

**B. COM**  
**SEMESTER VI**  
**Human Resource Management (CC 17)**  
**(100 Marks- 60 Lectures)**  
Course Code: UCOC112

**Objective:** To enable the students to understand and comprehend the vital issues of HRM in a dynamic environment.

**Unit I Introduction to Human Resource Management (25 Marks-15 Lectures)**

Human Resource Management – Meaning and importance, Human resource planning (HRP) defined, objectives and importance of HRP.

Job Analysis and Design - Process of Job analysis, methods of data collection, concept of job design, factors affecting job design, methods/ techniques of design.

Recruitment, Selection and Placement

Meaning, sources of recruitment and recruitment process, meaning of selection, meaning of placement, Business Process Outsourcing, need for outsourcing, HR Outsourcing Opportunities in India.

**Unit II Employee Compensation, Empowerment and Participation**

**(25 Marks-15 Lectures)**

Employee Compensation: Concept of Wage - Factors determining Wage Rates- Essentials of a sound Wage system – System of wage payment- (i) Time wage system (ii) Piece wage system, Individual wage incentive plans - Meaning - (i) Halsey Premium Plan (ii) Rowan Plan (iii) Taylor's Differential Piece rate Plan.

Group incentive plans - Meaning- (i) Profit sharing scheme-features, advantages and disadvantages (ii) Co-partnership – features, advantages and limitations. Payment of Bonus, ESOPs.

Employee Empowerment: Meaning, forms of empowerment, barriers to empowerment, empowerment in India: An overview.

Workers Participation in Management: Definition and objectives, forms of workers participation in management.

**Unit III Labour Welfare and Trade Union (25 Marks-15 Lectures)**

Labour Welfare: Concept and objectives. Labour welfare agencies –Government, Employers and Trade Unions. Labour Welfare Programmes in Industries –Statutory and Non Statutory measures.

Trade Union: Definition and functions of Trade Union - weaknesses and problems of Indian Trade Union- suggestions for healthy growth of Trade Unions in India – Challenges faced by Trade Unions in the light of globalization.

Labour Turnover and Labour Absenteeism: Meaning of labour turnover and absenteeism. Causes and effects of labour turnover and absenteeism, measures to minimize labour turnover and absenteeism.

#### **Unit IV Trends in HRM**

**(25 Marks-15 Lectures)**

HRM in a changing environment – Changing environment and Challenges before HR manager

Competencies and learning organizations: Employee branding, The need for innovation, creating an innovative organization, managerial roles, creating the innovation culture.

Re - Engineering: The role of HR in Business Process Re-engineering.

#### **References:**

- 1) Lepak, David & Gowan, Mary. *Human Resource Management*. Dorling Kindersley (India).
- 2) Khanna, S.S. *Human resource Management (Text and Cases)*. S. Chand, New Delhi.
- 3) Sadri.J, Sadri.S, Nayak.N, *A Strategic Approach to Human Resource Management*, JAICO Publishing House.
- 4) Davar, R. S. *Personnel Management and Industrial Relations*. Vikas Publication, Noida.
- 5) Robbins, Stephen P. *Organisational Behaviour*. Pearsons Education, New Delhi.

**B.COM**  
**SEMESTER VI**  
**International Economics (CC 18)**  
**(100Marks, 60 Lectures)**

Course Code: UCEC104

**Objectives:**

1. To enable the students to understand the role of international trade and the importance of trade policy in the current global scenario
2. To enable the students to have an understanding of the importance of investment flows across countries and their dependence on various macroeconomic variables that are of significance in an open economy
3. To acquaint students with the key accounts of the balance of payments, how exchange rates are determined in the markets for foreign exchange and help them understand the connection between balance of payments and exchange rate movements
4. To enable students to be aware of the meaning and significance of regional and multilateral trade negotiations

**Unit I International Trade (25 Marks, 15 Lectures)**

International trade – meaning and features; Theories of international trade: Classical (comparative advantage), H-O theorem, Product Life Cycle, Technological Gaps, Intra-industry trade; Gains from International trade; Terms of Trade: meaning and 3 concepts (Net Barter, Gross Barter and Income Terms of Trade); Free Trade v/s protectionism; types of protective devices - tariff and non-tariff barriers (exchange control, voluntary export restraints, anti-dumping duties & countervailing duties, social clauses such as labour & environmental standards, sanitary & phyto-sanitary measures and administered protection).

