

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"> • Meaning of Market, Types of Market, Marketing & Marketing management & Scope of Marketing Management. • Concept of Marketing: Production concept, selling concept, marketing concept, social concept, product concept, • Traditional Retail marketing (Store and without store), Online Retail Marketing (meaning, Elements, Advantages & Disadvantages). • Modern Marketing: Meaning, Advantages & Disadvantages of Modern Marketing, Difference between Traditional Marketing and modern Marketing. 	25
2	<u>Marketing Mix & Marketing Environment:</u> <ul style="list-style-type: none"> • Marketing Mix: Meaning Elements, 4P's and Dhaval Mehta's 8P's • Marketing Environment: Meaning, Factors of Micro and Macro Environment. • Product: Concept of Product, Product Life Cycle and Strategies, Product Development, Concept of Brand and Its Need. 	25

	<ul style="list-style-type: none"> • Pricing: Objectives and Methods of Pricing, Different Pricing Policies and Factors Affecting Pricing Policies. • Promotion: Meaning, Importance and Elements of Promotion Mix. • Market Demand: Meaning, Factors Affecting, Marketing in Different Situation of Market Demand 	
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
12. www.techopedia.com

Veer Narmad South Gujarat University

Second Year B.Com. - (Semester - IV)

Advance Accounting and Auditing - 3 (Cost Accounting)

(Major/ Minor Course - Total Credits 4)

Teaching Hours per Week: 4

(Syllabus effective from Academic Year 2024-25 and onwards)

COURSE CONTENT :

UNIT NO	CONTENT	WEIGHTAGE
1	Cost Ascertainment : (Elementary problems only) <ul style="list-style-type: none">• Job Costing• Contract costing• Operating costing: [Transport Costing (Passenger and Goods Only)]• Process costing (excluding inter-process profits & equivalent units)	15% 25% 20% 20%
2	Standard Costing (Elementary problems only) <ul style="list-style-type: none">• Meaning, setting up of standards,• Variance (Computation of Variance Regarding Material & labour only - material cost variance, material price variance & material usage variance, labour cost variance, labour rate variance & labour efficiency variance only)	20%
	Total	100%

Veer Narmad South Gujarat University

Second Year B.Com. - (Semester - IV)

Advance Accounting and Auditing - 4 (Corporate Accounting)

(Major/ Minor Course - Total Credits - 4)

Teaching Hours per Week - 4

(Syllabus effective from Academic Year 2024-25 and onwards)

Objective:

This course enables the students to develop awareness about corporate accounting in conformity with the provision of Companies Act.

Learning Outcomes:

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

1. Understand the basic concepts under Companies Act 2013;
2. Prepare Liquidator's Statement of receipt and payment at the time of liquidation of a company.
3. Analyse the case study of major amalgamations of companies in India;

Unit	Content	Weightage
Unit - 1	Concepts under Companies Act, 2013: <ul style="list-style-type: none">• Section 2(41) Financial year• Section 2 (50) Issued Capital• Section 2 (64) Paid up share capital• Section 2 (71) Public Company• Section 2 (62) One person company• Section 2(68) Private company	10%
Unit - 2	Liquidation of Company <ul style="list-style-type: none">• Accounts relating to liquidation of Company (Liquidator's Statement of receipt and payment).	30%
Unit - 3	Accounting for Amalgamation of Companies as per Indian <ul style="list-style-type: none">• Accounting Standard -14.	30%
Unit - 4	Accounting for Absorption of Companies as per Indian <ul style="list-style-type: none">• Accounting Standard -14.	30%
		100 %

Notes:

1. Practical problems shall not exceed 70% of total weightage.
2. All the provisions of the Companies Act, 2013 shall be applicable.

REFERENCES:

1. Gupta R.L., Radhaswamy M : Company Accounts ; Sultan Chand and Sons. New Delhi.
2. Maheshwari S.N.: Corporate Accounting ; Vikas Publishing House, New Delhi.
3. Monga J.R., Ahuja, Girish and Sehgal Ashok: Financial Accounting; Mayur Paper Backs. Noida.
4. Shukla M.C.Grewal T.S. and Gupta S.C.: Advanced Accounts.; S. Chand & Co. New Delhi.
5. Moore C.L. and Jaedicke R.K.: Managerial Accounting; South Western Publishing Co. Cincinnati. Ohio.
6. Jain & Narang: Advance Accounting ; Kalyan Publication.
7. Mukherjee & Hanif : Modern Accountancy ; Tata McGraw Hill.
8. Dr. A.N. Agrawal : Accountancy ; Kitab Mahal , Agra.
9. Rathanam : Advanced Accountancy ; Kitab Mahal , Agra.
10. A.C. Tulsian : Advanced Accountancy ; Tata McGraw Hill.
11. S.P. Iyengar : Advanced Accountancy; Sultan Chand.
12. Accounting Standards: Quick Referencer for Micro Non Company Entities-ICAI
13. ICAI CA Tube - YouTube channel (Free of Charge)

for
30.5

Veer Narmad South Gujarat University

Second Year B.Com. - (Semester – IV)

