

Sant Gadge Baba Amravati university, Amravati

B.Com.III- Sem.V

Compulsory English

50 Marks

Title of the book- **Ways to Success**

- By Board of Editors and Published by **Orient Black Swan**

Code of the Course/Subject	Title of the Course/Subject	Total number of Periods
BC 51	English	36

CO's:

- 1) To acquaint with the eminent entrepreneurs of the world
- 2) To acquaint with the work culture in corporate world
- 3) To instill moral values among the students
- 4) To make them able to communicate skillfully with ICT
- 5) To enrich them with fluency and soft skill based in English
- 6) To make them skillful in drafting and professional skills.
- 7) To make them ready for professional responsibilities.

Unit 1- Prose-

- 1) Rakhmabai Raut : The first practicing woman doctor
- 2) Vijay Bhatkar
- 3) L.M.Thapar

Unit 2- Poetry-

- 1) When I was one – and - twenty - Alfred Edward Housman
- 2) To India – My native land - Henry Derozio
- 3) Freedom - Rabindranath Tagore

Unit 3-Communication and Soft Skills-

- 1) Soft skills and employability skills
- 2) Tips for effective communication
- 3) Use of technology and recent concepts in business

Unit	Content	Number of Periods
1	Prose 1) Rakhmabai Raut : The first practicing woman doctor 2) Vijay Bhatkar 3) L.M.Thapar	14
2	Poetry 1) When I was one and twenty - Alfred Edward Housman 2) To India - My native land - Henry Derozio 3) Freedom - Rabindranath Tagore	10
3	Communication and Soft Skills 1) Soft skills and employability skills 2) Tips for effective communication	12

3) Use of technology and recent concepts in business	
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Question wise Distribution of Marks

Prose- Q.1) A) Solve any One long questions out of Two.	- 5 Marks
B) Solve any Two short questions out of Three.	- 6 Marks
Poetry- Q.2)	
A) Solve any One long question out of Two.	- 5 Marks
B) Solve any Two short questions out of Three.	- 4 Marks
MCQ- Q.3) Attempt all multiple choice questions based on prose and poetry	- 10 Marks
Communication and Soft Skills-	
Q. 4) Solve any Two questions out of Three.	-10 Marks

Internal Assessment

1) Assignment	- 5 Marks
2) Class Test	- 5 Marks

Total 50 Marks

Part B

Syllabus prescribed for 3 rd.

Year Under Graduate Programme Programme: Bachelor of Commerce

Semester: 5 Total Number of Periods 36

Title of Course Subject Marathi

Code of the Subject BC-52

अभ्यासपत्रिकेची निष्पत्ती)COs) :

१.नेमलेल्या साहित्यातून जीवनदर्शन ., समकालीन व्यवहार जाणीवा यांची माहिती होईल.

२.वैचारिक ., ललित, कविता या विविध वाङ्मयांचे वेगळेपण जाणून घेतील तथा यामधील साम्यभेदाचे .या वाङ्मय प्रकाराचे ज्ञान होईल. आकलन होईल.

३.तसेच चारित्र्यविषय असलेल्या थोर व्यक्तींच्या जीवनकार्यातून विद्यार्थ्यांना प्रेरणा .वैचारिक गद्यातून भाषेच्या सर्जनशील रूपाचे विद्यार्थ्यांना आकलन होईल .
.मिळेल आणि संकटावर मात करून जीवनात यशस्वी होता येते हा विचार त्यांच्या मनी रुजेल

४ ललित .कलाकृतींच्या वाचनातून आनंद, बोध, ज्ञान .त्रिमादींची प्राप्ती होऊन विद्यार्थ्यांच्या जीवनविषयक जाणुवा समृद्ध होतीलवैचारिकता ., तात्विकता, काव्यात्मकता, भावनात्मकता, सामान्य गोष्टीतील असामान्यत्वाचे

५.विविध .६ .दर्शन यातून विद्यार्थ्यांचा दृष्टीकोण संपन्न होईल. प्रकारच्या साहित्याचे आकलन, वर्णन, आस्वादन, विश्लेषण आणि मूल्यमापन करण्याची क्षमता वाढून विद्यार्थ्यांची अभिरूची विकसित होईल .

७.मयप्रकारातून विविध प्रकारचे नीतिमूल्ये.या वाङ्मय ., जीवनमूल्ये, यांची शिकवण विद्यार्थ्यांनामिळेल, त्याचा उपयोग उत्तमरितीने जिवन जगण्यासाठी होईल .

८ . 'उपयोजित' घटकाच्या माध्यमातून विविध प्रकारची कौशल्ये त्यांच्यात निर्माण होतील व ते रोजगारक्षम होतील .

९.विचारवंत ., लेखक, कवी होण्यासाठी हे अध्ययन प्रेरक ठरेल, सहाय्यभूत ठरेल यातून विद्यार्थी भाषेचा सर्जनशील वापर कसा करावा हे समजून .घेतील व विविध प्रकारातील साहित्यनिर्मिती करतील.तसेच व्यवहारिक उपयोजन करून रोजगारक्षम होतील .

श्रेयांक Credit २) अध्यापन तासिका. Teaching Hours) १०

घटकविभाग गुण १० - अवैचारिक -

१.गणेश देवी -भाषांचे महत्त्व(

२.श्रीकां - कृषकांच्या अभ्युदयास समर्पित व्यक्तित्व(त तिडके

३.धनंजय दातार -काळानुसार स्वतःला बदला(

विभाग १० - ब ललित गुण-

१ गणपत मधुकर वाकोडे - भामटा(
२ सुनील यावलीकर - बाप बनण्याचा ध्यास(
३ खरात.ए.बी - अहंकारे घरे जळती(
३ गुण १० - कविता ३ विभाग (

१ संत तुकाराम - अभंगवाणी(
२ विठ्ठल वाघ - ओलीत झाले पाहिजे(
३ जहर खाऊ(नकाज्ञानेश वाकुडकर - !
४ राठोड.स.क - ऋतुराज वसंत(
५ अमृत तेलंग - पाऊस(
६ विद्या बनाफर - बाल श्रमिक(
विभाग) ड उपयोजित मराठी -Skill Enhancement Module) (तासिका ०६) गुण १० -

उपयोजित मराठी स्वाती दामोदरे -

१ अनुवाद आणि रोजगाराच्या संधी /भाषांतर(
२ - मजकूर लेखन(ोजगार निर्मितीचे नवे क्षेत्र

