

FACULTY OF ARTS

No.

**Syllabi for the Three Year Integrated
B. Com. Degree Course**

F. Y. B. Com. (Revised From June 2004)



UNIVERSITY OF PUNE

Price : Rs. 00/-

पुणे विद्यापीठ
परिपत्रक क्र. २६६/२००४

विषय : प्रथम वर्ष बी. कॉम. (एफ. वाय. बीकॉम) सुधारीत
अभ्यासक्रम

या परिपत्रकाद्वारे सर्व संबंधितास विद्यापीठ अधिकार मंडळाने घेतलेल्या निर्णयानुसार असे कळविण्यात येत आहे की, वाणिज्य विद्याशाखेअंतर्गत प्रथम वर्ष बी.कॉम (एफ. वाय. बी. कॉम) सुधारीत अभ्यासक्रम शैक्षणिक वर्ष २००४-२००५ पासून सोबत जोडल्यानुसार करण्यात येत आहेत.

गणेशखिंड, पुणे - ४११ ००७
जा. क्र. : सीबीएच/३४८१
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संचालकांकरिता
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Publisher's Note

The University of Pune has a great pleasure in publishing this revised syllabus for the F. Y. B. Com. Course to be started from June 2004 under the Faculty of Commerce.

This revised syllabus has been framed after taking into account the guidelines given by the UGC in Model Curriculum for B. Com. Degree Course and new business scenario which has totally changed due to economic policy of Liberalization, privatization and Globalization during the last decade. The structure will definitely equip the Students to accept the challenges of the 21st Century.

On behalf of the University, I am thankful to all the concerned authorities of the University who took interest and extended whole hearted co-operation in bringing out this publication.

University of Pune
Ganeshkhind, Pune - 411 007.

Dr. D. D. Deshmukh
Registrar.

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Preamble

The present structure of the B.com. Degree Course has been in existence for the last 5 years, but due to the U. G. C.'s guidelines to consider the model curriculum, the need was felt to revise this course. Therefore, the Board of Studies in Commerce faculty decided to modify and revise the present structure.

The last few years have witnessed changes in the commercial and industrial world including the GATS etc. The present scenario has necessitated the concerned authorities to revise the syllabus. As Liberalization, Privatization and Globalization brought out the whole world into a global village and it has initiated the academicians and experts in the field of commerce to rethink positively and incorporate appropriate changes in the structure of the B. com. Degree Course.

The main objectives in bringing out the thoroughly revised syllabus are -

- a) To take the note of new industrial and commercial scenario.
- b) To equip and enable our young graduates to accept the challenges of 21st century.
- c) To accommodate latest happenings, researches, modules, information, technologies in each subject of the faculty of commerce. (e.g. e-commerce, e-banking etc.)
- d) To train the student effectively in communication skills.

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- e) To enable the Student to get advanced knowledge in special subjects as well as in the allied subjects.
- f) To develop appropriate skills in the students so as to make them self reliant, competent and motivate them for self-employment.

**Revised Structure and Syllabi
For Three-Year Integrated
B. Com. Degree Course
(From June 2004)**

1) Introduction

The revised syllabi for B. Com. Degree Course will be introduced in the following order -

- i) 2004-2005 First Year B. Com.
- ii) 2005-2006 Second Year B. Com.
- iii) 2006-2007 Third Year B. Com.

The B. Com. Degree Course (Revised Structure) will consist of three years. The First Year annual examination will be held at the end of the first year. The Second Year annual examination will be held at the end of the second year. The Third annual examination shall be held at the end of the third year.

2) Eligibility

- 1) No Candidates shall be admitted to enter the First Year of the B.Com. Degree Course (Revised Structure) unless he/she has passed the Higher Secondary School Certificate Examination of the Maharashtra State Board of Higher Secondary Education or an equivalent examination of any other statutory Board or University with English as a passing subject.
- 2) No candidate shall be admitted to the annual examination of the First Year B. Com. (Revised Structure) unless he/she has satisfactorily kept two terms for the course at the college affiliated to this University.

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- 3) No candidate shall be admitted to the annual examination of the Second Year unless he/she has kept two terms satisfactorily for the course at the college affiliated to this University.
- 4) No candidate shall be admitted to the Third Year of the B.Com. Degree Course (Revised Structure) unless he/she has passed in all the papers at the First Year B.Com. Examination and has satisfactorily kept terms for the second year and also two terms for the third year of B.Com. satisfactorily in a college affiliated to this University

3) (A) Revised Structure of B. Com. Course.

F.Y.B.Com.	S.Y.B.Com.	T.Y.B.Com
Compulsory Group	Compulsory Group	Compulsory Group
1.Functional English	1. Business Communication	1. Business Regulatory Framework (M.Law.)
2.Financial Accounting	2. Corporate Accounting	2. Advanced Accounting
3. Mathematics and	3. Business Economic	3. Indian and Global Economic Development OR
4. Mathematics and Statistics	4. Business Management	3. International Economics
OR		4. Auditing and Taxation.
4. Computer Concepts and Programming.		

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3) (B) Subjects Carrying Practicals

There will be no practicals and practical examination for the F. Y. B. Com. Classes.

There will be practicals and practical examinations for the special subjects at S. Y. B. Com. and T. Y. B. Com. levels.

(C) A student must offer the same Special Subject at T. Y. B. Com. which he has offered at S. Y. B. Com.

(D) In an exceptional cases, a student may change the subject chosen by him at second year during the first term of the third year provided he keeps the additional terms of the new subject at S. Y. B. Com.

4. External Candidates

1) The student who has registered his name as the external student will appear at the annual examination.

2) The result of external student will be declared on the basis of annual examination of 80 marks for practical subjects by covering the same out of 100.

3) **No foreign student shall be allowed to register as an external student.**

5. Medium of Instructions

Medium of instructions of the B.Com. degree course shall be either in marathi or English, except of languages.

6. Work Load

The Present norms of work load of lectures, tutorials

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and practicals per subject in respect of B.Com. Course shall continue.

7. University Terms

The dates for the commencement and conclusion of the first and the second terms shall be determined by the University Authorities. The terms can be kept only by duly admitted students. The present relevant ordinances pertaining to grant of terms will be applicable.

8. Verification and Revaluation

The candidate may apply for verification and revaluation of result through Principal of the College which will be done by the University as per ordinance framed in that behalf.

9. Equivalence and Transitory Provision

The University will conduct examination of old course for next three academic years from the date of implementation of new course.

The candidate of old course will be given three chances to clear his subjects as per the old course and thereafter he will have to appear for the subjects under new course as per the equivalence given to old course.

10. Restructuring of Courses

This new revised structure shall be made applicable to the colleges implementing 'Restructured Programme' at the undergraduate level from June, 2004. The existing pattern of 'C', 'D' and 'E' Components shall be continued. The College under the Restructured

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Programme shall revise their structure in the light of the new structure to be introduced from June 2004.

11. Setting of Question Papers

- 1) A candidate shall have the option of answering the questions in any of the subjects either in Marathi or English, except languages.
- 2) The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
- 3) The question paper shall be balanced in respect of various topics outlined in the syllabus.
- 4) The question papers shall have combination of long and short answer type questions. As far as possible short answer type questions should not exceed 15 to 20 percent.
- 5) There shall be no overall option in the question paper, instead, there shall be internal option such as either/or and three short answers out of five etc.

- 12.** The subject wise syllabus for F.Y.B.Com. Course shall be as given in the following pages.

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FINANCIAL ACCOUNTING

FIRST TERM

Objective - To impart basic accounting knowledge and skills as applicable to Business

Unit	No. of lectures
I Introduction Meaning and scope of Accounting - Need development and definition of accounting; persons interested in accounting Disclosures, Branches of accounting, Objectives of accounting, Accounting standards in India, Preface to the statements on accounting standards, study of AS-1, AS-2, AS-6 as notified by the Institute of Chartered Accountants of India-1 year prior to examination.	4
II Piecemeal Distribution on Dissolution of Partnership Firms - - Surplus capital method and - Maximum loss method (including the case of an insolvent partner)	12
III Amalgamation of Partnership Firms - Meaning, Process, advantages, special points like revaluation of assets, closing entries and ledger accounts in the books of old firms including adjustment of goodwill; opening journal entries and opening balance sheet of new firm with adjustment of capital and goodwill	10

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IV Conversion of a Partnership Firm into a Limited Company -	
Need of conversion, calculation of purchase of consideration (net assets method and lump sum method) closing entries and ledger accounts in the books of old firm. Opening entries in the books of new company.	10
V Final Accounts of Co-operative Societies	
(credit co-op. Societies and consumers co-op. Societies only) Allocation of profit as per Maharashtra Co-op Societies Act, Final Accounts of Credit co-op society and consumers co-op society	12
	48

SECOND TERM

Unit	No. of lectures
VI Accounts of Non-trading organization	
Theory, Preparation of Income and Expenditure Account and Balance Sheet from receipts and payment account	12
VII Royalty Accounts (Excluding Sub-lease)	
Royalty, Minimum Rent, Short Workings. Entries in the Books of Landlord And Lessee. Ledger Accounts.	10
VIII Depreciation	
Meaning, need, methods. (Annulty and Sinking fund methods only) Journal Entries And Ledger Accounts. Depreciation Policy as per AS-4	8
IX Hire Purchase and Instalment System	

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(Excluding H. P. Trading) Distinction.	
Calculation of Interest And Cash Price, Journal Entries And Ledger Accounts, in the Books of Purchaser And Seller	12
X Account Current - Product method only	6
	48

Note - There will be compulsory theory question carrying atleast 8 to 10 marks

Recommended Books

1. Advanced Accounts by M. C. Shukla and S. P. Grewal (S Chand and Co. Ltd, New Delhi)
2. Advanced Accountancy by S. P. Jain and K. N. Narag (Kalyani Publishers, New Delhi)
3. Advanced Accountancy by Dr. S. N. Maheshwari (Vikas Publishing House, Pvt. Ltd.)
4. Financial Accounting by Dr. S. N. Maheshwari (Vikas Publishing House Pvt. Ltd.)
5. Advanced Accounts by R. L. Gupta
6. Accountancy (Vol-I) by S. KR. Pol
7. Modern Accounting by Mukhyarjee and Hanif (Tata Macograw Hill)

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BUSINESS ECONOMICS
(Micro Economics)
FIRST TERM

Unit	No. of lectures
1. Introduction	
1.1 Meaning and Scope of business Economics	2
1.2 Micro Economics - Meaning, importance and limitations	3
1.3 Distinction between micro and macro Economics	3
1.4 Basic problems of an economy	2
1.5 Market Mechanism - functions and limitations	4
2. Demand Analysis	
2.1 Concept and meaning of demand law of demand, changes in demand	4
2.2 Elasticity of demand concept, price, income, cross elasticity of demand, determinants of elasticities of demand, measurement of price, income, cross elasticity of demand	7
2.3 Total revenue, average revenue, marginal revenue and elasticity of demand	3
3. Production Function	
3.1 Law of variable proportions statement and explanations	3
3.2 Concept of returns to scale	3
3.3 Internal and external economies and diseconomies	4

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4. Cost Concepts

4.1	Types of costs - Fixed, Variable, Average marginal, Total cost,	6
4.2	Short run and long run cost curves	4
		48

SECOND TERMS

5. Introduction

5.1	Perfect Competition - Characteristics, Conditions of equilibrium. Equilibrium of firm and industry Short run and long run supply curves, price and output determination.	7
5.2	Monopoly - Characteristics, types of monopoly, equilibrium of a monopoly firm, price discrimination	7
5.3	Monopolistic Competition - Charastics, price and output determination under Monopolistic competition	6
5.4	Selling Costs	2
5.5	Excess Capacity under monopolistic competition	2
5.6	Oligopoly - Definition and Characteristics	2
5.7	Duopoly - Definition and Characteristics	2

6. Factor pricing

6.1	Marginal productivity theory of distribution.	3
6.2	Rent-Ricardian and modern theories of Rent, Quasi, Rent	4
6.3	Wages-Real and Money wages, backward slopping supply curve. Expatriation of labour, collective bargaining and trade union, modern theory of Wages	3

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6.4	Interest-Concept and theories of interest loanable fund theory and liquidity Preference theory and interest.	5
6.5	Profit-Concept and theories of profit, Dynamic, Innovation and Risks-uncertainty bearing theory of profits.	5
		48

Recommended Books

1. Ahuja H. L. Advanced Economic theory - S. Cahand and Co. 1978
2. Chopra O. D. Managerial Economics, Tata Macgraw Hill publishing Co. 1984
3. Economics - Sommelson P. A. (Macgraw Hill - Kgakwsia Co. London)
4. Modern Economic Theory - D. K. K. Shyamtel Charitable Trust Delhi
5. Principle of Economic Theory
6. A Textbook of Economic Theory
7. Price Theory and its uses : Wats on Dorald S. and Gets molcofm : Khosala Publishing Course
8. Business Economics - Ferguson P. R. and Rothschild R, Ferguson G. J., Mac Milian, Hampshire
9. An introduction to positive Economics - EIBS, Oxford, Richard H. Lipsey.
10. Sen A (1999) Macroeconomics : Theory and application, Oxford University press, New Delhi.

