Circular file 133

DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY
Chhatrapati Sambhajinagar.

NAAC- 'A^{+}' Grade

CIRCULAR /SU/ *AEDP / Sci & Tech./ Comm.& Mang. / Humani. /79/2026*

It is hereby inform to all concerned that, on the recommendation of the Board of Dean's,; **the Academic Council at its meeting held on 02 june, 2026 has been accepted** ***the following Subject wise under "Apprenticeship Embedded Degree Programme (AEDP)" run at colleges level.***

Sr.No.	Name of the Courses's	Faculty	College Name	Semester
1	B.Sc.Industrial Chemistry (AEDP)	Science & Technology	Maulana Azad College of Arts, Science & Commerce Chhatrapati Sambhajinagar	III & IV
2	B.A. Psychology (AEDP)	Humanities		
3	B.Sc.Medical Laboratory Technology (AEDP)	Science & Technology	Deogiri College (Autonomous) Chhatrapati Sambhajinagar.	
4	B.Com in Banking, Financial Services and Insurance (AEDP)	Commerce & Management		

This is effective from the Academic Year 2026-27 and Onwards as per appended herewith.

All concerned are requested to note the contents of this circular and bring notice to the students, teachers and staff for their information and necessary action.

University Campus, ★
Chhatrapati Sambhajinagar ★
-431 004. ★
REF.NO. SU/2026 /124-27 ★
Date:- 05 /06 / 2026. ★

Deputy Registrar,
Syllabus Section

*****

Copy forwarded for Information and necessary action:-

1] The Principal, Maulana Azad College of Arts, Science & Commerce Dr. Rafiq Zakaria Campus, Chhatrapati Sambhajinagar.
2] The, Principal, Deogiri College (Autonomous), railway station road Chhatrapati Sambhajinagar.
3] The Director, Board of Examination & Evaluation,
4] The Director, University Network & Information Centre, UNIC, with a **request to upload this Circular on University Website.**
Dr.Babasaheb Ambedkar Marathwada University **Chhatrapati Sambhajinagar.**

Marathwada Shikshan Prasarak Mandal's

DEOGIRI COLLEGE

Chhatrapati Sambhajinagar, Maharashtra, India

(An Autonomous College Affiliated to Dr. Babasaheb Ambedkar Marathwada University, Chhatrapati Sambhajinagar)

NAAC Re-Accredited A++ Grade with 3.59 CGPA (IV Cycle)

Faculty of Commerce and Management

3 Years Apprenticeship Embedded Degree Programme (AEDP)

Structure and Curriculum of Three Year Degree Programme

B.Com. in Banking, Financial Services and Insurance

As per National Education Policy-2020

Course Structure and Curriculum

B.Com. B.F.I. Second Year

(Outcome Based Credit System)

(Effective from Academic Year 2026-2027)

Preamble

The **Apprenticeship-Embedded Bachelor of Commerce (B.Com.) in Banking, Financial Services and Insurance** has been developed as a progressive and practice-oriented undergraduate program. This unique program is designed in alignment with the National Education Policy (NEP) 2020, which advocates for experiential learning, vocational integration, and employability-focused education.

The curriculum encompasses a wide spectrum of subjects including financial accounting, banking operations, insurance management, capital markets, financial analytics and digital banking. Each semester is strategically structured to progressively build conceptual understanding, while simultaneously developing core technical, analytical and interpersonal skills that are highly valued in the BFSI sector.

A hallmark feature of the program is the **integrated apprenticeship component**, where students are placed with industry partners during their studies. Through structured on-the-job training, mentorship, and real-world problem-solving, students gain a firsthand understanding of the professional work environment, industry practices, customer interactions, compliance procedures, and the use of digital tools in financial service delivery. This ensures that graduates are not only job-ready but are also capable of adapting to the evolving demands of the BFSI industry.

In essence, this course is more than an academic qualification—it is a transformative educational journey that combines knowledge, skill and experience, enabling students to emerge as competent, confident and ethical professionals ready to lead and excel in the financial services domain. By fostering an entrepreneurial mindset, innovative thinking and lifelong learning habits, the program aims to develop well-rounded professionals who can navigate the challenges of a competitive and technology-driven financial sector.

