

शिवाजी विद्यापीठ, कोल्हापूर
दूरशिक्षण व ऑनलाईन शिक्षण केंद्र
एम. कॉम. भाग १ सत्र १ (६०:४० स्वरूपाप्रमाणे) स्वाध्याय प्रश्न
मार्च/एप्रिल २०२६

आपण दूरशिक्षण व ऑनलाईन केंद्रामध्ये प्रवेश घेतल्याबद्दल आपले स्वागत!

शैक्षणिक वर्ष २०२३ – २४ मध्ये राष्ट्रीय शैक्षणिक धोरण २०२० नुसार एम. कॉम. भाग १ चा अभ्यासक्रम सुधारित करण्यात आला आहे. एम. कॉम. भाग १ सत्र २ साठी प्रत्येक विषयासाठी ६० लेखी परीक्षा + ४० स्वाध्याय गुण अशी परीक्षापध्दती लागू आहे. त्यानुसार शैक्षणिक वर्ष २०२५— २६ मध्ये एम. कॉम. भाग १ सत्र २ साठी प्रवेशित झालेल्या विद्यार्थ्यांकरिता स्वाध्याय प्रश्न सोबत देत आहोत. सदरचे स्वाध्याय प्रश्न खाली दिलेल्या नियमावलीप्रमाणे पूर्ण करून आपल्या अभ्यासकेंद्राकडे जमा करणे आवश्यक आहे. दूरशिक्षण व ऑनलाईन शिक्षण केंद्राच्या मुख्य कार्यालयामध्ये स्वाध्याय स्विकारले जाणार नाहीत.

नियम :

१. सत्र २ परीक्षेमध्ये प्रत्येक विषयाची लेखी परीक्षा ६० गुण व स्वाध्याय ४० गुण अशी एकूण १०० गुणांची असून त्यापैकी **Advanced Accountancy Paper-VIII (Introduction to Auditing) (MMA-VIII)** या विषयाची लेखी परीक्षा ३० गुण व स्वाध्याय २० गुण अशी एकूण ५० गुणांची आहे.
२. सत्र २ साठी प्रवेशित विद्यार्थ्यांनी तुम्ही निवडलेल्या प्रत्येक पेपरसाठी एक असे एकूण सहा स्वाध्याय पूर्ण करावयाचे आहेत. स्वाध्याय लिहिण्याकरिता आखीव कागद/A4 size paper Chart paper चा वापरावा.
३. स्वाध्याय उत्तरपत्रिकेच्या मुख्यपृष्ठावर आपण प्रवेश घेतलेल्या अभ्यासक्रमाचे नाव, वर्ष, तुमचा परीक्षेचा बैठक क्रमांक, नोंदणीप्रमाणे नाव, पत्ता (कायमस्वरूपी), विषय, PRN व मोबाईल नंबर (कायमस्वरूपी) लिहिणे आवश्यक आहे. (मुख्यपृष्ठ/ Cover Page यासोबत दिलेले आहे ते Download करून वापरावे.)
४. लिहून पूर्ण केलेले सर्व सहा पेपर्सच्या स्वाध्यायावर आपला परीक्षा बैठक क्रमांक (Exam seat No.) लिहूनच प्रवेशासाठी निवडलेल्या अभ्यासकेंद्रावर स्वतः पोच करावे किंवा पोस्टाद्वारे/कुरिअरद्वारे पाठवावेत. (बैठक क्रमांक/हॉलतिकिट विद्यापीठाच्या http://www.unishivaji.ac.in/online_portal/ या संकेतस्थळावर उपलब्ध होतील.) **स्वाध्याय जमा करताना हॉलतिकिटची झेरॉक्स प्रत जोडावी.**
५. विद्यार्थ्यांनी आपल्या स्वाध्याय उत्तरपत्रिका हॉलतिकिट प्राप्त झालेनंतर तातडीने आपल्या अभ्यासकेंद्रावर जमा कराव्यात.
६. एकदा स्वाध्याय जमा केल्यानंतर व त्यांचे मुल्यांकन झाल्यानंतर तेच स्वाध्याय परत जमा करता येणार नाहीत. स्वाध्याय गुणांचे पुर्न:मुल्यांकन व फेरतपासणी केली जाणार नाहीत.
७. जे विद्यार्थी स्वाध्याय दिलेल्या वेळेत जमा करतील त्यांना स्वाध्यायाचे गुण दिले जातील. जे विद्यार्थी स्वाध्याय जमा करणार नाहीत अशा विद्यार्थ्यांना स्वाध्यायाचे गुण दिले जाणार नाहीत व ते सदरच्या ४० गुणांना (Marks) मुकतील. याबाबत दूरशिक्षण व ऑनलाईन शिक्षण केंद्र जबाबदार राहणार नाही.

८. विद्यार्थ्यांने जर स्वाध्याय जमा केले असतील व तो त्या संबंधित विषयाच्या स्वाध्यायामध्ये अनुत्तीर्ण झाला असेल तर त्याला फ्रेश स्वाध्याय जमा करावे लागतील.
९. नवीन शैक्षणिक धोरणान्वये एम.कॉम. भाग — १ चा अभ्यासक्रम शैक्षणिक वर्ष २०२३—२०२४ पासून सुधारित करण्यात आलेला आहे. त्यामुळे स्वयं अध्ययन साहित्याचे अध्ययन करताना विद्यार्थ्यांनी आपल्या विषयाच्या सुधारित अभ्यासक्रमाप्रमाणे स्वयंअध्ययन साहित्याचे अध्ययन करावे. सदरचा अभ्यासक्रम <https://www.unishivaji.ac.in/bos/commercelist.asp> या विद्यापीठ संकेतस्थळावर उपलब्ध आहे.

विशेष सुचना

- अ. दूरशिक्षण व ऑनलाईन शिक्षण केंद्राच्या सर्व मान्यताप्राप्त अभ्यासकेंद्रावर संपर्क सत्रांचे आयोजन केले जाते. तरी विद्यार्थ्यांनी वेळोवेळी अभ्यास केंद्र समन्वयक यांच्याशी संपर्क साधून संपर्कसत्र, परीक्षा, वेळापत्रक, हॉल तिकीट, निकाल इ. बाबत माहिती घ्यावी. तसेच वेळोवेळी संकेतस्थळाला भेट देवून अद्यावत माहिती जाणून घ्यावी.
- ब. आपण निवडलेल्या विषयाप्रमाणे स्वयं अध्ययन साहित्य घेणे, अभ्यासक्रम (Syllabus) प्राप्त करून घेणे व त्याप्रमाणे अध्ययन करणेची जबाबदारी विद्यार्थ्यांची आहे.
- क. आपल्या रजिस्ट्रेशन फॉर्मवर असलेल्या अभ्यास केंद्रामध्येच स्वाध्याय जमा करावयाचे आहेत जर दुसऱ्या अभ्यास केंद्रावर स्वाध्याय जमा केले तर स्वाध्यायाचे गुण आपल्या गुणपत्रिकेवर येणार नाहीत व त्यासाठी दूरशिक्षण व ऑनलाईन शिक्षण केंद्र जबाबदार राहणार नाही याची विद्यार्थ्यांनी नोंद घ्यावी.

M.Com. Part I Sem. II March/April 2026

Distance Mode

Exam Seat No. :- _____

Assignment for the Subject of _____

Paper Number :- _____ Subject Code :- _____

Name of the Candidate :- _____

Name of the Study Centre :- _____

Address :- _____

Pin Code :- _____ Mobile No :- _____

PRN Number :- _____

Course :- **M.Com. Part I (Sem. II) Distance Mode.**

Date of Submission of Assignments :- _____

Signature of Student :- _____

Marks obtained out of 20 :- _____

Signature of Evaluator of Assignment :- _____

Shivaji University, Kolhapur
Centre for Distance and Online Education
M.Com. Part I (Semester - II) 2025-26
(March 2026)
Assignment Questions

Note:

1. All questions carry equal marks.
2. Students should write **A), B), C), and D)** of their **Major Paper**.
3. Each question carries **10 marks**.

Subject: Advanced Accountancy Paper- V (MMAV)

A) Seminar

The students are required to select any topic from the **Advanced Accountancy Paper – V** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Accountancy Paper – V syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

The following Trial Balance of **Shivneri Cooperative Credit Society Ltd.** as on **31st March 2025** is given below:

Particulars	Debit (₹)	Credit (₹)
Cash in Hand	25,000	–
Cash at Bank	1,20,000	–
Loans to Members	12,50,000	–
Furniture	80,000	–
Interest on Loans Received	–	2,40,000
Share Capital	–	5,00,000
Reserve Fund	–	1,20,000
Deposits from Members	–	6,50,000
Salaries	1,20,000	–

Office Expenses	35,000	—
Audit Fees	10,000	—
Bad Debts	15,000	—
Interest on Deposits	90,000	—
Stationery	12,000	—
Total	17,57,000	17,57,000

Additional Information

1. Provide **Interest on Members' Deposits ₹20,000.**
2. Create **Reserve Fund @ 25% of Net Profit** as per the Cooperative Societies Act.
3. Write off **Additional Bad Debts ₹5,000.**
4. Provide **Audit Fees Outstanding ₹2,000.**
5. Provide **Depreciation on Furniture @ 10%.**

Prepare the following **Final Accounts of the Cooperative Society:**

1. **Receipts and Payments Account**
2. **Income and Expenditure Account**
3. **Profit Appropriation Account**
4. **Balance Sheet as on 31st March 2025**

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Gupta S.C., Gupta M.P., Shukla M.C., Agrawal B.M. and Grewal T.S.(2019)Advanced Corporate accounting, S. Chand and Company, New Dehli.
2. Shukla M.C., Grewal T.S., and Gupta S.C (2016)Advanced accounts, S. Chand and Company, New Dehli.
3. Gupta R.L. and Radhaswmy M. (2018) Advanced accountancy Vol II, Sultan Chand and Sons, New Dehli
4. Arulnandan M.A. and Raman K.S. (2018), Advanced Accountancy (Corporate accounting), Vol. II, Himalaya Publishing house Mumbai.
5. Maheshwari S.M., Maheshwari Sunil and Maheshwari Sharad k. (2018), Corporate Accounting, Vikas Publication House, New Dehli.
6. Shukla M.C., Grewal T.S. and Gupta S.C., Advanced accounts, S. Chand and Company, New Dehli.
7. Jain S.P.; Narang K.L. ; Agrawal Simmi and Sehgal, Monik (2018). Advanced Accountancy (Corporate Accounting) Vol II, Kalyani Publishers, New Delhi.

