



**SILVER OAK
UNIVERSITY**
EDUCATION TO INNOVATION

(Established under Gujarat Private Universities Act, 2009)

SILVER OAK UNIVERSITY EDUCATION TO INNOVATION



Proposed Syllabus for ACADEMIC YEAR 2021-22

B.Com (Hons.) Program
College of Commerce
SILVER OAK UNIVERSITY



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EDUCATION TO INNOVATION

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B.Com (Honours) SEMESTER –V TEACHING & EXAMINATION SCHEME WITH EFFECT FROM W.E.F. YEAR 2020-21

SR NO	CODE	SUBJECTS	TEACHING SCHEME			CREDITS	HOURS	EXAMINATION SCHEME					TOTAL	
			L	T	P			THEORY			PRACT			
								CIE		ESE	CIE	ESE		
								MID	IE					
1		Strategic Business Reporting	06	00	00	06	06	30	10	60	00	00	100	
2		Advanced Financial Management	06	00	00	06	06	30	10	60	00	00	100	
3		Holistic Development	02	00	00	02	01	30	10	60	00	00	100	
4		Any Two Subjects of Specialization	a. Management Accounting	06	00	00	06	06	30	10	60	00	00	100
5			b. Corporate Tax Planning	06	00	00	06	06	30	10	60	00	00	100
			c. Advertising	06	00	00	06	06	30	10	60	00	00	100
			d. Banking and Insurance	06	00	00	06	06	30	10	60	00	00	100
			e. Computerized Accounting System	00	00	06	06	06	30	10	60	00	00	100
			f. Financial Markets, Institutions and Financial Services	06	00	00	06	06	30	10	60	00	00	100
			g. Organization Behavior	06	00	00	06	06	30	10	60	00	00	100
TOTAL			20 or 26	00	06	26	26	150	50	300	00	00	500	



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B.Com (Honours) SEMESTER –VI TEACHING & EXAMINATION SCHEME WITH EFFECT FROM W.E.F. YEAR 2020-21

SR NO	CODE	SUBJECTS	TEACHING SCHEME			CREDITS	HOURS	EXAMINATION SCHEME					TOTAL
			L	T	P			THEORY			PRACT		
								CIE		ESE	CIE	ESE	
								MID	IE				
1		Advanced Auditing and Assurance	06	00	00	06	06	30	10	60	00	00	100
2		Indirect Tax Law	06	00	00	06	06	30	10	60	00	00	100
3		a. Fundamentals of Investment	06	00	00	06	06	30	10	60	00	00	100
4		b. Consumer Affairs and Customer Care	06	00	00	06	06	30	10	60	00	00	100
		c. Business Tax Procedure and Management	06	00	00	06	06	30	10	60	00	00	100
		d. International Business	06	00	00	06	06	30	10	60	00	00	100
		e. Industrial Relations and Labour Laws	00	00	00	06	06	30	10	60	00	00	100
		f. Business Research Methods and Project Work	06	00	00	06	06	30	10	60	00	00	100



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			g. Compensatio n Mangement	06	00	00	06	06	30	10	60	00	00	100
TOTAL				24	00	00	24	24	120	40	240	00	00	400



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SEMESTER – V

Subjects:

1. Strategic Business Reporting
2. Financial Management
3. Holistic Development
4. DSE-1 (Any one of Group A)
5. DSE-2 (Any one of Group A)
6. Discipline Specific Elective (DSE): Group A
 - a. Management Accounting
 - b. Corporate Tax Planning
 - c. Advertising
 - d. Banking and Insurance
 - e. Computerized Accounting System
 - f. Financial Markets, Institutions and Financial Services
 - g. Organisation Behavior



Subject: Strategic Business Reporting								
Program: B.COM. (HONS.)				Subject Code:			Semester: V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
0	0	6	6	24/60	-	16/40	-	100

Course objective:

This paper aims to underpin the expert knowledge and understanding of the corporate reporting practices in a globalised environment. The paper includes fundamental ethical & professional principles related to corporate reporting. It also covers the interpretation of financial statements for different stakeholders.

