

Resolution No.: _____

Bharatiya Vidya Bhavan's

**M. M. College of Arts, N.M. Institute of Science,
H.R.J. College of Commerce. (Bhavan's College)
Autonomous**



(Affiliated to University of Mumbai)

**Syllabus for: F.Y.B.Com.(Accounting and
Finance)**

**Program: B.Com.(Accounting and Finance)
Program Code: BH.B.Com.(A & F)**

Course Code: BHBAF

**Choice Based Credit System (CBCS)
with effect from academic year 2023-24**



PROGRAM OUTCOMES

PO	PO Description
PO 1	<p>Disciplinary Knowledge The accounting and finance focused curriculum offers a number of specializations and practical exposures which would equip the student to face the modern-day challenges in finance, commerce and business like Industries, Banking Sectors, Insurance Companies, Finance companies, Transport Agencies, Warehousing</p>
PO 2	<p>Competency in Skills After completing graduation, students can get skills regarding various aspects like Finance Manager, Selling Manager, Administration abilities to run a Company. Students can independently start up their own Business</p>
PO 3	<p>Social Interaction: Ability to work effectively and respectfully with diverse teams; facilitate cooperative or coordinated effort on the part of a group and act together as a group or a team in the interests of a common cause. Elicit views of others, mediate disagreements and help reach conclusions in group settings</p>
PO 4	<p>Competitive exams The program will empower the student to appear in various competitive exams or choose a profession of their choice like CA, CS, UPSC etc</p>
PO 5	<p>Problem Solving: Students undergoing this programme learn to logically question assertions, to recognize patterns and to distinguish between essential and irrelevant aspects of problems. This helps them to learn to behave responsibly in a rapidly changing interdependent society</p>
PO 6	<p>Proficiency in Employments: This programme will help students to enhance their employability for Government jobs, jobs in banking, insurance and investment sectors, data analysis jobs, and jobs in various other public and private enterprises</p>



PROGRAM SPECIFIC OUTCOMES

PSO	Description A student completing Bachelor's Degree in B.Com.(Accounting and Finance program will be able to:
PSO 1	Obtain specialized knowledge in all fields of Accounting and Finance.
PSO 2	Pursue higher education such as Chartered Accountancy / Cost & Management Accountancy / Company Secretary Chartered Financial Analyst / MBA etc.
PSO 3	Be "Atmanirbhar" by setting up own Advisory and Consultancy services in the field of Finance and Accounts.
PSO 4	Understand the Financial System and Financial Markets.
PSO 5	Know the various Taxation Laws.
PSO 6	Acquire knowledge about the various Indian Laws.



PROGRAM OUTLINE

YEAR	SEMESTER	COURSE CODE	COURSE TITLE	CREDITS	NATURE OF COURSE
FIRST YEAR	I	BH.UCBAF.MAJ101	Financial Accounting (Elements of Financial Accounting) I	04	Major
FIRST YEAR	I	BH.UCBAF.MIN101	Taxation & Auditing I (Auditing – Introduction & Planning)	04	Minor
FIRST YEAR	I	BH.UCBAF.OE101	Professional Grooming & Etiquette	04	Open Elective
FIRST YEAR	I	BH.UCBAF.VSEC101	Financial Management I	04	Vocational & Skill Enhancement Course
FIRST YEAR	I	BH.UCBAF.IKS101	Indian Perspective of Business Management	02	Indian Knowledge Systems
FIRST YEAR	I	BH.UCBAF.AEC101	English Communication for Business - I	02	Ability Enhancement Course
FIRST YEAR	I	BH.UCBAF.VEC101	Human Values	02	Value Education Course
			TOTAL CREDITS	22	



PROGRAM OUTLINE

YEAR	SEMESTER	COURSE CODE	COURSE TITLE	CREDITS	NATURE OF COURSE
FIRST YEAR	II	BH.UCBAF.MAJ201	Financial Accounting (Special Accounting Areas) II	04	Major
FIRST YEAR	II	BH.UCBAF.MIN201	Taxation & Auditing II (Introduction to Direct and Indirect Taxes)	04	Minor
FIRST YEAR	II	BH.UCBAF.OE201	Innovative Financial Services	04	Open Elective
FIRST YEAR	II	BH.UCBAF.VSEC201	Indian Banking & Insurance System	04	Vocational and Skill Enhancement Course
FIRST YEAR	II	BH.UCBAF.AEC201	English Communication for Business - II	02	Ability Enhancement Course
FIRST YEAR	II	BH.UCBAF.VEC201	Business Economics	02	Value Education Course
FIRST YEAR	II	BH.UCBAF.CC201	Field Project / Co-curricular activity	02	Field Project/ Co-curricular Course
			TOTAL CREDITS	22	



DETAILED SYLLABUS – SEMESTER I

Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester :I	
Course: Financial Accounting I				Course Code: BH.UCBAF.MAJ101	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutoriall (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	(Marks - 40)	(Marks: 60)
Course Objectives:					
<ol style="list-style-type: none"> 1. Students should understand the basic accounting concepts and Accounting Standards of ICAI. 2. Students should know how to prepare the final accounts of Manufacturing Concerns, Departmental Stores and differentiate between Capital and Revenue expenditure in business. 3. To understand the concepts of Hire Purchase Financing 					
Course Outcomes:					
Students would be able to understand how to prepare Final Accounts of the business by applying basic accounting principles, analyzing the nature of Incomes and expenses, and also calculations of interest, instalments and other aspects of Hire purchase as a means of financing.					
Units	Description				Periods
1	Indian Knowledge System				05
2	Accounting Standards issued by ICAI and Inventory Valuation				15
3	Manufacturing Accounting, Capital & Revenue				15
4	Departmental Accounting				15
5	Hire Purchase Accounting				10
	Total				60
Unit	Description				Periods
1	Indian Knowledge System -- Accounting & Auditing in Ancient India				05
2	Accounting Standards and Inventory Valuation				15