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MATHEMATICS AND STATISTICS

FIRST TERM

BUSINESS MATHEMATICS

Unit	No. of lectures
1. Profit and Loss - Cost Price, Selling Price, Marked price, Loss, Trade discount and Cash discount, Commission, Brokerage, Problems on these topics	8
2. Interest - Concept of present value, Simple Interest, Compound interest, Amount at the end of period, Equated Monthly Instalment (EMI) by reducing and flat interest system, problems.	12
3. Shares - Concept of share, Stock Exchange, Face value, Market Value, Dividend, Equity shares, Preferential shares, Bonus shares, Examples.	4
4. Matrices and Determinants (upto order 3 only) - Definition of a Matrix, Types of Matrix, Finding inverse of a matrix by Adjoint method. Solution of a system of linear equations having unique solution and involving not more than three variables problems.	14
5. Linear Programming Problems - Graph of linear equation, Graph of linear inequality, Formulation of LPP, Solution by Graphical method, Problems relating to two variables	10

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Recommended Books

1. Business Mathematics - V. K. Kapoor (S. Chand and Sons, Delhi)
2. Business Mathematics - Bari
3. Problems in Operation Research - P. K. Gupta and Man Mohan
4. Qualitative Methods and Operation Research - G. Gopikuttan (Himalaya Publishing House)

**SECOND TERM
BUSINESS STATISTICS**

1. **Population and Samples** - Definition of Statistics, scope of statistics in Industry, Economics, Management Sciences and Social Sciences, Population, Sample SRSWR, SRSWOR, Stratified Sampling (description of Sampling Procedures only) 6
2. **Data Condensation and Representation** - Raw data, Attributes, Variables, Classification, Frequency curve and give curves, Diagrams - Bar and Sub divided diagram, Pie chart. 8
3. **Measures of Central Tendency** - A. M. Combined mean of two groups, Properties (Statements only), Median and Mode. 12
4. **Measures of Dispersion** - Absolute and relative measures of dispersion, Range, Coeff. Of range Variance, S. D., Combined SD for two groups only, C. V. 10

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- 5. Correlation and Regression** - (For 12
ungrouped data only) Correlation, types of
correlation, Scatter diagram, Corr. Coefficient,
regression, lines of regression (Statements only)
48

Recommended Books

1. Statistical Methods - S. P. Gupta
2. Fundamentals of Statistics - S. C. Gupta and
V. K. Kapoor.
3. Statistics (Theory Methods and Applications) -
Sancheti and Kapoor.
4. Quantitative Techniques in Business - Dr. A. B. Rao

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COMPUTER CONCEPTS AND PROGRAMMING

Objectives - It aims to provide

1. A bird's eyeview of what is happening in the world of computers and its relevance to the field of commerce.
2. The logic for programming and
3. The approach for developing small programme using C

FIRST TERM

FUNDAMENTALS OF COMPUTER SYSTEM

Unit	No. of lectures
1. Computer - An Introduction, Evolution of computer system Uses of computer in modern society - Manufacturing, Medicine, Education, Banking Services, At Home, Publishing, Accounting, Capital Market, Insurance, Business, Modern Office etc. An overview of Computer System Hardware, Software, Humanware and Data ware	6
2. Hardware - Purpose and usefulness of Input devices - Keyboard, Mouse, Scanner, Web Camera, Output devices : Monitor, printer, Concept of Memory, Primary and Secondary Memory. Their Usages. Mass storage devices : Floppy Disk, Hard Disk, CD-ROM (Read/Write CDs)	8

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- 3. Software** - System Software, Operating System Software, Text interfaced based MSDOS, GUI based Windows, Language Processors and Utilities. Application Software - Word Processing, DTP, Spreadsheet, Graphics/Multimedia and Presentation Software. Computer Programming Language : Low-level and high level language. Concepts of Compilers and Interpreters. 12
- 4. Humanware** - Introduction of the terms : Computer operations, Programmer, Database, Administrator, System Analyst, Software Engineer, Hardware Engineer 3
- 5. Dataware** - Data Vs information, Types of data - Nematic, Textual, Graphical, Audio/ Video, Managing data in day-to-day work. 3
- 6. Equipments, Tools and Consumables for Computer Laboratory** - UPS, Stabilizer, LCD, Computer Stationary, Consumables etc. 4
- 7. Concept of Networking** - Concept of Data Communication. Introduction to LAN and WAN Need and advantage of Networking, Basic idea about Internet and internet, E-mail, Web browser, Search Engine, Concept of E-commerce, Benefits to society and business. 12

**SECOND TERM
'C' PROGRAMMING**

- 1. Logic of Programming** - Problem solving 6
Approach - Conventional and Structured,
Algorithm and Flowcharts, Decision Table
and Decision table for simple applications
- 2. Introduction to 'C'** - Elements of 'C' : 6
Character set, keywords, identifiers, variables,
constants and expression, functions, Data types
in 'C'
- 3. Operators** - Arithmetical, logical, relational, 5
conditional operators, Precedence of operators
- 4. Data input/output, Numeric and Character 5
data** - Prints, Scans, Getchar, putchar, gets,
puts.
- 5. Loop Control Structures** - If, if ... else, 8
while, do while, for, switch, concept of
nested loops, simple programs using control
statements and loop.
- 6. Arrays** - Concept and definition of an array, 8
on dimensional arrays, declaration and
initialization of array, simple programs based
on array
- 7. Problem solving by using 'C'** - Simple 8
problem like addition, subtraction, multipli-
cation of profit and loss, Computation of
depreciation by straight line method, Sorting
of numbers using an array

Recommended Books

1. V. Rajaraman - Fundamentals of Computers, Practice Hall of India Pvt. Ltd. Delhi.
2. Sinha - Fundamentals of Computers.
3. Peter Norton - "Introduction To Computers"
4. A reference manual on 'MS-WINDOWS' and E-book by Microsoft.
5. DOS 6.22 (Reference Manual) : B. P. B. Publications, Delhi
6. Yashwant Kanitkar : Let us 'C', B. P. B. Publications, Delhi
7. Gottfried : Programming with 'C' (Schaum Outline Series), McGraw Hill, Co., London
8. Rajaraman V. : Computer Programming in C. Prentice Hall, (Eastern Economy Edition)

Recommended Practical Work

1. Demonstration to start computer system, to get familiar with the of various parts of the computer system.
2. To try out the simple MS-DOS and MS-Windows commands.
3. Simple C Programs.

OFFICE MANAGEMENT

FIRST TERM

1. Nature and Functions of Modern Office

Introduction - Definitions of office - Traditional and modern concept of office - Characteristics of modern office functions of modern office - Relation of office with other departments.

2. Organization and Management of Office

Definition - Principles of office organization - **Office Management** - Definitions, elements Process of office management. **Office Manager** - Role, Functions, qualities duties, responsibilities status of office Manager.

3. Office Environment, Location and Layout

Importance of office environment - **Location** - Factors to be considered when selecting location of office. **Office Building** - its maintenance and Principles Layout - Principles of office layout, factors in designing layout - types of layout **Office Furniture** - suitability of furniture - factors to be considered while acquiring new furniture. Types of Furniture - Office working conditions.

4. Office System, Procedure and Communication

Meaning of system and Procedure, objects, flow of office, difficulties in an ideal a work flow, Measures to improve the flow of work, Analysis and study of jobs, measurement, setting standards, Planning and Scheduling of office work. Communication, Meaning, elements, Significance and barriers to effective

communication - Recent trends in modes of communications such as Fax, E-mail Internet, W.W.W. (World Wide Web) Tally E. D. P, Callular Phones, Telecon-ferencing

5. Office and its employees

Recruitment of office staff, qualifications and qualities of office employees, Selection of personal, Promotion, Transfer, Training and Development, Job evaluation, Office Enquiries - Procedure - Preparation of confidential reports - Public Relations in office

SECOND TERM

6. Office Records and Filing Management

Introduction - Need, Objectives, kinds of Records, Organization of records department and disposition of records, classifying and indexing of records and files-Filing- Essentials of ideal filing system, Classification of files, filing routine, old methods of filing.

7. Office Services - (Mail Routine, Courier, Office forms and designing, Office Stationery)

Centralization and Decentralization of office services - Organization and Management of mail department - **Mail routine** - Equipment for mailing Department - courier service its need and importance, difficulties - **Office Forms** - Meaning Objects, nature advantages and types of office forms steps in forms, control standardization of forms - Design - Principles, Factors in forms.

Design-methods and types of office form designing. **Office Stationery and Supplies** - Meaning of stationery - Need and Importance of Stationery. Essentials of a good system of regulating stationery purchase, standardization, storage, Record of stationery, Control of quality in stock, issue of stationery, regulating consumption.

8. Office Manual, Reports and Office

Supervision Office Manual - Meaning, Objects, Contents, Types, Preparation, Benefits of Office Manual and Problems with office Manual - Statistics and Reference manuals Office Reports - Meaning, Objective, Types, Effectiveness of reports, Guiding Principles of report writing - Year Books - Progress Reports **Office Supervision** - Definitions Role and Importance of Office Supervision, Factors of effective supervision, types of office supervision, Qualities, Status and functions of office Supervisor.

9. Office Machines and Equipments

Office Machines, Types and Advantages of Office Machines, Office Automation - Office Mechanization - Computer, types and uses and uses of computers Standardizations of office equipments.

10. Recent Developments of Office Administration

Computerization - Paperless Office - Working from home - Office Productivity - Effectiveness. MIS - its features, advantages, designing of MIS and MIS Evaluation.

Recommended Books

1. Office Organization and Management - S. P. Arora, Vikas Publishing house Pvt. Ltd. Sahibabad
2. Office Management - Dr. P. C. Pardeshi, Nirali Prakashan Pune Edn. 2004
3. Office Management - Prof. V. A. Joshi and Prof. A. G. Gosavi, Narendra Prakashan, Pune
4. Office Management - P. K. Ghosh
5. A. Text Book of office Management - William II, Liffingwal M. Robinson, M. Edwin Robinson.
6. Office Management and Commercial Correspondence - R. C. Bhatta Sterling Publishers Pvt. Ltd. New Delhi/11016 Edn. 1998
7. Business Management - Dr. P. C. Pardeshi Nirali Prakashan, Pune (Third Revised) Edn. 2002
8. Office Management - J. C. Denyer
9. Modern Office Management - Neuner, John, J. W. and Keeling, B. E.
10. Office Automation - George R. Terry

BANKING AND FINANCE

Objectives -

1. To acquaint the students with the fundamentals of Banking.
2. To develop the capability of students for knowing banking concepts and operations
3. To make the students aware of banking business and practices.
4. To give through knowledge of banking operations.