Or

Students are required to select **any topic from the Advanced Accountancy Paper – V syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

The following are the Balance Sheets of A Ltd. and B Ltd. as on 31st March 2025:

Balance Sheet

Liabilities	A Ltd. (₹)	B Ltd. (₹)	Assets	A Ltd. (₹)	B Ltd. (₹)
Equity Share Capital (₹10 each)	5,00,000	3,00,000	Land & Building	3,00,000	2,00,000
General Reserve	1,20,000	60,000	Plant & Machinery	2,00,000	1,20,000
Profit & Loss A/c	80,000	40,000	Stock	90,000	70,000
Creditors	1,50,000	1,10,000	Debtors	1,10,000	80,000
			Cash at Bank	50,000	40,000
Total	8,50,000	5,10,000	Total	8,50,000	5,10,000

Additional Information

1. A Ltd. acquires the business of B Ltd. on 1st April 2025.
2. The purchase consideration agreed upon is ₹4,50,000 payable as follows:
 - o ₹3,00,000 by issue of equity shares of ₹10 each at par, and
 - o The balance in cash.
3. Land and Building of B Ltd. is revalued at ₹2,40,000.
4. Plant and Machinery is revalued at ₹1,10,000.
5. Debtors are subject to 5% provision for doubtful debts.

Required

1. Calculate the Purchase Consideration.
2. Pass necessary journal entries in the books of A Ltd. (Purchasing Company) under the Purchase Method.
3. Prepare the Balance Sheet of A Ltd. after acquisition.

Subject: Advanced Accountancy Paper- VI (Cost Accounting) (MMA-VI)

A) Seminar

The students are required to select any topic from the **Advanced Accountancy Paper – VI (Cost Accounting)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Accountancy Paper – VI (Cost Accounting) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

From the following information of ABC Manufacturing Company for the year ended 31st March 2025, prepare a Cost Sheet and find out the Cost of Production and Profit.

Particulars	Amount (₹)
Opening Stock of Raw Material	40,000
Purchases of Raw Material	2,50,000
Carriage Inward	10,000
Closing Stock of Raw Material	30,000
Direct Wages	1,20,000
Factory Rent	25,000
Power and Fuel	18,000
Factory Insurance	7,000
Office Salaries	35,000
Office Rent	12,000
Selling Expenses	20,000
Advertisement	10,000
Opening Stock of Finished Goods	50,000
Closing Stock of Finished Goods	40,000
Sales	6,00,000

Additional Information:

1. Factory overhead is to be calculated based on the given factory expenses.
2. 5,000 units were produced during the year.
3. 4,500 units were sold during the year.

Required:

1. Prepare a Cost Sheet showing
 1. Prime Cost
 2. Factory Cost (Works Cost)
 3. Cost of Production
 4. Cost of Sales
2. Calculate the Profit earned during the year.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Bhar, B. K. (Year). Cost accounting. Academic Publishers.
2. Jain, S. P., & Narang, K. L. (Year). Cost accounting. Kalyani Publishers.
3. Maheshwari, S. N. (Year). Cost accounting. Vikas Publishing House Pvt. Ltd.
4. Khanna, O. P., Pandey, I. M., Arora, M. N., & Ahuja, J. S. (Year). Cost accounting: Problems and solutions. S. Chand Publishing.
5. Shukla, M. C., Grewal, T. S., & Gupta, S. C. (Year). Cost accounting. S. Chand Publishing.

Or

Students are required to select **any topic from the Advanced Accountancy Paper – VI (Cost Accounting) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

A product passes through Process I in a factory. The following information relates to the month of March 2025.

Units introduced into the process: 10,000 units

Costs incurred during the month:

Particulars	Amount (₹)
Direct Material	1,00,000
Direct Labour	60,000
Production Overheads	40,000

Additional Information:

1. Units completed and transferred to next process: 8,000 units
2. Units in closing work-in-progress: 2,000 units
3. Degree of completion of closing work-in-progress:
 1. Materials: 100%
 2. Labour: 50%
 3. Overheads: 50%
4. There was no opening work-in-progress.

Required:

1. Calculate the Equivalent Production for materials, labour and overheads.
2. Calculate the Cost per Equivalent Unit.
3. Prepare the Process I Account showing the cost of units transferred and closing work-in-progress.

Subject: Advanced Accountancy Paper- VII (Auditing) (MMA-VII)

A) Seminar

The students are required to select any topic from the **Advanced Accountancy Paper – VII (Auditing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Accountancy Paper – VII (Auditing) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

ABC Manufacturing Pvt. Ltd. is a medium-sized company engaged in the production of electrical components. The company has experienced rapid growth in the last five years. With the increase in production and sales, the management realized the importance of establishing an

effective internal control system to safeguard assets, ensure accuracy in accounting records, and improve operational efficiency.

However, during a recent internal review, several weaknesses in the company's internal control system were identified. It was found that the same employee was responsible for receiving cash from customers, recording the transaction in the books of accounts, and depositing the cash in the bank. This lack of segregation of duties increased the risk of fraud and misappropriation of funds.

Similarly, in the inventory department, there was no proper system for recording the movement of raw materials and finished goods. Periodic stock verification was not conducted regularly, which resulted in differences between physical stock and recorded stock.

The management also observed that many financial transactions were not properly authorized by responsible officials. There was no proper system of documentation and verification before making payments to suppliers. Because of these issues, the company faced financial losses and difficulties in detecting errors and irregularities.

To improve the situation, the management decided to evaluate the existing internal control system. They planned to introduce proper segregation of duties, authorization procedures, regular internal audits, and better documentation. The company also decided to use techniques such as internal control questionnaires, flowcharts, and compliance tests to evaluate the effectiveness of the internal control system.

Through these measures, the management aims to strengthen internal control, improve transparency, prevent fraud, and enhance the overall efficiency of the organization.

Answer the following questions

1. Explain the nature, scope, objectives, and limitations of internal control with reference to the case study.
2. Discuss the need for evaluation of the internal control system and explain the techniques used for evaluating an internal control system.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Auditing and Assurance: Sanjib Kumar Basu, Pearson Publishing House
2. Advanced Auditing and Professional Ethics: CA Vinodkumar Agarwal, CA Aarati Lahoti, A.S. Foundation
3. Auditing and Assurance Services: Karen Hooks, Wiley Publishers
4. Auditing and Assurance: CA Surabhi Bansal, Bestword Publications
5. Audit and Assurance Standards in India: M P Vijaykumar, Snow White Publication
6. Fundamentals of Auditing: Kumar and Sharma, Prentice Hall (India) Publishers

Or

Students are required to select **any topic from the Advanced Accountancy Paper – VII (Auditing) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

XYZ Traders Pvt. Ltd. is a wholesale trading company dealing in electronic goods. In recent years, the company has shifted from a manual accounting system to a computerized accounting system to improve efficiency, accuracy, and speed in financial transactions. The

company now uses accounting software to record sales, purchases, inventory, payroll, and financial reports.

Although the computerized system has made accounting work faster and more convenient, the management realized that it also involves certain risks such as data manipulation, unauthorized access, system errors, and loss of data due to technical failures. Therefore, the company appointed an auditor to conduct an audit of the computerized accounting system.

During the audit, the auditor examined the controls over data entry, processing, and output of the accounting information system. It was observed that some employees had access to modify accounting records without proper authorization. Passwords were shared among staff members, which increased the risk of data misuse. In addition, there was no proper backup system to protect financial data from system failure or cyber threats.

The auditor also reviewed the internal controls embedded in the accounting software, such as automatic calculations, validation checks, and access controls. The auditor suggested that the company should implement stronger password policies, restrict access to authorized users only, and maintain regular data backups. The auditor also recommended maintaining audit trails in the system to track changes made in financial records.

After implementing these recommendations, the company improved the security and reliability of its computerized accounting system. This helped ensure accuracy of financial information, protection of data, and better transparency in financial reporting.

Answer the following questions

1. Explain the importance and objectives of auditing in a computerized accounting system with reference to the case study.
2. Identify the risks involved in computerized accounting systems and discuss the measures that can be taken to ensure proper control and security.

Subject: Advanced Accountancy Paper- VIII (Introduction to Auditing) (MMA-VIII)

A) Seminar

The students are required to select any topic from the **Advanced Accountancy Paper – VIII (Introduction to Auditing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Accountancy Paper – VIII (Introduction to Auditing) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Sunrise Agro Industries Ltd. is a medium-sized company engaged in the production and sale of agricultural products. Over the years, the company has expanded its business operations and increased its sales across different regions. With the growth of the company, the management realized the importance of maintaining accurate financial records and ensuring transparency in financial reporting.

To ensure that the financial statements present a true and fair view of the company's financial position, the management appointed an external auditor to conduct a statutory audit. The auditor was responsible for examining the books of accounts, verifying transactions, and ensuring that the financial statements were prepared according to the applicable accounting principles and regulations.

During the audit process, the auditor examined various documents such as purchase invoices, sales records, bank statements, and vouchers. The auditor also verified whether the assets of the company, such as machinery, inventory, and cash balances, were properly recorded and safeguarded.

While conducting the audit, the auditor observed certain issues such as delayed recording of some transactions and minor discrepancies in inventory records. The auditor communicated these observations to the management and suggested improvements in internal controls and accounting procedures.

Through the audit process, the company was able to detect errors, improve financial accuracy, and strengthen its internal control system. The audit also increased the confidence of shareholders, creditors, and other stakeholders in the financial statements of the company. This demonstrates how auditing helps in achieving the main objectives such as verifying the accuracy of accounts, preventing fraud and errors, and ensuring reliability of financial information.

Answer the following questions

1. Explain the objectives of audit with reference to the case study.
2. Discuss how auditing helps in detecting errors and improving the reliability of financial statements.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Basu, Sanjib Kumar. *Auditing and Assurance*. Pearson Publishing House.
2. Agarwal, Vinod Kumar, and Aarati Lahoti. *Advanced Auditing and Professional Ethics*. A.S. Foundation.
3. Hooks, Karen. *Auditing and Assurance Services*. Wiley Publishers.

Or

Students are required to select **any topic from the Advanced Accountancy Paper – VIII (Introduction to Auditing) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

Greenfield Textiles Ltd. is a manufacturing company engaged in the production of cotton fabrics. At the end of the financial year, the company prepared its financial statements including the Balance Sheet and Profit and Loss Account. As required by law, the company appointed an independent auditor to examine the financial statements and provide an audit report.

During the audit process, the auditor carefully examined the books of accounts, supporting documents, and financial records of the company. The auditor also reviewed whether the financial statements were prepared according to the applicable accounting standards and legal requirements.

After completing the audit, the auditor prepared an audit report containing important elements such as the title of the report, addressee, auditor's opinion, basis of opinion, responsibilities of management, responsibilities of the auditor, and the auditor's signature and date. In the report, the auditor expressed an opinion that the financial statements present a true and fair view of the financial position of the company.

The audit report was submitted to the shareholders of the company. It helped the stakeholders understand the reliability of the financial statements and increased their confidence in the company's financial reporting.

Answer the following questions

1. Explain the contents of an audit report with reference to the case study.
2. Why is the auditor's opinion important in an audit report? Explain briefly.

Subject: Advanced Cost Accountancy Paper - V (MMBV)
(Techniques of Costing)

A) Seminar

The students are required to select any topic from the **Advanced Cost Accountancy Paper – V (Techniques of Costing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Cost Accountancy Paper – V (Techniques of Costing) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

XYZ Manufacturing Company produces two products, Product A and Product B. The company has identified the following activities and their total overhead costs for the year.