गुण विभागणी

एकूण गुण ५० -

लेखी गुण ४० -

अंतर्गत मूल्यमापन १०

वेळ तास २ -

अभ्यासक्रमासाठी नेमलेले पाठ्यपुस्तक 'अक्षरलेणी' भाग-व सत्र ५-सत्र) ३-६(संपादित) (

प्रकाशकाचे नांव राघव पब्लिशर्स अॅण्ड डिस्ट्रीब्युटर्स ;, नागपूर

(विभाग 'अ', 'ब' 'क' आणि 'ड' करीता(
विभाग अ गुण १० वैचारिक -

विभाग ब गुण १० ललित -

विभाग क गुण १० कविता -

विभाग ड - उपयोजित मराठी १० गुण

प्रश्ननिहाय गुणविभागणी :-

प्रश्न १ गुण ०६ वैचारिक विभाग दीर्घोत्तरी एक प्रश्न -

प्रश्न २ गुण ०३ लघुत्तरी एक प्रश्न :वैचारिक विभाग -ण

प्रश्न ३ गुण ०५ दीर्घोत्तरी एक प्रश्न - : ललित विभाग -

प्रश्न ४ ललित विभाग गुण ०२ लघुत्तरी एक प्रश्न -:

प्रश्न ५ कविता विभाग गुण ०५ दीर्घोत्तरी एक प्रश्न -:

प्रश्न ६ कविता विभाग गुण ०२ लघुत्तरी एक प्रश्न -:

प्रश्न ७ उपयोजित मराठी गुण ०५ दीर्घोत्तरी एक प्रश्न -:ण

प्रश्न ८ उपयोजित मराठी गुण ०२ लघुत्तरी एक प्रश्न :

(वरील सर्व प्रश्नांना अंतर्गत पर्याय राहतील).

वस्तुनिष्ठ प्रश्न उपरोक्त अभ्यासक्रमातील विभाग -'अ' व 'ब' यावर ०३ प्रश्न आणि विभाग 'क' व 'ड' यावर ०२ प्रश्न असे एकूण १० बहुपर्यायी प्रश्न विचारले जातील .प्रत्येक प्रश्नास ०१ गुण याप्रमाणे हा प्रश्न १० गुणांचा असेल.

विभाग 'ड' साठी उपयोजित मराठी या प्रकरणांवर ०५ गुणांचा ०१ दीर्घोत्तरी व ०२ गुणांचा ०१ लघुत्तरी प्रश्न विचारल्या जाईल.

कौशल्य विकासावर आधारित अंतर्गत मूल्यमापन गुण १०-:

गुण विभागणी

१) घटक चाचणी (Class Test)- ०१ गुण ०५ -

२) स्वाध्याय (Home Assignment) - ०५ गुण

B.COM, SUBJECT CODE – 52

SEMESTER – V & VI

HINDI (LANG – II)

Subject Code-BC-52

Model CBCS Curriculum Framework

SANT GADGE BABA AMRAVATI UNIVERSITY, AMRAVATI

Revised Syllabus of Bachelor of Commerce (B.Com.) w.e.f., 2024-2025

Subject – Hindi

PART-A

Preamble प्रस्तावना

हिंदी भारत की एकता अखंडता को जोड़ने वाली समृद्ध भाषा है। मनोरंजन ज्ञानवर्धन के साथ ही यह संस्कृति की अमिट पहचान है। राष्ट्र ही नहीं बल्कि पूरे विश्व में हिंदी का दायरा दिनों दिन बढ़ रहा है। मीडिया और तकनीकी माध्यमों में हिंदी की लोकप्रियता निरंतर बढ़ रही है। साहित्य की सभी विधाओं में जैसे कथा, कहानी, नाटक, उपन्यास के साथ ही पत्राचार, अनुवाद, ब्लॉग लेखन, साक्षात्कार आदि नई विधाओं में भी हिंदी का अत्यंत महत्वपूर्ण स्थान है।

वाणिज्य क्षेत्र में अध्ययनरत विद्यार्थियों में व्यवहार गत एवं भाषागत दृष्टि से भी हिंदी की लोकप्रियता बढ़ रही है। अतः हिंदी भाषा के माध्यम से विद्यार्थियों को रोजगार अभिमुख करना तथा उनमें सामाजिक और नैतिक मूल्यों का विकास कर एक सशक्त युवा पीढ़ी तैयार करने का उद्देश्य है।

बी पाठ्याक्रम की (द्वितीय भाषा) हिन्दी .कॉम.विशिष्ट निष्पत्ती (PSOs)

1. संत गाडगे बाबा अमरावती विद्यापीठ के वाणिज्य एवं व्यवस्थापन विद्याशाखा के बीकॉम हिंदी द्वितीय भाषा . पाठ्यक्रम अध्ययन से हिंदी भाषा के प्रति रुची बढ़ने के साथ ही व्यवसाय जगत में भाषा के समृद्धता से व्यक्तित्व विकास करना।
2. भारत की स्वतंत्रता में सर्वाधिक भूमिका निभाने वाली हिंदी भाषा के विपुल साहित्य से अवगत करवा कर छात्रों को राष्ट्रभाषा हिंदी अध्ययन हेतु प्रोत्साहित करना एवं भाषा से जोड़कर रखना।
3. पाठ्याक्रम के माध्यम से नैतिक मूल्यपर्यावरण प्रेम, महिलासक्षमीकरण सामाजिक चेतना, मानवीय और मानवोत्तर संवेदना की भावना में वृद्धि कर सामाजिक समरसता को बनाए रखने के भाव जागृत करना।
4. कार्यालयीन कामकाज में हिंदी शब्दों की प्रस्तुती हो [सि] दृष्टी से छात्रों को कार्यालय पारिभाषिक हिंदी शब्दावली अवगत करवाना जिससे प्रशासनिक कार्यालयों में उपलब्ध रोजगार के अवसर से जुड़ सकेंगे।
5. व्यवहारिक भाषा एवं व्याकरण की दृष्टि से छात्रों की वर्तनी में सुधारना होगी।
6. विद्यार्थी बैंक, जीवन बीमा निगम, दूरसंचार निगम आदि व्यावसायिक एवं कार्यालय क्षेत्रों में पत्रव्यवहार की दृष्टि से कुशल बनेंगे।
7. ब्लॉग लेखन के माध्यम से विद्यार्थी लेखन कौशल्य एवं आर्थिक दृष्टी से सक्षम बनेंगे।
8. अनुवाद कला के माध्यम से विद्यार्थी प्रिंट और [ले]क्ट्रॉनिक मीडिया क्षेत्र में रोजगार उन्मुख बनेंगे।
9. वस्तुनिष्ठ प्रश्नों के द्वारा विद्यार्थी प्रतियोगिता परीक्षाओं के अध्ययन हेतु प्रेरित होंगे।
10. कौशल्य आधारित पाठ्याक्रम के माध्यम से विद्यार्थी रोजगार अभिमुख बनेंगे।

