



# Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

## B.COM. (ENTREPRENEURSHIP) PROGRAM (2018-21) SEMESTER-IV

### BCOM401- GENERAL AND COMMERCIAL LAW

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
BCOM401	General and Commercial law	60	20	20	-	-	3	1	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;  
\***Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

### Course Objectives

To provide to the students basic understanding of some of the general and commercial laws which have a bearing on the conduct of the corporate affairs.

### Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

### Course Outcomes

1. To acquaint the students about various laws which are to be observed in performing the day-to-day business operations.
2. To know about the different latest provisions of the law and on how these can be used in the best interest of the organization without violating them rather than cases

### **COURSE CONTENT**

**Unit-I:** Law Relating to Contract, General Principles of Contract, Standard Form of Contract: E-contract, Government Contract, Specific Contract: Bailment, Agency etc., International Commercial Contract



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**Unit-II:** General Principles of Company Law, Basic Concepts, Incorporation: Advantages and Disadvantages, Memorandum of Association, Doctrine of Indoor Management, Doctrine of Ultra-vires: Erosion, Evasion and Effects, Prospectus

**Unit-III:** Company Management and Administration, Director, Company Meetings, Inspection and Investigation, Prevention of Oppression and Mismanagement, Winding Up, Corporate Governance under SEBI Regulations

**Unit-IV:** Banking Law, Evaluation, Concept and Principles of Banking Law, Negotiable Instruments: Cheque, Banker-Customer Relationship: Loans, RBI, Central Banks and other Functionaries, Recent Trends in Banking System in India, Protection under Consumer Law

**Unit-V:** International Trade Law, Introduction to ITL, FDI and Technology Transfer, International Commercial Arbitration, Competition Law, WTO, E-commerce

### *Suggested Readings*

1. N.D. Kapoor & Rajni Abbi : *General Laws and Procedures*; Sultan Chand & Sons. New Delhi.
2. Taxmann's *General and Commercial Laws*.
3. Avtar Singh, *Mercantile Law*, Eastern Book Company
4. Chandra Bose, (2008) *Business Laws*, PHI.
5. Bulchandani, (2009) *Business Law for Management*, Himalaya Publishing House.
6. Kumar, (2009) *Legal Aspect of Business* 1st, edition
7. M.C. Kuchhal (2008) *Business Legislation for Management* 2nd edition Vikas Publishing House.



## Shri Vaishnav Vidyapeeth Vishwavidyalaya, Indore

### BCOM402 FINANCIAL SYSTEM & INDIAN BANKING STRUCTURE

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment *	END SEM University Exam	Teachers Assessment *				
BCOM402	Financial System & Indian Banking Structure	60	20	20	-	-	3	1	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;  
**\*Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

#### Course Objectives

The objective of the course is to understand the role of Financial System in Business organizations and to give an insight into the various issues concerning banking system structure.

#### Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

#### Course Outcomes

1. To develop understanding of financial system.
2. To become familiar with the functioning of various financial institutions.

#### **COURSE CONTENT**

**Unit-I:** Financial System: An Introduction Financial System: Meaning, Characteristics, Significance and Components, Evolution of Financial System in India.



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**Unit-II:** Structure of Indian Financial System: Primary Market, Secondary Market, Stock Exchanges in India, Money Markets, Money Market Organization.

**Unit-III:** Institutional Structure — Indian Financial Institution: Development Banks- IFCI and SIDBI: Investment Institutions —UTI and other Mutual Funds; Insurance Organization- Life Insurance Corporation of India, General Insurance Corporation of India, SEBI Scope and Functions, Objectives of SEBI.

**Unit-IV:** Banking structure in India: Reserve Bank of India: Organization, Management, Role & Functions, Credit Control, Commercial Banks: Roles and Functions, Regulations, Regional Rural Banks Objectives, Features. Recent Developments: Investment Banking and Retail Banking. Major RRBs. International banking norms and practices: An overview. Successes and failures: Goldman Sachs, Lehman Brothers etc.

**Unit-V:** Non-Banking Financial Companies Importance, Scope, Characteristics, Functions, Types: HFC, micro lending institutions, and P2P banks., RBI Assistance, Evaluation, Latest Developments in Indian Banking Industry: Latest private sector banks, Small Finance Banks etc.

