Consumer Movement in India, Rights and Responsibilities of Consumers in India, Benefits of Consumerism.

**UNIT 2: Determinants of Consumer Behaviour: (30 Marks 18 lectures)**

**(a) Consumer as an individual:** Definition, Needs, Wants, Maslow's Theory of Hierarchy of Needs. Motivation – Definition and Process, Motivation and Consumer Behaviour. Personality – Nature, brand personality. Perception – Marketers concern, perceptual risks. Learning – Definition, elements of learning. Attitude – Definition, tri-component model, changing attitudes, how marketers influence attitudes. Communication and Persuasion – definition, marketers concern, internal and external communication flow, persuasive communication.

**(b) Environmental Influence on Consumer Behaviour:** Reference groups, Family - Importance of family influences in Consumer behaviour, meaning of family and its importance in marketing decision, family life cycle and role. Social class concept, characteristics and influence. Concept and importance of cultures, sub-cultures, marketer's concern. Cross cultural consumer behaviour.

**UNIT 3: Consumer's Buying and Organisational Buying Behaviour:**

**(25 Marks 15 lectures)**

**(a) Consumer Buying Behaviour:** Concepts, importance, need and elements involved in buying process, Factors influencing buying process, Economic and legal factor, Social factors, Psychological factors and Behavioural factors.

**(b) Organisational Buying behaviour:** Concept and Process of Organizational Buying Behaviour, Organisational Buying Behaviour v/s Consumer Buying Behaviour.

**(c) Roles in the Buying Process.**

#### **UNIT 4: Post Purchase Behaviour and Market Regulation:**

**(25 Marks 15 Lectures)**

Definition of post purchase behaviour, consumer's post purchase dissonance, satisfaction, dissatisfaction, consumer complaint behaviour, loyalty marketing. Consumer market regulation, Consumer Protection Act 1986, Rights of Consumers, Consumer Protection Council, State Protection Council and Consumer Dispute Redressal Agencies.

#### **Practical Component (Assignments):**

1. Students can go to malls and unorganized retail outlets and observe the behaviour of consumers of different demographic segments while buying different category of goods. Come back to class and present the findings / observations followed with a group discussion.
2. Students can prepare a questionnaire and conduct a survey on consumer buying behaviour and present the findings in the class.
3. Find three advertisements that appeal to the need for power, affiliation and achievement and discuss their effectiveness. Rewrite these for persons in different levels of Maslow's Hierarchy.
4. Students can conduct a survey on their friends to find out which factors play an important role in purchase of their mobiles, shoes, bags etc. and present the findings in the class.

#### **References:**

1. Consumer Behaviour - Leon Schiff man, Lesslie Kanuk, 10/e, Pearson, 2010.
2. Consumer Behaviour: Building Marketing Strategy – Del I. Hawkins, & Others, 11/e TMH.
3. Consumer behaviour - Jay D. Lindquist, Joseph Sirgy, 1/e, Cengage Learning.
4. Consumer behaviour – David L. Loudon, Della Bitta, 4/e, McGraw Hill.
5. Consumer Behaviour – Raju M. S & Dominique Xardel, Vikas Publishing House.

**B.COM**  
**SEMESTER III**  
**Economics of Resources (GE 4)**  
**(100 Marks, 60 Lectures)**

**Objectives:**

1. To familiarize the students with concepts and issues in the realm environmental economics and sustainable development.
2. To introduce the students to economics of resources and their use against the background of growing global concerns over the future of the world economy due to the rapid depletion of natural resources
3. To help the students understand the significance of the management of environment and resources for business.
4. To introduce the students to the economics of human resource development.

**Unit I Economics of the Environment (25 Marks, 15 Lectures )**

Environmental Economics- definition and meaning; linkages between economy and environment, relevance of environmental economics for business, trade-off between conventional economic output and environmental quality (what is the trade-off, why it occurs, what can be done). Economic efficiency and markets- meaning of economic efficiency and social efficiency, relation between markets and economic and social efficiency, external costs, private and social cost, external benefits, externalities and market failure, over-use of open-access resources. The market approach to environmental problems- internalization of external cost, pollution charges, environmental subsidies, carbon credits (meaning of each, how they work through the market mechanism) Environmental Impact Assessment (EIA) of projects- meaning, benefits.

