Shiv Chhatrapti Shikshan Sanstha's Rajarshi Shahu Mahavidyalaya (Autonomous), Chandra Nagar, Latur (Maharashtra)

# **BACHELOR OF VOCATION PROGRAM**

# (Accounting and Taxation)

# **Course Structure and Syllabus**

(2020 - 2023)



# - : Under : -

The National Skill Qualification Framework (NSQF)

# - : Approved By : -

**Governing Body** 

Rajarshi Shahu Mahavidyalaya (Autonomous), Chandra Nagar, Latur (Maharashtra) – 413 512

Paper	Course Title	Course	Total		Total	Credits	Marks		6	
		Code	Hours		Hours		Hours Hours			
			L	<u>P</u>			CIA	ESE	Total	
	B.Voc. (Accounti	ng and Ta	xation)	Third Y	lear (Sem	ester – V)				
	Ge	eneral Aca	demic (	Compor	nents					
Ι	Insurance Management	VAT501	80	0	80	4	40	60	100	
II	Quantitative Techniques	VAT502	80	0	80	4	40	60	100	
III	Macro Economics and	VAT503	80	0	80	4	40	60	100	
	International Trade Finance									
IV	Environmental Studies	VAT504	40	0	40	2	20	30	50	
	Skill Development Component									
V	Corporate Accounting - I	VAT511	80	0	80	4	40	60	100	
VI	Management Accounting	VAT512	80	0	80	4	40	60	100	
VII	Income Tax – III	VAT513	80	0	80	4	40	60	100	
VIII	Lab Course – I	VAT521	0	40	40	2	25	25	50	
	(Based on Specific Course – VII)									
IX	Lab Course – II	VAT522	0	40	40	2	25	25	50	
	(Based on Specific Course –									
	VIII)									
Х	Lab Course – VI	VAT523	0	40	40	2	25	25	50	
	(Based on Specific Course – IX)									
XI	Internship – V	VAT524	0	180	180	6	100	0	100	
	Total		520	300	820	38	435	465	900	

## <u>B.Voc. III Year (Semester – V)</u>

Total 38 Credits : 24 Credits (Vocational Education) + 14 Credits (General Education)

## General Academic Component VAT501 : Insurance Management

Credi	t:4		Max. Marks : 100
Objec insurat Outco claim s	tives : A nce busin ome : Stu settlemen	at the end of the course the students shall have knowledge on Insurances, IRDA regulations, retirement schemes and claim settlement procedu Idents can understand framework of insurance business, IRDA regulation t procedure.	nce, its kinds, framework of re. ons, retirement schemes and
Unit I	: Introd	luction	(11 Lectures)
1.1	Definit	ion of Insurance	
1.2	Insura	ble risk	
1.3	Princip	oles of insurance	
1.4	Kinds o	of insurance	
1.5	Costs a	nd benefits of insurance	
1.6	Pooling	g in insurance	
1.7	Factors	s that limit the insurability of risk	
1.8	Reinsu	rance.	
Unit I	I : Insur	ance business	(12 Lectures)
2.1	Insura	nce business in India	
2.2	Frame	work of insurance business	
2.3	Privati	zation of insurance business	
2.4	Insura	nce Regulatory and Development Authority (IRDA) – Composition, Histo	ry.
2.5	Govern	ament Policy on insurance sector.	
Unit I	II : Und	erwriting and Settlement of Claims	(13 Lectures)
3.1	Propos	al forms	
3.2	Cover	notes	
3.3	Certific	cates of Insurance	
3.4	Endors	sements	
3.5	Moral	and Physical Hazards	
3.6	Statisti	cs relating to settlement of claims.	
3.7	Spread	ing of Risks	
3.8	Premiu	um Rating	
3.9	Premiu	ım Loading	
Unit I	V : Settl	ement of Claims	(12 Lectures)
4.1	Settlen	nent of Claims:	
	4.1.1	Claim procedure	
	4.1.2	TPAs	
	4.1.3	Claim forms	
4.2	Investi	gation / Assessment	
4.3	Essent	ial Claim Documents	
4.4	Settlen	nent Limitation	

- 4.5 Arbitration
- 4.6 Loss Minimization and Salvage.

