



Re-Accredited B++ 2.86 CGPA by NAAC

**VEER NARMAD SOUTH GUJARAT UNIVERSITY**

University Campus, Udhna-Magdalla Road, SURAT - 395 007, Gujarat, India.

**વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી**

યુનિવર્સિટી કેમ્પસ, ઉદ્ધના-મગદલ્લા રોડ, સુરત - ૩૯૫ ૦૦૭, ગુજરાત, ભારત.

Tel : +91 - 261 - 2227141 to 2227146, Toll Free : 1800 2333 011, Digital Helpline No.- 0261 2388888

E-mail : info@vnsgu.ac.in, Website : www.vnsgu.ac.in

## **-: પરિપત્ર :-**

વાણિજ્ય વિદ્યાશાખા હેઠળની સંલગ્ન તમામ કોલેજોના આચાર્યશ્રીઓને જણાવવાનું કે, NEP-2020 અંતર્ગત શૈક્ષણિક વર્ષ ૨૦૨૪-૨૫થી અમલમાં આવનાર કોમર્સ ઈન્કલુડીંગ બી.એ. વિષયના Sem.-3 & 4 Major, Minor, MDC, SEC અને VAC ના અભ્યાસ સમિતિ દ્વારા નિયુક્ત પેટાસમિતિ દ્વારા તૈયાર કરવામાં આવેલ નીચે મુજબના અભ્યાસક્રમો કોમર્સ ઈન્કલુડીંગ બી.એ.વિષયની અભ્યાસ સમિતિની તા.૦૫/૦૩/૨૦૨૪ની સભાના ઠરાવ ક્રમાંક:૦૩ અન્વયે તેમજ અભ્યાસ સમિતિવતી મંજૂર કરી વાણિજ્ય વિદ્યાશાખાને કરેલ ભલામણ વાણિજ્ય વિદ્યાશાખાના અધ્યક્ષશ્રીએ વાણિજ્ય વિદ્યાશાખાની મંજૂરીની અપેક્ષાએ વાણિજ્ય વિદ્યાશાખાવતી વાણિજ્ય વિદ્યાશાખાનાં અધરધેન ડીનશ્રીએ મંજૂર કરી એકેડેમિક કાઉન્સિલને કરેલ ભલામણ એકેડેમિક કાઉન્સિલની તા.૦૧/૦૩/૨૦૨૪ની સભાના ઠરાવ ક્રમાંક :૧૦૪ અન્વયે માન.કુલપતિશ્રીને આપેલ સત્તા અંતર્ગત ઈ.ચા.માનનીય કુલપતિશ્રી દ્વારા મંજૂર કરેલ છે. જેનો અમલ કરવા આથી જાણ કરવામાં આવે છે.

### **B.Com.Sem.-3 & 4**

- (1) Business Administration
- (2) Banking Law and Practice Paper- I to IV
- (3) Computer Application
- (4) Marketing Paper- I to IV
- (5) Management Paper- I to IV
- (6) Principles of Insurance & Life Insurance
- (7) Entrepreneurship (SEC)
- (8) Banking Paper-I & II (SEC)
- (9) Sustainability Management for Busniess (VAC)
- (10) Career Planning (VAC)
- (11) Talent Management Essentials (VAC)
- (12) Leadership (VAC)
- (13) Reasoning Ability (VAC)
- (14) Personality Development (VAC)

(બિડાણ: ઉપર મુજબ )

ક્રમાંક : એસ./સિલેબસ/પરિપત્ર/૯૬૯૭/૨૦૨૪

તા.૦૪-૦૫-૨૦૨૪

પ્રતિ,

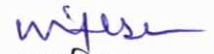
૧) વાણિજ્ય વિદ્યાશાખા હેઠળની સંલગ્ન તમામ કોલેજોના આચાર્યશ્રીઓ,

..... આપશ્રીની કોલેજના સંબંધિત શિક્ષકો/વિદ્યાર્થીઓને જાણ કરી અમલ કરવા સારું.

૨) અધ્યક્ષશ્રી, વાણિજ્ય વિદ્યાશાખા,

૩) પરીક્ષા નિયામકશ્રી, પરીક્ષા વિભાગ, વીર નર્મદ દ.ગુ.યુનિવર્સિટી, સુરત.

.....તરફ જાણ તેમજ અમલ સારું.

  
કુલસચિવ લેવ

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: BUSINESS ADMINISTRATION**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. To give knowledge of concept and process in Functional area of management like Human Resource management, labor relationship.
2. To enable the students about career planning, career development and give awareness about e-training and e- selection.
3. To make the Students aware about Human Resource Morales and Human Resource challenges.
4. To understand Human Resource Planning.
5. To develop the analytical and decision making abilities through Case studies.

**OUT COMES:**

Student's capacity building as under

1. Knowledge of Human Resource management and Planning.
2. Decision making by analytical research when facing challenges.
3. Career development & Trade Unions.
4. e-Training and e- selection

**COURSE CONTENT:**

Unit No.	Content	Weightage
1	<u>Human Resource Management, e-Selection and e-Training:</u> Meaning of Human Resources, Human Resource Management, Human Resource Management and Personal management, e-Selection and Procedure, e-Training and its Advantages and Disadvantages, Qualities of H.R. manager, Roles of HR manager.	15
2	<u>Human Resource Planning:</u> Meaning, Importance, Process and factors affecting Human Resource Planning, Benefits and Limitations of H.R. Planning, Human Resource Audit - Aspects of Utilization, Methods of Assessing Manpower Utilization.	15
3	<u>Career Planning, Career Development, Training and Executive Development:</u> Concept of Career, Career Planning and Succession planning, Career Stages, Elements of Career Development Programmed, Steps in Career Development System, Advantages and Limitations of Career Planning and Development. Training: Meaning, needs, objectives - procedure of training, methods of Training and its advantages. Meaning and Methods of Executive Development.	20
4	<u>Trade Unions and Industrial Unrest:</u> <u>Trade Unions:</u> Definitions, functions, Rights & Responsibilities of Registered Trade unions.	20

	<u>Industrial Unrest:</u> Meaning, Different Form of Industrial Disputes, causes, effects, Remedial Measures, Industrial peace and Industrial Harmony.	
5	<u>Human Resource Morale and Human Resource Challenges.</u> HR Morale: ➤ Introduction and Definitions ➤ Importance of Morale ➤ Factors Affecting Morale ➤ Measures to Improve Morale HR challenges: ➤ Outsourcing ➤ Business process outsourcing - 1) Advantages of BPO, 2) Role of H.R. Manager in BPO. ➤ Call-centers, ➤ Work-life Balance ➤ Managing Diversity, ➤ Ethical Issues.	15
6	<u>Case Study</u>	15

### REFERENCES:

1. Human Resource Management and Humans Relations – V.P. Michael.
2. Human Resource Managements - V.V Khanzode.
3. Management of Human Resources - Lallan prased A.M. Burnerjee.
4. The personnel management processes-Wendall French.
5. Principles of personnel Management – Edwin Flippo.
6. Personal Management and Industrial Relations - Dale Yoder.
7. Industrial Relations and Personnel management in India – R.S. Davar.
8. Organizational Behavior - K. Ashwathappa.
9. Organizational general Psychology – Garret HF.
10. Personnel management – Jucius Michael – R.D. Irwin, Homewood.
11. Management concept and practice - Manmohan Prasad - Himalaya publishing House.
12. Personnel and Human Resources Management P subba Rao - Himalaya publishing House.
13. Organizational Behavior – L.M. Prasad.
14. Introduction to General Psychology M.C. Graw Hill.
15. Personality Development and Career Management : pragmatic perspective – R.M. OnKar.
16. Personality Development - Alok Kumar Dubey.
17. W.w.w.essentiallifeski/is.net/improveyourpersonality.html
18. En.wikipedia.org
19. General psychology David c Edwards, The macmillan Com New York.

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: Banking Law and Practice PAPER - 1**  
**COURSE TYPE: MAJOR/MDC – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUT COMES:**

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

To make understand about Banker's Customer relationship.

Create awareness about various digital platform.

To Know how to useful BC/BF Model for public.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1.	<p><b><u>Banker and customer Relationship:</u></b>            Definition of banker &amp; customer – general &amp; legal relation of banker and customers –Bankers as borrower – A debt by a banker vs. an ordinary commercial debt - Rights of banker –bankers Lien and right of set off – banke's right to charge interest and commission.-Banker's obligation to maintain secrecy of the customer's accounts-closer of bank accounts – Stop payment- Garnishee order.</p>	30
2.	<p><b><u>Digital Banking:</u></b>            Meaning of digital banking- essential of digital banking –Digital banking and indian sscenario -cyber fraud -Types of Electronic Fund Transfer Systems-POS- Payment Wallet-Kiosks- Npci (National payment corporation of india)- History and its products (NUUp, NACH, UPI(</p>	30
3.	<p><b><u>Financial inclusion Through BC/BF model:</u></b>            Need for Financial literacy and inclusion- BCBF model for Financial inclusion –Scope of activites of BCBF, do's and don'ts- Facilities overdraft, debit card, insurance- Role of BCs/ BFs Financial inclusion.</p>	30
4.	<p><b>practical problems on any above topics.</b></p>	10

**Reference books:**

1. Money & Banking - Satish Munjal
2. Banking Law and practice . M.L.Tennan.
3. E-Banking.-Sujan. C. Jain.
4. Inclusive Banking though Business correspondence. (iiBF)
5. Indian Banking industry and Information technology.- R.K. Uppal



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: Banking Law and Practice PAPER - 2**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUTCOMES:**

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

1. To understand process and regulations for recovery of outstanding default cases.
2. To Know about how to finance secured advances.
3. To Create awareness about microfinance products.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b><u>Recovery management:-</u></b> Meaning of Recovery management -Why recovery management is important for Banking industries - brief introduction of NPA- various scheme for recovery- one time settlement - Lok Adalats –Debt recovery Tribunal – (DRT) – SARFAESI Act 2002- Result of various recovery scheme-	25
2	<b><u>Pradhan mantri Mudra Yojana:-</u></b> Introduction of mudra loan scheme-Objective of PMMY -details of The product- Eligible borrowers- Nationalised banks performance of PMMY- Purpose of Assistance- Repayment- Loan Application form for PMMY.	25
3	<b><u>Secured and unsecured advances-</u></b> Meaning of Secured and unsecured advance- Margin- meaning of margin- importance of margin in bank advances- Securities for Bank advances.- Stock exchange securities- Godown receipts- fixed deposit Receipts- life insurance policy- precaution against lending of securities	25
4	<b><u>Creation of charges &amp; Guarantees:-</u></b> Modes of taking security-Lien- pledge- Mortgage - Hypothecation- Guarantees- Definition- its importance in banking business- limitation of guarantee. Ends of guarantee.	25

Reference books:-

1. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઈ વેલવન.
2. Banking Law and practice in India. V.N. Mugah.
3. Banking Law & practice- M.L.Tennan
4. Practice and Law of Banking- H.P. Sheldon.



