

बी.ए./बी.एससी./बी.कॉम./बी.एच.एससी भाग-तीन,
आधार पाठ्यक्रम
प्रश्न पत्र-प्रथम
हिन्दी भाषा

पूर्णांक- 75

इकाई-एक (क) भारत माता : सुमित्रानंदन पंत

(ख) कथन की शैलियाँ

1. विवरणात्मक शैली

2. मूल्यांकन शैली

3. व्याख्यात्मक शैली

4. विचारात्मक शैली

इकाई-दो (क) सूखी डाली : उपेन्द्रनाथ अशक

(ख) विभिन्न संरचनाएँ

1. विनम्रता सूचक संरचना

2. विधि सूचक संरचना

3. निषेध परक संरचना

4. काल-बोधक संरचना

5. स्थान-बोधक संरचना

6. दिशा बोधक संरचना

7. कार्य-कारण सम्बन्ध संरचना

8. अनुक्रम संरचना

इकाई-तीन (क) वसीयत : मालती जोशी

(ख) कार्यालयीन पत्र और आलेख

1. परिपत्र

2. आदेश

3. अधिसूचना

4. ज्ञापन

5. अनुस्मारक

6. पृष्ठांकन

इकाई-चार (क) योग की भाक्ति : हरिवंश राय बच्चन

(ख) अनुवाद : स्वरूप एवं परिभाषा, उद्देश्य स्रोत भाषा और लक्ष्य भाषा, अच्छे अनुवाद की विशेषताएँ, अनुवाद प्रक्रिया, अनुवादक

इकाई-पांच (क) संस्कृति और राष्ट्रीय एकीकरण : योगेश अटल

(ख) घटनाओं, समारोहों आदि का प्रतिवेदन, विभिन्न प्रकार के निमंत्रण पत्र।

मूल्यांकन योजना : प्रत्येक इकाई से एक-एक प्रश्न पूछा जाएगा। प्रत्येक प्रश्न में आंतरित विकल्प होगा। प्रत्येक प्रश्न के 15 अंक होंगे। इसलिए प्रत्येक प्रश्न के दो भाग 'क' और 'ख' होंगे एवं अंक क्रमशः 8 एवं 7 अंक होंगे। प्रश्नपत्र का पूर्णांक 75 निर्धारित है।

B.A./B.Sc./B.Com./B.H.Sc. Part III
Foundation Course
English Language

M.M. 75

The question paper for B.A./B.Sc./B.Com./B.H.Sc. III Foundation course, English Language and General Answers shall comprise the following items : Five question to be attempted, each carrying 3 marks.

UNIT-I	Essay type answer in about 200 words. 5 essay type question to be asked three to be attempted.	15
UNIT-II	Essay writing	10
UNIT-III	Precise writing	10
UNIT-IV	(a) Reading comprehension of an unseen passage	05
	b) Vocabulary based on text	10
UNIT-V	Grammar Advanced Exercises	25

Note: Question on unit I and IV (b) shall be asked from the prescribed text. Which will comprise of popular create writing and the following items. Minimum needs housing and transport Geoeconomic profile of M.P. communication Educate and culture. Women and Worm in Empowerment Development. management of change, physical quality of life. War and human survival, the question of human social value survival, the question of human social value, new Economic Philosophy Recent Diberlialiation Method) Demoration decentralization (with reference to 73, 74 constitutional Amendment.

Books Prescribed:

Aspects of English Language and Development-Published by M.P. Hindi Granth Academy, Bhopal.

UNIT-I THE MULTI DISCIPLINARY NATURE OF ENVIRONMENTAL STUDIES

Definition, Scope and

Importance Natural Resources:

Renewable and Nonrenewable Resources

- (a) Forest resources: Use and over-exploitation, deforestation, Timber extraction, mining, dams and their effects on forests and tribal people and relevant forest Act.
- (b) Water resources: Use and over-utilization of surface and ground water, floods drought, conflicts over water, dam's benefits and problems and relevant Act.
- (c) Mineral resources: Use and exploitation, environmental effects of extracting and using mineral resources.
- (d) Food resources: World food problems, changes caused by agriculture and overgrazing, effects of modern agriculture, fertilizer-pesticide problems, water logging, salinity.
- (e) Energy resources: Growing energy needs, renewable and non-renewable energy sources, use of alternate energy sources.
- (f) Land resources: Land as a resource, land degradation, man induced landslides soil erosion and desertification.

