

DR. BABASAHEB AMBEDKAR MARATHWADA UNIVERSITY
Chhatrapati Sambhajinagar.



NAAC- 'A+' Grade

CIRCULAR /SU/ AEDP / Sci & Tech./ Comm.& Mang. / Humani. /06/2025

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 21 July, 2025 has been accepted the following Subject wise Syllabi 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	I & II
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 2025-26 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/2025-26 1397-1410.
Date:- 30 /07 / 2025.

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**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
(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

(Outcome Based Credit System)

(Effective from 2025-26)

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com First Year

Semester – II

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major M1	DSC-1/BFSI/201	Financial Accounting	3	1	3	1	4
Major M2	DSC-2/ BFSI /202	Business Mathematics	3	1	3	1	4
Major M3	DSC-3/ BFSI/203	Capital Market	3	1	3	1	4
Generic (GE) / Open Elective (OE)	GE/OE-1/ECO/203	India's Fiscal and Monetary Policy	2		2		2
	GE/OE-1/ENG/203	Writing Skills	2		2		
	GE/OE-1/SAN/203	Kautilasya Arthshastram	2		2		
Vocational Skill Course (VSC)	VEC-1/ BFSI /205	I T Application in Business-I	1	1	1	1	2
Ability Enhance ment Course (AEC)	AEC-1/ENG/206	Developing Communication Skills in English - II	2	-	2	-	2
Indian Knowledge System (IKS) Total	IKS-1/HIN/207	Hindi Sant Kabir	2	-	2	-	2
	IKS-1/MAR/207	Sant Sahitya Ani Manavi Mulye	2	-	2	-	
	IKS-1/SAN/207	Bharatiyagyanparampara - Parichay	2	-	2	-	
Curricular Courses (CC)	CC-1/PHYE/208	Health and Wellness	-	2	-	2	2
	CC-1/YOG/208	Yoga Education	-	2	-	2	
	CC-1/NSS/208	NSS	-	2	-	2	
	CC-1/NCC/208	NCC	-	2	-	2	
	CC-1/CUL/208	Cultural Activity	-	2	-	2	
			-		-		22

Exit Potion: Award of UG Certificate In 3 Majors With 44 Credits and an Additional 4 Credits of Core NSQF Course/ Internship OR Continue With Major and Minor

Structure of B.com Three Year Apprenticeship Embedded Degree Programme (AEDP)

B.Com Second Year

Semester – III

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Sessional Work	
Major	DSC-7/ BFSI /301	Computerized Accounting -I	2	2	2	2	4
Mandatory	DSC-8/ BFSI /302	Indian Banking and Financial Services	3	1	3	1	4
Minor	Mn-7/ BFSI /304	Basic of Taxation	2	-	2	-	4
	Mn-7/ BFSI /305	Basic of Finance	2	-	2	-	
Generic (GE) / Open Elective (OE)	GE/OE/ BFSI /303	Costing Techniques	2	-	2	-	2
	GE/OE / BFSI /303	Fundamentals of Marketing	2	-	2	-	
Skill Enhancement Course (SEC)	SEC-2/ BFSI /307	Goods and Services Tax-II	1	1	1	1	2
Ability Enhancement Course (AEC)	AEC-3/ENG/306	Developing Communication Skills in English - III	2	-	2	-	2
Value Education Course	VEC-1/POL/309	Constitution of India	-	2	-	2	2
	CC-3/PHYE/308	Health and Wellness	-	-	-	2	2
	CC-3/YOG/308	Yoga Education	-	-	-	2	
	CC-3/NSS/308	NSS	-	-	-	2	
	CC-3/NCC/308	NCC	-	-	-	2	
	CC-3/CUL/308	Cultural Activity	-	-	-	2	
							22

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Second Year

Semester – IV

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major Mandatory	DSC/ BFSI /401	Apprenticeship				22	22

Semester – IV Apprenticeship Modules Credit Distribution

Modules	Topics Covered	Credits
1.	Book- Keeping and Accountancy, Classification of Accounts, Journal, Ledger, Subsidiary Books	4 Credits
2.	Financial statement analysis and interpretation, bank statistical data and its analysing techniques	3 Credits
3.	Banking transactions and operations	3 Credits
4.	GST Registration Process, GST Invoices and Documentation, E-Way Bill Procedure, GST Accounting Entries	4 Credits
5.	Google Workspace - Google Docs, googol sheets, Fundamentals of E-Mail, online survey form, trend mobility and types of cyber crime	4 Credits
6.	Capital market and money market , trading and settlement system in stock exchanges, DEMAT Account- procedure for opening and operating, Online trading (Investment)	4 Credits
Total		22 Credits
Exit Option: Award of UG Certificate in Majors and Minors with 88 credits and an additional 4 credits of core NSQF Course/Internship OR continue with Major and Minor		

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Third Year

Semester – VI

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major Mandatory	DSC/ BFSI /601	Apprenticeship				22	22

Semester – VI Apprenticeship Modules Credit Distribution

Modules	Topics Covered	Credits
1.	Computerised Accounting System, Tally ERP 9.0, different versions of Tally, Maintaining accounting masters, group ledgers, maintaining inventory masters, F11 Features, F12 Configurations	4 Credits
2.	Accounting Vouchers, accounting reports, inventory reports, understanding report wise F12 Configurations	4 Credits
3.	Filing of GST Returns, Income Tax Return (ITR) Allowances, Perquisites, Deductions, exemptions, filing of bank returns etc.	4 Credits
4.	Working capital management – cash inventory, receivables management, estimation, estimation of Working capital management	4 Credits
5.	Bank Reconciliation statement, marketing of banking services,	3 Credits
6.	Credit rating agencies, financial advisory firms, Fintech Start-Ups	3 Credits
Total		22 Credits

