Krishna University:: Machilipatnam
Board of Studies Meeting in Commerce

Date: 16-08-2024

Agenda:

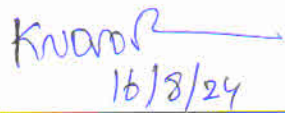1. Program structure and Program syllabus for the 3rd semester under single major program for the academic year 2024-2025.
2. The members of Board of studies discussed course structure and program syllabus of 3rd semester B.Com All groups

The Board of studies for B.Com is conducted on 29-01-2024 at P B Siddhartha College of Arts & Science : Vijayawada with following members:

UG Board of Studies for Commerce		
Member	**Name & Designation**	**Signature**
Chairman	Dr. K.Naveena Lecturer in Commerce SRR & CVR Govt.Degree College(A) naveenagdc@gmail.com 8639729282	16/8/24
University Nominee	Dr R Padmaja Department of Commerce , Krishna University Machilipatnam. 9440532444	ON LINE
Member	G Narayana Rao lecturer in Commerce Dr.LHR GOVT Degree College Mylavaram NTR Dist 521230 Email glatharao.999@gmail. 9440490959	
Member	Kona Narayana Rao Head, Department of Commerce P B Siddhartha College of Arts & Science VIJ-10 Knr2007123@gmail.com 9885038196	Knarao 16/8/24
Member	M.J.RAJ PAUL Principal. A.M. Modern degree college, Vijayawada rajpaul.scion@gmail.com 9502093357	16/8/24
Industrialist	CA. B. Deena Dayal Kumar Deena Dayal & Co, Chartered Accountants, Vijayawada. deenadayalco@gmail.com , 9490742742	ONLINE
Student Member 1	BVSS KRISHNA bvss.krishna13@gmail.com 9704431897	B.V.S.S.Kr
Student Member 2	Kurella Bhargavi kurelabhargavi@gmail.com 9553062060	Bhrz

Resolutions:

The members of the Board of Studies for B.Com of Krishna university held its meeting at PB Siddhartha college of Arts & Science : Vijayawada and made the following resolutions unanimously

1. It is resolved to adopt and implement the syllabus for the core subjects in the 2nd semester (Major5,6,7,8 Courses) for B.Com Honours (General) ,(Computer Applications), (Finance) (TPP) as appended hereunder from the academic year 2024-2025.

2. The Board of Studies unanimously resolved to have 30 Marks allocated for the Continuous Internal Assessment in the college and 70 Marks for semester and examination to be held by Krishna University, Machilipatnam.

3. The Commerce Board resolved to introduce the following Minors
   1. Insurance Management
   2. Finance
   3. Marketing

4. The Board of Studies unanimously resolved the model question paper with its scheme of distribution of marks as held down hereunder

Major -B.Com General
w.e.f. AY 2023-24 onwards Course Structure

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
III	5	Advanced Accounting	4	4
III	6	Income Tax	4	4
III	7	Business Laws	4	4
III	8	Banking Theory & Practice	4	4

Major -B.Com Computer Applications
w.e.f. AY 2023-24 onwards Course Structure

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
III	5	Advanced Accounting	4	3
III		Advanced Accounting Practical	2	1
III	6	Income Tax	4	3
III		Income Tax practical	2	1
III	7	E Commerce & Web designing	4	3
III		E Commerce & Web designing Practical Course	2	1
III	8	Digital Marketing	4	3
III		Digital Marketing Practical Course	2	1

Major -B.Com – Tax Procedures and Practice
w.e.f. AY 2023-24 onwards Course Structure

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
III	5	Advanced Accounting	4	4
III	6	Income Tax-II	4	4
III	7	Business Laws	4	4
III	8	Fundamentals of GST	4	4

Major -B.Com – Finance
w.e.f. AY 2023-24 onwards Course Structure

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
III	5	Advanced Accounting	4	4
III	6	Financial Markets	4	4
III	7	Financial Services	4	4
III	8	Cost Accounting	4	4

Krishna University: Machilipatnam
SEMESTER-III

B.Com (All Programmes) -   **COURSE 5: Advanced Accounting**

Theory	**Credits: 4**	4 hrs /week

Learning Objectives

The course aims to help learners to acquire conceptual knowledge of Non-Profit Organizations, understand the accounting procedure of single entry system, hire purchase system and partnership accounts.

Learning Outcomes:

At the end of the course, the student will able to;

Understand the concept of Non-profit organizations and its accounting process, Comprehend the concept of single-entry system and preparation of statement of affairs, Familiarize with the legal formalities at the time of dissolution of the firm, Prepare financial statements for partnership firm on dissolution of the firm and Employ critical thinking skills to understand the difference between the dissolution of the firm and dissolution of partnership.

Unit 1: Accounting for Non Profit Organizations: Non Profit Entities- Meaning - Features of Non-Profit Entities –Provisions as per Sec 8 - Accounting Process- Preparation of Accounting Records - Receipts and Payments Account- Income and Expenditure Account - Preparation of Balance Sheet (including problems).

Unit 2: Single Entry System: Features – Differences between Single Entry and Double Entry – Disadvantages of Single Entry- Ascertainment of Profit and Preparation of Statement of Affairs (including Problems).

Unit 3: Hire Purchase System: Features –Difference between Hire Purchase and Instilment Purchase Systems - Accounting Treatment in the Books of Hire Purchaser and Hire Vendor. (including Problems).

Unit 4: Partnership Accounts-I: Meaning – Partnership Deed - Fixed and Fluctuating Capitals-Accounting Treatment of Goodwill – Admission, Retirement and Death of a Partner (including problems).

Unit 5: Partnership Accounts-II: Dissolution of a Partnership Firm – Application of Garner v/s Murray Rule in India – Insolvency of Partners (including problems).

Activities:
- Quiz Programs
- Problem Solving exercises

- Co-operative learning
- Seminar
- Visit a single-entry firm, collect data and Creation of Trial Balance of the firm
- Visit Non-profit organization and collect financial statements
- Critical analysis of rate of interest on hire purchase schemes
- Visit a partnership firm and collect partnership deed
- Debate on Garner v/s Murray rule in India and outside India
- Group Discussions on problems relating to topics covered by syllabus
- Examinations (Scheduled and surprise tests) on all units
- Collect data from your college and prepare a Receipt and Payment Account, Income andExpenditure Account and Balance Sheet

Reference Books:
1. Accountancy–III: S.P. Jain & K.L Narang, Kalyani Publishers.
2. Financial Accounting: SN Maheswari & SK Maheswari by Vikas Publications
3. Advanced Accounting Dr P Venugopa, Gowri Sankar Komma ,Kona Narayana Rao
                                                    Himalaya Publications
4. Principles and Practice of Accounting: R.L. Gupta & V.K. Gupta, Sultan Chand & Sons.
5. Advanced Accountancy : S.N.Maheshwari&V.L.Maheswari, Vikas publishers.
6. Accountancy–III: Tulasian, Tata McGraw Hill Co.

Model Paper

Section - A

Answer any five the following questions   **5 X 4 = 20 Marks**

1. Write any 5 differences between Receipts and Payments Account and Income and Expenditure Account?

2. Write about Legacies and Donations.

3. What is Single Entry System? What are the features of Single Entry System?

4. What is Hire Purchase System? Explain the features of Hire Purchase System.

5. What is a Partnership Deed? What are the contents in Partnership Deed?

6. Explain the treatment of Goodwill in case of admission of a new partner.

7. What is Revaluation account and why it is prepared?

8. What is meant by Dissolution of firm? Write different types of Dissolution.

Section - B

Answer the following questions   **(5 X 10 = 50 Marks)**

Unit I

9. Prepare Income and Expenditure Account from the following Receipts and Payments account as on 31-12-2019.

Receipts	Amount	Payments	Amount
To Balance b/d	20,000	By Buildings	30,000
To Donations	30,000	By Furniture	2,500
To Subscriptions	15,000	By Salaries	3,500
(Including 2018 Rs.2000)		By Insurance	1,500
To Rent	1,800	By Printing and stationary	2,000
To Interest received	1,200	By Postage	1,500
To Entry fees	2,000	By Investments	18,500
To Other receipts	10,000	By Balance c/d	20,500
	80,000		**80,000**

Adjustments:-
1. Subscriptions receivable Rs.1,000
2. Outstanding Salaries Rs.500
3. Prepaid insurance Rs.150
4. Accrued interest Rs.600

(Or)

10. What are the difference between Receipts and Payment account and Income & Expenditure account?

Unit II

11. What is Single Entry System? What are the features of Single Entry System?

(Or)

12. From the following details, prepare Opening and Closing statement of afire and statement showing profit and loss

Particulars	On 31.3.2019	On 31.3.2020
Stock	25,000	12,500
Debtors	62,500	87,500
Cash	6,250	10,000
Furniture	2,500	2,500
Machinery	45000	50000
Creditors	37,500	43,750

Bad debts Rs.1,250; Depreciation on Furniture 10% Deprecation on Machinery 10%

Unit III

13. What are the difference between Hire purchase and Instalment system?

(Or)

14. The Madras Transport Company purchased motor car from the Bombay Motor Co. on hire purchase agreement on 1st January 2013, paying cash Rs.10,000 as down payment and agreeing to pay further three instalments of Rs.10,000 each on 31st December each year. The cash price of the car is Rs.37,250 and the Bombay Motor Company charges interest as depreciation on the reducing instalment system. Prepare necessary accounts in the books of Madras Transport Company.