Programme Outcomes (POs)
of
B.Com in Banking, Financial Services and Insurance

PO1	**Business and Financial Knowledge** Develop a strong foundational understanding of commerce, banking, insurance, and financial services principles to solve business problems in a dynamic environment.
PO2	**Analytical and Critical Thinking** Apply analytical and critical thinking to assess financial risks, evaluate investment options, and make informed business decisions in the BFSI sector.
PO3	**Industry-Relevant Skills** Gain practical skills in banking operations, insurance practices, and financial planning using industry tools and software.
PO4	**Analysis and Interpretation Skills** Develop analysis and interpretation skills and draw informed conclusions to support decision making in banking and financial services.
PO5	**Digital Competency** Use digital technologies and financial software tools for data analysis, reporting, and automation in banking and insurance processes.
PO6	**Entrepreneurship and Innovation** Foster an entrepreneurial mindset and innovative thinking to identify opportunities and create solutions in the financial services sector.
PO7	**Research Aptitude** Develop the ability to conduct market research, analyze financial reports, and interpret data for informed decision-making in BFSI domains.
PO8	**Teamwork and Leadership** Work effectively in teams and exhibit leadership qualities to manage projects and drive strategic initiatives in banking and finance.
PO9	**Lifelong Learning and Career Readiness** Engage in continuous learning to keep pace with changes in financial technologies, investment strategies, and regulatory trends, ensuring career growth and adaptability.

Programme Specific Outcomes (PSOs)
B.Com in Banking, Financial Services and Insurance

PSO1	**Specialized Knowledge in Banking Operations** Understand the structure, functions, and operations of banking institutions, including credit management, loan processing, treasury operations, and digital banking.
PSO2	**Proficiency in Financial Services** Acquire practical knowledge of core financial services such as investment management, financial planning, mutual funds, stock broking, and wealth management.
PSO3	**Expertise in Insurance** Demonstrate a sound understanding of insurance principles, types of insurance products, underwriting, claims management, and risk mitigation techniques.
PSO5	**Financial Statement Analysis and Decision Making** Analyze and interpret financial statements, assess financial health, and make data-driven decisions for businesses and individual clients.
PSO6	**Use of Financial Technology** Integrate technology tools such as Microsoft Office, Tally ERP 9 that enhances operational efficiency core banking systems.
PSO7	**Preparation for Professional Certifications and Careers** Prepare students for industry-recognized certifications such as NISM, NCFM, CFP, IRDA exams, and for employment in banks, NBFCs, insurance companies, and investment firms.
PSO8	**Promotion of Financial Inclusion and Literacy** Develop awareness of financial inclusion initiatives and contribute to spreading financial literacy, supporting broader socio-economic development.

Key Features:

The three year degree program is integrating academic instruction with one year mandatory apprenticeship. The program is aligning with New Education Policy (NEP-2020) and National Skill Qualification Framework (NSQF).

- Specialized Curriculum
  Focused coursework in banking operations, financial services, insurance, investment analysis, and risk management tailored to meet industry demands.
- Industry-Relevant Skills
  Emphasis on practical skills such as financial planning, data analysis, regulatory compliance, and customer relationship management.
- Integration of Technology
  Exposure to financial technologies (FinTech), digital banking platforms, and tools like Excel, Tally, or other financial modeling software.
- Internships and Industry Exposure
  Opportunities for internships, industry projects, and guest lecturers from professionals in the BFSI sector to bridge the gap between classroom learning and real-world application.
- Professional Development
  Training in communication, problem-solving, ethics, and leadership to enhance employability in competitive financial roles.
- Career-Oriented Approach
  Program aligned with career paths in banking, insurance, wealth management, financial consulting, auditing, and regulatory services.
- Pathway to Higher Education
  Strong foundation for pursuing postgraduate studies like MBA (Finance), M.Com, Chartered Financial Analyst (CFA), Chartered Accountant (CA), or other financial certifications.

Eligibility Criteria:

- 10+2 or equivalent examination passed with Commerce stream.

Minimum aggregate marks as per university norms (usually 45-50%).

Career Opportunities:

The B. Com. in Banking, Financial Services and Insurance sector is one of the largest and fastest-growing employment areas globally. Graduates of this program are well-equipped to take on roles in banking, insurance, financial services, and investment management. The comprehensive apprenticeship embedded B. Com. in Banking, Financial Services and Insurance empowers students with academic rigor, skill based learning, and industry exposure. Graduates will be prepared to work in Banking Sector, Insurance sector, or financial services sector investment sectors etc. students can pursue higher education and research opportunities.

Class: B.Com. (BFI) Second Year – Semester - III

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major M1	DSC-13/BBFI/T/301	Computerized Accounting -I	2		2		4
	DSC-14/BBFI/P/302	Practical based		4		2	
Major M2	DSC-15/BBFI/T/303	Indian Banking and Financial Services	2		2		4
	DSC-16/BBFI/P/304	Practical based		4		2	
Minor 1	MN-1/BBFI/T/305	Basic of Finance	2		2		4
	MN-2/BBFI/P/306	Practical based		4		2	
GE/OE	GE/OE-3/BBFI/T/307	Basic of Taxation	2		2		2
VSC	VSC-3/BBFI/T/308	I T Application in Business-II	1		1		2
	VSC-4/BBFI/P/309	Practical based		2		1	
AEC	AEC-3/ENG/T/310	English for All - I	2	-	2	-	2
	AEC-3/MAR/T/310	Sanhita Lekhan Sankalpana Va Swarup	2	-	2	-	2
	AEC-3/HIN/T/310	Hindi Ghazal Sahitya	2	-	2	-	2
	AEC-3/SAN/T/310	Sanskrit Kaviparichyah	2	-	2	-	2
Value Education Course (VEC)	VEC-2/ENV/T/311	Environmental Studies	2	-	2	-	2
Curricular ar Courses (CC)	CC-3/PHYE/T/312	Health & Wellness	-	4	-	2	2
	CC-3/YOG/T/312	Yoga Education	-	4	-	2	
	CC-3/NSS/T/312	NSS	-	4	-	2	
	CC-3/NCC/T/312	NCC	-	4	-	2	
	CC-3/CUL/T/312	Cultural Activity	-	4	-	2	
			13	**18**	**13**	**9**	**22**