Advance Accounting and Auditing - 4 (Accountancy and Taxation)

(Major/ Minor Course - Total Credits - 4)

Teaching Hours per Week- 4

(Syllabus effective from Academic Year 2024-25 and onwards)

Objective:

By the end of this course, students will have a thorough understanding of share valuation, income computation under salaries and house property, income tax return procedures, and key aspects of GST, equipping them with practical skills for professional practice in accounting and taxation.

Learning Outcomes:

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

1. Understand the need for and methods of share valuation, and to identify the factors influencing the value of shares
2. Learn how to compute income under the heads "Salaries" and "House Property" as per the Indian Income Tax Act
3. Understand and follow the procedures for filing income tax returns under sections 139 to 140A.
4. Prepare and submit accurate income tax returns, complying with statutory requirements
5. Understand about input tax credit
6. Determine the Tax invoice and Debit note and Credit note, Accounts and Records

Unit	Content	Weightage
Unit - 1	Valuation of Shares <ul style="list-style-type: none">• Need for valuation of share. Factors affecting value of share.Methods of valuation of share <i>Note: Amount of Goodwill shall be given in the problem.</i>	25%
Unit - 2	Computation of Income under the head "Salaries" including retirement benefits (Leave encashment, Gratuity, Pension) <i>(As per new regime section 115 BAC only)</i>	20%
Unit - 3	Computation of Income under the head "House Property" <i>(As per new regime section 115 BAC only)</i>	25%

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	Procedure of Income Tax Return (Section 139 to 140A)	10%
Unit - 4	Goods and Service Tax	
	<ul style="list-style-type: none"> • Input Tax Credit Section 16 and 17 (Elementary problems only) • Tax invoice and Debit note and Credit note section 31 to 34 • Accounts and Records Section 35 and 36 	20%
		100 %

Notes:

1. Practical problems shall not exceed 70% of total weightage.
2. The provisions of the Income Tax Act to be studied shall be the provisions as they are in force for the Assessment year as applicable in the beginning of the current Academic Year.

REFERENCES:

1. Gupta R.L., Radhaswamy M : Company Accounts ; Sultan Chand and Sons. New Delhi.
2. Maheshwari S.N.: Corporate Accounting; Vikas Publishing House, New Delhi.
3. Monga J.R., Ahuja, Girish and Sehgal Ashok: Financial Accounting; Mayur Paper Backs. Noida.
4. Shukla M.C.Grewal T.S. and Gupta S.C.: Advanced Accounts.; S. Chand & Co. New Delhi.
5. Moore C.L. and Jaedicke R.K.: Managerial Accounting; South Western Publishing Co. Cincinnati. Ohio.
6. Jain & Narang: Advance Accounting ; Kalyan Publication.
7. Mukherjee & Hanif :Modern Accountancy ; Tata McGraw Hill.
8. Dr. A.N. Agrawal : Accountancy ; Kitab Mahal , Agra.
9. Rathnam : Advanced Accountancy ; Kitab Mahal , Agra.
10. A.C. Tulsian : Advanced Accountancy ; Tata McGraw Hill.
11. S.P. Iyengar : Advanced Accountancy; Sultan Chand.
12. Accounting Standards: Quick Referencer for Micro Non Company Entities-ICAI
13. ICAI CA Tube - YouTube channel (Free of Charge)
14. Ahuja, G., & Gupta, R. (2020). *Simplified Approach to Income Tax*. New Delhi: Flair Publications Pvt. Ltd.
15. Singhania, V. K., & Singhania, M. (2020). *Student's Guide to Income Tax including*

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3-5-24

S.Y.B.COM
Semester -IV
Statistics Paper 3: Sampling Theory (Major/MINOR Paper-3) - Credit 4
Course Outcomes (COs)

On completion of the course, the students will be able to:

CO1	Understand the basic concept of sampling.
CO2	Understand the concept of simple random sampling for with and without replacement cases.
CO3	Understand the concept of stratified random sampling.
CO4	Understand the concept of systematic sampling.
CO5	Apply the course content for the further study of statistics.

