"An Apprenticeship Embedded Degree Program (AEDP) Course Curriculum"

For

Bachelor of Commerce (B. Com) in Banking Financial Services and Insurance

(Faculty of Commerce)

Semester I, II (2025-26)
Semester III, IV (2026-27)
Semester V, VI (2027-28)

MAHARAJA GANGA SINGH UNIVERSITY BIKANER, RAJASTHAN

Programme Outcomes (POs)

On completion of the **B. Com (Banking, Financial Services & Insurance)** programme, graduates will be able to:

1. **PO1 – Knowledge of Commerce & Finance**
   Demonstrate a broad understanding of commerce, finance, banking, insurance, and taxation concepts.
2. **PO2 – Analytical and Critical Thinking**
   Apply analytical and statistical tools for business decision-making, risk assessment, and financial planning.
3. **PO3 – Professional Skills**
   Acquire practical skills in accounting, taxation, banking operations, insurance advisory, mutual funds, and financial services.
4. **PO4 – Technology Proficiency**
   Use accounting software, GST tools, CRM systems, and digital platforms relevant to banking and finance.
5. **PO5 – Ethics and Legal Awareness**
   Understand professional ethics, corporate governance, and legal compliance in financial services.
6. **PO6 – Communication and Interpersonal Skills**
   Develop effective communication, negotiation, and client relationship management skills for BFSI roles.
7. **PO7 – Employability and Entrepreneurship**
   Gain the ability to pursue careers in the BFSI sector or start entrepreneurial ventures in financial services.

Programme Specific Outcomes (PSOs)

Graduates of the **B.Com (Banking, Financial Services & Insurance)** programme will be able to:

1. **PSO1 – Accounting & Taxation Skills**
   Record, analyze, and interpret financial data; prepare financial statements; and ensure compliance with GST, direct taxes, and other regulatory frameworks.
2. **PSO2 – Banking & Insurance Competence**
   Demonstrate knowledge of retail banking products, insurance policies, claim procedures, and advisory services as per RBI and IRDAI guidelines.
3. **PSO3 – Financial Market Expertise**
   Understand capital markets, mutual funds, investment strategies, and portfolio management to assist clients in investment decision-making.
4. **PSO4 – Personal Finance Advisory**
   Provide guidance in areas such as financial planning, savings, retirement, risk management, and estate planning.
5. **PSO5 – Practical BFSI Applications**
   Apply theoretical knowledge through skill-based training (Accounts Assistant, GST Assistant, Insurance Agent, Mutual Fund Distributor) and apprenticeship programmes.

6. **PSO6 – Lifelong Learning**
   Adapt to emerging trends in fintech, insurtech, and digital banking to remain relevant in the dynamic BFSI industry

Program Structure: Bachelor of Commerce (B. Com) BFSI Program is a three-year course divided into six-semesters. For the award of degree, a student will be required to complete the credits as per the University norms

Semester Wise Course Details

Semester I											
Group	Paper Code	Paper Name	Code	L	T	P	Total Credits	Maximum Marks			
								Internal	External	Practical	Total
Compulsory	ENVT4.5AECCT11	Environment Studies	AEC	2	0	0	2	0	50	0	50
BFSI	BFSI4.5DSCT12	Accounts Assistant	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI4.5DSCT13	Business Economics	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI4.5DSCT14	Principles of Management	DCC	6	0	0	6	30	120	0	150
						Total	**20**			**Total**	**500**

Semester II											
Group	Paper Code	Paper Name	Code	L	T	P	Total Credits	Maximum Marks			
								Internal	External	Practical	Total
Compulsory	ENG4.5AECCT21 HIN4.5AECCT21	General English or Hindi	AEC	2	0	0	2	0	50	0	50
BFSI	BFSI4.5DSCT22	GST Assistant	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI4.5DSCT23	Economic Environment in India	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI4.5DSCT24	Business Law	DCC	6	0	0	6	30	120	0	150
						Total	**20**			**Total**	**500**