(12 Lecture)

UNIT-II ECOSYSTEM

- (a) **Concept, Structure and Function of and ecosystem**
 - Producers, consumers and decomposers.
 - Energy flow in the ecosystem
 - Ecological succession
 - Food chains, food webs and ecological pyramids.
 - Introduction, Types, Characteristics Features, Structure and Function of Forest, Grass, Desert and Aquatic Ecosystem.
- (b) **Biodiversity and its Conservation**
 - Introduction - Definition: genetic, species and ecosystem diversity
 - Bio-geographical classification of India.
 - Value of biodiversity: Consumptive use, Productive use, social ethics, aesthetic and option values.
 - Biodiversity at global, National and local levels.
 - India as mega-diversity nation.

- Hot spots of biodiversity.
- Threats to biodiversity: habitat loss, poaching of wildlife, man-wild life conflict.
- Endangered and endemic species of India.
- Conservation of biodiversity: In situ and Ex-situ conservation of biodiversity.

(12 Lecture)

UNIT- III

(a) Causes, effect and control measures of

- Air water, soil, marine, noise, nuclear pollution and Human population.
- Solid waste management: Causes, effects and control measures of urban and industrial wastes.
- Role of an individual in prevention of pollution.
- Disaster Management: floods, earthquake, cyclone and landslides.

(12 Lecture)

(b) Environmental Management

- From Unsustainable to sustainable development.
- Urban problems related to energy.
- Water conservation, rain water harvesting, watershed management.
- Resettlement and rehabilitation of people, its problems and concerns.
- Environmental ethics: Issues and possible solutions.
- Climate change, global warming, acid rain, ozone layer depletion, nuclear accidents and holocaust.
- Wasteland reclamation
- Environment protection Act: Issues involved in enforcement of environmental legislation.
- Role of Information Technology in Environment and Human Health.

UNIT- IV

General background and historical perspective- Historical development and concept of Human Rights, Meaning and definition of Human Rights, Kind and Classification of Human Rights. Protection of Human Rights under the UNO Charter, protection of Human Rights under the Universal Declaration of Human Rights, 1948. Convention on the Elimination of all forms of Discrimination against women. Convention on the Rights of the Child, 1989.

UNIT- V

Impact of Human Rights norms in India, Human Rights under the Constitution of India, Fundamental Rights under the Constitution of India, Directive Principles of State policy under the Constitution of India, Enforcement of Human Rights in India. Protection of Human Rights under the Human Rights Act, 1993- National Human Rights Commission, State Human Rights Commission and Human Rights court in India. Fundamental Duties under the Constitution of India.

Reference/ Books Recommended

1. SK Kapoor- Human rights under International Law and Indian Law.
2. HO Agrawal- Internation Law and Human Rights
3. एस.के. कपूर – मानव अधिकार
4. जे.एन. पान्डेय – भारत का संविधान
5. एम.डी. चतुर्वेदी –भारत का संविधान
6. J.N.Pandey - Constitutional Law of India
7. Agarwal K.C. 2001 Environmental Biology, Nidi pub. Ltd. Bikaner
8. Bharucha Erach, the Biodiversity of India, Mapin pub. Ltd. Ahmedabad 380013, India, Email: mapin@icenet.net(R)
9. Bruinner R.C. 1989, Hazardous Waste Incineration. McGraw Hill Inc.480p
10. Clark R.S. Marine pollution, Clanderson press Oxford (TB)
11. Cuningham, W.P.Cooper. T.H.Gorhani, E & Hepworth. M.T,200
12. Dr. A.K.- Environmental Chemistry. Wiley Eastern Ltd.
13. Down to Earth, Center for Science and Environment (R)
14. Gloick, H.P. 1993 Water in crisis. pacific institute for studies in Deve. Environment & Security. Stockholm Eng. Institute. Oxford University, Press. m 473p.
15. Hawkins R.E. Encyclopedia of Indian Natural History, Bombay Natural History Society, Mumbai (R)

B.COM PART III
COMPULSORY CORE COURSE
TITLE OF PAPER - Group-I
PAPER - I - INCOME TAX

OBJECTIVE

It enables the students to know the basics of Income Tax Act and its implications.