Activity	Total Cost (₹)	Cost Driver	Total Driver Units
Machine Setup	1,20,000	Number of Setups	40 Setups
Material Handling	80,000	Number of Material Moves	200 Moves
Quality Inspection	60,000	Number of Inspections	120 Inspections

The following information relates to the two products:

Particulars	Product A	Product B
Units Produced	1,000	2,000
Number of Setups	10	30
Material Moves	60	140
Inspections	40	80

Required:

1. Calculate the cost driver rate for each activity.
2. Allocate the overhead costs to Product A and Product B using Activity Based Costing.
3. Calculate the overhead cost per unit for each product.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Arora, M. N. *Cost Accounting: Principles and Practice*. Vikas Publishing House.
2. Horngren, Charles T., Srikant M. Datar, and Madhav V. Rajan. *Cost Accounting*. Pearson Education.
3. Shukla, M. C., T. S. Grewal, and S. C. Gupta. *Cost Accounting: Text, Problems and Solutions*. S. Chand Publishing.
4. Jain, S. P., and K. L. Narang. *Cost Accounting: Principles and Practice*. Kalyani Publishers.
5. Palaniappan, R., and S. Hariharan. *Cost Accounting: Theory and Practice*. I.K. International Publishing House.

Or

Students are required to select **any topic from the Advanced Cost Accountancy Paper – V** (Techniques of Costing) **syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

The standard cost to produce one unit of a product is as follows:

Particulars	Standard Quantity	Standard Rate	Standard Cost (₹)
Direct Material	5 kg	₹4 per kg	20
Direct Labour	3 hours	₹6 per hour	18

During a particular period, the company produced 1,000 units of the product. The actual consumption and cost were as follows:

1. Direct Material used: 5,200 kg costing ₹22,880
2. Direct Labour: 2,900 hours paid at ₹6.50 per hour

Required:

1. Calculate Material Cost Variance.
2. Calculate Material Price Variance and Material Usage Variance.
3. Calculate Labour Cost Variance.
4. Calculate Labour Rate Variance and Labour Efficiency Variance.

Subject: Advanced Cost Accountancy Paper - VI (MMBVI)
(Cost Records and Cost Audit)

A) Seminar

The students are required to select any topic from the **Advanced Cost Accountancy Paper – VI (Cost Records and Cost Audit)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Cost Accountancy Paper – VI (Cost Records and Cost Audit) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Alpha Engineering Ltd. is a manufacturing company engaged in the production of industrial machinery. Due to the nature and scale of its operations, the company falls under the provisions of the Companies (Cost Records and Audit) Rules, 2014. According to these rules, certain companies engaged in manufacturing, mining, and other specified sectors are required to maintain proper cost records and may also be required to conduct a cost audit.

In order to comply with these rules, the management of Alpha Engineering Ltd. appointed a qualified cost accountant to maintain cost records relating to material consumption, labour cost, overheads, and production cost. These records help the company to analyze the cost of production and ensure efficient cost control.

Later, the company was also required to conduct a cost audit as per the provisions of the rules. A cost auditor was appointed to examine the cost records maintained by the company and verify whether the records were properly maintained and whether the cost accounting system was functioning effectively.

During the cost audit, the auditor reviewed the cost records, production reports, and related documents. The auditor observed that although the company maintained most of the required cost records, some departments had not properly documented overhead allocations. The auditor recommended improvements in record maintenance and reporting procedures to ensure full compliance with the Companies (Cost Records and Audit) Rules, 2014.

By implementing these recommendations, the company improved the transparency and reliability of its cost records and ensured compliance with the legal requirements.

Answer the following questions

1. Explain the importance of maintaining cost records under the Companies (Cost Records and Audit) Rules, 2014 with reference to the case study.
2. Discuss the role and responsibilities of a cost auditor in examining the cost records of a company.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Arora, M. N. *Cost Accounting: Principles and Practice*. Vikas Publishing House.

2. Horngren, Charles T., Srikant M. Datar, and Madhav V. Rajan. *Financial Management*. Pearson Education Publishers.
3. Shukla, M. C., T. S. Grewal, and S. C. Gupta. *Cost Accounting: Text, Problems and Solutions*. S. Chand Publishing.
4. Jain, S. P., and K. L. Narang. *Cost Accounting: Principles and Practice*. Kalyani Publishers.
5. Gill, Suveera. *Cost and Management Accounting: Fundamentals and Its Applications*. Vikas Publishing House.
6. Maheshwari, S. N., and S. N. Mittal. *Elements of Cost Accounting*. Shree Mahaveer Book Depot.

Or

Students are required to select **any topic from the** Advanced Cost Accountancy Paper – VI (Cost Records and Cost Audit) **syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

Bright Star Manufacturing Ltd. is a company engaged in the production of household appliances. Earlier, the company maintained separate books for financial accounting and cost accounting. This system created difficulties in reconciling the financial profit and cost profit, and it also required additional time and effort to maintain two different sets of records.

To overcome these issues, the management decided to adopt an integrated accounting system. Under this system, both financial and cost accounting records were maintained in a single set of books. This helped the company avoid duplication of work and ensured better coordination between financial and cost information.

After implementing integrated accounts, the company was able to record transactions related to materials, labour, overheads, and sales in one unified accounting system. This system provided accurate and timely information about the cost of production and overall financial performance of the company.

The integrated accounting system also improved internal control and reduced the chances of errors and discrepancies. The management found it easier to prepare financial statements and analyze cost-related information for decision-making.

Answer the following questions

1. Explain the concept and advantages of integrated accounting with reference to the case study.
2. Discuss how integrated accounts help in improving efficiency and reducing duplication of work in an organization.

Subject: Advanced Cost Accountancy Paper - VII (MMBVII)
(Cost Analysis and Decision Making)

A) Seminar

The students are required to select any topic from the **Advanced Cost Accountancy Paper – VII (Cost Analysis and Decision Making)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Cost Accountancy Paper – VII (Cost Analysis and Decision Making) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

ABC Ltd. has two divisions: Division A and Division B. Division A produces a component which can be transferred to Division B or sold in the external market.

The following information is available:

1. Variable cost per unit in Division A: ₹40
2. Fixed cost per unit in Division A: ₹10
3. Market price of the component: ₹70 per unit
4. Division B requires 5,000 units of the component.
5. Division A has a capacity of 8,000 units.
6. Division A can sell 3,000 units in the external market at the market price.

Required:

1. Determine the transfer price per unit if the transfer is made at market price.
2. Calculate the minimum transfer price acceptable to Division A.
3. Calculate the maximum transfer price acceptable to Division B.
4. Explain which transfer price would be appropriate for internal transfer.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Arora, M. N. *Cost Accounting: Principles and Practice*. Vikas Publishing House.
2. Horngren, Charles T., Srikant M. Datar, and Madhav V. Rajan. *Financial Management*. Pearson Education Publishers.
3. Shukla, M. C., T. S. Grewal, and S. C. Gupta. *Cost Accounting: Text, Problems and Solutions*. S. Chand Publishing.
4. Jain, S. P., and K. L. Narang. *Cost Accounting: Principles and Practice*. Kalyani Publishers.
5. Gill, Suveera. *Cost and Management Accounting: Fundamentals and Its Applications*. Vikas Publishing House.

Or

Students are required to select **any topic from the** Advanced Cost Accountancy Paper – VII (Cost Analysis and Decision Making) **syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

XYZ Ltd. manufactures a product with the following cost structure per unit:

Particulars	Cost per Unit (₹)
Direct Material	30
Direct Labour	20
Variable Overheads	10
Fixed Overheads	15
Total Cost	75

The normal selling price of the product is ₹90 per unit. The company has a production capacity of 10,000 units, but currently it is producing and selling 7,000 units.

A foreign customer offers to purchase 2,000 additional units at ₹65 per unit. The special order will not affect the regular sales of the company.

Required:

1. Calculate the incremental cost per unit.
2. Determine whether the company should accept or reject the special order using the incremental pricing approach.
3. Calculate the incremental profit or loss from the special order.

Subject: Advanced Cost Accountancy Paper- VIII (Introduction to Auditing) (MMB-VIII)

A) Seminar

The students are required to select any topic from the **Advanced Cost Accountancy Paper – VIII (Introduction to Auditing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Cost Accountancy Paper – VIII (Introduction to Auditing) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Sunrise Agro Industries Ltd. is a medium-sized company engaged in the production and sale of agricultural products. Over the years, the company has expanded its business operations and increased its sales across different regions. With the growth of the company, the management realized the importance of maintaining accurate financial records and ensuring transparency in financial reporting.

To ensure that the financial statements present a true and fair view of the company's financial position, the management appointed an external auditor to conduct a statutory audit. The auditor was responsible for examining the books of accounts, verifying transactions, and ensuring that the financial statements were prepared according to the applicable accounting principles and regulations.

During the audit process, the auditor examined various documents such as purchase invoices, sales records, bank statements, and vouchers. The auditor also verified whether the assets of the company, such as machinery, inventory, and cash balances, were properly recorded and safeguarded.

While conducting the audit, the auditor observed certain issues such as delayed recording of some transactions and minor discrepancies in inventory records. The auditor communicated these observations to the management and suggested improvements in internal controls and accounting procedures.

Through the audit process, the company was able to detect errors, improve financial accuracy, and strengthen its internal control system. The audit also increased the confidence of shareholders, creditors, and other stakeholders in the financial statements of the company. This demonstrates how auditing helps in achieving the main objectives such as verifying the accuracy of accounts, preventing fraud and errors, and ensuring reliability of financial information.

Answer the following questions

1. Explain the objectives of audit with reference to the case study.
2. Discuss how auditing helps in detecting errors and improving the reliability of financial statements.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Basu, Sanjib Kumar. *Auditing and Assurance*. Pearson Publishing House.
2. Agarwal, Vinod Kumar, and Aarati Lahoti. *Advanced Auditing and Professional Ethics*. A.S. Foundation.
3. Hooks, Karen. *Auditing and Assurance Services*. Wiley Publishers.

Or

Students are required to select **any topic from the Advanced Cost Accountancy Paper – VIII (Introduction to Auditing) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

Greenfield Textiles Ltd. is a manufacturing company engaged in the production of cotton fabrics. At the end of the financial year, the company prepared its financial statements including the Balance Sheet and Profit and Loss Account. As required by law, the company appointed an independent auditor to examine the financial statements and provide an audit report.

During the audit process, the auditor carefully examined the books of accounts, supporting documents, and financial records of the company. The auditor also reviewed whether the financial statements were prepared according to the applicable accounting standards and legal requirements.

After completing the audit, the auditor prepared an audit report containing important elements such as the title of the report, addressee, auditor's opinion, basis of opinion, responsibilities of management, responsibilities of the auditor, and the auditor's signature and date. In the report, the auditor expressed an opinion that the financial statements present a true and fair view of the financial position of the company.

The audit report was submitted to the shareholders of the company. It helped the stakeholders understand the reliability of the financial statements and increased their confidence in the company's financial reporting.

Answer the following questions

1. Explain the contents of an audit report with reference to the case study.
2. Why is the auditor's opinion important in an audit report? Explain briefly.

