

S. S. JAIN SUBODH P.G. COLLEGE, JAIPUR
(Autonomous)



Faculty of Commerce
Three/Four Year Undergraduate Program
Specialization in E. A. F. M.
B. Com. (E. A. F. M.)

Syllabus as per NEP- 2020 and Choice Based Credit system

ACADEMIC SESSION 2025-2026

DEPARTMENT OF ECONOMIC ADMINISTRATION AND FINANCIAL MANAGEMENT

Examination Pattern & Marking Scheme for B.Com. (EAFM)
Specialization in EAFM
Session 2025-2026

Total Time allowed in semester end examination: 3 hrs

Total End Sem. Exam	105
Internal Assessment	45
Maximum Marks	150

Examination Question Paper Pattern for all Semester Exams

Three Types of Question Pattern

I 7/10 Questions (very short answer questions) 7 * 3 Mark	21
II 2/4 Questions (short answer questions) 2 * 10 Mark	20
III 4/8 Questions (attempt 1 question /unit with internal choice) 4 * 16 Marks	64

**Paper wise Titles (Major & Minor) of Three/Four Year B.Com (E.A.F.M) in
Faculty of Commerce
Semester-Wise Paper Titles (Major& Minor)
B.Com. (EAFM)**

Semester	Major Papers- EAFM	Minor Papers- ABST	Minor Papers- BADM
I	Business Economics	Financial Accounting	Principles of Business Management
	Indian Banking& Financial System		
II	Financial Management	Business Statistics	Business Laws
	Indian Economy		

Programme Name: Three/Four Year Bachelor of Commerce (EAFM)

B. Com. (EAFM)

Name of College	S.S.Jain Subodh P.G.College, Jaipur
Name of University	University of Rajasthan, Jaipur
Name of Faculty	Commerce
Name of Programme	B.Com. (EAFM)
Name of Discipline	Major Discipline - EAFM Minor Discipline – ABST, Bus. Admn.

PROGRAMME PREREQUISITES

12th Standard pass from CBSE, RBSE or a recognized board of education in any stream.

PROGRAMME OUTCOMES (POs)

Program Outcome in B.Com.(EAFM) with Minor in ABST or Bus. Admn.:

This program is structured to provide students with a robust foundation and specialized knowledge in Business Economics, Indian Banking & Financial System, Financial Management, Indian Economy, Business Budgeting and Economy of Rajasthan. Through papers like Business Economics, Indian Banking & Financial System, Financial Management, Indian Economy, Business Budgeting and Economy of Rajasthan students will develop a deep understanding of core concepts.

Scheme of Examination-

1 credit = 25 marks for examination/evaluation

Continuous assessment, in which sessional work and the terminal examination will contribute to the final grade. Each course in Semester Grade Point Average (SGPA) has two components- Continuous Assessment (30% weightage) and (End of Semester Examination) EoSE (70% weightage).

1. Sessional work will consist of class tests, mid-semester examination(s), homework assignments, etc., as determined by the faculty in charge of the courses of study.
2. Each Paper of EoSE shall carry 70% of the total marks of the course/subject. The EoSE will be of 3 hours duration. Each question will carry equal marks and have three parts as:-
 - Part-A of the paper shall have 10 very short answer type questions of 3 marks each out of which 7 have to be attempted.
 - Part B of the paper shall consist of the 4 short answer type questions selecting one question from each unit. The student shall attempt any 2 questions of 10 marks each.
 - Part C of the paper shall consist of the 4 questions, the four questions will be set with one from each of the unit with internal choice, each question carries 16 marks.
3. 75% Attendance is mandatory for appearing in EoSE.
4. To appear in the EoSE examination of a course/subject student must appear in the mid-semester examination and obtain at least a “C” grade in the course/subject.
5. Credit points in a Course/Subject will be assigned only if, the student obtains at least a C grade in midterm and EoSE examination of a Course/Subject.

Contact Hours-

15 Weeks per Semester

L – Lecture	(1 Credit = 1 Hour/Week)
T – Tutorial	(1 Credit = 1 Hour/Week)
S – Seminar	(1 Credit = 2 Hours/Week)
P – Practical	(1 Credit = 2 Hours/Week)
F – Field Practice/Projects	(1 Credit = 2 Hours/Week)
SA – Studio Activities	(1 Credit = 2 Hours/Week)
I – Internship	(1 Credit = 2 Hours/Week)
C – Community Engagement and Service	(1 Credit = 2 Hours/Week)

Exit and Entrance Policy

1. Students who opt to exit after completion of the first year and have secured 48 credits will be awarded a **UG Certificate** if, in addition, they complete one internship of 4 credits during the summer vacation of the first year. These students are allowed to re-enter the degree programme within three years and complete the degree programme within the stipulated maximum period of seven years.
2. Students who opt to exit after completion of the second year and have secured 96 credits will be awarded the UG diploma if, in addition, they complete one internship of 4 credits during the summer vacation of the second year. These students are allowed to re-enter within a period of three years and complete the degree programme within the maximum period of seven years.
3. Students who wish to undergo a 3-year UG programme will be awarded UG Degree in the Major discipline after successful completion of three years, securing 150 credits and satisfying the minimum credit requirement.

