

**Savitribai Phule Pune University, Pune**  
**Revised syllabi (2019 Pattern) for three years B. Com. Degree course**  
**Credit Base Choice System (CBCS)**

**Syllabus for T.Y.B. Com.**

**Course code: - 361**

**Semester –VI**

**Credit - 3**

**Subject Name: Business Regulatory Framework**

**Depth of the program – Fundamental Knowledge**

**Preamble**

This Course is designed to acquaint the commerce Students with the Legal frame work applicable to business enter prison in the Country. The understanding of legal system is a prerequisite for better decision making. The objective of this course is to acquaint the students with basics of intellectual property rights with special reference to Indian law and practice. The students will be able to understand the consumer Protection and Negotiable instruments and Arbitrates Law. This course focuses on orientation of students to legal studies from the point of view of basic concepts of business law and legal system in India. The course will be useful to the commerce students to understand and apply the business laws in commercial situations.

**Objectives of the Program**

1. To develop general awareness of Business Law among the students.
2. To understand the various statutes containing regulatory mechanism of business and its relevant provisions including different types of partnerships.
3. To have a understanding about the landmark cases/decisions having impact on business laws
4. To create awareness among the students about legal environment relating to the business activities and new ways dispute resolutions provided under Arbitration Act.
5. To acquaint the students on relevant developments in business laws to keep them updated.
6. To enhance capacity of learners to seek the career opportunity in corporate sector and as a business person.

### Table of Contents

Unit No	Unit Title	Contents	Purpose Skills to be developed
1	<b>Negotiable Instruments Act,1881</b> <b>(14 Lectures)</b>	<p>Concept of Negotiable Instruments: Characteristics, Meaning Important relevant definitions under the Act</p> <ul style="list-style-type: none"> <li>• Definitions, Essentials of promissory note, bill of exchange and cheque. Distinction between these instruments. Crossing of cheques – It's meaning and types.</li> <li>• Holder and holder in due course, Privileges of holder in due course.</li> <li>• Negotiation, endorsement, kinds of endorsement.</li> <li>• Liabilities of parties to negotiable instruments.</li> <li>• Dishonor of N. I., kinds, law relating to notice of dishonor.</li> </ul>	To Equip the students with procedure and practices about negotiable instruments and liabilities of parties in case of dishonor of negotiable instruments.
2	<b>E-Contracts (E-Transactions/E-Commerce.):</b> <b>(06 Lectures)</b>	<ul style="list-style-type: none"> <li>• Significance of E-Transactions /E-Commerce. Nature, Formation, Legality. Recognition. (Chapter 4.Sec.11-13 of I T Act,2000 relating to attribution, acknowledgement, dispatch of E-Records)</li> <li>• Digital Signatures –Meaning &amp; functions, Digital Signature, certificates [Sections 35-39]</li> <li>• Legal issues involved in E-Contracts and personal data protection (Sec.43 A)</li> </ul>	Comprehensive understanding about the E-Contracts, E-Commerce and their legal aspects

3	<b>The Consumer Protection Act, 2019</b> <b>(14 Lectures)</b>	<p>The Consumer Protection Act, 2019</p> <ul style="list-style-type: none"> <li>• Salient features of the C.P. Act, 2019</li> <li>• Definitions-Consumer, Complainant, Services, Defect &amp; Deficiency, Complainant, unfair trade practice, restrictive trade practice, unfair contract.</li> <li>• Consumer Protection Councils.</li> <li>• Procedure to file complaint &amp; Procedure to deal with complaint in commissions &amp; Reliefs available to consumer. (Sec. 39)</li> <li>• Consumer Disputes Redressal Commissions. (Composition, Jurisdiction, Powers and Functions.)</li> </ul>	To acquaint students about regulatory mechanism of Consumer Protection and Procedural aspect of Redressal of Consumers' grievances.
4.	<b>Intellectual Property Rights</b> <b>(14 Lectures)</b>	<p>Intellectual Property Rights : (IPRs)</p> <ul style="list-style-type: none"> <li>• Meaning &amp; importance of IPRs, International efforts in protection of IPR: WIPO (Objectives &amp; activities) &amp; TRIPS Agreement: Objectives</li> <li>• Definition and conceptual understanding of following IPRs under the relevant Indian current statutes.</li> <li>• Patent: Definition &amp; concept, Rights &amp; obligation of Patentee, its term.</li> <li>• Copyright: Characteristics &amp; subject matter of copyright, Author &amp; his Rights, term.</li> <li>• Trademark: Characteristics, functions, illustrations, various marks, term, internet domain name- Rights of trademark holder.</li> <li>• Design: Importance, characteristics, Rights of design holder.</li> </ul>	To be able to appreciate the emerging developments in the area of intellectual property Laws and their impact on the Indian businesses.