Unit IV

15. What are the contents in Partnership deed ?

(Or)

16. The following is the Balance Sheet of Harshitha and Sindhu who had been sharing profit and losses in the ratio of 3:2. **(CO4, L3)**

Liabilities	Amount	Assets	Amount
Creditors	20,000	Cash	3,000
General Reserve	15,000	Bank	7,000
Bills Payable	5,000	Debtors	10,000
Capital Accounts		Furniture	20,000
Harshitha	40,000	Machinery	25,000
Sindhu	20,000	Buildings	35,000
	1,00,000		**1,00,000**

They agreed to take Sravani as a partner on the following conditions:
a) Sravani pay Rs.10,000 as her capital for 1/4th share in the future profits.
b) Provision for doubtful debts to be created on debtors 10%.
c) Deprecation on furniture 5%, on machinery 10%.
d) Increase value of building by 20%.
e) Goodwill to be valued Rs.75,000.
   Prepare necessary ledger accounts and balance sheet after entry of new partner.

Unit V

17. Briefly explain the rule in **Garner v/s Murray** case with Proforma entries. **(CO5, L2)**

(Or)

18. A, B and C were carrying on business in partnership sharing profits and losses in the ratio 3 : 2 : 1. On 31st December 2018 Balance Sheet of the firm stood as follows: **(CO3, L3)**

Liabilities		Rs.	Assets	Rs.
Sundry Creditors		13,950	Cash	5,900
Capital Accounts :			Debtors	8,000
A	15,000		Stock	11,690
B	10,000		Buildings	23,000
C	10,000	35,000		
		48,590		**48590**

B retired on the above mentioned date on the following terms:

1) Buildings be appreciated by Rs.7,000. & Provision for bad debts be made @ 5% on debtors.
3) Goodwill of the firm be valued at Rs.9,000 and adjustment in this respect be made without raising Goodwill Account.
4) Rs.5,000 be paid to B immediately and the balance due to him be treated as a loan carrying interest @ 6% per annum. Show the Balance Sheet of the firm as it would appear immediately after B's retirement.

SEMESTER-III

B.Com (Computer Applications)   **COURSE 5: Advanced Accounting Lab**

Practical   **Credits: 1**   2 hrs /week

Lab Exercise:

- Non Trading Concerns - Creation of Company, Creation of Ledger Accounts, creation of Accounting Vouchers, and display of Income and Expenditure Account and Balance Sheet using Accounting Software / Package or in MS Excel.
- Hire Purchase Accounts - Preparation of Statement of Affairs in MS-Excel
- Partnership Accounts - Creation of Company, Creation of Ledger Accounts, Creation of Accounting Vouchers, and Display of Concern Ledgers and Balance sheet using Accounting Software / Package or in MS Excel.
- Single entry - Preparation of Statement of Affairs in MS-Excel

B.Com (General/ Computer Applications)   **COURSE 6: Income Tax**

| Theory | Credits: 4 | 4 hrs /week |

Learning Objectives:
The objective of this paper is to help students to acquire knowledge and previsions of income tax concepts and various heads of incomes. To impart skills for calculating various incomes and online filling of tax returns.

Learning Outcomes:
At the end of the course, the student will able to;
Acquire the complete knowledge of the tax evasion, tax avoidance and tax planning, Understand the provisions and compute income tax for various sources, Grasp amendments made from time to time in Finance Act, Compute total income and define tax complicacies and structure and Prepare and File IT returns of individual at his own.

Unit-I: Introduction: Income Tax Act-1961 - Basic Concepts: Income, Person, Assesses - Assessment Year, Previous Year, Rates of Tax, Agricultural Income, Residential Status of Individual -Incidence of Tax – Incomes Exempt from Tax (including problems).

Unit-II: Income from Salaries: Basis of Charge, Tax Treatment of Different Types of Salaries Allowances, Perquisites, Profits in Lieu of Salary, Deductions from Salary Income, Computation of Salary Income (including problems).

Unit-Ill: Income from House Property : Annual Value, Let-out/Self Occupied/Deemed to be Let-out house -Deductions from Annual Value - Computation of Income from House Property

Unit-IV: Profits and Gains from Business: Definition of Business and Profession – Procedure for Computation of Income from Business – Revenue and Capital Nature of Incomes andExpenses – Allowable Expenses – Expenses Expressly Disallowed – Computation (including problems).

Unit-V: Income from Capital Gains - Income from Other Sources: Meaning of Capital Asset – Types – Procedure for Computation of Long-term and Short-term Capital Gains/Losses - Meaning of Other Sources - General Incomes – Specific Incomes – Computation (including problems).

Activities:
- Seminar on different topics of Income tax
- Quiz programs
- Problem Solving Exercises
- Debate on Tax Evasion and Avoidance
- Practice of provisions of Taxation
- Visit a Tax firm

- Talk on Finance Bill at the time of Union Budget
- Guest lecture by Chartered Accountant
- Presentation of tax rates
- Practice of filing IT Returns online
- Identify and educate the individuals not having PAN Card and help them to acquire a PAN Card.
- Filling out the online application for the PAN Card and prepare the summarized report for the same.
- Finding out Residential status of any five NRI's from your area.
- Identify and evaluate the tax liability of some individuals having income under different heads of income.
- Go through the e-filing website of the Government of India.

Reference Books:
1. Dr. Vinod; K. Singhania; Direct Taxes – Law and Practice, Taxman Publications
2. T. S. Reddy and Dr. Y. Hari Prasad Reddy - Taxation , by Margham Publications
3. Premraj and Sreedhar, Income Tax, Hamsrala Publications
4. B.B. Lal - Direct Taxes; Konark Publications
5. Dr. Mehrotra and Dr. Goyal -Direct Taxes, Law and Practice, Sahitya Bhavan Publication.
6. Balachandran&Thothadri- Taxation Law and Practice, PHI Learning.
7. V.P. Gaur and D.B. Narang - Income Tax, Kalyani Publications
8. Dr Y Kiranmayi - Taxation, Jai Bharath Publishers
9. Income Tax, Seven Lecture Series, Himalaya Publications

KRISHNA UNIVERSITY

II B.COM (General) & CA SEMESTER -III

With effect from 2024-2025

INCOME TAX

Section-A   Max Marks-70

Answer any Five of the following   **5 x 4=20 Marks**

1.   Person
2.   Profit In lieu of Salary
3.   Assessment Year
4.   Deductions from Salary Income
5.   Deductions U/S 24
6.   Any three disallowed expenses under business Income
7.   Cost of acquisition
8.   Casual Income

Section-B

Answer any five Questions

Unit-I   **5 x10=50 Marks**

9. Write any Ten exempted Incomes under section 10.2

(or)

10. The following are incomes of Sri Krishna for the Previous year 2022-2023.

1. Income from agriculture in Pakistan Rs:30,000
2. Salary received in India but the services were rendered in iraq (Computed)- Rs:12000
3. Income from a Business carried on in India- Rs:12000
4. Dividend from a Domestic company-Rs:2000
5. Interest earned and received in Bangladesh from bank deposite there - 6000
6. Income from a business in Srilanka but controlled from India and remitted to India -14000.

Unit-II

11.   Explain deductions U/S 80

(or)

12.   Rajesh is working in a company at Hyderabad His salary particulars are as under

    a. Basic Pay - Rs 18000 p.m
    b. D.A Rs 8400 p.m
    c. Bonus - Rs 36000.
    d. Commission - Rs 24000
    e. Entertainment allowance - 8000.
    f. conveyance allowance Rs. 6000 (80% spent)
    g. Rent free accommodation fair Rental Value Rs.8000 Per annum and cost of Furniture -48000
    h. Employee and employers contribution to R.P.F Rs 20,000 each and interest
    credited   thereon 13% Rs.6500. Compute his taxable salary

Unit-III

13. What are the Types of rental Values? Explain

(or)

14. A House was completed on 01-04-2022 and following information is available about this
House Muncipal Value   30000 Per annum

    Fair Rental Value   32000 Per annum

    Actual Rent   40000 Per annum

    Municpal Taxes   6000   per annum

    Let out Period   01.04.2022 to
    31.12.2022 Self occupied
                         01.01.2023   onward
        Interest on loan for the period
    a)   01.04.2017   to 31.03.2022 -45000
    b)   01.04.2022 to 31.03.2023 - 15000
             Calculate Income from House property

Unit -IV

15. Explain the Procedure for Computation of Income from Business

(or)

16 . Mr. D. Dewan & Company are Chartered Accountants in Delhi. They have submitted the following income and Expenditure Account for the year. Compute the income from profession.