**Unit II Balance of Payments & Foreign Exchange Rates (30 Marks, 18 Lectures)**

Balance of Payments: Meaning and Structure; Distinction between Balance and Equilibrium; Balance of Trade and Balance of Payments; Disequilibrium – meaning, types and causes; Corrective Measures– exchange rate adjustments (Revaluation and Devaluation), Exchange Control, Trade Measures, Effects of Monetary policy and Fiscal policy on internal and external balance (brief explanation of how the measures work)

Foreign exchange rates: Foreign exchange market – meaning, features and functions; Types of exchange rate systems (fixed, flexible and managed floating – meaning of each); Types of foreign exchange transactions (spot and forward transactions, arbitrage, currency swaps, futures contracts, speculation); Factors influencing short-term exchange rates; Concept of convertibility of Rupee on current account and capital account; Liberalized Exchange Rate Management System (LERMS); Hedging and Exchange rate risk management; Concept of PPP dollar

### **Unit III International Investment**

**(25 Marks , 15 Lectures )**

Foreign Investment – meaning and composition (FDI & FPI), Foreign Direct Investment: Meaning; Determinants of FDI (resources, market size, trade barriers, economic and business environment of the host country), Multinational corporations: meaning and operational characteristics; Entry modes adopted by Multinational Corporations (licensing, franchising, joint ventures/collaborations, wholly-owned subsidiaries, mergers and acquisitions);

Foreign Portfolio Investment: Meaning; Operations of Foreign Institutional Investors; Determinants of FPI (return on investment, level of financial sector development, capital controls, exchange risk); Impact of FPI on capital markets and the exchange rate.

### **Unit IV Multilateralism and Regional Economic Cooperation**

**(20 Marks , 12 Lectures)**

Multilateralism and Regionalism – meaning and distinction; World Trade Organization – objectives, principles, functions and Agreements (Market access, Agreement on Agriculture, TRIPs, TRIMs, GATS, Dispute Settlement); Regional economic cooperation - Meaning and reasons for growth; Forms of regional integration - Preferential Trade Agreement, Free Trade Agreement, Customs Union, Monetary Union, Economic Union; Integration efforts among Countries in Europe, North America and Asia (NAFTA, EU, ASEAN and SAARC)

### **References:**

1. *Bhole, L. M. & Mahakud, J. 2009, Financial Institutions and Markets: Structure, Growth & Innovations, Tata-McGraw Hill, New Delhi*
2. *Cherunilam, F. 2008, International Economics, Tata McGraw-Hill, New Delhi, 5<sup>th</sup> Edition*
3. *Cherunilam, F. 2013, International Business Environment, Himalaya Publishing House, New Delhi, 6<sup>th</sup> Revised Edition*
4. *Dutt, R. and Sundaram, K.P.M. ,Indian Economy, S. Chand and Co., New Delhi, Latest Edition*
5. *Kindleberger, C.P. 1973, International Economics, Homewood, R.D. Irwin*
6. *Krugman, P.R. and Obstfeld, M. 2009, International Economics: Theory and Policy, Pearson International Edition, Boston MA*
7. *Machiraju, H.R. 2009, International Financial Markets and India, New Age International, New Delhi,*
8. *Rajwade, A.V. 2008, Foreign Exchange International Finance Risk Management, Academic Foundation, New Delhi*
9. *R. B.I. Reports on Currency Finance*

10. *Salvatore, D.L. 1997, International Economics, Prentice-Hall, Upper Saddle River, N.J.*
11. *Sharan, V. 2012, International Financial Management, PHI Learning Pvt. Ltd., New Delhi*
12. *Sodersten, B. & Reed, G. 1994, International Economics, Palgrave Macmillan, London*
13. *SubbaRao, P. 2014, International Business: Text and Cases, Himalaya Publishing House, New Delhi, 4<sup>th</sup> Revised Edition*

**B.COM**  
**SEMESTER VI**  
**ACCOUNTING**  
**Advanced Company Accounts (DSE 5)**  
**(100 Marks – 60 Lectures)**  
Course Code: UCOD117

**Objective:** To develop accounting skills in students to for preparation of financial statements of limited companies and for accounting of transactions in the special circumstances of internal and external reconstruction, redemption debentures and valuation of goodwill and shares.

