Revised Syllabus and Question Paper Pattern of Courses of B.Com. Programme at S.Y.B.Com. Semester III and IV

- Accountancy and Financial Management Paper-III
- Accountancy and Financial Management Paper-IV

Under Credit, Grading and Semester System
With Effect from Academic Year 2013-2014

Board of Studies-in-Accountancy, University of Mumbai

Semester III

Accountancy and Financial Management Paper-III

Modules at a Glance

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Modules</th>
<th>No. of Lectures</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Partnership Final Accounts based on Adjustment of Admission or Retirement / Death of a Partner during the Year</td>
<td>18</td>
</tr>
<tr>
<td>2</td>
<td>Piecemeal Distribution of Cash</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>Amalgamation of Firms</td>
<td>14</td>
</tr>
<tr>
<td>4</td>
<td>Accounting with the Use of Accounting Software</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>60</strong></td>
</tr>
<tr>
<td>Sr. No.</td>
<td>Modules / Units</td>
<td></td>
</tr>
<tr>
<td>---------</td>
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</tr>
<tr>
<td>1</td>
<td><strong>Partnership Final Accounts based on Adjustment of Admission or Retirement / Death of a Partner during the Year</strong>&lt;br&gt;Simple final accounts questions to demonstrate the effect on final accounts when a partner is admitted during the year or when partner retires / dies during the year&lt;br&gt;Allocation of gross profit prior to and after admission / retirement / death when stock on the date of admission / retirement is not given and apportionment of other expenses based on time / Sales/other given basis&lt;br&gt;Ascertainment of gross profit prior to and after admission/retirement / death when stock on the date of admission / retirement is given and apportionment of other expenses based on time / Sales / other given basis&lt;br&gt;Excluding Questions where admission / retirement / death takes place in the same year</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td><strong>Piecemeal Distribution of Cash</strong>&lt;br&gt;Excess Capital Method only&lt;br&gt;Asset taken over by a partner&lt;br&gt;Treatment of past profits or past losses in the Balance sheet&lt;br&gt;Contingent liabilities / Realization expenses/amount kept aside for expenses and adjustment of actual&lt;br&gt;Treatment of secured liabilities&lt;br&gt;Treatment of preferential liabilities like Govt. dues / labour dues etc&lt;br&gt;Excluding: Insolvency of partner and Maximum Loss Method</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Amalgamation of Firms</strong>&lt;br&gt;Realization method only&lt;br&gt;Calculation of purchase consideration&lt;br&gt;Journal/ledger accounts of old firms&lt;br&gt;Preparing Balance sheet of new firm&lt;br&gt;Adjustment of goodwill in the new firm&lt;br&gt;Realignment of capitals in the new firm by current accounts / cash or a combination thereof&lt;br&gt;Excluding&lt;br&gt;Common transactions between the amalgamating firms</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td><strong>Accounting with the Use of Accounting Software</strong>&lt;br&gt;*Cost Centre, Cost Categories&lt;br&gt;<em>Inventory- Creation of groups, Creation of stocks, Stock Categories&lt;br&gt;</em> Inventory vouchers- Stock Journal, Manufacturing Journal, Godown Management, Batch wise Management</td>
<td></td>
</tr>
</tbody>
</table>
# Question Paper Pattern

Maximum Marks: 60  
Questions to be Set: 04  
Duration: 2 Hrs.  
All Questions are Compulsory Carrying 15 Marks each.

<table>
<thead>
<tr>
<th>Q-1</th>
<th>Full Length Practical Question OR Full Length Practical Question</th>
<th>15 Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q-2</td>
<td>Full Length Practical Question OR Full Length Practical Question</td>
<td>15 Marks</td>
</tr>
<tr>
<td>Q-3</td>
<td>Full Length Practical Question OR Full Length Practical Question</td>
<td>15 Marks</td>
</tr>
<tr>
<td>Q-4</td>
<td>Objective Questions* (<em>Multiple choice / True or False / Match the columns / fill in the blanks) OR Theory questions</em> (*Short notes / short questions)</td>
<td>15 Marks</td>
</tr>
</tbody>
</table>

Note: Full length question of 15 marks may be divided into two sub questions of 08 and 07 marks.

Semester IV

Accountancy and Financial Management Paper-IV

Modules at a Glance

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<thead>
<tr>
<th>Sr. No.</th>
<th>Modules</th>
<th>No. of Lectures</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>Fire Insurance Claims</td>
<td>15</td>
</tr>
<tr>
<td>2</td>
<td>Redemption of Preference Shares</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>Redemption of Debentures</td>
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<td>4</td>
<td>Accounting with the Use of Accounting Software</td>
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<td><strong>Total</strong></td>
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</tr>
<tr>
<td>--------</td>
<td>-----------------</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td><strong>Fire Insurance Claims</strong>&lt;br&gt;Computation of loss of stock by fire&lt;br&gt;Ascertainment of claim as per the insurance policy&lt;br&gt;Excluding loss of profit and consequential loss</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td><strong>Redemption of Preference Shares</strong>&lt;br&gt;Company Law / Legal Provisions for redemption of preference shares in Companies Act&lt;br&gt;Sources of redemption including divisible profits and proceeds of fresh issue of shares&lt;br&gt;Premium on redemption from security premium and profits of company&lt;br&gt;Capital Redemption Reserve Account - creation and use</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td><strong>Redemption of Debentures</strong>&lt;br&gt;Redemption of debentures by payment from sources including out of capital and / or out of profits.&lt;br&gt;Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy.&lt;br&gt;Redemption of debentures by conversion into new class of shares or debentures with options - including at par, premium and discount.</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td><strong>Accounting with the Use of Accounting Software</strong>&lt;br&gt;Advance accounting and Inventory Vouchers: Purchase and Sales Order, Reorder, Delivery Notes, Budgeting and Controls, Invoice-Product Invoice and Service Invoice&lt;br&gt;Shortcut Keys: Special key Combination, Special Functional key Combination&lt;br&gt;Management Information System (MIS)</td>
<td></td>
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</table>
### Question Paper Pattern

