

Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – V

Business Finance (BCFA 5.1)

Teaching Hours: 60

Total Credits: 4

Total Marks: 70+30 =100

Group: Major Core

Objectives:

1. To provide in-depth knowledge of financing and investment decisions in the corporate environment.
2. To enable learners to assess real-world business financial strategies using practical tools.
3. To build analytical abilities for interpreting financial statements and evaluating corporate performance.
4. To develop decision-making skills through practical exposure to capital structuring, working capital, and dividend decisions.

Learning Outcomes: After learning this subject, the learner will be able to –

1. **Understand** the advanced role of finance in corporate strategy and operations.
2. **Evaluate** financial statements for decision-making.
3. **Apply** techniques for solving real-life business finance problems.
4. **Make** informed decisions regarding investment, financing, and dividend policies.

Unit

Content

I	<p>Corporate Financial Environment & Analysis Concepts: Introduction to Corporate Finance; Strategic Role of Finance in Value Creation; Financial Environment in India; Role of RBI, SEBI, Stock Exchanges; Sources of Business Finance – Advanced Overview of Equity, Debt, Hybrid Instruments (CCPS, OCRPS, etc.) Practical Components: Interpretation of Financial Statements of Indian Listed Companies; Ratio Analysis – Liquidity, Solvency, Turnover, Profitability Ratios; Case Analysis on Corporate Financial Strategy</p>
II	<p>Investment Decisions & Capital Budgeting Concepts: Capital Budgeting – Meaning and Importance; Methods of Investment Appraisal – Payback Period, Discounted Payback, NPV, IRR, PI, ARR; Risk and Uncertainty in Investment Decisions; Capital Rationing; Real Options Approach – Basic Introduction Practical Components: Practical Problems on Net Present Value (NPV), Internal Rate of Return (IRR), Simple and Discounted Payback Period, Profitability Index (PI); Comparative analysis of capital budgeting techniques; Sensitivity Analysis using Excel.</p>
III	<p>Capital Structure and Leverage Analysis Concepts: Capital Structure Theories – NI, NOI, MM, Traditional Approach; Leverage – Operating, Financial & Combined Leverage; EBIT-EPS Analysis; Cost of Capital – Components and Weighted Average Cost of Capital (WACC) Practical Components: Numerical problems on Cost of Equity, Cost of Debt, WACC; Problems on Leverage and EBIT-EPS analysis; Case Study: Financing Decisions in Real Indian Firms</p>
IV	<p>Working Capital and Dividend Decision Concepts: Working Capital Management – Components, Operating Cycle, Estimation of Working Capital Requirement; Dividend Decisions – Theories (Walter, Gordon, Modigliani Miller); Factors Affecting Dividend Policy; Retained Earnings – Ploughing Back Profits Practical Components: Working capital estimation problems including cash cost basis; Dividend policy problems based on theoretical models (Walter, Gordon, Modigliani Miller); Industry Analysis: Working Capital Trends in Selected Sectors (e.g., FMCG, Auto)</p>

Books Recommended:

1. **Financial Management: Theory and Practice** – Prasanna Chandra, *McGraw-Hill Education*
2. **Corporate Finance** – Ross, Westerfield & Jaffe, *McGraw-Hill*
3. **Financial Management** – I.M. Pandey, *Vikas Publishing House*
4. **Essentials of Financial Management** – S.N. Maheshwari & S.K. Maheshwari, *Sultan Chand & Sons*
5. **Fundamentals of Financial Management** – Brigham & Houston, *Cengage Learning*
6. **ICAI Study Material on Strategic Financial Management**, *Institute of Chartered Accountants of India*

Cost Accounting (BCFA 5.2)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30 = 100	Group: Major Core
Objective: This course exposes the students to the basic concepts and the tools used in cost accounting.			
Learning Outcomes:			
<ol style="list-style-type: none"> 1. To Apply the principles of cost accounting to prepare cost sheets and tender sheets for different business scenarios. 2. To Apply reconciliation techniques to prepare statements of profit between cost and financial accounts. 3. To Analyse different types of contracts to determine cost recognition and profit calculation. 4. To Analyse the treatment of losses and by-products in different stages of a production process. 			
Unit	Content		
I	Cost Sheet and Tender Sheet: Theory: Meaning, Nature, Scope, Advantages & Disadvantages of Cost Accounting, Elements of Cost, Concept of Overheads, Direct & Indirect Overheads, Segregation of Indirect Overheads, Advantages and Disadvantages of Cost Sheet and Tender Sheet. Practical Problems: Preparation of Cost sheet and Tender Sheet.		
II	Reconciliation Statement of Profit: Theory: Meaning of Reconciliation statement of Profit, Need, Objectives and Advantages of Reconciliation Statement of Profit. Practical Problems: Preparation of Reconciliation Statement of Profit of Cost Sheet and Financial Account by various methods.		
III	Contract Account: Theory: Meaning of Contract, Types of Contracts, Objectives, Advantages and Disadvantages of Contract Costing, Difference between Contract Costing and Job Costing. Practical Problems: Preparation Contract Account for including Completed Contract and Incomplete Contract.		
IV	Process Account: Theory: Meaning of Process, Characteristics, Advantages and Disadvantages of Process, Meaning of Normal Loss, Abnormal Loss and By-product. Practical Problems: Preparation Process Accounts for Simple Process, By-product, Normal Loss, Abnormal Loss and Gains.		
Books Recommended:			
<ol style="list-style-type: none"> 1. Cost Accounting, Dr. V.S. P. Rao, Vrinda Publication Pvt. Ltd., Delhi, 2000. 2. Cost Accounting, Dr. M.P. Gupta, Mansarovar Publication, Kanpur, 2016. 3. Cost Accounting, Dr. R. N. Khandelwal, SBPD Publication, Agra, 2015 4. Cost Accounting, Prof. S.N. Patil, Vishwa Publication, Nagpur, 2001. 			

Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – V

Fundamentals of Accounting Standards (BCFA 5.3.1)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30 = 100	Group: Major Core
Objective: To enable students to understand the concept of Accounting Standards, it's formation and legal procedures.			
Learning Outcomes:			
<ol style="list-style-type: none"> 1. To Apply the basic concepts of Accounting Standards and fundamental accounting assumptions in preparing financial statements. 2. To Apply the provisions of AS-2 to compute the value of inventories under different valuation methods. 3. To Analyze the treatment of exceptional items and construction revenue to ensure accurate and consistent financial reporting. 4. To Analyze the timing and criteria for revenue recognition and capitalization of borrowing costs under relevant standards. 			
Unit	Content		
I	Theory: Introduction to Accounting Standards: - Objective of Accounting Standards; Benefits of AS; Standard setting process; Purpose of the framework; Components of financial statements; objectives and users of Financial statements; Fundamental Accounting Assumptions; Qualitative characteristics of financial statements; Elements of Financial Statements; Applicability of AS to Non Corporate Entities; Applicability of AS to Companies. Accounting Standards: AS-1: Disclosure of Accounting Policies		
II	AS-2: Valuation of Inventories AS-4: Contingencies and Events occurring after the balance sheet date		
III	AS-5: Net Profit or Loss for the period, Prior Period Items and Changes in Accounting Policies. AS-7: Construction Contracts.		
IV	AS-9: Revenue Recognition AS-16: Borrowing Costs		
Books Recommended:			
<ol style="list-style-type: none"> 1. Financial Accounting, Paul, S. K, New Central Book Agency. 2. Financial Accounting For Managers, Ghosh, T. P., Taxman Allied Service. 3. Financial Accounting, Dr. V.K. Goyal, Excel Books Publication. 4. Financial Accounting, Jain S.P., Narang K.L., Kalyani Publishers, Delhi. 5. Financial Accounting, Grewal, Shukla, S. Chand (Sultan Chand Publications), Delhi 6. Accounting Standards, D. G. Sharma, Taxmann Publications. 7. Students Guide to Accounting Standards, Ind AS and IFR, D. S. Rawat, Taxmann Publication. 8. ICAI Guidance Notes on Ind AS 9. Guide to IFRS, Becker Publication, UK. 			

Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – V

Accounting for Banking & Insurance (BCFA 5.3.2)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30 = 100	Group: Major Core
<p>Objective: To create an understanding of Banking Company Accounts and Insurance Company Accounts in view of the latest changes taken place in their accounting practices.</p>			
<p>Learning Outcomes:</p> <ol style="list-style-type: none"> To Apply basic banking concepts like ECS, RTGS, NEFT, and IMPS to real-world banking transactions and daily financial operations. To Analyze the role and functions of banks, types of deposits, loans, incomes, and expenses to interpret banking financial statements. To Analyze the impact of salvage stock, slow-moving stock, and poor-selling stock while preparing insurance claims. To Apply the format and principles to prepare Revenue Accounts, Profit and Loss Accounts, and Balance Sheets for general insurance companies. 			
Unit	Content		
I	<p>Introduction and Basic Calculations:</p> <p>Theory: New Concepts in Banking like ECS, RTGS, NEFT, IMPS its Advantages and Disadvantages, Meaning of Simple Interest, Compound Interest, Fixed Deposits, Recurring Deposits, Saving Deposits, Current Deposits its Advantages and Disadvantages</p> <p>Practical Problems: Calculation of Bank Interest on Saving, Fixed and Recurring Deposits, Calculations of Rate of Interest and EMI on Loans, Calculation of Maturity Value of Fixed Deposits and Recurring Deposits.</p>		
II	<p>Final Account of Banking Company:</p> <p>Theory: Meaning of bank, Introduction and History of Banks, Function and Role of Bank, Introduction of Various types of Deposits, Introduction of various types of Loans, Introduction of various incomes of Banks, Introduction of various Expenses of Bank. Introduction of E-Banking.</p> <p>Practical Problems: Preparation Profit and Loss A/c and Balance Sheet as per the Banking Company Act, 1949</p>		
III	<p>Fire Insurance Claim:</p> <p>Theory: Meaning of Insurance, Types of Insurance, Procedure of Submitting and Sanctioning Fire Insurance Claim. Meaning and Memorandum Trading Account, Gross Profit, Average Gross Profit, Weighted Average Gross Profit, Salvage Stock, Poor Selling Line Stock, Slow Moving Stock. Treatment to Salvage Stock, Poor Selling Line Stock and Slow Moving Stock while making Accounts.</p> <p>Practical Problems: Calculation of Loss of Stock, Amount of Claim Submitted to Insurance Companies, Calculation of Loss of Profit.</p>		
IV	<p>Final Accounts of General Insurance Companies:</p> <p>Theory: Meaning and Concept of Insurance, Types of General Insurance, Meaning, Advantages and Disadvantages of Fire, Accidental and Marine Insurance, Concepts of Insurer, Insured, Insurance Policy, Insurance Contract, Premium and Claims. Meaning and concepts of Commission, Commission on Reinsurance, Re-insurance, Additional Reserve and Reserve for Unexpired Risk.</p> <p>Practical Problems: Preparation of Revenue Accounts for Fire Insurance, Accidental Insurance and Marine Insurance, Profit and Loss Account and Balance Sheet.</p>		
<p>Books Recommended:</p> <ol style="list-style-type: none"> Banking and Insurance, Agarwal, O.P., Himalaya Publishing House. Financial Services Banking and Insurance, Satyadevi, C., S. Chand Publication. Practical and Law of Banking, Suneja, H.R., Himalya Publishing House. Elements of Banking Law, Chabra, T.N., Dhanpat Rai and Sons. Elements of Banking and Insurance, Jyotsna Sethi and Nishwan Bhatia, PHI Learning. Financial Accounting, Dr. V. K. Goyal, Excel Books Publications. Financial Accounting, Jain S.P., Narang K.L., Kalyani Publishers, Delhi. 			

