

COMMERCE GROUP

A general note regarding vocational courses and syllabi for Higher Secondary in Commerce and Industries :

1. The courses have the following pattern.
 - (a) English or any one Modern Indian Language or Foreign Language
 - (b, c, d) 3 academic subjects out of the list currently operative.
 - (e) One vocational subject.
 2. For (e) above, the following vocational subjects have been suggested for the Commerce and Industries out of which one vocational subject should be chosen.
 - (i) Banking
 - (ii) Insurance
 - (iii) Office management
 - (iv) Marketing and Salesmanship
 - (v) Small Industries and Self-employment
 - (vi) Elementary Industrial Management
 3. Visits to places of operations should be encouraged to a great extent. During such visits, the strength of students in a batch should not exceed 20. The students should be instructed in advance regarding the things to be observed and noted during visits.
 4. Each Vocational Subject will carry two papers of 100 marks each. Minimum instruction per week for each of the two papers would be as follows :

Lecture periods	3
Tutorial periods	3
Visits periods	2
	8
- Thus, in all, there will be 16 periods for the Vocational subject.
5. **Practical Work**
 - (i) **Tutorials** : During tutorials, the students are expected to do a lot of exercise work on case study problems set by the teacher. The journal for tutorials should cover a minimum of 100 pages

(full scape equivalent) per semester. The work should be evenly spread during the semester. The journal should be corrected by the teacher. Tutorials should be in batches of not more than 25.

- (ii) **Visits :** The student should be taken round and shown the jobs being carried out in practice. The student should maintain a journal to make a note of his observations and experience during the visits. There should be a minimum of three visits during a semester.
- (iii) **Projects :** Students should be asked to prepare projects either individually or in suitable batches so as to get a realistic experience of the vocation and would create self-confidence in them.

SCHEME OF EXAMINATION

1. Banking
2. Insurance
3. Office & Management
4. Marketing & Salesmanship
5. Small Industries and Self-Employment
6. Elementary Industrial Management.

Paper -I

Written Examination of 75 Marks. 3 Hrs. duration.

This will consist of two sections.

Section A - Theory carrying 50 Marks.

Section B -Questions on Practical Portion carrying 25 Marks

Practical Examination of 25 marks. 2 Hrs. duration.

A batch of 20 students will be examined by a pair of Internal and External examiners. They will interview each student to ascertain how far he has done the work himself or copied down from some other candidate's journal. The items of assessment which are to be completed by the student during the year are as follows :

The pair of examiners will assess these as per scheme of marks shown against each item :

1.	Assignment Projects or Visit reports	15 Marks
2.	Tutorial	10 Marks
	Total	25 Marks

Paper II

Written and Practical Examination same as Paper 1.

COMMERCE GROUP

Course I

BANKING

Standard XI

Paper I

I. Elementary Book-keeping and Accountancy

- (i) Definition, objects, importance and utility of book-keeping, the theory and principles of double entry book-keeping and its advantages.
- (ii) Accounts - Real, personal, nominal.
- (iii) Journal entries with narration-documents supporting entries in books of accounts.
- (iv) Ledger - posting from journal to ledger accounts, balancing ledger accounts, debit and credit.
- (v) Writing of goods account with entries of closing stock - opening stock, valuation of stock - direct and indirect expenses - expenses and gains on nominal accounts.
- (vi) Cash book and subsidiary book - purchases, sales, returns, inward and returns outward books; posting from subsidiary books and cash-book to ledger accounts.
- (vii) Trial Balance. Profit and loss account and balance sheet based on trial balance.
- (viii) Preparing trading and profit and loss account - depreciation, drawings, interest on capital and drawings, outstanding and prepaid expenses, incomes accrued due, bad debts, etc.
- (ix) Reserve for doubtful debts, reserve for discount on debtors and creditors; preparing trading and profit and loss account with adjustments.
- (x) Preparing balance sheet.
- (xi) Reconciliation statement - errors and, their rectification.
- (xii) Bills of exchange-acceptance, honouring and dishonouring bills.