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<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Title of the Reference Book</th>
<th>Author/s</th>
<th>Publisher</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Introduction to Accountancy</td>
<td>T.S. Grewal</td>
<td>S. Chand and Co. (P) Ltd., New Delhi</td>
</tr>
<tr>
<td>2</td>
<td>Advanced Accounts</td>
<td>Shukla and Grewal</td>
<td>S. Chand and Co. (P) Ltd., New Delhi</td>
</tr>
<tr>
<td>3</td>
<td>Advanced accountancy</td>
<td>R.L. Gupta and M. Radhaswamy</td>
<td>S. Chand and Co. (P) Ltd., New Delhi</td>
</tr>
<tr>
<td>4</td>
<td>Modern Accountancy</td>
<td>Mukerjee and Hanif</td>
<td>Tata Mc. Grow Hill and Co. Ltd., Mumbai</td>
</tr>
<tr>
<td>5</td>
<td>Financial Accountancy</td>
<td>Lesile ChandWichk</td>
<td>Pretice Hall of India Adin Bakley (P) Ltd.</td>
</tr>
<tr>
<td>9</td>
<td>Financial Accounting</td>
<td>J.R. Monga, Girish Ahuja and Ashok Shehgal</td>
<td>Mayur Paper Back</td>
</tr>
<tr>
<td>10</td>
<td>Advanced Accounts</td>
<td>M.C. Shukla, T.S. Grewal and Gupta</td>
<td>S. Chand and Co. (P) Ltd., New Delhi</td>
</tr>
<tr>
<td>11</td>
<td>Compendium of Statement and Standard Of Accounting</td>
<td></td>
<td>Institute of Chartered Accountants of India, New Delhi</td>
</tr>
<tr>
<td>12</td>
<td>Indian Accounting Standard</td>
<td>Ashish Bhattacharya</td>
<td>Tata Mc. Grow Hill and Co. Ltd., Mumbai</td>
</tr>
<tr>
<td>14</td>
<td>Indian Accounting Standards and US GAAP</td>
<td>Dolphy Desouza</td>
<td>Snow White Publications Ltd.</td>
</tr>
<tr>
<td>15</td>
<td>Company Accounting Standards</td>
<td>Shrinivasan Anand</td>
<td>Taxman</td>
</tr>
</tbody>
</table>
Syllabus

Computer Programming
S.Y.B.Com. (Semester - III)

UNIT - I: HARDWARE

Evolution of Computers – Generations, Types of Computers, Computer System, Characteristics, Basic Components of a Digital Computer – Control Unit, ALU, Input / Output, Functions and Memory, Memory Addressing Capability of a CPU, Binary number system, Binary addition (1's complement, 2's Complement), Binary to decimal and Decimal to Binary Conversion, Octal Number, Hexadecimal System, World length of a computer, processing speed of a computer.

UNIT - II: SOFTWARE


UNIT - III: INTRODUCTION TO C PROGRAMMING

Structure of C program, Keywords, identifies, constants, variables, data types, type modifier, type conversion, types of operator and expressions, Input and Output functions in C (print(), scanf(), getchar(), putchar(), gets(), puts()). Storage class specifiers Header files (stdio.h, math.j, conop.j)

UNIT - IV: C – DECISION / LOOP STATEMENTS

Decision Statement – if-else statement, break, continue, goto, switch() case and nested if statement.

Loop control statements – for(), while(), do-while loop() and nested loops.

LABORATORY TRAINING

Lab 1 : Writing algorithms and drawing flowcharts (Input-process-output).
Lab 2 : Writing algorithms and drawing flowcharts (Input-decision-process-output).
Lab 3 : Writing algorithms and drawing flowcharts (Simple Loops).
Lab 4 : Loading a C editor program-Entering and compiling a simple C-program.
Lab 5 : C-program to input name-and sales & then print name and commission.
Lab 6 : C-program to compute commission, discount etc using if() condition.
Lab 7 : Computing income tax based on given criterion.
Lab 8 : Printing numbers and summing number using loops.
Lab 9 : Printing interest and depreciation tables.
**QUESTION PAPER PATTERN**

**Maximum Marks:** 75  
**Questions to be set:** 05  
**Duration:** $\frac{3}{2}$ Hrs.  

**All Questions are Compulsory Carrying 15 Marks each.**

<table>
<thead>
<tr>
<th>Q. 1</th>
<th>Objective Questions</th>
<th>15 Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A. Sub Questions to be asked 10 and to be solved any 08</td>
<td></td>
</tr>
<tr>
<td></td>
<td>B. Sub Questions to be asked 10 and to be solved any 07</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(* Multiple choice / True or False / Match the columns)</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q. 2</th>
<th>Full Length Question</th>
<th>OR</th>
<th>15 Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q. 2</td>
<td>Full Length Question</td>
<td></td>
<td>15 Marks</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q. 3</th>
<th>Full Length Question</th>
<th>OR</th>
<th>15 Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q. 3</td>
<td>Full Length Question</td>
<td></td>
<td>15 Marks</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q. 4</th>
<th>Full Length Question</th>
<th>OR</th>
<th>15 Marks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q. 4</td>
<td>Full Length Question</td>
<td></td>
<td>15 Marks</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Q. 5</th>
<th>Full Length Question</th>
<th>OR</th>
<th>15 Marks</th>
</tr>
</thead>
</table>
| Q. 5 | Short Notes  
To be asked 05  
To be answered 03 |    | 15 Marks |

**Note:** Full length question of 15 marks may be divided into two sub questions of 08 and 07 marks.
UNIT – I: COMPUTER COMMUNICATION SYSTEMS

The Internet, internet connections, ISO’s Open system interconnection reference model, The TCP/IP stack, E-mail, Internet addresses, Internet Protocol, SMTP, MIME POP, IMAP, Domain Name system, Telnet, FTP, WWW, Browsers, HTML, http, JAVA,. Intranet, Intranet Services and their advantages. Extranets. Search Engine and Web Crawlers

UNIT – II: PRINCIPLES OF DBMS

What is a database, Relational databases (Relation, Attribute, Instance, Relationship, Join), Database capabilities (Data definition, data manipulation, Access as an RDBMs)

UNIT – III: CASE STUDY OF DBMS USING MS-ACCESS


Adding a table to a database, Adding fields to a table, adding a Lookup field, setting a Primary key, Using the input mask wizard. Saving design changes, Importing data (From Excel).