## **Unit V : Retirement schemes**

- 5.1 Introduction
- 5.2 Product Guideline
- 5.3 Product Design and Schemes
- 5.4 Tax Aspects of Group & Retirement Benefit Scheme
- 5.5 Investment Pattern for Retirement Benefit Schemes
- 5.6 Retirement Benefit Schemes
- 5.7 Administration of Retirement Benefit Schemes
- 5.8 Social Security Schemes

## **Reference Book**

1. Understanding General Insurance – P.C.James, Insurance Edge Publishers

## **General Academic Component** VAT502 : Quantitative Techniques

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### Max. Marks : 100

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Credit:4

Objectives : At the end of the course, the student shall have gained knowledge about the Linear Programming Problem and its methods, will be able to analyse and find an optimal solution to the transportation problem, shall have developed an understanding about the game theory and simulation, gained knowledge about the replacement theory and shall be able to analyse and find solution to problems in decision analysis and network analysis. Outcome : Students can understand Linear Programming methods, game theory, replacement theory and decision analysis and network analysis.

Unit	I : Introd	luction to Operations research and Linear Programming Problem	(12 Lectures)			
1.1	Operations research – Origin and development					
1.2	Role ir	Role in decision making				
1.3	Phases	and approaches to OR				
1.4	Linear	programming problem – Applications and limitations				
1.5	Formu	lation of LPP				
1.6.	Optim	al Solution to LPP				
	1.6.1	Graphical method				
	1.6.2	Simplex Method (Including big-m method) (excluding dual problem)				
Unit	II : Trans	sportation and Assignment problem	(12 Lectures)			
2.1	Transp	portation problem – methods				
	2.1.1	North West corner method				
	2.1.2	Least cost method				
	2.1.3	Vogel's approximation method				
	2.1.4	Moving towards optimality - MODI methods				
2.2	Assign	ment problem				
Unit	III : Gam	e Theory and Simulation	(12 Lectures)			
3.1	Game'	Theory- different strategies followed by the players in a game.				
	3.1.1	Optimal strategies of a game using maximin criterion.				
	3.1.2	Dominance property				
	3.1.3	Graphical method				
3.2	Simula	ition				
Unit	IV : Repl	acement Problem	(12 Lectures)			
4.1	Replac	ement decisions				
4.2	Replac	ement policy without change in money value				
4.3	Replac	ement of items that fail completely (Group replacement)				
4.4	Applic	ations in finance and accounting				
Unit	V : Decis	ion Analysis and Network Analysis	(12 Lectures)			
5.1	Decisio	on analysis – EMV criterion – EOL and EVPI				
5.2	Decisio	on tree analysis				
5.3	Netwo	rk Analysis				

5.3.1 PERT 5.3.2 CPM 5.3.3 Simple CPM calculations

## 5.4 Application in finance and accounting (Excluding crash)

## Reference Books ;

- 1. P.R.Vittal Operation Research, Margham
- 2. V.K.Kapoor, Operations Research
- 3. S.C.Kothari, Quantitative techniques
- 4. P.Mariappan, Operation Research
- 5. P.C.Tulsian& Vishal Pandey Quantitative techniques, Pearson Ed

## **General Academic Component**

## VAT503 : Macro Economics and International Trade Finance

Cred	it : 4	Max. Marks : 100
Objee acquii	<b>ctives :</b> To develop an understanding of the concepts and theories of Economic re the ability to address application oriented issues.	cs in the context of Finance and
applic	ation oriented issues.	acquire the ability to address
Unit	 I : Determination of National Income	(12 Lectures)
1.1	National Income Accounting	
1.2	Usefulness and Significance of National Income Estimates	
1.3	Different Concepts of National Income	
1.4	Measurement of National Income in India	
Unit	II : The Keynesian Theory of Determination of National Income	(12 Lectures)
2.1	Introduction	
2.2.	Circular Flow in a Simple Two-Sector Model	
2.3	The Aggregate Demand Function: Two-sector Model	
2.4	The Two-Sector Model of National Income Determination	
2.5	The Investment Multiplier	
2.6	Determination of Equilibrium Income: Three Sector Model	
2.7	Determination of Equilibrium Income: Four Sector Model	
Unit	III : Monetary Policy	(12 Lectures)
3.1.	Introduction	
3.2	Monetary Policy Defined	
3.3	The Monetary Policy Framework	
3.4	The Organisational Structure for Monetary Policy Decisions	
Unit	IV : International Trade	(12 Lectures)
4.1	Theories of International Trade	
4.2	Important Theories of International Trade	
4.3	The Instruments of Trade Policy	
4.4	Tariffs	
4.5	Non -Tariff Measures (NTMs)	
4.6	Export-Related Measures	
4.7	Trade Negotiations	
4.8	Taxonomy of Regional Trade Agreements (RTAs)	
Unit	V : International Capital Movement	(12 Lectures)
5.1	Introduction	
5.2	Types of Foreign Capital	
5.3	Foreign Direct Investment (FDI)	
5.4	Foreign Portfolio Investment (FPI)	
5.5	Reasons for Foreign Direct Investment	