Subject: Advanced Taxation Paper- V (MMCV)

A) Seminar

The students are required to select any topic from the **Advanced Taxation Paper – V** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Taxation Paper – V syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Shree Ganesh Electronics is a retail and wholesale business located in Kolhapur, Maharashtra. The business sells electronic items such as televisions, mixers, and mobile accessories. The owner, Mr. Patil, supplies goods both within Maharashtra and to customers in Karnataka through online orders.

The business has an annual turnover of ₹1.2 crore, therefore it is required to register under GST. When Shree Ganesh Electronics sells goods within Maharashtra, the transaction is treated as intra-state supply, and CGST (Central Goods and Services Tax) and SGST (State Goods and Services Tax) are levied and collected by the Central and State Governments respectively under the CGST Act, 2017 and SGST Act, 2017.

When the business sells goods to customers in Karnataka, the transaction becomes an inter-state supply, and IGST (Integrated Goods and Services Tax) is levied and collected by the Central Government under the IGST Act, 2017.

The CGST Act, SGST Act, and UTGST Act extend to the whole of India and came into force on 1 July 2017 with the introduction of GST.

If the business turnover were below the prescribed limit (for example ₹1.5 crore for goods), the owner could opt for the Composition Levy Scheme, under which a taxpayer pays GST at a fixed lower rate and files simplified returns but cannot collect tax from customers or claim input tax credit. This system ensures a uniform tax structure across India and simplifies the indirect tax system.

Answer the following Questions

1. Explain the difference between CGST, SGST, and IGST with reference to intra-state and inter-state supply of goods.
2. What is the Composition Levy Scheme under GST and who can opt for it?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Singhania, V. K. *Students' Guide to Income Tax*. New Delhi: Taxmann Publications.
2. Manoharan, T. N. *Direct Taxes*. New Delhi: Snow White Publications.
3. Singhania, Monica. *Students' Guide to Income Tax and GST*. New Delhi: Taxmann Publications.
4. Sury, M. M. *Goods and Services Tax in India*. New Delhi: New Century Publications.
5. Agarwal, C. A. V. K. *GST Guide for Students*. Delhi: Neelam Book House.

Or

Students are required to select **any topic from the Advanced Taxation Paper – V syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

Mr. Rajesh Patil is a businessman in Kolhapur who runs a furniture manufacturing and selling business. Before the introduction of GST in India, he had to pay several indirect taxes such as excise duty on manufacturing, VAT on sales within the state, and service tax on transportation and installation services. These different taxes were administered by both the Central and State Governments, making the tax system complicated and increasing the compliance burden.

After the introduction of the Goods and Services Tax (GST) on 1 July 2017, the taxation system became more simplified. Under GST, many indirect taxes such as excise duty, service tax, and VAT were merged into a single tax system. Now, when Mr. Patil sells furniture within Maharashtra, he charges CGST and SGST, and when he sells furniture to another state, he charges IGST.

GST is a destination-based tax on consumption and is levied at every stage of value addition with the benefit of input tax credit. The introduction of GST was made possible through the Constitutional amendment in India which empowered both the Central and State Governments to levy GST. The GST Council was also established to recommend tax rates and policies.

Due to GST, Mr. Patil now benefits from a uniform tax structure across India, reduced tax cascading, easier compliance through online filing, and better transparency in the taxation system.

Answer the following Questions

1. Explain the difference between direct tax and indirect tax with suitable examples from the case.
2. Discuss the need, benefits, and constitutional framework of GST in India.

Subject: Advanced Taxation Paper- VI (MMC-VI)

A) Seminar

The students are required to select any topic from the **Advanced Taxation Paper – VI** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Taxation Paper – VI syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

M/s. Shree Laxmi Traders is a registered GST dealer located in Kolhapur, Maharashtra. The firm is engaged in the wholesale business of stationery items such as notebooks, pens, and office supplies. The firm regularly purchases goods from suppliers and sells them to various retailers in Maharashtra and nearby states.

During the month of June 2025, the firm made total sales of ₹8,00,000 and purchased goods worth ₹5,00,000 from registered suppliers. The accountant of the firm is responsible for maintaining records and filing GST returns through the GST portal.

As per GST rules, the firm has to file different types of returns. The details of outward supplies (sales) are reported in GSTR-1, and the summary return along with tax payment is filed in GSTR-3B. The accountant must ensure that all invoices, purchase records, and input tax credit details are properly maintained before filing the returns.

While preparing the return, the accountant calculates the output tax on sales and adjusts the eligible input tax credit on purchases. After adjusting the input tax credit, the remaining tax liability is paid to the government through the GST portal. All the returns must be filed within the prescribed due dates to avoid penalties and interest.

By following the proper procedure of filing GST returns, Shree Laxmi Traders maintains compliance with GST laws and avoids legal complications.

Answer the following Questions

1. Explain the procedure of filing GST returns and the importance of GSTR-1 and GSTR-3B.
2. What are the consequences of late filing or non-filing of GST returns?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Singhania, V. K. *Students' Guide to Income Tax*. New Delhi: Taxmann Publications.
2. Manoharan, T. N. *Direct Taxes*. New Delhi: Snow White Publications.
3. Singhania, Monica. *Students' Guide to Income Tax and GST*. New Delhi: Taxmann Publications.
4. Sury, M. M. *Goods and Services Tax in India*. New Delhi: New Century Publications.
5. Agarwal, C. A. V. K. *GST Guide for Students*. Delhi: Neelam Book House.
6. Datey, V. S. *GST Ready Reckoner*. New Delhi: Taxmann Publications.

Or

Students are required to select **any topic from the Advanced Taxation Paper – VI syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

M/s. Bright Electronics is a registered GST dealer located in Pune, Maharashtra. The firm is engaged in the business of selling electronic appliances such as refrigerators, washing machines, and microwave ovens. During the month of August 2025, the firm purchased various goods and services required for its business operations.

The firm purchased electronic goods worth ₹3,00,000 from a registered supplier and received a proper tax invoice showing GST charged on the purchase. The goods were received in the warehouse and were intended for resale.

The firm also purchased office furniture worth ₹50,000 for use in the office and received a valid GST invoice. In addition, the firm paid ₹20,000 for transportation services from a registered logistics company for bringing the goods to the warehouse.

However, the owner of the firm also purchased a refrigerator worth ₹30,000 from the business stock for personal use at his residence. Further, the firm paid ₹10,000 for restaurant expenses during a staff party.

While filing the GST return, the accountant of Bright Electronics must determine which of these expenses are eligible for Input Tax Credit under GST and which are not. The accountant must also ensure that all conditions for claiming ITC are fulfilled, such as possession of a tax invoice, receipt of goods or services, payment of tax to the government, and filing of GST returns.

Answer the following Questions

1. Identify which of the above transactions are eligible for Input Tax Credit under GST and explain the reasons.
2. Explain the main eligibility conditions for claiming Input Tax Credit under GST.

**Subject: Advanced Taxation Paper- VII
(MMC-VII)**

A) Seminar

The students are required to select any topic from the **Advanced Taxation Paper – VII** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Taxation Paper – VII syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

M/s. Global Tech Pvt. Ltd., an Indian company located in Mumbai, imports electronic components from Japan for manufacturing mobile accessories in India. During the financial year 2025–26, the company imported a shipment of electronic chips valued at ₹20,00,000 through the Mumbai Port.

According to the Customs Act, customs duty is levied on goods imported into or exported from India. The authority to levy customs duty is derived from the constitutional provisions under the Constitution of India, which empowers the Central Government to impose such duties. The main sources of customs law in India include the Customs Act, 1962, the Customs Tariff Act, 1975, and related rules and notifications issued by the government.

When the goods arrived at the port, the customs authorities assessed the value of the imported goods and calculated the applicable customs duty based on the tariff rates. The company was required to pay the customs duty before the goods were cleared for home consumption.

However, the government had recently announced a special exemption notification for certain electronic components used in manufacturing under the “Make in India” initiative. If the

imported goods fall under the specified category, the company may receive partial or full exemption from customs duty.

In some cases, customs duty may also be non-leviable, such as when goods are re-imported after repairs or when certain goods are imported for diplomatic missions or charitable purposes under specific exemptions.

M/s. Global Tech Pvt. Ltd. must carefully examine the customs regulations, exemptions, and conditions to determine the exact duty payable and ensure compliance with customs laws.

Answer the following Questions

1. Explain the meaning of customs duty and the constitutional provisions related to its levy in India.
2. Under what circumstances can customs duty be exempted or not levied on imported goods?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Singhanian, V. K. *Direct Taxes*. New Delhi: Taxmann Publications.
2. Manoharan, T. N. *Direct Taxes*. New Delhi: Snow White Publications.
3. Datey, V. S. *Indirect Taxes*. New Delhi: S. Chand Publications.
4. Reddy, T. S. & Reddy, Y. H. *Business Taxation*. Chennai: Margham Publications.

Or

Students are required to select **any topic from the Advanced Taxation Paper – VII syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

M/s. Smart Solutions Pvt. Ltd. is a software Services Company located in Kolhapur, Maharashtra. The company employs 25 staff members including software developers, accountants, and administrative staff. According to the provisions of the Maharashtra State Tax on Professions, Trades, Callings and Employments Act, the company is required to obtain registration and enrolment under the Profession Tax Act.

The company deducted Profession Tax from the salaries of its employees according to the prescribed slab rates and deposited the collected tax with the State Government within the specified time. The company also filed periodic returns showing the details of employees, tax deducted, and tax paid.

During a routine inspection, the Profession Tax Officer examined the records of the company. The officer checked salary registers, tax deduction details, payment challans, and returns filed by the company. It was found that for a few months the company had delayed the payment of Profession Tax and had also not included two newly appointed employees in the return.

Based on the verification of records, the officer initiated the assessment procedure and calculated the outstanding tax liability along with applicable interest and penalty. The company was instructed to pay the due amount and ensure proper compliance with the provisions of the Profession Tax Act in the future.

This case highlights the importance of timely deduction, payment, and filing of returns under the Profession Tax Act as well as the assessment procedure followed by the tax authorities.

Answer the following Questions

1. Explain the compliance requirements under the Profession Tax Act for employers.

2. What is the assessment procedure followed by the Profession Tax authorities in case of non-compliance?

**Subject: Advanced Taxation Paper- VIII
(Introduction to Auditing) (MMC-VIII)**

A) Seminar

The students are required to select any topic from the **Advanced Taxation Paper – VIII (Introduction to Auditing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Taxation Paper – VIII (Introduction to Auditing) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Sunrise Agro Industries Ltd. is a medium-sized company engaged in the production and sale of agricultural products. Over the years, the company has expanded its business operations and increased its sales across different regions. With the growth of the company, the management realized the importance of maintaining accurate financial records and ensuring transparency in financial reporting.

To ensure that the financial statements present a true and fair view of the company's financial position, the management appointed an external auditor to conduct a statutory audit. The auditor was responsible for examining the books of accounts, verifying transactions, and ensuring that the financial statements were prepared according to the applicable accounting principles and regulations.

During the audit process, the auditor examined various documents such as purchase invoices, sales records, bank statements, and vouchers. The auditor also verified whether the assets of the company, such as machinery, inventory, and cash balances, were properly recorded and safeguarded.

