

Syllabus of CIA- I, March 2026, Department of EAFM

Class/Semester	Subject/ Paper	Unit	Course content
B. Com. II	Indian Banking and Financial System	I+II	<p style="text-align: center;">Unit -I</p> <p>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.</p> <p style="text-align: center;">UNIT –II</p> <p>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. Navigable Instruments – Cheques, Bills of Exchange, Promissory Note and Demand Draft.</p>
B.Com. EAFM(S) II	P-I, Financial Management	I+II	<p style="text-align: center;">Unit-I</p> <p>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.</p> <p style="text-align: center;">Unit - II</p> <p>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.</p>

	P-II, Indian Economy	I+II	<p style="text-align: center;">UNIT-I</p> <p>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.</p> <p style="text-align: center;">UNIT-II</p> <p>Population Explosion, Unemployment, Poverty and Economic Disparities in India.</p>
B. Com. IV & B.Com. EAFM (S)	P-I, International Trade and Finance	I+II	<p style="text-align: center;">UNIT – I</p> <p>Preliminary Introduction to International Trade Theories, (Comparative Cost Theory and Modern Theory), Terms of Trade: Balance of Trade V/s Balance of payments, Causes of disequilibrium and their remedial measures. Dumping.</p> <p style="text-align: center;">UNIT – II</p> <p>Bretton woods Institutions: IBRD and its affiliates, IMF, WTO.</p>
	P-II, Business Finance	I+II	<p style="text-align: center;">UNIT-I</p> <p>Financial Analysis: Meaning, Objectives, Importance and Limitations. Financial planning and Forecasting. Capital expenditure and Investment ranking techniques, Practical application of Payback. Capital expenditure and Investment ranking techniques, Practical application of Payback. Average Rate of Return and Discounted cash flow (Time-adjusted) Techniques, Present value, Net present value, Profitability index, Cost-Benefit analysis, Relation between Internal Rate of return and Terminal value method.</p> <p style="text-align: center;">UNIT-II</p> <p>Cash Flow Statement: Operating, Investing and Financing Activities. (AS-3 Method) Management of Receivables and Cash. and inventory management.</p>
B.Com. IV EAFM (S)	P-III, Theory and Practice of Economic Administration	I+II	<p style="text-align: center;">UNIT-I</p> <p>The Concept of Economic Administration: Nature, Scope, Objectives and Techniques of Economic Administration and Constitutional provisions in India.</p>

			<p>Planning, Organization and Administration: Machinery for the Formulation, Implementation, Supervision, Co-ordination and National Institution for Transforming India (NITI AAYOG): Organization and Administration.</p> <p style="text-align: center;">UNIT-II</p> <p>Economic Policies and Planning: meaning, objectives, Instruments and dimensions of Economic policy.</p> <p>Administration of present Economic policies, Recent trends in Economic Planning Economic Disparities in India. Instruments of state regulation of economic Administration.</p>
B. Com. VI & B.Com. EAFM (S)	P-I, Economy of Rajasthan	I+II	<p style="text-align: center;">UNIT-I</p> <p>Rajasthan's physiographic, climate, vegetation and soil physical divisions of Rajasthan. Population: size and growth Rural and urban Population.</p> <p>Agriculture: land utilization, cropping pattern, Food and commercial crops, land reforms. Major irrigation and power projects, importance of animal husbandry, dairy development Programmes, problems of sheep and goat husbandry.</p> <p style="text-align: center;">UNIT-II</p> <p>Industry: Growth and location of industries, small scale and cottage industries, industrial export from Rajasthan. Handicrafts, industrial policy of Rajasthan, fiscal and financial incentives for industries development of industrial areas.</p> <p>Drought and Famine in Rajasthan: short term and long-term drought management strategies.</p> <p>Tourism Development: its role in the economy of the state, problems and prospectus, strategy of tourism development in the state.</p>
	P-II, Project Planning and Control	I+II	<p style="text-align: center;">UNIT-I</p> <p>Project Planning- planning fundamentals, project master plan, importance and techniques of project planning. essentials of good project planning. project life cycle, project contracting.</p> <p>Project Management: Definition, function, evolution of Project Management, Traditional Management v/s Project Management.</p> <p>Defining Project its objectives, Identification, formulation and Classification.</p>