	<p>Accounting Standards:</p> <p>Concepts, Benefits, Procedures for Issue of Accounting Standards</p> <p>Various AS:</p> <p>AS – 1: Disclosure of Accounting Policies</p> <p>(a) Purpose (b) Areas of Policies (c) Disclosure of Policies</p> <p>(d) Disclosure of Change in Policies (e) Illustrations</p> <p>AS – 2: Valuation of Inventories (Stock)</p> <p>(a) Meaning, Definition (b) Applicability (c) Measurement of Inventory</p> <p>(d) Disclosure in Final Account (e) Explanation with Illustrations</p> <p>AS – 9: Revenue Recognition</p> <p>(a) Meaning and Scope (b) Transactions Excluded (c) Sale of Goods</p> <p>(d) Rendering of Services (e) Effects of Uncertainties (f) Disclosure (g) Illustrations</p> <p>Inventory Valuation</p> <p>Meaning of Inventories</p> <p>Cost for Inventory Valuation</p> <p>Inventory Systems : Periodic Inventory System and Perpetual Inventory System</p> <p>Valuation: Meaning and Importance</p> <p>Methods of Stock Valuation as per AS – 2:</p> <p>FIFO and Weighted Average Method</p> <p>Computation of Valuation of Inventory as on Balance Sheet Date:</p> <p>If Inventory is taken on a Date After the Balance Sheet or Before the Balance Sheet.</p>	
3	<p>Manufacturing Accounting, Capital & Revenue</p> <p>Expenditure</p> <p>a) Capital (b) Revenue</p> <p>Receipts</p> <p>a) Capital (b) Revenue</p> <ul style="list-style-type: none"> • Adjustments and Closing Entries • Final Accounts of Manufacturing Concerns (Proprietary Firm) 	15
4	<p>Departmental Accounting</p> <p>Meaning</p> <p>Basis of Allocation of Expenses and Incomes / Receipts</p> <p>Inter Departmental Transfer: At Cost Price and Invoice Price</p>	15

	Stock Reserve Departmental Trading and Profit and Loss Account and Balance Sheet	
5	Hire Purchase Accounting for Hire Purchase Transactions by Asset Purchase Method Based on Full Cash Price Journal Entries, Ledger Accounts and Disclosure in Balance Sheet for Hirer and Vendor (Excluding Default, Repossession and Calculation of Cash Price)	10
	Total	60
Text Books:		
<ol style="list-style-type: none"> 1. Financial Accounting - Manan Prakashan 2. Financial Accounting - Sheth Publications 3. Financial Accounting – Vipul Prakashan 		
Reference Books:		
<ol style="list-style-type: none"> 1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi 2. Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai 3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi 		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester :I	
Course: Taxation & Auditing I (Auditing – Introduction & Planning)				Course Code: BH.UCBAF.MIN101	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutoriall (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	(Marks - 40)	(Marks: 60)
Course Objectives:					
1. To impart knowledge of Basics, of auditing, types of audits, types of errors and frauds in accounts, principles of auditing.					
2. To impart knowledge of audit planning, procedures and audit documentation.					
3. To impart knowledge of various techniques of auditing and Internal Audit.					
Course Outcomes:					
1. The students will gain knowledge of Basics, of auditing, types of audits, types of errors and frauds in accounts, principles of auditing.					
2. The students will gain knowledge of audit planning, procedures and audit documentation.					
3. The students will gain knowledge of various techniques of auditing and Internal Audit.					
INDEX					
Unit	Description				Periods
1	Introduction to Auditing				15
2	Audit Planning, Procedures and Documentation				15
3	Auditing Techniques				15
4	Internal Audit				15
	TOTAL				60
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Introduction to Auditing Basics Financial Statements, Users of Financial Information, Definition of Auditing,				15