Exit Option: Award of UG Degree in Major with 132 Credits

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Third Year

Semester – V

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Sessional Work	
Major	DSC-7/ BFSI /501	Computerized Accounting -II	2	2	2	2	4
Mandatory	DSC-8/ BFSI /502	Insurance	3	1	3	1	4
Minor	Mn-7/ BFSI /504	Marketing of Financial Services	2	-	2	-	4
	Mn-7/ BFSI /505	Project Management	2	-	2	-	
Generic (GE) / Open Elective (OE)	GE/OE-8/ BFSI/503	Advertising and Salesmanship	2	-	2	-	2
	GE/OE-8/ BFSI/503	Modern Office Management	2	-	2	-	
Vocational Skill Course (SEC)	SEC-2/ BFSI /507	I T Application in Business-II	1	1	1	1	2
Ability Enhancement Course (AEC)	AEC-3/ENG/506	Developing Communication Skills in English - IV	2	-	2	-	2
Value Education Course	VEC-1/POL/510	Environmental Studies	-	2	-	2	2
	CC-3/PHYE/508	Health and Wellness	-	2	-	2	2
	CC-3/YOG/508	Yoga Education	-	2	-	2	
	CC-3/NSS/508	NSS	-	2	-	2	
	CC-3/NCC/508	NCC	-	2	-	2	
	CC-3/CUL/508	Cultural Activity	-	2	-	2	
Total							22

Marathwada Shikshan Prasarak Mandal's

**DEOGIRI COLLEGE,
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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

(Outcome Based Credit System)

(Effective from 2025-26)

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 any stream (Arts/Commerce/ Science)

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 First Year

Semester – II		Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
Course Type	Course Code		Theory	Practical	Theory	Practical	
Major M1	DSC-1/BFSI/201	Financial Accounting	3	1	3	1	4
Major M2	DSC-2/ BFSI /202	Business Mathematics	3	1	3	1	4
Major M3	DSC-3/ BFSI/203	Capital Market	3	1	3	1	4
Generic (GE) / Open Elective (OE)	GE/OE-1/ECO/203	India's Fiscal and Monetary Policy	2		2		2
	GE/OE-1/ENG/203	Writing Skills	2		2		
	GE/OE-1/SAN/203	Kautilasya Arthshastram	2		2		
Vocational Skill Course (VSC)	VEC-1/ BFSI /205	I T Application in Business-I	1	1	1	1	2
Ability Enhance ment Course (AEC)	AEC-1/ENG/206	Developing Communication Skills in English - II	2	-	2	-	2
Indian Knowledge System (IKS) Total	IKS-1/HIN/207	Hindi Sant Kabir	2	-	2	-	2
	IKS-1/MAR/207	Sant Sahitya Ani Manavi Mulye	2	-	2	-	
	IKS-1/SAN/207	Bharatiyagyanparampara - Parichay	2	-	2	-	
Curricular Courses (CC)	CC-1/PHYE/208	Health and Wellness	-	2	-	2	2
	CC-1/YOG/208	Yoga Education	-	2	-	2	
	CC-1/NSS/208	NSS	-	2	-	2	
	CC-1/NCC/208	NCC	-	2	-	2	
	CC-1/CUL/208	Cultural Activity	-		-		
			-		-		
Exit Option: Award of UG Certificate In 3 Majors With 44 Credits and an Additional 4 Credits of Core NSQF Course/ Internship OR Continue With Major and Minor							22

Structure of B.com Three Year Apprenticeship Embedded Degree Programme (AEDP)

B.Com Second Year

Semester – III

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Sessional Work	
Major	DSC-7/ BFSI /301	Computerized Accounting -I	2	2	2	2	4
Mandatory	DSC-8/ BFSI /302	Indian Banking and Financial Services	3	1	3	1	4
Minor	Mn-7/ BFSI /304	Basic of Taxation	2	-	2	-	4
	Mn-7/ BFSI /305	Basic of Finance	2	-	2	-	
Generic (GE) / Open Elective (OE)	GE/OE/ BFSI /303	Costing Techniques	2	-	2	-	2
	GE/OE / BFSI /303	Fundamentals of Marketing	2	-	2	-	
Skill Enhancement Course (SEC)	SEC-2/ BFSI /307	Goods and Services Tax-II	1	1	1	1	2
Ability Enhancement Course (AEC)	AEC-3/ENG/306	Developing Communication Skills in English - III	2	-	2	-	2
Value Education Course	VEC-1/POL/309	Constitution of India	-	2	-	2	2
	CC-3/PHYE/308	Health and Wellness	-	-	-	2	2
	CC-3/YOG/308	Yoga Education	-	-	-	2	
	CC-3/NSS/308	NSS	-	-	-	2	
	CC-3/NCC/308	NCC	-	-	-	2	
	CC-3/CUL/308	Cultural Activity	-	-	-	2	
							22

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Second Year

Semester – IV

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major Mandatory	DSC/ BFSI /401	Apprenticeship				22	22

Semester – IV Apprenticeship Modules Credit Distribution

Modules	Topics Covered	Credits
1.	Book- Keeping and Accountancy, Classification of Accounts, Journal, Ledger, Subsidiary Books	4 Credits
2.	Financial statement analysis and interpretation, bank statistical data and its analysing techniques	3 Credits
3.	Banking transactions and operations	3 Credits
4.	GST Registration Process, GST Invoices and Documentation, E-Way Bill Procedure, GST Accounting Entries	4 Credits
5.	Google Workspace - Google Docs, googol sheets, Fundamentals of E-Mail, online survey form, trend mobility and types of cyber crime	4 Credits
6.	Capital market and money market , trading and settlement system in stock exchanges, DEMAT Account- procedure for opening and operating, Online trading (Investment)	4 Credits
Total		22 Credits
Exit Option: Award of UG Certificate in Majors and Minors with 88 credits and an additional 4 credits of core NSQF Course/Internship OR continue with Major and Minor		

