

## **CE 102 E FUNDAMENTALS OF BANKING-II**

Objectives : The main objectives of this course is to introduce the students to the basic concept of banking as a financial intermediation service and bank as a financial institution.

Outcome:

After this course the students would have the fundamental knowledge of banking as service and bank as an institution which would form the basis for courses related to more areas of banking and insurance in following semesters.

### **Unit 1**

Organizational structure of banks, unit banks- advantages and disadvantages, Branch banking- advantages and disadvantages, Subsidiaries, correspondent bank, Joint ventures, Amalgamations, mergers, of banks

### **Unit 2**

Banker and customer –general relation of customer and banker – legal relation of banker and customer –

special features of relationship – banker as borrower  
- a debt by banker vs. ordinary commercial debt- the termination of banker and customer relationship or closing of an account.

### Unit 3

Co-operative banking in India - Primary Co-operative credit societies, District Co-operative banks and State Co-operative bank, their management functions and limitation, its management function and limitation.

### Unit 4

Different means of remittances demand draft, Mail transfer, Telegraphic and Telephonic transfer Credit card-A.T.M. (Automated teller machine) Tele banking - Home Banking-Inter linked branches banking - Online banking-computerization in banking field.

### **Recommended reading :**

1. Banking theory and practice, Premkumar Shrivastav, Himalaya Publishing House

2. Banking theory law & practice, Gordon - Natrajan,  
Himalay Publishing House
3. Basic of banking, Indian Institute of Banking &  
Finance-Taxman Publication
4. Fundamentals of Banking theory & practice by Basu A.K.,
5. ભારતીય બેન્કીંગ કાનુન અને વ્યવહાર :  
લેખક: ટેનન એમ.એલ. ,  
અનુવાદક: વેલવન ડી.એસ.,  
યુનિવર્સિટી ગ્રંથ નિર્માણ બોર્ડ અમદાવાદ.
6. બેન્કીંગ કાનુન અને વ્યવહાર :  
લેખક: ચાવલા,માલવિયા,  
સૌરાષ્ટ્ર યુનિવર્સિટી બેન્કિંગ એસોશીએશન .

## **Syllabus for Soft Skill Courses**

### **B.Com -Semester – II**

#### **S S 102 A: Leadership Development**

<b>NO</b>	<b>TOPICS</b>
<b>UNIT- I</b>	<b>Concept of leadership</b>
<b>UNIT-II</b>	<b>Theories of leadership</b>
<b>UNIT-III</b>	<b>Leadership styles of Indian managers.</b>
<b>UNIT-IV</b>	<b>Leadership ethics</b>
<b>UNIT-V</b>	<b>Leadership Development Leadership Developmental Mechanisms Flowchart of Leadership Development</b>

**Reference book:**

**Unit No I, II, III, & IV from “Leadership and management” By A Chandramohan, Himalaya Publishing House.**

**Unit No V From “Leadership and Team Building”By Uday kumar Haldar, Oxford University, New Delhi .**

## **SS 102 B: TEAM BUILDING TRAINING:**

<b>UNIT</b>	<b>TOPIC</b>
<b>UNIT 1</b>	<b>Group dynamics</b>
	<b>Group Definition</b>
	<b>Need of forming group</b>
	<b>Characteristics of a group</b>
	<b>Difference between formal and Informal Group</b>
<b>Unit 2</b>	<b>1) Group Theories</b>
	<b>Proximity Theory</b>
	<b>Activity Theory</b>
	<b>Exchange / Benefit Theory</b>
	<b>Balance Theory</b>
<b>2)</b>	<b>Group Development Stages</b>
<b>3)</b>	<b>Sociometry and Group Decision Making</b>
<b>Unit 3</b>	<b>Group Norms</b>
	<b>Group Roles</b>
	<b>Group Cohesion</b>
<b>Unit 4</b>	<b>Group Think</b>
	<b>Difference between Group and Team</b>
	<b>Team Building Design and Development</b>
	<b>Characteristics of Different types of team</b>
	<b>Ginnetts Teams model</b>
	<b>Team Effectiveness</b>

