

Tilak Maharashtra Vidyapeeth, Pune

Department of Distance Education

Syllabus – 2012-13

F.Y. B.Com.

Compulsory Subjects :-

1. Functional English
2. Business Economics (Micro)
3. Financial Accounting
4. Marketing
5. Fundamentals of Banking
6. Business Environment & Entrepreneurship

C-111 - Functional English

Objectives :-

1. To enhance the communication skills in English.
2. To acquaint the students with basic conversational and writing skills in English.
3. To develop the reading habit among the students.

Reading Skills and Grammar: -

1. Introduction , Reading & Comprehension
2. Increasing your Eye – span
3. Skimming the text for identifying the General Theme.
4. Scanning the text to locate specific details
5. Reading and making notes.
6. Comprehension passages for practice

Conversational Skills: - Introduction :-

1. Introduction
2. Greeting and Responding to Greetings.
3. Introducing yourself and introducing others.
4. Joining and Leaving a conversation
5. Taking Leave

6. Requesting
7. Inviting, Accepting and Dealing Invitations.
8. Asking, Giving and Refusing permission.
9. Asking for Information.
10. Suggesting
11. Agreeing, Partly agreeing and disagreeing

Writing Skills-

1. Introduction – Paragraph Structure
2. Notices
3. Agendas
4. Minutes
5. Reports
6. Letters.
7. Curriculum Vitae
8. Telegrams

Grammar

Common Errors in English

1. Nouns
2. Pronouns
3. Adjectives
4. Verbs
5. Active & Passive Voice
6. Tenses
7. Auxiliaries & modals
8. Verbs followed by Prepositions
9. Adverbs
10. Prepositions & conjunctions.

C-112 - Business Economics (Micro)

1. To impart the knowledge of basic business economics.
2. To know the theory of demand and supply.
3. To enable the students to know the various factors of production.

1) Introduction: -

Micro economics, Meaning , Importance & Limitations
 Difference between micro & macro economics
 Basic problems of an economy.
 Market Mechanism: - Functions & limitations.

2) **Demand Analysis: -**

Concept & meaning of demand.
Law of demand , changes in demand.
Elasticity of demand-concept, price , income , cross elasticity of demand,
Determinants of elasticity of demand, measurement of price, income and
cross elasticity of demand,
Total revenue, Average revenue, Marginal revenue.

3) **The Production Function -**

Introduction, Concept of Production
Law of variable proportion, Three phases of Law
Law of Returns to scale & Three phases
Economics of Large Scale Production,
Internal & external economies & diseconomies of Large scale
production.

4) **Cost Concepts: - Introduction**

Types of costs – Fixed, Variable, average, marginal and total cost, Short
run cost & long run cost.
Opportunity cost. – application of opportunity cost
A firm's Short run & Long run average cost curve.

5) **Market Structure: - Introduction – Definition, classification**

Perfect competitive market,
Perfect competition –characteristics, conditions of equilibrium, equilibrium
of firm & Industry short run & long run supply curve, Price & output
determination.
Monopoly – characteristics, types, equilibrium of monopoly firm, price
Discrimination, price & output determination – short run / Long run
period.
Monopolistic competition – characteristics, price & output determination-
Short run & Long run under Monopolistic competition
Meaning
Oligopoly – Features of oligopoly market
Duopoly – Meaning and Features of Duopoly market

6) **Factor pricing: - Introduction, features of factor pricing**

1. Marginal productivity & Theory of distribution
2. Rent – Ricardian & Modern Theory of rent ; Quasi rent.
3. Wages- Real & Money wages, collective bargaining & trade union
4. Introduction, Gross & Net Interest., Loanable Fund Theory

5. Profit – Meaning, Theories of profit – Risk & uncertainty theory, Dynamic Theory, Innovation Theory.

C-113 - Financial Accounting

Objectives:-

1. To know the basic concepts of Accounts.
2. To enable students to have command on Advanced Accounting methods in business.
3. To know the details about Partnership Accounting.
4. To get the students acquainted with accounting treatments of non – trading organisations.
5. To acquaint the students with the methods of preparation of final accounts.
6. To meet the growing requirements of the students of accountancy.

Chapter 1 :- Introduction

- 1.1. Meaning, definitions of basic accounting.(rules of Accounts)
- 1.2. Scope of Accounting.
- 1.3. Need of Accounting.
- 1.4. Branches of development of accounting.
- 1.5. Introduction of Tally 7.2: objective, use.
- 1.6. Introduction of accounting standards:-
Definition, need & objectives.

