

SARVAJANIK UNIVERSITY						
Sarvajanic College of Commerce & Computer Applications						
Faculty	Commerce			Programme	BC	
Year	3			Version	2.0	
Semester	6			Effective From	June 2025	
Course Code	BCAC21601	Course Name		Management Accounting 2		
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
4	4	-	4	50	50	100
Course Objective : To develop knowledge and understanding of management accounting techniques to support management in planning, controlling and monitoring performance in a variety of business contexts.						
Course Learning Outcomes : <ol style="list-style-type: none"> To enable students to prepare cash flow statement as per AS - 3. To explain concepts of budget and budgetary control with different techniques of budgeting. To impart the knowledge of standard cost and its practical applicability. 						
Units	Content					Weight/ Teaching Hours
1	Cash flow statement as per Accounting Standard 3 (Advanced level practical)					25% 20 Hours
2	Budgeting for Profit Planning and Control: Meaning of Budget and budgetary control; Objectives; Merits and limitations; Types of budgets; Fixed and flexible budgeting; Cash budget; Zero base budgeting; Responsibility accounting; Performance budging.					40% 25 Hours
3	Standard Costing and Variance Analysis: Meaning of standards cost and standard costing; Advantages and application; Variance analysis-material; Labour and overhead (variable and fixed); Variances.					35% 15 Hours

Suggested Readings:

- Arora M.N: Cost Accounting-Principles ;Vikas,New Delhi.
- Jain S.P. & Narang K.I: Cost Accounting;Kalyani,New Delhi.
- Anthony,Robert & Reeceet al:Principles of Management Accounting;Richard Inwin Inc.
- Khan M.Y.and Jain P.K:Management Accounting;Tata McGraw Hill, New Delhi.
- Kaplan R.S.and Atkinson A.A.:Advanced Management Accounting;Prentice Hall India,New Delhi.

SARVAJANIK UNIVERSITY						
Sarvajanik College of Commerce & Computer Applications						
Faculty	Commerce			Programme	BC	
Year	3			Version	2.0	
Semester	6			Effective From	June 2025	
Course Code	BCAC21602	Course Name		Indirect Tax		
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
4	4	-	4	50	50	100
<p>Course Objective : To acquire knowledge of basics of indirect tax system in India including GST and Custom Act. To develop the understanding of its compliance in business operations.</p>						
<p>Course Learning Outcomes : On successful completion of the course, the students will be able to</p> <ol style="list-style-type: none"> 1. get understanding about indirect tax system and its importance in Indian tax system. 2. acquire knowledge of varied concept of GST, including its levy and collection. 3. understand GST provisions like time, place, and value of supply of input tax credit and its utilization. 4. understand the basic concept of the Customs Act and different types of duties 						
Units	Content					Weight/Teaching Hours
1	Introduction to Indirect Tax: Introduction and features of Indirect taxes, Types of Indirect taxes (Excise, VAT, Service tax, Customs, GST), Difference between Direct tax and Indirect taxes, History of GST, Taxes in India before introducing GST					20% 10 Hours
2	Goods and Services Taxes: Introduction, Need for GST, Levy and collection of CGST, SGST/UTGST and IGST, meaning of composite and mixed supply, Charges of tax including reverse charges, Goods and Services excepted from tax, Benefit and salient features of GST					40% 30 Hours
3	Basic concepts of Time, Place and Value of supply, Input tax credit (conditions to be satisfied, maximum time limit for claiming ITC), Forms/ returns, Refunds of GST, Reverse charge mechanism					30% 15 Hours
4	Customs Act: Basic concepts and types of custom duty (Only theory)					10% 5 Hours

Suggested Books:

- Indirect Taxes- Law and Practice, V.S. Datey, published by **Taxmann Publications**
- GST & Customs Law, CA Abhishek A. Rastogi, published by **LexisNexis**
- **Goods and Services Tax (GST) – Concepts & Applications**, Dr. Vandana Bangar & CA Yogendra Bangar, published by **Aadhya Prakashan**

- Indirect Tax Laws, CA Raj Kumar, published by **Pooja Law House**
- GST Made Simple, CA Bimal Jain, published by **Simplified Learning LLP / Commercial Law Publishers**
- Customs Law Manual, published by Taxmann

SARVAJANIK UNIVERSITY						
Sarvajanik College of Commerce & Computer Applications						
Faculty	Commerce			Programme	BC	
Year	3			Version	2	
Semester	6			Effective From	Jun-25	
Course Code	BCAC21603	Course Name	Entrepreneurship Development			
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	TEE	Total
4	4	-	4	50	50	100

Course Objective: Objective of this course is to familiarize the student with the dynamics of Entrepreneurial Development and Management.