UNIT – IV: MS-ACCESS QUERIES

What is a Query, Creating a query, working with queries, saving and running a query, creating calculated fields, using aggregate functions, Understanding query properties, Joining Tables. What is a Form, Using the form tool, Creating a form with form wizard, Working in design view, Changing the form layout, Using calculated controls, Working with records on a Form.

Q. 1. A. Attempt any eight sub-questions from the following: (True / False) (8)
   a)  
   b)  
   c)  
   d)  
   e)  
   f)  
   g)  
   h)  
   i)  
   j)  
   k)  
   l)  

   On Unit I to IV

B. Attempt any seven sub-questions from the following: (Multiple Choice) (7)
   a)  
   b)  
   c)  
   d)  
   e)  
   f)  
   g)  
   h)  
   i)  
   j)  
   k)  
   l)  

   On Unit I to IV

Q. 2. A. Attempt any one sub-question from a, b (Unit - I) (8)
   a)  
   b)  

B. Attempt any one sub-question from c, d (Unit - I) (7)
   c)  
   d)  

Q. 3. A. Attempt any one sub-question from a, b (Unit - II) (8)
   a)  
   b)  

B. Attempt any one sub-question from c, d (Unit - II) (7)
   c)  
   d)  

Q. 4. A. Attempt any one sub-question from a, b (Unit - III) (8)
   a)  
   b)  

B. Attempt any one sub-question from c, d (Unit - III) (7)
   c)  
   d)  

Q. 5. A. Attempt any one sub-question from a, b (Unit - IV) (8)
   a)  
   b)  

B. Attempt any one sub-question from c, d (Unit IV) (7)
   c)  
   d)  

# Syllabus and Paper Pattern of S.Y.B.Com: Business Economics

## PAPER-III

w.e.f. Academic Year 2014-15

### S.Y.B.Com.: Business Economics - Paper III

<table>
<thead>
<tr>
<th>SEMESTER- III</th>
</tr>
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<tbody>
<tr>
<td><strong>Module III - Inflation</strong></td>
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</tbody>
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### S.Y.B.Com.: Business Economics - Paper IV

<table>
<thead>
<tr>
<th>SEMESTER- IV</th>
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<tbody>
<tr>
<td><strong>Module II - Theory of Supply and Demand for Money</strong></td>
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<tr>
<td><strong>Module III - Inflation</strong></td>
</tr>
<tr>
<td><strong>Module IV - Banking and Integration of Product and Money Market Equilibrium</strong></td>
</tr>
</tbody>
</table>

Module II - Agricultural Sector in India

Module III - Industry and Service Sectors in India

Module IV - Banking and Monetary Policy Since 1991

References:
Datt R. & K.P.M. Sundaram, Indian Economy, S.Chand& Co.
Prasad C.S., Mathur V. &Chaterjee A, 60 Years of Indian Economy 1947-2007 Vol. I &II., New Century Publications, New Delhi,
World Development Report: Various Issues

PAPER PATTERN
S.Y.B.COM.: Business Economics - Paper III and IV
Internal and External Examination for Semesters III and IV
Internal Examination

The Internal Examination will be of 25 marks and is split into –

i. Test Paper of 20 marks consisting of questions of objective types.
ii. 5 marks for responsible behavior and active class participation

External Examination

Question Paper Pattern for Semester End Examination.
There will be Five questions in all. All the questions are COMPULSORY and will have internal choice. (Total 75 marks)

Q1. Module I (Total marks 15)
Three questions: A BC.
Attempt any Two

Q2. Module II (Total marks 15)
Three questions: A BC.
Attempt any Two

Q3. Module III (Total marks 15)
Three questions: A BC.
Attempt any Two

Q4. Module IV (Total marks 15)
Three questions: A BC.
Attempt any Two

Q5. Modules I to IV (Total marks 15)
a. True or False with reasons. Attempt any Four out of Eight: Two from each module. (2 marks each)
b. Choose the correct option. Attempt any Seven out of Twelve: Three from each module. (1 mark each)
University of Mumbai

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SYLLABUS FOR SEM-III & IV

Program- B.Com

Course-BUSINESS LAW – I & II

Credit Based Semester and Grading System

w.e.f. the Academic year 2013 – 2014
Definitions: (Sec.2)
- Agreement, Contract, Offer, Acceptance, Consideration, Void agreements, Voidable agreement.
- Essentials of a contract.
- Communication, Acceptance and Revocation of contract (Sec 3-5).
- Capacity to Contract (Sec 10-12)
- Consideration (Sec 2 and 25)
- Free Consent (Secs.13-19)
- Void Agreements: (Secs.24-30)

MODULE 11: SPECIAL CONTRACTS (15 Lectures)- 15 Marks
- Indemnity (Secs 124-125)
- Guarantee(Secs-126-129,132-144)
- Bailment and Pledge (Secs148,152-154,162)(4 Lectures) Bailment
- Pledge(Secs-172,178,178A and 179)
- Agency (Secs.182-185, 201-209).

MODULE-III: SALE OF GOODS ACT 1930, 15 L (15 Marks)
- Definitions (Sec-2)
- Formalities of the contract of sale (Secs 4-10)
  - Distinction between ‘sale’ and ‘agreement of sale’
  - Distinction between ‘sale and hire-purchase agreement’
Conditions and Warranties (11-17)
Transfer of property as between the seller and the buyer (sec-18-26)
Rights of an unpaid seller (Secs-45-54)

MODULE-IV: NEGOTIABLE INSTRUMENTS ACT, 1881 (15L) - 15 Marks

- Negotiable Instrument, Essentials: (Sec.13)
- Promissory Notes and Bills of Exchange (Secs 4, 5, 108-116)
- Cheques and Penalties in case of dishonour of certain cheques (Secs: 6, 123-131A, 138-147)
- Miscellaneous Provisions: (Secs: 8-10, 22, 99-102, 118-122, 134-137)
  Holder (S.8), Holder in Due Course (S.9), Payment in due course (S.10), Maturity of an Instrument (S.22), Noting (S.99), Protest (S.100-102).
Question Paper Pattern Semester III