**B. COM (COMPUTER APPLICATION) 2<sup>nd</sup> Year**  
**S.Y.B.COM - Semester 3**  
**Effective from 2024-25**

Course Code	CA3
Course Title	<b>Computer Application-III (Paper-1)</b> <b>(Computer Programming and Programming Methodology)</b>
Credit	4
Course Type	Major/ MDC
Teaching per Week	4 hours per week (2 hours Theory + 2 Hours Practical)
Maximum weeks per semester	15 (Including Class work, examination, preparation, holidays etc.)
Effective From	2024-25
Purpose of course	To provide insides of Computer Programming as beginners and enhance their curiosity in the field of programming. Students pursuing their Graduation program will encounter their first programming language which is one of the pioneer computer programming languages.
Course Objective	The main objective of this course will enable students to a basic understanding of the programming and there by entering in the world of development using C programming language. The scope of this field is very broad, so through this course student learn core things as beginner's and be confident to go ahead in this path of Computer Programming and Programming Methodology.
Pre-requisite	Fundamental operating skill of computer and its operating system.
Course Content	<p><b>UNIT-1: Introduction</b></p> <p>1.1 Concepts of Programming Language</p> <ul style="list-style-type: none"> <li>- Algorithm and Flowchart</li> <li>- Program, Software, Types of Software</li> <li>- Concepts of Structured Programming Language</li> </ul> <p>1.2 Concepts of Editor, Interpreter and Compiler</p> <ul style="list-style-type: none"> <li>- Introduction of C program body structure</li> <li>- Character Set, concepts of variables and constants</li> <li>- Identifiers, literals, Key words</li> <li>- Data types</li> <li>- Concepts of source code, object code and executable code</li> </ul> <p><b>UNIT-2: Input/Output Statements and Operators:</b></p> <p>2.1. Concepts of Header files (STDIO,CONIO)</p> <p>2.2 Input/output Statements:</p> <p>2.3 Operators: Arithmetic, Logical, Relational Assignment</p> <p>2.4 Important Built-in functions:</p> <ul style="list-style-type: none"> <li>- String Function: Use of &lt;string.h&gt; (strlen, strcmp, strcpy, strcat, strrev)</li> <li>- Mathematical Function Use of &lt;math.h&gt; : (abs(), floor(), round(), ceil(), sqrt(), pow() and trunc())</li> </ul>

(2)

	<p><b>UNIT-3: Branching, Iterative and Jumping statements</b></p> <p>3.1 if statements</p> <ul style="list-style-type: none"><li>- simple if statements</li><li>- if...else statements</li><li>- if...else if...else statements</li><li>- Nested if statements.</li></ul> <p>3.2 Switch ... case statements</p> <ul style="list-style-type: none"><li>- Use of break and default</li></ul> <p>3.3 Difference between switch and if statements.</p> <p>3.4 Iterative statements</p> <ul style="list-style-type: none"><li>- while loop</li><li>- do ... while loop</li><li>- for loop</li><li>- Nested while, do ... while and for loops</li></ul> <p>3.5 Jumping statement: (break and continue)</p> <p><b>UNIT-4: Concepts of Array</b></p> <p>4.1 Concept of Single dimensional array</p> <p>4.2 Numeric single dimensional array sorting</p> <p>4.3 Searching element from Numeric single dimensional array</p>
<b>Reference Books</b>	<ol style="list-style-type: none"><li>1. Programming in C, Balaguruswami - TMH</li><li>2. C: How to Program, Deitel &amp; Deitel - PHI</li><li>3. C Programming Language, Kernigham &amp; Ritchie - TMH</li><li>4. Programming in C, Stephan Kochan - CBS</li><li>5. Mastering Turbo C, Kelly &amp; Bootle - BPB</li><li>6. C Language Programming - Byron Gottfried - TMH</li><li>7. Let us C, Yashwant Kanetkar - BPB Publication</li><li>8. Magnifying C, Arpita Gopal - PHI</li><li>9. Problem Solving with C, Somashekara - PHI</li><li>10. Programming in C, Pradip Dey &amp; Manas Ghosh - Oxford</li></ol>
<b>Teaching Methodology</b>	Class work, Discussion, Lab work, Self-Study, Assignment
<b>Evaluation Method</b>	<ul style="list-style-type: none"><li>- <b>50% Internal Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li><li>- <b>50% External Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li></ul>



**B. COM (COMPUTER APPLICATION) 2<sup>nd</sup> Year**  
**S.Y.B.COM – Semester 3**  
**Effective from 2024-25**

Course Code	CA4
Course Title	<b>Computer Application-IV (Paper-2)</b> <b>(Web Technology - HTML &amp; Dreamweaver)</b>
Credit	4
Course Type	Major
Teaching per Week	4 hours per week (2 hours Theory + 2 Hours Practical)
Maximum weeks per semester	15 (Including Class work, examination, preparation, holidays etc.)
Effective From	2024-25
Purpose of course	To provide insides of Web Technology as beginners and enhance their curiosity in the field of Web Designing & Technology.
Course Objective	The main objective of this course will enable students to a basic understanding of the Web Technology & its tool and there by entering in the world of Web development. This course will be a base for students to make their future in the domain of Web Technology.
Pre-requisite	Fundamental Internet and Web browser.
Course Content	<p><b>UNIT-1: Introduction</b></p> <p>1.1 Concepts of Internet  1.2 Components of multimedia  1.3 Difference between bitmap &amp; Vector, .jpg, .png and .gif files  1.4 Compression Types: Lossless and Lossy</p> <p><b>UNIT-2 : HTML</b></p> <p>2.1 HTML Structure, Text and Paragraph, Formatting &amp; Heading tags  2.2 Link, Table, Form, Frame, Image maps, Audio &amp; Video tags</p> <p><b>UNIT-3 : Dream Weaver</b></p> <p>3.1 Introduction to Dream Weaver  Application Bar, Document Toolbar, Document Window, Properties, Inspector Panel Groups, Working with workspace</p> <p>3.2 Working with web pages  Working with Text: Adding Text, String Text properties  Working with Graphics: Inserting an Image, Rollover image  Working with links: Linking Text, Images etc.  Working with HTML: Tables, Forms, Framesets and Frames.</p> <p>3.3 Working with Cascading Style Sheets and Templates  Understanding CSS: CSS Rules, Cascading Styles, Creating new Style sheet,  Working with CSS layout  Working with CSS Template: Understanding Dream Weaver templates,  Creating Templates from an existing web page</p> <p>3.4 Working with Java Script  Applying Java Script to a web page: Display Alert Box, Confirm Box  Validating HTML forms</p> <p><b>UNIT-4 : Design using Bootstrap</b></p> <p>4.1 Bootstrap Introduction</p>

Course Content	4.2 Grid Structure 4.3 Table, Colours, Alert, Form 4.4 Button and Images 4.5 Pagination <b>UNIT-5 : Publishing Websites</b> 5.1 Domain Name System 5.2 Protocols 5.3 Window based FTP (Upload and Download) 5.4 Role of web servers in web publishing
Reference Books	<ol style="list-style-type: none"> <li>1. Mastering HTML, CSS &amp; Javascript Web Publishing, Authors:by Laura Lemay, Rafe Colburn, BPB Publication</li> <li>2. Learning Web Design: A Beginner's Guide to HTML, CSS, Java Script and Web graphics</li> <li>3. HTML &amp; CSS : The complete reference, Fifth Edition, Thomas A. Powell</li> <li>4. Adobe Dreamweaver CS6, Classroom in a Book, The official Training workbook from Adobe System</li> <li>5. Bootstrap 4 Quick Start, Jacob Lett ,Bootstrap creative publisher , ISBN:978-1-7322058-1-9</li> <li>6. Bootstrap 4 By an Example, Silvio Moreto, PACKT publishing, open source community experience distilled.</li> <li>7. Responsive Web Design with HTML5 and CSS, Third Edition, Ben Frain, PACKT publishing open source community</li> <li>8. Web Design with HTML &amp; CSS beginner's guide, Prem Kumar, F5 developers, West Bengal.</li> <li>9. Beginning jQuery: From the Basics of jQuery to Writing your Own Plugins, by Jack Franklin Russ Ferguson,978-148423026</li> </ol>
Teaching Methodology	Class work, Discussion, Lab work, Self-Study, Assignment
Evaluation Method	<ul style="list-style-type: none"> <li>- <b>50% Internal Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> <li>- <b>50% External Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> </ul>



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: MARKETING PAPER - 1**  
**COURSE TYPE: MAJOR/MDC – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- (1) To impart the fundamental and basic knowledge about marketing subject
- (2) To understand the basic working of different field of marketing strategies and policies.
- (3) To provide knowledge about product and product related strategies.

