

DEPARTMENT OF BANKING AND BUSINESS ECONOMICS UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES MOHANLAL SUKHADIA UNIVERSITY, UDAIPUR

No. UCCMS/BBE/2025-26/

Date: 10.11.2025

ATTENDANCE SHEET

A meeting of committee of courses, department of Banking and Business Economics meeting held on 10th November 2025, at 11:00 am in room no. 115 UCCMS, MLSU.

Following members were present: -

Internal Members

1.	Prof. Shurveer S. Bhanawat	Convener	James
2.	Dr. Shalendra Singh Rao	In-Charge Head	St
3.	Dr. Hanuman Prasad	Member	HRand
4.	Dr. Avinash Panwar	Member	
5.	Dr. Renu Sharma	Member	Berlo
6.	Dr. Manju Khatri	Member	dir
		External Members	
7.	Prof. K.A Goyal	External member	Absent
8.	Prof. Sandeep Bhatt	External member	Online

Incharge Head

HEAD INCHARGE
Dept. of Banking and Business Economics
UCGMS, Michanial Sukhadia University
Udaipur (Raj.)



DEPARTMENT OF BANKING AND BUSINESS ECONOMICS UNIVERSITY COLLEGE OF COMMERCE AND MANAGEMENT STUDIES MOHANLAL SUKHADIA UNIVERSITY, UDAIPUR

Date: 10.11.2025

MINUTES OF THE MEETING

Committee of Courses

Department of Banking and Business Economics

Date: November 10, 2025

Time: 11:00 a.m.

Venue: Room No. 115, Department of Banking and Business Economics

The following Members were Present:

Agenda and Proceedings:

1. Confirmation of Minutes of the Previous Meeting

The Committee considered the confirmation of the minutes of the previous meeting of the Committee of Courses held on 2/7/2024.

Resolved that the minutes of the previous meeting can not be confirmed because the draft syllabus of B Com BFSI was not as per the requirement of CRISP under AEDP curriculum.

Consideration of Proposal for AEDP-based Course Curriculum

The Committee discussed the proposal submitted by Mr. Khemraj Choudhary, State Lead, CRISP Rajasthan, regarding the implementation of an AEDP-based course curriculum. He provided a model curriculum of the BFSI-AEDP programme for consideration.

After detailed deliberations, the Committee noted that the proposed curriculum did not fully align with the NEP 2020 guidelines prescribed by the University. Accordingly, the Department of Banking and Business Economics reframed the curriculum in conformity with NEP 2020.

Resolved: That the redesigned course curriculum of B.Com. (Banking, Financial Services and Insurance), based on NEP 2020, be approved for implementation from the academic session 2025–26.

The meeting concluded with a vote of thanks to the Chair.

Incharge Head
HEAD INCHARGE
Tent of Sanking and Business Economics
CMS, Mahantal Sukhadia University
Udalpur (Réj.)

University College of Commerce and Management Studies
Mohanlal Sukhadia University, Udaipur



2/11/25 C B Han and)

12/11/25 C B Han are College Co

Course Curriculum of

Bachelor of Commerce (Banking, Financial Services and
Insurance) Programme (Three Years / Six Semesters Scheme)

for Regular Students Only

Designed in accordance with Learning Outcomes-Based Curriculum Framework (LOCF) of National Education Policy (NEP-2020) & CRISP-AEDP

w.e.f. Session 2025-26

J' Share Rem

B. Com. (BFSI) Programme

1. Eligibility for Admission:

A candidate passing senior secondary examination (10+2) from Board of Secondary Education, Rajasthan or an examination recognized as equivalent thereto, with at least 48 percent marks in aggregate shall be eligible for admission to B.Com.

2. Courses of the Study:

The curriculum of B. Com in BFSI Programme is suitable mix of Discipline Core Courses, Ability Enhancement and Skill Enhancement Courses. Fifth and sixth semesters are entirely devoted to practical learning through apprenticeship. In three years, B.Com. BFSI Programme student has to qualify 120 credits.

3. Credit:

Lecture Course: One credit would mean equivalent of 15 periods of 60 minutes each. For example, a four-credit course in semester means four one-hour lectures per week. In a semester of 15 weeks' duration, six-credit (5L+1T) course is equivalent to 90 hours of teaching including 15 hour tutorials.

Practical Courses / Skill Enhancement Courses/ Vocational (Computer lab based practical, workshop, seminar etc.): One credit would mean equivalent of 30 periods of 60 minutes each.

4. Medium:

Medium of instruction and examination shall be both Hindi and English.

5. Attendance:

A candidate shall be required to attend minimum 75% of the classes held in each paper including tutorial and practical, if any. A candidate failing to satisfy the requirement of attendance in one or more papers shall be detained from appearing at the main and internal examination. For students participating in sports /cultural event / NCC camps etc.

2

In puller

during a particular semester, the maximum number of days of absence shall not exceed the number of days mentioned in Information Bulletin of the university. Any waiver in this context shall be on the recommendation of the Dean – Students Welfare or professor in charge or principal and the student will be required to apply in advance for the leave to concerning authority and after completion of programme, a certificate of attended programme has to be submitted.

6. Levels of awards: Multiple Entry-Exit Rules

Table 1: Multiple Exit-Entry Rules (Semester System)

Exit Point	Award	Condition	Entry Point
After Completion of Two Semesters	UG Certificate in Commerce	Complete one Vocational course of 4 credit in summer vacation after successful completion of first Year	A student who Exit with UG certificate is permitted to re-enter within three years to complete graduation
After Completion of Four Semesters	UG Diploma in Commerce	N. A.	A student who Exit with UG Diploma is permitted to re-enter within three years to complete graduation
On Successful Completion of Six Semesters	B. Com. in BFSI	N.A.	N.A.

7. Award of Division:

SGPA, CGPA grade points will be awarded as specified in the curriculum and framework of NEP 2020 approved by academic council of the University.

8. System of Examination

For Theory Papers

External Examination Scheme (80 Marks) For a question paper carrying maximum 80 marks, the structure will be as follows: The first section, SECTION- A, carrying maximum 20 marks will have 10 short answer type (not exceeding 50 words each) questions. Each question will carry 2 marks. The second section, SECTION-B, carrying

R

3 May

ber of the

maximum 40 mark will have 10 medium answer type questions (which requires answers not exceeding 250 words), two from each Unit. Out of which one from each Unit are to be attempted. Each question will carry 8 marks. The third section, SECTION- C, carrying maximum 20 marks will have 4 questions (which require answers not exceeding 300 words), out of which 2 questions are to be attempted. Each question will carry 10 marks. The duration of main examination shall be three hours. For non-collegiate students, the marks of external examination shall be made proportionate to reach out of 100.

Internal Examination Scheme (20 Marks): For regular students 50% of the total internal assessment marks (i.e. 10 out of 20 marks) for each theory paper will be awarded on the basis of the performance in the descriptive type written examination of one-hour duration conducted by the department. There will be 3 questions each carrying 5 marks, out of which two questions must be answered. If a candidate fails to appear in the written examination of the internal assessment due to valid reasons, department may conduct defaulter's examination after collecting fee of Rs. 500/. Remaining 50% of the internal assessment (i.e., 10 out of 20) for each theory paper shall be awarded on the basis of the performance in the assignments/ seminars/presentations/ oral examination/ group discussion etc. No internal assessment will be there for non-collegiate students.

For Practical Courses and Skill Enhancement Courses (Computer based Practical)

Each practical and skill enhancement course shall have maximum marks of 100 to be evaluated both internally and externally only in computer lab or in the field, to be distributed as 20 marks for internal assessment and 80 marks for external examination. It may include written examination or/and viva-voce or/and hands on exercises on computer. The duration of internal and external examination shall be one and three hours respectively. If a candidate fails to appear in the written examination of the internal assessment due to valid reasons, department may conduct defaulter's examination after collecting fee of Rs. 500/. Non-collegiate students cannot opt for practical courses.

· For Apprenticeship Courses

After completion of 4th Semester, each student has to complete industrial internship /apprenticeship of minimum 600 hours (30 Hours x 20 credit). This internship/apprenticeship can be performed either at CA/CS practicing firm or

4

A der

be John

manufacturing company or Banking Company or Insurance Company or Mutual fund or Dealers and distributors who are covered under tax audit.

Candidate has to get following documents from training provider:

- Certificate of completion of industrial internship/apprenticeship with satisfactory comment on original letter head of internship/apprenticeship provider.
- 2. Photo copy of attendance register duly attested by internship/apprenticeship provider.

Candidate has to prepare:

Project report: A report of industrial internship has to be submitted to the office before 31st December (for fifth semester) 30th May (for sixth semester). Whatever he or she learnt during training period, has to be written in his own language. Date wise daily activity performed by the candidate at the office of training provider has to be included in annexures.

Evaluation of Apprenticeship Courses

The evaluation of project report and Viva-voce shall be conducted after completion of 5th and 6th Semester end examination by a board consisting external examiner either from industry or academic institution, Professor Convener of B. Com. (BFSI) Programme and internal examiner. External examiner shall be appointed by the university. If convener is not professor, then senior professor from Department of Banking and Business Economics shall be the member of board.

