DEPARTMENT OF COMMERCe & MANAGEMENT (ABST)
ACKNOWLEDGEMENT

It is a matter of pride and honor to introduce this special edition of E-wall Magazine - “Excelsior” – The magazine of A.B.S.T. topics from Commerce & Management Department. This issue of magazine incorporates a congregation of various articles of commerce students.

This issue includes four articles.

We are sure the magazine will serve as a valuable addition to the management literature and will also prove to be a valuable study material. We would also like to place on record our sincere thanks to Dr. Rajeev Biyani (Chairman), Dr. Sanjay Biyani (Director-Academics), Dr. Neha Pandey (Principal), and Dr. Devika Agarwal (HOD, Commerce) for their unrelenting support to Excelsior. We also sincerely thank the appreciable efforts of Mr. Nilesh Sharma (Graphic Designer) for helping to bring out the issue of this magazine.

We also grateful to reviewers for providing their comments and suggestions. Our sincere appreciation goes to all the students for their contribution and to the readers for their incessant support.

We look forward to your comments on this issue and suggestions on matters concerning the Magazine.

Editor-in-chief

Ms. Nitika Kewlani  Mr. Mukul Sharma
Asst. Professor,  Asst. Professor,
Commerce & Management  Commerce & Management
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Goods & Service Tax (GST)

INTRODUCTION -:
Goods and services tax is an indirect tax which is regulated by the government of India. G.S.T is followed by the whole India (state government and central government.) G.S.T is designed to give India a world Class tax system and it helps to collect tax in easier way. These was no unified and centralised tax on both goods and services. Hence G.S.T is imposed under G.S.T, all major indirect were merged into one. It has greatly reduced the burden on taxpayers and tax collector.

Tax collection system before G.S.T -:
In the earlier, there were so many indirect taxes imposed or regulated by the both government state and central. Value added tax (VAT) was the mainly collected by government. All indirect taxes seven as the entertainment tax octroi and local tax were levied together by state and central government.

HISTORY OF G.S.T(GOODS AND SERVICE TAX) -:
G.S.T was first implemented as a tax regime in 1954 in France and subsequently adopted by several countries, including Australia, Canada, the United Kingdom, Spain, south Korea, Vietnam, Monaco, etc. In India, the goods and services tax came into force in 2000 after a committee was set up by the then prime minister Atal Bihari Vajpayee. A task force. Headed by the finance ministry’s advisor, Vijay L. Kelkar, concluded that GST could help improve the tax structure in India.

In 2006 the union ministry of Finance proposed GST introduction from 1st April 2010. But, the constitution Amendment bill to facilitate the introduction of GST law was finally introduced in 2011. However, four supplementary GST bills were passed in Lok Sabha and approved by the cabinet. Subsequently, GST came into force on 1st July 2017.

Upon implementation, the GST replaced the following central taxes:

. Service tax
. Duties tax
Central excise duties

Cesses and surcharge

Additional duties of Excise

**G.S.T: Meaning and objective**

GST Definition states that it is a tax that has replaced multiple indirect taxes, like – VAT, service taxes, excise, etc., in India. Notably, gaining an insight into the objectives of this tax regime helps to understand GST meaning better.

For instance, the primary objectives of the GST service tax include-

**. Elimination of the cascading tax effect:**

Under the GST bill, tax are levied only on the tax-on-tax regime and, in turn, lowers the cost of goods.

**. Subsumption of all indirect taxes:**

Except for a few, key indirect taxes under the state and Central Government are subsumed into goods and services tax.

**. Increase the tax to GDP ratio and revenue surplus:**

A high tax to GDP ratio indicates higher tax collections which is a sign of a strong economic system. A wider tax base and increased tax compliance are more likely to result in higher revenue for the government through GST services.

**. Decrease corruption level and tax evasion:**

The GST bill aims to bring transparency in the tax system so that there are less instances of false input tax credit.

**. Increase tax compliance:**

GST online aims to increase tax compliance, especially in small and unorganised businesses, by simplifying the registration and return filing process on GST platforms.

**. Increase in overall productivity and efficiency:**
The goods and services tax in India aims to remove constrains with regards to logistics and the lengthy claim process of input tax credit. Also, by subsuming entry tax, the overall productivity of enterprises is expected to increase.

**MERITS**

- Eliminates the cascading tax effects
- No hidden taxes
- Higher threshold for registration
- Improved efficiency of logistics

**DEMERITS**

- Increase in operational charge
- Various effects on discount and reward programs
- Complexities increased for businessmen
- GST transition can interrupt working capital
There are 4 types of GST which are as follow:-

**State goods and services tax (SGST)-:**
The State government charges SGST on inter-state goods and services transaction. Subsequently, The revenue is collected by the state where the transaction in question were carried out.