M.M. 75

- UNIT- I** Basic Concepts: Income, agricultural Income, casual income, assessment year, previous year, gross total income, total income, person.
Basis of charge: Scope of total income, residence and tax liability, income which does not form part of total income.
- UNIT- II** Heads of Income: Salaries; Income from house property.
- UNIT- III** Profit and gains of business or profession, including provisions relating to specific business; Capital gains, Income from other sources.
- UNIT-IV** Computation of Tax Liability: Set-off and carry forward of losses; Deduction from gross total income. Aggregation of income; Computation of total income and tax liability of individual and HUF.
- UNIT-V** Tax Management: Tax deduction at source; Advance payment of tax; Assessment procedures; Tax planning for individuals.
Tax evasion, Tax Avoidance and Tax planning. Tax Administration: Authorities, appeals, penalties.
Preparation of return of income
-Manually and on line

Suggested Reading:

1. Singhanian V.K.: Students Guide to Income Tax; Taxmann, Delhi.
2. Prasad, Bhagwati: Income Tax Law & Practice; Wily Publication, New Delhi.
3. Mehrotra H.C.: Income Tax Law & Accounts: Sahitya Bhawan, Agra.
4. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications, New Delhi.
5. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi.
6. R.K. Jain: Income Tax & Law (Hindi & English) Shahitya Bhavan, Publication, Agra.

B.COM PART III
COMPULSORY CORE COURSE
TITLE OF PAPER - Group-I
PAPER – II- AUDITING

M.M. 75

OBJECTIVE

This course aims at imparting knowledge about the principles and methods of auditing and their applications.

UNIT-I Introduction: Meaning and objectives of auditing; Types of audit; Internal audit. Audit Process: Audit programme; Audit note books; Working papers and evidences.

UNIT-II Internal Check System: Internal control.
Audit Procedure: Vouching; Verification of assets and liabilities.

UNIT-III Audit of Limited Companies:
a. Company auditor – Qualification, Appointment, powers, duties, Resignation and liabilities.
b. Divisible profits and dividend.
c. Auditor's report - standard report and qualified report.
d. Special audit of banking companies.
e. Audit of educational institutions.
f. Audit of Insurance companies.

UNIT-IV Investigation: Investigation; Audit of non profit companies,
a. Where fraud is suspected, and
b. When a running business is proposed.
c. Verifications & Valuation of assets.

UNIT-V Recent Trends in Auditing: Nature and significance of cost audit; Tax audit;
Management audit.

Suggested Reading:

1. Gupta KaPal: Contemporary Auditing: Tata Mcgraw Hill, New Delhi.
2. Tandon B.N.: Principles of Auditing: S. Chand & Co., New Delhi.
3. Pagare Dinkar: Principles and Practice of Auditing: Sultan Chand, New Delhi.
4. Sharma T.R.: Auditing Principles and Problems, SahityaBhawan, Agra.
5. Shukla S.M.: Auditing - ShahityaBhavan, Agra, (Hindi)
6. Batliboy: Auditing.

B.COM PART III
COMPULSORY CORE COURSE

PAPER - II

Group-II -PAPER - I - INDIRECT TAXES WITH GST

OBJECTIVE

This course aims at imparting basic knowledge about GST and apply the provisions of GST law to various situations.