	<p>Objectives of Auditing - Primary and Secondary, Expression of Opinion, Detection of Frauds and Errors, Inherent Limitations of Audit</p> <p>Errors and Frauds</p> <p>Concepts, Reasons and Circumstances, Types of Errors -Commission, Omission,</p> <p>Principle and Compensating, Types of Frauds, Risk of Fraud and Error in Audit, Auditor's Duties and Responsibilities in Respect of Fraud</p> <p>Principles of Audit</p> <p>Integrity, Objectivity, Independence, Confidentiality, Skills and Competence</p> <p>Materiality and Work Performed by Others, Documentation, Planning, Audit Evidence, Accounting System and Internal Control, Audit Conclusions and Reporting</p> <p>Types of Audit</p> <p>Meaning, Advantages and Disadvantages of Balance Sheet Audit, Interim Audit, Continuous Audit, Concurrent Audit, Annual Audit</p> <p>Miscellaneous</p> <p>Advantages of Independent Audit, Qualities of Auditors, Auditing Vs Accounting, Auditing Vs Investigation, View the Concept True and Fair Accounting Concepts Relevant to Auditing</p> <p>Materiality, Going Concern</p>	
2	<p>Audit Planning, Procedures and Documentation</p> <p>Audit Planning</p> <p>Meaning, Objectives, Factors to be Considered, Sources of Obtaining Information, Discussions with Client, Overall Audit Plan</p> <p>Audit Programme</p> <p>Meaning, Factors to be Considered, Advantages, Disadvantages, Overcoming Disadvantages, Methods of Work, Instruction before Commencing Works of Audit, Overall Audit Approach</p> <p>Audit working Papers</p> <p>Meaning, Importance, Factors Determining Form and Contents, Main Functions / Importance, Features, Contents of Permanent Audit File, Temporary Audit File, Ownership, Custody, Access of Other Parties to Audit Working Papers,</p> <p>Auditors Lien on Working Papers, Auditors Lien on Client's Books</p> <p>Audit Notebook</p> <p>Meaning, Structure, Contents, General Information, Current Information and Importance</p>	15
3	<p>Auditing Techniques</p> <p>Test Check</p> <p>Test Checking Vs Routing Checking, Test Check Meaning, Features, Factors to be Considered, When Test Checks can be Used, Advantages, Disadvantages and Precautions.</p> <p>Audit Sampling</p> <p>Audit Sampling, Meaning, Purpose, Factors in Determining Sample Size - Sampling Risk, Tolerable Error and Expected Error, Methods of Selecting Sample Items Evaluation of Sample Results Auditors Liability in Conducting Audit based on Sample</p> <p>Internal Control</p> <p>Meaning and Purpose, Review of Internal Control, Advantages, Auditors Duties, Review of Internal Control, Inherent Limitations of Internal Control, Internal Control Samples for Sales and Debtors, Purchases and Creditors, Wages and Salaries</p>	15

	Internal Checks Vs Internal Control, Internal Checks Vs Test Checks	
4	Internal Audit Meaning, Basic Principles of Establishing Internal Audit, Objectives, Evaluation of Internal Audit by Statutory Auditor, Usefulness of Internal Audit Internal Audit Vs External Audit, Internal Checks Vs Internal Audit	15
	Total	60
Text Books:		
<ol style="list-style-type: none"> 1. Auditing I (Introduction & Planning) - Aina Pure - Manan Prakashan 2. Auditing (Introduction & Planning) I - Sheth Publications 		
Reference Books:		
<ol style="list-style-type: none"> 1. A Handbook of Practical Auditing by B N Tandon, S. Chand and Company (P) Ltd., New Delhi 2. Contemporary Auditing by Kamal Gupta, Tata Mc. Graw Hill and Co. Ltd., Mumbai 		
Self study topics -		
List of Topics for the practicals:		
Details of Conduct of Practical Examination (Evaluation Scheme):		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester :I	
Course: Professional Grooming & Etiquette				Course Code: BH.UCBAF.OE101	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutoriall (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	(Marks - 40)	(Marks: 60)

Course Objectives:

1. Introduce concepts related to business etiquette and corporate grooming and its applications in the contemporary context.
2. Discuss its applications in different settings and appreciate the key minimum standards required by etiquette practice.

Course Outcomes:

1. Define professional behavior and suggest standards for appearance, actions and attitude in business behavior.
2. Develop Skills for improving personality traits.
3. Identify the reasons for procrastination and use strategies to manage and overcome it.
4. Develop networking abilities, and etiquette awareness.
5. Explain different communication styles and how to adjust to each.
6. Categorise challenges that arise from these differences in intercultural interactions and learn ways to creatively address them.

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Unit	Description	Periods
1	Introduction to Soft Skills and Hard Skills	15
2	Professional Skills required at workplace and Intercultural Communication	15
3	Grooming – Corporate Etiquette and Manners	15
4	Interpersonal Skills and Time Management	15
	TOTAL	60

Detailed Syllabus: (per session plan)

Unit	Description	Periods
1	Introduction to Soft Skills and Hard Skills Personality Development: Knowing Yourself, Positive Thinking, Johari's Window. Communication Skills, Non-verbal Communication, Voice Modulation Tips to improve presentability. Motivation, Nurturing Hobbies at Work, Zones of Learning, Ideas for Learning, Negotiations.	15

2	Professional Skills required at workplace and Intercultural Communication Creativity at Workplace: Introduction, Current Workplaces, Creativity, The Six Thinking Hat Method. Capacity Building: Learn, Unlearn and Relearn: Capacity Building, Elements of Capacity Building, Strategies for Capacity Building. Introduction to Intercultural communication, understanding culture and cultural differences, Overcoming barriers.	15
3	Grooming – Corporate Etiquette and Manners Etiquette and Mannerism: Introduction, Professional Etiquette, Technology Etiquette, enhancing corporate and social Image, learning grooming basics and personal hygiene management Using body language to increase your personal impact, Profile Building, Importance of Social Media Platforms – LinkedIn, Social Media Profile Building.	15
4	Interpersonal Skills and Time Management Leadership, enhance capabilities to lead and succeed and for that you need to be a good team player, Teaming Building, Types of teams, Defining Procrastination, Effects of Procrastination, identifying typical time-wasters and create solutions to overcome them.	15
	Total	60

Reference Books:

1. Lillian H. Chaney, Jeanette S. Martin. The Essential Guide to Business Etiquette
2. Stephen R. Covey, The 7 Habits of Highly Effective People: Powerful Lessons in Personal Chang
3. Barun Mitra, Personality Development and Soft skills
4. Sarvesh Gulati (2012), Corporate Grooming and Etiquette, Rupa Publications India Pvt. Ltd
5. Personality Development and Soft Skills, Barun K. Mitra, Oxford Press
6. Soft Skills - Enhancing Employability, M. S. Rao, I. K. International
7. Cornerstone: Developing Soft Skills, Sherfield, Pearson India
8. Global Business Etiquette: A Guide to Intercultural Communication and Customs by Jeannette S. Martin and Lilian Chaney



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : I	
Course: Financial Management – (Introduction to Financial Management) -I				Course Code: BH.UCBAF.VSEC101	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	Marks - 40	Marks - 60

Pre-requisites:
Course Objectives:

1. Learn about the Meaning, importance, scope and objectives of Financial Management.
2. Understand the concepts of valuation of stocks, bonds, etc. especially time value of money.
3. Learn about sources of finance and capital structure in a business organization.
4. Learn about the costs of raising capital.

