

Principal : Dr. Manju Lalwani Pathak

Ref. No.: CHM (A) AC/01/2026-27

Date: 27th June, 2026

CIRCULAR

The immediate attention of all concerned is invited to this Office Circular No. CHM (A) AC 10/2025-26 dated 15th April, 2026 regarding Choice Based and Credit Based Syllabus (CBCS), of Smt. CHM College (Autonomous), under the guidelines of University of Mumbai, as per Academic Framework of NEP 2020, for all subjects of F.Y.B.Com in AI & Fintech SEM-I and SEM-II.

It is hereby communicated that the recommendations of the curriculum designed by the Ad-hoc Board of Studies in Accounting & Finance coordinated by the Dean, Faculty of Commerce in the meeting of Academic Council held on 16th April, 2026 have been approved.

In accordance therewith, the syllabus as per the CBCS has been brought into force with effect from the Academic Year 2026–27 and accordingly the same is attached for reference and is available on the College's website www.chmcollege.in.

Ulhasnagar – 421003

27th June 2026



Dr. Manju Lalwani Pathak
Principal & Chairperson, Academic Council

Copy forwarded for information to:

1. The Office of Chairperson, Academic Council
2. The Dean, Faculty of Commerce
3. The Chairperson, Ad-hoc Board of Studies
4. The Controller of Examination
5. The Registrar



HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)
Affiliated to the University of Mumbai

Bachelor of Commerce
in AI & Fintech
(Self-Financing Course)

Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the
Academic Year 2026-2027

PREAMBLE

In today's digitally driven world, the integration of artificial intelligence and financial technology is transforming the way businesses operate and financial services are delivered. The Bachelor of Commerce in AI & FinTech program is thoughtfully designed to combine fundamental commerce education with advanced technological competencies, preparing students for the future of finance.

This program focuses on building a strong understanding of business, accounting, and economics while introducing students to modern tools such as data analytics, machine learning, and blockchain technology. It aims to nurture professionals who can think critically, adapt quickly, and innovate within an increasingly automated and data-centric environment.

With an emphasis on practical learning and industry relevance, the course incorporates real-world applications, case studies, and hands-on experiences. Students are encouraged to develop ethical perspectives and strategic thinking to address emerging challenges in the financial and business sectors.

By bridging the gap between commerce and technology, this program aspires to create skilled graduates who are ready to excel in diverse roles across banking, fintech, consulting, and digital enterprises, contributing meaningfully to the evolving global economy.

PROGRAMME OUTCOMES (POS)

On completion of the Bachelor of Commerce (Artificial Intelligence & FinTech) Programme, the student will be able to:

PO1. Disciplinary Knowledge

Demonstrate comprehensive knowledge of commerce, accounting, finance, economics, artificial intelligence, financial technology (FinTech), banking, digital payments, blockchain, data analytics, and related multidisciplinary domains.

PO2. Communication Skills

Communicate effectively in oral, written, digital, and interpersonal settings using appropriate communication skills.

PO3 – Critical Thinking and Problem Solving: Demonstrate critical thinking and analytical reasoning to evaluate financial information, identify business opportunities, assess risks, and recommend innovative solutions.

PO4 – Research and Digital Competence: Conduct research using quantitative and qualitative methods, business analytics, AI-enabled tools, and financial data to generate evidence-based insights and recommendations

PO5 – Ethical and Professional Values: Uphold ethical practices, professional integrity, transparency, responsible AI principles, data privacy, cybersecurity awareness, and regulatory compliance in financial and business activities.

PO6 – Leadership and Teamwork: Demonstrate leadership, collaboration, adaptability, and project management skills while working effectively in multidisciplinary and technology-driven environments.

PO7 –Social, Cultural and Environmental Responsibility: Exhibit social responsibility through empathy, respect for diversity, community engagement, and environmental sustainability.

PO8 – Employability and Entrepreneurship: Exhibit professional competence, entrepreneurial mindset, adaptability, digital fluency, and industry-ready skills for careers in AI, FinTech, banking, financial services, business analytics, consulting, entrepreneurship, higher education, and research.

PO9 – Lifelong Education: Continuously update knowledge and skills in emerging technologies, artificial intelligence, fintech innovations, financial regulations, and evolving global business practices.



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Bachelor of Commerce
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Semester – I

Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the
Academic Year 2026-2027

Credit Structure (Sem I)

Level	Semester	Major	Minor	OE	VSC,SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum . Cr. / Sem.
		Mandatory						
	I	Fundamentals of Financial Accounting – I (2) Economics for Business – I (2) Introduction to FinTech (2)	-	2+2	Quantitative Techniques for Business – I (2) Fundamentals of Business in Digital Age (2)	AEC: 2 VEC: 2 IKS: 2	CC:2	22
		06	00	04	04	06	02	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- I

Title: Fundamentals of Financial Accounting - I

**Vertical - 1
Major Subject - 2 Credits**

**with effect from
Academic Year 2026-2027**

Title: Fundamentals of Financial Accounting – I
Course Code: CHMFTI1

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course provides a foundational understanding of financial accounting, focusing on the systematic process of recording, classifying, and summarizing financial transactions. It introduces students to accounting as the language of business and emphasizes its role in communicating financial information to various stakeholders. The course covers essential concepts such as accounting principles, conventions, and the accounting equation, enabling learners to build a strong conceptual base. Students are trained in practical aspects including journal entries, ledger posting, and preparation of trial balance. Emphasis is placed on developing accuracy and analytical skills required to identify and rectify errors in accounting records. The course also introduces the concept of suspense accounts and basic bank reconciliation statements, helping students understand discrepancies in financial records.</p> <p>Through problem-solving exercises and real-life examples, the course integrates theory with practice. By the end of the course, students will be equipped with essential accounting skills and a clear understanding of financial processes, forming a strong foundation for advanced studies in accounting and finance.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A) 1: To introduce the fundamental concepts, principles, and scope of financial accounting. CO(A) 2: To develop the ability to record business transactions using journal and ledger. CO(A) 3: To understand the preparation and significance of trial balance. CO(A) 4: To identify and rectify errors in accounting records. CO(A) 5: To provide an understanding of bank reconciliation statements.</p>	

8	<p>Course Outcomes: Students will be able to</p> <p>CO1: Explain fundamental accounting concepts, principles, and conventions used in financial accounting.</p> <p>CO2: Record business transactions using journal entries and post them accurately into ledger accounts.</p> <p>CO3: Prepare trial balance and identify discrepancies in accounting records.</p> <p>CO4: Analyze and rectify different types of accounting errors using appropriate methods.</p> <p>CO5: Prepare basic bank reconciliation statements and interpret differences between cash book and bank records.</p>
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9	<p>Syllabus</p>
	<p>UNIT I: Basics of Accounting</p> <ul style="list-style-type: none"> • Meaning, objectives, and scope of accounting • Accounting principles and concepts (GAAP) • Accounting equation and its applications • Types of accounts and rules of debit and credit • Journal entries (including practical problems) • Ledger posting and balancing of accounts <p>UNIT II: Trial Balance & Rectification of Errors</p> <ul style="list-style-type: none"> • Meaning and objectives of trial balance • Methods of preparation of trial balance • Types of errors in accounting • Rectification of errors (practical problems) • Suspense account • Introduction to Bank Reconciliation Statement

10	<p>Scheme of Examination and Assessment Pattern</p> <p>Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hour</p> <p>Format of Question Paper: for the final examination</p> <p>Attempt any 2 out of 3 questions.</p>		
	Question no	Nature of question	Marks
	Q1.	Practical	15
	Q2.	Practical	15
	Q3.	Theory	15
		TOTAL	30

Internal Examination: Continuous Evaluation – 40 Marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2.	Project and presentation / Viva	10
	Total	20

11**References:**

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

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- I

Title: Economics for Business - I

Vertical - 1

Major Subject - 2 Credits

**with effect from
Academic Year 2026-2027**

Title: Economics for Business – I
Course Code: CHMFTI2

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course introduces students to the fundamental principles of business economics and their application in decision-making. It focuses on demand and supply analysis, enabling students to understand how market forces influence pricing and resource allocation. The course begins with the scope and importance of business economics and progresses to concepts such as demand, its determinants, and elasticity. Students learn how changes in price, income, and other factors affect consumer behaviour, and how businesses use this information for pricing and forecasting. The course also covers supply analysis and market equilibrium, providing insights into how markets function. Various market structures such as perfect competition, monopoly, and oligopoly are examined to understand pricing strategies and business behaviour.</p> <p>The course adopts a practical approach through examples and case discussions, helping students apply economic concepts to real-world business situations. By the end of the course, students will be able to analyze market trends, understand consumer behavior, and make informed economic decisions.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: To understand the nature and scope of business economics. CO(A) 2: To analyze demand and its determinants in business decision-making. CO(A) 3: To evaluate elasticity of demand and its practical applications. CO(A) 4: To understand supply behaviour and market equilibrium. CO(A) 5: To examine different market structures and pricing strategies.</p>

8	<p>Course Outcomes: Students will be able to</p> <p>CO1: Explain key concepts of business economics and their relevance in decision-making.</p> <p>CO2: Analyze demand behavior and factors affecting demand in different market conditions.</p> <p>CO3: Apply elasticity concepts to evaluate pricing decisions.</p> <p>CO4: Examine supply conditions and determine market equilibrium.</p> <p>CO5: Compare different market structures and assess their impact on business strategies.</p>
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9	<p>Syllabus</p>
	<p>Unit 1: Introduction to Business Economics and Demand Analysis</p> <ul style="list-style-type: none"> • Business Economics: Meaning, Objectives and Scope • Meaning and Determinants of Demand: Concept of demand, factors affecting demand • Law of Demand: Statement, assumptions, demand curve, and exceptions to the law of demand • Elasticity of Demand: Meaning, significance, measurement, and factors influencing elasticity of demand • Types of Elasticity of Demand: Price elasticity, income elasticity, cross elasticity, and their practical implications • Demand Forecasting: Meaning, importance, and basic techniques used in predicting future demand <p>Unit 2: Supply Analysis and Market Structure</p> <ul style="list-style-type: none"> • Meaning and Determinants of Supply: Concept of supply, factors influencing supply such as cost of production, technology, and government policies • Law of Supply: Statement, assumptions, supply curve, and exceptions to the law of supply • Market Equilibrium: Interaction of demand and supply, equilibrium price and quantity, and changes in equilibrium • Perfect Competition and Monopolistic Competition: Meaning and Features • Oligopoly and Monopoly: Meaning and Features • Pricing Strategies: Basic concepts of pricing, cost-based and demand-based pricing methods, and business relevance

10	<p>Scheme of Examination and Assessment Pattern</p> <p>Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hour</p> <p>Format of Question Paper: for the final examination</p> <p>Attempt any 3 out of 5 questions.</p>																					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Question no</th> <th style="text-align: center;">Nature of question</th> <th style="text-align: center;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1.</td> <td>Theory</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Q2.</td> <td>Theory</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Q3.</td> <td>Theory</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Q4.</td> <td>Theory</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Q5.</td> <td>Theory</td> <td style="text-align: center;">10</td> </tr> <tr> <td></td> <td style="text-align: center;">TOTAL</td> <td style="text-align: center;">30</td> </tr> </tbody> </table>	Question no	Nature of question	Marks	Q1.	Theory	10	Q2.	Theory	10	Q3.	Theory	10	Q4.	Theory	10	Q5.	Theory	10		TOTAL	30
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Q2.	Theory	10																				
Q3.	Theory	10																				
Q4.	Theory	10																				
Q5.	Theory	10																				
	TOTAL	30																				

Internal Examination: Continuous Evaluation – 40 Marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2.	Project and presentation / Viva	10
	Total	20

11**References:**

1. Mulhearn, C., & Vane, H. R. (2020). *Economics for business* (8th ed.). Palgrave Macmillan.
2. Mankiw, N. G. (2021). *Principles of economics* (9th ed.). Cengage Learning.
3. McConnell, C. R., Brue, S. L., & Flynn, S. M. (2021). *Economics: Principles, problems, and policies* (22nd ed.). McGraw-Hill Education.
4. Samuelson, P. A., & Nordhaus, W. D. (2019). *Economics* (20th ed.). McGraw-Hill Education.
5. Besanko, D., Dranove, D., Shanley, M., & Schaefer, S. (2020). *Economics of strategy* (8th ed.). Wiley.
6. Pindyck, R. S., & Rubinfeld, D. L. (2018). *Microeconomics* (9th ed.). Pearson.
7. Blanchard, O. (2021). *Macroeconomics* (8th ed.). Pearson.
8. Mithani, D. M. (2017). *Business economics*. Himalaya Publishing House.
9. Salvatore, D. (2019). *Managerial economics in a global economy* (9th ed.). Oxford University Press.
10. Baye, M. R., & Prince, J. T. (2022). *Managerial economics and business strategy* (10th ed.). McGraw-Hill Education.