**Central goods and services tax (CGST)-:**
CGST is charged on the intra-state transaction of goods and services and is levied by the central government. The concerned body is also responsible for collecting the revenue generated through this tax.

**Integrated goods and services tax (IGST)-:**
This GST tax is charged on inter-state transactions of goods and services and applied on imports and exports. Note that both centre and state share the revenue collected through IGST as per the GST bill.

The state goods and service tax portion of this tax is received by the state in which the goods and services in question were consumed.

**Union territory goods and services tax (UGST)-:**
This GST tax is levied by union territories and charged on all transactions carried out in any UT in India. It is similar in terms of payments rules on the GST platform and distribution.

- **CONCLUSION**

In the case of some goods, direct and indirect taxes imposed by government raise its cost up to 1.30%. After the implementation of GST, it will reduce. The GST also reduces the cascading effect of tax which helps in making the trade simple and reduces the tax burden of entrepreneurs.
Forensic Accounting

Meaning of Forensic Accounting:

Forensic accounting, forensic accountancy or financial forensics is the specialty practice area of accounting that investigates whether firms engage in financial reporting misconduct. Forensic accountants apply a range of skills and methods to determine whether there has been financial reporting misconduct.

What is the forensic accounting?

Forensic accounting employs a mix of accounting, auditing, and investigative acumen by recording of accounting documents, preparing report and performing financial analysis for use in legal proceedings. Thus, it provides an accounting analysis from a litigation perspective. Forensic accountants usually follow are a process that involves accumulating financial evidence, developing technical applications, organizing the information collected and communicating their findings in the form of reports or presentations suited for testimonies in court.
Need for forensic accounting?

- Forensic accounting is essentially required in wake of growing frauds e.g.
- Rapid use of information technology
- Growing cyber crime
- Increase in number of corporate scams.
- Failure of regulation to track the securities scams.
- Series of co-operative bank bursting.
- Helping to gov.in achieving compliance with various form and regulation.

What is the importance of forensic accounting?

Forensic accountants play a crucial role in examining and investigating current financial processes and standards, which can help identify more effective and efficient solutions. The whole process is one of detecting problems and areas of improvement for the benefit of the business.

What is forensic accounting in India?
The Forensic Accounting utilizes the auditing, accounting, investigative skills in conducting an exam into business finance. It also provides an accounting analysis in legal proceedings and is frequently used in fraud embezzlement cases.

**What is the role of forensic accounting?**

The main role of forensic accountants is to assist the courts, solicitors and clients understand the complex financial and accounting issues and presenting that information in a manner that all users can understand.
What is the scope of forensic accounting in India?

The scope of forensic accounting services is limited to financial irregularities but now it covers a variety of services, which a typical auditor will not offer. Forensic accountants may offer their services in quantification of damages due to crime and in relation to appropriate proceedings.

Types of Forensic Accounting

- Financial theft (customers, employees, or outsiders)
- Securities fraud.
- Bankruptcy.
- Defaulting on debt.
- Economic damages (various types of lawsuits to recover damages)
- M&A related lawsuits.
- Tax evasion or fraud.
- Corporate valuation disputes.

What are the principles of forensic accounting?

The principles can be summarised as follows:

1. Independence & Neutrality
2. Integrity and Objectivity
3. Due Professional Care

What are the characteristics of forensic accounting?

5 Key Traits of Forensic Accountants

- Attention To Detail.
• Tech Savvy.
• Integrity.
• Patience.
• Problem-Solving Skills.

What is forensic accounting and its uses?

Forensic accounting utilizes accounting, auditing, and investigative skills to conduct an examination into the finances of an individual or business. ... Forensic accounting is frequently used in fraud and embezzlement cases to explain the nature of a financial crime in court.

Application of Forensic Accounting

The world of finance is vast, and so is the Application Forensic accounting. While the basic premise remains the investigation of frauds or misrepresentations, the domains can be varied. The financial forensic investigation may fall into several categories. For example:
MUTUAL FUNDS

A mutual fund is a professionally managed investment fund that pools money from many investors to purchase securities. The term is typically used in the United States, Canada, and India, while similar structures across the globe include the SICAV in Europe ('investment company with variable capital') and open-ended investment company (OEIC) in the UK.

Mutual funds are regulated by governmental bodies and are required to publish information including performance, comparison of performance to benchmarks, fees charged, and securities held. A single mutual fund may have several share classes by which larger investors pay lower fees.