Course Objectives:

1. The student understands the Meaning, importance, scope and objectives of Financial Management.
2. The student understands the concepts of valuation of stocks, bonds, etc. especially time value of money.
3. The student has a knowledge of the sources of finance and capital structure in a business organization.
4. The student has knowledge about the costs of raising capital.

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Unit	Description	Periods
1	Introduction to Financial Management	12
2	Concepts in Valuation	12
3	Leverage	12
4	Types of Financing	12
5	Cost of Capital	12
TOTAL		60

Detailed Syllabus: (per session plan)

Unit	Description	Periods
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1	Introduction to Financial Management Introduction, Meaning, Importance, Scope & Objectives, Profit vs Value maximization.	12
2	Concepts in Valuation The Time value of Money, Present Value, Internal Rate of Return, Bonds Returns, The Returns from Stock, Techniques of Discounting, compounding and Annuity.	12
3	Leverage Introduction, EBIT & EPS Analysis, Types of Leverages: Operating leverage, Financial leverage & Composite leverage, Relationship between Operating leverage & Financial leverage (including Practical problems).	12
4	Types of Financing Introduction, Needs of Finance and Sources: Long Term, Medium Term & Short Term, Long Term Sources of Finance Short Term Sources of Finance	12
5	Cost of Capital Introduction, Definition & Importance of Cost of Capital, Measurement of Cost of Capital , WACC (including Practical problems)	12
	Total	60

Text books:

1. Financial Management-Introduction to Financial Management - Sheth Publications
2. Introduction to Financial Management – Vipul Prakashan

Reference Books:

1. Fundamentals of Financial Management by D. Chandra Bose, PHI Learning Pvt. Ltd., New Delhi
2. Fundamentals of Financial Management by Bhabotosh Banerjee, PHI Learning Pvt. Ltd., New Delhi
3. Fundamentals of Financial Management by Vyuptakesh Sharma, Pearson Education, New Delhi



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester :I	
Course: Generic Indian Knowledge System (Indian Perspective of Business Management)				Course Code: BH.UCBAF.IKS101	
Teaching Scheme			Evaluation Scheme (Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
02	00	00	02	(Marks: 10)	(Marks: 40)
Course Objectives:					
1. To understand Indian ethos in business managerial practices. 2. To learn management lessons from Kautilya's Arthshastra					
Course Outcomes:					
1. Recalling the concepts of Ethics and values. 2. Applying management lessons learned, in practice.					
INDEX					
Unit	Description				Periods
1	Introduction				15
2	Work Ethos and Values				10
3	Self Management				05
	TOTAL				30
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Introduction Meaning, features, Need, History, Relevance, Principles practiced by Indian Companies, Role of Indian Ethos in Managerial Practices.				15
2	Work Ethos and Values Management lessons from Kautilya's Arthashastra, Values for Indian Managers, Importance of Value system in work culture.				10
3	Self Management Personal Growth and Lessons from Ancient Indian Education System				05
	Total				30

Reference Books:

1. Foundation of Managerial Work – Contributions from Indian Thought – Chakraborty S.K. – Himalayan Publishing House.
2. Indian Ethos and Values in Management , Nandgopal, Tata McGraw Hill
3. Relevant Excerpts from Kautilya's Arthashastra.



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : I	
Course: English Communication for Business I				Course Code: BH.UCBAF.AEC101	
Teaching Scheme			Evaluation Scheme (Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
2	00	00	02	(Marks: 10)	(Marks: 40)
Pre-requisites:					
Course Objectives:					
1. To study the basic of communication functions for internal as well as outside the organization. 2. To study the various level of the hierarchy and the ways of communication inside the organization and communicate with the different entities in the market.					
Course Outcomes:					
Business Communication will develop the skills of the students for proper self-expression, social communication, spoken English, correct pronunciation, voice modulation and business etiquettes.					
INDEX					
SR NO	TOPIC				PERIODS
1	Theory of Communication & Obstacles to Communication in the Business World				15
2	Business Correspondence				15
TOTAL					30
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Theory of Communication & Obstacles to Communication in the Business World Meaning, Definition, Process, Channels- Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine, Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette, Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers				15

2	Business Correspondence Theory of Business Letter Writing: Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block Principles of Effective Letter Writing, Principles of effective Email Writing Personnel Correspondence: Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation	15
	Total	30
Text Books: <ol style="list-style-type: none"> 1. Business Communication I– Nina Roy Choudhury, Vipul Prakashan 2. Business Communication I – Dr. Neeta Chakravarty, Manan Prakashan 3. Business Communication I – Dr. Ishrat Ali Lalljee, Rishabh Publications 		
Reference Books: <ol style="list-style-type: none"> 1. Effective Communication – Rai Urmila, Himalaya, Mumbai 2. Business Communication – Kaul, Prentice Hall, India 3. Business Communication & Personality Development, Das Excel Books, Delhi 		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : I	
Course: Human Values				Course Code: BH.UCBAF.VEC101	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
2	00	00	02	(Marks – 10)	(Marks – 40)

Pre-requisites:
Course Objectives:

1. To familiarize students with Human Values.
2. To enable students to inculcate values.

Course Outcomes:

1. Describe the role of Human values in leading a happy personal and professional life.
2. Identify the consequences of ethics in human actions.
3. Justify actions and reactions in the given situations.
4. Design appropriate behavioural patterns to create harmony in professional and personal life.