Expenses	Rs.	Income	Rs.
To Drawings	48,000	By Audit fees	2,24,000
To Office rent	42,000	By Financial Consultancy Service	98,000
To Telephone installation charges		By Dividend on units of U.T.I.	4,000
OYT Scheme	15,000	By Accountancy works	24,000
To Electricy bill	4,200	By dividends from Indian Company	6,000
To Salary of Staff	66,000		
To Charities	1,200		
To Gifts given to relatives	9,600		
To Car Expenses	21,000		
To Subscription for journals	2,500		
To Institute fee	1,200		
To Stipends given to trainees	12,000		

To Net income	1,33,000		
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	3,56,000		3,56,000
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Notes: 1. Depreciation of car during the year amounts to Rs.5,000.

       2.30% of the Car time is used for personal Purposes

Unit- V

17. How to compute to Long term and short term Capital Gains.

(or)

18. Following Income are received by Mr. Ajay(resident) in the Previous Year Compute his Taxable Income from the head Other Sources.

    1. Directors fees Rs.10,000

    2. Interest from Post Office Saving Bank Account Rs.500

    3. Dividend received from Co-operative Society Rs.7,000.

    4. Winning from Andhra Pradesh State Lottery Rs.28,000(Net).

    5. Family pension received Rs.30,000 p.a

    6. Dividend received on preference shares Rs.10,000 p.a

    7. Insurance Commission received Rs.23,500 (expenses Incurred in earning insurance Commission Rs.2,500)

    8. Mr. Ajay received a gold chain from his friend as gift Its fair market value is Rs.32,000 and painting from another friend as gift lts fair market value is Rs.18,000.

COURSE 6: INCOME TAX

Practical   Credits: 1   2 hrs/week

Lab Exercise:

- E Filing of Income Tax Returns Generation of IT Forms like ITR 01(SAHAJ), ITR 02, ITR 03, ITR 04, ITR 4S (SUGAM), ITR 05 and ITR 06 and Register PAN, TAN, TIN, DIN and GSTIN online or manual.
- Practical Exposure to www.incometaxindiaefiling.gov.in portal and file Return Electronically on portal with or without Digital Signature Certificate.
- Pay Tax online through Net Banking and Generate Challans online and Manual.
- Form 16 B, How to view Tax Credit through 26AS and E Filing TDS Salary Return form 24Q and Challan.

KRISHNA UNIVERSITY

II YEAR B.COM (General/ TPP)

Title of the Course: BUSINESS LAW

(w.e.f. 2023-24)

Course Outcomes:

At the end of the course, the student will able to:

To Understand the legal environment of business and laws of business, Highlight the security aspects in the present cyber-crime scenario.

To Apply basic legal knowledge to business transactions. CO3: To Understand the various provisions of Company Law.

Engage critical thinking to predict outcomes and recommend appropriate action on issues relating to business associations and legal issues and Integrate concept of business law with foreign trade.

Unit-I: Contract Act:

Meaning and Definition of Law Need for the knowledge of Law Nature and sources of Business Law Meaning and Definition of Contract Essential Elements of Valid Contract Valid, Void and Voidable Contracts Indian Contract Act, 1872

Unit-II: Offer, Acceptance and Consideration:

Meaning & Definition. Of Valid Offer, Acceptance and Consideration Essential Elements of a Valid Offer, Acceptance and Consideration.

Unit-III: Capacity of the Parties, Contingent Contract & Discharge of Contracts:

Rules Regarding to Minors Contracts – Rules Relating to Contingent Contracts- Different Modes of Discharge of Contracts – Rules Relating to Remedies to Breach of Contract.

Unit-IV: Sale of Goods Act 1930 and Consumer Protection Act 2019:

Contract of Sale and Agreement to Sell Implied Conditions and Warranties Rights of Unpaid Seller Definition of Consumer Person Goods. Service Consumer Dispute -Consumer Protection Councils – Consumer Dispute Redressal Mechanism.

Unit-V: Cyber Law:

Overview and Need for Cyber Law Signature Safety Mechanisms. Contract Procedures Digital

Activities:
Seminar on Basics of Indian Contract Act, 1872
Quiz program
Co-operative learning
Seminar on Cyber Law
Group Discussions
Debate on Offer, Agreement, and Contract
Creation of Contract by abiding rules of IndianContract Act, 1872
Making a sale by abiding rules of Sale of Goods

Krishna University
BUSINESS LAWS
II B.COM (GEN & CA)/IV SEMESTER

Time : 3 hours   Max Marks : 70

<u>SECTION A</u>

Answer any **Five** questions from the following   5x4= 20M
1. What is a void Contract
2. What is a executory Contract
3. Consideration
4. Essentials of valid acceptance
5. Breach of contract
6. Discharge of Contract
7. Implied Conditions
8. Need for Cyber Laws

Answer **All** the questions   5X8 = 50M

UNIT - I

9. Define Contract? What are the essential elements of contract

OR

10. Define Contract? Explain different types of Contracts

UNIT – II

11. Define Acceptance? What are the essentials of Offer

OR

12. "No Consideration No Contract" Explain the exception to this rule

UNIT – III

13. What is Discharge of Contract? Explain different modes of discharge of contract

OR

14. who is a Minor? Explain the rules relating to Minor Contract

UNIT IV

15. Define warranty? Explain different types of warranties

OR

16. Who is an unpaid seller? What are the Rights of an unpaid seller

Unit – V

17. What is cyber Law? Explain the need for Cyber Law

OR

18. explain about different types of offenses and punishment under cyber law.

KRISHNA UNIVERSITY

BANKING THEORY & PRACTICE

II B.COM (General) SEMESTER – III

Course Objectives:

1. Understand the functions and credit creation process of commercial banks, alongside different types of banks.

2. Explore banking innovations like E-banking, Internet Banking, and Mobile Banking, as well as traditional systems.

3. Identify various types of banks including Cooperative Banks, Regional Rural Banks, and EXIM Bank.

4. Define the relationship between banker and customer, including KYC norms.

5. Analyze the roles of Collecting and Paying Bankers, along with payment gateways.

Unit 1: Introduction: Meaning & Definition of Bank – Functions of Commercial Banks – Credit Creation with Examples - Kinds of Banks – Central Banking Vs. Commercial Banking.

Unit 2: Banking Systems: Unit Banking, Branch Banking, Investment Banking - Innovations in Banking – E banking - Online and Offshore Banking, Internet Banking - Anywhere Banking - ATMs – RTGS- NEFT – Mobile Banking.

Unit 3: Types of Banks: Indigenous Banking - Cooperative Banks, Regional Rural Banks, SIDBI, NABARD - EXIM Bank.

Unit 4: Banker and Customer: Meaning and Definition of Banker and Customer – Types of Customers – General Relationship and Special Relationship between Banker and Customer - KYC Norms.

Unit 5: Collecting Banker and Paying Banker: Concepts - Duties & Responsibilities of Collecting Banker – Holder for Value – Holder in Due Course – Statutory Protection to Collecting Banker - Responsibilities of Paying Banker -Payment Gateways.

Activities:

•Quiz Programs

•Visit to Banks

•Guest Lectures by bank officials

•Prepare a statement on periodical declaration of RBI like SLR, REPO etc.

•Collection, display and Practicing of filling of different forms used in banks

•Survey on customers satisfaction of Banking services

•Know about KYC norms

•Talk on latest trends in banking industry

•Online Banking

•Individual and group project reports

•Current Affairs of Banking Sector

•Student Seminars

•Debates

•Group Discussions on problems relating to topics covered by syllabus

•Students can gather the data relating to organizational set up of various banks.

•Group discussion can be conducted on issues relating to banks.

•Examinations (Scheduled and surprise tests)

Reference Books:

1.Banking Theory: Law &Practice : K P M Sundram and V L Varsheney, Sultan Chand &Sons.

2.Banking Theory, Law and Practice : B. Santhanam; Margam Publications.

3.Banking Theory and Practice, Seven Hills International Publishers, Hyderabad.

4.Banking and Financial Systems: Aryasri, Tata McGraw-Hill Education India.

5.Introduction to Banking :VijayaRaghavan,Excel books.

6.Indian Financial System :M.Y.Khan, McGraw Hill Education.

7.Banking Theory and Practice, Jagroop Singh, Kalyani Publishers.

KRISHNA UNIVERSITY
BANKING THEORY & PRACTICE
II B.COM (General) SEMESTER – III
Model paper

Time : 3 hours   Max Marks : 70

SECTION - A

Answer any **Five** of the following questions   5x4=20 Marks
1. Meaning and definition of bank
2. Note issue function of central bank
3. Online banking
4. RTGS
5. Explain briefly about Regional Rural Banks
6. Objectives of SIDBI
7. KYC norms
8. Payment gateway

SECTION -B

Answer **ALL** questions   5x10 =50 Marks
9. What are the functions of Commercial Banks

(OR)

10. What are the Functions of RBI

11. Explain the advantages and disadvantages of Branch banking system

(OR)

12. Explain the Innovations in banking

13. what are the functions of Co-Operative banks in India

(OR)

14. Explain the functions of NABARD

15. Explain about different types of customers in Banking

(OR)

16. Explain the Special Relationship between Banker and Customer

17. what are the responsibilities of collection banker

(OR)

18. what are the responsibilities of paying bankers

KRISHNA UNIVERSITY

E-Commerce & web Designing

II B.COM (Computer Applications) SEMESTER – III

Course Objectives:
The course aims to help learners to acquire conceptual knowledge of fundamental concept of E-commerce & Web Designing. Emphasize the importance of various E-commerce & Web Designing. Developing and implementing efficient algorithms.