- 5.6 Modes of Foreign Direct Investment (FDI)
- 5.7 Benefits of Foreign Direct Investment
- 5.8 Potential Problems Associated with Foreign Direct Investment

## **Reference Book**

1. International Trade Finance – Taxmann- Sultan Chand Publishers

(12 Lectures)

## General Academic Component VAT504 : Environmental Studies

Credit : 2 Max. Marks : 50

**Objectives :** To develop an understanding of the concepts regarding environmental issues.

**Outcome :** Students can understand environmental issues.

Unit I : Introduction and natural resources.

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## 1.1 Environment : Definition, scope, importance, need for public awareness.

- 1.2 Natural resources : Renewable and non-renewable resources, Natural resources and associated problems.
- 1.3 Forest resources : Utility and natural renewable balance, uses and over exploitation of forest resources, deforestation case studies, mining, dams and their effects on forests.
- 1.4 Water resources : Use of water, over utilization of surface and ground water, floods, draughts, dams : benefits and problems.
- 1.5 Mineral resources : Environmental effects of extracting and using mineral resources.
- 1.6 Agricultural resources : Changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer and pesticide problems, water logging, salinity.
- 1.7 Land resources : Land as a resource, effects on productivity, man induced landslides, soil erosion, desertification.
- 1.8 Energy resources : Needs, types of energy and quantities available, growing energy needs, renewable and non-renewable energy resources, use of alternate energy resources.

### Unit II : Ecosystems :

- 2.1 Concept of ecosystems, structure and function of an ecosystem, producers, consumers and decomposers, energy flow in an ecosystem, ecological succession, food chain, food webs, ecological pyramids.
- 2.2 Introduction, types, characteristics, features and structure of following ecosystems (i) Forest ecosystem (ii) Grassland ecosystem (iii) Desert ecosystem (iv) Aquatic ecosystem (Ponds, streams, lakes, rivers, oceans, estuaries).

## Unit III : Biodiversity and its conservation

3.1 Introduction, definition, biogeographical classification of India, value of biodiversity : Productive use, social, ethical, aesthetic and option values, India as a mega diversity nation, endangered and endemic species of India, conservation and biodiversity.

## Unit IV : Environmental pollution and its mitigation :

- 4.1 Definition of pollution, causes, effects and control measures of (a) Air pollution (b) Water pollution (c) Soil pollution and (d) Noise pollution.
- 4.2 Solid waste management : causes, effects and control measures of urban and industrial wastes, nuclear hazards, environmental hazards and their mitigation, role of an individual in pollution and abatement.

### Unit V : Project

- 1. Visit to local area to document environmental assets river, forest, grass land, hill, mountain etc.
- 2. Visit to local polluted sits urban, industrial, agricultural.
- 3. Study on common plants, insects, birds, etc.
- 4. Study of simple ecosystems Ponds, River, Hill, Slopes etc.

## (12 Lectures)

(12 Lectures)

(12 Lectures)

## Skill Development Component

## VAT511 : Corporate Accounting - I

- 1.3 Types of company
- 1.4 Shares and types of share capital
- 1.5 Debentures and types of debentures.

### Unit II : Issue of shares

- 2.1 Issue of shares at par and Premium
- 2.2 Over subscription, under subscription and pro-rata allotment
- 2.3 Forfeiture of shares
- 2.4 Reissue of forfeited shares
- 2.5 Redemption of preference shares

## Unit III : Methods of issue of shares

- 3.1 Underwriting of shares
- 3.2 Buyback of shares
- 3.3 Employees stock option plan
- 3.4 Equity shares with differential rights

### Unit IV : Issue of debentures

- 4.1 Issue of debentures at par and at premium
- 4.2 Issue of debentures at discount
- 4.3 Issue of debenture as collateral security
- 4.4 Redemption of debentures

### Unit V : Methods of redemption of debentures

- 5.1 Ex-interest and cum interest
- 5.2 Purchase of own debentures and profit cancellation
- 5.3 Sinking fund method
- 5.4 Insurance policy method

### **Reference Books :**

- 1. Shukla Grewel and Gupta Advanced Accounts II, Sultan Chand
- 2. Gupta and Radha Advanced Accountancy. S. Chand
- 3. Jain &Narang Advanced Accountancy II

(12 Lectures)

(12 Lectures)

(12 Lectures)

## Skill Development Component VAT512 : Management Accounting

### Credit:4

**Objectives :** At the end of the course, students shall have acquired knowledge and understanding of the concepts of Management Accounting and shall be able to apply the techniques to develop skills for decision making to a given accounting situation in business.