Prof. Rajesh Lahane
HoD

Prof. Ganesh Mohite
Vice- Principal

Prof. Ravi Patil
Principal

Coordinator
Dr. A. C. Bhosle

Class: B.Com. (BFI) Second Year- Semester – IV

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major M1	DSC-17/BBFI/T/401	Computerized Accounting -II	2		2		4
	DSC-18/BBFI/P/402	Practical based		4		2	
Major M2	DSC-19/BBFI/T/403	Insurance	2		2		4
	DSC-20/BBFI/P/404	Practical based		4		2	
Minor 1	MN-3/BBFI/T/405	Project Management	2		2		4
	MN-4/BBFI/P/406	Practical based		4		2	
GE/OE	GE/OE-4/BBFI/T/407	Marketing of Financial Services	2	-	2	-	2
SEC	SEC-3/BBFI/T/408	Goods and Services Tax-II	1		1		2
	SEC-4/BBFI/P/409	Practical based		2		1	
AEC	AEC-4/ENG/T/410	English for All -II	2		2		2
FP	FP-1/BBFI/P/411	Field Project	-	4	-	2	2
Curricular ar Courses (CC)	CC-4/PHYE/T/412	Sports and Fitness	-	4	-	2	2
	CC-4/YOG/T/412	Yoga Education	-	4	-	2	
	CC-4/NSS/T/412	NSS	-	4	-	2	
	CC-4/NCC/T/412	NCC	-	4	-	2	
	CC-4/CUL/T/412	Cultural Activity	-	4	-	2	
			11	22	11	11	22

Prof. Rajesh Lahane
HoD

Prof. Ganesh Mohite
Vice- Principal

Prof. Ravi Patil
Principal

Dr. A. C. Dhotre
Coordinator

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Computerized Accounting-I (Major)

Credit - 02
Theory-30
CIE -20

Course Objectives:

1. To introduce the concept, need, and significance of computerized accounting and its evolution from manual systems.
2. To familiarize students with accounting software (e.g., Tally ERP 9), its features, and technological advantages.
3. To enable students to record various accounting and inventory transactions using different types of vouchers.
4. To provide knowledge of generating and interpreting accounting and inventory reports for decision-making.

Course Outcomes:

1. Students will be able to explain the concept and importance of computerized accounting and its advantages over manual systems.
2. Students will be able to create, alter, and manage company data along with accounting and inventory masters in accounting software.
3. Students will be able to record various accounting and inventory transactions using appropriate vouchers.
4. Students will be able to apply report configurations and utilize accounting software effectively for business decision-making.

Unit No.	Name of Unit and Contents	No. of lectures
I	Introduction to Computerized Accounting: Computerized Accounting-Need & Significance, Evolution from Manual to Computerized Accounting System, Benefits of Computerized Accounting. (e.g. Tally ERP 9), Evolution of Accounting Software, Different Versions of Tally, Salient Features, Technological Advantages of Computerized Accounting.	15
II	Fundamentals of Computerized Accounting (e.g. Tally ERP 9.0): Start-up & Quit, Screen Components, Setting up a new company, Select, Alter & Delete a company. Maintaining Accounting Masters – Groups Ledgers, Maintaining Inventory Masters- Stock Group, Stock Item, Units of Measure, Stock Categories, Godown, F11Features, F12 Configurations.	15
III	Vouchers: Accounting Vouchers –Contra, Payment, Receipt, Journal, Purchase, Sales, Debit Note and Credit Note, Inventory Vouchers-Purchase Order, Sales Orders, Receipt Note & Delivery Note, Stock Journals, Rejection in, Rejection Out.	15
IV	Reports: Accounting Reports: Trial Balance, Profit and Loss Account, Balance Sheet, Day Book, Cash/Bank Book, Ledger Report, Group Summery, Voucher Report, Inventory Reports: Stock Summery Stock, Item Summary, Stock Group Summery, Stock Category, Report, Godown Report, Inventory Report, Understanding Reportwise F12 Configurations.	15
Internal Assessment : Test, Tutorial Seminar, Project		