**OUT COMES:**

- (1) Helpful in the field of marketing and market centric jobs.
- (2) To further study purpose in masters and other equivalent degrees.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1.	<u>Basics of Marketing</u> <ul style="list-style-type: none"> <li>- Definition of Marketing and Marketing management</li> <li>- Factors affecting business strategies over time               <ol style="list-style-type: none"> <li>1) Changing customer demographics and psychographics</li> <li>2) Emerging technologies</li> <li>3) Fluctuating market conditions</li> <li>4) Cultural shifts</li> </ol> </li> <li>- Objectives of marketing</li> <li>- Activities of marketing</li> <li>- Core marketing concepts               <ol style="list-style-type: none"> <li>1) Needs, wants, exchanges</li> <li>2) Transactions</li> <li>3) Products</li> <li>4) Services</li> <li>5) Demands</li> </ol> </li> <li>- Marketing Philosophies               <ol style="list-style-type: none"> <li>1) Marketing Concept</li> <li>2) Product Concept</li> <li>3) Societal Concept</li> </ol> </li> </ul>	30%
2.	<u>Various Marketing Concepts</u> <ul style="list-style-type: none"> <li>- Moment marketing</li> <li>- Experiential marketing</li> <li>- Relationship marketing</li> </ul>	20%

	<ul style="list-style-type: none"> <li>- Content marketing</li> <li>- Conversational marketing</li> <li>- Digital marketing</li> <li>- Inbound and outbound marketing</li> <li>- Contextual marketing</li> <li>- Place marketing</li> <li>- Man marketing</li> <li>- Idea marketing</li> <li>- Internal and external marketing</li> </ul>	
3.	<u>Product and Product management</u> <ul style="list-style-type: none"> <li>- Concept of Product, Product management, Product development, Product planning, Product development process</li> <li>- Product Line, Product Mix</li> <li>- Factors affecting Product Mix</li> <li>- Product Life Cycle</li> <li>- Product diversification, Product elimination</li> <li>- Reasons for new product failure</li> </ul>	20%
4.	<u>Packing and Packaging</u> <ul style="list-style-type: none"> <li>- Role of Packing</li> <li>- Types and Functions</li> <li>- An ideal packaging</li> <li>- Social desirability of packaging</li> <li>- Labeling- its functions and types</li> <li>- Assembling, grading and standardization</li> <li>- Warranty and Guarantee</li> </ul>	20%
5.	<u>Case Study</u>	10%

**REFERENCES :**

- (1) Marketing Management by Philip Kotler.
- (2) Marketing Management by N. Rajan.
- (3) Modern Practices of Marketing in India by C.B. Memoria and R.G. Joshi.
- (4) Marketing Management Concept and Cases by S.A. Sherlekar and R. Krishnamoorthy (Himalaya Publications)
- (5) Marketing Management by Rajan Saxena (Tata Mc Graw Hill)
- (6) Marketing Management by M. Govindrajan II<sup>nd</sup> edition (Prentice Hall of India).



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: MARKETING PAPER - 2**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- (4) To provide knowledge about various pricing policies in the market
- (5) To provide knowledge about brands and their effectiveness.
- (6) To make familiar with web marketing

**OUTCOMES:**

- (1) Helpful in pricing process and its determination
- (2) Digital and web marketing

**COURSE CONTENT:**

<b>UNIT NO</b>	<b>CONTENT</b>	<b>WEIGHTAGE</b>
1	<u>Pricing and Pricing Strategies</u>  - Definition and Concept of Pricing - Cost-Pricing Oriented Methods (a) Cost Plus Pricing (b) Markup Pricing (c) Target Return Pricing (d) Market Oriented Pricing (e) Perceived Pricing (f) Value Pricing (g) Going Rate Pricing (h) Differential Pricing - Pricing Strategies (a) Value Based Pricing (b) Competitive Pricing (c) Skimming Pricing (d) Penetration Pricing (e) Economy Pricing (f) Dynamic Pricing	25%
2	<u>Brand Marketing</u>  - Definition of Brand - Reasons for Branding	20%

	<ul style="list-style-type: none"> <li>- Types of Brands (Private, National, Individual, Blanket)</li> <li>- Multiple Brands for same Product</li> <li>- Store Label Brands</li> <li>- Brand Equity, Brand Image, Global Brands</li> </ul>	
3	<u>Web Advertising</u> <ul style="list-style-type: none"> <li>- Types of Online Advertising</li> <li>- Challenges of Online Advertising</li> <li>- Direct Marketing, its advantages, disadvantages and Process</li> <li>- Factors causing of Direct Marketing</li> <li>- Internet Advertising and its advantages</li> </ul>	20%
4	<u>Non-Profit Marketing</u> <ul style="list-style-type: none"> <li>- Definition and Concepts</li> <li>- Functioning of Non-Profit Marketing</li> <li>- Types of Non-Profit Marketing</li> <li>- Traditional Fund Raising, Consumer Charity</li> <li>- Event Marketing</li> </ul>	25%
5	<u>Case study</u>	10%

#### REFERENCES :

- (7) Marketing Management by Philip Kotler.
- (8) Marketing Management by N. Rajan.
- (9) Modern Practices of Marketing in India by C.B. Memoria and R.G. Joshi.
- (10) Marketing Management Concept and Cases by S.A. Sherlekar and R.
- (11) Krishnamoorthy (Himalaya Publications)
- (12) Marketing Management by Rajan Saxena (Tata Mc Graw Hill)
- (13) Marketing Management by M. Govindrajan II<sup>nd</sup> edition (Prentice Hall of India).



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: MANAGEMENT PAPER - 1**  
**COURSE TYPE: MAJOR/MDC – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. Understand the concept and significance of Management in the modern landscape.
2. Explore the new management concepts like talent management, intellectual capital and knowledge management.
3. To orient the students with new developing concepts in management. .
4. To make them learn about the application of new management concepts

**OUT COMES:**

1. Explain the fundamental concepts of management and its relevance in the current Industrial environment.
2. To understand human behavior, their retention techniques and how to manage talent to its optimum.
3. Apply the principles of management to develop effective management strategies for managing people in industries.
4. Analyze the role of managers and other employees in improving overall industry performance.
5. To understand how to enhance organization knowledge and manage it for future use.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1.	<p><b>Recent Techniques in Human Resource Management</b></p> <ul style="list-style-type: none"> <li>• Employees for lease</li> <li>• Moon lightening by employees (Blue Moon to Full Moon)</li> <li>• Dual career group</li> <li>• Flexi time and Flexi Work</li> <li>• Concept of quality management and its principles</li> <li>• Concept of continuous improvement</li> <li>• Its objectives and limitations</li> <li>• Concept of lean: its process, principles and benefits</li> <li>• Six sigma, objectives and concepts, process</li> <li>• 360 performance appraisal concepts</li> </ul>	25
2.	<p><b>Employee Engagement</b></p> <ul style="list-style-type: none"> <li>• Meaning</li> <li>• Types of employee engagement</li> <li>• Force enhancing employee's engagement</li> <li>• Importance of engaged employee</li> <li>• Employee engagement models</li> <li>• WIFI model of employee engagement</li> <li>• IES model</li> <li>• Blessing white engagement model <ul style="list-style-type: none"> <li>• Zinger model</li> <li>• AMMA's four quadrant model for employees and organizational effectiveness</li> </ul> </li> </ul>	25

	<ul style="list-style-type: none"> <li>• Categories of employee engagement</li> </ul>	
3.	<b>Talent Management</b> <ul style="list-style-type: none"> <li>• Meaning</li> <li>• Talent management process</li> <li>• Talent management model</li> <li>• Talent management strategy</li> <li>• Best practices in talent management</li> <li>• Key drivers of talent management</li> <li>• Nine areas identified by institute for corporate productivity for talent management</li> </ul>	20
4.	<b>Intellectual Capital</b> <ul style="list-style-type: none"> <li>• Meaning</li> <li>• Components of intellectual capital</li> <li>• Intellectual components</li> <li>• Impact of intellectual capital on business organizations</li> </ul>	15
5.	<b>Knowledge Management</b> <ul style="list-style-type: none"> <li>• Meanings</li> <li>• Forms of knowledge management</li> <li>• Process and methods of acquiring knowledge</li> <li>• Knowledge chain</li> <li>• Aligning knowledge management with intellectual management</li> </ul>	15

#### REFERENCES :

- 1.Human Resource & Personnel Management by K.Aswathappa, “ Tata McGraw-Hill Publishing , 2nd editions.
- 2. Supply Chain Management,Processes, Partnership, Performances, by Lambert, Douglas.M. 3rd Edition 2008.
- Significance of HR Audit3. V.Sambamurthy, Robert Zmud, Tom Trainer and Carl Wilson, Publishing , Prentice Hall/BTM Institute Dec-2005
- 4. Sustained Innovation- Converging Business & Technology to Achieve Enduring Performance By Faisal Hoque & Tery Kirk Patrick (BTM Press-March-2007
- Human resource management By C.B. Gupta published by Sultan Chand and sons
- <https://www.theguardian.com/technology/2016/jul/27/airbnb-panel-democratic-national-convention-survey> ; and Quittner, Jeremy, “Airbnb and Discrimination: Why It’s All So Confusing”, *Fortune*, June 23, 2016, <http://fortune.com/2016/06/23/airbnb-discrimination-laws/>.
- <https://www.toolbox.com/hr/talent-management/articles/what-is-talent-management/>
- <https://www.quantumworkplace.com/future-of-work/what-is-employee-engagement-definition>
- <https://www.abacademies.org/articles/the-impact-of-int..>

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: MANAGEMENT PAPER - 2**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. Understand the concept and significance of Human Management skills in the modern landscape.
2. Explore the new management concepts like HR policies and their management, HR Accounting and HR audit and its relevance in today's Industrial era and their functioning.
3. To orient the students with new developing concepts in HR management. .
4. To make them learn about the application of new HR management concepts.