2. The nature of Banking and the functions of a Banker.
3. The meaning of Banking and Mercantile firms.
4. Negotiable Instruments - cheques, bills of exchange and promissory notes - documents analogous to cheques and other negotiable instruments, parties to the negotiable instruments - procedure in the case of dishonour.
5. **History of Indian Banking for the 20th Century**
 Commercial, Co-operative and Foreign Exchange Banks;
 Nationalisation of the Reserve Bank of India;
 Nationalisation of the Imperial Bank;
 Social objectives, Nationalisation of major 14 Commercial Banks
6. **The central Banking system** - Reserve Bank of India and its functions, organisation of the Reserve Bank of India (Functional and Structural).
7. **Banks in the public sector** - (I) State Bank of India and (II) Other nationalised Banks. Working and progress of State Bank of India - Lead Bank scheme.

Paper II

1. Simple Banking operations.
2. The banker- customer relationship - general nature of the relationship - special features.
3. Various kinds of bank accounts - opening of new account, bank pass-book, cheque book and paying-in-slip book - special types of customers, namely minors, married women, joint accounts, limited companies, partnerships and non-trading concerns - precautions to be taken by the banker while opening and operating such accounts.
4. Regular and irregular endorsements - different kinds of crossing and their significance.
5. Payment and collection of cheques and bills - position of the paying banker - duties and responsibilities of the paying banker - statutory protection provided to the paying banker under the law in India - precautions to be taken while making payments - collections of cheques and bills - collecting banker's position - his duties and responsibilities - protection provided to the collecting banker in India - collection of bills of exchange.

6. (a) Principles of good lending
(b) Loans and Advances.
7. General working of the commercial banks; meaning of additional banking and mercantile terms.
Balance-sheet of commercial banks - assets and liabilities.
General principles governing them.

Statandard XII

PAPER I

1. **Profit and Loss Account of the Bank** - Explanation of important items.
2. **Banking Regulation Act**
Negotiable Instruments Act - Negotiable Instruments. Cheques, Bills of Exchange and Promissory Notes; Quasi Negotiable Instruments; Character of and parties to Negotiable Instruments; Types of negotiable instruments, drawing issue and negotiation of cheques.
3. Important sections of Companies Act relating to banking operations regarding Limited Companies.
4. **Banks and Foreign Trade**
Various methods of payments in International Trade
Letters of credit, Traveller cheques and other currencies, shipping Documents.,
Terminology used in exchange transactions.
Work of Foreign Exchange Department relating to
 - (a) Letters of credit, packing credit.
 - (b) Collection and negotiatian of clean and documentary foreign bills, commercial L/cs, Uniform customs and practice for commercial documentary credits, shipping documents, clearance of good, shipping procedure and customs formalities.
 - (c) Insurance and encashment of drafts, mail and cable transfers, personal letters of credit, Traveller's cheques, purchase and sale of Foreign Notes and coins.

PAPER II

1. **Advances to customers against**

Securities generally including :

Stocks and shares (quoted and unquoted)

Land and Buildings,

Plant and Machinery,

Life Policies,

Guarantees,

Debentures,

Procedure and goods,

Documents of Title to goods,

Financing of :

(a) Hire-purchase and Instalment - credit transactions,

(b) Standing Crops.

A detailed knowledge of these securities is required, their suitability or otherwise for advances, their valuation method and form of charge - mortgage, pledge; hypothecation, floating charge, lien precautionary measures to ensure good title - release on payment or realisation on default. Bank Guarantees, Discounting of Bills.

2. **Safe custody** : Safe Deposit vaults, Executors and trustee Business, Miscellaneous services, rendered by the Banker, such as carrying out of standing instructions, furnishing of opinion, etc.

3. **General Banking Business.**

General relationship between Banker and customer, Banker's Rights, Right of set off and Lien, Duty of secrecy, statement of Accounts, passbook; Termination of contract between Banker and Customer, Closure of Account, Death Lunacy, Bankruptcy of customer, Liquidation of a company, Garnishee order.

4. **Documentation**

Appraisal of credit - S.S.I., Agriculture, Banking facilities to self-employed; credit cards, safe custody operations, Buying and selling of securities. Various types of advances - Hypothecation - pledge, Trust-Receipts, Clean, etc.

Credit Deposit Ratio

Various types of securities.