OBJECTIVE

The main objective of this course is to provide fundamental knowledge of sampling, simple random sampling, stratified sampling and systematic sampling. The purpose is to make students aware about the application of sampling in research.

Sr.No.	Course Inputs (As per UGC Model Curriculum)	Weightage	Marks
Unit -1	Introduction of Sampling and Simple random sampling with & without Replacement Introduction of Sampling: <ul style="list-style-type: none"> ➤ Basics principles of sampling theory ➤ Comparison between sample survey and complete enumeration ➤ Errors in sample survey ➤ 	10%	5
Unit -2	Simple random sampling with & without Replacement: <ul style="list-style-type: none"> ➤ Selection of sample ➤ Estimation of population total and means ➤ Standard error and coefficient of variation of estimator(Without proof) 	30%	15
Unit-3	Stratified random Sampling (without Proof): <ul style="list-style-type: none"> ➤ Estimation of mean ➤ Variance of the estimator ➤ Estimation of the variance ➤ Estimation of gain due to stratification from a stratified sample ➤ Finding sample sizes under proportional and optimum allocations and their comparisons for a given example. 	40%	20
Unit-4	Systematic Sampling (Without Proof): <ul style="list-style-type: none"> ➤ Estimation of mean ➤ Variance of the estimator ➤ Estimation of the variance based on interpenetrating sub samples ➤ Comparison of systematic and simple random sampling for a given population 	20%	10
	Grand Total	100%	50

Reference Books:	
Cochran W.G. (1984):	Sampling Techniques(3rd Ed.) Wiley Eastern
Murthy M.N.(1977)	Sampling theory & Statistical Methods, Statistical Pub. Society, Calcutta.
Sukhatme .P.V.et,al (1997)	"Sampling Theory of surveys with Application " III-Ed , The Iowa state Univ Press, Ames, Iowa USA and Indian Society of Agriculture Statistics , New Delhi
Yates F. (1960)	Sampling Methods in censuses and surveys Ed-III Charles Griffin &Co.Ltd London
Hansen M.H.et al (1993)	Sample survey Methods and Theory . Willey blackwell : Volume 1 edition

વીર નર્મદ દક્ષિણ ગુજરાત યુનિવર્સિટી, સુરત.
બેચલર ઓફ કોમર્સ
સેમેસ્ટર-૪
વિષય: અર્થશાસ્ત્ર
MINOR પેપર-૪ : સમગ્રલક્ષી અર્થશાસ્ત્ર
અભ્યાસક્રમ
(વર્ષ: ૨૦૨૪-૨૫ થી NEP-2020 પ્રમાણે અમલમાં)
ક્રેડિટ-૪

હેતુ:

આ અભ્યાસક્રમ વિદ્યાર્થીઓને મૂળભૂત સ્તરે આર્થિક સિદ્ધાંતોથી સજ્જ કરે છે અને રાષ્ટ્રીય સ્તરની વિવિધ આર્થિક ઘટનાઓનું વિશ્લેષણ અને અર્થઘટન કરવા માટે સક્ષમ બનાવે છે.

ભારાંક

એકમ ૧: રાષ્ટ્રીય આવક માપન

(૨૫%)

- રાષ્ટ્રીય આવકના મહત્વના ખ્યાલો: G.D.P., N.D.P., G.N.P., N.N.P, P.I., P.D.I., વાસ્તવિક G.D.P. v/s સામાન્ય G.D.P., G.D.P. સંકોચક
- રાષ્ટ્રીય આવક માપનની પદ્ધતિઓ (આવકપદ્ધતિ, ખર્ચપદ્ધતિ, ઉત્પાદનપદ્ધતિ)
- રાષ્ટ્રીય આવક માપનની મુશ્કેલીઓ
- રાષ્ટ્રીય આવક માપનનું મહત્વ અને મર્યાદાઓ

એકમ ૨ : રોજગારી અને આવક નિર્ધારણ

(૨૫%)

- પ્રશિષ્ટ અર્થશાસ્ત્રીઓનો પૂર્ણરોજગારી અંગેનો અભિગમ: પ્રો. જી. બી. સેનો બજારનિયમ, પ્રો. પીગુનો વેતનકાપનો સિદ્ધાંત
- પ્રો. કેઈન્સનો આવક અને રોજગારીનો સિદ્ધાંત (અસરકારક માંગનો સિદ્ધાંત)
- વપરાશ વિદ્યેય : વપરાશવૃત્તિનો ખ્યાલ, સીમાંત અને સરેરાશ વપરાશવૃત્તિ, વપરાશવૃત્તિને અસર કરતા પરિબળો
- મૂડી રોકાણ વિદ્યેય : મૂડી રોકાણ વિદ્યેયનો ખ્યાલ, મૂડીની સીમાંત કાર્યક્ષમતાનો ખ્યાલ અને તેને અસર કરતા પરિબળો, મૂડીની સીમાંત કાર્યક્ષમતા, વ્યાજનો દર અને મૂડીરોકાણ વચ્ચેનો સંબંધ
- રોકાણ ગુણકનો ખ્યાલ: કહાન અને કેઈન્સ, ગતિવર્ધનનો સિદ્ધાંત