5

& or be

yhr &

Effective from 2025-26

Table 3: Structure of Course Curriculum Bachelor of Commerce in BFSI

					Total	Mode of	Mode of Teaching	Total	I Otal Mai No	
Level	Course	Code	Nomenclature of Course	Credit	Credits	1	P T	Hours	Internal	External
			First Semester (July to November)	fulv to No	ovember	9				
		1				4	0 0	09	20	80
4.5	SEC	SEC63261	Financial Accounting		9		1	4.	20	00
	SEC	SEC6326P	Financial Accounting Lab	7		0	2 0	8	0.7	00
	טטע	BFS5000T	Basic Business and Applied Law	4	4	4	0 0	09	20	80
	200	-	Business Mathematics & Statistics	4	4	4	0 0	09	20	80
	200	-	-	4	4	4	0 0	09	20	80
	AECC	-	9 233	2	2	2	0 0	30	20	80
			Second Semester (December to April)	(Decembe	er to Ap	Œ.				
4.5	SEC	SEC6327T	Goods and Services Tax	4		4	0 0	09	20	80
	SEC	SEC6327P	-	2	٥	0	2 0	90	20	08
	DCC	BFS5003T	Financial Analysis	4	4	4	0 0	09	20	80
	DCC	BFS5004T	Investments - Risk and Returns	4	4	4	0 0	09	20	80
	000	BFS5005T	Financial Management	4	4	4	0 0	09	20	80
	AECC	AECC AEC520XT	General English	7	2	7	0 0	30	20	80

R, Com. In BFSI Curriculum as per NEP 202

Effective from 2025-26

Hours Internal 90 20 60 20 60 20 60 20 60 20 60 20 60 20 60 20 60 20 60 20 60 20							Made	Made of Teaching	Teaching Total	10	Total Marks	Mar
SEC SEC6346T Insurance Services 6 6 6 0 0 0 20 30 20 30 30	Level	_	Code	Nomenclature of Course		Credits	-2	P T	,	-	internal	External
SEC SEC6346T Insurance Services 6 6 6 0 90 20 DCC BFS6006T Personal Financial Planning 4 4 4 0 60 20 DCC BFS6007T Introduction to Indian Capital Market 4 4 4 0 60 20 DCC BFS6007T Sales and Distribution Management 4 4 4 0 60 20 SEC SEC6302T Communicative English 2 2 2 0 30 20 SEC SEC6347T Mutual Funds Services and Procedures 6 6 0 0 90 20 DCC BFS6019T Retail Banking Assets Sales 4 4 0 0 60 20 DCC BFS6011T Taxation 4 4 0 0 60 20 SEC SEC6376T Rusiness Communication 2 2 0 0 30 20				Third Semester (J	fuly to N	ovembe	2					
DCC BFS6006T Personal Financial Planning 4 4 4 60 60 20 DCC BFS6007T Introduction to Indian Capital Market 4 4 4 0 60 20 DCC BFS6008T Sales and Distribution Management 2 2 2 0 60 20 SEC SEC630ZT Communicative English 2 2 2 0 30 20 SEC SEC634ZT Mutual Funds Services and Procedures 6 6 0 0 90 20 DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 0 60 20 DCC BFS6011T Taxation 4 4 4 0 60 20 SEC SEC6376T Business Communication 2 2 2 0 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 0 30<	w	SEC	SEC6346T	Insurance Services	9	9	9	1000	96	_	20	80
DCC BFS6007T Introduction to Indian Capital Market 4 4 4 6 20 DCC BFS600RT Sales and Distribution Management 4 4 4 0 6 20 SEC SEC630ZT Communicative English 2 2 2 0 0 30 20 SEC SEC634ZT Mutual Funds Services and Procedures 6 6 6 0 90 20 DCC BFS6010T Retail Banking Assets Sales 4 4 4 0 6 20 DCC BFS6011T Taxation 4 4 4 0 6 20 SEC SEC6376T Business Communication 2 2 2 0 30 20 DCC BFS7100P Apprenticeship 20 0 0 0 0 20 DCC BFS7100P Apprenticeship 20 0 0 0 0 20 BCC		DCC	BFS6006T	Personal Financial Planning	4	4	4		09		20	80
DCC BFS600RT Sales and Distribution Management 4 4 4 6 60 20 SEC SEC6302T Communicative English 2 2 2 0 0 30 20 SEC SEC6347T Fourth Semester (December to April) A 4 4 0 0 90 20 DCC BFS6010T Retail Banking Assets Sales 4 4 4 0 0 60 20 DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 0 0 60 20 DCC BFS6010T Taxation 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 4 4 4 4 4 0 0 6 0 20 20 0 20 20 20 20 20 20 20 20		DCC	BFS6007T	Introduction to Indian Capital Market	77.	4	য	Messill Messill	99		20	80
SEC SEC6302T Communicative English 2 2 2 0 30 20 SEC Fourth Semester (December to April) SEC SEC6347T Mutual Funds Services and Procedures 6 6 0 90 20 DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 0 660 20 DCC BFS6011T Taxation 4 4 4 0 60 20 SEC SEC6376T Business Communication 2 2 2 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 30 20 DCC BFS7100P Apprenticeship 20 0 0 0 0 20 DCC BFS7100P Apprenticeship 20 0 0 0 0 0 20 DCC BFS7100P Apprenticeship 20 0 0 0		DCC	BFS6008T	Sales and Distribution Management	4	4	4		99		20	80
SEC Fourth Semester (December to April) SEC SEC6347T Mutual Funds Services and Procedures 6 6 0 90 20 DCC BFS6009T Retail Banking Liabilities Sales 4 4 4 0 60 20 DCC BFS6010T Taxation 4 4 4 0 60 20 SEC SEC6376T Business Communication 2 2 2 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 30 20 DCC BFS7100P Apprenticeship 20 20 0 50 20 DCC BFS7101P Apprenticeship 20 20 0 600 20		SEC	SEC6302T		2	2	7		30	_	20	80
SEC SEC6347T Mutual Funds Services and Procedures 6 6 6 0 90 20 DCC BFS6009T Retail Banking Liabilities Sales 4 4 4 0 60 20 DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 0 60 20 DCC BFS6011T Taxation 4 4 4 0 0 60 20 SEC SEC6376T Business Communication 2 2 2 2 0 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 0 30 20 DCC BFS7100P Apprenticeship 20 20 0 0 0 0 20 DCC BFS7101P Apprenticeship 20 20 0 0 0 0 20				Fourth Semester (Decembe	er to Ap	ril)					
DCC BFS6009T Retail Banking Assets Sales 4 4 4 60 20 DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 0 60 20 DCC BFS6011T Taxation 4 4 4 0 0 60 20 SEC SEC6376T Business Communication 2 2 2 2 0 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 0 30 20 ACC BFS7100P Apprenticeship 20 0 0 20 0 20 0 20 DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20	v.	SEC	SEC6347T	-	9	9	9		06		20	80
DCC BFS6010T Retail Banking Liabilities Sales 4 4 4 60 50 20 DCC BFS6011T Taxation 4 4 4 4 0 60 50 20 SEC BFS6011T Taxation 2 2 2 0 0 30 20 SEC SEC6376T Business Communication 2 2 2 0 0 30 20 DCC BFS7100P Apprenticeship Fifth Semester (July to November) 20 20 0 600 20 DCC BFS7101P Apprenticeship 20 20 0 600 20		DCC		Retail Banking	4	4	4		99	_	20	80
DCC BFS6011T Taxation 4 4 4 4 60 50 20 SEC SEC6376T Business Communication 2 2 2 0 0 30 20 DCC BFS7100P Apprenticeship 20 20 0 20 0 20 20 DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20 DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20	-/-	DCC		Retail Banking	4	4	4		99	_	20	80
SEC SEC6376T Business Communication 2 2 2 0 0 30 20 DCC BFS7100P Apprenticeship Fifth Semester (July to November) DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20 DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20	_	DCC		-	4	4	4		99	•	20	80
DCC BFS7100P Apprenticeship Sixth Semester (December io April) DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20 20		SEC	SEC6376T	_	2	2	2		30		20	80
Eifth Semester (July to November) DCC BFS7100P Apprenticeship 20 20 0 20 0 20 20 DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20				Exit with Diploma	in Comm	nerce -B	FSI					
DCC BFS7100P Apprenticeship 20 20 0 20 0 20 20 Sixth Semester (December in April) DCC BFS7101P Apprenticeship 20 20 0 20 0 20 20				Fifth Semester (a	July to N	iovembe	r)		10.7			
DCC BFS7101P Apprenticeship 20 20 20 0 20 20	5.5	_	BFS7100P	-	20	20	0		09	0	20	80
DCC BFS7101P Apprenticeship 20 20 0 20 0 600 20				Sixth Semester (D	ecember	to Apri	(1					
	5.5			_	20	20	0		09	0	20	80

R

N. Co. L.

- ×

Vocational Courses

All the following vocational courses shall have 4 credits. It has to be completed when students quits the course after first year of undergraduate programme. Students have to take a vocational course that have not been undertaken in any of the semesters cleared by him/her.

- Microsoft Office Lab
- · Practical Business Communication and Soft skills
- Practical Income Tax
- Practical MS Excel
- Advanced MS Excel
- · Practical Documentation
- Financial Management using Excel
- Practical Goods and Service Tax
- · Practical TDS and Advance Tax

'As per UGC-NSQF Guideline

K

12/ord for Afr

Program Outcomes B.Com. (BFSI)

PO I	The curriculum planning of B.Com. in BFSI course provides the students thorough and inclusive knowledge of the areas related to financial services, banking and insurance, business laws, accounting and taxation.
PO 2	The graduates of this programme will be trained to develop skills and attitudes needed for critical thinking and adopting a comprehensive problem-solving approach. They shall be exposed to the pedagogy that helps them understand real life situations through case-studies.
PO 3	The teaching learning pedagogies used in the programme make the students capable enough to deliver and communicate information effectively with a mark.
PO 4	The courses aim at instituting entrepreneurial skills in the students by instilling in them competencies needed to become an entrepreneur. These would lead to develop an attitude of life-long learning.
PO 5	The courses also involve training the students to check unethical behaviour, falsification and manipulation of information in order to avoid debacles which can be seen rising persistently over the period of time. It would also help in making responsible citizens and facilitate character building.
PO 6	This programme enables the students to be technologically updated as it has courses
PO 7	The courses of this programme give a global perspective to the students such that they
PO 8	This programme enables the students to think of a given problem or situation from different perspectives like economic, financial, social, national, global etc. and broadens the horizon of their thought processes. It not only helps the students add dimensions to its decision making but also in reaching to inclusive conclusions.