Semester III											
Group	Paper Code	Paper Name	Code	L	T	P	Total Credits	Maximum Marks			
								Internal	External	Practical	Total
Compulsory	ELE5SDCT31	Elementary Computer	AEC	2	0	0	2	0	50	0	50
BFSI	BFSI5DSCT32	Insurance Advisor	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI5DSCT33	Financial Management	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI5DSCT34	Income Tax	DCC	6	0	0	6	30	120	0	150
						Total	**20**			**Total**	**500**

Semester IV											
Group	Paper Code	Paper Name	Code	L	T	P	Total Credits	Maximum Marks			
								Internal	External	Practical	Total
Compulsory	IKS5VACT41	Indian Knowledge System	VAC	2	0	0	2	50	0	0	50
BFSI	BFSI5DSCT42	Mutual Fund Distributor	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI5DSCT43	Cost Accounting	DCC	6	0	0	6	30	120	0	150
BFSI	BFSI5DSCT44	Principles of Marketing	DCC	6	0	0	6	30	120	0	150
						Total	**20**			**Total**	**500**

Semester V												
Group	**Paper Code**	**Paper Name**	**Code**	**L**	**T**	**P**	**Total Credits**	**Maximum Marks**				
								Internal	**External**	**Practical**	**Total**
Compulsory	CS5.5SDCT51	Apprenticeship	OJT	0	0	40	**20**	0	0	500	500
						Total	**20**			**Total**	**500**

Semester VI											
Group	**Paper Code**	**Paper Name**	**Code**	**L**	**T**	**P**	**Total Credits**	**Maximum Marks**			
								Internal	**External**	**Practical**	**Total**
Compulsory	CS5.5SDCT61	Apprenticeship	OJT	0	0	40	20	0	0	500	500
						Total	**20**			**Total**	**500**

Testing and Evaluation

There will be Internal Assessment for 30 marks and Final Semester-End Examination (External) will be for 120 marks in each course/paper.

Evaluation

Internal Assessment: 30 Marks

a. Midterm Examination: 2 Exams of 20 Marks each to be conducted by the College / Department. Best marks obtained in any of the two, be counted for each course.

b. Students' Participation in curricular, extra-curricular activities, class participation, attendance etc. shall account for 10 Marks.

External Assessment: 120 Marks

Semester End Examination Paper Pattern: BFSI Course (120 Marks)

There shall be three Sections:

Section A: (20 marks) Shall contain 10 questions, two from each Unit. Each question shall be of 2 marks. All the questions are compulsory. Section A shall contain 5 Multiple Choice Questions and remaining 5 will be fill-in the blanks type. Minimum Two questions must be set from each Module/ Unit.

Section B: (40 marks) Shall contain 5 questions (two from each unit with internal choice). Each question shall be of 8 marks. The candidate is required to answer all 5 questions. The answers should not exceed 150 words.

Section C: (60 marks) Shall contain 5 questions, one from each Unit. Each question shall be of 20 marks. The candidate is required to answer any three questions. The answers should not exceed 400 words.

Unless specifically mentioned for a particular course, the above Scheme of Internal and External Evaluation shall remain constant. To pass in a particular Paper / Course, every candidate shall be required to obtain at least 36% marks separately in Theory, Practical and Internals Exams. In Semester IV (Indian Knowledge System).

Apprenticeship

Apprenticeship Assessment will be conducted at Internal and external level.

Internal assessment will be conducted by the department/College. The Principal of the College shall appoint Internal Examiner for evaluation of skills learnt by the candidate through a Viva-Voce.

The industry establishment where the student is doing apprenticeship will be responsible for undertaking continuous evaluation of his/her performance. The Industry where the student is undergoing Apprenticeship will award External Evaluation marks and send it to the respective College in a sealed confidential envelope. The College Principal on receipt of these marks will keep the copy in safe custody and update the marks on University Portal, as and when required.