Learning Outcomes:
The student will be able to:
Explain how to create an **e-commerce website** from scratch, using PHP and the Bootstrap framework.
Display featured products correctly on a **web** page, using the bootstrap system. Explain how product detail models are programmed to be dynamic.

Unit 1: Basics And Definitions: Definition, E-Commerce with 5-C Model, Additional Terms, Business Models Related To E-Commerce, Advantages And Disadvantages, Web 2.0, Technical And Economic Challenges
Frameworks and Architectures: Actors And Stakeholders, Fundamental Sales Process And His 7+1 Process Steps Work, Technological Elements, Typical Applications

Case Study: Identify different E-Commerce websites and write their functionality.

Unit 2: B2C Business: B2c Basics, B2c-Business AndCrm, B2c Software Systems, Customer Relationship Management (Crm)
B2B Business: B2b Basics, Differences Between B2b And B2c, B2b Software Systems, Supply Chain Management

Case Study: Identify B2B and B2C websites in Unit-I Case Study and differentiate their functionality

Unit 3: Security & Compliance Management: Foundations Of Risk Management, Compliance Management, Information Security Management (Ism), Technology

Electronic Payment: Business and Money, the Payment Challenge, Payment Procedures, Receivables Management, Cyber Money

Case Study: Identify different payment methods used in purchasing of goods in Amazon, Flipkart etc.. and write their Pros and Cons of each payment method

Unit 4: Introduction to Web Programming: Introduction, creating a website, HTML tags, HTML Elements, HTML attributes, CSS Preview, History of HTML, Differences between old HTML and HTML5, how to check your HTML code

Coding Standards, Block Elements:
HTML coding conventions, Comments, HTML Elements, Should Describe Web Page Content Accurately, Content Model Categories, Block Elements, block quote Element, Whitespace Collapsing, pre Element, Phrasing Elements, Editing Elements, q and cite Elements, dfn, abbr, and time Elements, Code-Related Elements, br and wbr Elements.

Text Elements, and Character References: sup, sub, s, mark, and small Elements, strong, em, b, u, and i Elements, span Element, Character References, Web Page with Character References, and Phrasing Elements.
Case Study: Create a web page of your department using standard HTML tags, HTML elements and HTML attributes

Unit 5: Cascading Style Sheet (CSS): CSS Overview, CSS Rules, Example with Type Selectors and the Universal Selector, CSS Syntax and Style, Class Selectors, ID Selectors, span and div Elements, Cascading, style Attribute, style Container, External CSS Files, CSS Properties, Color Properties, RGB Values for Color, Opacity Values for Color, HSL and HSLA Values for Color, Font Properties, line-height Property, Text Properties, Border Properties, Element Box, padding Property, margin Property,

Case Study: Description of your City or place with the use of CSS and compare it with previous two case studies

Reference Books:

1. Introduction to E-Commerce:Combining Business And Information Technology By Martin Kutz
2. Lallana, Quimbo, Andam, 4. Cf. Ravi Kalakota and Andrew B. Whinston, Electronic Commerce:A Manager's Guide (USA: Addison Wesley Longman, Inc., 1997), 19-20.
3. Web Programming with HTML5,CSS and JavaScript, John Dean, Jones & Bartlett Learning
   HTML & CSS: The Complete Reference, 5th Edition, Thomas. A. Powell

KRISHNA UNIVERSITY

E-Commerce & web Designing

II B.COM (Computer Applications) SEMESTER – III

Model Paper

Section A:

Answer any FIVE questions.   **Marks: 4*5= 20**

1. Describe E-Commerce with 5-C Model.
2. Distinguish Between B2b And B2c.
3. Interpret B2c Software Systems.
4. Illustrated the concept of Compliance Management.
5. Demonstrate Information Security Management (Ism).
6. Elaborate old HTML and HTML5
7. Describe the CSS Rules.
8. Describe the concept of Class Selectors

Section B:

Answer All questions.   **Marks: 5X10=50**

9. Explain about Business Models Related to E-Commerce.
    OR
10. What is the Fundamental Sales Process and His 7+1 Process Steps Work?

11. Explain the concept of Supply Chain Management
    OR
12. What is the Customer Relationship Management (CRM).

13. Illustrate the concept of Foundations of Risk Management
    OR
14. Describe the Payment Procedures and Cyber Money.

15. Describe the HTML tags, HTML Elements, HTML attributes.
    OR
16. Describe the Web Page with Character References, and Phrasing Elements.

17. Explain the concept of CSS Syntax and Style.
    OR
18. Describe the Border Properties, Element Box, padding Property, margin Property.

E-Commerce & web Designing Practical

II B.COM (Computer Applications) SEMESTER – III

LIST OF EXPERIMENTS

1. Create a web page to display a hyperlink which when clicked directs you to Amazon website.
2. Create a web page to demonstrate your college name aligned with the logo of your college.
3. Create a web page to demonstrate definition lists taking various applications of ecommerce as an example.
4. Create a web page which asks for mode of payment which includes the options: Credit card/Debit card/Online transfer (use radio buttons)
5. Create a web page which asks the user to enter his credit card details. Use textboxes, drop down buttons.
6. Create a web page to display definition list which defines the terms: B2B, B2C, C2B, C2C.
7. Create a web page which displays four buttons containing text B2B, B2C, C2B, C2C. Also when a button is clicked details about the clicked subject should appear on a separate page.
8. Create a web page to display the text "Digital Marketing" which scrolls randomly.
9. Create a web page to scroll the text "E-Commerce" for exactly 5 times from left to right of the screen.
10. Create a web page to insert an image which when clicked redirects you to your college website.
11. Create a web page to display the name of your college in h6 size with blue as font color and background color yellow separated by a thick line and below which a paragraph about the facilities offered by your college is described.
12. Create a web page to demonstrate a pull-down menu. The menu should contain the list of your favorite south Indian dishes.
13. Create a web page with name of your college as text. The text should scroll, alternate and slide.
14. Create a web page to display an image surrounded by text on all the four sides.
15. Create a web page to display 3 images which are aligned left, right and center respectively.
16. Create a web page with 4 paragraphs of about 5 lines each describing about E-Marketing, E-Shopping, E-banking and E-Learning. The paragraphs should be aligned left, right, center and justified respectively.
17. Create a web page with name of your college as Text in h6 size, font as verdana, blue as font color followed by a copyright symbol and trademark symbol.
18. Create a login page asking the user to enter his username and password followed by a submit button.
19. Create a web page using a form which collects data about student rollno, name and marks in various subjects followed by submit and reset buttons.
20. Create a web page using a form titled as Feedback form which takes the feedback of faculty teaching a particular subject in your college. The form should have fields student name, rollno followed by 5 check boxes labeled Excellent, Very Good, Good, Average, Bad respectively.
21. Create an unordered list of popular B2C ecommerce web sites.

KRISHNA UNIVERSITY

Digital Marketing

II B.COM (Computer Applications) SEMESTER – III

Course Objectives:
The course aims to identify the impact of digital space and digital marketing in reaching out to customers. Understand the importance of Search Engines and explain the working of Search Engines. Able to Define email Marketing and have knowledge on how Social Media Marketing is to be used by marketers?

Learning Outcomes:
The Students will be able to:
Use digital media for the creation of products and services and relate Search Engines in the digital marketing ecosystem. Use Search Engine Marketing for advertisements and know the Social Media platforms like Face book, Twitter, YouTube & LinkedIn for Marketing. Outline email Marketing and strategy to craft email marketing campaign.

Unit 1: Digital Marketing: Introduction to Digital Marketing. Traditional Vs. Digital Marketing, Technology behind Digital Marketing, Characteristics of Digital Marketing, Digital Marketing Strategy, Understanding Digital Consumer**.**

Case Study: Analyze the change in ranking of your Web Promotion Page

Unit 2: Online Advertising: Introduction, Objective, Where to Advertise, Online AdFormat, Search Engine Ad, Network Advertising, Affiliate Programs, Landing Pages

Case Study: Create Google Add for your college

Unit 3: Email Marketing: Introduction, Types of Email, Email Marketing Campaign Process, Email marketing Tools, Advantages and Disadvantages, Opt-in Email Advertising, Email tracking

Case Study: Analyse the impact of your E-Mail Campaign

Unit 4: Social Media Marketing (SMM):
What is Social Media Marketing, Seven Myths of SMM, Characteristics of Successful Social Media Marketer, Social Media Marketing plan, Social Media marketing Tools, Publishing Blogs, Podcast and Webinars, Social Media Monitoring, Social Media: Face book, Twitter?

Case Study:
1. Analyze the performance of your Facebook and Instagram Page
2. Analyze the performance of your YouTube Video

Unit 5: Search Engine Optimization (SEO): Understanding SEO, Search Engine Optimization Process – Goals, On-Page Optimization, Off-Page Optimization and Analyze,Search Engine Result Process (SERP), SEO Tools.