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Unit	Description	Periods
1	Introduction to Value Education	15
2	Ethics and Human Interface	15
	TOTAL	30

Detailed Syllabus: (per session plan)

Unit	Description	Periods
1	Introduction to Value Education Definition, concept and classification of values. Importance of Value based education system in India. Importance of family, society and educational institutions in inculcating values. Personal values – family values – social and cultural values – Professional values – duties and responsibilities. Inculcation of Values through practical ways and means.	15
2	Ethics and Human Interface Introduction to Ethics, Essence, determinants and consequences of ethics in human actions, dimensions of ethics in private and public relationships. Human values – lessons and teachings from the lives of great leaders, reformers and administrators.	15

	Total	30
Reference Books: <ol style="list-style-type: none"><li data-bbox="156 232 1129 271">1. Rajput, J.S. , Implementation strategies for education in Human Values.<li data-bbox="156 271 820 309">2. Sharma, R.S., Curriculum for Moral Education.		



SEMESTER - II

Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : II	
Course: Financial Accounting II				Course Code: BH.UCBAF.MAJ201	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	Marks - 40	Marks - 60

Pre-requisites:

Course Objectives:

1. Learners should understand principles of single entry and double entry accounting systems, and how to convert incomplete accounting records to double entry system of accounting.
2. Learners should know about Consignment and Branch accounting.
3. Learners should have knowledge of Fire Insurance and how to file claims, know the concepts of underinsurance and related matters.

Course Outcomes:

Students will have following knowledge:

1. To convert incomplete accounting records to complete accounting records.
2. To account for Consignment sales and Branch accounting.
3. To file Insurance claims in case of fire in the business premises.

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Unit	Description	Periods
1	Accounting from Incomplete Records	15
2	Consignment Accounts	15
3	Branch Accounts	15
4	Fire Insurance Claims	15
TOTAL		60

Detailed Syllabus: (per session plan)

Unit	Description	Periods
1	Accounting from Incomplete Records Introduction Problems on Preparation of Final Accounts of Proprietary Trading Concern (Conversion Method)	15

2	Consignment Accounts Accounting for Consignment Transactions Valuation of Stock Invoicing of Goods at Higher Price (Excluding Overriding Commission, Normal/Abnormal Losses)	15
3	Branch Accounts Meaning / Classification of Branches Accounting for Dependent Branch Not Maintaining Full Books Debtors Method Stock and Debtors Method	15
4	Fire Insurance Claims Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss	15
	Total	60

Text Books:

1. Financial Accounting - Manan Prakashan
2. Financial Accounting - Sheth Publications
3. Financial Accounting – Vipul Prakashan

Reference Books:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : II	
Course: Taxation & Auditing II (Introduction to Direct and Indirect Taxes)				Course Code: BH.UCBAF.MIN201	
Teaching Scheme				Evaluation Scheme(Theory)	
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	Marks - 40	Marks - 60
Pre-requisites:					
Course Objectives:					
<ol style="list-style-type: none"> 1. To understand the basics of GST 2. To study the registration and computation of GST and make the students acquaint with filing of returns in GST 					
Course Outcomes:					
<ol style="list-style-type: none"> 1. Describe 'interpretation of statute' and Develop skills of interpretation of basic concepts, definitions and terms related to indirect taxation 2. Relate the concept of Tax Regime with GST Levy and charge. 3. Develop the ability to determine chargeability on the basis of provisions of Place, Time and Value of supply. 					
INDEX					
Unit	Description				Periods
1	Introduction to Direct Taxes				05
2	Basis of charge, Exclusions from Total Income				15
3	Introduction to Indirect Taxes and GST				10
4	Documentation and Registration				15
5	Levy and collection of GST				15
	TOTAL				60
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Introduction to Direct Taxes				05

