

As Per NEP 2020

University of Mumbai



Shri Pancham Khemraj Mahavidyalaya, Sawantwadi (Autonomous)

Title of the program

- A- Certificate Course in B.Com Banking & Insurance (One Year)2023-24
- B- Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25
- C- Degree in B.Com Banking & Insurance(Three Year) 2025-26

Syllabus for

Semester – Sem III & IV

Ref: GR dated 16th May, 2023 for Credit Structure of UG

University of Mumbai



(As per NEP 2020)

Shri Pancham Khemraj Mahavidyalaya, Sawantwadi (Autonomous)

Sr. No.	Heading	Particulars	
1	Title of program O: _____A	A	Certificate Course in B.Com Banking & Insurance (One Year)2023-24
	O: _____B	B	Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25
	O: _____C	C	Degree in B.Com Banking & Insurance(Three Year) 2025-26
2	O: _____A Eligibility	A	12th Science and Commerce with 45% marks in aggregate (40% in the case of Reserved Category Candidates) at one and the same sitting
	O: _____B Eligibility	B	Candidate should possess Certificate Course in B.Com Banking & Insurance (One Year)2023-24
	O: _____C Eligibility	C	Candidate should possess Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25
3	R: _____Duration of program	A - 1 Year	
		B – 2 Year	
		C – 3 Year	
4	R: _____Intake Capacity	60	
5	R: _____Scheme of Examination	NEP 60% Internal 40% External, Semester End Examination Individual Passing in Internal and External Examination	

6	R: _____ Standards of Passing	40%	
7	Credit Structure R: _____	Attached herewith (Please Refer Point 5)	
8	Semesters	A	Sem I & II
		B	Sem I, II, III & IV
		C	Sem I, II, III, IV, V & VI
9	Program Academic Level	A	4.5
		B	5.0
		C	5.5
10	Pattern	Semester	
11	Status	New	
12	To be implemented from Academic Year	A	2023-24
		B	2024-25
		C	2025-26

Sign of HOD/ Co-ordinator

Sign of Dean

Name of the Head/ Co-ordinator:

Name of the Dean

Name of the Department:

Name of the Faculty:

Preamble

1) Introduction

Bachelor of Commerce in Banking and Insurance or commonly known as BBI is a specialization of commerce related to the banking and insurance sectors. B.Com BBI course comprises the study in detailed concepts related to banking, bank laws, insurance laws, accounting and risk management. B.Com in banking and insurance is a three-year undergraduate degree that follows the semester pattern and comprises six semesters.

While pursuing B.Com in banking and insurance, aspirants will be provided with detailed knowledge of the commerce sector, specifically related to banking and insurance. The course of banking and insurance in bachelors is well structured in a way that it provides deep training in the sector of banking and commerce. While pursuing BBI, candidates not only get theoretical and practical knowledge but, also learn the new trends in the field of banking and insurance. Candidates will be given a reality check through insights related to banking and insurance.

Students who are passionate about banking or commerce can opt for BBI in their undergraduate bachelor's degree after completing their 10+2 or any equivalent exam. It is not mandatory that aspirants from the commerce stream can only opt for this B.Com in banking and insurance course, as applicants from the science stream can also apply for this course. By pursuing this course, aspirants can bring dynamic reforms in the field of banking and insurance.

2) Aims and Objectives

- To provide students the theoretical concepts, which is required to understand and dissect financial and business problems related to Banking & Insurance.
- To equip students with practical applications needed for financial analysis in the field of Banking & Insurance.
- To develop leaders for the Banking & Insurance industry.
- To lead the young students and promote the highest standard of ethics, education and professional excellence for the ultimate benefit of society with creative minds in the field of Banking & Insurance.

3) Learning Outcomes

- To take up a higher level jobs in banking and insurance sector
- Get thorough knowledge in the services offered by Banks and Insurance sector
- Practical exposure in the banking and insurance field helps them to take up a challenging jobs
- Able to act as a consultant in the areas of banking and insurance
- Able to develop required software in the ICT era

Credit Structure of the Program (Sem III & IV) (Table with sign of HOD and BOS)

**SHRI PANCHAM KHEMRAJ
MAHAVIDYALAYA SAWANTWADI
(Autonomous) DEPARTMENT OF**

B.COM (Banking & Insurance) Level – 5.0

Proposed List of Major, Minor, Open Elective, Vocational Skill Course, Ability Enhancement Course, Community Engagement Programme, Field Project, Co-curricular Course

Details of Semesters

(To be implemented from Academic Year 2024-25)

Programme: Diploma Course Class: SYBBI Semester: III

Sr. No.	Course Code	Title of the Course	Category of Course	No. of Credits
1	AUCBIFSIII-MJ-301	Financial Market	Major	04
2	AUCBIFSIII-MJ-302	Direct Tax	Major	04
3	AUCBIFSIII-MN-311	CRM in Banking and insurance	Minor	04
4	AUCBIFSIII-OE-321	Wealth Management I	OE	02
5	AUCBIFSIII-VSC-331	Management Accounting	VSC	02
6	AUCBIFSIII-AEC-341	Modern Indian Language - I	AEC	02
7	AUCBIFSIII-FP-352	Field Project	FP	02
8	AUCBIFSIII-CC-351	NSS III	CC	02
Total				22

