

**MAHARASHTRA STATE BOARD OF VOCATIONAL EDUCATION EXAMINATION,
MUMBAI - 51**

1	Name of Course	CERTIFICATE COURSE IN E-COMMERCE & STOCK MARKET																																																													
2	Course Code	408221																																																													
3	Max. Nos. of Student	25 Students																																																													
4	Duration	1 Year																																																													
5	Type	Full Time																																																													
6	Nos. of Days / Week	6 Days																																																													
7	Nos. of Hours /Days	7 Hrs																																																													
8	Space Required	Theory Class Room – 200 sqft Practical – 800 sqft																																																													
9	Entry Qualification	S.S.C. Passed																																																													
10	Objective Of Syllabus/ introduction	To acquire knowledge in Corporate finance, financial services and investment management To acquaint the students with Share market transactions. To familiarize the students with On – Line trading. To provide more knowledge with regards to project planning, Venture capital etc. To acquire knowledge about New Issue management, credit ratings and other allied areas.																																																													
11	Employment Opportunity	<u>Wage Employment</u> 1.Clerical work in Banks, Insurance companies. 2.Jobs in Corporate sectors. 3.Assistants in Finance companies & Leasing companies. 4.Assistant in Share Brokers firm.			<u>Self Employment</u> 1. Share Broker 2. L I C / G I C agent and development officer. 3. Share market & Investment consulting firms.																																																										
12	Teacher’s Qualification	M.Com.																																																													
13	Training System	<table><tr><th colspan="3">Training System Per Week</th></tr><tr><td>Theory</td><td>Practical</td><td>Total</td></tr><tr><td>18 Hours</td><td>24 Hours</td><td>42 Hours</td></tr></table>						Training System Per Week			Theory	Practical	Total	18 Hours	24 Hours	42 Hours																																															
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14	Exam. System	<table><tr><th>Sr. No.</th><th>Paper Code</th><th>Name of Subject</th><th>TH/PR</th><th>Hours</th><th>Max. Marks</th><th>Min. Marks</th></tr><tr><td>1</td><td>40822111</td><td>Book Keeping & Finance & Capital markets</td><td>TH-I</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>2</td><td>40822112</td><td>Banking & E Commerce & Marketing of Securities</td><td>TH-II</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>3</td><td>40822113</td><td>Security Analysis & Portfolio Management and Company Accounts & Law</td><td>TH-III</td><td>3 hrs</td><td>100</td><td>35</td></tr><tr><td>4</td><td>40822121</td><td>Book Keeping & Finance & Capital markets</td><td>PR-I</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td>5</td><td>40822122</td><td>Banking & E Commerce & Marketing of Securities</td><td>PR-II</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td>6</td><td>40822123</td><td>Security Analysis & Portfolio Management and Company Accounts & Law</td><td>PR-III</td><td>3 hrs</td><td>100</td><td>50</td></tr><tr><td></td><td></td><td>Total</td><td></td><td></td><td>600</td><td>255</td></tr></table>						Sr. No.	Paper Code	Name of Subject	TH/PR	Hours	Max. Marks	Min. Marks	1	40822111	Book Keeping & Finance & Capital markets	TH-I	3 hrs	100	35	2	40822112	Banking & E Commerce & Marketing of Securities	TH-II	3 hrs	100	35	3	40822113	Security Analysis & Portfolio Management and Company Accounts & Law	TH-III	3 hrs	100	35	4	40822121	Book Keeping & Finance & Capital markets	PR-I	3 hrs	100	50	5	40822122	Banking & E Commerce & Marketing of Securities	PR-II	3 hrs	100	50	6	40822123	Security Analysis & Portfolio Management and Company Accounts & Law	PR-III	3 hrs	100	50			Total			600	255
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SYLLABUS

Theory - I

Book Keeping & Finance & Capital Markets

Book Keeping & Finance

Chapter	Contents
<u>Chapter -1</u> Book keeping	Definition – objectives – advantages – disadvantages – Terms used in Book keeping- Rules for Debit and Credit. Journal –ledger- subsidiary book – cash book – petty cash book – trial balance – trading account – profit and loss account and balance sheet.
<u>Chapter -2</u> Introduction to Marketing	Market – definition – meaning – importance – features – types of market – Marketing – definition – meaning – importance – features –functions. Channels of distribution- meaning – importance - mercantile agents.
<u>Chapter -3</u> Finance	Meaning and nature of business finance – need – concept of finance function – executive function – routine function – financial management – objectives – scope- organization of finance function.
<u>Chapter -4</u> Capitalization & Capital Structure.	Capital plan, capitalization theories, over capitalization – causes- effects- remedies- under capitalization – causes – effects – remedies. Over capitalization V/s Under capitalization. Balance capital, watered capital, capital structure- capital gearing- factors influencing capital structure – trading on equity.