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Third Year
Semester – V

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Sessional Work	
Major Major	DSC-7/ BFSI /501	Computerized Accounting -II	2	2	2	2	4
	DSC-8/ BFSI /502	Insurance	3	1	3	1	4
Mandatory							4
Minor	Mn-7/ BFSI /504	Marketing of Financial Services	2	-	2	-	2
	Mn-7/ BFSI /505	Project Management	2	-	2	-	
Generic (GE) / Open Elective (OE)	GE/OE-8/ BFSI/503	Advertising and Salesmanship	2	-	2	-	2
	GE/OE-8/ BFSI/503	Modern Office Management	2	-	2	-	
Vocational Skill Course (SEC)	SEC-2/ BFSI /507	I T Application in Business-II	1	1	1	1	2
Ability Enhancement Course (AEC)	AEC-3/ENG/506	Developing Communication Skills in English - IV	2	-	2	-	2
Value Education Course	VEC-1/POL/510	Environmental Studies	-	2	-	2	2
	CC-3/PHYE/508	Health and Wellness	-	2	-	2	2
	CC-3/YOG/508	Yoga Education	-	2	-	2	
	CC-3/NSS/508	NSS	-	2	-	2	
	CC-3/NCC/508	NCC	-	2	-	2	
	CC-3/CUL/508	Cultural Activity	-	2	-	2	
Total							22

Structure of B.Com Three Year Apprenticeship Embedded Degree Programme (AEDP)

Class: B.Com Third Year

Semester – VI

Course Type	Course Code	Course Name	Teaching Scheme (Hrs./Week)		Credits Assigned		Total Credits
			Theory	Practical	Theory	Practical	
Major	DSC/ BFSI /601	Apprenticeship				22	22
Mandatory							

Semester – VI Apprenticeship Modules Credit Distribution

Modules	Topics Covered	Credits
1.	Computerised Accounting System, Tally ERP 9.0, different versions of Tally, Maintaining accounting masters, group ledgers, maintaining inventory masters, F11 Features, F12 Configurations	4 Credits
2.	Accounting Vouchers, accounting reports, inventory reports, understanding report wise F12 Configurations	4 Credits
3.	Filing of GST Returns, Income Tax Return (ITR) Allowances, Perquisites, Deductions, exemptions, filing of bank returns etc.	4 Credits
4.	Working capital management – cash inventory, receivables management, estimation, estimation of Working capital management	4 Credits
5.	Bank Reconciliation statement, marketing of banking services,	3 Credits
6.	Credit rating agencies, financial advisory firms, Fintech Start-Ups	3 Credits
Total		22 Credits

Exit Option: Award of UG Degree in Major with 132 Credits

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

Theory-60
Practical / Sessional -40
Credit - 04

Objectives:

1. To understanding of the basic principles, concepts, and conventions of accounting.
2. To Develop an understanding of the accounting cycle, including journal entries, ledgers, trial balance, and final accounts
3. To prepare trading accounts, profit and loss accounts, and balance sheets for different types of businesses

Course Outcomes (COs):

1. Understand the meaning, features and the importance of accounting
2. Understand classification and types of Accounts
3. Students are able to prepare accounting documents & various Subsidiary Books
4. Students learn the balancing of various ledger accounts.

Unit No.	Topics	No. of Lectures
I	Book- Keeping and Accountancy: Meaning, Definition and Objectives, Importance of Book-keeping. Difference between Book-keeping and Accountancy. Meaning and Definition of Accountancy, Basis of Accounting System.	15
II	Double Entry: Meaning and Definition of Double entry Book-keeping System Methods of Recording Accounting Information (Indian, Single, Double) Advantages of Double entry Book-keeping system. Classification of Accounts. Golden Rules of Debit and Credit (Traditional Approach) Modern Approach of Rules of Accounts.	15
III	Journal: Meaning, Importance and Utility of Accounting Documents. Meaning, Definition, Importance and Utility of Journal, Specimen of Journal. Recording of Journal entries Ledger: Meaning, Definition and Importance of Ledger, Specimen of Ledger, Posting of entries from Journal/Subsidiary Books to Ledger, balancing of Ledger Accounts, Preparation of Trial Balance.	15
IV	Subsidiary Books: Introduction, Meaning and need for maintaining Subsidiary Books. Cash Book with Cash Column, Cash Book with Cash and Bank Columns. Simple and Analytical Petty Cash Book under Imprest System, Purchase Book, Purchase Return Book, Sales Book. Sales Return Book	15

Reference Books:

1. Advanced Accountancy by S.K. Agarwal
2. Accounting Made Simple by Mike Piper
3. Financial Accounting by T.S. Grewal
4. Accounting Theory and Practice by M.C. Shukla and T.S. Grewal
5. "Accounting Principles" by Jerry J. Weygandt, Paul D. Kimmel, and Donald E. Kieso
6. "Financial Accounting" by Robert Libby, Patricia Libby, and Frank Hodge
7. "Fundamentals of Accounting" by P.C. Tulsian
8. "Financial Accounting for Management" by Dr. S.N. Maheshwari and Dr. S.K. Maheshwari
9. "Principles of Accounting" by Belverd E. Needles, Marian Powers, and Susan V. Crosson

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

Theory-60
Practical / Sessional -40
Credit - 04

Course Objectives:

1. To understand the Indian banking system, its structure, functions, and evolution.
2. To learn about Indian Banking Reforms.
3. To know the central banking system of India.
4. To study the regulatory framework, credit control tools, technological advancements, and customer relationship practices in the banking sector.

Course Outcomes:

1. To know the Indian Banking System its functions and types of banks.
2. To acquire the knowledge of Indian Banking Reforms.
3. To learn the role of Reserve Bank of India in Indian banking system.
4. To learn about Regulatory Framework and Technology in Indian Banking system.