&x

De w

Ser/

All

Program Specific Outcomes B.Com in BFSI

PSO I	The three years course aims to provide thorough understanding in areas such as finance, business law, Banking and Insurance, which will instil in students the knowledge and capability of understanding the business world and economy	
PSO 2	The curriculum helps in understanding various banking operations such as deposit loans, advances etc. and risk-management.	
PSO 3	The students through the curriculum are exposed to the use of relevant and contemporary software packages thereby making them job ready.	
PSO 4	The course will help in training students with the use of digital banking tools, fintech applications and emerging technology in financial sector.	
PSO 5	Case studies, seminars, project work will enable students to get practical exposure and bridge gap between industry and academia.	
PSO 6	Students will acquire essential professional skills such as communication, leadership, team work along with the ability to identify and pursue entrepreneurial opportunities in banking and financial sector.	
PSO 7	The course aims to cultivate awareness of ethical issues corporate governance and sustainability in financial decision making	
PSO 8	The students pursuing graduation in BFSI will not just master the art of doing business. The subject brings students abreast with the corporate culture and prepares them for their professional life.	
PSO 9	The students are exposed to multiple functional areas of baking and finance. They learn to integrate tools and concept from these areas in solving business problems.	
PSO 10	The students are empowered to demonstrate the ability to innovate, the ability to execute the most daunting of challenges in the most trying of circumstances.	



12 or le

The

	Effective from 2025-20
	B. Com in Banking Financial Services and Insurance
	First Year
	First Semester
	Course- Financial Accounting
Code of the Course	SEC6326T
Title of the Course	Financial Accounting
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Accountancy and Business Statistics
Delivery Type of the Course	Lecture, 40+20=60. The 40 lectures for content delivery and 20 hours on diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Accountancy Course of XII standard
Co-requisites	None
Objectives of the Course	To aware students about accounting environment and develop accounting skills to make them able to maintain accounting records of specific business.
Learning Outcomes	Students will learn how to prepare and understand financial statements like Profit & Loss Account, Balance Sheet and Cash flow Statement. Students will understand basics of government accounting and employment related laws like ESI and EPFO.
	SYLLABUS
UNIT-I	Conceptual Framework Standard Body Setting & Hierarchy, Overview of Financial Reporting, Elements of Financial Statement, Qualitative Characteristics of Financial Statement, Fundamental Assumptions and Principles, Accounting Process or Accounting Cycle, Accounting Terminology
UNIT -II	Financial Statement Introduction to Financial Statement, Advantages of Financial Statement, Types of Financial Statement, Trading and Profit & Loss Account/ Income Statement Revenue Statement, Elements of the Statement of Earnings Preparation of Balance Sheet: Introduction, Order of Permanence & Liquidit Elements of Balance Sheet
UNIT-III	Cash Flow Statement Basic Concepts and Meaning, Preparation of Cash flo statement Bank Reconciliation; Basic Concepts and Meaning, Types of Adjustments f Reconciling, Preparation of Bank Reconciliation Statement Preparation of Financial Statement of Non-Profit Organization
UNIT-IV	Government Accounting Introduction, Important Features of Government Accounting, Difference betwee Government Account & Commercial Accounting, IFRS (International Financial Reporting Standard), NFRA (National Financial Reporting Authority) The Employees State Insurance Act, 1948
UNIT-V	The Employees Provident Fund Organization Introduction, The Employees Provident Fund Organization (EPFO) Applicability of Employees Provident Fund Miscellaneous Provisions Act, 195

&

Day.

Jen -

Jehn Jahn

	Effective from 2023-26
	Non-Applicability of this Act, Important Terms and Definitions, Benefits of EPF Employees Provident Fund Scheme (Section 5) Contributions, Withdrawal from the Fund, Advances from the Fund Types of EPF, Employee Pension Scheme – Section 6A, Employees Deposit Linked Insurance Scheme – Section 6C, General Provisions, EPF – Registration Process Employability Skills
Suggested Readings	 Agarwal, A. N., Agarwal, K. N., Higher Sciences of Accountancy: Kitab Mahal, Allahabad. Compendium of Statement and Standards of Accounting, The Institute of Chartered Accountants of India, New Delhi. Gupta, R. L. and Radhaswamy, M., Financial Accounting, Sultan Chand Sons, New Delhi. Jain, S. P., Narang, K. L., Agrawal, Simmi and Monika Sehgal, Advanced Accountancy Principles of Accounting including GST Volume-1, Kalyani Publishers, Ludhiana. Monga, J. R., Ahuja, Girish and Sehgal, Ashok, Financial Accounting, S. Chand & Sons, New Delhi. Shukla, M. C., Grewal, T. S. and Gupta, S. C., Advanced Accounts, S. Chand & Co., New Delhi. Treatise on the Employee State Insurance Act 1948, S.D. Puri (5th edition) Employees State Insurance Act 1948 with Rules Employees Provident Funds Miscellaneous Provisions Act, 1952, VK Kharbanda
Suggested E-resources	 https://www.icai.org/post.html?post_id=17757 https://icmai.in/upload/Students/Syllabus-2012/Study_Material_New/Inter-Paper5-Revised.pdf
Notes	At least 50% weightage shall be given in the examination for numerical problems. If either new accounting standard (AS) or revision to AS are issued or the earlier ones are withdrawn up-to 30 June just preceding to academic session, the syllabus will accordingly include/exclude such new developments.

&

Son for

yen

R

	B. Com in Banking Financial Services and Insurance
	First Year
	First Semester
	Course-Financial Accounting Lab
Code of the Course	SEC6326P
Title of the Course	Financial Accounting Lab
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Accountancy and Business Statistics
Delivery Type of the Course	Practical, 60. There shall be 60 hours practical lectures cum assignments for content delivery and diagnostic assessment and problem solving.
Prerequisites	Accountancy Course of XII standard
Co-requisites	None
Objectives of the Course	To develop practical skill of students in order to equip with accounting software so that he or she may readily available to real world of accounting Students will be able to:
Learning Outcomes	create company, enter accounting voucher entries including advance voucher entries, reconcile bank statements, do accrual adjustments, and also print financial statements, etc. in accounting software. Students will possess required skill and can also be employed as accountant.
	SYLLABUS
UNIT-I	Company Creation, Account Information, Creating a Group and Ledger. Managing Groups in Multiple Companies, Creating Multiple Ledgers
UNIT -II	Voucher Entry, Voucher Types, Pre-Defined Voucher Types, Creating a Voucher entry form, preparing ledgers, Forms and reports
UNIT-III	Accounting Features, Statutory and Taxation Features: TDS, Goods and Service Tax, Preparing Trial Balance and Report
UNIT-IV	Inventory Features Inventory Information, Stock Group, Stock Categories, Stock Items, Unit of Measurement.
UNIT-V	Inventory Vouchers, Predefined Inventory Vouchers, Inventory Voucher Types, Inventory Voucher Class, Bill of Material, Locations/Godowns, Designing Supplier and customers System for Accounting, Module, and Report.
Suggested Readings	The Suggested Readings and guideline shall be notified by the concern University at least once in three year based on selected Software.
Suggested E-resources	https://tallysolutions.com/accounting/what-is-financial-accounting /#gro https://tallysolutions.com/learning-lady https://help.tullysolutions.com/
Notes	Teaching arrangements need to the made in the accounting laboratory. The General Purpose Software referred in this Course will be notified by the University Department every three years. Practical internal examination and semester end examination shall be conducted for 20 and 80 marks respectively. Lectures: 20 hours, Practical in accounting Laboratory: 100 hours.

2

13 Day le

y you

	Com in Banking Financial Services and Insurance First Year
	First Semester
	Course- Basic Business and Applied Laws
Code of the Course	BPS5001T
Title of the Course	Basic Business and Applied laws
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 6D hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Busic knowledge of Business and Applied Laws
Co-requisites	None
Objectives of the Course	The objective of the course is to impart basic knowledge of the important business legislation along with relevant case law.
Learning Outcomes	The learning outcomes of Business and Applied Law Include understanding the fundamental legal principle that impact business operations, and developing the ability to apply legal concepts to real-world business scenarios to ensure compliance and mitigate legal risks.
	SYLLABUS
UNIT-I	The Indian Contract Act, 1872: General Principle of Law of Contract a) Contract – meaning, characteristics and kinds b) Essentials of a valid contract - Offer and acceptance, consideration, contractual capacity, free consent, legality of objects. c) Void agreements d) Discharge of a contract – modes of discharge, breach and remedies against breach of contract. e) Contingent contracts f) Quasi – contracts
UNIT-II	The Indian Contract Act, 1872: Specific Contract a) Contract of Indomnity and Guarantee b) Contract of Bailment c) Contract of Agency
UNIT -III	The Sale of Goods Act, 1930 a) Contract of sale, meaning and difference between sale and agreement to sell b) Conditions and warranties c) Transfer of ownership in goods including sale by a non-owner d) Performance of contract of sale e) Unpaid seller – meaning, rights of an unpaid seller against the goods and the buyer.