		<ul style="list-style-type: none"> <li>• Geographical Indications, Confidential Information &amp; Trade Secrets,</li> </ul> <p>Traditional knowledge—Meaning &amp; scope of these IPRs.</p>	
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**[Note: Recent amendments in the Acts and relevant Landmark cases decided by courts are expected to be studied]**

### **Teaching Methodology**

<b>Topic No.</b>	<b>Total Lectures</b>	<b>Innovative methods to be used</b>	<b>Film shows and AV Applications</b>	<b>Project</b>	<b>Expected Outcome</b>
1	14	Documentary making on Consumer Protection Act , Case Study, Narration, , Survey Analysis Article review.	You Tube about cases on negotiable instruments Act.	Report Review	To Equip the students with procedure and practices about negotiable instruments and liabilities of parties in case of dishonor of negotiable instruments.

2	06	Project making, Street play, slogan , Quiz Competition,	Use of You tube, Review case study	New Emerging Issues in the E- Contracts, E- Commerce.	To have Comprehensive understanding about the E-Contracts, E- Commerce and their legal aspects.
3	14	Case study, Poster making, Interview with Consumer Protection Court Lawyer, jingles,	Case Analysis, Mute court ,	Recent Laws and silent feature of Consumer Protection Act	To acquaint students about regulatory mechanism of Consumer Protection and Procedural aspect of Redressal of Consumers' grievances.
4	14	Virtual Learning, Group Discussion,	Film on procedure of of intellectual property Laws	Project on of intellectual property Laws	To be able to appreciate the emerging developments in the area of intellectual property Laws and their impact on the Indian businesses

### Methods of Evaluations

Subject	Internal Evaluation	External Evaluation	Suggested Add on Course
Unit – I	Continuous Evaluation, Quiz, MCQ, Assignment ,Oral,	As per University	Seminar New Negotiable instruments Act
Unit – II	Continuous Evaluation, Quiz, MCQ, Assignment ,Oral	As per University	Awareness program E-Contracts, E-Commerce and their legal aspects
Unit – III	Continuous Evaluation, Quiz, MCQ, Assignment ,Oral	As per University	Workshop on Consumer Protection and Procedural aspect of Redressal of Consumers' grievances.
Unit – IV	Continuous Evaluation, Quiz, MCQ, Assignment ,Oral	As per University	Awareness program on intellectual property Laws.

## References

1. Negotiable Instruments Act :-Khergamwala , Lexis Nexis,(2017)
2. Intellectual Property Law:-Narayan, Eastern Law House, (2020)
3. The Consumer Protection Act 2019 Bare Act With Amendments 2020 Edition, Government of India,(2020)
4. Law Relating To Electronic Contracts, R. K.Sing, Lexis Nexis (2019)
5. Business regulatory framework, Chaudhari, Bhawari,Zalte,Dagade, Prashant Publication (2021)
6. Law Relating to Intellectual Property Rights,V.K.Sing, Lexis Nexis,(2017)
7. Introduction To Intellectual Property Rights, H.S. Chawala, Oxford & IBH Publishing (2020).
8. <https://legislative.gov.in/sites/default/files/A1881-26.pdf>
9. <https://egazette.nic.in/WriteReadData/2019/210422.pdf>
10. <https://ipindia.gov.in/acts-patents.htm>
11. <https://www.indiacode.nic.in/handle/123456789/1999>

**Revised Syllabus (2019 Pattern) for three years B. Com. Degree Course (CBCS)**

**T. Y. B. Com. (Semester- VI)**

**Paper: ADVANCED ACCOUNTING – II**

**Code: 362**

**No. of lectures: 48**

**Preamble**

In today's modern age, the Corporate as well as Co-operative sectors are the major contributors towards development of rural economy. In the last decade, these sectors have seen the largest and fastest growing sectors. Due to this growth various new trends are arisen. In this growth, accounting plays an energetic role and to ensure safeguard of the interest of the stakeholders and the society. It is, therefore, important to educate the students of commerce in the accounting practices adopted by different organizations. It helps stakeholders make better business decisions and deal with problems by providing them with accurate financial information. By studying the learning path in accounting – advance concepts will gain a deeper understanding of the accounting process.

**Objectives of the course**

1. To acquaint the student with knowledge about the legal provisions regarding preparation and presentation of final accounts of Co-operative Societies.
2. To empower to students about the branch accounting in simple.
3. To make aware the students about the conceptual aspects of various recent trends in the field of accounting especially forensic accounting, accounting of CSR activities, accounting of derivative contracts and Artificial Intelligence in Accounting.
4. To understand the procedure and methods of analysis of financial statements.

**Objectives of the Program**

1. To instill the knowledge about accounting procedures, methods and techniques.
2. To impart students' knowledge of various Advanced Accounting Concepts.