**Unit II Economics of Resources (20 Marks, 12 Lectures)**

Definition of resource, classification, meaning and importance of each, Economic development and resource use- optimist and pessimist models- their major conclusions, Sustainable development- definition and meaning.

**Unit III Economics of Energy and Water (25 Marks, 15 Lectures)**

Economics of energy: meaning of energy; Energy and economic growth, criticality of energy as a resource, energy security, dependence on imports, inflation; Energy availability at the global and national levels, demand-supply gaps, implications, measures to reduce the gap; energy pricing in India; energy audit- meaning, importance; current energy scenario in India .

Economics of water: Economic importance of water; Demand for water- domestic and commercial ( industry, agriculture); Global water scarcity; Water scarcity in

India- extent, causes, attempted solution; Pricing of water -importance, water pricing in India; Challenges in the water sector-scarcity, sharing of water, pollution, groundwater issues, pricing, water quality.....; National Water Policy-proposed measures to meet challenges.

#### **Unit IV Human Resource Economics**

**(30 Marks ,18 Lectures)**

Human resource development- role of education and health in human resource development; Link between education and economic growth and development (productivity, earnings, family size, family health, improved standards of living, adoption of new technology...); benefits of education-direct, indirect, private and social benefits; education as a merit good; expenditure on education in India and its composition (primary, secondary and higher education; public and private).

Link between health and economic growth and development (productivity, earnings, money saved can be spent elsewhere, saving and capital formation, better educational performance of children, smaller families....); determinants of health (income and social status, education, physical environment, health services...) ; health status indicators in India- birth rate, death rate, life expectancy, mortality (infant, child and maternal mortality rates), morbidity; recent trends in health status in India; economic dimension of healthcare - demand and supply of health care; challenges to public health in India; financing of health services - private and public expenditure on health; health insurance.

#### **References:**

1. Field, Barry. C. & Field, M. K. 2002. Environmental Economics: An Introduction. McGraw Hill, Singapore.
2. Field, Barry. C. 2001. Natural Resource Economics: An Introduction. McGraw Hill, Singapore.
3. Bhattacharya, R.N. 2001. Environmental Economics: An Indian Perspective. Oxford University Press, New Delhi.
4. Bromley, D. W. 1986. Natural Resource Economics, Policy problems and Contemporary Analysis. Kluwer, Boston.ed.
5. Dorfman, M. R. 1972. Economics of the Environment. W.W. Norton & Co. New York.
6. Dutt, R. and Sundharam, K.P.M. (most recent edition). Indian Economy. Sultan Chand and Co. New Delhi.
7. Hanley, N., J. F. Shogren & B. White. 2001. Environmental Economics in Theory and Practice. Macmillan. London.
8. Hartwick, J. M. & Olewiler, N.D. 1998. The Economics of Natural Resource Use. Harper & Row, Mass., USA. 2nd ed.
9. Hussen, A. 2004. Principles of Environmental Economics. Routledge. London.

- 10.Karpagam, M. 2001. Environmental Economics. Sterling Publishers. New Delhi.
- 11.Merret, S. 1997. Introduction to the Economics of Water Resources: An International Perspective. UCL Press.
- 12.Perman, R. Ma, Y., McGilvray, J. and Common, M. 2003. Natural Resource and Environmental Economics. Pearson Education Ltd.3rded.
- 13.Shankar, U. 2001. Environmental Economics. Oxford University Press. New Delhi.ed.
- 14.Singh, K. 1994. Managing Common Pool Resources: Principles and Case Studies. Oxford University Press. New Delhi.
- 15.Singh,K. & Shishodia, A. 2007. Environmental Economics: Theory and Applications. Sage. New Delhi.
- 16.Thompson, D. 2003. The Economics of Environmental Protection. Winthrop Publishers. Cambridge, Mass.
- 17.Tietenberg T. H. 1994. EnvironmentalEconomics& Policy. Harper Collins. New York.
- 18.Tietenberg T. H.2006. Environmental and Natural Resource Economics. Addison- Wesley. NewYork.7thed.
- 19.WHO. 2001. Macroeconomics ad Health: Investing in Health for Economic Development, Report  
of the Commission on Macroeconomics and Health, WHO.
20. [http://www.who.int/macrohealth/action/sintesis 15novingles.pdf](http://www.who.int/macrohealth/action/sintesis%20novingles.pdf)
21. Winpenny, J. 1994. Managing Water as an Economic Resource, Routledge
22. The Hindu. Survey of Environment: Various issues.
- 23.World Resources Institute: World Resources, Annual Reports, Other publications.