पाठ्याक्रम परिणाम -(Course Outcomes)

1. भाषासाहित्यकलासंस्कृति कौशल्य आदि के माध्यम से विद्यार्थियों में सकारात्मकतासृजनात्मकता,मानवतावादी गुणों का विकास हो कर उन में राष्ट्रीयता की भावना वृद्धिगत होगी।
2. अनुवाद कौशल्य, पर्यटन कौशल्य, पर्यावरण जागृती के कारण विद्यार्थियों की व्यवहारव्यापार व्यवसाय आर्थिक क्षेत्र में संपर्कता बढ़ेगी।
3. भाषणकौशल्य,सूत्रसंचालन,वाद सकेगा। विवाद आदि गुणोंसे भाषा अध्ययन में निखार आ-
4. प्रिंट और लैक्ट्रॉनिक मीडिया में रोजगार के अवसर प्राप्त कर सकेगा।
5. साक्षात्कार प्रणाली, समूह चर्चा आदि के द्वारा विद्यार्थियों में प्रश्न निर्माण करने की कला,आत्मविश्वास, विषय जिज्ञासा बढ़ेगी एवं नेतृत्व गुणों का विकास होगा।
6. वर्तमान समय में हिंदी भाषा में विज्ञापन का क्षेत्र रोजगार का बड़ा क्षेत्र हैभाषा और विज्ञापन का घनिष्ठ संबंध है, विद्यार्थियों में विज्ञापन तैयार करने की कला गुणों का विकासहोगा

1. शिक्षक,प्राध्यापक
2. संशोधक
3. अकादमी विविध -अकादमी में कायम स्वरूप अनेक अवसर उपलब्ध है
4. प्रतियोगी परीक्षा के लिए महत्वपूर्ण विषय
5. लेखन क्षेत्र
6. संपादकीय क्षेत्र
7. अनुवादक
8. प्रेरक वक्ता
9. वृत्त निवेदक
10. क्षेत्र भाषा
11. विज्ञान क्षेत्र
12. मल्टीमीडिया
13. युट्यूब
14. पीडीएफ तैयार करना
15. हिंदी में क्रिएटिव राइटिंग, रेडियो जॉकी, समाचार वाचक
16. हिंदी राजभाषा अधिकारी
17. भारतीय रेलवे
18. जीवन बीमा निगम
19. बैंकिंग परिक्षेत्र
20. बॉलीवुड क्षेत्र
21. रेडियो
22. टेलीविजन

23. व्यापार व्यवसाय के लिए महत्वपूर्ण
24. प्रकाशन क्षेत्र
25. संगीत क्षेत्र
26. राजभाषा अधिकारी
27. प्रबोधनकार
28. राजकीय प्रवक्ता
29. टुरिस्ट गाईड
30. कार्यक्रम संयोजक [त्रि]दि अनेक क्षेत्र है।

PART-B
SEMESTER -V
Credit: - 2
Subject -Hindi
Subject Code-BC-52

Unit	Syllabus	No. of Lectures
I	क्रिईआधरभूत ढरुडकुरड - ँक : के तीन नरडंध)1से3) से ँक दीरुडुतरुी डुरशुनरुवरुकुलड के सरुथ डूखुडरु डरुडेगुर 1×8= 8 अंक	8
II	क्रिई दुु :-डरुषरुगतडरुडकुरड के डरुड डरुड)1से4) से कुल डरुड लघु उतुतरुीड डुरशुन डूखुडरु डरुडेगुर। डुरनडुडु से दुु डुरशुन हल करुनरु अनरुवरुडरुड हुुगुर। 2×4= 8 अंक	7
III	क्रिईडघुवरुडडरुड - तीन : से) कवरुतरु :1 से 4) से दुु कवरुतरुओं कुर केंदुरीडडरुड वरुकुलड के सरुथ डूखुडरु डरुडेगुर 2×4= 8 अंक	8
IV	क्रिई अडरुठरुत (अ - डरुड :गघुडरुश कुर सरुड ँवुं शीरुषकडूखुडरु डरुडेगुर 4×1= 4 अंक आ (दुु) डुरुहुुवरुे कुर अरुथ लरुखरुड (2×1 = 2 अंक	7
	डरुडकुरड डरु आधरुतरु वसुतुनरुषुड डुरशुन 10(10×1 = 10)10 अंक	
	आंतरुकरु डूलुडरुडकन 10 अंक 1.डरुडकुरडडुरसुतक डरु आधरुतरु गृहडरुड -5 अंक 2.डरुडकुरडडुरसुतक डरु आधरुतरु कुररुई डरुडरुकुषरु -5 अंक	
		30

डुरसुतक आलुक -

संडरुडक तुरुथरुडरुडरुडरुड .नरुडरुड उडरुधुडरुडरुडरुड .डूँ -,डूँ .डनुड डुरुशुी, डूँ.सुशरुंत ठुके

डुीतुतुीड वरुष .कूडड.