4. A four-year UG Honours degree in the major discipline will be awarded to those who complete a four-year degree programme with 200 credits and have satisfied the minimum credit requirements.
5. Students who secure 75% marks and above in the first six semesters and wish to undertake research at the undergraduate level can choose a research stream in the fourth year. They should do a research project or dissertation under the guidance of a faculty member of the University/College. The research project/dissertation will be in the major discipline. The students who secure 200 credits, including 12 credits from a research project/dissertation, are awarded UG Degree (Honours with Research).

Letter Grades and Grade Points

Letter Grade	Grade Point	Marks Range (%)
O (outstanding)	10	91 – 100
A+ (Excellent)	9	81 – 90
A (Very good)	8	71 – 80
B+ (Good)	7	61 – 70
B (Above average)	6	51 – 60
C (Average)	5	40 – 50
P (Pass)	4	
F (Fail)	0	
Ab (Absent)	0	

Semester wise Paper Titles

Programme Name: Three/Four Year Bachelor of Commerce (EAFM)								
S N	Level	Seme	Type	UG0205-B.Com. (EAFM)	Credits			
				Title	L	T	P	Tot al
1	5	I	MJR	Business Economics	6	0	0	6
2	5	I	MJR	Indian Banking and Financial System	6	0	0	6
3	5	II	MJR	Financial Management	6	0	0	6
4	5	II	MJR	Indian Economy	6	0	0	6

S. S. JAIN SUBODH P. G. COLLEGE, JAIPUR
(Autonomous)
BACHELOR OF COMMERCE
Specialization in Economic Administration and Financial Management (EAFM)
SYLLABUS

Eligibility: 10+2 with 48% from Rajasthan Board/CBSE in Rajasthan State or 60% from CBSE or any other equivalent recognized Board from other State.

Semester-I

Level	Course Code	Course Title	Course Category	Credit	ESE Marking Scheme		
					ESE	Internal	Total
5		Business Economics	Major/DCC	6	105	45	150
		Indian Banking & Financial System	Major/DCC	6	105	45	150

Semester-II

Level	Course Code	Course Title	Course Category	Credit	ESE Marking Scheme		
					ESE	Internal	Total
5		Financial Management	Major/DCC	6	105	45	150
		Indian Economy	Major/DCC	6	105	45	150

Name of the Programme: B.Com. (EAFM)

Semester: I Paper: I

Title of the Course: Business Economics

Total Lectures / CH: 90 Hrs

UNIT-I

Business Economics- Meaning, Nature and Scope, Role of Business Economist in Business.

Central problems of the economy. Micro Economics and Macro Economics: Concept & Scope. Role of Micro and Macro Economics.

Utility Analysis: Cardinal and Ordinal Approaches, Law of Diminishing Marginal Utility and Law of Equi-Marginal Utility, Consumer's Surplus. (22 Hours)

UNIT-II

Indifference Curve-Meaning, Characteristics and Consumer's Equilibrium. Demand and Law of Demand, Elasticity of demand, Demand Forecasting. Supply and Law of Supply, Elasticity of supply. Revenue and Cost Analysis. (20 Hour)

UNIT-III

Production Function, Laws of Returns, Isoquant curves, Returns to scale. Economies and Diseconomies of Scale. Market Analysis: Definition and Classification, General Theory of Price Determination. Role of Time Element in Price Determination, Price and Output determination under Perfect Competition, Monopoly, Discriminating Monopoly, Imperfect Competition and Oligopoly. (28 hours)

UNIT-IV

Marginal Productivity theory of Distribution. Theories of Wages, Rent, Interest and Profit. National Income- Definition, Measurement and Economic Welfare Business Cycles-Theories and Phases. (20Hours)

Suggested Books and References:

- D.M. Mithani: Fundamentals of Business and Managerial Economics, Himalaya Publishing House.
- Mote, Paul and Gupta: Managerial Economics, TATA McGraw Hill, New Delhi.
- Ahuja, H.L.: Managerial Economics, S. Chand & Company Ltd., New Delhi.
- B.P. Gupta: Vyavsayik Arthashastra (Hindi), Malik and Company, Jaipur.
- Agarwal and Agarwal: Vyavsayik Arthshastra, (Hindi) Ramesh Book Depot., Jaipur.
- M. D. Agarwal and Som Deo: Business Economics, Ramesh Book Depot, Jaipur.
- Dwivedi D. N., Managerial Economics, Vikas Publications, Delhi.