Case Study: Analyse the impact of your Twitter Campaign

Text Books:

1. Digital Marketing by Seema Gupta, McGraw Hill Education
2. Fundamentals of Digital Marketing by Punit Singh Bhatia, Pearson

References:
1. Basics of Digital Marketing - Course (swayam2.ac.in)

<u>**Section-A**</u>   Max Marks-70

Answer any Five of the following 5 x 4=20 Marks

1. Explain the Mobile Marketing.
2. What is Digital Marketing strategy?
3. What is Search Engine Advertising?.
4. What is Advertising Network?
5. What is Single Opt-in Email?
6. What is Twitter Marketing?
7. Explain Sear Engine Rank.
8. What is Off-Page SEO?

Section B: Long Answer Questions (50 Marks)

Answer All questions. Each question carries 10 Marks.

9.   (a)Explain the Differences   between Traditional Marketing Vs Digital Marketing.

            OR

(b)   Explain the features and importance of Digital Marketing.

10.   (a)   What are the Online Advertising Advantages and Dis-advantages?

            OR

(b)   Explain the Importance of Landing Pages .

11.   (a) What are E-mail Tracking and its characteristics?

            OR

(b)   Explain various E-mail Tracking tools..

12.   (a)   What are the Objectives of Social Media Marketing?
            OR

(b)   Explain the Elements including Publish a Blog.

13.   (a) Explain different types of On-Page SEO (On-Site SEO).

            OR

(b) What is Search Engine Optimization Process (SERP) and its features?

KRISHNA UNIVERSITY

Digital Marketing -Practical

II B.COM (Computer Applications) SEMESTER – III

Practical	Credits: 1	2

hrs/week

LIST OF EXPERIMENTS

1. Digital Marketing Implementation in Business Scenario
2. Create the Digital Marketing Webpage
3. Conducting the Search Engine Optimization and Search Engine Marketing
4. Using Google Analytics to analyze website performance
5. Creating Promotional banner through Canva
6. Face book Promotion using banners
7. Creating YouTube Channel for Marketing
8. Twitter Marketing
9. Instagram Marketing
10. Email Marketing

KRISHNA UNIVERSITY

Income Tax-II

II B.COM (TPP) SEMESTER – III

Theory	Credits: 4	4
	hrs/week	

LEARNING OBJECTIVES:

- To acquire knowledge to compute Profits and Gains from Business or Profession, Capital Gains and Income from Other Sources.
- Student to be familiar on Deduction of Gross Total Income, Tax rates and Computation of Total income of an individual.
- To understand the provisions regarding aggregation of income and setoff and carry forward losses.

COURSE OUTCOME

The course aims to help students to comprehend the basic knowledge of the laws governing to Income Tax.

UNIT-I PROFITS AND GAINS FROM BUSINESS OR PROFESSION

Meaning of business and Profession- Chargeability-In-admissible expenses- admissible expenses-Tax free incomes- Depreciation u/s32- computation of depreciation- depreciation rates- computation of business income- computation of professional income (simple problems).

UNIT-II –CAPITAL GAINS

Meaning of Capital asset-Basis of charge- Types of capital assets- transfer of capital assets- types of capital gains- cost of acquisition- cost of improvement- computation of short term capital gain(STCG) and Long term capital gain (LTCG)- exemptions from capital gains (simple problems).

UNIT-III- INCOME FROM OTHER SOURCES

Chargeability- General incomes- Specific incomes- Deductions u/s 57- Simple problems.

UNIT-IV – AGGREGATION OF INCOME

Meaning of clubbing of incomes/ aggregation of income- specific incomes of other persons to be included in assessee's total income- Deemed incomes

UNIT-V- SETOFF AND CARRY FORWARD LOSSES

Meaning of setoff and carry forward losses- provisions laid down in Income Tax Act in regard to setoff and carry forward losses (Theory only).

REFERENCE BOOKS:

- Income Tax Law and Practice *V.P.Gaur* and *D.B.Narang.*-Kalyani Publications.Income Tax *R.G.Saha*and*Usha Devi. N*- Himalaya Publications.

- Student's Guide to Income Tax *Dr.Vinod K Singhania* – Taxman Publications.
- Income Tax *Y.S.Kiranmai and C.H.Narayana Rao*- Jai Bharat Publications.

SUBJECT: INCOME TAX - II
CLASS: II BCOM TAX PROCEDURE AND PRACTICE (III SEMESTER)

MAX. MARKS: 70

SECTION –A

Answer any FOUR of the following   **4 x 5 =20**
1. Deemed Business Profits
2. Long term capital gain
3. Family Pension
4. Deduction u/s 80D
5. Rebate u/s 87A
6. Cost of acquisition
7. Gross Total Income
8. Set-off of losses

SECTION –B

Answer the 'ONE' question from each unit   **5 x 10 =50**

UNIT-I

9.   **(a)** Discuss the general deduction allowed from income of business Or profession

OR

(b) Compute profession income from the following receipts and payments a/c:-

Receipts	Rs	Payments	Rs.
Balance b/d	4500	Staff salary	21000
Profession Fees	45000	Purchase of stationary	7500
Rent(office premises)	6000	Professional fee	2000
Sale of stationary	2500	Purchase of computer	18000
		Life insurance premium	1500
Sale of furniture	7500	Motor car expenses	8000
Interest on bank deposits	1500	Interest on loan (personal)	8500
Dividend from X Ltd	3500	Travelling expenses	3500
Salary (part time)	18000	Municipal tax(RHP)	2500
Rent (RHP)	25000	Balance c/d	46500
Share from firm	5500		
	119000		119000

Other Information

1. Motor car is used for both profession (75%) and personal (25%) purposes

2. Furniture is totally used for profession and its written down value is Rs. 2500

3. Rate of depreciation on computer is 40%. Computer is purchased in the month of December

UNIT –II

10   **(a)** Explain any five exemptions from Capital gain

<div align="center">OR</div>

   (b) Mr X sold a land for Rs. 8 lakhs (stamp duty value Rs. 9 lakhs) which is acquired on 01-12-2000 for Rs. 1,00,000 (fair market value on 01-04-2001 Rs. 2 lakhs). Brokerage paid in respect of sale Rs. 20,000. He invested half of the sale proceeds in purchase of residential house property. Compute Capital gain if CII for 2022-23 is 331 and 2001-02 is 100

UNIT –III

11   **(a)** What are the specific incomes under the head Income from other sources?

<div align="center">OR</div>

   (b) Computer Income from Other Sources:-

   (i)   Cash gift from a friend Rs.50,000 on the occasion of birthday and Rs. 80,000 on the occasion of marriage

   (ii)   Interest on Tax Free bonds (Government) Rs. 10,000

   (iii)   Interest on tax free bonds(non-government) Rs. 12,000

   (iv)   Dividend from domestic company Rs. 8000

   (v)   Rent from letting of plant, machinery and furniture Rs. 30,000

   (vi)   Interest on bank deposits Rs. 36,000(net)

   (vii)   Realisation expenses in respect of interest on tax free bonds Rs. 800

   (viii) Realisation expenses in respect of dividend Rs. 600

   (ix)   Repairs Rs. 2000 and deprecation Rs. 3000 in respect of plant, machinery and furniture

   (x)   Received lottery prize Rs. 35,000 and expenses Rs. 5000

UNIT –IV

12   **(a)** Explain the provisions of clubbing of income.

<div align="center">OR</div>

   (b) Discuss the chargeability of income of minor person.

UNIT –V

13. **(a)** How do you set – off losses from taxable income and explain the order of set – off of losses.

<div align="center">OR</div>

   (b) Write about the provisions relating to carry forward and set – off of losses.

<div align="center">**KRISHNA UNIVERSITY**</div>

Fundamentals of GST

II B.COM (TPP) SEMESTER – III

Theory	Credits: 4	4 hrs/week

Course Description and Purpose:
Fundamentals of GST encompasses on Tax reforms in India and GST Models. It focuses on constitutional amendments required for introduction of GST in India, transactions covered under GST, Collection of GST mechanism.

Course Objectives: The objectives of this course are as follows:

To gain working knowledge on GST and application of the same in the organizations;

Understand and make use of knowledge of GST rules in taking managerial decisions in various tax related matters.

UNIT- I Introduction:
Overview of GST – Concepts – Need for Tax Reforms – Justification for introduction of GST- Shortcomings and advantages at the Central Level and State Level on introduction of GST-Process of Introduction of GST – Constitutional Amendments.

UNIT -II GST Principles:
Comprehensive structure of GST model in India: Single, Dual GST-Transactions covered under GST.

UNIT- III Taxes and Duties:
Taxes and Duties subsumed under GST – Taxes and Duties outside the purview of GST-Persons liable for registration under the Act – Persons exempted from registration under the Act Tax – Procedure for registration under the Act.

UNIT IV - Inter -State Goods and Services Tax:
Major advantages of IGST Inter-State Goods and Services Tax: Major advantages of IGST Model – Interstate Goods and Service Tax: Transactions within a State under GST – Interstate Transactions under GST.

UNIT – V Time of Supply of Goods & Services:
Value of Supply – Input Tax Credit – Distribution of Credit – Matching of Input Tax Credit – Availability of credit in special circumstances-Cross utilization of ITC between the Central GST and the State GST.