The duration of External examination shall be 3 hours.

On the basis of total marks (Internal and External) obtained, the student shall be awarded SGPA and CGPA under the formula specified for CBCS. Total Credits (All semesters) shall be 120 and Total Marks (All semesters) shall be 3000.

Course Wise Contents for B. Com Programme

Semester I: Ability Enhancement Compulsory Course

ENVT4.5AECCT11: Environment Studies
Common Curriculum for all Under Graduate Students

Semester-I Discipline Centric Course (DCC)

BFSI4.5DCCT12:Accounts Assistant (Skill Course)

Objective:

The objective of this course is to provide students with a clear understanding of the fundamentals of accounting, enabling them to record, classify, and summarize business transactions, prepare financial statements, and apply both manual and computerized accounting systems. It also aims to familiarize learners with practical aspects of taxation, compliance, and audit practices, thereby equipping them with essential skills for managing accounts in small businesses and organizations.

Course Outcomes:

By the end of this course, students will be able to understand and apply fundamental accounting concepts, record and maintain financial transactions, and prepare essential financial statements such as the Trading Account, Profit and Loss Account, and Balance Sheet. They will gain practical skills in using accounting software like Tally for entries, ledgers, payroll, and GST compliance. The course will also enable them to manage records, vouchers, and taxation basics while developing the ability to prepare a complete set of accounts for a small business both manually and through software.

Unit I – Fundamentals of Accounting

- Introduction to accounting: Meaning, objectives, importance
- Basic concepts and conventions (Entity, Going Concern, Matching, Cost, Conservatism, etc.)
- Double entry system of bookkeeping
- Journal, ledger, subsidiary books
- Trial balance – objectives and preparation

Unit II – Financial Transactions and Documentation

- Cash book (single, double, and triple column)
- Petty cash book
- Sales book, purchase book, returns books
- Vouchers – types and preparation
- Bank reconciliation statement

- Cash flow statement

Unit III – Preparation of Financial Statements

- Capital and revenue items
- Depreciation accounting – methods and recording
- Preparation of Trading Account, Profit and Loss Account, and Balance Sheet (with simple adjustments)
- Final accounts of sole proprietorship (without company accounts)
- Rectification of errors and suspense account

- Non-Profit Organization

- Treatment in Non-Profit Organization
- Receipt and Payment Account

Unit IV – Accounting Software and Office Tools

- Introduction to computerized accounting systems
- Tally for accounting entries
- Preparation of ledgers, trial balance, and financial reports through software
- Preparation of invoices, bills, and payroll statements
- Basics of GST entry in accounting software

Unit V – Practical Applications and Compliance

- Maintaining records for small business / organization
- Filing and documentation of vouchers, receipts, and statements
- Introduction to taxation basics: GST and TDS
- Internal control and simple audit practices
- Important Features of Government Accounting
- Difference between Government Account & Commercial Accounting
- IFRS (International Financial Reporting Standard)
- NFRA (National Financial Reporting Authority)

Case Studies and Practical Applications:

Analyzing real-world accounting scenarios and case studies Applying accounting concepts to business processes, Simulation exercises on accounting operations and compliance (Practicing data entry in Tally/ERP or similar accounting software)

Additional Resources and Tools

Hands-on training sessions on Tally and GST, Seminars/webinars by chartered accountants and tax experts, Industrial/field visits to accounting departments of banks, insurance firms, or companies

Readings

- P.C. Tulsian& Bharat Tulsian – Fundamentals of Accounting – Tata McGraw Hill Education
- Dr. S.N. Maheshwari & S.K. Maheshwari – Fundamentals of Financial Accounting – Vikas Publishing House
- T.S. Grewal – Introduction to Accountancy – Sultan Chand & Sons
- R.L. Gupta &Radhaswamy – Financial Accounting – Sultan Chand & Sons
- T.S. Grewal – Double Entry Book Keeping – Sultan Chand & Sons
- D.K. Goel, Rajesh Goel & Shelly Goel – Principles and Practice of Accounting – Sultan Chand & Sons
- A.K. Nadhani – Computerized Accounting with Tally ERP 9 – BPB Publications

