

As Per NEP 2020

University of Mumbai



Title of the program

- A- U.G. Certificate in Financial Management
- B- U.G. Diploma in Financial Management
- C- B.Com. (Financial Management)
- D- B.Com. (Hons.) in Financial Management
- E- B.Com. (Hons. with Research) in Financial Management

Syllabus for

Semester – Sem I & II

Ref: GR dated 20th April, 2023 for Credit Structure of UG

(With effect from the academic year 2024-25
Progressively)

University of Mumbai



(As per NEP 2020)

Sr. No.	Heading	Particulars	
1	Title of program O: _____A	A	U.G. Certificate in Financial Management
	O: _____B	B	U.G. Diploma in Financial Management
	O: _____C	C	B.Com. (Financial Management)
	O: _____D	D	B.Com. (Hons.) in Financial Management
	O: _____E	E	B.Com. (Hons. with Research) in Financial Management
2	Eligibility O: _____A	A	As per University rules and regulations issued from time to time OR Passed Equivalent Academic Level 4.0
	O: _____B	B	Under Graduate Certificate in Financial Management OR Passed Equivalent Academic Level 4.5
	O: _____C	C	Under Graduate Diploma in Financial Management OR Passed Equivalent Academic Level 5.0
	O: _____D	D	Bachelors of Financial Management with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5
	O: _____E	E	Bachelors of Financial Management with minimum CGPA of 7.5 OR Passed Equivalent Academic Level 5.5
3	Duration of program R: _____	A	One Year
		B	Two Years
		C	Three Years
		D	Four Years
		E	Four Years

4	Intake Capacity R: _____	60
5	Scheme of Examination R: _____	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination
6	R: _____ Standards of Passing	40%
7	Credit Structure Sem. I - R: _____ A Sem. II - R: _____ B	Attached herewith
	Credit Structure Sem. III - R: _____ C Sem. IV - R: _____ D	
	Credit Structure Sem. V - R: _____ E Sem. VI - R: _____ F	
8	Semesters	A Sem I & II
		B Sem III & IV
		C Sem V & VI
		D Sem VII & VIII
		E Sem VII & VIII
9	Program Academic Level	A 4.5
		B 5.0
		C 5.5
		D 6.0
		E 6.0
10	Pattern	Semester
11	Status	New
12	To be implemented from Academic Year Progressively	From Academic Year: 2024-25

Sign of the BOS
Dr. Arvindkumar
Shankarlal Luhar
Board of Studies:
B.Com (Financial
Management)

Sign of the
Offg. Associate Dean
Dr. Ravikant
Balkrishna Sangurde
Faculty of Commerce

Sign of the
Offg. Associate
Dean
Prin. Kishori Bhagat
Faculty of
Management

Sign of the
Offg. Dean
Prof. Kavita Laghate
Faculty of
Commerce &
Management

Preamble

1) Introduction

The Bachelor of Commerce in Financial Management is a specialized four-year undergraduate degree that prepares students for the management of monetary resources in an organization. This program is primarily aimed at developing financial and managerial skills, to equip students to meet the demand for specialists and leaders in the Financial Management sector.

The program examines financial concepts such as capital, cash budgets, and analysis of financial statements, taxation, and commercial law and provides a comprehensive overview of financial management. In this way, while primarily gaining specialized financial skills, students consider and evaluate different factors in making informed decisions for continued financial growth in an organization and are well prepared to assume Financial Management positions in corporate sector.

2) Aims and Objectives

- To give the students a sound grasp of the area of finance and financial management, both in corporate and personal arenas.
- To impart quantitative and qualitative managerial skills in combination with the core subject knowledge in the area of specialization.
- To expose the students to a well-diversified and all-round array of subjects especially chosen for this field to ensure 360° holistic development of the students.
- To create industry ready professionals who can contribute to any organization that they join
- To lay the foundation and provide the ground room for students of the course to build their future careers in solid and sturdy manner in Financial Management Sector.

3) Learning Outcomes

A student attaining the Bachelor of Commerce in Financial Management [B.Com. in (Financial Management)] degree will be able to:

PO 1: Obtain and assimilate knowledge appropriate to the practice of financial management in any organization

PO 2: Obtain professional and technical skills required in financial management

PO 3: Evaluate financial and accounting concepts and principles and their application in solutions to practical finance problems

PO 4: Prepare financial statements of entities, including groups of companies, using relevant financial information, accounting techniques and standards; and to analyze and interpret such financial statements

PO 5: Use relevant financial techniques with cost information, for planning, decision-making, performance evaluation and control, within different business settings

PO 6: Apply financial management techniques to issues affecting investment, financing, and dividend policy decisions of an organization

PO7: Understand the general legal framework, and apply specific legal principles relating to business, including taxation legislation as applicable to individuals, single companies and groups of companies

PO8: Ethics – Understand and recognize the value system, moral dimensions and self-responsibility for nation and society. Demonstrates personal, intellectual integrity and academic accountability and develops an ability to understand and apply professional ethics

PO 9: Explain the process of carrying out the assurance (audit) engagement and its application in the context of the professional (audit) regulatory framework

PO10: Describe the organizational context of the financial manager and of the development of financial systems; to understand the need for the efficient use of resources within an organization.

4) Any other point (if any)

5) Credit Structure of the Program (Sem I, II, III, IV, V & VI)

Under Graduate Certificate in Financial Management Credit Structure (Sem. I & II)

R: _____ A										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
4.5	I	1. Financial Accounting I (4) 2. Indian Financial Management System- I (2)		-	2+2	1. Financial Management Project Feasibility Report I (2) (VSC) 2. Computer Skills for Financial Modeling I (2) (SEC)		CC:2	22	UG Certificate 44
	R: _____ B									
	II	Financial Accounting II (4) Indian Financial Management System- II (2)		2	2+2	1. Financial Management Project Feasibility Report II (2) (VSC) 2. Computer Skills for Financial Modeling II (2) (SEC)	AEC (2)	CC:2	22	
	Cum Cr.	12	-	2	8	4+4	4+4+2	4	44	
Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor										

Under Graduate Diploma in Financial Management
Credit Structure (Sem. III & IV)

	R: _____ C									
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.0	III	1. Management Accounting I (4) 2. Cost Accounting I (4)		4	2	VSC Direct Taxation - I (2),			22	UG Diploma 88
	IV	1. Management Accounting – II (4) 1. Cost Accounting - II (4)		4	2	SEC:2 Direct Taxation II (2)			22	
	Cum Cr.	28		10	12	6+6	8+4+2	8+4	88	

Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Major and Minor

B.Com. (Financial Management)

Credit Structure (Sem. V & VI)

	R: _____ E										
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.	
		Mandatory	Electives								
5.5	V	1. Financial Management – I =4 2. Research Methodology in Financial Management – I=4	1. Corporate Accounts III (4)	(4)		VSC: 2 Ethical Practices in Financial Management		FP/CEP: 2 Personal Financial Planning I Financial Reporting I (2)	22	UG Degree 132	
	R: _____ F										
	VI	1. Financial Management – II =4 2. Research Methodology in Financial Management – II=4	1. Corporate Accounts IV (4)	(4)		VSC:2 Organizational Behaviour		FP/CEP: 2 Personal Financial Planning II Financial Reporting II (2)	22		
	Cum Cr.	48	8	18	12	8+6	8+4+2	8+6+4	132		

Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project]

Sem. - I

Course	Financial Accounting-I (Semester I; Level 4.5)	Credits	04
Type	Major: Mandatory	No of Teaching hours	60
Evaluation/ Assessment	100 marks- 60 marks semester end evaluation and 40 marks continuous evaluation		

Aims and Objectives

CO1	To acquaint the learners with accounting system and policies.
CO2	To make the learners aware about the basic fundamentals of Incomes and Expenses and their natures – Capital, Revenue and Deferred Revenue
CO3	To acquaint the learners with preparation of trial balance and different methods of depreciation in practice
CO4	To make the learners understand the preparation of Final Accounts of a Sole Proprietor.

Learning Outcomes

LO1	Learners will be able to Identify various accounting standards, accounting principles and their utility & distinguish between capital, revenue, deferred revenue expenditure, and be able to calculate the value stock.
LO2	Learners will be able to prepare and apply Depreciation Accounting rules & Trial Balance.
LO3	Learners will understand the basis of Allocation and do numericals based on Departmental Final Accounts for sole proprietor along with inter departmental transfers, Stock reserve.
LO4	Learners will be able to classify various types of expenditures and their utility in financial accounting and be able to do numerical based questions on Final accounts

MODULES AT GLANCE

Module No	Content	No of Hours
1	Introduction to Accounting	15
2	Classification of Income & Expenses & Accounting Standards	15
3	Depreciation Accounting & Trial Balance	15
4	Final Accounts	15
		60

Module No	Content	No of Hours
1	<u>Introduction to Accounting</u> <ul style="list-style-type: none"> • Meaning, scope, objectives, need, importance and limitations of accounting. • Basic accounting terminology. • Branches of accounting. • Accounting concepts, Conventions and Principles. • Double Entry System, Classifications of accounts • Rules of debit and credit. • Writing of journal Entries and Ledger, Sub division of journal. 	15
2.	<u>Classification of Income & Expenses & Accounting Standards</u> <ul style="list-style-type: none"> • Classifications of Income, Expenditure and Receipts based on capital and revenue. • Source documents required for practical accounting. • Accounting Standard 1, 2, 6, 8, 9, 10. Understanding Fair value concept. • AS 2- Inventory Valuation (Physical Stock Taking: FIFO and Weighted Average Only) • Overview of Ind-AS vis-à-vis International Financial Reporting Standards (IFRSs). 	15
3.	<u>Depreciation Accounting & Trial Balance</u> <ul style="list-style-type: none"> • Depreciation accounting: Practical problem based on depreciation using SLM and RBM methods. • (Where Provision for depreciation Account not maintained). • Preparation of Trial Balance: Introduction and Preparation of Trial Balance 	15
4	<u>Final Accounts</u> <ul style="list-style-type: none"> • Introduction to Final Accounts of a Sole proprietor. • Manufacturing. Account, Trading Account, Profit and Loss Account and Balance Sheet. • Preparation and Presentation of Final Accounts in horizontal format • Introduction to Schedule VI of Companies Act ,1956 	15

References:

- *Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi*
- *Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi*
- *Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi*
- *Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai*
- *Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi*
- *Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai*
- *Jha, Luhar & Sharma, Financial Accounting -I, Himalayan Publication, Mumbai.*
- *Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi*
- *Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc*
- *Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida*
- *Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai*
- *Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi*
- *Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi*
- *Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi*

Course	Indian Financial Management System- I (Semester I; Level 4.5)	Credits	02
Type	Major: Mandatory	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

Aims and Objectives

CO1	To describe various components of financial system to the learners.
CO2	To summarize the role of various financial services and subsequent instruments.

Learning Outcomes

LO1	The learners will be able to understand and apply the concepts of the Indian Financial System in the financial domain.
LO2	The learners will be able to acquaint the appropriate concepts, and theories of NBFCs, RBI, and SEBI.