X

14 2

gen /

The

R

UNIT-IV	Partnership Laws A) The Partnership Act, 1932 Nature and Characteristics of Partnership, Registration of a Partnership Firms Types of Partner, Rights and Duties of Partners, Implied Authority of a Partner Incoming and outgoing Partners, Mode of Dissolution of Partnership B) The Limited Liability Partnership Act, 2008 a) Salient Features of LLP, Differences between LLP and Partnership, LL and Company, LLP Agreement, Partners and Designated Partnership Incorporation Document, Incorporation by Registration, Partners and the Relationship
UNIT-V	The Negotiable Instruments Act 1881 a) Meaning, Characteristics, and Types of Negotiable Instruments: Promissory Note, Bill of Exchange, Cheque b) Holder and Holder in Due Course, Privileges of Holder in Due Course. c) Negotiation: Types of Endorsements d) Crossing of Cheque e) Bouncing of Cheque
Suggested Readings	 Aggarwal S K, Business Law, Galgotia Publishers Company, New Delhi. Arora, Sushma. Business Laws, Taxmann Pulications. Goyal, Bhushan Kumar and Jain Kinneri, Business Laws, International Book House. Kuchhal, M.C. and Kuchhal, Vivek. Business Law, Vikas Publishing House, New Delhi. Kumar, Ravinder. Legal Aspects of Business, Cengage Learning. Maheshwari SN and Maheshwari, SK. Business Law, National Publishing House, New Delhi. Pathak, Akhileshwar. Legal Aspects of Business, McGraw Hill Education, 6th ed. Sharma, J.P. and Kanojia, Sunaina. Business Laws, Ane Books Pvt. Ltd., New Delhi Singh, Avtar. Business Law, Eastern Book Company, Lucknow. Tulsian, P. C. and Tulsian, Bharat. Business Law, McGraw Hill Education

8

2 V Ver

HM

R

	B. Com in Banking Financial Services and Insurance
	First Year
	First Semester
	Course- Business Mathematics & Statistics
Code of the Course	BFS5002T
Title of the Course	Business Mathematics & Statistics
Qualification Level of the	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 69 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic Knowledge of Business Mathematics & Statistics
Co-requisites	None
Objectives of the Course	To equip them with quantitative skills and analytical techniques for effective decision-making.
Learning Outcomes	The learning outcomes of a Business Mathematics and Statistics course for students include mastering quantitative methods, statistical analysis, and their application in solving business problems and making informed decisions.
	SYLLABUS
UNIT-I	Arithmetic, Geometric and Harmonic Progressions including series. Permutation and Combination.
UNIT -II	Matrices and Determinants: Types of Matrices, Addition, Subtraction Determinants Matrices, Determinants of order two and three. Matrix Inversion, solution of systems of linear equations by matrix inversion as a property method.
UNIT-III	Statistics: Meaning, Definition, Importance with reference to Business and Management, Statistical Investigation, Collection of Data. Classification and Tabulation of Data: Measures of central tendency; Median, Mode, A.M. G.M. H.M. and Weighted Means. Partition values.
UNIT-IV	Measures of Dispersion: Ranges, Quartile Deviation, Mean Deviation, Standard Deviation, Coefficient of variation, Lorenz curve, Skewness: Kar pearson's and Bowley's measures. Interpolation and Extrapolation: Binomi: Expansion, Newton's forward and backward Interpolation formula and Lagrange's methods.
UNIT-V	Correlation & Regression: Bivariate Linear correlation & Regression from grouped & ungrouped data. Probable error, Coefficient of determination & non-determination. Spearman Rank correlation. Association of Attributes: Two Attributes.

K

16 Day Ser

AM

Suggested Readings	 Gupta S. P. Statistical Methods, Sultan Chand & Sons, N. Delhi. Gupta B. N.: Statistics Gupta S. C. and Gupta Indira; Business Statistics, Himalaya Publishing House, Mumbai. Sancheti, D.C. and Kapoor V. K. Statistics (Theory, Methods and Applications) Sultan Chand and Sons Delhi. Bhanawat Shurveer S. Business Statistics, RBD publishing house, Jaipur.
--------------------	---

M Solver St.

	B. Com in Banking Financial Services and Insurance
	First Year
	First Semester
	Course - Business Economics
Code of the Course	BFS5003T
Title of the Course	Business Economics
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 64 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic knowledge of Business Economics
Co-requisites	None
Objectives of the Course	To provide students with a comprehensive understanding of the economic principles and concepts that are relevant to business decision-making.
Learning Outcomes	Learners will: acquire a solid foundation in husiness economics, enabling them to analyze economic phenomena, make informed decisions, understand the impact of Macro-economic policies on the economy and revenue analysis, market structures, national income, and macroeconomic policies.
	SYLLABUS
UNIT-I	Introduction to Business Economics: Meaning, definition, features, Methods of business economics. Detailed micro- macro analysis. Role and responsibilities of business economist. Problems of Economics. Concept of Opportunity cost, Basic principles of business economics.
UNIT-II	Law of demand, Elasticity of demand, Indifference curve theory. Consumer Equilibrium: Income, price & substitution effect and their separation, income consumption curve and price consumption curve, uses of indifference curves, Reveled preference theory.
UNIT-III	Supply: Meaning, definition, law of supply, elasticity of supply. The factors of production function: Short-term and Long-term Production function. Types, iso-quant curve analysis.
UNIT-IV	Cost Analysis: Relationship between short run and long run cost. Revenue analysis: Concepts, types and their diagrammatic presentation. The cobb-Douglas production function, various types of cost functions.
UNIT-V	Forms of Market, Equilibrium of the firm- Meaning, Objectives and Price Determination, monopoly, monopolistic competition and pricing policies in practice.
uggested Readings	"Business Economics" by Prof. P. K. Singh, Dr. S.S. Rao "Business Economics" by Prof. Mukesh Mathur "Managerial Economics: Principles and Worldwide Applications" by Dominick Salvatore "Microeconomics: Theory and Applications" by R.S. Pindyck "Modern Microeconomics" by Koutsoyiannis

8

fer

2 HM

	B. Com in Banking Financial Services and Insurance First Year	
	First Semester	
	Course- General Hindi	
Code of the Course	AEC5200T	
Title of the Course	General Hindi	
Qualification Level of the Course	NHEQF Level 4.5	
Credit of the Course	2	
Type of the Course	Ability Enhancement Compulsory Course in Commerce (AEC) in Hindi	
Delivery Type of the Course	The 35 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.	
Prerequisites	Foundation level (Equivalent to 10+2)	
Co-requisites	None	
Objectives of the Course	भाषा के उन्द्रव तथा विकास की परंपरा तथा व्याकरण के सिधान्त ज्ञान से अवगत कराना विद्यार्थियों में हिन्दी भाषा के प्रति रुचि विकसित कराना।	
Learning Outcomes	भाषा के उद्भव तथा विकास को समझ सकेंगे। विद्यार्थियों में हिन्दी भाषा के प्रति रुचि विकसित होगी और वे आर्य भाषाओं का विकास और विशेषताएँ जान सकेंगे।	
	SYLLABUS	
UNIT-I	हिन्दी भाषा का विकास, भाषा की परिभाषा एवं विशेषताएँ, प्राचीन भारतीय आर्य भाषा. मध्यकालीन आर्य भाषा काल, और आधुनिक आर्य भाषा का विकास एवं विशेषताएँ, हिन्दी की उपभाषाएँ एवं बोलियाँ।	
UNIT -II	शब्द भेदः विकारी शब्द संज्ञा, सर्वनाम, विशेषण किया। अविकारी शब्द क्रिया विशेषण संबंधबोधक समुपबंधक विस्मयादिबोधक और निपात।	
UNIT-III	लिंग, वचन, कारक, काल।	
UNIT-IV	संधि, समास, उपसर्ग, प्रत्यय।	
UNIT-V	विलोम शब्द, पर्यायवाची शब्द, वाक्यांशों के लिए एक शब्द, शब्द-युग्म, अनेकार्थक शब्द।	
Suggested readings	 डॉ. रविंद्र कुमार – हिंदी पाठ्यक्रम (७वीं संस्करण), निदान प्रकाशन, लखनऊ। श्री जितेंद्र सिंह – हिंदी: पाठ्यक्रम एवं शिक्षण, विद्याप्रकाशन, लखनऊ। डॉ. रामशरण पाण्डेय – पूर्ण हिंदी व्याकरण एवं साहित्य, काशी विद्यापीठ, वाराणसी। डॉ. कृष्णा पाण्डेय – भारतीय राष्ट्रीय भाषा, जे.के. हिंदी अकादमी, जम्मू। डॉ. सुरेंद्र तिवारी – प्रायोगिक हिंदी व्याकरण, विश्वविद्यालय प्रकाशन, गोरखपुर। 	

111111111111111

ĺ

2

les JM

	B. Com in Banking Financial Services and Insurance
	First Year
	Second Semester
Course- Goods and Services Tax	
Code of the Course	SEC6372T
Title of the Course	Goods and Services Tax
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Skill Enhancement Course (SEC) in Accountancy and Business Statistics
Delivery Type of the Course	Lecture, 40+20=60. The 40 lectures for content delivery and 20 hours on diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	None
Co-requisites	None
Objectives of the Course	To develop an understanding of provisions of Goods and Services Act, 2017 and applying the same in real world of Business.
Learning Outcomes	Student will be able to: Develop the understanding of provisions of Goods and Services Act, 2017. Understand the terminology of GST. Applying the same in real world of Business. Understand the procedure of assessment and audit.
	SYLLABUS
UNIT-I	Tax Structure in India: Direct Tax, Indirect Tax, Features of Indirect Tax Introduction of Goods and Services Tax: What is GST, Advantages, Tax Structure, Tax Subsumed, Taxes Not Likely to be Subsumed under GST, Goods Not Covered under GST, GST Registration, Composition Scheme Supply Under GST: Introduction To Supply Under GST, Definitions, Meaning of Supply, Types of Supply, Composite and Mixed Supply, Supply Without Consideration Under GST, Non-Supplies Under GST, Case Study
UNIT -II	Charges of GST: Introduction, Applicability of GST in Territorial Water, - Reverse Charge Mechanism, Rates of GST, Exemptions from GST, Taxable Event In GST Time Value and Place of Supply: Introduction, Time of Supply, Value of Supply, Point to Remain, Place of Supply Input Tax Credit: Introduction, Features, Eligibility, apportionment of Credit & Blocked Credit, ITC for Sales Promotional Schemes, Credit in Special Circumstances, How ITC Is Utilized, ITC at a Glance, Case Study
UNIT-III	Registration GSTIN: Introduction, Structure of GSTIN, Benefits, Applicability Exemption, Documents required. Online Application of GSTIN E-Way Bill (Electronic Way Bill): Introduction, Purpose, Exemptions, Requirement, Registration of E-Way Bill Tax Invoice: Introduction, Types, Introduction to E-Invoicing, Advantages, Generation, Delivery Challan, Credit & Debit Note, Revised Tax Invoice, At a Glance
UNIT-IV	Returns - GSTR -1, GSTR2A & 2B, GSTR3B, GSTR9, GST CMP 08, GSTR-All other Returns

SK.