Chapter 2 :- Amalgamation of Partnership Firm.

- 1.1. Meaning, advantages of amalgamation.
- 1.2. Process
 - A. Realisation of Assets.
 - B. Adjustment of goodwill.
 - C. Closing of accounts in the books of old firm.
 - D. Opening of balance sheet in the new firm, with adjustment of capital and goodwill.

Chapter 3 :- Conversion of Partnership firm into a Limited Co.

- 3.1. Need for conversion.
- 3.2. Calculation of Purchase consideration, Net asset & Lump sum.
- 3.3. Closing entries in the books of old firm.
- 3.4. Opening entries in the books of new firm.

Chapter 4 :- Piecemeal Distribution of partnership firm.

- 4.1. Surplus capital method.
- 4.2. Maximum loss method.

Chapter 5: - Accounts of Non-Trading Organisation.

- 5.1. Theory.
- 5.2. Preparation of Income & Expenditure Accounts, Balance Sheet from Receipt & Payment Account.

Chapter 6: - Depreciation

- 6.1. Meaning, need.
- 6.2. Methods: - (annuity & sinking fund)
 1. Journal Entry.
 2. Ledger.

Chapter 7 :- Hire Purchase & Instalment System.

- 7.1. Distinguish between Hire purchase & Instalment system.
- 7.2. Calculation of interest. & Cash Price
- 7.3. Journal Entries, Ledger in the books of purchaser to seller.

Chapter 8 :- Final Accounts of Co-operative Society.

- 8.1 Co-operative credit Society.
 - a. Formal.
 - b. Allocation of profit as per Maharashtra Co-operative Society Act
 - c. Preparation of Final Accounts.

Chapter 9 :- Farm Accounting.

- 9.1. Introduction.
- 9.2. Books of Accounts to be maintained for farm accounting.
- 9.3. Preparation of Revenue Accounts & finding out profit or loss on various sections. Crop Accounts, Live Stock Accounts,

- Dairy Accounts, Poultry Accounts, Fishery Accounts.
9.4. Preparation of Balance Sheet.

C-114 - Marketing

Objectives:-

1. To enable students to know the concepts of Market & Marketing.
2. To understand 4 P's of Marketing mix in detail.
3. To understand the recent trends in Marketing.

Unit I: Introduction To Marketing: -

- 1.1 Meaning & Definition: - Market, Marketing.
- 1.2 Classification of Markets.
- 1.3 Functions of Marketing: -
Buying; Assembling; Selling, Warehousing; Transport;
Standardisation; grading; Packaging; Labelling; Risk Bearing
Insurance; Finance; Market Research.

Unit II :- Product Mix :-

- 2.1 Meaning; Definition; Elements of Marketing Mix.
- 2.2 Product – Concept; Definition,
Characteristics – Implicit, Explicit
- 2.3 Product Life Cycle.
- 2.4 Product Mix; Product Line.
- 2.5 Product Differentiation; Product Positioning.
- 2.6 Product Simplification, Diversification & Elimination.
- 2.7 Development of a New Product.

Unit III :- Price Mix :-

- 3.1 Concept & Definition of Price.
- 3.2 Elements of Price Mix.
- 3.3 Importance of Pricing.
- 3.4 Factors Influencing Pricing: - Internal Factors & External Factors

- 3.5 Pricing Methods: -
1. Cost oriented pricing strategy.
 2. Demand oriented pricing.
 3. Competition oriented pricing.

Unit IV :- Place Mix

- 4.1 Meaning & Concept of Place Mix.
- 4.2 Types of Intermediaries / Middlemen.
- A. Merchant Middlemen.
1. Wholesalers.
 2. Retailers: - Small scale retailers and Large scale retailers.
 3. Mail order house.
 4. Super market.
 5. Consumer Co-operative.
- B. Agent Middlemen.
- 4.3 Types of Channels.
- 4.4 Factors influencing selection of channel.

Unit V :- Promotion Mix :-

- 5.1. Meaning of promotion mix.
- 5.2. Elements of promotion mix.
- 5.3. Factors influencing promotion mix.
- 5.4. Sales promotion techniques & methods.
1. Premiums.
 2. Contests.
 3. Price deals.
 4. Other sales promotion technique.

Unit VI: - Recent trends in marketing :-

- 6.1 Retail marketing.
- 6.2 Rural Marketing.
- 6.2 Agriculture Marketing.