M.M. 75

- UNIT-I** Customs : Role of customs in international trade; Important terms and definitions; goods; Duty; Exporter; Foreign going vessel; Aircraft goods; Import; Import Manifest; Importer; Prohibited goods; Shipping bill; Store; Bill of lading; Export manifest; Letter of credit; Kinds of duties - basic, auxiliary, additional or countervailing; Basics of levy ad valorem, specific duties; Prohibition of export and import of goods, and provisions regarding notified & specified goods; Import of goods - Free import and restricted import; Type of import - import of cargo, import of personal baggage, import of stores. Clearance Procedure - For home consumption, for warehousing for re-export; Clearance procedure for import by post; Prohibited exports; Canalised exports; Export against licensing; Type of exports export of cargo, export of baggage; Export of cargo by land, sea, and air routes.
- UNIT-II** State Excise, CENVAT. Detail study of State Excise during calculation of Tax.
- UNIT-III** INTRODUCTION TO GOODS AND SERVICES TAX (GST) -Objectives and basic scheme of GST, Meaning - Salient features of GST - Subsuming of taxes -Benefits of implementing GST , Structure of GST (Dual Model) - Central GST - State / Union Territory GST - Integrated GST
GST Council: Structures Power and Functions. Provisions from amendments.
- UNIT-IV** Registration under GST: Procedure for registration, Persons liable for registration, Persons not liable for registration, Compulsory registration. Exempted goods and services - Rates of GST.
Procedure relating to Levy: (CGST & SGST): Scope of supply, Tax liability on Mixed and Composite supply, Time of supply of goods and services, Value of taxable supply.

E-way-Billing

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UNIT-V ASSESSMENT AND RETURNS -

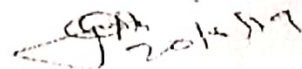
Input tax Credit: Eligibility, Apportionment, Inputs on capital goods,
Distribution of credit by Input Service Distributor (ISD)
Furnishing details of outward supplies and inward supplies, First return,
Annual return and Final return.

Suggested Reading:

1. Deloitte: GST Era Beckons, Wolters Kluwer.
2. Madhukar N Hiregange: Goods and Services Tax, Wolters Kluwer.
3. All About GST: V.S Datey - Taxman's.
4. Guide to GST: CA. Rajat Mohan,
5. Goods & Services Tax - Indian Journey: N.K. Gupta & Sunnania Batia, Barat's Publication
6. Goods & Services Tax - CA. Rajat Mohan,
7. Goods & Services Tax: Dr. Sanjiv Agrawal & CA. Sanjeev Malhotra.
8. GST - Law & Practice: Dr. B.G. Bhaskara, Manjunath. N & Naveen Kumar IM,
9. Understanding GST: Kamal Garg, Barat's Publication.


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B.COM PART III
COMPULSORY CORE COURSE
TITLE OF PAPER -Group-II
PAPER - II -MANAGEMENT ACCOUNTING

OBJECTIVE

This course provides the students an understanding of the application of accounting techniques for management.

M.M. 75

- UNIT-I** Management Accounting : Meaning, nature, scope, and functions of management Accounting; Role of management accounting in decision making; Management accounting vs financial accounting; Tools and techniques of management accounting; Financial statement; Objectives and methods of financial statements analysis; Ratio analysis; Classification of ratios - Profitability ratios, turnover ratios, liquidity ratios, turnover ratios; Advantages of ratio analysis; Limitations of accounting ratios.
- UNIT-II** Funds Flow Statement as per Indian Accounting Standard 3, cash flow statement.
- UNIT-III** Absorption and Marginal Costing: Marginal and differential costing as a tool for decision making - make or buy; Change of product mix; Pricing, Break-even analysis;
Exploring new markets; Shutdown decisions.
- UNIT-IV** Budgeting for profit Planning and control: Meaning of budget and budgetary control; Objectives; Merits and limitations; Types of budgets; Fixed and flexible budgeting;
Control ratios; Zero base budgeting; Responsibility accounting; Performance Budgeting.
- UNIT-V** Standard Costing and Variance Analysis: Meaning of standard cost and standard costing; Advantages and application; Variance analysis - material; Labour and overhead (Two-way analysis); Variances.

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B.COM PART III
OPTIONAL GROUP A (Finance Area)
TITLE OF PAPER - FINANCIAL MANAGEMENT
PAPER - I

OBJECTIVE

The objective of this course is to help students understand the conceptual framework of financial management.