- Kogent Learning Solutions Inc. – Tally Prime with GST – Dreamtech Press
- Vishnu Priya Singh – Tally ERP 9 Made Easy – Computech Publications

BFSI4.5DCCT13: Business Economics (Core Subject -1)

Objective: To brief the students with concepts of business economics. To enable the student, choose the right demand forecasting technique based on the imparted knowledge about demand concepts. To enable the students understand the cardinal and ordinal approaches to consumer's equilibrium. To enable the student to specify the importance of production decisions. To apply relevant information for business decisions by gaining knowledge about various macroeconomic aspects.

Course Outcomes:

The successful completion of this course shall enable the learner: Understand and discuss the application of a wide range economic principles to decisions made by managers to enable them to maximize profits. Understand the importance of taking into account rivals' reactions to a manager's decisions when he or she is planning strategies. Understand and evaluate certain government micro-economic policies, such as competition policies and regulatory policies, which will affect the results of, or impose constraints on, managerial decisions. Critically evaluate the effectiveness of different economic principles when applied to managerial decision making.

UNIT - I

Introduction- Meaning and Definition of Business Economics. It's Role in Business Decisions. The Economic Problem and Functions of Economic System.

UNIT - II

Consumption- Traditional Theory of Consumer's Equilibrium. Demand and Law of Demand.
Elasticity of Demand: Its Measurement and Uses of the Concept of Elasticity of Demand.
Indifference Curve: Meaning, Characteristics, Consumer's Equilibrium

UNIT-III

Production- Production Function: Laws of Returns, Returns to Scale, Cost Concepts and Classification, Cost Function in Short Run and Long Run, Law of Supply

UNIT – IV

Market: Meaning, Definition and Classification. Revenue Analysis, Price and output Determination under Perfect Competition, Imperfect Competition (Monopolistic Competition), Monopoly, Discriminating Monopoly and Oligopoly

UNIT - V

Distribution- Marginal Productivity Theory of Distribution, Theories of Rent, Wages, Interest and Profit, National Income: Basic Concepts, Measurement.

Readings

- Agarwal M.D. & Som Deo- Business Economics (Ramesh Book Depot, Jaipur)
- Mithani D.M – Fundamentals of Business and Managerial Economics. (Himalaya,
- Publishing House, Bombay) Paul A. Samuelson – Economics (McGraw Hill, New York)
- Seth M.L – Principles of Economics.

- Stonier and Hauue- A text Book of Economic Theory.
- Saraswat, Lodha, Sharma, Godha- Business Economics (Ajmera Book Co. Jaipur)
- Rudiger Dornbusch, Stanley Fischer, and Richard Startz, Macroeconomics. McGraw-Hill
- Education
- Oliver J. Blanchard, Macroeconomics, Pearson Education
- G. S. Gupta, Macroeconomics: Theory and Applications, McGraw-Hill Education
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BFSI4.5DCCT14: Principles of Management (Core Subject -2)

Objective: To describe the basic management functions of planning and organizing. To outline the historical evolution of management theories. To explain how decisions are made within an organization and how those decisions are communicated to the various stakeholders. To relate the basic concepts of planning: the importance of planning, strategic planning, and the types of objectives and plans developed by organizations. To describe the control process including: the importance of control, tools for measuring organizational performance, and managerial actions.

Course Outcomes:

The successful completion of this course shall enable the learner:To recognize the theory of management and manager's role in organization. To list managerialroles and managerial functions. To name the core dimensions of organization and organizationaldesign. To describe the decision-making process in organization. To build critical thinkingmethod relevant to the managerial problems and issues in organization. To evaluate differentstructures in organizations and understand role of decentralization.