FIRST TERM

FUNDAMENTALS OF BANKING

Unit	No. of lectures
1. Introduction Origin of the word 'Bank' Evolution of Commercial Banking In the West and in India	6
2. Definition And Functions of Commercial Banks	
2.1 Meaning and Definitions	
2.2 Primary Functions	
a) Acceptance of Deposits - Demand Deposits : Current, Saving and Time Deposits : Recurring and Fixed Deposits.	
b) Granting Loans and Advances - Term Loans; Advances, Overdrafts, Cash credits, Discounting of Bills.	

2.3 Secondary Functions -

a) Agency Functions - Payment and Collection of Claques, Bills and Promissory Notes; Execution of Standing Orders. Purchase and Sale of Securities; Acting as Trustee, Executor or Attomey; Acting as Correspondent and representative of its customers on other banks and Financial Institutions.

b) General Utility Functions -
Safe Custody;
Safe Deposit Vaults;
Remittance of funds;
Issue of Letters of Credit;
Constancy;
Guarantees;
Pension Payments;
Conducting Government Transactions
Conducting Foreign Exchange Transactions

c) Investments in approved securities and bullion

3. Procedure for Opening of Deposit Accounts

3.1 Application Form - Identification, Introduction, Proof of Residence, Specimen Signature, Nomination - Their Importance.

3.2 Procedure for Operating Deposit Accounts, use of Pay-in-slips and withdrawal slips, issue of Pass-book (Current, Savings or Recurring Deposit); Mode of Operations (Singly, Jointly, Either of Survivor), Issue of Fixed Deposit Receipts. Issue of Cheque - Book (Current

and Saving Banks Accounts), Premature encasement of fixed Deposits and Recurring Deposits, Loans against Fixed Deposits and Recurring Deposits, Closure of Accounts and Transfer of Accounts in other branches. 14

3.3 Type of Account Holders/Customers

- a) Individual Customers - Singly or Jointly, literates, Minors, Married women, Non-Resident/Accounts.
- b) Other Account Holders/Customer-Hindu Undivident Family; Sole Proprietorship, Partnership Firms, Joint Stock Companies, Clubs, Associations and Societies, Trusts, Executors and Administrators.

4. Methods of Remittances - Demand Drafts, 14
Telegraphic Transfer, Bankers Cheque, Gift Cheque, Travellers Cliques, SWIFT. (Society For Worldwide Interbank Financial Telecommunication)

SECOND TERM

FUNDAMENTALS OF BANKING

5. Lending Principles, Credit Creation and 16
Balance - Sheet of a Bank

- 5.1 Safety, Liquidity, Profitability, Diversification of risks; Conflict between Liquidity and Profitability.
- 5.2 Multiple Credit Creation by Banks - Process and Limitations.
- 5.3 Balance-Sheet of a Commercial Bank.

6. Negotiable Instruments	16
6.1 Definitions and Characteristics of Bills of Exchange, Promissory Notes, Cheques;	
6.2 Types of Cheques - Bearer, Order and Crossed Cheques;	
6.3 Types of crossings - General, Special, Not Negotiable Crossings.	
7. Endorsements	8
7.1 Definition of endorsement	
7.2 Types of Endorsements - Blank, Full or Special, Restrictive, Partial, Conditional, Sans recourse, Facultative	
7.3 Effects of endorsements.	
8. Technology in Banking	8
8.1 Need and importance of technology in Banking	
8.2 ATm, Credit Cards, Debit Cards, Tele-Banking, Net Banking.	

Recommended Books

1. Practice and Law of Banking - G. S. Gill
2. Banking Law and Practice - Kalkundru Nairaj
3. Banking Law and Practice - P. N. Varshney
4. Banking Theory and Law Practice - E. Gordon, K. Talaraj
5. Banking Law and Practice in India - M. C. Tannum
6. Banking Law and Practice in India - Maheshwary
7. Fundamentals of Banking - Dr. G. V. Kayandepatil, Prof. B. R. Sangle, Dr. G. T. Sangle, Prof. N. C. Pawar
8. Banking Law, Theory and Practice - S. N. Gupta

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9. Law and Practice of Banking - Prof. Mugle
10. Banking and Financial System - Vasant Desai
11. Banking Theory and Practice - K. L. Shekhar
12. Law and Practice Banking - Loll and Nigam
13. Law and Practice Relating to Banking - E. Perry
14. Fundamentals of Banking - Dr. R. S. Swami
15. Report Trend and Progress of Banking - R. B. I.
16. Monthly Bulletin - R. B. I.
17. Articles in Magazines and News Papers are also Recommended.

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**BUSINESS ENVIRONMENT AND
ENTREPRENEURSHIP**

FIRST TERM

BUSINESS ENVIRONMENT

Objectives

- 1) This Course aims of acquainting the Students with the emerging business environment and trends at the national and international level in the light of the policies of liberalisation and globalisation.
- 2) To provide exposure to the students to the entrepreneurial cultural and industrial growth so as to prepare them to set up and manage their own small units.

UNIT - 1

Indian Business Environment - Concept components and Importance. Types of environment - natural, economic, political, social, technical, cultural and legal, Business environment and economic growth and economic trends.

UNIT - II

Problems of Growth - Unemployment, poverty, Regional imbalances, Social injustice, inflation, parallel economy, industrial sickness. Pollution - Types - sources - effects and measures to control.

UNIT - III

Role of Government - Monetary and fiscal policy, industrial policy since 1991, privatisation and

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liberalisation - its impact on Indian economy, export - import policy, Regulation of foreign investment

UNIT - IV

International Environment - International trading environment - Overview - trends in world trade and problems of developing countries - International economic groupings and institutions GATT, WTO, World Bank, IMF

SECOND TERM

BUSINESS ENTREPRENEURSHIP

UNIT - V

Introduction - The entrepreneur - meaning - qualities - functions, entrepreneur and manager, entrepreneurs and economic development, Emergence of entrepreneurial class, Role of socio - economic environment - Theories of entrepreneurship

UNIT - VI

Entrepreneurial Development Programmes (EDP)

EDP - Role - relevance and achievements - Role of government of in organising EDP's

Role of an Entrepreneur in economic growth as an innovator - Entrepreneurship and Economic development - case study of successful entrepreneurs from the local region (any three)

UNIT - VII

Promotion of a venture - analysis of opportunities - External Environment analysis - Legal requirements for establishment of a new unit and raising of funds - Venture capital sources and documentation required.

UNIT - VIII

Entrepreneurial Behavior - Innovation and entrepreneur - types of entrepreneurs - women entrepreneurs - role - status, problems and prospects.

Recommended Books

1. K. Aswathappa - Essentials of Business Environment, H. P. House
2. Sundaram and Black - The International Business Environment, Prentice Hall, New Delhi.
3. Agarwal A. N. - Indian Economy, Vikas Publishing Houses, New Delhi
4. Dutt R. and Sundaram K. P. M. - Indian Economy, S. Chand, Delhi
5. Dutt Ruddar - Economic Reforms in Indian - A Critique, S. Chand, New Delhi.
6. Tandon B. C. - Environment and Entrepreneur - Chugh Publications, Allhabad.
7. Shrivastava S. B. - A Practical guide to Industrial Entrepreneurs, Sultan chand and sons, New Delhi.
8. Pandey I. M. - Venture Capital - The Indian Experience, Prentice Hall of India.
9. T. Venkateshwara Rao and Uday Parek - Developing Entrepreneurship, IIM-Ahmedabad.

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Defence Budgeting Finance And Management

FIRST TERM

Defence Organization And Management In India

Objectives

1. To understand the role of Armed Forces for maintaining National Security of the Counter.
2. To understand Higher Defence Mechanism, Role of Intelligence and Management Technique in Decision making at Strategic and Tactical Level.

Unit	No. of lectures
1. Principles of Defence Organization	6
2. Reconstruction of Indian Army after 1947	
a. Development of the Army After Independence	
b. Development of the Navy after Independence	
c. Development of the Air Force after Independence	
3. Higher Defence Organization in India	8
a. Powers of the President in relation to the Armed Forces.	
b. Parliament and Armed Forces.	
c. Defence Committee of the Cabinet.	
d. Ministry of Defence - It's organization and function	
e. National Security Council	

- 4. Defence Mechanism of the Indian Armed Forces 8**
- a. Chief of Staff Committee.
 - b. Organization of Army, Naval and Air Head Quarters.
 - c. Organization of Army, Naval and Air Commands
- 5. Second line of Defence 10**
- a. Border Security Force
 - b. Coast Guard
 - c. Territorial Army
 - d. Civil Defence
 - e. Home Guards
 - f. Central Reserve Police Force
 - g. State Reserve Police Force.
- 6. Intelligence 10**
- a. History and Types of Intelligence
 - b. Division and Types of Intelligence
 - c. Process and Principles of Intelligence
 - d. Devices for Collecting Intelligence
 - e. Role of Intelligence
 - f. Counter Intelligence
 - g. Indian Intelligence Organization
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SECOND TERM

- 7. The Combat Branches 8**
- a) Infantry
 - i) Characteristics, role and Limitations.
 - ii) Division and Battalion Organization

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- b) Armored Corps - Characteristics role and limitations.
 - 8. Supporting Arms.**
 - a) Artillery - Characteristics, role limitation
 - b) Engineers - Characteristics, role limitation
 - c) Signal Corps - Characteristics role and limitation means of signals
 - 9. The Administrative Services. 10**
 - a) Army Service Corps.
 - b) Army Ordnance Corps.
 - c) Electrical and Mechanical Engineers
 - d) Army Medical Corps - It's role in peace and War time.
 - 10. Indian Navy 10**
 - a) Characteristics, role and limitations.
 - b) Various types of Battle Ships in Indian Navy.
 - 11. Indian Air Force 10**
 - a) Characteristics, role and limitations.
 - b) Various types of Aircraft's in Indian Air Force.
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Recommended Books

1. Ron Mathews - "Defence production in India" ABC- New Delhi.
2. Raju G. C. Thomas - The Defence of India - A budgetary perspective of strategy and Politics Mac Millan publication, New Delhi - 1978.
3. Sam-C-Sarkesian - "The Military Industrial Complex- A Reassessment : Sage Publication, 1972.

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4. Maj. Gen. Pratap Narain (Retd.) "India's Arms Bazaar" Shilpa Publication, New Delhi - 1998.
5. Y. Lakshmi, Trends in India's Defence Expenditure ABC, New Delhi, 1998.
6. Lt. Gen. R. K. Jasbir Singh, India's Defence Year Books - 1999, Natraj Publication, Dehradun 1999.
7. Annual Report, Ministry of Defence, Government of India.
8. Venkateshwaram A. L. - Defence Organization in India.
9. Nagendra Singh - Defence Mechanism of Modern State.
10. Lt. Col. Abhyankar M. G. - Defence Principle and organization.