MODULES AT GLANCE

Module No	Content	No of Hours
1	Introduction to Indian Financial System and Finance Companies	15
2	Financial & Non-banking Financial Institutions	15
		30

Module No	Content	No of Hours
1	Introduction to Indian Financial System and Finance Companies <ul style="list-style-type: none"> • Meaning, nature, structure, role, the flow of funds in the financial system, financial systems, and economic development. • An overview of the Indian Financial System. • The Evolution of Finance Companies • The Present Status and the Micro Finance and its Importance in Rural Economy 	15
2.	Financial & Non-banking Financial Institutions <ul style="list-style-type: none"> • Institutional Framework, Reserve Bank of India: Objectives, Functions. • Commercial Banking: Role & Development of Commercial Banking, Services by commercial banks, Problems and challenges in the banking industry • Development Banks- Concept, objectives, & functions, promotional role, a brief historical perspective. • An update on the performance of SFCs, LIC & GIC. • NBFCs- concept, nature of NBFCs, role, sources of finance, RBI guidelines. • NABARD- Role & Functions • SEBI- Organization, Functions 	15

References :

- Indian Financial System, Bharati V. Pathak, Pearson
- Indian Financial System, M Y Khan, McGraw Hill
- Indian Financial System, D. K. Murthy, Venugopal, I. K. International

Open Elective [OE]

Programme Name: **B.Com. (Financial Management)**

Course Name: **Economics -I [Arts & Humanities]**

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives

1. To explain the central economic concepts, its types and applications.
2. To evaluate the functioning of markets, the market strategy and seeks to evaluate the government policy for regulating the market.

Course outcomes [COs] :

1. Learner will be able to identify and diagnose different economic problems, demand and supply and be able to solve related numerical problems.
2. Learner will be able to identify different market structure and be able to calculate market related problems and its degree of influence.

MODULE I: (2 CREDITS)

Unit 1: Market and Consumer

15 hours

A. Ten Principles of Economics

Concept of Demand, Law of Demand and Elasticity of Demand (Price, Income, Cross and Promotional)

Consumer Surplus and Producer's Surplus

Consumer Equilibrium - Indifference Curve, Budget Line

Producer's Equilibrium – Isoquant, ISO-Cost Line

Concept of Supply, Law of Supply and Equilibrium of Demand and Supply

B. Numerical problems on Demand, Supply, Equilibrium and Elasticity of Demand
Case Studies in Demand, Supply, Elasticity

Unit 2: Markets and Firms

15 hours

A. Law of Variable Proportion, Laws of Returns to Scale, Ridge lines

Cost, Types of Cost, Traditional and Modern Cost theories

Concepts of Revenue, Types

Concept of Market, Classification of Markets

Features and Market Equilibrium on the basis of Market Structure

Game theory: Basic Introduction, Prisoners' Dilemma

B. Numerical problems on Production, Cost and Revenue ,Case Studies in Production, Costs, Revenues and Markets

References:

- *Ahuja Dr. H.L., Advanced Economic Theory- Microeconomics, Chand Publishing*
- *Koutsoyiannis , Modern Microeconomics, Palgrave Macmillan U.K. - Palgrave Macmillan*
- *Lipsey Richard and Crystal Alec, Economics, Oxford University Press*
- *Lipsey Richard, An Introduction of Positive Economics, Weidenfeld & Nicolson*
- *Mankiw N. Gregory, Principles of Economics, South-Western College Publishing*

OPEN ELECTIVE [OE]

Programme Name: B.Com. (Financial Management)

Course Name: Mathematics - I [Science]

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To acquaint learners with the knowledge to identify, explain and solve problems with respect to Interest & Annuity and formulation of LPP and solve them graphically.
2. To build self-confidence, enhance self-esteem and improve overall personality of the participants & to enhance the mental aptitude of the learners and develop the cognitive skills.

Course outcomes [COs] :

Learners will be able to:

1. Calculate Interest and Annuity, analyze and apply them in commercial field and select and formulate the mathematical model of linear inequalities.
2. Apply logical thinking and analytical abilities to solve Quantitative aptitude and Logical Reasoning questions from company specific and other competitive tests.

MODULE I: (2 CREDITS)

Unit 1: Time value of money & Linear inequalities

15 hours

A. Interest: Simple Interest, Interest compounded once and more than once a year.

Annuity: Future and Present value of Immediate Annuity, Equated Monthly Instalments (EMI) using flat rate of interest and reducing balance method, Amortization of loans.
Depreciation of Assets

B. Linear Inequalities: Sketching of Graphs, Linear Equation $Ax+By+C=0$, Linear Inequalities, Mathematical Formulation problems up to 3 variables, Solution of Linear Programming Problems using graphical method up to two Variables

Unit 2: Logical Reasoning & Quantitative Aptitude

15 hours

A. Quantitative Aptitude : Ages, Averages, Arithmetic & Geometric Progression, Time & Work, Height & Distance, Mensuration ,Circles Speed, Distance & Time ,Coordinate Geometry

B. Logical Reasoning: Blood Relation, Cause & Effect, Coding Decoding, Direction Sense, Letter & No. series, Odd man out series, Seating Arrangement

References:

- *Compound Interest and Annuities-Certain:D. W. A. Donald:Cambridge University Press*
- *Dr. Alice Mani: Quantitative Analysis for Business Decisions - I, SBH.*
- *N.V.R Naidu : Operation Research I.K. International Publishers*
- *Sanchethi and Kapoor: Business Mathematics, Sultan Chand*
- *S. Jayashankar: Quantitative Techniques for Management*

Course	Financial Management Project Feasibility Report I (Semester I; Level 4.5)	Credits	02
Type	VSC, SEC: (VSEC)	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

Aims and Objectives

CO1	To make understand key functional decision in finance
CO2	To make understand learners' concept of leverage and implications on financial position
CO3	To introduce project report writing in context of studying financial feasibility.

Learning Outcomes

LO1	The learner will be able to apply the techniques of taking Key Functional Decisions in Finance.
LO2	The learner will be able to demonstrate various types of leverage, EBIT, and EPS analysis.
LO3	The learner will be able to understand the components of a project report

Module No	Content	No of Hours
1	Key Functional Decisions in Finance <ul style="list-style-type: none"> Investment Decision, Financial Decision, Dividend Decision, and Liquidity Decision: Criterion and Methods. Financing Decisions - Leverage Analysis <ul style="list-style-type: none"> Introduction, EBIT & EPS Analysis, Types of Leverages: Operating Leverage, Financial Leverage & Composite, Leverage, Relationship between Operating Leverage and Financial Leverage (Including Practical Problems) 	20
2.	Project Management <ul style="list-style-type: none"> Definition and Scope of Financial Project Management Importance of Financial Project Management in Organizational Success Overview of Project Life Cycle and Key Stage Importance of Financial Reporting in Project Management Types of Financial Reports: Budget vs. Actual, Forecasting, Variance Analysis. 	10

References:

- Advanced Financial Management: Kohok, M. A., Everest Publishing House
- Financial Management: Inamdar, S. M. Everest
- Financial Management: Theory, Concepts & Problems: Rustagi, R. P. Galgotia
- Financial Management: Pandey, I. M. Vikas

Course	Computer Skills for Financial Modeling I (Semester I; Level 4.5)	Credits	02
Type	VSC, SEC: (VSEC)	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

Aims and Objectives

CO1	To become well versed with Intermediate level Microsoft Excel Functions for the purpose of financial modelling.
CO2	To analyze, understand and interpret performance of companies through their financial statements

Learning Outcomes

LO1	Learners should be comfortable working in excel.
LO2	Learners should be able to use the various financial and other tools in excel.

Module No	Content	No of Hours
1	Intermediate level Excel for financial Modelling <ul style="list-style-type: none"> • Formatting of Excel Sheets, Use of Excel Formula Function • Advanced Modeling Techniques- Extrapolation, Histogram, Data Filter and Sort, Charts and Graphs, Table formula and Scenario building • Lookups: V-lookup Match & offset, pivot tables 	15
2.	Analysis of Financial Statements <ul style="list-style-type: none"> • Introduction to Financial Statement Analysis. • Financial Reporting Mechanics; Understanding Income Statement, Balance Sheet; Cash Flow Statement. • Financial Analysis Techniques; Inventories, Long Lived Assets; Non-Current Liabilities. • Financial Statement Application; Financial Ratios; Ratio analysis of industries; Du point Analysis. • Peer to peer analysis; Preparation of Financial Analysis report on an industry. 	15

Reference:

- 1.Financial Modelling by Simon Benninga
2. Financial Modelling by Paul Pignataro

AEC

Programme Name: **B.Com. (Financial Management)**

Course Name: **Language-I [EC-I] (English)Business Communication I**

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objective

1. To enable the comprehension of various facets of Effective Communication by elucidating concepts of modern technology. Also, acquaint the learners with the various Methods and Barriers to Communication; along with the usage of Listening Skills.
2. To promote 21st - Century Communicative Competence by enhancing the learners with competent speaking and writing skills for better career opportunities. Furthermore, aid the learners with the opportunity toward critical reading and writing by summarizing, analyzing, evaluating, and synthesizing ideas through research.

Course outcomes[COs] :

1. Interpret & list down the principles and methods of Effective Communication; identify and resolve Barriers to Communication as well as listening Skills
2. Apply Research Writing Skills and different Professional Correspondences for developing Writing & Speaking skills

MODULE I: (2 CREDITS)

Unit 1: Introduction Communication Skills

15 hours

A. Concept & principles of communication skills:

Meaning, Definition, Process, Need, Feedback, 7 Cs of Communication: Clarity, Conciseness, Completeness, Concreteness, Coherence, Correctness, Courteous

Types & channels of communication | media & communication: Verbal and Non-verbal Communication Internal and External Communication Importance of Media in Communication. **Internet**, Blog, E-mail, Moodle Social-Media (Advantages & Disadvantages) Netiquette

B. Effective communication:

Barriers to Communication: Physical and Mechanical, Semantic and Language, Socio-Cultural and Psychological. Ways to Overcome Barrier. Listening Skills: Importance, Obstacles, and Ways to Cultivate Good Listening Skills **Case studies:** Barriers to communication Book Review Telephonic Conversation

Unit 2: Writing and Speaking Skills

15 hours

A. Effective writing:

Job Applications, CV/Resume, E-mail Appointment, Acceptance and Resignation Letters SOP (Statement of Purpose)

B. Business Letters:

Theory of Business Letter Writing Principles of Business Letter writing

Effective speaking skills:

Principles of Effective Speaking: Perception, Visualization, Inspiration, Description, Practice, Persuasion, Confidence, Components of Effective Public Speaking: Tonality, Gestures, Vocabulary & Grammar

Reference:

- *Business Communication*, Lesikar & Petit- Mc Grawhill
- *Communication Skills Handbook* - Summers, Wiley, India
- *Business Correspondence & Report Writing* - R. C. Sharma & Krishna Mohan
- *Organisational Management Through Communication* - Allen, R.K.
- *A Handbook of Commercial Correspondence* - A. Ashley, Oxford University Press
- *Communication in Organisation* - Fisher Dalmar, Jaico Publishing House
- *The Essence of Effective Communication* - Ron Ludlow, Prentice Hall
- *Business Ethics & Communication* – Dr. Jain & Dr. Biyani
- *The Management of Public Relations* – Robert D. Ross
- *Business Communication for Managers: An Advanced Approach* Penrose Thomson learning
- *Business Correspondence* Whitehead G & H A. H. Wheeler, Allahabad
- *Business Communication & Personality Development*, Das Excel Books, Delhi
- *How to Listen Better?* Pramila Ahuja & G Ahuja Sterling Publication
- *Bovee Courtland, L, and Thrill, John V (1989) Business Communication*, Today McGraw Hill, New York, Taxman Publication.
- *Darrow, Richard, Forrestal, Dan and Coolman, Aubrey (1967) Public Relations Handbook*, The Dartwell Co., Chicago.