**Reference Book : Team Building and Leadership - Unit V**

**Dr. D.K Tripathi Himalaya Publishing House**

## **SS 102 C: ANALYSIS OF ACCOUNTING STATEMENTS**

**Objective: To show application of different tools to analyze accounting statements.**

**UNIT-I**      **Meaning, characteristics, components and importance of financial statements, Users of financial statements.**

**UNIT-II**      **Meaning, objectives and methods of financial statement analysis.  
Methods: Ratio Analysis, Common size statements to be used.**

**UNIT-III**     **Types of financial statements: Profit & Loss Account, Balance Sheet (New format also to be explained)**

**UNIT-IV**     **Analysis of P & L Account and Balance Sheet to be undertaken by using following tools:  
Ratio Analysis and Common size statements.**

**Profitability ratios: Gross profit ratio, Net profit ratio, Return on capital employed, Return on equity shareholders funds ratio.**

**Liquidity ratio: (Short term solvency ratio) Current ratio, Liquid ratio**

**Solvency ratio: Total debt to total assets ratio, Total debt to total equity ratio**

**Efficiency ratio: Receivable turnover ratio, Inventory turnover ratio, Total assets turnover ratio.**

**Different methods of calculation to be covered i.e. Ratio in the form of %, in the form of times, in the form of proportion etc.**

**Note:**            **(1) The concept of profitability, liquidity, solvency and efficiency to be explained to the students.**

**(2) The logic of formation of formula to be explained i.e. the rational of selection of two given variables of the concern ratio to be explained.**

**(3) The practice of computation of ratios to be undertaken and sufficient numbers of illustrations of ratio should be solved and explained by the teachers. In the same manner at least two illustrations of common size statements should be prepared and explained by the teacher.**

**(4) For analysis purpose computed ratios (of all aspects) should be given with data of more than one year. In the same manner prepared (ready) common size statements of P& L Account and Balance sheet to be given of more than one year.**

**Through this analysis trend of respective ratio and aspect should be analyzed and explained i.e. whether respective aspect of company's health is showing healthy or unhealthy trend.**

**References:**

**Financial Management- Theory & Practice, By Prasanna Chandra,Tata McGraw Hill Publishing Company Limited.**

## **SS 102 D: SPORTS & PRACTICE**

- Unit - 1**    **Meaning, Aim & Objectives of Physical Education**  
**Meaning of Sports, Significance of Play for a Child**
- Unit – 2**    **Physical Fitness**  
**Meaning of Physical Fitness. Components of Physical Fitness Aahpered**  
**Physical Fitness Test**
- Unit - 3**    **Health**  
**Meaning, W.H.O. Definition Dimension of Health (Physical Dimension,**  
**Mental Dimension, Social Dimension)**
- Unit - 4**    **Olympic & Asian Games**  
**Introduction, Historical Back Ground, Aims of Olympic Games.**  
**Opening and Closing Ceremony.**  
**Asian Games**
- Introduction, Historical Back Ground, Aims of Asian Games. India in Olympic &**  
**Asian Games.**



## **SS 102 E: INDIAN COSTITUTION-II**

<b>UNIT</b>	<b>TOPIC</b>
<b>Unit 1</b>	<b>Local Governments</b>
<b>Unit 2</b>	<b>Constitution as a Living Document</b>
<b>Unit 3</b>	<b>The Philosophy of the Constitution</b>
<b>Unit 4</b>	<b>Miscellaneous Provisions in Indian Constitution</b>

**Reference - Unit 1, 2 & 3 from NCERT book - STD 11  
Unit - 4 Indian's Constitution Part - VII,  
Author M.V. Pylee, Pubisher: S. Chand**

# F.Y.B.COM

## ECONOMICS

SEMESTER - II

PAPER NO : 113

FUNDAMENTALS OF BUSINESS ECONOMICS – II

**Objective:** The main objective of this paper is to introduce the students of commerce to the basic concepts and tools of macro economics.