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**CO-OPERATION
FIRST TERM**

Unit	No. of lectures
1. Concept, Definitions, Nature and Scope	2
2. Principles of co-operation-Evaluation of Co-operative principles and modifications their in from time to time	10
3. Origin of co-operative movement, brief history in India and Abroad	10
4. Co-operation as a from of organization in relation to other forms of business organization	10
5. Contribution of co-operative movement in India economy - pre and post independence period in rural and urban areas	10
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SECOND TERM

6. Different types of co-operatives-Rural and Urban, Agriculture and Non Agriculture, Credit and Non Credit, Weaker sections co-operatives, Federations of co-operatives	10
7. Government and co-operatives movement- Role of Central and state Govts.	6
8. Role of Leadership in co-operative movement	6
9. Achievement in co-operative movement-strength and weaknesses, Future trends of co-operative movement in India	10
10. Co-operative Education and Training - objectives of Co-operative education and training, training	

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arrangement in India, evaluation of education and training programmes, Problems and suggestions.	10
11. Evaluation of co-operative movement in India achievements, weaknesses of the movement and suggestions.	6
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Recommended Books

1. Co-operation - Principles and Practice - Dr. D. G. Karve
2. Co-operation in India - Dr. B. S. Mathur
3. Theory, History and Practice of Co-operation - Dr. R. D. Beddy
4. Co-operation in India - Dr. C. B. Memoriya and R. D. Saxena
5. Theory and Practice of Co-operation in India and Abroad Prof. R. K. Kulkarni.
6. सहकार तत्त्व व व्यवहार - डॉ. गो. स. कामत
7. पतसंस्थाच्या विश्वात - प्रा. डी. एम. गुजराथी

MANAGERIAL ECONOMICS
FIRST TERM

Unit	No. of lectures
1. Introduction	
The Economic background of management	
1.1 Definition and Nature of Managerial Economics	2
1.2 Scope and characteristics of Managerial Economics	4
1.3 Contribution of economics to management	2
2. Firm and its objectives	
2.1 The traditional theory of firm	3
2.1.1 Contents of traditional theory	
2.1.2 The assumption of the traditional Theory	1
2.1.3 The Limitations of the Traditional theory of firm.	2
2.2 The Alternative Theory of the Firm	4
2.2.1 The sales revenue maximization theory of Bammol	3
2.2.2 The growth theory of Marries.	2
2.2.3 The behavioural theory of cyert and & Mavel	2
2.3 Factors Influencing the business objectives	1
2.3.1 Profit as an objective and measures to business efficiency.	1
2.3.2 Internal and external influences on business objectives	1
3. Demand analysis	

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3.1	The meaning and Law of Demand	2
3.2	The determinants of demand	1
3.3	Concept or elasticity of demand	2
3.4	Price elasticity of demand	1
3.5	Factors influencing price elasticity of demand	2
3.6	Income, cross elasticity of demand	1
3.7	Measurement of elasticity of demand	3
3.8	Methods of demand forecasting	3
3.9	Forecasting of demand for a new product.	2
3.10	Criteria of a good demand forecasting	3

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SECOND TERM

4. Cost Analysis

4.1	The concept of cost.	1
4.2	The view of an economist and of an accountant	1
4.3	Short run and long run cost. (Fixed, Variable, Average Marginal	2
4.4	Outlay and opportunity cost.	2
4.5	Traceable and non-traceable cost.	1
4.6	Controllable and non-controllable.	1

5. Product Policy and Sales Promotion

5.1	Product Policy.	1
5.1.1	Advantages of multi products	1
5.1.2	The justification for product differentiation	1
5.1.3	The policy or adding new and dropping old product.	2
5.2	Advertisement and Sales promotion.	1
5.2.1	The selling cost and production cost.	2
5.2.2	The nature of advertising cost	2
5.2.3	Informative and Persuasive advertising	1
5.3	Methods for determining advertising budget	2

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5.3.1	Percentage of sale approach	1
5.3.2	All you can afford approach	1
5.3.3	Return on investment approach	1
5.3.4	Objective and Task approach	2
5.3.5	Competitive party approach	2
6.	Pricing	
6.1		1
6.1.1	Pricing and output	2
6.1.2	The concept of the market	3
6.1.3	The perfectly coemptive market	2
6.1.4	Characteristic	1
6.1.5	Equilibrium of the firm in the short run	1
6.1.6	Equilibrium of the firm in the long run	
6.2	Monopolistic competition	
6.2.1	Characteristics	2
6.2.2	Equilibrium of the firm in the short run	2
6.2.3	Equilibrium of the firm in the long run	1
6.3	Monopoly	1
6.3.1	Characteristic	1
6.3.2	Equilibrium of the firm in the long and short run.	1
6.3.3	Price discrimination	2
		48

Recommended Books

1. Chopra O. D. - Tata McGraw Hill publishing Co. Ltd. 1984
2. Ahuja H. L. - Advanced Economic Theory - S. Chand and Co. 1076
3. Lipsey G. L. - An introduction on positive Economics.

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ELBS Low Priced Text Book.

4. Deana Joel - Managerial Economics - Prentice - Hill of India Pvt. Ltd. 1976
5. Varshaney and Maheshwari - managerial Economics
6. Gupta G. S. - Managerial Economics Tata McGraw Hill, New Delhi.
7. व्यवस्थापकीय अर्थशास्त्र भाग १ व भाग २ - प्रा. आर. आर. बेराड - निराळी प्रकाशन, पुणे.

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ESSENTIALS OF E-COMMERCE

FIRST TERM

Note - Knowledge of Information Technology is essential to opt this Subject.

Unit	No. of lectures
1. GUI based Operating System MS-WINDOWS 90/2k : Introduction to MS-WINDOWS, Features, Elements/Components of MS-WINDOWS Services offered by MS-WINDOWS	8
2. Introduction to Internet : What is the Internet? Getting Connected to Internet. Evolution of the internet, the operation of the Internet, I. p. Address and the Domain Name system, accessing the internet, Services Provided by Internet, The www. Browsers and Search Engines; Web, Web site and Web Services, Internal security and privacy. Computer Crimes and Laws.	12
3. Introduction to e-commerce. The scope of electronic commerce, Definition of electronic commerce. Electronic Commerce and the trade cycle. Electronic markets. Research and Support. Electronic Data Interchange Internet commerce E-Commerce in perspective, categories of e-commerce - B2B, B2C and Intra-Business.	16

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Portals, e-Governance, e-Learning and Knowledge building

- 4. Business Strategy :** **12**
The value chain, supply chain, porter's value chain model, Inters Organizational value chain.
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SECOND TERM

- 5. Business to Business E-Commerce - 12**
Introduction. (B2B)
E-commerce : Inter organizational transactions, electronic markets - usage, advantages and disadvantages of electronic markets, Seller oriented Market Space, Buyer oriented Market space, Intermediaries, Electronic Data Interchange (EDI), Introduction to EDI, benefits to EDI, EDI Technology, EDI standards, EDI communication, EDI Security, EDI and business, inter organizational e-commerce-sales, purchase on line.
- 6. Business to Consumer E-Commerce (B2C)12**
Consumer trade transaction, Internet e-commerce, electronic storefront, electronic mail, Electronic Shopping Process, advertising on-line and advertisement methods, electronic catalogs, Services online-cyber banking (e-banking). The on-line job market, Real estate, Auctions, bidding and bartering.
- 7. Electronic Commerce Infrastructure and 12**
Payment - Introduction e-commerce infrastructure, Limitation of traditional payment

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system. Electronic Payment System, e-checks, e-credit card, e-cash, e-smart card, e-fund transfer, E-commerce security requirements, Encryption, Digital Signature, protocol SSL and SET.

8. E-Business Applications. 12

Internet Bookshops, Internet Banking, online share dealing grocery supply, software support. Electronic newspapers and Virtual Auctions.

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Recommended Books

1. E-Commerce - David Whitely - McGraw Hill.
2. E-Commerce - P. Joseph - PHI
3. E-Commerce the cutting edge of business - K. Bajaj and Nag TMH
4. E-Commerce - V. Deva - Common Wealth.
5. Frontiers of electronic commerce Ravi Kalakota, Andrew Whinston AWL.
6. E-Commerce made easy CD SSI.

**INSURANCE AND TRANSPORT
FIRST TERM**

Objectives

1. To introduce the concepts of life and general Insurance.
2. To make the students aware about the careers in the field of insurance and develop appropriate no of lectures skills.

Unit		No. of lectures
Unit-I Life Insurance	Evolution of the Insurance - definition - functions - need of life Insurance - principles of life Insurance - Nature of insurance contract - features of life insurance	12
Unit-II Life Insurance Corporation	Organization and Administration of LIC- Types of life Insurance plan - customer services - services marketing - Role of Insurance Agents in promotion of life insurance.	12
Unit-III General Insurance	History of general insurance, Definition - need and scope of general insurance - functions of general insurance - principles of general insurance.	12
Unit-IV General Insurance Corporation	Organization and Administration of GIC-	

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Types of general insurance policies Marine- Fire-Accident-Health-Crop and Cattle Insurance. Privatization of General Insurance	12 48
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Recommended Books

1. Insurance - Principles and Practices - M. N. Mishra
2. Principles and Practice of Insurance - G. S. Pande
3. Insurance - Principles and Practice - C. Gopalkrishna
4. Insurance - Principles and Practice - Vinayakan,
N. M. Radhasamy and S. V. Vasudevan.
5. विमा व्यवसाय काल आणि आज - प्रभू

**INSURANCE AND TRANSPORT
SECOND TERM**

Objectives

1. To introduce the concepts of Transport, Travel and
Tourism
2. To Create awareness among the students about career
opportunities in this field and motivate them to develop
appropriate skills.

**No. of
lectures**

Unit-V Transport

Definition - Nature and Scope - Need and importance of transport - Role to transport in the economic development of the country	12
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Unit-VI Means of Transport

Road, Rail, Water and Air transport -
Advantages and disadvantages of each
type of transport. 12

Unit-VII Travel and Tourism

Meaning and scope of Tourism-need of
Tourism - role of Tourism in economic
development growth of Tourism -
Tourism infrastructure Tourism spots and
attractions - marketing of Tourism as a
product, development of hospitality industry-
Development of Tourism after 1947 12

Unit-VIII Domestic And International Tourist

Domestic and International tourist, How
Tourism promotion in India, Recent trends-
Travel Agents and Tourism development-
Role of Tourist guides-State Tourism
Development-Corporation and their role,
Role of private organizations-Consumer
Services and recent trends in the field
to Tourism and Hospitality Industry. 12

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Recommended Books

1. Tourism Promotion and Development - New
Advances - G. S. Batra and R. C. Dangwal
2. Tourism Industry in India - Dr. M. Selvam
3. Tourism Development in India - A. Satish Babu

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Note - Guest lectures of the field expert be organized for the benefit of students (Minimum 2 lectures in each term) Minimum two visits visits in the year be organized for practical exposure.

**MARKETING AND SALESMANSHIP
FIRST TERM**

	No. of lectures
Unit-I An Introduction to Marketing	
1.1 Meaning and Definition - Selling, Marketing and Market	2
1.2 Classification of Markets	3
1.3 Scope of Marketing	2
1.4 Functions of Marketing : Merchandising Functions Buying, Assembling, Standardisation, Grading, Selling, Branding, Packaging, Labelling, Storage and Transportation, Risk Bearing, Insurance, Marketing Finance.	5
	12
Unit-II Product Mix	
2.1 Meaning Definition and Elements of Marketing Mix	2
2.2 Product - - Concept	2
2.3 Product Life Cycle	2
2.4 Product differentiation and Product Positioning	2
2.5 Product line and Product Mix	2
2.6 Product simplification, diversification and elimination	2
	12
Unit-III Price Mix	
3.1 Elements of Price Max (Discounts,	

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(Credit, etc.)	2
3.2 Importance of Pricing	2
3.3 Factors influencing Pricing	2
3.4 Pricing Methods/Strategies : Cost based pricing, Rate of return pricing, Demand/Market based Pricing	4
	10

Unit-IV Place and Promotion Mix

4.1 Types of Distribution intermediaries and their Characteristics (Marketer/ Sole Selling Agent; Stockiest/Distributer, Retailer/Dealer)	3
4.2 Types of Channels and Factors influencing selection of channel	3
4.3 Elements of Promotion Mix	1
4.4 Sales Promotion Techniques and Methods	3
4.5 Factors influencing Promotion Mix	2
4.6 Recent trends in Marketing	2
	14

SECOND TERM

Unit-V Salesmanship

5.1 Introduction	1
5.2 Meaning and Definition	2
5.3 Scope and Utility	2
5.4 Salesmanship - An art, science and Profession	2
5.5 Competitive salesmanship and creative salesmanship	1
5.6 Selling as a Career	2
	10

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Unit-VI Process of Selling

- 6.1 Psychology of Salesmanship-Attracting attention, Awakening interest, Creating Desire and Action 4
- 6.2 Prospecting 2
- 6.3 Pre approach and approach 2
- 6.4 Overcoming objections 2
- 6.5 Closing the sale

12

Unit-VII Sales Organisation

- 7.1 Sales Organisation - Definition - Objects - Significance - Need - Size types of and structures of sale organisation 4
- 7.2 Functions of sales organisation and control of sales organisation 2
- 7.3 Sales Manager - Importance, Qualities and Qualifications - Functions - types - Administrative, operating, administrative cum operating - duties and responsibilities 4
- 7.4 Sales Routine - meaning - handing incoming mail - handing customers and travellers order 3