Phillip, Louis V. (1975) *Organisational Communication- The Effective Management*

Columbus Grid Inc.

- *Ross, Robert D. (1977) The Management of Public Relations*, John Wiley and Sons, U.S.A.
- *Stephenson, James (1988) Principles and Practice of Commercial Correspondence*, Pilman and Sons Ltd. London.
- *Shurter, Robert L. (1971) Written Communication in Business*, McGraw Hill, Tokyo
- *Monippalli, M.M. (1997), The Craft of Business Letter Writing*, T.M.H. New Delhi.
- *Speaking Effectively: Developing speaking skills for Business English* Comfort, (1994) Rogerson Stott & Utey, Cambridge University Press
- *Speaking Globally Effective Presentations across International and Cultural Boundaries* (1997) - Elizabeth Urech
- *Research Methodology-A Step-By-Step Guide for Beginners*, Ranjit Kumar
- *Research Methodology: Modern, Methods & New Techniques*, (2005), M. N. Borse
- *Research Methodology*, (1996), B.D Kulkarni

VEC

Programme Name: **B.Com. (Financial Management)**

Course Name: Indian Constitution I

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

- 1 To explain concept of constitutional values and fundamental rights
- 2 To make aware about directive principles of state policy and fundamental duties

Course outcomes[COs] :

Learners will be able to:

1. How Constitutions embody certain ideals amongst the students.
2. Basic rights of the citizens incorporated under the Indian constitution.
3. Duties of states and duties of citizens.

MODULE I: (2 CREDITS)

Unit 1: Constitutional Values and Fundamental Rights 15 hours

Constitutional Values: Sovereignty – Socialism - Secularism – Democracy – Republic – Justice – Liberty – Equality – Fraternity - Dignity of the individual - Unity and integrity of the Nation - International peace and a just international order.

Fundamental rights: Right to equality - Right to freedom - Right against exploitation - Right to freedom of religion - Cultural and educational rights - Right to constitutional remedies.

Unit 2: Directive Principles of State Policy and Fundamental Duties 15 hours

Directive Principles of State Policy: Meaning and Classification – Policies relating to economic and social Principles – Policies relating Gandhian Principles - Policies Relating to International Peace and Security – Policies relating to Universalization of Education, Child Labour and Status of Women

Fundamental Duties: Abiding and respecting the Constitution, its ideals and institutions - cherishing and following the noble ideals that inspired our national struggle for freedom – upholding and protecting the sovereignty, unity and integrity of India - defending the country – promoting the harmony and the spirit of common brotherhood and dignity of women - valuing and preserving the heritage of our composite culture - protecting and improving the natural environments - developing the scientific temper, humanism and the spirit of inquiry - safeguarding public property - serving towards excellence in all spheres of individual and collective activity - providing opportunities for education

References:

- M.G. Chitarra: Education and Human Values, A.P.H. Publishing Corporation, New Delhi, 2003
- Chakravarthy, S.K.: Values and ethics for Organizations: Theory and Practice, Oxford University Press, New Delhi, 1999.
- Satchidananda, M.K.: Ethics, Education, Indian Unity and Culture, Ajantha Publications, Delhi, 1991

IKS

Programme Name: **B.Com. (Financial Management)**

Course Name: **Essence of Indian Traditional Knowledge in Financial Management**

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To outline the framework of Indian Ethos.
2. To understand the evolution of Learning Systems in India and personality development.

Course outcomes[COs] :

- 1 To explain the various elements of Indian Ethos and engage with rich cultural traditions of the country.
- 2 To examine the significance of Indian Learning System for their Holistic Development for ethical and moral propriety

MODULE I: (2 CREDITS)

Unit 1: An Overview to India Ethos

15 hours

A.Indian Ethos:

- ☐ Meaning, Features, Need, History, Relevance
- ☐ Principles practiced by Indian Companies, Requisites
- ☐ Elements, Role of Indian Ethos in Managerial Practices
- ☐ Ethics v/s Ethos

B.Lessons from Scriptures:

- ☐ Lessons and learning from Vedas, Ramayana, Mahabharata, Quran, Bible, and Arthshastra, Buddhist, Jains and Shramanic Traditions
- ☐ Panchamahabuta: Elements of Nature Puruṣārtha Chatushtaya: Dharma, Artha, Kāma and Mokṣha

Unit 2: Indian Learning Systems and Personality Development 15 hours

A) Learning: Meaning and Mechanisms

- a. *Gurukul* System of Learning: Meaning, Features, Advantages, Disadvantages
- b. Modern System of Learning: Meanings, Features, Advantages, Disadvantages
- c. *Karma*: Meaning, Importance of Karma to Manager,

- d. *Nishkama Karma*
- e. Laws of Karma: The Great Law, Law of Creation, Law of Humility, Law of Growth, Law of Responsibility, Law of Connection

B) Personal Management

- a. Self-Management: Personal growth and Lessons from Ancient Indian Education System
- b. Personality Development: Meaning, Determinants, Indian Ethos and Personality Development. The Secret of Eternal Happiness- Yoga Sutra of Patanjali, The Path to Freedom – Samadhi, Sadhana, Vibhuti and Kaivalya. Theory and Practice of Yogasutra

Reference:

- *R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, Tata Mc Graw Hill*
- *Nandagopal, Ajith Shankar, Indian Ethos and Values in Management, Tata Mc Graw Hill, 2010*
- *Khandelwal Indian Ethos and Values for Managers, Himalaya Publishing House, 2009*
Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009

Sem. – II

Course	Financial Accounting-II (Semester II; Level 4.5)	Credits	04
Type	Major: Mandatory	No of Teaching hours	60
Evaluation/ Assessment	100 marks- 60 marks semester end evaluation and 40 marks continuous evaluation		

Aims and Objectives

CO1	To explain concept of goodwill and methods applicable for valuation of goodwill and shares
CO2	To demonstrate the process of buyback of equity shares and its accounting treatment
CO3	To deduce the process of redemption of preference shares and its accounting treatment
CO4	To distinguish the process of redemption of debentures and its accounting treatment

Learning Outcomes

LO1	Learners will be able to apply the valuation policies to goodwill and shares
LO2	Evaluate and implement the accounting for buy back of shares.
LO3	Implement section 55 and 133 of Companies Act, 2013 for redemption of Preference shares.
LO4	Implement section 7 of the Companies Act, 2013 for redemption of Debentures.

MODULES AT GLANCE

Module No	Content	No of Hours
1	Valuation of Goodwill and Shares	15
2	Buyback of equity shares.	15
3	Redemption of preference shares	15
4	Redemption of debentures.	15
		60

Module No	Content	No of Hours
1	<p><u>Valuation of Goodwill and Shares</u></p> <ul style="list-style-type: none"> • Valuation of Goodwill - Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method • Valuation of Shares - Intrinsic Value Method, Yield method and Fair Value Method 	15
2.	<p><u>Buyback of equity shares</u></p> <ul style="list-style-type: none"> • Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) • Compliance of conditions including sources, maximum limits and debt equity ratio 	15
3.	<p><u>Redemption of preference shares</u></p> <ul style="list-style-type: none"> • Company Law / Legal Provisions for redemption of preference shares in Companies Act • Sources of redemption including divisible profits and proceeds of fresh issue of shares • Premium on redemption from security premium and profits of company • Capital Redemption Reserve Account - creation and use. 	15
4	<p><u>Redemption of debentures</u></p> <ul style="list-style-type: none"> • Redemption of debentures by payment from sources including out of capital and / or out of profits. • Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy. • Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount 	15

References:

- *Introduction to Accountancy* by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advance Accounts* by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- *Advanced Accountancy* by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- *Modern Accountancy* by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
- *Financial Accounting for Management* by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
- *Jha, Luhar & Sharma, Financial Accounting -I*, Himalayan Publication, Mumbai.
- *Financial Accounting* by P.C. Tulsian, Pearson Publications, New Delhi
- *Accounting Principles* by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
- *Financial Accounting* by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
- *Financial Accounting* by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- *Financial Accounting* by V. Rajasekaran, Pearson Publications, New Delhi
- *Introduction to Financial Accounting* by Horngren, Pearson Publications, New Delhi
- *Financial Accounting* by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi

Course	Indian Financial Management System- II (Semester II; Level 4.5)	Credits	02
Type	Major: Mandatory	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

Aims and Objectives

CO1	To make aware about fundamental of financial management
CO2	To explain legal and tax system supporting business

Learning Outcomes

LO1	Understand the concept of financial management and implement successful strategies and tactics
LO2	Evaluate and implement legal and tax support system for successful operation of business

MODULES AT GLANCE

Module No	Content	No of Hours
1	Fundamentals of Financial Management	15
2	Financial, Legal and Tax Support of the Business	15
		30

Module No	Content	No of Hours
1	Fundamentals of Financial Management <ul style="list-style-type: none"> • Main point and content of the financial management, Role of financial manager in the firm's management. • Principles and functions of the financial management, Operating conditions of financial management at the company, System of organizational and informational support of financial management. • Strategy and tactics: methods and techniques of the financial management 	15
2.	Financial, Legal and Tax Support of the Business <ul style="list-style-type: none"> • Business environment: legal and tax systems, Influence of external environment changes on implementation of business strategy. • Tax planning of the enterprise as the method of the financial management, • Financial environment and financial support of the business: financial markets (money market, capital market, financial instruments market). • Financial institutions (investment companies, financial intermediaries, organizations providing financial services, bank service), percentages and rates. 	15

References:

1. Financial Management Systems – Gerardus Blokdyk
2. Financial Management – P. C. Tulsian, C A Bharat Tulsian & Tushar Tulsian

Minor

Programme Name: B.Com. (Financial Management)

Course Name: Principles of Finance [**Commerce & Management**]

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives :

- 1) To make aware about difference between business finance and personal finance
- 2) To explain concept of financial planning and goal setting

Course outcomes[COs] :

1. The learners will be able to understand business finance and personal finance.
2. The learners will be able plan the finance and set the financial goals.

MODULE I: (2 CREDITS)

Unit 1: Introduction to Business Finance & Personal Finance

15 hours

Finance, Definition, Nature, and Scope of Finance, and sources of business finance, Meaning and Importance of personal finance, areas of personal finance, Personal finance planning and strategies

Unit 2: Financial Planning and Goal Setting

15 hours

Introduction, Financial Forecasting – Meaning, Techniques, Benefits, Approaches to Financial Planning, Economic Value Added (EVA)– Measurement & Components

References :

- Principles of Finance - Julie Dahlquist, Texas Christian University
- Principles of Finance - Scott Besley, Eugene Brigha
- The Fundamental Principles of Finance - Robert Irons

Open Electives [OE]

Programme Name: **B.Com. (Financial Management)**

Course Name: **Economics- II [Arts & Humanities]**

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To outline the subject matter of macro-economic theory.
2. To summarise the policy mix for functioning of an economy.