M.M. 75

- UNIT-I** Financial Management: Financial goals; Profit vs wealth maximization; Financial functions-investment, financing, and dividend decisions; Financial planning.
- UNIT-II** Capital Budgeting : Nature of investment decisions, Investment evaluation criteria, payback period, accounting rate of return, net present value, internal rate of return profitability index; NPV and IRR comparison.
- UNIT-III** Cost of Capital: Significance of cost of capital; Calculating cost of debt; Preference shares, equity capital, and retained earnings; Combined (weighted) cost of capital. Operating and financial Leverage : Their measure; Effects on profit, analyzing alternate financial plans, combined financial and operating leverage.
- UNIT-IV** Capital Structure: Theories and determinates. Dividend Policies: Issues in dividend policies; Walter's model; Gordon's model; M.M.Hypothesis, forms of dividends and stability in dividends, determinants.
- UNIT-V** Management of Working Capital: Nature of working capital, significance of working capital, operating cycle and factors determining of working capital requirements,
Management of working capital - cash, receivables, and inventories.

B.COM PART III
OPTIONAL GROUP A (Finance Area)
TITLE OF PAPER - FINANCIAL MARKET OPERATIONS
PAPER - II

OBJECTIVE

This course aims at acquainting the students with the working of financial markets in India.

- M.M. 75
- UNIT-I** Money Market: Indian money market's composition and structure; (a) Acceptance houses, (b) Discount houses and (c) Call money market; Recent trends in Indian money market.
- UNIT-II** Capital Market: Security market - (a) New issue market, (b) Secondary market;
Functions and role of stock exchange; listing procedure and legal requirements; Public issue - pricing and marketing; Stock exchanges - National Stock Exchange, Bombay stock exchange
- UNIT-III** Securities contract and Regulations Act: Main provisions. Investors Protection: Grievances concerning stock exchange dealings and their removal; Grievance cells in stock exchanges; SEBI; Company Law Board; Press;
Remedy through courts.
- UNIT-IV** Functionaries on Stock Exchanges: Brokers, sub brokers, market makers, jobbers, portfolio consultants, institutional investors, and NRIs.
- UNIT-V** Financial Services: Merchant banking - Functions and roles; SEBI guidelines; Credit rating - concept, functions, and types.

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B.COM PART III
OPTIONAL GROUP B (Marketing Area)
TITLE OF PAPER - PRINCIPLES OF MARKETING
PAPER - I

OBJECTIVE

The Objective of this course is to help students to understand the concept of marketing and its applications.

M.M. 75

- UNIT-I** Introduction: Nature and scope of marketing; Importance of marketing as a business function, and in the economy; Marketing concepts - traditional and modern; Selling vs. Marketing; Marketing mix; Marketing environment.
- UNIT-II** Consumer Behaviour and Market Segmentation: Nature, scope, and significance of consumer behaviour; Market segmentation - concept and importance; Bases for market segmentation.
- UNIT-III** Product: Concept of product, consumer, and industrial goods; Product planning and development; Packaging role and functions; Brand name and trade mark; after sales service; Product life cycle concept. Price: Importance of price in the marketing mix; Factors affecting price of a product/service; Discounts and rebates.
- UNIT-IV** Distributions Channels and Physical Distribution; Distribution channels - Concept and role; Types of distribution channels. Factors affecting choice of a distribution channel; Retailer and wholesaler; Physical distribution of goods; Transportation, Warehousing, Inventory control; Order processing.
- UNIT-V** Promotion: Methods of promotion; Optimum promotion mix; Advertising media - the relative merits and limitations; Characteristics of an effective advertisement; Personal selling; Selling as a career; Classification of successful sales person; Functions of sales man.
Recent development in marketing - social marketing, online marketing, direct marketing, Services marketing, Green marketing.

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B.COM PART III
OPTIONAL GROUP B (Marketing Area)
TITLE OF PAPER -INTERNATIONAL MARKETING
PAPER - II

OBJECTIVE

This course aims at acquainting student with the operations of marketing in international environment.

M.M. 75

- UNIT-I** International Marketing: Nature, definition, and scope of international marketing; Domestic marketing vs. International marketing; International environment external and internal.
- UNIT-II** Identifying and Selecting Foreign Market: Foreign market entry mode decisions. Product Planning for international Market: Product designing; Standardization vs. adaptation; Branding and packaging; Labeling and quality issues; after sales service. International pricing: Factors influencing International price; Pricing process-process and methods; International price quotation and payment terms.
- UNIT-III** Promotion of Product/Services Abroad: Methods of international promotion; Direct mail and sales literature; Advertising; Personal selling; Trade fairs and exhibitions.
- UNIT-IV** International Distribution: Distribution channels and logistics decisions; Selection and appointment of foreign sales agents.
- UNIT-V** Export Policy and Practices in India: Exim policy - an overview; Trends in India's foreign trade; Steps in starting an export business; Product selection; Market Selection; Export pricing; Export finance; Documentation; Export procedures; Export Assistance and incentives. Marketing Control Process

B.COM PART III
OPTIONAL GROUP D (Money Banking & Insurance Area)
TITLE OF PAPER FUNDAMENTAL OF INSURANCE
PAPER - I

OBJECTIVE

This course enables the students to know the fundamentals of insurance.

