

**Class : XI**  
**FINANCIAL ACCOUNTING**

**Time : 3 Hrs.**

**One Paper**

**Marks : 100**

**Unit - 1 : Introduction to Accounting**

**(Periods :15)**

- \* Accounting– Meaning, objectives, types, advantages, limitations; Accounting as source of information; Internal and external users of Accounting information and their needs.
- \* Basic Accounting Terms – Asset, Liability, Capital, Expense, Income, Expenditure, Revenue, Debtors, Creditors, Goods, Cost, Gain, Stock, Purchase, Sales, Loss, Profit, Voucher, Discount, Transactions, Drawings, Business, Account, Return Inward & Outward, Bad Debts. and Commission.
- \* Qualitative characters of Accounting information – Relevance, Reliability, Understandability and comparability.

**Unit - 2 : Theory Base of Accounting**

**(Periods :15)**

- \* Accounting Principles – Meaning and Nature.
- \* Accounting Concepts – Entity, Money Measurement, Going Concern, Accounting Period, Cost Concept, Dual Aspect, Revenue Recognition (Realisation), Matching, Accrual, Full Disclosure, Consistency, Conservatism, Materiality.
- \* Accounting Standards – Concept and list of Indian accounting standard.
- \* Accounting Mechanism – Elementary Idea of accounting system i.e. Single Entry System, Double Entry System and Indian System of Accounting.
- \* Bases of Accounting – Cash Basis and Accrual Basis.

**Unit - 3 : Recording of Business Transactions**

**(Periods :35)**

- \* Voucher and Transactions – Origin of Transactions : Source Documents and Vouchers (meaning with examples).
- \* Accounting Equation Approach – Meaning and Analysis of transactions using accounting equation, Rules of Debit and Credit.
- \* Recording of Transactions – Books of original entry : Journal of business transactions (Including banking transactions), Sub-division of Journal –
  - (i) Cash Book – Simple, Cashbook with Bank column (Double column cash book), Triple column Cash book and Petty Cashbook (Simple and Imprest system)
  - (ii) Special Purpose Books or Subsidiary Books – Purchases Book, Sales Book, Purchase Returns Book, Sales Returns Book; Bills Receivable Book and Bill Payable Book.
- \* Classification of transactions – Ledger-meaning, utility, format; posting from Journal and Subsidiary books, Balancing of Accounts.
- \* Summarising of transactions – Trial Balance : Meaning, Objectives, Format and Preparation; Errors : Types of Errors; errors affecting Trial Balance, errors not affecting Trial Balance; Rectification of Errors and Uses of Suspense Account.

**Unit - 4 : Analysis of Banking Transactions**

**(Periods :10)**

- \* Meaning and types of banking transactions; opening of current account, purchase of bank drafts, dishonour of cheques, etc.
- \* Bank Reconciliation Statement – Meaning, Need and Preparation, Corrected Cash Balance.

**Unit - 5 : Depreciation, Provisions and Reserves**

**(Periods :25)**

- \* Depreciation– Meaning and need for charging depreciation, factors affecting depreciation, methods of depreciation - Straight Line method and Diminishing Balance Method; Method of recording depreciation - Journal entries and opening of asset account, provision for depreciation / accumulated depreciation account and treatment of disposal of an asset.



- \* Provisions and Reserves – Meaning, importance, difference between Provisions and Reserves, Types of Reserves : Revenue Reserve, Capital Reserve, General Reserve, Specific Reserve and Secret Reserves; Types of Provisions.

**Unit - 6 : Accounting for Bill Transactions**

(Periods :18)

- \* Bills of exchange and Promisory Note – Meaning and definition, features, parties, specimen and distinction, Types of bills.
- \* Important Terms – Term of Bill, Concept of Accommodation Bill, Days of Grace, Date of Maturity, Bill at Sight, Bill after date, Negotiation, Endorsement, Discounting of Bill, Dishonour, Noting, Retirement and Renewal of a Bill.
- \* Accounting treatment of Bill Transactions – Journal regarding exchanging of bills under above circumstances.

**Unit - 7 : Special Accounting**

(Periods :32)

- \* Average Due Date – Meaning, Objective and Methods of calculation and calculation of interest using methods of average due date.
- \* Account Current – Meaning, Objective and method of preparation, Red ink interest.
- \* Consignment – Meaning, Objective and accounting treatments.
- \* Joint Venture – Meaning, Objective and accounting; Distinction between consignment and joint venture.

**Unit - 8 : Financial Statements**

(Periods :34)

- \* Financial Statements : Meaning, Objective, Uses and Limitations.
- \* Capital Expenditure and Revenue Expenditure – Concepts and Distinction.
- \* Final Accounts – Trading, Profit and Loss Account and Balance Sheet of individuals and sole trading business – Meaning, Features, Uses and Limitations; Grouping and Marshalling of Assets and Liabilities in the balance sheet.
- \* Preparation and presentation of Trading and Profit & Loss Account and Balance Sheet in Vertical Form.
- \* Adjustments in preparation of Financial Statements with respect to closing stock, outstanding expenses, prepaid expenses, accrued Income, Income received in advance, depreciation, bad debts and provision for doubtful debts, provision of discount on debtors and creditors, Deferred revenue expenditure, abnormal loss of goods, Goods sent for approval and in transit and manager's commission.

**Unit - 9 : Computers in Accounting**

(Periods :15)

- \* Introduction to Computer and Accounting Information System (AIS)
- \* Application of Computers in Accounting – Advantages and Disadvantages.
- \* Comprison of accounting processes in manual and computerized accounting, Highlighting advantages and limitations of automation.