Learning outcome:

- Understand the perspective of professional behaviour & compliance with accounting standards
- Reporting financial performance in accordance with accounting & reporting standards
- Interpret financial performance for different stakeholders
- Assess impact of changes in accounting regulation
- Reporting of financial performance
- Group financial statements including group cash flow statements and accounting for associates & joint arrangements
- Accounting for changes in group structures
- Foreign transactions & entities

MODULE 1 – FUNDAMENTAL ETHICAL AND PROFESSIONAL PRINCIPLES (10 hours)

Professional behaviour and compliance with accounting standards- Ethical and Professional issue - relevance and importance of ethical and professional issues.

Ethical requirements of corporate reporting and the consequences of unethical behaviour - Ethical implications of professional and managerial decisions - Consequences of not upholding ethical principles – Identification and implication of related party relationships.



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MODULE 2 – THE FINANCIAL REPORTING FRAMEWORK (10 hours)

Importance of conceptual framework – Objectives of financial reporting and disclosure of information – Qualitative characteristics useful financial information – Roles prudence and substance over form – High level financial uncertainty – Recognition, derecognition, measurement - elements of financial statement

MODULE 3 – REPORTING THE FINANCIAL PERFORMANCE OF A RANGE OF ENTITIES (20 hours)

Revenue – Recognition of revenue – Five step model – Criteria for recognition – Performance obligation – Warranties – Variable consideration – Principle and agent consideration – Non-refundable upfront fees.

Non-current asset – Timing of recognition – Carrying amounts – Impairments – Revaluation – Non-current asset held for sale – Investment properties – Intangible asset – Borrowing costs.

Financial Instruments – Initial recognition and measurement – Subsequent measurement – De-recognition – Reclassification of asset – Derivatives – Hedge accounting – Impairment – Credit risk – Credit impaired assets.

Leases – Accounting requirement - Accounting for lease by lessor – Re-measurement – Components of lease contract – Recognition exemptions – Sale and lease back.

Employee benefits – Accounting treatment for short term and long term employee benefits – Gains and losses on settlements and curtailments – Asset ceiling.

Income tax – Deferred tax liabilities – Deferred tax asset – Recognition of current and deferred tax as income or expense – Treatment of deferred taxation on a business combination.

Provisions, contingencies, events after the reporting date – Recognition – De-recognition – Measurement – Restructuring provision – Events after the reporting period.

Share-based payments – Recognition and measurement – Modification, cancellation and settlement.

Fair value measurements – Definition – Fair value hierarchy – Principles of highest and best use, most advantageous and principle market – Circumstances where an entity may use valuation technique.

Reporting requirements of small and medium-sized entities (SMEs) – Difference between full IFRS standard and IFRS for SMEs standard – Simplification introduced by the IFRS for SMEs standard .

Other reporting issues – Accounting and disclosure of government grants and other forms of government assistance - Principles behind the initial recognition and subsequent measurement of a biological asset or agricultural produce - Application of accounting policies and measurement in interim reports - Selecting and applying accounting policies, accounting for changes in estimates and reflecting corrections of prior period errors.

MODULE 4 – FINANCIAL STATEMENTS OF GROUPS OF ENTITIES (15 hours)



(Established under Gujarat Private Universities Act, 2009)

Group accounting including statements of cash flow - Principles behind determining whether a business combination has occurred - Method of accounting for a business combination - Principles in determining the cost of a business combination - Recognition and measurement criteria for identifiable acquired assets and liabilities including contingent amounts and intangible assets - Accounting for goodwill and non-controlling interest - Accounting principles relating to a business combination achieved in stages - Application of the control principle - Procedures to be used in preparing consolidated financial statements - Implications of changes in ownership interest and loss of control - Group financial statements where activities have been discontinued, or have been acquired or disposed of in the period - treatment of a subsidiary – Circumstances in which a group is required to prepare consolidated financial statements, exemption from the preparation of consolidated financial statements - Why directors may not wish to consolidate a subsidiary and where this is permitted - Group statements of cash flows.

Associates and joint arrangement – Associate entities – Equity method of accounting – Method of accounting for associates – Application of joint control principle – Classification of joint arrangements – Parties to joint arrangements.

Changes in group structures – Accounting for group companies – Accounting principle where the parent recognises the structure of the group by establishing a new entity or changing parent.