			<p style="text-align: center;">UNIT-II</p> <p>Production and production decisions: meaning of product, product decision areas: use of alternative production facilities, determination of the profitable level of production, utilization of full production capacity, starting a new product in place of old, determination of product mix on the basis of key factor. Analysis of risk and uncertainty introduction, description of basic risk concept, risk evaluation approaches: risk adjusted discount rate, certainty equivalent approach, and probability approach, standard deviation, co-efficient of variance, sensitivity analysis and decision tree analysis. Value analysis: meaning and value analysis, objectives of value.</p>
M.Com. EAFM Sem II	P-I, Managerial Economics	I+II	<p style="text-align: center;">UNIT-I</p> <p>Meaning, Nature and Scope of Managerial Economics, Role and responsibilities of managerial economist. Fundamental Concepts of Managerial Economics. Theory of the Firm and the Role of Profit. Demand Forecasting: Need and importance. Steps in Demand Forecasting and Demand Forecasting Techniques for Established as well as New Products.</p> <p style="text-align: center;">UNIT-II</p> <p>The New Economy: Definition, characteristics and Rules of the Game. Fiscal Policy Inflation. Concept, Components and Measurement of National income. Social Accounting, National Income and Economic welfare.</p>
	P-II, Financial Analysis & Control	I+II	<p style="text-align: center;">UNIT-I</p> <p>Financial Analysis: Meaning, Objectives, Importance and Limitations. Sources of Supply of Funds in India: Short Term, Medium Term and Long Term. Financial Planning and forecasting. Effects of New Financing on Shareholders income risk and control.</p> <p style="text-align: center;">UNIT-II</p> <p>Cash Flow Statement. Sources and uses of cash. Cost-Volume Profit Analysis: Break even Analysis, Margin of Safety. Management and Control of Investment in Inventories, Receivables and Cash. Management of Securities: Underwriting Arrangements, timing and pricing of issue, Right Issue.</p>

	P-III, Project Planning & Control	I+II	<p style="text-align: center;">UNIT-I</p> <p>Project management: Definition, function, evolution of Project Management, traditional management v/s project management. Defining Project its objectives, Identification, Project Classification. Project planning-planning fundamentals, project master plan, Importance and techniques of project planning. Essentials of Good project planning. Project Life Cycle, project contracting.</p> <p style="text-align: center;">UNIT-II</p> <p>Production and production decisions: meaning of product, product decision areas: use of alternative production facilities, determination of the profitable level of production, utilization of full production capacity. Starting a new product in place of old. Determination of product mix on the basis of key factor. Analysis of risk and uncertainty introduction, description of basic risk concept, risk evaluation approaches: Risk adjusted Discount Rate, Certainty Equivalent Approach, Probability Approach, Standard Deviation, co-efficient of Variance, sensitivity analysis and Decision Tree Analysis. Value analysis: meaning and value analysis, objectives of value.</p>
	P-IV, Financial system in India	I+II	<p style="text-align: center;">UNIT-I</p> <p>Concept of Financial System; Significances and Organization. Economic Development and Financial System. Liberalization of the Indian Financial System. Money Market: Emerging Structure of Indian Money Market; Instruments of Money Market; Money Mutual Funds – An Overview and RBI’s Regulatory Guidelines. Commercial Banks – Role in Industrial Finance and Working Capital Finance. Analysis of Assets and Liabilities of Scheduled Commercial Banks.</p> <p style="text-align: center;">UNIT-II</p> <p>Capital Market: Concept, Structure and Functions of Capital Market; Primary Market- Instruments of Issue and Methods of Flotation; Secondary Market – Concept, Market Players, Trading System and Settlement. Institutional Structure – Indian Financial Institution: Development Banks- IFCI, ICICI, SFCs and IDBI: Investment Institution – UTI and other Mutual Funds; Insurance Organization- Life Insurance Corporation of India.</p>