### ***Suggested Readings***

1. BhartiPathak (2010) -*Indian Financial System* 2/e, Pearson
2. R M Srivastava (2010) *Dynamics of Financial Markets and Institutions in India*, Excel Books
3. Bhole, L M, (2009)- *Financial Institutions and Markets*, 5e TMH
4. Justin Paul (2010) - *Management of Banking and Financial Services*, 2/e, Pearson
5. Jadhav (2007), *Monitory Policy, financial Stability and Central Banking in India*, Macmillan Publishers



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## BBAI 402 FINANCIAL MANAGEMENT

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*				
BBAI 402	Financial Management	60	20	20	-	-	4	-	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;

\***Teacher Assessment** shall be based on following components: Quiz/Assignment/ Project/Participation in Class, given that no component shall exceed more than 10 marks.

### Course Objective

The objective of this course is to help the student acquire the basic knowledge of interpretations of financial statement and methods for efficient management of funds of an entity with special reference to corporate form of business organization

### Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of two sections A and B. Section A will carry 24 Marks and consist of three questions, out of which student will be required to attempt any two questions. Section B will comprise of five questions, out of which student will be required to attempt any three cases / problems worth 36 marks.

### Course Outcomes

1. Understand the role and importance of a financial manager
2. Identify and evaluate the alternative sources of business finance
3. Discuss and apply working capital management techniques
4. Understand the factors influencing cost of capital and calculating cost.
5. To take decisions on capital structure and evaluate the financial viability of investments

## COURSE CONTENT

### **Unit I: Introduction**

1. Concept, Nature, Scope of Financial Management
2. Function and Objectives of Financial Management.
3. Basic Financial Decisions: Investment, Financing and Dividend Decisions.

### **Unit II: Analysis and Interpretation of financial tools**



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1. Liquidity, Profitability, Solvency and Efficiency through learning computation
2. Analysis and interpretation of various tools of financial analysis
3. Preparation of Fund Flow Statement as per Accounting Standard and its Analysis

### Unit III: Leverage Analysis

1. Developing the Concept of Leverage in Finance.
2. Computation and inferences of Degree of Operating Leverage,
3. Financial Leverage and Combined Leverage.

### Unit IV: Capital Budgeting

1. Concept and Computation of Time Value of Money
2. Pay Back Period (PBP)
3. Net Present Value (NPV)
4. Average Rate of Return
5. Internal Rate of Return (Only Simple Problems)

### Unit V: Management of Working Capital

1. Concepts, components, Determinants and need of Working Capital.
2. Computation of Working Capital for a Company

### Suggested Readings

1. Chandra, Prasanna (2008), *Financial Management: "Theory and Practice"*, Tata McGraw-Hill Education, Latest edition
2. Khan M Y & Jain P K (2011), *Financial Management: Text, "Problems Cases"*, Tata McGraw - Hill Education, Latest edition
3. Pandey I.M.(2015), *Financial Management*, Vikas Publication House, Latest edition
4. Brigham (2013), *Fundamentals of Financial Management*, engage Learning, Latest edition
5. Bose Chandra (2009), *Fundamentals of Financial Management*, PHI, Latest edition, Latest edition



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## BCOME401 BUSINESS POLICY

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME							CREDITS	
		THEORY			PRACTICAL		L	T		P
		END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*				
BCOME401	Business Policy	60	20	20	-	-	3	1	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit;  
**\*Teacher Assessment** shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

### Course Objectives

This is a top-level management course, and the objective of teaching this course is to enable students to integrate knowledge of various functional areas and other aspects of management, required for perceiving opportunities and threats for an organization in the long-run and second generation planning and implementation of suitable contingency strategies for facing these opportunities & threats.

### Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

### Course Outcomes

1. Develop an insight and understanding of Strategic Management
2. Discuss and apply management strategies
3. Understand the concept of business policies.
4. To take decisions on policy matters.
5. Evaluate the viability of strategies

## COURSE CONTENT

**Unit I: Business Policies:** Introduction, Overview of Business Policies, Importance of Business Policies, Definitions of Policy, Procedures, Process and Programmes, Types of Policies, Business Policy Statements, Corporate Culture



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**Unit II: Business Policy and Decision Making:** Introduction, Factors Considered Before Framing Business Policies, Steps Involved in Framing Business Policies, Policy Cycle and its Stages, Implementation of Policy Change, Role of Policies in Strategic Management, Business Policy and Decision Making

**Unit III Strategic Management:** An Introduction Strategic thinking Vs Strategic management Vs Strategic planning, Meaning of strategic management, concept of strategy, policy and strategy, strategy and tactic, Strategy and strategic plan, Nature of strategic plan, nature of strategic decisions, approaches to strategic decision making, levels of strategies, The strategic management process, strategic management: merits and demerits

**Unit IV External environment:** Analysis and appraisal, Concept of environment, environmental analysis and appraisal, why environmental scanning and analysis, component of environment, SWOT:A tool of environment analysis, techniques of environmental search and analysis, ETOP: A technique of diagnosis, decision making on environmental information.