Foreign transactions and entities – Translation of foreign currency – Consolidation of foreign operations and their disposal.

MODULE 5 – INTERPRET FINANCIAL STATEMENTS FOR DIFFERENT

STAKEHOLDERS and ACCOUNTING REGULATION (10 hours)

Analysis and interpretation of financial information and measurement of performance – Indicators of financial and non-financial performance – Transparency in corporate reports – Emergence of non-financial reporting standard - Impact of environmental, social and ethical factors on performance measurements – Framework of IR – Reportable segments – Segment information.

Discussion of solutions to current issues in financial reporting – First time adoption of new accounting standard – Issues and deficiency which have led to proposed changes to an accounting standard - impact of current issues in corporate reporting - developments in devising a structure for corporate reporting that addresses the needs of stakeholders.



Subject: Advanced Financial Management								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course objective:

To develop the knowledge and skill expected of a finance manager, in relation to investment, financing, and dividend policy decisions in a globalised environment. The paper also deals with the role of financial manager in financial reconstruction and business reorganisation.

Learning outcomes:

- Understand the role of a senior financial advisor in global environment along with finance function in a multi-national organisation.
- Understand the different sources of finance & estimate the cost of capital.
- Using advanced investment appraisal techniques including international investments.
- Financial evaluation of mergers & acquisitions for the stakeholders and reorganisation & reconstruction of business.
- Advanced risk management techniques.

Module 1 Financial Management Function & Environment

Part I Financial Management Function

Organizational Goals - Management of Financial Resources - Assessment of Organizational Performance and Financial Risk - Framework for Risk Management - Capital Investment Monitoring - Advising Board of Directors - Best Practice in Financial Management – Inter-connectedness of Functional Areas - Resolution of Stakeholder Conflicts - Ethical Framework - Ethical Financial Policy for Financial Management - Sustainability and Environment Issues - Integrated Reporting and Governance

Part II Financial Management Environment

Theory and Practice of Free Trade - Role of International Financial Institutions and Markets and their Impact - New Developments in Macroeconomic Environment - Financial Planning Framework for a Multinational Organization - Dividend Policies - Transfer Pricing of Goods and Services across International Borders

Module 2 (Cost of capital & International corporate finance)



(Established under Gujarat Private Universities Act, 2009)

Approaches to capital structure – capital structure theories and their impact on cost of capital & company valuation – use of MM prepositions in financial management.

Sources of international finance – Euro bonds, Euro Dollar & Foreign currency bond markets – concept of Islamic financing & products thereof such as Murabaha, Mudaraba, Musharaka, Ijara and Sukuk bonds – role of IMF and WTO

Module 3 (Advanced investment appraisal techniques including international investment appraisal)

Merits & demerits of traditional techniques like NPV and IRR – use of modified IRR – concept of duration and modified duration – adjusted present value method (APV) (impact of financing on project NPV) – use of options theory in evaluating investment projects having embedded real option (using Black-Scholes model) – Assessing Value at risk (VaR model) – multi-period capital rationing (linear programming (only setting up LP problem & interpreting the output) – estimating project specific cost of capital using MM model and process Beta and CAPM

Financial evaluation of international projects – estimating exchange rates using purchasing power parity (PPP) and interest rate parity (IRP) equations – applying Fischer equation – estimating cash flows and estimating relevant cost of capital – effect of double taxation avoidance agreements – exchange controls & withholding taxes

Module 4 (“Mergers & acquisitions” and “Re-organisation & Reconstruction”)

Use of Mergers and Acquisitions for Corporate Expansion - Evaluation of Acquisition Proposals - Developing an Acquisition Strategy - Choosing Appropriate Target - Creating Synergies - Reasons for Failure - Reverse Takeovers - Global Regulatory Framework - Key Aspects of Takeover Regulation - Defensive Tactics for Hostile Takeover - Business Re-Organisation - Meaning and Types - Divestments, Demergers and Spin-Offs, Management Buy-Outs and Buy-Ins, Firm Value - Reconstruction Schemes - Types of Financial Reconstruction - Financial Reconstruction and Firm Value - Leveraged Buy-Outs - Market Response to Financial Reconstruction - Principles of Business Valuation - Asset-Based Models - Market-Based Models - Cash-Based Models - Valuation of High Growth Start-Ups & firms with Product Options - Methods of Financing Mergers - Assessing a Given Offer - Effect of an offer on Financial Position and performance