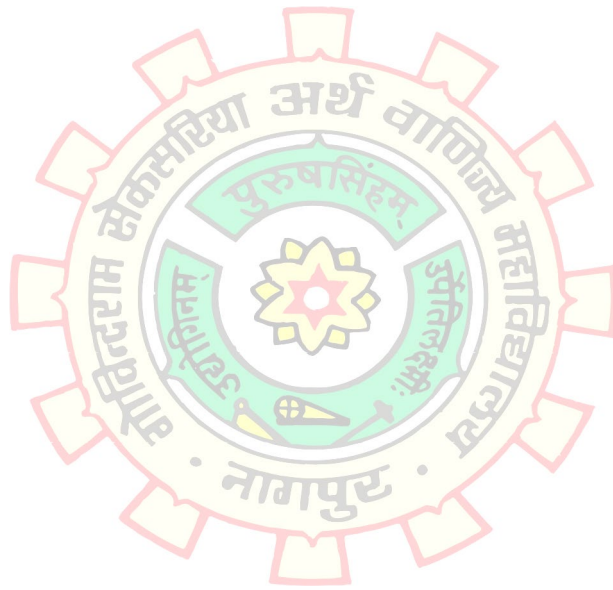
Indian Economy (BCFA 5.4.1)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Minor
<p>Objective:</p> <ol style="list-style-type: none"> To broadly provide an understanding to the students about the core concepts in Indian Economy. To enable the students to comprehend the importance of digitalization towards agricultural growth along with providing knowledge of crucial agricultural concepts. To provide an understanding to students with regards to the role of industry and the various challenges faced in the sector along with the importance of MSME's and pertinent problem of industrial sickness. To provide an understanding about various challenges and opportunities in diverse service sector path along with the support mechanism provided by the government for start-up and entrepreneurship especially for gender empowerment. 			
<p>Learning Outcome:</p> <ol style="list-style-type: none"> Students will be able to understand and evaluate the challenges faced in the country's development path due to regional imbalances. Students will be able to analyze the crucial role of agricultural sector in the Indian economy along with the ability to apply there understanding towards a progressive path in the sector. Students will be able to relate the theoretical concept with the real-life situation of Indian industry and the application of policies and government initiative in shaping the Future of Indian Industry. Students will be able to generate ideas towards creation of self-employment opportunities with the knowledge of various government schemes for start-up and opportunities provided by different sub-sectors in service industry. 			
Unit	Content		
I	<p>Unit - I: Indian Economy</p> <ol style="list-style-type: none"> Indian Economy: - Broad Features, It's current challenges Overview of Indian Economic planning: - Achievement and Failures; NITI Aayog: Concept, role Youth unemployment: Meaning of unemployment, types of unemployment, Concept of youth unemployment, factors contributing to youth unemployment. Regional imbalance: Meaning, Importance of regional imbalances in context to development, case study of regional imbalance with reference to Vidharbha. 		
II	<p>Unit - II: Indian Agriculture</p> <ol style="list-style-type: none"> Role of Agriculture in Indian Economy Green Revolution: Impact and Constraints NABARD: Introduction, Objectives, functions Digital Agriculture: Meaning, benefits and current initiatives. Low Agriculture Productivity in India: Causes, effects & suggestions towards the same. Agricultural marketing: Meaning, Problems, Remedies 		
III	<p>Unit - III: Indian Industry</p> <ol style="list-style-type: none"> Role of Industrialization in the Indian Economy New Industrial Policy, 1991 Public Sector Industries, Private Sector Industries: - Meaning, problems, remedies MSME: - Introduction, Features, Role, Government Initiatives for MSME Industrial Sickness: Meaning, Causes, Effects and Remedies. 		
IV	<p>Unit - IV: Indian Service Sector & Government Schemes for Women Empowerment</p> <ol style="list-style-type: none"> Nature, Scope and Importance of Service Sector in Indian Economy IT Sector- Importance, Challenges and Opportunities. Banking and Insurance sector- Importance, Challenges and Opportunities Travel & Tourism Sector - Importance, Challenges & Opportunities 		

5. Hospitality Sector - Importance, Challenges & Opportunities

6. Government Schemes for Start-ups in India for women: - Overview, benefits

Books Recommended:

1. **Indian Economy**, Datt & Sundharam, S Chand, 6th Revised Edition, 2013.
2. **The Indian Economy**, Sanjiv Verma, For UPSC and State Civil Services Preliminary and Main Examinations, Unique Publications, 2nd Edition, 2013.
3. **Economic Policy Reforms and the Indian Economy**, Anne Krueger, University of Chicago Press, 2nd Edition 2002.
4. **The Indian Economy: Problems and Prospects**, D. R. Gadgil, Oxford University Press, 2011.
5. **The Indian Challenge**, Sage India, Ashoka Chandra & M. K. Khanijo, 1st Edition, 2009.
6. **Globalization And Indian Economy**, R. Chaddha, Sumit Enterprises, 2011.
7. **Indian Economy Since Independence**, Edited By Uma Kapila, Academic Foundation, 14th Edition 2002.
8. **Indian Economy**, M. B. Shukla, Taxmann Allied Services Pvt. Ltd., 2012.
9. **Indian Economy**, Ramesh Singh, McGraw Hill Education, 2020.
10. **Indian Economy**, V.K. Puri & S.K. Mishra, Himalaya Publishing House (2022).