Reference Books

1. Elements of Double-entry book-keeping - Batliboi.
2. Teach yourself book-keeping - Dounald Cousins
3. Double-entry book-keeping - Kishnadwala, Kishnadwala & Shetty
4. Banking Law and Practice in India - Tannan
5. Banking Law and Practice in India - Varshvey
6. Banking Law and Practice in India - R.S. Davar
7. Banking in India - Panandikar Mithani
8. Modern Banking - R.S. Sayers
9. Advanced Accountancy and Auditing - Shukla-Grewal (for Banking accounts only).
10. Banking Regulation Act, 1949 - Government of India.
11. Finance of Foreign Trade, Foreign Exchange and Exchange Control - Keshkamath (latest - edition)
12. Finance of Foreign Trade in India - Keshkamath
13. Corporation Finance - Kuchhal
14. Business Organisation and Management - Jagdish Prakash (Chapter on Financial Institutions of)
15. Practical banking - Advances - Hardikar and Bedi

Course II
OFFICE MANAGEMENT
Standard XI
PAPER I

1. Elementary Book-keeping and Accountancy

- (i) Definition, objects, importance and utility of book-keeping. The theory and principles of double entry book-keeping and its advantages.
- (ii) Accounts - Real, personal, nominal.
- (iii) Journal entries with narration - documents - supporting entries in book of accounts.
- (iv) Ledger-posting from journal to ledger accounts, balancing ledger accounts, debit and credit.
- (v) Writing of goods accounts, with entries of closing stock-opening stock, valuation of stock-direct and indirect expenses - expenses and gains on nominal accounts.
- (vi) Cash book and subsidiary books- purchase, sales, returns inward and returns outward books; posting from subsidiary books and cash-book to ledger accounts.
- (vii) Trial Balance, Profit and Loss Account and balance sheet bases on trial balance.
- (viii) Preparing trading, and profit and loss account - depreciation, drawings, interest on capital and drawings outstanding and prepaid expenses, incomes accrued due, bad debts, etc.
- (ix) Reserve for doubtful debts, reserve for discount on debtors and creditors, preparing trading and profit and loss account with adjustments.
- (x) Preparing balance sheet.
- (xi) Reconciliation statement - errors and their rectification.
- (xii) Bills of exchange - acceptance honouring and dishonouring bills.

2. Office

Meaning of office - Purpose of office - Functions of office.

3. **Management**

Definition - Nature and scope.

4. **The concept of Office work**

Meaning - office information - supplying information of data - processing of data - Retaining of data - Distributing of Data - Characteristics of office work - Growth of office work - The future of the office.

4. **Common Office Services**

(i) **Correspondence and Report Writing**

Importance - Classifying Letters and reports - Arrangement of Letter - Speed letter - Form Letters - Form Paragraphs - Format for Reports - Guides for effective business writing - procedure for handling writing work - Typewriters - producing Letters by Duplication process - controlling letter and Report writing - Cost of letter and Reports - Business writing and Management organising, Better Dictating and Typing practices.

(ii) **Mail and Office Communicating Services**

Selecting the communicative Means - The communication of Mail Management of Mail Room - Controlling Main room Operations - Motivating Mail room personnel - Telephone - Effective Telephoning - Telegraph - Closed-circuit-Television - Inter communication system - Internal Distribution Service - Reception service - Tape and Write Recorders.

(iii) **Duplicating, Calculating and Comparing**

Duplicating processes - Calculating in the office - calculating by mental and personal basis. Calculation by Machine Basis - The office work of Comparing - Unit Analysis comparative reports - Pegboard and paper strips - Controlling, Organising and Actuating in Duplicating, Calculating and comparing.

(iv) **Filing**

Importance and Arrangement - Alphabetical Filing - subject Filing - phonetic filing - Numerical filing - Geographical filing - filing Indexing - filing procedure - filing practices - filing cabinets, Side filing or Lateral cabinets - Reciprocating files - Rotary files - Motorized card files - Visible files - Horizontal

cards - Vertical cards - Filed strips - controlling, organising and actuating in filing.

(v) **Records Retention**

Meaning - Advantages - steps - storage Area - Transfer records - Misconception - controlling, organising and actuating in records Retention Programme.