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Unit-VIII Essentials of a Good Salesman

- 8.1 Knowledge of salesman about - facts relating to his goods - methods of packaging - transport 3
- 8.2 Terms and Policies of his organisation- Policies of competitors, Socio - 3

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economic - political conditions - Prospects of customers Sources of Information	
8.3 Developing a salesman about - Importance of Salesman's personality - Physical, mental, social and character traits - Improving sales personally.	3
8.4 Training of Salesman - Introduction, importance and methods	2
8.5 Motivation of Salesman - Meaning and necessity - Methods - Financial and non financial for Stimulating Salesman.	2

13

Recommended Books/Journals

1. Marketing Management - Planning Implementation and Control - The Indian Context by V. S. Ramaswamy and S. Namakumari, published by Macmillan India Limited.
2. Modern Marketing Management by Rustom S. Daver
3. Marketing Management by C. N. Sotakki, Kalyani Publishers.
4. Handbook of Marketing Management By Biplab Bose, Himalaya Publishing House
5. Marketing Management - Analysis Planning and Control by A. K. Phophalia, Sarita Sharma and C. R. Basotia, Kanishka Publishers.
6. Marketing Management by Philip Kotler

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7. Marketing Management by S. A. Sherlekar, Himalayan Publishing House.
8. Global Marketing Management by S. A. Sherlekar and V. S. Sherlekar, Himalayan publishing House
9. Salesmanship and Advertising by C. N. Sontakki, Kalyani Publishers
10. Salesmanship and Sales Management by P. K. Sahu and K. C. Raut, Vikas Publishing House.
11. Marketing Mastermind
12. Pitch - The Advertising Market and Media Review

**CONSUMER PROTECTION AND
BUSINESS ETHICS
FIRST TERM**

- Unit-I Consumer and Consumer Organizations**
- 1.1 Three dimensional concept of a consumer
 - (i) Consumer as a king
 - (ii) Consumer as a Kirigpin of democracy
 - (iii) Consumer as capital
 - 1.2 Right of Consumers
 - 1.3 Responsibilities of Consumers
 - 1.4 Voluntary Consumer Organizations (VCO) - origin - functions - Importance of consumer organizations in the changing scenario
 - 1.5 Role played by VCOs in India and Maharashtra
 - 1.6 Limitations of VCOs
- Unit-II Consumer Movement : Role and Functions**
- 2.1 Consumer Movement : Meaning and Importance
 - 2.2 Scope and Objectives - Importance of Consumer Movement
 - 2.3 Functions and Role of consumers :
 - (i) Organizing Consumers : Importance - Methods and Techniques.
 - (ii) Consumer Education : Importance - Methods and Techniques
 - (iii) Problem Solving - Importance - Methods and Techniques - Consumer Guidance.
 - 2.4 Role of Government in developing the Consumer Movement
 - 2.5 Future of Consumer Movement

Unit-III Problem of Consumers

- 3.1 Problems of Consumers - causes and nature
- 3.2 Problems of Rural Consumers
- 3.3 Problems of Urban Consumers
- 3.4 Individual and Collective Problems and consumers
- 3.5 Types of consumer complaints about goods
- 3.6 Types of consumer complaints about services
- 3.7 Solving the problems of consumers
 - (i) by consumers : preparation and precautions to be taken by the consumers
 - (ii) Role of VCOs in solving consumer problems
 - (iii) Taking Legal actions

Unit-IV Consumer Protection Act and other laws.

- 4.1 Background and need.
- 4.2 Definitions : Consumer - Complaint - goods and defects in goods service and deficiency in services.
- 4.3 Consumer Protection Councils : Composition, Working and Role of
 - (i) District Consumer Protection Councils.
 - (ii) State Consumer Protections Councils
 - (iii) National Consumer Protection Council
- 4.4 Redressal of Consumer complaints : Method of filing complaints.
- 4.5 Complaint - Machinery for redressal : Composition, Working and Role of
 - (i) District Consumer Redressal Forum.
 - (ii) State Consumer Redressal Commission.
 - (iii) National Consumer Redressal Commission.
- 4.6 Introduction to other laws relating to consumer protection : Standards of Weights and Measures Act-Packaged Commonalities Rules - Prevention

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of Food Adulteration Act.

SECOND TERM

Unit-V Business Ethics

- 5.1 Concept of Business Ethics : Definitions and Scope.
- 5.2 Relationship between Business and Ethics.
- 5.3 Importance of Business ethics - Consumer, Business and Ethics.
- 5.4 Business Ethics and Profits : Social responsibilities of business.
- 5.5 Fair Trade Practice : Concept and Importance.
- 5.6 Business Ethics : Indian Perspective
- 5.7 Gandhian Concept of Trusteeship

Unit-VI Social and Public Morality

- 6.1 Moral issues in business
- 6.2 Environmental protection and role of business.
- 6.3 Role of Government in environmental protection.
- 6.4 Responsibility regarding optimum utilization of national resources
- 6.5 Social culture and ethics.

Unit-VII Relationship between ethics and corporate excellence

- 7.1 Corporate Mission Statement Concept
- 7.2 Mission Statement and Code of Ethics
- 7.3 Professional Codes : Concept - need - importance of Professional Codes.
- 7.4 Organizational Culture.
- 7.5 Total Quality Management (TQM) and ethics
- 7.6 Ethics in corporate governance - Trade Secrets, Corporate Disclosure. Insider trading

Unit-VIII Ethics in Marketing

- 8.1 The Concept of Marketing - Competition
- 8.2 Creating monopolies - Pricing - Bidding - Consumer Marketing.
- 8.3 Advertising - pros and cons of advertising - types of advertising
- 8.4 Manipulative and coercive advertisements.
- 8.5 Electronic media and advertising - Influence of TV on children, youth, housewives etc.
- 8.6 Role of VCOs in controlling objectionable advertisements
- 8.7 Advertising Standard Council of India (ASCI) : Role and Functions, Code of ASCI.

Recommended Books

1. Grahak Darshan, Bindhumadhav Joshi, ABGP, Pune.
2. Consumer Protection Act. Gulshan, Villy Eastern
3. Law of Consumer Protection, Garjeet Singh, Dip and Dip
4. A New Way, Dilip Phadke and Ad. Madhav Dongre, Maharashtra Govt.
5. Concepts and Realities in Business Ethics, S. Parthasarty, P. Rengarajan, Sadagpan.
6. A Study in Business Ethics, Rituparna Raj, Himalaya.
7. Ethics in Management, S. A. Sherlekar, Himalaya.
8. ग्राहकांशी हितगूज, मुंबई ग्राहक पंचायत
9. शेतकरी ग्राहक, संतोष गांधी, अ. भा. ग्राहक पंचायत
10. ग्राहक दर्शन, बिंदूमाधव जोशी, अ. भा. ग्राहक पंचायत

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11. ग्राहम संरक्षण कक्ष : दिशाबोध, महाराष्ट्र शासन
12. सामाजिक न्यायाचा असामान्य कायदा, न्या. बाळकृष्ण ईराडी,
महाराष्ट्र शासन
13. ग्राहक संरक्षण कायदा, श्री. एस. सी. देशमुख

FOUNDATION COURSE IN COMMERCE

Objective

- a. To study the modern forms of organization
- b. To understand the recent trends in commerce and business practices.
- c. To understand the functioning of stock Exchanges, Commodity Exchanges. Trade Associations and Chambers of Commerce.
- d. To study the basic concepts in commerce and business practices.

FIRST TERM

Unit-I Modern forms of organization

Outsourcing, Franchise, Turn key, MINCs, Limited Partnership, Acquisitions and Mergers, etc.

Unit-II Economic Sectors

Role and challenges of Public Sector, Co-operative Sector, Corporate Sector and Non Govt. organizations.

Unit-III Government policies

- a. Industrial policies since 1991
- b. Current Labour policies
- c. Present Foreign Trade policies

Unit-IV Recent trends in Service Sector

a. Banking Sector - Review, recent trends terms like - ATM, Debit and Credit Cards, Internal banking, etc.

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b. Insurance Sector - Review, opening of Insurance Sector, role of private players in Insurance business

c. Logistics - Networking, Importance and challenges.

Unit-V Stock Exchange - Review of Stock : Exchanges in India, On line Trading, NSDL, role of SEBI, Protection and Education of Investors.

Unit-VI Commodity Exchanges - History and overview, terms used and working and procedure followed in commodity exchanges, future of commonality exchanges, Study of regional/local commonality markets.

Unit-VII Trade Associations and Chambers of commerce - Meaning, Features, functions Study of aims, objectives and working of -

a. Maharashtra Chamber of Commerce, Industries and Agriculture, Pune

b. Maharashtra Chamber of Commerce and Industries, Mumbai

c. Indian Merchants' Chamber

Unit-VII General Commercial Knowledge/Basic Concepts in Commerce

Study of the following 75 terms/concepts used in the recent field of Trade and Commerce.

F. Y. B.Com / 65

Sr. No.	Terms/Concept	Meaning
1.	Affidavit	A declaration in writing made on oath
2.	Assimilation	Use of automatic machinery in Industries/organizations
3.	Assimilation	Joining the culture of two or more activities/organization
4.	Agmark	A mark showing standard/quality of agriculture product
5.	BPO	Business Process Outsourcing
6.	Benchmarking	A level or standard in a scale against which performance can be evaluated. It is a method of job evaluation.
7.	Body Shopping	A Consultancy supplying people at work on contract basis
8.	Brand Equity	Goodwill attached to name
9.	Bank rate	It is the rate at which the Central Bank of a country grants credit to the other banks
10.	Capital intensive	Those industrial activities where the preparation of fixed capital is more than the other factors of production like Land, Labour, etc.

F. Y. B. Com / 66

Sr. No.	Terms/Concept	Meaning
11.	Consortium	A combination of large number of bidder to fulfill the contract deal
12.	Consumer delight	Consumer's complete satisfaction
13.	Credit rating	Assessment of credit worthiness of an organization by external agency.
14.	Credit squeeze	It is the state's interference to regulate the level of economic activity by reducing the money supply. In other words, it is an effort of marking credit more expensive through controls on banks.
15.	Corporate governance	Accountability of the manger directors of a company, The recent provisions about the listed companies required them to comply with this code through annual accounts and reports.
16.	Consumerism	A materialistic attitude of consumers of consuming maximum without any consideration of future.