Database Management System (BCFA 5.4.2)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Minor
Objective: <ol style="list-style-type: none"> To understand the fundamentals of database environments, data processing, DBMS components. To analyze database terminology, architectural models, and the functions of a Database Administrator To explore the E-R model and database development process and the transformation of ER diagrams into relational and hierarchical structures. To evaluate Understand the principles of normalization, Codd's 12 rules, Backup and Recovery. 			
Learning Outcome: After learning this course, students will be able to – <ol style="list-style-type: none"> Understand the functions and benefits of different database environments and DBMS components to effectively manage and process data. Analyze to understand their impact on efficient database management and organization. Apply the concepts of the E-R model and transform logical database structures into relational and hierarchical models. Evaluate the impact of normalization, Codd's 12 rules, and database languages on improving database efficiency, data integrity, and management in RDBMS environments 			
Unit	Content		
I	Database environment, Data processing, Traditional and DBMS environment, Database system, Types of databases - Centralize, distributed, Database management system, Components of DBMS, DBMS elements, Database Approach - Objectives, benefits, characteristics, Advantages of DBMS		
II	Terminology of File- Field, Record, File, key field, Non key field, Association between fields, The three tire architecture, Three level architecture, Database administration – Roles, Functions and responsibilities of DBA.		
III	The E-R Model – Data models, Entities, attributes and relationship, Logical and Physical database design, Mapping Cardinalities, Database development process, Database development life cycle. Integrity constrains. Transforming ERR diagrams into relations, tree structure and hierarchical.		
IV	Normalization, Codd's 12 rules, hierarchical database structure, Network database structure, Relational database structure RDBMS. Database Languages – DDL, DML, DCL, Concurrency control, Backup and Recovery.		
Books Recommended:			
<ol style="list-style-type: none"> Database System Concept, Korth and Sudarshan, McGraw Hill, New Delhi An Introduction to Database System, Bipin C. Desai, Galgotia Publications Ltd, New Delhi Database Management System, R. Panneerselvam, PHI, New Delhi 			

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Semester – V

Logistics and Supply Chain Management (BCFA 5.4.3)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Minor
Objective: <ol style="list-style-type: none"> 1. Logistics and supply chain management equip individuals with the skills to understand and manage the complex systems involved in moving goods and services from origin to consumer. 2. To gain deeper insights into logistics and supply chain management. 3. To highlight the integrated nature of working in logistics and supply chain industry. 4. This knowledge allows for improved efficiency, cost reduction, and enhanced customer satisfaction. 			
Learning Outcome: On successful completion of the course students will be able to- <ol style="list-style-type: none"> 1. Understand the basic concepts of logistics and supply chain management. 2. Understand tools of Supply Chain Performance Measurement. 3. Apply Knowledge of IT in managing global issues & challenges in Logistics & Supply Chain Management. 4. Prepare students to work in logistics and allied industries. 			
Unit	Content		
I	Introduction to Logistics Management - Meaning, Evolution, Basic Concepts of Logistics- Logistical Performance Cycle, Inbound Logistics, In process Logistics, Outbound Logistics, Objectives of Logistics, Importance of Logistics, Scope of Logistics. Introduction to Supply Chain Management: - Meaning, Objectives, Functions, Participants of Supply Chain, Role of Logistics in Supply Chain.		
II	Elements of Logistics Mix - Transportation, Warehousing & Packaging: - Introduction, Principles and Participants in Transportation, Factors Influencing Transportation Decisions, Modes of Transportation- Railways, Roadways, Airways, Waterways, Ropeways, Pipeline, Types of Warehouses, Warehousing Strategies, Objectives of Packaging, Functions/Benefits of Packaging.		
III	Inventory Management, Logistics Costing & Performance Management - Meaning, Objectives, Functions, Importance, Techniques of Inventory Management. Logistics Costing: - Meaning, Total Cost Approach, Activity Based Costing, Mission Based Costing. Performance Measurement in Supply Chain: - Meaning, Objectives of Performance Measurement, Types of Performance Measurement, Dimensions of Performance Measurement.		
IV	Information Technology in Logistics: - Introduction, Objectives, Role of Information Technology in Logistics and Supply Chain Management, Principles of Logistical Information System, Types of Logistical Information System. Emerging technologies in Logistics and Supply chain management. Logistics in the Global Environment: - Managing the Global Supply Chain, Impact of Globalization on Logistics and Supply Chain Management, Global Issues and Challenges in Logistics and Supply Chain Management.		
Books Recommended:			
<ol style="list-style-type: none"> 1. Logistics and Supply Chain Management, MacMillan 2003, 1st Edition 2. Supply Chain Management concepts and case, Rahul V Altekar, PHI, New Delhi. 3. Supply Chain Management, Robert B Handfield and Ernest L Nichols, PHI, New Delhi. 4. Logistics and Supply Chain Management - Cases and Concepts. G Raghuram & N Rangaraj, Mac Millan 5. Supply Chain Management – K.Shridhara Bhat, Himalaya Publishing House. 6. Logistics & Supply Chain Management, Text & Cases by Anurag Saxena & Lt.Col. Kaushik Sircar, Jaico Publishing House. 			

Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – V

Tourism Management (BCFA 5.5)			
Teaching Hours: 45 (Theory + Practical)	Total Credits: 2	Total Marks: 35 + 15 = 50	Group: Vocational Skill Courses
Objective: 1. To understand the fundamental concepts in Tourism Management within broader cultural, environmental, political and economic dimensions of the society. 2. To Analysis and recognise the impact of Tourism on economy and society.			
Learning Outcome: On successful completion of the course students will be able to- 1. Understand the Concept of Tourism Management, Recognizing the components and Exploring its significance. 2. Analyze the govt policy for tourism and can study the impact of Tourism.			
Unit	Content		
I	Unit I: Introduction to Tourism Management: Definition of Tourism & its meaning, nature , scope, and importance, Tourism Products- Meaning & Classification, Components and elements of tourism, Types and typologies of tourism, push and pull factors in Tourism, Economic, social, and cultural significance of Tourism, Role of Travel Agencies in Tourism, Objectives and Role of Tourism Organizations- ITDC, TFCI, IRCTC		
II	Unit II: Tourism motivations Growth and development of national and international tourism-concerns and problems, Linkages in Tourism industry, Technological Advancements on tourism industry, Tourism policy of Government of India. Impacts of Tourism on ecology, economy and environment, need for 'Sustainable' and 'Responsible' Tourism and its development, World Tourism Organization and IATA- International Air Transport Association.		
Books Recommended:			
1. Basics of Tourism, Theory Operation and Practice , Kamra & Chand, Kanishka Publishers, New Delhi – 02 (2002). 2. Introduction to Tourism and Hospitality Management – Saurabh Dixit, APH Publishing House, New Delhi 3. Travel Agency and Tour Operation, Concepts and Principals - J.M.S. Negi			

Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – VI

Financial Management (BCFA 6.1)

Teaching Hours: 60

Total Credits: 4

Total Marks: 70+30 =100

Group: Major Core

Objectives:

1. Evaluate and discuss the various financial Management functions, as well as the nature, Scope and Objectives of the financial Management functions.
2. Using a variety of theories comprehend the significance of dividend decisions.
3. Make long term investment decisions and conduct an efficient investment analysis through capital budgeting.
4. Gain Knowledge of Cash, Equivalents of Cash and Cash flow statement.