All Questions are Compulsory

Q.No.1 a) Full length question on any topic from module 1   (12 marks)
b)Case analysis on any topic from module 1   (3 marks )
   OR
   Short notes on any three out of five on topics from module 1 (15 marks)

Q.No.2 a) Full length question on any topic from module II   (12 marks)
b)Case analysis on any topic from module II   (3 marks )
   OR
   Short notes on any three out of five on topics from module II (15 marks)

Q.No.3 a) Full length question on any topic from module III   (12 marks)
b)Case analysis on any topic from module III   (3 marks )
   OR
   Short notes on any three out of five on topics from module III (15 marks)

Q.No.4 a) Full length question on any topic from module IV   (12 marks)
b)Case analysis on any topic from module IV   (3 marks )
   OR
   Short notes on any three out of five on topics from module IV (15 marks)

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SYLLABUS FOR BUSINESS LAW - II

S.Y.B.COM

-V

( 2013-2014 )

4 / 60 /S

Semester-IV

Module I: Indian Companies Act, 1956 (15 Lectures) 15 Marks

- Company and its formation.
- Types of Companies.
- Membership of a company.
- Memorandum of Association and Articles of Association.
- Prospectus.

Module II: Corporate Law and IPR: (15Lectures) (15 marks)

- Reconstruction and mergers( Ss.391-396 A)
- Establishment of tribunal and Appellate tribunal- Powers and Procedure (S.10FZA)
  - The Securities and Exchange Board of India (SEBI)
  - Intellectual Property Rights
- Introduction, Patents- Meaning, Copyrights: What works are protected, rights, who owns the rights and duration. Trade marks- Meaning, Duration, Design, Geographical indicators, Plant varieties

Module-III: Indian Partnership Act, 1932 and Limited Liability Partnership, 2008

(15 Lectures) 15 marks

- Indian Partnership Act, 1932 (Sections.4,5,6,7,8,14,39-55)
  Definition, Essentials, Types, Test of partnership, Sharing of profits is not the real test of partnership(Sec6), Partnership deed, property of the firm
- Dissolution of the firm.
- Limited Liability Partnership,2008 (6 Lectures)
Definitions (S.2), Body corporate, Business, Partner.
Nature of LLP (Ss-3-10)
Extent and limitation of liability of LLP (Ss26-31)
Winding up and dissolution (Ss63-65)

Module IV: Consumer Protection Act, 1986 and Competition Act, 2002 (15 Lectures)
(15 marks)

- Consumer Protection Act, 1986
  Introduction, Definitions: Consumer, Defect, Deficiency and unfair trade practices, manufacture, Councils
- Consumer Protection Redressal Agencies- Jurisdiction.
- Penalties for frivolous complaints
- Competition Act, 2002
  Objects of the Act, Competition Commission, Dominant position, Anti-Competition agreements.
Question Paper Pattern Semester IV

All Questions are Compulsory

Q.No.1 a) Full length question on any topic from module I (12 marks)
 b) Case analysis on any topic from module I (3 marks)
 OR
 Short notes on any three out of five on topics from module I (15 marks)

Q.No.2 a) Full length question on any topic from module II (12 marks)
 b) Case analysis on any topic from module II (3 marks)
 OR
 Short notes on any three out of five on topics from module II (15 marks)

Q.No.3 a) Full length question on any topic from module III (12 marks)
 b) Case analysis on any topic from module III (3 marks)
 OR
 Short notes on any three out of five on topics from module III (15 marks)

Q.No.4 a) Full length question on any topic from module IV (12 marks)
 b) Case analysis on any topic from module IV (3 marks)
 OR
 Short notes on any three out of five on topics from module IV (15 marks)

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University of Mumbai

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SYLLABUS

FOR

SEMESTER – III & IV

Program- B.Com

Course -COMMERCE – III & IV

Credit Based Semester and Grading System

w.e.f. the Academic year 2013 - 2014
SYLLABUS FOR S.Y.B.COM
SEMESTER – III
COMMERCE - III
(MANAGEMENT: FUNCTIONS AND CHALLENGES)

Module I. Introduction to Management:
✓ Management: Meaning&definition - Principles of management-functions of management -factors responsible for new horizons of management-management skills and competency in 21st century
✓ Management Information System: Meaning and Features
✓ Management by Exception: Meaning and advantages.

No. of lectures allotted (11)

Module II. Planning and Decision making:
✓ Planning: Meaning and definition -Steps in planning Components of planning.
  MBO: Meaning- Steps- advantages.
✓ Decision making: - Meaning and definition of decision making Steps/process in decision making-Techniques of decision making-essentials of sound decision-making.

No. of lectures allotted (10)

Module III. Organizing:
✓ Organization: - Meaning and definition of organization-Types of organization-formal and informal, Internal forms of organization-Meaning and features of line-line and staff-matrix.
  Virtual organization: features - challenges of Virtual teams.
✓ Span of Control: -Meaning and features -factors determining span of control
✓ Delegation: - Meaning -Barriers to delegation-Principles of effective delegation.
✓ Departmentation: Meaning and bases of departmentation.

No. of lectures allotted (12)

Module IV. Management Challenges in Competitive Environment
✓ Corporate Social Responsibility: Meaning - scope-advantages.
✓ Knowledge Management: Meaning- features.
✓ Management of Change: Meaning- process-barriers to change.
- **Corporate Governance**: Meaning – need-corporate governance tests.
- **Stress Management at work**: Meaning–effects of stress- measures of managing stress.