Unit No.	Name of unit	Lect ures
1	Introduction to Banking : Origin, meaning and definition of banks: Evolution of Banking in India: Pre- and Post-independence banking in India, Structure of banking System in India: A) Organized Sector: 1) Scheduled banks 2) Non-Scheduled banks, Types of banks: Central Bank (RBI), Commercial banks: Public sector bank, private sector banks, foreign banks, Regional Rural bank, B) Co-operative Banks: D) New age/ Small banks: payments banks, Small finance banks (SFBs), NBFCs, Merchant Banks, Investment Banks. Functions of Banks. Primary functions and Secondary functions	15
2.	Banking Reforms : Meaning of banking reforms, need for reforms in banking sector in India, challenges of Public Sector Banks, Banking reforms in India- measures taken, Nationalization, Privatization of banks, Mergers and Acquisition of banks.	
3	RBI- Reserve bank of India: Central Bank Introduction, History of RBI, Functions of RBI, Instruments of monetary control, Credit control techniques Qualitative techniques and quantitative techniques.	15
4	Regulatory Framework and Technology in Banking: Banking Regulation Act 1949. Banking Operations and Services: Types of deposits and accounts, Loans and advances – types, principles of lending, NPA, Recent developments in Banking Sector: Core Banking, E-Banking , Need & Importance of Technology in Banking Industry- ATM, Debit Card, Credit Card, Tele Banking, Net Banking, RTGS, NEFT, SWIFT, UPI, Bank assurance, Cyber security and fraud Management in Banking. Customer Relationship Management: Relation Management - Grievance Redressal - Banking Ombudsmen.	15

Reference Books:

1. H.R. Machiraju, Indian financial system, vikas publishing house, delhi, 2009
2. Financial markets and institutions, cengage learning, delhi, m.y. khan,
3. Indian financial system, tata mcgraw hill, delhi, 2008
4. The Indian financial system, Pearson Education India, 2007
5. Banking theory: law & practice: KPM Sundaram and V L Varshney
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

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

Theory-60
Practical / Sessional -40
Credit - 04

Objectives:

1. To apply statistical techniques in financial data analysis
2. To analyze the variability in business data.
3. To gather accurate and relevant data from different sources.

Course Outcomes (COs):

1. Understand the meaning, features and the importance of accounting
2. Understand classification and types of Accounts
3. Students are able to prepare accounting documents & various Subsidiary Books
4. Students learn the balancing of various ledger accounts.

Unit No.	Topics	No. of Lectures
I	Introduction to Statistics: Introduction: Meaning of Statistics. Characteristics of statistics, statistics as art and science, Scope of statistics, Importance of statistics, limitations of statistics, Applications of Statistics in various fields of business. Definition of data. Types of data - Primary and Secondary data, Qualitative and Quantitative data	15
II	Measures of Central Tendency: Meaning of Central Tendency. Various measures of central tendency- Arithmetic mean, Geometric mean, Harmonic Mean, Median, Mode, Quartiles. Empirical relation between Mean, Median and Mode.	15
III	Measures of Dispersion: Meaning of dispersion, Various measures of dispersion - Range and coefficient of range, Quartile Deviation and coefficient of quartile deviation, Mean Deviation about median and coefficient of mean deviation about median, Standard Deviation and Coefficient of variation, variance.	15
IV	Correlation: Meaning of bi variate data and examples. Definition of covariance. Meaning of correlation. Types of Correlation - Positive correlation, Negative correlation, No correlation. Karl Pearson's coefficient of correlation r . Spearman's Rank correlation coefficient R .	15

Reference Books:

1. Levine, D. M., Stephan, D. F., & Krehbiel, T. C. (2019). Statistics for managers using Microsoft Excel (8th ed.). Pearson.
2. Newbold, P., Carlson, W. L., & Thorne, B. (2013). Statistics for business and economics (8th ed.). Pearson.
3. Bowerman, B. L., O'Connell, R. T., & Murphree, E. S. (2014). Essentials of business statistics (5th ed.). McGraw-Hill Education.
4. "Statistics for Business and Economics" by Paul Newbold, William L. Carlson, and Betty Thorne
5. "Business Statistics: A First Course" by David M. Levine, Kathryn A. Szabat, and David F. Stephan
6. "Essentials of Business Statistics" by Bruce L. Bowerman, Richard T. O'Connell, and Emily S. Murphree
7. "Statistics for Managers Using Microsoft Excel" by David M. Levine, David Stephan, and Timothy C. Krehbiel
8. "Applied Business Statistics: Making Better Business Decisions" by Ken Black

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

Theory-30
Practical / Sessional -20
Credit - 02

Objectives:

1. To streamline the existing complex indirect tax system into a unified, single tax system
2. To increase government revenue by broadening the tax base and minimizing tax evasion
3. To provide a uniform taxation system across the country.

Course Outcomes (COs):

1. Understanding the historical background of GST
2. Knowledge of GST laws and their application.
3. Ability to identify and differentiate between CGST, SGST, and IGST.

Unit No.	Topics	No. of Lectures
I	Introduction to GST: Concept and Definition of GST, Key features, Objectives and benefits, implemented in India, Background ,Historical background and GST in various countries, Evolution and the path to implementation	10
II	GST Structure and Framework: Act and Rules, Types of GST, CGST (Central Goods and Services Tax),SGST (State Goods and Services Tax), IGST (Integrated Goods and Services Tax), GST Laws: Central GST (CGST), State GST (SGST), and Integrated GST (IGST), GST Council and its role	10
III	GST Registration: GST Registration Process, Steps to register under GST, Documents required for registration, GST Identification Number (GSTIN), Types of Registrations, Regular taxpayer, Casual taxpayer, Non-resident taxpayer	10

Reference Books:

- o "GST Law and Practice" by V.S. Datey
- o "GST Made Simple" by Gaurav Agrawal
- o "GST: A Practical Guide" by R.K. Jain

Online Resources:

- o GST Portal: www.gst.gov.in
- o National Academy of Customs, Indirect Taxes, and Narcotics (NACIN)
- o Government publications and guides

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

Theory-60
Practical / Sessional -40
Credit - 04

Course Objectives:

1. To familiarize the students with basic terms in accountancy and journal and ledger preparation.
2. To know the reasons behind the differences in Cash Book and Pass Book balance and preparation of Bank Reconciliation Statement.
3. To understand insurance policies, coverage limits and claim settlement procedures.
4. To aware the need of insurance claim.

Course Outcomes:

1. Understand the basic concepts of accounting.
2. Understand difference between financial accounting and other branches of accounting.
3. Knows the reasons behind differences between cash book and bank Pass Book balance.
4. Prepare bank reconciliation statement competently.
5. Analyze the importance of Insurance.
6. Apply insurance claim for loss of stock in practical.