Reference Text Books
1)   Goods and Services Tax in India – Notifications on different dates.
2)   GST Bill 2012.
3)   Background Material on Model GST Law, SahityaBhawan Publications, Hospital   Road, Agra – 282 003.

<div align="center">

FUNDAMENTALS OF GST
Model Paper

</div>

II B.COM TPP   **70 Marks**   **SEMESTER – III**

<div align="center">

SECTION- A

</div>

Write any **four**   4 x 5 = 20 M

1. cascading effect of tax
2. Taxable event
3. CGST
4. Dual GST
5. Inter- state supply
6. Reverse charge
7. Input tax credit
8. Input service distributor

<div align="center">

SECTION- B
UNIT-I

</div>

Write any **five**   5 x 10 = 50 M

9. a) Explain the advantages and dis-advantages of GST

<div align="center">Or</div>

   b) Discuss the features of GST

<div align="center">

UNIT-II

</div>

10. a) Write about the models of GST

<div align="center">Or</div>

   b) Explain the comprehensive structure of GST model in India

<div align="center">

UNIT-III

</div>

11. a) What are various taxes proposed to be subsumed under GST

<div align="center">Or</div>

   b) Explain the procedure for registration under GST

<div align="center">

Unit-IV

</div>

12. a) What is IGST model and explain the features of IGST model

<div align="center">Or</div>

   b) Write about the major advantages of IGST model

<div align="center">

Unit-V

</div>

1. a) Explain the provisions regarding time of supply of goods

<div align="center">Or</div>

   b) Explain the availability of Input tax credit in special circumstances.

KRISHNA UNIVERSITY

Financial Markets

II B.COM (Finance) SEMESTER – III

Theory	Credits: 4	4 hrs/week

Course Objective: To understand Indian financial markets, including instruments, intermediaries, and structure; analyze capital and secondary markets, their participants, and regulations; and explore bond markets and mutual funds.

Course Out Come: Upon course completion, students will understand Indian financial markets, including instruments, participants, and regulatory framework. They will be able to analyze capital and secondary market operations, investment avenues like bonds and mutual funds, and their role in the economy.

Unit-I: **Financial Markets**: Financial Instruments - Intermediaries - Services - Structure of FinancialMarket in India.

Unit-II: **Capital Market**: Role, Evolution in India - Future Trends - Primary Market - Issue of Capital:Process, Pricing, Methods of Issue, Book-building - Managing Shareholders Relations.

Unit-III: Secondary Market: Growth, Development, Regulation - Stock Exchange Mechanism: Trading, Settlement - Carry Forward, Badla system - Insider Trading, Price Rigging.

Unit-IV: **Players on Stock Exchange**: Investors, Speculators, Market Makers, Bulls, Bears, Stags -Stock Exchange Regulations - Stock Indices - Regulations and Regulatory Agencies (SEBI).

Unit-V: **Bond Market in India:** Bond Market and its Interface with Equity Market and Debt Market - Mutual Funds.

References:

1. Gupta, L.C: Stock Exchange Trading in India; Society for Capital Market Research andDevelopment, Delhi.
2. Bhole, I.M., Financial Institutions and Market, Tata McGraw Hill.
3. Vasant Desai, Indian Financial System, Himalaya Publishing House.
4. Pathak, Bharati V., Indian Financial System: Markets, Institutions and Services, PearsonEducation (Singapore), New Delhi.

Gordon E. & K. Natarajan, "Financial Markets and Services", Himalaya Publishing House,   New Delhi.

KRISHNA UNIVERSITY

Financial Markets

III Semester	B.Com Finance	Max. Marks 70

SECTION – A

Answer any FOUR of the following questions   **4x 5 =20**

1. Write about the features of financial instruments.
2. Write about Book building.
3. Explain briefly about Badla System.
4. Write about Price Rigging.
5. Bulls Vs Bears.
6. Stock indices.
7. Limitation of Bonds.
8. Primary Market Vs Secondary Market..

SECTION –B

Answer the 'ONE' question from each unit   **10 x 5 =50**

UNIT-I

9. Define Financial Markets? Briefly explain about financial intermediaries?

OR

10. Briefly Explain about Structure of Financial Market in India.

UNIT –II

11 Briefly Explain the role of Indian Capital Market.

OR

12. Briefly Explain the Methods of issue in primary market.

UNIT –III

13. Explain about the trading procedure on a Stock Exchange.

OR

14. Explain about the growth & development of Stock Markets in India.

UNIT –IV

15. Explain about the players on Stock Exchange.

OR

16. Briefly Explain Stock Exchange Regulation in India.

UNIT –V

17. What is Bond market? Explain about different types of bonds.

OR

18. What do you mean by Mutual Funds. Explain its Advantages & Limitations.

KRISHNA UNIVERSITY MACHILIPATNAM

Financial Services

Theory	Credits: 4	4 hrs/week

Learning Outcomes:

At the end of the course, the student will be able to understand the world of financial services and to facilitate the understanding of the various Financial Services. The course covers Merchant banking services, credit rating, leasing and Hire purchases. The students able to understand other financial services like factoring and forfaiting procedural aspects

Unit-I: Financial Services:

Role of Financial Services - Banking and Non Banking Companies – Activities of Non Banking Finance Companies- Fund Based Activities - Fee Based Activities .

Unit-II: Merchant Banking Services:

Scope and importance of merchant banking services - Venture Capital - Securitization - Demat services
- Commercial Paper.

Unit-III: Leasing and Hire-Purchase:

Types of Lease, Documentation and Legal aspects – Fixation of Rentals and Evaluation - Hire Purchasing- Securitization of debts - House Finance.

Unit-IV: Credit Rating:

Purpose – Types – Credit Rating Symbols – Agencies: CRISIL and CARE – Equity Assessment vs. Grading – Mutual funds.

Unit-V: Other Financial Services:

Factoring and Forfaiting - Procedural and financial aspects - Installment System - Credit Cards - Central Depository Systems: NSDL, CSDL.

References:

1. B. Santhanam, Financial Services, Margham Publication, Chennai.

2.M.Y. Khan, Financial Services, Tata McGraw – Hill, New Delhi.

3. Machendra Raja, Financial Services, S.Chand Publishers, New Delhi.
4. V. A. Avdhani, Marketing of Financial Services.
5. E. Gordon & H. Natarajan, Capital Market in India, Himalaya publishing House

KRISHNA UNIVERSITY

Financial Services

III Semester   **B.Com Finance**   **Max. Marks 70**

SECTION – A

ANSWER ANY <u>FOUR</u> FROM THE FOLLOWING   4 X 5 = 20 m

1. Role of Financial services
2. Non-banking financial companies
3. what are the function of merchant banks
4. What is the eligibility for issuance of commercial paper
5. Write a short note on leasing Vs Hire purchase
6. What is meant by housing finance
7. What does stand for CRISIL. Write a short note on CRISIL
8. Write a short note on CDSL

SECTION – B

ANSWER ANY <u>ONE</u> FROM EACH   5X 10 = 50 m

UNIT-I

9. Define financial services and explain the characteristics, features of such services

     Or

10. Explain the importance of financial services

UNIT-II

11. Explain the scope and importance of merchant banker services

     Or

12. Explain the stage of investment made in venture financing.

UNIT-III

13. What do you understand leasing? State advantages and limitations.

     Or

14. What do you understand by Hine purchase? Explain the Righs of Hirer

UNIT-IV

15. Explain the process of credit rating

     Or

16. What do you mean by mutual funds. Explain its advantages & limitations.

UNIT-V

17. What are the different types of credit cards issued by Credit card companies.

     Or

18. What do you understand by factoring? What are its benefits & limitations?

KRISHNA UNIVERSITY MACHILIPATNAM
`Cost Accounting
II B.COM (Finance) SEMESTER – III

Theory   Credits: 4   4 hrs/week

Unit - I :Nature and Scope of Cost accounting   10 Hours

Introduction - Limitations of financial accounting -Meaning of cost accounting - Scope , objectives

, advantages of cost accounting - Limitations of cost accounting - Financial accounting Vs cost accounting - Installation of costing system -Practical difficulties in installation -Steps to overcome the difficulties

Unit - II : Unit output costing: 15 Hours

Meaning of unit costing - Characteristic features of industries using unit costing - Preparation of cost sheet - Tenders or quotations-Production a/c. .

Unit - III :   Material cost   13 Hours

Meaning of material cost - Need for material control - Essentials of material control Purchasing department - Functions - Purchase procedure - Stores Department - Store - keeper functions -EOQ - Calculation of stock levels(Problems) -Bin Cards- Stores ledger - Pricing of issues of Material from stores (Problems in LIFO, FIFO, Weighted , simple average and base stock methods) - Inventory control - Perpetual and ABC analysis.

Unit - IV :Labour cost :   13 Hours

Introduction - Labour cost and control over labour cost -Personnel department functions - Time and motion study department - Time keeping and Time booking -Labour remuneration methods (Problems in Time rate and piece rate system) -Idle time and overtime treatment

Labour turnover - Meaning, causes, cost and consequences(Theory).