Course outcomes[COs] :

1. Learner will be able to relate the basic concepts and functions of the economic framework.
2. Learner will be able to classify and explain the different policy functioning in an economy.

MODULE I: (2 CREDITS)

Unit 1: Macro Economics Issues and Framework

15 hours

- A) Scope and Importance of Macro Economics,4 Concerns of Macro Economics- Economic Growth, Inflation, Unemployment, Exchange Rate Stability, Circular Flow of Income- 2-sector Economy Model, 2-sector Economy Model with Savings and Investment, 3 sector Economy Model, 4 sector Economy Model, National Income Aggregates- Traditional and Modern Concepts of National Income, Methods of Measurement of National Income, Theory of Income, Output and Employment:
- B) Keynesian Economic Overview- Say's Law, Theory of Effective Demand, Consumption Function, Working of Multiplier, Liquidity Preference Theory of Interest Inflation, Deflation and Stagflation – Meaning and definitions- Types of Inflation – cost push and demand pull, types based on the rate of inflation, Headline Inflation, Core Inflation, Price Indices – CPI, WPI, Economic Impacts of Inflation
- Unemployment- Meaning and types, measures to reduce unemployment, Philips Curve
- Economic Stability- Trade cycle, meaning, phases, types and features- Probable shapes of trade cycle under Black Swan Events Case Studies – Japanese Bubble, Asian Crisis, Sub-prime Lending

Unit 2: Macroeconomic Policies

15 hours

- A) Monetary Policy – Objectives and Tools, High Powered Money and Money Multiplier, Credit Creation, Role of Central Bank Intervention
- Fiscal Policy – Meaning and Objectives, Tools, Types – Compensatory and

Discretionary Fiscal Policy, Monetary Review Policy

B) Trade Policy – International Vs. Domestic Trade - Free Trade Vs. Protectionism, Importance of International Trade

Exchange Rate Policy- Foreign Exchange Markets, Functions, dealer, Exchange rate management by Central Banks

Reference:

- *Dornbusch, Fischer and Startz, Macroeconomics, McGraw Hill, 11th edition, 2010.*
- *N. Gregory Mankiw. Macroeconomics, Worth Publishers, 7th edition, 2010.*
- *Olivier Blanchard, Macroeconomics, Pearson Education, Inc., 5th edition, 2009.*
- *Richard T. Froyen, Macroeconomics, Pearson Education Asia, 2nd edition, 2005.*
- *Andrew B. Abel and Ben S. Bernanke, Macroeconomics, Pearson Education, Inc., 7th edition, 2011.*
- *Errol D'Souza, Macroeconomics, Pearson Education, 2009.*

Open Elective [OE]

Programme Name: **B.Com. (Financial Management)**

Course Name: Statistics [**Science**]

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To familiarize the learners with Data Management techniques by Measures of Central Tendencies, Measures of Dispersion, Correlation and Regression and to compare descriptive statistics of different data.
2. To familiarize the learners to analyze a situation involving uncertainty by using probability, rules of probability, decision theory and apply them in business situations.

Course outcomes [COs] :

Learners will be able to:

1. Measure and develop the skill of handling large quantity of data and reducing the data to a single value and to compute various Measures of Dispersion, select Correlation and Regression models to analyze and judge relationships between the variables and apply them in prediction.
2. Analyze a situation involving uncertainty by using probability and rules of probability and compare and judge different decision-making processes using different Statistical tools.

MODULE I: (2 CREDITS)

Unit 1: Measures of Central Tendencies, Dispersion & Correlation, Regression

15 hours

Measures of Central Tendency: Mean (A.M, Weighted, Combined), Median (Calculation and graphical using Ogives), Mode (Calculation and Graphical using Histogram), Comparative analysis of all measures of Central Tendency.

Measures of Dispersion: Range with C.R(Co-Efficient of Range), Quartiles & Quartile deviation with CQ (Co-Efficient of Quartile), Mean Deviation from mean with CMD (Co- Efficient of Mean Deviation), Combined Mean, Standard deviation with CV (Co-Efficient of Variation), Combined Standard Deviation.

- A) **Correlation:** Meaning, Types of Correlation, Determination of Correlation: Scatter Diagram, Karl Pearson's Method of Correlation coefficient (Excluding Bivariate Frequency Distribution Table) and Spearman's Rank Co-Relation Coefficient.

Linear Regression: Meaning, Concept of Regression equations, slope of the Regression Line and its interpretation. Regression coefficient (Excluding Bivariate Frequency Distribution Table), Relationship between coefficient of correlation and Regression coefficients, Finding the equations of regression lines by method of Least Squares

Unit 2: Probability, Random Variable and Decision Theory**15 hours**

- A) **Probability:** Concept of Sample Space, Event, Definition of Probability, Addition and Multiplication Laws of Probability, Conditional Probability, Baye's Theorem (Concept Only), Probability Distribution, Expectation and Variance.
- B) **Decision Theory:** Acts, State of Nature Events, Pay offs, Opportunity loss, Decision Making under Certainty, Decision Making under Uncertainty, Non-Probability: Maximax, Maximin, Minimax, Regret, Laplace & Hurwitz. Decision Making under risk: EMV, EOL, EVPI, Decision Tree

Reference:

- *Anand Sharma : Statistics For Management, HPH*
- *Dr. Alice Mani: Quantitative Analysis for Business Decisions - I, SBH.*
- *D.P Apte ; Statistical Tools for Managers*
- *Dr. B N Gupta: Statistics (Sahitya Bhavan), Agra*
- *Ellahance : Statistical Methods, Kitab Mehel.*
- *N.V.R Naidu : Operation Research I.K. International Publishers*
- *Sanchethi and Kapoor: Business Mathematics, Sultan Chand*
- *S.C Gupta: Business Statistics, HPH*
- *S P Gupta: Statistical Methods- Sultan Chand, Delhi*

Course	Financial Management Project Feasibility Report II (Semester II; Level 4.5)	Credits	02
Type	VSC, SEC: (VSEC)	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

Aims and Objectives

CO1	To make understand learners' theories of capital structure
CO2	To explain concepts relating to capital budgeting
CO3	To introduce project report writing in context of financial feasibility of the decision making.

Learning Outcomes

LO1	The learner will be able to apply the theories of capital structure while evaluating the feasibility of the project.
LO2	The learner will be able to understand and apply the key concepts of capital budgeting techniques towards problem solving.
LO3	The learner will be able to write a project feasibility report.

Module No	Content	No of Hours
1	Capital Structure Planning <ul style="list-style-type: none"> Capital Structure Theories, taxation, and capital structure; Planning the capital structure, Factors affecting the capital structure, E.B.I.T.-E.P.S. analysis, ROI-ROE analysis, Assessment of Debt Capacity, Capital Structure Policies in Practice 	15
2.	Capital Budgeting Techniques <ul style="list-style-type: none"> Meaning, Importance, Rationale of Capital Budget, Nature of Investment Decision. The Administrative framework, methods of appraisal, Capital Rationing, Inflation, Capital Budgeting; Capital budgeting under risk and Uncertainties. Project Report Writing <ul style="list-style-type: none"> Process and Structure of Report Writing Interpretation of Project Report Preparation of Project Report 	15

References:

- Advanced Financial Management: Kohok, M. A., Everest Publishing House
- Financial Management: Inamdar, S. M. Everest
- Financial Management: Theory, Concepts & Problems: Rustagi, R. P. Galgotia

Course	Computer Skills for Financial Modeling II (Semester II; Level 4.5)	Credits	02
Type	VSC, SEC: (VSEC)	No of Teaching hours	30
Evaluation/ Assessment	50 marks - 30 marks semester end evaluation and 20 marks continuous evaluation		

- Financial Management: Pandey, I. M. Vikas

Aims and Objectives

CO1	To identify revenue and cost drivers and start forecasting data and build scenarios for financial modelling
CO2	To develop financial models from scratch without using readymade templates

Learning Outcomes

LO1	Introduction to the various modelling technique.
LO2	Prepare financial statement and interpret data using excel.

Module No	Content	No of Hours
1	Business Finance <ul style="list-style-type: none"> • Time value of money; Long term financing; • Cost of capital; Measure of Leverage • Project Finance; Project evaluation; stage of project; construction & development phase; funding during investment phase; • Costs during investment phase; Life of project; Decision making; Cash flow waterfall & resolve circular reference problem in interest. 	15
2.	Equity Research Modeling <ul style="list-style-type: none"> • Prepare an Income Statement, Balance sheet, Cash Flow Statement, Geographic Revenue Sheet, Segment Revenue Sheet, Cost Statement, Debt Sheet • Analyze Revenue Drivers ; Forecast Geographic & Segment Revenues, Cost Statement, Debt, Income Statement, Balance Sheet, and Cash Flow Statement; Performa Adjustments • Income Statement - Compute Margins, Balance Sheet -Compute Ratios, Cash Flow Statement Projection. • Valuation- Discounted Cash Flow Method (DCF), Valuation – Relative Valuation (Football Field Chart); • Valuation – Assumptions for Valuation Model, Prepare Valuation Model. • Prepare Presentation Sheet, Prepare Company Overview, Sector Overview 	15

Reference:

1. Financial Modelling by Simon Benninga
2. Financial Modelling by Paul Pignataro

AEC

Programme Name: **B.Com. (Financial Management)**

Course Name : **Language-II [EC-I](English)Business Communication II**

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To explain the concept of effective communication and barriers to communication
2. To understand role of different stakeholders

Course outcomes[COs] :

Learners will be able to:

1. List out the barriers to communication and determine practices of effective communication
2. Define key components of stakeholder management and classify level of stakeholders and recognize methods to influence stakeholders. Conduct a comprehensive stakeholder needs assessment and Develop a comprehensive stakeholder communication matrix.

MODULE I: (2 CREDITS)

Unit 1: Communication with stakeholders

15 hours

Listing the barriers to communication

- Determine the practices for effective communication for each of the groups of stakeholders
- Identifying what kind of reports need to be shared with each of the stakeholders
- Best communication techniques for each stakeholder

Unit 2: Stakeholders Engagement

15 hours

Identifying Stakeholders · Stakeholder Conflicts and Integration Considerations · The Anatomy of an Unreasonable Request · Communication Management · The Communication Management Plan · Developing Formal Roles and Responsibilities · Alignment Sessions · Meeting Management · Analyzing Stakeholder Needs & Requirements · Exercise #2: Conduct a Stakeholder Analysis

References:

- Practical People Engagement: Leading Change Through the Power of Relationships by Patrick Mayfield, Elbereth Publishing, 2013
- Project Management Communication Tools by William Dow & Bruce Taylor, Dow Publishing, 2015
- Engaging Stakeholders on Projects by Elizabeth Harrin, APM Books, 2020
- Enchantment: The Art of Changing Hearts, Minds, and Actions by Guy Kawasaki, Portfolio Penguin, 2011

VEC

Programme Name: **B.Com. (Financial Management)**

Course Name : Environmental Science

Total Credits: 02

Total Marks: 50

External assessment: 30

Internal assessment: 20

Course Objectives:

1. To create sensitization amongst learners for being socially responsible, alert citizens for the conservation of the environment and sustainable management of the resources.
2. The learners would be able to develop a critical understanding of the complexity of environmental management. At the same time, they would be able to understand broad aspects of environmental management systems and understand different methods of assessing environmental quality and associated risks

Course outcomes[COs] :

- 1) Learners will get awareness about Natural Resources, Conservative approach towards environment and usage of Sustainable Development Principles.
- 2) The learners will be able to develop a critical understanding of the complexity of environmental management and legislation associated with it.