Module 5 (Advanced risk management)

Role of treasury in financial risk management – organising treasury function (centralised v/s decentralised) – transaction, translation & economic risks related to currency fluctuations – currency hedging tools (internal – currency of invoice, leading & lagging, matching, netting and external – forwards, futures, options & swaps, money market) *candidates are expected to illustrate working knowledge of setting up the hedging* – managing interest rate risk through different techniques (internal – matching & smoothing, asset/liability management, external – forward rate agreement (FRA), futures, options and swaps)



Subject: Holistic Development								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
2	0	0	2	24/60	-	16/40	-	100

Course Objectives:

- Enhance self-awareness.
- Relate the aspects of personality and locus of control to explore and know self.
- Familiarize with the concept of emotional intelligence for an overall understanding of self.
- Take a step towards conscious and holistic development.

Course Content:

UNIT -I

[05]

- Johari Window and Self Awareness
- Meaning and Scope - Self-image/self-concept and Self-esteem.
- Knowing & accepting oneself
- Self Exploration: SWOT of self

UNIT – II

[05]

- Personality – Various personality types and gain insights into own personality type
- Locus of Control

UNIT-III

[05]

Emotional Intelligence

UNIT-IV

[05]

- Self Motivation and Improvement
- Time Management
- Stress Management



Course Outcome:

At the end of the course student shall be able to understand the importance of time and how to cope up with stress

Text Books:

1. Wallace & Masters..Personality Development-Cengage Learning
2. Barun K Mitra. Personality Development Oxford Publication

Reference Books:

1. Dale Carnegie: The Leader in you
2. The Complete Manager :Life Skills for Success. ICFAI Training Manual
3. Swami Prabhupada: The Science of Self Realization

Web resources:

MOOCs:



Subject: Management Accounting								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

- This course aims to provide an understanding of basic principles and procedures underlying the management accounting process.
- Primary area of study includes the nature, scope, importance of management accounting; ascertainment of cost, fixation of selling price, proper recording and presentation of cost data to management for measuring efficiency and for cost control and cost reduction, ascertaining the profit of each activity, assisting management in decision making and determination of break-even point.

Course Content:

UNIT -I

[15]

Introduction

Meaning, Objectives, Nature and Scope of management accounting, Difference between cost accounting and management accounting, Cost control and Cost reduction, Cost management

Budgetary Control

Budgeting and Budgetary Control: Concept of budget, budgeting and budgetary control, objectives, merits, and limitations. Budget administration. Functional budgets. Fixed and flexible budgets. Zero base budgeting. Programme and performance budgeting.

UNIT – II

[15]

Standard Costing

Standard Costing and Variance Analysis: Meaning of standard cost and standard costing, advantages, limitations and applications. Variance Analysis – material, labour, overheads and sales variances. Disposition of Variances, Control Ratios.



UNIT-III

[15]

Marginal Costing

Absorption versus Variable Costing: Distinctive features and income determination. Cost-Volume-Profit Analysis, Profit / Volume ratio. Break-even analysis-algebraic and graphic methods. Angle of incidence, margin of safety, Key factor, determination of cost indifference point.

Contemporary Issues



Responsibility Accounting: Concept, Significance, Different Responsibility Centres, Divisional Performance Measurement: Financial and Non-Financial measures. Transfer Pricing

UNIT-IV

[15]

Decision Making

Steps in Decision Making Process, Concept of Relevant Costs and Benefits, Various short term decision making situations – profitable product mix, Acceptance or Rejection of special/ export offers, Make or buy, Addition or Elimination of a product line, sell or process further, operate or shut down. Pricing Decisions: Major factors influencing pricing decisions, various methods of pricing

Course Outcome:

- To enlighten the students thought and knowledge on management Accounting
- To introduce the concept of fund flow and cash flow statement
- To provide knowledge about budget control keeping in mind the scope of the concept
- To develop the know-how and concept of marginal costing with practical problems

Text Books:

- Arora, M.N. Management Accounting. Vikas Publishing House, New Delhi.
- M Y Khan, PK Jain, “Management Accounting”, Tata McGraw hill,
- Charles T. Horngren, Gary L. Sundem, Dave Burgstahler, Jeff O. Schatzberg. Introduction to Management Accounting , Pearson Education.