**OUTCOMES:**

1. Explain the fundamental concepts of Human resource management and its relevance in the current Industrial environment.
2. To understand human behavior, their retention techniques and how to manage talent to its optimum with good human relation policies.
3. Apply the principles of Human resource management to develop effective management strategies for managing people in industries.
4. Analyze the role of managers and other employees in improving overall industry performance.
5. To understand how to enhance organization knowledge through adoption of human resource accounting and audit and manage it for future use.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Human resource management</b> <ul style="list-style-type: none"> <li>• Concept of HRM</li> <li>• Characteristics of HRM</li> <li>• Objectives of HRM</li> <li>• Importance of HRM</li> <li>• Scope of HRM</li> <li>• Functions of HRM</li> <li>• Competencies of HR Manager</li> <li>• Role and status of HR Manager</li> </ul>	25
2	<b>Human resource planning</b> <ul style="list-style-type: none"> <li>• Concept of human resource management</li> <li>• Objectives of HRP</li> <li>• Need and importance of HRP</li> <li>• Levels of HRP</li> <li>• Problems of HRP</li> <li>• Guidelines for effective human resource planning</li> </ul>	25
3	<b>Human resource policies</b>	25

	<ul style="list-style-type: none"> <li>• Concept and nature of human resource policies</li> <li>• Need and importance of human resource policies</li> <li>• Types of HR Policies</li> <li>• Formulation of HR policies</li> <li>• Scope of HR Policies</li> <li>• Formulation of HR policies</li> <li>• Essentials of sound HR Policies</li> </ul>	
4	<p><b>Human Resource Accounting and Audit</b></p> <ul style="list-style-type: none"> <li>• Meaning of HRA and human resource audit</li> <li>• Objectives of HR Accounting and HR Audit</li> <li>• Advantages of HR Accounting</li> <li>• Disadvantages of HR Accounting</li> <li>• Scope of Human Resource Audit</li> <li>• Significance of HR Audit</li> </ul>	25

**REFERENCES :**

- 1. Human Resource & Personnel Management by K. Aswathappa, “ Tata McGraw-Hill Publishing , 2nd editions.
- 2. Supply Chain Management, Processes, Partnership, Performances, by Lambert, Douglas.M. 3rd Edition 2008.
- 3 legged Race, By Faisal Hoque, Significance of HR Audit
- 3. V. Sambamurthy, Robert Zmud, Tom Trainer and Carl Wilson, Publishing , Prentice Hall/BTM Institute Dec-2005
- 4. Sustained Innovation- Converging Business & Technology to Achieve Enduring Performance By Faisal Hoque & Tery Kirk Patrick (BTM Press-March-2007
- Human resource management By C.B. Gupta published by Sultan Chand and sons



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: Principles of Insurance & Life Insurance**  
**COURSE TYPE: MDC – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- I) this course intends to provide a basic understanding of the insurance mechanism.
- II) It explains the concept of insurance and how it is used to cover risk.
- III) How insurance is transacted as a business and how the insurance market operates are also explained.
- IV) The relationship between insurers and their customers and the importance of insurance contracts are discussed.
- V) Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.

**OUT COMES:**

- I) evaluate the growth and development of insurance business
- II) Understanding the working and functioning of the Insurance sector
- III) Obtain the overview of regulatory framework of insurance sector
- IV) Explain the insurance knowledge and skill in different scenarios.
- V) Role of insurance in society and how insurance provides protection against economic losses.

**COURSE CONTENT:**

Unit No.	Content	Weightage
1	<b>The Concept of Insurance and its Evolution:</b> The basics and nature of insurance – evolution and nature of insurance - how insurance operates today – different classes of insurance – importance of insurance - how insurance takes care of unexpected eventualities.	20
2	<b>The Business of Insurance:</b> Management of risk by individuals – management of risk by insurers – fixing of premiums – reinsurance and its importance for insurers - role of insurance in economic development and social security - contribution of insurance to the society.	20
3	<b>Life Insurance Principles:-</b> Nature of Life Insurance contract –principles of Life Insurance- Caveat emptor, policy provisions-proof of age-Grace days-	20

	Lapses, Revival, Surrender Value and paid-up Value with Calculation, Loan, Nomination and Assignment, Suicide Clause.	
4	<b>Life Insurance Risk :</b> Meaning Underwriting, Classification of risk -Physical, Occupational and Moral, Financial underwriting-Data for underwriting Assessing the risk –Non-medical underwriting – Female Lives-underwriting by agent-Recent trends-Premium-Risk-Net-Gross-Level and extra-premium calculation-Life Fund, Actuarial valuation and Bonus.	20
5	<b>Life Insurance Products:</b> Whole life and endowment policies-some popular plans-Term assurance-Level Term, Increasing Term, Decreasing Term, Releasable Term, Convertible Term-Marriage endowment-Money back-single premium-Joint Life-Children plans-Industrial assurance plan-salary saving plan-Annuities-Ulip-Concept fund investment- comparison with traditional-insurance-Rider.	20

#### REFERENCES:

1. Theory and Practice of Insurance-Mohd - Arif Khan Education at Book House
2. Insurance : Principles and Practice; M.N. Misra, S. Chand, Delhi
3. Principle and Practice of Insurance: Kothari and Bahl.
4. **Insurance Regulatory Development Act 1999**
5. **Life Insurance Corporation Act.1956**
6. **Life Insurance Gupta O.S. New Delhi.**
7. Insurance: Principle and practices : Vinaykam N. Radhaswamy Vasudevan, S.V.S. Chand , New Delhi.
8. S.Balachandaran, General Insurance ,Insurance Institute of India
9. **S.Balachandaran, Karve,Palav,Life Insurance, Insurance Institute of India**
10. M.Y.Khan, Indian Financial system, Tata McGrew-Hill.
11. **Bharti Pathak, Indian Financial System, Pearson Edition.**
12. Gupta P.K., Insurance and Risk Management, Himalya Publishing House



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: ENTREPRENEURSHIP PAPER NO: 1**  
**COURSE TYPE: SEC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- 1) Acquiring entrepreneurial quality, competence and motivation.
- 2) Introduction various qualities required for Entrepreneurship.
- 3) To qualify students to analysis the various aspects, scope and challenges under an entrepreneurial venture.
- 4) Understanding the role and importance of entrepreneurship for economic development.
- 5) Understanding the concept, process of entrepreneurship- its contribution in and role in the growth and development of individual and the nation.
- 6) Describe the financing considerations for entrepreneurs

**OUT COMES:**

- 1) Student will be able to assess or identify their readiness and ability for entrepreneurship.
- 2) Student will be able to verbally articulate the value proposition of an entrepreneurial venture.
- 3) Students will increase their awareness and deliberately practice the skills and disciplines necessary to increase confidence, self-advocacy and improve communication and problem solving skills.
- 4) Student will understand various steps involved in starting a new venture and new ideas and trends in entrepreneurship.
- 5) Students will develop a plan for implementing entrepreneurs activities in a global and competitive environment being responsible for the social, ethical and culture issues.
- 6) Describe the advantages and disadvantages of debt financing and of equity financing
- 7) List and describe the forms of financing appropriate for the different phases of business development

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Introduction of Entrepreneurship :</b> Definition, Meaning, Importance, Characteristics, factors influencing entrepreneurship, Barriers of entrepreneurship, Role of entrepreneurship in economic development,	35%
2	<b>The Entrepreneur :</b> Meaning and concept, Why to become entrepreneur, The history of Entrepreneurship development, Types of	35%

	entrepreneur, entrepreneurial Traits, entrepreneurial decision process, Creative Thinking	
3	<p><b>Entrepreneurial Motivation :</b>  Meaning of Entrepreneurial Motivation, Entrepreneurial Motivating Factors, Motivation Theory- McGregor's theory, Achievement theory.</p> <p><b>Financing Entrepreneurship:</b>  Financing types, Sources of Financing for Different Phases of Development.</p>	30%

**REFERENCES:**

- 1) The dynamics of Entrepreneurial development and Management - Vasant Desai, Humalaya publication.
- 2) Entrepreneurial development – S.S.Khanka (S. Chand)
- 3) Entrepreneurship - P. Narayan Reddy (CENGAGE)
- 4) Entrepreneurship - development – Ramachandra
- 5) Entrepreneurship Small Business – Mc Graw Hill
- 6) Entrepreneurship development in India – Dr.Gupta and Dr. Srinivasan



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 3**  
**SUBJECT: BANKING PAPER NO: 1**  
**COURSE TYPE: SEC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUT COMES:**

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

- 1.To Make understand about Banker's Customer relationship.
- 2 .To Make understand about payment & Collection of Customer's cheque.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Banker and customer Relationship:</b> Definition of banker & customer – general & legal relation of banker and customers –Bankers as borrower – A debt by a banker vs. an ordinary commercial debt -Rights of banker –bankers Lien and right of set off – banke's right to charge interest and commission.-Banker's obligation to maintain secrecy of the customer's accounts-	40
2	<b>Payments and Collection of Customer's cheque:</b> Meaning of Payments of cheque- Meaning of collection of cheque- Precaution- Payments in due course- When a banker is justified in refusing payment-wrongful dishonor of cheque- countermanding payments of cheque and drafts – protection given to a paying banker. The banker as holder for value- collecting banker and his customer- precaution- duties of collecting banker- protection given to a collecting banker.	40
3	<b>Practical problems on any above topics.</b>	20

**REFERENCES:**

1. Money & Banking - Satish Munjal
2. Banking Law and practice .M.L.Tennan.
3. બેંકિંગ કાનૂન અને વ્યવહાર -ધીરુભાઈ વેલવન.



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: BUSINESS ADMINISTRATION**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. To give knowledge in the Functional Area of marketing management, its process and concepts.
2. To make the students aware about marketing environment, pricing, promotion, market demand.
3. To make the students aware about marketing segmentation and consumer behavior, modern marketing.
4. To enable students marketing research, marketing control and nonprofit marketing.
5. To impart knowledge of online marketing.
6. To develop analytical and decision making abilities of the students through case studies.

