



Estd. 1962  
"A++" Accredited by  
NAAC (2021)  
With CGPA 3.52

**SHIVAJI UNIVERSITY, KOLHAPUR - 416004,  
MAHARASHTRA**

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**शिवाजी विद्यापीठ, कोल्हापूर - ४१६००४, महाराष्ट्र**

दूरध्वनी-ईपीएबीएक्स -२६०९०००, अभ्यासमंडळे विभाग दूरध्वनी ०२३१-२६०९०९४



**Ref./SU/BOS/Com & Mgt./544**

**Date : 26/09/2024**

**To,**

The Head,  
Department of Commerce & Management,  
Shivaji University, Kolhapur

**Subject :Regarding syllabi of B.Com. Part-I (Banking Financial Services and Insurance) (B.F.S.I) (Sem. I & II) degree programme under the Faculty of Commerce & Management as per National Education Policy, 2020 (NEP 2.0)**

Sir/Madam,

With reference to the subject mentioned above, I am directed to inform you that the University authorities have accepted and granted approval to the syllabi of **B.Com. Part-I (Banking Financial Services and Insurance) (B.F.S.I)** under the Faculty of Commerce & Management as per National Education Policy, 2020 (NEP 2.0)

This syllabi shall be implemented from the academic year **2024-2025** onwards. A soft copy containing the syllabus is attached herewith and it is also available on university website [www.unishivaji.ac.in](http://www.unishivaji.ac.in) (Online Syllabus).

You are therefore, requested to bring this to the notice of all Students and Teachers concerned.

Thanking you,

Yours faithfully,

(Dr. S. M. Kubal)  
Dy. Registrar

**Encl : As above**

**Copy to,**

1. Dean, Faculty of Commerce & Management
2. Chairman, BOS under Faculty of Commerce & Management
3. Director, BOEE
4. Appointment A & B Section
5. P. G. Admission Section
6. B. Com. Exam Section
7. Affiliation T-1 & T-2 Section
8. Computer Center/I.T. Cell
9. Eligibility Section
10. Distance Education
11. P.G. Seminar Section
12. IQAC Section

for information

for information and necessary action.

# SHIVAJI UNIVERSITY, KOLHAPUR



ESTD. 1962  
NAAC A++ Grade



**Faculty of Commerce and Management**

**Syllabus for**

**B. Com. (B.F.S.I.) Part I- Semester I and II**

B.Com. (Banking, Financial Services and Insurance) :  
Apprenticeship Embedded Degree Programme

*In collaboration with*

**BFSI Sector Skill Council of India**

In Accordance with the National Education Policy, 2020  
With effect from Academic Year 2024-25

**Shivaji University, Kolhapur**  
**Department of Commerce and Management**

**Faculty of Commerce and Management**

**B. Com. (BFSI)**

[Bachelor of Commerce (Banking, Financial Services and Insurance)]

**Level 4.5 Semester- I**

<b>Course Category</b>	<b>Course Title</b>	<b>No. of Hours</b>	<b>No. of Credits</b>	<b>Marks</b>
DSC-I	Financial Accounting	60	4	100
DSC-II	Financial Analysis	30	2	50
OE	Business Economics or Business Statistics	60	4	100
AEC-I	Soft Skills	30	2	50
SEC-I	Account Assistant	90	6	150
CC	Co-curricular Activities	30	2	50
IKS Generic	Indian Knowledge System	30	2	50
Total			22	550

**Level 4.5 Semester- II**

<b>Course Category</b>	<b>Course Title</b>	<b>No. of Hours</b>	<b>No. of Credits</b>	<b>Marks</b>
DSC-III	Introduction to Indirect Taxes	30	2	50
DSC-IV	Financial Management	60	4	100
OE	Capital Market Products or Digital Marketing	60	4	100
AEC-II	Communication Skills (Advanced Business Communication)	30	2	50
SEC-II	GST Assistant	90	6	150
VEC	Democracy, Election and Indian Constitution	30	2	50
CEP	Community Engagement Programme	30	2	50
Total			22	550

### Level 5.0 Semester- III

<b>Course Category</b>	<b>Course Title</b>	<b>No. of Hours</b>	<b>No. of Credits</b>	<b>Marks</b>
DSC-V	Financial Planning	60	4	100
DSC-VI	Social Media Marketing and Advertising	60	4	100
DSC-VII	Insurance Underwriting	30	2	50
OE-III	Word Processing Tools or Spreadsheet Tools	30	2	50
AEC-III	Corporate Communication	30	2	50
VSC-I	Insurance Advisor/ Agent	60	4	100
IKS Specific	Indian Business and Applied Law	60	4	100
Total			22	550

### Level 5.0 Semester- IV

<b>Course Category</b>	<b>Course Title</b>	<b>No. of Hours</b>	<b>No. of Credits</b>	<b>Marks</b>
DSC-VIII	Retail Banking Assets and Liabilities Sales	60	4	100
DSC-IX	Branch Banking Operations	60	4	100
DSC-X	Retail Banking Assets Underwriting	30	2	50
OE-IV	Entrepreneurship Development or	30	2	50
AEC-IV	Organizational Structure and Behaviour	30	2	50
VSC-II	Business Correspondent/ Facilitator	90	6	150
VEC	Environment Science/ Studies	30	2	50
Total			22	550

### Level 5.5 Semester-V & VI

Course Category	Course Title	No. of Hours	No. of Credits	Marks
OJT	Apprenticeship/ Internship	1320	44	1100

### Level 6.0 Semester- VII

Course Category	Course Title	No. of Hours	No. of Credits	Marks
DSC-XI	Management Principles and Practice	60	4	100
DSC-XII	Business Mathematics & Statistics	60	4	100
DSC-XIII	Investment- Risk and Return	30	2	50
DSC-XIV	Marketing Concepts and Principles	30	2	50
DSC-XV	Entrepreneurship in BFSI	60	4	100
SEC-III	Mutual Fund Distributor	90	6	150
Total			22	550

### Level 6.0 Semester- VIII

Course Category	Course Title	No. of Hours	No. of Credits	Marks
DSC-XI	Banking Regulation Act	60	4	100
DSC-XII	Artificial Intelligence in BFSI Industry	60	4	100
DSC-XIII	Business Decision Making	30	2	50
DSC-XIV	Sales & Distribution Management	30	2	50
DSC-XV	Entrepreneurship in BFSI	60	4	100
SEC-IV	Credit Processing Officer	90	6	150
Total			22	550

DSC Discipline Specific Course,  
 AEC Ability Enhancement Course  
 IKS Indian Knowledge System  
 VEC Value Education Course  
 VSC Vocational Skill Course

OE Open Electives  
 SEC Skill Enhancement Course  
 CC Co-curricular Course  
 CEP Community Engagement Programme  
 OJT- On The Job Training (Apprenticeship)

	<p align="center"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>NEP-2020: Credit Framework for B. Com. (BFSI) Programmes</b>  <b>under Faculty of Commerce and Management</b>  <b>Apprenticeship Embeded Degree Programme in collaboration with Sector Skill Council of India (BFSI)</b></p>						
SEM (Level)	DISCIPLINE SPECIFIC COURSES (DSC)	OE	VSC, SEC	AEC, VEC, IKS	OJT, FP, CEP, CC, RP	Total Credits	
SEM I (4.5)	DSC-I (4) Financial Accounting DSC-II (2) Financial Analysis	OE-I (4) Business Economics/ Business Statistics	SEC-I (6) Account Assistant	AEC-I (2) Soft Skills IKS (2) Generic Indian Management	CC (2)	22	UG Certificate 44 [Exit Option: 4 credits NSQF/Skill courses/ Internship]
SEM II (4.5)	DSC-III (2) Introduction to Indirect Taxes DSC-IV (4) Financial Management	OE-II (4) Capital Market Products/ Digital Marketing	SEC-II (6) GST Assistant	AEC-II (2) Communication Skills VEC-I (2) Democracy, Election and Indian Constitution (DEIC)	CEP (2)	22	
Credits	12	8	12	8	4	44	
SEM III (5.0)	DSC-V (4) Financial Planning DSC-VI (4) Social Media Marketing and Advertising DSC-VII (2) Insurance Underwriting IKS (4) Specific Indian Business and Applied Law	OE-I (2) Word Processing Tools/ Spreadsheet Tools	VSC-I (4) Insurance Advisor/ Agent	AEC-I (2) Corporation Communication	-	22	UG Diploma 88 [Exit Option: 4 credits NSQF/Skill courses/ Internship]
SEM IV (5.0)	DSC-VIII (4) Retail Banking Assets and Liabilities Sales DSC-IX (4) Branch Banking Operations DSC-X (2) Retail Banking Assets Underwriting	OE-II (2) Cooperative Banking	VSC-II (6) Business Corresponde nt/ Facilitator	AEC-II (2) Organizational Structure and Behaviour VEC (2) Environment Science/ Studies	-	22	
	24	4	10	6	-	44	
	36	12	22	14	4	88	

SEM V & VI (5.5)	-	-	-	-	Apprentice ship (44)		UG Degree 132
Credits	-	-	-	-	-	44	
	36	12	22	14	48	132	
SEM VII (6.0)	DSC-XI (4) Management Principles and Practice DSC-XII (4) Business Mathematics & Statistics DSC-XIII (2) Investment- Risk and Return DSC-XIV (2) Marketing Concepts and Principles DSC-XV (4) Entrepreneurship in BFSI	-	SEC-III (6) Mutual Fund Distributor	-	-	22	
SEM VIII (6.0)	DSC-XVI (4) Banking Regulation Act DSC-XVII (4) Artificial Intelligence in BFSI Industry DSC-XVIII (2) Business Decision Making DSC-XIX (2) Sales & Distribution Management DSC-XX (4)	-	SEC-IV (6) Credit Processing Officer	-	-	22	
Credits	32	-	12	--	-	44	
Total Credits	68	12	34	14	48	176	

Note:

- **DSC:** Discipline Specific Courses
- **OE (Open Elective):** Elective courses/**Open Elective to be chosen compulsorily from faculty other than that of the Major.**
- **VSC/ SEC: Vocational Skill Courses (MAJOR related)/ Skill Enhancement Courses**
- **AEC/ VEC / IKS:** Ability Enhancement Courses (English, Modern Indian Language)/Value Education Courses/ Indian Knowledge System (Generic & Specific))
- **OJT/FP/RP/CEP/CC:** On-Job Training (Internship/Apprenticeship) / Field Project (Major related)/ Research Projects (Major related) Community Engagement (**Major related**)/ **Co-Curricular courses (CC)** such as Health & Wellness, Yoga Education, Sport, and Fitness, Cultural activities, NSS/NCC and Fine /applied/visual/performing Arts / Vivek Vahini etc.
- **VEC-I** will include (i) Democracy and Election and (ii) Indian Constitution and **VEC-II** will include Environment Science/ Studies.