PAPER II

1. Managing Office Work

Consideration of Management - Objectives - Types of objectives - Office managerial functions. Planning - organising - actuating - controlling office management and the basic resources. Definition of office management - common approaches in applying the management process - Scientific Office Management Systems and Procedures - Office Management - Artistic office management - conventional office management - office management activities - The challenge of office Management - The office management.

2. Planning and Its Application to Office Forms

The meaning of planning - set office objectives, analyse the present situation - Forecast the Environment - Determine alternative, Select the Alternative - Gaining acceptance of selected plan - LR and SR planning Common types of office plans - Planning office forms - functional consideration - physical - considerations.

3. Office Appliances and Machines

Importance - Selection of right machines - selection Factors - Advantages & Disadvantages of office machines - Types of office machines - Typewriter - Duplicating Machine - Accounting calculators - Impressing Machine (Impression Stamps, Addressing Machine) Punched card Machines, Franking Machine.

4. Office Environment

Environment factors - Decoration - Noise - Lighting - Ventilation - Temperature - Sanitation - Safety Precautions.

5. Office Location and Layout

Factors for Location of an office - Meaning of office . Layout - Principles underlying a good layout - objectives of office layout.

No changes of any kind are suggested in the syllabi of papers of Vocational Courses.

1. Controlling

(i) Controlling Forms; Supplies, Standards

Controlling of office forms - Determine what is being accomplished
 - Evaluation of present forms - Applying Corrective Measures - Gains from controlling forms - Controlling Office Supplies - Controlling and Standard - Extent of Standards - Advantages of Standards. Means of Expressing Standards - Change and Standards - Office standardization - Meaning and Implication.

(ii) Controlling office Quantity and Quality

The problems of Quantity. Variation - Quantity Controlling Efforts
 - Means of controlling office work Fluctuation Routing - Scheduling
 - Dispatching - Office Quality Control - Office Quality Control approaches - Statistical Quality Control - Chance and Assignable causes - Control Chart - Implementing SQC in an office.

(iii) Controlling Office Time-Use

Office work measurement - measuring Unit - modified work measurement Units - Timing office work - Preliminaries of office Time standards - Subjective Judgement Past performance Records - Work sampling - Standard Time Data

Stopwatch study - Standard Data from stopwatch study - Example of office Time standards - PERT.

(iv) Office Cost Controlling and Budgeting

Cost and the office manager - Approaches to cost reduction - Items offering Greatest cost reduction opportunities cost consciousness among employees. Establish effective cost control programme - Determining. What is Being accomplished costwise - Evaluating. The cost expenditure applying corrective action if necessary - why use a Budget? Kinds of Budgets - All Budgets concern the office Manager - Preparation of the Budget - The Budget period - Revision of Budget - Making Budgeting more effective.

(v) Office Manuals

Evaluation of Manuals - Types of Office Manuals - Manual of policies - Manual of operations - Manual of office Rules and Regulations - Historical Manual - Multiple purpose manual - Sources for manual

material - Preparation of manuals - Distribution of manuals - Manual maintenance.

2. Organizing :

(i) The Office Organization

Management and organising - objective and organizing - Meaning of organizing Relating of office, to organization of Enterprise - Organizational content and placement of the office -The- office services Arrangement - The systems and procedures Arrangement - The Modified systems and procedures Arrangement - The Administrative service - organizational arrangement The Administrative service - organizational Arrangement - The top staff, Administrative services- Arrangement centralization and office organizing - Evaluation of office Centralization - The office Activities.

(ii) Organizing - work Division and People

- Work Division - Existent Division of work - Individual - Job content - Job specialization - Work Division Arrangement - What Arrangement to Use - job analysis - obtaining job analysis data - Job Description - Importance of people in organizing - Manager's attitude and organizing - Organizing and social implications - challenge of organization and people to manager.

(iii) Authority and Organizational Relationships

Characteristics of Authority - Span of Authority - Organizational Relationships and span of Authority - Responsibility - Delegation of Authority - problems of Delegation - Developing Delegation of Authority. Line Authority and Staff Authority - Advisory Staff Authority - Functional Staff Authority Service Staff Authority - Control Staff Authority - Organization Charts - The Line Organization - The Line and Staff Organization - Use of Committees.