**Unit - 10 : Accounting and Database System**

(Periods :15)

- \* Accounting and Database Management System.
- \* Concept of entity and relationship : entities and relationship in an Accounting System, designing and creating simple tables, forms, queries and reports in the context of Accounting System.

एकदशम

# Courses of Studies for Class : XII

## ACCOUNTANCY

Time : 3 Hrs.

One Paper

Marks : 80

### PART-A : ACCOUNTING OF NOT FOR PROFIT ORGANISATION, ACCOUNT FROM INCOMPLETE RECORDS AND PARTNERSHIP FIRMS

#### Unit - 1 : Accounting for Not-For-Profit Organisation (NGO) (Periods :20)

- \* Not for profit organisation : Meaning and examples.
- \* Receipts and Payments : Meaning and concept of fund based accounting.
- \* Preparation of Income and Expenditure Account and Balance Sheet from Receipt and Payment Account with additional information.

#### Unit - 2 : Account from Incomplete Records (Periods :20)

- \* Single Entry Scheme – Meaning, Essentials, Disadvantages, Statement of Affairs – Meaning and Distinction with Balance Sheet.
- \* Ascertainment of Profit or Loss under single entry system.
- \* Conversion of Single entry system into double entry system.

#### Unit - 3 : Accounting for Partnership firms (Periods :60)

- \* Meaning, Elements, Nature of Partnership firm; Partnership Deed-meaning, Contents and importance.
- \* Goodwill : Meaning, Nature, Factors affecting and methods of Valuation : Average profit, Super Profit and Capitalization methods.
- \* Admission, Retirement and Death of partners and preparation of their accounts : Accounting for Revaluation of Assets and Liabilities and distribution of reserves and Accumulated Profits, Treatment of goodwill and Adjustment of capital.

### PART-B : COMPANY ACCOUNTS AND FINANCIAL STATEMENT ANALYSIS

#### Unit - 4 : Accounting for Share Capital and Debenture (Periods :35)

- \* Joint Stock Company : Meaning, Features.
- \* Share Capital: Meaning, Nature and Types of Shares.
- \* Accounting for share capital : Issue and Allotment of Equity and Preference Shares; Over subscription and under subscription; issue at par, premium and at discount; calls in advance, calls in arrears, issue of shares for consideration other than cash.
- \* Forfeiture of shares : Accounting treatment, re-issue of forfeited shares.
- \* Issue of debenture – Meaning, features and types of debentures; Issue at par, premium and at discount; Issue of debenture for consideration other than cash.

#### Unit - 5 : Analysis of Financial Statements (Periods :28)

- \* Financial Statement of a Company : Meaning, Objects & Components.
- \* Financial analysis – Meaning, need and purpose.
- \* Tools for Financial Statement Analysis : Accounting Ratios : meaning and objectives, types of ratios.

**Liquid Ratios** : Current Ratio, Liquid Ratio.

**Solvency Ratios** : Debt. to Equity, Total Assets to Debt, Proprietary Ratio;

**Activity Ratios** : Inventory Turnover, Debtors Turnover, Payables Turnover, Working Capital Turnover, Fixed Assets Turnover, and Current Assets Turnover;



**Profitability Ratio :** Gross Profit, Operating Ratio, Net Profit Ratio, Return on Investment, Earning Per Share, Dividend per share, etc.



**Unit - 6 : Statement of changes in Financial Position (Cash Flow Statement) (Periods :25)**



- \* Cash Flow Statement : Meaning and Objectives, preparation, adjustment related to depreciation, dividend and tax, sale and purchase of non-current assets (as per revised standard issued by ICAI)



**Unit - 7 : Project work in Accounting (Periods :15) – 20 Marks**



**OR,**

**Unit - 7 : Computerised Accounting (Periods :15)**

- \* Database design for accounting
- \* Entity relationship model.
- \* Relational data model.
- \* Structured Query Language (SQL)

**Overview of computerised accounting system**

- \* Fundamentals of computerised accounting system
- \* Concept of grouping of accounts
- \* Codification of accounts

**Application of computers in Financial Accounting (MS Access)**

- \* Accounting procedures used in practice for recording cash, bank and journal transactions.
- \* Preparation of ledger accounts, cash book, bank book and Trial Balance.

एकाउंटन्टी



## वित्तीय लेखांकन

### कक्षा-XI & XII के लिए

#### मीमांशा-

विद्यालयी शिक्षा के 10 वर्षों के पश्चात् +2 की शिक्षा हेतु सीनियर माध्यमिक शिक्षा द्वारा "वित्तीय लेखांकन" की वाणिज्य से संबंधित, पाठ्यक्रम का निर्माण किया जा रहा है। आज से पहले उच्चतर माध्यमिक कक्षाओं में सिर्फ कला एवं विज्ञान विषयों की ही पढ़ाई की जाती रही है परन्तु आज वाणिज्य को भी इन कक्षाओं में पढ़ाये जाने की परम्परा प्रचलित हो चुकी है या इसकी जरूरत महसूस की जा रही है।

आज का युग उदारता, वैश्वीकरण एवं निजीकरण (LPG) का युग है एवं इसमें वाणिज्य विषय को कम आंकना अर्थहीन जान पड़ता है। वाणिज्य एवं इसके महत्वपूर्ण अंग लेखांकन, अर्थशास्त्र, संगणक आदि की भूमिका व्यवसाय की भाषा जैसी है। अतः उच्चतर माध्यमिक अवस्था में वाणिज्य अहम् भूमिका निभाता है।