**Shivaji University, Kolhapur**  
**Syllabus of B.Com. (B. F. S. I.)**  
**(Bachelor of Commerce – Banking, Financial Services and Insurance)**  
**(Syllabus, Structure and Rules)**

**In accordance with National Education Policy with effect from academic year 2024-25**

**Preamble:**

Commerce education in higher education institutes aims at inculcating knowledge, skills, attitudes, and values for the disciplinary as well as multidisciplinary and holistic development of students. It empowers them to navigate the business world's complexity and make appropriate decisions for organizational success. Banking and Financial services are now becoming important aspects in the day to day life of all the people. With the advent of technology and new services being offered by the banking industry as well as financial sector, it has become important to have a specialized knowledge of this entire sector.

**Programme:**

The B. Com. (B. F. S. I.) Programme will be offered in the following Banking Financial Services and Insurance as **Major** specialization. Apart from this, minor, open electives, skill enhancement course, co-curricular courses, vocational, value education and ability enhancement skill courses are also part of the programme

**Implementation of Revised guidelines and rules:** The revised guidelines and rules shall be implemented gradually as mentioned below:

Level	Programme	B. Com. (BFSI)	From Academic Year
Level 4.5	Undergraduate Certificate (One year or two semesters)	Part-I	2024-25
Level 5.0	Undergraduate Diploma (Two years four semesters)	Part-II	2025-26
Level 5.5	Bachelor's Degree (Three years or six semesters)	Part-III	2026-27
Level 6.0	Bachelor Degree with Honours (Four years or eight semesters)	Part-IV	2027-28
Level 6.0	Bachelor Degree with Honours with Research (Four years or eight semesters)	Part-IV	2027-28

(If the candidate wants to exit after a certain level, the Awards after completing specific level will be: Undergraduate Certificate in Commerce (BFSI), Undergraduate Diploma in Commerce (BFSI), B. Com. (BFSI) And B. Com. (BFSI) (Hon./Research) for Level-4.5, Level-5.0, Level-5.5 and Level- 6.0 respectively. Other provisions for multiple entry and exit as per the university's rules and regulations are applicable).



## **2. Eligibility Criteria:**

The eligibility of students taking admission at B. Com. (BFSI) Part-I [Level 4.5] (initial entry) and the eligibility of students making lateral entry (Multiple entry-ME) admission at Level 5.0/ Level 5.5/ Level 6.0 are required to be scrutinized (with stipulated procedure) on the basis of following criteria:

(A) Eligibility requirements for admission to B. Com. (BFSI) Part-I (Level 4.5):

i) The students passing the Higher Secondary School Certificate Examination with Commerce/ Arts/ Science stream or Vocational subjects with any stream conducted by the Maharashtra State Board of Higher Secondary Education shall be allowed to enter upon the B. Com. (BFSI) Part-I (or Undergraduate Certificate in Commerce).

OR

ii) An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.

iii) No candidate shall be allowed to appear the B. Com. (BFSI) Part-I (or Undergraduate Certificate in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to this University/ university department.

**(B) Eligibility requirements for admission to B. Com. (BFSI) Part-II (Level 5.0):**

i) The students passing the B. Com. (BFSI) Part-I (or Undergraduate Certificate in Commerce) shall be allowed to enter upon the B. Com. (BFSI) Part-II (or Undergraduate Diploma in Commerce).

OR

ii) An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.

iii) No candidate shall be allowed to appear the B. Com. (BFSI) Part-II (or Undergraduate Diploma in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.

**(C) Eligibility requirements for admission to B. Com. (BFSI) Part-III (Level 5.5):**

i) The students passing the B. Com. (BFSI) Part-II (or Undergraduate Diploma in Commerce) shall be allowed to enter upon the B. Com. (BFSI) Part-III (or Three-Year Undergraduate Degree in Commerce).

OR

ii) An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.

iv) No candidate shall be allowed to appear the B. Com. (BFSI) Part-III (or Three-Year Undergraduate Degree in Commerce) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.

**(D) Eligibility requirements for admission to B. Com. (BFSI) Part-IV (Level 6.0):**

i) The students passing the B. Com. (BFSI) Part-III (or Three-Year Undergraduate Degree in Commerce) with 7.5 CGPA or 75% marks in Three-Year Undergraduate Degree in Commerce shall be allowed to enter upon the B. Com. (BFSI) Part-IV (or Four-Year Undergraduate Degree in Commerce with Honours/ Honours with Research).

OR

ii) An Examination of any other Statutory University or an examining Body recognized as equivalent thereto.

iii) No candidate shall be allowed to appear the B. Com. (BFSI) Part-IV (or Four-Year Undergraduate Degree in Commerce with Honours/ Honours with Research) Examination unless the candidate has satisfactorily kept two terms for the programme at a college affiliated to/ university department of this University or any other recognized university.

**Eligibility Application requirement:**

(a) Students who are seeking admission for Level 4.5 need to apply for eligibility.

(b) Students who are not taking any exit from the programme at any level and students re- entering after taking exit, need not require to make application for eligibility at Level 5.0, 5.5 and 6.0.

(c) However, students from other university who wish to seek admission for any level of undergraduate degree need to apply for eligibility.

**Rules for Multiple Exit:**

a) If a student wishes to exit after completion of Level 4.5, he/she has to complete additional four credit skill course/ internship.

b) If a student wishes to exit after completion of Level 5.0, he/she has to complete additional four credit skill course/ internship.

c) If a student wishes to exit after completion of Level 5.5, he/she need not require to complete any additional skill course/ internship.

**3. Pattern of B. Com. (BFSI) Programme:** Combination of internal assessment and semester-end examination for B. Com. (BFSI) will be 40:10 pattern shall be applicable for each course of 2 credits and 80:20 pattern shall be applicable for each course of 4 credits. Here, each course in each semester wherein 80% marks shall be for University Semester- end - examination and 20% marks for internal assessment except Environmental Studies, Co-Curricular Activities (CC), Field Project (FP), On Job Training (OJT) and Research Project (RP). However, the assessment of Skill Enhancement Course shall be done separately based on the skills acquired.

**4. Weightage:** There shall be Three Year B. Com. (BFSI) Programme with 132 credits. The candidate wishes to attempt for Four-Year B.Com. (Hon./ Research) may opt for 4th year which will have 44 credits, hence, Four Year B.Com. Programme will require 176 credits. (Please refer the university regulations and structure of the programme for details).

### 5. Credit distribution chart for For 4 year B. Com. (BFSI) Programme:

Course Name		Total Credits	% of total credits
<b>Major</b>			89.41
Discipline Specific Courses (DSC)	DSC	68	
Skill Enhancement Courses (SEC)/ Vocational Skill Courses (VSC)	SEC/VSC	34	
On Job Training (OJT)/ Field Project (FP)/ Community Engagement Programme (CEP)/ Research Project (RP)/ Co-Curricular Courses (CC)	OJT/FP/ CEP./CC/RP	48	
Indian Knowledge System	IKS	02	
Major Total Credits		152	
<b>Minor</b>			10.59
Open Elective (OE)/ Generic Elective (GE)	OE	12	
Ability Enhancement Courses	AEC	08	
Value Education Courses	VEC	04	
Minor Total Credits		24	
<b>TOTAL</b>		<b>176</b>	<b>100%</b>

\*For honors degree with research, research project is applicable and for honours degree, courses related to major are incorporated.

### For 3-year B.Com. (BFSI) Programme:

Course Name		Total Credits	% of total credits
<b>Major</b>			81.81
Discipline Specific Courses (DSC)	DSC	36	
Skill Enhancement Courses (SEC)/ Vocational Skill Courses (VSC)	SEC/VSC	22	
On Job Training (OJT)/ Field Project (FP)/ Community Engagement Programme (CEP)/ Research Project (RP)/ Co-Curricular Courses (CC)	OJT/FP/ CEP./CC/RP	48	
Indian Knowledge System	IKS	02	
Major Total Credits		108	
<b>Minor</b>			18.19
Open Elective (OE)/ Generic Elective (GE)	OE	12	
Ability Enhancement Courses	AEC	08	
Value Education Courses	VEC	04	
<b>TOTAL</b>		<b>132</b>	<b>100%</b>

### 6. Scheme of Examination:

The Question paper in each Semester for each theory course (paper) for B.Com.(BFSI) (all Semesters) shall be of 80 marks for 4 credits and 40 marks for 2 credits except for Skill Enhancement Courses (SEC) for which, separate assessment based on skills acquired will be conducted.. The question paper for Environmental Studies for Semester IV shall be of 70 marks for theory and 30 marks for project work. Total marks for each course shall be based on continuous assessments and semester- end examination. Combination\* of internal assessment and semester-end examination for B. Com. .(BFSI) will be as follows:

Particulars	4 Credit Course	2 Credit Course
1. Semester-end Examination	80	40
2. Internal Assessment	20	10
Total marks for each course	100	50

\* Excluding Environment Studies (VEC), FP, RP, OJT, CEP and

CC.Internal Assessment Process shall be as follows:

- (a) The Internal Assessment should be conducted after completing 50% of syllabus of the course/s.
- (b) In case a student has failed to attend internal assessment on scheduled date, it shall be deemed that the student has dropped the test. However, in case of student who could not take the test on scheduled date due to genuine reasons, such a candidate may appeal to the Programme Coordinator/Head of the Department. The Programme coordinator/ Head of the Department in consultation with the concerned teacher shall decide about the genuineness of the case and decide to conduct special test for such candidate on the date fixed by the concerned teacher but before commencement of the concerned semester-end examination.

