

Chinmay International School

Annual Syllabus Handbook

Grade 12 - Commerce

Academic Year 2026-27

Class 12 Commerce — Annual Syllabus

CBSE / NCERT Based · Academic Year 2026–27 · 5 Subjects · Two Terms

TERM I | April – September 2026

Covers SA-1 / Half-Yearly syllabus. Periodic Test 1 in July 2026.

English Core

EN English Core

Flamingo (Prose & Poetry) · Vistas (Supplementary) · Writing & Grammar

No.	Chapter / Topic	Key Focus Areas
Fl 1	The Last Lesson – Alphonse Daudet	Loss of language & identity · Character of Franz · Irony
Fl 2	Lost Spring – Anees Jung	Child labour · Social inequality · Narrative style
Fl 3	Deep Water – William O. Douglas	Overcoming fear · Autobiography · Figurative language
Fl 4	The Rattrap – Selma Lagerlof	Redemption · Kindness · Metaphor of rattrap
Poem 1	My Mother at Sixty-Six – Kamala Das	Ageing · Fear of separation · Imagery
Poem 2	An Elementary School Classroom in a Slum – Spender	Poverty & education · Social justice · Symbolism
Poem 3	Keeping Quiet – Pablo Neruda	Introspection · Peace · Universal brotherhood
Vista 1	The Third Level – Jack Finney	Escapism · Nostalgia · Fantasy vs reality
Vista 2	The Tiger King	Satire · Power · Irony · Colonial India
Gram	Grammar — Term I	Reading unseen passage · Note-making & summarising · Determiners
Writ	Writing — Term I	Notice · Advertisement · Formal letter · Report writing

Accountancy

AC Accountancy

Part I: Accounting for Not-for-Profit Organisations, Partnership & Company Accounts · Part II: Analysis of Financial Statements

No.	Chapter	Key Topics
Ch 1	Accounting for Not-for-Profit Organisations	Receipts & Payments · Income & Expenditure · Balance sheet of NPO
Ch 2	Accounting for Partnership Firms — Fundamentals	Partnership deed · Capital accounts · Profit-sharing ratio · Interest on capital/drawings
Ch 3	Reconstitution — Admission of a Partner	New ratio · Sacrificing ratio · Goodwill treatment · Revaluation · Balance sheet
Ch 4	Reconstitution — Retirement & Death of a Partner	Gaining ratio · Goodwill · Settlement of amount due · Death of partner
Ch 5	Dissolution of Partnership Firm	Realisation account · Settlement of accounts · Insolvency of partner (Garner vs Murray)
Prac	Practical / Problems — Term I	Journal entries · Ledger accounts · Balance sheet problems

Business Studies

BS

Business Studies*Part I: Principles & Functions of Management · Part II: Business Finance & Marketing*

No.	Chapter	Key Topics
Ch 1	Nature & Significance of Management	Definition · Objectives · Levels · Coordination
Ch 2	Principles of Management	Taylor's Scientific Management · Fayol's 14 principles · Applications
Ch 3	Business Environment	PESTLE · Demonetisation · Liberalisation, Privatisation, Globalisation
Ch 4	Planning	Importance · Limitations · Process · Types of plans
Ch 5	Organising	Formal vs informal · Delegation · Decentralisation · Organisational structure
Ch 6	Staffing	Recruitment & selection · Training & development · Performance appraisal
Ch 7	Directing	Motivation (Maslow, McGregor) · Leadership · Communication · Supervision

Economics

EC

Economics*Part A: Introductory Macroeconomics · Part B: Indian Economic Development*

No.	Chapter	Key Topics
Macro 1	Introduction to Macroeconomics	Circular flow of income · Stocks & flows · Macroeconomic variables
Macro 2	National Income Accounting	GDP · GNP · NNP · NDP · Methods of measurement · Real vs nominal
Macro 3	Money and Banking	Functions of money · Commercial banks · RBI · Credit creation · Monetary policy
Macro 4	Determination of Income and Employment	AD-AS model · Consumption function · Investment multiplier · Full employment
IED 1	Indian Economy on the Eve of Independence	Colonial legacy · Agriculture · Industry · Foreign trade
IED 2	Indian Economy 1950–1990	Five-year plans · Agriculture policy · Industrial policy · Trade policy
IED 3	Liberalisation, Privatisation, Globalisation	1991 reforms · LPG policy · WTO · Impact assessment

Informatics Practices

IP

Informatics Practices (065)*Python Programming · Data Management with Pandas · Database Concepts · Societal Impacts*

No.	Chapter / Unit	Key Topics
U 1	Introduction to Computer Systems	Hardware · Software · Number systems · Boolean logic
U 2	Python Revision Tour — I	Data types · Variables · Operators · Input/Output · Type conversion
U 3	Python Revision Tour — II	Control structures · Loops · Functions · Modules · Exception handling
U 4	Working with Functions	User-defined functions · Scope · Recursion basics · Libraries (math, random)
U 5	File Handling	Text files · Binary files · CSV files · Read/write operations
Prac	Practical — Term I	Python programs: functions, file handling · Lab record maintenance

TERM II | October 2026 – March 2027

Covers SA-2 / Board Examination syllabus. Periodic Test 2 in December. Pre-Boards in January.