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Outcome : At the end of the course the students shall have acquired Management Accounting concepts.

#### Unit I : Fundamentals of Management Accounting (12 Lectures) Management Accounting 1.1 1.2 Meaning and Definitions Objectives 1.3 1.4 Scope and functions Advantages and limitations 1.5 1.6 Management accounting principles Installation of management accounting systems 1.7 1.8 Distinction between management accounting and financial accounting. Management accounting v/s Cost accounting 1.9 **Unit II : Financial Statement Analysis** (12 Lectures) **Financial Statements** 2.1Meaning and types 2.2 Analysis and interpretation 2.32.4 Techniques of financial analysis Limitations of financial analysis 2.52.6 Ratio Analysis- Meaning 2.7Classification of ratios Advantages and limitations of ratio analysis 2.8 Computation of ratios (excluding preparation of financial statements from ratios) 2.9 Liquidity Ratios 2.9.1 2.9.2 Solvency Ratios **Profitability Ratios** 2.9.3 Activity or Turnover Ratios 2.9.4 **Capital Gearing ratios** 2.9.5 **Unit III : Preparation of Fund Flow Statement** (12 Lectures) 3.1. Fund Flow Statement 3.1.1Meaning

- 3.1.2 Uses
- 3.1.3 Distinction between fund flow statement and income statement
- 3.1.4 Parties interested in fund flow statement
- 3.1.5 Advantages and Limitations
- 3.1.6 Preparation of fund flow statement.

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## 3.2 Cash Flow Statement

- 3.2.1 Meaning
- 3.2.2 Preparation of cash flow statement using AS3
- 3.2.3 Difference between cash flow analysis and fund flow analysis
- 3.2.4 Utility and limitations of cash flow analysis.

## Unit IV : Marginal Costing And Break Even Analysis

- 4.1 Marginal Costing
  - 4.1.1 Definitions
  - 4.1.2 Features
  - 4.1.3 Merits and demerits
- 4.2 CVP analysis
  - 4.2.1. Meaning
  - 4.2.2 Merits and demerits
  - 4.2.3 Construction of break-even chart
  - 4.2.4 Assumptions underlying CVP analysis and break-even chart
  - 4.2.5 Managerial uses of BEP analysis.
  - 4.2.6 Problems in Marginal costing and Break-even analysis (decision making problems)

### **Unit V : Budgetary Control**

- 5.1 Budgetary Control
  - 5.1.1 Definition and Meaning
  - 5.1.2 Advantages and disadvantages
  - 5.1.3 Installation of budgetary control system
  - 5.1.4 Requirements of a good budgetary control system
  - 5.1.5 Classification of budgets
  - 5.1.6 Preparation of budgets
    - 5.1.6.1 Production Budget
    - 5.1.6.2 Raw material Budget
    - 5.1.6.3 Purchase Budget
    - 5.1.6.4 Sales Budget
    - 5.1.6.5 Flexible Budget
    - 5.1.6.6 Master Budget

### 5.2 Standard Costing

- 5.2.1 Standard costing
- 5.2.1 Definition
- 5.2.2 Advantages and limitations
- 5.2.3 Distinction between budgetary control and standard costing
- 5.2.4 Estimated cost v/s standard cost
- 5.2.5 Preliminary steps for establishing a system of standard costing
- 5.2.6 Distinction between cost reduction and cost control
- 5.2.7 Variance in standard costing meaning and types of variance (material and labour)

### **Reference Books :**

1. R. Ramachandran and R. Srinivasan, Management Accounting, Sriram publication

# (12 Lectures)

- 2. M.Y.Khan & P.K.Jain, Management Accounting, Tata McGraw Hill,
- 3. A. Murthy and S. Gurusamy, Management Accounting, Tata Mcgraw Hill.