Reference Books:

- Anthony A. Atkinson, Robert S. Kaplan, Ella Mae Matsumura, S. Mark Young. Management Accounting. Dorling Kindersley(India) Pvt. Ltd.
- Ronald W. Hilton and David E. Platt. Managerial Accounting: Creating Value in a Global Business Environment, Mc Graw Hill Education.
- Singh, Surender. Management Accounting, Scholar Tech Press, New Delhi.
- Goel, Rajiv, Management Accounting. International Book House,
- Maheshwari, S.N. and S.N. Mittal. Management Accounting. Shree Mahavir Book Depot, New Delhi.
- Singh, S. K. and Gupta Lovleen. Management Accounting – Theory and Practice. Pinnacle Publishing House.
- H.V. Jhamb, Fundamentals of Management Accounting, Ane Books Pvt. Ltd.

Web resources:

MOOCs:



Subject: Corporate Tax Planning								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

To provide Basic knowledge of corporate tax planning and its impact on decision making.

Course Content:

UNIT -I

[15]

Introduction

Tax planning, tax management, tax evasion, tax avoidance; Corporate tax in India; Types of companies; Residential status of companies and tax incidence; Tax liability and minimum alternate tax; Tax on distributed profits

UNIT – II

[15]

Tax Planning-1

Tax planning with reference to setting up of a new business: Locational aspect, nature of business, form of organization;

Tax planning with reference to financial management decision - Capital structure, dividend including deemed dividend and bonus shares; Tax planning with reference to sale of scientific research assets



UNIT-III

[15]

Tax Planning-2

Tax planning with reference to specific management decisions - Make or buy; own or lease; repair or replace Tax planning with reference to employees' remuneration Tax planning with reference to receipt of insurance compensation. Tax planning with reference to distribution of assets at the time of liquidation; Special provisions relating to non-residents

Double taxation relief; Provisions regulating transfer pricing; Advance rulings; Advance pricing agreement.

UNIT-IV

[15]



Tax Planning with reference to Business Restructuring Amalgamation, Demerger, Slump sale, Conversion of sole proprietary concern/partnership firm into company, Conversion of company into LLP, Transfer of assets between holding and subsidiary companies

Course Outcome:

- students will get working knowledge regarding legitimate way of tax planning under different provisions of the Income-tax Act, 1961.
- A study of this paper will be helpful in taking different financial/managerial decisions after taking into consideration the impact of direct tax laws.
- apply theoretical and practical problem-solving skills in the context of income & corporation tax
- Computation of taxable income for individuals and for companies

Text Books:

1. Vinod K. Singhania and Monica Singhania, *Corporate Tax Planning*. Taxmann Publications Pvt. Ltd., New Delhi.
2. Girish Ahuja and Ravi Gupta. *Corporate Tax Planning and Management*. Bharat Law House, Delhi.

Reference Books:

1. Goyal, S.P. *Direct Tax planning*. Sahitya Bhawan, Agra.
2. Acharya, Shuklendra and M.G. Gurha. *Tax Planning under Direct Taxes*. Modern Law Publication, Allahabad.
3. T.P. Ghosh. *IFRSs*. Taxman Publications Pvt. Ltd. New Delhi.

Web resources:

MOOCs:



Subject: Advertising								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

The objective of this course is to familiarize the students with the basic concepts, tools and techniques of advertising used in marketing.

Course Content:

UNIT - I

[15]

Introduction: Communication Process; Advertising as a tool of communication; Meaning, nature and importance of advertising; Types of advertising; Advertising objectives. Audience analysis; Setting of advertising budget: Determinants and major methods.

UNIT – II

[15]

Major media types - their characteristics, internet as an advertising media, merits and demerits; Factors influencing media choice; media selection, media scheduling, Advertising through the Internet-media devices

UNIT-III

[15]

Message Development:

Advertising appeals, Advertising copy and elements, Preparing ads for different media.