The outline for continuous internal assessment activities shall be as under:

#### Outline for continuous internal assessment activities

Level	Semester	Activities per semester	4 Credit Course Marks	2 Credit Course Marks
4.5	Semester-I and Semester-II	Class Assignment	10 marks	5 marks
		Unit Test	10 marks	5 marks
5.0	Semester-III and Semester-IV	Group Activity	10 marks	5 marks
		Case Study/ Oral Examination	10 marks	5 marks
5.5	Semester-V and Semester-VI	Field Work/ Project Work	10 marks	5 marks
		Field Work/ Project Work/ Seminar	10 marks	5 marks

6.0	Semester-VII and Semester-VIII	Case Study/ Project Work/ Field Work	10 marks	5 marks
		Case Study/ Project Work/ Field Work	10 marks	5 marks

**Outline for continuous internal assessment activities for Distance Mode**

Level	Semester	Activities per semester	4 Credit Course Marks	2 Credit Course Marks
4.5	Semester-I and Semester-II	Home Assignment	10 marks	5 marks
		Unit Test	10 marks	5 marks
5.0	Semester-III and Semester-IV	Group Activity/ Home Assignment	10 marks	5 marks
		Case Study/ Oral Examination	10 marks	5 marks
5.5	Semester-V and Semester-VI	Field Work/ Project Work/ Home Assignment	10 marks	5 marks
		Field Work/ Project Work/ Home Assignment	10 marks	5 marks

**7. Ordinances regarding the examinations.** B.Com. .(BFSI) 2, 3 and 4 shall prevail.

**8. Duration of Semester-end Examination for each course:**

The duration\* of Semester-end Examination for each theory course would be as follows:

Particulars	4 Credit Course	2 Credit Course
1. Marks	80	40
2. Duration	3 hours	1.5 hours

**9. Chances for the students in who fail in the semester end examination:**

Two additional chances shall be provided for the repeater students B.Com. (BFSI) immediately after their Semester- VI or VIII. After that the students concerned shall have to appear for the Examination as per this revised pattern. Equivalence of papers shall be provided as per revised syllabus for the pattern in accordance with NEP.

**10. Standard of Passing:** The Standard of passing shall be 35%. For B. Com. (all Semesters) the student shall have to score as per this standard of passing shown in the following table:

Maximum Marks	100	80	50	40	20	10
Minimum Marks required for passing	35	28	18	14	7	4

There shall be separate head of passing in Theory and Internal Examination. The students are allowed to keep the terms (ATKT) till the last year irrespective of their passing in the earlier year(s) or semester(s). For Environmental Studies (Semester IV, Examination) the student shall have to score marks 13 marks out of 35 in theory course and 5 marks out of 15 for project work.

**Gradation Chart:**

Marks Obtained	Numerical Grade (Grade Point)		CGPA	Letter Grade
Absent	0(zero)		-	-
0 – 34	0 to 4		0.0 – 4.99	F(Fail)
35 – 44	5		5.00 – 5.49	C
45 – 54	6		5.50 – 6.49	B
55 – 64	7		6.50 – 7.49	B+
65 – 74	8		7.50 – 8.49	A
75 – 84	9		8.50 – 9.49	A+
85 – 100	10		9.50 – 10.0	O (Outstanding)

Note:

1. Marks obtained  $\geq 0.5$  shall be rounded off to next higher digit.
2. The SGPA & CGPA shall be rounded off to 2 decimal points.

**Calculation of SGPA & CGPA:**

1.Semester Grade Point Average (SGPA)
$\text{SGPA} = \frac{\text{Course credits} \times \text{Grade points obtained of a semester}}{\text{Course credits of}}$

2. Cumulative Grade Point Average (CGPA)
--

**11. Result** - The result of each semester shall be declared as Pass or Fail with grade/grade points.

**12. Revised Rules** - These rules shall be gradually implemented with effect from the academic year 2024-25 for B. Com. .(BFSI) Degree programme. For any further clarification, where these rules are absent, the rules for general B.Com. shall prevail.

### **Rules for B. Com. .(BFSI) Programme**

#### **R. B. Com. . (BFSI) 1**

The Three-Year B. Com. .(BFSI) Programme shall consist of 6 semesters which will have 132 credits all together. However, the candidate wishes to attempt for Four Year B. Com. .(BFSI) (Hon./Research) may opt for 4<sup>th</sup> year which will have 44 credits, hence, Four Year B. Com. .(BFSI) Programme will require 176 credits. (Please refer the university regulations and structure of the programme for details). Examination shall be held at the end of each semester.

#### **R. B. Com. .(BFSI) 2**

Structure of B. Com. .(BFSI) Programme is given along with syllabus as show below: Structure- I for B. Com. (BFSI) Semester I&II Structure - II for B. Com. (BFSI) Semester III & IV Structure - III for B. Com. (BFSI) Semester V & VI Structure-IV for B.Com. (BFSI) Semester II & VIII

#### **R. B. Com. .(BFSI) 3**

The List of courses which are included in the structure of B. Com. .(BFSI) Programme is also given along with syllabus of their specific syllabus.

- (i) For B. Com. .(BFSI) Semester I & II
- (ii) For B.Com. .(BFSI) Semester III & IV
- (iii) For B. Com. .(BFSI) Semester V & VI

#### **R. B. Com. .(BFSI) 4**

##### **(A) Value Education Courses (VEC):**

For Semester II, there shall be Value Education Courses which are as follows:

Semester II: VEC-I:	Democracy, Elections and Indian Constitution -	2 Credits
Semester- IV: VEC- II:	Environmental Science/Studies –	2 Credits

##### **(B) Skill Enhancement Courses (SECs):**

For Semester I and Semester II, there shall be Skill Enhancement Courses which are as follows:

Semester I: SEC-I: 6 credits	Semester VII : SEC-III : 6 Credits
Semester- II: SEC - II: 6 credits	Semester VIII: SEC-IV: 6 credits

##### **(C) Vocational Skill Courses (VSC):**

Semester III: VSC-I: 4 credits
Semester III: VSC-III: 6 credits

**R. B. Com. (BFSI) 5**

In the event of the revision in the syllabus of B.Com. (BFSI) in future, two additional chances shall be given to the students admitted in the pre-revised programme. After that, if the students fail to complete the programme, they have to appear for revised equivalent courses for which they have failed in earlier programme.

**R. B. Com. (BFSI) 6**

The detailed syllabi for the various courses under this pattern shall be as shown in the appendix and shall be subject to such revision, modification etc. as may be made by the Academic Council from time to time on their commendation of the Boards of Studies in different courses. The text- books and reference books for the various courses shall be those as prescribed by the Academic Council from time to time on the recommendations of the respective Boards of Studies.

**R. B. Com. (BFSI) 7**

The medium of instruction for the Three Year (Six Semester) B.Com./Four Year B. Com. Degree Programme shall be English..

**R. B. Com. (BFSI) 8**

The co-ordinator of the programme or Head of the Department may permit a student to change his/her open elective courses in the term when they opt for them, however only before submission of duly filled University Examination form.

**R. B. Com. (BFSI) 9**

The co-ordinator of the programme or Head of the Department has to certify the attendance and the examination form of the candidate as per the Ordinance O. 31 and O. 37. A candidate has to submit University examination form as per the schedule and date prescribed by the University for every Examination.

**R. B. Com. (BFSI) 10**

The Scheme of the Physical Education has been made operative for B. Com. (BFSI) Part- I. The benefit of marks obtained by the students in Physical Education Tests (of 10 marks) conducted by the University authorities shall be as under:

1. If a student fails in upto four heads of passing (or courses having 16 credits) of University examination (Theory / Practical) and having passed in all the remaining heads of passing, the marks obtained by him in the Physical Education Test shall be added to maximum upto four heads of passing in which he has failed as the case may be. A student getting the benefit of Physical Education marks should not be given advantage of any other Ordinance. The Physical Education Marks shall not be considered for the award of Class and for deciding merit.
2. If as a result of addition of Physical Education marks a student does not pass the examination the marks obtained by him in Physical Education shall not be considered.
3. The marks of Physical Education obtained by the unsuccessful students at the B. Com. Part-I semester Examination shall be carried forward for their Subsequent attempts.



4. The marks obtained in Physical Education shall not be considered for earning exemption in a subject of head of passing, but the marks will be carried forward for availing the benefit at the subsequent attempts.
5. The marks secured by the students under the Physical Education scheme shall be added to the total of his marks in the Examination irrespective of the fact of his passing or failure in the examination. The Physical Education marks shall be shown as “Total. E. Marks”.
6. The Physical Education Test shall be conducted in the Second semester.

### **R. B. Com. 11**

All Semester end Examinations for B. Com. (BFSI) Part- I, II, III and IV shall be held twice in a year in two sessions i.e. April /May and October/November.

### **R. B. Com. 12**

- a) A candidate pursuing B. Com. (BFSI) Degree can not utilize the credits earned for B.Com. Programme with any other major course.
- b) The Candidate as above (in clause ‘s’) shall not be eligible for a second degree and a class, apprise, scholarship, medal or any other award. The candidate will get the benefit of new degree in new course (subject) only if candidate surrenders his earlier credits and is admitted afresh to other college.