MODULE I: (2 CREDITS)

Unit 1: Sustainable Development and Management

15 Hours

A

- **Overview of natural resources:** Definition of resource; Classification of natural resources- biotic and abiotic, renewable, and non-renewable.
- **Biotic resources:** Major type of biotic resources- forests, grasslands, wetlands, wildlife, and aquatic (fresh water and marine); Management of Biotic and Abiotic resources.
- **Sustainable Development Goals (SDGs)-** challenges and strategies for SDGs.

Local Issues: Municipal solid waste, hazardous waste; E-waste Regional

Issues: Land use and Land cover change: land degradation, deforestation, desertification, urbanization.

B

- **Global Issues:** Pollution: Impact of sectoral processes on Environment; Types of **Pollution**- air, noise, water, soil, thermal, radioactive, transboundary air pollution; acid rain; smog. Adverse impact of Pollution on health: Air, Water, Noise, Soil, **Thermal Global change:** Ozone layer depletion; Climate change. Disasters – Natural and Man-made (Anthropogenic).
- **Biodiversity:** types of biodiversity; Threats to biodiversity; Major conservation policies: in-situ and ex-situ conservation approaches.

Unit 2: Environmental Legislation

15 Hours

A

- **Introduction to environmental laws and regulation: Constitutional provisions-** Article 48A, Article 51A (g) and other derived environmental rights; Introduction to environmental legislations on the forest, wildlife and pollution control.
- **Environmental management system: ISO 14001**

Environmental audit and impact assessment; Environmental risk assessment Pollution control and management; Waste Management- Concept of 3R (Reduce, Recycle and Reuse) and sustainability; Eco labeling /Eco mark scheme
Geo-Spatial Technology

B

- **Major International Environmental Agreements:** Convention on Biological Diversity (CBD); Montreal Protocol on Substances that Deplete the Ozone Layer, Kyoto Protocol; Paris Agreement; India's status as a party to major conventions.
- **Major Indian Environmental Legislations:** The Wild Life (Protection) Act, 1972; The Water (Prevention and Control of Pollution) Act, 1974; The Forest (Conservation) Act, 1980; The Air (Prevention and Control of Pollution) Act, 1981; The Environment (Protection) Act, 1986; The Biological Diversity Act, 2002; The Scheduled Tribes and Other Traditional Forest Dwellers (Recognition of Forest Rights) Act, 2006; Noise Pollution (Regulation and Control) Rules, 2000; Industry-specific environmental standards; Waste management rules; Ramsar sites; Biosphere reserves; Protected Areas; Ecologically Sensitive Areas; Coastal Regulation Zone;

Major International organisations and initiatives: United Nations Environment Programme (UNEP), International Union for Conservation of Nature (IUCN), World Commission on Environment and Development (WCED), United Nations Educational, Scientific and Cultural Organization (UNESCO), Intergovernmental Panel on Climate Change (IPCC), and Man and the Biosphere (MAB) programme.

Reference:

- Fisher, Michael H. (2018) *An Environmental History of India- From Earliest Times to the Twenty-First Century*, Cambridge University Press.
- Headrick, Daniel R. (2020) *Humans versus Nature- A Global Environmental History*, Oxford University Press.
- Hughes, J. Donald (2009) *An Environmental History of the World- Humankind's Changing Role in the Community of Life*, 2nd Edition. Routledge.
- Perman, R., Ma, Y., McGilvray, J., and Common, M. (2003) *Natural Resource and Environmental Economics*. Pearson Education.
- Chiras, D. D and Reganold, J. P. (2010). *Natural Resource Conservation: Management for a Sustainable Future*. 10th edition, Upper Saddle River, N. J. Benjamin/Cummins/Pearson.
- John W. Twidell and Anthony D. (2015). *Renewable Energy Sources*, 3rd Edition, Weir Publisher (ELBS)
- Singh, J.S., Singh, S.P. & Gupta, S.R. 2006. *Ecology, Environment and Resource Conservation*. Anamaya Publications <https://sdgs.un.org/goals>

Course Credits – 04
Semester End External - 60 marks

Time: 2:00 hrs

QUESTION PAPER PATTERN

Unit No.	Question No.	Questions	Marks
I	Q1	Practical Problems	15
	Q1	OR Theory / Practical Problems	
II	Q2	Practical Problems	15
	Q2	OR Theory / Practical Problems	
III	Q3	Practical Problems	15
	Q3	OR Theory / Practical Problems	
IV	Q4	Practical Problems	15
	Q4	OR Theory / Practical Problems	
		TOTAL	60

Note:

1. Equal Weightage to be given to all the modules in theory and practical problems.
2. 15 marks question may be subdivided into 8/7 marks or 10/5 marks.
3. Use of simple calculator is allowed in the examination.

Continuous Evaluation : Internal (40 marks)

	Assessment/ Evaluation	Marks
1	Class Test during the lectures. (Physical/ Online mode) (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Puzzles)	20
2	Participation in Workshop/ Conference/Seminar, Assignment & Viva. (Physical/Online mode)	10
3	Participation in Case Study/ Field Visit /Certificate Course. (Physical/Online mode)	10

Course Credits – 02
Semester End External - 30 marks

Time: 1:00 hr

QUESTION PAPER PATTERN

Unit No.	Question No.	Questions	Marks
I	Q1	Theory / Practical Problems	15
	Q1	OR Theory / Practical Problems	
II	Q2	Theory / Practical Problems	15
	Q2	OR Theory / Practical Problems	
		TOTAL	30

Note:

1. Equal Weightage to be given to all the modules in theory and practical problems.
2. 15 marks question may be subdivided into 8/7 marks or 10/5 marks.
3. Use of simple calculator is allowed in the examination

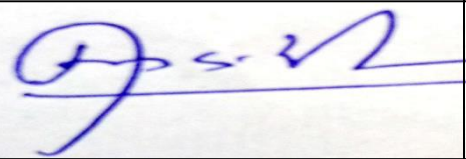
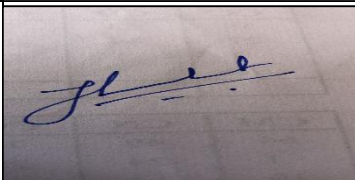


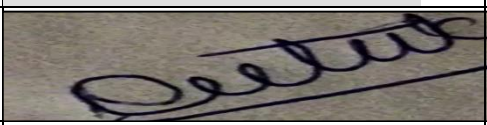

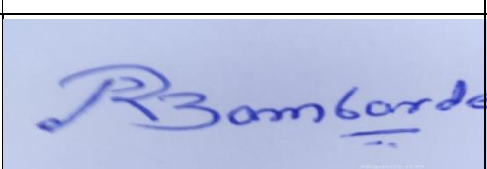

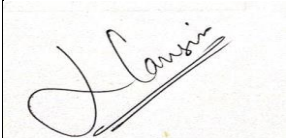
Continuous Evaluation : Internal (20 marks)

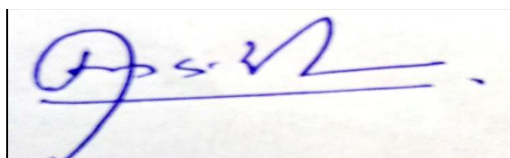
	Assessment/ Evaluation	Marks
1	Class Test during the lectures. (Physical/ Online mode) (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ puzzles)	10
2	Participation in Workshop/ Conference/Seminar/ Case Study/Field Visit/Certificate Course. (Physical/Online mode)	10

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

Team for Creation of Syllabus

Name	College Name	Sign
Prof. Dr. Arvind Luhar	Ismail Yusuf College, Mumbai	
Dr. Nishikant Jha	Thakur College of Science & Commerce	
Dr Kuldeep Sharma	KPB Hinduja College	
Dr. Mahesh Bhiwandikar	K.M. Agarwal College	
Dr. Neetu Kapoor	Bharat College	
Dr. Suresh Tukaram Nimbalkar	N.K. Varadkar College	
Prin. CA Dr. Ravindra Bambardekar	Keraleeya Samaj Model College	
Dr. CS Lalita Mutreja	Sahyadri Shikshan Seva Mandal's Arts and Commerce College	
Dr Navsin Mistry	M V Mandali's Colleges of Commerce and Science	



Sign of Chairman

Professor Dr Arvindkumar Shankarlal Luhar
Board of Studies: B. Com (Financial Management)

Sign of Dean

Name of the Dean
Faculty of Commerce

Justification for B.Com. (Financial Management)

1.	Necessity for starting the course:	The 21st century has witnessed a significant increase in the complexity of financial markets and instruments. This specialized course is essential to equip learners with the requisite skills and knowledge to navigate the complex and dynamic world of finance. The globalized nature of business and the increasing sophistication of financial markets necessitate a dedicated curriculum that covers international financial practices, risk management strategies, and the integration of cutting-edge financial technologies. Moreover, financial managers play a pivotal role in strategic decision-making within organizations, contributing significantly to their success. A Bachelor's in Financial Management ensures that graduates possess a clear understanding of regulatory compliance, ethical considerations, and sustainable finance principles. This program not only prepares individuals for diverse career opportunities in corporate finance, investment banking, and financial consulting but also fosters a mindset of continuous learning and adaptability, vital for sustained success in the ever-evolving financial industry. Additionally, the course addresses the growing importance of financial literacy and inclusion, empowering graduates to contribute meaningfully to their communities and the broader economy.
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?:	Yes
5.	To give details regarding the duration of the Course and is it possible to compress the course?:	

6.	The intake capacity of each course and no. of admissions given in the current academic year:	Course Duration: 4 years (as per NEP structure)
7.	Opportunities of Employability / Employment available after undertaking these courses:	<p>Graduates of a Bachelor's program in Financial Management are well-positioned for a wide range of rewarding employment opportunities. With a robust understanding of international financial markets, risk management, and strategic decision-making, these individuals can thrive as financial analysts, providing valuable insights for investments and financial planning. They are equipped to take on roles within corporations, serving as corporate financial analysts who contribute to budgeting, financial forecasting, and strategic initiatives. The program's comprehensive curriculum also prepares graduates for the dynamic field of investment banking, where they can play integral roles in financial transactions and mergers. Additionally, opportunities abound in risk analysis, treasury management, and financial consulting, allowing graduates to apply their expertise in mitigating financial risks and optimizing cash flow. Entrepreneurial ventures are also on the horizon, as graduates may establish their own financial consulting firms or pursue entrepreneurship with a focus on financial management. The program's adaptability extends to sustainable finance, enabling graduates to integrate environmental, social, and governance considerations into financial decision-making. Overall, the breadth of opportunities highlights the versatility and relevance of a bachelor's in financial management in meeting the diverse needs of the modern financial landscape.</p>

Sign of the BOS
Dr. Arvindkumar
Shankarlal Luhar
Board of Studies:
B.Com (Financial
Management)