Unit No.	Title of Unit & Contents	Hrs
I	Introduction and Branches of Accounting	15
	Introduction and Meaning of Accounting, Branches of Accounting, Meaning of Financial Accounting, Difference Between Financial Accounting and Cost Accounting, Difference Between Financial Accounting and Management Accounting	
II	Preparation of Final accounts of Banking Companies	15
	Important provisions of Banking Regulation Act, 1949, Classification of bank advances on the basis of assets performance, Rebate on bills discounted Examples based on new formats of balance sheet and Profit & Loss Account of Bank	
III	Bank Reconciliation Statement:	15
	Meaning, Definition and Importance of Bank Reconciliation Statement, Reasons for Difference between Cash Book and Pass Book Balance, Specimen of Bank Reconciliation Statement, Preparation of Bank Reconciliation Statement, Practical Problems on Bank Reconciliation Statement	
IV	Insurance Claim	15
	Meaning and Need of Insurance, Types of Insurance, Method of Calculation of Claim, Claim for loss of Stock, Practical problems on loss of Stock	
	Continuous Internal Evaluation: Test Tutorial Seminar, Group Discussion etc.	

Reference Books:

1. Ready Reference on Accounting, CA G. Sekar, CA B. Saravana Prasath, Commercial Law Publishers (India), Pvt. Ltd., 2022
2. A new approach to Accountancy, H.R. Kotalwar, A new approach to Accountancy Vol III, Discovery Publishers, Latur. 2007
3. Fundamentals of Accounting, P.C.Tulsian, Tata McGraw Hill Publishing Company Ltd., Noida, 2015.
4. Advanced Accountancy, Jain and Narang, Himalaya Publishing House, 2018.
5. Advanced Accountancy – Tulsian
6. Advanced Accountancy S N Maheshwari & S K Maheshwari
7. Advaced Accounts – Shukala M C and Grawal T S

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

Theory-60
Practical / Sessional -40
Credit - 04

Learning Objectives:

1. To impart the knowledge to students in order to improve their logical reasoning
2. To understand the application of various mathematical tools and techniques in logical and scientific decision making.
3. To provide the knowledge about various concept of time value of money.
4. To improve the logical thinking by using probability.

Course Outcomes:

On successful completion of the course, the Students will be able to:

1. Understand Logical reasoning.
2. Use of various mathematical tools and techniques for logical and scientific decision making.
3. Understand concept of time value of money.
4. Improved logical thinking by using probability techniques.

Unit No.	Title of Unit & Contents	Hrs
Unit I	Determinants	15
	Meaning and Definition of Determinants, Determinant of second order, Determinant of Third order, Cramer's Rule, SARRU's Rule for evaluating determinants	
Unit II	Matrices:	15
	Meaning and Definition of matrices, Types of matrices, Operation of matrices, Addition and subtraction, Properties of Addition and subtraction	
Unit III	Time Value of Money	15
	1. Interest: Concept of Present value and Future value, Simple interest, Compound interest, Nominal and Effective rate of interest, Examples and Problems 2. Annuity: Ordinary Annuity, Sinking Fund, Annuity due, Present Value and Future Value of Annuity, Equated Monthly Installments (EMI) by Interest of Reducing Balance and Flat Interest methods, Examples and Problems.	
Unit IV	Probability and Expected Value	15
	Meaning and Definition of probability, Nature of probability, Application of probability: Addition and multiplication, Law of probability, Conditional probability	
	Continuous Internal Evaluation: Test Tutorial Seminar, Group Discussion etc.	

Reference Books:

1. Elementary Statistical Method: Dr. S. P. Gupta, Sultan Chand & sons.
2. Fundamentals of Statistics: D. L. Elhance, Kitab Mahal
3. Statistical Methods: Dr. Sancheti & Kapoor
4. Problems in Statistics: Dr. Y. R. Mahajan
5. Essence of Business Mathematics: Dr. R. K. Rajput
6. Business Mathematics and Statistics: Dr. M. A. Lokhande and Dr. Bahir

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

Theory-60
Practical / Sessional -40
Credit - 04

Learning Objectives:

1. To understand the concepts of Capital Market.
2. To know the role of SEBI.
3. To understand the practical aspects of primary market operations.
4. To impart the knowledge of functions of stock exchange and their working.

Course Outcomes:

1. Understanding of SEBI, its goals, powers, management, and functions.
2. Introduce the mechanisms of stock market activities.
3. Understanding the practical aspects of primary market operations & book building process.
4. Creating an insight into the functions of stock exchange and their working.

Unit No.	Title of Unit & Contents	Hrs
Unit I	Introduction Capital Market	15
	Meaning and Importance of Capital Market and Money Market. Basic functions of Capital Market and Money Market. Differences between Capital Market and Money Market. Classification of Capital Market. Kinds of Financial Instruments in the Industrial Securities Market.	
Unit II	Securities and Exchange Board of India SEBI	15
	SEBI - Constitution and Objectives of SEBI. Powers and Functions of SEBI. SEBI Committees, SEBI Departments, SEBI Guidelines for Primary and Secondary Markets. Role of SEBI in the protection of investor interests.	
Unit III	Primary and Secondary Market	15
	- Meaning and Role of Primary Market. Methods of floating New Issue - IPO, FPO, Public Issue, Bonus Issue, Right Issue, Private Placement, Intermediaries (Players) in the New Issue Market. Benefits and Limitations of Primary Market. Secondary Market - Meaning and Role of Secondary Market. Structure & Functions of Secondary Market. Benefits and Limitations of Secondary Market. Differences between Primary Market and Secondary Market.	
Unit IV	Stock Exchange	15
	Meaning and Role of Stock Exchange. Functions, Benefits and Limitations of Stock Exchange. Trading and Settlement System in Stock Exchanges. DEMAT A/C – Procedure for Opening and operating DEMAT A/C. Online Trading (Investment) Procedure in Stock Exchanges; Stock Brokers – Types and Functions. Objectives of NSE, BSE & OTCEI.	
	Continuous Internal Evaluation: Test, Tutorial, Seminar, Group Discussion etc.	