(iv) Dynamic Office Organizing

Responsibility for organization changes - organization continuity - need for organization Balance - major influences Bringing organization change - process and machines Used - The relationships followed The Degree of centralization

practiced - The personnel Employed - recruiting - sources of office help - selection of office help - Tools of personnel Selection - Format for reorganizing.

(v) **Principles of Office Organizing**

Benefits of good organization organizing principles - consideration of the objective of the Enterprise - Utilization of Functions as Essential Components - Establish Reasonable Organizational Units - Definition of each job - Organizational Measurement of productivity - Consideration of the Human Element - Provision of Effective Leadership - Unity of Effort Attainment

- Determination of clearly defined channels of Authority and responsibility
- Establishment of definite Authority and Responsibility - Establishment of climate for Delegation of Authority - provision for coequality of Authority and Responsibility - Hold the organizational levels to a minimum - Attention to co-ordination of the Activities - Provide flexibility in organization - Application of simplicity.

PAPER II

1. **Actuating:**

(i) **Motivating Office Personnel**

Historical Developments of View points towards Employees
- Motivating Employees - motivation Basis - Leadership communication - communication media - suggestion systems merit rating - merit rating Plans - Administration of merit rating - promotions - Absenteeism and Tardiness Employee Economic security, Employee's recreational-Activities Suggestions for Effective motivating research in Actuating office Employees.

(ii) **Office Salary Administration**

Administration of compensation - job Evaluation - pricing the job - job price range - Advantages of job Evaluation - How well the Incumbent is doing his job- Fundamentals of office Incentive plans - Fringe Benefits - Social and Economic influences.

(iii) Developing Office Employees

Fundamentals of Developing - objectives of supervisory Training - objectives of Employee Training - Advantages of Training - Types of Training - Make up of Training Programme - Cost of Training - Effectiveness of Training

(iv) Safety and Trade Unionism in the Office

Office Accident occurrence - Managerial safety Action - Initial safety steps to be taken-office safety personnel promoting safety consciousness - The office and Trade Unions.

(v) Supervising Office Employees

The supervisor's Status - The work of the Supervisor - knowledge and Skill of the Supervisor - Relationships with others in Organization. Coaching and Counselling - supervising Female employees - The supervisor and Planning Effective Time - Use by the supervisor Authority and Selection of office Supervisors - Supervisory Training.

2. Office Management in the Modern Context

- (i) The new Office Technology - Office Automation - Need for Automation - Feasibility of automation - social aspects of Automation.**
- (ii) The systems approach - systems Identified - systems and office Technology - systems, Procedure and Methods - systems and procedures in office management- advantages of systems and procedures - Designing of systems and procedures.**
- (iii) Elementary Idea of Computers - Basic Types of Computers - Management and the Use of Computers - Major Computer uses in Office Management - Computerized Office Applications.**

List of Books Recommended

1. Elements of Double-entry Book-keeping by Batliboi.
2. Teach yourself Book-keeping by Donald Cousins
3. Double-Entry Book keeping by Kishnadwala, Kishnadwala and Shetty.

4. Manual of Office Management and correspondence by B.N. Tandon published by S. Chand & Co. Ltd., New Delhi, 1976.
5. Text-Book of Office Management by William H Leffingwell & Edwin M. Robinson. Published by McGraw-Hill Book Co:Inc. Third Edition.
6. Office Management - Principles and Practice by Prasanta K. Ghosh. Published by Sultan Chand & Sons, 1972.
7. Office Administration by Denyer J.C. Published by Macdonal & Evans Ltd, London, 1972.
8. Secretarial Practice Office Management Vol. II Office. Management by Bhuhan Y.K & Mittal A.K. Published by Somaiya Publications Pvt Ltd., Bombay, New Delhi 1971.
9. Office Organization & Motivation by George R. Terry. Published by Taraporewala Publishing Industries Pvt. Ltd., Bombay 1972
10. Managing office Services by George R. Terry. Published by Taraporewala Publishing Industries Pvt. Ltd., Bombay 1972
11. Office Practice by Shetla T. Stanwell Published by Edward Arnold Publishers Ltd., London.
12. Principles of Office Administration by Edward N. Rausch. Published by Charles E. Merrill Publishing Co., Columbus, Ohio.
13. Office Routine by E.. Eeles. Published by Sir Isaac & Sons Ltd., London.
14. Office Systems and Procedures by George R. Terry. Published by Taraporewala Publishing Industries Pvt. Ltd., Bombay. 1973.
15. Office Automation by George R. Terry, Published by Taraporwala Publishing Industries Pvt.Ltd., Bombay. 1972.
16. Office Management & Control by George R. Terry. Published by Richard D. Irwin, INC. Homewood, Illinois. Fifth Edition. 1966.