## Skill Development Component VAT513 : Income Tax - III

Cred	it : 4	Max. Marks : 100
Obje Outc	<b>ctives :</b> At the end of the course students will acquire knowledge about assessment or <b>ome :</b> At the end of the course the students shall have acquired knowledge about ass	of various persons. sessment of various persons.
Unit	I : Assessment of HUF	(12 Lectures)
1.1	Meaning of HUF	
1.2	Two schools of HUF according to Hindu Law.	
1.3	Residence of HUF	
1.4	Partition of the HUF	
1.5	Procedure of assessment after partition of a HUF	
1.6	Numerical Problems	
Unit	II : Assessment of Firms	(12 Lectures)
2.1	Meaning of Partnership, Firm and Partner	
2.2	Assessment as a Firm	
2.3	Residence of Firm	
2.4	Computation of Firm's Income	
2.5	Adjustment of profit and Loss Account	
2.6	Changes in Constitution of a Firm	
2.7	Dissolution of a firm	
2.8	Numerical Problems	
Unit	III : Assessment of AOP / BOI	(12 Lectures)
3.1	Computation of Share of Member of AOP / BOI	
3.2	Tax liability	
3.3	Maximum Marginal Rate	
3.4	Numerical problems	
Unit	IV : Assessment of Companies	(12 Lectures)
4.1	Types of companies	
4.2	Company's residence	
4.3	Computation of tax on companies	
4.4	Minimum Alternative Tax	
4.5	Numerical problems	
Unit	V : Assessment of Co-operative Societies / Trust	(12 Lectures)
5.1	Computation of GTI	
5.2	Total Income of Co-operative Societies	
5.3	Total income of Trust.	
<b>Refe</b> 1. 2. 3.	rence Books : N.Hariharan - Income tax, law and practice, Vijay Nicole Imprint Private Limited Gaur and Narang - Income tax, law and practice, Kalyani Dinkar Pagare - Law and practice of income tax, Sultan Chand.	1

4. Dr.H.C.Mehratora and Dr. S.P.Goyal, Sahitya Bhawan Publications, Agra.

Paper	Course Title	Course	Total		Total	Credits		Marks		
		Code	Hours		Hours		Hours Hours			
			L	<u>P</u>			CIA	ESE	Total	
	B.Voc. (Accountin	ng and Tax	ation)	Third Y	ear (Sem	ester – VI	)		1	
	Ge	eneral Aca	demic (	Compor	nents					
Ι	Banking Management	VAT601	80	0	80	4	40	60	100	
II	Research Methodology	VAT602	80	0	80	4	40	60	100	
III	Banking theory and Laws	VAT603	80	0	80	4	40	60	100	
	Sk	ill Develo	pment	Compor	nent					
IV	Corporate Accounting – II	VAT611	80	0	80	4	40	60	100	
V	Business Valuation and	VAT612	80	0	80	4	40	60	100	
	Business Analysis									
VI	Income Tax – IV	VAT613	80	0	80	4	40	60	100	
VII	Lab Course – I	VAT621	0	40	40	2	25	25	50	
	(Based on Specific Course – VII)									
VIII	Lab Course – II	VAT622	0	40	40	2	25	25	50	
	(Based on Specific Course –									
	VIII)									
IX	Lab Course – VI	VAT623	0	40	40	2	25	25	50	
	(Based on Specific Course – IX)									
Х	Internship – VI	VAT624	0	180	180	6	100	0	100	
XI	Project	VAT625	0	80	80	4	100	0	100	
	Total		480	380	860	40	515	435	950	

## <u>B.Voc. III Year (Semester – VI)</u>

Total 40 Credits : 28 Credits (Vocational Education) + 12 Credits (General Education)

## General Academic Component VAT601 : Banking Management

Credit	:4	Max. Marks : 100	
<b>Objectives :</b> The student shall be able to get acquainted with the basic knowledge on Bank Management. <b>Outcome :</b> Students can be able to get acquainted with the basic knowledge on Bank Management.			
Unit I :	Introduction to Foreign exchange	(12 Lectures)	
1.1	Forex Business		
1.2	Factors determining exchange rates		
1.3	Direct and indirect quotations		
1.4	Spot / forward rates		
1.5	Premium and discount		
1.6	Cross rates		
Unit II	: Documentary letters of Credit	(12 Lectures)	
2.1	UCPDC 600		
2.2	Various facilities to exporters and importers		
2.3	Risks in foreign trade		
2.4	Role of ECGC		
2.5	Types of insurance and guarantee covers or ECGC		
2.6	Role of EXIM Bank		
2.7	Role of RBI and exchange control		
2.8	Regulations in India		
2.9	Role and rules of FEDAI		
2.10	Role of FEMA and its rules		
Unit II	I : Treasury Management	(12 Lectures)	
3.1	Concepts and function		
3.2	Instruments in the treasury market		
3.3	Development of new financial products		
3.4	Control and Supervision of treasury management		
Unit IV	' : Balance Sheet Management Prudential norms	(12 Lectures)	
4.1	Capital Adequacy Ratio		
4.2.	Implementation of 'BASEL Norms guidelines : RBI guidelines'		
4.3	Banks Balance Sheet - Components of assets / Liabilities / ALM Implementation		
4.4	RBI Guidelines		
4.5	Gap Analysis Mechanics		
Unit V:	Funding Liquidity	(12 Lectures)	
5.1	Trading / Managing Liquidity		
5.2	Contingency Funding		
5.3	Business Strategies		
5.4	Profit and profitability analysis,		