UNIT-IV

[15]

Measuring Advertising Effectiveness:

Evaluating communication and sales effects; Pre- and Post-testing techniques.

Advertising Agency: Role, types and selection of advertising agency.



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Social, ethical and legal aspects of advertising in India.



Course Outcome:

Upon completing requirements for this course, the student will be able to:

- Explain use of advertising and sales promotion as a marketing tool.
- Describe advertising and sales promotional appeals.
- Explain appropriate selection of media.
- Discuss means of testing effectiveness of advertising and sales promotion.

Text Books:

1. George E Belch, Michael A Belch, Keyoor Purani, Advertising and Promotion : An Integrated Marketing Communications Perspective (SIE), McGraw Hill Education
2. S. Wats Dunn, and Arnold M. Barban. Advertising: Its Role in Marketing. Dryden Press
3. Burnett, Wells, and Moriatty. Advertising: Principles and Practice. 5th ed. Prentice Hall of India, New Delhi.

Reference Books:

1. Batra, Myers and Aakers. Advertising Management. PHI Learning.
2. Terence A. Shimp. Advertising and Promotion: An IMC Approach. Cengage Learning.
3. Sharma, Kavita. Advertising: Planning and Decision Making, Taxmann Publications
4. Jaishree Jethwaney and Shruti Jain, Advertising Management, Oxford University Press, 2012
5. Chunawala and Sethia, Advertising, Himalaya Publishing House
6. Ruchi Gupta, Advertising, S. Chand & Co.
7. O'Guinn, Advertising and Promotion: An Integrated Brand Approach, Cengage Learning..

Web resources:

MOOCs:



Subject: Banking and Insurance								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

To impart knowledge about the basic principles of the banking and insurance

Course Content:

UNIT -I

[15]

Origin of banking: definition, Types of deposits, Origin and growth of commercial banks in India. India's Approach to banking Sector Reforms, International security standards in banking, Global Financial Crisis and India's banking Sector. Case study related to Frauds in Banks.

UNIT – II

[15]

Reforms, Channels in Indian Banking and Role of Foreign Banks:

Achievements of Financial Sector Reforms and Areas of Concern. Technological Channels for the Delivery of Financial Services, Role of Foreign Banks, Advantages and Disadvantages of Foreign Banks

UNIT-III

[15]

Internet Banking

Meaning, Benefits, Home banking, Mobile banking, Virtual banking, E-payments, crypto currency, ATM Card/ Biometric card, Debit/Credit card, Smart card, NEFT, RTGS, ECS (credit/debit), E-money, Electronic purse, Digital cash.

UNIT-IV

[15]

Risk and Insurance:

Basic concepts of risk, Types of business risk, Assessment and transfer, Basic principles of utmost good faith, Insurable interest, Indemnity, Economic function, Proximate cause, Subrogation and contribution.



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Legal Aspects of insurance contract, Types of insurance: Life and Non-life, Re-insurance, Risk and return relationship, Regulatory Framework of Insurance: Role, power and functions of IRDA, IRDA Act 1999. Bancassurance.



Course Outcome:

1. This paper aims at providing impetus to the students about insurance and banking operations in India.
2. It also provides students basic ideas on thrust areas in insurance and banking

Text Books:

1. Agarwal, O.P., *Banking and Insurance*, Himalaya Publishing House
2. Satyadevi, C., *Financial Services Banking and Insurance*, S.Chand
3. Saxena, G.S; *Legal Aspects of Banking Operations*, Sultan Chand and Sons

Reference Books:

1. Suneja, H.R., *Practical and Law of Banking*, Himalya Publishing House
2. Chabra, T.N., *Elements of Banking Law*, Dhanpat Rai and Sons
3. Arthur, C. and C. William Jr., *Risk Management and Insurance*, McGraw Hill
4. Varshney, P.N., *Banking Law and Practice*, Sultan Chand and Sons
5. Jyotsna Sethi and Nishwan Bhatia, *Elements of Banking and Insurance*, PHI Learning
6. Bhasin, Niti, *Indian Financial System : Evolution and Present Structure*, New Century Publications
7. Gupta, P.K., *Insurance and Risk Management*, Himalaya Publishing House
8. Mishra, M.N., *Principles and Practices of Insurance*, S. Chand and Sons.
9. Black, K. and H.D. Skipper, *Life and Health Insurance*, Pearson Education
10. Vaughan, E.J. and T. Vaughan, *Fundamentals of Risk and Insurance*, Wiley & Sons
11. Suri, Niti, *Banking and Financial Institution*, New Century Publications.