सतुर डूँड -

हरुनुदी डुरशुन डरुड कुर सरुवरुड

सडुड -2 घणुटे

डूरुणरुडक -40

डरुडकुरड कुर कुररुडरुडरुड डुडु अंक वरुडरुडरुडन ँवुड डुरशुन डरुडकुर सरुवरुड नरुडन डुरकरुड से हुुगुर।

क्राईआधारभूत प - एक :ाठ्यक्रम के तीन निबंध)1 से 3) से एक दीर्घोत्तरी प्रश्न विकल्प के साथ पुछा जायेगा [1×8 = 8 अंक]

क्राई दो :-भाषागतपाठ्यक्रम केचारपाठ)1 ते 4) से कुल चार लघूत्तरी प्रश्न पूछे जायेंगे जिनमें से दो प्रश्न हल करना अनिवार्य होगा।(2×4 = 8 अंक)

क्राई पद्य - तीन :विभाग से) कविता :1 से 4) से दो कविताओ का केद्रीय भाव विकल्प के साथ पूछा जायेंगा। (2×4 = 8 अंक)

क्राईअपाठित गद्यांश का सार एवं (अ - चार : शीर्षक विकल्प के साथ पूछा जायेगा। (4×1 = 4 अंक)
आ विकल्प के साथ पूछा जायेगा। (दो) मुहोंवरे का अर्थ लिखिए ((2×1 = 2 अंक)

पाठ्यक्रम पर आधारीत वस्तुनिष्ठ प्रश्न(10×1 = 10 अंक)

आंतरिक मूल्यांकन 10 अंक

1. पाठ्यपुस्तक पर आधारित गृहपाठ -5 अंक
2. पाठ्यपुस्तक पर आधारित क्राई परीक्षा -5 अंक

पुस्तक आलोक -

संपादक निभा उपाध्याय .डॉ -, डॉतिथराजराय ., डॉ.मनोज जोशी डॉ. सुशांत ठोके

संत गाडगेबाबा अमरावती विद्यापीठ अमरावती
पसंतीवर आधारित श्रेयांकपद्धती (CBCS)अभ्यासक्रम 2023-24

बी. कॉम. भाग 2 पाली (भाषा) सत्र V

Subject Code-BC-52

गुण विभागणी

एकूण गुण 50

लेखी गुण 40

अंतर्गत मूल्यमापन 10

वेळ दोन तास

अ. क्र.	घटक	अध्यापन तासिका	गुण	श्रेयांक
Unit- I महापरी निब्बाणसुत्त-	1) सारिपुत्तस्स सिह्वाद 2) दस्सनीयानी ठानानी 3) आन्दस्स याचना	06 तासिका	10	2.0
Unit-II धम्मपद खुद्दकपाठ	1) पियवग्गो 2) महामंगलसुत्त	06 तासिका	10	
Unit-III थेरीगाथा	1) अम्बपाली थेरी 2) सुजाता थेरी	06 तासिका	10	
Unit-IV बौद्धलेणी	1) अजिंठा लेणी 2) वेरूळ लेणी (3औरंगाबाद लेणी	06 तासिका	10	

	कौशल्यविकासावर आधारित वाचन कौशल्य लेणी भेट	06 तासिका	10	
		30	50	

प्रश्ननिहाय गुणविभागणी (प्रश्नपत्रिकेचे स्वरूप)

घटक 1 - 10 गुण

घटक 2 - 10 गुण

घटक 3 - 10 गुण

घटक 4 - 10 गुण

प्रश्न 1 बहुपर्यायी प्रश्न 10 प्रत्येकी 1 गुण	10	
प्रश्न 2 अ) दोन पैकी एक दीघोत्तरी	06	
ब) दोन पैकी एका वाक्याचे संदर्भासहित स्पष्टीकरण		03
प्रश्न 3 अ) दोन पैकी एक दीघोत्तरी प्रश्न	05	
ब) दोन पैकी एका वाक्याचे संदर्भासहित स्पष्टीकरण		02
प्रश्न 4 अ) दोन पैकी एक दीघोत्तरी प्रश्न	05	
ब) टिपणे लिहा दोन पैकी एक	02	
प्रश्न 5 अ) दोन पैकी एक दीघोत्तरी प्रश्न	05	
ब) सामान्य माहिती सोडवा दोन पैकी एक	02	

40

वस्तुनिष्ठ प्रश्न – उपरोक्त अभ्यासक्रमातील घटक एक ते चार यातील घटक 1 व 2 यावर प्रत्येकी 3 आणि घटक 3 व 4 यावर प्रत्येकी 2 असे वस्तुनिष्ठ स्वरूपाचे एकूण 10 प्रश्न विचारले जातील. प्रत्येक प्रश्न एक गुणांचा असेल.

वाचन कौशल्य विकासावर आधारित अंतर्गत गुण मूल्यमापन

1. स्वाध्याय	05
2. मौखिक	05

एकूण गुण

10

संदर्भ ग्रंथ -

- १ नव नालंदा महाविहार नालंदा , नालंदा संस्करण – जातक पाली (
- २ नवी दिल्ली – सम्यक प्रकाशन – भिक्षु कित्तिमा – महापरीनिब्बाणसुत्त ((उत्तनिपात नवी दिल्ली – सम्यक प्रकाशन – डॉ विमलकीर्ती .प्रो -
- ४नवी दिल्ली - समता प्रकाशन – डॉ भदन्त आनंद कौसल्यान – धम्मपद (
- ५ अमरावती – सुगम प्रकाशन ,रेखा वानखडे .डॉ – धम्मपद (
- ६ संपादन व अनुवाद बहुजन साहित्य व प्रसार केंद्र नागपूर – भाऊ लोखंडे .डॉ – थेरीगाथा (
- ७नवी दिल्ली - सिंघा सोलुशन – सुरज पंडित – महाराष्ट्रातीलबौद्ध लेणी (
- ८ ,१ जातककथा संग्रह (२ धर्मानंद कोसंबी .डॉ – ३ ,

९) <http://tipitaka.org/deva/>

B. Com. III (Semester-V) CBCS**Cost Accounting**

Code of the Course	Title of the Course	Total Number of Periods
BC-53 (DSC)	Cost Accounting	75

Time: 3 Hours

Marks: 80

Course Outcomes:

Upon completing the Cost Accounting course, students will:

1. Grasp the foundational principles and benefits of cost accounting, distinguishing it from financial accounting.
2. Apply diverse costing methods to analyze and resolve real-world business challenges.
3. Analyze cost classifications, encompassing direct/indirect, fixed/variable, and historical/pre-determined costs.
4. Efficiently manage material costs by mastering classifications, procurement procedures, and inventory management.
5. Evaluate labour costs using various wage payment systems and timekeeping techniques.
6. Assess overheads' impact on product costing and reconcile cost and financial accounts.
7. Utilize process costing techniques, including joint cost analysis, to enhance production cost management.

In summary, students will acquire the skills necessary for informed decision-making, resource optimization, and contributing to organizational profitability across diverse business landscapes.