Learning Resources:

1. Financial Accounting on Computers using Tally, Namrata Agarwal
2. Tally ERP 9 Made Simple Basic Financial Accounting, Ashok K Nadhani
3. Tally ERP 9 Shraddha Singh and Navneet Mehra
4. Tally 9, Vishnu Priay
5. A Complete Self Learning Manual on Tally ERP 9, Ajay O. Maheshwari.
6. Information Technology and Tally, Arvind Deshpande.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Computerized Accounting-I (Major)

Credit - 02
Practical -30
CIE -20

Practical Based on Computerized Accounting-I (Major)

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Indian Banking and Financial Services (Major)

Credit - 02
Theory-30
CIE -20

Course Objectives:

1. To provide knowledge of commercial banks, their functions, and their role in economic development, with special reference to the State Bank of India.
2. To develop understanding of Non-Banking Financial Companies (NBFCs), their functions, regulations, and comparison with commercial banks.
3. To introduce the concept, scope, and importance of financial services and financial intermediaries in the Indian financial system.
4. To provide knowledge of credit rating, its process, methodology, and the role of credit rating agencies in India.

Course Outcomes:

1. Students will be able to explain the role and functions of commercial banks and analyze their contribution to economic development.
2. Students will be able to understand the structure, functions, and regulatory framework of NBFCs and differentiate them from commercial banks.
3. Students will be able to evaluate modern financial services, innovations, and challenges in the financial sector.
4. Students will be able to understand the concept, process, and importance of credit rating and analyze the role of rating agencies in India.

Unit No.	Name of Unit and Contents	No. of Lectures
1.	Commercial Banks and Economic Development: Commercial Banks, Functions of Commercial banks, Role of commercial Banks in Indian Economic Development, State Bank of India: History, organisational set-up and Management of State Bank of India, Functions of SBI.	15
2.	Non Banking Financial Institutions: Introduction, Meaning, Classification of Non-Banking Companies, Functions and services rendered by NBFCs, Commercial Banks Vs. NBFCs, Reserve Bank of India's Guidelines and regulations for NBFCs regarding Accepting Public Deposits, Limit on acceptance of deposits, Distribution of Deposits, FCNR Deposits for NBFCs, Shadow Banking, Shadow Banking in India.	15
3.	Financial Services – Introduction to financial Services: Characteristics and Kinds of financial services. Financial intermediaries rendering financial services. Role of financial services in Indian financial system. Scope, Fund Based Activities, Non-Fund Based Activities, Modern Activities, Sources of Revenue, Need for Financial Innovation, New Financial Products & Services, Innovative Financial Instruments, Challenges Facing by Financial Sector.	15
4.	Credit Rating: Introduction, Origin, Importance and Need for Credit rating, Factors affecting credit rating. Instruments for rating, Advantages, Disadvantages of credit rating. Process of credit rating and Rating methodology. Credit rating agencies in India-Crisil, ICRA, CARE.	15

Learning Resources:

1. H.R. Machiraju, indian financial system, vikas publishing house, delhi, 2009 jeff madura,
2. Financial markets and institutions, cengage learning, delhi, m.y. khan,
3. Indian financial system, tata mcgraw hill, delhi,2008pathak,
4. The indian financial system, pearson education india, 2007
5. Banking theory: law & practice: kpm sundaram and V L Varsheney
6. Banking Theory, Law and Practice: B. Santhanam: Margam Publications
7. Banking and Financial Systems: Aryasri
8. Introduction to Banking: Vijaya Raghavan
9. Indian Financial System: M. Y. Khan
10. Indian Financial System: Murthy & Venugopal
11. "Principles and Practices of Banking", 2 nd Edition, McMillianPublishers. 2.
12. PaulandSuresh,"ManagementofBankingandFinancialServices",2007,Pearson Education.
13. Varshney, P.N, "Banking Law and Practice", 2012, Sultan Chand andSons

14. Desai, Vasant, "Banks and institutional management", 2008, HimalayaPublications.
15. Gurusamy, S., "Banking Theory: Law and Practice", 2009, Tata McGrawHill

---

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Indian Banking and Financial Services (Major)

Credit - 02
Practical-30
CIE -20

Practical Based on Indian Banking and Financial Services (Major)

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Basic of Finance (Minor)

Credit - 02
Theory-30
CIE -20

Course Objectives:

1. To introduce the concept, nature, scope, and objectives of business finance and financial management.
2. To impart knowledge of cost of capital and its components, including equity, preference shares, debentures, and retained earnings.
3. To provide knowledge of working capital management, including cash, inventory, and receivables management.

Course Outcomes:

1. Students will be able to analyze the functions of a finance manager and apply financial decision-making approaches.
2. Students will be able to calculate and evaluate the cost of different sources of capital.
3. Students will be able to understand and apply capital structure theories to determine an optimal capital mix.
4. Students will be able to assess working capital requirements and manage short-term financial resources effectively.