Web resources:

MOOCs:



Subject: Computerized Accounting System								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
0	0	6	6	24/60	-	16/40	-	100

Course Objectives:

This course seeks to enhance the skills needed for computerized accounting system and to enable the students to develop simple accounting applications.

Course Content:

UNIT -I

[15]

Basic Accounting

- Introduction & Advantage of Tally

Company information

- Select company, Shut company, Create company, Alter, Backup, Restore

UNIT – II

[15]

Gateway of Tally Account info

- Group, Ledgers, Voucher types

Inventory info

- Stock group, Stock item, Units of Measurement

UNIT-III

[15]

Accounting Vouchers

Contra, Payment, Receipt, Sale, Purchase and Journal.

UNIT-IV

[15]

GOODS AND SERVICE TAX (GST)

- Create Company and Activate GST in Company Level
- Creating Master and Set GST Rates



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- Creating Tax Ledgers
- Transferring Tax Credits of VAT,



- Excise and Service Tax to GST
- Recording GST Sales and Printing Invoices
- Recording GST Interstate Sales and Printing Invoices
- Recording an Advance to Supplier under GST
- Recording GST Local Purchase
- Recording GST Interstate

Course Outcome:

- The student will continue a study of advanced Excel functions with an emphasis on accounting themes.
- The student will also be introduced to computerized accounting systems using the Tally Accounting software.

Text Books:

According to the suggestion of Subject Teacher or Teacher might provide material in digital copy or hard copy.

Reference Books:

According to the suggestion of Subject Teacher or Teacher might provide material in digital copy or hard copy.

Web resources:

MOOCs:



Subject: Financial Markets, Institutions and Financial Services								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

- The Course aims at providing the students, basic knowledge about the Finance concepts, markets and various services provided in those markets.
- The syllabus is structured in a way which provides adequate information about the roles of intermediaries and its regulating bodies.
- The course also provides information about the prevailing financial system in India.

Course Content:

UNIT -I

[15]

Introduction

Financial System and its Components – financial markets and institutions; Financial intermediation; Flow of funds matrix; Financial system and economic development; An overview of Indian financial system.

Financial Services

Overview of financial services industry: Merchant banking – pre and post issue management, underwriting. Regulatory framework relating to merchant banking in India.

UNIT – II

[15]

Financial Markets

Money market – functions, organization and instruments. Role of central bank in money market; Indian money market – An overview.

Capital Markets – functions, organization and instruments. Indian debt market; Indian equity market – primary and secondary markets; Role of stock exchanges in India.



UNIT-III

[15]

Financial Institutions

Commercial banking – introduction, its role in project finance and working capital finance; Development Financial institutions (DFIs) – An overview and role in Indian economy; Life and non-life insurance companies in India; Mutual Funds – Introduction and their role in capital market development. Non-banking financial companies (NBFCs).

UNIT-IV

[15]

Leasing and Hire–Purchase

Consumer and housing finance; Venture capital finance; Factoring services, bank guarantees and letter of credit; Credit rating; Financial counseling.

Course Outcome:

1. The student should know the role of financial system in economic development of a nation.
2. The student should learn about Indian financial markets, regulators of financial markets, financial institutions.
3. Enhance knowledge on financial services in India.

Text Books:

- Khan, M.Y. Indian Financial System, McGraw-Hill Education.
- Prasanna, Chandra. Financial Management: Theory and Practice. McGraw-Hill Education.
- MY Khan and PK Jain. Financial Services. McGraw Hill Education.