Learning Outcomes:

1. To introduce the fundamentals and procedures of financial management to the students. Students will get a deeper understanding of finance as well as knowledge about how to manage risk in businesses.
2. Students will learn about dividend policy. They will able to take crucial decision relation to dividend declaration.
3. Students will be able to recognize and evaluate Capital Budgeting Process and Methods.
4. Students will be able to understand and Evaluate Cash and Cash Flow Statement.

Unit

Content

I

Introduction and Leverages:

Theory: Finance - Definition – Nature, scope & function of finance. Financial Management - Meaning - Scope and Objectives- Profit Maximization Vs Wealth Maximization, Financial Environment, Role of chief financial officer in company., Leverage- Concept & Types.

Practical Problems: Preparation of Income/Profitability Statement and Calculation of Operating Leverage, Financial Leverage and Combined Leverage.

II

Dividend Policies:

Theory: Meaning, Nature and Types of Dividends, concept of pay-out ratio, retention ratio Decisions and growth, Dividend policies and formulating a dividend policy, Dividend Theories: Walter's Model, Gordon's Model & Modigliani-Miller models.

Practical Problems: Problems based on Dividend Theories: Walter's Model, Gordon's Model & Modigliani-Miller models.

III

Capital Budgeting:

Theory: Meaning, Concept, Objectives, advantages & Disadvantages of Capital Budgeting, Concept of Cash flow, Methods of long term Investment decisions - Discounted Payback Period, Net Present Value, Profitability Index, Average Rate of Return / Accounting Rate of Return, Internal Rate of Return (Including relative merits and demerits of each of the methods)

Practical Problems: Problems based on the traditional methods or non-discount methods, Payback period, The discounted cash flow and NPV method, Profitability index, Rate of return method.

IV

Cash Flow Analysis:

Theory: Meaning, definition and significance of cash flow statement, Meaning of Cash and Cash Equivalents, Difference between operating, Investing and Financial Activities, Advantages and Disadvantages of Cash flow Statement, Difference between cash flow and Fund flow statement. (As per AS 3)

Practical Problems: Preparation of Cash Flow Statement by Direct and Indirect Methods. (As per AS 3)

Books Recommended:

1. **Financial Management:** P. V. Kulkarni, Himalaya Publishing House, Mumbai.
2. **Financial Management:** I. M. Pandey, Vikas Publishing House.
3. **Financial Management:** M. Y. Khan and P. K. Jain, Tata- McGraw Hill Publishing Co. Ltd, Delhi.
4. **Business Finance-I,** Dr. Vishal Thangan – Sir Sahitya Kendra, Nagpur.
5. **Business Finance- II,** Dr. Vishal Thangan- Sir Sahitya Kendra, Nagpur.

Name of Course: B.Com. (Major in Finance & Accountancy)
Semester – VI

Management Accounting (BCFA 6.2)

Teaching Hours: 60

Total Credits: 4

Total Marks: 70+30 =100

Group: Major Core

Objectives:

The objective of the course is to enable students to acquire sound Knowledge of concepts, methods and techniques of management accounting and to make the students develop competence with their usage in managerial decision making and control.

Learning Outcomes: After learning this subject, the learner will be able to –

1. To Apply management accounting tools such as cash budgets to support financial planning and control.
2. To Apply financial ratio formulas to compute and interpret liquidity, solvency, profitability, and efficiency ratios.
3. To Analyse cost behaviour to support managerial decisions on pricing, production, and profitability.
4. To Analyse the movement of funds and working capital to understand the financial operations of a business.

Unit	Content
I	<p>Introduction and Budgetary Control: Theory: Meaning and Definition, Characteristics, Objectives, scope and functions of Management Accounting- Difference between Financial Accounting, Cost Accounting and Management Accounting. Meaning of Budgetary Control, tools of Budgetary Controls, Types of Budgets, Advantages and Disadvantages of Cash Budget Practical Problems: Preparation of Cash Budget.</p>
II	<p>Ratio Analysis: Theory: Meaning of Ratios, advantages and limitations of Ratio Analysis. Types of Ratios - Liquidity Ratios, Solvency Ratios, Profitability Ratios, Efficiency Ratios. Practical Problems: Calculation of Operating Ratios and Financial Ratios.</p>
III	<p>Marginal Cost Analysis: Theory: - Meaning of Marginal Costing, Use of Marginal Costing, Advantages of Marginal Costing, Meaning and Use of Break-Even Point, Advantages and Limitation of Break Even Point, Introduction of Various Concepts Like Contribution, Profit Volume Ratio, Fixed Costs, Margin of Safety. Practical Problems: Calculation of BEP in Units and Amount, Profit Volume Ratio, Margin of Safety, Fixed Cost, Sale, Profit, Variable Cost, Contribution</p>
IV	<p>Fund Flow Analysis Theory: - Meaning of Fund Flow, Uses of fund flow statement, Objectives, Advantages and Disadvantages of Fund Flow Statement, Meaning of Working Capital, Meaning of Current Assets and Current Liabilities, Changes of Working Capital Practical Problems: Preparation of Statement Showing Changes in Working Capital, Profit and Loss Adjusted Account and Fund Flow Statement.</p>

Books Recommended:

1. **Management Accounting**, Surendra Singh, PHP Learning Pvt. Ltd., Delhi, 2016.
2. **Management Accounting**, M. Y. Khan. K. P. Jain, Tata McGraw Hill Education Pvt. Ltd., Delhi, 2011.
3. **Management Accounting**, Dr. B. K. Mehata, SBPD Publication, Agra, 2015.
4. **Management Accounting**, RSN Pillai, S. Chand & Co., Ltd., New Delhi, 2012.
5. **Management Accounting**, M. Muniraju, Himalaya Pub. House, 2011.
6. **Management Accounting**, Dr. Jawaharlal, S. Chand & Co., Ltd., New Delhi, 2006.
7. **Principles of Management Accounting**, S. N. Maheshwari, S. Chand & Co., Ltd., New Delhi, 2007.
8. **Financial Management**, Ravi M. Kishore, Taxmann, New Delhi.
9. **Accounting for Management Planning and Control**, Richard M. Lynch and Robert Williamson.
10. **Advanced Management Accounting**, Ravi Kishor, Taxmann, New Delhi.