No. of lectures allotted (12)

**Question Paper Pattern**

Class: S.Y.B.Com

COMMERCE – III

SEMESTER - III

(A.Y. 2013-14)

Semester End Exam 2 Hrs. 60 Marks

Note: All the questions are compulsory
All questions carry equal marks

Qus.1 Attempt any two out of Three (From Module – I) 15
Qus.2 Attempt any two out of Three (From Module – II) 15
Qus.3 Attempt any two out of Three (From Module – III) 15
Qus.4 Attempt any two out of Three (From Module – IV) 15
Module I. Production Planning and Inventory Control

- **Production planning and control**: Meaning and definition-Objectives of Production Planning and Control-Steps in Production Planning and Control-Types of Production systems.
- **Productivity**: Meaning- factors influencing productivity
- **Inventory Control**: Meaning and definition-Objectives of Inventory Control Techniques of Inventory Control- Methods/Types of Inventory control system

No. of lectures allotted (11)

Module II. Quality Management

- **Quality Management**: Meaning and definition-Techniques of Quality Control-Quality Circle and its process.
- **Contemporary trends in Quality Management**:
  - **TQM**: Meaning- features
  - **Six sigma**: Meaning-features-steps
  - **ISO**: Meaning- procedure
  - **Kaizen**: Meaning- process
  - **Service Quality Management**: Meaning- importance

No. of lectures allotted (12)

Module III. Indian Financial System

- **Indian Financial market**: Meaning and structure
- **SEBI**: Introduction-functions
- **Stock Exchange**: Definition- functions of stock exchange-dematerialization and its process
- **Credit Rating Agencies**: Meaning- functions–advantages-CRISIL & its role.

No. of lectures allotted (10)

Module IV. Contemporary Practices in Financial Market

- **Lease Financing**: Meaning- advantages-types of lease
- **Mutual Fund**: Meaning- factors responsible for its growth-types of Mutual Funds
- **Derivative Market**: Meaning - Participants in derivative market - types of derivatives.
- **Venture Capital**: Meaning - features
- **Micro-finance**: Meaning - role/importance

No. of lectures allotted: 12

**Question Paper Pattern**

Class: S.Y.B.Com

**COMMERCE – IV**

**SEMESTER - IV**

*(A.Y. 2013-14)*

Semester End Exam 2 Hrs. 60 Marks

Note: All the questions are compulsory
All questions carry equal marks

Qus.1 Attempt any two out of Three (From Module – I) 15
Qus.2 Attempt any two out of Three (From Module – II) 15
Qus.3 Attempt any two out of Three (From Module – III) 15
Qus.4 Attempt any two out of Three (From Module – IV) 15
REFERENCES:- (SEM- III & IV)

1. TQM- Planning, design and implementation (for meaning)
   V.K.Khanna, PremVrat, B.S. Sahay, RaviShanker
   New age International Publishers(2009)

2. TQM (for meaning)
   L. Suganithi, Anand A Samuel
   Prentice Hall of India Pvt. Ltd.

3. A Handbook of Total Quality Management
   R.P.Mohanthy, R.R.Lakhi
   Jaico Publishing House

4. What is Six Sigma?
   PetiPande, Larry Holpp
   Tata MacGraw Hill Publishing Ltd.

5. Production and Inventory Control
   George Plossal
   Prentice hall of India Pvt Ltd

6. Inventory Control
   Stephan Love

7. Concepts and Applications of Management
   G.S.Sudha
   RBSA publisher, Jaipur

8. Mutual Funds and Indian Capital Market-Performance and Profitability
H.K. Singh and Meera Singh
Kanishka Publisher, New Delhi

9. Mutual funds in India: Emerging issues
Tripathy N.P.

10. Mutual Funds in India
Dave, Manoj V.

S.M. Feroze, A. K. Chauhan

12. Micro finance and Rural Development, A critical Review
Bagchi, Kanak Kanti

13. Micro finance and women empowerment
Bharathi, Vijaya G.

14. Micro Finance and Micro Enterprises in India
Jena Sanjeeb

15. Operating of Stock Exchange in India
Khan Javaid

16. Management: Concepts, practices and cases

17. Management and Organisation Behaviour

18. The New Era of Management

19. Management: Skills and Applications

20. Indian Management

21. Heniz Weihrich, Harold Koontz, Tata Mcgaw Hill, Management A Global Perspective


University of Mumbai

NAAC ACCREDITED

SYLLABUS

FOR

SEM-III & IV

Program B.Com

ADVERTISING (APPLIED COMPONENT) – I & II

Credit Based Semester and Grading System

w.e.f. the Academic year 2013 - 2014
SEMESTER III

Course objectives:
To get students acquainted with –
- Fundamentals of advertising
- Different roles of advertising in marketing, economy and society
- Developments and issues concerning contemporary advertising
- The regulatory framework of advertising
- Advertising in India

Module - I. Introduction to Advertising  
11 lectures
Meaning - Evolution - Features - Active participants - Functions - Advertising as a Communication process
Overview and scope of advertising industry in India - Trends in advertising and advertising industry in India – Challenges faced by advertisers in India in the era of globalization

Module - II. Advertising as a component of Marketing  
11 lectures
Concept of Marketing and Integrated Marketing Communication (IMC) - Advertising and other tools of marketing/IMC – Role of advertising in Product Life Cycle (PLC), low involvement and high involvement products – Role of advertising in brand building – Consumer behaviour – Target audience and market segmentation

Module - III. Classification of Advertising  
11 lectures
Classification on the basis of – Audience, Media, Advertiser and Area, including advertising in rural India
Special purpose advertising such as Green advertising, Political advertising, Advocacy advertising, Retail advertising, Financial advertising, Corporate Image advertising, Comparative advertising, Primary / Generic advertising and Pro Bono/Social advertising including Social Advertising by Indian Government through Directorate of Advertising and Visual Publicity (DAVP)

Module - IV. Economic, Social and Regulatory aspects of Advertising  
12 lectures
Economic impact of advertising - Advertising and Society inter-relationship - Ethical and social issues in advertising - Advertising and Indian values / culture
Regulatory system for control on advertising in India – Advertising Standard Council of India (ASCI) - Various laws and enactments concerning advertising in India
Assessment Semester III:
The performance of the learners shall be evaluated by Internal Assessment of 40 marks and Semester End Examinations of 60 marks in each semester. The allocation of marks for the Internal Assessment and Semester End Examinations are as shown below:

Internal assessment will be of 40 marks comprising of:
- one mid-semester test of 20 marks
- assignment / project for 10 marks
- 10 marks for overall participation in classroom learning

Semester End Exam:
The Semester End Exam of 60 marks will be of 2 hours duration

Question Paper Pattern:
N.B. – 1. All Questions are compulsory
        2. All Questions carry equal marks

