

## VI SEMESTER

### B.Com. (Hons.) COURSE STRUCTURE

With effect from 2017-18

Sem	Part	Paper Code	Subject	Hrs	Credits	IA	ES	Total	
VI	I	601	BUSINESS COMMUNICATION	6	4	25	75	100	
		602	COST ACCOUNTING	6	4	25	75	100	
		603	MANAGEMENT ACCOUNTING	6	4	25	75	100	
		604	e-Payments System	4	4	25	75	100	
			Practical's	2	2		50	50	
	II*	Elective – DSC 1F/Inter-disp	Elective I 1. Financial Markets, Institutions 2. Tally Practical's 3. Project Work#	5	4	25	75	100	
				4	4	25	75	100	
				2	2		50	50	
				5	4		100	100	
		Elective – DSC 2F/Inter-disp	Elective - II 1. Financial Management 2. Tally Practical's 3. Project Work#	5	4	25	75	100	
				4	4	25	75	100	
				2	2		50	50	
	Elective – DSC 3F/Inter-disp	Elective - II 1. Financial Management 2. Tally Practical's 3. Project Work#	5	4		100	100		
					40	32	150	650	800

**Note\*** opt one elective from the above electives and that should be relevant to the elective in the V semester i.e. if taken first elective in V semester in VI semester also should select first elective vice versa

**Note:#** Project work evaluated by the Commerce External Examiner

**Tally practical's should be evaluated by the external examiner**

**B.COM. (Hons.) DEGREE COURSE – III YEAR**

**SEMESTER – VI – BUSINESS COMMUNICATION**

**Paper : 601**

**P.P.W. – 6**

**Marks = 75 TH. + 25 P=100**

**Unit – I : Concept and Objectives of Communication**

Attributes of Communication – Process of Communication – Feedback

Objectives of upward communication – Information and Persuasion – Instruction and Order – Education and Training – Motivation – Raising Morale – Advice and Counselling – Warning – Appreciation.

Objectives of Downward Communication – Request – Application – Appeal – Demand – Representation – Complaint – Suggestion – Objectives of Horizontal Communication.

**Unit – II : - Methods of Communication, Media and Modes**

Verbal – oral – Written, Non-verbal – Body Language, Graphics.

Conventional modes – Mail – Courier – Telegraph – Telex – Electronic Communication – Telephone – Cellular phone – Fax – E-mail – Teleconferencing – Internet – Use of computers for communication.

Media of Mass Communication – Notice Board – Hoardings – Newspapers and Magazines – Film – Television.

**Unit – III – Channels of Communication**

External – Outward and Inward. Internal – Formal Channels – Vertical – Horizontal – Consensus – Informal Channel – Grapevine.

**Unit – IV – Group Communication**

Problems of Group Communication – Types of Meetings – Conference – Committees – Advantages and Disadvantages of a Meetings – Preparations for a Meeting – Conduct of a Meeting – Chairman's Functions – Participant's Responsibilities.

**Unit – V : Interviews**

Purpose of Interviews – Types of Interview – Promotion – Appraisal – Exit – Problem – Stress – Employment Interview – Technique of Interviewing – Candidate's Preparation – Interviewer's Role and Preparation.

**REFERENCES:**

- 1 Phillip G. Clampitt : Communicating for Managerial Effectiveness, SAGE Publications
2. Kitty O. Locker, Stephen Kyo Kaczmarek: Business Communication Building Critical Skills , Irwin/McGraw-Hill
- 3.M. K. Sehgal : Business communication,Excel Books India, 2008
4. John Thill, Courtland L. Bovee: Excellence In Business Communication (6th Edition Prentice Hall).
5. K.K . Shinha – Fundamentals of Business Communication, Taxmann publications.
6. Denish tourish : Key issues in Organizational communication.

## **B.COM. (Hons.) DEGREE COURSE – III YEAR**

### **SEMESTER – VI – COST ACCOUNTING**

**Paper : 602**

**P.P.W. 6 Hours**

**Marks = 75 TH. + 25 Internal=100**

#### **UNIT – I**

##### **Introduction:**

The link between financial management, financial accounting, cost accounting and management accounting. Cost Concepts & Classification – Cost – Costing – Cost Accountancy – Cost Centre and Cost Unit – Methods of costing, techniques of costing – Classification of Costs – Preparation of cost sheet - Elements of Costs.