5.5 Asset Classification

- 5.6 Effect of NPA on profitability
- 5.7 Profit planning- measures to improve profitability

## **Reference Book**

1. Banking Financial Management – IIBF- Sultan Chand Publication

## General Academic Component VAT602 : Research Methodology

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## Credit:4

# Max. Marks : 100

**Objectives :** 1. To provide the students with the basics and fundamentals of social research and its applicability in Commerce and Management. 2. To know the various research methods. 3. To prepare the students as researchers how to collect, classify, interpret and present the data. 4. To develop the skill of writing research project.

**Outcome :** The course would help the students to acquire the basic knowledge about social research. It also provides them to understand how research problems are identified, hypothesis are formulated. The course also helps the students to understand how various statistical tools are used in research studies. It ultimately helps the students to develop an interest in developing research skills so that the problems affecting society will be studied scientifically.

Unit 1 :	Introduction to Research	(12 Lectures)
1.1	Definition and Features of Research.	
1.2	Objectives and Types of Research.	
1.3	Social Research – Meaning and Characteristics.	
1.4	Importance and Problems of Social Research.	
1.5	Research Process and its stages.	
Unit Il	: Formulation of Research Problem and Hypothesis	(12 Lectures)
2.1	Meaning and Sources of Research Problem.	
2.2	Criteria for good research problem.	
2.3	Formulating and stating the Research Problem.	
2.4	Meaning of Hypothesis and its Importance in Research.	
2.5	Types of Hypothesis	
Unit II	I : Data Collection and Sample Design	(12 Lectures)
3.1	Types of data –Primary and Secondary.	
3.2	Methods of Primary Data Collection.	
3.3	Meaning and Features of Sampling.	
3.4	Factors affecting on the size of sample.	
3.5	Types of Sampling -Probability and Non-probability	
Unit IV	' : Processing and Analysis of Data	(12 Lectures)
4.1	Processing of Data –Meaning.	
4.2	Steps in processing –Editing, Coding, classification and tabulation	
4.3	Analysis of Data and its types.	
4.4	Presentation and Interpretation of Data	
4.5	Hypothesis testing– Type I and type II error,	
4.6	Testing of Hypothesis : T-Test, Z-Test, F-test and Chi-Square Test	
Unit V	: Report Writing	(12 Lectures)
5.1	Meaning and types of research report	
5.2	Steps in Research Report Writing / Contents (Form) of Research Report Writing	
5.3	Assignment –Prepare a research report based on allocation of subject by the teacher.	
Refere	nce Books :	

- 1. Dr. Vijaya Upaghade and Dr. Arvind Shende, Research Methodology, S.Chand and Co., Delhi.
- 2. Santosh Gupta, Research Methodology and Statistical Techniques, Deep and Deep Publication, New Delhi
- 3. C.B.Kothari, Research Methodology –Methods & Techniques, New Age International publication, New Delhi.
- 4. Dr. R.M. Bhigania, Research Methodology, Sharda Prakashan.

## General Academic Component VAT603 : Banking Theory and Laws

Credit:4

Max. Marks : 100

**Objectives :** To provide the students with basic insights into the theory, law and practice of modern Banking. **Outcome :** Students can understand the various types of banks and will familiar with the various banking activities.

### Unit 1 : Introduction to Banking

- 1.1 Introduction of Banking
- 1.2 Evolution of Modern Banking in India (special reference to the period after 1991)
- 1.3 Types of Banks
  - 1.3.1 Commercial Banks
  - 1.3.2 Co-operative Banks
  - 1.3.3 Development Banks
  - 1.3.4 Agricultural Banks
  - 1.3.5 Industrial Banks
  - 1.3.6 Investment Banks
  - 1.3.7 Universal Banks
- 1.4 Indian Banking System
  - 1.4.1 Classification of Banks
  - 1.4.1.1 National Level specialised financial Institutions
  - 1.4.1.2 Public Sector Banks (State Bank of India, Nationalised Banks)
  - 1.4.1.3 Private Sector Banks
  - 1.4.1.4 Foreign Banks
  - 1.4.1.5 Small Finance Banks
  - 1.4.1.6 Payment Banks
  - 1.4.1.7 Regional Rural Banks
  - 1.4.1.8 NBFCs