इस पाठ्यक्रम का मुख्य उद्देश्य यही है कि उच्चतर माध्यमिक स्तर पर (वाणिज्य विषय से संबंधित) छात्रों को लेखांकन की मूलभूत सिद्धांतों से अवगत कराकर उनके स्तर को सुदृढ़ करना है। इसमें लेखांकन की उन समस्त सिद्धांतों को उल्लेखित किया गया है जो एक परम्परागत शिक्षा से अलग महसूस कराएगा। पाठ्यक्रम को इतनी उपयोगिताओं एवं आवश्यकताओं से पूर्ण किया गया है कि वित्त एवं लेखांकन के क्षेत्र में कैरियर विकास में उनको सहयोग प्रदान करेगा।

अन्ततः 'वित्तीय लेखांकन' का पाठ्यक्रम तयार करने में एन.सी.ई.आर.टी. (NCERT)

द्वारा निर्मित 'वित्तीय लेखांकन' के पाठ्यक्रम से

मिलान किया गया एवं संशोधनोपरांत पाठ्यक्रम जारी किया गया है जिसमें छात्रों का उत्तरोत्तर विकास हो।

#### उद्देश्य-

- 1 सूचना प्रणाली के तौर पर लेखांकन प्रक्रिया से छात्रों को अवगत कराना।
- 1 छात्रों को लेखांकन एवं लेखांकन स्तर के आधारभूत अवधारणाओं से परिचित कराना।
- 1 व्यापारिक लेन-देन की प्रक्रियाओं में लेखांकन समीकरण के प्रयोग करने हेतु विकसित करना।
- 1 व्यापारिक लेन-देन एवं वित्तीय विवरण तैयार करने में समझ विकसित करने के लिए।
- 1 साझेदारी व्यवसाय की पुनर्संगठन में लेखांकन प्रक्रियाओं की समझ विकसित करने में।
- 1 वित्तीय विवरणों का विश्लेषण एवं उनको समझने में छात्रों की मदद करना।
- 1 संगणक युक्त लेखांकन प्रक्रियाओं की आधारभूत सिद्धांतों को समझने एवं व्यवहार में लाने हेतु छात्रों की मदद करना।
- 1 उनको वर्तमान परिप्रेक्ष्य को ध्यान में रखते हुए भविष्य में वर्ग एवं पेशा (job) के क्षेत्र में सफलतापूर्वक आगे बढ़ने में महत्वपूर्ण भूमिका अदा कर सकें।
- 1 परीक्षा हेतु सुझाव :-
  - (क) वर्ग XI - आंतरिक जाँच
  - (ख) वर्ग XII - अन्तिम परीक्षा 12 वीं के आधार पर।





**इकाई-1 लेखांकन का परिचय :**

- 1 लेखांकन, अर्थ, उद्देश्य, प्रकार, लाभ अथवा महत्व एवं सीमाएँ।
- 1 सूचना के स्रोत के रूप में लेखांकन।
- 1 आंतरिक व बाह्य उपयोगकर्ता और उनकी जरूरत।
- 1 आधारभूत लेखांकन शब्दावली- संपत्ति, दायित्व, पूंजी, व्यय, आय, पूंजी-व्यय, आगमन, देनदार, लेनदार, माल, वृद्धि, लाभ, लागत, रहतिया, क्रय, विक्रय, हानि, प्रमाणक, कटौती, लेन-देन, आहरण, व्यवसाय, खाता, विक्रय वापसी एवं क्रय वापसी, डूबत ऋण एवं वर्तन।
- 1 लेखांकन सूचनाओं की गुणात्मक विशेषताएँ : सार्थकता, विश्वसनीयता, समझने योग्य एवं तुलना योग्य।

**इकाई-2 लेखांकन का सैद्धांतिक आधार :**

- 1 लेखांकन सिद्धांत : अर्थ व प्रकृति।
- 1 लेखांकन अवधारणाएँ : व्यावसायिक इकाई, दोहरा लेखा, पूर्ण अभिव्यक्ति, समरूपता, महत्वपूर्ण तथ्य, मुद्रा मापक, लेखांकन अवधि, लागत अवधारणा, दोहरी नीति, राजस्व वसूली, मिलान, उपार्जन, पूर्ण निरंतरता, संकीर्णता।
- 1 लेखांकनमानक(AS) : अवधारणावर्तमानभारतीयलेखांकनमानकोंकीसूची।
- 1 लेखांकन प्रविधि – भारतीय लेखा पद्धति, एकहरी लेखा पद्धति, दोहरी लेखा पद्धति।
- 1 लेखांकन के आधार : रोकड़ के आधार पर एवं उपार्जन के आधार पर।

**इकाई-3 व्यापारिक लेन-देनों का अभिलेखन(Recording) :**

- 1 प्रमाणक व लेन-देन : लेन-देन का उद्गम-स्रोत प्रलेख व प्रमाणक, अर्थ एवं उदाहरण।
- 1 लेखा समीकरण : अर्थ एवं इसके प्रयोग द्वारा लेन-देन का विश्लेषण, नाम व जमा के नियम।
- 1 पुस्तकों में लेन-देनों का अभिलेखन- मौलिक लेखा पुस्तकें, रोजनामचा (बैंकिंग लेन-देन सहित)।

**रोजनामचा का उपविभाजन :**

- (i) **रोकड़ पुस्तक**— साधारणरोकड़बही,दोखानोंवालीरोकड़बही,तीनखानोंवालीरोकड़बहीएवंलघुरोकड़बही (साधारण एवं पेशगी पद्धति)।
- (ii) **सहायक बहियाँ**— क्रयबही,विक्रयबही,क्रयवापसीबही,विक्रयवापसीबही,प्राप्यबिलबहीएवंदेयबिलबही।
  - 1 खाता-बही : अर्थ, उपयोगिता, प्रारूप एवं रोजनामचा व सहायक बहियों से खतौनी, खातों का संतुलन।
  - 1 तलपट : अर्थ, उद्देश्य, प्रारूप एवं तैयारी; अशुद्धियाँ- अर्थ व प्रकार, तलपट को प्रभावित एवं न प्रभावित करनेवाली अशुद्धियाँ; अशुद्धियों का सुधार एवं उच्चत का उपयोग।