Unit No.	Name of Unit and Contents	No. of lectures
I	Introduction: Meaning of business finance, definition, nature, scope of Financial Management, Importance & objectives of Financial Management Finance Function – Approaches and aims, Function of Finance Manager. Cost of Capital -Meaning, concept, significance of Cost of capital, Determination of Cost of Capital – Equity, Preference, Debentures, and Retained earnings.	10
II	Capital Structure: Meaning, importance, pattern of Capital Structure, factors determining capital structure, concept of optimal capital structure, Theories of Capital Structure – Net Income, Net Operating, MM Hypothesis, Traditional Approach.	10
III	Working Capital Management: Concept, significance of Working Capital Management, Factors determining working capital needs, Excess v/s inadequate working capital, Operating cycle, Working capital management – Cash, inventory, receivables management, estimation of working capital requirement.	10
Internal Assessment: Test, Tutorial, Seminar, Group Discussion, etc.		

Learning Resources:

1. Khan, M.Y & Jain, P.k.: Financial Management; Tata McGraw Hill, New Delhi
2. Pandey, I.M.: Financial Management; Vikas Publishing House, New Delhi
3. Chandra,Prasana: Financial Management; Tata McGraw Hill, New Delhi
4. Brealey and Meyers: Principles of Corporate Finance; Tata McGraw Hill, New Delhi
5. Vanhorne,James C: Financial Management and Policy; Prentice Hall of India, New Delhi

---

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Basic of Finance (Minor)

Credit - 02
Practical-30
CIE -20

Practical based on Basic of Finance (Minor)

Syllabus (2025 Pattern as per NEP 2020)

B.Com. in Banking, Financial Services and Insurance (Third Semester)
Basic of Taxation (GE/OE)

Credit - 02
Theory-30
CIE-20

Course Objectives:

1. To develop understanding of different types of income and their classification under various heads.
2. To enable students to compute income under the head "Salary" including allowances and perquisites.
3. To impart knowledge of computation of income from house property and other sources.
4. To familiarize students with deductions, exemptions, and Tax Deducted at Source (TDS).

Course Outcomes:

1. Students will be able to classify income under different heads and understand exempted incomes.
2. Students will be able to compute income from salary after considering allowances, perquisites, and deductions.
3. Students will be able to calculate income from house property and income from other sources as per provisions of the Act.
4. Students will be able to apply basic tax provisions including deductions and TDS in practical situations.

Unit No.	Name of Unit and Contents	No. of lectures
I	Basics of Income Tax Act 1961: Introduction to Income Tax Act 1961, Basic Concepts – Assessee, Person, Income, Previous Year, Assessment Year, Classification of Income, Agricultural Income, Casual Income, Heads of Income, Gross Total Income, Exempted Income, Tax Deducted at Source	10
II	Income from Salary: Meaning, Definition of Salary, Allowances, Perquisites Computation of Income from Salary, Gross Salary, Deductions from Gross Salary, Net Salary.	10
III	Income from House Property: Basis of charge, Annual value, Determination of annual value, Computation of Income from House Property, Deductions U/s 24 Income from Other Sources, Income chargeable under Income from Other Sources, Deductions U/s 57	10
Internal Assessment: Test, Tutorial, Seminar, Group Discussion, etc.		

Learning Resources:

1. Singhanar V.K: Students' Guide to Income Fax; Taxmann, Delhi.
2. Prasaci, Bhagwati: Income Tax Law & Practice: Wiley Publication, New Delhi,
3. Mehrotra H.C: Income Tax Law & Accounts ; Sahitya Bhawan, Agra.
4. Dinker Pagare, Income Tax Law and Practice: Sultan Chand & Sons, New Delhi.
5. Girish Ahuja and Ravi Gupta: Systematic approach to income tax: Sahitya Bhawan Publications,New Delhi.
6. Chandra Mahesh and Shukla D.C.: Income Tax Law and Practice; Pragati Publications, New Delhi.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Information Technology (IT) Application in Business-II (VSC)

Credit - 01
Theory-30
CIE -20

Course Objective:

1. To introduce the fundamentals of word processing and develop skills in using MS Word for document creation and formatting.
2. To provide knowledge of MS Excel for data entry, calculation, and data analysis using formulas, charts, and graphs.
3. To familiarize students with the concepts and applications of Enterprise Resource Planning (ERP) systems.

Course Outcomes (COs):

1. Students will be able to create, edit, format, and manage professional documents using MS Word.
2. Students will be able to use MS Excel for data entry, perform calculations, and create charts and graphs for analysis.
3. Students will be able to understand the concept and importance of ERP systems in business operations.