F. Y. B.Com / 67

Sr. No.	Terms/Concept	Meaning
17.	Dis-Investment	A policy of the government of gradually withdrawing the investment of public funds from a public sector unit.
18.	Distributive negotiations	A term used in personnel management of a trade union's approach for solving disputes.
19.	Dumping and anti dumping	A policy of capturing a slice of market by pouring a hung stock A policy of the government of prohibiting the capturing of market by way of dumping
20.	Depository	A system whereby the shares can be lodged physically and need not be handled in the course of each transaction
21.	EXIM	Policy regarding imports and exports
22.	E-commerce	Commercial activities with help of electronic devices
23.	Factoring	Taking responsibility of collecting accounts receivable
24.	Franchise	An agency given for distribution of manufactured products
25.	Fringe benefit	A reward beyond the basic pay for the job

F. Y. B. Com / 68

Sr. No.	Terms/Concept	Meaning
26.	Globalization	A process of world market open to local markets
27.	Grapevine	The informal communication of an organization many times more effective than the formal one.
28.	Hacking	The unauthorized breaking in to data base of a computer
29.	Hedging	Protecting oneself against the financial loss.
30.	Internal customer	One department within an organization becoming customer of another
31.	Entrepreneurship	Entrepreneurship developed from a particular organization
32.	ISO	International Organization of Standards
33.	ISI	Indian Standards Institute
34.	Internal Banking	Banking activities with the help of Internal services
35.	Just in Time	A system of procuring inventory as and when required
36.	Knowledge Worker	A worker working in the modern society with lots of areas of knowledge
37.	Kaizen	The Japanese concept of continuous improvement

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Sr. No.	Terms/Concept	Meaning
38.	Labour Intensive	An organization or an activity mainly relying on labour force as it's investment/capital
39.	Learning Organization	An organization where the workers are always wanting to learn
40.	Liberalization	An economic policy of allowing foreign players to enter the local markets in competition with the indigenous ones.
41.	Logistics	A term originally used in military organizations, for moving of troops and equipments. It refers to the detailed planning of the process of distribution of redistribution.
42.	Mutual funds	A method of raising finance for investing in to some other capital issues.
43.	Mission	An origination's goal/objective behind its establishment
44.	Market niche	A unique place of gap in the market for a given product.
45.	Mergers and Acquisitions	Merger is a combination of two or more businesses to share risks and rewards and no one

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Sr. No.	Terms/Concept	Meaning
		party to obtain control over the other. Acquisition is the acquiring of shares of a company by another by paying purchase consideration as a fair value.
46.	Non Performing assets	An assets created, but not showing any results (a banking asset created by way of loans/advances now becoming unrecoverable)
47.	Niche Strategy	A marketing strategy adopted for a small segment
48.	Negotiable Instrument	An instrument in commercial transactions recognized by the Negotiable Instrument Act.
49.	Organizational Behave our	A branch of personnel management considering interperson and behavioral aspects
50.	Outsourcing	A policy of an organization of depending on external agency for a functional area.
51.	Organizational Development	Efforts made for the development of human of human factor in an organization
52.	Patent	A right on a product or invention claiming it's originality or

F. Y. B.Com / 71

Sr. No.	Terms/Concept	Meaning
53.	Primary Market	know-how The Market where the first sale of securities is made by way of an offer from the corporate body to the investors.
54.	Portfolio Management	A branch of financial management dealing with the investments of an organization
55.	Public Relations	Efforts made by an organization of establishing rapport with the stake holders and the general public
56.	Privatization	A policy of the state of disinvestment in the public sector organization by offering its shares to the public at large.
57.	Quality circle	A small group of individuals of a organization, trying to solve their practical problems.
58.	Recession	A phase in an economy when there is sharp decline of demand for goods and services
59.	Sensex	Sensitive Index number of a stock market.
60.	Subsidy	A financial support provided by the Government

F. Y. B. Com / 72

Sr. No.	Terms/Concept	Meaning
61.	Security market	A market where the corporate securities i.e. shares are brought and sold
62.	Surrender value	It is the left over value that the insurance company is expected to pay.
63.	Seed capital	It is the initial amount of capital required for any business to be invested by the owner.
64.	Service Organization	An organization established for rendering services in support of trade
65.	SWPT analysis	An analysis of an individual or organization about the strength, Weaknesses, opportunities and Threats.
66.	TQM	Total Quality management
67.	Trade Cycle	A recurring sequence of changes in business activity, indicating period of prosperity, decline, depression etc.
68.	Technology Transfer	The transfer of a technology from an area in which it had been successfully applied to an area, which it has not yet

F. Y. B.Com / 73

Sr. No.	Terms/Concept	Meaning
70.	Tele Conferencing	been tried. A discussion of participants, geographically scattered
71.	Underwrite	To ensure of guarantee to purchase the stock of shares
72.	Value Addition	Increase in the value of an item by adding inputs on it.
73.	WTO	World Trade Organization established in 1995.
74.	Yellow pages	A space reserved for commercial advertisers
75.	Zero based budgeting	The use of budgets which start from a present base of zero and regard all items as being new rather than in continuation of existing ones. In practice, this means a budget has to justify each of expenditure every year.

Recommended Books And Periodicals.

1. Financial Management - I. M. Pandey
2. Financial Management - Theory and Practical - Prasanna Chandra
3. Financial Management - S. C. Kuchhal
4. Public Sector in India - Laxmi Nariyan
5. Indian Economy - Rudder Datt

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6. Indian Economy - KPM Sundaram
7. Law and practice of banking - S. R. Davar
8. Chamber of Commerce and Trade Associations in India - D. B. R. Sabade and M. V. Namjoshi
9. The Indian Financial System - Vasant Desai
10. Business Administration - Dr. Y. K. Bhushan
11. Stock exchange Official Directory - The Bombay Stock Exchange Publication

Journals and Periodicals

1. World of Business and -This Maharashtra Chamber
संपदा of Commerce. Industries
and Agriculture, Pune
2. चेंबर पत्रिका - The Maharashtra Chamber
of Commerce and industry,
Mumbai
3. वाणिज्य विश्व - पुणे मर्चंटस् चेंबर, पुणे

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**पुणे विद्यापीठ
परिपत्रक क्र. १८०/२००२**

विषय : प्रथम वर्ष वाणिज्य मराठी अभ्यासक्रम

या परिपत्रकाद्वारे सर्व संबंधितास विद्यापीठ अधिकार मंडळाने घेतलेल्या निर्णयानुसार असे कळविण्यात येत आहे की, प्रथम वर्ष वाणिज्य व द्वितीय वर्ष विज्ञान या परीक्षांच्या मराठी या विषयाचा अभ्यासक्रम सोबत जोडल्याप्रमाणे शैक्षणिक वर्ष २००२-२००३ पासून सुधारित करण्यात येत आहे.

गणेशखिंड, पुणे - ४११ ००७
जा. क्र. : सीबीएच/३४८१
दिनांक : १४-६-२००२

**ला. फु. वसावे
कुलसचिवांकरिता**

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पुणे विद्यापीठ
प्रथम वर्ष वाणिज्य
ऐच्छिक मराठी

१. अभ्यासक्रमाचे शीर्षक : व्यावहारिक मराठी
२. अभ्यासक्रमाची उद्दीष्टे :
 १. वाणिज्य विषयाच्या विद्यार्थ्यांना मराठीच्या व्यवहारक्षेत्राची माहिती देणे विविध क्षेत्रातील भाषाव्यवहाराचे स्वरूप व गरज समजावून देणे.
 २. या व्यवहारक्षेत्रातील मराठी भाषेचे स्थान स्पष्ट करणे व त्यातील मराठीच्या प्रत्यक्ष वापराचा अभ्यास.
 ३. विविध क्षेत्रातील मराठीचा अभ्यास करण्यासाठी प्रसार माध्यमाचे स्वरूप व त्यातील भाषण व्यवहार समजावून देणे.
 ४. प्रसारमाध्यमातील विविध लेखन प्रकारांचा अभ्यास व प्रत्यक्ष लेखन.
 ५. राजभाषा म्हणून मराठीचे स्थान, कार्यालयीन भाषेचे स्वरूप, मराठीतून लेखन करण्यात येणाऱ्या अडचणी, कार्यालयीन भाषेचे तंत्रे व कौशल्ये (अर्थकारण व वाणिज्य विषय मराठीतून परिणामकारकरित्या मांडता यावा यासाठी कौशल्याची आवश्यकता आहे! मराठीत आजवर या दिशेने कोठवर प्रयत्न झाले याची माहिती विद्यार्थ्यांना देणे आवश्यक आहे.
३. अभ्यासक्रम घटक/उपघटक/विस्तार :
 १. प्रथम : (अ) निबंधलेखन (वर्णनात्मक, चर्चात्मक, ललित व वैचारिक (विज्ञान/वाणिज्य विषयक)
(ब) नेमलेले पाठ्यपुस्तक : पुणे विद्यापीठ प्रकाशन

पाठ्यपुस्तक अभ्यासक्रमाचा तपशील : (प्रथम सत्र)

संपादित लेखसंग्रह : मराठी भाषेचा विविध क्षेत्रीय वापर

वर्गीकरण

१. साहित्य : कथा, ललित निबंध, वैचारिक, आत्मचरित्रात्मक,
(व्यापार उदम, आर्थिक उदा. आर्थिक नवल कथा)
२. समाजप्रबोधन : दादाभाई नवरोजी, म. फुले, महर्षी शिंदे, शाहू
महाराज इ.
३. वाणिज्यविषयक/विज्ञानविषयक लेख
४. शिक्षणविषयक (वाणिज्य/विज्ञान)
विज्ञानविषयक लेखामध्ये र. धो. कर्वे, आनंदीबाई जोशी,
स्वातंत्र्यवीर सावरकर, आधुनिक विज्ञानाबद्दलचे लेख असतील.

२. द्वितीय सत्र : व्यावहारिक मराठी

अभ्यासक्रम

(अ) प्रशासनिक मराठी

१. अर्ज
२. इतिवृत्तलेखन
३. टिप्पणीलेखन
४. घोषणापत्रक
५. निविदालेखन

(ब) भाषांतर व सारांश लेखन, निबंधलेखन

(क) जाहिरात लेखन

(ड) जागतिक बाजारपेठेतील नवेप्रवाह

(इ) अभ्यासक्रमाच्या शेवटी १० गुणांची मौखिक परीक्षा (अभ्यासक्रमावर
आधारित) घेण्यात यावी.

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संदर्भ पुस्तके :

१. निबंध : शास्त्र व कला : प्र. न. जोशी (विदर्भ मराठवाडा बुक कंपनी)
२. वाङ्मयीन निबंधलेखन : स्वरूप व साधने : प्रा. रा. ग. जाधव
(कॉन्टिनेन्टल प्रकाशन, पुणे)
३. प्रथम वर्ष वाणिज्य व्यावहारिक मराठी - पुणे विद्यापीठ प्रकाशन
४. व्यावहारिक मराठी - कल्याण काळे, फडके प्रकाशन
५. व्यावहारिक मराठी - ल. रा. नसिराबादकर, फडके प्रकाशन,
कोल्हापूर
६. मराठी भाषेची संवादकौशल्ये - यशवंतराव चव्हाण महाराष्ट्र मुक्त
विद्यापीठ प्रकाशन, नाशिक.

F. Y. B.Com / 79

Appendix

पुणे विद्यापीठ

परिपत्रक क्र. १८८/२००२

विषय : व्यावसायिक अभ्यासक्रम - प्रात्याक्षिक परीक्षेसंबंधी
(वाणिज्य विद्याशाखा)

या परिपत्रकाद्वारे सर्व संबंधितास विद्यापीठ अधिकार मंडळाने घेतलेल्या निर्णयानुसार असे कळविण्यात येत आहे की, व्यावसायिक अभ्यासक्रमाची बहिःस्थ तोंडी प्रात्याक्षिक परीक्षा २० गुणांसाठी जर्नलच्या आधारे घेण्यात यावी. यापूर्वी १० गुणांसाठी घेण्यात येणारी लेखी प्रात्याक्षिक परीक्षा ऑक्टोबर/नोव्हेंबर २००२ पासून रद्द करण्यात येत आहे.

Computer Applications या विषयाची प्रात्याक्षिक परीक्षा, संगणकाच्या आधारे २० गुणांसाठी पूर्वीप्रमाणेच घेण्यात यावी.

गणेशखिंड, पुणे - ४११ ००७

जा. क्र. : सीबीएच/३०४९

दिनांक : १३.६.२००२

ला. फु. वसावे

कुलसचिवांकरितादिनांक

Appendix

**पुणे विद्यापीठ
परिपत्रक क्र. १८२/२००२**

**विषय : प्रथम वर्ष साहित्य, प्रथम वर्ष वाणिज्य व द्वितीय वर्ष
विज्ञान संस्कृत अभ्यासक्रम.**

या परिपत्रकाद्वारे सर्व संबंधितास विद्यापीठ अधिकार मंडळाने घेतलेल्या निर्णयानुसार असे कळविण्यात येत आहे की, प्रथम वर्ष साहित्य, प्रथम वर्ष वाणिज्य व द्वितीय वर्ष विज्ञान या वर्षाच्या संस्कृत या विषयासाठी सोबत पाठ्यपुस्तकांची सूची जोडण्यात येत आहे. या पाठ्यपुस्तकांचा अंतर्भाव शैक्षणिक वर्ष २००२-२००३ पासून करण्यात येत आहे.