23

Ser &

Isroctive from 2025-20
Payment of Tax Electronic Cash Ledger, Electronic Credit Ledger, Electronic Liability Register Interest On Delayed Payment of Tax Assessment and Scrutiny Assessment and Scrutiny, Tax Audit, Administration of GST, Powers of GST Officers, Appeals to Appellate Tribunal Employability Skills
 CGST Act and Rules 2017. Custom Act 1962and Rules. Commercial's GST, Commercial law publisher (India) Pvt Ltd, New Delhi. Datey V.S., GST Ready Reckoner, Taxxman Publication, New Delhi. Goel, Pankaj, GST Ready Referencer, (2017) Commercial Law Publisher (India) Pvt. Ltd. New Delhi. Patel, Chaudhary, Indirect Taxes, Chaudhary Publication, Jaipur. Shah C.K., Mangal S.K., Kaduniya Hemant, Goods and Services Tax, RBD publishing, Jaipur.
 https://www.icai.org/post.html?post_id=17758 https://www.icsi.edu/media/webmodules/publications/GST%20Educational %20Series.pdf https://iemai.in/TuxationPortal/
Any amendment in Income Tax Act and Rules up-to 30 June just preceding to academic session, shall be applicable and the syllabus will automatically include/exclude such new developments. No separate notifications from the university shall be made. Atleast 50% weightage shall be given in the examination for numerical problems.

SK

12/2

* by Jehl

THE STATE OF THE S	. Com in Banking Financial Services and Insurance
	First Year
	Second Semester
	Course- Goods and Services Tax Lab
Code of the Course	SEC6372P
Title of the Course	Goods and Services Tax Lab
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Accountancy and Business Statistics
Delivery Type of the Course	Practical, 60. There shall be 60 hours practical fectures cum assignments for content delivery and diagnostic assessment and problem solving.
Prerequisites	Theoretical knowledge of GST act 2017
Co-requisites	None
Objectives of the Course	To develop the skill for implementing the provisions of Goods and Services Act on software in order to solve the real life business problems relating to GST and enable them to file GST return on online mode.
Learning Outcomes	Students will be able to Understand the practical problems that arise while filling GST returns and solve them. File the GST return easily. This course has direct link to employability.
	SYLLABUS
UNIT-I	Format of Invoice, Levy and Collection of Tax, Time and Value of Supply, Online registration process
UNIT -II	Outward supply, Inward supply, Determination of GST liability, E-Way Bil
UNIT-III	All types of Returns for composition dealer, TDS return and certificate
UNIT-IV	All types of Returns for normal dealer
UNIT-V	Adjustment of Electronic Cash and Credit Ledger Balances in CGST, SGST, UTGST and IGST liability
Suggested Readings	 CGST Act and Rules 2017. Custom Act 1962and Rules. Commercial's GST, Commercial law publisher (India) Pvt Ltd, New Delhi. Datey V.S., GST Ready Reckoner, Taxman Publication, New Delhi. Goel, Pankaj, GST Ready Referencer, (2017) Commercial Law Publisher (India) Pvt. Ltd. New Delhi. Patel, Chaudhary, Indirect Taxes, Chaudhary Publication, Jaipur. Shah C.K., Mangal S.K., Kaduniya Hemant, Goods and Services Tax, RBD publishing, Jaipur.
Suggested E-resources	www.gst.goy.in https://www.gstindiaonline.com/
Notes	Practical's of this paper shall be taught using offline utilities and Gove official website. Examination of this paper shall comprise only computer based practical. Practical internal examination and semester end examination shall be conducted for 20 and 80 marks respectively.

SK

Sol by He

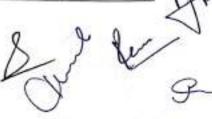
B. Co	m in Banking Financial Services and Insurance
	First Year
	Second Semester
	Course - Financial Analysis
Code of the Course	BFS5005T
Title of the Course	Financial Analysis
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 60 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic Knowledge of Financial Analysis
Co-requisites	None
Objectives of the Course	The objectives of a Financial Analysis course for students are to develop their ability to evaluate financial statements, assess financial health, and make informed investment and business decisions.
Learning Outcomes	The learning outcomes of a Financial Analysis course for students include the ability to interpret financial statements, conduct financial ratio analysis, and make strategic financial decisions.
SYL	LABUS
UNIT-I	Performs of Income Statement and Balance Sheet as per Companies Act. Contents of Financial Statements Analysis: Meaning, Objectives, Types
UNIT -II	Types: Trend Analysis, Common size Statement Analysis, Comparative Size Statement Analysis, Meaning, Use, Significance and Limitations
UNIT-III	Ratio Analysis: Profitability Ratios, Activity Ratios, Solvency Ratios, Turnover Ratios, Investor's Ratios
UNIT-IV	Cash Flow Statement: Preparation and Analysis as per AS-3
UNIT-V	Budgetary Control: Meaning, Types of Budgets, Preparation of Cash Budget, Production, Sales and Flexible Budget.
Suggested Readings	Anthony, R.N., Management Accounting D.B. Taraporewala & Sons Pvt. Ltd. Mumbai. Khan MY, Jain PK Management Accounting Tata Mc Graw Hill. Manmohan and Sinha, Management Accounting, Sahitya Bhawan Agra Gupta SP Management Accounting, Sahitya Bhawan Agra



12 de Jel

	B. Com in Banking Financial Services and Insurance
	First Year
	Second Semester
	estment Risk and Returns
Code of the Course	BFS5006T
Title of the Course	Investment Risk and Returns
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The bohours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic knowledge of Investment Risk and Returns
Co-requisites	None
Objectives of the Course	The objective of the course is to familiarize the students with the principles and practice of Investment Management. The course will also acquaint the students with the functioning of the Indian Capital Market.
Learning Outcomes	Analyze and measure the risk and return of individual securities an investment portfolios using statistical tools and theoretical models to make informed investment decisions.
	SYLLABUS
UNIT-I	Investment: Meaning, Characteristics, Importance, Objectives, Factors of Sound Investment, Investment Environment, Investment Media, Principles of Investment, Investment Process (Theory). Financial Assets: Meaning, classification.
UNIT-II	Primary Market: Menning, Role of NIM, Methods of Issues, Investor Protection Secondary Market: Menning, History, Functions, Regulatory Framework — Listing a Delisting of Securities, Trading Procedure, Stock Exchange
UNIT -III	Return: Meaning, Holding Period Return, Equivalent Annual Return Expected Value of Return, Measurement of returns, Arithmetic Average Geometric Average, Rupee Weighted Average Return, Risk: Meanin Sources of Risk, Types of Risk, Risk Aversion and Risk Premium, Measurement of Risk.
UNIT-IV	Portfolio Analysis: Meaning, Traditional Vs Modern Portfolio Analysis, Portfolio Return, Risk on Portfolio, Markowitz Model Assumptions, Change in Portfolio Proportions, Concept of Dominance, Limitations of Markowitz
UNIT-V	Portfolio Selection: Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios Selection of Optimal Portfolios, Sharpe Single Index Model: Measuring Security Return and Risk, Measuring Portfolio Return and Risk, Multi Index Model.
Suggested Readings	Agarwal: A Guide to Indian Capital Market, New Delhi; Avadhani, V.A: Indian Capital Markets, Himalaya; Mayo: Investments, 7e Thomson; Bhalla, V.K: Investment Management, S. Chand & Co.; Reilly: Investment Analysis and Portfolio Management, Thomson;





27. Cui	in Banking Financial Services and Insurance First Year
	Second Semester
	Course - Financial Management
Code of the Course	BFS5007T
Title of the Course	
Qualification Level of the Course	Financial Management NHEQF Level 4.5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 60 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic knowledge of Financial Management
Co-requisites	None
Objectives of the Course	The objective of the subject of Financial Management is to provide students with a comprehensive understanding of financial principles and practices.
Learning Outcomes	The outcome of the subject is to provide the ability to analyze financial decisions, evaluate investments, make informed capital structure decisions effectively manage working capital, contributing to organizational financial success and sustainability.
	SYLLABUS
UNIT-I	Meaning and concept of Financial Management; Truditional and Modern Approach, Finance Functions-Types, Functions of Finance Executive in An Organization, Objectives of Financial Management.
UNIT-II	Capital Budgeting-Importance, Techniques of Capital Budgeting, Discounted and Non-Discounted Methods, Choice of Methods, Capital Retaining, Risk Evolution and Sensitivity Analysis.
UNIT -II	Capital structure concept, financial structure, Optimal Capital Structure, Determinants, Theories of Capital Structure and Valuation. Leverages- Financial and Operating – EBIT- EPS Analysis.
UNIT-IV	Dividend policy- Types, Types and Legal Provision of Dividend, Theories of Dividend Policy, Walter, Gordon Models and Hypothesis- Their Impact on Value of Firm, Bonus Shares, Split of Shares
UNIT-III	Working Capital Planning and Management: Banking Norms and Macro Approach, Management of Cash, Receivables and Inventories.
Suggested Readings	1. "Financial Management: Theory and Practice" by Prasanna Chandra (McGraw Hill Education) 2. "Financial Management" by I.M. Pandey (Vikas Publishing House) 3. "Financial Management and Policy" by James C.Van Horne (Pearson Education) 4. "Financial Management: Principles and Practice" by M.Y. Khan and P.K. Jain (McGraw Hill Education) 5. "Financial Management: Concepts, Analysis, and Applications" by B.B. Verma and H.L. Maheshwari (Sultan Chand & Sons) 6. "Financial Management: Text, Problems, and Cases" by Ravi M. Kishore (Taxman Publications)