**OUT COMES:**

Student's capacity building as under,

- 1) Knowledge of concepts and process of marketing management.
- 2) Developed analytical research and decision making abilities according to market environment and situation like pricing, promotions, demand, quality and consumer behavior
- 3) Decision making while facing challenges of modern marketing

**COURSE CONTENT:**

Unit No.	Content	Weightage
1	<u>Marketing Management:</u> <ul style="list-style-type: none"> <li>• Meaning of Market, Types of Market, Marketing &amp; Marketing management &amp; Scope of Marketing Management.</li> <li>• Concept of Marketing: Production concept, selling concept, marketing concept, social concept, product concept,</li> <li>• Traditional Retail marketing (Store and without store), Online Retail Marketing (meaning, Elements, Advantages &amp; Disadvantages).</li> <li>• Modern Marketing: Meaning, Advantages &amp; Disadvantages of Modern Marketing, Difference between Traditional Marketing and modern Marketing.</li> </ul>	25
2	<u>Marketing Mix &amp; Marketing Environment:</u> <ul style="list-style-type: none"> <li>• Marketing Mix: Meaning Elements, 4P's and Dhaval Mehta's 8P's</li> <li>• Marketing Environment: Meaning, Factors of Micro and Macro Environment.</li> <li>• Product: Concept of Product, Product Life Cycle and Strategies, Product Development, Concept of Brand and Its Need.</li> </ul>	25

	<ul style="list-style-type: none"> <li>• Pricing: Objectives and Methods of Pricing, Different Pricing Policies and Factors Affecting Pricing Policies.</li> <li>• Promotion: Meaning, Importance and Elements of Promotion Mix.</li> <li>• Market Demand: Meaning, Factors Affecting, Marketing in Different Situation of Market Demand</li> </ul>	
3	<u>Market Segmentation and Consumer Behavior:</u> <u>Market Segmentation-</u> Meaning and basis of Market segmentation and Its Advantages. <u>Consumer Behavior -</u> Factors influencing Consumers behavior, buying behavior Process.	10
4	<u>Marketing Research and Control -</u> <u>Marketing Research-</u> Meaning, objectives, Importance, Scope and process of marketing research, <u>Marketing Control -</u> Meaning, Importance & process.	15
5	<u>Non Profit Marketing:</u> Introduction, How Non-profit Marketing Differs, scope of Non-Profit marketing, Fundamentals of Marketing and its Application to Nonprofits, Applying the fundamentals to Nonprofits.	10
6	<u>Case Study:</u>	15

#### REFERENCES:

1. Marketing Management-Philip Kotler.
2. Modern Marketing Management – R.S. Dawar.
3. Marketing Management - Sherle Kar.
4. Marketing Management - Bhagvathi Pillai.
5. Frontiers of Electronic Commerce - Ravi Kalakota, Andrew & Whiston published by Pearson Education Pvt. Ltd.
6. Marketing Management - Pankaj Madam, Amit Mittal, Hemraj Verma.
7. Fundamentals of marketing - Stanton - Tata McGraw Hill.
8. Basics of Marketing Management – Dr. R.B. Rydani.
9. Modern Marketing – R.S.T.R. Pillai & Bagawathi.
10. Human Resource Development & Planning Management - Sudir Dawra
11. [www.webopedia.com](http://www.webopedia.com)
12. [www.techopedia.com](http://www.techopedia.com)

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Banking Law and Practice PAPER - 3**  
**COURSE TYPE: MAJOR/MINOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUTCOMES:**

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

1. Explain the process for payment and collection of customers cheque.
2. To Make them aware about loan process.
3. To Know about casa service.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b><u>Payments and Collection of Customer's cheques:</u></b> Precaution- Payments in due course- When a banker is justified in refusing payment- wrongful dishonor of cheque- countermanding payments of cheques and drafts – protection given to a paying banker. The banker as holder for value- collecting banker and his customer- precaution- duties of collecting banker- protection given to a collecting banker.	30
2	<b><u>Loan and advances:</u></b> Meaning of loan & advances-principles of sound lending- form of advances- meaning of secured and unsecured loan- Hidden charges –meaning of (APR)annualized percentage Rat-KFS (Key fact statement) -CIBIL Score- Meaning- Importance of cibil score for banks- importance of cibil score in loan approval process-How to read your cibil report- Good and bad cibil score- cibil score Various series.	30
3	<b><u>CASA DEPOSITS:</u></b> Meaning of casa deposits- Importance of casa deposits for banks- transaction-services- channels offered by banks for casa accounts holders- benefits of casa deposits to customers- features of casa deposits.	30
4	<b><u>Practical problems on any above topics</u></b>	10

Reference books:

1. Banking, Theory Law & Practice.- Sundharam & Varshney.
2. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઈ વેલવન.
3. Law and practice of Banking- S.R. Davilr



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Banking Law and Practice PAPER - 4**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUT COMES:**

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

1. To explain the process for different transactions and role to be played.
2. Create understanding about how to provide finance & assistance to priority sector.
3. To Know about how to open an account.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b><u>Facilitation of transactions:-</u></b> A. SOP for different transactions- cash/ non cash and digital transactions within a bank. B. Role of executive in facilitating the transactions. C. Query resolution techniques.	25
2	<b><u>Development banking and Industrial finance:-</u></b> Meaning of Development banking - origin of development banking - Functions of development banking – special qualities of development bank – Review of development bank- IFCI, SIDBI, SFCs.	25
3	<b><u>Advance to priority sectors: -</u></b> Types of priority sectors - Rationale of lending to the - priority sector - Differential rates. Exports finance- Export credits and guarantee corporation.	25
4	<b><u>Forms :-</u></b> Application forms for personal loan - Application forms for opening an account (individual) – Application forms for Educational loan - – Application Forms of Housing loan. Application forms for <b>Pradhan</b> Mantra Jan Dhan Yojana.	25

Reference books:

1. Social Banking .- Subhash Garg.
2. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઈ વેલવન.
3. Law and practice of Banking. S.R. Davir.





**B. COM (COMPUTER APPLICATION) 2<sup>nd</sup> Year****S.Y.B.COM – Semester 4****Effective from 2024-25**

Course Code	CA5
Course Title	<b>Computer Application-V (Paper-3) (Database Management System)</b>
Credit	4
Course Type	Major / Minor
Teaching per Week	4 hours per week (2 hours Theory + 2 Hours Practical)
Maximum weeks per semester	15 (Including Class work, examination, preparation, holidays etc.)
Effective From	2024-25
Purpose of course	Imparting fundamental knowledge of Database. This course also includes SQL & Practical of SQL to perform CRUD operation and retrieval of data from database table.
Course Objective	The main objective of this course will enable students to a basic understanding of Database Technology & its tool and there by entering in the world of Application development. This course will be a base for students to make their future in the domain of Database Technology.
Pre-requisite	Fundamental Operating of Computer System
Course Content	<b>UNIT-1: Introduction to Database Management System</b> 1.1 Component of Database Management System – Query Language: DDL, DML – Types of Database User: DBA, Programmer, other users 1.2 Functional dependencies: Full and Partial 1.3 Database Models (Hierarchical, Network, E-R, Relational) 1.4 Keys: Super Key, Candidate Key, Primary Key, Alternate Key, Foreign Key 1.5 Constrains: Domain Integrity, Referential Integrity, Entity Integrity <b>UNIT-2 : Normalisation</b> 2.1 Introduction of Normalisation 2.2 Benefits of using Normalisation 2.3 First Normal Form (1NF) 2.4 Second Normal Form (2NF) 2.5 Third Normal Form (3NF) 2.6 BCNF <b>UNIT-3 : Working with Database and Tables</b> 3.1 Create Database, Table 3.2 Managing Constrains and Relationships 3.2 Using SQL queries 3.3 Use of where clause and its operators: In, Between , Like , Not In Comparative operators (=, !=, >, <, >=, <=), Wildcard operators

	3.4 Order by, Group By, Distinct 3.5 AND, OR, NOT operators, Exists and Not Exists
Reference Books	<ol style="list-style-type: none"> <li>1.Introduction to Database Management System - Bipin C. Desai, Galgotia</li> <li>2.Principle of Database systems - Jeffery Ullman - Galgotia Publication</li> <li>3.Access - The Complete reference - Virginia Andersen - McGraw Hill</li> <li>4.Access Database design and Programming - Steven Roman, O'Reilly</li> <li>5.ABC of Microsoft Access : Cowart Robert : BPB Publication</li> <li>6.Database system concepts- Henry F. Korth &amp; Abraham Silbersehatz-IMR</li> <li>7.Database Management System (DBMS): A Practical Approach, 5th Edition ,Dr. Rajiv Chopara, S.Chand</li> <li>8.Concepts of Database Management by Lisa Friedrichsen, 7<sup>th</sup> Edition</li> <li>9.Database Management System by Rajesh Narang EEE PHI Publication, 2<sup>nd</sup> Edition</li> <li>10.Database Management System by P.S. Gill , 2<sup>nd</sup> Edition, Wiley Publication, Dream Tech Press</li> </ol>
Teaching Methodology	Class work, Discussion, Lab work, Self-Study, Assignment
Evaluation Method	<ul style="list-style-type: none"> <li>- <b>50% Internal Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> <li>- <b>50% External Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> </ul>



**B. COM (COMPUTER APPLICATION) 2<sup>nd</sup> Year**

**S.Y.B.COM – Semester 4**

**Effective from 2024-25**

Course Code	CA6
Course Title	<b>Computer Application-VI (Paper-4) (Graphics and Animation Tools)</b>
Credit	4
Course Type	Major
Teaching per Week	4 hours per week
Maximum weeks per semester	15 (Including Class work, examination, preparation, holidays etc.)
Effective From	2024-25
Purpose of course	Imparting fundamental of Graphics and Animation Tools. This course includes Photoshop as Graphics tool and Macromedia Flash as Animation Tool. Using such tool, student can starts their journey in path of e-designing
Course Objective	The main objective of this course will enable students to an understanding of Graphics and Animation Technology & its tool and there by entering in the world of Graphics Application design.
Pre-requisite	Fundamental Operating of Computer System
Course Content	<b>UNIT-1: Graphics Tool (Adobe Photoshop)</b> 1.1 Introduction 1.2 Shortcut Keys and Commands of Photoshop 1.3 Tools and Panels 1.4 <u>File Menu</u> : New, Open, Save, Save As, import, export, revert, page setup, print with preview, print 1.5 <u>Edit Menu</u> : Undo, Step Forward, Step Backward, Cut, Copy , Paste, Paste Info, Clear, Fill, Stroke, Free transform , transform, define brush, define pattern 1.6 <u>Image Menu</u> : Mode adjustment, duplicate, apply image, image size, canvas size, rotate canvas, crop, trim, reveal all 1.7 <u>Layer Menu</u> : New, Duplicate layer, delete, layer properties, layer style, add layer mask, group with previous, ungroup, arrange, distribute links, lock all layers, merge layer, merge visible 1.8 <u>Select Menu</u> : All, Deselect, Reselect, Inverse, Feather, Modify, Grow, Similar, Transform Selection, Load Selection, Save Selection 1.9 Color range, Grow, Similar, Blur Filters, Selection to display selected image with background, draw a small selection 1.10 3D object creation: Cone object, Cube object, Soda can, Sphere, Wine bottle <b>UNIT-2 : Animation Tool (Macromedia Flash)</b> 2.1 Introduction 2.2 Tool Box 2.3 Time line :