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- I

Title: Introduction to Fintech

Vertical - 1

Major Subject - 2 Credits

**with effect from
Academic Year 2026-2027**



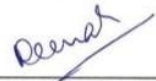
Title: Introduction to Fintech
Course Code: CHMFTI3

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course introduces students to the emerging field of financial technology (Fintech), highlighting its role in transforming the financial services industry. It focuses on the integration of technology with finance and examines how digital innovations are reshaping traditional banking and financial systems.</p> <p>Students are introduced to the fintech ecosystem, including startups, financial institutions, and regulatory bodies such as the Reserve Bank of India. The course explores key domains such as digital payments, online lending, insurtech, and wealthtech, providing an overview of their functioning and significance.</p> <p>The course also introduces blockchain technology at a basic level and discusses its relevance in modern finance. Emphasis is placed on understanding both the opportunities and challenges associated with fintech, including cybersecurity risks and regulatory issues.</p> <p>Through case studies and practical examples, students gain insights into real-world fintech applications. By the end of the course, learners will understand fintech concepts, identify emerging trends, and appreciate the impact of technology on financial services.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks


<p>7</p>	<p>Course Objectives: CO(A) 1: To introduce the concept and evolution of financial technology. CO(A) 2: To understand the structure of the fintech ecosystem. CO(A) 3: To explore various fintech domains such as payments, lending, and insurtech. CO(A) 4: To understand the regulatory framework governing fintech, including the role of Reserve Bank of India. CO(A) 5: To identify challenges and risks associated with fintech innovations.</p>
<p>8</p>	<p>Course Outcomes: Students will be able to</p> <p>CO1: Explain the concept, evolution, and importance of financial technology in modern finance. CO2: Identify key components of the fintech ecosystem, including the role of Reserve Bank of India. CO3: Analyze various fintech domains such as digital payments, lending platforms, and insurtech. CO4: Understand basic concepts of blockchain and its applications in finance. CO5: Evaluate challenges, risks, and regulatory issues in fintech.</p>
<p>9</p>	<p style="text-align: center;">Syllabus</p> <p>Unit 1: Fintech Fundamentals</p> <ol style="list-style-type: none"> 1. Meaning & evolution of fintech 2. Traditional vs digital finance 3. Fintech ecosystem 4. Role of startups & innovation 5. Fintech in India 6. Regulatory bodies (RBI overview) <p>Unit 2: Core Fintech Domains</p> <ol style="list-style-type: none"> 1. Digital payments overview 2. Lending platforms 3. Insurtech basics 4. Wealthtech basics 5. Blockchain (intro) 6. Challenges & risks in fintech

10	Scheme of Examination and Assessment Pattern		
	Paper – 50 Marks		
	External Examination: Semester End External - 30 marks Time: 1:00 hour		
	Format of Question Paper: for the final examination		
	Attempt any 2 out of 3 questions.		
	Question no	Nature of question	Marks
	Q1.	Practical/Theory	15
	Q2.	Practical/Theory	15
	Q3.	Practical/Theory	15
		TOTAL	30
Internal Examination: Continuous Evaluation – 40 Marks			
	Assessment / Evaluation	Marks	
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	
2.	Project and presentation / Viva	10	
	Total	20	
11	<p>References:</p> <ol style="list-style-type: none"> 1. Kotaiche, M. (n.d.). Introduction to FinTech. Pressbooks. 2. Buckley, R. P., Arner, D. W., & Zetsche, D. A. (2023). FinTech: Finance, technology and regulation. Cambridge University Press. 3. Nicoletti, B. (2017). The future of FinTech: Integrating finance and technology in financial services. Palgrave Macmillan. 4. Gupta, P., & Tham, T. M. (2018). FinTech: The new DNA of financial services. Walter de Gruyter. 5. Hill, J. (2018). FinTech and the remaking of financial institutions. Academic Press. 6. Baker, H. K., Filbeck, G., & Black, K. (2024). FinTech: An overview. In The Emerald handbook of FinTech. Emerald Publishing. 7. Naysary, B., & Tarazi, A. (2024). The digital finance era: A journey through fintech and cryptocurrency. Palgrave Macmillan. 8. Taylor, P. (2022). Emerging FinTech. Business Expert Press. 		

Department of B.Com (Accounting & Finance):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Kajal Vadhya	HOD, Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
2.	Dr. Hitasha Rohra	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
3.	Dr. Reema Panjwani	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the BoS (Ad-hoc) Chairperson: Kajal Vadhya 

Name & Signature of the Dean: Dr. Anurag Sharma 





HSNC Board's

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

(Affiliated to the University of Mumbai)

University College Code: 217 | JD Office: T14



Estd. Year
1965

Faculty of Interdisciplinary

Vertical 3: List of Open Elective Skill Based Courses for First Year: Semester - I

Sr. No.	Nomenclature of the Paper
1	Basic Computer Skills for Digital Age
2	Visual Design and Digital Tools : A Foundation For Animation
3	Basic Tools of AI for Economics and Education
4	Communicative English
5	Urbanization and Real Estate: Concepts and Contemporary Scenarios
6	Business of Travel and Tours
7	Managing Family Wealth Through Family Office
8	Web Designing Essentials: HTMLI and CSS Styling Techniques
9	Basics of Nutrition
10	Lessons of Reel Making
11	Performing Arts
12	Data Analysis with Excel
13	Political Communication and Media Skills
14	Stress Management-I
15	Social Media and Communication
16	Mushroom Cultivation: Training and Trading
17	Yoga and Fitness
18	Basic Perfumeries Course (Level-I)
19	Soft Skills for Corporate Readiness
20	Beautician : Strategic Business Planning
21	Current Trends of Fashion Design: Financial Perspective
22	Basics of Accounting-I
23	Digital Marketing
24	Online Trading in Stock Market
25	Event Management Course in Sindhi



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- I

Title: Quantitative Techniques for Business - I

Vertical - 4

Vocational Skills in AI & Fintech - 2 Credits

**with effect from
Academic Year 2026-2027**

Title: VSC - Quantitative Techniques for Business – I
Course Code: CHMFTI4

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course aims to develop quantitative and analytical skills essential for business decision-making. It introduces students to basic mathematical concepts and statistical tools that are widely used in business analysis.</p> <p>The course covers topics such as ratio, percentage, profit and loss, and interest calculations, enabling students to solve practical business problems. It also introduces the concept of time value of money, which is fundamental to financial decision-making.</p> <p>In the statistics component, students learn about data collection, classification, and presentation. Measures of central tendency are introduced to help students summarize and interpret data effectively.</p> <p>The course emphasizes practical application through problem-solving exercises and case-based learning. By the end of the course, students will be able to perform basic quantitative analysis and apply mathematical and statistical tools in business contexts.</p>
2	Vertical 1	VSC
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A) 1: To develop basic mathematical skills for business applications.</p> <p>CO(A) 2: To understand concepts of ratio, percentage, and interest.</p> <p>CO(A) 3: To introduce statistical methods for data collection and presentation.</p> <p>CO(A) 4: To develop the ability to interpret and analyze data.</p> <p>CO(A) 5: To apply quantitative techniques in business decision-making.</p>	

8	<p>Course Outcomes: Students will be able to</p> <p>CO1: Apply mathematical concepts such as ratios, percentages, and interest in business scenarios.</p> <p>CO2: Solve practical problems related to profit and loss and time value of money.</p> <p>CO3: Classify and present data using appropriate statistical methods.</p> <p>CO4: Calculate and interpret measures of central tendency.</p> <p>CO5: Analyze basic data sets to support business decision-making.</p>																											
9	<p style="text-align: center;">Syllabus</p> <p>Unit 1: Basic Mathematics</p> <ol style="list-style-type: none"> 1. Ratio & proportion 2. Percentages 3. Profit & loss 4. Simple & compound interest 5. Time value of money (intro) 6. Business applications – Case Studies <p>Unit 2: Statistics Basics</p> <ol style="list-style-type: none"> 1. Meaning & scope of statistics 2. Types of data 3. Data collection methods 4. Classification & tabulation 5. Measures of central tendency 6. Data presentation (tables/graphs) 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1:00 hour</p> <p style="text-align: center;">Format of Question Paper: for the final examination Attempt any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question no</th> <th style="width: 65%;">Nature of question</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td>Q1.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td>Q2.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td>Q3.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td></td> <td>TOTAL</td> <td>30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 40 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 75%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td>20</td> </tr> </tbody> </table>	Question no	Nature of question	Marks	Q1.	Practical/Theory	15	Q2.	Practical/Theory	15	Q3.	Practical/Theory	15		TOTAL	30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva	10		Total	20
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References:

1. Anderson, D. R., Sweeney, D. J., Williams, T. A., Camm, J. D., & Cochran, J. J. (2010). Quantitative methods for business (11th ed.). South-Western Cengage Learning.
2. Brandimarte, P. (2011). Quantitative methods: An introduction for business management. Wiley.
3. Buglear, J. (2005). Quantitative methods for business: The A–Z of QM. Routledge.
4. Waters, C. D. J. (2001). Quantitative methods for business. Financial Times/Prentice Hall.
5. Render, B., Stair, R. M., Hanna, M. E., & Hale, T. S. (2018). Quantitative analysis for management (13th ed.). Pearson.
6. Levin, R. I., Rubin, D. S., Rastogi, S., & Siddiqui, M. H. (2017). Statistics for management (8th ed.). Pearson.
7. Gupta, S. P. (2014). Statistical methods. Sultan Chand & Sons.
8. Sharma, J. K. (2017). Business statistics (5th ed.). Pearson India.
9. Dubey, U. K. B., Kothari, D. P., & Awari, G. K. (2017). Quantitative techniques in business, management and finance: A case-study approach. Chapman & Hall/CRC.
10. Wall, S., Mitchell, C., & Coday, C. (2014). Quantitative methods for business and management: An entrepreneurial perspective.