### **R. B. Com. 13**

- a) The result of the B. Com. (BFSI) Semester I & II examination shall be declared publicly in two categories (i) candidates who have passed the B.Com. (BFSI) Semester- I &II examination and (ii) candidates who are allowed to proceed to the B.Com. Semester- III & IV.
- b) The result of the B.Com. Semester III & IV examination shall be declared publicly in two categories. (i) Candidate who have passed the B.Com. Semester-III & IV examination in addition to the remaining papers, if any of previous examination, (ii) candidates who are allowed to proceed to the next Semester.
  - i. If a candidate fails in any number of courses (subject heads) of Semester I, shall be allowed to proceed to Semester II.
  - ii. A candidate who earns 50% of total credits of Level 4.5 shall be allowed to keep terms in Level 5.0
  - iii. If a candidate fails in any number of courses (subject heads) of Semester III, shall be allowed to proceed to Semester IV.
  - iv. A candidate who earns 50% of total credits of Level 5.0 shall be allowed to keep terms in Level 5.5.
  - v. If a candidate fails in any number of courses (subject heads) of Semester V, shall be allowed to proceed to Semester VI.
  - vi. No candidate shall be allowed to proceed to Semester V, unless candidate has passed in all courses of Level 4.5.
  - vii. If a candidate opts for four-year bachelor degree programme and fails in any number of courses (subject heads) of Semester VII, shall be allowed to proceed to Semester VIII.
  - viii. If a candidate opts for four-year bachelor degree programme, such

- candidate shall not be allowed to proceed to Semester VII, unless candidate has passed three-year bachelor degree with 7.5 CGPA or 75%.
- ix. In case if the rules of any Apex body differ from these rules, then the rules of that apex body will be applicable.
  - c) Rules of ATKT made in university time to time will be applicable.

#### **R. B. Com. 14**

- (A) The Results of the Examination will be declared on the basis of marks obtained, Grade points obtained, Credit points, Status, Percentage of marks, Result, SGPA & CGPA with numerical grade point and letter grade. The list of Courses, course code, Paper number of programme, numerical grade & letter grade table and calculation of SGPA and CGPA table shall be mentioned on the backside of mark-sheet.
- (B) In case of Three-Year B. Com. (BFSI) Degree, the result of B. Com. (BFSI) Program (Semester-I to VI) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B. Com. (BFSI) Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VI examination.
- (C) In case of Four-Year B. Com. (BFSI) Degree, the result of B. Com. Program (BFSI) (Semester-I to VIII) shall be declared in Grades by considering SGPA & CGPA (with percentage) based on the performances of all the courses at respective semesters. The award of scholarships and prizes for the B. Com. (BFSI) Program shall be determined on the basis of the aggregate performance of the candidate at Semester-I to VIII examination.

#### **R. B. Com. 15**

##### **Standard of Passing:**

- A) To pass the B.Com. (BFSI) Degree Examination, a candidate shall be required to pass in Semester I, II, III, IV, V & VI Examinations.
- a) To pass the each semester of B.Com. Semester-I & II Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i.e. 18 marks out of 50.
  - b) To Pass each Semester of the B. Com. Semester-II & IV Examination a candidate shall be required to obtain a minimum of 35% of the total marks in each head of passing i.e. 18 marks out of 50 (except Environmental Studies) or 35 marks out of 100.
  - c) For Environmental Studies a candidate shall be required to obtain minimum 13 marks out of 35 for theory paper examination & minimum 5 marks out of 15 for Project work. There shall be separate head of passing for Theory and Project work examinations.
  - d) To pass each Semester Examination a candidate shall be required to obtain a minimum of 35% of the total marks.
  - e) A Candidate shall have to obtain 14 marks out of 40 for university examination and 4 marks out of 10 in the internal examination in Semester-V & VI. For four credit course, it would be 28 marks out of 80 and 7 marks out of 20 respectively. If the candidate

fails/absent in internal examination then candidate has to pass the internal examination, the provision in the university regulations 2022 is applicable.

B) For Three Year B. Com. (BFSI) Degree: Those of the successful candidates who obtain 45% or more of the aggregate marks in Parts-I, II & III semester Examinations, (i.e. Semester-I to VI aggregate) shall be declared to have passed the B. Com. (BFSI) Degree Examinations in Second Class and those obtaining 60% or more of the aggregate marks in Parts-I, II & III Examinations (i.e. Semester-I to VI aggregate) shall be declared to have passed the B. Com. (BFSI) Degree Examinations in First Class and those obtaining 70% or more of the aggregate marks in Parts-I, II & III (i.e. Semester- I to VI aggregate) shall be declared to have passed the B. Com. Degree Examination in First Class with Distinction.

C) For Four Year B. Com. (BFSI) with (Hon./ Research) Degree: Those of the successful candidates who obtain 45% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations, (i.e. Semester-I to VIII aggregate) shall be declared to have passed the B. Com. (BFSI) with (Hon./ Research) Degree Examinations in Second Class and those obtaining 60% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations, (i.e. Semester-I to VIII aggregate) shall be declared to have passed the B. Com. (BFSI) With (Hon./Research) Degree Examinations in First Class and those obtaining 70% or more of the aggregate marks in Parts-I, II, III & IV Semester Examinations (i.e. Semester-I to VIII aggregate), shall be declared to have passed the B.Com. with (Hon./ Research) Degree Examination in First Class with Distinction.

D) A.T.K.T.: ATKT rules will be applicable. as per the university Regulations.

### **R. B. Com. (BFSI) 17**

A candidate who has satisfactorily completed all courses at Semester-I of B. Com. (BFSI) of the Universities in the State of Maharashtra shall be allowed to join for the Semester II of the B.Com. (BFSI) Programme in this university. However, a candidate who has satisfactorily kept one termin any of the Universities in the State of Maharashtra for B.Com. (BFSI) Semester-I examination shall not be allowed to join for the Semester II of the B. Com. (BFSI) Programme in this university unless anduntil the candidate has to clear all the courses (papers) of Semester-I from that university.

### **R. B. Com. 18**

(a) A candidate passing Part-I or II Semester Examinations of the B. Com. (BFSI) Degree programme of other Statutory Universities in State of Maharashtra can take admission to next semester of Shivaji University and the marks of earlier semesters of previous Statutory University be converted in proportion to Shivaji University, Marks structure and grades be awarded accordingly.

(b) Multiple entry and exit rules as per university Regulations and Academic Bank of Credit Regulations are applicable.

### **R. B. Com. (BFSI) 19**

#### **Exemption of courses (subjects):**

- a) No exemption shall be provided to the student getting admission to B.Com. (BFSI) for any course on the basis of credits earned or courses successfully completed from any other University.

### **R. B. Com. (BFSI) 20**

#### **Exemption of courses (subjects):**

- a) A candidate who wishes to admit for B. Com. (BFSI) and already passed Bachelor of Arts of this University with Economics course (subject) are not necessary to appear B.Com. Examination again for Business Economics course (Semester I).
- b) A candidate claiming exemptions as stated above shall not be eligible for a Class, however a candidate appearing for all the courses (papers) of B.Com. (BFSI) Semester-I to VI shall be eligible for a class.
- c) However, the above-mentioned rule shall not be applicable for other University student, unless that HEI is registered on ABC portal.  
(Note: The concessions given above are on reciprocal basis).

### **R. B. Com. (BFSI) 21**

- a) A candidate who has successfully completed the B. Com. (BFSI) Semester-I & II or Semester-III & IV Examination (of any HEIs registered on ABC portal) as an external/distance mode will be allowed for B. Com. (BFSI) Semester III & IV or Semester-V & VI respectively to join the college as a regular candidate as per the provisions of ABC regulation and the university Regulations 2022. A candidate as an external/distance mode from HEI which are not registered on ABC portal, will not be allowed to join the college as a regular candidate.
- b) A Candidate who has passed in any of the heads of passing will be allowed to appear again in that head provided the conditions given in the university Regulations 2022 are fulfilled.
- c) 'Practical' will have a separate head of passing.

### **R. B. Com. (BFSI) 22**

- a) B.Com. (BFSI) programme shall be offered only on the regular basis. Now candidate shall be allowed to take the admission under distance/external mode for this programme in the University.

## **R. B. Com. (BFSI) 23**

### **Eligibility of Teachers:**

The eligibility of teachers will be as per the regulations issued by UGC and GRs of Government of Maharashtra and rules of the university. However, following rules are applicable to eligibility of teachers for teaching at B. Com. (BFSI) Programme:

- a) The teachers in Commerce (appointed as Assistant Professor/ Associate Professor/ Professor) are eligible to teach all courses under DSCs and OEs.
- b) The teachers in Accountancy (appointed as Assistant Professor/ Associate Professor/ Professor) are eligible to teach all courses under DSCs and OEs.
- c) Courses under SEC/VSC shall preferably be taught by the teachers who have taken training for the respective SEC from the concerned institution. Other courses like Communication Skills, Soft Skills, IKS-Generic and VEC Democracy, Election and Indian Constitution can be taught by the faculty available in the department.
- d) The teachers in Economics/ Business Economics (appointed as Assistant Professor/ Associate Professor/ Professor) are eligible to teach Business Economics, cooperative Banking and Banking Regulation Act.
- e) The teachers in Statistics/ Business Statistics (appointed as Assistant Professor/ Associate Professor/ Professor) are eligible to teach Business statistics.
- f) The teachers in English (appointed as Assistant Professor/ Associate Professor/ Professor) are eligible to teach all courses under AEC

### **Qualification Descriptors for B. Com. (BFSI):**

The qualification descriptors suggest the generic outcomes and attributes to be obtained while obtaining the degree of B. Com.(BFSI). These parameters are expected to be attained and demonstrated by the students after becoming graduates of this programme. The HEI should consider the above-mentioned parameters at the time of assessing the learning of various courses for B. Com. (BFSI). The learning experiences and assessment procedures, thereby shall be so designed that every graduate in this programme may achieve the programme learning outcomes with equal opportunity irrespective of class, gender, community, and region. Each graduate in this programme should be able to:

- 1) Demonstrate extensive and coherent knowledge of banking, financial services and insurance.
- 2) Understand various concepts and theories providing strong academic foundation;
- 3) Demonstrate educational skills in areas of Finance, Marketing, Taxation, Accounting and several other allied subjects;
- 4) Acquire various soft skills (like communication, organizing, and analytical) required to manage complete business situation as well as life situations;
- 5) Apply knowledge, understanding, and skills to identify the difficult/unsolved problems in rapidly changing environment and to collect the required information from possible range of sources and try to analyse and assess these problems using appropriate methodologies;

- 6) Fulfil one's learning requirements to provide an insight of research in banking and finance sector,
- 7) Apply one's disciplinary knowledge and transferable skills to new/unfamiliar contexts, rather than replicate curriculum content knowledge, to identify and analyse problems and issues and solve complex problems with well-defined solutions;
- 8) Good value systems leading to high ethical and moral conduct in society at large;
- 9) Competencies and attitudes;
- 10) Values.