Course Outcomes:

- CO - 1:** To impart Understanding of the concept and process of entrepreneurship and its contribution and role in the growth and development of individual as well as the nation.
- CO - 2:** To familiarize the students with role of Innovation and creativity in entrepreneurship.
- CO - 3:** To enable students with Learning the Project Management.
- CO - 4:** To acquire Entrepreneurial spirit among students by making them aware about how to set up a small enterprise and startup.

Units	Course content	Weightage
1	Introduction <ul style="list-style-type: none"> The entrepreneur: Definition and concept Entrepreneurial traits and skills, merit, demerit and contribution in economy Classification of entrepreneurs Women entrepreneurs 	25% 15Hours
2	Innovation and Creativity: <ul style="list-style-type: none"> Role of creativity in entrepreneurship Process of innovation Design thinking Idea generation techniques 	25% 15Hours
3	Project Management <ul style="list-style-type: none"> Search for a business idea Project: concept and classification, Preparation of project report Critical thinking in business issues 	25% 15Hours
4	MSME and Start-ups: <ul style="list-style-type: none"> Meaning and concept of startups Sources of finance- Bootstrap, Venture capital, Angle investors, Crowd funding Challenges for startups in India Government policies for Startup and MSME 	25% 15Hours

Books for Reference:

1. The Dynamics of entrepreneurial development and management, Vasant Desai.
2. Dynamics of Entrepreneurship Development by Vasant Desai (Himalaya publishing house)
3. Innovation and Entrepreneurship-Practice and Principles by Peter Drucker
4. Entrepreneurship Management-Romeo Mascarenhas (Vipul Prakashan)

5. Entrepreneurship Development and Management-Jose Paul, Ajith Kumar (Himalaya publishing house)
6. Entrepreneurial Development –Dr S.S. Khanka (Sultan Chand publication)
7. Entrepreneurship Development-Gordon and Natarajan (Himalaya publishing house)
8. Entrepreneurial Development-C.B. Gupta and Srinivasan(Sultan Chand)
9. Entrepreneurship Management- Achut P. Pednekar(Himalaya publishing house)

SARVAJANIK UNIVERSITY						
Sarvajanic College of Commerce & Computer Applications						
Faculty	Commerce			Programme	BC	
Year	3			Version	2.0	
Semester	6			Effective From	June 2025	
Course Code	BCAC22604	Course Name		Basics of Wealth Management		
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
4	4	-	4	50	50	100
Course Objective : The course is formed to understand overview of various aspects of wealth management and to know about different investment avenues and its return calculation.						
Course Learning Outcomes : On successful completion of the course, the students will be able to Co-1 learn wealth management meaning, process and different types client financial goals. Co-2 learn about different investment avenues Co-3 gain knowledge about calculating return of different investment avenues Co-4 Learn about wealth management planning						
Units	Content					Weight/ Teaching Hours
1	INTRODUCTION: Definition and meaning of Wealth and wealth management, perspectives of wealth, Core components of wealth management, Stages in Wealth Management Process – Target Clients, Benefits of Wealth management, latest trend in wealth management, Client Goals and Constraints – Goal setting – Types of Goals; Hidden goals – Time bound goals – Intermediate goals – Life time goals – Consumption oriented goals - Goal Prioritization; Time Horizon, Liquidity, Marketability, Risk, – Risk profile, Types of Clients, Client Education					35% 20 Hours
2	ASSETS CLASSES IN WEALTH MANAGEMENT: Equity, Debt, Gold, Real estate, Mutual funds, Exchange traded funds. Portfolio management: meaning, construction, evaluation, and revision.					25% 15 Hours
3	MEASURING INVESTMENT RETURNS: Concept of risk & return, Types of investment risk, Portfolio Risk and Return, Portfolio optimization, Risk adjusted return, methods of measuring risk return					25% 15 Hours
4	WEALTH MANAGEMENT PLANNING: Introduction of wealth management planning, understanding the client, Investment planning, Tax planning, Estate and legacy planning, Risk Management & Insurance, Philanthropic Planning, Business Succession Planning and Ongoing review and adjustments					15% 10 Hours