Reference Books:

1. Gurusamy, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
2. Saunders, Financial Markets and Institutions, 3rd edition, Tata McGraw Hill.
3. K. Venkataramana, Stock & Commodity Markets, SHBP. B. Kulkarni – Commodity Markets & Derivatives.
4. Khan, Indian Financial Systems, 6th edition, Tata McGraw Hill
5. Bhole, L.M. (2000), Indian Financial Institutions, Markets and Management, McGraw Hill, New York.
6. Srivastava R.M ; Management of Indian Financial Institutions
7. E. Gordon : Capital Market in India; Himalaya Publishing House
8. Sanjeev Aggarwal : Guide to Indian Capital Market; Bharat Law House
9. Shashi K Gupta : Financial Institutions and Markets ; Kalpani Publications

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Second Semester)
I T Application in Business-I (VSC)

Theory-30
Practical / Sessional -20
Credit - 02

Learning Objectives:

1. To introduce basic concepts of IT.
2. To understand process of Email and Google workspace.
3. To know about Cyber Crime.
4. To understand application of cyber Security.

Course Outcomes:

1. After successfully studying this subject, students will be able to secure, share, collaborate and customize workflows to meet work elegance.
2. Students will possess required skills to be employed at a various offices and administrative level jobs using technology.
3. Students will acquire knowledge of major cyber crimes and their resulting impact.
4. Student will be able to understand secure use of mobile and mobile devices.

Unit No.	Title of Unit & Contents	Hrs
I	Introduction to Internet Workspace (e.g. Google) : Introduction, Importance of Google Workspace, Contents of Google Workspace, Google Calendar, Google Drive, Google Docs, Google Sheets, Google Slides, Google Meet & Google Chat, Google Classrooms.	10
II	Fundamentals of E-Mail : Introduction to E-Mail, Importance of E-Mail, Creating an E-mail Account, Compose, Send and Reply to Messages, Customizing Inbox, Email Settings	10
III	Fundamentals of Online Survey Forms (e.g. Google Forms) : Introduction, Importance of Google Forms, Benefits of Google Forms, Application of Google Forms, Accessing Google Forms, Creating a Google Forms, Sharing a Google Forms, View Responses	10
	Continuous Internal Evaluation: Test, Tutorial, Seminar, Group Discussion etc..	

Reference Book:

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)
Computerized Accounting-I (Major)

Theory-60
Practical / Sessional -40
Credit - 04

Course Objectives:

1. To benefit the students to work with well-known accounting software e.g. Tally ERP.9
2. To enable students to process and record the business transaction and manage the accounts information using software.
3. To train students with required skill for greater employability.

Course Outcomes:

1. Understand the fundamentals of Computerised Accounting
2. Use Tally to create and maintain company data
3. Record Financial Transactions and maintain accounting & Inventory master in Tally

Unit No.	Topics	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 ERP9), Evolution of Accounting Software, Different Versions of Tally, Silent Features, Technological Advantages of Computerized Accounting.	15
II	Fundamentals of Computerized Accounting (e.g. Tally ERP9.0): 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 Summery, Stock Group Summery, Stock Category, Report, Godown Report, Inventory Report, Understanding Reportwise F12 Configurations	15
Internal Assessment : Test, Tutorial Seminar, Project		

Reference Books:

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)
Indian Banking and Financial Services (Major)

Credit - 04
Theory-60
Practical / Sessional -40

Course Objectives:

1. To know about commercial banks and role of commercial banks in Indian Economic Development.
2. To study about the non banking financial institutions and its functions.
3. To learn about Financial Services and its role in Indian financial services.
4. To study the credit rating and agencies of credit rating.

Course Outcomes:

1. To learn about the commercial Banks and role of commercial banks in Indian economic Development.
2. Students will acquired the knowledge about Non-Banking Financial Institutions with its functions.
3. To acquaint the concept of Financial Services and Role of financial services in Indian Financial Services.
4. To learn about credit rating and instruments of credit rating.

Unit No.	Name of unit	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 the 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

Reference Books:

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, 2008 pathak,
4. The indian financial system, pearson education india, 2007
5. Banking theory: law & practice: kpm sundaram and V L Varshney
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, McMillan Publishers. 2.
12. Pauland Suresh, "Management of Banking and Financial Services", 2007, Pearson Education.
13. Varshney, P.N, "Banking Law and Practice", 2012, Sultan Chand and Sons
14. Desai, Vasant, "Banks and institutional management", 2008, Himalaya Publications.
15. Gurusamy, S., "Banking Theory: Law and Practice", 2009, Tata McGraw Hill

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

Credit - 02
Theory-30
Practical / Sessional -20

Course Objectives:

1. To know the basics of Income Tax Act 1961.
2. To understand the computation of income from Salary.
3. To understand the computation of Income from House Property.
4. To enable students to understand the concept of computation of Income from Other Sources.

Course Outcomes:

1. Students will be able to know the basic concept of Income Tax Act, 1961.
2. Students will be able to compute Income from Salary.
3. Students will be able to compute Income from House Property.
4. Students will be able to understand the concept of Income from Other Sources.

Unit No.	Topics	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.		

Reference Books :

1. Singhanar V.K: Students' Guide to Income Tax; Taxmann, Delhi.
2. Prasadi, 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)
Basic of Finance (Minor)

Credit - 02
Theory-30
Practical / Sessional -20

Course Objectives:

1. To know the basics of financial management.
2. To understand the concepts of cost of capital & leverages.
3. To understand the theories in determining the capital structure.
4. To enable students to understand the concept of working capital management.

Course Outcomes:

1. Students will be able to know the basic concept Cost accounting.
2. Students will be able to understand optimum capital mix.
3. Students will learn the importance of capital structure in an organization.
4. Students will be able to understand the concept of working capital management.

Unit No.	Topics	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, Retained earnings.	10
III	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
IV	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.		

Reference Books:

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, Prasanna: 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)
Fundamentals of Marketing (GE/OE)

Credit - 02
Theory-30
Practical / Sessional -20

Course Objectives:

1. To impart the knowledge about various concepts of marketing.
2. To inculcate the information about strategic and ethical marketing.
3. To understand the concept of marketing mix and channels of distribution.

Course Outcomes:

1. Students will be able to know the various concept of marketing
2. Student will understand strategies and ethics in marketing.
3. Students will understand the concept of marketing mix and channels of distribution.