COURSE III

MARKETING AND SALESMANSHIP

Objectives

1. To introduce the student to the concept of marketing, importance of salesmanship and role of advertising media in modern commerce and to the terminology involved.
2. To acquaint the student with, the basic principles and practice of salesmanship and marketing including - its management, market research, product planning and pricing.
3. To carry out case studies in respect of marketing, advertising and salesmanship of different products in different situations to enable the student to get a full grasp of the practical aspects of the subject.
4. Generally to familiarise the student with the duties and skills of a practitioner engaged in buying and selling, marketing or advertising so as to be able to do his work methodically and with confidence after a short term of inplant training.
5. To acquaint the student with commercial world through commercial transactions, commercial organisations and commercial personnel so as to make his further learning realistic and conforming to the overall needs of the society.

Standard XI

PAPER I

1. Salesmanship General

Importance of Salesmanship, Definition, Meaning and scope of Salesmanship, Salesmanship as art, science and career, Goods and their distribution manufacturer producer, wholesaler, retailer-relation between distribution and Salesmanship Qualities of good salesman - types of salemen - their recruitment, training remuneration.

2. Fundamentals of selling with success, knowledge of goods, resources of knowledge of goods to a salesman. Organisation of selling department, advertising, sales literature, knowledge of market - credit department - sales manager.

Knowing the customer and his buying motives - Customers and their types - salesman at the counter, travelling salesman, Responsibilities of Salesman - difficulties of salesman.

3. Organisation of Sales

Organisation of shop and store - such as general provision store, speciality shop, multiple shop, variety and chain stores, mail order business, departmental and co-operative stores. Terms of trade - discounts - Hire - purchase.

Process of selling - approach, salestalk - demonstration, meeting doubts and objections of customer, types of objections.

Closing the sale, objectives and methods of closing-time and other requisites of successful closing.

4. Service after sale - authority of salesman - control of salesman - power of salesmanager Complaints against salesman - evaluation of salesman's performance.

PAPER II

1. Elementary Book-keeping and Accountancy.

- (i) Definition, objects, importance and utility of book-keeping. The theory and principles of double entry book keeping and its advantages.
- (ii) Accounts - Real, personal, nominal.
- (iii) Journal entries with narration - documents supporting entries in books of accounts.
- (iv) Ledger - posting from journal to ledger accounts, balancing ledger accounts, debit and credit.
- (v) Writing of goods accounts, with entries of closing stock - opening stock, valuation of stock - direct and indirect expenses - expenses and gains on nominal accounts.
- (vi) Cash book and subsidiary books - purchases, sales, returns inward and returns outward books; posting from subsidiary books and cash-book to ledger accounts.
- (vii) Trial Balance - Profit and Loss Account and balance sheet based on trial balance.
- (viii) Preparing trading and profit and loss account - depreciation,

drawings, interest on capital and drawings outstanding and prepaid expenses, incomes accrued due, bad debts, etc.

- (ix) Reserve for doubtful debts, reserve for discount on debtors and creditors, preparing trading and profit and loss account with adjustments.
 - (x) Preparing balance sheet.
 - (xi) Reconciliation statement- errors and their rectification.
 - (xii) Bills of exchange - acceptance honouring and dishonouring bills.
2. Advertising - need and purpose - advertising helping Salesman - advantages and disadvantages of advertisement.
 3. Media of advertising - press, radio, film, television, outdoor publicity, posters, neon signs - display - vehicular sandwich - publicity literature - direct mail - circular - slides.
 4. Features of a good advertising programme - appeal to buying human instincts - preparation of advertisement - layout and design - material - information.