Suggested readings:

1. Dun& Bradstreet, Wealth Management-Tata McGraw-Hill
2. G. Victor Hallman, Jerry S. Rosen bloom: Private Wealth Management-The Complete Reference for the Personal Financial Planner; Tata McGraw-Hill
3. Frank.J. Fabozzi: Bond Market Analysis & Strategies – Pearson Education.
4. S. K. Bagchi, Wealth Management, Jaico
5. Balaji Rao DG, Wealth Management & Financial Planning: Concepts & Practices, Partridge Publishing India
6. Joydeep Sen, Financial Planning & Wealth Management

SARVAJANIK UNIVERSITY						
Sarvajanic College of Commerce & Computer Applications						
Faculty	Commerce		Programme	BC		
Year	3		Version	2.0		
Semester	6		Effective From	June 2025		
Course Code	BCAC22605	Course Name	Advanced Financial Management			
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
4	4	-	4	50	50	100
<p>Course Objective : This course aims to provide students with a strategic understanding of advanced financial concepts, including working capital management, financial planning, risk-return analysis, and capital budgeting. It equips learners with practical tools for interest rate calculations, forecasting techniques, and risk evaluation under uncertainty to support sound financial decision-making.</p>						
<p>Course Learning Outcomes : On successful completion of the course, the students will be able to:</p> <ul style="list-style-type: none"> • Co-1 Explain different types of working capital and assess the implications of overtrading and under-capitalization on business operations. • Co-2 Analyse risk return relationship and its costing in financial planning. Students will be able to apply the concept of time value of money to calculate interest rates and discount cash flows. • Co-3 Understand financial strategies using forecasting techniques. Gives deep knowledge about financial planning process, decision making and problem-solving process. • Co-4 Evaluate capital budgeting decisions under conditions of risk and uncertainty using techniques such as risk analysis and decision tree analysis. 						
Units	Content					Weight/Teaching Hours
1	Advanced Working Capital: types of working capital, Effects of overtrading and under capitalization, Working capital management strategies, Methods of Working capital estimation					25% 10 Hours
2	<ul style="list-style-type: none"> • Risk and Return in Financial Planning: Costing and Risk, Risk-Return Trade off • Time value of Money: Calculation of Interest Rates and Discounting of Cashflow, Term Structure and Interest Rates 					25% 15 Hours
3	Financial Strategy and Planning: Strategic approach to Financial Management, Financial Forecasting, Financial Forecasting Techniques, Financial Planning Process, Decision Making & Problem-Solving Process					25% 25 Hours
4	Risk Evaluation in Capital Budgeting: Decision Making and Risk and Uncertainty, Risk Management, Decision Tree Analysis					25% 10 Hours

Suggested books:

- Financial Management: Theory and Practice, Prasanna Chandra published by McGraw Hill Education
- Financial Management, I. M. Pandey, published by Vikas Publishing House
- Fundamentals of Financial Management, Eugene F. Brigham & Joel F. Houston published by Cengage
- Working Capital Management, Hrishikes Bhattacharya, published by PHI Learning
- Financial Management and Policy, Van Horne & Dhamija, published by Pearson Education
- Financial Management and Practices, Ravi M. Kishor

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Faculty	Commerce		Programme	BC		
Year	3		Version	2.0		
Semester	6		Effective From	June 2025		
Course Code	BCAC22606	Course Name	Banking Technology			
Teaching Scheme			Examination Scheme			
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
4	4	-	4	50	50	100
Course Objective : The main objective of this course is to make students aware about new technological upgradation in field of banking.						
Course Learning Outcomes : Co-1 A student will learn about communication networks in banking Co-2 Role of technology in banking Co-3 Security aspects of banking and overview of IT act Co-4 How to keep vigilance against cyber crime						
Units	Content					Weight/ Teaching Hours
1	Data Communication Network and EFT systems: Components & Modes of Transmission; Major Networks in India: Emerging Trends in Communication Networks for Banking; Evolution of EFT System; SWIFT; Automated Clearing Systems, Funds Transfer Systems, Recent Developments in India					25% 15 Hours
2	Role of Technology Upgradation and its impact on Banks: Trends in Technology Developments; Role & Uses of Technology Upgradation; Global Trends: Impact of IT on Banks					25% 15 Hours
3	Security Considerations: Risk Concern Areas, Types of Threats; Control Mechanism, Computer Audit, IS Security, Audit; Evaluation Requirements Overview of IT Act Gopalakrishna Committee Recommendations					25% 15 Hours
4	Preventive Vigilance in Electronic Banking: Phishing, Customer Education; Safety Checks; Precautions					25% 15 Hours