Unit	Contents	No. Of Periods
Unit I	1.1: Cost Accounting: Meaning, Features, Functions, Advantages, Limitations, Difference between Cost Accounting and Financial Accounting. 1.2: Basic Cost Concepts: Concept of Cost, Cost v/s Expenses and Losses; Cost Centre; Cost Unit, Cost Object, Methods of Costing. 1.3: Classification of Cost: Direct and Indirect Method, Fixed and Variable Costs, Historical and Pre-determined Costs.	13
Unit II	2.1: Material Cost: Meaning and Classification of Materials, Material Purchase Procedure; Store Keeping: Stores Record. 2.2: Problems on Cost-Sheet (Cost Statements).	13
Unit III	3.1: Labour Cost: Meaning of Direct Labour and Indirect Labour. 3.2: Methods of Time Keeping: Attendance Register (Muster Roll), Token or Disc Method, Time Recording Clocks, Biometric Time Recording Clocks. 3.3: Methods of Wage Payment: Time rate system, Piece Rate System, Incentive Schemes of Halsey and Rowan. 3.4: Problems on Tender.	13
Unit IV	4.1 Overheads: Meaning and Definitions of Overheads, Classification of Overheads. 4.2: Reconciliation of Cost and Financial Accounts: Meaning, Reasons for	13

	Variations, Different Treatment of Items, Items appearing only in Cost Accounts, Problems on Reconciliation of Cost Accounts with Financial Accounts	
Unit V	5.1: Process Costing: Meaning and Characteristics, Process Costing Procedure, Process Losses and Wastages, Joint and By-products, Methods of Assigning Joint Costs, Accounting for Joint Costs. 5.2: Problems on Process Costing (Excluding Problems on Abnormal Gain/Loss and Internal Process Profit).	13
Unit-VI	SKILL ENHANCEMENT MODULE : 1. visit an industry where a product process through various process and helps students identify Categories of materials: raw materials work-in-progress and finished goods also known what are the different labour costs incurred and what are the methods of marketing also known what are the overhead expenses incurred by the respective industry	10

Books Recommended:

1. Arora M.N.: Cost Accounting - Principles & Practice, Vikas, New Delhi.
2. Arora M.N.: Cost and Management Accounting Theory Problems & Solutions, Himalaya Publishing House, Mumbai.
3. Tulsian P.C. : Practical Costing Vikas Publication , New Delhi,
4. Maheshwari S.N.: Advanced Problems and Solutions in Cost Accounting, Sultan Chand, New Delhi.
5. Singhavi N.P., Dr. Gupta J.K., Dr. Darware P.D. & Nagpure N.K. : Cost Accounting, Himalaya Publishing House, New Delhi
6. Shukla M.C., Grewal T.S. & Gupta M.P.: Cost Accounting; Text and Problems, S.Chand & Co. Ltd., New Delhi.
7. Jawaharlal: Cost Accounting: Second Edition, Tata Mcgraw-Hill Publishing Co. Ltd., New Delhi.
8. Ali Sahnaj .S. K., Dutta Subir & Saha Ashit Baran: Theory and Practice of Cost Accounting: S.Chand & Company Ltd. Ramnagar, New Delhi 110055.
9. Saxena V.K. Vashist C., D.: Cost Accounting Sultan & Sons Pvt. Ltd. New Delhi
10. Agrawal M.L & Gupta K. L. : Cost Accounting, Sahitya Bhavan Publications, Agra
11. Mittal & Maheshwari.: Cost Accounting- Theory & Problems, A Mahavir Publication, New Delhi
12. Dr. Fating Pramod : Cost & Management Accounting, Sir Sahitya Kendra, Nagpur
13. Cost Management Accounting: Dr. Pramod Fating, Dr. Milind Gulhane, Dr. Abdul Bari, Dr. Raju Rathi, Dr. Vilas Chopade, Prof. Sanjay Kale: Sir Sahitya Kendra, Nagpur

हिन्दी

१. जैन एस. पी., नारंग के. एल., चोपडा आर. के.: लागत लेखांकन, कल्याणी पब्लिशर्स नई दिल्ली
२. लागत लेखांकन: शुक्ल एस. एम.
३. परिव्यय लेखांकन: अग्रवाल .एल .एम., साहित्य भवन पब्लिकेशन, आगरा

४. जैन ए. के. : लागात लेखा,धनपतराय पब्लीशिंग कंपनी लि.,नई दिल्ली

मराठी

1. जिभकाटे एल. बी.: परिव्यय आणि व्यवस्थापन लेखाकार्म, विश्वपब्लिशर्स, नागपूर
2. वाय. आर. माहाजन: परिव्यय आणी प्रबंधनकीय लेखांखान, पिम्पडापुरे अंड कंपनी, नागपुर
3. श्री किशोर मोहरील: परिव्यय आणि प्रबंधकीय लेखांकन, दासगणू प्रकाशन, नागपूर
4. सेठी धूत: परिव्यय लेखांकन, विद्या प्रकाशन, नागपूर

Part - B
Syllabus Prescribed for Third Year Undergraduate Programme
Programme : Bachelor of Commerce (CBCS) Semester V

Subject code	Title of the course	Total No. of Periods
BC-54(DSC)	BUSINESS ENVIRONMENT	75

Course Outcomes :

1. To understand the Concepts of Indian Business Environment
- 2 To understand the Indian Agricultural Environment
- 3 To understand the Indian Industrial Environment
- 4 To understand Indian Service Environment
- 5 To understand the India and Foreign Trade Environment

Unit	Content	Periods
Unit-1	Indian Business Environment 1.1 Concept, definition and Importance 1.2 Nature and scope of Business Environment 1.3 Components of Business Environment- Internal and External 1.4 Current trends in Business Environment	13
Unit-2	Indian Agricultural Environment 2.1 Role and Characteristics of Agriculture in India 2.2 Agricultural Marketing-APMC-Importance, Functioning and Problems 2.3 Need of credit for Indian Farmers- Structure and Importance of NABARD 2.4 Current Trends in Agriculture Environment-Crop Insurance Scheme, Kisan Credit Card, Minimum Support Price	13
Unit-3	Indian Industrial Environment 3.1 Industrialization: Concept and Role 3.2 Industrial Pollution: Concept, Causes and Remedies 3.3 Industrial Sickness: Concept, Causes and Remedies 3.4 Current Trends in Industrial Environment	13
Unit-4	Indian Service Environment 4.1 Contribution and Scope of Indian Service Sector 4.2 Growth and Present State of IT Services in India 4.3 Tourism And Hospitality Industry: Prospects and Problems 4.4 Current Trends in Service Environment: AI Sector	12
Unit-5	India and Foreign Trade Environment 5.1 Importance of Foreign Trade for a Developing Economy 5.2 Balance of Trade and Balance of Payment 5.3 Direction and Composition of India's Foreign Trade 5.4 Current Trends in Foreign Trade Environment: FDI and FII	12
Unit-6 (If Applicable)	SKILL ENHANCEMENT MODULE : 1 To visit and write a Report on Problems in Agricultural sector in your area 2 To visit an Industry and write a Report on Problems in Industrial sector in your area 3 Survey on Farmers suicide in your area **Activities : Group Discussion, Seminar, Field Visit, Field Work, Survey	12