SL 25

Zyllyg

В.	Com in Banking Financial Services and Insurance
	First Year
	Second Semester
	Course-General English
Code of the Course	AEC520XT
Title of the Course	General English
Qualification Level of the Course	NHEQF Level 4.5
Credit of the Course	2
Type of the Course	Ability Enhancement Course in Commerce (AEC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 30 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic knowledge of English Grammar
Co-requisites	None
Objectives of the Course	To upgrade the understanding of English grammar To train students in writing skills To introduce the basics of spoken English and Phonetics
Learning Outcomes	Gaining efficiency in writing skills. Proficiency in grammar. Understanding the fundamentals of Phonetics.
	SYLLABUS
UNIT-I	Basic Sentence Patterns
UNIT-II	Tenses
UNIT-III	Direct-Indirect Speech Active Passive Voice
UNIT-IV	Synonyms- Antonyms Word Formation: Prefix, Suffix, Conversion and Compounding
UNIT-V	Comprehension of an Unseen Passage Précis Writing
Suggested Readings	 Allen, S. Living English Structure. Pearson India, 2009. Bright, J.S. Improve Your Idloms and Phrases. Goodwill Publishing House, 2013. Homby, A.S. Practical English Grammar – Vols. 1 & II (E.L.B.S.). OUP, 1997. Thomson and Murtinet. A Practical English Grammar, 4th ed. Oxford India, 1997.

Sel

by by

the

B, Con	n in Banking Financial Services and Insurance
	Second Year
	Third Semester
	Course - Insurance services
Code of the Course	SEC6346T
Title of the Course	Insurance Services
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	6
Type of the Course	Skill Development Course (SEC) in Banking and Business Economics
Delivery Type of the Course	90 hours for Content delivery, Practical Assessment and Problem Solving
Prerequisites	Basic Knowledge of - Insurance Agent
Co-requisites	None
Objectives of the Course	To train students in insurance principles, sales techniques, customer relationship management, and legal and ethical considerations in insurance practices.
Learning Outcomes	Students will demonstrate proficiency in selling and servicing various insurance products, understanding regulatory requirements, and effectively communicating with clients.
SY	LLABUS
UNIT-I	Introduction to the Banking Sector and the Job Role of Insurance Agent Objectives and Benefits of the Skill India Mission 3, Scope of Banking Industry and its sub-sectors, Role and Responsibilities of Insurance Agent
UNIT -II	Source Insurance Customers (BSC/N3801) Identify Potential Customers, Sell insurance policy, Report sales and maintain customer records Source Insurance Customers
UNIT-III	Provide Pre-Issuance Services to the Customers (N3802) Assist Customer in filling the Application Form, Carry out Pre-Issuance Services
UNIT-IV	Assist Customers with Post-Sale Services (BSC/N3804) Post-Sale Services 101, Facilitate Claim Processing, Maintain Records of Services Provided
UNIT-V	Employability Skills
Suggested Readings	 Bodla B.S., Garg M.C., Singh K.P.: Insurance Practices- Insurance Fundamentals, Environment & Procedures. Dobby John, F.: Insurance Law in a Nutshell Mishra K.C., Bakshi Mangala: Legal & Regulatory aspects of Insurance Mishra K.C. & Kumar C.S.: Life Insurance- Principles & Practice. Max New york Life Insurance Co. Ltd. 2003: The Laymans Guide to Insurance
Note	Faculty and Student handbooks have been prepared accordingly, the prescribed pedagogy shall be adopted for effective implementation of the course.

R

12 J

lan .

Alv

	B. Com in Banking Financial Services and Insurance Second Year
	Third Semester
	Course - Personal Financial Planning
Code of the Course	BFS6009T
Title of the Course	Personal Financial Planning
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 6D hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic Knowledge of Personal Financial Planning
Co-requisites	None
Objectives of the Course	To familiarize students with different aspects of personal financial planning like savings, investment, taxation, insurance and retirement planning. To develop the necessary knowledge and skills for effective financial planning
Learning Outcomes	After studying this course, students will be able to understand the meaning and appreciate the relevance of financial planning, understand the concept of investment planning and its methods, the scope and ways of personal tax planning, analyse insurance planning and its relevance.
SYLL	ABUS
UNIT-I	Introduction to Financial Planning: Financial goals, steps in financial planning, budgeting incomes and payments, time value of money. Introduction to savings, benefits of savings, management of spending & financial discipline, Setting alerts and maintaining sufficient funds for fixed commitments.
UNIT-II	Investment Planning: Process and objectives of investment, concept and measurement of return & risk for various asset classes, measurement of portfolio risk and return, diversification & portfolio formation. Gold bond Real estate; Investment in greenfield and brownfield Projects; Investment in fixed income instruments, financial derivatives & commodity market in India. Mutual fund schemes; International investment avenues. Currency derivatives and digital currency.
UNIT-III	Personal Tax Planning: Tax structure in India for personal taxation, Scope of personal tax planning, exemptions and deductions available to individuals under different heads of income and gross total income. Comparison of benefits - Special provision u/s 115 BAC vis-d-vis General provisions of the Income-tax Act, 1961, tax avoidance versus tax evasion.
UNIT-IV	Insurance Planning: Need for insurance. Life insurance, health insurance, property insurance, credit life insurance and professional liability insurance.
UNIT-V	Retirement Benefits Planning: Retirement planning goals, process of retirement planning, Pension plans available in India, Reverse mortgage. Estate planning.

Sk

By by

D D

B. Com. In BFSI Curriculum as per NEP 2020 Effective from 2025-26

Suggested Readings	Indian Institute of Banking & Finance, Introduction to Financial Planning "Taxman Publication, New Delhi Personal Finance, Madura, J, Pearson The Only Financial Planning Book that You Will Ever Need" Network 18 Publications Ltd., Mumbai, Pandit, A. Financial Planning: A Ready Reckoner" Sinha, M. McGraw Hill Education, New York. Fundamentals of Investment" Tripathi, V, Taxman Publication, New Delhi.
--------------------	---

K

End by How

9_

	m in Banking Financial Services and Insurance	
	Second Year	
	Third Semester	
Course Introduction to Indian Capital Market		
Code of Course	BFS6010T	
Title of the Course	Introduction to Indian Capital Market	
Qualification Level of the Course	NHEQF Level 5	
Credit of the Course	4	
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financia Services and Insurance	
Delivery Type of the Course	The 69 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.	
Prerequisites	Basic Knowledge of Indian Capital Market	
Co-requisites	None	
Objectives of the Course	To educate students about capital market, including stock market and debt market and how they function in Indian context.	
Learning Outcomes	Student will learn about capital market and able to develop investment strategy tailored to one's financial goal and risk tolerance.	
S	YLLABUS	
UNIT - I	Meaning and Concept composition of the Capital Market in India. Reforms Development in India Capital Market.	
UNIT – II	Stock Exchange: - Meaning, Role, Functions and Significance Regulation of Stock exchanges, Management of stock Exchange, Indian Capital Market an Overview, National Stock Exchange of India, Over the counter Exchange of India.	
UNIT - III	Listing of Securities, Listing Requirements, Essential Conditions of Listing, Procedure for listing, Advantages of Listing	
UNIT - IV	Traditional Financial Instruments: Share Capital, Equity shares, Preference Shares Debentures and bonds, Venture Capital Leasing and Hire Purchase	
UNIT – V	Government securities Market the New Issue Market: Meaning, Functions and Methods of Floating New Issues- Offer through Prospectus, Offer of Sale, Private Placement, Right Issue Debt V/S Equity, Problems of the New Issue Market.	
Suggested Readings	Money and Finance System; Prof. Mukesh Mathur Avadhani V.A Himalaya Publishing House, New Delhi Marketing of Financial Services Singh Preeti, Investment Management, Himalaya Publishing House, New Delhi	