**Unit I: Company Final Accounts (Comprehensive Study): (20 Marks, 16 Lectures)**

Preparation of 'Balance Sheet' and 'Statement of Profit and Loss' as per Schedule III of the Indian Companies Act, 2013. (Problems to include 'Notes' required as per Schedule III).

**Unit II: Internal Reconstruction: (20 Marks, 12 Lectures)**

Concept, Treatment of special items, Legal aspects, accounting procedures, Journal entries, Capital Reduction Account and Balance sheet after reconstruction (as per Schedule III).

**Unit III: Valuation of Goodwill and Shares: (20 Marks, 14 Lectures)**

**a) Valuation of Goodwill:**

Circumstances under which goodwill is valued, factors affecting value of goodwill, Methods of valuation of Goodwill (Super profit, Future Maintainable Profit and Capitalization of FMP).

**b) Valuation of shares:**

Meaning and need for Valuation of shares, Factors affecting valuation of shares, Methods of Valuation of Shares:

i) Net Assets Method (or Intrinsic Value Method/Liquidation value Method/Breakup Value Method/Asset Backing Method),

ii) Yield Value/Market Value Method: Earning Yield and Dividend Yield,

iii) Fair Value Method.

**Unit IV: Mergers, Acquisitions & External Reconstruction : (40 Marks, 18 Lectures)**

Concept, Terms, Introduction to IND-AS 14, Calculation of Purchase consideration; Accounting procedures in the books of Vendor company and Purchasing company, Treatment of liquidation expenses, Journal entries , Ledger accounts and Balance sheet (including pooling of interest method and purchase method but exchange of shares method based on valuation of shares to be excluded).

**Note: Relevant amendments to the Companies Act to be covered wherever applicable.**

**References:**

1. Agarwal, B., & Gupta, M. *IPCC (Group II) Advanced Accounting Text & Problems - Revised*. Allahbad: Suchita Prakashan.
2. Gupta, R. L., & Radhaswamy, M. *Advanced Accountancy*. New Delhi: Sultan Chand.
3. Jain, & Narang. *Advanced Accountancy*. New Delhi: Kalyani Publishers.
4. Mahajan, S., & Kulkarni, M. *Corporate Accounting*. Pune: Nirali Publication.
5. Mahajan, S., Jagtap, & Zagade, S. *Corporate Accounting*. Pune: Diamond Publication.
6. Monga, J. R., & Ahuja, G. *Advanced Accounting* (Vols. I, II). Noida: Mayoor Paperback.
7. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
8. Paul, S. K. *Accountancy* (Vols. I, II). Calcutta: New Central Book Agency.
9. Shukla, M., Grewal, T., & Gupta, S. *Advanced Accounts*. New Delhi: S. Chand & Co.
10. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.
11. Tulsian, P. C., & Tulsian, B. *Accounting for CA – IPCC (Group I & II)*. New Delhi: S. Chand.

**General guidelines for paper setting:**

1. Four questions of 20 mark each to be answered.
2. Question No. 1 to be compulsory (All Questions should be practical in nature)
3. Any Three questions from the remaining Five Questions to be answered.

**Specific Guidelines for paper setting:**

1. Two questions each to be asked on Unit III and Unit IV
2. One question each to be asked on Unit I & Unit II

**B. COM**  
**SEMESTER VI**  
**CREDIT & RISK MANAGEMENT IN BANKING (DSE)**

**(100 Marks – 60 Lectures)**

Course Code: UCOD130

**Objectives:** To develop an understanding of bank credits, different types of bank credits, basic principles and lending process. To familiarize the students with the concept of corporate finance and NPAs in banks.

**UNIT-I Bank credit**

**(25 Marks – 15 Lectures)**

**Bank credit** – Basic Principles and Approach – Three C's – Purpose of lending – Security aspects – business experience/Management – Market – Purpose Trading – Manufacturing Service, Agriculture, Personal – Security : Primary – Collateral – Stock, Machinery, Land and Building – Guarantee – Different types of Mortgages – Management/Experience : Business Experience – Technical Qualification – Professional Management – Market : Local – National – Global – **Types of Credit (in brief)** – Demand Loan – Cash Credit – Overdraft – Term Loan – Basic Characteristics and difference between the four.