Q. 1. Attempt any Two (Out of Three) - 15 marks (Module 1)
Q. 2. Attempt any Two (Out of Three) - 15 marks (Module 2)
Q. 3. Attempt any Two (Out of Three) - 15 marks (Module 3)
Q. 4. Attempt any Two (Out of Three) - 15 marks (Module 4)
(1 Question from each Module)
SYLLABUS FOR THE S.Y.B.COM
B.COM
ADVERTISING (APPLIED COMPONENT) - II

SEMESTER IV

OBJECTIVES:
To get students acquainted with-
- the working and role of ad agency
- media and aspects of media planning
- advertising techniques and practice
- creativity in advertising

Module - I. Advertising Agency 11 lectures
Meaning - Features - Structure and services offered – Types - Emergence of Global agencies - Agency selection criterion - Maintaining Agency–Client relationship – Creative pitch - Agency compensation - Agency accreditation. Career with ad agency, media and supplying / supporting firms - Freelancing options for career in advertising

Module - II. Media in advertising 11 lectures
Popular media for advertising in India such as television, radio, newspaper, magazines, films and Out-Of-Home – Options of Online Advertising on world-wide-web through Internet - Digital media and its impact on advertising Research and reports and publications on media in India

Module - III. Planning in ad-making 11 lectures
The creative brief - Setting Communication and/or Sales Objectives for the ad/ad campaign – Factors affecting determination of Advertising budget – Methods of setting ad budget - Media planning - Media buying - Media objectives - Factors to be considered while selecting media / media vehicles - Developing a media strategy with media-mix and media scheduling strategies

Module - IV. Creativity in advertising 12 lectures
Role of creativity in advertising - Determining the message theme / major selling idea – Introduction to Unique Selling Proposition (USP) - Positioning strategies - Persuasion and types of advertising appeals – Role of source in ads and celebrities as source in Indian ads - Executional styles of presenting ads
Role of different elements of ads such as logo, company signature, slogan, tagline, jingle, illustration etc. – Copywriting for print, out-of-home, television, radio and web
Objectives and methods of pre-testing and post-testing ads
Assessment Semester IV:
The performance of the learners shall be evaluated by Internal Assessment of 40 marks and Semester End Examinations of 60 marks in each semester. The allocation of marks for the Internal Assessment and Semester End Examinations are as shown below:

Internal assessment will be of 40 marks comprising of:
- one mid-semester test of 20 marks
- assignment / project for 10 marks
- 10 marks for overall participation in classroom learning

Semester End Exam:
The Semester End Exam of 60 marks will be of 2 hours duration

Question Paper Pattern:
N.B. –
1. All Questions are compulsory
2. All Questions carry equal marks

Q. 1. Attempt any Two (Out of Three) - 15 marks (Module 1)
Q. 2. Attempt any Two (Out of Three) - 15 marks (Module 2)
Q. 3. Attempt any Two (Out of Three) - 15 marks (Module 3)
Q. 4. Attempt any Two (Out of Three) - 15 marks (Module 4)
(1 Question from each Module)
References (Semester III & IV)


Integrated Advertising, Promotion and Marketing Communications - Clow Kenneth E. and Baack Donald, Pearson Education Inc., 2002


Supplements of Newspapers - Economic Times – Brand Equity – every Wednesday
Financial Express – Brandwagon – every Tuesday

Useful sites:
www.afaqs.com
www.ascionline.org
www.campaignindia.in
www.exchange4media.com
www.tamindia.com
UNIVERSITY OF MUMBAI

Revised Syllabus for the S.Y.B.Com.

Program: B.Com.

Course: Foundation Course

Semester III & IV

(As Per Credit Based Semester and Grading System
with effect from the academic year 2012–2013)
Objectives

- Develop a basic understanding about issues related to human rights violations, ecology and urban-rural disparities in access to health and education
- Gain an overview of significant skills required to address competition in career choices
- Appreciate the importance of developing a scientific temper towards technology and its use in everyday life

Semester III

Total Marks: 100

Lectures: 45

Unit 1  Human Rights Violations and Redressal  (10 lectures)

A. Types and nature of human rights violations faced by vulnerable groups, namely the Scheduled Castes, Scheduled tribes, Women, Children and Minority communities  
   (3 lectures)

B. Human Rights violations faced by People with Disabilities and by the Elderly population  
   (1 lecture)

C. Constitutional provisions and laws protecting the rights of vulnerable groups-  (4 lectures) 
   Right to Equality, Right to Freedom, Right against Exploitation
   Salient features of some important Acts like
   The Prevention of Atrocities (Against SC/ST) Act, 1989;
   The Domestic Violence Act, 2005;
   Vishakha Guidelines for Preventing Sexual Harassment at Workplace, 1997;
   The Child Labour (Prohibition and Regulation) Act, 1986;
   The Persons With Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995;

D. Redressal mechanisms at the National and State levels-  (2 lectures)
   The National Human Rights Commission (NHRC), the SC/ST Commission, the National Commission for Women; the Minorities Commission
Unit 2  Dealing With Environmental Concerns  (10 lectures)

A. Threats to the environment arising from extinction, loss of habitat, degradation of environment, pollution, and climate change  (2 lectures)

B. Some locally relevant case studies of environmental disasters  (3 lectures)

C. Concept of Disaster and general effects of Disasters on human life- physical, psychological, economic and social  (2 lectures)

D. Dealing with Disasters - Factors to be considered in Prevention, Mitigation (Relief and Rehabilitation) and disaster Preparedness  (2 lectures)

E. Human Rights issues in addressing disasters- issues related to compensation, equitable and fair distribution of relief and humanitarian approach to resettlement and rehabilitation  (1 lecture)

Unit 3  Science and Technology I  (10 lectures)

A. Development of Science- the ancient cultures, the Classical era, the Middle Ages, the Renaissance, the Age of Reason and Enlightenment  (2 lectures)

B. Nature of science- its principles and characteristics; Science as empirical, practical, theoretical, validated knowledge  (1 lecture)

C. Science and scientific temper- significance of observation and experimentation, empirical explanation and objectivity; scientific temper as a fundamental duty of the Indian citizen  (2 lectures)