### Depth of the program – Fundamental Knowledge

#### CONTENTS

Unit No.	Unit Name	Contents	Purpose skills to be developed
1	<b>Final Accounts of Co-operative Societies</b>	<ul style="list-style-type: none"> <li>- Meaning and Introduction,</li> <li>- Allocation of Profit as per Maharashtra State Co-operative Societies Act.</li> <li>- Preparation of Final Accounts of Credit Co-op. Societies &amp; Consumer Co-op. Societies</li> </ul>	<ul style="list-style-type: none"> <li>- To upgrade regarding legal provisions of co-operative accounting.</li> <li>- To develop the skill regarding preparation &amp; presentation of final accounts of Credit Co-op. Societies &amp; Consumer Co-op. Societies.</li> </ul>
2	<b>Branch Accounting</b>	<ul style="list-style-type: none"> <li>- Concept of Branches &amp; their Classification from accounting point of view.</li> <li>- Accounting treatment of dependent branches &amp; independent branches.</li> <li>- Methods of charging goods to branches.</li> </ul>	<ul style="list-style-type: none"> <li>- To develop conceptual understanding about accounting for different branches.</li> <li>- To ascertain whether the branch should be expanded or closed, to ascertain the requirement of cash and stock for each branch.</li> <li>- To develop the skill &amp; upgrade the knowledge regarding methods of charging goods to branches.</li> </ul>
3	<b>Recent Trends in Accounting</b>	<ul style="list-style-type: none"> <li>- Forensic Accounting</li> <li>- Accounting for Corporate Social Responsibility</li> <li>- Accounting for Derivative Contracts</li> <li>- Artificial Intelligence in Accounting</li> </ul>	<ul style="list-style-type: none"> <li>- To develop conceptual understanding about forensic accounting, corporate social responsibility, derivative contracts and artificial intelligence in accounting.</li> </ul>
4	<b>Analysis of Financial Statements</b>	<ul style="list-style-type: none"> <li>- Ratio Analysis: Meaning - Objectives - Nature of Ratio analysis, Types of Ratios – Profitability, Liquidity, Leverage etc.</li> <li>- Simple Problems on following Ratios: - Gross Profit, - Net Profit, - Operating, - Stock Turnover, - Debtors Turnover, - Creditors Turnover, - Current Ratio, Liquid Ratio, - Debt-Equity Ratio, - Working Capital to Net worth, Assets Turnover Ratio.</li> </ul>	<ul style="list-style-type: none"> <li>- To understand the conceptual knowledge, objectives, methods &amp; tools of analysis of financial statements.</li> <li>- To develop the analytical skill and decision-making skill of the students.</li> <li>- To diagnose the information contained in financial statements so as to judge the profitability, liquidity &amp; solvency position of business organizations.</li> </ul>

### Teaching Methodology

Unit No.	Total Lectures	Innovative methods to be used	Film shows and AV Applications	Project	Expected Outcome
1	14	Use of e- contents, online lectures, MCQ based Quiz and Presentations	Study of the Final Accounts of Co-operative Societies from its Annual Report	Individual assignment of solving practical problems	Practical understanding of preparation of final accounts of Co-operative Societies.
2	10	Use of e- contents, online lectures and PowerPoint Presentations	Lectures of experts available on YouTube and other digital platforms	Individual assignment of solving practical problems	Knowledge about of the Accounting for Branches
3	12	Use of e- contents, online lectures, and PowerPoint Presentations	Lectures of experts available on YouTube and other digital platforms	Individual assignment report	Conceptual Clarity about new trends like forensic accounting, accounting for CSR activities, derivative contracts and artificial intelligence
4	12	Use of e- contents, online lectures, MCQ based Quiz and PowerPoint Presentations	Study of the Financial Statement Analysis from different Annual Reports	Individual assignment of solving practical problems	Analytical skills enhancement and Decision making skills of students will developed.

### Method of Evaluation

Unit	Internal Evaluation	External Evaluation	Suggested Add on Course
1	MCQ / Practical Problem	As per University norms	--
2	Practical Problem	As per University norms	--
3	MCQ / Assignments/ Presentation	As per University norms	--
4	MCQ / Small Practical Problems	As per University norms	Certificate Course on Financial Statement Analysis

## References:

### ❖ List of Books Recommended:

1. Advanced Accounts: By M.C. Shukla & S.P. Grewal (S.Chand & Co. Ltd.)
2. Advanced Accountancy: By S. P. Jain & K.N. Narang (Kalyani Publishers)
3. Advanced Accountancy: By R. L. Gupta & M. Radhaswamy (Sultan Chand & Sons)
4. Advanced Accounts: By Paul Sr.
5. Notes Issued by ICAI
6. Management Accounting: By I. M. Pandey
7. Principles of Management Accounting: By I. M. Pandey