Name of Course: B.Com. (Major in Accounts & Business Regulations)

Semester – VI

Constitution of India and Human Rights (BCABR 6.3.1)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Major Electives
<p>Objective: After completing this course students will be able to:</p> <ol style="list-style-type: none"> 1. Understand the concept, structure, and purpose of the Indian Constitution 2. Analyze key Articles (14, 15, 16, 19, 21, 23, 24) with relevant case studies. 3. Define Human Rights and understand their origin, significance, and evolution globally and in India. 4. Assess mechanisms for human rights protection in India, including the role of NHRC and State Commissions. 			
<p>Learning Outcome: After successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> 1. Articulate the key features and values enshrined in the Indian Constitution and its Preamble. 2. Apply constitutional provisions to real-life scenarios involving Fundamental Rights. 3. Evaluate judicial interpretations and landmark cases relating to Articles 14, 19, and 21. 4. Explain the structure, roles, and effectiveness of NHRC and State Human Rights Commissions. 			
Unit	Content		
I	<p>Concept of the Constitution – Salient features, importance, Preamble of the Indian Constitution, important terms of the Preamble namely sovereign, socialist, secular, democratic, republic, justice and fraternity namely sovereign, socialist, secular, democratic, republic, values enshrined in the Preamble, overview of the parts of the Indian Constitution, Division of powers between Centre and State. President – Qualification, Impeachment, Powers.</p>		
II	<p>Fundamental Rights: Nature of fundamental rights, Classification of fundamental rights, Right to Equality- Concept, equality before law and equal protection of law (Article 14), prohibition of discrimination (Article 15), equality in public employment (Article 16). Right to freedom under Article 19- the six freedom rights. Protection of life and personal liberty (Article 21), Right against exploitation (Article 23 & 24), Relevant case studies. Fundamental duties of citizens</p>		
III	<p>Human Rights: Meaning and definition of Human Rights, Theories of Human Rights, violation of human rights, Universal Declaration of Human Rights-30 basic human rights under UDHR, Human right to development, Right to Healthy Environment, concept of human dignity, Right to privacy as a human right</p>		
IV	<p>Human Rights Protection in India – Steps taken to protect human rights in India, Protection of human rights of women under Directive Principles of State policy, Salient features of National Human Rights Commission of India (NHRC); State Human Rights Commissions, Infringement of human rights by State, Infringement of human rights by individual, Remedies for infringement.</p>		
Books Recommended:			
<ol style="list-style-type: none"> 1. Indian Constitutional Law, M.P. Jain, Wadhwa & Co, Nagpur 2. Constitution of India, V.N. Shukla, Eastern Book Company, Lucknow 3. Indian Constitutional Law, G.C. V. Subba Rao, S. Gogia & Co., Hyderabad 4. Constitution of India, Professional Ethics and Human Rights; Praveenkumar Mellalli, SAGE TEXTS 5. Indian Constitution & Polity; Manohar Pandey, Arihant Publications (India) Ltd. 6. Human rights Under International Law and Indian Law, S.K. Kapoor 7. Human Rights Law and Practice; Jatindra Kumar Das, PHI Learning Private Limited, Delhi 			

Financial Investment and Wealth Management (BCABR 6.3.2)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Major Electives
<p>Objective:</p> <ol style="list-style-type: none"> To understand the fundamental concepts of investment, including its characteristics, types, and the investment environment in India, and to differentiate investment from speculation and gambling. To comprehend the systematic approach to financial planning, including client profiling, documentation, and goal-based planning, and to apply appropriate asset allocation strategies based on risk profiling. To explore the structure and functioning of derivative markets, including participants, instruments, and settlement procedures, and to identify risk management practices in derivatives trading. To examine the concepts and processes of wealth management and to evaluate its impact on individuals and the economy in the context of financial planning and economic cycles. 			
<p>Learning Outcome: After successful completion of this course, students will be able to:</p> <ol style="list-style-type: none"> Analyze the investment environment in India and compare different forms of investment with speculation and gambling using relevant criteria. Demonstrate the ability to create a comprehensive financial plan by integrating client data, risk profiles, and appropriate investment instruments. Interpret the derivatives trading and settlement mechanisms and classify the various derivative instruments and their risk management functions. Analyze the relationship between wealth management practices and economic cycles and distinguish between financial planning and wealth management strategies. 			
Unit	Content		
I	<p>Introduction to Investment Management</p> <ul style="list-style-type: none"> Investment- Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors Portfolio Management – Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. Investment Environment- Investment Environment in India and factors conducive for investment in India with ease of Doing Index 		
II	<p>Introduction to Financial Planning</p> <ul style="list-style-type: none"> Financial Planning: Background, Role of Financial Planner, Financial Planning Process, Contract and Documentation, Client Data Collection, Life Cycle, Wealth Cycle, Risk Profiling- Meaning, Importance, Advantages Asset Allocation- Meaning, Needs, Advantages. Limitations Systematic Approach to Investing Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP), Financial Plan, Goal-based Financial Plan, Comprehensive Financial Plan, Financial Planning in India. 		
III	<p>Introduction to Derivatives Trading and Settlement</p> <ul style="list-style-type: none"> Introduction to risk management, managing risk, types of business risks Derivatives and derivative products, Classification of derivatives, Participants in derivative market, Functions of Derivatives Trading Futures and Options Market Instruments Criteria for Stocks and Index Eligibility for Trading, Charges Clearing and Settlement - Clearing Entities, Clearing Mechanism, Settlement Procedure, Risk Management, Margining System 		
IV	<p>Introduction to Wealth Management</p>		

- Concept of wealth management
- Need, features, advantages and limitations of Wealth Management, Scope of Wealth management services, Wealth management Process
- Impact of Wealth Management's on the Economy & their elements
- Financial planning for better wealth management, Difference between Financial Planning and Wealth management.
- Impact of Economic cycles on Investment.