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- I

Title: Fundamentals of Business in Digital Age

Vertical – 4

Skill Enhancement Course in AI & Fintech - 2 Credits

**with effect from
Academic Year 2026-2027**

Title: SEC - Fundamentals of Business in Digital Age- I
Course Code: CHMFTI5


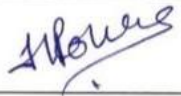
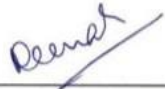
Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course explores the impact of digital technology on modern business practices and operations. It introduces students to the concept of the digital economy and examines how businesses are transforming through the use of technology.</p> <p>Students learn about e-business and e-commerce models, along with the role of the internet in enabling global business operations. Case studies of companies such as Amazon and Flipkart help illustrate real-world applications.</p> <p>The course also covers digital marketing, social media strategies, and customer relationship management in the digital era. Additionally, it introduces cybersecurity concepts and ethical considerations in online business.</p> <p>By the end of the course, students will understand digital business models and be able to apply digital tools and strategies effectively in business environments.</p>
2	Vertical 4	SEC
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: To understand the concept of digital economy and digital transformation.</p> <p>CO(A) 2: To differentiate between e-business and e-commerce models.</p> <p>CO(A) 3: To explore digital marketing and social media strategies.</p> <p>CO(A) 4: To understand customer relationship management in digital platforms.</p> <p>CO(A) 5: To introduce cybersecurity and ethical issues in digital business.</p>

8	<p>Course Outcomes: Students will be able to CO1: Understand the concept of digital economy and digital transformation in business. CO2: Differentiate between e-business and e-commerce models. CO3: Analyze digital business strategies using case studies of companies like Amazon and Flipkart. CO4: Apply digital marketing and social media tools in business contexts. CO5: Understand cybersecurity risks and ethical issues in digital business.</p>																											
9	<p style="text-align: center;">Syllabus</p> <p>Unit 1: Digital Business Environment</p> <ol style="list-style-type: none"> 1. Meaning of digital economy 2. E-business vs E-commerce 3. Digital transformation in business 4. Role of internet & technology 5. Digital business models 6. Case studies (Amazon, Flipkart) <p>Unit 2: Digital Operations</p> <ol style="list-style-type: none"> 1. Online marketing basics 2. Social media in business 3. Customer relationship in digital era 4. Digital payment integration 5. Cyber security basics 6. Ethics in digital business 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks External Examination: Semester End External - 30 marks Time: 1:00 hour Format of Question Paper: for the final examination Attempt any 2 out of 3 questions.</p> <table border="1" data-bbox="293 1356 1555 1549"> <thead> <tr> <th>Question no</th> <th>Nature of question</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q1.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td>Q2.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td>Q3.</td> <td>Practical/Theory</td> <td>15</td> </tr> <tr> <td></td> <td>TOTAL</td> <td>30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 40 Marks</p> <table border="1" data-bbox="293 1656 1555 1850"> <thead> <tr> <th></th> <th>Assessment / Evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td>10</td> </tr> <tr> <td>2.</td> <td>Project and presentation / Viva</td> <td>10</td> </tr> <tr> <td></td> <td style="text-align: right;">Total</td> <td>20</td> </tr> </tbody> </table>	Question no	Nature of question	Marks	Q1.	Practical/Theory	15	Q2.	Practical/Theory	15	Q3.	Practical/Theory	15		TOTAL	30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva	10		Total	20
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References:

1. Jha, C. K., & Sharma, C. (Eds.). (2025). Fintech, business, and development. MDPI.
2. Laudon, K. C., & Traver, C. G. (2021). E-commerce 2021: Business, technology, society (16th ed.). Pearson.
3. Turban, E., Outland, J., King, D., Lee, J. K., Liang, T. P., & Turban, D. C. (2018). Electronic commerce: A managerial and social networks perspective (9th ed.). Springer.
4. Westerman, G., Bonnet, D., & McAfee, A. (2014). Leading digital: Turning technology into business transformation. Harvard Business Review Press.
5. Rogers, D. L. (2016). The digital transformation playbook: Rethink your business for the digital age. Columbia University Press.
6. Chaffey, D. (2022). Digital business and e-commerce management (8th ed.). Pearson.
7. Tapscott, D., & Tapscott, A. (2018). Blockchain revolution: How the technology behind Bitcoin is changing money, business, and the world. Penguin.

Department of B.Com (Accounting & Finance):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Kajal Vadhrya	HOD, Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
2.	Dr. Hitasha Rohra	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
3.	Dr. Reema Panjwani	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the BoS (Ad-hoc) Chairperson: Kajal Vadhrya 

Name & Signature of the Dean: Dr. Apichand Sharma 



Smt

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

UG First Year

Semester - I

Title: Communication Skills in Sindhi

Vertical - 5

AEC Subject - 2 Credits

**With effect from
Academic Year 2025-2026**

Title: Communication Skills in Sindhi
Course Code: CHMSINAECI

Sr. No.	Heading	Particulars
1	Description the Course:	Communication is the core component of the commerce and trade. In communication, language plays very significant role. If a student has mastered the skills of language, undoubtedly, he or she would be able to communicate in the best manner. In this course basic part of Sindhi language would be taught based on the NEP 2020. The innovative approach likes critical thinking, creative mind, use of technology will lead to communicating and participating with the different groups. The vocabulary section would be given prominence. The course would be in the Devanagari script so that it can attract majority of the students. Even non-Sindhi students shall have opportunity to adopt this course.
2	Vertical 5	AEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	CO(A)1: The learner will get understanding of communication skills. CO(A)2: The learner will understand how to accurate the pronunciation of special words in Sindhi CO(A)3: The learner will improve the conversation skill in Sindhi. CO(A)4: The learner will become best communicator in Sindhi language
8	Course Outcomes: Student will be able to	CO1: Know the basic special features of Sindhi language. CO2: Understand the skills of communication. CO3: Knowing the conversation with businessmen and customers CO4: Know the etiquettes with parents, relatives, friends and others in effective way

Syllabus

Unit I – Fundamental of Sindhi Communication

- Introduction of Communication skill through Pictorial Presentation
- Importance of Language
- Basic aspects of language
 - i) Types of Language, ii) Role of Language, iii) Changes in Language
 - iv) Non-violent aspects of language v) Language & New generation
 - vi) Language & Modern Technology
- New Education Policy (NEP) & Importance of language
- Sindhi language: (Special features of spoken Sindhi language with pronunciation through audio visual presentation)

Unit II – Functional Communication

- Importance of Communication
- Types of Communication (Presentation through video clips)
 - i) Verbal, ii) Non-verbal, iii) Written iv) Digital Communication
- Characteristics of Communication
- Obstacles in Communication of Sindhi Language
- Methods of Best Communication through role plays
- Spoken Sindhi in Business
- Conversation with customers and proprietors

यूनिट – 1

- समचारी भाषा : वक्फियत
- भाषा जी अनिनमयत
- भाषा जा बुनियादी पिल
 - i) निरम, ii) भाषा जो निरदार, iii) भाषा मे तबदीनलयू iv) भाषा जा अनिसासाती पिलू v) भाषा एं िई िसल
- िई तैलीमी िीनत एं बोनलयुि जी अनिमयत
- असां जी नसंधी बोली

यूनिट – 2

- राबते जी अनिमयत
- राबते जा निरम
 - i) नजबािी राबतो, ii) गैर नजबािी राबतो, iii) नलख्त राबतो iv) निजीटल राबतो
- राबते मां फायदा
- राबते मे रंििू
- वेितर राबते जा तरीिा
- ग्राििि सा नसंधी बोलीअ मे गुफ्तगू

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt all questions.

Question No	Nature of Questions	Marks
Q1	Objective Type – Fill in the Blanks / MCQs (Unit I)	15
Q2	Question on reading skill (Unit II)	07
Q3	Writing short story from outlines (Unit II)	08
TOTAL		30

Note:

1. Equal Weightage is to be given to all the modules.
2. Use of non-programmable scientific calculator is allowed in the examination

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Speaking Activities: (Presentation) Making presentations in the classroom	10
2.	Listening Activities: (Assignment) Listening to speeches, dialogues, announcement and summarizing them	10
TOTAL		20

11**REFERENCES:**

1. Sanchari Basha – By Dr. Pushpa Kodwani
2. Sindhi Pahakaa – Dr. Jetly M.K.
3. Sindhi Muhavahra – By Hardwani Lachhman
4. Sindhi Adhyat mak Shabdhkesh – By Hardwani Lachhman
5. Acho Sindhi Sikhu – By Hardwani Lachhman

Syllabus Committee:

Sr No	Name of the Faculty	Designation and College	Signature
1.	Mrs. Kajal Ramchandani	H.O.D. of Jai Hind College	<i>Kajal</i>
2.	Mrs. Komal Totani	Assistant Teacher, Smt. CHM College	<i>Pratima</i>

Name & Signature of the BoS Chairperson: (Mrs. Kajal Ramchandani)

Kajal

Name & Signature of the Dean: (Dr. Pratima Das)

Pratima Das



Smt. Chandibai Himathmal Mansukhani College
HSNC Board't. Chandibai Himathmal Mansukhani College,
(Autonomous)
Ulhasnagar

(Autonomous)

Affiliated to the University of Mumbai

First Year B. Com.

Semester- I

Bachelor of Arts
(Department of English)

Ability Enhancement Course (AEC) -2 Credits

Semester – I

with effect from
Academic Year 2025-2026

Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the
Academic Year 2025-2026

Title: Business Communication Skills

Course Code: CHMBCOMAECI

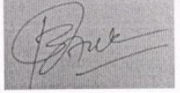


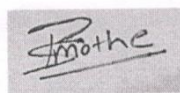
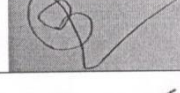
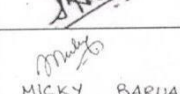
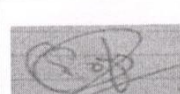

Sr. No.	Heading	Particulars
1	Description the Course:	<p>In the contemporary business environment, communication is the cornerstone of success. Effective business communication enhances operational efficiency, fosters meaningful workplace relationships, and builds a strong public image. The evolution of digital tools and platforms has revolutionized traditional communication, making it crucial for aspiring professionals to master both conventional and modern techniques.</p> <p>This course equips learners with a comprehensive understanding of business communication- verbal, non-verbal, and digital- along with practical writing skills needed for professional documentation and correspondence. The aim is to prepare learners for real-world business interactions through a focus on clarity, conciseness, tone, structure, and etiquette across multiple communication formats and platforms.</p>
2	Vertical 4	Ability Enhancement Course
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A)1: To introduce learners to the theoretical foundations and principles of effective business communication. CO(A)2: To develop skills in digital, interpersonal, and cross-cultural communication essential for the workplace. CO(A)3: To enhance learners' proficiency in writing business documents such as emails, reports, notices, and letters. CO(A)4: To build awareness of professional communication etiquette and practical problem-solving in organizational settings.	