	Basic Concepts, Definitions u/s2 – Assessee, Assessment Year, Assessment, Annual value, Business, Capital Asset, Income, Person, Previous year, Transfer.	
2	Basis of Charge Sections 3 – 9 – Previous year, Residential Status, Scope of Total Income, Deemed Income. Exclusions from Total Income - Sec 10 – restricted to Agricultural income, sums received from HUF by member, Share of profit from firm, Casual and non-recurring receipts, Scholarships, Income of minor child, Allowance to Members of Parliament and Legislative Assembly	15
3	Introduction to Indirect taxes and GST Basics for Taxation - Direct Taxes and Indirect Taxes – Features of Indirect taxes, Difference, Advantages and Disadvantages, Sources and Authority of Taxes in India (Art 246 of the Indian Constitution) Introduction to GST – Genesis of GST in India, Power to tax GST (Constitutional Provisions), Extent and Commencement, Meaning and Definition of GST, Benefits of GST, Conceptual Framework – CGST, IGST,SGST,UTGST, Imports of goods or services or both, Export of goods or services or both, Taxes subsumed and not subsumed under GST. GST Council and GST Network Definitions under CGST Act	10
4	Documentation and Registration Tax Invoices, Credit and Debit notes, Registration – Persons liable for Registration, Persons not liable for Registration, Procedure for Registration, Deemed Registration, Amendment, Cancellation and Revocation of Registration.	15
5	Levy and Collection of GST Charge of GST, Levy and Collection GST, Composite and Mixed Supplies under GST, Power to Grant Exemption, Negative list of GST, GST Rate Schedule for Goods and Services	15
	Total	60
Reference Books:		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : II	
Course: Innovative Financial Services				Course Code: BH.UCBAF.OE201	
Teaching Scheme				Evaluation Scheme(Theory)	
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
04	00	00	03	Marks - 40	Marks - 60
Pre-requisites:					
Course Objectives:					
<ol style="list-style-type: none"> 1. To familiarize the learners with the fundamental aspects of various issues associated with various financial services. 2. To give a comprehensive overview of the Emerging financial services in the light of globalization. 3. To introduce the basic concepts, functions, process, techniques, and create an awareness of the role, functions and functioning of Financial Services. 					
Course Outcomes: After completing the course the learner will be able to					
<ol style="list-style-type: none"> 1. The learners are will gain knowledge about the fundamental aspects of various issues associated with various financial services. 2. The learners get a comprehensive overview of the Emerging financial services in the light of globalization. 3. The learners are aware of the basic concepts, functions, process, techniques, and of the role, functions and functioning of Financial Services. 					
INDEX					
Unit	Description				Periods
1	Introduction to Traditional Financial Services				15
2	Issue Management and Securitization				15
3	Financial Services and its Mechanism				15
4	Consumer Finance and Credit Rating				15
	TOTAL				60
Detailed Syllabus: (per session plan)					

Unit	Description	Periods
1	<p>Introduction to Traditional Financial Services</p> <p>a) Financial Services: Concept, Objectives/Functions, Characteristics, Financial Service Market, Financial Service Market Constituents, Growth of Financial Services in India, Problems in Financial Services Sector, Banking and Non-Banking Companies, Regulatory Framework.</p> <p>b) Factoring and Forfaiting: Introduction, Types of Factoring, Theoretical Framework, Factoring Cost, Advantages and Disadvantages of Factoring, Factoring in India, Factoring v/s Forfaiting, Working of Forfaiting, Benefits and Drawbacks of Forfaiting, Practical Problems.</p> <p>c) Bill Discounting: Introduction, Framework, Bill Market Schemes, Factoring V/s Bill Discounting in Receivables Management.</p>	15
2	<p>Issue Management and Securitization</p> <p>a) Issue Management and Intermediaries: Introduction, Merchant Bankers/ Lead Managers, Underwriters, Bankers to an Issue, Brokers to an Issue</p> <p>b) Stock Broking: Introduction, Stock Brokers, SubBrokers, Foreign Brokers, Trading and Clearing/Self Clearing Members, Stock Trading (Cash and Normal) Derivative Trading</p> <p>c) Securitization: Definition, Securitization v/s Factoring, Features of Securitization, Pass Through Certificates, Securitization Mechanism, Special Purpose Vehicle, Securitizable Assets, Benefits of Securitization, New Guidelines on Securitization.</p>	15
3	<p>Financial Services and its Mechanism</p> <p>a) Lease and Hire-Purchase: Meaning, Types of Lease - Finance Lease, Operating Lease, Advantages and Disadvantages of Leasing, Leasing in India, Legal Aspects of Leasing. Definition of Hire Purchase, Hire Purchase and Instalment Sale Characteristics, Hire Purchase and Leasing, Advantages of Hire Purchase, Problems of Hire Purchase.</p> <p>b) Housing Finance: Introduction, Housing Finance Industry, Housing Finance Policy Aspect, Sources of Funds, Market of Housing Finance, Housing Finance in India- Major Issues, Housing Finance in India – Growth Factors, Housing Finance Institutions in India, National Housing Bank (NHB), Guidelines for Asset Liability Management System in HFC, Fair Trade Practice Code for HFC's, Housing Finance Agencies</p> <p>c) Venture Capital: Introduction, Features of Venture Capital, Types of Venture Capital Financing Stages, Disinvestment mechanisms, Venture Capital Investment process, Indian Scenario.</p>	15
4	<p>Consumer Finance and Credit Rating</p> <p>a) Consumer Finance:</p>	15

	<p>Introduction, Sources, Types of Products, Consumer Finance Practice in India, Mechanics of Consumer Finance, Terms, Pricing, Marketing and Insurance of Consumer Finance, Consumer Credit Scoring, Case for and against Consumer Finance</p> <p>b) Plastic Money: Growth of Plastic Money Services in India, Types of Plastic Cards- Credit card- Debit Card- Smart card- Add-on Cards, Performance of Credit Cards and Debit Cards, Benefits of Credit Cards, Dangers of Debit Cards, Prevention of Frauds and Misuse, Consumer Protection. Indian Scenario. Smart Cards- Features, Types, Security Features and Financial Applications</p> <p>c) Credit Rating: Meaning, Origin, Features, Advantages of Rating, Regulatory Framework, Credit Rating Agencies, Credit Rating Process, Credit Rating Symbols. Credit Rating Agencies in India, Limitations of Rating.</p>	
	Total	60
<p>Text Book-</p> <ol style="list-style-type: none"> 1. Innovative Financial Services -CA Dipali Mehta - Manan Prakashan 2. Innovative Financial Services – Iyer & Agarwala – Vipul Prakashan 		
<p>Reference Books:</p> <ol style="list-style-type: none"> 1. IM Pandey, Financial Management, Vikas Publishing House Ltd. 2. Khan M.Y., Financial Services, Mc Graw Hill Education. 3. Dr.S.Gurusamy, Financial Services, Vijay Nicole Imprints. 4. Financial Market and Services, E, Gordon and K. Natrajan, Himalaya Publishing House 		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : I	
Course: Indian Banking & Insurance System				Course Code: BH.UCBAF.VSEC201	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutoriall (Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
4	00	00	04	Marks - 40	Marks - 60