Reference Books :

- 1) Indian economy-Dutt. R., K Sundaram, S.Chand, Delhi
- 2) The International business Environment-Sundram and Black, Printice Hall, New Delhi.
- 3) Economic Environment of Business, Misra and Puri, HPH, Mumbai

Program: Bachelor of Commerce (CBCS) Semester V

Code of the Course /Subject	Title of the Course/Subject	Total Number of Periods
BC-55 (DSC)	Business Regulatory Framework	75

Objective: To help the students to understand the concept of business Laws and its applications in business regulation.

Unit	Content	No. of Periods
I	<p>Indian Contract Act, 1872</p> <p>1.1 Definition and Essentials of Valid Contract.</p> <p>1.2 Classification of Contracts.</p> <p>1.3 Communication, Acceptance and Revocation of Proposal.</p> <p>1.4 Void and Voidable Contract. Agreement.</p> <p>1.5 Contingent and Quasi Contract.</p> <p>1.6 Performance of Contract.</p> <p>Consequences and Remedies of Breach of Contract</p>	15
II	<p>Special Contracts:-</p> <p>2.1 Indemnity & Guarantee:- Meaning, Rights, of Indemnity Holder and Indemnifier. Essential and Kinds of Guarantee, distinction between Indemnity and Guarantee.</p> <p>2.2 Bailment and Pledge:- Meaning and Elements; Classification Duties and Rights of Bailor and Bailee, Termination of Bailment. Meaning and Essentials of Pledge, Rights and Duties of Pledgee and Pledger.</p> <p>2.3 Agency:- Meaning, Essentials. Agent, Rules, Test and Creation of Agency.</p> <p>2.4. Appointment of Agent, Duties, Rights and Position of Principal and Agent.</p> <p>2.5 Termination of Agency.</p>	13
III	<p>Sales of Goods Act, 1930 and Consumer Protection Act, 2019 :</p> <p>3.1 General Principles- Meaning Essentials and formation of Contract of Sale.</p> <p>3.2 Conditions and Warranties:- Meaning Difference</p> <p>3.3 Transfer of Ownership- Importance and Rules Regarding transfer of Ownership Duties of Seller and Buyer, Unpaid Seller.</p> <p>3.4 Introduction of Consumer Protection Act., Consumer & Consumer Disputes.</p> <p>3.5 Consumer Protection Council, Central Consumer Protection Authority, Consumer Disputes Redressal Commission, Mediation..</p>	13

IV	<p>Negotiable Instrument Act, 1881:</p> <p>4.1 Introduction and Characteristics of Negotiable Instrument</p> <p>4.2 Promissory Note, Bill of Exchange, Cheque and Bank Draft and their Definitions Characteristics, Types of endorsements, Crossing of Cheque</p> <p>4.3 Holder, Holder in due course, Discharge of parties</p> <p>4.4 Acceptance, Dishonor and Discharge of Negotiable Instrument</p>	12
V	<p>Goods and Services Tax Act, 2017:</p> <p>5.1 Definition of Goods, Services, CGST, SGST and IGST</p> <p>5.2 Input Tax Credit, Supply of Goods or Services or Both</p> <p>5.3 Rate of GST.</p> <p>5.4. Basic Procedures in GST.</p> <p>5.1 Powers of GST Officer, Offences, Penalties and Appeals.</p>	12
VI	<p>Skill Module</p> <ol style="list-style-type: none"> 1. Visit to Deputy register office and write the "Contract note" of purchasing plot or Land, House property as per Indian Contract Act, 1872. 2. Visit to "Notary office" and write a format of 'affidavit'. 3. If purchased Goods is not according to the given sample material, write a format of complaint in District consumer forum against seller. 4. If the Cheque got bounce then according to section 138 which action will you take? Write report. 	10

BOOKS RECOMMENDED:

- A Manual of Business Law: Dr. S. N. Maheshwari and S. K. Maheshwari, Himalaya Publishing House, New Delhi
- Business Law for management Vol. I, K. R. Bulhandani, Himalaya Publishing House
- Mercantile law: M. C. Shukla S. Chand and Company Limited, New Delhi
- Business Regulatory and Framework- Sai Jyoti Publication, Nagpur- Dr. S. R. Raghuwanshi, Dr. A. S. Khandekar
Dr. V. W. Jaswante, Dr. R. O. Oza.
- Business Law P. C. Tulsani Tata Mc-graw Hill Publishing Company Limited, New Delhi
- Business Law: P. Sarvanavel S. Senthil & S. Balakumar, Himalaya Publishing House New Delhi
- Business Law: C. L. Bansal, Taxman's New Delhi
- GST Ready Reckoner V. S. Date, Taxman's New Delhi
- Indian Contract Act & Sales of Goods Act: P. Sarvanavel, S. Sumathi, Himalaya Publishing House, New Delhi.
- Mercantile Law: N. D. Kapoor, Sultan Chand & Sons Educational Publishing. New Delhi.
- Business Regulatory Framework: Dr. Ashish P. Mohata
- व्यवसाय नियमन विषयक कायदांची रचना, डॉ. राधेशायम पी. चोधरी, प्रा. तुषार एम. कोटक
- व्यवसाय नियमक व मंडल कायदा डॉ. अरविंद शिंदे, जाधव, खडसे व नेउलकर, अनुराधा प्रकाशन, नागपूर
- व्यवसाय नियमक कायदे रचना आणि कंपन्यांच्या कायदा, ए. एस. उखळकर, पिंपलापुरे पुब्लिशर, नागपूर

Group - A

Part B

Syllabus prescribed for 3rd Year undergraduate programme

Programme: Bachelor of Commerce (CBCS)

Semester V

Code of the Course/Subject	Title of the Course/Subject	Total Number of Periods
BC-56 (DSE)	Internet and World Wide Web -I	60

Course Outcomes:

The students will be able to –

1. Familiarizing yourself with the basic concepts of Network and Internet.
2. Ground rules of the Internet.
3. The Internet enabled various services.
4. How to access information from depositories in the world wide web.
5. Designing Web pages and websites.