Introduction: Definition, scope, objectives of Management Accounting. Management Accounting Vs. Financial Accounting and Cost Accounting – Role of Management Accountant. Installation of Management Accounting System (Theory Only)

#### **Unit – II**

**Elements of Cost:** Materials; Material control – selective control, the ABC technique – stock levels – stock turnover rates – purchasing materials, centralized and decentralized purchasing, purchase procedure – purchase price – stores routine, material codes – stores records, inventory systems, material losses – methods of pricing issues – FIFO, LIFO, Weighted average, base stock methods, choice of method (simple problems)

#### **Unit – III**

- a) Labour; Control of laboru costs – time keeping and time booking – idle time – labour turnover – wage payment – methods of remuneration – labour incentives schemes.
- b) Overheads: Allocation and apportionment of overheads – machine hour rate.

#### **Unit – IV**

**Methods of Costing:** Unit of Output costing – Process costing; features, treatment of normal and abnormal process losses – preparation of process cost accounts – treatment of waste and scrap, joint products and by products.

#### **Unit – V**

**Marginal Costing and break even analysis.** Concept of marginal costing – variable and absorption costing, benefits and limitations of cost, volume and profit analysis, HEP, margin of safety (including problems).

#### **Suggested Reading (Costing)**

1. S.P. Jain and K.L. Narang – Advanced Cost Accounting.
2. M.N. Aurora – A test book of Cost Accounting.
3. S.P. Iyengar – Cost Accounting.
4. Nigam & Sharma – Cost Accounting Principles and Applications.
5. S.N .Maheswari – Principles of Management Accounting.
6. I.M .Pandey – Management Accounting.
7. Sharma & Shashi Gupta – Management Accounting.

**Further reading**

1. Roz A. Foulke – Practical Financial Statement Analysis, Tata Mc Graw Hill.

**B.COM. (Hons.) DEGREE COURSE – III YEAR**

**SEMESTER – VI – MANAGEMENT ACCOUNTING**

**Paper : 603**

**P.P.W. – 6 Hours**

**Marks = 75 TH. + 25 Inter=100**

**Unit – I**

Financial Statement Analysis and interpretation: Comparative analysis – Common size analysis and trend analysis (including problems). Meaning, types, uses and limitations of financial statements –

**Unit – II**

Ratio Analysis : Meaning, Classification, importance and limitation so of ratios. Compounding and interpretation of accounting ratios. Liquidity, profitability, activity and solvency ratios (including problems).

**Unit – III**

Fund Flow and Cash Flow statements: Concepts of fund and fund flow – Preparation of fund flow statement. Uses and limitations of fund flow (including problems). Cash flow statements; Concepts of cash and cash flow – Preparation of cash flow statement as per Accounting Standard No. 3 – Uses and limitations of cash flow analysis.

**Unit – IV**

Responsibility Accounting: Introduction – Meaning and Objectives – Types of Responsibility Centres.

**Unit – V**

**Decision Making - Short Run Decision Analysis – Make or Buy Decision – Lease or Buy Decision – Joint Output of Common Processing Operations – Shut down or continue decision.**

**Suggested Reading (Management Accounting)**

1. S.N. Maheswari – Principles of Management Accounting. S. Chand & Co.
2. I.M Pandey – Management Accounting – Vikas Publishing House.
3. Sharma Shashi K. Gupta – Management Accounting Kalyani Publishers
4. H. Premraja, Srihamsarala – Management Accounting
5. S.P. Gupta – Management Accounting
6. N. Vinayakam – Tools and Techniques of Management Accounting.
7. Charles T. Horngren et.al – Introduction to Management Accounting.
8. Murthy & Guruswamy – Management Accounting, Tata Mc Graw Hill.
9. Dr. Kulsreshtha & Gupta – Practical problems in Management Accounting.
10. Bhattacharya – Management Accounting.

**Further reading**

1. Roz A. Foulke – Practical Financial Statement Analysis, Tata Mc Graw Hill.

## **B.COM. (Hons.) DEGREE COURSE – III YEAR**

### **DSC H 6.4 e-Payments System**

**Unit-I: e-Cash and Virtual Money:** Electronic Data Interchange (EDI) - NEFT/RTGS/Electronic Payment modes - Foundations of e-Cash and Issues; Security, Anonymity, Untraceability, Virtual currencies, Bitcoin.

**Unit-II: Automated Clearing and Settlement:** Process of Real Time Gross Settlement System - Net Settlement -ATM Networks - Fedwire, CHIPS and SWIFT.

**Unit-III: e-Payment Security and Digital Signature:** Cryptographic Methods - Hash functions - Public/Private Key methods: RSA - Digital Signatures - Certification Process - Digital identity Documents and Remote Authentication.