Note for papers I-II. Standards XI and XII

Advisable practical work - Visits to departmental stores, chain stores, warehouses and godowns - lectures of successful salesmen - salesmanship competitions. Job training for a period of one month for each pupil.

Standard XII

PAPER I

1. Customer psychology, and motivation - universal motives - buying motives - motivation research for product - limitations on motivation research.
2. Planning for product and pricing - policy decision about product - need for innovation of product and its development, trial of a new product - through testing - Test marketing - packing.
3. Forecasting sales and planning - nature and role of forecasting - Market potentials - period - Factors affecting and influencing forecasting of sales - concept of demand and factors determining the same. Economic trends.
4. Pricing - price policy considerations. objectives of the business firm

- objectives in price - policy pricing and costs - elasticity in demand and price in a competitive market environment - discouraging competition - controls from Govt. Strategies in pricing.
- 5. Channels of distribution - distribution and market conditions - middlemen - wholesalers; retailers - other agencies - co-operative stores - deciding factor of a particular channel - costs of distribution.
- 6. The salesforce and its management - nature and organisation of selling. Selection of sales force. Training of salesmen - How to compensate and motivate sales force - controlling the sales force.

PAPER II

1. The nature and role of marketing - definition of marketing. The marketing function - The concept of marketing - The marketing system - The marketing mix and planning. Importance of marketing in the economy in general - Consumer Orientation in marketing.
2. Administration of marketing - function and responsibilities of marketing executive - effective organising and co-ordination structure and its function - territorial - consumer divisions.
3. Marketing research and its objective - need and importance of market research to commerce-oriented benefits of planning in market research - Analysis and interpretation - Assembling, grading, standardisation, packing - record of stock.
4. Advertising related to promotion of sales-types of advertising - planning for advertising - advertising as related to marketing mix- objectives of advertising - evaluation of facts - Effective scheme for motivation of ideas - incentive for developing backward region.
5. **Export opportunities**
Importance of quality, standard-price of products in export market. Possibilities of profit, evaluation of sales force - effectiveness of advertising, policies of the respective Govt. psychological survey and sales analysis.
6. International marketing considerations as they exist - overseas market research - exacting market potentialities - checklist for international marketing - Export procedure - specialised bodies and agencies operating in international markets, enquiries, orders, export documentation, modes of payment, Govt. policy - restrictions - letters of credit and other documents.

Note for papers I and II in Std. XI and XII

Practical work advisable :

Visits to departmental stores, chain stores, warehouses and godowns
- lectures of successful salesmen - salesmanship competitions job training
for a period of one month for each pupil.

REFERENCE BOOKS

1. Elements of Double - entry Book-keeping - Batliboi
2. Teach yourself Book-keeping - Donald Cousins.
3. Double-entry Book-keeping - Kishnadwala, kishnadwala and Shetty.
4. Salesmanship and Publicity - R.S. Davar
5. Teach yourself Salesmanship - W. Williams.
6. Sales management - Bolling.
7. A text-book of Advertising - Ghonasgi, Kulkarni and Chopde - Sheth Publishers.
8. Salesmanship, Sales Management and Advertising - M. Satyanarayana.
9. Text-book of Salesmanship - Ruesell and Beach.
10. Principles of marketing - F.E. Clerk.
11. Export marketing - Balgopal.
12. Modern Marketing Management - R.S.Davar.
13. Book-keeping and Accountancy - Gokhale, Dev, Tulapurkar.
14. Organisation of Commerce - Gokhale, Dev, Tulapurkar.
15. Organisation of Commerce - Palekar, Tripathi, Dani, Patil - Mac Millan.
16. Advertising - Wright and Warner.
17. Reading in Marketing Management - Harper, Proyad, Moolchand Kapoor - Asia Publishing.