Pre-requisites:
Course Objectives:

1. To create awareness among the students about the banking& insurance sector along with their reforms & developments taking place in the market.
2. To provide understanding of the various banking &insurance products & the role of Intermediaries in the development of banking & insurance sector

Course Outcomes:

1. Define the principles, structure and types of banking and insurance in India
2. Understand thoroughly the key terminology and benefits of Indian banking & insurance sector to various groups
4. Develop and equip the students for utilizing the opportunities in the Indian banking & insurance sector.
4. Analyse the current scenario of Indian Banking and Insurance system and update themselves with the trend
5. Evaluate the effects of global banking and insurance system on India
6. Design Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion etc.

INDEX

Unit	Description	Periods
1	Introduction to Indian Banking Sector	15
2	Banking Services & Technology	15
3	Introduction to Insurance Sector	15
4	Insurance Marketing & Intermediaries	15
	TOTAL	60

Detailed Syllabus: (per session plan)

Unit	Description	Periods
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1	<p>Introduction to Indian Banking Sector OVERVIEW OF BANKING INDUSTRY Definition and Meaning of Bank, Evolution of Banking -Types of Banks, Principles of Banking, Banking System and Structure in India, Emerging trends & reforms in banking – (Universal banking, electronic banking, globalization of banking) REGULATORY ARCHITECTURE Reserve Bank of India –History Objectives-Roles-and Functions, BIS, Basel I, II and III. Banking Reforms in India after 1991. Banking Ombudsman – Meaning and Functions Scheme 2006, and Know Your Customer Norms.</p>	15
2	<p>Banking Services & Technology BANKING SERVICES-TERMS & CONCEPTS Types of Deposits, Advancing of Loans, Overdraft, Discounting of Bills of Exchange, Cheque Payment, Collection and Payment of Credit Instruments, Foreign Currency Exchange, Consultancy, Bank Guarantee, Remittance of Funds, Credit cards, ATMs Services, Debit cards, home banking, , Priority banking, Private banking TECHNOLOGY IN BANKING – TERMS & CONCEPTS E- banking, Mobile Banking, Internet Banking, RTGS, POS Terminal, NEFT, IMPS. Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, Applicability of KYC norms in Banking Sector</p>	15
3	<p>Introduction to Insurance Sector INTRODUCTION TO INSURANCE Definition – Evolution of Insurance-Functions of Insurance – Nature of Insurance – Benefits of Insurance to Individuals, Business Units and the Society. Classification of Insurance - Life Insurance & General Insurance, Principles of Insurance REGULATORY ARCHITECTURE Insurance Regulatory and Development Authority (IRDA) Condition, Duties, Powers and Functions Reforms in the Indian Insurance Industry-after 1991-Public Sector and Private Sector.</p>	15
4	<p>Insurance Marketing & Intermediaries INTERMEDIARIES OF INSURANCE Introduction, Individual agent, corporate agent, Code of Conduct, Broking regulations. INSURANCE MARKET Life and Non-Life Insures-Reinsures-Individual and Corporate Agents –Brokers-Surveyors-Medical Examiners-Insurance Councils-Ombudsmen-Tariff Advisory Committee MARKETING OF INSURANCE Significance – Marketing Plan of Insurance Companies – Products and Pricing – Positioning and Promotion – Distribution Channels – Selling Process.</p>	15
	Total	60

Reference:

1. Mishra,M.N., S.B.Mishra Insurance: Principles and Practice, S.Chand, 2012
2. Insurance Institute of India – IC – 01 Principles of Insurance
3. Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
4. Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House.
5. V.S.Gopal Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
6. Dr. Seethalakshmi & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
7. Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House 8.
8. M.N.Mishra, Insurance Principles and Practices, S.Chand& Company Ltd.
9. NaliniTripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : II	
Course: English Communication for Business II				Course Code: BH.UCBAF.AEC201	
Teaching Scheme				Evaluation Scheme(Theory)	
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
02	00	00	02	Marks - 10	Marks - 40
Pre-requisites:					
Course Objectives:					
1. To study the basic presentation style and group discussion to communicate well in the organization as well as with public or target audience. 2. Develop the writing skills for communication at different levels in the organization.					
Course Outcomes: After completing the course the learner will be able to					
1. The student will learn the basic presentation style and group discussion to communication well in the organization as well as with public or target audience. 2. The student will develop the writing skills for communication at different levels in the organization					
INDEX					
Unit	Description				Periods
1	Business Correspondence				15
2	Language and writing skills				15
	TOTAL				30
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Business Correspondence Trade Letters: Order, Credit and Status Enquiry, Collection (just a brief introduction to be given) Only following to be taught in detail:-				15