Unit No.	Topics	Hrs
I	Introduction to Marketing:	10
	Meaning, Nature, Scope and importance of Marketing, traditional and modern concept of marketing, classification of markets, Functions of marketing, Evaluation of marketing.	
II	Strategic and Ethical Marketing:	10
	Marketing Strategy, Definition and features, Steps in strategic management planning process, SWOT Analysis, Marketing ethics, meaning scope and nature	
III	Marketing Mix and Channels of Distribution:	10
	Meaning and definition of marketing mix, Product mix, Price mix, Place and promotion mix, Channels of distribution, factors to be considered in the selection of channels of distribution	
	Continuous Internal Evaluation: Test Tutorial Seminar, Group Discussion etc.	

Reference Books:

1. Marketing Management : Philip Kotler
2. Marketing Management: Theodore Levitt
3. Marketing Management: S. A. Sherlekar
4. Marketing Management: E. N. Sontakki
5. Fundamentals of Marketing: William Stanton
6. Marketing: Planning, Implementation and Control.: V. S. Ramaswami & S. Namakumari

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

Credit - 02
Theory-30
Practical / Sessional -20

Learning Objectives:

1. To determine the value of GST by using Tax Invoice, debit and credit notes
2. To understand the process of filing different GST returns
3. To know the basic of composition scheme and reverse charge Mechanism
4. To make the students capable for passing the journal entries and posting of ledger of GST Transactions

Course Outcomes:

1. To apply the knowledge of various forms of GST Return during the process of filing
2. Understand how to calculate GST through composition scheme and the claim of ITC under RCM
3. Come to the calculations of Input and output GST and tax liability

Unit No.	Title of Unit & Contents	Hrs
Unit I	Documents, Accounts and Records, Returns under GST	15
	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	15
	Provision of Composition Scheme, Eligibility criteria for opting the skill, Difference between Regular and Composition Scheme, Withdrawal from composition scheme	
Unit III	Reverse Charge Mechanism under GST	15
	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.	

Reference Books:

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

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

Credit - 04
Theory-60
Practical / Sessional -40

Course Objectives:

1. To benefit the students to work with well-known accounting software e.g. Tally ERP.9
2. To enable students to process and rescored the business transaction and manage the accounts information using software.
3. To train students with required skill for greater employability.

Course Outcomes:

1. Understand the fundamentals of Computerised Accounting
2. Use Tally to create and maintain company data
3. Record Financial Transactions and maintain accounting & Inventory master in Tally

Unit No.	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- GSTR1,GSTR2	15
IV	Tax Deducted at Source (TDS): Concept of TDS, Actuvatubg 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

List of Practical's: (No. of Practical / Sessions 30)

Reference Books:

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 (Fifth Semester)
Insurance (Major)

Credit - 04
Theory-60
Practical / Sessional -40

Course Objectives:

1. To know the concept of Insurance and Regulatory Authority of Insurance.
2. To learn about Life insurance and procedure of taking Life Insurance Policy.
3. To acquaint the knowledge of general insurance.
4. To know about the Recent Trends in Insurance Sector.

Course Outcomes:

1. To learn about insurance and Regulatory Authority of Insurance.
2. To know about the life insurance policies and its types.
3. To acquire the knowledge of General insurance and kinds of general insurance.
4. To know about the insurance agent qualification and responsibilities of insurance agent.
5. To learn about Recent Trends in Insurance Sector.

Unit No.	Name of unit	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, procedure becoming insurance agent. Functions and responsibilities of insurance agent. Ethical behaviour of an agent, Renewal and cancellation of licence 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

Reference Books:

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 (Fifth Semester)
Marketing of Financial Services (Minor)

Credit - 02
Theory-30
Practical / Sessional -20

Course Objectives:

1. To introduce students to the marketing of financial services..
2. To understand financial institutions, including consumer banks and corporate finance services..
3. To understand An analytical approach helps firms to identify marketing options
4. To understand operationalizes several marketing

Course Outcomes:

1. Understand and critically discuss the differences between services and product marketing.
2. Understand and discuss the market environment of financial services.
3. Understand and discuss the challenges facing financial consumers in financial decision-making.
4. Critically evaluate marketing initiatives for financial services.
5. Design strategies with respect to marketing mix elements.

Unit No.	Topics	No. of lectures
I	Financial Services: Concepts 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.		
Reference Books:		
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 (Fifth Semester)
Project management (Minor)

Credit - 02

Theory-30

Practical / Sessional -20

Objectives: Student will be able to understand the project management principles, philosophy and the project environment through feasibility study.

Unit No.	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

Reference Books:

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 (Fifth Semester)
Advertising and Salesmanship (GE/OE)

Credit - 02
Theory-30
Practical / Sessional -20

Objectives:

1. To understand the role of salesman in the changing scenario in Global marketing.
2. To know the various types of Customers, Salesman & skill of successful salesman.

Unit No.	Contents	No. of Lectures
I	Concept of Advertising and Salesmanship: Essential skill & types of salesmanship, Advertising & Publicity concept, Need and Importance, Skills required being a Good Salesman, Attitude & values of salesman. Steps in Process of selling, A.I.D.A. (A – Awareness, I- Interest, D – Desire, A- Action) Model of selling, Concept of sales promotion, Emerging techniques in Consumer's Sales Promotion.	10
II	Advertising and Media of Advertising: Concept, Meaning, Need, Objectives of advertising, Merits & Limitation of advertising, Impact of advertising, Impact of advertising on Indian Economy, Print media, Electronic media, outdoor media, social media-concept, merits & Limitation of every media.	10
III	Advertising Agencies: The role and Importance of advertising and false claims. Their organization patterns, selection of advertising agency. Agency Commission and fee. Advertising Department: Its function and organization.	10

Reference Books:

1. Dr. Rustom Davar, Sohra R Davar, Nuslir R Davar, Salesmanship and Publicity, Vikas Publication Pvt. Ltd.
2. S. A. Sherlekar Marketing Management, 16th Edition Himalaya Publication House, Pune.
3. S.A. Sherlekar, Marketing management & Salesmanship, Himalaya Publication House Pune.
4. P. K. Sahu, K. C. Raut, salesmanship & Sales management, Vikas Publication House.
5. Neeru Kappor, Personal selling & Salesmanship, Pillacle Learning.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fifth Semester)
Modern Office Management (GE/OE)

Credit - 02
Theory-30
Practical / Sessional -20

Learning Objectives:

1. To provide knowledge and Information about Office Management Practices.
2. To create Skill and ability to operate office activities effectively and efficiently.
3. To understand the practices of record management and reporting.