Sign of the
Offg. Associate Dean
Dr. Ravikant
Balkrishna Sangurde
Faculty of Commerce

Sign of the
Offg. Associate
Dean
Prin. Kishori Bhagat
Faculty of
Management

Sign of the
Offg. Dean
Prof. Kavita Laghate
Faculty of
Commerce &
Management

University of Mumbai

वेबसाईट - mu.ac.in

ईमेल - आयडी - dr.aams@fort.mu.ac.in
aams3@mu.ac.in



विद्याविषयक प्राधिकरणे
सभा आणि सेवा विभाग(ए.ए.एम.एस)
कम नं. १२८ एम.जी.रोड, फोर्ट,
मुंबई - ४०० ०३२
टेलिफोन नं - ०२२ - ६८३२००३३

(नॅक पुनर्मूल्यांकनाद्वारे ३.६५ (सी.जी.पी.ए.) सह अ++ श्रेणी
विद्यापीठ अनुदान आयोगाद्वारे श्रेणी १ विद्यापीठ दर्जा)


क.वि.प्रा.स.से./आयसीडी/२०२५-२६/३७

दिनांक : २७ मे, २०२५

परिपत्रक:-

सर्व प्राचार्य/संचालक, संलग्नित महाविद्यालये/संस्था, विद्यापीठ शैक्षणिक विभागांचे संचालक/ विभाग प्रमुख यांना कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण २०२० च्या अमलबजावणीच्या अनुषंगाने शैक्षणिक वर्ष २०२५-२६ पासून पदवी व पदव्युत्तर अभ्यासक्रम विद्यापरिषदेच्या दिनांक २८ मार्च २०२५ व २० मे, २०२५ च्या बैठकीमध्ये मंजूर झालेले सर्व अभ्यासक्रम मुंबई विद्यापीठाच्या www.mu.ac.in या संकेत स्थळावर NEP २०२० या टॅब वर उपलब्ध करण्यात आलेले आहेत.

मुंबई - ४०० ०३२
२७ मे, २०२५


(डॉ. प्रसाद कारडे)
कुलसचिव

क.वि.प्रा.स.से.वि./आयसीडी/२०२५-२६/३७ दिनांक : २७ मे, २०२५
Desktop/ Pritam Loke/Marathi Circular/NEP Tab Circular



Copy forwarded for information and necessary action to :-	
1	The Deputy Registrar, (Admissions, Enrolment, Eligibility and Migration Dept)(AEM), dr@eligi.mu.ac.in
2	The Deputy Registrar, Result unit, Vidyanagari drresults@exam.mu.ac.in
3	The Deputy Registrar, Marks and Certificate Unit,. Vidyanagari dr.verification@mu.ac.in
4	The Deputy Registrar, Appointment Unit, Vidyanagari dr.appointment@exam.mu.ac.in
5	The Deputy Registrar, CAP Unit, Vidyanagari cap.exam@mu.ac.in
6	The Deputy Registrar, College Affiliations & Development Department (CAD), deputyregistrar.uni@gmail.com
7	The Deputy Registrar, PRO, Fort, (Publication Section), Pro@mu.ac.in
8	The Deputy Registrar, Executive Authorities Section (EA) eau120@fort.mu.ac.in He is requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to the above circular.
9	The Deputy Registrar, Research Administration & Promotion Cell (RAPC), rapc@mu.ac.in
10	The Deputy Registrar, Academic Appointments & Quality Assurance (AAQA) dy.registrar.tau.fort.mu.ac.in ar.tau@fort.mu.ac.in
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13	The Deputy Registrar, Election Section, Fort drelection@election.mu.ac.in
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15	The Assistant Registrar, School of Engg. & Applied Sciences, Kalyan, ar.seask@mu.ac.in
16	The Assistant Registrar, Ratnagiri Sub-centre, Ratnagiri, ratnagirisubcentar@gmail.com
17	The Director, Centre for Distance and Online Education (CDOE), Vidyanagari, director@idol.mu.ac.in
18	Director, Innovation, Incubation and Linkages, Dr. Sachin Laddha pinkumanno@gmail.com
19	Director, Department of Lifelong Learning and Extension (DLLE), dlleuniversityofmumbai@gmail.com

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3	P.A to Registrar, registrar@fort.mu.ac.in
4	P.A to all Deans of all Faculties
5	P.A to Finance & Account Officers, (F & A.O), camu@accounts.mu.ac.in

To,

1	The Chairman, Board of Deans pvc@fort.mu.ac.in
2	Faculty of Humanities, Offg. Dean 1. Prof.Anil Singh Dranilsingh129@gmail.com Offg. Associate Dean 2. Prof.Manisha Karne mkarne@economics.mu.ac.in 3. Dr.Suchitra Naik Naiksuchitra27@gmail.com
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4	The Director, Board of Examinations and Evaluation, dboee@exam.mu.ac.in
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6	The Director, Department of Information & Communication Technology, director.dict@mu.ac.in

As Per NEP 2020

University of Mumbai



Syllabus for Major Vertical – 1 & 4		
Name of the Programme – B.Com. (Financial Management)		
Faulty of Commerce		
Board of Studies in Financial Management		
U.G. Second Year Programme	Exit Degree	U.G. Diploma in Financial Management
Semester		III & IV
From the Academic Year		2025-26

University of Mumbai



(As per NEP 2020)

Sr. No.	Heading	Particulars
1	Title of program O: _____	B.Com. (Financial Management)
2	Exit Degree	U.G. Diploma in Financial Management
3	Scheme of Examination R: _____	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination
4	Standards of Passing R: _____	40%
5	Credit Structure Sem. III – R: CU – 515 C Sem. IV – R: CU – 515 D	Attached herewith
6	Semesters	Sem. III & IV
7	Program Academic Level	5.00
8	Pattern	Semester
9	Status	New
10	To be implemented from Academic Year	2025-26

Sign of the BOS
Chairman
Prof Dr. Arvind Luhar
Board of Studies in
Financial
Management

Sign of the
Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of
Commerce &
Management

Sign of the
Offg. Associate Dean
Prof. Kavita Laghate
Faculty of
Commerce &
Management

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Offg. Dean
Prin. Ravindra
Bambardekar
Faculty of
Commerce &
Management

Under Graduate Diploma in Financial Management

Credit Structure (Sem. III & IV)

	R:_____C									
Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.0	III	Security Analysis and Portfolio Manageme nt (4) Cost Accounting – I (4)		4	2	VSC:2, Investm ent Advisor – I (2)	AEC:2	FP: 2 CC:2	22	UG Diploma 88
	R:_____D									
	IV	Financial Statement Analysis (4) Cost Accounting – II (4)		4	2	SEC:2 Investm ent Advisor – II (2)	AEC:2	CEP: 2 CC:2	22	
	Cum Cr.	28		10	12	6+6	8+4+2	8+4	88	
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continuewith Major and Minor										

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project]

Sem. - III

Vertical – 1 Major

Syllabus
B.Com. (Financial Management)
(Sem.- III)

Title of Paper- Security Analysis and Portfolio Management

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	This course provides a comprehensive exploration of portfolio management, equipping learners with the essential skills and knowledge to navigate the dynamic world of investments. It delves into the theoretical foundations and practical applications of portfolio analysis, valuation, and selection, fostering a deep understanding of risk-return trade-offs and investment strategies. Through rigorous analysis of economic, industry, and company data, alongside the application of technical analysis tools, learners will develop the ability to make informed investment decisions. This course is designed to enhance learner's analytical and problem-solving abilities, preparing them for successful careers in financial analysis, portfolio management, investment banking, and related fields. By mastering the concepts and techniques covered, they will be well-positioned to manage their own investments or contribute effectively to professional investment teams, driving value creation in the financial markets
2	Vertical:	Major
3	Type:	Theory
4	Credit:	4 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks

7	<p>Course Objectives:</p> <ul style="list-style-type: none"> • To define the fundamental concepts of investment, portfolio management, and the Indian investment environment. • To analyze portfolio revision and evaluation techniques, and evaluate bond valuation methods. • To evaluate economic, industry, and company analysis techniques. • To interpret technical analysis principles and apply various charting and indicator techniques.
8	<p>Course Outcomes:</p> <ul style="list-style-type: none"> • The learners will be able to explain the differences between investment, speculation, and gambling, and classify various types of investors and calculate expected returns using various models. • The learners will be able to apply Sharpe, Treynor, and Jensen ratios to measure portfolio performance. Calculate bond returns, yield to maturity, yield to call, and bond duration, and assess bond risks. • The learners will be able to forecast economic trends using barometric and econometric models. Analyze financial statements and calculate key financial ratios. • Construct and interpret price charts (line, bar, candlestick). Calculate moving averages, oscillators, and the relative strength index. Compare and contrast fundamental and technical analysis approaches.

9	Modules: - 04
	Module 1: Portfolio Management – An Introduction & Process
	<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 in India and Factors Conducive for Investment in India. • Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off. • Portfolio Selection – Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.

Module 2: Portfolio Management – Valuation

- Portfolio Revision – Meaning, Need, Constraints and Strategies.
- Portfolio Evaluation – Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance.
- Bond Valuation – Meaning, Measuring Bond Returns, Yield to Maturity, Yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration.

Module 3: Fundamental Analysis

- Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Model Building and Opportunistic Model Building.
- Industry Analysis – Concept of Analysis, Industry Life Cycle, Industry Characteristics.
- Company Analysis – Financial Statements, Analysis of Financial Statements, (Practical questions on Debt Equity Ratios, Total Debt Ratio, Proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares Efficiency or Activity Ratios) and Assessment of Risk (Leverages)

Module 4: Technical Analysis

- Dow Theory
- Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory
- Mathematical Indicators – Calculation of Moving Averages (Simple and Exponential Moving Average), Oscillators and Relative Strength Index
- Market Indicators Fundamental Analysis V/s Technical Analysis

Reference Books:

1. Securities Operations and Risk Management by National Institute of Securities Markets
2. Portfolio Management Services (PMS) Distributors by National Institute of Securities Markets
3. Portfolio Managers by National Institute of Securities Markets
4. Blake, David 1992, Financial Market Analysis , McGraw Hill London
5. Francis J.C Investments, Analysis and Management McGraw Hill New York.
6. Pistolese Clifford Using Technical Analysis Vision Books
7. Reilly Frank K and Keith Brown Investment Analysis and Portfolio Management.

11	Internal Continuous Assessment: 40%			External, Semester End Examination 60% Individual Passing in Internal and External Examination		
12	Continuous Evaluation through:			Semester End External – 60 Marks Time – 2 Hours Attempt any 4 out of 6 questions		
		Assessment/Evaluation	Marks	Question No.	Questions	Marks
	1	Class Test during the lectures. (Physical/ Online mode). (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ puzzles)	20	Q.1	Practical/ Theory	15
	2	Participation in Workshop/ Conference/Seminar, Assignment & Viva. (Physical/Online mode)	10	Q.2	Practical/ Theory	15
				Q.3	Practical/ Theory	15
				Q.4	Practical/ Theory	15
	3	Participation in Case Study/ Field Visit /Certificate Course. (Physical/Online mode)	10	Q.5	Practical/ Theory	15
			Q.6	Practical/ Theory	15	
			Note 1. Equal Weightage is to be given to all the modules. 2. 15 marks question may be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given however, it is not mandatory. 3. Use of simple calculator is allowed in the examination. 4. Wherever possible more importance is to be given to the practical problem.			