6.3 Tele marketing.

6.5 E – marketing.

C-115 - Fundamentals of Banking

Objectives:-

- 1.To know the basic concepts of banking
- 2.To develop awareness of services provided by commercial banks
- 3.To acquaint students with the different types of negotiable instruments.
- 4.To acquaint the students with technological development of banks

1. Introduction: -

- Meaning & definition of Bank.
- Origin of the word “Bank”
- Evolution of commercial banks in India

2. Functions of commercial banks: - Introduction

2.1. Primary Functions: -

- 1) Acceptance of deposits – different types of Accounts
- 2) Granting loans & advances.

2.2. Secondary Functions: -

1. Agency Functions & Service

- Payment & collection of negotiable instruments.
- Purchase & sale of approved securities.
- Acting as a trustee.
- Executor or Attorney.
- Acting as a representative.

2. General Utility Functions: -

- Safe Custody.
- Safe Deposit Vaults, Transfer of money Traveler’s Cheque,
- Acting as referee –

Merchant Banking, Teller system – ATM, Credit Cards, Stock
invest, Mutual
Arrangement Scheme, Gift Cheques
Consultancy & guarantee service.
Issue of letter of credit.
Payment of Pension.
Conducting government & foreign exchange transactions.

3. Procedure for opening of different types of Accounts & types of customers :-

- 3.1. Introduction
- 3.2. Opening of deposit Account: -
Fixed, Saving, Recurring & Current Account
- 3.3. Operating of Deposit Account: -
Mode of deposit & withdrawals
Mode of operations, Method of Remittance
- 3.4. Closing of Accounts.
- 3.5. Types of customers: -
Individuals Customers - Minor, Major, Illiterate, Non Resident,
Pardanashin women.
Other Institutional customers -Sole proprietorship, Joint Hindu family,
Partnership firms, Joint stock companies, Clubs, Trusts Associations &
Societies, Executors & Administrators.

4. Lending Principles, Credit Creation & Balance Sheet of a Bank :

- 4.1. Introduction
- 4.2. Lending Principles: -
 - Safety
 - Liquidity
 - Profitability
 - Diversification of risks
 - Marketability of securities
 - Conflict between liquidity & profitability
- 4.3. Credit creation by banks: process & limitations
- 4.4. Balance sheet of a Commercial Bank.

5. Negotiable Instruments :-

- 5.1 Introduction
- 5.2 Definitions & Characteristics of Negotiable Instrument.
- 5.3 Cheques: Types of cheques & Types of crossings.
- 5.4 Bills of Exchange.
- 5.5 Promissory Notes.
- 5.6 Hundies
- 5.7 Certificate of Deposit
- 5.8 Treasury Bills

6. Endorsements: -

- 6.1 Introduction
- 6.2 Definitions of Endorsement
 - 6.3.1 Legal provisions regarding endorsement
 - 6.3.2 Rules regarding endorsement
- 6.4 Types of Endorsement.

7. Use of Modern Technology in Banking :-

- 7.1 Introduction
- 7.2 Need & Importance of Technology in Banking.
- 7.3 Automatic Teller Machine (ATM)
- 7.4 Credit Cards.
- 7.5. Debit Cards.
- 7.6. Tele Banking.
- 7.7 Net Banking / E Banking
- 7.8. Core Banking.

C-116 - Business Environment and Entrepreneurship

Objectives: -

- 1. To acquaint the students with the emerging business environment and trends at the national and inter - national level in the light of the policies of liberalization and globalization.
- 2. To provide exposure to the students to the entrepreneurial, cultural and industrial growth so as the prepare them to set up and manage their own small units.

- Unit I -** 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. Privatization and liberalization - 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 grouping and institutions
GATT, WTO, World Bank, I.M.F.
- Unit V-** Entrepreneur Introduction –
The entrepreneur – meaning, qualities, functions, difference
between entrepreneur and manager, entrepreneurs and economic development, emergence of entrepreneurial class, Rate of socio economic environment – Theories of entrepreneurship
- Unit VI-** Entrepreneurial Development Programmes (E.D.P.) -
E.D..P. – Role – relevance – achievements - Role of government in organising EDPs
Role of entrepreneur in economic growth as an innovation -
Entrepreneurship and economic development – case study of successful entrepreneur from local region.(any two)

Unit VII – Venture Capital

Promotion of venture – analysis of opportunities – external environment analysis – Legal requirement for establishment of a new unit and raising of funds- venture capital sources and documentation required.

Unit VIII - Entrepreneurial Behavior –

Innovation and entrepreneur –

type of entrepreneurs – women entrepreneurs & role – status, problems and prospects.