## **Unit II : Prudential Norms**

- 2.1 Asset Classification
- 2.2 Income Recognition
- 2.3 Provision for various asset classification
- 2.4 Capital Adequacy Ratio
- 2.5 BASEL Norms Basel I, II and III

## Unit III : Banker, Customer and Negotiable instruments

- 3.1 Relationship between banker and customer
- 3.2 Special types of bank customers
- 3.3 Negotiable instruments Definition Features
  - 3.3.1 Promissory note-Bill of exchange-Holder and Holder in due course
  - 3.3.2 Cheques- Crossing of cheque Types of crossing Dishonour of Cheques
  - 3.3.3 Endorsement Types of Endorsements
- 3.3 Collection banker and paying banker

### (12 Lectures)

(12 Lectures)

(12 Lectures)

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- 3.3.1. Meaning of collecting banker-Capacity-Conversion-Statutory protection
- 3.3.2. Meaning of paying banker- payment in due course
- 3.3.3. Duties and responsibilities of paying banker in honouring cheques
- 3.3.4. Dishonour and Consequences of wrongful dishonour by paying banker
- 3.3.5. Statutory protection to paying banker

## **Unit IV : Digital Banking**

4.1. Digital Banking

- 4.1.1 Home Banking
- 4.1.2 Net Banking
- 4.1.3 Mobile Banking
- 4.1.4 Virtual Banking
- 4.1.5 Automated Teller Machine (ATM)
- 4.1.6 Biometric Cards
- 4.1.7 Credit and Debit Card
- 4.1.8 Smart Card
- 4.2 Prepaid Instruments
  - 4.2.1 NEFT
  - 4.2.2 RTGS
  - 4.2.3 NACH (ECS)
  - 4.2.4 SWIFT
  - 4.2.5 UPI
- 4.3 Bills Payments
  - 4.3.1 E- Money
  - 4.3.2 Electronic Purse
  - 4.3.3 Digital Cash Wallets
- 4.4 Risk in online Banking

### Unit V : Recent Trends

- 5.1. RBI Guidelines Benefits of Electronic Clearing Systems
- 5.2. E-Cheques E-Money Real Time Gross Settlement (RTGS) Benefits to Banker and Customer
- 5.3. Core Banking Solutions (CBS) Benefits Single Window Concepts Features
- 5.4. De-mat account Application supported by blocked amount (ASBA)

### **Reference Books :**

- 1. Banking Law and Practice: Sukhvinder Mishra, S Chand & Company Limited
- 2. Banking Law and Practice--S N Maheshwari and S K Maheshwari
- 3. Principles and practices of Banking—Indian Institute of Banking and Finance, Macmillan Publishers India Private Limited
- 4. Banking Theory Law and Practice KC Shekar & Lekshmy Shekar
- 5. Banking Theory, Law and Practice–B S Raman
- 6. Banking Theory and Practice: Dr.P.N.Reddy & Prof.H.R.Appannaiah, (2007)
- 7. Banking Law and Practice-Varshney

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## (12 Lectures)

## Skill Development Component VAT611 : Corporate Accounting - II

Credit:4

**Max. Marks : 100** 

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**Objectives :** At the end of the course, student shall have gained insight into Final accounts of companies Amalgamation and Reconstruction of companies, holding and subsidiary company Accounts and Accounts related to liquidation of Companies and its procedures.

**Outcome** : At the end of the course the students shall have acquired knowledge about the Final accounts of companies Amalgamation and Reconstruction of companies, holding and subsidiary company Accounts.

Unit	I : Preparation of profit and loss statement	(12 Lectures)
1.1	Items of Profit and loss statement	
1.2	Specimen of profit and loss statement	
1.3	Managerial remuneration	
1.4	Provision for taxation	
Unit	II : Preparation of balance sheet statement	(12 Lectures)
2.1	Items of balance sheet statement	
2.2	Specimen of balance sheet statement	
2.3	Notes to accounts for Equity and liabilities	
2.4	Notes to accounts for assets	
2.5	Profits prior to Incorporation	
Unit	III : Amalgamation and internal reconstruction of Companies	(12 Lectures)
3.1	Meaning and types	
3.2	Calculation of purchase consideration	
3.3	Amalgamation in the nature of purchase (with adjustments) AS14	
3.4	Amalgamation in the nature of merger (with adjustments) AS14	
3.5	Internal reconstruction	
Unit	IV : Holding Company Accounts	(12 Lectures)
4.1	Holding Companies (including intercompany holdings with one subsidiary company)	
4.2	Consolidation of Balance Sheet	
4.3	Treatment of mutual Owings	
4.4	Contingent liabilities	
4.5	Unrealized profit	
4.6	Revaluation of assets	
4.7	Minority interest	
Unit	V : Accounts relating to liquidation of Companies	(12 Lectures)
5.1	Liquidator's final statement	
5.2	Order of payment	
5.3	Preferential payments (creditors)	
5.4	Overriding preferential payments	
5.5	Preparation of statement of affairs	
Refe	rence Books :	