Syllabus
B.Com. (Financial Management)
(Sem.- III)

Title of Paper - Cost Accounting – I

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	<p>This course offers a comprehensive exploration of cost accounting principles, equipping learners with essential skills for effective cost analysis, control and decision-making in business. Covering fundamental concepts such as material cost management, labor cost computation, overhead absorption and modern costing techniques like Activity-Based Costing (ABC), the course bridges theoretical knowledge with practical applications. They will learn to differentiate between cost, financial and management accounting while mastering key calculations like Economic Order Quantity (EOQ), wage payment systems (Halsey and Rowan plans), and overhead apportionment methods. The curriculum emphasizes real-world relevance, demonstrating how these techniques drive budgeting, pricing strategies and operational efficiency across industries like manufacturing, retail and services. With strong connections to financial accounting, managerial economics and operations management, this course lays the foundation for advanced studies in strategic cost management while preparing learners for high-demand roles as cost accountants, financial analysts, and management consultants. As businesses increasingly prioritize cost optimization, professionals with expertise in these areas enjoy excellent job prospects, with opportunities enhanced by certifications like CMA and ICWA. Ideal for aspiring accountants and business managers, this course combines academic rigor with practical insights to</p>

		foster strategic thinking and financial acumen in today's competitive marketplace.
2	Vertical:	Major
3	Type:	Theory / Practical
4	Credit:	4 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks
7	Course Objectives: <ul style="list-style-type: none"> To explain the fundamental concepts, objectives, and importance of cost and management accounting. To analyze material storage and record systems, and prepare stock ledger accounts using FIFO and weighted average methods. To evaluate the methods of employee cost control and apply wage payment and incentive systems. To assess the impact of overhead allocation on product costing and justify the selection of appropriate absorption methods.. 	
8	Course Outcomes: <ul style="list-style-type: none"> Learners will be able to compare and contrast cost accounting, financial accounting, and management accounting, and apply activity-based costing (ABC) to solve practical problems. Learners will be able to calculate the Economic Order Quantity (EOQ) and demonstrate the preparation of stock ledger accounts. Learners will be able to compute employee costs under various wage systems and calculate labor turnover using replacement and separation methods. Learners will be able to apply absorption costing methods to allocate overheads in different scenarios. 	
9	Modules: - 04	
	Module 1: Introduction to Cost and Management Accounting	
	<ul style="list-style-type: none"> Meaning, objective and importance of Cost and Management Accounting Functions and role of Cost Accounting Department in an organization Installation of Cost Accounting System in an organization Differentiate between Cost Accounting, Financial Accounting and Management Accounting 	

10	<ul style="list-style-type: none"> • Various elements and classifications of cost and methods of costing • Need for Activity Based Costing (ABC) • Practical problems of Activity Based Costing (ABC)
	Module 2: Material Cost
	<ul style="list-style-type: none"> • Meaning, need for and importance of material • Material Storage and Records: Bin Cards, Stock Control Cards and Store Ledger • Inventory Control: Stock Levels • Computation of Economic Order Quantity (EOQ)
	Module 3: Employee Cost
	<ul style="list-style-type: none"> • Meaning and importance of Employee (Labour) cost in an organisation • Employee (Labour) cost control • Idle Time • Over Time • Systems of Wage Payment and Incentives: Time Rate System, Piece Rate System and Premium Bonus Method (Halsey Premium Plan and Rowan Premium Plan) • Employee (Labour) Turnover: Replacement Method and Separation Method only
	Module 4: Overheads – Absorption Costing Method
	<ul style="list-style-type: none"> • Meaning of Overheads-Production, administrative and selling and distribution • Classification of overheads into fixed and variable • Meaning and methods of allocation • Apportionment and absorption of overheads
	Reference Books: <ul style="list-style-type: none"> • Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai • Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi • Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi • Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana • Modern Cost and Management Accounting by M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi • Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi

- Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by JawaharLal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi
- Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta

11

Internal Continuous Assessment: 40%

**External, Semester End Examination
60% Individual Passing in Internal
and External Examination**

12

Continuous Evaluation through:

	Assessment/Evaluation	Marks
1	Class Test during the lectures. (Physical/ Online mode). (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ puzzles)	20
2	Participation in Workshop/ Conference/Seminar, Assignment & Viva. (Physical/Online mode)	10
3	Participation in Case Study/ Field Visit /Certificate Course. (Physical/Online mode)	10

**Semester End External – 60 Marks
Time – 2 Hours**

Attempt any 4 out of 6 questions

Question No.	Questions	Marks
Q.1	Practical/ Theory	15
Q.2	Practical/ Theory	15
Q.3	Practical/ Theory	15
Q.4	Practical/ Theory	15
Q.5	Practical/ Theory	15
Q.6	Practical/ Theory	15

Note

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given however, it is not mandatory.
3. Use of simple calculator is allowed in the examination.
4. Wherever possible more importance is to be given to the practical problem.

VSC

Syllabus

B.Com. (Financial Management)

(Sem.- III)

Title of Paper- Investment Advisor – I

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	<p>This module provides a foundational understanding of the intricate workings of the Indian economy and its financial markets, equipping learners with the knowledge to navigate its complexities. They will explore the regulatory framework, analyze the structure of primary and secondary markets, and apply essential financial tools like cash flow management and budgeting. Furthermore, you will develop a deep understanding of personal financial planning, formulate effective financial strategies, and evaluate client financial positions. By the end of this module, you will be empowered to make informed financial decisions, construct robust financial plans, and advise on effective debt management, setting you on a path to financial literacy and professional success in the Indian financial landscape."</p>
2	Vertical:	VSC
3	Type:	Theory / Practical
4	Credit:	2 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives: <ul style="list-style-type: none"> To Analyze the structure and functions of the Indian financial market and <i>apply</i> personal financial planning principles. To critically evaluate the various investment avenues and available for an individual. 	

8	<p>Course Outcomes: The learners will be able to</p> <ul style="list-style-type: none"> Construct a household budget and <i>evaluate</i> the impact of corporate actions on the Indian financial market. Select and create investment plan based on given scenarios and case studies.
9	<p>Modules: - 02</p>
	<p>Module 1: Indian Financial Market and Personal Financial Planning</p>
	<p>A. INTRODUCTION TO THE INDIAN FINANCIAL MARKETS</p> <ul style="list-style-type: none"> The Indian Economy The Indian Financial Market Regulators of Financial Markets Structure of Financial Markets in India Nature and Definition of Primary Markets Role and Function of the Secondary Market Cash Flow Management and Budgeting Corporate Actions Debt Management and Loans The purpose or need of debt <p>B. INTRODUCTION TO PERSONAL FINANCIAL PLANNING</p> <ul style="list-style-type: none"> Understand the concept of Financial Planning Understand the need for financial planning Scope of financial planning Concept of asset, liabilities and net worth Financial Planning process Financial advisory and execution Time Value of Money Calculate the following <p>C. EVALUATING THE FINANCIAL POSITION OF CLIENTS</p> <ul style="list-style-type: none"> Importance of cash flow management in personal finance. Preparing Household Budget Cash inflows and outflows Budgeting and forecasting Monitoring budgets and provision for savings Creating a budget and savings plan Contingency Planning Evaluation of financial position of clients

Module 2: Investment Products

A. INTRODUCTION TO INVESTMENTS

- Types of investment, Equity, Fixed Income, Commodities, Real Estate, Structured products, Distressed Securities.
- Other investment opportunities.
- Channels for making investments

B. INVESTING IN STOCKS

- Equity as an investment
- Diversification of risk through equity instruments - Cross sectional versus time series
- Risks of equity investments
- Overview of Equity Market
- Equity research and stock selection

C. INVESTING IN FIXED INCOME SECURITIES

- Debt market and its need in financing structure of Corporates and Government
- Bond market ecosystem
- Risks associated with fixed income securities
- Pricing of Bond
- Traditional Yield Measures, Concept of Yield Curve, Concept of Duration
- Introduction to Money Market
- Introduction to Government Debt Market
- Introduction to Corporate Debt Market
- Small Saving Instruments

D. UNDERSTANDING DERIVATIVES

- Basics of Derivatives, Underlying concepts in derivatives
- Types of derivative products, Structure of derivative market
- Purpose of Derivatives, Benefits, Costs and risks of Derivative

Reference Books:

- Investment Advisor Level 1- NISM
- Financial Planning: A Ready Reckoner – Madhu Sinha
- Fundamentals of Financial Planning – Susan M. Tillery, Thomas N. Tillery
- Financial Markets and Institutions – Frederic S. Mishkin, Stanley G. Eakins
- Personal Finance – Jack R. Kapoor, Les R. Dlabay, Robert J. Hughes
- Indian Financial System – Bharati V. Pathak
- Investment Analysis and Portfolio Management– Prasanna Chandra

- Options, Futures, and Other Derivatives – John C. Hull

11

Internal Continuous Assessment: 40%

**External, Semester End Examination
60% Individual Passing in Internal
and External Examination**

12

Continuous Evaluation through:

	Assessment/Evaluation	Marks
1	Class Test during the lectures. (Physical/ Online mode). (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ puzzles)	10
2	Participation in Workshop/ Conference/Seminar, Assignment & Viva. (Physical/Online mode)	5
3	Participation in Case Study/ Field Visit /Certificate Course. (Physical/Online mode)	5

**Semester End External – 30 Marks
Time – 1 Hour**

Attempt any 2 out of 3 questions

Question No.	Questions	Marks
Q.1	Practical/ Theory	15
Q.2	Practical/ Theory	15
Q.3	Practical/ Theory	15

Note

1. Equal Weightage is to be given to all the modules.
2. 15 marks question may be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given however, it is not mandatory.
3. Use of simple calculator is allowed in the examination.
4. Wherever possible more importance is to be given to the practical problem.