**Outcome:** The student, after studying this paper, will get a clear understanding of various concepts used in macroeconomic. He will be able to understand the importance and relevance of various macroeconomic aggregates used for measuring economic development.

### **Unit : 1 National Income Accounts**

**Concepts of GDP and NDP- Sectoral Composition of National Income - GDP at Factor Price and Constant Prices- Concept of GNP and NNP, Factor Cost and National Income-Per Capita income, Disposable Income and Personal Disposable Income- Measurement of National Income – Difficulties in measuring National Income- Trends in India's GDP and Per capita GDP since Independence- Concept of GDP Deflator(Basic concept only)).**

### **Unit :2 Money and Credit.**

**Meaning and Evolution of Money- Commodity to Fiat Money - Definition of Money- Functions of Money – Demand for Money - Quantity Theory of Money- Fisher's Equation of Exchange-Cambridge Theory. Supply of Money – Determinants of Money Supply- Components of Money Supply- RBI's Approach-M1, M2, M3, M4. High Powered Money - Concepts of Credit- Types of Credit-Instruments of Credit Control-Bank Rate, Repo Rate, Reverse Repo Rate, CRR and SLR(Meaning and their importance).**

### **Unit : 3 Keynesian Economic Theory**

**Say's Law of Market and its criticism by Keynes. Simple Keynes Model of Income Determination. Concepts of Consumption Function, Saving Function and Investment Function. Investment Multiplier–Marginal Efficiency of Capital and factors affecting MEC.**

### **Unit : 4 Business Cycle and Inflation .**

**Concepts of Business cycle – Four phases of Business Cycle – Interest rate –Loan able fund Theory and Liquidity preference theory- Motives for liquidity preference--Transaction Motive , Precaution Motive, Speculative Motive. Factors affecting interest Rate. Inflation--Meaning, Types, Causes, Effects-Inflation and Investment.**

### **Suggested Readings:**

- **H. L. Ahuja, “ Macro Economics” S. Chand Publication**
- **H. L. Ahuja, “Macro Economics Theory and Policy”, S. Chand Publication**
- **D. M. Mithani , “A Course in Macro Economics”, Himalaya Publication House**
- **Mishra and Puri, “Principles of Macro Economics” Himalaya Publishing House**
- **S. M. Mithani, “Macro Economics” Himalaya Publishing House**
- **K. K. Dewett, “Macro Economics” S. Chand Publication.**

**Gujarat University**

**B. Com. Programme**

**SEMESTER-II**

**COMMERCIAL COMMUNICATION-II**

**(Revised w.e.f. Academic Year 2012-2013)**

**UNIT- ONE**

**Essentials of Business Letter Writing**

1. Physical Appearance
2. Structure (Layout) of a Business Letter: Regular and Occasional parts
3. Seven Cs of Business Letter Writing

**UNIT- TWO**

**Business Letter Writing**

1. Routine inquiry
2. Inquiry for seasonal goods
3. Inquiry for better terms and conditions
4. Reply to an inquiry
5. Firm offer
6. Voluntary offer

**UNIT – THREE**

**Business Letter Writing**

1. Placing an order
2. Cancellation of an order (Reason: Delay in execution of order)
3. Acknowledgement of order
4. Execution of an order
5. Asking for an extension of time limit to execute the order
6. Offering substitute goods for ordered item

**UNIT- FOUR**  
**(A) E-mail Writing**

\*Understanding the Basics and Form of an E-mail (No Theory based questions will be asked. Only Objective Type questions and MCQs can be asked in Q-5.)