### ❖ List of Videos Recommended:

Unit	Topic Name	Links
1	Final Accounts of Co-operative Societies	- <a href="https://youtu.be/Bt0sv9IZwIs">https://youtu.be/Bt0sv9IZwIs</a> - <a href="https://youtu.be/CCgR_pJg49c">https://youtu.be/CCgR_pJg49c</a>
2	Branch Accounting	- <a href="https://youtu.be/QnrqPiAEzac">https://youtu.be/QnrqPiAEzac</a> - <a href="https://youtu.be/aia6lxASh24">https://youtu.be/aia6lxASh24</a>
3	Recent Trends in Accounting	- <a href="https://youtu.be/L_Q9rXAFZeg">https://youtu.be/L_Q9rXAFZeg</a>
4	Analysis of Financial Statements	- <a href="https://youtu.be/76gMXQBnbps">https://youtu.be/76gMXQBnbps</a> - <a href="https://youtu.be/1iYK6s5_Db0">https://youtu.be/1iYK6s5_Db0</a>

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**Savitribai Phule Pune University, Pune**  
**Third Year, B.Com. (Core Course)**  
**Revised Syllabi for Three Years B. Com. Degree Course**  
**(CBCS-2019 Pattern) (w.e.f. 2021-22)**

**Semester - VI**

**Subject: Indian & Global Economic Development**

**Course Code: 363**

**Total Credits: 3**

**Preamble:**

An approach to Indian and Global Economic Development is to examine the Indian economic development policies in context with global economies. This paper aims to provide knowledge about economic development of India, economic development policies that are applied for development of economy in general and development of various sectors in particular. It also aims to develop ability of the students to analyze the development of Indian economy as compared to global economies through the comparison of different sectors like agriculture, Industry, service and availability of resources and its quality.

**Scope of the Programme –**

Knowledge related to development policies of Indian Economy as compared to World Economies.

**Objectives:**

1. To develop ability of students to analyze economic development process of India.
2. To acquaint the students with the knowledge of recent trends in Human Development Index.
3. To acquaint students with the emerging issues in policies of India's foreign trade.
4. To update the students about International institutions and organizations.

**Course Outcomes:-**

1. Students will be able to understand the concept of Human Resource Development.
2. Students will be able to understand the role of foreign capital in Economic Development.
3. Students will be able to critically evaluate the Indian Foreign Trade Policy.
4. Students will be able to analyze the role of International Financial Institutions.
5. Students will be able to evaluate the success of Regional Economic Cooperation's.

Unit No.	Topic	Purpose & Skills to be Developed
Unit 1	<b>Human Resources and Economic Development</b>	<b>Purpose:</b> To make the students aware of concepts related to Human Development and HDI <b>Skills:</b> Analyze & think critically, develop writing skills.
	1.1 Role of Human Resources in Economic Development	
	1.2 Human Development Index and India	
	1.3 Concepts of Different Indexes in Quality of Life and Status of India	
	1.3.1 Gender Development Index	
	1.3.2 Gender Inequality Index	
	1.3.3 Human Poverty Index	
Unit 2	1.3.4 Global Hunger Index	
	<b>Foreign Capital and Economic Development</b>	<b>Purpose:</b> To give the knowledge to students about Foreign Capital and issues related to Foreign capital in India. <b>Skills:</b> Analyze & think critically, develop writing skills.
	2.1 Role of Foreign Capital in Economic Development	
	2.2 Types of Foreign Capital	
	2.3 Foreign Investment in India Since 2001	
	2.4 Limitations of Foreign Capital	
Unit 3	<b>India's Foreign Trade and Balance of Payment</b>	<b>Purpose:</b> To make aware to students about the situation of Foreign Trade and Balance of Payments. <b>Skills:</b> Analyze & think critically, develop writing skills.
	3.1 Role of Foreign Trade in Indian Economic Development	
	3.2 India's Foreign Trade Since 2001	
	3.3 India's Recent Foreign Trade Policy (EXIM Policy)	
	3.4 Meaning and Components of Balance of Payment	
	3.5 India's Balance of Payment Since 2001	
	3.6 Causes of Unfavorable Balance of Payment	
	3.7 Convertibility of Indian Rupee – Current and Capital Account	

<b>Unit 4</b>	<b>International Financial Institutions &amp; Regional Economic Cooperation</b>	<b>Purpose:</b> To give the knowledge to students about International Financial Institutions and Regional Economic Cooperation <b>Skills:</b> Analyze & think critically, develop writing skills.
	<b>4.1</b> International Bank for Reconstruction and Development (World Bank) - Objectives and Functions	
	<b>4.2</b> International Monetary Fund (IMF) - Organization and Functions	
	<b>4.3</b> World Trade Organization (WTO) - Introduction and Functions	
	<b>4.4</b> South Asian Association for Regional Co-operation (SAARC) – Introduction and Functions	
	<b>4.5</b> BRICS: Introduction and Functions	