**Useful websites:**

World Water Council: <http://www.worldwater council.org>

Water Resources Ministry: <http:// wrmin.nic.in>

World Health Organization: <http:// www. who.int>



**B. COM**  
**SEMESTER III**  
**Entrepreneurship Development (CC 11)**  
**(100 Marks- 60 Lectures)**

**OBJECTIVE:** To motivate the students to be self employed. From the syllabus they will get theoretical knowledge on how to start an enterprise of their own. Practical knowledge can be obtained through assignments like writing a project report to obtain finance or interviewing existing entrepreneurs.

**UNIT I Introduction (40 Marks-24 Lectures)**

- a) Definition and concept of entrepreneur:
    - Qualities, Skills and Functions of entrepreneur
  - b) Origin and development of entrepreneurship.
    - Theories of entrepreneurship
    - Role of entrepreneur in economic development
    - Entrepreneur V/s Intrapreneur, features of Intrapreneurs.
    - Types of entrepreneurs
- Recent trends-sociopreneur, edupreneur, ecopreneur, and agropreneur  
Women entrepreneurs. Self Help Groups.

**UNIT II Identification of Business Opportunities (20Marks-12 lectures)**

**SWOT analysis**

Environment scanning-meaning and benefits  
Factors considered for environment scanning- socio-cultural, economic, technical, demographic, legal and political, geographical and international factors.  
Sources and steps involved in identification of business opportunities.  
Market research- meaning, need for market research, techniques in market research- field survey techniques, test marketing, Delphi technique, desk research ,observation method and experiment method.

**UNIT III Project formulation (20 Marks-12 lectures)**

Meaning and concept of project formulation  
Stages in project formulation  
a) Elements of project formulation-feasibility analysis, techno-economic analysis, project design and network analysis, input analysis, financial analysis.

b) Project Appraisal-concept and features, methods of appraisal-break even analysis, cost benefit analysis, social cost benefit analysis and profitability analysis.

c) Project Selection-meaning,

Factors to be considered for project selection-rawmaterials, credit facilities, market forces, competition, government policy, incentives and subsidies, labour force, capital requirements, infrastructure, profitability .

d) Project report-meaning importance and contents of project report.

#### **UNIT IV Innovation in Entrepreneurship (20 Marks-12 lectures)**

Purposeful innovation-unexpected success/failure, process, need, change in demography, industry and market structure, incongruities, change in perception, new knowledge

Principles of purposeful innovation

Incubation Centres-meaning, services and role of incubation centres, study of incubation centres in Goa.

#### **References:**

1. Desai, Vasant. *Dynamics of Entrepreneurship Development*
2. Drucker, Peter. *Innovation and Entrepreneurship-Practice and Principles*
3. Mascarenhas, Romeo. *Entrepreneurship Management*. Vipul Prakashan
4. Paul, Jose; Kumar, Ajith. *Entrepreneurship Development and Management*. Himalaya publishing house
5. Khanka, S.S. *Entrepreneurial Development*. Sultan Chand publication
6. Gordon, Natarajan. *Entrepreneurship Development*. Himalaya publishing house
7. Gupta, C.B., Srinivasan *Entrepreneurial Development*. Sultan Chand
8. Pednekar, Achut P. *Entrepreneurship Management*. Himalaya publishing house

**B.COM**  
**SEMESTER III**  
**Fundamentals of Cost Accounting (CC 10)**  
**(100 Marks, 60 Lectures)**

**Objective: To familiarize students to elements and methods of cost accounting**

**Unit I Introduction to Cost Accounting (10 Marks, 6 Lectures)**

Concept of cost, Costing, Cost accounting, Objectives, Importance of cost accounting, Cost unit, Cost centre, Classification of cost, Distinction between cost accounting and financial accounting.

**Unit II Unit costing (30 Marks, 18 Lectures)**

Accounting and control of Waste, Scrap, Spoilage and Defective works Cost sheet and Estimated cost sheet .