- 1. Reddy and Moorthy Corporate Accounting Margham publications.
- 2. Shukla Grewel and Gupta Advanced Accounts II, Sultan Chand
- 3. Gupta and Radha Advanced Accountancy. S. Chand
- 4. Jain &Narang Advanced Accountancy II

## Skill Development Component

### VAT412 : Business Valuation and Business Analysis

Credit:4 Max. Marks : 100 \_\_\_\_\_ \_\_\_\_\_ **Objectives** : This course will have all the elements that would go into reviewing a potential investment opportunity. The path to evaluating the opportunity to its fullest after one has gone through basics of strategy, finance, and accounting. **Outcome :** Students can understand various techniques of basics of strategy, finance, and accounting. Unit I : Financial Models for Project appraisal (12 Lectures) Net Present Value (NPV) 1.1 1.2 Internal Rate of Return (IRR) 1.3 Forecasting techniques. **Unit II : Business Valuation Basics** (12 Lectures) Principles and techniques of valuation 2.12.2 DCF 2.3 Multiple methods Accounting based valuation 2.4 Assets valuation 2.5Earning valuation 2.6 Cash flow valuation 2.7 2.8 Other valuation basis - Economic value added and market value added. **Unit III : Valuation in Mergers and Acquisitions** (12 Lectures) 3.1Assets and cash flows 3.2 Strengths and weakness of various valuation methods. Recognition of interest of various stakeholders 3.3 Selection of appropriate cost of capital for valuation 3.4 Synergistic benefits 3.5 Forms of consideration and terms of acquisitions 3.6 Post-merger integration process. 3.7Unit IV: Fair value in Accounting Measurement (12 Lectures) 4.11 Concept Measurement techniques 4.2 Standards 4.3 4.4 Challenges Accounting treatment. 4.5 **Unit V : Valuation of Intangibles** (12 Lectures) Intellectual property 5.1Intangibles 5.2Brand Valuation. 5.3**Reference Books :** Business Analysis Valuation: Using financial statements – Paul M Healy & Krishna G Palepu 1.

## Skill Development Component

## VAT613 : Income Tax - IV

Credi	t:4	Max. Marks : 100
Objec Outco	<b>tives :</b> At the end of the Course the student will have working knowledge of the IAS o <b>me :</b> At the end of the course the students shall have acquired knowledge of the IA	5/ IFRS. S/ IFRS.
Unit I	: Clubbing of Incomes and Deemed Incomes	(12 Lectures)
1.1	Clubbing of incomes	
1.2	Treatment of loss	
1,3	Income from accretion of property transferred	
1.4	Recovery of tax	
1.5	Shares of members in AOP / BOI	
1.6	Income from Firm	
Unit I	I : Set off and carry forward of losses	(12 Lectures)
2.1	Set-off of losses	
2.2	Carry forward of losses	
2.3	Treatment of carried forward losses of certain assesses	
2.4	Order of set-off	
Unit I	II : Assessment Procedure (Including Income Tax E-Assessment Schem	e, 2019) (12 Lectures)
3.1	Provisions regarding filing of Income Tax Return	
3.2	Exemption from filling a return of income	
3.3	Permanent Account Number	
3.4	Provisions relating to PAN	
3.5	Quoting of Aadhaar Number	
3.6	Assessment, Self-assessment, Provisional assessment, Regular assessment.	
3.7	Income Tax E-assessment scheme, 2019.	
Unit I	V : Deduction and Collection of Tax at Source, Advance Payment of Tax	(12 Lectures)
4.1	Meaning	
4.2	Payment subject to deduction of tax at source	
4.3	TDS rates	
4.4	Tax collection at source	
Unit V	I : Recovery and Refund of Tax	(12 Lectures)
5.1	Recovery of tax	
5.2	Modes of recovery	
5.3	Refund of tax	
Refer	ence Books :	
1.	N.Hariharan - Income tax, law and practice, Vijay Nicole Imprint Private Limited	1
2.	Gaur and Narang - Income tax, law and practice, Kalyani	
3.	Dinkar Pagare - Law and practice of income tax, Sultan Chand.	
4.	Dr.H.C.Mehratora and Dr. S.P.Goyal, Sahitya Bhawan Publications, Agra	