	<ul style="list-style-type: none"> <li>- Key Frames,</li> <li>- Layers – Concepts, User, Inserting and Deleting, Motion Guide Layer, Publishing Animation</li> </ul> <p>2.4 Library</p> <p>2.5 Working with different panels</p> <p>2.6 Types of Animation :</p> <ul style="list-style-type: none"> <li>- Key Frames</li> <li>- Twinning – Shape, Motion</li> </ul> <p>2.7 Working with Text in Flash</p> <p>Creating Text with Text Tool, Formatting the text, Converting Text to vector, Kerning Text,</p> <p>2.8 Symbol &amp; Instances: Movie, Clips, Buttons, Graphics</p> <p>2.9 Scripting</p> <p>Basic Action: Go to, Play, Stop, Geturl, FSCommand, Loadmovie</p>
Reference Books	<p>1. Photoshop Cs6 Training Guide by Prof. Satish Jain M.Geetha, BPB Publications</p> <p>2. Adobe Photoshop – Class room in a Book, The official training workbook from Adobe, Conrad Chavez</p> <p>3. Photoshop Elements 2021 For Dummies, By Ted Padova</p> <p>4. Adobe Photoshop Cc Classroom In A Book by FAULKNER and CHAVEZ, PEARSON INDIA</p> <p>5. Adobe Photoshop 2024, Zero to Hero Mastery Guide to the Latest Tools, Techniques, Tricks and Hacks of Adobe Photoshop 2024, By Ronnie Kormah</p> <p>6. Macromedia Flash 8 for Dummies by Elen Finkelstein</p> <p>7. Macromedia Flash 8: Training from the Source, Publisher: Adobe Press</p> <p>8. Macromedia Flash MX 2004, Second Edition, The Complete Reference, McGraw Hill Professional</p> <p>9. Macromedia Flash 5 ActionScript Fun and Games</p>
Teaching Methodology	Class work, Discussion, Lab work, Self-Study, Assignment
Evaluation Method	<ul style="list-style-type: none"> <li>- <b>50% Internal Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> <li>- <b>50% External Evaluation</b> (out of which 50% Theory Evaluation, 50% Practical Evaluation)</li> </ul>

*Phadiali.*



Dr Tejaskumar R Ghadiyali

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: MARKETING PAPER - 3**  
**COURSE TYPE: MAJOR/MINOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. Provide knowledge about buyers behaviour
2. To provide insight about organization behaviour
3. To give knowledge about market segmentation

**OUTCOMES:**

- (1) Helpful in disintegrating the market and to make policies about target customer
- (2) Understand the behaviour of an employee and worker at job place

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<u>Buyer Behaviour</u> <ul style="list-style-type: none"> <li>- Concept of Buyer Behaviour</li> <li>- Classes of Buyer</li> <li>- Difference between Buyer Behaviour and Consumer Behaviour</li> <li>- Buyer Motives</li> <li>- Decision making process in Buying</li> <li>- Factors affecting Buyer Behaviour</li> </ul>	20%
2	<u>Organizational Behaviour</u> <ul style="list-style-type: none"> <li>- Concepts and Definition</li> <li>- Factors Affecting Organizational Behaviour</li> <li>- Organizational Behaviour Models               <ul style="list-style-type: none"> <li>(a) Autocratic Model</li> <li>(b) Custodial Model</li> <li>(c) Supportive Model</li> <li>(d) Collegial Model</li> </ul> </li> </ul>	25%
3	<u>Market Segmentation</u> <ul style="list-style-type: none"> <li>- Meaning</li> <li>- Concept and Importance</li> <li>- Bases of Market Segmentation</li> <li>- Uses of Market Segmentation</li> <li>- Process of Market Segmentation</li> <li>- Requirements of Effective Segmentation</li> <li>- Target Marketing</li> </ul>	25%
4	<u>Recent Trends in Marketing</u>	20%

	<ul style="list-style-type: none"><li>- Mobile Marketing</li><li>- Tele Marketing</li><li>- Green Marketing</li><li>- Digital Marketing</li><li>- B2B Marketing</li><li>- B2C Marketing</li></ul>	
5	<u>Case Study</u>	10%

**REFERENCES:**

- (1) Marketing Management by N. Rajan Nair
- (2) Modern Marketing by Still, Govani and Cundiff.



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: MARKETING PAPER - 4**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES :**

1. To understand promotional mix and tools more elaborate way
2. Give the knowledge about the basic meaning and nature of advertising
3. To acquainted the students about recent trends and developments in the field of marketing

**OUT COMES:**

- (1) Helpful in advertising field
- (2) Helpful in customer care management
- (3) Helpful in customer relationship management

**COURSE CONTENT:**

<b>UNIT NO</b>	<b>CONTENT</b>	<b>WEIGHTAGE</b>
1	<u>Promotion</u> <ul style="list-style-type: none"><li>- Meaning and Purpose</li><li>- Importance of Promotion in Marketing</li><li>- Promotion Mix</li><li>- Promotional methods</li><li>- Sales Promotion at Different Levels</li><li>- Personal Selling</li><li>- Its Features and Functions</li></ul>	25%
2	<u>Advertising</u> <ul style="list-style-type: none"><li>- Definition</li><li>- Importance</li><li>- Objectives</li><li>- Types</li><li>- Benefits of Advertising to Customer and Society</li></ul>	20%
3	<u>Recent Trends in Marketing</u> <ul style="list-style-type: none"><li>- Mobile Marketing</li><li>- Tele Marketing</li><li>- Green Marketing</li><li>- Digital Marketing</li><li>- B2B Marketing</li><li>- B2C Marketing</li></ul>	25%

4	<u>Customer Acquisition and Retention</u> <ul style="list-style-type: none"><li>- Life Cycle of Customer (Prospects, First time Buyers, Repeat Buyers, Defectors)</li><li>- Meaning of Customer Acquisition and Retention</li><li>- Factors Affecting Acquisition of Customers</li><li>- Factors Affecting the Retention Rate</li></ul>	20%
5	<u>Case Study</u>	10%

**REFERENCES:**

1. Advertising management by Rajeev Batra, David Aaker, John Myers (Pearson publications)
2. Advertising Principles and Practice by Ruchi Gupta ( S. Chand Publications )
3. Fundamentals of Digital Marketing by Puneet Singh Bhatia (Pearson Publications)



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: MANAGEMENT PAPER - 3**  
**COURSE TYPE: MAJOR/MINOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. Understand the concept and significance of Management in the modern Landscape.
2. Explore the new management concepts like Startups and their Management, SMEs and their functioning.
3. To orient the students with new developing concepts in management. .
4. To make them learn about the application of new management concepts.

**OUTCOMES:**

1. Explain the fundamental concepts of management and its relevance in the current Industrial environment.
2. To understand human behavior, their retention techniques and how to manage talent to its optimum.
3. Apply the principles of management to develop effective management strategies for managing people in industries.
4. Analyze the role of managers and other employees in improving overall industry performance.
5. To understand how to enhance organization knowledge through technology adoption and innovation and manage it for future use.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Management of Technology and Innovation</b> <ul style="list-style-type: none"> <li>• Introduction</li> <li>• MTI – its importance in present and future</li> <li>• Developing technology and innovation</li> <li>• External sources of technology and innovation</li> <li>• Management entrepreneurship skills for technology and innovation</li> <li>• Skills needed for MTI</li> <li>• Managing present for future technology and innovation</li> </ul>	30
2	<b>Content Management Systems</b> <ul style="list-style-type: none"> <li>• Definition</li> <li>• Content management systems and its functioning</li> <li>• Features in content management systems solutions</li> </ul>	30

	<ul style="list-style-type: none"> <li>• Different types of content management systems</li> <li>• Steps involved in choosing CMS Platform</li> <li>• Advantages of CMS</li> <li>• Disadvantages of CMS</li> <li>• Key functions of CMS application</li> <li>• Importance of CMS to your Business</li> </ul>	
3	<b>SME's and Startups</b> <ul style="list-style-type: none"> <li>• Definition of SME's and Startup</li> <li>• Difference between SME's and startup (business objectives, funding and control, risk factors, technology)</li> <li>• Marketing strategies for startup (earned media and PR, partner marketing, social media marketing, content marketing, search engine optimization, email marketing, affiliate programs, referral marketing)</li> <li>• Advantages and disadvantages of startup</li> <li>• Blue ocean and red ocean strategies</li> </ul>	20
4	<b>Industrial Sickness</b> <ul style="list-style-type: none"> <li>• Meaning of industrial sickness</li> <li>• Stages of industrial sickness</li> <li>• Symptoms of sickness</li> <li>• Causes of sickness</li> <li>• Structured causes</li> </ul>	20

#### REFERENCES:

- 1. Human Resource & Personnel Management by K. Aswathappa, "Tata McGraw-Hill Publishing, 2nd editions.
- 2. Supply Chain Management, Processes, Partnership, Performances, by Lambert, Douglas. M. 3rd Edition 2008.
- Significance of HR Audit 3. V. Sambamurthy, Robert Zmud, Tom Trainer and Carl Wilson, Publishing, Prentice Hall/BTM Institute Dec-2005
- 4. Sustained Innovation- Converging Business & Technology to Achieve Enduring Performance By Faisal Hoque & Tery Kirk Patrick (BTM Press-March-2007
- Human resource management By C.B. Gupta published by Sultan Chand and sons
- <https://www.theguardian.com/technology/2016/jul/27/airbnb-panel-democratic-national-convention-survey>; and Quittner, Jeremy, "Airbnb and Discrimination: Why It's All So Confusing", *Fortune*, June 23, 2016, <http://fortune.com/2016/06/23/airbnb-discrimination-laws/>.

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: MANAGEMENT PAPER - 4**  
**COURSE TYPE: MAJOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. Understand the concept and significance of Human Management related work environment in the modern landscape.
2. Explore the new management concepts like Work environment and their management in changing automation in corporate world, and their functioning.
3. To orient the students with new developing concepts in Work ethics and Management and how good HR policies can reduce absenteeism and turnover..
4. To make them learn about the application of new HR management concepts.