Unit No.	Name of Unit and Contents	No. of Lectures
I	MS Word Basics: Basics of Word Processing, Create, Save, Edit, open files. Using the Interface (Menu Toolbars), Editing Text (Copy, Delete, Move Etc.). Finding and replacing text. Insert: Table, images, textbox, word art, symbols. Auto corrects Feature, Grammar check Facility, Formatting and Editing, Font, Size, alignment paragraph, Bullets and numbering. Table: Insert and Draw, changing cell width and height, insert/delete rows in columns. Borders and shadings, Mail merge.	10
II	MS Excel Basic: Creating and opening worksheets, saving and data entry in cells. Entry of Numbers, Text and Formulae, Moving Data in the Worksheet. Selecting Data Range, Using the Interface (Toolbars, Menus). Editing basics, working with Workbooks Saving, Cell Reference, Formatting, and Editing. Working with Data, charts, graphs.	10
III	Enterprise Resource Planning (ERP) Accounting, Procurement, Project management, Risk management and compliance, Supply chain operation, HR and payroll	10

Learning Resources:

1. Fundamentals of Computers, V Rajaraman 6th edition PHI Learning Private Limited 2014
2. Computer today, Donald H. Sanders, McGraw Hill Publishing Company.
3. Microcomputers Software and Applications, Dennis P. Curtin and Leslie R. Portel, PHI.
4. Data Processing: An Introduction, Donald P. Spencer and Charles R. Merril Pub. and Co.
5. Computers and Their Applications, Larry Joel Goldestein, PHI.
6. Computer Fundamentals.P.K.Sinha
7. Internet Basics. E.Douglas Commer PHI.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Third Semester)
Information Technology (IT) Application in Business-II (VSC)

Credit - 01
Practical-30
CIE -20

Practical based on IT Application in Business-II (VSC)

Class: B.Com. (BFI) Second Year- Semester – IV

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major M1	DSC-17/BBFI/T/401	Computerized Accounting -II	2		2		4
	DSC-18/BBFI/P/402	Practical based		4		2	
Major M2	DSC-19/BBFI/T/403	Insurance	2		2		4
	DSC-20/BBFI/P/404	Practical based		4		2	
Minor I	MN-3/BBFI/T/405	Project Management	2		2		4
	MN-4/BBFI/P/406	Practical based		4		2	
GE/OE	GE/OE-4/BBFI/T/407	Marketing of Financial Services	2	-	2	-	2
SEC	SEC-3/BBFI/T/408	Goods and Services Tax-II	1		1		2
	SEC-4/BBFI/P/409	Practical based		2		1	
AEC	AEC-4/ENG/T/410	English for All - II	2		2		2
FP	FP-1/BBFI/P/411	Field Project	-	4	-	2	2
Curricular ar Courses (CC)	CC-4/PHYE/T/412	Sports and Fitness	-	4	-	2	2
	CC-4/YOG/T/412	Yoga Education	-	4	-	2	
	CC-4/NSS/T/412	NSS	-	4	-	2	
	CC-4/NCC/T/412	NCC	-	4	-	2	
	CC-4/CUL/T/412	Cultural Activity	-	4	-	2	
			11	**22**	**11**	**11**	**22**

Prof. Rajesh Lahane
HoD

Prof. Ganesh Mohite
Vice- Principal

Prof. Ravi Patil
Principal

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Computerized Accounting –II (Major)

Credit - 02
Theory-30
CIE-20

Course Objectives:

1. To develop advanced skills in computerized accounting using software such as Tally ERP 9.
2. To gain knowledge of advanced inventory management, including stock transfers, bill of materials, and batch-wise details.
3. To enable students to record and manage GST transactions, including returns and compliance procedures.
4. To familiarize students with TDS concepts, recording transactions, and technological features like data backup, restore, and security in accounting software

Course Outcomes:

1. Students will be able to manage inventory records, including stock transfers, godown-wise details, and manufacturing entries.
2. Students will be able to record and handle GST transactions, prepare GST returns, and ensure compliance with GST regulations.
3. Students will be able to utilize technological tools such as data backup, restore, import/export, and security features in accounting software.

Unit No.	Name of Unit and Contents	No of Lectures
I	Advance Computerized Accounting Features : (e.g. Tally ERP 9) Maintaining Bill-wise details - Activating Bill-wise Details, Credit period, Maintain Balances bill-by- bill, Outstanding Reports Cost Centers & Cost Categories : Activating Cost Centers, Creating Cost Centers, Cost Center Report Banking : Cheque, Book Management, Denomination Details, Bank Reconciliation.	15
II	Advanced Inventory Features in Computerized Accounting:(e.g.Tally ERP 9) Stock Transfers - Recording Stock Journals, Godown-wise Reports, Bill of Materials- Set up for Stock item, Manufacturing Journals. Batch-wise details- Activating Batch- wise details, Batch-wise Reports.	15
III	Advanced GST Transactions : (e. g. Tally ERP 9) Recording Purchases- NIL Rated, Exempted, Multiple Tax Rates, Purchase Returns, Recording Sales - NIL Rated, Exempted, Multiple GST rates, Sales Returns, Recording Sales of Service, E-way Bill, GST Returns- GSTR-1,GSTR-2.	15
IV	Tax Deducted at Source (TDS): Concept of TDS, TDS, Creating Masters, Recording Transactions, TDS reports. Technological Features in Accounting Software: (e. g. Tally. ERP 9) Backup & Restore, Import & Export Data, Setting Password to Company.	15