While conducting the audit, the auditor observed certain issues such as delayed recording of some transactions and minor discrepancies in inventory records. The auditor communicated these observations to the management and suggested improvements in internal controls and accounting procedures.

Through the audit process, the company was able to detect errors, improve financial accuracy, and strengthen its internal control system. The audit also increased the confidence of shareholders, creditors, and other stakeholders in the financial statements of the company. This demonstrates how auditing helps in achieving the main objectives such as verifying the accuracy of accounts, preventing fraud and errors, and ensuring reliability of financial information.

Answer the following questions

1. Explain the objectives of audit with reference to the case study.

2. Discuss how auditing helps in detecting errors and improving the reliability of financial statements.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Basu, Sanjib Kumar. *Auditing and Assurance*. Pearson Publishing House.
2. Agarwal, Vinod Kumar, and Aarati Lahoti. *Advanced Auditing and Professional Ethics*. A.S. Foundation.
3. Hooks, Karen. *Auditing and Assurance Services*. Wiley Publishers.

Or

Students are required to select **any topic from the Advanced Taxation Paper – VIII (Introduction to Auditing) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

Greenfield Textiles Ltd. is a manufacturing company engaged in the production of cotton fabrics. At the end of the financial year, the company prepared its financial statements including the Balance Sheet and Profit and Loss Account. As required by law, the company appointed an independent auditor to examine the financial statements and provide an audit report.

During the audit process, the auditor carefully examined the books of accounts, supporting documents, and financial records of the company. The auditor also reviewed whether the financial statements were prepared according to the applicable accounting standards and legal requirements.

After completing the audit, the auditor prepared an audit report containing important elements such as the title of the report, addressee, auditor's opinion, basis of opinion, responsibilities of management, responsibilities of the auditor, and the auditor's signature and date. In the report, the auditor expressed an opinion that the financial statements present a true and fair view of the financial position of the company.

The audit report was submitted to the shareholders of the company. It helped the stakeholders understand the reliability of the financial statements and increased their confidence in the company's financial reporting.

Answer the following questions

1. Explain the contents of an audit report with reference to the case study.
2. Why is the auditor's opinion important in an audit report? Explain briefly.

Subject: Business Administration Paper- V (MMDV)
(Corporate Governance and Business Ethics)

A) Seminar

The students are required to select any topic from the **Business Administration Paper – V (Corporate Governance and Business Ethics)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Business Administration Paper – V (Corporate Governance and Business Ethics) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

In 2009, one of India's largest corporate scandals came to light involving **Satyam Computer Services Ltd.**, a leading IT company. The chairman of the company, Ramalinga Raju, admitted that the company's financial statements had been manipulated for several years. The management had falsified accounts by inflating revenues, profits, and cash balances to show better financial performance than the company actually had.

Due to poor corporate governance practices, the company's internal controls failed. The board of directors did not effectively monitor management decisions, and auditors failed to detect the irregularities. When the fraud was exposed, it caused a major shock to investors, regulators, and the Indian corporate sector.

The scandal had **serious consequences on the economy, society, and shareholders**. The company's share price collapsed drastically, resulting in huge financial losses for thousands of investors and shareholders. Many employees faced uncertainty about their jobs, and the credibility of India's corporate governance framework was questioned globally.

The scandal also affected the reputation of the Indian IT industry and reduced investor confidence in corporate financial reporting. As a result, regulatory authorities strengthened corporate governance norms, auditing standards, and disclosure requirements to prevent similar incidents in the future.

This case demonstrates how **poor corporate governance can lead to financial fraud, loss of investor trust, economic instability, and damage to corporate reputation**.

Answer the following Questions

1. Explain the **effects of corporate scandals on shareholders, society, and the economy** based on the above case.
2. Discuss the **potential consequences of poor corporate governance** in corporate organizations.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Shikha, N., & Sharma, G. (2018). *Corporate Governance in India: Principles and Policies* (1st ed.). New Delhi: Cengage Publication.
2. Kumar, S., & Rai, A. K. (2019). *Business Ethics* (1st ed.). New Delhi: Cengage Publication.

3. Rani, G., & Mishra, R. K. (2004). *Corporate Governance: Theory and Practice*. New Delhi: Excel Books.
4. Singh, S. (2010). *Corporate Governance: Global Concepts and Practices*. New Delhi: Excel Books.
5. Mallin, C. A. (2013). *Corporate Governance* (4th ed.). Oxford: Oxford University Press.
6. Parthasarthy, S. (2007). *Corporate Governance: Principles, Mechanisms and Practices*. New Delhi: Biztantra Publishers.

Or

Students are required to select **any topic from the Business Administration Paper – V (Corporate Governance and Business Ethics) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

Enron Corporation, once one of the largest energy companies in the United States, collapsed in 2001 due to massive accounting fraud and unethical business practices. The company manipulated its financial statements to hide huge debts and show higher profits than actually existed. Senior executives used complex accounting techniques and special purpose entities to conceal financial losses from investors and regulators.

Enron operated internationally and had business dealings in several countries. However, due to weak internal controls, lack of transparency, and unethical management practices, the company misled shareholders, employees, and international investors. Auditors and regulatory authorities initially failed to detect the fraud.

The scandal resulted in billions of dollars in losses for shareholders and caused thousands of employees to lose their jobs and retirement savings. It also severely damaged investor confidence in the U.S. corporate sector and international markets.

As a result of this major corporate failure, the **U.S. government introduced the Sarbanes–Oxley Act (SOX) in 2002** to strengthen corporate governance and financial reporting standards. The act made it mandatory for companies to maintain transparent financial records, establish strong internal controls, and ensure accountability of top management.

For multinational companies operating across countries, ethical business practices must comply with **both home country regulations and host country laws**, as well as the requirements of international regulatory agencies. The Enron case demonstrated how unethical behavior and weak corporate governance can create serious economic and social consequences across the global business environment.

Answer the following Questions

1. Explain the importance of **ethical practices in international business with reference to home and host country regulations**.
2. Discuss the role and significance of the **Sarbanes–Oxley Act (2002) in improving corporate governance and financial transparency**.

Subject: Business Administration Paper- VI (MMD-VI)
(Financial Management)

A) Seminar

The students are required to select any topic from the **Business Administration Paper – VI (Financial Management)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Business Administration Paper – VI (**Financial Management**) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

From the following Balance Sheet extracts of **XYZ Ltd.**

Particulars	Amount (₹)
Stock	1,50,000
Debtors	1,20,000
Cash	60,000
Prepaid Expenses	20,000
Creditors	1,10,000
Short-term Loan	50,000
Outstanding Expenses	30,000

Required to ..

1. Calculate **Total Current Assets**
2. Calculate **Total Current Liabilities**
3. Calculate **Net Working Capital**

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Chandra, Prasanna. (2011). Financial Management: Theory and Practice. New Delhi: Tata McGraw-Hill Education.
2. Khan, M. Y., & Jain, P. K. (2017). Financial Management: Text, Problems and Cases. New Delhi: McGraw Hill Education.
3. Kulkarni, P. V. (2015). Financial Management. Mumbai: Himalaya Publishing House.
4. Sweena, S. C. (2014). Financial Management. New Delhi: Excel Books.
5. Hogland, J. R. (2010). Financial Management. New York: McGraw-Hill Publications.

Or

Students are required to select **any topic from the Business Administration Paper – VI (Financial Management)** syllabus and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

A company has ₹3,00,000 available for investment and must select from the following projects:

Project	Investment (₹)	NPV (₹)
A	1,00,000	30,000
B	1,50,000	40,000
C	1,20,000	35,000
D	80,000	20,000

Required..

Select the **best combination of projects under capital rationing** to maximize total NPV.

Subject: Business Administration Paper- VII (MMD-VII) **(International Marketing)**

A) Seminar

The students are required to select any topic from the **Business Administration Paper – VII (International Marketing)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Business Administration Paper – VII (**International Marketing**) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Flipkart, one of India's leading e-commerce companies, has successfully used **e-marketing technology** to expand its customer base and compete in the digital marketplace. The company utilizes various digital marketing tools such as **search engine optimization (SEO), social media marketing, email marketing, mobile applications, and data analytics** to reach millions of customers across India.

Flipkart operates in a highly dynamic **e-marketing environment** that includes technological, economic, social, and legal factors. The rapid growth of internet users, smartphones, and digital payment systems in India has created a favorable environment for e-marketing. Through its mobile app and website, Flipkart provides customers with easy access to products, personalized recommendations, and secure payment options.

The company uses **advanced technologies such as artificial intelligence (AI), big data analytics, and customer relationship management (CRM) systems** to analyze consumer behavior and provide customized advertisements and offers. For example, during major sales events such as **Big Billion Days**, Flipkart uses targeted digital advertising, push notifications, and email campaigns to attract customers.

However, Flipkart also faces challenges in the e-marketing environment, such as increasing competition from other online retailers, data privacy concerns, cybersecurity risks,

and regulatory policies related to e-commerce. The company must ensure ethical practices in data handling and maintain transparency to build trust among customers.

This case highlights how the effective use of **e-marketing technology and a favorable digital environment** can help companies reach global markets, improve customer engagement, and increase online sales.

Answer the following Questions

1. Explain how **e-marketing technology helps companies improve marketing efficiency and customer engagement**.
2. Discuss the **opportunities and challenges in the e-marketing environment** faced by online businesses.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Cateora, P. R., & Graham, J. L. (2012). *International Marketing*. New Delhi: Tata McGraw Hill Publishing Company Limited.
2. Czinkota, M. R., & Ronkainen, I. A. (2013). *International Marketing* (10th ed.). New Delhi: Cengage Learning.
3. Vasudeva, P. K. (2014). *International Marketing* (4th ed.). New Delhi: Excel Books.
4. Joshi, Rakesh Mohan. (2010). *International Marketing* (2nd ed.). New Delhi: Oxford University Press.

Or

Students are required to select **any topic from the Business Administration Paper – VII (International Marketing) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

McDonald's is one of the largest fast-food chains in the world and operates in more than 100 countries. When the company entered the Indian market in 1996, it faced significant cultural and religious differences compared to Western countries. In India, a large portion of the population does not consume beef due to religious beliefs, and many people prefer vegetarian food.

To succeed in the Indian market, McDonald's made important **product decisions** as part of its international marketing mix. Instead of offering its traditional beef burgers, the company introduced products specially designed for Indian consumers. For example, it launched the **McAloo Tikki Burger**, which is made with a potato-based vegetarian patty and local spices. The company also introduced separate vegetarian and non-vegetarian cooking areas to respect customer sentiments.

In addition, McDonald's modified its menu to include local flavors such as Paneer Burgers and spicy chicken items. These product adaptations helped the company attract Indian customers and successfully establish its brand in the country.

This case highlights how multinational companies must adapt their **product decisions** according to cultural, social, and consumer preferences in international markets. Effective product adaptation allows companies to meet local customer needs while maintaining their global brand identity.

Answer the following Questions

1. Explain how **product adaptation helps multinational companies succeed in international markets**.

2. Discuss the importance of **product decisions in the international marketing mix** with reference to the above case study.

