# Darrang College (Autonomous), Tezpur-784001

# Syllabus for FYUGP Commerce (SEC)

**Approved by :**
Board of Studies meeting held on 29th July, 2025
&
Academic Council vide Resolution no. 04, dated- 12/08/2025

# FYUGC B.COM PROGRAMME

## Specialization / Honors: Accountancy / Finance / Marketing Management

**1st and 2nd Semester of all the specializations/Honors - B.Com (Accountancy), B.Com (Finance) and B.Com (Marketing Management) - will be same.**

**FYUGC B.Com Course Structure for the First Year**

| Year | Sem. | Course | Course code | Name of the Course | Credit |
|---|---|---|---|---|---|
| **1st** | **1st** | Major | COM-MJ-01014 | Financial Accounting | 4 |
| | | Minor | COM-MN-01014 | Business Organisation & Management | 4 |
| | | MDC | MDC-01023 | Microeconomics | 3 |
| | | SEC | COM-SEC-01013 | Personal Financial Planning | 3 |
| | | VAC | VAC-01012 | Environmental Studies | 2 |
| | | AEC | AEC | MIL / Alt. English | 4 |
| | | **TOTAL** | | | **20** |
| **1st** | **2nd** | Major | COM-MJ-02014 | Principles & Practice of Management | 4 |
| | | Minor | COM-MN-02014 | Corporate Accounting | 4 |
| | | MDC | MDC-02023 | Macroeconomics | 3 |
| | | SEC | COM-SEC-02013 | Office Management | 3 |
| | | VAC | VAC-02022 | E-Commerce | 2 |
| | | AEC | AEC-02014 | English Communication | 4 |
| | | **TOTAL** | | | **20** |

**FYUGC B.COM PROGRAMME**
**DETAILED SYLLABUS OF 1ST SEMESTER**

| | |
|---|---|
| Title of the Course | **PERSONAL FINANCIAL PLANNING** |
| Course Code | COM-SEC-01013 |
| Nature of the Course | Skill Enhancement Course (SEC) |
| Total Credit | 03 Credits |
| Contact Hours | 45 Hours |
| Distribution of Marks | 45 (End Sem) + 30 (In-Sem) |

## COURSE OBJECTIVE:

The course aims to familiarize the learners with different aspects of personal financial planning like savings, investment, taxation, insurance, and retirement as well as financial scams and financial system regulation, and to develop the necessary knowledge and skills for effective financial planning.

## COURSE OUTCOMES:

After completion of the course, learners will be able to:

1. Understand the meaning and relevance of personal financial planning.
2. Demonstrate the concepts of investment and tax planning.
3. Analyze insurance and retirement planning and its relevance.
4. Understand various financial scams, importance of digital security, and roles of the regulatory bodies.

| UNITS | COURSE CONTENTS | L | T | P | Total Hours |
|---|---|---|---|---|---|
| Unit-I (20 marks) | **Introduction to Financial Planning**<br>Financial goals; steps in financial planning; budgeting incomes and payments; time value of money; Introduction to savings; benefits of savings; management of spending and financial discipline; setting alerts and maintaining sufficient funds for fixed commitments. | 8 | 0 | 0 | 8 |
| Unit-II (40 marks) | **Investment & Tax Planning**<br>• Process and objectives of investment; concept and measurement of return and risk for various asset classes; Investment in stocks; measurement of portfolio risk and return, diversification and portfolio formation; Gold bond; Real estate; Fixed income instruments, financial derivatives and commodity market in India; Mutual fund schemes; International investment avenues; Currency derivatives and digital currencies.<br>• Tax structure in India for personal taxation; Scope of personal tax planning; exemptions and deductions available to individuals under different heads of income and gross total income; Comparison of benefits: special provisions u/s 115BAC vis-à-vis General provisions of the Income-tax Act, 1961. | 14 | 0 | 8 | 22 |

| | | | | | |
|---|---|---|---|---|---|
| Unit-III (20 marks) | **Insurance & Retirement Planning** Need for insurance; Types of Insurance: life insurance, health insurance, property insurance, credit life insurance and professional liability insurance; Retirement planning goals; process of retirement planning; Pension plans available in India; Reverse mortgage; Estate planning. | 8 | 0 | 0 | 8 |
| Unit-IV (20 marks) | **Financial Scams & Financial System Regulation** Financial scams in India; Nature and scope of financial scams; Psychology of scams and victim vulnerability; Importance ofdigital security; Financial system regulation in India; Grievance redressal mechanism; Roles of ombudsmen; Key financial regulatory bodies-RBI, SEBI, IRDAI, PFRDA, and MCA. | 7 | 0 | 0 | 7 |
| | **TOTAL** | **37** | **0** | **8** | **45** |