<p>8</p>	<p>Course Outcomes: Student will be able to</p> <p>CO-1: Understand and apply the core concepts and models of business communication in real-world contexts.</p> <p>CO-2: Demonstrate the ability to communicate professionally in digital and in-person formats.</p> <p>CO-3: Develop job-ready communication skills for writing effective business documents.</p> <p>CO-4: Exhibit awareness of communication dynamics in diverse, collaborative, and hierarchical workplace settings.</p>
<p>9</p>	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Foundations of Business Communication</p> <p>1. Basics of Communication in a Business Context</p> <ul style="list-style-type: none"> • Meaning, definition, objectives, and elements of communication • The communication process: sender, message, channel, receiver, feedback • Barriers to communication and strategies to overcome them <p>2. Types and Flows of Workplace Communication</p> <ul style="list-style-type: none"> • Internal communication: downward, upward, horizontal • External communication: stakeholders, clients, public • Verbal vs. non-verbal communication; formal vs. informal channels • Role of emotional intelligence in workplace communication <p>3. Digital and Social Media Communication</p> <ul style="list-style-type: none"> • Professional use of email, MS Teams, and Zoom • Workplace etiquette on WhatsApp, LinkedIn, Slack • Writing for digital media: brevity, tone, and clarity • Data privacy, cyber etiquette, and responsible sharing <p>UNIT II: Professional Business Correspondence and Documentation</p> <p>1. Business Letters</p> <ul style="list-style-type: none"> • Key components and formats • Common types: Inquiry, Complaint, Order, Resignation <p>2. Job-Related Correspondence</p> <ul style="list-style-type: none"> • Job application with resume • Appointment, appreciation, and resignation letters

	<p>3. Professional Emails</p> <ul style="list-style-type: none"> • Job applications via email • Writing and responding to official emails (e.g., meeting requests, follow-ups) 																					
<p>10</p>	<p align="center">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hour Format of Question Paper</p> <table border="1" data-bbox="331 510 1494 844"> <thead> <tr> <th>Question No</th> <th>Nature of Questions</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>Q. 1</td> <td>Short Notes (Attempt any 3 out of 5) - Unit 1 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 1</td> <td>15</td> </tr> <tr> <td>Q. 2</td> <td>Short Notes (Attempt any 3 out of 5) - Unit 2 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 2</td> <td>15</td> </tr> <tr> <td></td> <td align="right">Total</td> <td>30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation - 20 marks</p> <table border="1" data-bbox="349 953 1490 1249"> <thead> <tr> <th></th> <th>Assessment / evaluation</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Students are required to draft a job application letter along with a resume using the following AI assistance: Canva Resume Builder, Resume.oi, Zety, Novopresume, Rezi etc OR Prepare an effective LinkedIn profile for professional networking and career opportunities.</td> <td>20</td> </tr> <tr> <td></td> <td align="right">Total</td> <td>20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 1	15	Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Essay-Type Question (Attempt any 1 out of 2)- Unit 2	15		Total	30		Assessment / evaluation	Marks	1.	Students are required to draft a job application letter along with a resume using the following AI assistance: Canva Resume Builder, Resume.oi, Zety, Novopresume, Rezi etc OR Prepare an effective LinkedIn profile for professional networking and career opportunities.	20		Total	20
Question No	Nature of Questions	Marks																				
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<p>11</p>	<p>REFERENCES:</p> <ol style="list-style-type: none"> 1. Bovee, Courtland L., and John V. Thill. <i>Business Communication Today</i>. 14th ed., Pearson, 2021. 2. Lesikar, Raymond V., Marie E. Flatley, and Kathryn Rentz. <i>Business Communication: Making Connections in a Digital World</i>. 12th ed., McGraw-Hill Education, 2015. 3. Guffey, Mary Ellen, and Dana Loewy. <i>Essentials of Business Communication</i>. 11th ed., Cengage Learning, 2021. 4. Murphy, Herta A., Herbert W. Hildebrandt, and Jane P. Thomas. <i>Effective Business Communication</i>. 7th ed., McGraw-Hill, 1997. 5. Sharma, R. C., and Krishna Mohan. <i>Business Correspondence and Report Writing</i>. 4th ed., Tata McGraw-Hill, 2007. 6. Kaul, Asha. <i>Business Communication</i>. 2nd ed., PHI Learning, 2009. 																					

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9. Chaturvedi, P. D., and Mukesh Chaturvedi. *Business Communication: Concepts, Cases and Applications*. 3rd ed., Pearson Education, 2011.
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17. Balan, K. R. *Effective Communication*. Himalaya Publishing House, 2004.
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19. Locker, Kitty O., and Donna S. Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
20. Mitra, Barun K. *Effective Technical Communication: A Guide for Scientists and Engineers*. Oxford University Press, 2007.

Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalandkar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute



Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar



Smt
Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

First Year

Semester - I

Title: Indian Knowledge System

Vertical - 5
IKS Subject - 2 Credits

With effect from
Academic Year 2025-2026

Title: Indian Knowledge System
Course Code: CHMIKSI

Sr. No.	Heading	Particulars
1	Description the Course:	This course introduces students to the Indian Knowledge System (IKS), emphasizing its historical depth, cultural relevance, and interdisciplinary value. Rooted in the context of Indian civilization, it explores the holistic development of knowledge from ancient to pre-modern times, including contributions in medicine, mathematics, logic, linguistics, governance, arts, and sciences. By revisiting the traditional education systems and intellectual heritage of India, the course encourages learners to connect ancient insights with contemporary disciplines. It aims to enhance awareness, foster appreciation of indigenous wisdom, and reveal the interconnectedness of various streams of knowledge, aligning with the goals of the NEP 2020.
2	Vertical 5	IKS
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A)1: To sensitize the students about context in which they are embedded i.e. Indian culture and civilization including its Knowledge System and Tradition. CO(A)2: To help student to understand the knowledge, art and creative practices, skills and values in ancient Indian system. CO(A)3: To help to study the enriched scientific Indian heritage. CO(A)4: To introduce the contribution from Ancient Indian system & tradition to modern science & Technology.	
8	Course Outcomes: Student will be able to CO1: Understand and appreciate the rich Indian Knowledge Tradition. CO2: Understand the contribution of Indians in various fields. CO3: Experience increase subject-awareness and self-esteem. CO4: Develop a comprehensive understanding of how all knowledge is ultimately intertwined.	

Syllabus

UNIT I: Introduction

- **Introduction to IKS** (What is knowledge System, Characteristic Features of Indian Knowledge System)
- **Why IKS?** (Macaulay's Education Policy and its impact, Need of revisiting Ancient Indian Traditions)
- **Scope of IKS** (The Universality of IKS (from Micro to Macro), development form Earliest times to 18th Century CE)
- **Tradition of IKS** (Ancient Indian Education System: Home, Gurukul, Pathashala, Universities and ancient educational centres)
- **Relevant sites in the vicinity of the Institute** (Water Management System at Kanheri, Temple Management of Ambernath, etc.)

UNIT II

- Medicine (Ayurveda)
- Alchemy
- Mathematics
- Logic
- Art of Governance (Arthashastra)

UNIT III (Select Any FIVE out of the following)

- Aesthetics
- Town Planning
- Strategic Studies
- Krishi Shastra
- Vyakaran & Lexicography
- Natyashastra
- Ancient Sports
- Astronomy
- Yoga and Wellbeing
- Linguistics
- Chitrasutra
- Architecture
- Taxation
- Banking
- Trade and Commerce

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt all questions.

Question No	Nature of Questions	Marks
Q1	Attempt any two out of five	06
Q2	Attempt any three out of five	12
Q3	Attempt any three out of fifteen	12
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Class test during lectures (MCQ / Short notes / Match the pairs / Puzzles)	10
2.	Participation in Workshop / Conference / Seminar / Case Study / Field Visit / Certificate Course / Project presentation / Viva	10
TOTAL		20

11**REFERENCES:**

1. Concise history of science in India- D.M. Bose, S.N Sen, B.V. Subbarayappa.
2. Positive sciences of the Ancient Hindus- Brajendranatha seal, Motilal Banrasidas, Delhi 1958.
3. History of Chemistry in Ancient India & Medieval India, P. Ray- Indian Chemicals Society, Calcutta 1956.
4. Charaka Samhita- a scientific synopsis, P. Ray & H.N Gupta National Institute of Sciences of India, New Delhi 1965.
5. MacDonnell A.A- History of Sanskrit literature.
6. Winternitz M- History of Indian Literature Vol. I, II.
7. Dasgupta S.N & De S.K- History of Sanskrit literature Vol' I.
8. Ramkrishna Mission- cultural heritage of India Vol' I, II.
9. Majumdar R. C & Pushalkar A.D- History & culture of the Indian people, Vol. I, II & III.
10. Keith A.B- History of Sanskrit literature.

Name & Signature of the Dean & Adhoc BoS Chairperson (Interdisciplinary):



(Dr. Nitin Arekar)



**Smt. Chandibai Himsmathmal Mansukhani College
(Autonomous)**

First Year

Semester - I

**Title: Environmental Management and
Sustainable Development-I**

**Vertical - 5
VEC Subject - 2 Credits**

**With effect from
Academic Year 2025-2026**

Title: Environmental Management and Sustainable Development-I
Course Code: CHMVECI

Sr. No.	Heading	Particulars
1	Description the Course:	This course introduces students to the basics of environmental management and sustainable development. It explains how ecosystems work, the importance of biodiversity, and the need to protect our natural resources. Students will learn about different environmental problems, human impact on nature, and how to manage disasters. The course also covers Indian environmental movements, ethics, and the role of public awareness. Real-life examples and case studies help students understand the connection between nature and human communities in a simple and practical way.
2	Vertical 5	VEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives: CO(A)1: To introduce about ecosystems, biodiversity and to make aware for the need of conservation. CO(A)2: To sensitize students towards environmental concerns, issues, and impacts of human population. CO(A)3: To analyze the impact of human population growth and development activities on the environment, including issues related to displacement, disaster response, and rehabilitation. CO(A)4: To foster awareness of environmental ethics and the role of cultural and social movements in shaping sustainable environmental practices through communication, policy, and activism.	
8	Course Outcomes: Student will be able to CO1: Explain the interrelationships within ecosystems and analyze energy flow and succession, using examples from various ecological zones. CO2: Critically evaluate biodiversity levels and conservation strategies, applying knowledge of endemic species, threats, and ecological services to real-world scenarios. CO3: Assess the socio-environmental implications of population growth, displacement, and disasters, incorporating case studies to understand sustainable development challenges. CO4: Demonstrate an understanding of environmental ethics and advocacy, by interpreting the influence of cultural values, environmental movements, and communication strategies on sustainability.	

Syllabus

UNIT I: Ecosystems, Biodiversity and Conservation

- Introduction, structure, and function of ecosystems; Energy flow: food chains, food webs and ecological succession. Case studies of the following:
 - Forest ecosystem
 - Grassland ecosystem
 - Desert ecosystem
 - Aquatic ecosystems (ponds, streams, lakes, rivers, oceans, estuaries)
- Levels of biological diversity: genetic, species and ecosystem diversity; Biogeographic zones of India; Biodiversity patterns.
- India as a mega-biodiversity nation; Endangered and endemic species of India.
- Threats to biodiversity: Habitat loss, poaching of wildlife, man-wildlife conflicts, biological invasions; Conservation of biodiversity: In-situ and Ex-situ conservation of biodiversity.
- Ecosystem and biodiversity services: Ecological, economic, social, ethical, aesthetic and informational value.

UNIT II: Human Communities and the Environment

- Human population growth: Impacts on environment, human health and welfare.
- Resettlement and rehabilitation of project affected persons; case studies.
- Disaster management: floods, earthquake, cyclones and landslides.
- Environmental movements: Chipko, Silent valley, Bishnois of Rajasthan.
- Environmental ethics: Role of Indian and other religions and cultures in environmental conservation.
- Environmental communication and public awareness, case studies (e.g. CNG vehicles in Delhi).

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

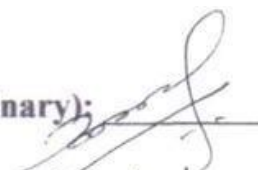
Attempt any 3 out of 4 questions.