**इकाई-4 बैंकिंग लेन-देन का विश्लेषण :**

- 1 अर्थ एवं प्रकार, चालू खाता खोलना, बैंक ड्राफ्ट का क्रय, चेक के आवश्यक लेन-देन, चेक का अनाहरण, संबंधित लेन-देनों का लेखा।
- 1 बैंक समाधान विवरण- अर्थ, आवश्यकता, बैंक समाधान विवरण तैयार करना (निर्माण), शुद्ध रोकड़ मिलान।

**इकाई-5 हास, प्रावधान एवं संचय :**

- 1 हास- अर्थ एवं हास लगाने की जरूरत, हास को प्रभावित करनेवाले कारक, हास विधियाँ- स्थायी किस्त विधि एवं हासमान शेष पद्धति, मूल्यहास का लेखा करने की विधियाँ- सम्पत्ति खाता, मूल्य हास व्यवस्था खाता एवं सम्पत्ति विक्रय का लेखांकन।
- 1 प्रावधान व संचय- अर्थ, महत्व, प्रावधान व संचय में अंतर, संचय के प्रकार, आगम संचय, पूंजी संचय, साधारण संचय, विशिष्ट संचय एवं गुप्त संचय, प्रावधान के प्रकार।

**इकाई-6 विनिमय बिलों का लेखांकन :**

- 1 विनिमय बिल एवं प्रतिज्ञा पत्र- परिभाषा, विशेषता, पक्ष (लेखक, स्वीकर्ता एवं पानेवाला), नमूना एवं अंतर; बिलों के प्रकार।
- 1 महत्वपूर्ण शब्दावली- बिल की अवधि, अनुग्रह बिल, अनुग्रह दिवस, भुगतान तिथि, तिथि के बाद का बिल, बेचान, बिल को भुनाना, बिल की अप्रतिष्ठा, बिल का प्रमाणन, बिल का नवीकरण व अवधि से पूर्ण भुगतान।
- 1 विनिमय बिलों के लेन-देन का लेखांकन : बिलों के लेन-देन की उपर्युक्त परिस्थितियाँ और उनके लेखें;

### इकाई-7 विशेष लेखांकन :

- 1 औसत भुगतान तिथि- अर्थ, उद्देश्य एवं तिथि निर्धारण की विधियाँ, ब्याज की गणना।
- 1 चालू लेखा विवरण- अर्थ, उद्देश्य व विवरण तैयार करना, लाल स्याही का ब्याज।
- 1 माल का चालान- अर्थ, उद्देश्य एवं लेखा व्यवहार।
- 1 संयुक्त व्यापार- अर्थ, उद्देश्य एवं लेखांकन, संयुक्त व्यापार एवं माल के चालान में अंतर।

### इकाई-8 वित्तीय विवरण-

- 1 वित्तीय विवरण- अर्थ, उद्देश्य, सीमाएँ;
- 1 पूँजी व्यय एवं आगम व्यय-अर्थ, अंतर।
- 1 आर्थिक चिट्ठा- अर्थ, आवश्यकता, समूहन, सम्पत्तियों एवं दायित्वों को क्रमबद्ध करना, वित्तीय विवरणों का शैतज प्रस्तुतीकरण।
- 1 अन्तिम खाता के निर्माण में विभिन्न समायोजनाएँ, जैसे- अन्तिम रहतिया, अदत्त व्यय, पूर्वदत्त व्यय, उपाजित आय, अनुपाजित आय, हास, अप्राप्य ऋण, सँदिग्ध ऋणों के लिए प्रावधान, लेनदारों एवं देनदारों पर छूट के लिए संचय, स्थगित आगमन व्यय, प्रबंधक का कमीशन, माल को अनुमोदित आधार पर भोजना एवं माल रास्ते में, अन्य विविध समायोजना।
- 1 अन्तिम खाता- व्यापार एवं लाभ एवं हानि खाता- अर्थ, उद्देश्य एवं निर्माण (विशेष रूप से व्यक्तिगत एवं एकांकी व्यापार के दृष्टिकोण से)।

### इकाई-9 लेखांकन में कम्प्यूटर की उपयोगिता-

- 1 कम्प्यूटरकापरिचयएवंलेखांकनसूचनासिस्टम(AIS)
- 1 लेखांकन में कम्प्यूटर का प्रयोग, लाभ व सीमाएँ
- 1 लेखांकन प्रक्रियाओं की तुलना- कम्प्यूटर एवं मनुष्य द्वारा किये गये लेखांकन के संदर्भ में स्वचालन (मशीन द्वारा) से लाभ एवं उसकी सीमाएँ।

### इकाई-10 लेखांकन एवं डाटाबेस सिस्टम-

- 1 लेखांकन एवं डाटाबेस मैनेजमेंट सिस्टम
- 1 इकाई एवं समग्र संबंध की अवधारणा- लेखांकन प्रक्रिया में इकाई व समग्र संबंध- साधारण टेबल डिजाइन करना एवं बनाना, फार्म, प्रश्नोत्तर एवं रिपोर्ट आदि लेखांकन प्रक्रिया के संदर्भ में तैयार करना।