	Letters of Inquiry, Letters of Complaints, Claims, Adjustments Sales Letters, promotional leaflets and fliers Consumer Grievance Letters, Letters under Right to Information (RTI) Act. [Teachers must provide the students with theoretical constructs wherever necessary in order to create awareness. However students should not be tested on the theory.]	
2	Language and Writing Skills Reports: Parts, Types, Feasibility Reports, Investigative Reports Summarisation: Identification of main and supporting/sub points Presenting these in a cohesive manner.	15
	Total	30
Text Book-		
1.Business Communication II– Nina Roy Choudhury, Vipul Prakashan 2.Business Communication II – Dr. Neeta Chakravarty, Manan Prakashan 3.Business Communication II – Dr. Ishrat Ali Lalljee, Rishabh Publications		
Reference Books:		
1.Effective Communication – Rai Urmila, Himalaya, Mumbai 2.Business Communication – Kaul, Prentice Hall, India 3.Business Communication & Personality Development, Das Excel Books, Delhi 4.How to listen better? – Pramila Ahuja & G. Ahuja, Sterling Publication		
Self studytopics -		
Integrated Business Planning Critical Thinking and Creative Problem Solving		
List of Topics for the practicals:		
<ul style="list-style-type: none"> ▪ Listening Comprehension ▪ Remedial Teaching ▪ Speaking Skills: Presenting a News Item, Dialogue and Speeches ▪ Role play 		
Details of Conduct of Practical Examination (Evaluation Scheme): NA		



Programme: F.Y.B.COM. (ACCOUNTING AND FINANCE)				Semester : II	
Course: Business Economics				Course Code: BH.UCBAF.VEC201	
Teaching Scheme			Evaluation Scheme(Theory)		
Lecture (Periods per week)	Practical (Periods per week per batch)	Tutorial(Periods per week per batch)	Credits (Theory +Practical)	Continuous Internal Assessment (CIA)	End Semester Examination (ESE)
02	00	00	02	Marks - 10	Marks - 40
Pre-requisites:					
Course Objectives:					
1. To enable the students to understand the economic terms.					
2. Greater understanding of micro economic terms forming the base of larger aggregate macro economic terms.					
Course Outcomes:					
1. Help students building a career.					
2. Build a greater understanding of micro economic terms forming the base of larger aggregate macro economic terms.					
INDEX					
Unit	Description				Periods
1	Demand and Supply Analysis				15
2	Market structure and Pricing strategies				15
	TOTAL				30
Detailed Syllabus: (per session plan)					
Unit	Description				Periods
1	Demand and Supply Analysis: Demand function. Nature of demand curve under different markets. Elasticity of demand. Supply function. Elasticity of supply. Numerical sums related to elasticity.				15
2	Market structure and Pricing strategies: Perfect competition and monopoly and pricing and output decisions under imperfect competition. Oligopoly. Pricing practices- Cost-plus pricing, marginal cost pricing, markup pricing, transfer pricing. Case studies.				15
	Total				30



Modality of Assessment

Theory Examination Pattern:

A) Internal Assessment- 40%- 40 Marks

Sr No	Evaluation type	Marks
1	Internal Class Test with Objective type questions and Short Notes	20
2	One Assignment	20
	TOTAL	40

The Assignments would involve:

- One CIA of 20marks involving one open book test / assignments / project / survey, analysis, conduction & data presentation / literature review/book review/ project learnt / case study etc. in a course to be given (for 20 marks) on topics which they may explore on their own (under due guidance by teacher).



B) External Examination- 60%- 60 Marks

SemesterEndTheory Examination: 60 marks

1. Duration - These examinations shall be of 2 hours duration.
2. Paper Pattern:

- There shall be **3** Practical questions and **1** Objective/Short note question, each of **15**marks.
- All questions shall be compulsory with internal choice within questions.

Paper Pattern: (ACCOUNTS SUBJECTS)

Question	Evaluation Type	Marks
Q.1	Practical Question	15
	OR Practical Question	15
Q.2	Practical Question	15
	OR Practical Question	15
Q.3	Practical Question	15
	OR Practical Question	15
Q.4(A) Q.4(B) OR Q.4(C)	Q.4 (A & B) (MCQ'S / T/F / M/C) OR Q.4 Short Qs. Any 3 out of 5	08 07 OR 15
TOTAL		60

NOTE: Practical questions of 15 marks can be subdivided into 2 sub-questions of 8/7 and 10/5 marks.

If the topic demands, instead of practical questions, appropriate theory questions may be asked.



External Examination- 60%- 60 Marks Semester End

Theory Examination: 60 marks

1. Duration - These examinations shall be of **2 hours** duration.

2. Paper Pattern:

- There shall be **5** questions each of **12** marks.
- All questions shall be compulsory with internal choice within questions.

Paper Pattern: (THEORY SUBJECTS)

Question	Options	Marks
Q.1	Objectives 2 Qs. Of 6 marks each Fill in the blanks/ T/F / Match the Columns / Multiple Choice	12
Q.2 A, B, C	Any 2 out of 3 (6 marks each)	12
Q.3 A, B, C	Any 2 out of 3 (6 marks each)	12
Q.4 A, B, C,	Any 2 out of 3 (6 marks each)	12
Q.5 A, B, C,	Any 2 out of 3 (6 marks each)	12
	TOTAL	60



Overall Examination & Marks Distribution Pattern

Semester I & II

	Sem I			Sem II			Grand Total
	Internal	External	Total	Internal	External	Total	
Theory	40	60	100	40	60	100	200