**Teaching methodology:**

<b>UnitNo.</b>	<b>Total Lectures</b>	<b>Innovative methods to be used</b>	<b>Film shows and AV Applications</b>	<b>Project</b>	<b>Expected Outcome</b>
<b>1</b>	<b>10</b>	<ul style="list-style-type: none"> <li>• Open Book discussion</li> <li>• Casestudies</li> <li>• Problem solvingbased learning</li> </ul>	<ul style="list-style-type: none"> <li>• You tube lectures</li> <li>• Films</li> </ul>	<ul style="list-style-type: none"> <li>• Implication of HDI</li> <li>• Policies of Indian Government for improving Human Quality</li> </ul>	<ul style="list-style-type: none"> <li>• Students will understand concepts of Development</li> <li>• Will be able to critically evaluate status of India as compared to world</li> </ul>
<b>2</b>	<b>10</b>	<ul style="list-style-type: none"> <li>• Digital lectures</li> <li>• Project based learning</li> </ul>	<ul style="list-style-type: none"> <li>• You tube lectures</li> <li>• Online PPTs</li> </ul>	<ul style="list-style-type: none"> <li>• Role of Foreign Capital in Developing Countries</li> <li>• Concepts of Foreign Capital</li> </ul>	<ul style="list-style-type: none"> <li>• Will understand the concepts of Foreign Capital</li> </ul>

3	14	<ul style="list-style-type: none"> <li>• Pair learning</li> <li>• Group discussion</li> </ul>	<ul style="list-style-type: none"> <li>• Films</li> <li>• You tube lectures</li> <li>• PPTs made by Teachers</li> </ul>	<ul style="list-style-type: none"> <li>• Role of Foreign Trade in Development of Developing Countries</li> <li>• Trends of Trade in developed and developing countries</li> <li>• Concepts of Balance of Trade and Balance of Payments</li> </ul>	<ul style="list-style-type: none"> <li>• Will understand the concepts of Balance of Trade and Balance of Payment</li> <li>• Will be able to make comparison of Indian trade with other countries</li> </ul>
4	14	<ul style="list-style-type: none"> <li>• Group discussion</li> <li>• Teacher driven power point presentation</li> </ul>	<ul style="list-style-type: none"> <li>• You tube lectures</li> <li>• Online PPTs</li> </ul>	<ul style="list-style-type: none"> <li>• Role of International Financial Institutions In Development of Developing Countries</li> <li>• Importance of Economic Cooperation in Development</li> </ul>	<ul style="list-style-type: none"> <li>• Will understand the importance of International Financial Institutions.</li> <li>• Will be able the Organization and Functions of International Cooperation Organizations</li> </ul>

#### Recommended Books:

1. Misra S.K. and Puri V.K. Indian Economy, Himalaya Publishing House, Delhi.
2. Black and Sundaram, International Business Environment, Prentice Hall India.
3. TayebmonisH., The Global Business Environment, Sage Publication, New Delhi.
4. Charles Hill, International Business, Competing in the Global Market place, Arunkumar Jain, Tata McGraw Hill.
5. Jhingan M.L., International Economics, Vrinda Publications, Delhi.
6. RuddarDatta and K.P.M. Sundaram, Indian Economy, S. Chand and Co., New Delhi.
7. Agarwal A.N., Indian Economy, Problems of Development and Planning, New Age International Publishers.
8. Bhole, L.M., impacts of Monetary Policy, Himalaya Publishing House, New Delhi.
9. JaywantR.Bhadane, (2018) Foreign Policy of NarendraModi, International Publi.
10. Brics development bank launched, first president to be from India, Times of India July 16,2014
11. Ministry of Finance, Government of India (Oxford Press), Economic Survey 2020.
12. Arun Kumar, International Business- competing in the Global Marketplace- Charles Hill.
13. UNDP, Human Development Report.
14. World Bank, World Development Report
15. Magazines / Journals Reports,
16. Web sites:
  - [www.mospi.gov.in/national-sample-survey-office-nssso](http://www.mospi.gov.in/national-sample-survey-office-nssso) (Ministry of Statistics and Programme Implementation, GoI)

- <https://www.yourarticlelibrary.com/economics/foreign-capital-in-india-need-and-forms-of-foreign-capital/23565>
- <https://www.iedunote.com/foreign-trade>
- <https://www.vedantu.com/commerce/liberalisation>
- <https://ncert.nic.in/textbook/pdf/keec103.pdf>
- <http://hdr.undp.org/en/content/latest-human-development-index-ranking>
- <https://communitymedicine4all.com/2019/12/24/human-poverty-index-hpi-and-multidimensional-poverty-index-mpi/>
- <https://resourcewatch.org/data/explore/Gender-Development-Index>
- [https://en.wikipedia.org/wiki/Brexit#:~:text=Brexit%20\(%2F%CB%88br%C9%9B,\(00%3A00%20CET\).](https://en.wikipedia.org/wiki/Brexit#:~:text=Brexit%20(%2F%CB%88br%C9%9B,(00%3A00%20CET).)
- <https://www.sebi.gov.in>
- <https://www.rbi.org.in> – (Reserve Bank of India)

**OR**

**Savitribai Phule Pune University**  
**Faculty of Commerce & Management**  
T Y B Com (Semester VI)  
(Choice Based Credit System)  
**Revised Syllabus (2021-22)**

**CORE COURSE – I**

**Subject: Auditing & Taxation - II**

**Course Code: 364**

Total Credits: 04 (Theory 03 + Practical 01=04)

1. To understand the basic concepts of Income Tax Act, 1961 and create awareness of direct taxation among the students.
2. To understand the income tax rules and regulations and its provisions.
3. To have a comprehensive knowledge of calculation various types of income.
4. To know the recent changes made by the finance bill (Act) every year and its impact on taxation of person.
5. To acquaint the students on Income tax department portal (ITD), e-filing and e-services mechanism relating to Assessee.