\* Writing Complaints and their Adjustments on the following situations through E-mail:

1. Late delivery of goods
2. Damaged goods
3. Shortage in quantity of goods
4. Rude behaviour of a salesperson

**(B) Vocabulary**

**Words Commonly Used in Business Communication: (\*List is attached)**

**❖ \*List of Words Commonly Used in Business Communication**

- |                       |                   |                        |
|-----------------------|-------------------|------------------------|
| 1. Agenda             | 18. Deficit       | 35. Patent             |
| 2. At par             | 19. Disbursement  | 36. Petty cash         |
| 3. Backlog            | 20. Dock Receipt  | 37. Pledge             |
| 4. Bankruptcy         | 21. Entrepreneur  | 38. Power of Attorney  |
| 5. Beneficiary        | 22. Exchange rate | 39. Promissory Note    |
| 6. Bill of Lading     | 23. Fiscal        | 40. Rebate             |
| 7. Black Market       | 24. Franchise     | 41. Recession          |
| 8. Breach of Contract | 25. Freight       | 42. Reimburse          |
| 9. Budget             | 26. Gross         | 43. Revenue            |
| 10. Bullion           | 27. Lease         | 44. Royalty            |
| 11. Capital           | 28. Liabilities   | 45. Subsidy            |
| 12. Collateral        | 29. Lockout       | 46. Surplus            |
| 13. Commission        | 30. Margin        | 47. Syndicate          |
| 14. Consignee         | 31. Minimum Wage  | 48. Trademark          |
| 15. Creditor          | 32. Monopoly      | 49. Volume of business |
| 16. Dead stock        | 33. Mortgage      | 50. Waive              |
| 17. Default           | 34. Negotiable    |                        |

**Note:** The format of the question for this topic is as under:

[1] Match the following words:

[2] Explain the following words in simple English:

## **Recommended Reading:**

01. Business Communication – Urmila Rai & S. M. Rai – Himalaya Publishing House, Mumbai
02. Business Communication – Homai Pradhan & N. S. Pradhan – Himalaya Publishing House, Mumbai
03. Business Communication – Asha Kaul – Prentice-Hall, New Delhi
04. Essentials of Business Communication – Rajendra Pal & J. S. Korlahalli – Sultan Chand & Sons, New Delhi
05. Effective Business Communication – Dr. S. K. Agrawal & Dr. P. K. Singh – Himanshu Publications, New Delhi
06. Business Correspondence and Report Writing – R. C. Sharma & Krishna Mohan – Tata McGraw Hill, New Delhi
07. Business Communication (Principles, Methods and Techniques) – Nirmal Singh – Deep & Deep Publications, New Delhi
08. Effective Business Communication - Murphy G. A., Hildebrandt W. H., Thomas J. P., Tata McGraw Hill, New Delhi
09. A Handbook of Commercial Correspondence – A. Ashley – OUP, New Delhi
10. Word Power Made Easy – Norman Lewis - Goyal Saab, New Delhi
11. Communicative Competence in Business English – Robinson, Netrakanti & Shintre – Orient Longman, Hyderabad
12. Oxford Dictionary of Phrasal Verbs – A. P. Cowie & R. Mackin, OUP, New Delhi
13. A Guide to Business Correspondence and Communication Skills – A.N. Kapoor – Sultan Chand & Sons, New Delhi
14. Business Communication Today – Bovee & Thill – Prentice-Hall, New Delhi
15. Guide to Report Writing (Guide to Business Communication Series) – Netzley & Snow –Prentice-Hall, New Delhi

**Gujarat University**

**B. Com. Programme**

**Structure of Question Paper with Allocation of Marks**

**SEMESTER-II**

**COMMERCIAL COMMUNICATION-II**

**(Revised w.e.f. Academic Year 2012-2013)**

Q-1. (A) Write a short note on any ONE: (out of Two) - (Unit –I) (07)

(B) Do as directed: (Objective questions having one mark for each item- Unit-I) (07)

Q-2. Business Letter Writing (Unit-II) (14)

(OR)

Business Letter Writing (Unit-II)

Q-3. Business Letter Writing: (Unit-III) (14)

(OR)

Business Letter Writing: (Unit-III)

Q-4. (A) E-mail Writing: Complaint (Unit-IV) (07)

(OR)

E-mail Writing: Adjustment (Unit-IV)

(B) Do as directed: (From Vocabulary of Unit-IV) (07)

[1] Match the following words: (Four Items)

[2] Explain the following words in simple English: (Three Items)

Q- 5. Do as directed: (**From Unit-I to IV**) (14)

(A) Choose the correct option: (Four MCQs)