Question No	Nature of Questions	Marks
Q1	Theory based on Unit I	10
Q2	Theory based on Unit I	10
Q3	Theory based on Unit II	10
Q4	Theory based on Unit II	10
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks		
	Assessment / evaluation	Marks
1.	Class Test, Creative writing/visits/role play (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence/ Quiz)	10
2.	Project /Presentation / Viva/Group Discussion/Case study	10
TOTAL		20

11	<p>REFERENCES:</p> <ol style="list-style-type: none"> 1. Carson, R. (2002). <i>Silent Spring</i>. Houghton Mifflin Harcourt. 2. Gadgil, M., & Guha, R. (1993). <i>This Fissured Land: An Ecological History of India</i>. University of California Press. 3. Gleeson, B., & Low, N. (Eds.). (1999). <i>Global Ethics and Environment</i>. Routledge. 4. Gleick, P. H. (1993). <i>Water in Crisis</i>. Pacific Institute for Studies in Development, Environment & Security; Stockholm Environment Institute; Oxford University Press. 5. Sodhi, N. S., Gibson, L., & Raven, P. H. (Eds.). (2013). <i>Conservation Biology: Voices from the Tropics</i>. John Wiley & Sons. 6. Thapar, V. (1998). <i>Land of the Tiger: A Natural History of the Indian Subcontinent</i>. 7. Warren, C. E. (1971). <i>Biology and Water Pollution Control</i>. W. B. Saunders. 8. Wilson, E. O. (2006). <i>The Creation: An Appeal to Save Life on Earth</i>. W. W. Norton. 9. Harper, Charles L. (2017). <i>Environment and Society: Human Perspectives on Environmental Issues</i> (6th Edition). Routledge. 10. Rajagopalan, R. (2011). <i>Environmental Studies: From Crisis to Cure</i>. Oxford University Press. 11. Harris, Frances (2012). <i>Global Environmental Issues</i> (2nd Edition). Wiley-Blackwell.
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Name & Signature of the Dean & Ad-hoc BoS Chairperson (Interdisciplinary):


 Dr. Nitin Arekar



Smt
Smt. Chandibai Himathmal Mansukhani College
(Autonomous)

First Year

Semester - I

Title: Cocurricular Course I

Vertical - 6
CC Subject - 2 Credits

With effect from
Academic Year 2025-2026

Title: Cocurricular Course I
Course Code: CHMCCI6

Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	CC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To inculcate a spirit of active participation in cultural, social, environmental, and creative activities.</p> <p>CO(A)2: To enhance personal and interpersonal skills through real-life experiences and teamwork.</p> <p>CO(A)3: To foster a sense of responsibility, leadership, and community engagement among students.</p> <p>CO(A)4: To develop self-confidence and emotional well-being through creative expression and collaboration.</p> <p>CO(A)5: To integrate classroom learning with experiential learning for holistic growth.</p>

8	<p>Course Outcomes: Student will be able to</p> <p>CO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>CO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>CO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>CO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>CO5: Maintain a portfolio or activity log to track participation and personal development.</p>
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9	<h2>Syllabus</h2>
	<p>Unit I – Suggested Areas of Participation in the Activities</p> <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day, etc. <p>Unit II – Program Specific Topics</p> <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience. <p>Mode of Evaluation</p> <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2–3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning.


10	<p>Scheme of Examination and Assessment Pattern Based on 3 approved activities</p> <p>External Examination: Semester End External - 30 marks</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Activity No</th> <th>Nature of Activities</th> <th>Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Title of approved activity 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Title of approved activity 1</td> <td style="text-align: center;">10</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	Q1	Title of approved activity 1	10	Q2	Title of approved activity 1	10
Activity No	Nature of Activities	Marks								
Q1	Title of approved activity 1	10								
Q2	Title of approved activity 1	10								

	Q3	Title of approved activity 1	10
	TOTAL		30
Internal Examination: Continuous Evaluation - 20 marks			
		Assessment / evaluation	Marks
	1.	Reflective journal	10
	2.	Presentation / Poster presentation / Viva	10
	TOTAL		20

Suggested Readings

- *How to Win Friends and Influence People*
- *The 7 Habits of Highly Effective People*
- *Thinking, Fast and Slow*
- *Leaders Eat Last*
- *Talk Like TED*

Name & Signature of the Principal & Chairperson, Academic Council:


 Dr. Manju Lalwani Pathak





HSNC Board's
Smt. Chandibai Himathmal Mansukhani College, Ulhasnagar
(Autonomous)
Affiliated to the University of Mumbai

Bachelor of Commerce
in AI & Fintech
(Self-Financing Course)

Semester – II

Choice Based and Credit Based syllabus
as per NEP 2020 with effect from the
Academic Year 2026-2027

Credit Structure (Sem. II)

Level	Semester	Major	Minor	OE	VSC,SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Cum . Cr. / Sem.
		Mandatory						
	I	Fundamentals of Financial Accounting – II (2) Economics for Business – II (2) Digital Payment Systems and Fintech Applications (2)	To be chosen (2)	2+2	Quantitative Techniques for Business – II (2) Introduction to AI for Business (2)	AEC: 2 VEC: 2	CC:2	22
		06	02	04	04	04	02	22

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- II

Title: Financial Accounting - II

Vertical - 1

Major Subject - 2 Credits

**with effect from
Academic Year 2026-2027**

Title: Financial Accounting-II
Course Code: CHMFTIII

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course builds upon the foundational knowledge of accounting and focuses on the preparation of final accounts and understanding company accounting concepts. It aims to develop practical skills in preparing financial statements used in business decision-making.</p> <p>Students learn to prepare trading accounts, profit and loss accounts, and balance sheets, along with necessary adjustments. The course also introduces depreciation, its methods, and its accounting treatment.</p> <p>In addition, students gain basic knowledge of company accounts, including share capital and simple company transactions. Practical problem-solving forms a key component of the course.</p> <p>By the end of the course, students will be able to prepare financial statements and understand key accounting concepts used in business organizations.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory + Practicum Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A) 1: To develop the ability to prepare final accounts of a business. CO(A) 2: To understand accounting adjustments and their treatment. CO(A) 3: To introduce methods of depreciation and their application. CO(A) 4: To provide basic knowledge of company accounts and share capital. CO(A) 5: To enhance practical problem-solving skills in accounting.</p>	

8	<p>Course Outcomes: Student will be able to</p> <p>CO1: Prepare trading account, profit and loss account, and balance sheet with necessary adjustments.</p> <p>CO2: Apply various methods of depreciation and record them in financial statements.</p> <p>CO3: Understand the structure of company accounts and share capital.</p> <p>CO4: Record basic company transactions and prepare financial statements.</p> <p>CO5: Analyze financial data for decision-making purposes.</p>																											
9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Basics of Accounting</p> <ul style="list-style-type: none"> ● Meaning, Objectives and Scope of Accounting ● Accounting principles and concepts ● Accounting equation ● Types of accounts and rules of debit / credit ● Journal entries ● Ledger posting <p>UNIT II: Trial Balance & Rectification</p> <ul style="list-style-type: none"> ● Meaning & objectives of trial balance ● Methods of preparation ● Errors in accounting ● Rectification of errors ● Suspense account ● Bank reconciliation statement (intro) 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1:00 hour</p> <p style="text-align: center;">Format of Question Paper</p> <p>Attempt any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question No</th> <th style="width: 65%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Practical</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Practical</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 80%;">Assessment / Evaluation</th> <th style="width: 15%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project and presentation / Viva / Case Study</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Practical	15	Q2	Practical	15	Q3	Theory	15	Total		30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva / Case Study	10	Total		20
Question No	Nature of Questions	Marks																										
Q1	Practical	15																										
Q2	Practical	15																										
Q3	Theory	15																										
Total		30																										
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1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10																										
2.	Project and presentation / Viva / Case Study	10																										
Total		20																										

REFERENCES:

1. T.S. Grewal – *Double Entry Book Keeping (Vol. I & II)*
2. M.C. Shukla & T.S. Grewal – *Advanced Accounts*
3. S.N. Maheshwari – *Financial Accounting*
4. R.L. Gupta & V.K. Gupta – *Financial Accounting*

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- II

Title: Economics for Business - II

**Vertical - 1
Major Subject - 2 Credits**

**with effect from
Academic Year 2026-2027**

Title: Economics for Business-II
Course Code: CHMFTII2

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course introduces students to macroeconomic concepts and their relevance to business environments. It focuses on national income, economic indicators, and government policies that influence economic activity.</p> <p>Students learn about concepts such as GDP, GNP, and methods of measuring national income. The course also covers macroeconomic issues such as inflation, unemployment, and business cycles.</p> <p>The role of government policies, including monetary policy by the Reserve Bank of India and fiscal policy, is discussed to help students understand economic stability and growth.</p> <p>By the end of the course, students will be able to interpret macroeconomic trends and understand their impact on business decisions.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: To introduce macroeconomic concepts and national income accounting.</p> <p>CO(A) 2: To understand methods of measuring national income.</p> <p>CO(A) 3: To analyze macroeconomic issues such as inflation and unemployment.</p> <p>CO(A) 4: To understand monetary policy by the Reserve Bank of India and fiscal policy.</p> <p>CO(A) 5: To evaluate the impact of economic policies on business.</p>
8	Course Outcomes: Student will be able to	<p>CO1: Explain concepts of national income and methods of its measurement.</p> <p>CO2: Differentiate between GDP, GNP, and other macroeconomic indicators.</p> <p>CO3: Analyze macroeconomic issues such as inflation, unemployment, and business cycles.</p> <p>CO4: Evaluate the impact of monetary policy by the Reserve Bank of India and fiscal policy on business.</p> <p>CO5: Interpret economic trends and their implications for business decision-making.</p>

9

Syllabus**UNIT I: National Income**

- **Overview of National Income:** Definition of national income, basic concepts such as GDP, GNP, NNP, Personal Income, and Disposable Income, and their relevance in measuring economic performance
- **Methods of Measurement of National Income:** Income method, output (production) method, and expenditure method, along with their procedures and applicability
- **Difficulties in Measurement of National Income:** Problems such as non-monetized sector, informal economy, double counting, lack of reliable data, and valuation issues
- **Circular Flow of Income:** Concept of circular flow in two-sector, three-sector, and four-sector economies, showing interaction between households, firms, government, and foreign sector
- **GDP vs GNP:** Meaning, differences, relationship, and significance of Gross Domestic Product and Gross National Product in economic analysis
- **Applications of National Income Data:** Use in policy formulation, economic planning, growth comparison, standard of living assessment, and business decision-making

UNIT II: Macro Economic Concepts

- **Business Cycles:** Phases of business cycle—expansion, peak, recession, and recovery—and their characteristics
- **Inflation:** Meaning, types (demand-pull, cost-push), causes, effects on economy, and measures to control inflation
- **Unemployment:** Meaning, types, causes, and impact on economic development
- **Monetary Policy:** Meaning, Objectives, Instruments
- **Fiscal Policy:** Meaning, Objectives, Instruments.
- **Economic Policy in India:** Overview of major economic policies, reforms, and government initiatives influencing growth and development

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Attempt any 3 out of 5 questions.