A mutual fund is a company that pools money from many investors and invests the money in securities such as stocks, bonds, and short-term debt. The combined holdings of the mutual fund are known as its portfolio. Investors buy shares in mutual funds. Each share represents an investor’s part ownership in the fund and the income it generates.

Types of Mutual Funds

- **Open ended**
  - 1. Equity linked
  - 2. Balanced
  - 3. Debt funds
  - 4. Money market

- **Close ended**
  - 1. Capital protection
  - 2. Fixed Maturity
**Open ended Funds:** These funds can be bought and sold any time after the launch of the new fund offer (NFO). Some open ended funds e.g. Equity Linked Savings Schemes (ELSS) which comes with a lock-in period of 3 years, after which units of these schemes can be redeemed at any point in time, subject to the applicable exit load if any

a. **Equity mutual Funds:** Equity mutual funds align underlying investments in equity and equity related securities. **Equity funds** can further be categorized into large cap funds, mid cap fund, small cap funds, multi-cap funds, focused funds etc.

b. **Balanced funds:** As the name suggests, these are mutual fund schemes that divide their investments between equity and debt.

c. **Fixed income or debt mutual funds:** These funds invest a majority of the money in debt - fixed income i.e., fixed coupon bearing instruments like government securities, bonds, debentures, etc.

d. **Money Market Funds:** These are funds that invest in liquid instruments e.g. T-Bills, CPs etc. They are considered safe investments for those looking to park surplus funds for immediate but moderate returns.

- **Close-ended funds:** Close-ended mutual funds have a fixed maturity date. An investor can only invest or enter in these types of schemes during the initial period known as the New Fund Offer or NFO period. His/her investment will automatically be redeemed on the maturity date. They are listed on stock exchange(s).

a. **Capital Protection Funds:** These funds invest a large portion of the money in bonds and certificates of deposits and the balance in equities.

b. **Maturity Funds:** As the name suggests, this scheme invests for a maturity period. The investment is primarily in bonds, securities etc.
Advantages and Disadvantages of Mutual Funds- 

Following are the advantages of Mutual funds
Following are the disadvantages of Mutual funds:

- Cost to manage the mutual funds
- Lock in periods
- Fluctuating Returns
- Dilution

Disadvantages
NOW HERE IS ABOUT LIC WHERE YOU MAY READ ABOUT ITS FUNCTIONS, STRUCTURE ETC.

LIC
LIFE
INSURANCE
CORPORATION
IF YOU REALLY LOVE YOUR FAMILY, ADEQUATE LIFE INSURANCE IS MUST FOR YOU.

Life Insurance Corporation of India is an Indian statutory and investment corporation. It is under the control of government of India and ministry of finance.

It was established on 1 September 1956 (65 years ago), when the Parliament of India passed the Life Insurance of India Act that nationalized the insurance industry in India. Over 245 insurance companies were merged to create the state-owned Life Insurance Corporation of India. As of 2019, it had total life fund of ₹28.3 trillion. The total value of sold policies in the year 2018–19 is ₹21.4 million. It settled 26 million claims in 2018–19. It has 290 million policy holders.

It has its headquarters in Mumbai.
What are its founding organisations?

The Oriental Life Insurance Company was the first company in India offering life insurance coverage, was established in Kolkata 1818. Surendranath Tagore had founded Hindustan Insurance Society, which later became Life Insurance Corporation.

The Bombay Mutual Life Assurance Society, formed in 1870, was the first native insurance provider.

**STRUCTURE**

The LIC's executive board consists of Chairman, currently M R Kumar, and Managing Directors, Vipin Anand, T. C. Suseel Kumar, Mukesh Kumar Gupta and Raj Kumar.

The Central Office of LIC is based out of Mumbai- The Chairman, all four Managing Directors, and all Executive Directors (Department Heads). LIC has a total of 8 Zonal Offices namely Delhi, Chennai, Mumbai, Hyderabad, Kanpur, Bhopal and Patna.

LIC's Contribution to the five years plans over the years:

<table>
<thead>
<tr>
<th>Plan</th>
<th>Year</th>
<th>Investment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>1956–1961</td>
<td>₹184 Cr</td>
</tr>
<tr>
<td>3</td>
<td>1961–1966</td>
<td>₹285 Cr</td>
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</tbody>
</table>
Golden Jubilee Foundation

LIC Golden Jubilee Foundation was established in 2006 as a charity organization. This entity has the aim of promoting education, alleviation of poverty, and providing better living conditions for the underprivileged. Out of all these it is the best. Each year, this award is given to the meritorious students in standard XII of school education or equivalent, who wish to continue their studies and have a parental income less than ₹100,000.

WHAT ARE THE HOLDINGS OF LIC?