Subject: Business Administration Paper- VIII (MMD-VIII)
(Artificial Intelligence Applications for Management)

A) Seminar

The students are required to select any topic from the **Business Administration Paper – VIII (Artificial Intelligence Applications for Management)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Business Administration Paper – VIII (Artificial Intelligence Applications for Management) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

Walmart, one of the world's largest retail companies, decided to enter the Indian market to expand its global business operations. The company aimed to implement its successful international retail model in India by offering a wide range of products at competitive prices through large retail stores and efficient supply chain systems.

To implement its strategy, Walmart formed a joint venture with Bharti Enterprises in 2007. The company planned to introduce modern retail technology, improve supply chain management, and provide high-quality products at lower prices. Walmart also aimed to develop relationships with local suppliers and farmers to ensure a steady supply of goods.

However, Walmart faced several **challenges during implementation**. India had strict regulations on foreign direct investment (FDI) in the retail sector, which limited Walmart's ability to operate independently. Cultural differences, complex government policies, and strong competition from local retailers also created difficulties.

Additionally, Walmart faced challenges in managing logistics, infrastructure limitations, and adapting to local consumer preferences. Due to regulatory and operational issues, Walmart eventually ended its joint venture with Bharti Enterprises in 2013. Later, the company entered the Indian market again by acquiring a major stake in **Flipkart**, an Indian e-commerce company, to strengthen its presence in the digital retail sector.

This case highlights that **implementing international business strategies requires careful planning, understanding of local regulations, cultural adaptation, and strong management of operational challenges**.

Answer the following Questions

1. Explain the **major challenges faced by multinational companies during the implementation of international marketing strategies**.

2. What lessons can global companies learn from Walmart's experience in the Indian market?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Russell, S., & Norvig, P. (2016). Artificial Intelligence: A Modern Approach (3rd ed.). Pearson Education.
2. Poole, D. L., & Mackworth, A. K. (2017). Artificial Intelligence: Foundations of Computational Agents (2nd ed.). Cambridge University Press.
3. Luger, G. F. (2009). Artificial Intelligence: Structures and Strategies for Complex Problem Solving (6th ed.). Pearson Education.
4. Murphy, K. P. (2012). Machine Learning: A Probabilistic Perspective. MIT Press.

Or

Students are required to select **any topic from the Business Administration Paper – VIII** (Artificial Intelligence Applications for Management) **syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

Amazon, one of the world's largest e-commerce companies, has successfully implemented **Artificial Intelligence (AI)** to improve its business operations and customer experience. The company adopted AI as a core part of its strategy to enhance efficiency, automate processes, and make data-driven decisions.

One of Amazon's most well-known AI applications is its **recommendation system**, which analyzes customer data and purchase history to suggest relevant products. This system uses machine learning algorithms to study consumer behavior and provide personalized product recommendations. As a result, Amazon significantly improved customer engagement and increased online sales.

The implementation of AI at Amazon involved several stages in the **AI project lifecycle**. First, the company collected large amounts of customer data from its website, mobile apps, and transaction records. Next, this data was processed and prepared using advanced data analytics techniques. Machine learning models were then developed and tested to predict customer preferences and optimize supply chain operations.

However, the adoption of AI also created several **organizational challenges**. Amazon had to invest heavily in technological infrastructure, skilled data scientists, and employee training programs. The company also had to manage **change within the organization**, as employees needed to adapt to new technologies and automated systems.

In addition, issues such as **data privacy, ethical concerns, and algorithm bias** became important considerations in AI implementation. Amazon addressed these challenges by strengthening data security policies and ensuring responsible AI practices.

This case demonstrates how a well-planned **AI strategy and proper implementation process** can help organizations gain competitive advantages while also managing the challenges associated with technological change.

Answer the following Questions

1. Explain the **strategic implications of AI adoption in organizations** with reference to the above case.
2. Discuss the **challenges faced by organizations during the implementation of AI projects and change management**.

**Subject: Co-operation and Rural Development Paper- V
(Basics of Co-Operation)**

A) Seminar

The students are required to select any topic from the **Co-operation and Rural Development Paper – V (Basics of Co-Operation)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Co-operation and Rural Development Paper – V (Basics of Co-Operation) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

China provides an interesting example for understanding different economic systems such as **capitalism, socialism, and communism**. After the Communist Revolution in 1949, China adopted a **communist economic system** where the government controlled major industries, resources, and production. Private ownership of businesses was limited, and economic activities were centrally planned by the state.

Under this system, the government decided what goods should be produced, how they should be produced, and how resources should be distributed among the population. While this approach aimed to reduce economic inequality and ensure equal distribution of resources, it also created challenges such as lower productivity, limited innovation, and slow economic growth.

In the late 1970s, China began introducing economic reforms under the leadership of Deng Xiaoping. The country gradually adopted certain elements of **capitalism**, such as allowing private businesses, encouraging foreign investment, and promoting market-based competition. At the same time, the government maintained significant control over major sectors of the economy, reflecting aspects of **socialism**.

This combination created what is often called a “**socialist market economy**.” As a result of these reforms, China experienced rapid economic growth, increased industrial development, and improved living standards for many citizens.

This case illustrates how different economic systems—capitalism, socialism, and communism—affect the organization of economic activities, distribution of wealth, and overall economic development.

Answer the following Questions

1. Explain the key differences between **capitalism, socialism, and communism** with reference to the above case.
2. Discuss how China combined elements of **socialism and capitalism** to achieve economic growth.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Hejela, T. N. (1997). Principles, Problems and Practice of Co-operation. New Delhi: Konark Publishers.

2. Krishnaswami, O. R. (2005). Fundamentals of Co-operation. New Delhi: S. Chand & Company.
3. Krishnaswami, O. R., & Kulandaisamy, V. (2000). Theory of Co-operation: An In-depth Analysis. Coimbatore: Shanma Publications.
4. Mathur, B. S. (1999). Co-operation in India. Agra: Sahitya Bhavan Publishers.
5. Bedi, R. D. (1996). Theory, History and Practice of Co-operation. Meerut: R. Lal Book Depot.

Or

Students are required to select **any topic from the Co-operation and Rural Development Paper – V (Basics of Co-Operation) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem

Denmark is one of the most successful examples of cooperative development in the dairy industry. In the late 19th century, Danish farmers formed dairy cooperatives to process and market milk products collectively. Small farmers who individually lacked resources joined together to establish cooperative dairies.

Through cooperation, farmers pooled their resources, shared modern technology, and improved product quality. Cooperative organizations helped farmers process milk into butter, cheese, and other dairy products and export them to international markets. The cooperative system ensured fair prices for farmers and improved their income.

Today, companies such as **Arla Foods**, which started as a dairy cooperative, have become global dairy brands. The success of Denmark's dairy cooperatives shows how collective effort, democratic management, and efficient marketing can strengthen the agricultural sector.

China – Industrial Cooperatives

China also used cooperative principles in its industrial sector. During the early stages of economic development, the Chinese government encouraged the formation of **industrial cooperatives (Induscos)** to promote small-scale industries and employment.

Induscos were cooperative organizations where workers jointly owned and managed industrial enterprises. These cooperatives helped in the production of textiles, handicrafts, and other industrial goods. The system promoted local employment, skill development, and community participation in industrial growth.

Although China later adopted a mixed economic system, industrial cooperatives played an important role in strengthening local industries and supporting economic development.

This case highlights how **cooperative models in agriculture and industry can improve productivity, encourage collective participation, and support economic growth**.

Answer the following Questions

1. Explain the role of **cooperative organizations in the development of the dairy industry in Denmark**.
2. Discuss the importance of **industrial cooperatives (Induscos) in China's economic development**.

**Subject: Co-operation and Rural Development Paper- VI
(Management of Co-Operative Enterprises)**

A) Seminar

The students are required to select any topic from the **Co-operation and Rural Development Paper – VI (Management of Co-Operative Enterprises)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Co-operation and Rural Development Paper – VI (Management of Co-Operative Enterprises) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem/Case Study

A large agricultural cooperative society had more than 5,000 farmer-members. The organization was managed by a **Board of Directors elected by the members**. The board was responsible for making strategic decisions such as pricing of products, expansion plans, and financial management of the cooperative.

Over time, some members began to feel that the board was not adequately representing their interests. Members complained that important decisions were being taken without proper consultation and that financial information was not being communicated transparently. This created distrust between the **board of directors and the members**.

The issue became more serious when the board decided to invest a large amount of cooperative funds in a new processing plant without discussing the decision in the general body meeting. Many members believed that the investment was risky and demanded greater accountability from the board.

To resolve the conflict, the cooperative organized a **special general meeting** where the board explained the purpose and benefits of the investment. Members were given an opportunity to ask questions and express their concerns. The cooperative also introduced new governance practices such as regular communication with members, transparent financial reporting, and participatory decision-making.

As a result, the relationship between the board and members improved. Members regained confidence in the management, and the cooperative continued its development successfully.

This case shows that **effective communication, transparency, and participatory governance are essential for maintaining a healthy relationship between the Board of Directors and members**.

Answer the following Questions

1. Explain the **importance of maintaining a strong relationship between the Board of Directors and members in cooperative organizations**.
2. What measures can be adopted to **improve transparency and communication between the board and members**?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Krishnaswami, O. R., & Kulandaiswamy, V. (2000). Co-operation: Concept and Theory. Coimbatore: Arundhra Academy.
2. Bedi, R. D. (1996). Theory, History and Practice of Co-operation. Meerut: R. Lal Book Depot.
3. Kulandaiswamy, V. (2003). Principles of Co-operative Management. Coimbatore: Rainbow Publications.
4. Nakkiran, S. (2005). A Treatise on Co-operative Management. Coimbatore: Rainbow Publications.
5. Sinha, S. K., & Sahaya, R. (2008). Management of Co-operative Enterprises. New Delhi: National Council for Cooperative Training (NCCT).

Or

Students are required to select **any topic from the Co-operation and Rural Development Paper – VI (Management of Co-Operative Enterprises) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

The **Maharashtra State Co-operative Union (MSCU)** plays a significant role in strengthening the cooperative movement in the state. One of its important initiatives is the establishment of the **Institute of Cooperative Management (ICM)**, which focuses on providing education, training, and capacity building for cooperative societies and their members.

The Institute of Cooperative Management was established to improve the **professional management of cooperative organizations** such as credit societies, sugar cooperatives, dairy cooperatives, and housing cooperatives. Many cooperative societies in Maharashtra were facing problems such as weak management, lack of trained personnel, financial mismanagement, and poor governance. To address these issues, the institute started organizing training programs, seminars, workshops, and certificate courses for board members, managers, and employees of cooperative institutions.

The institute also provides guidance on **cooperative laws, financial management, auditing, leadership skills, and cooperative governance**. Through these programs, members of cooperative societies learn how to manage resources efficiently and maintain transparency in operations.

However, the institute also faces certain challenges. Many cooperative societies are located in rural areas, and their members may lack awareness about training opportunities. Limited financial resources and rapid technological changes also require continuous updating of training programs.

Despite these challenges, the Institute of Cooperative Management has played a crucial role in improving the **efficiency, accountability, and sustainability of cooperative institutions in Maharashtra**.

Answer the following Questions

1. Explain the **role of the Institute of Cooperative Management in strengthening cooperative institutions in Maharashtra**.
2. Discuss the **challenges faced by cooperative training institutions in improving the management of cooperative societies**.