Suggested Readings:

- International Corporate Finance, 2017 by M/s Macmillan India Limited
- International Banking-Legal & Regulatory Aspects by M/s Macmillan India Limited
- International Banking Operations by M/s Macmillan India Limited

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Faculty	Commerce			Programme	BC	
Year	3			Version	2	
Semester	6			Effective From	Jun-25	
Course Code	BCAC24607	Course Name		Business Communication Skills 5		
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCE	SEE	Total
2	2	-	2	25	25	50

Course Objective: To improve the English language proficiency of the student by developing their reading, comprehending, writing, listening & speaking skills. Communicative approach of learning the required skill in the recruitment process.

Course Outcome:

CO1: Demonstrate the ability to write clear, professional business documents.

CO2: Communicate confidently in oral business situations such as negotiation.

CO3: Identify, analyse, and resolve communication barriers in a business context.

CO4: Use digital tools and emerging communication technologies appropriately in a professional setting

Units	Course content	Weightage
1	Advanced Written Communication <ul style="list-style-type: none"> Office circulars, internal notes. Agenda & minutes of meetings 	25% 7 Hours
2	Oral & Interpersonal Communication <ul style="list-style-type: none"> Negotiation Techniques Fundamentals, Types, Stages of negotiation. 	25% 8 Hours
3	Story telling for business <ul style="list-style-type: none"> Story telling in business today Method of story telling 7C's of story telling 	25% 7 Hours
4	Digital & Contemporary Communication <ul style="list-style-type: none"> LinkedIn profiles and networking skills Importance of LinkedIn in professional branding Creating an impactful LinkedIn profile (headline, summary, experience, skills) 	25% 8 Hours

Books for Reference:

- Rai, U. & Rai, S.M. – *Business Communication* (Himalaya Publishing House)
- Meenakshi Raman & Prakash Singh – *Business Communication* (Oxford University Press)

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Faculty	Commerce			Programme	BC	
Year	3			Version	2.0	
Semester	6			Effective From	Jun-25	
Course Code	BCAC22608	Course Name		Business Regulatory Framework 2		
Teaching Scheme				Examination Scheme		
Credits	Lecture	S/W/T	Total	CCA	SEE	Total
4	4	-	4	50	50	100

Course Objective: The basic objective of this paper is to familiarize students with the basics of various acts related to business.

CO -1: To impart the understanding of various element for making special contract of sales.

CO -2: To make the students aware about basics of Companies Act.

CO -3: To inculcate the knowledge of primary negotiable instruments so that to enable them making easier and safe payment.

Units	Course content	Weightage
1	SALE OF GOODS ACT, 1930 Definition: Sale & Agreement to Sell, Formation of contract of Sale, goods and their classification, price, conditions and warranties, Transfer of property in goods, Performance of the contract of sales, Unpaid seller and his rights, Sale by Auction, CIF, FOB Contracts.	45% 25 Hours
2	COMPANIES ACT, 2013 Introduction of company, characteristics of company, formation of company, stages of formation, types of companies including one-person small company and producer company, online registration of a company, dormant company, Illegal association.	35% 20 Hours
3	NEGOTIABLE INSTRUMENT ACT, 1881 Introduction, Definition, Characteristics, Presumptions, Types of Negotiable Instruments, Promissory Note, Bills of Exchange, Cheque, Parties of Negotiable Instrument, Holder and a Holder-in-due-course.	20% 15 Hours

Reference Books:

1. P.P. S. Gogna; Company Law, S. Chand Publishing, New Delhi.
2. Singh Avtar : Company Law; Eastern Book co. Lucknow.
3. Desai T. R : Indian Contract Act, Sale of goods Act and Partnership Act; S. C. Sarkar & Sons Pvt. Ltd., Kolkata.
4. Singh Avtar : The principal of Mercantile Law; Easter Book Company; Lucknow