**UNIT –II Lending to Different Customers and Regulation**

**(20 Marks – 10 Lectures)**

Lending to Different Customers – Individuals – Partnership – Limited companies – Trust – Association – **Legal and Regulatory Aspect** – Legal Documents – Loan Documents – RBI Directives – Various Committees – Tandon – Chore, Nayak and such other committees – Brief details.

**UNIT –III Loan Processing**

**(30 Marks – 20 Lectures)**

Loan Processing – Sanctioning – Monitoring – Recovering Commercial Loans (Activity Based) – Government Sponsored Loans (mostly agricultural, Rural and Weaver section) – Trading : small – Retail – Wholesale – Chain/Supermarket – Manufacturing: Industrial Advances – Service Transport – Telecommunication – Hospital – Hotel. Infrastructure: Power – Petrol – Port – Agriculture: Crop – Plantation – Well – Motor Pump set – Tractor etc. Miscellaneous: Self – Employed. Business loan (Borrower Based) – Small Business :Self Employed – Transport – Trade – Hotel – Others – Approach – Assessment – Supervision – Recovery Medium and Large Scale: Small Scale Industries – Corporate – Approach – Assessment – Sanction – Disbursement – Follow Up – Recovery Agriculture : Small, Medium and Big Farmers – Short



term and Medium term Loans – Corporate Borrowers. Government sponsored: Priority sector lending – Lead Bank Scheme – Government sponsored loan to Weaver section – Subsidy.

#### **UNIT- IV Corporate Finance and NPA**

**(25 Marks – 15 Lectures)**

Corporate Finance – Project Finance – Appraisal – Assessment – Documentation – Disbursement – Monitoring – Follow Up – Review – Creation of Charge. NPA – Causes and Remedial Measures – Management of NPA's – Debt Recovery Tribunals – Asset Reconstruction Fund.

#### **REFERENCE BOOKS:**

1. Indian Financial System and Commercial Banking – IIB
2. Special and preferred sector Finance – IIB
3. Management and Accounting and Financial Management – IIB
4. Prudential Accounting Norms and Audit of Banks – Naganatham M. and Jayaraman.
5. Annual Reports of RBI
6. Advanced Bank Management – IIBF, Macmillan
7. Bhattacharya K.M; Agarwal O.P. 'Basics of Banking and Finance' (2018), Himalaya Publishing House, Mumbai.
8. Varshney P.N 'Banking Law and Practice', Sultan Chand and Sons, New Delhi.
9. Mishra Sukhvinder 'Banking Law and Practice', S. Chand & Company Ltd, New Delhi.
10. Bankers' Handbook on Credit Management' \_IIBF, Macmillan
11. Dr. Iyengar Vijayaraghavan G. 'Corporate Banking' (2018), Himalaya Publishing House, Mumbai.
12. Vijayaraghavan G. (2009) 'Bank Credit Management: Text & Cases, Himalaya Publishing House, Mumbai.

#### **Websites:-**

1. Reserve Bank of India [www.rbi.com](http://www.rbi.com)
2. Indian Institute of Banking and Finance [www.iibg.org.in](http://www.iibg.org.in)
3. Indian Bankers Association [www.iba.org.in](http://www.iba.org.in)

4. Institute of Finance, Banking and Insurance [www.ifbi.com](http://www.ifbi.com)

5. Institute of Banking Personal Selection [www.ibps.com](http://www.ibps.com)

**B.COM**  
**SEMESTER VI**  
**Accounting – I (DSE 6)**  
**(100 Marks – 60 Lectures)**  
Course Code: UCOD121

**Objectives:** To develop skills in students for preparation of books of accounts in respect of hire purchase and royalty businesses and organizations operating with branch and departmental structure.

**Unit I: Hire Purchase and Instalment System Accounting:**  
**(40 Marks, 18 Lectures)**

Introduction, Nature of hire purchase system, Accounting procedure under Hire purchase: Accounting treatment in the books of Hire purchaser (Buyer) and Hire vendor (Seller) – when the asset is recorded at full cash price to be dealt with, Journal entries and Ledger Accounts (including re-possession).

Instalment System: Journal entries and Ledger Accounts only under ‘Interest Suspense method’ in the books of buyer and seller/ vendor to be covered.