Question No	Nature of Questions	Marks
Q1	Theory	10
Q2	Theory	10
Q3	Theory	10
Q4	Theory	10
Q5	Theory	10
Total		30

Internal Examination: Continuous Evaluation – 20 Marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2.	Project and presentation / Viva / Case Study	10
Total		20

11

REFERENCES:

- N. Gregory Mankiw – *Principles of Economics*
- D.N. Dwivedi – *Macroeconomics: Theory and Policy*
- H.L. Ahuja – *Macroeconomics*
- Mishra & Puri – *Indian Economy*
- Ramesh Singh – *Indian Economy* (useful for policy understanding)
- RBI Reports (Monetary Policy)

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- II

**Title: Digital Payment Systems and Fintech
Applications**

**Vertical - 1
Major Subject - 2 Credits**

**with effect from
Academic Year 2026-2027**

Title: Digital Payment Systems and Fintech Applications
Course Code: CHMFTII3

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course focuses on digital payment systems and their role in modern financial transactions. It provides an understanding of how technology has enabled fast, secure, and efficient payment mechanisms.</p> <p>Students learn about various payment systems such as UPI, NEFT, RTGS, and mobile wallets. The course also explores payment gateways and the role of banks and regulatory authorities.</p> <p>In addition, students are introduced to fintech applications such as peer-to-peer lending, robo-advisory services, and buy-now-pay-later systems. Case studies of companies like Paytm and Google Pay are included.</p> <p>The course also highlights cybersecurity and fraud prevention measures. By the end, students will understand digital payment systems and fintech innovations.</p>
2	Vertical 1	Major
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A) 1: To understand various digital payment systems such as UPI, NEFT, and RTGS.</p> <p>CO(A) 2: To explore the role of mobile wallets and payment gateways.</p> <p>CO(A) 3: To study fintech applications such as peer-to-peer lending and robo-advisory.</p> <p>CO(A) 4: To analyze real-world fintech case studies such as Paytm and Google Pay.</p> <p>CO(A) 5: To understand cybersecurity and fraud prevention in digital transactions.</p>
8	Course Outcomes:	<p>Students will be able to</p> <p>CO1: Explain various digital payment systems such as UPI, NEFT, and RTGS.</p> <p>CO2: Understand the functioning of mobile wallets and payment gateways.</p> <p>CO3: Analyze fintech applications such as peer-to-peer lending and robo-advisory.</p> <p>CO4: Evaluate case studies of fintech companies like Paytm and Google Pay.</p> <p>CO5: Identify cybersecurity risks and preventive measures in digital transactions</p>

9

Syllabus**UNIT I: Digital Payment Systems**

- UPI, IMPS, NEFT, RTGS
- Mobile wallets
- Payment banks
- Payment gateways
- Role of RBI
- Digital transaction flow

UNIT II: Fintech Applications

- Peer-to-peer lending
- Buy Now Pay Later (BNPL)
- Robo-advisory basics
- Insurtech applications
- Cyber fraud & security
- Case studies (Paytm, GPay)

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Attempt any 2 out of 3 questions.

Question No	Nature of Questions	Marks
Q1	Theory	15
Q2	Theory	15
Q3	Theory	15
Total		30



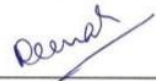
Internal Examination: Continuous Evaluation – 20 Marks

	Assessment / Evaluation	Marks
1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10
2.	Project and presentation / Viva / Case Study	10
Total		20


REFERENCES:

- Arvind Narayanan et al. – *Bitcoin and Cryptocurrency Technologies*
- Susanne Chishti & Janos Barberis – *The FINTECH Book*
- Payments System in India – RBI Publications
- Chris Skinner – *Digital Bank*

Department of B.Com (Accounting & Finance):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Kajal Vadhya	HOD, Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
2.	Dr. Hitasha Rohra	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
3.	Dr. Reema Panjwani	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the BoS (Ad-hoc) Chairperson: Kajal Vadhya 

Name & Signature of the Dean: Dr. Anurag Sharma 



**Smt. Chandibai Himajmal Mansukhani College
(Autonomous)**

**First Year B.Com.
(Management Studies)**

Semester - II

**Title: Industry and Service Management - I
(Basics of I & S)**

**Vertical - 2
Minor Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Industry and Service Management I (Basics of I & S)
Course Code: CHMBMSII3

Sr. No.	Heading	Particulars
1	Description the Course:	This course introduces students to the foundational concepts of Industry Management and Service Management, two essential components of modern economic and business environments. Students will learn how industries operate, how external forces shape their competitiveness, and how technological and regulatory changes influence industry performance. The course also covers the nature, scope, and classification of services, highlighting the growing importance of the service sector in India. By the end of the course, students will develop the ability to analyze industries and understand the dynamics of service delivery and management.
2	Vertical 2	Minor
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: Introduce students to the fundamental principles and functions of Industry Management.</p> <p>CO(A)2: Provide analytical frameworks for evaluating industry competitiveness and key environmental influences.</p> <p>CO(A)3: Develop understanding of the unique characteristics, scope, and classification of services.</p> <p>CO(A)4: Explain the economic and structural factors contributing to the expansion of the service industry, especially in India.</p>
8	Course Outcomes:	<p>Student will be able to</p> <p>CO1: Explain the concept, characteristics, types, and advantages/disadvantages of Industry Management.</p> <p>CO2: Analyze industry structure using tools such as Porter’s Five Forces, Industry Life Cycle, and regulatory/technological factors.</p> <p>CO3: Describe the concept and characteristics of services, and explain the significance of the service sector.</p> <p>CO4: Classify different types of services and evaluate the reasons for the rapid growth of the service industry in India</p>

9	Syllabus
	<p>UNIT I: Basics of Industry Management</p> <ul style="list-style-type: none"> • Concept of Industry Management, Characteristics of IM, Types, Pros and Cons of Industry Management • Industry Analysis: Framework of Porter's Five Forces, Industry Life Cycle, Technological advancement, Government regulations <p>UNIT II: Basics of Service Management</p> <ul style="list-style-type: none"> • Concept of service and service Management, characteristics of services, importance of service industry • Scope and Classification of services - Specialized services, Customer services and Industrial services, Reasons for growth of service industry in India.

10	<p>Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p>External Examination: Semester End External - 30 marks Time: 1:00 hours Format of Question Paper</p> <p>Attempt all questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question No</th> <th style="width: 65%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Any two out of three (Unit I)</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Any two out of three (Unit II)</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">TOTAL</td> <td></td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation - 20 marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;"></th> <th style="width: 70%;">Assessment / evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test during the lectures. (MCQs Based)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project / Presentation / Viva / Case Study / Role Play (Any 2)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">TOTAL</td> <td></td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Any two out of three (Unit I)	15	Q2	Any two out of three (Unit II)	15	TOTAL		30		Assessment / evaluation	Marks	1.	Class Test during the lectures. (MCQs Based)	10	2.	Project / Presentation / Viva / Case Study / Role Play (Any 2)	10	TOTAL		20
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11	<p>REFERENCES:</p> <ol style="list-style-type: none"> 1. Service Sector in India - recent policy initiative a New century publication 2008 2. A. Vijaykumar Service Sector management - An Indian perspective - Bhattacharjee, Jaico publishing House 2011.
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HSNC Board's

Smt. Chandibai Himathmal Mansukhani College

(Autonomous)

(Affiliated to the University of Mumbai)

University College Code: 217 | JD Office: T14



Faculty of Interdisciplinary

Vertical 3: List of Open Elective Skill Based Courses for First Year: Semester – II

Sr. No.	Nomenclature of the Paper
1	Cyber and Digital Safety
2	Audio -Video Editing Foundation for Graphics Design and Basics of Animation II
3	Basic Tools of AI for Economics and Education - II
4	English for Professional and Corporate World
5	Urbanisation and Real Estate
6	Business of Travel and Tours-II
7	Managing Family Wealth through Family Office
8	Interactive Web Design using Java Script
9	Basics of Nutrition II
10	Reels Production and Creator Branding
11	Performing Art
12	Data Analysis with Advanced Excel
13	Advanced Political Communication and Media Skills
14	Stress Management
15	Social Media and Society Identity, Power and Digital Citizenship
16	Mushroom Cultivation Training and Trading Level
17	Yoga and Fitness II
18	Basic Perfumery Course (Level-II)
19	Soft Skills II-Personal and Interpersonal Effectiveness
20	Beautician - Strategic Business Planning-II
21	Current Trends of Fashion Designing- Financial Perspective Level-II
22	Basic Accounting-II
23	Digital Marketing II
24	Online Trading and Stock Market-II
25	Event Management Course in Sindhi



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- II

Title: Quantitative Techniques For Business-II

**Vertical - 4
Vocational Skills Course - 2 Credits**

**with effect from
Academic Year 2026-2027**

Title: VSC – Quantitative Techniques For Business – II
Course Code: CHMFTII4

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course advances students' knowledge of statistics and introduces them to data analysis tools used in business. It focuses on applying statistical techniques to real-world business problems.</p> <p>Topics include measures of dispersion, correlation, regression, and basic time series analysis. These tools help students analyze relationships between variables and make predictions. The course also introduces Excel as a tool for data analysis, covering sorting, filtering, formulas, and charts.</p> <p>By the end of the course, students will be able to analyze data effectively and use basic tools for business decision-making.</p>
2	Vertical 4	VSC
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A) 1: To introduce advanced statistical tools such as correlation and regression. CO(A) 2: To understand measures of dispersion and time series analysis. CO(A) 3: To develop analytical skills for business forecasting. CO(A) 4: To introduce Excel as a tool for data analysis. CO(A) 5: To enhance decision-making using quantitative techniques</p>	
8	<p>Course Outcomes: Students will be able to</p> <p>CO1: Calculate and interpret measures of dispersion. CO2: Analyze relationships between variables using correlation and regression techniques. CO3: Apply time series analysis for business forecasting. CO4: Use Excel tools for data analysis, including formulas, charts, and visualization. CO5: Interpret data to support business decisions.</p>	

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Advanced Statistics</p> <ul style="list-style-type: none"> ● Measures of dispersion ● Correlation (Introduction) ● Regression (Basics) ● Index numbers ● Time series (Introduction) ● Business applications <p>UNIT II: Data Analysis Tools</p> <ul style="list-style-type: none"> ● Introduction to Excel ● Data sorting & filtering ● Basic formulas ● Charts & visualization ● Data interpretation ● Case-based problems 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern</p> <p style="text-align: center;">Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1:00 hour</p> <p style="text-align: center;">Format of Question Paper</p> <p style="text-align: center;">Attempt any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question No</th> <th style="width: 65%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p style="text-align: center;">Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 80%;">Assessment / Evaluation</th> <th style="width: 15%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project and presentation / Viva / Case Study</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Theory	15	Total		30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva / Case Study	10	Total		20
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11	<p>REFERENCES:</p> <ul style="list-style-type: none"> ● S.P. Gupta – <i>Statistical Methods</i> ● Levin & Rubin – <i>Statistics for Management</i> ● J.K. Sharma – <i>Business Statistics</i> ● Anderson, Sweeney & Williams – <i>Statistics for Business & Economics</i> 																											

**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

**First Year B. Com.
in AI & Fintech**

Semester- II

Title: Introduction to AI For Business

**Vertical - 4
Skill Enhancement Course - 2 Credits**


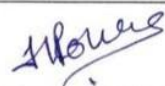
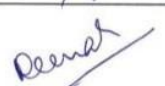
**with effect from
Academic Year 2026-2027**

Title: SEC – Introduction to AI for Business
Course Code: CHMFTIIS


Sr. No.	Heading	Particulars
1	Description of the Course:	<p>This course introduces students to the fundamentals of Artificial Intelligence (AI) and its applications in business. It focuses on how AI technologies are transforming decision-making and business operations.</p> <p>Students learn about AI concepts, types of AI, and differences between AI, machine learning, and data science. The course explores applications of AI in finance, marketing, and customer service.</p> <p>It also covers tools such as chatbots and automation systems, along with ethical considerations and limitations of AI.</p> <p>By the end of the course, students will understand AI concepts and their practical applications in business environments.</p>
2	Vertical 4	SEC
3	Type and Teaching methods	Theory Lecture / Discussion / Presentation / Case Study etc
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	<p>Course Objectives:</p> <p>CO(A) 1: To introduce the basic concepts of Artificial Intelligence and related technologies.</p> <p>CO(A) 2: To understand the differences between AI, Machine Learning, and Data Science.</p> <p>CO(A) 3: To explore applications of AI in business functions.</p> <p>CO(A) 4: To familiarize students with AI tools such as chatbots and automation.</p> <p>CO(A) 5: To understand ethical issues and limitations of AI in business.</p>	
8	<p>Learning Outcomes: Students will be able to</p> <p>CO1: Explain fundamental concepts of Artificial Intelligence, Machine Learning, and Data Science.</p> <p>CO2: Identify applications of AI in business functions such as finance and marketing.</p> <p>CO3: Analyze the role of AI in decision-making and automation.</p> <p>CO4: Use basic AI tools such as chatbots and automation platforms.</p> <p>CO5: Evaluate ethical issues and limitations associated with AI in business.</p>	