Course Outcomes:

1. Student will be able to understand various management practices.
2. Student will be able to operate office activities effectively and efficiently.
3. Student will be able to understand the practices of record management and reporting.

Unit No.	Contents	No. of Lectures
I	Modern Office and Its Functions: Introduction: Office, Meaning of office, work and activities of office, office functions and its importance, Changing nature of office activities, Current Scenario and Practices.	10
II	Office Systems and Procedures: The concept of system, Meaning nature and definitions, System analysis, Nature, Practice and Stages, meaning of flow of work, Role of manager in system and procedural work. Office Services: Meaning and Nature of office services, Centralized Vs. Decentralized office services, Departmental work or categorization of work in office (Modern services and practices to be expected).	10
III	Record Management and Reporting: Meaning and Nature of record, Record Managing practices, Filing, Indexing, Manual Preparation, Record retention, safety, security and Disbursement, Reporting: Meaning of reporting, Report Preparation, Report Writing, contents writing and Report Submission/ Presentation	10
	List of Practical's: <ol style="list-style-type: none"> 1. Preparation of Application. 2. Letter – Formal, Informal Notice Preparation 3. Meeting Agenda 4. Meeting minutes 5. Report Preparation 	

Reference Books:

1. Office Management : R. S. N. Pillai and Bhagvati, S. Chand Publication
2. Terry, George R: Office Management and Control
3. Office Organization and Management: M. E. Tukaram Rao.

Syllabus (2025 Pattern as per NEP 2020)
B.Com. in Banking, Financial Services and Insurance (Fifth Semester)
I T Application in Business-II (SEC)

Credit - 02
Theory-30
Practical / Sessional -20

Course Objective:

1. To introduce to the students the basic understanding of the working of a computer system
2. To familiarize the students with the various software and hardware aspects of computers
3. To understand students about MS Office.

Course Outcomes (COs):

1. Student will be able to understand basic structure of computer.
2. Students will be able to apply word document for professional purposes.
3. Students will be able to understand spreadsheets and PPTs.

Unit No.	Topics	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 correct 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, 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

References:

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. Merrill 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.

Marathwada Shikshan Prasarak Mandal's
Deogiri College,
Chhatrapati Sambhajanagar
(An Autonomous College Affiliated to Dr. Babasaheb Ambedkar Marathwada
University, Chhatrapati Sambhajanagar
Department of Commerce

Course : B.Com. in Banking, Financial Services and Insurance

Eligibility : 12th Commerce Pass

Duration : 03 years

Intake Capacity : 30

Fees : 10000/- year

Introduction about the College

Deogiri college was founded by Marathwada Shikshan Prasarak Mandal is recognized as a reputed centre for higher education in terms of both quantity and quality. The college is located in the heart of city in an eco-friendly campus of around 12 acres. It imparts education to around 14000, students through well qualified, expert and dedicated teaching staff providing maximum academic flexibility to the learners. Right from the foundation, the college is remarkable for teachers of high merit later on joining universities as Professor, Heads, Registrars, BCUD Director, Pro-Vice Chancellor and Vice Chancellor. The college has secured leading score of CGPA 3.59 NAAC Re-accredited A⁺⁺ Grade. Having availed UGC research projects, the college was also awarded as the College with Potential for Excellence and is ISO Certified Institute. The affiliating university has recognized the college with Ideal Examination Centre. Keeping the tradition of organizing State and National level symposium and Conferences, this International Conference is being organized.

Department of Commerce, Deogiri College have well qualified and highly experienced teaching staff. The department is enriched with two computer lab, two smart class rooms along with a research facility. The department of commerce was established in the year 1960 and currently offering the Under Graduate, Post Graduate and Ph. D Courses, through Research Centre in Commerce. Department undertakes activities focusing the all round development of the students together with skill development.

Marathwada Shikshan Prasarak Mandal's
Deogiri College,
Chhatrapati Sambhajanagar
 (An Autonomous College Affiliated to Dr. Babasaheb Ambedkar Marathwada University,
 Chhatrapati Sambhajanagar
 Department of Commerce

B.Com. in Banking, Financial Services and Insurance
(Non-Granted) fees structure for Academic Year 2025-2026

Sr.No.	Particulars	Proposed Fees
1	Tuition Fee	5800
2.	Entrance /Entry Fee	100
3.	Laboratory Fee	3000
4.	Library Fee	50
5.	Gymkhane Fee	50
6.	Extra Curriculum /Activity Fee	56
7.	College Magazine Fee	50
8.	Computer Training Fee	54
9.	Registration Charges	25
10.	Development Fund	110
11.	Sports Fund	10
12.	Ashamed Fund	04
13.	Medical Aid Fund	15
14.	Student Assistance/Welfare Fund	20
15.	Student Insurance Fund	10
16.	Youth Festival Charges	100
17.	Student ID Charges	10
18.	Semester Fee	75
19.	University Various Head Fees	361
20.	Library Deposit	100
	Total	10000

MOU With

1. The Institute of cost Accountants of India- Aurangabad Chapter
2. Kuber Solution, Aurangabad (MUTUAL FUND)
3. Nath School of Business & Technology, Aurangabad
4. Bank of Maharashtra, Railway Station Road, Chhatrapati Sambhajanagar.
5. The Abhyudaya Co-operative Bank, Shop No.1 & 2, Labh Pearl, Station Road, Chhatrapati Sambhajanagar.
6. ICICI Bank Ltd Opp. LIC Office, Bhagyanagar, Adalat Road, Chhatrapati Sambhajanagar.
7. State Bank of India Railway Station Road, Chhatrapati Sambhajanagar


Principal
Deogiri College,
Chhatrapati Sambhajanagar