Capital Markets

Chapter	Contents
<u>Chapter -1</u> Fixed Capital	Meaning – nature – importance – factors determining fixed capital – sources of fixed capital – issues in fixed asset management.
<u>Chapter -2</u> Working Capital	Meaning – nature – factors determining working capital – importance of working capital – sources of working capital – need – types of working capital – challenges of working capital management, over trading and under trading , Fixed capital V/s Working capital.
<u>Chapter -3</u> Sources of Finance	Long term funds , issue of shares , issue of debentures , term loans, self financing or retained earnings , lease financing , short term funds , public deposits, bank credit , credit from suppliers, advances from dealers, commercial paper, short term loans from financial institutions.
<u>Chapter -4</u> Procedure to obtain term loans.	Financial institutions , IFCI , ICICI, IDBI , UTI, SFC, SIDC, Financial assistance – direct financial assistance – indirect finance assistance- special schemes.

Practical – I
Book Keeping & Finance & Capital Markets

Book Keeping & Finance

1. Visit to a company – finance requirements.
2. Visit to a joint stock company to study capitalization.
3. Visit to brokers firm.
4. Preparation of Journal and ledger.
5. Preparation of subsidiary books
6. Preparation of cash book and petty cash book.
7. Preparation of final accounts.

Capital markets

1. Study the requirements of Fixed Capital
2. Study the requirements of working capital
3. Study the annual statements of accounts of various joint stock companies, Banks insurance companies etc.
4. Visit to financial institutions giving financial assistance to industries.
5. Visit to a bank to study the advances to different industries.
6. Study the procedure for getting loans and advances.
7. Conduct a marketing survey on various deposit schemes and bank credit

Theory – II
Banking & E Commerce and Marketing of Securities

Banking & E Commerce

Chapter	Contents
<u>Chapter -1</u> Banking	Definition, functions and types of banks. Types of deposits- savings account, current account, recurring account, fixed deposit account. Forms of loans and advances- opening and operation of accounts. Documents used in bank – cheque, withdrawal slip, pay-in-slip, pass book, bill of exchange, promissory note, draft etc.
<u>Chapter -2</u> Merchant Banking	Need for merchant banking – role and functions of merchant banking – growth of merchant banking in India. Government regulations regarding merchant banking.
<u>Chapter -3</u> Introduction to E Commerce	Meaning-nature-concept-history-reasons for transacting on line, advantages of E commerce. E commerce in educational, financial, news, auction, entertainment sectors.
<u>Chapter -4</u> Application of E Commerce	Fields of application of E commerce – procurement- sales-market place- marketing- promotion- customer services – payments. Types of application – B2B-B2C-C2C-G2C-B2G sites.

Marketing of Securities

Chapter	Contents
<u>Chapter – 1</u> E-Retailing & Marketing of Securities.	E retailing – meaning – advantages – application of E retailing to various sectors like banks – insurance companies – service sector organizations- creation of web page for E retailing. Meaning of capital markets – Gilt edged securities market – Industrial securities market. (Primary and Secondary markets) General functions of security market- factors of growth of security market – limitations of securities market.
<u>Chapter -2</u> Methods of marketing securities.	Public issue – Right issue – Private placement- Preferential allotment to employees- Preferential allotment to suppliers – financial institutions- mutual funds- underwriting the issue. Public issue procedure – Underwriting procedures – limitations.
<u>Chapter – 3</u> Stock market	Meaning and nature , history and functions of Stock exchange, Regulation of stock exchange, Organsation and management of stock exchange, membership of stock exchange, stock exchange trade agreements- speculative transactions – listing of securities – new developments – mutual funds- portfolio management – stock investments.
<u>Chapter – 4</u> S E B I	Objectives – power functions of S E B I, management of S E B I, S E B I guidelines or capital issues.