Programme: Diploma Course

Class: SYBBI

Semester: IV

Sr. No.	Course Code	Title of the Course	Category of Course	No. of Credits
1	AUCBIFSIV-MJ-401	Corporate and Securities Laws	Major	04
2	AUCBIFSIV-MJ-402	Indirect Tax (GST)	Major	04
3	AUCBIFSIV-MN-411	Financial Management - I	Minor	04
4	AUCBIFSIV-OE-421	Wealth Management II	OE	02
5	AUCBIFSIV-SEC-432	Mutual Fund Management	SEC	02
6	AUCBIFSIV-AEC-441	Modern Indian Language - II	AEC	02
7	AUCBIFSIV-CEP-452	Social work practice with the elderly	CEP	02
8	AUCBIFSIV-CC-451	NSS – IV	CC	02
Total				22

Sign of HOD/ Co-ordinator

Sign of BOS

Name of the Department:

Name of the College:

Shri Pancham Khemraj Mahavidyalaya, Sawantwadi (Autonomous)

Proposed Course Structure & Syllabus for Bachelor of Commerce (Banking
& Insurance) Sem.-III & Sem.-IV

To be implemented from Academic Year 2024-25

Semester - III

AUCBIFSIII-MJ-301 Financial Market

Course Outcomes:

1. To introduce Indian financial system and financial markets in India to the students.
2. To impart the knowledge of commodity market and derivatives market among the student communities.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Indian Financial System	15
2	Financial Markets in India	15
3	Commodity Market	15
4	Derivatives Market	15
Total		60

Sr. No.	Modules / Units
1	Indian Financial System
	<p>A) Introduction, Meaning, Functions of financial system, Indian financial system from financial neutrality to financial activism and from financial volatility to financial stability, Role of Government in financial development, Overview of Phases of Indian financial system since independence (State Domination – 1947-1990, Financial sector reforms 1991 till Financial Sector Legislative Reforms Commission 2013), Monitoring framework for financial conglomerates.</p> <p>B) Structure of Indian Financial System – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets, Financial Assets/Instruments, Fund based & Fee Based Financial Services.</p>
2	Financial Markets in India
	<p>A) Indian Money Market – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms</p> <p>B) Indian Capital Market - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market.</p> <p>C) Indian Stock Market - Meaning and functions of Stock Exchange- NSE and BSE.</p> <p>D) Equity Market – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA , Green Shoe Option, Issue of Bonus shares, Right Shares, Sweat Equity shares, ESOP.</p> <p>E) Indian Debt Market –Market Instruments, Listing, Primary and Secondary Segments</p>
3	Commodity Market
	<ul style="list-style-type: none"> • Introduction to commodities market - Meaning History & origin, Types of commodities traded, • Structure of commodities market in India, • Participants in commodities market, Trading in commodities in India(cash & derivative segment), • Commodity exchanges in India & abroad • Reasons for investing in commodities.
4	Derivatives Market
	<ul style="list-style-type: none"> • Introduction to Derivatives market- Meaning, History & origin, • Elements of a derivative contract, • Factors driving growth of derivatives market, • Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market, • Current volumes of derivative trade in India, • Difference between Forwards & Futures

References:

- *Khan M.Y, Financial Services, Mc Graw Hill Education.*
- *Dr.S. Gurusamy, Financial Services, Vijay Nicole Imprints.*
- *E. Gordon and K. Natarajan – Financial Markets and Services*
- *Niti Chatnani- Commodity markets McGraw Hill Publication*

AUCBIFSIII-MJ-302 **Direct Taxation**

Course Outcomes:

- By the end of the course students will able to describe how the provisions of direct tax laws and to develop a broad understanding of the tax laws & accepted tax practices
- Students of the course will be able to explain different types of incomes & their taxability & expenses & their deductibility
- Students who complete this course will be able to learn various direct taxes & their implication in practical situations
- Students of the course will able to state the use of various deductions to reduce the taxable income.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Definitions and Residential Status	15
2	Heads of Income - I	15
3	Heads of Income - II	15
4	Computation of Total Income & Taxable Income	15
Total		60

Sr. No.	Modules / Units
1	Definitions and Residential Status
	<p>A) Basic Terms (S. 2,3,4) Assesse, Assessment, Assessment Year, Annual Value, Business, Capital Assets, Income, Previous Year, Person, Transfer.</p> <p>B) Determination of Residential Status of Individual, Scope of Total Income (S.5)</p>
2	Heads of Income - I
	<p>A) Salary (S.15-17) B) Income from House Property (S. 22-27) C) Profit & Gain from Business and Profession (S. 28, 30,31,32, 35, 35D, 36, 37, 40, 40A and 43B)</p>
3	Heads of Income - II
	<p>A) Capital Gain (S. 45, 48, 49, 50 and 54) B) Income from other sources (S.56- 59) C) Exclusions from Total Income (S.10) (Exclusions related to specified heads to be covered with relevant heads of income)</p>
4	Computation of Total Income & Taxable Income
	<p>A) Deductions from Total Income S. 80C, 80CCC, 80D, 80DD, 80E, 80U, 80TTA B) Computation of Taxable Income of Individuals.</p>

Notes

1. The Syllabus is restricted to study of particular sections, specifically mentioned rules and notifications only.
2. All modules / units include Computational problems / Case Study.
3. The Law In force on 1st April immediately preceding the commencement of Academic year will be applicable for ensuing Examinations.