## Courses of Study for Class-XII

### Accountancy (लेखाशास्त्र)

#### खण्ड-A गैर-लाभकारी संगठन, साझेदारी फर्म एवं कम्पनियों का लेखांकन

##### इकाई-1 गैर-लाभकारी संगठनों का लेखांकन :

- 1 गैर-लाभकारी संगठन- अर्थ एवं उदाहरण।
- 1 प्राप्ति एवं भुगतान खाता- अर्थ एवं कोष आधारित लेखांकन की अवधारणा।
- 1 प्राप्ति एवं भुगतान खाता तथा अतिरिक्त सूचनाओं की सहायता से आय-व्यय खाता व चिट्ठा तैयार करना।

##### इकाई-2 अपूर्ण सूचनाओं के लेखे :

- 1 इकहरा लेखा प्रणाली- अर्थ, विशेषताएँ, दोष; स्थिति विवरण-अर्थ एवं चिट्ठा के साथ अन्तर।
- 1 लाभ व हानि का आंकलन एवं इकहरा लेखों का दोहरा लेखे में परिवर्तन।

##### इकाई-3 साझेदारी फर्मों के लेखे :

- 1 साझेदारी फर्म का अर्थ, प्रकृति व विशेषता; साझेदारी संलेख- अर्थ, आवश्यक तथ्य एवं महत्व।
- 1 साझेदारी फर्मों के अन्तिम लेखे- स्थायी व चालू पूँजी, साझेदारों के बीच लाभ का बंटवारा तथा लाभ-हानि समायोजन खाता बनाना।
- 1 ख्याति : अर्थ, प्रकृति व इसे प्रभावित करनेवाले घटक, ख्याति के मूल्यांकन की विधियाँ- औसत लाभ विधि, अधिलाभ विधि एवं पूँजीकरण विधि।

## खण्ड-B कम्पनियों के लेखे एवं वित्तीय विवरणों का विश्लेषण

### इकाई-4 अंश पूंजी व ऋणपत्रों के लेखे :

- 1 संयुक्त पूंजी की कम्पनी- अर्थ, विशेषता।
- 1 अंश पूंजी- अंश के अर्थ, प्रकृति एवं प्रकार।
- 1 अंश पूंजी के लेखे : समता व पूर्वाधिकार अंशों का निर्गमन व आवंटन, अधि-अंशदान एवं अंतर अंशदान, सममूल्य पर निर्गमन, प्रीमियम व कटौती पर निर्गमन, अग्रिम याचना एवं अवशिष्ट याचना तथा नगद के अतिरिक्त अन्य उद्देश्यों से अंशों को निर्गमन।
- 1 अंशों की जब्ती- जब्ती के लेखे एवं जब्त अंशों का पुनर्निर्गमन।
- 1 ऋणपत्रों का निर्गमन- ऋणपत्र के अर्थ, विशेषता एवं प्रकार; सममूल्य, प्रीमियम व कटौती पर ऋणपत्रों का निर्गमन; नगद के अतिरिक्त अन्य उद्देश्यों से ऋणपत्रों का निर्गमन।

### इकाई-5 वित्तीय विवरणों का विश्लेषण :

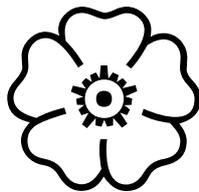
- 1 एक कम्पनी के वित्तीय विवरण- अर्थ, उद्देश्य एवं संघटक।
- 1 वित्तीय विश्लेषण- अर्थ, आवश्यकता एवं उद्देश्य।
- 1 वित्तीय विवरणों के विश्लेषण हेतु उपकरण- लेखांकन अनुपात- अर्थ, उद्देश्य एवं प्रकार।
- 1 अनुपातों का निर्धारण- तरलता अनुपात (चालू अनुपात एवं तरल अनुपात); शोधनक्षमता अनुपात (ऋण-समता अनुपात, सम्पत्ति ऋण अनुपात, स्वामित्व अनुपात); आवर्त अनुपात (रहतिआ आवर्त, देनदार आवर्त, देय आवर्त, कार्यशील पूंजी आवर्त, स्थायी सम्पत्ति आवर्त एवं तरल सम्पत्ति आवर्त) एवं लाभदायकता अनुपात- कुल लाभ, संचालन लाभ, शुद्ध लाभ अनुपात, विनियोग प्रत्याय, प्रति अंश अर्जन, प्रतिअंश लाभांश इत्यादि।

### इकाई-6 वित्तीय स्थिति के परिवर्तन का विवरण :

- 1 नगद प्रवाह विवरण- अर्थ एवं उद्देश्य, विवरण तैयार करना (आई.सी.ए. द्वारा निर्धारित लेखा मानक 3 के अनुसार) तथा हास, लाभांश एवं कर, स्थायी सम्पत्तियों के क्रय-विक्रय से संबंधित समायोजन सहित।

### इकाई-7 कम्प्यूटरीकृत लेखांकन :

- 1 लेखांकन का डाटाबेस डिजाईन
- 1 इकाई संबंध मॉडल
- 1 संबंधित डाटा मॉडल
- 1 स्ट्रक्चर्ड क्वेरी भाषा (एस.क्यू.एल.)
- 1 कम्प्यूटरीकृत लेखा प्रणाली पर एक पूर्ण दृष्टि :
- 1 कम्प्यूटरीकृत लेखा प्रणाली का आधारभूत तथ्य
- 1 खातों के समूहीकरण की विचारधारा
- 1 खातों को संकेतबद्ध करना
- 1 वित्तीय लेखांकन में कम्प्यूटर का प्रयोग :
- 1 नगद, बैंक व रोजनामचा संबंधी लेखा प्रक्रिया में कम्प्यूटर का उपयोग।
- 1 खाते तैयार करना, जैसे- रोकड़ बही, बैंक बही एवं तलपट्ट।



# Entrepreneurship

## Rationale

The course in entrepreneurship is introduced at the +2 stage of Higher Secondary Education as primarily part of formal commerce education which is provided after first ten years of schooling.