&

12 of W

Agn

	in Banking Financial Services and Insurance Second Year
	The state of the s
	Third Semester
Course - Sales & Distribution Management	
Code of the Course	BFS6011T
Title of the Course	Sales and Distribution Management
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	4
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance
Delivery Type of the Course	The 60 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic Knowledge of - Sales and Distribution Management
Co-requisites	None
Objectives of the Course	To help students understand the Sales & Distribution functions as integral part of marketing functions in a business firm, Globalization, increased competition, rapid changes in communication and information technology and develop higher level of customer orientation for efficient sales and distribution management.
Learning Outcomes	The ability to create value and execute sales deals effectively and the
SYLLABUS	strategic skill and competencies needed for achieving sales targets.
UNIT-I	Introduction to Sales Management Nature and Importance of sales management, emerging trends in sales management, Objectives of personal selling, Personal selling process, Salesmanship, Relationship Marketing.
UNIT -II	Sales Planning & Organization Introduction, Levels of Sales Management Positions, Roles played by sales managers, Sales forecasting methods, Organizing & Driving Sales Efforts - Sales Organization Structures, Sales Territories & Quotas, Sales Promotions
UNIT-III	Sales Force Management Sales Job Analysis, Recruitment & Selection (Briefly – specific to Sales Jobs), Sales Training – Need & Types, Sales Force Compensation Structure & Motivation Tools, Sales Contests Sales Force Supervision: Sales Expenses, Sales Performance Evaluation, Sales Reports, Sales Budgets, Sales Audits, Ethics in Sales
UNIT-IV	Distribution Management Introduction, need and scope of distribution management, marketing channels strategy, levels of channels, functions of channel partners, channel flows, Channel Intensity, classification of distribution channels, types of channel intermediaries, designing distribution channel strategy, factors affecting the design of marketing channels, Factors affecting selection of channel partners
UNIT-V	Market logistics and supply chain management Definition & scope of logistics, Components of logistics, inventory & warehouse management, transportation, technology in logistics and SCM, channel information systems, distribution management in international markets.
Suggested Readings	David Jobber, Geoffrey Lancaster Selling & Sales Management Pearson Latest Edition Tamer, Honeycutt, Erifmeyer Sales Management Pearson Latest Edition Mark W. Johnston, Greg W. Marshall Sales Force

SK

lu

ym a

B. Com. In BFSI Curriculum as per NEP 2020 Effective from 2025-26

	Management Tata McGrawHill LatestEdition 4. William L. Cron, Thomas E. DeCarlo Sales Management Wiley Latest 5. Edition Dr. S. L. Gupta Sales & Distribution Management Excel Latest Edition
--	---

In Shr

B. Com. In Banking Financ	
	Second Year
	Third Semester
Course- Communicative English	
Code of the Course	SEC6302T
Title of the Course	Communicative English
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Banking Financial Services Insurance
Delivery Type of the Course	The 36 hours lectures for content delivery, diagnostic assessment formative assessment, and subject/class activity, problem solving
Prerequisites	None
Co-requisites	None
Objectives of the Course	To equip the learner with the basic knowledge of the English Language To sharpen the learner's communicative skills- Listening, Speaking, Reading, Writing (LSRW) To combine classroom procedures like individual work, pair work, small group work, and whole class work, to ensure that each student acquires the skills taught
Learning Outcomes	At the end of the course, the learner will be able to: Ability to Communicate in English Writing and Speaking correct English Readiness to take Jobs that require use of English Language
	SYLLABUS
UNIT-I	Introduction Definition of communication; Verbal and Non-Verbal communication; Barriers to communication; Formal and Informal communication
UNIT -II	Active Listening Definition of active Listening; Understanding other Viewpoints; Suspending Judgement; Listening for hidden meaning; Grasping non-verbal signals; Barriers and filters in listening Activities and Tasks: Listening Comprehension; Quizzes
UNIT-III	Speech; Removing grammatical errors; Learning fluent speaking, using fillers, pauses Personality Building Activities: Extempore, Just-a-Minute (JAM), Debute, Group Discussion
UNIT-IV	Reading and Writing; Reading comprehension; Skimming and Scanning Activities: Reading aloud practice; Comprehension passages with focus on Current Affairs, Social issues, Environmental concerns Writing Skills: Paragraph writing; Precis writing; Writing the title/heading; Writing letters/emails
UNIT-V	(Invitations/Enquiries/Complaints/Thanks and responding to them) Grammar in Context Common errors in grammar and Remedial exercises; Homonyms and Homophones; One-word substitution
Suggested Readings	 Allen, Stannard. Living English Structure. 5th edition, Pearson India, 2009

8

le le

The

- Bhatia, H.S. and P.S. Bhatia. Spoken and Communicative English. Ramesh Publishing, 2021.
- Bhatnagar, R. P., Rajul Bhargava. English for Competitive Examinations. Macmillan, 2021.
- 4. Lee, W.R. English at Home. OUP, 1966.
- Leech, Geoffrey and Jan, Swartvik. A Communicative Grammar of English. Routledge, 2002.
- Leech, Geoffrey, Margaret Deucher and Robert, Hoogenarad. English Grammar for Today. Springer, 1982.
- 7. Mittens et al. Attitude of English Uses. OUP, 1970.
- Quirk, Randolph & Sidney Greenbaum. A University Grammar of English. ELBS, 1973.
- Sharma, R.C. and Krishna Mohan Business Correspondence & Report Writing. McGraw Hill, 2017.
 Shreedharm, Josh The Franciscopic Correspondence &
- Shreedharan, Josh. The Four Skills for Communication. Cambridge UP, 2014.
- Suresh Kumar, E. and P. Sreehari. Communicative English. Orient Blackswan, 2007.
- Thomson & Martinet, Practical English Grammar, OUP, 1997.
 Tickoo C. & Sasikumar. Writing with a Purpose, OUP, 1997

R Sol by A

a, cam in i	Banking Financial Services and Insurance
	Second Year
	Fourth Semester
Course - Mutual Funds Services and Procedure	
Code of the Course	SEC6347T
Title of the Course	Mutual Funds Services and Procedure
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	6
Type of the Course	Skill Development Course (SEC) in Banking and Business Economics
Delivery Type of the Course	90 hours for Content delivery, Practical Assessment and Problem Solving
Prerequisites	Basic Knowledge of Mutual Fund Distributors
Co-requisites	None
Objectives of the Course	Understand the regulatory environment governing mutual fund distribution, including compliance requirements, investor protection regulations, and industry standards.
Learning Outcomes	The learning objectives of a mutual fund distributor typically focus on developing the necessary skills, knowledge, and competencies to effectively distribute mutual fund products and provide sound financial knowledge to student
SYLL	ABUS
UNIT-I	Introduction to the Banking Sector and the Job Role of Mutual Fur Distributor; Banking Industry and its Sub-Sectors in India Introduction to Mutual Fund; Introduction to Skill India Mission
UNIT -II	Conduct Market Research and Sell the Products (BSC/N3805) Foundations of Investment Decisions Client-Centric Investment Strategies Perform After-Sales Activities (BSC/N3807)
UNIT-III	Banking Industry and its Sub-Sectors in India Customer Relationship Management and Market Awareness
UNIT-IV	Employability Skills
UNIT-V	Training Delivery Plan Assessment Criteria
Suggested Readings	"Indian Economy" by Ramesh Singh "Savings and Investment" by S. N. Maheshwari – "Mutual Funds: Investment Guide" by Kenneth S. Hackel "Indian Financial System" by M.Y. Khan – Mutual Fund Distribution: How to Build a Mutual Fund Distribution Business" by Rakesh Goyal
Note	Faculty and Student handbooks have been prepared accordingly the prescribed pedagogy shall be adopted for effective implementation of the course.

& Sol

for the

B, Co	m in Banking Financial Services and Insurance	
	Second Year	
Forth Semester		
Course - Retail Banking Assets Sales		
Code of the Course	BFS6013T	
Fitle of the Course	Retail Banking Assets Sales	
Qualification Level of the Course	NHEQF Level 5	
Credit of the Course	4	
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance	
Delivery Type of the Course	The 69 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.	
Prerequisites	Basic Knowledge of - Retail Banking Assets Sales and Underwriting	
Co-requisites	None	
Objectives of the Course	To provide an in-depth knowledge of different retail banking products being offered by the Banks	
Learning Outcomes	These learning outcomes aim to provide students with a solid foundation in retail banking assets and liabilities, equipping them with the knowledge and skills necessary to succeed in roles within the retail banking sector.	
	SYLLABUS	
UNIT-I	Introduction: History and Definition, Role within the Bank operations, Applicability of Retailing Concepts, Distinction between Retail and Corporate/Wholesale Banking.	
UNIT-II	Retail Products: Retail Products Overview, Auto/ Vehicle Loans, Personal Loans, Educational Loans, Marketing/ Selling of Retail Products, MIS and Accounting Retail Strategies, Delivery Channels, Customer Relationship Management	
UNIT-III	Housing Finance: Overview of Housing finance, Basics of Housing Finance, Essentials of a Home Loan Proposal, Lenders Appraisal Procedures, Housing Finance in Metro Cities, National Housing Bank, Real Estate Investment Trusts (REIT)	
UNIT-IV	Credit/ Debit Cards: Introduction to Bank Cards - Types of Cards- Charge Cards, Debi Cards, Credit Cards, Co-branded Cards, Smart cards, Contactless Cards, Card Operations, Credit process, Customer Service	
UNIT-V	Retail Liability Products and Other Related Services: Concept of Retail Banking, : Know your customer (KYC) guidelines, Different types of customers and accounts, Marketing Strategies for Retail deposits, other issues relating to retail deposits	
Suggested Readings	Bandhan: The Making of a Bank, Tamul Bandyopadhyay Retail Banking", R. K. Uppal Credit Appraisal, Risk Analysis & Decision Making" R. K. Gupta Banking Principles and Practices, N. S. Toor	