Learning Resources:

1. Financial Accounting on Computers using Tally, Namrata Agarwal
2. Tally ERP 9 Made Simple Basic Financial Accounting, Ashok K Nadhani
3. Tally ERP 9 Shraddha Singh and Navneet Mehra
4. Tally 9, Vishnu Priay
5. A Complete Self Learning Manual on Tally ERP 9, Ajay O. Maheshwari.
6. Information Technology and Tally, Arvind Deshpande.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Computerized Accounting –II (Major)

Credit - 02
Theory-30
Practical-20

Practical based on Computerized Accounting –II (Major)

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Insurance (Major)

Credit - 02
Theory-30
CIE-20

Course Objectives:

1. To provide fundamental knowledge of insurance, including its history, meaning, features, functions, and importance.
2. To develop understanding of different types of insurance such as life, general, fire, and their governing principles and contracts.
3. To familiarize students with life insurance policies, procedures, and the role of institutions like LIC of India.

Course Outcomes:

1. Students will be able to understand and differentiate various life insurance policies and procedures involved in obtaining them.
2. Students will be able to analyze different general insurance products such as fire, marine, motor, and health insurance.
3. Students will be able to understand the role, responsibilities, and qualifications of insurance agents.
4. Students will be able to evaluate recent developments in the insurance sector, including e-insurance, digital channels, and ULIP plans.

Unit No.	Name of Unit and Contents	No. of Lectures
1	Insurance, History, Meaning, Definition, Features, Functions, scope and importance of insurance. Types of Insurance, General Insurance, Life Insurance, Fire Insurance, Principles of insurance, Contract of Insurance, Insurable Risk and its types, IRDA.	15
2.	Life Insurance: History, Meaning and definitions of Life Insurance, Types and classification of policies, Procedure of taking life insurance policy, Life Insurance Corporation of India.	15
3	General Insurance: Meaning and kinds of General insurance. Importance and features of Fire, Marine, Motor, Health, Accident, crop and Group insurance. Insurance Agent: Meaning and definition of Insurance Agent, qualification of an agent.	15
4	Recent trends in Insurance Sector: Functional areas of IT in Insurance sector (Marketing, Consumer Awareness, Customer Services, Finance, HRM, R & D and MIS Regulatory Control) E-insurance Benefits and factors affecting e-insurance, channels of online insurance, procedure of purchase of online insurance policy, Unit Linked Insurance Plan (ULIP).	15

Learning Resources:

1. Indian Banking and Insurance Laws by P.K. Sharma
2. Principles of Insurance Law by O.P. Agarwal
3. Legal Aspects of Banking & Insurance by M.S. Parthasarathy
4. Handbook on Banking and Insurance Laws by V. R. S. S. Tiwari
5. Insurance & Risk Management , Mittal Alka and Gupta S.L.
6. Principles of Insurance – Anil Kumar , Meena & P.K. Gupta
7. Principles and Practice of Insurance – Sachin Maheshwari

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Insurance (Major)

Credit - 02
Practical-30
CIE-20

Practical based on Insurance (Major)

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Project Management (Minor)

Credit - 02
Theory-30
CIE -20

Course Objectives:
1. To introduce the fundamental concepts, objectives, and principles of project management.
2. To familiarize students with project feasibility studies, including opportunity analysis and resource planning.
3. To provide knowledge of project identification, formulation, and preparation techniques.

Course Outcomes:
1. Students will be able to explain the basic concepts, principles, and process of project management.
2. Students will be able to analyze project feasibility through opportunity studies and feasibility reports.
3. Students will be able to prepare project reports including cost estimation and financial projections.