Unit	Topic	No. of Periods
I	1.1 Network: Meaning of Network, Types of Network Topologies: Bus Topology, Ring Topology, Star Topology, Mesh Topology, Tree Topology, Hybrid Topology 1.2 Types of Networks: Local Area Network (LAN), Metropolitan Area Network (MAN), Wide Area Network (WAN) 1.3: Network Model: Peer to Peer Network, Server based Network	12
II	2.1: Internet: Concept & uses of Internet, essential components for internet, IP address, URL, ISP. 2.2 Internet Enabled Services: Usenet & News group, File Transfer Protocol, Internet Relay Chat, frequently asked questions, Domain name system. 2.3: The mechanism of the internet: Internet protocol suite, TCP/IP protocol model.	12
III	3.1: Electronic Mail: Procedure for creating new email ID, signing in to created email ID, sending email, meaning of BCC and CC, procedure to send attachment through email, deleting email. 3.2: Gmail: Uses and features of Gmail, components of Gmail. 3.3: Password & Captcha: meaning of password, how to create strong password, where password is use on internet. Meaning of Captcha, why and where Captcha is used, how Captcha is created. Difference between Password & Captcha.	12

IV	4.1: Web Browser & Browsing: Meaning of web Browser & Browsing, History of web Browsers, Basic Functions of Web Browser 4.2: Types of Web Browsers: Text based Browser, Graphical Browser. 4.3: Features of Graphical Browser: Microsoft Edge, Google Chrome, Mozilla Fire Fox, Opera Mini.	12
V	5.1 Designing Website/ Webpage: HTML: Concepts & features, advantages, and limitations. 5.2 HTML: versions of HTML, Elements in HTML, Naming scheme for HTML document. 5.3: Structure of the home page: Explanation of Structure of the home page, HTML Basic Tags, Formatting Tags, and Hyperlink tags, Table Tag, Image Tag, Forms Tags,	12

Books Recommendation:

- 1) Agarwala Kamlesh N. and Agrawala Deeksha Bridge to the online storefront: Macmillon India, New Delhi
- 2) Phillips Lee Anne, Practical HTML 4, Prentice Hall New Delhi.
- 3) Minoli Deniel, Minoli Emma. Web Commerce Technology Hand book, Tata MC: Graw Hill, New Delhi.
- 4) Deitel Harvey M. and Deitel Paul J and Neita T.R. Complete Internet and World Wide Web programming Training courses, Prentice Hall, New Delhi.
- 5) Internet and World Wide Web Prof. Uday Shrikrushna Kale, Shri Sainath Prakashan, Dharmapeth Nagpur-1

Part B
Syllabus prescribed for 3rd Year
undergraduate programme

Code of the Course/Subject	Title of the Course/Subject	Total Number of Periods
BC-	Internet and World Wide Web -I	15

Course Outcomes:

Students will be able to do at the end of practical's:

- 1) Searching and surfing the webpages and websites.
- 2) Opening an E-mail account.
- 3) Sending the E-mail with attachment.
- 4) Perform the deletion of E-mail.
- 5) Creation of webpage by using HTML tag in Note Pad/ Word Pad.
- 6) Perform the Creation of webpage with HTML Basic Tag.
- 8) Create a webpage Hyperlink tags, Table Tag, Image Tag, Forms Tags.

List of Practical's:

1. Opened an E-mail account in G-mail, Rediff-mail.
2. Send application, Resume, Timetable by e-mail with file attachment.
3. Searching the received E-mail through date & word.
4. Deletion of e-mail.
5. Searching and surfing the website of UGC., sgbau.ac.in
6. Searching the old question paper of B.Com. final years from www.sgbau.ac.in
7. Create a Home page of your own company with HTML Basic & formatting Tags with special effects of List& marquee Tags.
8. Naming scheme for HTML document.
9. Create a webpage of your institution with Image Tag, Forms Tags,
10. Create a Home page of "Sant Gadgebaba university" and create Hyperlink with "Result" webpage.
11. Create a webpage of Timetable using table tag.

Division of Marks for
Practical's

Record Preparation	10 Marks
Practical Performance	10 Marks
Viva-Voce	10 Marks
Marks Description	10 Marks
Practical Total	40 Mark

Part B
The syllabus prescribed for 3rd Year Under Graduate Programme
Programme: Bachelor of Commerce(CBCS)Semester V

Code of the Course/Subject	Title of the Course/Subject	Total Number of Periods
B.C.-57. (DSE)	E-commerce -I	75

Objectives:

The students will be able to –

1. The objective of the course is to familiarize the students with the essentials of internet based.
2. e-commerce and to make them comprehend its practical aspects as well as growth potential of ecommerce in India.

Unit	Topic	No. of Periods
I	Basics of e-commerce: Meaning of e-commerce, Essential components of e-commerce, four basic models/ concepts of ecommerce, Operational scheme of e-commerce, Benefits of e-commerce, Limitations of e-commerce and e-commerce v/s traditional commerce	14
II	e-commerce in India: History of Internet, Initiation of internet in India, Growth of internet users in India, Current scenario of ecommerce in India, Government FDI policy about e-commerce in India, Future of e-commerce in India	13
III	Retail e-commerce: Concepts of Business to Consumer (B2C), Consumer to Business (C2B) and Consumer to Consumer (C2C) e-commerce, Consumer's shopping procedure on internet, Disintermediation and re-intermediation in B2C, E-auction procedure and benefits	13
IV	B2B e-commerce: Meaning and characteristics of Business to Business (B2B) e-commerce, Key technologies for B2B ecommerce, E- Marketplace models of B2B- Supplier oriented marketplace, Buyer oriented marketplace and Intermediary oriented marketplace	13
V	e- Payment and e- Banking: Indian Payment Models, e-payments options: Electronic fund transfer (EFT), Credit cards and debit cards based payment, Use of mobile applications (apps) for e-payment, Meaning of electronic banking, online banking services, benefits of online banking, Future of online financial services in India	12
VI	Skill module: (any two) 1. Describe Online buying process of Amazon/ flip cart. 2. Create Home page of your own business/ Company use Html formatting tab. 3. Create web page with Hyper link of online buying form of your company product.	10

Books Recommended

1. Agrawala Kamalesh N and Agrawal Deeksha : Bride to Online Storefront, Macmillon India, New Delhi.
2. Agarwala Kamalesh N. and Agrawal Deeksha: Business on the Net- Introduction to e-Commerce; Macmillon India, New Delhi
3. Agarwala Kamalesh N. and Agrawal Deeksha: Bulls, Bears and The Mouse-An Introduction to Online Stock Market Trading; Macmillon India, New Delhi.
4. Tiwari Dr. Murli Dr.: Education and E-Governance; Macmillon India, New Delhi.