It is said that the 21<sup>st</sup> century shall be the century of Human Capital molded as entrepreneur. The emergence of young entrepreneurs (median-age of India's population is about 24.9 years) through quality education through such subjects which facilitates creation of risk taking capabilities, creativity, originality, right thinking, right mind and right type of awareness. The present syllabus has been thoroughly prepared by keeping in view the above vision.

While preparing the syllabus we have taken help from materials from NCERT, CBSE, ICSE and the current contents in the syllabus of Bihar Intermediate Council apart from the original thinking.

The units has been well spread by keeping in view potentiality of XI-XII standard students class schedules, teaching standard, Class room infrastructure etc.

## Objectives :

- To provide learners with a background discussion on key issues relating to entrepreneurship. In this process, they are, as citizens, expected to be sensitized about those issues, appreciate and critically assess the role of entrepreneurs in various economic spheres.
- To develop a better understanding of what and how of business, trade, industry and commerce.
- Familiarization with various uses of human resources for earning decent means of living.
- This course also gives opportunities for knowing the resources available and how these resources are being utilized in different sectors.
- Learning the process & skills of creation and management of entrepreneurial venture.
- By exposing them to various aspects and policies, the learners would also be able to use their analytical skills, interpret the events and visualize the entrepreneurial future of Bihar and India.
- When learners complete the course, they should be able to understand the entrepreneurial realities that appear in various media.
- To develop a good orientation among the students pertaining to the latest news and views on financing needs of business units.
- Finally, the course is prepared to make the students, competent so much that in future years they are successful in their classrooms related and entrepreneurial battle fields.

## Proposed Class XI Syllabus for BIHAR 2007-09

The syllabus for Class XI consists of three Parts:

Part	Unit	Course of Study	No. of Periods
<b>A</b>		<b>Principles and Functions of Management</b>	<b>126</b>
	1	Nature and Significance of Management	10
	2.	Principles of Management	20
	3.	Business Environment	12
	4	Planning	16
	5	Organising	18
	6	Staffing	18
	7	Directing	18
	8	Controlling	14
<b>B</b>		<b>Business Finance</b>	<b>68</b>
	9	Business Finance	20
	10	Methods of Raising Finance	22
	11	Financial Markets	26
<b>C</b>		<b>Developing Projects in Entrepreneurship</b>	<b>25</b>
			<b>219</b>

**Part A : Principles and Functions of Management (Total Periods= 119)**

**Unit – I : Nature and Significance of Management (10 Periods)**

- Management:
  - Concept
  - Objectives
  - Importance
- Nature of Management, Management as Science, Art, Profession;
- Levels of Management: top, supervisory
- Management functions: Planning, organizing, staffing, directing and controlling
- Coordination: Nature and importance

**Unit – II : Principles of Management: (20 Periods)**

- Meaning, Nature & significance of Management
- Fayol's Principles of Management
- Taylor's Scientific Management: Principles and techniques

**Unit – III : Business Environment: (12 Periods)**

- Business Environment: meaning and importance;
- Dimensions of Business Environment: Political, Economic, Social, Technological and Legal;
- Economic Environment in India; Impact of Government policy changes on business and industry with a special reference to adoption of the policies of liberalization, privatization and globalisation.

**Unit – IV : Planning: (16 Periods)**

- Meaning, features, importance and limitations;

**Unit – V : Organising: (18 Periods)**

- Meaning and importance;
- Steps in the process of organizing;
- Structure of organisation: Functional and Divisional
- Formal and informal organisation
- Delegation: meaning, elements and importance
- Decentralisation: meaning and importance
- Difference between delegation and decentralisation

**Unit – VI : Staffing: (18 Periods)**

- Meaning, need and importance of staffing;
- Staffing as a part of Human Resource Management;
- Steps in staffing process;
- Recruitment : Meaning and sources;
- Selection: meaning and process;
- Training and Development:
  - Meaning,
  - Need,
  - Methods- on the job and off the job methods of training.

**Unit – VII : Directing: (18 Periods)**

- Meaning, importance and principles;
- Elements of Direction:
  - Supervision- meaning and importance;
  - Motivation- meaning and importance, Maslow's hierarchy of needs; financial and non-financial incentives;
  - Leadership- meaning, importance; qualities of a good leader;
  - Communication- meaning and importance; types of communication; formal and informal communication; barriers to effective communication.



**Unit – VIII : Controlling: (14 Periods)**

- Meaning and importance;
- Relationship between planning and controlling;
- Steps in the process of control;
- Techniques of controlling;

**Part B : Business Finance: (Total Periods= 68)**

**Unit – IX : Business Finance (20 Periods)**

- Business Finance: meaning, role, objectives of financial management;
- Financial planning: meaning and importance;
- Capital structure of a firm – meaning and factors;
- Fixed and working capital – meaning and factors affecting their requirements.

**Unit – X : Methods of Raising Finance: (22 Periods)**

- Equity shares
- Preference shares
- Debentures
- Bonds
- Retained Profits
- Public Deposits
- Loan from Commercial Banks
- Loan from Financial Institutions
- Global Depository Receipt
- Trade Credit
- Discounting of Bills of Exchange

**Unit – XI : Financial Markets (26 Periods)**

- Concept of Financial Market
- Money Market: Nature, instruments, significance
- Capital Market:
  - Nature and
  - Type- Primary market and secondary market;
- Demat
- Stock Exchange
  - Meaning
  - Function
  - Types– National Stock Exchange of India, Bombay Stock Exchange, Magadh Stock Exchange; their listing and trading procedures
- Objective and Functions of Market Regulatory Board: Securities and Exchange Board of India (SEBI).