LIC invests in sectors such as banks, cement, chemicals and fertilizers, electricity and transmission, electrical and electronics, fast-moving consumer goods, finance and investments, healthcare, hotels, oil and natural resources, retail, textiles, transportation, and logistics.

Among the Nifty companies, LIC's holding in terms of value in 2012 was estimated to be the highest in ITC (₹27,326 crores), followed by RIL (₹21,659 crores), ONGC (₹17,764 crores), SBI (₹17,058 crores), L&T (₹16,800 crores), and ICICI Bank (₹10,006 crores). The share price drop in ITC on 18 July 2017 had caused LIC a major loss of around 7000 crores during the financial year.

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<tr>
<td>4</td>
<td>1969–1974</td>
<td>₹1,530 Cr</td>
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<tr>
<td>5</td>
<td>1974–1979</td>
<td>₹2,942 Cr</td>
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<tr>
<td>6</td>
<td>1980–1985</td>
<td>₹7,140 Cr</td>
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<tr>
<td>7</td>
<td>1985–1990</td>
<td>₹12,969 Cr</td>
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<tr>
<td>8</td>
<td>1992–1997</td>
<td>₹56,097 Cr</td>
</tr>
<tr>
<td>9</td>
<td>1997–2002</td>
<td>₹1,70,929 Cr</td>
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<tr>
<td>10</td>
<td>2002–2007</td>
<td>₹3,94,779 Cr</td>
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<tr>
<td>11</td>
<td>2007–2012</td>
<td>₹7,04,720 Cr</td>
</tr>
<tr>
<td>12</td>
<td>2012–2017</td>
<td>₹14,23,055 Cr</td>
</tr>
<tr>
<td>13</td>
<td>2017–2022</td>
<td>₹28,01,483 Cr</td>
</tr>
</tbody>
</table>
LIC also holds a 51% stake in IDBI Bank, making it the only insurer in India to own a bank, since regulations prohibit insurers from holding more than 15% stake in any company, LIC will have to decide a timeline for paring its stake in IDBI Bank.

What is the slogan of LIC?

LIC's slogan योगक्षेमम् वहाम्यहम् (yogakshemam vahamyaham) is in Sanskrit which loosely translates into English as "Your welfare is our responsibility". It can be seen in the logo, written in Devanagari Script. This line means "I carry what they lack, and I preserve what they have".

What are LIC’S REWARDS EARNED BY THEM?

- The Economic Times Brand Equity Survey 2012 rated LIC as the No. 6 Most Trusted Service Brand of India.
- From the year 2006, LIC has been continuously winning the Readers' Digest Trusted brand award.
- Voted India's Most Trusted brand in the BFSI category according to the Brand Trust Report for 4 continuous years – 2011–2014 according to the Brand Trust Report.
HOW MANY EMPLOYEES WORK THERE?

<table>
<thead>
<tr>
<th>CATEGORIES OF EMPLOYEES</th>
<th>TOTAL NUMBER</th>
<th>NO. OF WOMEN</th>
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<tr>
<td>OFFICERS</td>
<td>32433</td>
<td>7202</td>
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<td>DEVELOPMENT OFFICER</td>
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<td>EMPLOYEES</td>
<td>57677</td>
<td>16942</td>
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<tr>
<td>TOTAL</td>
<td>114498</td>
<td>25602</td>
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</table>

WHAT ARE THE FUNCTIONS OF LIC?

The major functions of LIC are as follows:

- Collect people’s savings in exchange for an insurance policy and promote savings in the country.
- Protect the capital of the people by investing funds into government
- Issue insurance policies at affordable rates
- Provide various loans like direct loans to industries, housing loans, loans to various national projects at reasonable interest rates.

TYPES OF LIC LIFE INSURANCE PLANS:

It offers different schemes to its customers and to the segments of Indian economy. It is the largest insurance policy company in terms of the number of policies it has issued to date. Some of the policies are as follows:

- LIC’s Jeevan Pragati
- LIC’s Jeevan Labh
- LIC’s Single Premium Endowment Plan
- LIC’S Jeevan Lakshya
- LIC’s Jeevan Tarun
WHAT ARE THE BENEFITS TO BUY FROM LIC?

- He/she will get the most advanced services as they are associated with an industry leader which has technologically advancement network throughout the industry.
- They and their families enjoy max benefits by designing innovative plans.
- It provides an effortless claim procedure for the policy.
- It has excellent customer support service.

“FUN LIKE LIFE INSURANCE; THE OLDER YOU GET THE MORE IT COSTS.”
<table>
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<tr>
<th>Student name</th>
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<td>MBA</td>
<td>Byju's</td>
<td>Recruitment-Associate</td>
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