Course IV

SMALL INDUSTRIES AND SELF-EMPLOYMENT

Objectives

1. To make students aware of self-employment opportunities.
2. To give students a bird's eye view of few small scale industries in urban and rural areas which have large opportunities for self employment and are possible with minimum resources.
3. To build up a though process for tackling general problems by a young person starting his career.
4. To build up self-confidence for career planning and helping students in selecting careers which are essential for society but which might not have gained sufficient recognition but need a scientific approach.
5. To acquaint students with the support and assistance given by Government, Semi-Government and Private institutions and Banks in respect of small industries and self-employment.
6. To acquaint the student with commercial and industrial world through industrial practices, industrial organisations and industrial personnel so as to make his further learning, if any, realistic and conforming to the overall need of the society.

Standard XI

PAPER I

1. **Small Industries :** Scope for development of small industries in India in general and in Maharashtra in particular. Growth in large and small industries in recent years.

Assistance for promotion of small industries : imparting information, training, technical assistance, financial assistance, marketing assistance; incentive schemes; rural industries projects; development of backward areas; rural artisan programme, incentives to young educated entrepreneurs.

2. **Elementary Book- keeping and Accountancy**
 - (i) Definition, objects, importance and utility of book-keeping. The theory and principles of double entry book-keeping and its advantage.
 - (ii) Accounts - Real, personal, nominal.

- (iii) Journal entries with narration - documents supporting entries in book accounts.
- (iv) Ledger - posting from journal to ledger accounts, balancing ledger accounts, debit and credit.
- (v) Writing of goods accounts, with entries of closing stock-opening stock, valuation of stock - direct and indirect expenses - expenses and gains on nominal accounts.
- (vi) Cash book and subsidiary books - purchases, sales, returns inward and returns outward books; posting from subsidiary books and cash-book to ledger accounts.
- (vii) Trial Balance. Profit and Loss Account and balance sheet based on trial balance.
- (viii) Preparing trading and profit and loss account - depreciation, drawings, interest on capital and drawings outstanding and prepaid expense, incomes accrued due, bad debts, etc.
- (xi) Reserve for doubtful debts, reserve for discount on debtors and creditors, preparing trading and profit and loss account with adjustments.
- (x) Preparing balance sheet.
- (xi) Reconciliation statement - errors and their rectification.
- (xii) Bills of exchange - acceptance, honouring and dishonouring of bills.

Paper II

Study of seven industries one from each of the categories, in respect of suitable land and infrastructural facilities, machinery and equipment and sources of supply, raw material, labour, methods of production, finance, products and bye-products, production and its prospects.

1. textiles, hosiery, or garments.
2. food products, wood products or paper products.
3. leather, rubber or plastic products.
4. chemical, glass or ceramics.
5. metal products, machinery or parts.
6. electrical equipment or parts,
7. transport job or repair works.

Practical : One project in depth on any one small industry scheme.

STANDARD XII

PAPER I

1. Laws, rules and regulations : Important provisions of the following in respect of day to day conducts of small industries.

(i) Factory act (ii) shop and establishment act (iii) excise act (iv) sales tax (v) income tax (vi) provident fund act (vii) employees' state insurance (viii) payment of wages (ix) work-men's compensation (x) minimum wages (xi) local self government act (xii) insurance.

PAPER II

Study of typical small industries :

Study of seven industries one from out of each category under the syllabus for class XI but excluding the one selected in class XI, the study being in respect of suitable location, infrastructural facilities, machinery and equipment and sources of supply, raw materials, labour, method of production, finance, products and bye-products, production, and likely prospects.

Two projects in depth on any two different small industries, being different than the one selected in Class XI.

Reference Books

1. Elements of Double-entry book-keeping - Batliboi
2. Teach yourself Book-keeping - Donald Cousins
3. Double-entry Book-keeping - Krishnandwala, Kishnandwala and Shetty.
4. Small Industry Procedures Hand-book by K.K. Mehan.
5. Pamphlets published by SISI and project reports prepared by SISI and Cecom, many of which are sold for nominal price.
6. Credit plan for districts prepared by State Bank of India, Lead Bank Department giving regional profiles, agricultural and industrial resources and a number of workable small industries and occupations and their economics.
7. Introduction to world of work by Dr. Meharu Bengali.
8. Vocational exploration by Dr. Meharu Bengali.
9. Audyogic Shasan arthat Karkhandari by Dharmadhikari, Udyam Prakashan, Nagpur. (Marathi)
10. Any other material published by Govt. or private organisations to support & assist small industries and self-employment.