M.M. 75

- UNIT-I** Introduction to Insurance: Purpose and need of insurance; Insurance as a social security tool; Insurance and economic development.
- UNIT-II** Fundamentals of Agency Law: Definition of an agent; Agents regulations; Insurance intermediaries; Agents compensation.
- UNIT-III** Procedure for Becoming an Agent : Prerequisite for obtaining a license; Duration of license; Cancellation of license; Revocation or suspension/termination of agent appointment; Code of conduct; Unfair practices. Functions of the Agent: Proposal form and other forms for grant of cover; Financial and medical underwriting; Material information; Nomination and assignment; Procedure regarding settlement of policy claims.
- UNIT-IV** Company Profile : organizational set-up of the company; Promotion strategy; Market share; Important activities; Structure; Product; Actuarial profession; Product pricing actuarial aspects; Distribution channels.
- UNIT-V** Fundamentals/Principles of Life insurance/ Marine /Fire /Medical/General Insurance; Contracts of various kinds; Insurable Interest. Online insurance procedure

Suggested Reading:

1. Mishra M.N.: Insurance Principle and Practice; S. Chand and Co., New Delhi.
2. Insurance Regulatory Development Act, 1999.
3. Life Insurance Corporation Act, 1956.
4. Gupta OS: Life Insurance; Frank brothers, New Delhi.
5. Vinayakam N., Radhaswamy and Vasudevan SV: Insurance - Principles and Practice,
S. Chand and Co. New Delhi.
6. Mishra MN: Life Insurance Corporation of India, Vols I, II & III; Raj Books, Jaipur.
7. BalchandShriwastava, Agra.
8. Dr. M.L. Singhai, RAmesh Book Depot, Jaipur.

B.COM PART III
OPTIONAL GROUP D (Money Banking & Insurance Area)
TITLE OF PAPER - MONEY & BANKING SYSTEM
PAPER -II

OBJECTIVE

This course enables the students to know the working of the Indian Money & banking system.

M.M. 75

- UNIT-I** Money: Function, Alternative Measures to money supply in India - their different components. Meaning and changing relative importance of each.
- UNIT-II** Indian Banking System : Structure and organization of banks; Reserve Bank of India; Apex banking Institutions; Commercial banks; Regional rural banks; Cooperative banks; Development banks.
- UNIT-III** Banking Regulation Act, 1947 : History; Social control; Banking Regulation Act as applicable to banking companies and public sector banks; Banking Regulation Act as applicable to Cooperative banks.
- UNIT-IV** Regional Rural and Cooperative Banks in India: Functions; Role of regional rural and cooperative banks in rural India; Progress and performance.
- UNIT-V** Reserve Bank of India: Objectives; Organization; Functions and working; Monetary policy; Credit control measures and their effectiveness. State Bank of India, Project History, Objectives, Functions & Organization working & progress.
Internet banking system

Suggested Reading:

1. Basu A.K.: Fundamentals of Banking-Theory and Practice; a Mukherjee and Co., Calcutta.
2. Sayers R.S.: Modern Banking: Oxford University Press.
3. Panandikar S.G. And Mithani D.M.: Banking in India; orient Longman.
4. Reserve Bank of India: Functions and Working.
5. Dekock: Central Banking; Crosby lock wood Staples, London.
6. Tannan M.L.: Banking - Law and Practice in India: India Law House, New Delhi.
7. Knubchandani B.S.: Practice and Law of Banking; Macmillan, New Delhi.
8. Shekhar and Shekhar: Banking Theory and Practice; Vikas Publishing House, New Delhi.
9. Harishchandra Sharma.
10. M.L. Singhai.