Unit - V : Overheads: 14 Hours

Definition of overheads - Classification of overhead -Steps in overhead accounting Allocation, apportionment and absorption of overheads to cost centres (Problems)

Text Books:
1. Cost Accountancy   By :S.P.Jain&K.L.Narang.
2. Cost Accounting   By : Nigam &
Sharma.Reference:
1. Practical Costing   By :Khanna, Pandey& Other

SUBJECT: COST ACCOUNTING
CLASS: II BCOM FINANCE (III SEMESTER)

MAX. MARKS: 70

SECTION – A

Answer any FOUR of the following questions   **4x 5 =20**

1. Cost classification according to function.
2. Opportunity cost.
3. Explain EOQ.
4. Write about inventory turnover ratio.
5. Halsey Premium Plan.
6. Labour Turnover.
7. Machine Hour Rate.
8. Explain fixed overheads and variable overheads.

SECTION –B

Answer the 'ONE' question from each unit   **10 x 5 =50**

UNIT-I

9. Distinguish between financial accounting and cost accounting.

OR

10. "Cost Accounting is an Aid to Management" Discuss it.

UNIT –II

11 A manufacturing concern requires a statement showing the result of its production operation for September, 2016. Cost records give the following information.

	1st Sep., 2016	30th Sep., 2016
	Rs.	Rs.
Raw material	1,00,000	1,23,500
Finished Goods	71,500	42,000
Work-in-Progress	31,000	34,500

Transactions during the month of September 2016:
Purchase of raw materials Rs. 88,000 ; Direct Wages Rs. 70,000 ; Works Expenses Rs. 39,500 ; Administration Expenses Rs. 13,000 ; Sale of Factory Scrap Rs. 2,000 ; Selling and Distribution Expenses Rs. 15,000 ; Sales Rs. 2,84,000.

OR

12. Mr. Gopal furnishes the following data relating to the manufacture of a standard product during the month of April, 2017:

Raw materials consumed	Rs. 15,000
Direct labour charges	Rs. 9,000
Machine hours worked	900
Machine hour rate	Rs. 5
Administrative overheads	20% on works cost
Selling overheads	Rs. 0.50 per unit
Units produced	17,100

Units sold	16,000 at Rs. 4 per unit

You are required to prepare a Cost Sheet from the above, showing ; (a) the cost of production per unit ; (b) profit per unit sold and profit for the period.

UNIT –III

13. (a) The availability of an imported machinery component is irregular, and consequently, the consumption pattern also varies during the year. Show how should the "re-ordering level" be ascertained for this component.

(b) From the following data for the last twelve months, compute the Average Stock Level for the said component:

Consumption: (i) maximum usage in a month – 300 Nos.

 (ii) Minimum usage in a month – 200 Nos.

(iii) Average usage in a month – 225Nos.

　　　　Time lag for procurement of material ; maximum – 6 months : Minimum – 2 months:

Re – ordering quantity : 750 Nos.

OR

14. Set up a "Store Ledger" form and enter the following transactions adopting the "weighted average" method of pricing out issues:

2016

August

1	Opening balance – 50 units @ 3 per unit
5	Issued out to production : 2 units.
7	Purchased 48 units @ Rs. 4 per unit.
9	Issued out 20 units to production.
19	Purchased 76 units @ Rs. 3 per unit
24	Received back into stores 19 units out of 20 units issued on 9th August, 2016.
27	Issued to production : 10 units.

UNIT –IV

15. The standard time taken to complete a product is 12 hours at 25 paise per hour.

　　　　Time wages are allowed to workers taking more than the time allowed. But workers who complete the job in standard time or less receive a straight piece work rate plus 10% bonus i.e., 12 hours at Rs. 0.275.

　　　　Calculate the wages earned by A, B, C and D who complete the job in 15, 12, 10 and 8 hours respectively. What will be their effective hourly rate?

　　　　If the overhead rate chargeable to production is Rs. 0.50 per hour, what will be the cost of conversion (labour and overheads) per piece produced by each worker?

OR

16. Calculate the earnings of workers A and B under Straight piece rate system and Taylor's Differential Piece Rate System from the following particulars:

Normal Rate per hour	Rs. 2.40
Standard time per unit	30seconds

Differentials to be applied.

80% of piece rate below standard. 120% of piece rate at or above standard.

Worker A produces 800 units per day and Worker B produces 1,000 units per day.

UNIT –V

17. Kumaresh Ltd. has three production departments A, B and C and two service departments D and E. Following figures are extracted from the records of the company:

Rent and rates Rs. 5000 ; Indirect Wages Rs. 1,500 ; Depreciation of machinery Rs. 10,000 ; General Lighting Rs. 600 ; Power Rs. 1,500 ; Sundries Rs. 10,000.

Following further details are available:

	Total	A	B	C	D	E
Floor space (sq. metres)	10,000	2,000	2,500	3,000	2,000	500
Light points	60	10	15	20	10	5
Direct wages (Rs.)	10,000	3,000	2,000	3,000	1,500	500
H.P. of machines	150	60	30	50	10	-
Value of machinery (Rs.)	2,50,000	60,000	80,000	1,00,000	5,000	5,000

Apportion the costs to various departments on the most equitable basis by preparing a Primary Departmental Distribution Summary.

OR

18. Work out, in the appropriate form, the comprehensive machine-hour rate of a Saw Mill with reference to the following items as information extracted from the account books of a Wood Working Shop:

i) Purchase price of the Saw Mill Rs. 40,000

ii) Railways freight, other incidental charges and installation charges incurred for the equipment Rs. 10000

iii) Life of the Saw Mill is 10 years @ 2,000 working hours per year.

iv) Repair charges – 40 per cent of depreciation.

v) Consumption of electric power – 20 units per hour @ 10 p. per unit.

vi) Lubricating oil @ Rs. 2 per day of 8 hours.

vii) Consumable Stores @ Rs. 10 per day of 8 hours.

viii) Wages of machine operator @ Rs. 4 per day of 8 hours.

Note: The Residual Scrap value of the Saw Mill is nil.

MINOR
Subject: INSURANCE MANAGEMENT
w.e.f. AY 2023-24
onwardsCOURSE
STRUCTURE

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
II	1	Principles and Practice of Life Insurance	4	4
III	2	Principles and Practice of General Insurance	4	4
IV	3	Fire and Motor Insurance	4	4
IV	4	Health Insurance	4	4
V	5	Agricultural and Rural Insurance	4	4
V	6	Digital Insurance	4	4

Krishna University
I B.Com Honours   **Semester II**   **Course: 01**

Minor: Insurance Management   **Title : Principles and Practices of General Insurance**

<u>**Theory**</u>   **Credits: 4**   **4 hrs/week**

Learning Objectives:
1. This course intends to provide basic understanding of the General insurance mechanism.
2. It will enable students to understand and gain insights of various general insurance schemes and managerial practices through practical training.

Unit-I: Introduction: General Insurance Corporation Act - Areas of General Insurance - Structure - Classification - Salient features of Indian general insurance market.

Unit-II: **Motor Insurance**: Motor Vehicles Act 1988 - Requirements for compulsory third party insurance - Certificate of insurance – Liability without fault – Compensation on structure formula basis - Hit and Run Accidents.

Unit-III: **Fire Insurance**: Features – Kinds of policies – Policy conditions – Payment of claims – Standard Fire and Special peril Policy - Documentation - Cover Note - Calculation of premium.

Unit-IV: Marine Insurance: Contract of Marine Insurance – Classes of policies – Function of Marine insurance - Policy conditions – Marine Losses - Insurance intermediaries.

Unit-V: **Agriculture Insurance**: Types of agricultural insurances - Crop insurance - Problems of crop insurance - Crop Insurance vs Agricultural relief - Considerations in Crop insurance - Live Stock Insurance.

Activities:
☐ The students can gather data relating General insurance procedures and documents.

☐ Guest lecture can be arranged on types of General insurance in detail..

☐ Assignment can be given on types of motor insurance policies.
☐ A work shop can be conducted in filling various documents relating to fire, health and miscellaneous insurance.

☐ A group discussion can be conducted on issues relating to claims of General insurance.

Reference Books:
1. M. N. Mishra, Insurance Principles and Practices, Chand & Co, New Delhi.
2. P.S. Palandi, Insurance in India, Response Books – Sagar Publications.
3. C. Gopalkrishna, Insurance – Principles and Practices, Sterling Publishers Private Ltd.
4. Insurance - Principles and Practice by M.N.Mishra and S.B.Mishra (S.Chand & Company Ltd New Delhi,2000)
5. Principles and Practice of Non Life Insurance by Dr.P.K.Gupta (Himalaya Publishing House)
6. Principles of Insurance Management by Neelam C. Gulati (Excel Books)
7. Banking and Insurance by O.P.Agarwal (Himalaya Publishing House)

KRISHANA UNIVERSITY
B COM SEMEMSTER III
Principles and Practices of General Insurance

TIME: 3 HRS   MARKS: 70

SECTION –A
ANSWER ANY **FIVE** OF THE FOLLOWING QUESTIONS   (5*4=20)

1. General Insurance
2. Motor Vehicles Act 1988
3. Agriculture Insurance
4. Calculation Of Marine Losses
5. Documentation Fire In Marine Insurance
6. Live Stock Insurance
7. Types of Health Insurance
8. Objectives of IRDAI

SECTION –B
ANSWER ANY **FIVE** OF THE FOLLOWING QUESTIONS   (5*10=50)

9. Explain the functions and Benefits of IRDAI?
                          OR
10. Critically examine the role of IRDAI in insurance sector?