**Unit II: Royalty Accounts:**  
**(20 Marks, 12 Lectures)**

Introduction, Minimum rent/ dead rent, Short workings, Excess working, Accounting treatment in the books of Lesser (Landlord) and lessee, sub-lease, Preparation of:

- I. Royalty Payable Account.
- II. Royalty Receivable Account.
- III. Landlord’s Account.
- IV. Short working Account.

**Unit III: Departmental Accounts:**  
**(20 Marks, 12 Lectures)**

Departmental Accounts: Introduction, Advantages of Departmental A/c, Accounting procedure, Basis of allocation, preparation of departmental Trading & Profit & Loss Account, General Profit & Loss Account and Balance sheet OF SOLE Trading concern & Partnership firm .(including inter-departmental transfers at cost & invoice price and calculation of unrealised profits).

**Unit IV: Branch Accounts:**  
**(20 Marks, 18 Lectures)**

Introduction, Types of Branches: Dependent branches, foreign branches and independent branches. Branch Account v/s Department Account, Systems of maintaining branch accounts : 1.Debtors Method : cost & invoice price. 2. Stock and Debtor Method 3.Final Account method 4.Wholesale Branch Method.  
( Practical problem only on Debtors & Stock & Debtors .)

**References:**

1. Gupta, R. L., & Radhaswamy, M. *Advanced Accountancy*. New Delhi: Sultan Chand.
2. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
3. Rajasekaran, V., & Lalitha, R. *Financial Accounting*. New Delhi: Pearson Education.
4. Shukla, M., Grewal, T., & Gupta, S. *Advanced Accounts*. New Delhi: S. Chand & Co.
5. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.

**Guidelines for paper setting**

- Two questions from Unit I and Unit IV each
- One question from Unit II and Unit III each

**B.COM.**  
**SEMESTER VI**  
**DISCIPLINE SPECIFIC ELECTIVE**  
**BANKING AND FINANCIAL SERVICES**  
**Law and Practice of Banking –II (DSE 6)**  
**(100 Marks, 60 Lectures)**  
**Course Code: UCOD124**

**Objectives:** To familiarize the student with the legal aspects of the relationship between the banker and various categories of customers.

**Unit I The Banker-Customer Relationship and Banking Operations**  
**(20 marks –Lectures 10)**

Banking operations: Collecting Banker: Meaning, Duties & Responsibilities of Collecting Banker, Holder for Value, Holder in Due Course, Statutory Protection to Collecting Banker; Paying Banker: Meaning, Precautions, Statutory Protection to the Paying Banker. Bankers' Special Relationship:- Mandate; POA; Garnishee Orders; Banker's Lien; Right of Set off

**Unit II Negotiable Instruments** **(25 marks –**  
**Lectures 15)**

Definition, features, holder, Holder in due course & their Rights, Privileges, Liabilities, Cheques – Crossing, types of crossings, Making of Cheques and Endorsement, Collection of Cheques, Payment of Cheques & Dishonour – Discharge of Cheques, Bouncing of Cheques; Its Implications; Return of Cheques; Bills of Exchange, definition & types of Bills of Exchange.

**Unit III Bank Customers** **(25 marks –**  
**Lectures 15)**

Different types of Customers:- Sole Proprietor, Partnership firms, Joint Stock Company, Clubs, Associations, Trusts, local authorities and cooperative societies. Opening of accounts - Procedures and Precautions to be taken, KYC norms:- PMLA Act, nomination facility. Closing of accounts - Procedure and Precautions to be taken by a Banker. *Pradhan Mantri Jan Dhan Yojana 2015* (PMJDY).

## **Unit IV Frauds, Malpractices & Cyber Crimes in Banking (30 marks – Lectures 20)**

Meaning and types of errors and frauds in banking, RBI Guidelines for prevention of frauds & malpractices, steps to be taken by Banks. Anti-Money laundering – Meaning and Guidelines by RBI, Meaning of - Terror funds, Black Money, Hawala Funds. Cyber-crimes & banking sector in India-Introduction, Common cyber-crime risks of Financial Institutions, Denial of services (DoS), Debit & credit card cloning-Hacking-Email Bombing- Data Diddling- Logic bombs –Web Jacking-Money Laundering-control & prevention of electronic crimes in Banks. Phishing: Customer Education; Safety Checks; precautions to be taken by bankers and customers.