References:

- *Direct Taxes Law & Practice by V.K. Singhania - Taxman*
- *Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House*
- *Income Tax Ready Reckoner by Dr .V.K. Singhania – Taxman*
- *Direct Tax Laws by T.N. Manoharan - Snow White*

Course Outcomes:

1. To understand the concept of customer relationship management;
2. To familiarize with the issues of service management and global context.
3. To be able to manage a market-oriented service organization.
4. To familiarize the role of customer relationship management in banking and insurance industry

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Customer Relationship Management (CRM)	15
2	Technological support in Customer Relationship Management (CRM)	15
3	Implementing Customer Relationship Management (CRM)	15
4	Customer Relationship Management (CRM) in Banking and Insurance Sector	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Customer Relationship Management (CRM)
	Meaning, Definition of CRM, Development in CRM, Benefits of CRM, Effective CRM through Customer Knowledge Management, CRM Cycle, Winning market through effective CRM, CRM programmes, Relationship marketing & effectiveness of Relationship marketing, Factors responsible for growth of Customer Relationship Management (CRM)
2	Technological support in Customer Relationship Management (CRM)
	Introduction, Technological application in CRM, Types of Technological application in CRM, Database and Information systems, Database marketing strategies, CRM software solutions for B2C and B2B, Accounting systems for Customer Acquisition and Retention Costs, Customer loyalty and Profitability through Technology. e-CRM – Introduction, Importance, Challenges, Strategies, e-marketing and e-CRM.
3	Implementing Customer Relationship Management (CRM)
	Allocation rule of Customer Relationship Management (CRM), Customer Satisfaction survey, Contact management, Building Customer Relationship Management (CRM), Effectiveness of Customer Relationship Management (CRM), Organizing of Customer Relationship Management (CRM), Employee & customer management process.
4	Customer Relationship Management (CRM) in Banking and Insurance Sector
	Building customer loyalty, B2B Commerce, B2B relationship with intermediaries, Relationship marketing for creating value in business & market, Customer Relationship Management in Indian Banking and Insurance sector- Introduction, CRM objectives, need of CRM, Process of CRM, Customer Relationship Management through Call Centres in Banking sector, E- CRM in Banking and Insurance

References:

- Alok Kumar Rai, “Customer Relationship Management – Concepts and Cases”, PHILearning Private Ltd, New Delhi
- Berry, Leonard L. (1995), “Relationship marketing of services – competing through quality”, free press, New York
- Berson, A and S J Smith, K Thearling (1999), “Building Data Mining Applications for CRM”, McGraw-Hill, New York.
- Chaturvedi, Kapil and Amit Bhatia (2001), “e-CRM: Deriving value of customer relationship”, CRM: Emerging Concepts, tools and Application, in J N Sheth, A

AUCBIFSIII-OE-321 Wealth Management Open Elective I

Course Outcomes:

- Students should be able to analyse the evolution of markets
- Students should be able to evaluate the value of the securities i.e. shares & bonds
- Students should be able to know the operational aspects of managing wealth
- Students should be able to analyse various financial products for investments

Wealth Management

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Wealth Management	15
2	Wealth Management Strategy	15
Total		30

Sr. No.	Modules/ Units
1	Introduction to Wealth Management
	A) Overview <ul style="list-style-type: none">• Define Wealth, Meaning & Scope of Wealth Management• Wealth cycle• Wealth Management Process• Introduction to Financial literacy. B) Savings and Investments <ul style="list-style-type: none">• Introduction, Nature and Scope of Saving Investments• Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital),• Investment Alternatives• Investment Attributes• Approaches to investment decision making• Qualities for successful investment• Alternatives to Investment decision – Direct & Indirect
2	Wealth Management Strategy

	<p>A) Wealth Management Strategy</p> <ul style="list-style-type: none"> • Meaning & scope of wealth management strategy • The unhealthy habits • Philosophy of wealth creation & management • Need for planning <p>B) Investment planning:</p> <ul style="list-style-type: none"> • Types of investment risk • Risk profiling of investors & asset allocation (life cycle model) • Asset allocation strategies(strategic, tactical, life- cycle based) • Goal-based financial planning • Active & passive investment strategies
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References

- *Wealth Management- Dun & Brastreet, Tata McGrawHill*
- *Wealth Management- S.K .Bagachi, Jaico publishing house*
- *Wealth Management- Suyash Bhat, Excel Books*
- *Wealth Management- Harold Evensky, Tata McGrawHill*

UCBIFSIII-VSC-331 Management Accounting

Course outcome:

- Understand the concept of management accounting
- Analyses and interpret the financial statements.
- Calculate various ratios from the financial statements.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management Accounting	15
2	Financial Statement Analysis	15
Total		30

Sr. No.	Modules / Units
1	Introduction to Management Accounting
	Meaning and Definition , Scope, Functions , Objectives, Importance, Role of Management Accounting, Management Accounting Framework, Tools of Management Accounting