Unit No.	Name of Unit and Contents	No. of Lectures
I	Fundamentals of Project management: Meaning and Objectives of Project management, Nature and Need for Project management, Types of Project, Essentials of Project management Philosophy, Project Management Principles, Project management process.	10
II	Project Feasibility Studies: Opportunity studies-general opportunity studies-specific opportunity; studies-pre-feasibility studies-functional studies or support studies-feasibility study – components of project feasibility studies- managing Project resources flow- Project Life Cycle- project constraints.	10
III	Project Identification. Project formulation and Preparation: Market and demand identification, market survey, Material inputs, technology, production, plant capacity, location and site, civil works, charts, layouts, work schedule, cost of project, estimates of cost, financial projections.	10

Learning Resources:

1. Project Planning & Control (Volume 1& 2), N. P. Agrawal and B.K. Mishra, Indus valley Publications
2. Project Management, Bhavesh Patel, Vikas Publication, Mumbai
3. Project planning Analysis and Management, Anand Kumar Sharma, Anmol Publication, New Delhi.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Project Management (Minor)

Credit - 02
Practical-30
CIE -20

Practical based on Project Management (Minor)

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Marketing of Financial Services (GE/OE)

Credit - 02
Theory-30
CIE -20

Course Objectives:

1. To introduce the concepts and framework of marketing of financial services and provide an overview of financial markets in India.
2. To familiarize students with various banking products such as credit cards, debit cards, savings accounts, and loan services.
3. To enhance knowledge of financial product development and marketing strategies adopted by banks and financial institutions.

Course Outcomes:

1. Students will be able to explain the concept and scope of financial services marketing and understand the structure of financial markets in India.
2. Students will be able to evaluate different banking products and services, including cards, accounts, and loan schemes.
3. Students will be able to understand ethical issues in financial services marketing and apply appropriate customer-oriented approaches.

Unit No.	Name of Unit and Contents	No. of lectures
I	Financial Services: Concepts of Marketing of Financial Services- A Conceptual Framework, Types of Financial Markets in India an Overview,	10
II	Banking Services: Marketing of Banking Services – Banking Products and Services; Distribution, Pricing and Promotion Strategy for Banking Services; Attracting and Retaining bank customers; Marketing Strategy of Credit Cards, Debit Cards, Saving Accounts and Different Types of Loans, Barter Card.	10
III	Marketing of Financial Services: Financial Products Development Strategies, Analysing Marketing Strategies Adopted by Selected Banks & Other Financial Service Providers, Ethical Issues in Marketing of Financial Services.	10
Internal Assessment: Test, Tutorial, Seminar, Group Discussion, etc.		
Learning Resources: 1.Khan, M.Y & Jain, P.k.: Financial Management; Tata McGraw Hill, New Delhi 2.Pandey, I.M.: Financial Management; Vikas Publishing House, New Delhi 3.Chandra,Prasana: Financial Management; Tata McGraw Hill, New Delhi 4.Brealey and Meyers: Principles of Corporate Finance; Tata McGraw Hill, New Delhi 5.Vanhorne,James C: Financial Management and Policy; Prentice Hall of India, New Delhi		

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Goods and Services Tax-II (SEC)

Credit - 01
Theory-30
CIE -20

Course Objectives:

1. To understand the valuation of GST using tax invoices, debit notes, and credit notes.
2. To learn the procedure for filing various GST returns.
3. To gain knowledge of the Composition Scheme and Reverse Charge Mechanism (RCM).
4. To develop the ability to record GST transactions through journal entries and ledger posting.

Course Outcomes:

1. Students will be able to understand and apply different GST return forms during the filing process.
2. Students will be able to calculate GST under the Composition Scheme and claim Input Tax Credit (ITC) under RCM.
3. Students will be able to compute input GST, output GST, and overall tax liability accurately.

Unit No.	Name of Unit and Contents	No. of Lectures
Unit I	Documents, Accounts and Records, Returns under GST	10
	Tax Invoice, Credit and Debit Note, Accounts and Other record to be maintained, Types of GST returns, Annual return and Audit under GST	
Unit II	Composition Scheme Under GST	10
	Provision of Composition Scheme, Eligibility criteria for opting the Composition Scheme, Difference between Regular and Composition Scheme, Withdrawal from composition scheme.	
Unit III	Reverse Charge Mechanism under GST	10
	Provision for Reverse Charge Mechanism (RCM), Services covered under RCM, Provision of Self Invoicing and ITC under RCM, E-way Bill, Accounting Entries and other provisions under GST.	
	Continuous Internal Evaluation: Test, Tutorial, Seminar, Group Discussion etc.	

Learning Resources:

1. Indirect Taxes: V. S. Datey- Taxman Publication
2. Beginners Approach to GST: CA Kamal Garg, Neeraj Kumar Sehrawat-Bharat Law House
3. Systematic approach to Taxation: Dr. Girish Ahuja and Dr. Ravi Gupta
4. Indirect Tax Laws: Dr. Vandana Bangar and Dr. Yogendra Bangar
5. GST Acts: Taxman's Bare Act
6. Students Guide to Indirect Taxes: Vinod K. Singhania and Monica Singhania- Taxaman Publication, Delhi
7. Goods and Services Tax (Text Book): Dr. K. P. Bholane
8. GST for Beginners: Prof. S. G. Rathi- Aastha Publication Jalna

---

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fourth Semester)
Goods and Services Tax-II (SEC)

Credit - 01
Practical-30
CIE -20

Practical based on Goods and Services Tax-II (SEC)