**Subject: Co-operation and Rural Development Paper- VII
(Co-Operative Legal Systems)**

A) Seminar

The students are required to select any topic from the **Co-operation and Rural Development Paper – VII (Co-Operative Legal Systems)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Co-operation and Rural Development Paper – VII (Co-Operative Legal Systems) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

A housing cooperative society was established in a city to provide affordable housing to middle-income families. According to the **by-laws of the society**, membership was open to individuals who met certain qualifications. These included being at least 18 years of age, residing within the area of operation, agreeing to follow the rules of the cooperative, and purchasing the required number of shares of the society.

One day, Mr. Sharma applied for membership in the cooperative society. He submitted all necessary documents and was willing to purchase the required shares. However, the management committee discovered that Mr. Sharma already owned another house in the same area and was not a resident of the locality where the cooperative society operated.

According to the society's rules, membership was mainly intended for people who **did not already own residential property in that area and were genuine residents**. Therefore, the management committee rejected his application.

Mr. Sharma argued that he had the financial ability to buy shares and should therefore be allowed to become a member. However, the cooperative society maintained that **membership must follow the qualifications and objectives of the cooperative**, which aim to serve the needs of eligible members rather than profit-seeking individuals.

This case highlights the importance of **clear membership qualifications** in cooperative societies to ensure fairness, proper functioning, and fulfillment of cooperative principles.

Answer the following Questions

1. Explain the **importance of qualification criteria for membership in a cooperative society**.
2. What are the **general qualifications required for becoming a member of a cooperative society**?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Government of Maharashtra. (1960). The Maharashtra Co-operative Societies Act, 1960. Mumbai: Government of Maharashtra Publications.

2. Goyal, D. B. (2002). Co-operative Legislation: Trends and Dimensions. New Delhi: Deep & Deep Publications.
3. Trivedi, B. B. (2005). Law and Management of Co-operatives. New Delhi: Vikas Publishing House.

Or

Students are required to select **any topic from the Co-operation and Rural Development Paper – VII (Co-Operative Legal Systems) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

A cooperative housing society in Maharashtra faced a dispute between its managing committee and one of its members, Mr. Patil. Mr. Patil had applied for permission to transfer his flat to another person. However, the managing committee rejected his request without providing proper reasons. Mr. Patil believed that the decision was unfair and against the provisions of the **Maharashtra Co-operative Societies Act, 1960**.

Initially, Mr. Patil approached the **Registrar of Cooperative Societies** for justice. The Registrar examined the case and passed an order supporting the society's decision. Mr. Patil was not satisfied with this decision and decided to challenge the order.

According to the provisions of the Act, disputes related to cooperative societies can be appealed before the **Co-operative Tribunal**, which is a quasi-judicial body established by the state government. The tribunal consists of a **Chairperson and other members who possess legal and administrative expertise**.

Mr. Patil filed an appeal before the **Co-operative Tribunal**. The tribunal examined the documents, heard arguments from both sides, and reviewed the rules of the cooperative society. After careful examination, the tribunal found that the managing committee had not followed proper procedures while rejecting the transfer request.

Using its **powers to hear appeals, review decisions of the Registrar, and pass binding orders**, the Co-operative Tribunal set aside the earlier decision and directed the society to reconsider Mr. Patil's application according to the rules.

This case demonstrates how the **Co-operative Tribunal acts as an important appellate authority to ensure justice, transparency, and proper implementation of cooperative laws**.

Answer the following Questions

1. Explain the **constitution and functions of the Co-operative Tribunal under the Maharashtra Co-operative Societies Act**.
2. Discuss the **powers of the Co-operative Tribunal in resolving disputes related to cooperative societies**.

**Subject: Co-operation and Rural Development Paper- VIII
(Advanced Co-Operative Management)**

A) Seminar

The students are required to select any topic from the **Co-operation and Rural Development Paper – VIII (Advanced Co-Operative Management)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Co-operation and Rural Development Paper – VIII (Advanced Co-Operative Management) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

A dairy cooperative society in Maharashtra had more than 1,200 farmer members. The society was managed by an elected managing committee consisting mainly of farmers. Although the cooperative had strong member support, it faced several operational problems such as poor financial planning, inefficient milk collection systems, and weak marketing strategies. As a result, the society's profits were declining and members were not receiving satisfactory returns for their milk.

To improve the performance of the cooperative, the board decided to introduce **professional management**. The society appointed a qualified **professional manager with a degree in cooperative management and experience in dairy business operations**. The professional manager introduced several modern management practices such as computerized accounting, better supply chain management, quality control in milk processing, and improved marketing strategies.

The cooperative also arranged **training programs for board members and staff** through cooperative training institutes. These programs helped them understand financial management, governance practices, and modern cooperative principles.

Within a few years, the dairy cooperative improved its efficiency and profitability. Milk collection increased, operational costs were reduced, and members received better prices for their products. The success of the cooperative demonstrated that **professionalization of management can strengthen cooperative organizations while maintaining democratic control by members**.

This case highlights that adopting professional management practices, training skilled personnel, and using modern technology are essential for the sustainable growth of cooperative institutions.

Answer the following Questions

1. Explain the **importance of professionalization in the management of cooperative organizations**.
2. Discuss the **benefits and challenges of introducing professional managers in cooperative societies**.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Kamat, G. S. (1987). *New Dimensions of Co-operative Management*. New Delhi: Himalaya Publishing House.
2. Krishnasamy, O. R. (1976). *Co-operative Democracy in Action*. Mumbai: Somaiya Publishing House.
3. Nakkiran, S. (1991). *A Treatise on Co-operative Management*. Coimbatore: Rainbow Publications.
4. Sah, A. K. (1995). *Professional Management for Co-operatives*. Coimbatore: Rainbow Publications.

Or

Students are required to select **any topic from the Co-operation and Rural Development Paper – VIII (Advanced Co-Operative Management) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

A sugar cooperative society in Maharashtra was facing problems such as low productivity and poor coordination among employees. The management decided to adopt **Management by Objectives (MBO)** to improve performance. The board of directors and managers jointly set clear objectives such as increasing sugar production, reducing operational costs, and improving member satisfaction. Each department was given specific targets and responsibilities. Regular meetings were conducted to review progress and solve operational problems. Employees were motivated to achieve the agreed objectives through teamwork and participation. As a result, the cooperative improved its efficiency and production within a short period.

Answer the following Questions

1. Explain the **concept of Management by Objectives (MBO) in cooperative organizations**.
2. What are the **advantages of applying MBO in cooperative management?**

Subject: Advanced Banking and Financial System Paper- V (Legal Provision in Banking)

A) Seminar

The students are required to select any topic from the **Advanced Banking and Financial System Paper – V (Legal Provision in Banking) syllabus** for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the **Advanced Banking and Financial System Paper – V (Legal Provision in Banking) syllabus** for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the **Study Centre Coordinator** at the study centre.

B) Case Study/Solve Practical Problem

Mr. Sharma opened a savings account in a nationalized bank and regularly deposited money into it. One day, he issued a cheque of ₹50,000 to a supplier for business payment. However, the bank mistakenly dishonoured the cheque despite sufficient balance in his account. As a result, Mr. Sharma's reputation was affected and the supplier questioned his financial credibility. Mr. Sharma approached the bank manager and complained about the wrongful dishonour of the cheque. According to banking law, the relationship between a banker and customer is mainly that of **debtor and creditor**, and the bank has a legal obligation to honour cheques when sufficient funds are available. After investigation, the bank admitted its mistake and compensated Mr. Sharma for the inconvenience and damage caused.

Answer the following Questions

1. Explain the **legal relationship between a banker and a customer**.
2. What are the **legal duties and obligations of a banker towards customers**?

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Indian Institute of Banking and Finance (IIBF). (2007). Laws of Co-operative Banking. New Delhi: Macmillan India Ltd.
2. Tannan, M. L. (2008). Tannan's Banking Law and Practice in India (8th ed., Vol. I & II). New Delhi: India Law House.
3. Tannan, M. L., Datta, C. R., & Kataria, S. K. (2011). Banking Law and Practice. Nagpur: Wadhwa & Company.
4. Naib, Sudhir. (2011). The Information Technology Act, 2005: A Handbook. New York: Oxford University Press.
5. Tannan, M. L. (2001). Banking Law and Practice in India (20th ed., Student Edition). Delhi: Delhi Law House.

Or

Students are required to select **any topic from the Advanced Banking and Financial System Paper – V (Legal Provision in Banking) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

Mr. Verma, a small business owner, maintained a current account in a commercial bank. One day, he noticed that a large amount of **₹2,00,000** had been withdrawn from his account without his authorization. After reporting the issue to the bank, it was discovered that a fraudster had obtained his debit card details through a phishing email and used them for unauthorized online transactions.

The incident created serious problems for Mr. Verma's business as he could not pay suppliers on time. The bank conducted an investigation and temporarily froze the suspicious transactions. Although the bank later refunded part of the amount, the fraud affected the **trust and confidence of the customer in the banking system**.

This case highlights that banking fraud can lead to **financial losses, reputational damage to banks, reduced customer trust, and legal complications**. It also shows the importance of strong cybersecurity measures, customer awareness, and strict banking regulations to prevent fraud.

Answer the following Questions

1. Explain the **impact of banking fraud on customers and financial institutions.**
2. Suggest **measures that banks and customers can take to prevent banking fraud.**

Subject: Advanced Banking and Financial System Paper- VI (Banking Administration)

A) Seminar

The students are required to select any topic from the **Advanced Banking and Financial System Paper – VI (Banking Administration)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Banking and Financial System Paper – VI (Banking Administration) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Solve Practical Problem

A District Cooperative Bank in Maharashtra had several branches serving farmers and small businesses. The bank was governed by an **elected Board of Directors**, which was responsible for major policy decisions and overall management. To ensure smooth functioning, the bank also formed different **committees such as the loan committee, audit committee, and management committee.**

The **loan committee** examined loan applications from farmers and small entrepreneurs and recommended approval based on financial eligibility. The **audit committee** regularly checked financial records to ensure transparency and proper use of funds. The **management committee** supervised day-to-day banking operations and implemented the policies decided by the Board of Directors.

However, the bank once faced problems due to delays in loan approvals and poor coordination between committees. To improve efficiency, the authorities clearly defined the responsibilities of each committee and introduced regular meetings and reporting systems. As a result, the administrative structure became more efficient and the bank was able to provide better services to its members.

This case shows that **a well-defined administrative structure with proper committees and authorities is essential for the effective functioning of cooperative banks.**

Answer the following Questions

1. Explain the **administrative structure of a cooperative bank and the role of different committees.**
2. Discuss the **importance of committees and authorities in the management of cooperative banks.**

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Buttle, F. (2004). Customer Relationship Management: Concepts and Tools. Oxford: Elsevier Butterworth-Heinemann.
2. Hempel, G. H., & Simonson, D. G. (2018). Bank Management: Text and Cases. New York: Wiley.
3. Indian Institute of Banking and Finance (IIBF). (2005). General Bank Management (For CAIIB Examinations). New Delhi: Macmillan India Ltd.
4. Singh, K. (2013). Commercial Bank Management. New Delhi: Tata McGraw-Hill Education.
5. Rose, P. S., & Hudgins, S. C. (2008). Bank Management and Financial Services. New York: McGraw-Hill Education.
6. Koch, T. W., & MacDonald, S. S. (2014). Bank Management. Boston: Cengage Learning.