2	Financial Statement Analysis
	<p>A) Introduction to Corporate Financial Statements : Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.</p> <p>B) Financial Statement Analysis Introduction and Meaning of Financial Statement Analysis, Steps, Objective, Types of Analysis.</p> <ul style="list-style-type: none"> • Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. • Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. <p>Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio , Operating Ratio, Net Profit Ratio , Net Operating Profit Ratio , Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital , Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.</p>

Reference Books

- Cost Management by Saxena & Vashist
- Cost & Management Accounting by Ravi N.Kishor ,Publication Taxmonth
- Essential of Management Accounting by P.N.Reddy,Himalaye
- Advanced Management Accounting by Robert S Kailar,Holl
- Financial Of Management Accounting by S.R.Varshney,Wisdom
- Introduction Of Management Accounting by Charbs T Horngram, PHI Learnng

AUCBIFSIII-AEC-341 Modern Indian Language

Course outcome:

- Learn to appreciate literary art.
- Obtain the knowledge of literary devises and genres.
- Develop their ability as critical readers and writers.

Sr. No.	Modules	No. of Lectures
1	Introduction to Literature	10
2	Literary Forms	10
3	Authors of Pre-Independence India 14	10
Total		30

Module at Glance

Sr. No.	Modules / Units
1	Introduction to Literature
	Defining Literature- Introduction to History of English Literature and Society, Literature and Life, Literature and Science, The Nature and Scope of Indian English Literature: Debate/charges against Indian English Literature
2	Literary Forms
	Poetry: Lyric, Sonnet, Ballad, Ode, Elegy, Epic, Mock- Epic, Dramatic monologue Prose: Novel, Novella, Short Story, Essay, Biography, Autobiography Drama: Comedy, Tragedy, Tragic-comedy, One-act-play, epic play
3	Authors of Pre-Independence India
	Introducing authors from the pre-independence era - Raja Ram Mohan Roy, Swami Vivekananda, Bankim Chandra Chattopadhyay, Mahatma Gandhi, Dr B. R. Ambedkar, Rabindranath Tagore, Sarojini Naidu

References:

Bartlett, John. *Familiar Quotations: A Collection of Passages, Phrases, and Proverbs Traced to Their Sources in Ancient and Modern Literature*. Boston: Little, Brown, 1992. Call Number: Ref PN 6081 .B27 1992.

Baugh, Albert Croll. *A History of the English Language*. Englewood Cliffs, NJ: Prentice-Hall, 1993. Call Number: Ref PE 1075 .B3 1993.

Benet, William Rose ed. *The Reader's Encyclopedia*. New York: Crowell, 1965. Call Number: Ref PN 41 .B4 1965.

Bracken, James K. *Reference Works in British and American Literature*. Englewood, CO: Libraries Unlimited, 1998. Call Number: Ref Z 2011 .B74 1998.

Carpenter, Humphrey. *The Oxford Companion to Children's Literature*. Oxford: Oxford University Press, 1984. Call Number: Ref PN 1008.5 .C37 1984.

***Critical Terms for Literary Study*. Chicago: University of Chicago Press, 1995. Call Number: Ref PN 81 .C84 1995.**

AUCBIFSIII-FP-352 -Field Project

Course outcome

- Make the students come up with innovative/ new ideas in his area of interest.
- Identify, analyze and develop opportunities as well as to solve broadly defined Electrical and Electronics Engineering problems
- Enhance students' appreciation of the values of social responsibility, legal and ethical principles, through the analysis and discussion of relevant articles and real time projects

Field Project-based learning not only provides opportunities for students to collaborate or drive their own learning, but it also make them to improve skills such as problem solving, to develop additional integral skills to their future, such as critical thinking and time management. It provides an opportunity to create authentic projects which are personal and meaningful to them. Students have the chance to pursue their creativity in framing /designing a product interests and as a result, it provides more opportunity for learning for students and teachers. During great projects students are connected to each other, experts, multiple subject areas, powerful ideas, and the world via the Web. The best projects combine multiple subject areas and call upon the prior knowledge and expertise of each student.

AUCBIFSIV-CC-451 Foundation Course in NSS –III

Course outcome:

- To provides students an understanding the needs for studying the disaster management.
- Develop an understanding about the various types of disaster.
- To understand the concept of complete health and maintenance of hygiene

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Disaster preparedness & Disaster management	15
2	Health, hygiene & Diseases	15
	Total	30

Sr. No.	Modules / Units
1	Disaster preparedness & Disaster management
	UNIT - I - Basics of Disaster preparedness Disaster- its meaning and types Disaster preparedness- its meaning and methods UNIT - II - Disaster management Disaster management- concept- disaster cycle - role of technology in disaster response- role of as first responder – the study of ‘Avhan’ Model
2	Health, Hygiene & Diseases
	UNIT - I - Health and hygiene Concept of complete health and maintenance of hygiene UNIT - II - Diseases and disorders- preventive campaigning Diseases and disorders- preventive campaigning in Malaria, Tuberculosis, Dengue, Cancer, HIV/AIDS, Diabetes

Reference:

- *National Service Scheme Manual (Revised) 2006, Government of India, Ministry of Youth Affairs and Sports, New Delhi.*
- *University of Mumbai National Service Scheme Manual 2009.*
- *Avhan Chancellor's Brigade - NSS Wing, Training camp on Disaster Preparedness Guidelines, March 2012*
- *Rashtriya Seva Yojana Sankalpana - Prof. Dr. Sankay Chakane, Dr. Pramod Pabrekar, Diamond Publication, Pune*
- *National Service Scheme Manual for NSS District Coordinators, National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya,*

Semester – IV

AUCBIFSIV-MJ-401 Corporate and Securities Law

Course Outcomes:

- This course will help to understand about law related to the company
- To learn about different frameworks governing stock exchanges.
- This course will help to learn guidelines issued by SEBI.
- This course will help students to understand the role of NSDL and CDSL in India

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Company Law – An Overview	15
2	Regulatory Framework Governing Stock Exchanges as per Securities Contracts Regulation Act 1956	15
3	Security Exchange Board of India	15
4	The Depositories Act, 1996	15
Total		60

Sr. No.	Modules / Units
1	Company Law – An Overview A) Development of Company Law in India B) Doctrines Governing Corporates – Lifting the Corporate Veil, Doctrine of Ultra Vires, Constructive Notice, Indoor Management, Alter Ego. The Principle of Non Interference (Rule in Foss V/s Harbottle) – Meaning , Advantages , Disadvantages & Exceptions, Majority and Minority Rights under Companies Act C) Application of Company Law to Banking and Insurance Sector Application of Companies Act to Banking and Insurance sector governed by Special Acts. S.1(4) of Companies Act 2013 Exceptions provided (S.67(3), S.73(1), S.129(1), 179(3), S.180(1)(c), S.186, S.189 18
2	Regulatory Framework governing Stock Exchanges as per Securities Contracts Regulation Act 1956

	<ul style="list-style-type: none"> • Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange. • Corporatisation and demutualisation of Stock Exchange –Meaning, Procedure & Withdrawal • Power of Recognised Stock Exchange to make rules restricting voting rights etc • Power of Central Government to Direct Rules or Make rules • Power of SEBI to make or amend bye laws of recognised stock exchange • Books and Accounts to be maintained by recognized stock exchange • Grounds on which stock exchange can delist the securities of a company. • Section 3 to Section 20
3	Security Exchange Board Of India
	<p>A) SEBI: Objectives-terms-establishment-powers-functions-accounts and audit- penalties –registration.</p> <p>B) Issues of Disclosure Investors Protection Guidelines: Pre & Post obligations-conditions for issue-Debt Security-IPO-E-IPO-Employee option-right-bonus-preferential allotment intermediary-operational-promoter lock in period requirements-offer document.</p>
4	The Depositories Act, 1996
	<ul style="list-style-type: none"> • Depository – Meaning , Benefits , Models, Functions Participants • The Depository Act 1996 – Objectives, Eligibility condition for depository services, Fungibility, Bye laws of depository , Governance of Depository and Internal audit of depository Participants • BSDA and single registration for depository participants.

References

- Mamta Bhargava – Compliances and Procedures under SEBI Law
- V.L Iyer – SEBI Practice Manual - Taxmann
- D.K Jain – Company Law Ready Reckoner

AUCBIFSIV-MJ-402 Indirect Tax (GST)

Course Outcome

- **Student will be equipped with the knowledge of basic concepts of goods and service tax, CGST, SGCT, IGST, classification of goods and valuation rules.**
- **Student will learn the basic procedures under GST incorporating the registration, filing of returns and payment of tax.**
- **Student will be equipped with the knowledge of composition scheme under GST, Exemptions under GST, concept of supply of goods, nature of supply.**

Modules at a Glance

SN	Modules	No. of Lectures
1	Overview of Goods and Service Tax	15
2	Registration under GST	15
3	Collection of Tax under Integrated Goods and Services Tax Act, 2017	10
4	Place of supply of goods or services or both under Integrated Goods and Services Tax Act, 2017	10
5	Payment of GST	10
Total		60

SN	Modules/ Units
1	Overview of Goods and Service Tax
	Introduction and Meaning of GST and IGST Scope of GST Present/old Tax Structure v/s GST GST in Other Countries Existing taxes proposed to be subsumed under GST Principles adopted for subsuming the taxes Dual GST Benefits of GST GST Council GST Network (GSTN) and GST regime Integrated Goods and Services Tax Act, 2017: title and definitions, administration.
2	Registration Under GST
	Rules and Procedure of registration Special provisions relating to casual taxable person and non-resident taxable person Amendment of registration Cancellation of registration Revocation of cancellation of registration
3	Collection of Tax under Integrated Goods and Services Tax Act, 2017
	Sec 5 and Sec 6
4	Place of supply of goods or services or both under Integrated Goods and Services Tax Act, 2017
	Sec 10 and Sec 12
5	Payment of GST
	<ul style="list-style-type: none"> • Introduction • Time of GST Payment • How to make payment • Challan Generation & CPIN • TDS & TCS

Reference:

1. Akitoby, M. B., Baum, M. A., Hackney, C., Harrison, O., Primus, K., & Salins, M. V. (2018). Tax revenue mobilization episodes in emerging markets and low-income countries: Lessons from a new dataset. International Monetary Fund.
2. Altuwaijria MM, Khorsheed MS. InnoDiff: A project-based model for successful IT innovation diffusion. *International Journal of Project Management*. 2012;30:37-47. doi: 10.1016/j.ijproman.2011.04.007. [[CrossRef](#)] [[Google Scholar](#)]
3. Anand R, Medhavi S, Soni V, Malhotra C, Banwet D. Transforming information security governance in India (A SAP-LAP-based case study of security, IT policy and e-governance) *Information and Computer Security*. 2018;26(1):58-90. doi: 10.1108/ics-12-2016-0090. [[CrossRef](#)] [[Google Scholar](#)]

4. Besley T, Persson T. The origins of state capacity: Property rights, taxation, and politics. *American Economic Review*. 2009;99(4):1218–1244. [[Google Scholar](#)]

AUCBIFSIV-MN-411 Financial Management -II

Course outcome:

- Students learn theoretical and practical knowledge of financial management in banking and insurance.
- Students learn importance of risk in context of financial decision making.
- Students gain knowledge of different types of budget.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Working Capital Management	15
2	Management of Components of Working Capital	15
3	Financial Planning	15
4	Financial Policy and Corporate Strategy	15
	Total	60

Sr. No.	Modules / Units
1	Working Capital Management
	<ul style="list-style-type: none"> • Management of Working Capital in India • Estimating working capital needs • Operating or working capital cycle • Working Capital Financing: Trade Credit; Bank Credit; Commercial Papers; Certificate of Deposits (CDs); Financing.
2	Management of Components of Working Capital
	<ul style="list-style-type: none"> • Management of Cash and Marketable Securities: Motives for Holding Cash; Objectives of Cash Management; Factors Determining Cash Needs; Basic Strategies of Cash Management; Cash Management Techniques / Processes; Marketable Securities; and Cash Management Practices in India. • Receivables Management: Objectives; Credit Policies; Credit Terms; and Collection Policies. • Inventory Management: Objectives; and Techniques.
3	Financial Planning
	<ul style="list-style-type: none"> • Introduction • Meaning and Essentials of Budget • Types of Budget • Advantages of Budgeting • Zero Based Budgeting • Master Budget. • Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.
4	Financial Policy and Corporate Strategy
	<ul style="list-style-type: none"> • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management <p style="text-align: center;">Business Risk and Financial Risk</p> <ul style="list-style-type: none"> • Introduction • Debt v/s Equity Financing • Types of Leverage • Investment Objective/Criteria for Individuals/Non-Business Purpose.

References:

- *Financial Management: I M Pandey, Vikas Publishing House.*
- *Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.*
- *Financial Management : Ravi M Kishore, Taxman*
- *Financial Management : James C Van Horne, Prentice Hall*
- *Financial Management: Prassana Chandra, Prentice Hall.*

AUCBIFSIV-OE-421 Wealth Management Open Elective II

Course Outcomes:

- To know about financial planning and financial mathematics.
- To learn more about retirement Planning.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Financial Planning	15
2	Retirement Planning	15
Total		30

Sr. No.	Modules/ Units
1	Financial Planning
	A) Financial Planning <ul style="list-style-type: none">• Introduction• Role of Financial planner• Process of financial planning• Cash flow analysis• Financial Planning in India• Financial Blood Test Report
2	Retirement & Estate Planning
	A) Retirement Planning <ul style="list-style-type: none">• Meaning & Objectives of Retirement planning• Gifts & Trust, Charity planning• Avoidable mistakes in retirement planning• Power of attorney for asset management,

Reference :

- *Wealth Management- Dun & Brastreet, Tata McGrawHill*
- *Wealth Management- S.K .Bagachi, Jaico publishing house*
- *Wealth Management- Suyash Bhat, Excel Books*

AUCBIFSIV-SEC-432 Mutual Fund Management

Course Outcome:

- **At the end of this course students should be able to:
Understand history of mutual fund**
- **To study about different role of regulatory agencies for
Mutual Funds**

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Mutual Fund	15
2	Classification of Mutual Fund	15
Total		30

Sr. No.	Modules / Units
1	Introduction to Mutual Fund
	<p>A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund. Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India.</p> <p>B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company’s affairs, Registrar of Companies MF guidelines on advertisement , Accounting , Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.</p>
2	Classification of Mutual Fund
	<p>A) Types of Mutual Fund- (introduction and Characteristics)</p> <ul style="list-style-type: none"> • Functional/Operational – Open ended, close ended, Interval • Portfolio – Income, Growth, Balanced, MMMF • Geographical/ Location – Domestic, Offshore • Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan <p>B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load.</p>

Reference:

Mutual funds in India (Modern scenario): Dr. Manoj Dave & Mr. Lalitkumar Chauhan,(Paradise Publishers)

Mutual Funds & Financial Management : Ramesh Garg (Yking books)

Mutual Fund products & services : Indian institute for Banking & Finance (Taxmann)

AUCBIFSIII-AEC-441 Modern Indian Language II

Course outcome:

- Obtain the knowledge of literary devices and genres.
- Develop their ability as critical readers and writers.