**Unit-IV: Mobile Payments:** Wireless payments, Digital Wallets, Google Wallet – Obopay - Security Challenges.

**Unit-V: Electronic Invoice and Payment System:** Electronic Statement Delivery - EIPP providers - Biller service providers - Customer service providers - Reconciliation through Bank -Invoice Paper elimination - Scan-based trading (SBT).

#### **References:**

1. Domonique Rambure and Alec Nacamuli, “Payment Systems: From the Salt Mines to the Board Room”, Palgrave MacMillan.
2. Weidong Kou, “*Payment Technologies for E-Commerce*”. Springer, Germany.
3. Donal O’Mahony, Michael Peirce and Hitesh Tewari, “Electronic Payment Systems”, Artech House, Inc.
4. M. H. Sherif, *Protocols for Secure Electronic Commerce*, Boca Raton, Fla, CRC Press.

# MODEL QUESTION PAPER

VI SEMESTER-B.COM (Hon's)  
(CHOICE BASED CREDIT SYSTEM)

## E –PAYMENT SYSTEM

Time: 3 Hrs

Max Marks: 75

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### SECTIONS –A

1. Answer any FIVE questions, each question carries 3 marks 5 \*3=15
- a. Electronic Data Interchange (EDI)
  - b. Fed wire
  - c. E- Cash
  - d. Digital Signature
  - e. Online Payment
  - f. Payment Wallet
  - g. Electronic Statement Delivery
  - h. ATM

### SECTION – B

Answer any ONE question from each unit.  
Each question carries 12 marks

5\*12 =60

#### Unit-1

2. Explain about E-Cash? What are the issues to arising in E-Cash system?

Or

3. Explain about different types of electronic payment modes?

#### Unit -2

4. Describe the process of real time gross settlement system?

Or

5. Write an essay on CHIPS and SWIFT?

#### Unit- 3

6. Explain the methods of cryptography?

Or

7. Explain the functions of digital signature?

#### Unit- 4

8. Write the importance of wireless payments system in nowadays?

Or

- 9.Explain digital wallets and its types?

#### Unit- 5

10. Describe the biller service providers?

Or

- 11.Explain about scan based trading?



## **Elective I**

### **SEMESTER – VI –FINANCIAL MARKETS, INSTITUTIONS – ELECTIVE PAPER**

**Paper : 605**

**P.P.W. – 5 Hours**

**Marks = 75 TH. + 25 P=100**

#### **Unit – I**

Financial System : Concept – Indian Financial System – Structure – Functions – Growth – Financial system and Economics Development – Financial Sector reforms.

#### **Unit – II**

Money Market : Money market Vs Capital market – Significance – Instruments – Components – Discount and finance house of india.

#### **Unit – III**

Capital Market : Government securities market – Primary market – Secondary market – Listing of securities – Trading and settlement.

#### **Unit – IV**

Regulatory Institutions: Reserve Bank of India – Organization and management – Functions – SEBI – Functions – Powers – Regulations.

#### **Unit – V**

Development Banks: IDBI – ICICI – IFCI – SFC's – Investment Institutions – LIC – UTI – Specialized Financial Institutions – EXIM Bank.

#### **Reference Books**

1. Khan, M.Y. Indian Financial System, Tata Mc Graw Hill, New Delhi.
2. Pathak B.V. Indian Financial System, Pearson Publications, New Delhi.
3. Gordon E., and Natarajan, K., Financial markets and Services, Himalaya Publications, Mumbai.
4. L.M. Bhole, Financial Institutions and Markets, Tata Mc Graw Hill, New Delhi.
5. Anthony Saunders, Marciamillon Cornett, Financial Markets and Institutions, A Modern Perspective, Tata Mc Graw Hill, New Delhi.
6. Gupta S.K. Agarwalin and Gupta N. Financial Institutions and Markets, Kalyani Publishers, New Delhi.
7. Vasantha Desai, Indian Financial System, Himalaya Publications, Mumbai.

**B.COM. (Hons.) DEGREE COURSE – III YEAR**

**Elective 606 – Tally**

**Unit-I:** Tally: Features of Tally accounting – Components of Gateway of Tally – Company creation – Creation of groups - Creation, display, and alteration of multiple and single ledgers – Various types of vouchers – Creation and alteration of vouchers – Configuration and print of financial statements and other reports, documents and vouchers.

**Unit II:** Tally Inventory - Configuration – Creation, display, and alteration of inventory masters – Recording various inventory vouchers – Display and print of inventory reports – Lab exercises.