**Unit III Contract costing (30 Marks , 18 Lectures)**

Introduction to relevant Accounting Standard, preparation of contract account for one year, more than one year and contract account with balance sheet.

**Unit IV Process costing (30 Marks, 18 Lectures)**

Features and application of Process Costing, Elements of Production Cost, Accounting for normal loss, abnormal loss, scrap and abnormal gain. Joint – products and by – products.

**References:**

1. Jain S. P and K.L. Narang- *Cost Accounting Principles and practice* – Kalyani Publishers, Ludhiana.
2. Bhar, B.K. *Cost Accounting- Methods & Problems* , Academic Publishers Calcutta 700073.
3. Kishore R. *Cost Accounting-* Taxmann Allied Service Pvt.Ltd.New Delhi.
4. Iyenger, S. P. *Cost Accounting*. S. chand& Co. New Delhi
5. Khana, B. S. & J. M. Pandey- *Practical costing*. S. Chand & Co. New Delhi
6. Khan, M. Y. & P.K. Jain- *Theory and Problems of Management and Cost Accounting-* Tata McGraw Hill Publishing co. Ltd. New Delhi
7. Lal, J. *Cost Accounting*. Tata McGraw –Hill Publishing co. Ltd. New Delhi
8. Nigam, B. & J.C. Jain. *Cost Accounting Principles & Practice*. Prentice- Hall of India Pvt. Ltd., New Delhi

**B.COM**  
**SEMESTER – III GE Paper**  
**MACROECONOMICS (GE 4)**  
**(100 Marks – 60 Lectures)**

**Objective:** The course aims at providing the student with knowledge of basic concepts of macroeconomics. The modern tools of macroeconomic analysis are discussed and the policy framework is elaborated, including the open economy.

**Unit 1 Introduction: (20 Lectures - 30 Marks)**

Concepts and variables of macroeconomics, income, expenditure and the circular flow, components of expenditure. Static macroeconomic analysis in the short and the long run – determination of supply, determination of demand, and conditions of equilibrium, Determination of aggregate demand, shifts in aggregate demand, aggregate supply in the short and long run, and aggregate demand aggregate supply analysis.

**Unit 2 Inflation, Unemployment and Labour market Inflation:**

**(20 Lectures- 30 Marks)**

Causes of rising and falling inflation, inflation and interest rates, social costs of inflation; Unemployment – natural rate of unemployment, frictional and wait unemployment. Labour market and its interaction with production system; Phillips curve, the trade-off between inflation and unemployment, sacrifice ratio, role of expectations adaptive and rational

**Unit 3 Open economy :**

**(12 Lectures - 25 Marks)**

Flows of goods and capital, saving and investment in a small and a large open economy, exchange rates, Mundell – Fleming model with fixed and flexible prices in a small open economy with fixed and with flexible exchange rates, interest-rate differentials case of a large economy.

**Unit 4 Behavioural Foundations:**

**(8 Lectures - 15 Marks)**

Investment –determinants of business fixed investment, effect of tax, determinants of residential investment and inventory investment. Demand for Money – Portfolio and transactions theories of demand for real balances, interest and income elasticities of demand for real balances. Supply of money

**References:**

1. Mankiw, N. Gregory. Principles of Macroeconomics, Cengage Learning
2. Robert J Gordon, Macroeconomics, Pearson Education

3. Branson, William H. Macroeconomic Theory and Policy. HarperCollins India Pvt. Ltd.
  4. Rudiger Dornbusch and Stanley Fischer, Macroeconomics, McGraw-Hill Education.
  5. Rudiger Dornbusch, Stanley Fischer, and Richard Startz, Macroeconomics. McGraw-Hill Education
  6. Oliver J. Blanchard, Macroeconomics, Pearson Education 35
  7. G. S. Gupta, Macroeconomics: Theory and Applications, McGraw-Hill Education
  8. Paul A Samuelson, William D Nordhaus, and Sudip Chaudhuri, Macroeconomic, McGraw-Hill Education
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**B.Com**  
**Semester III**  
**SEC 1: New Venture Planning**  
**Marks: 100 Lectures: 60**

**Objective:** The curriculum aims at giving exposure to students regarding different aspects of setting up a new business. After completing the course student should be able to develop an understanding of the process of identifying various sources of new business ideas of products and services. The understanding of this paper will help them to examine, evaluate and approach different sources of finance, the nature of marketing effort required and to develop a comprehensive business plan.