Course Learning Outcomes:

1. Students will gain a comprehensive understanding of the meaning, nature, and scope of business economics, and analyse the role of business economists in the corporate world.
2. Students will identify and analyse the central problems of the economy, using microeconomic and macroeconomic concepts to propose solutions.

Name of the Programme: B.Com. (EAFM)

Semester: I Paper: II

Title of the Course: Indian Banking and Financial System

Total Lectures / CH: 90 Hrs

Objectives of the Course:

1. To provide the basic knowledge of Indian Banking, financial system and financial institutions to familiarize the student with major financial services in India.
2. To provide a comprehensive understanding of the Indian financial system and its various components, so that learners can make informed decisions about financial matters and also pursue careers in the financial sector.

UNIT –I

Bank Meaning. Types and Functions of Commercial Banks, Role of Banks in Economic Development. Reserve Bank of India: Role and functions, techniques of credit control, Credit Creation. Meaning, process, limitation of credit creation, Main Provisions and Features of Banking Regulations Act, 1949 and Reserve Bank Act 1934. (22 Hours)

UNIT –II

Universal and Innovative Banking: Meaning, Significance and features. Channels of Banking: ATM, Internet, Mobile Phone Banking, PoS (Point of Sale), UPI. E-Payment's mechanism of banks- Plastic cards, NEFT, RTGS, IMPS, SWIFT, ECS, payments wallets. Relationship between Banker and Customer: General and Special (Banker's Rights and Obligations), Garnishee order.

Negotiable Instruments – Cheques, Bills of Exchange, Promissory Note and Demand Draft. (23Hours)

UNIT-III

Indian Financial System: Meaning, Functions, Components and Major issues in Indian Financial System.

Financial Services: Merchant Banking, Mutual Fund, Leasing, Hire Purchase, Venture Capital, Credit Rating.

Introduction to BITCOIN, Blockchain and Crypto Currency.

NPA: Meaning, Causes of NPA, Impact of NPA on banking Sector. Financial Sector Reforms in India. (23 Hours)

UNIT-IV

Financial Market: Money Market, Capital Market, Bill Market, Foreign Exchange Market and Debt Market. Role of SEBI and RBI in regulation of Capital and Money Market. Financial Instruments. Financial Institutions: An Overview of Development Financial Institutions - IFCI, SIDBI, ICICI, IRCI, IDBI. (22 Hours)

Suggested Books and References:

- Vasant Desai: Indian Banking Nature and Problems, Himalaya Publishing House, Delhi.
- Natarajan S, Parameshwaran R: "Indian Banking", S. Chand & Company Ltd., New Delhi.
- Varshney, P.N.: Indian Financial System, Sultan Chand & Sons, New Delhi.
- Khan, M.Y.: Indian Financial System, Tata McGraw Hill, Delhi.
- Bhole L.M.: Financial Markets and Institutions, Tata McGraw Hill, Delhi.
- J.K. Tandon and T.N. Mathur – Banking And Finance, Shivam Book House (P) Ltd., Jaipur (Hindi and English Version)
- Vashitha, Swami, Gupta: Banking and Finance, Ramesh Book Depot, Jaipur.

Course Learning Outcomes:

1. Students will become aware of the regulatory framework of the Indian financial sector and the role played by regulatory bodies such as RBI, SEBI, etc.
2. Students will gain an understanding of the recent developments in the Indian financial sector such as digital banking, Innovative Banking, and the challenges faced by the sector such as NPAs and cyber threat.

Objectives of the Course:

1. To familiarize the students with fundamental principles and practices of Financial Management.
2. To Teach students how to analyse financial data, evaluate investment opportunities, and design strategies and techniques to achieve financial objectives.

Unit-I

Financial Management: Meaning, Scope, Importance and Limitations.

Financial Planning: Objectives, Significance and Factors affecting Financial Planning. Analysis of Financial Statements- Income Statement and Balance- Sheet, Techniques of Financial Analysis.