D. Science and Superstition- the role of science in exploding myths, blind beliefs and prejudices; role of science and scientific temper in promoting tolerance and harmony in social groups  (3 lectures)

E. Science in everyday life- technology, its meaning and role in development; Interrelation and distinction between science and technology  (2 lectures)
Unit 4 Soft Skills for Effective Interpersonal Communication  (8 lectures)

A
I) Effective Listening- importance and features
II) Verbal and non-verbal communication; public-speaking and presentation skills
III) Barriers to effective communication; importance of self-awareness and body language

(3 lectures)

B
I) Formal and Informal communication- purpose and types
II) Writing formal applications, Statement of Purpose (SOP) and resume
III) Preparing for Group Discussions, Interviews and Presentations

(3 lectures)

C
I) Leadership Skills and Self-improvement- characteristics of effective leadership
II) Styles of leadership and team building

(2 lectures)

Unit 5 Understanding Issues of Right to Health and Education(7 lectures)

A
I) Concept and Determinants of Health- holistic health including physical and mental well-being; food security, adequate nutrition, safe drinking water and sanitation, healthy environment and working conditions, availability of healthcare and medical services, gender equality
II) Right to Health- right to a system of health protection to all without discrimination; right to prevention, treatment and control of diseases; Access to essential medicines;
III) Issues of access, affordability and availability in promoting Right to Health(4 lectures)

B
I) Right to Education- universalization of education and obstacles to free and compulsory education for all
II) Issues of access, affordability and availability in the education sector
III) Contemporary challenges in the Education sector-increasing privatisation of education, decreasing fund allocation by Government

(3 lectures)

Unit 6 Projects/Assignments

Projects/Assignments should be drawn for the component on Internal Assessment from the topics in Unit 1 to Unit 5. Students should be given a list of possible topics- at least 3 from each unit at the beginning of the semester. The project/assignment can take the form of street-plays/power-point presentations/poster exhibitions and similar other modes of presentation appropriate to the topic; students can work in groups of not more than 8 per topic. Students must submit a hard/soft copy of the project/assignment before appearing for the semester end exam.

15 lectures will be assigned for project guidance.

Unit 6 will not be assessed in the semester end exam.

Assessment Pattern

The student will be assessed on the basis of Internal Assessment of 40 marks and a Semester End Exam of 60 marks. The student will have to secure a minimum of 40% marks in aggregate and a minimum of 40% in each component of assessment i.e. 16 out of 40 in Internal Assessment and 24 out of 60 in Semester End Exam.

Internal Assessment:

There will be two mid-semester tests of 10 marks each on Units 1 and 2 and units 3,4 and 5 respectively;

The test will, as far as possible, comprise of objective questions and/or short notes.

The student will have to submit an assignment/project for 10 marks before appearing for the Semester End Exam. This assignment/project will be on any topic from Units 1 to 5 (as explained in Unit 6 in the syllabus) and can take the form of street-plays/exhibition/power-point presentations or similar other modes suitable to the topic selected; students can work in groups of not more than 8 for the purpose of this assignment. Students will have to submit a hard/soft copy of the assignment before appearing for the Semester End Exam. The assignment/project will be assessed for 10 marks.
10 marks will be allotted to the overall participation in classroom learning, and skills of articulation, teamwork and leadership exhibited during the course in organizing related learning activities, as clarified in the University manual for Credit-Based Semester System.

**Question Paper Pattern**

There will be four questions in all with internal divisions as follows:

Question Number 1, 2 and 3 will be on Unit Numbers 1, 2 and 3 respectively each carrying 15 marks.

Each of these questions will be sub-divided into one long answer question for 9 marks, having internal choice; and one short answer question for 6 marks having internal choice.

Question number 4 will be on Unit Numbers 4 and 5 and will be short notes, each carrying 5 marks. Students will have a choice of answering 3 short notes out of 6.

The Question paper therefore will read as follows:

- **Question 1 (on unit 1)**
  - 1a) or 1b) long answer (9 marks)
  - 1c) or 1d) short answer (6 marks)

- **Question 2 (on unit 2)**
  - 2a) or 2b) long answer (9 marks)
  - 2c) or 2d) short answer (6 marks)

- **Question 3 (on unit 3)**
  - 3a) or 3b) long answer (9 marks)
  - 3c) or 3d) short answer (6 marks)

- **Question 4 (on units 4 and 5)**
  - Any three short notes
4a, 4b, 4c, 4d, 4e, 4f, 4g (5 marks each)

NOTE: All other rules regarding Standard of Passing, ATKT, etc., will be as per those decided by the Faculty of Commerce and passed by the Academic Council from time to time.

Semester IV Total Marks: 100 Lectures: 60

Unit 1 Significant Rights of Citizens (10 lectures)


B. Right to Information- Genesis and relation with transparency and accountability; important provisions of the Right to Information Act, 2005; some success stories (3 lectures)

C. Protection of Citizens'/Public Interest-Public Interest Litigation, need and procedure to file a PIL; some landmark cases. (3 lectures)

Unit 2 Ecology: Approaches, Ethics and Issues (9 lectures)

A. Understanding approaches to ecology- Anthropocentrism, Biocentrism and Eco centrism, Ecofeminism and Deep Ecology (3 lectures)

B. Environmental Ethics- Libertarian ethics, Ecologic Extension and Conservation; concept of intrinsic and extrinsic value of human and non-human life; eco spirituality. (3 lectures)

C. Some significant principles and issues- ‘polluter pays’ principle and global and local issues of fair share of carbon space (3 lectures)
Unit 3  Science and Technology II  (10 lectures)

A. Technology and Development - the interconnectedness between growth of technology and development of societies  (2 lectures)

B. Some significant modern technologies, their basic features and applications:  (6 lectures)
   Laser Technology - Light Amplification by Stimulated Emission of Radiation"; use of laser in remote sensing, GIS/GPS mapping, medical use
   Satellite Technology - various uses in satellite navigation systems, GPS, and in precise climate and weather analyses
   Information and Communication Technology - electronic systems such as telecommunication, radio, television, video and internet aided by computer-based information systems; convergence of various technologies like satellite, computer and digital in the information revolution of today’s society
   Biotechnology and Genetic engineering - applied biology and uses in medicine, pharmaceuticals and agriculture; genetically modified plant, animal and human life
   Nanotechnology - definition: the study, control and application of phenomena and materials at length scales below 100 nm; uses in medicine, military intelligence and consumer products