### **Reference**

#### **Books**

1. K.P. Kandasami, S. Natarajan, R. Parameshwaran, Banking Law and Practise, S. Chand & Co. Ltd, New Delhi.
2. Sukhavinder Mishra, Banking Law and Practise, S. Chand & Co. Ltd, New Delhi.
3. Bedi H.L. & Hardikar V.K., Practical Banking Advances, UBS Publishers New Delhi..
4. Gordon E. Natarajan K., Banking Theory, Law and Practise, Mumbai Himalaya, 1998.
5. Indian Institute of Banking and Finance, Legal Aspects of Banking, New Delhi, Macmillan 2005.
6. Khubchandani B.S, Practise and Law of Banking, New Delhi, Macmillan. 2000.
7. Kumar N. & Mittal R, Banking Law and Practise, New Delhi Anmol 2002.
8. Reddy P.N. & Appannaiah H.R., Banking Theory and Practise, Mumbai Himalaya, 4e.
9. Shekhar K.C. & Shekhar L.: Banking Theory and Practise, New Delhi, Vikas Publication.
10. Varshney P.N, Banking Law and Practise, New Delhi, Sultan Chand & Sons, 2005.
11. Prem Kumar Srivastava, Banking Theory and Practise, Himalaya Publication.

#### **Journals:-**

1. 'The Indian Banker', published by Indian Banker Association
2. Bank Quest, published by Indian Institute of Banking and Finance
3. RBI Bulletin (Monthly), published by RBI
4. 'Trends and Progress of Indian Banking (Annual)', published by RBI

**Websites:-**

1. Reserve Bank of India [www.rbi.com](http://www.rbi.com)
2. Indian Institute of Banking and Finance [www.iibf.org.in](http://www.iibf.org.in)
3. Indian Bankers Association [www.iba.org.in](http://www.iba.org.in)
4. Institute of Banking Personal Selection [www.ibps.com](http://www.ibps.com)
5. Institute of Finance, Banking and Insurance [www.ifbi.com](http://www.ifbi.com)

**B.COM**  
**SEMESTER VI**  
**Accounting – II (DSE 7)**  
**(100 Marks – 60 Lectures)**  
Course Code: UCOD125

**Objectives: To develop accounting skills in students to prepare books of accounts in respect of fire insurance claims, investments, redemption of debentures and liquidation of companies.**

**Unit I: Accounting for Professionals: (20 Marks – 12 Lectures)**

Introduction, Meaning of three systems of Accounting: Accrual/Mercantile system, Cash system, Books of accounts maintained by the Professionals – Cash book, Memorandum Book, stock Register, Receipts & Expenditure Account/Profit & Loss Account and Balance sheet. Practical problems based on preparation of Receipts & Expenditure Account/Profit and Loss Account and Balance sheet of different professionals.

**Unit II: Investment Accounting : (20 Marks, 12 Lectures)**

Meaning and types of investments, Ex-interest/ dividend; Cum- interest/ Dividend transactions, Brokerage, Securities Transaction Tax and other expenses, purchase and sale of investment, Bonus shares and Rights Issue, Valuation of investment.

**Unit III: Redemption of Debentures: (40 Marks, 18 Lectures)**

Concept, Sources of finance, Methods of Redemption of Debentures - Sinking Fund, Insurance Policy, Own Debentures and Convertible Debentures method (excluding ex-interest/cum-interest). Journal Entries and Ledger Accounts regarding redemption of debentures.

**(Practical problems to cover Sinking Fund, Insurance Policy and Convertible Debentures methods only).**

**Unit IV: Liquidation of Companies: (20 Marks, 12 Lectures)**

Meaning of Liquidation, Salient Features of Liquidation, Methods of Liquidation, Consequences of Liquidation, Fraudulent Preference, Order of Payment, Statement of Affairs and Deficiency/Surplus Account, Lists attached to the Statement of Affairs, Liquidator's Final Statement of Account.

**Practical problems to cover only the preparation of 'Liquidator's Final Statement of Account'.**

**References:**

1. Agarwal, B., & Gupta, M. *IPCC (Group II) Advanced Accounting Text & Problems - Revised*. Allahbad: Suchita Prakashan.
2. Gupta, R. L., & Radhaswamy, M. *Advanced Accountancy*. New Delhi: Sultan Chand.
3. Jain, & Narang. *Advanced Accountancy*. New Delhi: Kalyani Publishers.