એકમ૩ : આંતરરાષ્ટ્રીય વ્યાપાર

(૨૫%)

- વ્યાપાર ચક્ર: અર્થ, લક્ષણો અને તબક્કાઓ
- આંતરરાષ્ટ્રીય વ્યાપાર: અર્થ અને મહત્વ
- વેપારતુલા અને લેણદેણની તુલા: ખ્યાલો, લેણદેણની તુલા અસંતુલનના કારણો અને અસંતુલન સુધારણાના પગલાઓ
- વિદેશી વિનિમયદર નિર્ધારણ: ખ્યાલ અને નિર્ધારણ પદ્ધતિ, સમખરીદશક્તિનો સિદ્ધાંત

એકમ૪ : જાહેર વિત્તવ્યવસ્થા

(૨૫%)

- જાહેરખર્ચ વિધાનનો ખ્યાલ
- કરવેરાનો અર્થ અને પ્રકારો
- કર સંપાત, કરાદાત, કર વિવર્તનની સમજ
- કર સંપાતને અસરકરતા પરિબલો
- GST નો ખ્યાલ, મહત્વ અને મર્યાદાઓ
- જાહેરખર્ચ: અર્થ, હેતુઓ, જાહેરખર્ચની અસરો
- જાહેરદેવું: અર્થ અને પ્રકારો, અસરો

References:

- Modern Economics – H.L. Ahuja
- Monetary Economics: Institutions, Theory & Practices – S.B.Gupta
- Macroeconomics: Policy and Practice – Dwivedi
- Money, Banking, International Trade and Public Finance - M. L. Jhingan
- Monetary Economics - Rakesh Mohan



VEER NARMAD SOUTH GUJARAT UNIVERSITY, SURAT.

BACHELOR OF COMMERCE

SEMESTER-4

SUBJECT: ECONOMICS

MINOR PAPER-4 : MACRO ECONOMICS

SYLLABUS

(Effective from 2024-25 as per NEP-2020)

Credit: 4

Objective:

This course equips students with core macroeconomic concepts and empowers them to analyze and interpret various national-level economic phenomena.

Weightage

Unit I: National Income Accounting

(25%)

- Important concepts: G.D.P., N.D.P., G.N.P., N.N.P., P.I, P.D.I., Real GDP versus nominal G.D.P., G.D.P. deflator
- Methods of measuring national income (Income method, Expenditure method & output method)
- Difficulties in measuring national income
- Importance and limitations of national income accounting

Unit II: Employment and Income Determination

(25%)

- Classical theory of employment: J.B. Say's law of market- Pigou's wage cut theory
- Keynesian theory of employment and income (Theory of effective demand)
- Consumption function: Concept, Average and Marginal Propensity of Consumption, Factors affecting propensity to consume
- Investment function: Concept, Marginal Efficiency of Capital: Meaning, factors affecting M.E.C., Relations between M.E.C., level of investment and rate of interest.
- Concept of investment multiplier of Kahn & Keynes, Principles' of Acceleration



Unit III: International Trade

(25%)

- Trade Cycle: Meaning, Characteristics and stages
- International Trade: Meaning and importance
- Balance of Trade and Balance of Payment: Meaning, Causes of disequilibrium in Balance of payments and methods for correcting disequilibrium in balance of payment
- Foreign Exchange Rate: Meaning, Determination of foreign exchange rate, Purchasing power parity theory

Unit IV: Public Finance

(25%)

- Concept of Public Finance
- Taxation: meaning, Types impact and incidence of tax, tax shifting, factors affecting incidence of tax
- Concept of G.S.T., Importance and limitations
- Public expenditure: Meaning, objectives and effects of public expenditure
- Public debt: Meaning and types of public debt & effects of public debt

References:

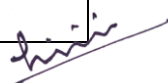
- Modern Economics – H.L. Ahuja
- Monetary Economics: Institutions, Theory & Practices – S.B.Gupta
- Macroeconomics: Policy and Practice – Dwivedi
- Money, Banking, International Trade and Public Finance - M. L. Jhingan
- Monetary Economics- Rakesh Mohan