### **Programme Learning Outcomes of B. Com. (BFSI):**

The outcomes and attributes described in qualification descriptors are attained by students through learning acquired on completion of a programme of study. The term 'programme' refers to the entire scheme of study followed by students leading to a qualification. Programme learning outcomes for B. Com. (BFSI) include various subject specific skills and generic skills like accounting, taxation, marketing of financial services, reactivity, innovation of competencies in diverse areas of banking and finance, the achievement of which will be demonstrated by the students of B. Com. (BFSI) Programme for the award of bachelor degree. The programme learning outcomes of B. Com. (BFSI) also enable a student to prepare for further study, employment, and good citizenship. Further, the difference in the level of achievement of programme outreach provides for comparing of learning levels and standards across different college/institution. The various learning outcomes of the programme are mentioned below:

- 1) Bachelor's Degree in Commerce with BFSI specialisation results in giving comprehensive knowledge of Finance, Accounting, Management, Economics, Tax and several other branches including Investment, Insurance and Banking. Thus, this programme helps students in building a concrete footing for advanced studies in Banking and Finance and to stand with the requirement of business sector, insurance, banking seeking youth fit for employment.
- 2) Students undergoing this programme will be equipped to the world of work, particularly, work of the future. The student will get a first-hand exposure of working in the real world.

- 3) Students completing this programme will be able to develop managerial knowledge and tactical dexterity, with a broader skill set and encourages them to seek out audacious, innovative solutions for today's business.
- 4) Completion of this programme will also enable the students to formulate real life problems and provide innovative solutions thus, moulding them into future visionaries, management leaders that are compassionate yet efficient.
- 5) The course provides an extreme and rigorous base for teaching, research and opportunities in banking and financial sector.

### **Learning outcomes descriptors for qualification at level 4.5 on the NHEQF**

An Undergraduate Certificate is awarded to students who have demonstrated the achievement of the outcomes located at level 4.5 in the NHEQF.

#### **Descriptors for qualifications at levels 4.5 on the NHEQF**

<b>Element of the Descriptor</b>	<b>NHEQF level descriptors relating to undergraduate certificate</b>
Knowledge and understanding	<p>The graduates should be able to demonstrate the acquisition of:</p> <ul style="list-style-type: none"> <li>• knowledge of facts, concepts, principles, theories, and processes in broad multidisciplinary learning contexts within the chosen fields of learning in broad multidisciplinary learning,</li> <li>• understanding of the linkages between the learning areas within and across the chosen fields of study,</li> <li>• procedural knowledge required for performing skilled or paraprofessional tasks associated with the chosen fields of learning.</li> </ul>
General, technical and professional skills required to perform and accomplish tasks	<p>The graduates should be able to demonstrate the acquisition of:</p> <ul style="list-style-type: none"> <li>• a range of cognitive and technical skills required for accomplishing assigned tasks relating to the chosen fields of learning in the context of broad multidisciplinary contexts.</li> <li>• cognitive skills required to identify, analyze and synthesize information from a range of sources.</li> <li>• cognitive and technical skills required for selecting and using relevant methods, tools, and materials to assess the appropriateness of approaches to solving problems associated with the chosen fields of learning.</li> </ul>
Application of	The graduates should be able to demonstrate the ability to:

knowledge and skills	<ul style="list-style-type: none"> <li>• apply the acquired operational or technical and theoretical knowledge, and a range of cognitive and practical skills to select and use basic methods, tools, materials, and information to generate solutions to specific problems relating to the chosen fields of learning.</li> </ul>
Generic learning outcomes	<p>The graduates should be able to demonstrate the ability to:</p> <ul style="list-style-type: none"> <li>• listen carefully, read texts related to the chosen fields of study analytically, and present information clearly and concisely to different groups/audiences.</li> <li>• express thoughts and ideas effectively in writing and orally and present the results/findings of the experiments carried out in a clear and concise manner to different groups.</li> </ul>
	<p>The graduates should be able to demonstrate the ability to:</p> <ul style="list-style-type: none"> <li>• meet one's own learning needs relating to the chosen fields of learning.</li> <li>• pursue self-directed and self-managed learning to upgrade the knowledge and skills required for a higher level of education and training.</li> </ul>
	<p>The graduates should be able to demonstrate the ability to:</p> <ul style="list-style-type: none"> <li>• gather and interpret relevant quantitative and qualitative data to identify problems,</li> <li>• critically evaluate principles and theories associated with the chosen fields of learning.</li> </ul>
	<p>The graduates should be able to demonstrate the ability to: make judgment and take decisions, based on analysis of data and evidence, for formulating responses to issues/problems associated with the chosen fields of learning, requiring the exercise of some personal responsibility for action and outputs/outcomes.</p>
Constitutional, humanistic, ethical, and moral values	<p>The graduates should be able to demonstrate the willingness to:</p> <ul style="list-style-type: none"> <li>• practice constitutional, humanistic, ethical, and moral values in one's life, and practice these values in real-life situations,</li> <li>• put forward convincing arguments to respond to the ethical and moral issues associated with the chosen fields of learning.</li> </ul>
Employability and job-ready skills, and entrepreneurship skills and capabilities/qualities and mindset	<p>The graduates should be able to demonstrate the acquisition of:</p> <ul style="list-style-type: none"> <li>• knowledge and a basket of essential skills, required to perform effectively in a defined job relating to the chosen fields of study,</li> <li>• ability to exercise responsibility for the completion of assigned tasks and for the outputs of own work, and to</li> </ul>



	take some responsibility for group work and output as a member of the group.
Source: National Higher Education Graduation Framework (NHEQF), UGC, May 2023.	

## Pedagogy:

For effective teaching, learning and evaluation process, students and teachers should apply different methodologies for acquiring knowledge, inculcating skills and values.

Graduate Attributes	Learning Needs	Suggestive Pedagogical Approach
Comprehensive Knowledge	To know the discipline in its current form, its emergence and future developmental aspects, Interdisciplinary and multi-disciplinary context for discipline knowledge	Classroom Lecture using chalk and talk technique, case study examples, Discussion method, Thematic Teaching and Learning by design
Procedural knowledge	To know how to use the knowledge professionally for highly skilled work/tasks related to the chosen field(s) of learning, including knowledge required for undertaking self-employment initiatives, and knowledge and mindset necessary for entrepreneurship Involving enterprise creation, improved product development or a new model of organization	Activity-based Learning
Skill	To have the skills in areas related to specialization in the chosen disciplinary/interdisciplinary area(s) of learning in a broad multidisciplinary context, including wide-ranging practical skills, involving a variable in routine and non-routine contexts relating to the chosen field(s) of learning	Training, Workshops, Vocational Internship

Critical thinking	Having an analytical mind and the ability to synthesize information from varied sources	Group discussion, Brainstorming, Real-life problems allowing reflection time, Integration among students
Creativity	To be able to think differently and have out-of-box solutions	Stimulus activity, Reframing problems, Brainstorming, Free writing, Mind mapping
Community engagement and service	To know and participate in the practices for community development	Fieldwork involves community services, Outdoor learning Project management.
Learning how to learn skills	To have the ability to pursue self-directed learning activities throughout the life to be a lifelong learner	Exploration, Self-learning, Real-life problems, Allow reflection time, Integration among students
Value inculcation	To imbibe constitutional, humanistic, ethical, and moral values in life, including universal human values of truth, righteous conduct, peace, love, non-violence, scientific temper, and citizenship values	Storytelling, Debate, Discussion, Cultural meet, Celebration of days of National importance

## Assessment

Assessment is the systematic basis for making inferences about the learning and development of students. It is the process of defining, selecting, designing, collecting, analyzing, interpreting, and using information to increase students' learning and development.