**Unit-III:** GST: Enabling Tally for GST – Features and Classification of GST – Exemptions from GST – Exports and imports – Inter-state purchases and sales (IGST) – Lab exercises.

**Unit-IV:** TDS: Creation of ledgers and vouchers – Advance and balance payments of Tax – Generation of TDS reports – Enabling Service tax - Creation of ledgers and recording of vouchers – Lab exercises.

**Unit-V:** Payroll: Payroll features - Enabling payroll – Creation of Pay head ledgers – Creation of employee masters and pay roll voucher and attendance voucher – Display and print of various payroll reports - Lab exercises.

REFERENCE BOOKS: 1. Nadhani, A.K. and Nadhani, K.K. Implementing Tally 7.2 BPB Publication, New Delhi.

2. Kiran Kumar, K.Tally 9, Laasya Publishers, Hyderabad

3. Fire wall media, Tally 9.

4. Vishnu Priya Singh, tally 9, Computech Publications Ltd, New Delhi.

5. Sharma, KVS, Statistics mode simple, do it yourself and PC, Prentice Hall of India Pvt. Ltd., New Delhi

6. Goods and Services Tax, Himalaya Publishing House

**B.COM. (Hons.) DEGREE COURSE – III YEAR**

**SEMESTER – VI – PROJECT WORK**

**Paper : 607**

**Marks: Project work–70+Viva-voce-30 marks**

**Objectives**

1. To impart skills among the students to write a report of their choice in a given area / field.
2. To enable the students to develop necessary insights into the practical field by making use of functional knowledge of different areas attained in the previous years.

**Internship**

During the summer vacation, at the end of the second year, students have to undergo an internship for one month with companies and other Business organizations (including Chartered Accounting Firm).

The student should submit a brief report not exceeding 10 pages on learnings of internship and a certificate from the organization, along with the project work.

**Project Work Guidelines**

The students have to submit a Project report on a selected topic of their choice, selecting from the broad areas of their curriculum, guided by a Faculty member.

The students are expected to prepare a project report on a selected topic that should comprise of 50 to 80 pages. The project report is to be valued by the External Examiners suggested by the Board of Studies in Commerce. The project report is to be submitted at the college by 31<sup>st</sup> December of the year.

## **Elective II**

### **B.COM. (Hons.) DEGREE COURSE – III YEAR**

#### **SEMESTER – VI – FINANCIAL MANAGEMENT – II**

**Paper : 605**

**P.P.W. – 6 Hours**

**Marks = 75 TH. + 25 P=100**

#### **Unit – I**

Investment – Types of Investment – Factors for Investment – Process of Investment – Investment Vs Speculation – Investment Vs Gambling –

**Lab Work:** Calculation of Return – Average Return – Single Period Return – Multi period Return – Holding Period Return

#### **Unit – II**

Types of Risk (Systematic and Unsystematic) – Calculation of Risk and Return of Single Asset – Ex ante and Ex post.

#### **Unit- III**

Fundamental Analysis – Economy – Industry and Company Analysis – Technical Analysis – Relative Strength Index (RSI) – Moving Averages – Charts and Bars – Differences Between Fundamental analysis and Technical Analysis

#### **Unit – IV**

Portfolio Management – Meaning – Construction – Return of Portfolio – Risk of Portfolio – Markowitz Model.

#### **Unit – V**

Receivable Management – Credit Policy – Nature and Goals – Optimum Credit Policy – Monitoring Receivables (Theory Only). – Cash Management – Motives for holding Cash – Cash Planning – Cash Budget (Including problems).

Dividend Decision – Dividend theories – Walter Model, Gordon Model, M.M. Hypothesis.

#### **Suggested Reading.**

1. Van Horne J.C. – Financial Management and Policy
2. Maheshwari S.N. – Element of Financial Management
3. Khan & Jain – Financial Management
4. Pandey I.M. – Financial Management
5. Chandra Prasanna – Financial Management
6. Sharma and Shashi K. Gupta – Financial Management
7. Security Analysis and Portfolio Management - Punithavathy Pandian
8. Investment Analysis and Portfolio Management – Prasanna Chadnra
9. Investment Management – Preethi Singh
10. Investment Management – SAPM – S. Chand
11. Investment Analysis and Management – Charles P Jones
12. Security Analysis and Portfolio Management – Donald E Fisher and Ronald J Jordan.

**B.COM. (Hons.) DEGREE COURSE – III YEAR**

**Elective 606 – Tally**

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**B.COM. (Hons.) DEGREE COURSE – III YEAR**

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