VEER NARMAD SOUTH GUJARAT UNIVERSITY
NEP – 2020 GUIDED
SYLLABUS FOR ABILITY ENHANCEMENT COURSE (AEC)
ENGLISH PROFICIENCY AND LIFE SKILLS- IV
FOR B.A/ B.COM. /B.SC. /B.SC. COMP. SC. (REGULAR)
SEMESTER - IV
FOR THE ACADEMIC YEARS 2024-25 TO 2026-27

B.A./ B.COM. /B.SC. /B.Sc. Comp. Sc. SEM 4 : TEXT : ***English and Soft Skills (Vol. 2)*** by S P
Dhanavel (OB)

Course Title	ENGLISH PROFICIENCY AND LIFE SKILLS- IV
Effective From	June 2024
Course Objective	CO1: To encourage the all round development of students by focusing on Soft Skills . CO2 : To develop and nurture the Soft Skills of the students through individual and group activities. CO3 : To expose students to write attitudinal and behavioral aspects and build the same through various tasks and activities.
Course Outcomes	After completing the course the students would have: CO1: understood of what Soft Skills is. CO2: understood the significance of Soft Skills in the working environment. CO3: developed levels in their ability through soft skills.
Pre-requisite	Acquaintance with basic grammar and language skills



Course Content	<p>TEXTBOOK: <i>English and Soft Skills</i> by S P Dhanavel (Orient Blackswan)</p> <ul style="list-style-type: none"> • Ch. 1. Self Esteem Skills • Ch. 3. Customer Relations Skills • Ch. 5. Cross -cultural Communication Skills • Ch. 10. Holistic and Visionary Skills <p>Note 1. Understanding the Story ,Vocabulary and Grammar ,Thinking about Soft Skills, Soft Skills from the Story, Proverbs on the Skills ,Soft Skills at workplace, Real life experiences – these sections from the exercises are to be prepared for the Internal and University Exams.</p> <p>2. Understanding People, Places and events, Activity, Self Assessment – these sections may be used for homework/ Assignments for the holistic development of students.</p>
Reference Books	<ol style="list-style-type: none"> 1. <i>Building Soft Skills for Employability</i> by Tran Le Huu Nghia (Routledge) 2. <i>Soft Skills</i> by M. S. Rao (Motivational Press) 3. <i>Personality Development and Soft Skills</i> by Sikha Kapoor (Dreamtech Press) 4. <i>Soft Skills for Success</i> by G.R.K. Murty (Viva)

Distribution of Marks for the University Examination as per NEP SOP

Q 1. MCQs from Understanding the Story and from Grammar and Vocabulary-5 to be asked from each section (Student can attempt Any 10/10)	10 Marks
Q 2. A. Short answer type questions (2/4) (To be asked from ‘Thinking about Soft Skills ’and ‘Soft Skills at the Work Place’)	04 Marks
B. Expansion of an idea/ Proverb relating to soft skills-word limit-75 words (1/2)	04 Marks
C. Case Study or Real-Life Experience-word limit 150 words (1/2)	07 Marks
	<hr/> Total 25 Marks

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	Bank Mergers: 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	Loan and advances: 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.



Udhna College
S.Y.B.Com – Semester – 4
VAC - Environment – II
Syllabus as per VNSGU w.e.f 2025-26

UNIT: 1 Types of Environmental Pollution

- 1.1.1 Water pollution: Introduction Water Quality Standards, Sources of Water Pollution: Industrial Agricultural, Municipal; Classification of water pollutants, Effects of water pollutants, Eutrophication.
- 1.1.2 Marine Pollution
- 1.1.3 Air pollution: Composition of air, Structure of atmosphere, Ambient Air Quality Standards. Classification of air pollutants, Sources of common air pollutants like PM, SO₂NO_x, Natural & Anthropogenic Sources, Effects of common air pollutants.
- 1.1.4 Land Pollution: Land uses, Land degradation; causes, effects and control, soil erosion.
- 1.1.5 Noise Pollution: Introduction, Sound and Noise, Noise measurements, Causes and Effects
- 1.1.6 Thermal Pollution: Causes and effects Role of individual in the prevention of pollution

UNIT: 2 Energy Resources and Global Environmental Issues

- 2.1.1 Energy resources: Global and Indian energy demand scenario, future Projections, Conventional and Non-conventional sources of energy, Advantages and Limitations, Utilization, Exploitation and related Environmental problems, Environmental implications of Non-conventional Energy Sources.
- 2.1.2 Global Environmental Issues: Climate change, Global Warming and Green House Effect, Acid Rain, Depletion of Ozone layer.