There are basically two types of assessment i.e. formative assessment and summative assessment. Formative assessment may have formal weightage in marks or it may not be in the form of marks. It is done for proper achievement of evaluation process. Formative assessment is continuous process through the course. Summative assessment is made at the end of the course period (semester). Teachers may assess their teaching and students' learning by using the following activities suitable to their course:

Written Mode	Oral Mode
1. Examination	1. Viva/ Oral Exam
2. Class Tests	2. Group discussion/ Fishbowl technique
3. Open Book Exams/ Tests	3. Role Play
4. Open Notes Exams/ Tests/ CA	4. Authentic Problem Solving
5. Self-Test/ Online Test	5. WSQ (Watch Summarize Questions)
6. Essay/ Article Writing	6. One Question Quiz
7. Quizzes/ Objective Tests	7. End of the class quiz
8. Class Assignment	8. Think Pair-Share
9. Home Assignment	9. Socratic Seminar

10. Annotated Bibliographies	10. Rapid Fire Questions
11. Reports	11. KWL (Know- Want to Know – Learned)
12. Portfolios	
13. Dissertations	
14. Book Review	
15. Article Review	
16. Journal Writing	
17. Case Studies	
<b>Practical Mode</b>	<b>Integrated Mode</b>
1. Lab Work	1. Paper Presentation/ Seminars
2. Computer simulations	2. SWOC Analysis
3. Virtual Labs	3. Authentic Problem Solving
4. Craft work	4. Field Assignments
5. Co-Curriculars	5. Poster Presentation
6. Work Experience	

(Source: Guidelines by UGC)

### Supplement to R. B. Com. (BFSI) 3: List of Courses at Level 4.5

Course Code	Course Title	Description
<b>Level 4.5 Semester-I</b>		
DSC-I	Financial Accounting	These are discipline specific courses.
DSC-II	Financial Analysis	
OE-I	Business Economics/Business Statistics	One Elective from other Faculty
SEC-I	Account Assistant	The course based on skill enhancement.
AEC-I	Soft Skill	Compulsory
IKS	Indian Business Management	Compulsory
CC	Co-curricular Course	Common to all
<b>Level 4.5 Semester-II</b>		
DSC-III	Introduction to Indirect Taxes	These are discipline specific courses
DSC - IV	Financial Management	
OE-II	Capital Market Products/Digital Marketing	One Elective from other Faculty
SEC-II	GST Assistant	The course based on skill enhancement..
AEC-II	Communication Skills	Compulsory
VEC-I	Democracy, Election and Indian Constitution	Common to all
CEP	Community Engagement Programme	Common to all

#### Note :

#### Ability Enhancement Courses (AEC)-I:

AEC-I: English for Business Communication-I

**Co-curricular Activities (CC):**

(The student may participate in multiple co-curricular activities. However, as a part of creditstructure, one of the following courses is to be selected by the student):

- NCC
- NSS
- Sports
- Cultural Activities
- Yoga and Fitness
- Health and Wellness
- *Vivek Vahini*

Note: For this course, follow the common syllabus and evaluation guidelines issued bythe university separately.

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>DSC- I : Financial Accounting Credits : 4</b>  <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of financial accounting</li> <li>2. Explain in detail various records and books of accounts</li> <li>3. Prepare financial statement from the given details</li> <li>4. Know the significance of accounting standards and IFRS</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Financial Accounting</b> Meaning and Definition of Accounting, Branches of Accounting, Principles, Concepts and Conventions in Accounting, Fundamental Accounting Assumptions, Concept of Accounting Standards, IndAS and IFRS	<b>15</b>
<b>2</b>	<b>Book Keeping and Accounting</b> Significance of book keeping, Subsidiary Books, Purchase book, Sales book Stock register, Cash book, Bank book Meaning of transaction, Making Journal Entries, Ledger Posting, Balancing a ledger account, Trial Balance	<b>15</b>
<b>3</b>	<b>Financial Statements</b> Meaning of Financial Statements, Components of Financial Statements, Preparation of Trading, Profit and Loss Account and Balance Sheet (in case of Sole Traders only)	<b>15</b>
<b>4</b>	<b>Use of Computers in Accounting</b> Importance of various softwares in accounting, Accounting with Tally, Advantages and Limitations of Tally, Features of Tally (General features, Accounting features, Inventory features, Other features)	<b>15</b>

**Suggested Readings:**

1. Tulsian P. : Advanced Accountancy 28
2. Gupta, Radhaswamy : Advanced Accountancy

3. Jain S. P., Narang K. L. : Advanced Accounting
4. Maheshwari S. N. : An Introduction to Accountancy
5. Rathnam, P. V. : Advanced Accounting
6. ICAI : Advanced Accountancy (Study Material Issued by the ICAI, New Delhi)

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
 test/ Tutorials/ Visits/ Group Project :20 Marks

<p align="center"> <b>SHIVAJI UNIVERSITY,KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>DSC- I : Financial Analysis Credits : 2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b> </p>		
<p><b>COURSE OUTCOMES:</b>          After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Explain the financial statements from banker's point of view</li> <li>2. Analyse the financial statements</li> </ol>		
Unit No.	Contents	No. of Hours
<b>I</b>	<b>Financial Statements</b> Nature of Financial Statements, Objectives of Financial Analysis, Use of Financial Analysis to banks, owners, management, government and employees, Limitations of Financial Statement Analysis	<b>15</b>
<b>2</b>	<b>Techniques of Financial Analysis</b> Preparation and analysis of comparative financial statements, Preparation and analysis of common size statements, Analysing trends from financial statements, Ratio analysis (Based on Turnover, Capital, Solvency)	<b>15</b>

**Suggested Readings:**

1. Tulsian P. : Advanced Accountancy
  2. Gupta, Radhaswamy : Advanced Accountancy
  3. Jain S. P., Narang K. L. : Advanced Accounting
  4. Maheshwari S. N. : An Introduction to Accountancy
  5. Rathnam, P. V. : Advanced Accounting
  6. ICAI : Advanced Accountancy (Study Material Issued by the ICAI, New Delhi)
- .....

**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (3 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes/ Solve the problems (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any one out two) :10 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
test/ Tutorials/ Visits/ Group Project :10 Marks

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<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>Open Elective- : Business Economics Credits : 4</b>  <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of business economics</li> <li>2. Explain in detail law of demand</li> <li>3. Understand the concept of factor pricing</li> <li>4. Analyse the different types of markets</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Business Economics</b> Meaning and Definition of Economics, Concepts of Micro and Macro Economics, Difference between Macro Economics and Micro Economics, Introduction to Business Economics, Scope and Importance of Business Economics	<b>15</b>
<b>2</b>	<b>Law of Demand and Utility</b> Concept of Utility-Law of Diminishing Marginal Utility, Indifference curve analysis-consumer's equilibrium, Law of Demand, Determinants of demand, Elasticity of demand, Measurement of Elasticity of demand	<b>15</b>
<b>3</b>	<b>Production Function and Profit</b> Production Function : Long Run and Short Run Concept of Cost and Revenue, Cost Curve, Revenue Curve, Innovation Theory of Profit, Risk and Uncertainty Theory of Profit, Liquidity Preference Theory	<b>15</b>
<b>4</b>	<b>Types of Markets and Pricing</b> Perfectly Competitive Market : Meaning, Characteristics Monopoly : Meaning and Characteristics, Monopolistic Competition : Meaning and Characteristics Oligopoly : Meaning and Characteristics, Pricing in different types of market	<b>15</b>

**Suggested Readings:**

31

1. Chaturvedi, D.D. . : Business Economics



2. Shinde, M.N. : Managerial Economics
3. Seth M. L., : Micro Economics
4. Jhingna, M. L, : Micro Economics

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Attempt the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
 test/ Tutorials/ Visits/ Group Project :20 Marks  
 .....

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>Open Elective- : Business Statistics Credits : 4</b>  <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of business statistics</li> <li>2. Measure the central tendency</li> <li>3. Measure the dispersion</li> <li>4. Analyse the correlation</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Business Statistics</b> Meaning and Scope of Business Statistics, Meaning of Primary and Secondary Data, Qualitative and Quantitative Data, Frequency Distribution, Meaning and Need of Sampling, Simple and Stratified Sampling Methods, Application of Business Statistics in Industry	<b>15</b>
<b>2</b>	<b>Measures of Central Tendency</b> Concept of Central Tendency, Characteristics of a Good Mean, Arithmetic Mean and Combined Mean, Meaning and Determination of Mode and Median, Merits and Demerits of Mean, Mode and Median	<b>15</b>
<b>3</b>	<b>Measures of Dispersion</b> Concept of Dispersion, Characteristics of a Good Measure of Dispersion, Range, Quartile Deviation, Mean Deviation and Standard Deviation, Coefficient of Variation	<b>15</b>
<b>4</b>	<b>Correlation</b> Concept and Types of Correlation, Scatter Diagram, Karl Pearson's Correlation Coefficient, Spearman's Rank Correlation, Application of Correlation in Business	<b>15</b>

**Suggested Readings:**

1. Gupta, S. P. . : Statistical Methods
2. Gupta, C. B. : Introduction to Statistics
3. Desai, S. S. : Business Statistics

4. Kumbhojkar G. V. ,: Business Statistics
5. Gupta, S. C. : Fundamentals of Statistics

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**Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

**Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
 test/ Tutorials/ Visits/ Group Project :20 Marks  
 .....

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY,KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>SEC-I Account Assistant</b>  <b>Credits :6</b>  <b>Marks: 150 : Evaluation shall be based entirely on practical</b>  <b>Introduced from June 2024</b></p>
<p><b>COURSE OUTCOMES:</b>          After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Understand job role of Account Assistant.</li> <li>2. Understand the Financial Statements and Reporting.</li> <li>3. Prepare Payroll accounting.</li> <li>4. Able to compute Income Tax and file Income tax returns.</li> <li>5. Create awareness about different Acts of employees.</li> <li>6. Know employability skills.</li> </ol> <p style="text-align: center;">34</p>

<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>1</b>	<b>Introduction to Accounts Assistant</b> Introduction to Accounts Assistant, Objective of Accounts Assistant, Duties and Responsibilities of Accounts Assistant, Requirement of Accounts Assistant	<b>15</b>
<b>2</b>	<b>Financial Accounting and Reporting</b> Basic Accounting concepts and Accounting Terminologies, Bank Reconciliation Statement, Cash flow and Fund Flow statement, Receipts and payment accounts, Income and expenditure Statements, Trading, Profit and Loss Account and Balance Sheet	<b>15</b>
<b>3</b>	<b>Labor Laws and Payroll Accounting</b> Introduction to Contract Act, Payment of Wages Act and Minimum Wages Act, Employees' State Insurance Act, Provident Fund Act, Bonus and Gratuity Act. Payroll Accounting	<b>15</b>
<b>4</b>	<b>Heads of Income under Income Tax act 1961</b> Overview of Income Tax, Steps for Computing Total Income, Tax Rate, Residential Status, Heads of Income, Clubbing of Income, Set off losses and Carry forward losses, TDS, TCS and Advance Tax, Deductions under Chapter VI A.	<b>15</b>
<b>5</b>	<b>Filing of Income Tax Return</b> Steps of filing Income Tax and Income Tax Return, Assessment Procedure, Interest and Penalty, Steps for Income Tax Refund, Presumptive Tax	<b>15</b>
<b>6</b>	<b>Employability Skills</b> Introduction to employability skills, Constitutional values – citizenship, Communication skills, Financial and legal literacy, Essential digital skills, Entrepreneurship, Customer service.	<b>15</b>