5. Afuah A. and Tucci C.:

Internet Business Models and Strategies; Mc Graw Hill, New York.

Internal Assessment Scheme

1. Theory paper will carry 60 marks and internal assessment 40 marks
2. Out of 40 internal marks 20 Marks will be based on continue evaluation of the student, assignment, class test, seminar, web-site visit /Industrial visit and project report and 20 marks for **Skill modules.**
3. Student will have to work under the guidance of the teacher and submit project report before fifteen days of the commencement of the theory examination.

Group- B

Part - B

Syllabus Prescribed for Third Year Undergraduate Programme

Programme: Bachelor of Commerce (CBCS) Semester V

Subject code	Title of the subject	Total No. of Periods
BC-58 (DSE)	Indian Insurance System I	75

Course Outcomes:

2. To understand the Concepts of Insurance Business.
3. To understand the Scenario of Insurance company.
4. To understand the different Types of Insurance.
5. To understand the Claim settlement process.

Unit	Content	Periods
Unit-1	INTRODUCTION OF INSURANCE INDUSTRY 1.1 Insurance: Concept and Objectives 1.2 Insurance: Nature, Scope and Role 1.3 Risk Premises: Concept and Kinds 1.4 Risk: Identification, Assessment & Transfer	13
Unit-2	LIFE INSURANCE 2.1 Meaning, Definition and Features, Scope and Coverage 2.2 Need and Assessment 2.3 Types of Plans 2.4 Claim settlement Procedure and Problems	13
Unit-3	INSURANCE FOR INDUSTRY AND BUSINESS FIRE & MARINE 3.1 Meaning, Definition and Features, Scope and Coverage 3.2 Need and Assessment 3.3 Types of Plans 3.4 Claim settlement Procedure and Problems	13
Unit-4	INSURANCE FOR AGRICULTURE CROP & LIVESTOCK 4.1 Meaning, Definition and Features, Scope and Coverage 4.2 Need and Assessment 4.3 Types of Plans 4.4 Claim settlement Procedure and Problems	12
Unit-5	HEALTH AND ACCIDENT 5.1 Meaning, Definition and Features, Scope and Coverage 5.2 Need and Assessment 5.3 Types of Plans 5.4 Claim settlement Procedure and Problems	12
Unit-6 (If Applicable)	SKILL ENHANCEMENT MODULE: 1 To visit Insurance Company office and write a Report on Claim Settlement Process. 2 To visit Insurance Company office and write a Report on Problems in Insurance Sector. 3 Write a Survey report on Fire Insurance and Accident Insurance claims. **Activities: Group Discussion, Seminar, Field Visit, Field Work, Survey	12

Reference Books:

- 1) Insurance, Dr. C.J.Joshi, PhadakePrakashan, Kolhapur
- 2) Insurance Principles and Practice, M.N.Mishra, S.Chand & Company, New Delhi
- 3) Principles and Practices of Insurance, Dr. P.Periasamy, Himalaa Publishing Houses

Part:B

Programme: Bachelor of Commerce (CBCS) (Semester V)

Code of Course: Subject	Title of Course: Subject	Total No. of Periods
B.C-59 (DSE)	Indian Banking System - I	75

Outcome:-

- 1) To provide insight into the various types of banks and their role in Indian economy.
- 2) To Understand the Scenario of Indian Banking
- 3) To develop the capability of students for knowing banking concepts and operations.
- 4) Students will understand the new concepts introduced in the Indian banking system.

Unit	Contents	No. of Periods
Unit-I	Public Sector Banks & Commercial Bank 1.1 Brief History of Public Sector Bank 1.2 Basic Concept, Features, Objectives, Functions, Scope and Importance, 1.3 Credit Creation by Commercial bank of India 1.4 Role of State Bank of India in Indian Economy. 1.5 Banking Regulation Act, 1949 applicable to State Bank of India	15
Unit-II	Indian Private Banks 2.1 Concepts, Objectives, Functions and Importance of Private Banks 2.2 Benefits of Private Sector Banks in India 2.3 Origin and Role of ICICI Bank, HDFC Bank and Axis Bank in Indian Economy 2.4 Regulatory provision under Banking Regulation Act, 1949	13
Unit-III	Co-operative Banks (Rural) 3.1 Origin of Co-operative Bank 3.2 Basic Concept, Features, Objectives, Importance, Functions and Needs for Regulation Act, 1949 3.3 Three tier Finance Structure of Co-operative Bank & Role of District Co-operative Bank in Indian Economy	13
Unit-IV	Development Bank (Regulated & Promote) 4.1 Basic Concept, Features, Objective, Types, Financing Function & Development Function and Importance 4.2 Role of NABARD in Indian Economy 4.3 Regulatory Provision under Indian Banking Regulation Act, 1949	14
Unit-V	Non – Banking Financial Institutions & Non Performing Assets of Indian Banking 5.1 Concept, Features and Objectives and Functions of NBFCs 5.2 Regulations and Types, Different between NBFC and Bank 5.3 Introduction, meaning in NPA Banking Sector, Type and Impact of Non Performing Assets 5.4 Difference Between Gross NPA and Net NPA	14
Unit-VI (If Applicable)	Skill Enhancement Module: 1 Visit to any Bank to learn the Banking Work and Submit the Visit Report 2 To visit any bank and write a Report on Problem in Banking Sector. 3 Have a group discussion by Collecting any published Balance Sheet of Banking Company ** Activities: Group Discussion, Seminar, Field Visit, Field Work, survey	06

Books Recommended:

1. Indian Banking System – Dr. Megha Kanetkar
2. Rural Banking in India –Manas Chakrabarti
3. Indian Banking Law & Practice – Dr. Gangadhar Kayande Patil
4. Indian Banking System – Dr. S.M. Kolte
5. Principles of Banking Business – Dr. S.M. Kulkarni, Dr. R. R. Berad, Dr. L. Kulkarni