Books Recommended:

1. **Wealth Management Basic Level**, Shashikant Uma, Abraham Sunita, Centre for Investment Education & Learning Publication
2. **Wealth Management and Financial Planning**, Prof. George S. Mentz, Private Wealth Management Guide
3. **Derivatives and Risk Management**, Rajiv Srivastav, 2nd Edition, Oxford Higher Education Publishing
4. **NCFM Module on Wealth Management**
5. **Wealth Management**, Pawan V. Jhabak, Himalaya Publishing House Pvt. Ltd
6. **Indian Financial System**, Bharti V Pathak., Pearson Education, New Delhi.
7. **Wealth Management**, Pawan Jhabak, Himalaya Publishing House
8. **Wealth Management**, Dun & Bradstreet, Mcgraw-Hill Publication
9. **Wealth Management**, A Treatise & Guide for Wealth Managers and Wealth Management Executives, Prof. George S. Mentz, American Academy of Financial Management



Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – VI

Public Finance: Theory and Practices (BCFA 6.4.1)

Teaching Hours: 60

Total Credits: 4

Total Marks: 70+30 =100

Group: Minor

Objectives:

1. To provide students with the knowledge and understanding of basic concepts of public finance.
2. To provide the students an in-depth knowledge on various concepts and application regard to public expenditure.
3. To provide knowledge on the various sources of finance and the changing trends with regard to the same in India's journey of Economic reforms.
4. To enable the students to understand and apply the Tools of public finance for optimum allocation of resources through budget.

Learning Outcome:

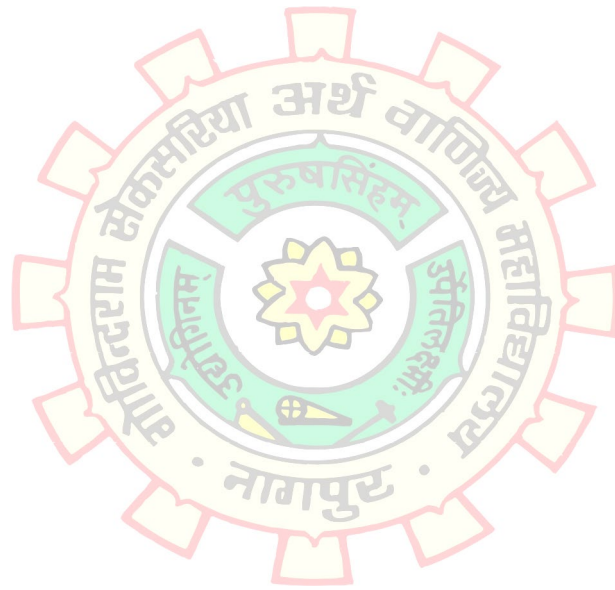
1. The knowledge on the basic concepts of public finance with enable the students to understand the role of government in shaping the Socio-Economic growth path of the country.
2. The knowledge gain will provide analytical ability to the students on the principles and guidelines followed by the government in framing and implementation of policies related to public expenditure.
3. Students will be able to evaluate the impact of public revenue in the current scenario and the imperative need of economic reforms towards growth and development.
4. Students will be able to analyze the finer nuances in budget making and the role-playing activity as crucial members in finance ministry will provide them with an opportunity in designing an ideal budget document.

Unit	Content
I	<p>Unit - I: Introduction to Public Finance</p> <ol style="list-style-type: none"> 1. Meaning, Concept, Nature & Scope of Public Finance 2. Importance of Public Finance 3. Tools of Public Finance 4. Principle of Maximum Social Advantage. 5. Finance Commission- Meaning, role, 15th Finance Commission: Allocation of resources between center and States.
II	<p>Unit - II: Public Expenditure</p> <ol style="list-style-type: none"> 1. Meaning & Concept of Public expenditure. 2. Principles and classification of Public Expenditure. 3. Causes of Increasing Public Expenditure 4. Effect of Public Expenditure 5. Role of Public Expenditure in a Developing Economy
III	<p>Unit - III: Public Revenue</p> <ol style="list-style-type: none"> 1. Meaning & Concept of Public Revenue, Sources of Public Revenue, importance of public revenue. 2. Direct taxes and Indirect Taxes- Meaning, merits, demerits 3. Cannons of Taxation. 4. Taxation System in India – Progressive, Regressive and Proportional- Meaning, merits, demerits 5. Reforms in Tax Structure in India; Goods & Service Tax: - Concept, Characteristics and Need for GST in India.
IV	<p>Unit - IV: Public Debts & Government Budget</p> <ol style="list-style-type: none"> 1. Meaning & Concept of Public Debt, Characteristics and role of Public Debts, Types of Public Debts, Objectives of Public Debts 2. Effects of Public Debts 3. Meaning, Role & Objectives of the Budget

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| 4. Overview of Recent Budget of India, Case study of India's National Electric Mobility Mission Plan (Budget drafting: Role play/Classroom activity for students) |
| 5. Gender Budget: - Meaning, Importance |

Books Recommended:

1. **Public Finance**, S.N. Chand, Atlantic (2008).
2. **Public Finance: Theory & Practice**, Kumar & Mittal, Anmol Publishers (2002).
3. **Money, Banking & Public Finance**, Hajela, Ane Books Pvt. Ltd., (2009).
4. **Public Finance**, Rajesh Jha, Pearson (2012).
5. **Public Finance**, Harvey S Rosen & Ted Gayer, McGraw Hill Education, (2012).
6. **Public Finance**, Tyagi, Jai Prakash Nath Publishers, 55th Revised Edition, 2013.