Sr. No.	Modules	No. of Lectures
1	Introduction to Phonetics and Linguistics	10
2	Phonetics and Phonology	10
3	Authors of the post-independence era	10
Total		30

Module at Glance

Sr. No.	Modules / Units
1	Introduction to Phonetics and Linguistics
	Language- its nature, definitions, characteristic features, Linguistics – Definitions, Scope, Branches of Linguistic
2	Phonetics and Phonology
	Speech Mechanism, Organs of Speech, Production of Speech Sounds, Classification of Speech Sounds- vowels and consonants , Transcription of words, Word stress, Phonemics-phone, allophone- phoneme
3	Authors of the post-independence era
	Kamala Das, Shashi Deshpande, Manohar Malgoankar, Amitav Ghosh, Vikram Seth, Arundathi Roy, Arun Joshi, Girish Karnad, Chitra Banerjee, Kiran Desai, Sunithi Namjoshi, Arun Kolatkar , Andaleeb Wajid, Ranjit Hoskote

References:

Bartlett, John. *Familiar Quotations: A Collection of Passages, Phrases, and Proverbs Traced to Their Sources in Ancient and Modern Literature.* Boston: Little, Brown, 1992. Call Number: Ref PN 6081 .B27 1992.

Baugh, Albert Croll. *A History of the English Language*. Englewood Cliffs, NJ: Prentice-Hall, 1993. Call Number: Ref PE 1075 .B3 1993.

Carpenter, Humphrey. *The Oxford Companion to Children's Literature*. Oxford: Oxford University Press, 1984. Call Number: Ref PN 1008.5 .C37 1984.

AUCBIFSIV-CEP-452 - SOCIAL WORK

PRACTICE WITH THE ELDERLY

Course Outcome:

1. To get an overview of the perspectives on aging and scope for practice.
2. To understand the various challenges related to aging, healthy aging and problems of the elderly in difficult situations.
3. To identify agencies working with elderly, the different care settings and issues in working with elderly in different settings.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Gerontology	15
2	Developmental tasks in elderly	15
Total		30

Sr. No.	Modules/ Units
1	Gerontology
	<ul style="list-style-type: none">• Definition and scope. Understanding the elderly from demographic, developmental, psychological, socio-cultural, economic, and health perspectives.
2	Developmental tasks in elderly

	<ul style="list-style-type: none"> Issues in health care, changes in family structure, coping with aging process, and status in the family. Healthy aging, Successful aging, and quality of life in the old age.
3	<p>Exposure Visits –</p> <ul style="list-style-type: none"> Exposure visits of 1-2 days duration shall be made to provide the understanding the various challenges related to aging, healthy aging and problems of the elderly in difficult situations. It will help to identify agencies working with elderly, the different care settings and issues in working with elderly in different settings. Also to train the learners in applying specific social work intervention measures in working with senior citizens, care givers and to have an understanding of National Policy on Older Persons, and the role of International and NGOs to ensure quality of life to the elderly.

References:

- World report on ageing and health. Geneva: World Health Organization (WHO); 2015 (<http://www.who.int/ageing/publications/world-report-2015>, accessed 4 July 2017).
- United Nations, Department of Economic and Social Affairs, Population Division. World population ageing 2015. New York (NY): United Nations (ST/ESA/SER.A/390; http://www.un.org/en/development/desa/population/publications/pdf/ageing/WPA2015_Report.pdf, accessed 11 September 2017).
- Clegg A, Young J, Iliffe S, Rikkert MO, Rockwood K. Frailty in elderly people. *Lancet*. 2013;381(9868):752–62. doi:10.1016/S0140-6736(12)62167-9. [[PMC free article](#)] [[PubMed](#)] [[CrossRef](#)]
- Daniels R, van Rossum E, de Witte L, Kempen GI, van den Heuvel W. Interventions to prevent disability in frail community-dwelling elderly: a systematic review. *BMC Health Serv Res*. 2008;8:278. doi:10.1186/1472-6963-8-278. [[PMC free article](#)] [[PubMed](#)] [[CrossRef](#)]

**AUCBIFSIV-CC-451 Foundation Course in
NSS - IV**

Course outcome:

- Learners will pick up about Foundation of Entrepreneurship Development and its theories.
- Learners will understand rural resource mobilization and micro financing

Sr. No.	Modules	No. of Lectures
1	Entrepreneurship Development	15
2	Rural Resource Mobilization	15
Total		30




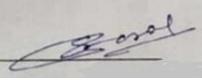

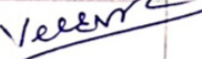


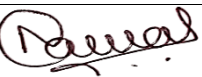
Modules at a Glance

Sr. No.	Modules / Units
1	Entrepreneurship Development
	UNIT - I Entrepreneurship development Entrepreneurship development- its meaning and schemes Government and self-employment schemes for Entrepreneurship development UNIT - II - Cottage Industry Cottage Industry- its meaning, its role in development process Marketing of cottage products and outlets
2	Rural Resource Mobilization
	UNIT - I - Rural resource mobilization- A case study of eco-village, eco-tourism, agro-tourism UNIT - II - Micro financing with special reference to self-help groups