8

2

ly

The

B. Com. In BFSI Curriculum as per NEP 2020

Effective from 2025-26

	Effective from 2023-20	
B. Com	in Banking Financial Services and Insurance	
1200000	Second Year	
	Fourth Semester	
Course - Retail Banking Liabilities Sales		
Code of the Course	BFS6014T	
Title of the Course	Retail Banking Liabilities Sales	
Qualification Level of the Course	NHEQF Level 5	
Credit of the Course	4	
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking Financial Services and Insurance	
Delivery Type of the Course	The 66 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.	
Prerequisites	Basic Knowledge of - Retail Banking Liabilities Sales	
Co-requisites	None	
Objectives of the Course	The objective of the retail banking course is to equip students with comprehensive knowledge of retail banking operations, products, and services. It aims to develop their ability to effectively manage customer relationships, assess and mitigate risks, and apply strategic thinking to drive growth and innovation in the retail banking sector.	
Learning Outcomes	Learning outcomes of retail banking include understanding financial products and services tailored to individual customers, and developing skills in managing customer relationships and risk assessment in a banking context.	
SY	LLABUS	
UNIT-I	Retail Banking: Introduction, Meaning, Features, Significance, History, Evolution and product models of Retail Banks, Role of Retail banking. Retail and Wholesale banking system.	
UNIT -II	Retail Banking Products: Needs and Requirements of customers. Product Management & Policy. Product Development Process: Deposit & Credit Products, Stages in New Product Development. Credit cards and Debit cards.	
UNIT-III	Retail Strategies: Tie-up with Institutions for - Personal loans / Credit cards / Educational loans with OEMs / Authorized Dealers for Auto / Vehicle loans, and with Builders	
UNIT-IV	Marketing of Retail banking: Introduction, Delivery channels - ATMs, POS, Internet Banking and M-Banking; Marketing Mix, Delivery Model Techniques, Opportunities & Challenges in Retail Banking in India.	
UNIT-V	Allied Services in Banking: Personal banking services, Corporate banking services, Business banking services, SME banking services, Mutual func services, Supply chain financial advisory services and Forex Managemet Advisory Services. Recovery Process in Retail banking, SARFAESI Act	
Suggested Readings	Renu Jutann & Mehjabeen Barodawala: Indian Banking System, Vrinda Publications Ltd., Delhi. Trivedi, Choudhary and Kumar: Indian Banking System, Ramesh Book Depot, Jaipur Vasant Desai: Indian Banking System Gajendran: Banking & Financial system, Vrinda Publications, Ltd., Delhi Trivedi, Dashora, Nagar, Bhatt: Money and Financial System	

K.

12 Ch

ger .

AM

	B. Com in Banking Financial Services and Insurance	
	Second Year	
	Fourth Semester	
Course - Taxation		
Code of the Course	BFS6015T	
Title of the Course	Taxation	
Qualification Level of the Course	NHEQF Level 5	
Credit of the Course	4	
Type of the Course	Discipline Centric Compulsory Course (DCC) in Banking and Business Economics	
Delivery Type of the Course	The 69 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.	
Prerequisites	Basic Knowledge of Direct Taxes	
Co-requisites	None	
Objectives of the Course	To develop the understanding of basic provisions of Income Tax Act, 1961 relating to different heads of income.	
Learning Outcomes	Students will be able to: Understand the basics of income tax. They will be able to determine residential status of an assessee and Compute income under the heads Salaries, House Property, Other Sources and Capital Gains.	
	SYLLABUS	
UNIT-1	Basic Concepts of Income Tax Law: Definitions – Previous Year, Assessment Year, Assessee, Person, Gross Total Income, Steps to compute Tax liability of a person. Residential Status and Scope of Tax: Determination of the residential status of different persons and the scope of income to be included in their total income based on residential status.	
UNIT-II	meetine oused on residential status.	
	Head of Income: Computation of Income under the head Salaries	
UNIT-III	Head of Income: Computation of Taxable Income under the head Income from House Property	
UNIT-IV	Head of Income: Profits and gains of Business or Profession including Depreciation	
UNIT-V	Head of Income: Computation of Taxable income under the head Capital gains and Income from other sources	
Suggested Readings	Income Tax Act Income Tax Rules. Mehrotra, H.C.: Income Tax Law and Accounts (Sahirya Bhawan), (Hindi/ English) Patel & Choudhary: Income Tax (Choudhary Prakashan), (Hindi/ English) Singhania, Vinod K.: Student guide to Income Tax. Bhanawat, Sharveer, S., Kadaniya, Hemant and Singh, Durga, Income Tax (Hindi and English) Arya Publications	

8

2

les Jan

B. Com. In BFSI Curriculum as per NEP 2020 Effective from 2025-26

D. Com	in Banking Financial Services and Insurance
	Second Year
	Fourth Semester
	Course- Business Communication
Code of the Course	SEC6376T
Title of the Course	Business Communication
Qualification Level of the Course	NHEQF Level 5
Credit of the Course	2
Type of the Course	Skill Enhancement Course (SEC) in Business Administration
Delivery Type of the Course	The 30 hours lectures for content delivery, diagnostic assessment, formative assessment, and subject/class activity, problem solving.
Prerequisites	Basic Knowledge of Advance Business Communication
Co-requisites	None
Objectives of the Course	The objectives of advanced business communication for students are to enhance their proficiency in sophisticated communication strategies critical thinking, and leadership in professional settings
Learning Outcomes	The learning outcomes of advanced business communication for students include achieving mastery in strategic communication, advanced interpersonal skills, and effective leadership in diverse business environments.
	SYLLABUS
UNIT-I	Understanding Basics of Communication – Communication- Meaning, Definition, Characteristics, Types, Importance, and Process. Business Communication- Meaning. Definition, Functions, Effective Communication- Definition. Importance, Principles, Barriers to Communication- Definition, Circumstances, Classification and Suggestions to overcome Barriers.
UNIT -II	Written Communication: Job Applications, Effective key words, Writing Business Emails and Reports, Writing effective and concise emails, managing digital communication tools (Slack, Microsoft Teams), Crafting Effective Resumes and Cover Letters. Networking Strategies and Professional Networking Site, Developing a LinkedIn Profile, Job Search Strategie Online Job Portals, Company Websites.
UNIT-III	Verbal Communication: Presentation Skills-Designing and delivering professional presentations, Use of visual aids and multimedia, Engaging the audience, Storytelling in presentations., Group discussion, Personal Interview- Common Interview Questions and Effective Responses, Mock Interviews with Feedback Sessions, elevator Pitch, Do's and Dont's of GD/PI
UNIT-IV	Non-Verbal Communication: Body Language, Facial Expressions, Gestures, Posture, and Eye Contact, Interpersonal Skills in Business, Business Etiquette: Meetin Dining, and Workplace Behavior,
UNIT-V	Professional Etiquette and Ethics: Business Etiquette: Meetings, Dining, and Workplace Behavior, Croc Cultural Communication in Global Business, Ethical Issues in Busine Communication, Corporate Social Responsibility (CSR)

级

"Nord

by Sthr

B. Com. In BFSI Curriculum as per NEP 2020

Effective from 2025-26

Suggested Readings	 Advanced Business Communication" by John M. Penrose, Robert W. Rasberry, and Robert J. Myers.
	Business Communication: Process and Product" by Mary Eller
	Guffey and Dana Loewy. 3. Business Communication Today" by Bovee and Thill. 4. Business Communication" by Meenakshi Raman and Prakash
	Singh S. Business Communication: Skills, Concepts, and Applications.
	P.D. Chaturvedi and Mukesh Chaturvedi.

40

B,	Com in Banking Financial Services and Insurance	
	Third Year	
	Fifth Semester	
	Course - Apprenticeship	
Code of the Course	BFS7100P	
Title of the Course	Apprenticeship	
Qualification Level of the Course	NHEQF Level 5.5	
Credit of the Course	20	
Delivery Type of the Course	Trough Practical training either at CA/CS firm or manufacturing company or banking company or insurance company or dealers or distributors covered under tax audit.	
Prerequisites	None	
Co-requisites	None	
Objectives of the Course	During Apprenticeship Training Students would be assigned on-job training by companies.	
Learning Outcomes	On completion of the apprenticeship Training, students shall submit Apprenticeship Report to the Collaborating Institutions. The Report would be evaluated and viva will be conducted by the Collaborating Institution.	
Modus Operandi	The candidate is required to obtain the following documents from the training provider: 1. Certificate of Completion: A certificate of completion of apprenticeship, bearing satisfactory remarks, on the official letterhead of the training provider. 2. Attendance Record: A photocopy of the attendance register duly attested by the training provider, or a copy of the biometric attendance record. 3. Project Report: A report on industrial training must be submitted to the college on or before 30th January. The report should be written by the candidate in his/her own words, describing the learning and experiences gained during the training period. A day-wise record of activities performed at the training provider's office should be included as an annexure to the report.	

	Effective from 2025-20
	B. Com in Banking Financial Services and Insurance
	Third Year
	Sixth Semester
	Course - Apprenticeship
Code of the Course	BFS7101P
Title of the Course	Apprenticeship
Qualification Level of the Course	NHEQF Level 5.5
Credit of the Course	20
Delivery Type of the Course	Trough Practical training either at CA/CS firm or manufacturing company or banking company or insurance company or dealers or distributors covered under tax audit.
Prerequisites	None
Co-requisites	None
Objectives of the Course	During Apprenticeship Training Students would be assigned on-job training by companies.
Learning Outcomes	On completion of the apprenticeship Training, students shall submit Apprenticeship Report to the Collaborating Institutions. The Report would be evaluated and viva will be conducted by the Collaborating Institution.
Modus Operandi	 Certificate of Completion: A certificate of completion of apprenticeship, bearing satisfactory remarks, on the official letterhead of the training provider. Attendance Record: A photocopy of the attendance register duly attested by the training provider, or a copy of the biometric attendance record. Project Report: A report on industrial training must be submitted to the college on or before 30th June. The report should be written by the candidate in his/her own worded describing the learning and experiences gained during the training period. A day-wise record of activities performed at the training provider's office should be included as a annexure to the report.

M Solve Jan

E-Resources

- Student Handbook links (detailed content): https://drive.google.com/drive/folders/1i4TWlgOaUCJepM-TbuhdaQLzRxOC_mrF
- 2. Faculty Handbook:

https://drive.google.com/drive/folders/1tvenxaa9iPE0aNYB09Y_j5EvGOuLUPs

& Bwat Hh