(B) State whether the following statements are TRUE or FALSE: (Five sentences)

(C) Match the following: (Five items)

**Gujarat University**  
**For the students of B. A, B. Com. and B. Sc**  
**Semester – II - General English**  
**(Revised w.e.f. Academic Year 2012-13)**

Prescribed Texts - *Golden Leaves* (For Gujarati Medium) by Macmillan Publishers

*Journey through Words – An Anthology of Prose and Poetry*  
(For English Medium) by Orient Longman

**Unit – I (Text- Prose)**

The following lessons from *Golden Leaves* (For Gujarati Medium) are prescribed:

- The Man with the Scar by William Somerset Maugham
- The Child by Premchand
- The Thief's Story by Ruskin Bond

The following lessons from *Journey through Words* (For English Medium) are prescribed:

- The Highway by Ray Bradbury
- Lawley Road by R. K. Narayan
- The Mother of a Traitor by Maxim Gorky
- Princess September by Somerset Maugham

**Unit – II (Text- Poetry)**

The following poems from *Golden Leaves* (For Gujarati Medium) are prescribed:

- Break, Break, Break by Lord Tennyson
- How Do I Love Thee? Let Me Count the Ways by Elizabeth Barret Browning
- Anthem for Doomed Youth by Wilfred Owen
- Life by Purushottam Lal

The following poems from *Journey through Words* (For English Medium) are prescribed:

- The Wild Swans by W. B. Yeats
- The Little Waves of Breffny by Eva Gore Booth
- The Best of School by D. H. Lawrence
- To the Indians who Died in Africa by T. S. Eliot

**Unit – III (Grammar)**

- (A) Modal Auxiliaries (can, could, shall, should, will, would, may, might, must)  
(B) Prepositions (indicating Place, Time, and Direction only)  
(C) Articles  
(D) Types of Sentences: Assertive (Declarative), Interrogative, Imperative and Exclamatory  
(Note: Questions should aim at assessing only the students' ability to identify the types of sentences.)

**Unit – IV (Composition)**

- (A) Dialogue Writing (in about 80 to 100 words) (\*List is enclosed)  
(B) Developing a story from the given points in about 100 to 125 words



**\* List of Topics for Dialogue Writing (Unit – IV)**

1. A meeting of two friends
2. Whether to join NCC or NSS
3. Discussion about examinations
4. A talk about a movie
5. A conversation on the uses and abuses of social media
6. A conversation about vacation plans
7. A conversation about students' participation in politics

**Recommended Grammar Reading:**

- (a) David Green: Contemporary English Grammar Structure and Usage
- (b) M L Tickoo and Subramanian: Intermediate Grammar, Usage and Composition
- (c) Wren and Martin – High School English Grammar and Composition
- (d) Raymond Murphy – Intermediate English Grammar
- (e) Martinet and Thomson – A Practical English Grammar

**Paper Style for General English  
Semester – II  
(Revised w.e.f. Academic Year 2012-13)**

**Question – 1: Unit – I Text- Prose**

- (A) Write brief answers of any THREE of the following: (out of five) (09)  
(B) Write a short note on any ONE of the following: (out of three) (05)

**Question –2: Unit – II Text- Poetry**

- (A) Write brief answers of any THREE of the following: (out of five) (09)  
(B) Write a short note on any ONE of the following: (out of three) (05)

**Question –3: Unit – III Grammar**

- (A) Fill in the blanks with appropriate modal auxiliary verbs: (04)  
(B) Insert appropriate prepositions: (04)  
(C) Fill in the blanks with appropriate articles: (03)  
(D) Identify the types of sentences given below: (03)  
(Note: Questions should aim at assessing only the students' ability to identify the types of sentences.)

**Question –4: Unit – IV Composition**

- (A) Develop a dialogue on any ONE in about 80 to 100 words: (out of three): (07)  
(B) Develop a story from the given points in about 100 to 125 words: (07)

**Question – 5: Unit – I to III – MCQs and Objective type questions only** (14)

There will be 14 questions covering topics from Units I to III in form of multiple-choice and objective type questions.