Name of Course: B.Com. (Major in Finance & Accountancy)

Semester – VI

MIS & System Analysis Design (BCFA 6.4.2)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30=100	Group: Minor
Objective: <ol style="list-style-type: none"> 1. To understand the purpose, scope, types, and challenges of (MIS) and their role in supporting global business operations. 2. To analyze the SDLC, the role of system analysts, and the tools used in structured analysis 3. To explore the processes of feasibility study, input/output and form design, and system testing and quality assurance. 4. To evaluate the processes of implementation, post-implementation, software maintenance, security, disaster recovery, and ethics. 			
Learning Outcome: After learning this course, students will be able to – <ol style="list-style-type: none"> 1. Understand how Management Information Systems (MIS) support decision-making, business operations, and global business strategies through their structure, types, and challenges. 2. Analyze to understand the process of system planning and information gathering. 3. Apply to ensure the successful development and implementation of information systems. 4. Evaluate to ensuring the effectiveness and sustainability of system development. 			
Unit	Content		
I	Management Information Systems: An Overview - Introduction, Need for Management Information Systems, Management Information Systems: A Concept, MIS: A definition, Management Information System and Information Technology, Nature and Scope of MIS, MIS Characteristics, Structure of MIS, Types of MIS, Role of MIS in Global Business, Challenges of Managing Information Systems.		
II	System concepts and the information systems environment, System Development Life Cycle, Role of System Analyst, System Planning and the initial investigation, information gathering, The tools of structured analysis.		
III	Feasibility Study, Input/Output and forms design, System Testing and Quality Assurance		
IV	Implementation, Post Implementation and Software maintenance, Security, Disaster recovery and ethics in system development.		
Books Recommended: <ol style="list-style-type: none"> 1. System Analysis & Designs, by Elias M. Awad, McMillan 2. System Analysis & Designs, By S.K. Jha, Publisher S.K. Kataria & sons 3. Management Information System, by D.P. Nagpal 			

Service Sector Management (BCFA 6.4.3)			
Teaching Hours: 60	Total Credits: 4	Total Marks: 70+30 =100	Group: Minor
Objectives: <ol style="list-style-type: none"> 1. To understand the fundamental concepts of Service Sector Management. 2. To Apply the concept of Information Technology, Banking and Insurance Sector. 3. To Analyse the importance of Service Quality Management. 4. To Evaluate the impact of Distribution and Advertising in Service Industry and Future of Service Management. 			
Learning Outcome: After learning this subject, students will be able to: <ol style="list-style-type: none"> 1. Understand the Concept of Service Sector Management, Recognizing the Role of Services in the Economy, Exploring Opportunities, Evaluating Government Reforms and Analyzing Global Trends in the Service Sector. 2. Apply the comprehensive significance and Role of the IT Sector, Banking Sector and Insurance Sector. 3. Analyze Service Quality Management and its Models, Tools and Techniques. 4. Evaluate the impact and challenges of Distribution and Advertising in Service Industry, Understanding customers' needs and Expectations and Future of Service Management. 			
Unit	Content		
I	Unit I: Introduction to Service Sector Management: <ul style="list-style-type: none"> • Service Sector Management: Meaning, Nature and Scope. • Understanding Services: Definition and Characteristics of Services, Forms of Service Sector (Hospitality, Healthcare, Education, Retail, IT, Finance, Transport, Aviation, BPO, KPO, Information Technology, Banking, Insurance), The Role of Services in the Economy. • Challenges faced in Service Sector Management. • Opportunities in Service Sector Management. • Government's reforms in Service Sector Management. 		
II	Unit II: Information Technology, Banking and Insurance Sector: <ul style="list-style-type: none"> • IT Sector: Role and Importance of IT Sector in Service industries, Challenges and Opportunities in IT sector. • Banking Sector: The Role of Banking Sector in the Economy, Challenges faced by Banking Sector, Recent Trends in Banking Sector. • Insurance Sector: Importance of Insurance industry in service sector, Challenges and Opportunities in Insurance Sector. 		
III	Unit III: Service Quality Management: <ul style="list-style-type: none"> • Introduction to Service Quality: Definition of service quality, Impact of service quality on customer satisfaction and business profitability. • Service Quality Models: 1. SERVQUAL Model (Measuring the gap between customer expectations and perceptions.) 2. The Kano Model of customer satisfaction. 3. The Gap Model of Service Quality (Five Gaps theory). 4. Customer Satisfaction Index (CSI). • Measuring Service Quality: Methods of measuring service quality. • Tools and Techniques for Service Quality Improvement: 1. Six Sigma and Lean Management for quality improvement 2. Total Quality Management (TQM) in the service industry 3. Benchmarking service quality against industry standards, 4. PDCA (Plan-Do-Check-Act) cycle for continuous improvement. 		
IV	Unit IV: Distribution and Advertising in Service Industry and Future of Service Management: <ul style="list-style-type: none"> • Planning and managing service delivery Challenges in distribution of services. • Advertising and Sales promotion in Service Industry. • Understanding customers' needs and Expectations. 		

- The impact of distribution and advertising in service industry in the economy.
- Future of Service Management: The Role of Artificial Intelligence and Automation in Service Delivery, Changing Customer Expectations in the Digital Era, Ethical and Social Issues in Service Management.

Books Recommended:

1. **Service Sector Management**, Sanjay Patnagar, Himalaya Publications.
2. **Managing Services**, Christopher H. Lovelock, Prentice Hall.
3. **Total Quality Management**, JE Ross, Prentice Hall
4. **Total Quality Management**, DH Besterfield, CB Michna: Prentice Hall
5. **Services Marketing**, Ravi Shankar, TMH
6. **Services Marketing**, S M Jha; Himalaya Publications.