Reference:

- *National Service Scheme Manual (Revised) 2006, Government of India, Ministry of Youth Affairs and Sports, New Delhi.*
- *University of Mumbai National Service Scheme Manual 2009.*
- *Avhan Chancellor's Brigade - NSS Wing, Training camp on Disaster Preparedness Guidelines, March 2012*
- *Rashtriya Seva Yojana Sankalpana - Prof. Dr. Sankay Chakane, Dr. Pramod Pabrekar, Diamond Publication, Pune*
- *National Service Scheme Manual for NSS District Coordinators, National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya,*

Team for Creation of Syllabus

Sr. No.	Name	Category	Designation	Signature
1.	Mr. Vasudev Govind Barve	12.5 (1)	HoD/Chairman	
2.	Mr. Ramchandra Sakharam Tawade	12.5 (2)	Member	
3.	Mr. Sandesh Suryakant Sawant		Member	
4.	Dr. Sonappa Dajiba Goral	12.5 (3)	Member	
5.	Dr. Tatoba Appaji Kambale		Member	
6.	Dr. Yuvraj Ramesh Patil	12.5 (4)	Member	
7.	Mr. Milind Shivram phadnis	12.5(5)	Member	
8.	Mr. Satej Pandurang Parab	12.5 (6)	Member	
9.	Mr. Navnath Gopal Gawas	12.5 (7)	Member	

Sign of HOD/ Co-ordinator



Name of the Head/ Co-ordinator: Mr. V.G. Barve

Name of the Department: B.Com (Banking & Insurance)

Letter Grades and Grade Points:


Semester GPA / Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result
9.00 - 10.00	90.0 - 100	O (Outstanding)
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)
5.00 - < 5.50	50.0 - < 55.0	C (Average)
4.00 - < 5.00	40.0 - < 50.0	P (Pass)
Below 4.00	Below 40.0	F (Fail)
Ab (Absent)	-	Absent

Sign of ChairpersonName of the **Chairperson:** Mr. V.G. Barve

Name of the Department: B.Com (Banking & Insurance)

Appendix B
Justification for (Title of the New course)

1.	Necessity for starting the course:	As per the provisions of NEP 2020 accepted by Maharashtra Government, It is necessary to start this course.
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?	In institutes this course is run under self-finance scheme. Yes, adequate number of teachers are available for this course.
5.	To give details regarding the duration of the Course and is it possible to compress the course?	3 Years the course cannot be Compressed
6.	The intake capacity of each course and no. of admissions given in the current academic year:	Admission is under process Intake Capacity is 60 students
7.	Opportunities of Employability / Employment available after undertaking these courses:	Many opportunities are available in both Government and Private sectors. The course is also useful for self-employments and startups creation

Sign of HOD/ Co-ordinator	
Name of the Head/ Co-ordinator:	Mr. V.G. Barve
Name of the Department:	B.Com (Banking & Insurance)

Modality of Assessment

Revised Syllabus of Courses of B.Com.(Banking & Insurance)

Programme at Semester III and IV

With effect from the Academic Year 2024-25

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester-wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 40%

Question Paper Pattern for 4 Credit

(Internal Assessment)

Sr. No.	Particular	Marks
1	One class test (30 Marks) (60 mins)	
	Answer in Brief (Attempt Any Six of the Eight) <i>(05 Marks each)Theory Papers and</i> Answer in Brief (Attempt Any Two of the Three) <i>(10 Marks each)Practical Papers</i>	30 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities/ Assignment / PPT	10 Marks

Modality of Assessment
Revised Syllabus of Courses of B.Com.(Banking & Insurance)
Programme at Semester III and IV
With effect from the Academic Year 2024-25

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester-wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 40%

Question Paper Pattern for 02 Credit

(Internal Assessment)

Sr. No.	Particular	Marks
1	One class test (15 Marks) (30 mins)	
	Answer in Brief (Attempt Any Three of the Five <i>(05 Marks each)Theory Papers and</i> Answer in Brief (Attempt Any Two of the Three) <i>7.5 Marks)Practical Papers</i>	15 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities/ Assignment / PPT	05 Marks

Question Paper Pattern(Practical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 1 Hr.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-2	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-3	Short/Medium answer type question	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory question maybe asked

Question Paper Pattern(Theoretical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

The Semester End Assessment should be conducted after completing 100% of Syllabus of the course/s

Duration: 1 Hr.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No.	Particulars	Marks
Q-1	Theory Question	15 Marks
Q-2	Theory Question	15 Marks
Q-3	Case Study Analysis/ Short Notes	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Mark

Question Paper Pattern(Practical Courses)

Credit: 04 (Total 100 Marks)

External =60 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 2 Hrs.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particulars	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Question Paper Pattern(Theoretical Courses)

Credit: 04 (Total 100 Marks)

External = 60 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s.

Duration: 2 Hrs.

All questions shall carry equal marks with internal choice within the question. Student has to attempt anyfour questions out of six. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Guidelines for Case Study Analysis

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each). Necessary precaution is to be taken for avoiding plagiarism

Passing Standard

Credit: 02 (Total 50 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

Credit: 04 (Total 100 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.