**Note:** For all the solutions, the appropriate entrepreneurial interpretation may be attempted. This means, the students need to see the syllabus, the problems and provide interpretation for the results derived from a business person perspective to the extent possible.

**Note to the textbook writers :**

- (i) Examples will have to be provided from real life business situations. The learners should not have any problem in understanding the entrepreneurial concepts provided in those examples. Besides arriving at conclusion of various situations, the learners are also expected to interpret the results. So care must be taken to provide very simple business information, which the learners can understand without knowing the conceptual meaning in depth.
- (ii) There should be many questions based on the schema of the examination for learners to develop understanding and provide opportunities for practice.
- (iii) Since this course is expected to create opportunities for learners to know about various aspects of the entrepreneurial activity of Bihar and India, there is a need to provide information in an interesting manner. Different forms of diagrams and charts, pictures and maps could be used for this. Since the

learners study this course for the first time, the concepts which are used in this course, could be explained in a simple manner. Sensitizing the learner towards various issues also forms a part of this course; many real examples in simple ways could be used.

## Part C : Developing Projects in Entrepreneurship

(25 Periods)

**Objective:** The idea behind introducing this unit is

- to enable the students to develop the ways and means by which a project can be developed using the skills learned in the course. This includes all the steps involved in designing a project starting from choosing a title, exploring the information relating to the title, collection of primary and secondary information, analysing the information, presentation of the project and using various tools and their interpretation and conclusion.
- Introduction of learners to the world of business through facilitation of development of core entrepreneurial skills.
- To develop vision for becoming partner in development of your area.

**The students shall be encouraged to develop :**

- Projects, which have both primary and secondary source of information on the entrepreneur and her/his venture.
- Case studies of a few organisations/ outlets. Some indicative types may be:
  - Study of a successful entrepreneur
  - Study of a successful business unit and how the success can be replicated
  - Study of competition in business.
  - Study of mobilization of Financial Resources/ human resources
  - Study of Marketing strategy of the unit.
  - Study of a loss making unit to find out the reason of loss and suggestion for correction.

**Note to teachers/learners :** Since almost all subjects have project work, there should not selection of same topic for different subject, that is the learner has to select different subject for different subject.

**Some suggestive examples of projects and case studies are:**

- (i) A report on Market structure of your neighborhood;
- (ii) Consumer awareness amongst households
- (iii) Retail business activity in local market
- (iv) Study of a cooperative institution: milk cooperatives
- (v) Study of Self Help Group of your village/Panchayat/town.

## Examination System for Class XI

Two Internal Examination at interval of six months having different syllabus from the proposed syllabus of class XI. Each examination shall be of 100 marks and have following three components:

- Project work- 30% weightage
- Viva- 20% weightage
- Written Examination- 50% weightage.
  - The written examination shall consist of four types of questions
    - Part- I: Fill in the blanks or one line answers- 15% weightage
    - Part- II: Short answer type to be written in 100-150 words- 20% weightage
    - Part- III: Medium answer type to be written in 250-300 words- 30% weightage
    - Part- IV: Long answer type to be written in 600-700 words- 35% weightage.
  - Wherever relevant the answer must contain examples and specific references from economy of Bihar and India.

**Proposed Class XII Syllabus for BIHAR 2007-09**

The syllabus for Class XII consists of four Parts:

Part	Unit	Course of Study	No. of Periods
<b>A</b>		<b>Marketing and Advertising</b>	<b>55</b>
	1	Marketing and Advertising	35
	2	Patents, Trademarks & Copyright	20
<b>B</b>		<b>Consumer Protection</b>	<b>25</b>
	3	Consumer Protection	25
<b>C</b>		<b>Entrepreneurship Development</b>	<b>120</b>
	4	Creation of a Business unit	10
	5	Entrepreneurship Development	15
	6	Enterprise Management	15
	7	Entrepreneurship & Human Activities	20
	8	Acquiring entrepreneurial values and motivation	20
	9	Entrepreneurial Opportunities & Enterprise Creation	20
	10	Enterprise Planning & Resourcing	20
<b>D</b>		<b>Developing Projects in Entrepreneurship</b>	<b>20</b>
		<b>TOTAL</b>	<b>220</b>

इन्दरपुरी

**Part A : Marketing and Advertising : (Total Periods= 55)**

**Unit – I : Marketing and Advertising: (35 Periods)**

- Marketing: meaning, functions, role;
- Distinction between marketing and selling;
- Concept and Elements Marketing Mix:
  - Product – Nature, Classification, Branding, Labeling and Packaging;
  - Physical distribution – meaning, role;
  - Channels of distribution – meaning, types, factors determining choice of channels;
  - Sales Promotion– meaning and role; promotion mix;
  - Price – factors influencing pricing
  - Advertising: significance, how to conduct advertising for small business
  - Personal selling;

**Unit – II : Patents, Trademarks & Copyright: (20 Periods)**

- Patents: meaning and importance;
- Trademarks: meaning and importance;
- Copyright: meaning and importance;
- Significance of patents, trademarks and copyright for small business.
- Understanding Patents, Trademarks & Copyright in light of traditional practices.

**Part B : Consumer Protection : (Total Periods= 25)**

**Unit – III : Consumer Protection: (25 Periods)**

- Importance of Consumer protection:
- Consumer rights;
- Consumer responsibilities;
- Ways and means of consumer protection: Consumer awareness and legal redressal with special reference to consumer protection Act,
- Right to Information Act;
- Role of consumer organizations and NGOs.