**OUT COMES:**

1. Explain the fundamental concepts of Industrial work environment and its relevance in the current Industrial environment.
2. To understand human behavior, their retention techniques and how to manage talent to its optimum with good human relation policies and reduce absenteeism and turnover.
3. Apply the principles of Human resource Health and safety in industries.
4. Analyze the role of managers and other employees in improving overall Health and safety of employees.
5. To understand how to enhance organization employee welfare through adoption Of human resource planning and policies.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Work Environment</b> <ul style="list-style-type: none"> <li>• Elements of work environment</li> <li>• Meaning of fatigue, monotony and boredom</li> <li>• Causes of fatigue</li> <li>• Measurement and effects of fatigue</li> <li>• Methods of reducing fatigue</li> </ul>	30
2	<b>Employee Health and Safety</b> <ul style="list-style-type: none"> <li>• Significance of occupation health</li> <li>• Working conditions affecting health</li> <li>• Occupational hazards and diseases</li> <li>• Protection against health hazards</li> <li>• Statutory provisions concerning health</li> <li>• Employee safety</li> <li>• Significance of safety</li> <li>• Causes of industrial accidents</li> <li>• Measures to ensure industrial safety</li> </ul>	30

3	<b>Employee welfare</b> <ul style="list-style-type: none"> <li>• Meaning of employee welfare</li> <li>• Significance of employee welfare</li> <li>• Agencies of employee welfare</li> <li>• Types of welfare services</li> <li>• Statutory provisions for employee welfare</li> <li>• Role of labor welfare officer</li> </ul>	20
4	<b>Absenteeism and labor turnover</b> <ul style="list-style-type: none"> <li>• Concept of absenteeism</li> <li>• Absenteeism causes and effects</li> <li>• Control over absenteeism</li> <li>• Concept of labor turnover</li> <li>• Causes and effects of labor turnover</li> <li>• Control over labor turnover</li> <li>• Measurement of labor turnover</li> </ul>	20

**REFERENCES:**

1. Human Resource & Personnel Management by K. Aswathappa, "Tata McGraw-Hill Publishing, 2nd editions.
2. Supply Chain Management, Processes, Partnership, Performances, by Lambert, Douglas. M. 3rd Edition 2008.
3. 3 legged Race, By Faisal Hoque,
3. V. Sambamurthy, Robert Zmud, Tom Trainer and Carl Wilson, Publishing, Prentice Hall/BTM Institute Dec-2005
4. Sustained Innovation- Converging Business & Technology to Achieve Enduring Performance By Faisal Hoque & Terry Kirk Patrick (BTM Press-March-2007)
5. Human resource management By C.B. Gupta published by Sultan Chand and sons



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Principles of Insurance & Life Insurance**  
**COURSE TYPE: MINOR – 4 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- I) This course intends to provide a basic understanding of the insurance mechanism.
- II) It explains the concept of insurance and how it is used to cover risk.
- III) How insurance is transacted as a business and how the insurance market operates are also explained.
- IV) The relationship between insurers and their customers and the importance of insurance contracts are discussed.
- VI) Some commonly used insurance terms are also listed out. An overview of major life insurance and general insurance products is included as well.

**OUT COMES:**

- i) Evaluate the growth and development of insurance business
- ii) Understanding the working and functioning of the Insurance sector
- iii) Obtain the overview of regulatory framework of insurance sector
- iv) Explain the insurance knowledge and skill in different scenarios.
- v) Role of insurance in society and how insurance provides protection against economic losses.

**COURSE CONTENT:**

<b>Unit No.</b>	<b>Content</b>	<b>Weightage</b>
1	<b>The Insurance Contract:</b> Terms of an insurance contract - principles which form the foundation of insurance - significance of the principle of insurable interest – the principle of indemnity - the principle of subrogation - the principle of contribution – disclosure of all relevant information - principle of utmost good faith - the relevance of proximate cause - the insurance contract.	20
2	<b>Insurance Terminology:</b>	20

	Common terms used in insurance - terms common to both life and non-life insurance - terms are specific to life and non-life insurance – how insurance terms are used. .	
3	<b>Life Insurance Documentation and Administration:</b> Life Insurance documents-proposal form-personal Statements-First Premium receipt-Life insurance policy-Renewal premium receipt-renewal notices, Agents report-Medical report-Present administrative set up of Life Insurance Corporation of India and other Private Companies.	20
4	<b>Settlement of Claims:</b> Procedure of settlement of claim-Calculation of Claim, Early claims- Time bar claims-claim Concessions-presumption of death, accident and disability benefits.	20
5	<b>Insurance Legislation in India :</b> A brief study of Insurance Act1938,L.I.C.Act1956, Role of Insurance Development and Regulatory Authority (IRDA) of India1999-Amendments-2000 -2002 and Consumer Protection Act-Ombudsman.	20

#### REFERENCES:

1. Theory and Practice of Insurance-Mohd - Arif Khan Education at Book House
2. Insurance : Principles and Practice; M.N. Misra, S. Chand, Delhi
3. Principle and Practice of Insurance: Kothari and Bahl.
4. **Insurance Regulatory Development Act 1999**
5. **Life Insurance Corporation Act.1956**
6. **Life Insurance Gupta O.S. New Delhi.**
7. Insurance: Principle and practices : Vinaykam N. Radhaswamy Vasudevan, S.V.S. Chand , New Delhi.
8. S.Balachandaran, General Insurance ,Insurance Institute of India
9. **S.Balachandaran, Karve,Palav,Life Insurance, Insurance Institute of India**
10. M.Y.Khan, Indian Financial system, Tata McGrew-Hill.
11. **Bharti Pathak, Indian Financial System, Pearson Edition.**
12. Gupta P.K., Insurance and Risk Management, Himalya Publishing House

**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: ENTREPRENEURSHIP PAPER NO: 2**  
**COURSE TYPE: SEC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- 1) Acquiring entrepreneurial quality, competence and motivation.
- 2) Introduction various qualities required for Entrepreneurship.
- 3) To qualify students to analysis the various aspects, scope and challenges under an entrepreneurial venture.
- 4) Understanding the role and importance of entrepreneurship for economic development.
- 5) Understanding the concept, process of entrepreneurship- its contribution in and role in the growth and development of individual and the nation.
- 6) Describe the financing considerations for entrepreneurs

**OUT COMES:**

- 1) Student will be able to assess or identify their readiness and ability for entrepreneurship.
- 2) Student will be able to verbally articulate the value proposition of an entrepreneurial venture.
- 3) Students will increase their awareness and deliberately practice the skills and disciplines necessary to increase confidence, self-advocacy and improve communication and problem solving skills.
- 4) Student will understand various steps involved in starting a new venture and new ideas and trends in entrepreneurship.
- 5) Students will develop a plan for implementing entrepreneurs activities in a global and competitive environment being responsible for the social, ethical and culture issues.
- 6) Describe the advantages and disadvantages of debt financing and of equity financing
- 7) List and describe the forms of financing appropriate for the different phases of business development

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Entrepreneurial Culture :</b> Meaning of entrepreneurial culture, Sub-cultures of entrepreneurship, Steps to change entrepreneurial culture, Empowering entrepreneurship, Entrepreneurial success stories.	35%
2	<b>E- Commerce and Small Enterprises :</b> Meaning of E- Commerce, E-Commerce sustainability for small enterprises, Prospective Areas, Challenges , Benefits of E-commerce for Small Enterprise,	30%

3	<b>Organizational assistance :</b> EDPs ( Entrepreneurship Development Programs) , Commercial Banks, National small industries Corporation (NSIC), National institutes for entrepreneurship and small business development (NIESBUD), Science and technology entrepreneurship parks (STEPs), Roles of NAYE (National Alliance of Young Entrepreneurs)	35%
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**REFERENCES:**

1. The dynamics of Entrepreneurial development and Management - Vasant Desai, Humalaya publication.
2. Entrepreneurial development – S.S.Khanka (S. Chand)
3. Entrepreneurship - P. Narayan Reddy (CENGAGE)
4. Entrepreneurship - development – Ramachandra
5. Entrepreneurship Small Business – Mc Graw Hill
6. Entrepreneurship development in India – Dr.Gupta and Dr. Srinivasan



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: BANKING PAPER NO: 2**  
**COURSE TYPE: SEC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** The objective of the paper is to give broad idea of the law and practice of Banking with special references to india.

**OUT COMES:**

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

1. To make understand about Nationalization Bank & Bank Mergers.
2. To Make them aware about loan process.

**COURSE CONTENT:**

UNIT NO	CONTENT	WEIGHTAGE
1	<b>Bank Mergers:</b> Meaning of Nationalization Bank – What is Bank Merger – What is the Main Objectives of Bank mergers in India-Importance of merger – Latest List of Bank Mergers in India-Challenges and opportunities of bank mergers- Bank merger Impact of customers- Benefits of Banks Through Merger.	40
2	<b>Loan and advances:</b> Meaning of loan & advances- Hidden charges – meaning of (APR)annualized percentage Rat-KFS (Key fact statement) -CIBIL Score- Meaning- importance of cibil score in loan approval process-How to avail Start-up loan- Criteria required for getting start-up loan- Documents required to apply for a start –up loan- procedure for applying for start -up loan.	40
3	Practical problems on any above topics.	20

**REFERENCES:**

1. Banking, Theory Law & Practice.- Sundharam & Varshney.
2. બેંકિંગ કાનૂન અને વ્યવહાર- ધીરુભાઈ વેલવન.
3. Law and practice of Banking- S.R. Davilr
4. Web search: Latest list of Bank mergers in India.



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Sustainability Management for Business**  
**COURSE TYPE: VAC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. The general goal of this course is to provide a graduate level introduction to sustainability Management and policy in an organizational level.
2. This sustainability course is focused on corporate sustainability strategy.
3. Sustainability management matters because we only have one planet, and we must learn how to Manage our organizations in a way that ensures that our planet is maintained.
4. The course is designed to introduce students to the field of sustainability management.
5. It is a conceptual and practical course organized around the core concept of management and the core Concepts of sustainability.