गणेशखिंड, पुणे - ४११ ००७

जा. क्र. : सीबीएच/३०९०

दिनांक : १४.६.२००२

ला. फु. वसावे

कुलसचिवांकरितादिनांक

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प्रथम वर्ष वाणिज्य (एफ. वाय. बी. कॉम.)
संस्कृत अभ्यासउपसमिती
एफ. वाय. बी. कॉम. संस्कृत पाठ्यपुस्तक आराखडा

पद्य विभाग -

१. श्रीरामकृत : बिभीषणस्वीकार : । (रामायण - युद्धकाण्ड)
२. श्रद्धात्रयविभागयोग :। (भगवद्गीता अध्याय १७)
३. राजव्रतानि। (मनुस्मृति - संपादित श्लोक)
४. कपोतलुब्धक कथा। (पञ्चतन्त्रकाकोलूकीयम्)
५. शिवमानपूजा। (शङ्कराचार्यकृता)
६. सुभाषितानि।

गद्य विभाग -

१. वीरवर कथा। (हितोपदेश - विग्रह कथा ८)
२. बुद्धिस्तु मा गान्मम। (मुद्राराक्षसम्)
३. एको रसः करुण एव। (उत्तरामचरितम्)
४. विद्यासमुद्देशः। (कौटिलीय - अर्थशास्त्रम्)
५. वैदेहकरक्षणम्। (कौटिलीय - अर्थशास्त्रम्)
६. आपतयः।

F. Y. B. Com / 82

पुणे विद्यापीठ
प्रथम वर्ष वाणिज्य (हिंदी)

(शैक्षणिक वर्ष : २००२-२००३, २००३-२००४ तथा २००४-२००५)

उद्देश्य :

१. पठित व्यंग्य रचनाओं के आधार पर व्यंग्य का शैलीगत, विधागत अध्ययन।
२. पठित काव्य रचनाओं के माध्यम के हिंदी काव्य की प्रमुख प्रवृत्तियों एवं प्रदेश की जानकारी देना।
३. काव्य के भाव एवं शिल्पगत सौंदर्य का आस्वाद कराना।
४. शुद्ध हिंदी लेखन की नियमावली का ज्ञान देकर अशुद्धियों के प्रति सचेत करना।
५. पारिभाषिक शब्दावली, पत्र-लेखन एवं विज्ञानपत्र के अभ्यास द्वारा व्यावहारिक हिंदी की जानकारी देना।

अध्यापन पद्धति :

१. व्याख्यान तथा विश्लेषण
२. काव्य-पठन
३. पाठ्यपुस्तकेतर अध्ययन के प्रात्यक्षिक एवं अभ्यास
४. अतिथि वक्ताओं/हिंदी अधिकारियों के व्याख्यान
५. दृक्-श्राव्य माध्यमों/साधनों का प्रयोग।

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पुणे विद्यापीठ

प्रथम वर्ष वाणिज्य (हिंदी)

(शैक्षणिक वर्ष : २००२-२००३, २००३-२००४ तथा २००४-२००५)

पाठ्यपुस्तके :

- १) आधुनिक श्रेष्ठ व्यंग्य : संपादक : डॉ. घनश्याम अग्रवाल
प्रकाशक : विनोद पुस्तक मंदिर
रांगेय राघव मार्ग, आगरा-२
संस्करण : तृतीय, १९९०-९१

केवल निम्नलिखित पाठ :

- | | |
|--------------------------------|-----------------------|
| १) प्रेम की बिरादरी | - हरिशंकर परसाई |
| २) उधार मांगना भी एक कला है | - बरसानेलाल चतुर्वेदी |
| ३) भगवान की औकात | - डॉ. नरेंद्र कोहली |
| ४) मेरी मौत के बाद | - लतीफ़ घोषी |
| ५) एक जीते हुए नेता से मुलाकात | - श्रीलाल शुक्ल |
| ६) मुख्यमन्त्री का डण्डा | - डॉ. सुदर्शन मजीठिया |
| ७) वोटर | - अमृतराय |
| ८) परनिन्दा | - अमृतलाल नागर |
| ९) भूतपूर्व प्रेमिकाओं के पत्र | - शरद जोशी |
| १०) गुलीवर के चक्कर मे फँसकर | - गोपाल प्रसाद व्यास |
| १२) विज्ञापन - युग | - मोहन राकेश |

- २) काव्य वाटिका : संपादक : डॉ. दशरथ ओझा एम.ए.पी.एच.डी
प्रकाशक : राजपाल एण्ड सन्न्,
कश्मीरी गेट, दिल्ली

केवल निम्नलिखित कविताएँ

- | | |
|--------------------------------|---------------------------|
| १) मैथिलीशरण गुप्त | - सखि, वे मुझसे कहकर जाते |
| २) रामनरेश त्रिपाठी | - जीवन सन्देश |
| ३) सूर्यकांत त्रिपाठी 'निराला' | - जागो फिर एक बार! |
| ४) भगवतीचरण वर्मा | - दीवानों का संसार |
| ५) रामधारी सिंह 'दिनकर' | - हिमालय के प्रति |
| ६) हरिवंशराय बच्चन | - नीड का निर्माण |
| ७) सर्वेश्वर दयाल सक्सेना | - पोस्टर और आदमी |
| ८) गिरिजाकुमार माथुर | - इतिहास विकृत सत्य |
| ९) शिवमंगल सिंह 'सुमन' | - मिट्टी की महिमा |
| १०) केदारनाथ अग्रवाल | - लेखक की स्वतंत्रता |

पाठ्यपुस्तकेतर पाठ्यक्रम :

- (क) वाक्य शुद्धिकरण
(ख) पारिभाषिक शब्दावली
(ङ) पत्र लेखन
- (१) संपादक के नाम पत्र
(२) आवेदन पत्र
(३) पूछताछ पत्र (व्यावसायिक)
- (घ) विज्ञापन का नमूना
(च) कम्प्यूटर पर टिप्पणियाँ
- १) कम्प्यूटर की जानकारी - परिचय
२) कम्प्यूटर की विशेषताएँ - अपने आप कार्य, तीव्र गति, अचूक कार्य पद्धति, सातत्य, स्मरणशक्ति, कम जगह में अधिक जानकारी एकत्रित करने की क्षमता, बहुआयामी विश्वसनीयता,

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- ३) कम्प्यूटर का कार्यक्षेत्र - सूक्ष्म आकार, विचारशून्यता
विज्ञान, अंतरिक्ष, रक्षा विभाग,
बैंक, चिकित्सा, व्यापार, विज्ञापन,
छपाई, हवाई जहाज, रेल, पत्राचार,
शिक्षा, कल-कारखाने,
विभाग, भूशास्त्र, कार्टून फिल्म,
बुद्धिवर्धक आकर्षक खेल आदि।
- ४) कम्प्यूटर की आवश्यक - मॉनिटर, सिस्टिम यूनिट, की बोर्ड
इकाइयों (कुंजी पटल)
- ५) ई-मेल - सामान्य परिचय
- ६) इंटरनेट - सामान्य परिचय

पारिभाषिक शब्दावली (कुल १००)

A

- | | | | |
|------------------|-------------------|---------------|-----------------|
| 1) Account | - लेखा | 2) Agent | - अभिकर्ता |
| 3) Action | - कार्रवाई | 4) Advance | - अग्रिम, पेशगी |
| 5) Advertisement | - विज्ञापन | 6) Advice | - परामर्श, सलाह |
| 7) Agreement | - करार,
अनुबंध | 8) Arrears | - बकाया |
| 9) Audit | - लेखा
परीक्षा | 10) Allotment | - आंबटन |

B

- | | | | |
|-------------|--------------------|---------------|----------------------|
| 11) Balance | - बाकी,शेष | 12) Bond | - बंध पत्र |
| 12) Budget | - आय-व्ययक,
बजट | 14) Borrower- | ऋणी/उधार
लेनेवाला |

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15) Broker - दलाल

C

16) Cash - रोकड

17) Communication - संचार, संदेश

18) Communique - विज्ञप्ति 19) Cost - लागत

20) Customs - सीमा शुल्क 21) Cash Credit - नकदी ऋण

22) Capital - पूँजी 23) Contract - संविदा

24) Claim - दाबा 25) Customer - ग्राहक

26) Currency - मुद्रा

D

27) Deduction - कटौती, घटाना 28) Deficit - घाटा, कमी

29) Demand - मांग 30) Demotion - पदावनति

31) Disposal - निपटान 32) Document - दस्तावेज, प्रलेख

33) Deposit - जमा राशि, जमा 34) Duty - कर्तव्य, भार, शुल्क

E

35) Export - निर्यात

36) Embezzlement - गबन 37) Emolument - परिलब्धियाँ

38) Establishment - स्थापना 39) Estimate - अनुमान, प्राक्कलन

40) Expenditure - व्यय, खर्च 41) Exchange - विनिमय, विदेशी मुद्रा

F

42) Figure - अंक, आँकडे 43) File - फाइल, मिसिल

44) Finance - वित्त 45) Freight - भाड़ा

46) Forfeiture - जब्ती

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G

- 47) Grant - अनुदान 48) Gratuity-उपदान, आनुतोषिक
49) Gross - कुल 50) Goodwill - व्यावसायिक साख

H

- 51) Honorarium - मानदेय
52) Head of Account - लेखाशीर्ष 53) Import - आयात
54) Increment - वेतनवृद्धि 55) Instalment - किश्त
56) Invoice - बीजक 57) Investment - निवेश

J

- 58) Job - नौकरी 59) Judgment- निर्णय
60) Jurisdiction - अधिकार क्षेत्र

L

- 61) Ledger - खाता वही 62) Liability - देयता, दायित्व
63) Liaison - संपर्क 64) Lumpsum - एकमुश्त
65) Lock Out - ताला बंदी

M

- 66) Management - प्रबंध 67) Matter - विषय, मामला
68) Memorandum - ज्ञापन 69) Minutes - कार्यवृत्त
70) Modification - आशोधन, तरमीम 71) Mortgage - बंधक
72) Mutual - आपसी 73) Marketing - विपणन, खरीदारी

N

- 74) Note - टिप्पणी 75) Notification - अधिसूचना

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O

- 76) Offer - प्रस्ताव 77) Over Time - अतिरिक्त समय
78) Octroi Duty - चुंगी समयोपरि

P

- 79) Pay Scale - वेतनमान 80) Payment - भुगतान
81) Penalty - दंड, अर्थदंड 82) Permit - परमिट, अनुज्ञाप
83) Price Control - मूल्य नियंत्रण

Q

- 84) Qaulification - योग्यता, आर्हता 85) Quorum - गणपूर्ति, कोरम

R

- 86) Rebate - छूट, घटौती 87) Receipt - पावती, रसीद
88) Recovery - वसूली 89) Recurring - आवर्ती,
90) Reimbursement - प्रतिपूर्ति आवर्तक
91) Remuneration - पारिश्रमिक

S

- 92) Security deposit - सुरक्षा प्रतिभूति जमा 93) Surcharge - अधिभार

T

- 94) Tender - निविदा 95) Treasury - खजाना

U

- 96) Under - अधीन 97) Up-to-date - अद्यतन
98) Valuation - मूल्यांकन 99) Verification - सत्यापन
100) Zone - अंचल

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अंक विभाजन तथा प्रश्नपत्र का स्वरूप

9) अंक विभाजन		
(क) गद्य पाठ	-	३० अंक
(ख) पद्य	-	२० अंक
(ग) पाठ्यपुस्तकेतर पाठ्यक्रम	-	
१) वाक्य शुद्धिकरण	-	१० अंक
२) पारिभाषिक शब्दावली	-	१० अंक
३) पत्र लेखन	-	०८ अंक
४) विज्ञापन का नमूना	-	०७ अंक
५) कम्प्यूटर पर टिप्पणियाँ	-	१५ अंक

		कुल १०० अंक
२) प्रश्नपत्र का स्वरूप		
१. गद्य पाठोंपर प्रश्नों के उत्तर (६ में से ४)	-	२० अंक
२. कविताओं पर प्रश्नों के उत्तर (६ में से ४)	-	२० अंक
३. गद्य पाठों पर टिप्पणियाँ (४ में से २)	-	१० अंक
४. (अ) वाक्य शुद्धिकरण (१२ में से १०)	-	१० अंक
(आ) पारिभाषिक शब्द (१२ में से १०)	-	१० अंक
५. (अ) पत्र लेखन (२ में से १)	-	०८ अंक
(आ) विज्ञापन का नमूना (२ में से १)	-	०७ अंक
६. कम्प्यूटर पर टिप्पणियाँ (४ में से ३)	-	१५ अंक