**Part C : Entrepreneurship Development : (Total Periods= 120)**

**Unit – IV : Creation of a Business unit (10 Periods)**

- Stages in the creation of a Business unit: Company, etc.
  - Promotion
  - Incorporation, and
  - Commencement of Business

- Unit – V : Entrepreneurship Development (15 Periods)** 
- Concept, Functions, and Need;
  - Entrepreneurship Characteristics and Competencies;
  - Process of Entrepreneurship Development;
- Unit – VI : Enterprise Management (15 Periods)** 
- Office Management: Filing, Indexing, Office equipments,
  - Ergonomics- Meaning and Importance.
  - Organising/ production of goods & services- Quality, quantity & flow of inputs
  - Managing growth & sustenance- affecting change, modernisation, expansion, diversification and substitution. 
  - Entrepreneurial discipline: Company law- meaning and importance; labour law- meaning and importance, Right to Information Act. 
- Unit – VII : Entrepreneurship & Human Activities: (20 Periods)**
- Concept                      ➤ Function                      ➤ Need,
  - Characteristics            ➤ competency
  - Relevance of entrepreneurship to socio-economic gain-
    - generating national wealth,
    - creating wage & self employment,
    - creating micro, small & medium enterprises,
    - optimizing human & natural resources
  - Nature, purpose & pattern of human activities- economic & non-economic; need for innovation
  - Rationale and relationship of entrepreneurial pursuits & human activities.
- Unit – VIII : Acquiring entrepreneurial values and motivation (20 Periods)**
- Entrepreneurial Values– Meaning and concept;
  - Entrepreneurial Attitudes– Meaning and concept; and
  - Entrepreneurial Motivation – Meaning and concept; Achievement motivation
  - Developing entrepreneurial motivation & competency
  - Barriers to entrepreneurship
  - Help & support to entrepreneurs.
  - Strategy for entrepreneurship development.
- Unit- IX : Entrepreneurial Opportunities & Enterprise Creation (20 Periods)**
- Sensing entrepreneurial opportunities
  - Environment scanning
  - Market Assessment
  - Identification of entrepreneurial opportunities
  - Selection of enterprise
  - Steps in setting of an enterprise
- Unit- X : Enterprise Planning & Resourcing (20 Periods)**
- Business Planning- Preparation of a Project report
  - Resource assessment- financial & non-financial
  - Assessing Fixed & working capital requirements, funds, flows, profit ratios, break even analysis, etc.
  - Mobilizing technologies for starting an enterprise

**Note:** For all the solutions, the appropriate entrepreneurial interpretation may be attempted. This means, the students need to see the syllabus, the problems and provide interpretation for the results derived from a business person perspective to the extent possible.

**Note to the textbook writers :**

- (i) Examples will have to be provided from real life business situations. The learners should not have any problem in understanding the entrepreneurial concepts provided in those examples. Besides arriving at conclusion of various situations, the learners are also expected to interpret the results. So care must be taken to provide very simple business information, which the learners can understand without knowing the conceptual meaning in depth.
- (ii) There should be many questions based on the schema of the examination for learners to develop understanding and provide opportunities for practice.

- (iii) Since this course is expected to create opportunities for learners to know about various aspects of the entrepreneurial activity of Bihar and India, there is a need to provide information in an interesting manner. Different forms of diagrams and charts, pictures and maps could be used for this. Since the learners study this course for the first time, the concepts which are used in this course, could be explained in a simple manner. Sensitizing the learner towards various issues also forms a part of this course; many real examples in simple ways could be used.

### **Part D : Developing Projects in Entrepreneurship : (20 Periods)**

Objective: The idea behind introducing this unit is

- to enable the students to develop the ways and means by which a project can be developed using the skills learned in the course. This includes all the steps involved in designing a project starting from choosing a title, exploring the information relating to the title, collection of primary and secondary information, analysing the information, presentation of the project and using various tools and their interpretation and conclusion.
- Introduction of learners to the world of business through facilitation of development of core entrepreneurial skills.
- To develop vision for becoming partner in development of your area.

#### **The students shall be encouraged to develop**

- Projects, which have both primary and secondary source of information on the entrepreneur and her/his venture.
- Case studies of a few organisations/ outlets. Some indicative types may be:
  - Study of a successful entrepreneur
  - Study of a successful business unit and how the success can be replicated
  - Study of competition in business.
  - Study of mobilization of Financial Resources/ human resources
  - Study of Marketing strategy of the unit.
  - Study of a loss making unit to find out the reason of loss and suggestion for correction.

**Note to teachers/learners :** Since almost all subjects have project work, there should not selection of same topic for different subject, that is the learner has to select different subject for different subject.

#### **Some suggestive examples of projects and case studies are:**

- (i) A report on Market structure of your neighborhood;
- (ii) Consumer awareness amongst households
- (iii) Retail business activity in local market
- (iv) Understanding the cooperative institution: milk cooperatives
- (v) Promotion of sustainable Self Help Group of your village/Panchayat/town.

### **Examination System for Class XII**

There shall be two sets of examination in class XII-

1. Three Internal Examination
2. One External Examination

#### **1. Internal Examination:**

Three Internal Examination at interval of three months having different syllabus from the proposed syllabus of class XII. Each examination shall be of 100 marks and have following three components:

- Project work- 30% weightage
- Viva- 20% weightage
- Written Examination- 50% weightage.
  - The written examination shall consist of four types of questions
    - Part- I: Fill in the blanks or one line answers- 15% weightage
    - Part- II: Short answer type to be written in 100-150 words- 20% weightage
    - Part- III: Medium answer type to be written in 250-300 words- 30% weightage
    - Part- IV: Long answer type to be written in 600-700 words- 35% weightage.
  - Wherever relevant the answer must contain examples and specific references from economy of Bihar and India.

#### **2. External Examination:**

This is to be conducted by Bihar School Examination Board.