**Unit I: Starting New Ventures**

**20 Lectures**

Opportunity identification. The search for new ideas. Source of innovative ideas. Techniques for generating ideas. Entrepreneurial imagination and creativity: The role of creative thinking. Developing your creativity. Impediments to creativity. The pathways to New Ventures for Entrepreneurs, Creating New Ventures. Acquiring an established Venture: Advantages of acquiring an ongoing Venture. Examination of key issues. Franchising: How a Franchise works. Franchise law. Evaluating the franchising opportunities.

**Unit II: Legal Challenges in Setting up Business**

**10 Lectures**

Intellectual Property Protection: Patents, Trademarks, and Copyrights. Requirements and Procedure for filing a Patent, Trademark, and Copyright. Legal acts governing businesses in India. Identifying Form of Organisation: Sole Proprietorship, Partnership, Limited Liability Partnership and Company.

**Unit III: The Search for Entrepreneurial Capital and the Marketing Aspects**  
**20 Lectures**

The Entrepreneur's Search for Capital. The Venture Capital Market. Criteria for evaluating New-Venture Proposals. Evaluating the Venture Capitalist. Financing stages. Alternate Sources of Financing for Indian Entrepreneurs. Bank Funding. Government Policy Packages. State Financial Corporations (SFCs). Business Incubators and Facilitators. Informal risk capital: Angel Investors. Developing a Marketing Plan: Customer Analysis, Sales Analysis and Competition Analysis. Market Research. Sales Forecasting. Evaluation. Pricing Decision.

#### **Unit IV: Business Plan Preparation for New Ventures**

**10 Lectures**

Business Plan: Concept. Pitfalls to Avoid in Business Plan. Benefits of a Business Plan. Developing a Well-Conceived Business Plan. Elements of a Business Plan: Executive Summary. Business Description. Marketing: Market Niche and Market Share. Research, Design and Development. Operations. Management. Finances. Critical-Risk. Harvest Strategy. Milestone Schedule.

**Suggested Case Studies:** Case studies related to business or start ups in e-commerce, services, retailing, travel and hospitality.

#### **Suggested Readings:**

1. Kuratko, D.F., and T. V. Rao, *Entrepreneurship: A South-Asian Perspective*, Cengage Learning.
2. Robert, H. M., Manimala, M. Peters, and D. Shepherd, *Entrepreneurship*, Tata McGraw Hill, India.
3. Barringer, B. R., and R. D. Ireland, *Entrepreneurship: Successfully Launching New Ventures*, Pearson Education, India.
4. Allen, K.R., *Launching New Ventures: An Entrepreneurial Approach*, Cengage Learning.
5. Hishrich., Peters, *Entrepreneurship: Starting, Developing and Managing a New Enterprise*, Irwin.
6. Ramachandran, K., *Entrepreneurship Development*, Tata McGraw Hill, India.
7. Roy, Rajeev, *Entrepreneurship*, Oxford University Press.
8. Kumar, Arya, *Entrepreneurship: Creating and Leading an Entrepreneurial Organization*, Pearson, India.
9. Holt, David H., *Entrepreneurship: New Venture Creation*, PHI Learning.
10. Nickels, William G; McHugh, James M, and Susan M McHugh; *Understanding Business*, Tata McGraw Hill.

**B.COM**  
**SEMESTER – III**  
**Retail Management (GE 3)**  
**(100 Marks – 60 Lectures)**

**Objective:** To acquaint students with the basic concepts of retailing and its application in current marketing scenario.

**Unit I Introduction (25 Marks-15 Lectures)**

Retailing – Meaning, Factors responsible for growth. Functions/Role of a retailer. Retail Life Cycle – Meaning and stages. Retail scenario in global and Indian context – including FDI in retail, multi-channel retailing.

**Unit II Retail Formats (25 Marks-15 Lectures)**

Retail Formats - Concept. Types of Retail Stores – on the basis of

a) Form of Ownership – Independent retailer, chain retailer, franchising, lease departments, consumer co-operatives.