Sem - IV

Syllabus
B.Com. (Financial Management)
(Sem.- IV)

Title of Paper: Financial Statement Analysis

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	<p>This course equips learners with essential tools for navigating the complexities of modern business. It begins by introducing the core concepts of management accounting, distinguishing it from financial accounting, and emphasizing its role in decision-making. Learners then delve into the analysis and interpretation of financial statements using techniques like trend analysis, comparative statements, and common size analysis. The second module focuses on ratio analysis, including the Du Pont Chart, providing a deeper understanding of a company's financial health and operational efficiency.</p> <p>In the globalization era, where businesses operate across diverse markets, these analytical skills are crucial for informed decision-making, strategic planning, and performance evaluation. This course prepares learners to assess financial viability, identify areas for improvement, and contribute effectively to organizational success in a competitive global landscape.</p>
2	Vertical:	Major
3	Type:	Theory
4	Credit:	4 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	60 Hours
6	Marks Allotted:	100 Marks

7	<p>Course Objectives:</p> <ul style="list-style-type: none"> • To analyze financial statements using various tools to evaluate a company's financial performance and position. • To evaluate the financial health and efficiency of a company by interpreting various financial ratios and Du Pont analysis. • To apply the operating cycle concept and estimate the needs of working capital to analyse a company's efficiency in management. • To categorize <i>and</i> report <i>cash flows from operating, investing, and financing activities</i>.
8	<p>Course Outcomes:</p> <ul style="list-style-type: none"> • The learners will apply trend analysis, comparative statements, and common size statements to solve practical problems related to financial statement interpretation. • The learners will be able to create a comprehensive report summarizing the financial performance of a company based on ratio analysis and Du Pont chart findings. • Learners will be able to calculate the operating cycle and estimate the working capital needs of trading and manufacturing firm. • Learners will be able to prepare cash flow statement using the indirect method according to Accounting Standard No. 3.
9	Modules: - 04
	Module 1: Introduction to Management Accounting
	<ul style="list-style-type: none"> • Introduction to Management Accounting – Meaning, Nature, Scope, Functions, Decision Making Process, Financial Accounting V/s Management Accounting • Analysis and Interpretation of Financial Statements • Study of Balance sheet and Income statement / Revenue statements in vertical form suitable for analysis • Relationship between items in Balance Sheet and Revenue statement • Tools of analysis of Financial Statements (i) Trend analysis (ii) Comparative Statement (iii) Common Size Statement • Note: (i) Problems based on trend analysis (ii) Short Problems on Comparative and Common sized statements
	Module 2: Ratio Analysis and Interpretation
	<ul style="list-style-type: none"> • Ratio Analysis: Meaning, classification, Du Point Chart, advantages and limitations (Based on Vertical Form of Financial statements)

- Balance Sheet Ratios: i) Current Ratio ii) Liquid Ratio iii) Stock Working Capital Ratio iv) Proprietary Ratio v) Debt Equity Ratio vi) Capital Gearing Ratio
- Revenue Statement Ratio: i) Gross Profit Ratio ii) Expenses Ratio iii) Operating Ratio iv) Net Profit Ratio v) Net Operating Profit Ratio vi) Stock Turnover Ratio
- Combined Ratio: i) Return on capital employed (Including Long Term Borrowings) ii) Return on proprietor's Fund (Shareholders Fund and Preference Capital) iii) Return on Equity Capital iv) Dividend Payout Ratio v) Debt Service Ratio vi) Debtors Turnover vii) Creditors Turnover
- (Practical Question on Ratio Analysis and Du Point Analysis)

Module 3: Cash Flow Management

- Meaning of the Term Cash and Cash Equivalents for Cash Flow Statements
- Meaning of the Term Cash Flow and Types of Cash Flow
- Reporting Cash Flows from Operating activities
- Reporting Cash Flows from Investing activities
- Reporting Cash Flows from Financing activities
- Presentation of a Cash Flow Statement with reference to Accounting Standard No. 3 (Indirect method only)

Module 4: Working Capital Management

- Concept, Nature of Working Capital, Planning of Working Capital
- Estimation / Projection of Working Capital Requirement in case of Trading and Manufacturing Organization
- Operating Cycle Practical Problems

Text Books:

1. Pandey, I. M. Financial management (11th ed.). Vikas Publishing House.
2. Khan, M. Y., & Jain, P. K. (2018). Management accounting: Text, problems and cases (7th ed.). McGraw Hill Education.
3. Subramanyam, K. R., & Wild, J. J. (2018). Financial statement analysis (11th ed.). McGraw-Hill Education.
4. Accounting Standard 3 – Cash Flow Statement by The Institute of Chartered Accountants of India
5. Financial Of Management Accounting by S.R.Varshney,Wisdom

11	Reference Books: 1. Horngren, C. T., Datar, S. M., & Rajan, M. V. (2015). Cost accounting: A managerial emphasis (15th ed.). Pearson Education. 2. Drury, C. (2018). Management and cost accounting (10th ed.). Cengage Learning EMEA. 3. Gibson, C. H. Financial reporting and analysis: Using financial accounting information (13th ed.). South-Western College Publishing. 4. Cost & Management Accounting by Ravi N. Kishor publication Taxmann 5. Essential of Management Accounting by P. N. Reddy, Himalaye 6. Management Accounting by I.M. Pandey, Vikas																																			
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Syllabus
B.Com. (Financial Management)
(Sem.- IV)

Title of Paper - Cost Accounting – II

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	<p>This professional course provides comprehensive training in essential cost accounting methods and their practical applications in business decision-making. The program systematically covers four critical areas of cost management: cost classification and analysis, financial reconciliation, contract costing and process costing. Through a combination of theoretical concepts and practical problem-solving exercises, learners develop specialized skills in cost computation, analysis and reporting that are vital for manufacturing and service organizations.</p> <p>The course holds significant relevance in today's competitive business environment where cost control and optimization are crucial for profitability. Learners will gain hands-on experience in preparing detailed cost sheets, reconciling cost and financial accounts, managing contract costs and implementing process costing systems. These skills are immediately applicable across industries including manufacturing, construction, healthcare and professional services.</p>
2	Vertical:	Major
3	Type:	Theory / Practical
4	Credit:	4 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	60 Hours

6	Marks Allotted:	100 Marks
7	Course Objectives: <ul style="list-style-type: none"> To understand various cost classifications and develop expertise in preparing comprehensive cost sheets for different business needs To analyze the differences between cost and financial accounts and develop reconciliation statements To apply contract costing principles including progress payments, retention money, and profit recognition on incomplete contracts To implement process costing systems including treatment of process losses, joint products, and by-products 	
8	Course Outcomes: <ul style="list-style-type: none"> The learners will be able to classify costs according to functional categories and prepare comprehensive cost sheets tailored to various business scenarios and decision-making requirements. The learners will be able to identify discrepancies between cost and financial accounts and prepare accurate reconciliation statements to align both accounting systems. The learners will be able to prepare contract account and other relevant accounting statements. The learners will be able to execute process costing calculations and prepare the necessary accounts. 	
9	Modules: - 04	
	Module 1: Classification of Costs and Cost Sheets	
	<ul style="list-style-type: none"> Functional Classification of elements of cost, Cost heads in cost sheet, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre Cost Sheet, Total Costs and Unit Costs, Different Costs for different purposes Problems sums based on Preparation of cost sheet & Estimated Cost sheet 	
	Module 2: Reconciliation of Cost and Financial Accounts	
	<ul style="list-style-type: none"> Meaning, Need and Benefits of Reconciliation of cost and financial accounts Practical problems based on Reconciliation of cost and financial accounts 	

	Module 3: Contract Costing
	<ul style="list-style-type: none"> • Progress payments, Retention money, Contract accounts, Accounting for material, Accounting for Tax deducted at source by the contractee and Accounting for plant used in a contract • Accounting treatment of profit on incomplete contracts • Contract Profit and Balance Sheet preparation, Escalation clause • Problems sums based on Contract Costing
	Module 4: Process Costing
	<ul style="list-style-type: none"> • Meaning of Process Costing, Process loss • Treatment of Normal, Abnormal Loss and Abnormal Gain in cost accounts • Joint products and by products • Problems sums based on Process Costing
10	Reference Books: <ol style="list-style-type: none"> 1. Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi 2. Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi 3. Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana 1. Modern Cost and Management Accounting by M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi 2. Lectures on Costing by Swaminathan: S. Chand and Company (P) Ltd., New Delhi 3. Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai 4. Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai 5. Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi 6. Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta 4. Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai

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SEC

Syllabus

B.Com. (Financial Management)

(Sem.- IV)

Title of Paper - Investment Advisor – II

Sr. No.	Heading	Particulars
1	Description of the course: Including but not limited to:	<p>This course will equip learners with the knowledge to navigate the complex world of life and non-life insurance products, analyze their benefits and limitations, and develop strategies for effective insurance planning. They will learn how to assess insurance needs, compare various products, and understand the role of insurance advisors. Furthermore, they will delve into the fundamentals of retirement planning, calculate retirement corpus, and evaluate diverse retirement products. By the end of this course, you will be able to construct robust financial plans, advise on optimal insurance and retirement strategies, and secure your financial future in the Indian context.</p>
2	Vertical:	SEC
3	Type:	Theory
4	Credit:	2 credits (1 credit = 15 Hours for Theory)
5	Hours Allotted:	30 Hours
6	Marks Allotted:	50 Marks
7	Course Objectives: <ul style="list-style-type: none"> To Explain the fundamental principles and the role of insurance in personal finance. To Understand the need for retirement planning and estimate retirement corpus. 	
8	Course Outcomes: <ul style="list-style-type: none"> The learners will be able to critically evaluate and appraise the various insurance products and help in selection while preparing personal finance. The learners will be able to discuss the relationship between financial goals and retirement. calculate the estimated retirement corpus and explain superannuation benefits to employees. 	

Modules: - 02**Module 1: Life Insurance and Non- Life Insurance Products****A. BASICS OF INSURANCE**

- Need for Insurance
- Fundamental Principles of Insurance
- Role of Insurance in Personal Finance
- Investing through Insurance
- Role of Insurance Adviser
- Life Insurance Products
- Life Insurance Needs Analysis
- Types of Life Insurance Products
- Facilities available under Life Insurance Policies
- Insurance Under Married Women's Property Act (MWPA)
- Benefits, Limitation and Provision when insurance taken from Multiple companies
- Criteria to evaluate various life insurance products
- Global coverage for different Life Insurance Products
- NON-LIFE INSURANCE,
- Benefits and Limitations of having multiple Insurance Policies
- Comparison between Insurance Policies
- Global coverage for different General Insurance Products

Module 2: Retirement Planning Basics and Retirement Products**A. RETIREMENT PLANNING BASICS**

- Need for Retirement Planning
- Financial Goals and Retirement
- Estimating Retirement Corpus
- Superannuation Benefits to Employees

B. RETIREMENT PRODUCTS

- Accumulation related products
- Portfolio created by an investment advisor
- Distribution related products

C. MISCELLANEOUS ASPECTS OF RETIREMENT PLANNING

- Advisor's role in Retirement Planning

	<ul style="list-style-type: none"> • Calculations for Retirement Planning • Criteria to evaluate various retirement benefit products • Concept of Philanthropy 																									
10	Reference Books: <ul style="list-style-type: none"> • Investment Advisor Level 2- NISM • Insurance Principles and Practice – M.N. Mishra & S.B. Mishra • Retirement Planning and Employee Benefits – R.K. Gupta • Fundamentals of Life Insurance: Theories and Applications" – Kaninika Mishra • Risk Management and Insurance" – Dr. P.K. Gupta • Principles of Risk Management and Insurance" – George E. Rejda & Rajeev Babel (Indian Edition) 																									
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QUESTION PAPER PATTERN (External and Internal)

Attempt any 2 out of 3 questions

Question No.	Questions	Marks
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Continuous Evaluation through:

	Assessment/Evaluation	Marks
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2	Participation in Workshop/ Conference/Seminar, Assignment & Viva. (Physical/Online mode)	10

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

Sd/-
**Sign of the BOS
Chairman
Prof. Dr Arvind Luhar
Board of Studies in
Financial
Management**

Sd/-
**Sign of the
Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Commerce
& Management**

Sd/-
**Sign of the
Offg. Associate Dean
Prof. Kavita Laghate
Faculty of
Commerce &
Management**

Sd/-
**Sign of the
Offg. Dean
Prin. Ravindra
Bambardekar
Faculty of
Commerce &
Management**