Unit No	Unit Title	Contents	Skills to be developed
1.	<b>Income Tax Act-1961- Important Definitions and Concepts.</b>	<p><b>Introduction-</b> Features of Income Tax, Scope of Income Tax Act, and Importance of Income Tax payment for development of country.</p> <p><b>Definitions-</b>Income, Person, Assessee, Deemed Assessee, Assessment year, Previous year, Agricultural Income, Exempted Income, Gross Total Income (GTI) , Total Taxable Income (TTI), Residential Status of an Assessee, PAN, TAN</p> <p><b>Concept of</b> Capital receipts, revenue receipts and capital expenditure, revenue expenditure.</p>	<p>Understanding the concept of Income and tax on Income.</p> <p>Acquaint the students of income tax provision and tax payable for the development of the country</p>
2.	<b>Sources and Computation of</b>	<b>1. Income from Salary</b> – Meaning of salary, Salient features of salary Allowances and tax Liability-	Know the procedure of computation of income under

	<b>Taxable Income under the various Heads of Income</b>	<p>Perquisites and their Valuation, Treatment of provident fund, Deductions from salary. <b>(Theory and Problems)</b></p> <p><b>2. Income from House Property</b> -Basis of Chargeability, Types of property, Annual Value Self occupied and let out property, Deductions allowed (Theory and Problems)</p> <p><b>3. Income from Profits and Gains of Business and Professions</b> –Definition of Business , profession, vocation, speculative business, Methods of accounting, Deductions expressly allowed and disallowed <b>(Theory And Problems)</b></p> <p><b>4. Income from Capital Gains</b> – Meaning, Chargeability-definitions- Capital assets, transfer, cost of acquisition, Cost of Improvement, Short term and long term capital assets and Capital gains, cost inflation Index, Deductions allowed. <b>(Theory only)</b></p> <p><b>5. Income from other sources</b>- Chargeability Method of accounting, deductions, Amounts not deductible. <b>(Theory And Problems)</b></p>	different heads of income and tax payable on the income.
<b>3.</b>	<b>Computation of Total Taxable Income (TTI)and tax liability</b>	<b>Gross total Income</b> -Deductions u/s-80C, 80CCC to 80 U – Total Taxable Income, Income Tax calculation of Individual - (Rates applicable for respective Assessment year), Education cess and higher education cess, surcharge, etc.(calculation of tax payable as per old regime and new regime )	Understanding the calculation of total income and tax payable by individual person.
<b>4.</b>	<b>E-Filing and E-provisions</b>	<b>Due dates of filing return, E-filing of income tax return and forms used, advance tax , TDS</b> (Tax deducted at source),Assessment, <b>AIR</b> (Annual information return), <b>SFT</b> ( Specified financial transactions ).	Know the e-filing due dates, recent changes in income tax provisions.

(Note- Recent amendments made by finance bill every previous year and changes made before six months of examination will also be applicable.)

**Teaching Methodology:**

<b>Unit No</b>	<b>Total Lectures</b>	<b>Innovative Methods to be used</b>	<b>Film Shows and A.V. Applications</b>	<b>Projects / Practical's</b>	<b>Expected Outcome</b>
1	08	The Income Tax Act, 1961 Documents, PPT, Article review, research paper	You Tube clips about The Income Tax Act, 1961	Report Review	Acquaint with knowledge and maturity to understand The Income Tax Act, 1961.
2	24	Use of e- contents, online lectures and quiz, PowerPoint Presentations, Article review, research paper	Lectures of experts available on YouTube and other digital platforms.	Individual assignment of solving practical problems, report review	Conceptual Clarity and Practical understanding of sources of income
3	08	Use of e- contents, online lectures and quiz, PowerPoint Presentations, Article review, research paper	Lectures of experts available on YouTube and other digital platforms.	Individual assignment of solving practical problems, report review	To understand the calculation of total income and tax payable for individual assessee
4	08	Use of e- contents, online lectures and quiz, PowerPoint Presentations, Article review, research paper, online income tax website view	Lectures of experts available on YouTube and other digital platforms.web site review	Individual assignment of solving practical problems, report review	Understanding latest amendment of the act and impact on the person