Practical – II
Banking & E Commerce and Marketing of Securities

Banking & E Commerce

1. Visit to a commercial bank.
2. Visit to a nationalized bank.
3. Preparation of various proforma documents used in bank- cheque, withdrawal slip etc.
4. Visit to a bank to study Merchant banking.
5. Visit to a Co operative bank.
6. To study how to transact business electronically.
7. Application of E commerce to various fields.

Marketing of Securities

1. Visit to a share brokers firm.
2. Comparison of different market securities.
3. Study the issue procedure of various securities.
4. Collection of various application forms of I P O's
5. Documentation of buying and selling of securities.
6. Visit to a stock market
7. Study the market intelligence of securities in news paper and financial journals.
8. Collection of write ups and printed matters about S E B I regulations and capital issues.

Theory - III

Security Analysis & Portfolio Management & Company Accounts & Law

Security Analysis & Portfolio Management

Chapter	Contents
<u>Chapter – 1</u> Investments	Meaning, objectives, Investment alternatives – shares – debentures – money market investment – public deposits – bank deposits – post office savings – housing bank schemes – life insurance schemes – public provident fund – bullion market – real estate.
<u>Chapter – 2</u> Portfolio Management	Approaches to construction of portfolio – Objectives – principles of portfolio construction – traditional portfolio theory – portfolio risk and security analysis
<u>Chapter – 3</u> Taxes	Introduction to taxes and investments- computation of tax liability – tax saving schemes – deduction from gross total income – capital gains – reducing tax liability by investing – wealth tax.
<u>Chapter -4</u> Trading account in securities	Opening a trading account with the broker – operation of a demat account – online buying of shares – online selling of shares – settlement of transactions – payment through demat account – importance of depository participant.

Company Accounts & Law

Chapter	Contents
<u>Chapter – 1</u> Company Accounts	Issue of shares – Issue of debentures – Forfeiture and re issue thereof. Capitalization of reserves and issue of bonus shares. Capital reduction and internal reconstruction.
<u>Chapter – 2</u> Company Law	The companies act 1956 , kinds of companies , promotion of companies , Incorporation of company – Memorandum & Articles of Association, prospectus, Shares – share capital – member – capital management –Company meetings – quorum, voting, resolution and minutes.
<u>Chapter – 3</u> Funds flow analysis	Concept of funds – Managerial uses of fund flow analysis – Cash flow analysis – concept of funds- how to determine inflow or outflow of cash on account of trading operations- uses of cash flow analysis.
<u>Chapter – 4</u> Financial statement analysis	Income statement, Balance sheet, Statement retained earnings- Analysis of financial statement – Horizontal analysis – Vertical analysis- Financial ratios – Comparative analysis

Practical – III
Security Analysis & Portfolio Management & Company Accounts & Law

Security Analysis & Portfolio Management

1. Visit to financing companies.
2. Visit to depository participant.
3. Visit to different insurance companies.
4. Visit to brokers firm to study port folio management.
5. Visit to a tax consultant firm.
6. Practical working of on line trading to study how to buy and sell shares.
7. Filling of demat form.
8. Calculation of Income tax
9. Internet B S E trading system (BOLT)
10. N S E Trading system.

Company Accounts & Law

1. Preparation of company accounts.
(Shares-debentures-forfeiture and issue of bonus shares)
2. Visit to a joint stock company to study memorandum
3. Drafting minutes for company meetings
4. Report writing
5. Preparation of fund flow and cash flow
6. Calculation of accounting ratios
7. Comparison of annual reports of various companies.

List of Infrastructure Facilities:

1. Two Class rooms (Lecture Hall) with seating capacity of 30 students.
2. Adequate quantity of Tables, benches, chairs and Black board.

List of Tools & Equipments:

1. . FOUR Computers with latest configuration.
2. One Dot Matrix Printer (132 col.)
3. A set of Reference books.
4. A Cupboard.
5. Over head projector

References:

1. Fundamentals of marketing and Finance – Michael Vaz & Vinayak Paralikar
2. Management of small industry – Dr. Vasant Desai.
3. Marketing & Salesmanship – S.A Sherlekar
4. Security analysis and portfolio management – P.K Bandgar.
5. Investment analysis and portfolio management – N G Kale & P K Bandgar