(b) Merchandise Offered – Convenience stores, Super markets, Hyper Markets and Malls, Specialty Stores, Department Stores, Off - Price Retailers, Factory Outlets, Catalog Showrooms.

(c) Non-Store Retailing – Direct Selling, Mail Order, Telemarketing, Automated Vending.

**Unit III Store Location (25 Marks-15 Lectures)**

Meaning and importance of store location. Types of location – a) Free Standing (b) Part of Business District (c) Part of the shopping centre (d) Other Retail locations Steps involved in choosing a retail location - 1. Market identification 2.

Determining the market potential – Elements to be considered 3. Identification of alternate sites (including Factors) 4. Selection of site (including factors).

**Unit IV Store Design and Layout (25 Marks-15 Lectures)**

Store Design – Meaning and importance. Objectives of a Good Store Design.

Exterior Store Design – Meaning and components. Interior Store Design –

Meaning and components. Store layout – Meaning and types of layouts – a) Grid

Layout (b) Racetrack layout (c) Freeform layout. Layout Selection – Factors to be

considered. Space Planning – Meaning and concept of Planogram. Visual

Merchandising – Meaning and methods of display. Detecting and Preventing

Shoplifting – Meaning and measures to reduce shoplifting. Employee Theft –

Meaning and measures to reduce employee theft.



**References:**

1. Pradhan, Swapna. *Retail Management – Text and Cases*. Tata McGraw Hill Publishing, New Delhi.
2. Levy, Michael & Weiz, Barton. *A Retailing Management*. Tata McGraw Hill Publishing, New Delhi.
3. Gilbert, David. *Retail Marketing Management*. Pearson, Delhi.
4. Lucas, George H.; Bush, Robert & Gresham, Larry. *Retailing*. All India Publishers and Distributors, Chennai.
5. Madaan, K.V.S. *Fundamentals of Retailing*. Tata McGraw Hill.
6. Bajaj, Chetan. *Retail Management*. Oxford university press, New Delhi
7. Vedamani, Gibson. *Retail Management*. Jaico Publishing house, Mumbai
8. Dawson, John. *International Retail Management*. Jaico publishing house, Mumbai
9. Vedamani, Gibson G. *Retail Management: Functional Principles and Practices*, Jaico Publishing house, Mumbai
10. Singh, Harjit. *Retail Management- a Global perspective*. S. Chand, New, Delhi.
11. Gopal, V. V. *Retail Management*. The ICFAI University press, Hyderabad.
12. Nair, Suja R. *Retail Management*. Himalaya Publishing house, Mumbai.

**B.Com**  
**Semester III GE Paper**  
**GE 4 : Training and Development**  
**Marks: 100 Lectures: 60**

**Objective:** To train the students to understand the learning environment of a firm. The knowledge so obtained will make them capable of providing training to Human Resource of a business firm.

**Unit I: Training and Learning** **15 Lectures**

Concept of training and learning, the learning process, learning curve, principles of learning, training guidelines, experience versus training, kinds of training, system approach to training, programmed instruction, transfer of training.

**Unit II: Training Needs Assessment and Curriculum Development**

**15 Lectures**

Identification of Training and Development needs, training needs assessment- various approaches (the job and the Individual), Advantages and disadvantages of basic needs assessment techniques, Assessing curriculum needs, curriculum standards, matching organisational training needs, Developing training materials.

**Unit III: Training Methods**

**15 Lectures**

Three Stages of training (Preparatory, implementation and followup stage), On the job and off-the job methods, experiential versus non-experiential methods.

**Unit IV: Evaluation of Training and Development, and Emerging Pattern**

**15 Lectures**

Reasons of evaluating training, Criteria for evaluation, problems of evaluation, steps involved in evaluation, methods for training evaluation, analysis and costing of training. Emerging Pattern of Training and development in India. Two Indian case studies to be discussed in the class.

**Suggested Readings:**

1. Prior John, *Handbook of Training and Development* Jaico, Publishing House, Bombay.
2. Donald F. Michalak and Edwin G. Yager, *Making the Training Process Work*, Harper and Row, New York.
3. Jack J. Phillips, *Handbook of Training Evaluation and Measurement Methods*, Houston, Gulf Publishing Co.
4. Lynton R, Pareek, U, *Training for Development*, , New Delhi, Vistaar.