C. Issues of Control, Access and Misuse of Technology  (2 lectures)

Unit 4  Introduction to Competitive Exams  (9 lectures)

A. Basic information on Competitive Exams- the pattern, eligibility criteria and local centres:
   Exams conducted for entry into professional courses- Graduate Record Examinations (GRE), Graduate Management Admission Test (GMAT), Common Admission Test (CAT) and Scholastic Aptitude Test (SAT)
   Exams conducted for entry into jobs by Union Public Service Commission, Staff Selection Commission (SSC), State Public Service Commissions, Banking and Insurance sectors, and the National and State Eligibility Tests (NET/SET) for entry into teaching profession  (3 lectures)

[NOTE: Students will not be tested on above topics]

B. Soft skills required for competitive exams-
   i) Information on areas tested- Quantitative Ability, Data Interpretation, Verbal Ability and Logical Reasoning, Creativity and Lateral Thinking
   ii) Motivation- concept, theories and types of motivation
   iii) Goal-setting- types of goals, SMART goals, Stephen Covey’s concept of human endowment
   iv) Time Management- effective strategies for time management  (6 lectures)
Unit 5 Urban-Rural Disparities in Development (7 lectures)

A. Concept of ‘rural’, ‘tribal’, ‘semi-urban’ and ‘urban’; disparity in availability of services like health, education, transport, electricity and employment (2 lectures)

B. Distribution of natural resources like land, water and forests in rural and urban areas; changing land-use and impact on rural life (2 lectures)

C. Increasing urbanisation and growth of megacities - issues of adequate water availability, affordable housing, transport/traffic congestion, waste management and social tension (3 lectures)

Unit 6 Projects/Assignments (15 lectures)

Projects/Assignments should be drawn for the component on Internal Assessment from the topics in Unit 1 to Unit 5. Students should be given a list of possible topics - at least 3 from each unit at the beginning of the semester. The project/assignment can take the form of street-plays/power-point presentations/poster exhibitions and similar other modes of presentation appropriate to the topic; students can work in groups of not more than 8 per topic. Students must submit a hard/soft copy of the project/assignment before appearing for the semester end exam.

Unit 6 will not be assessed in the semester end exam.

Question Paper Pattern

There will be four questions in all with internal divisions as follows:

Question Number 1, 2 and 3 will be on Unit Numbers 1, 2 and 3 respectively each carrying 15 marks.

Each of these questions will be sub-divided into one long answer question for 9 marks, having internal choice; and one short answer question for 6 marks having internal choice.

Question number 4 will be on Unit Numbers 4 and 5 and will be short notes, each carrying 5 marks. Students will have a choice of answering 3 short notes out of 6.
The Question paper therefore will read as follows:

Question 1 (on unit 1) 15 marks
   1a) or 1b) long answer (9 marks)
   1c) or 1d) short answer (6 marks)

Question 2 (on unit 2) 15 marks
   2a) or 2b) long answer (9 marks)
   2c) or 2d) short answer (6 marks)

Question 3 (on unit 3) 15 marks
   3a) or 3b) long answer (9 marks)
   3c) or 3d) short answer (6 marks)

Question 4 (on units 4 and 5) 15 marks
   Any three short notes
   4a, 4b, 4c, 4d, 4e, 4f, 4g (5 marks each)

NOTE: All other rules regarding Standard of Passing, ATKT, etc., will be as per those decided by the Faculty of Commerce and passed by the Academic Council from time to time.

Suggested Readings for Foundation Course Semester III and IV

[Note: This is not an exhaustive or prescriptive list; it is merely suggested reading]
Unit 1  (Human Rights, Consumer Rights, Public Interest)

Rajawat, M. Human Rights and Dalits. Anmol Publications, New Delhi, 2005
Kaushal, R. Women & Human Rights in India; Kaveri Books, New Delhi, 2000
Bajpai, A. Child Rights in India; Oxford University Press; New Delhi; 2003
Biju, M.R. Human Rights in a Developing Society; Mittal Publications, New Delhi, 2005
Prakash Kumar & Rai, K. B. Right to Know; Vikas Publishing House, NOIDA, 2008
Sathe, S. P. Judicial Activism in India; OUP; New Delhi, 2002

Unit 2  (Ecology)

Satpathy, N. Sustainable Development (An Alternative Paradigm); Karnavati Publications, Ahmedabad,
Shiva, Vandana Ecology and the Politics of Survival: Conflict over Natural Resources in India; Sage Publications, California, 1991
Pereira, W Inhuman Rights: The Western System and Global Human Rights Abuse; Apex Press; 1997
Pereira, W & Asking the Earth: Farms, Forestry and Survival in India; Earthscan
Seabrook J Publications; 1991
Parasuraman S. &
Unnikrishnan P.V: India Disasters Report; Oxford University Press, New Delhi, 2000
Unit 3  (Science and Technology)

Encyclopaedia of Science and Technology; McGraw - Hill Publication


Kleinman Daniel Lee  Science and Technology in Society; John Wiley and Sons; 2005

Unit 4  (Effective Communications Skills)

Covey, Stephen  7 Habits of Highly Effective People; Free Press, 2004

Iyer, Prakash  The Habit of Winning; Penguin, India; 2011

Goldratt, Eliyahu  The Goal; The Northriver Press; 3rd Edition; 2004

Goldratt, Eliyahu  It’s Not Luck; The Northriver Press; 1994

Unit 5  (Health, Education, Urban-Rural Issues)


www.azimpemjifoundation.org/;

Higher Education in India; UGC Report; 2003
Chaterjee, C  Health and Human Rights; Vulnerable Groups in India, CEHAT, Mumbai & Sheoran, Gunjan  May 2007

Datta, Prabhat  The Great Indian Divide; Frontline; Volume 21 - Issue 14, Jul. 03 - 16, 2004

Kundu, Amitabh  Rural Urban Economic Disparities in India: Database and Trends; December 2010; http://www.indiapolicyforum.org/node/21