Ratio Analysis: Meaning and classification of Ratio- Liquidity Ratio, Activity Ratios, Profitability Ratios and Capital Structure Ratios. (23Hours)

Unit - II

Working Capital Management: Concept and Significance, Determinants and Estimation of working capital, Adequate working capital: Merits and Demerits. Management of Inventory: Meaning, Importance, Techniques of Inventory control. Management of Cash, Receivables and Marketable Securities. Sources of Finance: Short-term and Long-term. Time Value of Money. (23Hrs)

Unit - III

Capital Structure and Capitalization: Meaning, concept, difference between capital structure and capitalization, factors affecting capital structure, optimum capital structure and theories of capital structure. Leverages: Operating, Financial and Combined leverages.

Cost of Capital: Significance, Computation of Cost of Debt Fund, Preference Share Capital, Equity Share Capital, Retained Earnings and Weighted Average Cost of Capital. (22Hours)

Unit-IV

Capital Budgeting: Meaning, importance, limitation, process and techniques of Capital Budgeting.

Dividend and Dividend policy: Meaning, Forms of dividend, theories of dividend, Factors affecting dividend policies. (22Hours)

Suggested Books and References:

- M.R. Agrawal, “Financial Management”, Garima Publications, Nehru Bazar, Jaipur
- Agrawal and Agrawal, “Elements of Financial Management” Ramesh book Depot Publications, Jaipur.
- Bhalla, V.K., “Financial Management & Policy,” (Anmol Publications, Delhi). Chandra, P., “Financial Management- theory and practice”, (Tata Mc Graw Hill).
- Rustagi, “Fundamentals of Financial Management”, (Galgotia Publishing House, Delhi.
- Khan M.Y., Indian Financial Management, Tata Mc Graw Hill, India.
- Maheshwari S.N., Financial Management, Sultan Chand and Sons, New Delhi.
- Horne, J.C. Van., “Fundamentals of Financial Management”, 9th ed. (New Delhi Prentice Hall of India 1995).
- Khan and Jain., “Financial Management text and problems”, 2nd ed. (Tata Mc Graw Hill New Delhi 1992).
- Pandey, I.M., “Financial Management”, Vikas Publications.

Course Learning Outcomes:

1. Students would be equipped with the knowledge, skills, and mindset necessary to navigate the complex world of finance and make sound financial decisions, both personally and professionally.
2. Knowledge of Financial Management would open the various career opportunities. Individuals with a strong foundation in Financial Management can pursue careers in finance, accounting, investment banking, financial analysis, financial consulting, or corporate finance.

Name of the Programme: B.Com. (EAFM)

Semester: II Paper: II

Title of the Course: Indian Economy Total Lectures / CH: 90 Hrs

Objectives of the Course:

1. To cover different spheres of Indian Economy to make students aware of the problems and achievements of our economy.
2. Enable student to critically evaluate Economic Policies and their impact on different sectors and society.

UNIT-I

Indian Economy: Features of Indian Economy, Causes of under development of Indian Economy, Determinants of Economic development, Sustainable Development Goals, Viksit Bharat 2047.

Economic Planning: Meaning, Objectives and Significance. NITI Aayog: Objectives and Functions. (23Hrs)

UNIT-II

Population Explosion, Unemployment, Poverty and Economic Disparities in India. (20 Hours)

UNIT-III

Agriculture: Role of Agriculture in Indian Economy, Commercialisation of Agriculture and Minimum Support Price.

Economic Reforms: Concept and Impact of Liberalization, Privatization and Globalization on Indian Economy. Globalization and Swadeshi / Make in India.

Public Sector: Role and Problems of Public Sector. (24 Hours)

UNIT-IV

Industrial policy, Monetary policy, Fiscal policy, Commercial policy and Exchange Rate policy of India. (23 Hours)

Suggested Books and References:

- Swami & Gupta, "Economic Environment in India", RBD, Jaipur
- Sundaram & Dutt, "Indian Economy" S Chand & Sons, New Delhi.
- Ishwar C. Dhingra, "The Indian Economy Environment and Policy", S Chand & Sons, New Delhi.
- Mathur, Mishra, Vyas, "Economic Environment in India", RBSA Publication, Jaipur
- A N Agarwal, "Indian Economy", New India International Ltd, Chennai
- Puri and Mishra, "Indian Economy", Himalaya Publishing House, Mumbai.

Course Learning Outcome:

1. This course will help student to understand the key issues related to the Indian economy. It will broaden their horizons and enable them to analyse current economic policies in getting employment.
2. Students will develop the ability to analyse the contemporary issues, challenges and emerging trends of the Indian Economy.