Reference Books:

- L M Bhole, and Jitendra Mahakud. Financial Institution and Markets, McGraw-Hill Education
- Dhanekar. Pricing of Securities. New Delhi: Bharat Publishing House.
- Clifford Gomez, Financial Markets, Institutions and Financial Services, PHI Learning
- Singh, J.K. Venture Capital Financing in India. Dhanpat Rai and Company, New Delhi. Annual Reports of Major Financial Institutions in India.

Web resources:



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MOOCs:



Subject: Organisation Behaviour								
Program: B.Com (Hons.)				Subject Code:			Semester : V	
Teaching Scheme				Examination Evaluation Scheme				
Lecture	Tutorial	Practical	Credits	University Theory Examination	University Practical Examination	Continuous Internal Evaluation (CIE)- Theory	Continuous Internal Evaluation (CIE)- Practical	Total
6	0	0	6	24/60	-	16/40	-	100

Course Objectives:

- Introduce the fundamental principles and organizational dynamics to students
- Facilitate students' exploration of themselves, groups and organizations in the context of these principles and dynamics
- Introduce the importance of the basic managerial skills for effective performance in the organizations

Course Content:

UNIT -I

[15]

Introduction:

- What is Organizational Behavior: Meaning and definition of OB, Evolution of OB as a field of study and practice, basic model of OB, Contributing Disciplines to the OB Field. Understanding Values: Meaning and importance of values, how a person develops values, types of values

UNIT – II

[15]

Understanding dynamics of Individual behavior:

- Understanding Personality: Meaning and definitions of personality, functions of personality, trait and fit theories of personality, determinants of personality
- Understanding Attitude at work and their impact on behavior:
- Understanding Perception and Attribution.
- Understanding Motivation at work: Understanding the concepts of Needs, Types of Motivational techniques.

UNIT-III

[15]

Understanding Dynamics of Group behavior:

- Understanding Interpersonal Communication and Transactions: Johari Window as a tool



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for improving quality of communication. Transactional analysis Approaches to effective communication through Transactional Analysis



Activity: Role Play

- Resistance to Change and Change Management:
Approaches to managing organizational change, Creating culture for change
- Understanding Groups and Teams:
Meaning, definitions and importance of working in Groups, How Groups are formed, Stages of Group Development. Teams, Difference between groups and teams, Types of teams.

UNIT-IV

[15]

Understanding Organizational dynamics of behavior:

- Managing of Conflict, Stress and Negotiation:, changing view of conflict at work, levels of conflict, functional vs. dysfunctional conflict, process of conflict, approaches towards management of conflict.
- Meaning and definition of stress, sources of stress, distress vs. eustress, consequences of stress, measures individuals and organizations can adopt for eliminating or managing stress.
- Meaning of Leadership, Approaches to Leadership, Situational choice of Leadership styles.

Course Outcome:

At the completion of this paper students should be able to:

1. Analyse the behaviour of individuals and groups in organisations in terms of the key factors that influence organisational behaviour.
2. Assess the potential effects of organisational-level factors (such as structure, culture and change) on organisational behaviour.
3. Critically evaluate the potential effects of important developments in the external environment (such as globalisation and advances in technology) on organisational behaviour.
4. Analyse organisational behavioural issues in the context of organisational behaviour theories, models and concepts..

Text Books:

- Organizational Behavior by Margie Parikh / Rajan Gupta, Tata McGraw-Hill Latest edition
- Organizational Behavior by Stephen Robbins, Pearson Education Latest edition

Reference Books:

- Organizational Behaviour by Debra L. Nelson & James C. Quick, Preetam Khandelwal ,



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Cengage Learning Organizational Behaviour by Micheal Butler & Edward Rose,
Publisher Jaico Publication



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- Management & Organizational Behavior by P.Subba Rao, Publication Himalaya Publishing House
- Organizational Behaviour by K. Aswathappa Himalaya Publishing House
- Organizational Behaviour by Niraj Kumar Himalaya Publishing House
- Case in Organization Behaviour and HRM by Mirza Saiyadain, J. S. Sodhi and Rama J. Joshi, Publisher Tata McGraw-Hill
- Understanding Organizational Behavior by Udai Pareek, Published by Oxford
- Organizational Behavior by Mcshane and Radha Sharma Published by McGraw-Hill

Web resources:

MOOCs: