

**SEMESTER - IV****CONSUMER BEHAVIOUR & MARKETING RESEARCH****1. Course Description**

Programme: B. Com (Honors)  
Course Code: U24/CHN/DSC/401  
Course Type: DSC  
No. of credits: 5

Max. Hours: 75  
Hours per week: 5  
Max. Marks: 100

**2. Course Objectives**

- To understand the determinants of consumer behavior and its application in marketing strategy
- To be aware of the basics of marketing research

**3. Course Outcomes**

On completion of the course the student will be able to:

CO 1: Outline the consumer decision process and understand the models of Consumer Behavior

CO 2: Identify and explain the determinants of consumer behaviour with regard to Learning, Perception and Personality

CO 3: Understand the psychological motivations to Consumer Behaviour and formation of consumer attitudes

CO 4: Examine the group influences on Consumer Behavior

CO 5: Illustrate & classify the steps & process of marketing research

  
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**4. Course Content****MODULE I: INTRODUCTION (15 Hours)**

Nature – scope- marketing concept and the role of consumer – consumer decision process – models of consumer behavior - economic model, learning theory, Psychoanalytical theory, Sociological, Howard -Sheth model, Nicosia model

**MODULE II: LEARNING, PERCEPTION & PERSONALITY INFLUENCES (15 Hours)**

Learning theory - the learning process - Pavlov's and skinner theory of learning – Cognitive theory of learning - Perception - Concept – role – perceptual mapping – perceived risk – cognitive processes – attribution process - Personality and consumer behaviour – self concept - SR approach – trait and factor theories

**MODULE III: CONSUMER MOTIVATION & ATTITUDE (15 Hours)**

Consumer motivation – Maslow's motivational theory - Attitudes – concept – components of attitudes – development of attitudes – functional nature of attitudes– cognitive dissonance – attitudinal change and behavioural change.

**MODULE IV: GROUP INFLUENCES (15 Hours)**

Group influences – group conformity – reference groups and their relevance – opinion leadership – class and culture – social stratification – Warner's six class system – social class and consumer behavior - Culture, Sub - culture, Cultural relevance to marketing decisions, Characteristics of culture, Cultural Values, Cultural Changes, Cross cultural understandings. Family: Role & Structure, Family Life Cycle, Purchasing decisions, changing role of families.

**MODULE V: MARKETING RESEARCH (15 Hours)**

Identifying and understanding the consumer - Steps in conducting marketing research –Methods of collecting Market Information - Primary data – Questionnaire design - Administration and analysis considerations in design - scaling techniques. Secondary data – sources – problems of fit and accuracy; Concept of MKIS - Components of a Marketing Information System –Marketing Intelligence System - Marketing Research in India



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## 5. References

1. S. Ramesh Kumar, Leon G.Schiffman and Leslie Lazar Kanuk, Consumer Behaviour, 11<sup>th</sup> edition, Pearson's, New Delhi.
2. Bennet D. Peter and Kassarjian H. Harold, Consumer Behaviour, Prentice Hall of India, New Delhi.
3. Beri, Marketing Research 6<sup>th</sup> Edition, Tata McGraw Hill
4. Loudon & Della Bitta, Consumer Behaviour, 4<sup>th</sup> edition, Tata McGraw Hill
5. Suja R. Nair, Consumer Behaviour , Himalaya Publishing House
6. Blackwell / Minlard / Engel, Consumer Behaviour – Cengage

## 6. Syllabus Focus

a) Relevance to Local , Regional , National and Global Development Needs

Local /Regional/National /Global Development Needs	Relevance
Local/Regional/National/Glo bal Development Needs	The key to a company's survival, profitability and growth in a highly competitive marketing environment is its ability to identify and satisfy unfulfilled consumer needs better and sooner than the competitors. Thus an understanding of the determinants of consumer behaviour helps in achieving marketing goals of every business.

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**b) Components on Skill Development/Entrepreneurship Development/Employability**

SD/ED/EMP	Syllabus Content	Description of Activity
Skill Development	Module V	Mini Research Project

**7. Pedagogy**

S. No	Student Centric Methods Adopted	Type / Description of Activity
1.	Participative Learning	Role play, Presentation
2.	Problem solving	Case studies, Research project

**8. Course Assessment Plan**

**a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination**

CO	Continuous Internal Assessments CIA - 40%	End Semester Examination-60%
CO1	CIA - 1 – Written Exam	Written Exam
CO2	CIA – 2 – Research assignment	
CO3	CIA – 1 – Written Exam	
CO4		
CO5		

**b) Model Question Paper- End Semester Exam****CONSUMER BEHAVIOUR & MARKETING RESEARCH**

Course code: U24/CHN/DSC/401  
 No. of credits: 5

Max Marks: 60  
 Time: 2 hrs

**Section – A****Answer the following:** **$5 \times 10 = 50$** 

1. Explain in detail the Consumer decision process and the roles consumers play.  
 (OR)
2. Write an essay on Howard Sheth's model of Consumer Behaviour.
3. Explain the process of cognition in consumer decision making  
 (OR)
4. Design a perceptual map for 10 brands of biscuits available in the market based on quality and price. As a consumer identify the top 3 brands and give reasons for your preference.
5. Explain Consumer motivation using Maslow's hierarchy of needs theory.  
 (OR)
6. Using examples explain how marketers have brought about an attitudinal and behavioural change in consumer behaviour.
7. Describe Warner's six class system and explain how social class influences Consumer Behaviour.  
 (OR)
8. Explain with examples the influence of Culture on Consumer decision making
9. What is marketing research? Explain briefly the steps in conducting marketing research  
 (OR)
10. How does a Marketing Information aid business in capturing relevant consumer data?

**Section B****Write a short note on any 5 of the following** **$5 \times 2 = 10$** 

11. Economic model
12. Operant conditioning
13. Brand personality
14. Cognitive dissonance
15. Social stratification
16. Family life cycle
17. Secondary data

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## SEMESTER -IV

## CORPORATE ACCOUNTING

**1. Course Description**

Programme: B. Com (A&amp;F, IB, H, CAP)

Course Code: U24/COM/DSC/401

Course Type: DSC

No of Credits – 5

Max. Hours: 75

Hours per week: 5

Max. Marks: 100

**2. Course Objectives**

- To understand the accounting procedures involved in valuation of shares, goodwill, amalgamation and internal reconstruction.
- To understand the preparation of liquidators final statement.

**3. Course Outcomes**

After the completion of the course, the student will be able:

CO 1: To help students understand the method of valuation of goodwill and various factors to be considered while valuing goodwill

CO 2: To gain knowledge on various methods of valuation of shares

CO 3: To know how accounting entries are posted in the books of accounts pre and post-merger

CO 4: To know when internal reconstruction is opted and gain knowledge on the accounting entries made at the time of internal reconstruction

CO 5: To know how liquidators remuneration is calculated and how his final statement of affairs if prepared

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**4. Course Content**

**MODULE I: VALUATION OF GOODWILL** (15 Hrs)  
 Meaning- Nature of Goodwill – Features of Goodwill – Types of Goodwill-Provisions of IND AS-103 (Definition of Goodwill, Goodwill recognition and measurement) – Factors to be considered in valuation of Goodwill: Nature of Goods, Monopolised Business, Trade Name, Risk Involved, Favourable Location and Site, Skill of Management, Future Competitions, Money Market conditions, Profit trends, Government Industrial Policy - Purpose – Methods of valuation of Goodwill: Average Profits Method – Super Profits Method – Annuity Method (Problems)

**MODULE II: VALUATION OF SHARES** (15 Hrs)  
 Meaning - Need for valuation – Factors affecting valuation of shares -Provisions of IND AS-113 Fair Value Measurement (Definition of Fair Value and Measurement) - Methods of Valuation: Intrinsic Value Method – Yield Method – Fair Value Method (Problems)

**MODULE III: AMALGAMATION, ABSORPTION, EXTERNAL RECONSTRUCTION** (15 Hrs)

Introduction – Definition & Meaning – Provisions of IND AS-103 Business combination (Definition of Business, Determination of purchase consideration)-Calculation of purchase consideration – Lump sum method – Net Assets Method- Net payments method- Accounting treatment – Amalgamation in the nature of Purchase method – Amalgamation in the nature of Merger or pooling of interest method – Treatment in the books of both the companies (Problems)

**MODULE IV: INTERNAL RECONSTRUCTION** (15 Hrs)

Meaning - Need – Procedure for Reducing Share Capital-Accounting treatment for Reduction of Capital – Recording transactions relating to internal reconstruction – preparation of final statements after Reconstruction (Problems) (Excluding schemes of reconstruction)

**MODULE V: LIQUIDATION OF COMPANIES** (15 Hrs)

Meaning – Need for liquidation - Preparation of Liquidator's Final Statement of Account - Legal Provisions – Calculation of Liquidator's Remuneration – Adjustment of Shareholder's rights (Problems)

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**5. References:**

1. SP. Jain & K.L. Narang - Corporate Accounting – Kalyani Publishers
2. M.C. Shukla, T.S. Grewal & S.C. Gupta - Advanced Accounts – Vol II - S. Chand
3. R.L. Gupta & M. Radhaswamy - Advanced Accountancy – Vol II - Sultan Chand & Sons
4. P.C. Tulsian – Financial Accounting – Pearson Education India
5. S.N. Maheswari - Advanced Accountancy Vol II – Vikas Publishing House Pvt. Ltd.

**Latest Editions to be used****6. Syllabus Focus****a) Relevance to Local, Regional, National and Global Development Needs**

Local /Regional/National /Global Development Need	Relevance
Local development needs	Helps to ensure fair value allocation in local transactions, positively impacting employment and economic activity.
Regional development needs	Assists in providing foundation for sound investment decisions and corporate governance, contributing to regional economic growth.
National development needs	Facilitates business restructuring and financial health, impacting national competition, stability and growth.
Global development needs	Following standards enhances comparability of financial information globally, ensuring cross-border transactions and protects investor rights in a globalized market.

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**b) Components on Skill Development/Entrepreneurship Development/Employability**

SD/ED/EMP	Syllabus Content	Description of Activity
Skill Development	Module IV	Training to think critically by problem-solving through thorough analysis.
Entrepreneurship Development	Module I, II, III & V	Provide working knowledge in legal regulatory framework to value business, secure funding and make informed financial decisions.
Employability	Module II, III, IV	Training to analyse the financial statements in order to offer a competitive edge with financial expertise, valuable beyond traditional accounting roles in areas like corporate finance, and mergers & acquisitions.

**7. Pedagogy**

S. No	Student-Centric Methods Adopted	Type/Description of Activity
1.	Case studies	Problem solving
2.	Interactive Class room	Games/ Quiz
3.	Presentation	Group work to create budgets and other problem-solving exercises

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**8. Course Assessment Plan****a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination**

CO	Continuous Internal Assessments CIA - 40%	End Semester Examination- 60%
CO1	CIA – I (Written Exam)	
CO2	CIA – II (Written Exam)	
CO3	CIA – III (Written Exam)	Written Examination
CO4	CIA – IV (Assignment)	
CO5		

**b) Model Question Paper – End Semester Exam****CORPORATE ACCOUNTING**

**Course Code: U24/COM/DSC/401**  
**Credits 5**

**Max Marks: 60**  
**Time: 2 Hrs**

**SECTION-A****I. Answer the following****5 x 10 = 50 marks**

1. Calculate the goodwill of a firm on the basis of three years' purchase of the Weighted Average Profit of the last four years. The profits of the last four financial years ended 31st March, were: 2016 – ₹ 25,000; 2017 – ₹ 27,000; 2018 – ₹ 46,900 and 2019 – ₹ 53,810. The weights assigned to each year are 2016 – 1; 2017 – 2; 2018 – 3; 2019 – 4.

You are supplied the following information:

- i) On 1st April, 2016, a major plant repair was undertaken for ₹ 10,000 which was charged to revenue. The said sum is to be capitalised for goodwill calculation subject to adjustment of depreciation of 10% on Reducing Balance Method.
- ii) The Closing Stock for the years ended 31st March, 2017 and 2018 were overvalued by ₹ 1,000 and ₹ 2,000 respectively.
- iii) To cover management costs an annual charge of ₹ 5,000 should be made for the purpose of goodwill valuation.

**OR**

2. Ram runs a chemist shop. His net assets on 31st December 2004 amount to Rs. 20, 00,000. After paying a rent of Rs. 20,000 a year and salary of Rs. 20,000 to the chemist, he earns a profit of Rs. 1,50,000. His landlord, who happens to be an expert chemist, is interested in purchasing the shop 12% is considered to be a reasonable return on capital employed. What can Ram expect as payment for goodwill?

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3. State the methods of valuation of shares? Mention four circumstances under which shares have to be valued.

OR

4. The following particulars are available in respect of Good luck Limited:

- (a) Capital 450, 60% preference shares of 100 each fully paid and 4,500 equity shares of 10 each fully paid.
- (b) External liabilities: 7,500.
- (c) Reserves and Surplus 35,000.
- (d) The average expected profit (after taxation) earned by the company 8,500.
- (e) The normal profit earned on the market value of equity shares (full paid) of the same type of companies is 9%.
- (f) 10% of the profit after tax is transferred to reserves. Calculate the intrinsic value per equity share and value per equity share according to dividend yield basis. Assume that out of total assets, assets worth of 350 are fictitious.

5. X Limited and Y Limited agreed amalgamate by transferring their undertakings to a new company Z Company Limited formed for that purpose. On the date of amalgamation balance sheets of the company were as under:

Liabilities	X Co. ₹	Y Co.₹	Assets	X Co.₹	Y Co.₹
Equity share capital Shares of ₹ 10 each	500000	300000	Sundry assets	480000	322000
5% debentures	200000	100000	Freehold property	200000	100000
Reserve fund	-	50000	Investments	50000	20000
Profit and loss account	30000	20000	Debtors	250000	150000
Mortgage Loan	50000	-	Preliminary expenses	20000	8000
Sundry creditors	220000	130000			
	<b>1000000</b>	<b>600000</b>		<b>1000000</b>	<b>600000</b>

The Purchase consideration consisted of:

The Purchase consideration consisted of:

- a) Discharge of debentures in X Company Limited and Y Company limited by the issue of equivalent amount of 6% in Z Limited.
- b) The assumptions of liabilities of the companies.

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c) Issue of shares at a premium of rupees 2 per share of equity shares of ₹ 10 each in Z Limited. For the purpose of amalgamation, the assets are to be revalued as under:

Particulars	X Co.₹	Y Co.₹
Goodwill	100000	75000
Sundry assets	410000	280000
Freehold property	260000	140000
Investments	51000	20000
Debtors	225000	135000

What would be the opening journal entries in the books of new company and also build the new balance sheet.

OR

6. What is Amalgamation? Explain in detail, how is Amalgamation different from a Merger?

7. The business of ATC Limited was being carried on continuously at losses. The following are the extracts from the balance sheet of the company as on 31st March, 2018:

Liabilities	Amount	Assets	Amount
30,000 Equity shares@ 10 each	3,00,000	Goodwill	50,000
2,000 8% cumulative preference shares of Rs 100	2,00,000	Plant	3,00,000
Securities Premium	90,000	Loose tools	10,000
Unsecured loan (from director)	50,000	Debtors	2,50,000
Sundry creditors	50,000	Stock	1,50,000
Outstanding expenses (including Remuneration 20,000)	70,000	Cash	10,000
		Bank	35,000
		Preliminary expenses	5,000
		Profit and Loss A/c	2,00,000
	<b>10,10,000</b>		<b>10,10,000</b>

Note: Dividends on cumulative preference shares are in arrears for 3 years.

The following scheme of reconstruction has been agreed upon and duly approved by court:

- i) Equity shares to be converted into 1, 50,000 shares of Rs 2 each.
- ii) Equity shareholders to surrender to the company 90% of their holdings.
- iii) Preference shareholders agree to forego their right to arrears to dividends in consideration of which 8% preference shares are to be converted into 9% preference shares.
- iv) Sundry creditors agree to reduce their claim by one fifth in consideration of their getting shares of Rs 35,000 out of surrendered equity shares.
- v) Directors agree to forego the amount due on account of unsecured loan and directors' remuneration.
- vi) Assets to be reduced as under: Goodwill 50,000, Plant 40,000, Tools 8,000, Sundry Debtors 15,000 and Stock 20,000
- vii) Any surplus after meeting the losses should be utilised in writing down the value of the plant further.
- viii) Expenses of reconstruction amounted to Rs 10,000.
- ix) Further 50,000 equity shares were issued to the existing members for increasing the working capital.

Build the necessary journal entries for giving effect to the above arrangement and also to draw up the resultant balance sheet of the company.

OR

8. What would be the need for internal re-construction, how is it different from external re-construction.

9. Arya Ltd. went into liquidation on 31-03-2016.

Following information is available with the liquidation. Creditors amounting to ₹ 75,660 of which ₹ 8,000 are preferential, 6 % Debentures having a floating charge on the assets of the company amounted to ₹ 80,000.

Debenture holders to be paid interest upto 30-09-2015.

The assets realised as follows:

- Stock: ₹ 84,000
- Plant and Machinery: ₹ 60,600
- Cash in hand stood at ₹ 500.

Debentures were paid off on 30-09-2015 with interest.

Liquidator's expenses amounting ₹ 1,900 and he is to be given a remuneration at 3 % on the amount realised and 2 % on the amount distributed to unsecured creditors excluding preferential creditors.

Prepare Liquidator Final Statement of Account.

OR

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10. Give the meaning of Liquidation of a Company or Winding up of a company. Generate the methods of winding up of companies with an appropriate examples.

### SECTION-B

#### II. Answer any 5 from the following 7 Questions.

(5 × 2 = 10 Marks)

11. Explain any two methods for valuation of goodwill.
12. Describe valuation of shares.
13. Explain Purchase consideration
14. What is the need for Capital Reduction?
15. Elaborate the meaning of Voluntary Liquidation of a company.
16. The abstract of the Balance Sheet of the Arjun Ltd. as at 31st March are as follows.

Liabilities	Amount (Rs.)
Equity Share Capital (Rs. 100 each)	15,00,000
12% Preference Share Capital (Rs. 100 each)	8,00,000
13% Debentures	3,00,000

On 31st March, Bagya Ltd. agreed to take over Arjun Ltd. on the following terms:

a) For each Preference Share in Arjun Ltd, Rs. 10 in Cash and one 9% Preference Share of Rs. 100 in Bagya Ltd.

b) For each Equity Share in Arjun Ltd., Rs. 20 in Cash and one Equity Share in Bagya Ltd. of Rs. 100 each. It was decided that the Share in Bagya Ltd. will be issued at Market Price Rs. 140 per Share.

c) Liquidation Expenses of Arjun Ltd. are to be reimbursed by Bagya Ltd. to the extent of Rs. 10,000.

Actual Expenses amounted to Rs. 12,500.

You are required to compute the amount of Purchase Consideration.

17. A business earned average profits of Rs. 1,00,000 during the last few years. The normal rate of return in similar type of business is 10%. The assets of the business were Rs. 10,00,000 and external liabilities was Rs. 1,80,000. Calculate the value of goodwill of the firm by super profit method, if the goodwill is valued at 2. 1/2 years' purchase of super profits.

17. A business earned average profits of Rs. 1,00,000 during the last few years. The normal rate of return in similar type of business is 10%. The assets of the business were Rs. 10,00,000 and external liabilities was Rs. 1,80,000. Calculate the value of goodwill of the firm by super profit method, if the goodwill is valued at 2. 1/2 years' purchase of super profits.

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## SEMESTER - IV

### DATA ANALYSIS AND VISUALIZATION

#### 1. Course Description

**Programme:** B.Sc./B.Com./BMS

**Max. Hours:** 30

**Course Code:** U24/CSC/SEC/401

**Hours per week:** 2

**Course Type:** SKILL ENHANCEMENT COURSE

**Max. Marks:** 50

**No. of credits:** 2

#### 2. Course Objectives

- To learn the skills for working with formulas, functions, named ranges, referencing cells, and auditing for effective data analysis and manipulation.
- To learn the skills required for case analysis of different scenarios using the tools for analysis and visualisation.

#### 3. Course Outcomes

This SEC paper will help students to enhance their overall skills and to

**CO1:** *Apply* formulas, functions, and named ranges for effective data manipulation to Demonstrate Excel Data Analysis Proficiency. (Cognitive level – 3)

**CO2:** *Demonstrate* ability to employ analytical tools and visualization techniques to extract insights and present findings effectively. (Cognitive level – 3)

#### 4. Course Content

##### MODULE I: DATA REPRESENTATION

(15

Hrs)

Review of Excel-Worksheet Basics, Protecting Workbook, Importing and Exporting data, Sharing in Excel; Formula sand functions – understanding formulas; operators in formula; named ranges; calculations; functions in formulas; relative and absolute addressing; referencing cells outside the worksheet and workbook; functions- logical, summarizing, text, lookup, reference, data and time, math functions; error handling, formula auditing.

##### MODULE II: DATA VISUALIZATION

(15 Hrs)  
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Charts—waterfall, histogram, pareto, box and whisker, Tree map, sunburst, sparkline, 3D map charts and their uses; Advanced charts -Milestone chart, SmartArt graphics, Organization chart.

Pivot tables—verify data source, format data, recommended pivot tables, adding slicers, timelines, calculated fields and group fields in pivot.

### **5. References**

1. Manisha Nigam, "Data Analysis with Excel", BPP publications, 2018

### **6. Syllabus Focus**

#### **a) Relevance to Local, Regional, National and Global Development Needs**

Local/Regional/National/Global Development Needs	Relevance
Global Development	Data Analysis is a systematic method to look for trends, groupings, or other relationships between different types of data. Data visualization is to make it easier to identify patterns, trends and outliers in large data sets.

#### **b) Components on Skill Development/Entrepreneurship Development/Employability**

SD/ED/EMP	Syllabus Content	Description of Activity
SD and EMP	Modules 1 and 2	<p>Proficiency in Excel for worksheet management, data importing/ exporting, sharing, formula understanding, error handling and auditing for effective data analysis and manipulation.</p> <p>Proficiency in creating and utilizing various types of charts and understanding their purposes for data visualization.</p>

### **8. Course Assessment Plan**

#### **a) Weightage of Marks in Formative and Summative Assessments**

Formative Assessment - FA (40%)	Summative Assessment - SA (60%)
CIA-20 marks Mini project/Written Assignment / Problem solving/Case studies	End Semester Exam – 30 Marks

## b) Question Paper Pattern

**EXTERNAL- MODEL QUESTION PAPER**  
**PRACTICAL**

**Course code: U24/CSC/SEC/401**  
**Credits:2**

**Max. Marks: 30**  
**Max Time: 1 Hr**

**I. Answer the following.**

1. Refer the excel worksheet shared and perform the below tasks: (15M)
  - a. Apply conditional Formatting for Total column and find how many students Mark1 is greater than 42.
  - b. Calculate total and Percentage.
  - c. Use VLOOKUP function to find the name of the student with Roll No 12823.
  - d. Use IF CONDITION for Pass/fail. If Percentage greater than 72 "Pass" else "Fail".
  - e. Add a new column as Full name and fill the data using CONCATENATE function.
2. Draw a sparkline chart for the following chart ( 15M)

Month	Jan	feb	Mar	Apr	may	jun
Revenue 2020	785	890	-	740	7463	784
	0	0	8700	-	1	
Revenue 2021	790	500	4700	4500	4850	795
	0	8	-	-	8	
Revenue 2022	800	670	4000	7200	5300	890
	0	0	-	-	0	

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Prepared by	Checked & Verified by	Approved by

**SEMESTER -IV****FINANCIAL MARKETS AND SERVICES****1. Course Description**

Programme: B.COM (A&F,IB,H)  
 Course Code: U24/COM/DSC/403  
 Course Type: DSC  
 No. of Credits: 5

Max. Hours: 75  
 Hours per week: 5  
 Max.Marks: 100

**2. Course Objectives**

- The course aims to introduce concepts of Financial Markets and also financial services in practice in India
- The course enables students to identify the participants of a financial market and list the characteristics of efficient markets and services
- The course structure helps students identify business opportunities in the Indian Financial Markets and Services sector.

**3. Course Outcomes**

After the completion of the course, the student will be able to:

CO 1: Define the different components, primary and support activities in a Financial System and list the constituents of Money Market

CO 2: Explain the Primary Market and secondary Market and their components.

CO 3: Describe the basics of leasing and hire purchase and its rationale.

CO 4: Analyze the means of functioning of venture capitalists and factors

CO 5: Judge the working of mutual funds and credit rating.

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**4. Course Content****MODULE I: FINANCIAL SYSTEM IN INDIA** (15 Hrs)

Financial System -Introduction, Role and Functions of Financial system-Constituents of Indian Financial System –organized and unorganized sector- Financial markets-meaning -Types of financial markets- Money Markets and capital markets –Money market- Meaning, Functions and . Structure of money market, - Call Money market-Collateral Loan market- Acceptance Market- Bill Market- Instruments of Money Market -Commercial bills, Treasury Bills, Commercial Paper, Certificate of Deposit- Repos – ADR's and GDR's.Reforms and recent developments in Indian Money markets.

**MODULE II: CAPITAL MARKETS** (15 Hrs)

Indian Capital Market – Meaning, Objectives and Importance, Functions of capital market, Structure of Capital Market – Indian Primary Market - Intermediaries in Primary markets – Instruments of Primary Market- Role of the New issue market – Book Building Process Secondary Market-definition, characteristics and functions of Stock exchanges. Introduction to major stock exchanges of India-BSE, NSE, OTCEI - Listing of securities- Procedure for dealing in stock exchanges(DEMAT)-Settlement Procedure and Rolling Settlement - Construction of index --Insider Trading and SEBI Regulations -Recent developments in capital markets.

**MODULE III: FINANCIAL SERVICES-LEASING AND HIRE PURCHASE** (15 Hrs)

Meaning and Concept, Characteristics of financial services.Kinds of financial services – fund-based and fee-based services. Intermediaries providing financial services, Growth of financial services sector in India.

Leasing – Financial lease and Operating lease – Differences between Lease and Hire purchase – –Advantages of leasing – Consideration under lease Vs. Buy decision- – Problems of Leasing companies - Hire Purchase – Terms of the agreement under Hire Purchase –Advantages of Hire Purchase.

**MODULE IV: VENTURE CAPITAL AND FACTORING** (15 Hrs)

Meaning and features of Venture capital. Types of venture capitalists- modes of financing.- Factors affecting investment decisions and stages of investment.--The procedure followed by venture capitalists.-Venture capital in India – need, problems, prospects and growth and SEBI regulation.

Factoring arrangement.-Types and mechanism of factoring.-Differences between factoring and bill discounting.-Functions of a factor- advantages and impact of factoring arrangement on the balance sheet.



## MODULE V: CREDIT RATING AND MUTUAL FUNDS (15 Hrs)

Credit Rating- Origin, meaning, definition, and nature of credit rating. Need and importance of credit rating agencies in India- CRISIL, ICRA, CARE.,CIBIL

Mutual Funds- Concept and meaning of mutual funds.Types of the mutual fund.Organization of mutual funds.Performance of mutual funds, Advantages, and Problems.

**5 References**

1. Bharati V .Pathak- Indian Financial System-Pearson Education India
2. Gordon and Natarajan- Financial Markets and Services-Himalaya Publishing House
3. Vasant Desai,-The Indian Financial System and Development-Himalaya Publishing House
4. Shashi K. Gupta,Nisha Agarwal,Neeti Gupta-Financial Institutions & Markets-  
Kalyani Publishers
5. Shashi K Gupta and Nisha Aggarwal-.Financial Services -, Kalyani Publishers

(Latest editions of the readings to be used.)

**6. Syllabus Focus****a) Relevance to Local/ Regional/ National/ Global Development needs**

Local/ Regional/ National/ Global Development needs	Relevance
National Development needs	By providing a foundation to students to identify business opportunities in the Indian Financial Markets this course opens door for students to tap the various avenues available in money market and capital markets to raise funds for both short term and long term purposes which in turn can lead to massive investment and capital formation in the economy and also to become highly successful in the financial services sector .

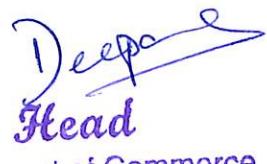
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**b) Components of Skill Development/ Entrepreneurship Development/ Employability:**

SD/ED/EMP	Syllabus Content	Description of Activity
Employability	Modules I,II,III,IV & V	By doing Case Studies and Assignment students can increase their analytical and decision making skills which goes a long way in enhancing their job prospects in financial markets and services

**7) Pedagogy**

S. No	Student Centric Methods Adopted	Type / Description of Activity
1.	Experiential learning	Field trip to a stock exchange
2.	Participative learning	Group Discussion & Presentation
3.	Participative Learning	Case Studies
4	Experiential learning	Quiz

  
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**8) Course Assessment Plan:****a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination**

COs	Continuous Internal Assessments - CIA (40%)	End Semester Examination - (60%)
CO1	CIA-1-Written exam	
CO2	CIA-1-Written exam	
CO3	CIA-2 Assignment	Written Exam
CO4	CIA-2-Concept based Testing	
CO5		

  
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## b) Model Question paper – End Semester Exam

## FINANCIAL MARKETS AND SERVICES

Course Code: U24/COM/DSC/403

Max Marks: 60

Credits: 5

Time: 2 Hrs

## SECTION - A

## I. Answer the following

 $5 \times 10 = 50 \text{ M}$ 1. Define Financial System. Explain the various constituents of the Financial System in detail?  
**OR**

2. List the various instruments used in the Indian Money Market. ?

3. Describe the structure and composition of intermediaries in primary markets?

**OR**

4. Explain Listing and Trading of Securities. Discuss the documents to be filed with the Stock Exchange for listing of securities?

5. Explain Financial Leasing and Operating Leasing in brief. Also, discuss the problems faced by leasing Companies.  
**OR**

6. Discuss the meaning and merits of the Hire Purchase System. State about the Terms of Agreement under hire purchase?

7. Compare and contrast between the working of Factoring and Bills Discounting?  
**OR**

8. Classify the various categories of Venture Capitalists. and also analyse the factors affecting their investment decisions.

9. Assess the role of Credit Rating Agencies with special reference to the working of CRISIL and ICRA in brief?  
**OR**

10. Critically evaluate the performance of the Mutual Fund sector in India in brief.

### Section B

**Answer any Five of the following:**

**5×2=10 Marks**

11. Define ADR?
12. Explain about BSE Sensex briefly?
13. Discuss in brief about Hire Purchase Agreement ?
14. Analyze the basic problems faced by Venture capitalists?
15. Justify the significance of CIBIL in the financial services sector in brief?
16. Explain about Insider Trading in brief?
17. Discuss about OTCEI?

#### c) Question paper Blueprint

Modules	Hours Allotted in the syllabus	COs addressed	Section A (No of questions)	Total Marks	Section B (No of questions)	Total Marks
1	15	CO-1	2	10	1	2
2	15	CO-2	2	10	3	2
3	15	CO-3	2	10	1	2
4	15	CO-4	2	10	1	2
5	15	CO-5	2	10	1	2

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**1. Course Description**

Programme: B. Com (A&amp;F, IB, H, CAP)

Max. Hours:75

Course Code: U24/COM/DSC/402

Hours per week:5

Course Type: DSC

Max. Marks:100

No. of credits:5

**2. Course Objectives**

- To recall conceptual and legal knowledge about Income Tax provisions
- To summarise the computation of Income from different heads with reference to an Individual Assessee and to compute and file the income tax returns of an individual assessee.
- To outline the conceptual framework of GST.

**3. Course Outcomes**

On successful completion of the course, the student will be able to:

CO1: To Apply provisions related to Income from Salary.

CO2: To Compute of Income from House Property, acquaint and apply provisions related to Capital Gains

CO3: To Compute Income from Profit and Gains of Business or Profession &amp; Income from Other sources

CO4: To Apply the provisions of Income Tax in filing the returns.

CO5: To Recall the provisions of GST under GST Act, 2017.

**4. Course Content**

MODULE I: INTRODUCTION &amp; INCOME FROM SALARIES

(15 Hrs)

Direct and Indirect Taxes –Features and History of Income Tax in India –Definitions and Basic Concepts of Income Tax- Definitions: Assessee – Deemed Assessee – Assessee-in-default – Assessment Year – Previous Year - Person – Agricultural Income – Heads of Income – Gross Total Income – Total Income — Incomes Exempt from Tax-Residential Income – Status and Scope of Total Income.

RESIDENTIAL STATUS- Meaning of Residential Status Conditions applicable to an Individual Assessee – Incidence of Tax – Types of Incomes.

(Theory only)

Income From Salaries: Definition of ‘Salary’ – Characteristics of Salary – Computation of

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Salary Income: Salary u/s 17(1) –Annual Accretion – Allowances – Perquisites – Profits in lieu of salary – Deductions u/s. 16 -Problems on computation of Income from Salary-Deductions pertaining to individual Assessee  
(80C,80CCC,80CCE,80CCD,80D,80DD,80DDB,80E,80G,80GG,80GGC,80TTA)

#### MODULE II: INCOME FROM HOUSE PROPERTY & CAPITAL GAINS (15 Hrs)

Chargeability of 'House Property' – Exempted House Property incomes– Annual Value – determination of Annual Value for Let-out House and Self-occupied House – Deductions u/s.24 – Problems on computation of Income from House Property (Simple Problems).

Capital Gains: Introduction - Meaning – Scope of charge – Basis of charge – Short term and Long term Capital Assets – Transfer of Capital Asset – Deemed transfer – Determination of Cost of Acquisition – Procedure for computation of Long-term and Short-term Capital Gains/Losses – Exemptions in respect of certain Capital Gains u/s. 54,54B,54EC and 54F only (Simple Problems on computation of capital gains).

#### MODULE III: PROFITS AND GAINS FROM BUSINESS OR PROFESSION & OTHER SOURCES: (15 Hrs)

Definition of 'Business and Profession' – Procedure for computation of Income from Business — Allowable Expenses u/s. 30 to 37 – Expenses expressly disallowed – Deemed Profits.

Depreciation: Meaning – Conditions for charge of depreciation – Problems on computation of Income from Business. Income from Profession: Rules– procedure for computation of professional Income of Medical Practitioner, Lawyer and Chartered Accountant– problems on computation of Income from Profession. (Excluding Problems on Depreciation) (Simple Problems)

Income from Other Sources: General Incomes u/s. 56(1) – Specific Incomes u/s. 56(2) – Dividends u/s. 2(22) –Interest on Securities – Gifts received by an Individual – Casual Income- Family Pension – Rent received on let out of Furniture- Plant and Machinery with/without Building – Deductions u/s. 57(Simple Problems)

#### MODULE IV: CLUBBING OF INCOME & FILING OF RETURNS (15 Hrs)

Clubbing of Income and Set-off and Carry Forward of losses: Clubbing of Income in case of Individual Assesses – Intra head Set off of Losses – Inter head Set off of Losses – Carry Forward of Losses – Problems. Deductions u/s 80 – Applicable to individuals Filing of returns: concepts related to tax returns

GST-Genesis- Constitutional Framework of Indirect Taxes before GST (Taxation powers of Union and State Government)- VAT- Meaning-Variants and methods- Defects in the structure of Indirect taxes prior to GST. Rationale for GST- GST-Structure of GST (SGST, CGST, UTGST and IGST)- Taxes subsumed under GST- GST council-GST network-Time of supply, value of supply, Nature of supply, Place of supply. (theory only).

### 5. References

1. V.P. Gaur & D.B Narang Income Tax Law and Practice:, Kalyani Publishers.
2. Dr. M.N. Ravi Taxation: PBP.
3. Dr. Vinod K. Singhania & Dr. Kapil Singhania Direct Taxes Law & Practice:, Taxmann
4. B.B. Lal Income Tax: Pearson Education.
5. R.G. Saha, Taxation Himalaya Publishing House Pvt. Ltd.
6. Johar, Income Tax: McGrawHill Education.
7. Balachandran & Thothadri Taxation Law and Practice: PHI Learning.
8. Ahuja Girish Direct Tax Law and Practice, Bharat Publishers

### 6. Syllabus Focus

a) Relevance to Local, Regional, National and Global Development Needs

Local /Regional/National /Global Development Needs	Relevance
National	To identify the concepts of direct and indirect tax & Enables filing of returns at individual level.

b) Components on Skill Development/Entrepreneurship Development/Employability

SD/ED/EMP	Syllabus Content	Description of Activity
SD	Module I & IV	Filing of returns

ED	Module IV	Filing of returns
Emp	Module IV	A student can file Income Tax Returns

## 7. Pedagogy

S. No	Student Centric Methods Adopted	Type / Description of Activity
1.	Experiential learning	Interactive learning
2.	Participative Learning	Presentation
3.	Problem solving	Computing the tax liability and filing of returns

## 8. Course Assessment Plan

### a) Weightage of Marks in Continuous Internal Assessments and End Semester Examination

CO	Continuous Internal Assessments CIA - 40%	End Semester Examination-60%
CO1	IA-10- Problems Computation	Written Exam
CO2	IA-10-Problems Computation	
CO3	CIA-1 10 ---Problem solving/objective	
CO4	CIA II---Problem Solving/Objective	
CO5		

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**b) Model Question Paper- End Semester Exam**  
**TAXATION**

Course Code: U24/COM/DSC/402

Max Marks: 60

Credits: 5

Time: 2Hrs

**Section A****I. Answer the following questions:****5x10 = 50 marks**

1. How would you determine the taxability of an individual income in relation to the residential status?

Or

2. The following are the particulars of the income of Arvind for the previous year ending on 31<sup>st</sup> March, 2023.

- Salary Rs.32,000 p.m.
- Contribution to recognised provident fund Rs.4,000 per month
- Employer contributes the same amount as the employer contributes towards provident fund.
- Dearness Allowance Rs.5,000 p.m. it not considered for computation of retirement benefits.
- Interest credited to recognised provident fund @13% Rs.13,000
- contribution to Public Provident Fund is Rs.9,000
- Bonus Rs.30,000
- His ration bill of Rs.2,000 p.m. paid by employer
- Premium of life policy is Rs.12,000 on a policy of Rs.2,00,000
- Deposited Rs.4,800 in Equity Linked Saving Scheme
- Repayment of house building loan taken from HDFC Rs.20,500 during the year.

Compute taxable income of Arvind for the assessment year 2023-24

Compute taxable income of Arvind for the assessment year 2023-24

3. Mr. Ansari is owner of two houses and provides following information about these houses:

	House A	House B
Date of completion	1-6-2021	1-8-2020
Standard rent	15,000	-
Fair Rental Value	18,000	24,000
Municipal rental value	12,000	20,000
Actual rent	12,000	Self-occupied
Municipal taxes	1,200	10% on MRV

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Ground rent (due)	400	----
Fire insurance premium	500	400
Interest on loan for the construction of house for the year 2018-19	4,000	11,000
2019-20	4,000	11,000
2020-21	3,000	11,000
2021-22	3,000	7,000

Calculate his income from the house property for the year ended 31-3-2023

OR

4) Mr.Ankit purchased a residential house during the previous year 2001-02(CII=100) for Rs.40,00,000 and sold it for Rs.2 crores during the previous year 2022-23(CII=331).He purchased 2 houses worth 31 lakhs each on February 21<sup>st</sup>, 2023.Calculate the taxable capital gain u/s 54 for the assessment year 2023-24.

5) The following is the Profit and loss account of Mr. X for the year ended on 31-3-2021. Compute his taxable Business income for the assessment year 2021-22.

Particulars	Rs.	Particulars	Rs.
To opening stock	15,000	By sales	80,000
To purchases	40,000	By closing stock	20,000
To wages	20,000	By gift from father	18,000
To rent	6,000	By sale of motor car	9,000
To repair to motor car	3,000	By income tax refund	3,000
To wealth tax paid	3,000		
To medical expenses	3,000		
To general expenses	10,000		
To depreciation on motor car	3,000		
To advance income tax paid	1,000		
To profit for the year	26,000		
	1,30,000		1,30,000

Following further information is given:

1.Mr.X carries on his business from rented premises at Delhi, half of which is used as his residence.

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2. Mr. X bought a car during the year for Rs.20,000. He charged depreciation on the value of the car. The car was sold during the year for Rs.9,000. The use of the car was  $\frac{3}{4}$  th for the business and  $1/4$  th for personal purposes.

3. Medical expenses were incurred during sickness of Mr. X for his treatment.
4. Wages include Rs.250 per month on account of Mr. X's driver for 10 months.

OR

6. Compute income from other from particulars given below:

1. Interest on deposits with a company Rs.10,000
2. University remuneration for working as an examiner Rs.6000
3. Royalty for writing books Rs.60,000
4. He claims to have spent Rs.20,000 on writing his books
5. Dividend declared by R.co on 1.3.2023 but paid on 1.5.2023 Rs.6,000
6. Interim dividend paid on 1<sup>st</sup> May 2022 Rs.3,000

Horses are maintained by him and expenses on maintenance of horses are Rs.2,40,000

7. Compute the total income from the following particulars for the assessment year 23-24  
 Property-

House Property-	
Loss from self occupied house	Rs. (2,00,000)
Income from let out house	Rs.1,12,000

### Losses and Gains from Business or Profession:

Profits and Gains from Business	Rs.1,80,000
Profits from Hosiery Business	Rs.(60,000)
Loss from Cycle business	Rs. (1,00,000)
Speculation business loss	
Capital Gains	Rs.40,000
Short Term Capital Gains	Rs. (80,000)
Short Term Capital Loss	Rs. 70,000
Long Term Capital Gain	Rs. (90,000)
Long Term Capital Loss	

Other sources:

Other sources	Rs. 1,24,000
Bank Interest	Rs. 20,000
Dividends from companies	Rs. 1,00,000
Loss from gambling	

OR

8. Explain the types of return forms provided by Income Tax Act, 1961 along with the type of assesses filing the respective return forms.
9. Explain the genesis and constitutional framework of GST in India.

Or

10. Explain in detail the constitution and functioning of GST Council in India with relevance to administration of GST in India.

**Section B**

**2x5=10**

**Answer any 5 of the following**

11. Identify the relationship between residential status and incidence of tax.
12. Compute Gross Annual Value of the house property with the following information:  
MRV=60,000p.a FRV=66,000p.a ARV=7,000p.m
13. Illustrate the calculation of Scientific Research expenditure related to business
14. Illustrate set off and carry forward of incomes and losses of all five heads of income under the Income Tax Act, 1961.
15. Describe the variants of VAT
16. Compute Taxable portion of Children's Education Allowance if allowance is received is Rs.200 p.m. per children.
17. Identify the term relative from the following according to the Income Tax Act, 1961  
Uncle, mother-in -law, cousin, husband's sister

**c) Question Paper Blue Print**

Modules	Hours Allotted in the Syllabus	COs Addressed	Section A (No. of Question s)	Total Marks	Section B (No. of Questions)	Total Marks
1	15	CO1	2	10	2	2
2	15	CO2	2	10	2	2