**Method of Evaluation:**

<b>Subject</b>	<b>Internal Evaluation</b>	<b>External Evaluation</b>	<b>Suggested Add on Course</b>
Unit – I	MCQ / Written test	As per University norms	--
Unit – II	Practical Problems/ MCQ / Written test	As per University norms	--
Unit – III	Practical Problems/ written Test / MCQ	As per University norms	--
Unit – IV	Written Test / MCQ	As per University norms	E-filing of Income Tax Return of Individual

**List of Practical's**

<b>S.N.</b>	<b>Title of the practical</b>	<b>Objective of the Practical</b>	<b>Outcomes</b>	<b>Methodology</b>
<b>1</b>	The basic concepts of Income Tax Act, 1961	To make the students understand the basic concepts, definitions and terms related to direct taxation.	Students will be able to identify the technical terms related to income tax	Report based on various reference books
<b>2</b>	Income from salary	Understanding the provisions of salary income and its taxability	Application of correct provision of salary and determination of tax liability and its impact on his annual income	Report based on visit to Individual assessee and collection of documents

3	Income from house property	Understanding the provisions of House property income and its taxability	Students should be able to compute income from House property	Report based on Guest lecture /seminar/ workshop organized by the college
4	Income from Business or profession	To make students understand the procedure of computation of income from business or profession	Students should be able to compute income from Business or profession	Report based on visit to a Businessman or professionals and documents collected
5	Computation of total income	To make the students determine the net total taxable income of an assessee after reducing the deductions from the gross total income earned from all or either of the five heads of income and also to compute tax based on slab rates.	Students will be able to compute the net total income and the total tax liability of an individual assessee considering the income from all heads of income and the deduction under Chap VI- A of the Income tax Act, 1961.	Practical example in Guest Lecture /seminar / workshop and report based on this .

**Guidelines for completion of Practical's:**

- 1) For each semester minimum three practical's should be completed.
- 2) Two Practical are compulsory from the given list.
- 3) Teachers are allowed to choose one practical according to the situation in their local area.

**Reference books:**

<b>Sr. No</b>	<b>Title of Book</b>	<b>Author/s</b>	<b>Publication</b>	<b>Place</b>
1	Indian Income Tax	Dr.Vinod Singhanian	Taxmann Publication . www. Taxmann.com	New Delhi
2	Income Tax	Dr. Girish Ahuja and Dr. Ravi Gupta	Wolters kluwer	New Delhi
3	Income Tax Act	Shri.R.N.Lakhotia	Vision books	New Delhi
4	Indian Income Tax Act	Dr. H.C. Melhrotra , Dr. S.P Goyal	Sahitya Bhavan publication	Agra
5	Income Tax	T.N. Manoharn and G R. Hari	Snow white	New Delhi
6	Student guide to Income Tax	Dr.Vinod Singhanian	Taxmann Publication www. Taxmann.com	New Delhi

**Revised syllabi (2019 Pattern) for T.Y.B. Com Degree course (CBCS)**  
**Semester – VI**  
**SPECIAL ELECTIVE COURSE (Special Course – II)**  
**Banking & Finance-Special Paper II) Semester-VI(**  
**) Financial Markets and Institutions in India – II Course code :365-B**  
**Total Credits :04 (Theory 03 +Practical 01=04)**

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**Objectives :**

- 1 .To familiarize students about various basic concepts of stock market.
- 2 .To analyse the types and process of stock trading.
- 3 .To enable the students to understand the functions and working of Non -Banking Financial Institutions in India .
- 4 .To enable the students to acquire sound knowledge of Regulatory Bodies in India.

Unit No.	Topic	Number of Lectures	Teaching Method	Proposed skills to be developed
<b>01</b>	<b>Basic Concepts of Stock Market:</b> 1 Primary & Secondary Market . Merchant Banking, IPO,FPO 2 .Selective Stock Exchanges .Concept of Stock market 2.1 BSE - Bombay Stock Exchange 2.2 NSE- National Stock Exchange 2.3 Broker &Sub.broker, Demat Account, broker account, IPO Price band, Stock Listing, IPO Stock allotment 2.5 Small Cap, Mid Cap & Large Cap Companies 2.6 .Selective Market Index. Sensex, Nifty, Bank Nifty, Nifty future & Option 2.7 Bear & Bull Market	10	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the basic concept of stock market.