#### **Suggested Readings:**

1. Tulsian P. : Advanced Accountancy
2. Gupta, Radhaswamy : Advanced Accountancy
3. Jain S. P., Narang K. L. : Advanced Accounting
4. Maheshwari S. N. : An Introduction to Accountancy
5. Monoharan T. N. : Direct Taxes
6. Rawat : Indirect Taxes
7. ICAI : Direct tax , Indirect tax (Study Material Issued by the ICAI, New Delhi)
8. Module Curriculum Account Assistant, Banking, Financial Services & Insurance (BFSI) Sector Skill Council of India, version1.0

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b>  <b>IKS ( Generic) : Indian Business Management</b>  <b>Credits : 2</b>  <b>Marks: Semester End:40      Internal Assessment:10      Total Marks: 50</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Understand the key ideas of Indian management</li> <li>2. Explain how to develop Indian thoughts in management</li> <li>3. Application of values in Management</li> <li>4. Demonstrate various examples of Indian thinkers and Indian business models before the students</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Indian Management</b></p> <p>(a) Evolution of Indian Management, key ideas of Indian Management, Role of Values in Management, Indian Epics and Management,</p> <p>(b) Dimensions of Vedic Management, Bhagwad Gita, Ramayan, Buddha's Management, Kautilaya's Arthshastra</p>	<b>15</b>
<b>2</b>	<p><b>Indian Business Models</b></p> <p>Business Model of Tata, Business Model of Bajaj Group, Business Model of Aditya Birla Group, Business Model of Reliance Industries, Business Model of AMUL</p>	<b>15</b>

**Suggested Readings:**

1. Sancev Rinka and Khanna, Parul: Ethics and Values in Business Management, Ane Books Pvt. Ltd,
2. Khanna. S.: Vedic Management, Taxman Publication (P) Ltd.
3. Bhagwad Gita as Viewed by Swami Vivekananda; Vedanta Press & Bookshop
4. Rajgopalachari C. Ramayan Bhartiya Vidya Bhawan
5. Dona Witten and Akong Tulku Rinpoche, Enlightened Management: Bringing Buddhist Principles to Work, Park Street Press,
6. B. R. Ambedkar, Buddha and His Dhamma, Government of Maharashtra, W & S of Dr. Babasaheb Ambedkar, Mumbai
7. Gita Piramal: Business Legends

8. Kalai Selvan N:Tata's Business and Growth Strategy (Business Strategy Series) 1 Jan 2008

**Nature of Question Paper**  
**IKS- Generic: Indian Business Management**  
(Introduced from June 2024)

Time: 90 Minutes

Total Marks: 40

Marks

Question No. 1	a) Multiple Choice Questions (3 Questions - 4 alternatives each)	6 Marks
	b) Match the following (Two columns-Four pairs)	2 Marks
	c) Two statements (Answering true or false )	2 Marks
Question No. 2	Write Short Notes (Any four out of six)	20 Marks
Question No. 3	Answer the following ( Any one out two)	10 Marks

**Internal Assessment**

**10 Marks**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
test/ Tutorials/ Visits/ Group Project

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<p align="center"> <b>SHIVAJI UNIVERSITY,KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – I</b>  <b>AEC-I English for Business Communication -I</b>  <b>Credits : 2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b> </p>		
<b>COURSE OUTCOMES:</b> <ol style="list-style-type: none"> <li>1. To enable students to learn and enrich vocabulary in English</li> <li>2. To assist students to learn and use present and past tenses</li> <li>3. To help students to use future aspect</li> <li>4. To introduce different types of sentence constructions in English</li> <li>5. To enable students to use new vocabulary in sentences with correct tenses.</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Enriching Vocabulary</b>	<b>15</b>
<b>2</b>	<b>Tenses and Types of Sentences</b>	<b>15</b>

**Reference Books Recommended:**

1. Swan, Michael (2007). Practical English Usage. New Delhi: Oxford University Press.
2. Rao, Prasad (2019). High School English Grammar and Composition. New Delhi: Blackie ELT Books.
3. Jones, Daniel (2006). Cambridge English Pronouncing Dictionary. Singapore: Cambridge University Press.
4. <https://www.collinsdictionary.com/>
5. Reclaim Your Creative Confidence by Tom Kelley & David Kelley
6. The Complete Works of Rabindranath Tagore, General Press, New Delhi 2017

**Nature of Question Paper**  
**AEC-I: English for Business Communication -I**

Time: 90 Minutes

Total Marks: 40

Marks		
Question No. 1	a) Multiple Choice Questions (5 questions)	5 Marks
	b) Answer in One sentence (5 questions)	5 Marks
Question No. 2	a) based on Unit 1	10 Marks
	b) Based on Unit 2	10 Marks
Question No. 3	a) based on Unit 1	5 Marks
	b) Based on Unit 2	5 Marks
38		

**Internal Assessment: 10 - Home Assignment/ Unit Test etc.**

**Shivaji University, Kolhapur**  
**Programme: B. Com. (BFSI)**  
**Semester- I**  
**Course Code: CC**  
**Co-curricular Activities**

(The student may participate in multiple co-curricular activities. However, as a part of credit structure, one of the following courses is to be selected by the student):

- NCC
- NSS
- Sports
- Cultural Activities
- Yoga and Fitness
- Health and Wellness
- *Vivek Vahini*

Note: For this course, follow the common syllabus and evaluation guidelines issued by the university separately.

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – II</b>  <b>DSC- III : Introduction to Indirect Taxes : Credits : 2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Understand the concept of indirect taxes</li> <li>2. Demonstrate the determination of tax liability in respect of GST</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to Indirect Tax and GST</b> Concept of indirect tax, Concept of GST, Cascading effect, Need of GST, Registration under GST, Cancellation of Registration, Determination of Place and Time of Supply of Goods/Services, Levy and Collection of GST	<b>15</b>
<b>2</b>	<b>GST : Computation and Returns</b>	<b>15</b>



	Determination of taxable value of goods and services, Inclusions and deductions from taxable value, Composition levy, Input tax credit, Types of return to be filed under GST, Concepts of SGST, CGST, UTGST, IGST	
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### **Suggested Readings:**

1. Manoharan T. N. : Indirect Taxes
2. Rawat : Indirect Taxes
3. ICAI : Direct tax , Indirect tax (Study Material Issued by the ICAI, New Delhi)
4. GST (Bare Act)

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### **Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (3 Questions - 4 alternatives each) : 6 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 2 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 2 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following ( Any one out two) :10 Marks

### **Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/

Unit test/ Tutorials/ Visits/ Group Project :10 Marks

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<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of financial management</li> <li>2. Determine the cost of capital</li> <li>3. Analyse the capital structure of a company</li> <li>4. Know the process and effects of corporate restructuring</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Financial Management : Introduction</b></p> <p>Meaning of Financial Management, Objectives of Financial Management, Scope and functions of financial management, Importance of financial management, Roles and responsibilities of a finance manager, Organisation of finance department in a company</p>	<b>15</b>
<b>2</b>	<p><b>Capital Structure Decisions</b></p> <p>Meaning of Capital Structure, Debt and Equity, Theories of Capital Structure, Factors affecting the capital structure decision, Point of Indifference, Optimum Capital Structure, Leverage, EBIT-EPS Analysis,</p>	<b>15</b>
<b>3</b>	<p><b>Cost of Capital</b></p> <p>Meaning of Cost of Capital, Assumptions for calculation of cost of capital, Explicit and Implicit Cost, Cost of Debt, Cost of Equity, Weighted Average Cost of Capital, Importance of cost of capital in capital structure decisions</p>	<b>15</b>
<b>4</b>	<p><b>Corporate Restructuring</b></p>	<b>15</b>

	<p>Meaning of corporate restructuring, Features of corporate restructuring, Types of corporate restructuring</p> <p>Mergers : Types of Meger, Reasons behind merger, Benefits of merger, Problems in merger,</p> <p>Acquisitions : Meaning of acquisition, difference from merger, process and problems in acquisition</p> <p>Takover : Meaning of takeover, Valuation in takeover, Problems and process of takeover</p>	
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### **Suggested Readings:**

1. Chandra, Prasanna : Financial Management
2. Pandey, I. M. : Financial Management
3. Khan M. Y, Jain P. K. : Financial Management
4. Kulkarni P. V. : Business Finance
5. Kuchhal S. C. : Business Finance
6. Horngreen, Van and Datar : Financial Management
7. Rustagi R. R. : Financial Management
8. Kishore Ravi M. : Financial Management

### **Nature of University Question Paper :**

- Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks
- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Solve the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### **Internal Assessment**

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
test/ Tutorials/ Visits/ Group Project :20 Marks

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – II</b>  <b>O. E. : Capital Market Products : Credits : 4</b>  <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of mutual funds</li> <li>2. Trade in the cash segment of equity markets</li> <li>3. Aware of bonds and fixed income bearing securities</li> <li>4. Demonstrate the trading in futures and options</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Mutual Funds</b></p> <p>Concept of Mutual Fund, Mechanism of Mutual Fund investments, Investment in Mutual funds through lumpsum amount and SIP, Concepts of SWP and STP, Entry load, Exit load and tax considerations in mutual fund, Investment in mutual fund through Direct mode and Regular mode, Mutual fund investment through apps and net banking platforms.</p>	<b>15</b>
<b>2</b>	<p><b>Equity Market : Cash Segment</b></p> <p>Trading in equity markets: Do's and Don't's, Trading mechanism at BSE and NSE, Screen Based and Online Trading : Features, Types of Orders in equity market : Market, MIS, Intraday, Normal, Limit, Stop loss, Cover, Delivery, GTT, Margin Trading  Investment Pattern : Long Term, Positional, Swing Trading</p>	<b>15</b>
<b>3</b>	<p><b>Bonds and Fixed Income Bearing Securities</b></p> <p>Trading in Bonds : Determination of Yield in bond market, Concept of Duration, YTM and YTD, Advantages of investment in bonds as compared to other investment avenues</p>	<b>15</b>