M.Com. EAFM Sem IV	P-I, Cooperative Sector Management	I+II	<p style="text-align: center;">UNIT-I</p> <p>Concept of Co-operative Management. Principles of Co-operation, Integration of the two in Co-operatives-Reference of Management functions in Co-operation Professionalization of Co-operative Management-its merit and demerits, Limitation of Professional Management in Co-operative Institutions. Government Control over Co-operatives: Legal and Administrative.</p> <p style="text-align: center;">UNIT-II</p> <p>Organization Structure of Co-operatives. Organization Chart for Short term Medium-term and Long-term Credit Institutions. Management of Co-operative Banks Leadership in Cooperatives. Characteristics of a good Leadership in Co-operative Sector. Federal Structure of Co-operative Organization-Control Over Co-operatives, Audit and Co-operative Supervision.</p>
	P-II, Bank Management	I+II	<p style="text-align: center;">UNIT-I</p> <p>Introduction of Banking: Meaning and Definition of Banking: Features of Banking: Classification of Banks, Indian Financial Market and Commercial Banks: Management of Commercial Bank: Board of Director: Organizational set-up of Commercial Banks in India: Profitability of Commercial Banks in India. Central banking System: Definition of Central Bank: Management and Organization of RBI, Functions of RBI, Supervisory norms for Banks.</p> <p style="text-align: center;">UNIT-II</p> <p>Banking Business: Employment of Funds: Loans and Advances- Meaning and Concept, Types of Loans: Cash, Credit, Overdraft, Term Loans, Mechanism of Operation of Loan Account, Management of Loans and Advances; Legal Aspect of Loans and Advances, Primary and Collateral Securities, Modes of Creating Charges on Securities, Bank guarantee, Letter of Credit.</p>
	P-III, Central Banking	I+II	<p style="text-align: center;">UNIT-I</p> <p>Evolution of central banking Origin and evolution of central banking. Need and rationale of central bank. Evolution of Reserve Bank of Indian (R.B.I.) The Reserve Bank of India as currency authority and banker to Government. The Reserve Bank as currency authority:</p>

			<p>Issue of currency notes Asset backing for note- issue Distribution of currency chests Recent developments in currency management. The Reserve Bank as banker to Government: Maintenance of Government accounts. Banker to the Central Government and the State Governments Management of public debt.</p> <p style="text-align: center;">UNIT-II</p> <p>Regulation and supervision of Reserve Bank over Commercial banks. Regulation and supervision over commercial banks: Licensing of banks, Opening of new banks, Branch Licensing, Foreign banks Cash reserves and liquid assets Prudential norms, capital and reserves Control over methods of operation Para banking activities Control over management Annual accounts and audit Subsidiaries of commercial banks.</p>
<p>Value Added Course (VAC) Financial Literacy For BA/B.Sc/BCA, Semester II/VI/IV Unit I + II</p>			
<p>UNIT – I Financial Planning and Financial Products</p> <p>Introduction to Saving : Basics of Savings, Must Need Habit, Essential Component of Good Budgeting, Prevent Financial Emergencies and Uncertainties, Control the Spendings, Time Value of Money: Simple Interest and Compound Interest, Effective Rate of Interest, Annuity, Brief about Present Value and Future Value, Applications, Sinking Fund, Net Present Value (NPV), Compound Annual Growth Rate, Perpetuity, Management of Spending and Financial Discipline: Managing, Controlling and Analyzing the expenses, Brief about Financial Discipline, Key Elements of Financial Discipline</p> <p style="text-align: center;">UNIT – II Banking and Digital Payment</p> <p>Banking Products and Services: Deposit Accounts, Loan and Advances Accounts, Investment Services, Insurance Schemes, Forex and General Utilities Digitalization of Financial Transactions: Debit Cards (ATM Cards) and Credit Cards, Internet Banking and Mobile Banking (Immediate Payment Service (IMPS),Real Time Gross Settlement (RTGS),National Electronic Fund Transfer (NEFT)), Unified Payments Interface (UPI) & Bharat Interface for Money (BHIM),Mobile Wallets, Aadhaar Enabled Payment System (AEPS),Unstructured Supplementary Service Data (USSD),E-Rupi, Advantages and Disadvantages of Digital Payments and Transactions, Security and Precautions against Ponzi Schemes and Online Frauds: Security and Control against Cyber Frauds ,Precautions Against Investment Scams and Ponzi Schemes</p>			