Or

Students are required to select **any topic from the Advanced Banking and Financial System Paper – VI (Banking Administration) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

A District Cooperative Bank appointed a new **Chief Executive Officer (CEO)** to improve its performance and financial stability. The bank had been facing problems such as increasing non-performing assets (NPAs), poor customer service, and lack of coordination among departments. After taking charge, the CEO analyzed the bank's financial position and operational structure.

The CEO introduced several measures such as strengthening the loan recovery system, improving internal controls, and implementing digital banking services. He also ensured that all banking operations followed the guidelines of the **Reserve Bank of India (RBI)** and cooperative banking regulations. Regular meetings were conducted with department heads to monitor performance and ensure transparency in decision-making.

Within a year, the bank improved its financial performance and customer satisfaction. This case highlights that the **CEO plays a crucial role in strategic planning, regulatory compliance, operational management, and overall development of the bank**.

Answer the following Questions

1. Explain the **duties and responsibilities of the CEO in a cooperative bank**.
2. Discuss the **role of the CEO in improving the performance and governance of a bank**.

**Subject: Advanced Banking and Financial System Paper- VII
(Bank Branch Management)**

A) Seminar

The students are required to select any topic from the **Advanced Banking and Financial System Paper – VII (Bank Branch Management)** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Banking and Financial System Paper – VII (Bank Branch Management) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

A public sector bank branch located in a semi-urban area was facing operational difficulties due to an **improper staffing pattern**. The branch had a high number of customers and handled services such as deposits, loans, remittances, and digital banking support. However, the number of employees was limited and not properly distributed among departments.

Most of the staff were assigned to routine clerical work, while only one officer was responsible for loan processing and customer grievance handling. As a result, loan approvals were delayed, customer service was affected, and employees were under pressure due to heavy workload. Customers had to wait for long periods for basic banking services.

The branch manager realized that the existing **staffing pattern was not suitable for the workload and operational needs of the branch**. He requested the regional office to revise the staffing structure and provide additional trained personnel. After reviewing the situation, the bank redistributed staff responsibilities and introduced digital service counters.

This case highlights that **an effective staffing pattern is essential for smooth functioning, better customer service, and efficient management of bank branch operations**.

Answer the following Questions

1. Explain the **concept and importance of staffing pattern in bank branch management**.
2. What are the **problems that may arise due to improper staffing patterns in banks?**

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Claessens, R., & Wiertz, P. (2005). Bank Branch Management. London: Financial World Publishing.
2. Jaiswal, B. (2012). Banking Operation Management. New Delhi: Himalaya Publishing House.
3. Chandra, I. (2010). Practical Workbook for Bank Branch Auditors. New Delhi: Taxmann Publications.
4. Garg, K. (2015). Guide to Bank Audit. New Delhi: Bharat Law House.
5. Hempel, G. H., & Simonson, D. G. (1999). Bank Management: Text and Cases. New York: Wiley Publications.

6. Rose, P. S., & Hudgins, S. C. (2008). Bank Management and Financial Services. New York: McGraw-Hill Education.

Or

Students are required to select **any topic from the Advanced Banking and Financial System Paper – VII (Bank Branch Management) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Case Study

A branch of a commercial bank located in a growing town was experiencing an increase in customers and banking transactions. The **Branch Manager** was responsible for supervising all banking operations such as deposits, loans, customer service, and staff management. One day, several customers complained about delays in loan processing and poor service at the counter.

The Branch Manager reviewed the situation and found that employees were not properly coordinated and workloads were unevenly distributed. He immediately arranged a meeting with the staff, reassigned duties, and introduced a better workflow system. The manager also ensured that all banking activities complied with **banking regulations and internal policies**.

Additionally, the Branch Manager focused on improving customer relations, monitoring financial performance, and ensuring the safety of bank assets. Within a few months, customer satisfaction improved and the branch achieved its business targets.

This case shows that the **Branch Manager plays a key role in managing operations, supervising staff, ensuring regulatory compliance, and maintaining good customer service in a bank branch**.

Answer the following Questions

1. Explain the **responsibilities of a Branch Manager in a bank**.
2. How does effective leadership of a Branch Manager improve the performance of a bank branch?

Subject: Advanced Banking and Financial System Paper- VIII (Bank Management Practices)

A) Seminar

The students are required to select any topic from the **Advanced Banking and Financial System Paper – VIII (Bank Management Practices) syllabus** for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Advanced Banking and Financial System Paper – VIII (Bank Management Practices) syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

A regional bank branch in a busy commercial area was experiencing operational difficulties such as delayed transactions, customer complaints, and increasing loan defaults. The bank realized that the main problem was the lack of proper **bank management practices**, including poor supervision, weak risk management, and ineffective coordination among staff.

The bank's head office decided to improve the situation by introducing better **bank management systems and practices**. The branch manager was instructed to strengthen internal control systems, improve customer service, and closely monitor loan approvals and recoveries. Staff training programs were also organized to improve their knowledge of banking procedures and digital banking services.

After implementing these management practices, the branch's performance improved significantly. Loan recovery increased, customer complaints reduced, and overall efficiency of banking operations improved.

This case shows that **effective bank management and proper banking practices are essential for ensuring financial stability, efficient operations, and better customer service in banking institutions.**

Answer the following Questions

1. Explain the **meaning and concept of bank management and practices.**
2. Discuss the **importance of effective bank management practices in banking institutions.**

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre.**

1. Tandon, D. (2012). *Management of Banks: Text and Cases*. New Delhi: Himalaya Publishing House.
2. Jaiswal, B. (2013). *Banking Operation Management*. New Delhi: Himalaya Publishing House.
3. Indian Institute of Banking and Finance (IIBF). (2011). *Advanced Bank Management*. New Delhi: Macmillan India Ltd.
4. Rao, P. S., & Khanna, P. K. (2010). *Principles and Practice of Bank Management*. New Delhi: Himalaya Publishing House.
5. Arunajatesan, S. (2008). *Bank Management*. New Delhi: Tata McGraw-Hill Education.

Or

Students are required to select **any topic from the Advanced Banking and Financial System Paper – VIII (Bank Management Practices) syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre.**

D) Midterm Test/Case Study

A nationalized bank had several branches in rural and urban areas. The head office was responsible for **monitoring the performance and operations of these branch offices**. However, due to the large number of branches and limited supervisory staff, proper monitoring was not always possible.

One branch started facing problems such as delays in updating customer accounts, improper allocation of duties among staff, and weak control over loan approvals. Because of poor monitoring, these issues continued for several months and resulted in customer complaints and increased non-performing assets (NPAs).

After a routine inspection, the regional office discovered that the branch manager had not effectively supervised daily operations and staff responsibilities were not clearly assigned. To

solve the problem, the bank introduced **regular branch monitoring systems, digital reporting mechanisms, and clear allocation of duties among employees.**

This case highlights that **effective branch monitoring is essential for maintaining operational efficiency, financial discipline, and customer satisfaction in bank branches.**

Answer the following Questions

1. Explain the **meaning and importance of branch monitoring in bank management.**
2. What are the **problems that may arise due to poor monitoring of branch offices?**

Elective Subject : Organization Behaviour (Compulsory to every Student)

Organizational Behaviour is an elective paper for M.Com. Part I, Semester II. Therefore, all students who have opted for this subject must submit the assignment.

A) Seminar

The students are required to select any topic from the **Organization Behaviour** syllabus for their seminar. The chosen topic must be written as a seminar paper and submitted hard copy to the study centre. An **oral presentation** will be conducted by the **study centre coordinator** at the study centre.

Or

The students are required to select any one topic from the Organization Behaviour syllabus for their seminar. The student must be preparing a Power Point Presentation (PPT) on the selected topic and submit hard copy to the study centre. An oral presentation will be conducted by the Study Centre Coordinator at the study centre.

B) Case Study/Solve Practical Problem

A private company was known for its strong sales performance. However, employees began to notice certain **ethical issues in the workplace.** The sales manager was pressuring employees to achieve unrealistic sales targets. To meet these targets, some employees started giving misleading information to customers about product features and pricing.

One employee, Mr. Raj, felt uncomfortable with this practice because it violated the company's ethical values and could harm customers. When he raised the issue with his supervisor, he was advised to ignore the problem and focus on achieving sales targets. This created a **moral dilemma** for Mr. Raj between following ethical principles and keeping his job secure.

Later, several customer complaints reached the company's top management. After investigation, the company realized that unethical behavior was affecting its reputation and customer trust. The management introduced a **code of ethics, employee training programs, and a transparent complaint system** to promote ethical behavior within the organization.

This case highlights that **ethical issues in organizational behavior can affect employee morale, organizational reputation, and long-term business sustainability.**

Answer the following Questions

1. Explain the **ethical issues faced by employees in organizational behavior**.
2. Suggest **measures organizations can adopt to promote ethical behavior in the workplace**.

C) Book Review / Poster Presentation

The students are required to read **one of the following books** and prepare a **book review report** of about **5 to 7 pages**. The completed report must be **submitted to the study centre**.

1. Subbarao, P. (2010). *Management and Organizational Behaviour*. New Delhi: Himalaya Publishing House.
2. Davis, K. (2002). *Organizational Behaviour*. New York: McGraw-Hill Education.
3. Robbins, S. P. (2015). *Organizational Behaviour*. New Delhi: Pearson Education.
4. Ghanekar, A. (2006). *Organizational Behaviour*. New Delhi: Everest Publishing House.
5. Gupta, C. B. (2011). *Organizational Behaviour*. New Delhi: Sultan Chand & Sons.
6. Khanka, S. S. (2013). *Organizational Behaviour*. New Delhi: S. Chand Publishing.

Or

Students are required to select **any topic from the Organization Behaviour syllabus** and prepare a **poster presentation on chart paper**. The completed poster must be **submitted to the study centre**.

D) Midterm Test/Practical Problem/Case Study

A manufacturing company noticed that employee productivity was gradually declining and many workers were frequently absent from work. After conducting an internal survey, management found that employees were facing problems such as long working hours, lack of safety measures, poor communication with supervisors, and limited opportunities for career growth.

To improve the **Quality of Work Life (QWL)**, the company introduced several initiatives. It improved workplace safety, provided better working conditions, introduced flexible working hours, and organized training programs for employee development. The management also created a system where employees could share their suggestions and concerns with the management.

After implementing these changes, employee satisfaction increased significantly. Workers felt more motivated and committed to their jobs. As a result, productivity improved and the company experienced fewer employee complaints and reduced absenteeism.

This case highlights that **improving the quality of work life helps organizations enhance employee satisfaction, motivation, and overall organizational performance**.

Answer the following Questions

1. Explain the **concept and importance of Quality of Work Life (QWL) in organizations**.
2. Suggest **measures that organizations can adopt to improve the quality of work life of employees**.