Unit - I

Introduction: Meaning, Nature, Principles & Importance of Management, Schools ofManagement Thought. Coordination: Meaning, Need and Techniques. Recent trends inmanagement.

Unit – II

Planning: Meaning, Importance, Types and Process. Decision- and decision-making process.

Unit - III

Organization: Meaning, Importance, Types, structure of organization. Forms of organization and span of control. Staffing, meaning, process and importance. Elementary knowledge of Organizational behavior. Decentralization and Delegation of Authority.

Unit - IV

Directing: Meaning, Importance and Techniques with special emphasis on communication. Controlling. Meaning. Importance Techniques and process.

Unit - V

Leadership - Meaning, Kind, Style, Merits of a successful leader. Motivation-Meaning,Importance, Approaches. Management by Change. Elementary Knowledge of Stress and Stress Management.

Readings

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- O;kolkf;dvFkZ'kkL=- ekFkqj,xqlrkf'koe~ ifCyf'kaxgkml

- सेन, जैन, गुप्त -व्यावसायिक संगठन
- Ramaswamy, I. (2011). Principles of Business Management, (8th Ed.), HimalayaPublishing House, New Delhi.
- Koontz, H, &Weihrich, H (2016). Essentials of Management: An InternationalPerspective (8th ed.), Tata McGraw Hills, New Delhi.
- Ghuman, K &Aswathapa, K, (2017). Management concepts and Cases (10th ed.), Tata McGraw Hills, New Delhi.
- Telsan, M.T. (2016). Industrial and Business Management, (4th ed.), S. Chand, New Delhi. Mathur, B. S.: Principles of Management
- आर. एल. नौलख -प्रबन्ध के सिद्धांत
- अग्रवाल आर. सी. साहित्य भवन आगरा -व्यावसायिक प्रबन्ध के सिद्धांत

Semester II: Ability Enhancement Compulsory Course

ENG4.5AECCT21: General English **HIN4.5AECCT21: General Hindi**
Common Curriculum for all Under Graduate Students

Semester II: Discipline Centric Course (DCC)

BFSI4.5DCCT22: GST ASSISTANT (Skill Course)

Objective:

The objective of this course is to provide students with a clear understanding of the foundations of indirect taxation in India with special emphasis on the Goods and Services Tax (GST). It aims to familiarize learners with the structure, principles, and legal framework of GST, including registration procedures, return filing, compliance requirements, and accounting treatment. The course also focuses on developing practical skills through hands-on exercises on GST portals, preparation of invoices, e-way bills, and return filing, enabling students to apply taxation knowledge effectively in real-world business situations.

Course Outcomes:

On successful completion of this course, students will be able to understand the evolution and importance of indirect taxes, explain the structure and features of GST, and manage registration, compliance, and filing requirements. They will be able to record and account for GST transactions both manually and through accounting software, maintain proper vouchers and records, and ensure compliance with GST laws. Through practical exposure to GST portals, case studies, and projects, students will gain the ability to handle GST procedures independently for small and medium businesses while minimizing errors and adhering to statutory requirements.

Unit I

Introduction to Indirect Taxation & GST

- Foundations of Indirect Taxes:
  Introduction to Indirect Taxes Definition and types of indirect taxes, Importance and role of indirect taxes in the economy, Evolution of Indirect Taxation in India, Historical overview of indirect taxation in India Transition from cascading taxes to GST regime
- Basic Concepts in Indirect Taxation:
  Concepts of supply, goods, services, and taxable events Principles of levy, collection, and administration of indirect taxes
- Overview of GST:
  Concept and need for GST in India, Objectives and features of GST, Structure of GST: CGST, SGST, IGST, UTGST

Unit II

GST Law and Registration

- Eligibility and process of GST registration
- Types of registration (regular, composition scheme, casual, non-resident)
- Documents required for registration
- Amendment, cancellation, and revocation of registration
- GST identification number (GSTIN) structure