**Unit V Generic competitive strategy:-**Generic v/s competitive strategy, the five generic competitive strategy, competitive marketing strategy option, offensive v/s defensive strategy, Corporate strategy:-Concept of corporate strategy, offensive strategy, defensive strategy, scope and significance of corporate strategy Strategic evaluation and control

### *Suggested Readings*

1. Azhar Kazmi, *Strategic Management and Business Policy*, Tata Mcgraw Hill, New Delhi.
2. Thomas Wheelen, Thomas Hunger, J. David Hunger, *Concepts in Strategic Management and Business Policy*, Pearson Education, New Delhi
3. Lomash & P.K. Mishra *Business Policy & Strategic Management* Vikas Publication
4. Alpana Trehan (2010) *Strategic Management* 1<sup>st</sup> edition Dreamtech, Wiley
5. A. Nag (2010) *Strategic Management, Analysis Implementation Control*, Vikas Publication
6. Parthasarthy (2008), *Fundamentals of Strategic Management*, Wiley India





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## BCOME402 MICRO FINANCE

SUBJECT CODE	SUBJECT NAME	TEACHING & EVALUATION SCHEME								
		THEORY			PRACTICAL		L	T	P	CREDITS
		END SEM University Exam	Two Term Exam	Teachers Assessment*	END SEM University Exam	Teachers Assessment*				
BCO ME402	Micro Finance	60	20	20	-	-	3	1	-	4

**Legends:** L - Lecture; T - Tutorial/Teacher Guided Student Activity; P – Practical; C - Credit; \*Teacher Assessment shall be based on following components: Quiz/Assignment/Project/Participation in Class, given that no component shall exceed more than 10 marks.

### Course Objectives

This course introduces students to the practices of MFIs in a variety of different developing countries. It identifies the wide varieties of practices and governance structures of these organizations, and the issues they confront.

### Examination Scheme

The internal assessment of the students' performance will be done out of 40 Marks. The semester Examination will be worth 60 Marks. The question paper and semester exam will consist of five questions. Each question will carry 12 Marks and consist of four questions, out of which student will be required to attempt either question number (a) and (b) or question number (c) and (d). Each question i.e. (a), (b), (c) and (d) will be of 6 marks.

### Course Outcomes

1. The course explores why and how microfinance operations have grown to provide financial services to poor and low-income people on a sustainable basis.
2. This course will provide students with an excellent introduction to microfinance as an important development effort in the war against poverty
3. It will also serve as an excellent forum to learn about current challenges and debates in the world of microfinance.

## COURSE CONTENT

**Unit I: An Introduction to Microfinance** Demand and Supply of Microfinance – A Development Strategy and an Industry Role of Grameen Banks in Microfinance, Microfinance Innovative Concepts, Approaches and Financial Inclusion



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**Unit II: Introduction to financial inclusion:** Financial Inclusion, Microfinance – the key tool of financial inclusion, Reasons for FI, Latest Schemes of Government like PMJDY, Atal Pension Yojana. Involvement of **self-help group (SHG)** in financial inclusion

**Unit III: Products of Financial inclusion:** Deposit and Credit Products, retail loans, MSME loans, Agri Loans, micro loans, features of each type of loan, Other Microfinance products offering – Beyond Credit: Introduction to products in addition to loans, e.g., savings, insurance, and education.

**Unit IV: Regulatory framework:** latest RBI Guidelines- NBFC-MFI (RBI) Directives 2015, KYC and Application, KYC process

**Unit V: Other Evaluation of Microfinance** Market Evaluation of Microfinance – Products and Services Pricing of Financial Services Legal and Regulatory Compliance in Microfinance Social Evaluation of Microfinance Role of Ethics in Microfinance. Various documentations in micro finance.

### *Suggested Readings*

1. O.C. RanaHemRaj, *Microfinance*, Himalaya Publishing House
2. Branch, Brian & Janette Klaehn (2002), *Striking the Balance in Microfinance: A Practical Guide to Mobilizing Savings*. PACT Publications, Washington.
3. Dowla, Asif&DipalBarua(2006). *The Poor Always Pay Back: The GrameenII Story*. Kumarian Press Inc., Bloomfield, Connecticut.
4. Hirschland, Madeline (ed.) (2005)*Savings Services for the Poor: An Operational Guide*. Kumarian Press Inc., Bloomfield CT.
5. Ledgerwood, Joanna and Victoria White (2006)-*Transforming Microfinance Institutions: Providing Full Financial Services to the Poor*. World Bank.
6. Rutherford, Stuart (2000)-*The Poor and Their Money*. Oxford University Press, Delhi.