**OUT COMES:**

- (1) Students will aware about sustainability Management and various models.
- (2) Students get Knowledge about SM in Organisation.
- (3) Students learn about tools and planning for sustainability Management

**COURSE CONTENTS**

UNIT NO	CONTENT	WEIGHTAGE
Unit : 1	<b>Introduction to Sustainability Management</b> Meaning, Definition, dimensions of sustainability, value of sustainability, framework for business sustainability, CIMO Model, Transformation Process Model, Leadership and SM: Top Management Strategies for SM	30 %
Unit : 2	<b>Sustainability Operating System in an Organization</b> SOS basics, critical elements of an SOS, structural elements support SOS, SOS Standards, Sustainability-related Management System Standards developing an SOS Standard, SOS Process Schedule	30 %
Unit: 3	<b>Strategic Planning for a Sustainability Operating System</b> Purpose and benefits of Strategic Planning by Functional Groups, General Process for Sustainability Planning, Pre-Planning Information and Processes, Techniques for Reaching Consensus on Priorities, Strategic Planning Formats: The Balanced Scorecard and Alignment Tools, Tactical Plan, GEMI SD Planner	40 %

**REFERENCES:**

- (1) Handbook of Sustainability Management by Christian N Maduand Chu-Hua Kuei
- (2) Sustainability Management by Steven Cohen
- (3) The Sustainability Handbook by William R. Blackburn



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Career Planning**  
**COURSE TYPE: VAC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

1. To impart to the students the conceptual & Procedural Knowledge in the area of career.
2. To develop the analytical and decision making abilities in the students for choosing career.
3. To enable the students to plan and take correct decision regarding future career.

**OUT COMES:**

- (1) Students can able to choose correct career
- (2) Avoid Confusion and can develop career in the area of interest.
- (3) Right time right career is opted.

**COURSE CONTENTS**

UNIT NO	CONTENT	WEIGHTAGE
<b>Unit : 1</b>	<b>Introduction to career Planning</b> What is CP? Self-assessment ,Researching an opportunities & career, Preparation of the resume & job search , Career planning process	<b>25 %</b>
<b>Unit : 2</b>	<b>Importance and Objectives of Career Planning</b> Direction & clarity , Goal Setting ,Maximizing opportunities ,Job satisfaction Identify positive Characteristics ,Team Building skills , Healthy ways of dealing with conflicts	<b>25 %</b>
<b>Unit: 3</b>	<b>Advantages and Methods of Career Planning</b> Career satisfaction, Lower turnover ,Career contentment ,Develop Competence Improving performance ,Retirement plan ,Methods of CP (1) Explore career option (2) conduct field research (3) determine your job target (4) Build your credentials (5)Prepare for your job search (6) launch your job search Aligns career goals with opportunities Difference between job & career	<b>25 %</b>
<b>Unit: 4</b>		<b>25 %</b>

**REFERENCES:**

1. Human resource management – V.V. khazode
2. Principle of Personnel Management – Edwin Flippo
3. Personnel Management & Industrial Relations – Dale Yoder
4. Organizational Behaviour – L.M.Prasad
5. Management of Human Resource – I Allan Prasad , A.M.Bannerja



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Talent Management Essentials**  
**COURSE TYPE: VAC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**Objective:**

To provide students with essential skills in identifying, developing, and retaining top talent. It focuses on strategic integration, workforce planning, performance management, and embracing emerging trends, preparing students for effective talent stewardship in dynamic business environments.

Unit	Course Contents	Weightage
I	<b>Introduction to Talent Management:</b> Fundamentals of Talent Management, Human Resource Management vs Talent Management, Talent Acquisition, Employee Value Proposition (EVP).	25%
II	<b>Talent Development and Retention:</b> Employee Development and Career Planning, Performance Management, Retention Strategies.	25%
III	<b>Talent Management Strategies and Analytics:</b> Succession Planning, Workforce Planning and Analytics, Diversity and Inclusion	25%
IV	<b>Contemporary Issues and Future of Talent Management:</b> Global Talent Management, Technology in Talent Management, The Changing Nature of Work, Talent Management Post-Pandemic	25%

**Basic Text & Reference Books:**

1. "One Page Talent Management: Eliminating Complexity, Adding Value" by Marc Effron and Miriam Ort.
2. "Talent Wins: The New Playbook for Putting People First" by Ram Charan, Dominic Barton, and Dennis Carey.
3. "Strategic Talent Management: Contemporary Issues in International Context" by Paul Sparrow.
4. "Talent Management: A Focus on Excellence" by Marc Effron and Miriam Ort.



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Leadership**  
**COURSE TYPE: VAC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- 1) The course is designed to provide a basic introduction to leadership by focusing on what means to be a good leader.
- 2) The course is an introduction of leadership skill, traits and styles.
- 3) Enhance skills and knowledge for student's leadership role.
- 4) Increase capacity to serve as leader in today's business environment.
- 5) Increase knowledge of the leadership theories, skills and style for effective leadership.

**OUT COMES:**

- 1) Student will assess potential leadership philosophy, traits, skill and develop a leadership portfolio.
- 2) Student will define the nature of leadership and the attributes of leader through a study of leadership theories.
- 3) Students will develop an understanding of potential of leadership to transform individuals, organizations and society.
- 4) Student will assess their leadership traits and skills to improve their own leadership performance.
- 5) Students will develop an understanding of characteristics and behavior of an Indian leaders.

**COURSE CONTENTS**

<b>UNIT NO</b>	<b>CONTENT</b>	<b>WEIGHTAGE</b>
<b>Unit : 1</b>	<b>Introduction of Leadership :</b> Definition, Meaning, Importance, Characteristics, Qualities of Good Leaders, Leader V/s Manager, Leadership Skills, How to improve leadership skills	<b>25 %</b>
<b>Unit : 2</b>	<b>Leadership Styles :</b> Democratic leadership, Autocratic leadership, Laissez-faire leadership, Visionary leadership	<b>25 %</b>
<b>Unit: 3</b>	<b>Theories of Leadership :</b> Trait theory, Behavioral theory, Contingency theory, Transaction and Transformation theory	<b>25 %</b>
<b>Unit: 4</b>	<b>Inspirational Leaders of India :</b> Jemshedji Tata, Dhirubhai Ambani, Aditya Birla, N.R.Narayanamurthy, Aziz Premji	<b>25 %</b>

## REFERENCES :

- 1) S Balasubramaniam, The Arts and Business leadership- Indian experience, Sage Publication.
- 2) Organizational Behavior, Text, Cases & Games – K.Aswatthappa, Himalaya publication
- 3) Organizational Behavior – Stephen P Robbins & Seema Sanshi
- 4) Organizational Behavior – K.Aswatthappa & Robbins
- 5) Organizational Behavior – T.M Prasad



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**  
**CLASS: SECOND YEAR B.COM SEM: 4**  
**SUBJECT: Reasoning Ability**  
**COURSE TYPE: VAC – 2 CREDIT**  
**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:** To prepare students for competitive or public exams as well to equip oneself to perform Well in competitive or public examinations.

**OUT COMES:**

- (1) Students gets Knowledge about reasoning ability and types of reasoning ability.
- (2) Students can understand reasoning methods.
- (3) Students can learn about various charts and develop their ability.

**COURSE CONTENTS**

UNIT NO	CONTENT	WEIGHTAGE
Unit : 1	<b>Reasoning Ability: An Introduction</b> Reasoning an overview Importance of aptitude( with cases) Types of Reasoning – Verbal Reasoning and No Verbal Reasoning Reasoning for public Exam : List of Public Exam State public Exam and National Public Exam Entrance Exam and Reasoning Ability General Knowledge V/s Reasoning Ability	40 %
Unit : 2	<b>Logical Reasoning &amp; Venn Diagrams:</b> Reasoning & Relationship Coding & Decoding Order Arrangement Fact-Advice-Inference-Opinion or Prejudice Best Reasoning Test Two & Three Set Venn Diagrams	40 %
Unit: 3	<b>Data Interpretation:</b> Table Charts , Bar Charts , Pie Charts ,Line Charts	10 %
Unit: 4	<b>Reading Compression</b> A passage to be set with questions to be answered Antonyms Synonyms	10 %

**REFERENCES:**

- (1) A Modern Approach to Verbal Reasoning – Dr.R.S.Aggarwal, S.Chand Publication
- (2) A Fresh Approach to Reasoning Test- Dr.Lal & Maurya, Upkar Prakashan, Agra
- (3) Quantitative Aptitude- Abhijit Guha, Tata MacGraw Hall
- (4) Bank Probationary officers, JMB Prakashan
- (5) Analytical Reasoning – K.Kundan, BJC Publishing, New Delhi
- (6) Competitive Examinations @ Railway Recruitment Voard , JMB Prakashan



**VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT**

**CLASS: SECOND YEAR B.COM SEM: 4**

**SUBJECT: Personality Development**

**COURSE TYPE: VAC – 2 CREDIT**

**EFFECTIVE FROM ACADEMIC YEAR 2024-25 ONWARDS**

**OBJECTIVES:**

- (1) This course enable students to build up their personality.
- (2) Also Help Students to develop and understand their attitude, self-confidence and self esteem.

**OUT COMES:**

- (1) Students can understand personality.
- (2) Students can learn about attitude and motivational.
- (3) Students can develop their self-esteem and confidence.

**COURSE CONTENTS**

UNIT NO	CONTENT	WEIGHTAGE
Unit : 1	<b>Introduction to Personality Development</b> The concept of personality – Dimensions of personality- Theories of Freud & Erickson- Significance of Personality development. The concept of success and failure: What is success? – Hurdles in achieving success – Overcoming hurdles- Factors responsible for success – What is failure- Causes of failure. SWOT analysis.	30 %
Unit : 2	<b>Attitude &amp; Motivation</b> Attitude – concept- Significance – Factors affecting attitude- Positive attitude- Advantages- Negative attitude- Disadvantages- Ways to develop positive attitude – Differences between personalities having positive and negative attitude. Concept of motivation – Significance – Internal and external motives- Importance of self-motivation- factors leading to demotivation.	40 %
Unit: 3	<b>Self-esteem</b> Term Self-esteem – Symptoms- Advantages – Do's and Don' t to develop positive self- esteem – Low self-esteem- Symptoms-Personality having low self esteem-Positive and negative self esteem. Interpersonal Relationship – Defining the difference between aggressive, submissive and assertive behaviours- Lateral thinking.	30 %

**REFERENCES:**

1. Andrews, Sudhir. How to Succeed at Interviews. 21<sup>st</sup> (rep) New Delhi: Tata McGraw-Hill.
2. Heller, Robert.Effective Leadership. Essential Manager series. DK Publishing 2002
3. Hindle, Tim, Reducing Stress. Essential Manager series. DK Publishing 2003