9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: AI Fundamentals</p> <ul style="list-style-type: none"> ● Meaning & scope of AI ● AI vs ML vs Data Science ● Types of AI ● Applications in business ● AI tools overview ● Benefits & limitations <p>UNIT II: AI in Practice</p> <ul style="list-style-type: none"> ● AI in finance ● AI in marketing ● Chatbots & automation ● Data-driven decision making ● Ethical issues in AI ● Case studies 																											
10	<p style="text-align: center;">Scheme of Examination and Assessment Pattern Paper – 50 Marks</p> <p style="text-align: center;">External Examination: Semester End External - 30 marks Time: 1:00 hour Format of Question Paper</p> <p>Attempt any 2 out of 3 questions.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Question No</th> <th style="width: 65%;">Nature of Questions</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Q1</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q2</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td style="text-align: center;">Q3</td> <td>Theory</td> <td style="text-align: center;">15</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation – 20 Marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 75%;">Assessment / Evaluation</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Project and presentation / Viva / Case Study</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Question No	Nature of Questions	Marks	Q1	Theory	15	Q2	Theory	15	Q3	Theory	15	Total		30		Assessment / Evaluation	Marks	1.	Class Test (Short notes/ MCQ's/ Match the Pairs/ Answer in one sentence)	10	2.	Project and presentation / Viva / Case Study	10	Total		20
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11	<p>REFERENCES:</p> <ul style="list-style-type: none"> ● Stuart Russell & Peter Norvig – <i>Artificial Intelligence: A Modern Approach</i> ● Tom Taulli – <i>Artificial Intelligence Basics</i> ● Bernard Marr – <i>Artificial Intelligence in Practice</i> ● Ajay Agrawal – <i>Prediction Machines</i> 																											

Department of B.Com (Accounting & Finance):

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Kajal Vadhrya	HOD, Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
2.	Dr. Hitasha Rohra	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	
3.	Dr. Reema Panjwani	Assistant Professor, Smt. Chandibai Himathmal Mansukhani College	

Name & Signature of the BoS (Ad-hoc) Chairperson: Kajal Vadhrya 

Name & Signature of the Dean: Dr. Anuradha Shrivastava 



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- II

Title: Communication Skills in Sindhi

Vertical - 5

Ability Enhancement Course - 2 Credit

**with effect from
Academic Year 2025-2026**

Title: Communication Skills in Sindhi
COURSE CODE: CHMSINIAEC

Sr. No.	Heading	Particulars
1	Description the Course:	Sindhi communication skills (B.Com.) Communication is the core component of the commerce and trade. In communication, language plays very significant role. If a student has mastered the skills of language, undoubtedly, he or she would be able to communicate in the best manner. In this course basic part of Sindhi language would be taught based on the NEP 2020. The innovative approach likes critical thinking, creative mind, use of technology will lead to communicating and participating with the different groups. The vocabulary section would be given prominence. The course would be in the Devanagari script so that it can attract majority of the students. Even non-Sindhi students shall have opportunity to adopt this course.
2	Vertical 1	AEC – Ability Enhancement Course
3	Type	Theory+ Practicum (Teaching Method: Lecture/ Discussion/Reading)
4	Credit	2 credits (1 credit = 15 hours for theory or 30 hours of Practical work in a semester)
5	Hours allotted	30 Hours
6	Marks allotted	50Marks
7	Course Objectives: After successful completion of this course: CO(A)1: The learner will get understanding of communication skills. CO(A)2: The learner will understand how to accurate the pronunciation of special words in Sindhi CO(A)3: The learner will improve the conversation skill in Sindhi. CO(A)4: The learner will become best communicator in Sindhi language	
8	Course Outcomes: Student will be able to CO1: Know the basic special features of Sindhi language. CO2: Understand the skills of communication. CO3: Knowing the conversation with businessmen and customers CO4: Know the etiquettes with parents, relatives, friends and others in effective way	

Syllabus

Unit 1: Everyday & Professional Communication in Sindhi

- Daily Life Conversation Skills: Greetings and introductions, Asking for information, Making requests / giving instructions, Small talk in simple Sindhi
- Workplace & Business Communication: Customer interaction, Office enquiries, permissions, complaints, Bank/shop/travel conversation, Basic telephone conversation, Short Event Reports

Unit 2: Digital & Modern Communication in Sindhi

- Email & Message Writing: Professional emails, WhatsApp/SMS etiquette, Announcements, reminders
- Product and Promotive Communication: Short ads, Taglines & slogans, Simple product description, Pitch Presentation, Interview / Communication for Market Research

Syllabus

यूनिट १:

- रोज़मरह जी जज़िंदगी में गुफ्तगू(ज िंधीअ में): वाकुज़ियत जियण ऐ जाण हा ुल करण ,वेनती मोजकलण, अजुु करण,जहदायतूिं जियण, ौली ज िंधीअ में गालाईण.
- कम करण वारी जगह ते राबतो ऐ कारोबारी राबतो: ग्राहकजन ा गुफ्तगू ऑजि में पूछताछ , परमीशन जशकायत पत्र, बैंक जे करमचाररयुजन ा गुफ्तगू ग्राहकजन ा गाजलहाइजण, बेज क टेलीिोजनक िंवादु, नििे जशन जी ररपोटु.

यूनिट २:

- जिजजटल ऐ आधुजनक िंवादु(ज िंधी में):
- ईमेल ऐ मै ेज जलखण, पेशेवर ईमेल, वाट् प ऐ म े (Message) जा जशष्टाचार (Etiquettes), घोषणा ,याद जियारण वारो नोट (Reminders),
- उत्पाद ऐ प्रचार प्र ार िंवादु,,नििो जवज्ञापन (Small Ads), टैगलाइन ऐ स्लोगन ौलो उत्पाद वणुन,, जपच जप्रज्नेशन, इटरव्यू,माकेट रर चु जे लाइ िंवादु.

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

Question No	Nature of Questions	Marks
Q1.A)	Objective Type Questions (Unit- I)	05
Q1. B)	Attempt ANY 2 out of 4- (5 marks each) (Unit-I)	10
Q2.A)	Objective Type Questions (Unit- II)	05
Q2. B)	Attempt ANY 2 out of 4- (5 marks each) (Unit-II)	10
Total		30

Internal Examination: Continuous Evolution - 20 marks

	Assessment / evaluation	Marks
1.	Speaking Activities: (Presentation) Making presentations in the classroom	10
2.	Listening Activities: (Assignment) Listening to speeches, dialogues, announcement and summarizing them	10
Total		20

11**REFERENCE BOOKS:**

1. Sanchari Basha – By Dr. Pushpa Kodwani
2. Sindhi Pahakaa – Dr. Jetly M.K.
3. Sindhi Muhavahra – By Hardwani Lachhman
4. Sindhi Adhyat mak Shabdhkesh – By Hardwani Lachhman
5. Acho Sindhi Sikhu – By Hardwani Lachhman

Syllabus Committee:

Sr No	Name of the Faculty	Designation and College	Signature
1.	Mrs. Kajal Ramchandani	H.O.D. of Jai Hind College	<i>Kajal</i>
2.	Mrs. Komal Totani	Assistant Teacher, Smt. CHM College	<i>Pratima</i>

Name & Signature of the BoS Chairperson: (Mrs. Kajal Ramchandani)

Kajal

Name & Signature of the Dean: (Dr. Pratima Das)

Pratima Das



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year BCOM

Semester- II

Vertical – 5

Ability Enhancement Course (AEC) -2 Credits

**with effect from
Academic Year 2025-2026**

Title: Advanced Business Communication Skills
Course Code: CHMBCOMAECII

Sr. No.	Heading	Particulars
1	Description of the Course:	<p>The modern business world demands communication that is strategic, data-driven, digitally fluent, and culturally intelligent. With virtual offices, global teams, and technology-integrated operations, communication skills have evolved beyond traditional correspondence.</p> <p><i>Advanced Business Communication Skills</i> builds on foundational knowledge and introduces students to executive-level communication abilities. The course focuses on strategic communication, digital workplace tools, persuasive writing, professional etiquette, intercultural communication, and analytical documentation, preparing learners for real-world corporate responsibilities.</p>
2	Vertical 5	AEC: Advanced Business Communication Skills
3	Type Teaching Methods:	Theory+ Practicum (Lecture/ Discussion/ Presentation/ Reading sessions/ Worksheets/ etc.)
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To provide advanced understanding of business communication models and strategies.</p> <p>CO(A)2: To develop digital and intercultural communication skills essential for global workplaces.</p> <p>CO(A)3: To equip students with professional writing skills for reports, proposals, emails, and letters.</p> <p>CO(A)4: To enhance presentation, negotiation, and analytical communication abilities.</p> <p>CO(A)5: To build professionalism, etiquette, and ethical communication judgment.</p>

<p>8</p>	<p>Course Outcomes: After completing this course, learners will be able to:</p> <p>CO-1: Implement advanced communication strategies in professional business contexts.</p> <p>CO-2: Communicate effectively using digital tools and virtual platforms.</p> <p>CO-3: Draft structured, persuasive, and professional business documents.</p> <p>CO-4: Demonstrate professional etiquette in meetings, group work, interviews, and corporate communication.</p> <p>CO-5: Analyze and solve workplace communication problems through case-based approaches.</p>
<p>9</p>	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Advanced Concepts in Business & Digital Communication (15 Hours)</p> <p>1. Strategic Business Communication</p> <ul style="list-style-type: none"> • Advanced models of corporate communication • Managerial communication and decision-making • Communication ethics and governance • Communication in crisis and conflict situations <p>2. Workplace Communication Dynamics</p> <ul style="list-style-type: none"> • Multigenerational workforce communication • Communication across hierarchies and cross-functional teams • Basics of negotiation and conflict resolution • Professional listening and feedback skills <p>3. Digital Communication & Virtual Workplace</p> <ul style="list-style-type: none"> • Email etiquette in global communication • Virtual meeting etiquette: scheduling, agendas, minutes • Writing for digital media: micro-content, announcements, social media tone <p>4. Intercultural & Global Communication</p> <ul style="list-style-type: none"> • Cultural sensitivity in global communication • Communicating with international clients • Cross-border etiquette: greetings, tone, time zones

UNIT II: Professional Business Correspondence & Practical Documentation (15 Hours)

• **Business Reports & Practical Documentation**

- 1 Project summary report
- 2 Market survey/product analysis report
- 3 Service recovery / apology letter as a customer care executive
- 4 Negotiation letter (discount / delivery terms)

• **Proposals, Social Media Writing & Corporate Profiles**

1. Proposal for a new campus event
2. Proposal for a small business idea
3. Writing Instagram captions for a brand
4. Preparing a short promotional message for a product

10

Scheme of Examination and Assessment Pattern

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hour

Format of Question Paper

All questions are compulsory:

Question No	Nature of Questions	Marks
Q. 1	Short Notes (Attempt any 3 out of 5) - Unit 1 OR Attempt Essay Type question. (1 out of 2) - Unit 1	15
Q. 2	Short Notes (Attempt any 3 out of 5) - Unit 2 OR Attempt Essay Type question. (1 out of 2) - Unit 2	15
	Total	30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Written Assignment: The students are required to attempt any one of the following using AI applications: (Eg: Gamma AI, Beautiful.ai, etc) <ul style="list-style-type: none"> • Preparing a short promotional message for a product • Market Survey Report / A Business Proposal 	20
	Total	20




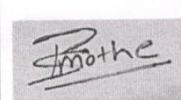
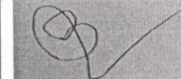
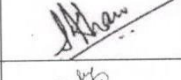
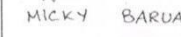
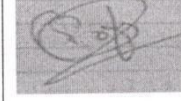
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- 9 Locker, Kitty O., and Donna Kienzler. *Business and Administrative Communication*. 11th ed., McGraw-Hill Education, 2021.
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- 13 Murphy, Herta A., Herbert W. Hildebrandt, and Jane P. Thomas. *Effective Business Communication*. 7th ed., McGraw-Hill, 1997.
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- 19 Sinha, K. K. *Business Communication*. Galgotia Publishing, 2003.
- 20 Taylor, Shirley. *Model Business Letters, Emails and Other Business Documents*. 7th ed., Pearson Education, 2012.