4. Mahajan, S., & Kulkarni, M. *Corporate Accounting*. Pune: Nirali Publication.
5. Mahajan, S., Jagtap, & Zagade, S. *Corporate Accounting*. Pune: Diamond Publication.
6. Monga, J. R., & Ahuja, G. *Advanced Accounting* (Vols. I, II). Noida: Mayoor Paperback.
7. Mukherjee, A., & Hanif, M. (2002). *Modern Accountancy* (Vol. II). New Delhi: Tata McGraw Hill.
8. Paul, S. K. *Accountancy* (Vols. I, II). Calcutta: New Central Book Agency.
9. Shukla, M., Grewal, T., & Gupta, S. *Advanced Accounts*. New Delhi: S. Chand & Co.
10. Tulsian, P. C. *Accountancy*. New Delhi: S. Chand & Co.
11. Tulsian, P. C., & Tulsian, B. *Accounting for CA – IPCC (Group I & II)*. New Delhi: S. Chand.

**General guidelines:**

1. The question paper shall have total of 6 questions carrying 80 marks and shall be of 2 hours duration.
2. Four questions of 20 mark each to be answered.
3. Question No. 1 to be compulsory (All Questions should be practical in nature)
4. Any three questions from the remaining five questions to be answered.

**Specific Guidelines:**

1. Two questions each to be asked on Unit II and Unit III.
2. One question each to be asked on Unit I & Unit IV.

**B.COM**  
**SEMESTER VI**  
**Financial Services (DSE 7)**  
**(100 Marks – 60 Lectures)**  
Course Code: UCOD128

**Objective: To develop an understanding of salient features and mechanisms of important financial services and recent developments and issues in Indian financial services sector.**

**Unit I Introduction to Financial Services (25 Marks- 15 Lectures)**

Meaning of Financial Services, Classification and types of financial services - asset/fund-based services and fee-based/advisory services, Importance of financial services; Constituents of financial services market, Growth and development of financial services in India, Problems of financial services sector in India.

**Unit II Depository Service (25 Marks- 15 Lectures)**

Meaning, Need for a depository system, Functions of a depository, Depositories in India - CDSL, NSDL; Depository participants (DPs) - Meaning, Functions of Depository Participant – Dematerialization, Re-materialization, Account Opening, Transmission and nomination, Trading and settlement, Pledge and hypothecation, Corporate actions.

**Unit III Mutual Funds (25 Marks- 15 Lectures)**

Concept, Advantages and disadvantages of mutual fund investing, Structure of mutual funds in India, Classification of mutual funds, Mutual fund terminologies – Scheme, Portfolio, Net Asset Value (NAV), Load, Management fees; Portfolio management process of mutual funds, History and growth of mutual funds in India, SEBI regulations on mutual funds, AMFI.

**Unit IV Credit Rating & Securitization Services (25 Marks- 15 Lectures)**

- (a) Credit Rating - meaning, rating methodology, importance of credit rating; credit rating agencies in India CRISIL, CARE, ICRA, Small & Medium Enterprises Rating Agency (SMERA).
- (b) Securitization - Meaning, Features, Mechanism, Types, Benefits of Securitization, Process of Securitization, Issues in Securitization

**References:**

1. Gordon, E., & Natarajan, K. (2015). *Financial Markets and Services* (Ninth ed.). New Delhi: Himalaya Publishing House.
2. Gurusamy, S. (2009). *Financial Services* (Second ed.). New Delhi: Tata McGraw Hill.

3. Khan, M. Y. (2010). *Financial Services* (Fifth ed.). New Delhi: Tata McGraw Hill.
4. Pathak, B. (2009). *The Indian Financial System: Markets, Institutions and Services* (Second ed.). New Delhi: Pearson Education.
5. Ramesh Babu, G. (2005). *Financial Services in India*. New Delhi: Concept Publishing Company.

Journals:

International Journal of Financial Services Management

Journal of Private Equity

Journal of Applied Finance

Finance India

Indian Journal of Finance

Vikalpa

Websites:

<http://financialservices.gov.in/>

<https://vcexperts.com/>