English Core

EN

English Core

Flamingo (Prose & Poetry) · Vistas (Supplementary) · Writing & Grammar

No.	Chapter / Topic	Key Focus Areas
F1 5	Indigo – Louis Fischer	Champaran movement · Gandhi · Civil disobedience · Characterisation
F1 6	Poets and Pancakes – Asokamitran	Humour & satire · Film industry · Irony
F1 7	The Interview	Umberto Eco · Nature of interviews · Journalistic style
F1 8	Going Places – A. R. Barton	Adolescent fantasy · Hero worship · Ambition vs reality
Poem 4	A Thing of Beauty – John Keats	Romanticism · Nature · Imagery · Beauty as solace
Poem 5	A Roadside Stand	Rural poverty · Class divide · Pathos · Frost
Poem 6	Aunt Jennifer's Tigers	Patriarchy · Suppression · Symbolism · Rich & Adrienne
Vista 3	Journey to the End of the Earth	Environment · Antarctica · Climate change · Tishani Doshi
Vista 4	The Enemy – Pearl S. Buck	Humanity vs nationalism · War · Dr Sadao · Values
Vista 5	Should Wizard Hit Mommy	Parent-child conflict · Conformity vs imagination · John Updike
Vista 6	On the Face of It – Susan Hill	Disability · Empathy · Human connection · Drama
Vista 7	Evans Tries an O-Level – Colin Dexter	Wit · Prison escape · Plot twist · Crime fiction
Gram	Grammar — Term II	Reported speech · Passive voice · Editing · Gap filling
Writ	Writing — Term II	Article · Speech · Debate · Letter to editor · Analytical paragraph

Accountancy

AC

Accountancy

Part I: Company Accounts · Part II: Financial Statement Analysis · Cash Flow Statement

No.	Chapter	Key Topics
Ch 6	Accounting for Share Capital	Issue of shares · Forfeiture & reissue · Types of shares · Share premium
Ch 7	Issue and Redemption of Debentures	Types of debentures · Issue at par/premium/discount · Redemption methods · Sinking fund
Ch 8	Financial Statements of a Company	Balance sheet (Schedule III) · Statement of P&L · Notes to accounts
Ch 9	Analysis of Financial Statements	Objectives · Limitations · Tools: comparative, common size, trend
Ch 10	Accounting Ratios	Liquidity · Solvency · Activity · Profitability ratios · Interpretation
Ch 11	Cash Flow Statement	Operating · Investing · Financing activities · Indirect method · AS-3
Prac	Practical / Problems — Term II	Ratio analysis problems · Cash flow statement · Company accounts problems

Business Studies

BS

Business Studies

No.	Chapter	Key Topics
Ch 8	Controlling	Importance · Process · Relationship with planning · Techniques (ROI, budgetary)
Ch 9	Financial Management	Financial planning · Capital structure · Fixed & working capital · EBIT/EPS
Ch 10	Financial Markets	Money market · Capital market · Stock exchange · SEBI · Primary vs secondary market
Ch 11	Marketing Management	Marketing mix (4Ps) · Product life cycle · Branding · Packaging · Pricing · Promotion
Ch 12	Consumer Protection	Consumer rights & duties · COPRA · Redressal agencies · Consumer movement
Case	Case Studies & Projects	Application of management concepts · Business project / newspaper analysis

Economics

EC

Economics

Part A: Macroeconomics (continued) · Part B: Indian Economic Development (continued)

No.	Chapter	Key Topics
Macro 5	Government Budget & the Economy	Components of budget · Types of deficits · Fiscal policy · Revenue & capital receipts
Macro 6	Open Economy Macroeconomics	Balance of payments · Foreign exchange rate · Fixed vs flexible exchange rate
IED 4	Poverty	Absolute & relative poverty · NSSO data · Government schemes · Poverty line
IED 5	Human Capital Formation	Education & health as investment · Brain drain · India vs other countries
IED 6	Rural Development	Credit · Marketing · Land reforms · Agricultural diversification · Organic farming
IED 7	Employment: Growth, Informalisation & Other Issues	Jobless growth · Informalisation · MGNREGA · Self-employment
IED 8	Infrastructure	Types · Energy sector · Health infrastructure · India vs China comparison
IED 9	Environment & Sustainable Development	Externalities · Sustainable development goals · Climate change · Carbon credits
IED 10	Comparative Development Experience	India, China, Pakistan — development indicators · Policy comparison

Informatics Practices

IP

Informatics Practices (065)

Pandas · Data Visualisation · SQL · Networking & Cyber Security

No.	Chapter / Unit	Key Topics
U 6	Introduction to Pandas	Series · DataFrame · Creating · Indexing · Slicing · Operations
U 7	Data Handling using Pandas — I	Importing CSV · Descriptive statistics · Handling missing values · merge/join
U 8	Data Handling using Pandas — II	GroupBy · Pivot tables · Apply functions · Data transformation
U 9	Data Visualisation using Matplotlib	Line · Bar · Histogram · Pie charts · Customisation · pyplot

U 10	Database Concepts	RDBMS · Relational model · Keys (primary, foreign, candidate) · Integrity constraints
U 11	Structured Query Language (SQL)	DDL · DML · DQL · Aggregate functions · GROUP BY · HAVING · Joins
U 12	Societal Impacts of IT	Digital footprint · Net neutrality · Cybercrime · IPR · Open-source · E-waste
Prac	Practical — Term II / Board	Python + Pandas project · SQL queries · Data visualisation charts · Viva

Examination & Revision Schedule — Full Year 2026–27

Examination	Tentative Month	Coverage
Periodic Test 1	July 2026	Term I syllabus covered so far (all 5 subjects)
Half-Yearly / SA-1	September 2026	Complete Term I syllabus
Periodic Test 2	December 2026	Term II syllabus covered so far
Pre-Board Examinations	January 2027	Full year syllabus — mock board pattern
Board Examinations	Feb–Mar 2027	Complete NCERT Class 12 Commerce syllabus