	Introduction to Commercial Papers, Certificate of Deposits, Government Securities (G-Sec Market), ETFs	
<b>4</b>	<b>Trading in Derivatives</b> Concept of trading in derivatives, Meaning of Hedging, Futures : Meaning of Futures, Commodity Futures, Index Futures and Equity Futures, Margin Trading in Futures Options : Meaning of options, Option Trading mechanism, Call and Put Options, Index Options and Equity Options, Concepts of ATM, ITM and OTM, Risk in Futures as well as Options trading	<b>15</b>

### Suggested Readings:

1. Pandey, I. M. : Financial Management
2. ChakAvadhani V. A. : Investment Management
3. Panravarti and Dey : Capital Market in India
4. Manual issued by SEBI on Awareness
5. Bhole, L.M. : Financial Institutions and Markets
6. Mehrotra, Sanjay : Option Trading – A Layman’s Approach
7. Phatak, Bhagyashri : Futures and Options

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- Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks
- Q. No. 1 C Two statements (Answering true or false ) : 4 Marks
- Q. No. 2 Write Short Notes (Any four out of six) :20 Marks
- Q. No. 3 Answer the following ( Any four out of six) :20 Marks
- Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### Internal Assessment

Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit test/ Tutorials/ Visits/ Group Project :20 Marks

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY,KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. :B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – II</b>  <b>O. E. : Digital Marketing : Credits : 4</b>  <b>Marks: Semester End:80 Internal Assessment:20 Total Marks: 100</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Introduce the concept of digital marketing</li> <li>2. Understand the process of website planning</li> <li>3. Aware of Search Marketing</li> <li>4. Apply the different types of digital marketing</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<p><b>Introduction to Digital Marketing</b></p> <p>Basics of Internet, Definition, Meaning and Scope of Digital Marketing, Increasing Visibility, Types of visibility, Examples of visibility, Visitors Engagement, Inbound and outbound marketing, Advantages of digital Medium over other media, Digital medium in today's Marketing plan. Website as a base of DM.</p>	<b>15</b>
<b>2</b>	<p><b>Website Planning Process</b></p> <p>Applications of Internet in Digital Marketing, Understanding Domain Names and Domain Extensions, Different Types of Websites based on Functionality, Purpose, Planning and Conceptualising a Website</p>	<b>15</b>
<b>3</b>	<p><b>Search Marketing</b></p> <p>Search Engine Optimisation (SEO) Introduction to SERP, Meaning of search engines, Mechanism of search engines, Types of SEO, Major functions of a search engine, Difference between SEO and SEM, Overview of Google Ad words, Keywords</p>	<b>15</b>

	research and analysis, Tracking the success of SEM Search Engine, Digital marketing strategy, Digital consumer behaviour	
<b>4</b>	<b>Types of Digital Marketing</b> Social media Marketing: Different social Media Channels, Social media for various businesses B2C& B2B, Measuring social media ROI, Mobile Marketing, E-mail Marketing, Content Marketing, Display Marketing, Affiliate Marketing	<b>15</b>

### **Suggested Readings:**

Newlands, Murray : Online marketing: a user's manual.

Chaffey, D. & Ellis-Chadwick, F., : Digital Marketing: Strategy, Implementation and Practice.

Brown, C : The complete guide to Google advertising.

Mohammed, R., : Internet Marketing,

Krishnamurthy,S. and Singh, ,N.: The International E-Marketing Framework (IEMF):

### **Nature of University Question Paper :**

Q. No. 1 A Multiple Choice Questions (6 Questions - 4 alternatives each) : 12 Marks

Q. No. 1 B Match the following (Two columns-Four pairs) : 4 Marks

Q. No. 1 C Two statements (Answering true or false ) : 4 Marks

Q. No. 2 Write Short Notes (Any four out of six) :20 Marks

Q. No. 3 Answer the following ( Any four out of six) :20 Marks

Q. No. 4 Attempt the following ( Any one out of two) :20 Marks

### **Internal Assessment**

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Assignment/ Seminar/ Poster Presentation/ Wall paper/ Role play/ Group discussion/ Unit  
test/ Tutorials/ Visits/ Group Project :20 Marks

<p style="text-align: center;"><b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. : B F S I (Banking, Financial Services and Insurance)</b>  <b>SEMESTER – II</b>  <b>SEC-II GST Assistant : Credits : 6</b>  <b>Marks: 150 : Evaluation shall be based entirely on practical</b>  <b>Introduced from June 2024</b></p>		
<p><b>COURSE OUTCOMES:</b>  After studying this course, students will be able to...</p> <ol style="list-style-type: none"> <li>1. Recognise the applicability of SGST, CGST and IGST</li> <li>2. Determine the taxable value of goods/services</li> <li>3. Know the concept of Input Tax Credit,</li> <li>4. Facilitate registration process under GST</li> <li>5. Understand the composition scheme and exemptions from GST</li> <li>6. Apply the process of determination of tax liability and filing of returns</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Introduction to GST Assistant</b> Introduction of IGST, CGST, SGST and UTGST, Applicability of GST, Basic aspects of supply under GST as its Time, Place, and Value, Import and Export under GST	<b>15</b>
<b>2</b>	<b>GST Rates, Reverse charge Mechanism and Composition Scheme</b> Introduction of GST Rates on goods and services, concept of Reverse charge Mechanism and Composition Scheme,	<b>15</b>
<b>3</b>	<b>Input Tax Credit, TDS and TCS</b> Concepts and eligibility criteria of ITC, Calculation of ITC, Credit Ledger and Cash Ledger, Concepts and calculation of TDS and TCS,	<b>15</b>
<b>4</b>	<b>Registration and Returns Under GST</b> GST registration and concepts of GSTIN, Applicability and Exemption of Registration, fundamental aspects of the Law of Registration, cancellation of Registration, Filing of GSTR.	<b>15</b>
<b>5</b>	<b>E-way Bill, Offence, Inspection and data integrity in GST</b> Applicability and usage of E-way Bill, Offence and penalties in GST, Concept of Inspection, Search and Seizure, Maintaining Data Integrity, Privacy and security.	<b>15</b>
<b>6</b>	<b>Effective Communication and Waste Management</b>	



	Professional protocols and etiquette of effective communication with customers and colleagues, Health, hygiene, and safety practices at the workplace, Optimal use of material including water and Energy/Electricity, Waste Management/Recycling	<b>15</b>
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**Suggested Readings:**

1. Datey V. S. : Indirect Taxes
  2. Monoharan T. N. : Indirect Taxes
  3. Rawat : Indirect Taxes
  4. ICAI : Indirect tax (Study Material Issued by the ICAI, New Delhi)
  5. Module Curriculum GST Assistant, Banking, Financial Services & Insurance (BFSI)  
Sector Skill Council of India, version1.0
- .....

<p align="center"> <b>SHIVAJI UNIVERSITY, KOLHAPUR</b>  <b>Faculty of Commerce and Management</b>  <b>Syllabus as per National Education Policy (NEP) 2020</b>  <b>B.Com. Business Studies Major</b>  <b>SEMESTER – I</b>  <b>AEC-II: English for Business Communication -II</b>  <b>Credits : 2</b>  <b>Marks: Semester End:40 Internal Assessment:10 Total Marks: 50</b>  <b>Introduced from June 2024</b> </p>		
<p><b>COURSE OUTCOMES:</b></p> <ol style="list-style-type: none"> <li>1. To enable students to describe the objects and things</li> <li>2. To help students to describe the persons and places</li> <li>3. To assist students to describe daily routine and processes</li> <li>4. To develop students reading and comprehension skills</li> <li>5. To inculcate values among the students</li> </ol>		
<b>Unit No.</b>	<b>Contents</b>	<b>No. of Hours</b>
<b>I</b>	<b>Description</b>	<b>15</b>
<b>2</b>	A. Reclaim Your Creative Confidence by Tom Kelley & David Kelley  B.1. Yes! I Can Do it by Shweta Taneja  2. The Exercise Book by Rabindranath Tagore	<b>15</b>

**References:**

1. Swan, Michael (2007). Practical English Usage. New Delhi: Oxford University Press.
2. Rao, Prasad (2019). High School English Grammar and Composition. New Delhi: Blackie ELT Books.
3. Jones, Daniel (2006). Cambridge English Pronouncing Dictionary. Singapore: Cambridge University Press.
4. <https://www.collinsdictionary.com/>
5. Reclaim Your Creative Confidence by Tom Kelley & David Kelley
6. The Complete Works of Rabindranath Tagore, General Press, New Delhi 2017

**Nature of Question Paper****AEC-II: English for Business Communication -II**

Time: 90 Minutes

Total Marks: 40

**Marks**

Question No. 1	a) Multiple Choice Questions (5 questions)	5 Marks
	b) Answer in One sentence (5 questions)	5 Marks
Question No. 2	a) based on Unit 1	10 Marks
	b) Based on Unit 2	10 Marks
Question No. 3	a) based on Unit 1	5 Marks
	b) Based on Unit 2	5 Marks

**Internal Assessment: 10** - Home Assignment/ Unit Test etc.

**Shivaji University, Kolhapur**  
**Programme: B. Com. (BFSI)**  
**Semester-II**  
**Course Code: VEC - I**  
**VEC-I: Democracy, Election and Indian Constitution**

Note: This course will be common to all students of all faculties notified separately.

**Shivaji University, Kolhapur**  
**Programme: B. Com. (BFSI)**  
**Semester-II**  
**Course Code: CEP**  
**Community Engagement Programme (CEP)**

Under the Community Engagement Programme, the student is expected to conduct field activities for beneficiaries (community) and learn real-life experiences.

Note: For this course, follow the common syllabus and evaluation guidelines issued by the university separately.