Syllabus Committee:

Sr. No	Name of the Faculty	Designation and College	Signature
1.	Prof. (Dr.) Kailas Aute	Professor & Head, Dept. of English, Smt. CHM College	
2.	Prof. (Dr.) B. R. Hiramani,	(VC Nominee, University of Mumbai) Pancham Khemraj College, Sawantwadi	
3.	Prof. (Dr.) Vikas Raskar	(Subject Expert outside University) Hutatma Rajguru Mahavidyalay, Rajguru Nagar, Khed, (Affiliated to Savitribai Phule University)	
4.	Prof. (Dr.) Prashant Mothe	(Subject Expert outside University) Aadarsh Mahavidyalay, Umerga, Dharashiv, (Affiliated to Dr. Baba Saheb Ambedkar Marathwada University)	
5.	Mr. Ananda Pandhare	Asst. Professor, Dept. of English, Smt. CHM College	
6.	Ms. Sana Khan	Asst. Professor, Dept. of English, Smt. CHM College	
7.	Dr. Micky Barua	Faculty Vidyalankar Institute of technology, Alumni Member	 MICKY BARUA
8.	Ms. Sofy Verghese	Accenture, Industry Representative	

Name & Signature of the Ad-hoc BoS Chairperson: Prof. (Dr.) Kailas Aute



Name & Signature of the Dean: Prof. (Dr.) Nitin Arekar



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester - II

**Title: Environmental Management and
Sustainable Development - II**

**Vertical - 5
VEC Subject - 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Environmental Management and Sustainable Development - II

Course Code: CHMVEC2

Sr. No.	Heading	Particulars
1	Description the Course:	This course examines the relationship between environmental pollution and human health, with detailed coverage of air, water, soil, noise, thermal, and radioactive pollution and their sources, standards, and impacts. It enables learners to understand pollution generation processes, waste management challenges, and the assimilative capacity of the environment. The course also introduces environmental laws, constitutional provisions, and regulatory frameworks, along with tools such as Environmental Management Systems (ISO 14001), life cycle analysis, and cost–benefit analysis. Emphasis is placed on sustainable practices, pollution control measures, the 3R concept, ecolabeling, and global initiatives such as the Sustainable Development Goals and Mission LiFE.
2	Vertical 5	VEC
3	Type & Teaching Methods	Theory + Practicum Lectures/Discussions/Presentations/Case Studies, etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<p>CO(A)1: To develop a comprehensive understanding of various types of environmental pollution, their sources, standards, and impacts on human health and ecosystems.</p> <p>CO(A)2: To familiarize students with environmental laws, constitutional provisions, and regulatory frameworks related to environmental protection and management.</p> <p>CO(A)3: To equip learners with knowledge of environmental management tools, pollution control measures, and sustainable waste management practices.</p> <p>CO(A)4: To create awareness about global and national sustainability initiatives such as the Sustainable Development Goals, Mission LiFE, and their role in achieving sustainable development.</p>

8	<p>Course Outcomes: Student will be able to</p> <p>CO1: Identify and analyze different types of environmental pollution and assess their impacts on human health and ecological systems.</p> <p>CO2: Explain key environmental laws, constitutional provisions, and institutional mechanisms for environmental protection.</p> <p>CO3: Apply environmental management tools and sustainable waste management practices in real-world contexts.</p> <p>CO4: Evaluate sustainability initiatives such as the SDGs and Mission LiFE and relate them to environmental management and sustainable development practices.</p>
9	<p style="text-align: center;">Syllabus</p> <p>UNIT I: Environmental Pollution and Health</p> <ul style="list-style-type: none"> • Understanding pollution: Production processes and generation of wastes; Assimilative capacity of the environment; Definition of pollution; Point sources and non-point sources of pollution. • Air pollution: Sources of air pollution; Primary and secondary pollutants; Indoor air pollution; Adverse health impacts of air pollutants; National Ambient Air Quality Standards. • Water pollution: Sources of water pollution; River, lake and marine pollution, groundwater pollution; water quality parameters and standards; adverse health impacts of water pollution on human and aquatic life. • Soil pollution and solid waste: Soil pollutants and their sources; Solid and hazardous waste; Impact on human health. • Noise pollution: Definition of noise; Unit of measurement of noise pollution; Sources of noise pollution; Noise standards; adverse impacts of noise on human health. • Thermal and Radioactive pollution: Sources and impact on human health and ecosystems. <p>UNIT II: Environmental Management</p> <ul style="list-style-type: none"> • 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 Life cycle analysis; Cost-benefit analysis • Pollution control and management; Waste Management- Concept of 3R (Reduce, Recycle and Reuse) and sustainability; Ecolabeling /Ecomark scheme. • Introduction to Millennium Development Goals, Sustainable Development Goals, & Mission Life.

10**Scheme of Examination and Assessment Pattern**

Paper – 50 Marks

External Examination: Semester End External - 30 marks Time: 1:00 hours

Format of Question Paper

Attempt any 3 out of 4 questions.

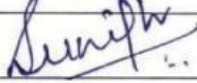
Question No	Nature of Questions	Marks
Q1	Theory Question based on Unit I	10
Q2	Theory Question based on Unit I	10
Q3	Theory Question based on Unit II	10
Q4	Theory Question based on Unit II	10
TOTAL		30

Internal Examination: Continuous Evaluation - 20 marks

	Assessment / evaluation	Marks
1.	Assignment / Project	10
2.	Case Study / Assignment	10
TOTAL		20

11**REFERENCES:**

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6. Singh, J., Singh, A., & Gupta, S. (2019). *Environmental science and engineering*. New Age International Publishers.

Sr No	Name of the Faculty	Designation and College	Signature
1.	Dr. Sunil Lalchandani	Dean, Faculty of Interdisciplinary	



**Smt. Chandibai Himathmal Mansukhani College
(Autonomous)**

First Year

Semester- II

Title: Cocurricular Course - II

**Vertical - 6
Cocurricular Course – 2 Credits**

**with effect from
Academic Year 2025-2026**

Title: Cocurricular Course - II

Course Code: CHMCCII6

Sr. No.	Heading	Particulars
1	Description the Course:	<p>This student-friendly Co-Curricular Course is uniquely designed to promote holistic development through active participation in various college-based activities. Unlike traditional theory-based subjects, this course emphasizes hands-on involvement and experiential learning. Students are encouraged to explore their interests and talents by engaging in cultural, social, literary, sports, extension, or club-based events conducted by the college throughout the academic year.</p> <p>Participation will be recorded and assessed based on involvement, initiative, team spirit, creativity, and consistency. The aim is to nurture essential life skills such as leadership, communication, collaboration, and responsibility in a supportive, informal setting.</p> <p>This non-theory course offers students the opportunities and the freedom to learn beyond the classroom and grow into well-rounded individuals, contributing positively to campus life and society.</p>
2	Vertical 6	Cocurricular Course (Mandatory)
3	Type Teaching Methods	Non Theory Participation, Report Writing, Presentation etc.
4	Credit	2 Credits
5	Hours allotted	30 Hours
6	Marks allotted	50 Marks
7	Course Objectives:	<ol style="list-style-type: none"> 1. To inculcate a spirit of active participation in cultural, social, environmental, and creative activities. 2. To enhance personal and interpersonal skills through real-life experiences and teamwork. 3. To foster a sense of responsibility, leadership, and community engagement among students. 4. To develop self-confidence and emotional well-being through creative expression and collaboration. 5. To integrate classroom learning with experiential learning for holistic growth.
8	Learning Outcomes:	<p>By the end of the course, students will be able to:</p> <p>LO1: Participate meaningfully in diverse co-curricular activities and reflect on their learning experiences.</p> <p>LO2: Demonstrate improved communication, leadership, and teamwork skills.</p> <p>LO3: Exhibit increased awareness of social responsibility and civic engagement.</p> <p>LO4: Build confidence through creative, cultural, and intellectual expressions.</p> <p>LO5: Maintain a portfolio or activity log to track participation and personal development.</p>

9	Syllabus																															
	<p>Unit I - Suggested Areas of Participation in the activities:</p> <ul style="list-style-type: none"> • Cultural Events: Drama, dance, music, literary events, debates, etc. • Social Outreach: Blood donation, awareness campaigns, cleanliness drives. • Clubs & Societies: Photography, quiz, environment club, shram club, etc. • Sports & Fitness: College tournaments, yoga, marathons, fitness challenges. • Institutional Events: Foundation Day, Annual Day, College Festivals, Intercollegiate events. • National Festivals: Independence Day, Republic Day etc. <p>Unit II - Program Specific Topics</p> <ul style="list-style-type: none"> • Workshops/Seminars: Report Writing, Personality Development, Soft Skills, Leadership Talks. • Speak, Show, Shine: Presentation / Poster Presentation / Viva and Learning Experience <p>Mode of Evaluation:</p> <ul style="list-style-type: none"> • Faculty Coordinator: To guide and evaluate student progress. • Participation Proof: Certificates, photos, attendance records. • Reflective Journal: Minimum 2–3 pages summarizing experiences, learning, and growth. • Final Viva/Presentation: 5-minute talk on poster presentation and on overall learning. 																															
10	<p>Scheme of Examination and Assessment Pattern Based on 3 approved Activities Semester End External - 30 marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Activity No</th> <th style="width: 65%;">Nature of Activities</th> <th style="width: 20%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Title of Approved Activity - 1</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Title of Approved Activity - 2</td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">3.</td> <td>Title of Approved Activity - 3</td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td style="text-align: center;">30</td> </tr> </tbody> </table> <p>Internal Examination: Continuous Evaluation – 20 marks</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;"></th> <th style="width: 85%;">Assessment / Evaluation</th> <th style="width: 10%;"></th> <th style="width: 10%;">Marks</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1.</td> <td>Reflective journal</td> <td></td> <td style="text-align: center;">10</td> </tr> <tr> <td style="text-align: center;">2.</td> <td>Presentation/ poster presentation/viva</td> <td></td> <td style="text-align: center;">10</td> </tr> <tr> <td colspan="3" style="text-align: right;">Total</td> <td style="text-align: center;">20</td> </tr> </tbody> </table>	Activity No	Nature of Activities	Marks	1.	Title of Approved Activity - 1	10	2.	Title of Approved Activity - 2	10	3.	Title of Approved Activity - 3	10	Total		30		Assessment / Evaluation		Marks	1.	Reflective journal		10	2.	Presentation/ poster presentation/viva		10	Total			20
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Total			20																													

Suggested Readings:

- How to Win Friends and Influence People
- The 7 Habits of Highly Effective People
- Thinking, Fast and Slow
- Leaders Eat Last
- Talk Like Ted

Name & Signature of the Principal & Chairperson, Academic Council:


 Dr. Manju Lalwani Pathak