11. Define motor vehicles insurance what are the requirements for compulsory third party insurance?
                          OR
12. Explain various policy documents in motor insurance

13. What is the meaning of marine insurance? state various features of marine insurance
                          OR
14. What are the policy conditions?

15. What are the types of agriculture insurances?
                          OR
16. What are the factors considered in crop insurance?

17. What are the type's policies?
                          OR
18. Calculation of premium?

MINOR
Subject: MARKETING
w.e.f. AY 2023-24 COURSE STRUCTURE

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
II	1	Fundamentals of Marketing	4	4
III	2	Consumer Behavior	4	4
IV	3	Advertising	4	4
IV	4	Brand Management	4	4
V	5	Service Marketing	4	4
V	6	Digital Marketing	4	4

KRISHNA UNIVERSITY
II YEAR B.COM SEMESTER III
Minor: Marketing
Title of the Course: Consumer Behaviour
(w.e.f. 2023-24)

Course Outcomes:

• To explain the concept of Consumer Behaviour

• To understand the factors affecting consumer behaviour in detail.

• To analyse the consumer decision process.

• To assess the impact of consumer's motivation, personality on the buying behaviour.

• To impart the basic knowledge of consumer protection rights.

UNIT I: INTRODUCTION TO CONSUMER BEHAVIOUR:
Definition, Nature, Scope of consumer behaviour, characteristics consumer behavior, Importance of consumer behavior in marketing decisions, Consumer research: Meaning, Importance of consumer research, Types of consumer research.

UNIT II: FACTORS AFFECTING CONSUMER BEHAVIOUR:
Behavior Factors Influencing - Consumer Behavior- External Influences Culture, Subculture, Social Class, Reference Groups, Family, Internal Influences- Needs & Motivations, Perception, Personality, Lifestyle, Values, Learning, Memory, Beliefs & Attitudes.

UNIT III: CONSUMER DECISION MAKING PROCESS:
Types of consumer decisions, Consumer Decision Making Process - Problem Recognition -Information Search Alternative Evaluation Purchase Selection Post purchase Evaluation, Buying pattern in the new digital era.

UNIT IV: CONSUMER MOTIVATION & PERSONALITY:
Consumer Motivation - Needs, Goals, Motive arousal, Maslow's Hierarchy of Needs, Freud's Theory of Motivation Consumer Personality - Self-concept Theory, Psychoanalytic Theory, Neo-Freudian Theory, Trait Theory.

UNIT V: MARKETING COMMUNICATIONS, CONSUMER
Marketing Communication Process, Types of Communication systems - Interpersonal, Impersonal, Persuasive Communication, Consumer Protection Act 2019, Rights of consumers.

Reference Books:
1. LeenG.Schiffman and L.H.Kanuk: Consumer Behaviour, Pearson Education
2. Hawkins, Best, Coney: Consumer Behaviour Building Marketing Strategy, Tata McGraw Hill.
3. Kazmi: Consumer Behaviour, Excel Publishers.
4. Panwar, J.S.Beyond ConsumerMarketing, Sage Response Books, NewDelhi.
5. Mukesh Chaturvedi and Abhivan

Krishna University
II B.COM SEMESTER III
Minor : Marketing
Sub: Consumer Behaviour

Time : 3 hours   Max Marks : 70

SECTION A

Answer Any Five of the following   **4X5= 20M**
1. Define consumer behavior and explain its nature
2. Briefly explain the characteristics of Consumer behavior
3. How does culture influence consumer behavior?
4. Name one internal influence which impact a consumer's decision-making.
5. What are the key stages in the Consumer Decision Making Process?
6. How has the buying pattern changed in the new digital era?
7. Explain briefly about post purchase evaluation
8. What is inter personal communication

SECTION B

Answer Five Questions one from Each unit   **5x10 =50 M**

UNIT – I
9. Explain the different types of consumer research methods and how they contribute to understanding consumer behavior.
(OR)
10. Explain the importance of consumer behavioral Marketing decisions

UNIT – II
11. Discuss the role of reference groups in shaping consumer behaviour.
(OR)
12. Explain how perception and personality can affect a consumer's purchase.

UNIT -III
13. Discuss the significance of Problem Recognition in the Consumer Decision Making Process and its impact on consumer behaviour.
(OR)
14. Explain the buying patterns of consumers in new digital era

UNIT IV
15. Explain Maslow's Need Hierarchy theory of motivation
(OR)
16. In what ways does Consumer Personality influence buying decisions according to Trait Theory?
UNIT V
17. Explain different types of Communication systems
(OR)
18. Explain the rights of consumer protection act 2019.

COURSE STRUCTURE

Semester	Course Number	Course Name	No. of Hrs/Week	No. of Credits
II	1	Fundamentals of Financial Management	4	4
III	2	Money, Banking and Financial Markets	4	4
IV	3	Derivatives & Risk Management	4	4
IV	4	Portfolio Management	4	4
V	5	Stock Market Operations	4	4
V	6	Project Management	4	4

Minor: Financial Management

Title of the Course: MONEY, BANKING AND FINANCIAL MARKETS

(w.e.f. 2023-24)

1. To analyse the impact of money on some of the economy's key variables such as interest rates, inflation, and the banking industry.
2. To exposes students to the theory and functioning of the monetary and financial sectors of the economy.
3. To study the organization, structure and role of financial markets and institutions.
4. To examine interest rates, monetary management and instruments of monetary control.
5. To study the Financial and banking sector reforms and monetary policy with special reference to India

UNIT 1: MONEY

Meaning, functions and classification, Role of money in capitalist, socialist and mixed economies, theories of money supply determination. RBI approach to money supply: High powered money and money multiplier. Monetary standards Metallic and paper standards, system of note issues in India. RBI approach to money supply; High powered money and money multiplier.

UNIT II: BANKING

Types of Banks. Functions of Commercial banks. Process of credit creation, Purpose and limitations. Liabilities and assets of hanks. Commercial banking in India, Nationalization of commercial banks in India. Recent reforms in banking sector in India.

UNIT III: CENTRAL BANKING

Functions of Central Bank. Quantitative and qualitative methods of credit control- Bank rate policy, Open market operations, Cash reserve ratio and selective methods. Role and functions of the Reserve Bank of India.

UNIT IV: FINANCIAL INSTITUTIONS, MARKETS, INSTRUMENTS AND FINANCIAL INNOVATIONS

Role of financial markets and institutions, Structure of money market and capital market Call money market. Treasury bill market, Commercial bill market including commercial

Paper and certificate of deposits, Government securities market. Primary and secondary market for securities. Financial sector Reforms in India, Role of Financial Derivatives Financial Institutions: Types; Banking and Non-Banking Financial Institutions,

UNIT V: INTEREST RATES

Interest Rates Determination; sources of interest rate differentials; theories of term structure

Recommended Books:

1. F. S. Mishkin and S. G. Eakins, Financial Markets and Institutions, Pearson Education
2. F. J. Fabozzi, F. Modigliani, F. J. Jones, M. G. Ferri, Foundations of Financial Markets and Institutions, Pearson Education.
3. Rakesh Mohan, Growth with Financial Stability- Central Banking in an Emerging Market, Oxford University Press, 2011. 32
4. L. M. Bhole and J. Mahukud, Financial Institutions and Markets, Tata McGraw Hill.
5. M. Y. Khan, Indian Financial System, Tata McGraw Hill.

Model Question Paper
Krishna University
II B.COM SEMESTER III
Minor : Financial Management
Sub: Money, Banking & Financial Markets

Time : 3 hours   Max Marks : 70
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SECTION A
</div>

Answer Any Five of the following   **5X4 = 20M**
1. What are the functions of money?
2. Discuss the role of money in capitalist economy?
3. What are the different types of banks?
4. How does the process of credit creation work ?
5. Explain the quantitative method of credit control used by central banks.
6. What is the role of the Reserve Bank of India ?
7. Discuss the role of financial markets.
8 . How are interest rates determined?
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SECTION B
</div>

Answer the **ALL** question one from each unit   **5X10 = 50M**

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UNIT 1
</div>

9. How is money classified, and what are its roles in capitalist, socialist, and mixed economies?
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(OR)
</div>

10. Analyze the system of note issues in India and its implications for the economy.

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UNIT II
</div>

11. Define Commercial banks and explain the functions of commercial banks.
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(OR)
</div>

12. Explain the recent reforms in banking sector in India

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UNIT III
</div>

13. Explain the functions of the central bank in India .
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(OR)
</div>

14. Evaluate the role and functions of the Reserve Bank of India in managing the country's
financial stability.

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UNIT IV
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15. Analyze the role of financial markets and institutions in the economy.
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(OR)
</div>

16. How have financial sector reforms in India impacted the functioning of financial institutions?

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UNIT V
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17. Explain how interest rates are determined and identify the sources of interest rate differentials
in the market.
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(OR)
</div>

18. Evaluate the impact of interest rate fluctuations on the economy and financial institutions.