Where, L = Lectures, T = Tutorials, P = Practicals

**Modes of In-Semester Assessment: (30 Marks)**

| | Assessment/ Evaluation | Marks |
|---|---|---|
| 1 | Sessional Examination | 20 |
| 2 | Class Test (Physical/Online) / Home Assignment / Practical (any one) | 10 |
| | TOTAL | 30 |

**Suggested Readings:**


1. Garg, S. *Personal Financial Planning.* S. Chand & Sons.
2. Indian Institute of Banking & Finance. *Introduction to Financial Planning.* Taxmann Publications.
3. Jaiswal, B., Shimpi, L.S., & Srivastava, S.K. *Managing Personal Finance*. New Royal Book Company.
4. Kevin, S.*Security Analysis and Portfolio Management*. PHI Learning Private Ltd
5. Madura, J. *Personal Finance*. Pearson Publications.
6. Kapoor, J.R., Dlabay, L.R., Hughes, R.J., & Hart, M.M. *Personal Finance*. McGraw Hill Publications.
7. Pandit, A. *The Only Financial Planning Book that You Will Ever Need*. Network 18 Publications Ltd.
8. SCERT, Delhi. *Money Matters Unveiled: A Simple Approach to Financial Literacy,*State Council of Educational Research & Training, New Delhi.
9. Sinha, M. *Financial Planning: A Ready Reckoner.* McGraw Hill Education.

**FYUGC B.COM PROGRAMME**
**DETAILED SYLLABUS OF 2ND SEMESTER**

| | |
|---|---|
| Title of the Course | **OFFICE MANAGEMENT** |
| Course Code | COM-SEC-02013 |
| Nature of the Course | Skill Enhancement Course (SEC) |
| Total Credit | 03 Credits |
| Contact Hours | 45 Hours |
| Distribution of Marks | 45 (End Sem) + 30 (In-Sem) |

## COURSE OBJECTIVE:

1. To equip learners with the knowledge and skills to manage office operations effectively.
2. To make the learners aware and understand about necessary office layout, significance of conducive work environment, office communication and record management.

## COURSE OUTCOME:

1. After completion of the course, learners will gain a comprehensive understanding of various administrative and official roles in diverse organizations and can effectively manage office operations.
2. Learners will better understand the principles and benefits of effective office layout and design for optimizing productivity.
3. Learners shall develop effective written and oral communication skills having better command on business writing and presentations.
4. Learners will be equipped with knowledge and understanding to take up the roles of office assistants, front office executives, data entry operator, secretary and office manager.

| UNITS | COURSE CONTENTS | L | T | P | Total Hours |
|---|---|---|---|---|---|
| Unit-I (15 marks) | **Fundamentals of Office Management**<br>Office management: concept, scope and its importance. Primary and administrative functions of office management. Responsibilities and qualities of a successful office manager.<br>Concept of front office, back office, virtual office. | 10 | 0 | 0 | 10 |
| Unit-II (20 marks) | **Office Layout and Environment**<br>(a) Office layout: meaning, principles of effective office layout, ergonomics, noise management, workflow organisation, allotment of seats, chambers, cabins, rooms etc.<br>(b) Office environment: working conditions, lighting and ventilation, safety of employees. Security and secrecy in office. | 12 | 0 | 0 | 12 |
| Unit-III (20 marks) | **Record Management**<br>(a) Basic principles of record management, features of a | 10 | 0 | 3 | 13 |

| | | | | | |
|---|---|---|---|---|---|
| | good filing system, different filing systems, digital filing, importance of indexing, types of indexing, proper record retention.<br>(b) Handling mails: inward and outward mails. | | | | |
| Unit-IV (20 marks) | **Office Communication and use of Technology**<br>(a) Various communication methods used in organizations- their respective advantages and disadvantages in office setting. Cross-cultural communication. Office automation and digitalization.<br>(b) Meeting management (agendas, minutes). Types of meetings. Handling customer complaints and conflict resolution. | 07 | 0 | 3 | 10 |
| | **TOTAL** | 39 | 0 | 06 | 45 |

**Modes of In-Semester Assessment: (30 Marks)**

| | Assessment/ Evaluation | Marks |
|---|---|---|
| 1 | Sessional Examination | 20 |
| 2 | Class Test (Physical/Online) / Home Assignment / Practical (any one) | 10 |
| | TOTAL | 30 |

**SUGGESTED READINGS:**


1. R.S.N. Pillai & Bhagavati, *Office Management*, S. Chand & Company Ltd, New Delhi.
2. R.K. Chopra, *Office Management*, Himalaya Publishing House.
3. P.K. Ghose, *Office Management*, S. Chand & Sons, New Delhi.