		कुल १०० अंक

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संदर्भ ग्रंथ

- १) कम्प्यूटर और हिंदी (तक्षशिला प्रकाशन, दरिया गंज, नई दिल्ली) -
डॉ. हरिमोहन
- २) कम्प्यूटर प्रवेशिका (तक्षशिला प्रकाशन, दरिया गंज, नई दिल्ली) -
उषा खुराना
- ३) कम्प्यूटर के भाषिक अनुप्रयोग (वाणी प्रकाशन, दरिया गंज,
नई दिल्ली)-
विजयकुमार मल्होत्रा
- ४) कम्प्यूटर सीखे अपने आप (नेट कॉम इंडिया प्रकाशन, नई दिल्ली)
- ५) इंटरनेट (नेट कॉम इंडिया प्रकाशन, नई दिल्ली)
- ६) प्रारम्भिक कम्प्यूटर शिक्षा - भाग - १, २, ३ (वाणी प्रकाशन,
दरिया गंज, नई दिल्ली) -
राम बंसल 'विज्ञाचार्य'
- ७) कम्प्यूटर परिचालन तत्त्व (प्रभात प्रकाशन, नई दिल्ली) -
राम बंसल 'विज्ञाचार्य'
- ८) कम्प्यूटर संचार सूचना - पत्रिका (संवाद परिक्रमांक, करोल बाग,
नई दिल्ली)
संपादक : हरिशंकर व्यास
- ९) व्यावहारिक हिंदी भाग १ व २
ओमप्रकाश सिंहल और तिलकराज बडेहारा
- १०) हिंदी व्याकरण और रचना (भारती भवन, पटना) -
वासुदेव नंदन प्रसाद

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107E, F, G, URDU, PERSIAN, AREBIC

SECTION I

No. Unit	Periods
I वाणिज्य व्यापार - ऐतिहासिक पार्श्वभूमी	
i) भारताचा वाणिज्य व्यापार - (ऐतिहासिक काळ)	2
ii) भारताचा इतर देशांशी वाणिज्य व्यापार	2
iii) आयात व निर्यातीचे स्वरूप	2
iv) काळानुरूप बदलते स्वरूप	2
v) वर्तमानकाळाचे स्वरूप	2
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II भाषेचे संपर्क माध्यम म्हणून वाणिज्य क्षेत्रांत महत्त्व	
i) संपर्काची साधने व प्रकार	2
ii) प्रवासाची साधने	2
iii) विविध प्रांतातील संपर्काची साधने	2
iv) वर्तमान काळातील संपर्काची उपलब्धता	2
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III वाणिज्य व व्यापार संबंध विविध पत्रव्यवहार	
अ) i) नोकरीसाठी बँकेत वगैरे ठिकाणी नोकरीसाठी आवेदन पत्रे	5
ii) विविध प्रकारच्या प्रशासकीय व्यवस्थापना संदर्भातील पत्राचार	5
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आ) i) नवीन उद्योग सुरू करणे संबंधी संस्थेचे रजिस्ट्रेशन संबंधी कागदपत्रांची सर्व तयारी व पूर्तता	5
ii) शासनाकडून विविध सोयी व आर्थिक मदतीसाठीची कागद पत्रांची माहिती	5
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ई) i) विविध पत्रव्यवहार व रेकॉर्डची सर्व माहिती एकत्र स्वरूपात	4
ii) विविध मिटींगचे रिपोर्ट तयार करणे, मिटींग, कार्यक्रम, वार्षिक अहवाल वगैरे	4
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SECTION II

वाणिज्य व व्यापार विषयासंबंधी	
i) निबंध लेखन	5
ii) दिलेल्या परिच्छेदाचे सार लेखन किंवा परिच्छेदावरील प्रश्नोत्तर	5
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I पारिभाषिक शब्दावली

i) इंग्रजी 50 शब्दाचे पारिभाषिक शब्द	5
ii) व्यापारी क्षेत्रात विशिष्ट प्रकारच्या वापरण्यात	

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	येणाऱ्या ढाषेढे स्वरूप	3
iii)	ढँकेढ्या ढेत्रातील कामकाजातील विशिष्ट ढाषेढे स्वरूप	2
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III	i) ढहाराष्ट्रातील प्रसिद्ध उद्योग (उद्योगांची विविध ढेत्रे व स्वरूप)	3
	ii) ढारतातील प्रसिद्ध उद्योग	3
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		6
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IV	i) ढहाराष्ट्रातील प्रसिद्ध उद्योजक-उद्योजकाढे जीवनवृत्त	3
	ii) ढारतातील प्रसिद्ध उद्योजक-उद्योजकाढे जीवनवृत्त	3
	iii) ढहाराष्ट्रातील विविध लघुउद्योग वाणिज्य व व्यापारसंढंधी	4
		<hr/>
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V	हस्त व्यवसाय व कलाकुसरीढी कामे	
	i) ढारतातील काही प्रसिद्ध हस्त व्यवसाय ऐतिहासिक पार्श्वढूढी	4
	ii) ढारतातील काही उत्पादनाढा परदेशांशी होणारा व्यवसाय व व्यापार, उदा. पैठणी, वस्त्रोद्योग, कलाकुसरीढी ढांडी, औषधी वनस्पती वगैरे	5
	iii) हस्तव्यवसाय व कलाकुसरीढ्या वस्तूढ्या	

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उत्पादनासंबंधी वर्तमान काळातील प्रगतीची दिशा
व संभावना

3

12

नोट : सदर अभ्यासक्रमासंबंधी पाठ्यपुस्तक “अनामत प्रिंटर्स” अहमदनगर
येथे उपलब्ध राहतील.

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107H. FRENCH

Objectives

1. To Familiarise students with the basic grammatical structures and vocabulary in French language related to the world of business and trade.
2. To train students in global comprehension of documents in French Language related to trade and tourism e.g. brochures, business letters, application forms, curriculum vitae etc.
3. To develop communication skills in common day-to-day situations and simple business dealings such as speaking on the telephone, sending fax/e-mail, making an appointment, ordering food etc.
4. To enable students to write business letters and dialogues.
5. To enable students to translate simple business documents and letters from French into English.

Course Contents

First Term (50 periods approximately)

A. Grammer

- Alphabet and basic rules of pronunciation and spelling.
- Nouns
- Articles : Indefinite, definite, contracted
- Tens : Present
- Negation, interrogation
- Pronominal Verbs
- Qualificative adjectives
- Possessive adjectives

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- Irregular Verbs : Present tense
- Indefinite adjectives
- Prepositions
- Indefinite adjectives
- Prepositions
- Demonstrative adjectives
- Demonstrative pronouns

B. Topics

- How to greet people
- How to introduce oneself and give simple information about oneself
- How to hold simple conversation
- To understand the functioning of a commercial firm
- How to plan a trip to buy tickets, to read timetables
- How to book a room in a hotel, how to find out about the facilities at a hotel
- How to ask and tell the time
- To understand the role of the Chamber of Commerce in France

C. Vocabulary

- Professions
- Numbers
- Days, Months, Dates, Time
- Vocabulary related to the topics listed above

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First Term (50 periods approximately)

A. Grammer

- Partitive articles
- Past Tense (passe compose)
- Pronouns (direct object)
- Future Porch
- Imperative
- Future tense
- Adverbs 'y' 'en'
- Passe recent
- Comparative and superlative degree of adjectives

B. Topics

- How to make a telephonic conversation
- How to order food in a restaurant
- How to express pleasure/displeasure
- How to cash traveller cheques
- How to ask for the exchange rate
- How to open a -----
- How to use public transport in France
- How to interpret tourist brochures, Maps
- How to talk about one's job
- How to write one's C. V.
- How to write letter asking for information, giving information applying for a job in response to an advertisement, writing a letter of regret.

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C. Vocabulary

- Words related to the topics listed above
- Expressions from dally life.

Pattern of Question Paper

Since this course is designed to develop communication ----- in French Language in professional situations, it is suggested that an oral examination be conducted as well as a written one

Oral Examination **20 Marks**

(Test of reading, comprehension and
(conversation skills)

Written Examination

- | | |
|--|----------|
| Q.1 Unseen Translation : French into English
(Sentences/passage/document) | 10 Marks |
| Q.2 Drafting business letter/document | 10 Marks |
| Q.3 Writing a dialogue based on situations
introduced in the study material | 10 Marks |
| Q.4 Comprehension based on unseen passage
containing vocabulary and grammer
introduced in the study material | 15 Marks |
| Q.5 Grammer and vocabulary | 35 Marks |

Total of Marks for oral and written exam.100 Marks

In case oral examination is not possible,
the following pattern is proposed.

- | | |
|---|----------|
| Q.1A Unseen Translation : French into English | 10 Marks |
| Q.1B Seen Translation : French into English | 10 Marks |

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- Q.2 Drafting business letter/document 10 Marks
- Q.3 Writing a dialogue based on unseen passage containing vocabulary and grammar introduced in the study material 20 Marks
- Q. 4 Comprehension based on unseen passage Containing vocabulary and grammar Introduced in the study material 20 Marks
- Q.5 Grammar and vocabulary 40 Marks

Prescribed study material

Compilation of grammar, vocabulary, business documents and letter in French which contain the topics mentioned in the section 'Course Content'

Reference Books

1. Le Francal a Grande Vitesse : S. Truscott, M. Mitchell, B, Tuzin, Published by HCHETTE F. L. E, Parts, 1980
2. French For Business : Clouded LE Goff, Published by HATIER INTERNATIONAL, Paris, 1986
3. Any Standard French textbook for Grammar
4. French Correspondence : Published by Oxford-Hachette
5. French-English/English - French Dictionary : Oxford Hachette/Colins.

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107I. GUJARATHI

मानवीनी भवाई लेखक : पन्नालाल पटेल

Portion to be studied for the Term-End Exam. 9 Chapters

Portion to be studied for the Annual Exam. Remaining Chapters

Guidelines regarding Question Paper :

There will be four questions for Term-End examination each of 15 marks

For Annual Examination there will be totally five questions. An essay of 20 marks and four questions on text each of 15 marks

107J. Sindhi

Prescribed Text

1. Prose : Sahit Sugandh, Edited by Prof. Dayal Asha, and Prof. Ishwari Jotwani.
Portion for 1st Term : Lesson 1 to 10
Portion for 2nd Terms : Lesson 11 to 20
2. Poetry : Geet Ramayan by Reetu Sahani.
Portion for 1st Term : Poems 1 to 10
Portion for 2nd Term : Poems 11 to 20
3. Essay Writing.
4. Precis Writing.
5. Translation from English to Sindhi.

Note : The prescribed text-books is available in Arabic script only. However the students are given the choice to write in both the scripts i.e. Devnagri and Arabic. The question paper also will be set in both the scripts. No question reference to context will be set.

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107K. German

Course in German will form a continuous integrated one year course as detailed below. The Examination at the end of each term will, however, be separate.

Objectives :

- a) Ability to read fluently and understand elementary level texts which illustrate the most indispensable 'core grammar' and "basic structures" and use a "minimum vocabulary" of about 800 to 1000 words selected on the basis of usage frequency and the possibility of their actual use in classroom teaching and the mutual communication between students or between teachers and students.
- b) Ability to reproduce what is read in the learner's own words both in writing and orally, in response to pointed questions and in the form of guided compositions.
- c) Ability to carry on simple conversation with the teacher on topics from personal and every day life.

Course Content : Recommended Book :

Deutsch Als Fremds - Prachs IA by : Braum, Nieder, Schmore.

First Term

----- German :

- a) Translation of unseen passages from German into English.
- b) Content-oriented questions on the prescribed readings to be asked and answered in German.
- c) Questions to test the understanding and correct use of core grammar, basic structures and the minimum vocabulary

Annual Examination in German :

- a) Translation of unseen passages from German.