<b>02</b>	<b>Stock Trading:</b> 2.1. Cash Market, Future & Option Market 2.2 Types of Stock Trading A. Day Trading )Intra.day Trading ( B. Delivery Trading C. Future & Option Trading 2.3 Types of Orders A. Buy B. Sell C. Stop loss . 2.4 Premium amount, Lot size 2.5. Lower & Upper Circuit. 2.6 Trade Settlement, Stock Oxen 2.7 Carrier opportunities in Stock Market	14	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the basic concept and types of stock trading.
<b>03</b>	<b>Non-Banking Financial Institutions (NBFIs):</b> 3.1 Meaning and definitions Of NBFIs 3.2 Distinction between Bank and NBFIs 3.3 Functions and workings of. i) Lease Financing ii) Mutual Fund iii) Housing Finance Companies iv) Life Insurance Company )LIC ( v) General Insurance Company) GIC( 3.4 carrier opportunities in Insurance Sector	12	Lecture, PPT, Group Discussion, Library Work Book Assignment, Use of internet	Understanding the functions and working of Non -Banking Financial Institutions in India .
<b>04</b>	<b>Regulatory Bodies</b> 4.1 SEBI -Security Exchange Board of India 4.2 IRDA -Insurance Regulatory & Development Authority.	12	Lecture, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the role of SEBI in financial Market and Understanding the role of IRDA in Insurance Sector
<b>Total</b>		<b>48</b>		

**References:**

- 1 . Financial Institution and Market: L .M .Bhole
- 2 . Prasanna Chandra, “Investment analysis & Portfolio Management”, New-Delhi, The McGraw Hill Company Ltd.
3. V. K. Bhalla, “Portfolio Analysis & Management”, New-Delhi, Sultanchand & Sons Publication.
4. Panithavathy Pandian, “Securities Analysis and Portfolio Management”, New-Delhi, Vikash Publishing House Pvt. Ltd.
5. M. Ranganathan & R. Madhumahi, “Investment Analysis and Portfolio Management”. Pearson Education [India]
- 6 .Indian Financial System: Dr .M .Y .Khan
- 7 .Investment and Securities Markets in India: V .A .Avadhani
- 8 .Economic Reforms and Capital Markets in India: Anand Mittal
9. Financial Market and Institutions in India: Dr .Sunil Shete, Success Publication.

Revised syllabi (2019 Pattern) for T.Y.B. Com Degree course (CBCS)

Semester – VI

SPECIAL ELECTIVE COURSE (Special Course – III)

Banking & Finance-Special Paper III) Sem.VI

**Banking Law and Practices in India – II Course code :366-B**

**Total Credits :04 )Theory 03 +Practical 01=04(**

**Objectives:**

1. To familiarize students about concept and types cybercrimes in banking.
2. To understand the aspects of paying and collecting banker.
3. To analyse the banker and customers relationship.
4. To enable the students to apply the legal and practical aspects of bank advances.

Unit No.	Topic and Contents	No. of Lectures	Teaching Method	Skills to be developed
1.	<b>Cyber Crimes in Banking:</b> 1.1 Meaning and Definition of Cyber Crimes 1.2 Types of Cyber Crimes 1.3 Types of Cyber Crimes in Banking- a) Virus attack b) Hacking c) Phishing d) Vising e) Spamming f) ATM skimming g) E-mail spoofing 1.4 Reasons of Cyber Crimes in Banking 1.5 Impact of Cyber Crimes on Banking 1.6 Measures to control Cyber Crimes in Banking:	14	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments Guest Lectures	Understanding the concept and types of cyber-crimes in banking

	A) Legal Measures: i) IPC-420 ii) IT Act (2000) SEC 66C,66D B) Non-legal Measures			
2.	<b>Paying and Collecting Banker:</b> 2.1 Meaning and Definition of Paying Banker 2.2 Precautions to be taken while doing payment of cheques 2.3 Duties and Rights of Paying Banks 2.4 Meaning and Definition of Collecting Bank 2.5 Precautions to be taken while collecting payment of cheques 2.6 Duties and Rights of collecting Banker	12	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments,	Understanding the the concept of paying and aspects of paying and collecting banker.
3.	<b>Banker and Customer Relationship:</b> 3.1 Definition of Banker and Customer - Relationship as Debtor and Creditor 3.2 Banker as Trustee Banker as Agent 3.3 Banker's Obligation of Secrecy of Accounts 3.4 Banker's Lien Right of Set Off 3.5 Garnishee Order 3.6 Termination of Relationship	12	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the relationship between banker and customers
4	<b>Bank Advances:</b> 4.1 Secured and Unsecured loans 4.2 Types of loan schemes in Banks 4.3 Securities for Loans 4.4 Mode of creating Charges: Lien, Pledge, Hypothecation and Mortgage 4.5 Causes of loan recovery problems 4.6 Recovery Measures: a) Legal measures b) Non-legal measures	10	Lectures, PPT, Group and Panel Discussion, Library Work, Assignments	Understanding the legal aspects of bank advances
	<b>Total</b>	<b>48</b>		

**References:**

1. Practice and Law of Banking: G.S. Gill
2. Banking Law and Practices: P. N. Varshney
3. Banking Law, Theory and Practices: S. N. Gupta
4. Law and Practices of Banking: V. M. Mugali
5. IT Act, 2000
6. Cyber-attack in banking industry, Adharsh Manivannan.
7. Prevention of cyber-crime and fraud Management, Indian Institution of Banking and finance.
8. Fundamentals of Banking Theory and Practices: A.K.Basu