Unit III

GST Returns and Compliance

- Types of GST returns: GSTR-1, GSTR-3B, GSTR-9, etc.
- Due dates and filing procedures (manual and online)
- Payment of GST: challans, input tax credit (ITC) mechanism
- Reverse charge mechanism
- Common errors and penalties in return filing

Unit IV

GST Accounting and Record Keeping

- Recording GST transactions in books of accounts
- Accounting entries for GST (purchases, sales, ITC, output tax)
- GST treatment in computerized accounting (Tally ERP/Prime, Excel)
- Maintaining vouchers, invoices, credit and debit notes
- GST audit and annual return compliance basics

Unit V

Practical Applications and Case Studies

- Hands-on practice in GST portal (www.gst.gov.in)
- Preparation of GST invoices and e-way bills
- Simulation exercises on return filing (GSTR-1 and GSTR-3B)
- Case studies on compliance issues in manufacturing, services, and e-commerce
- Practical project: Filing a complete GST cycle for a small business

Readings –

- Goods and Service Tax & Custom Duty – P.C. Publication, Bansal, Choudhary, Joshi (Choudhary Parkashan, Jaipur)
- Goods and Service Tax & Custom Duty – Ranga, Vyas, Mujral, Kukkar (RBD, Publishing House, Jaipur)
- Datey V.S.: GST Ready Reckoner, Taxman Publication, New Delhi.
- Goel Pankaj: GST Ready Reckoner, Reference (2017) Commercial Law Publisher (India) Pvt. Ltd.
- A.K. Nadhani – *GST Accounting with Tally ERP 9/Prime* – BPB Publications
- Dr. Girish Ahuja & Dr. Ravi Gupta – *GST and Customs Law* – Wolters Kluwer India

BFSI4.5DCCT23: Economic Environment in India (Core Subject -1)

Objective:

To provide the students an insight into the multifaceted economic environment and to sensitizethe students on issues and problems of the Indian economy. The course involves the understanding of economic planning, population, agriculture. To provide basic understanding ofeconomic growth and development.

Course Outcomes:

The successful completion of this course shall enable the learner: Student will gain knowledge on economy and its determinants. To analyze the economic environment and the factors affecting economic environment in India. To evaluate new developments in the various sectors of an economy- agriculture, industry etc. To develop ability to understand Indian Economy. To analyze the constraints in economic development and its remedies.

Contents

Unit- I

Economic Environment - Meaning, Factors Affecting Economic Environment, Basic Features of Indian Economy. NITI Aayog: Meaning, objective, Features, Composition.

Unit-II

Major Problems of Indian Economy: Unemployment, Poverty and Disparity of Income and Wealth. Economic Growth and Development: Meaning, Measurement and Determinants.

Unit –III

Agriculture &Small Scale Industries - Role of Agriculture in Indian Economy, Green Revolution, Agricultural Credit, Agricultural Productivity in India. Small Scale Industries - Meaning, Importance, Problems and Remedial Measures. Industrial Policy and Recent Changes.

Unit- IV

Foreign Trade of India – Volume, Composition and Direction, Export Promotion, Investment of Foreign Capital in India. Entrepreneurship & Entrepreneur: Meaning, Definition, Features, Functions and Types.

Unit-V

Economy of Rajasthan – Basic characteristics of Economy of Rajasthan, Dairy Development Programme and Tourism Development in Rajasthan. Constraints in Economic Development of Rajasthan and Remedies.

Readings:

- Agarwal A.N: Indian Economy.
- Mishra and Puri: Indian Economy.
- Dewet K.K: Indian Economy.
- Rudradutta and Sundram: Indian Economy.
- Planning Commission: Various Plans and Reports,
- Swami and Gupta- Economic Environment in India, Ramesh Book Depot, Jaipur
- Vashistha, Bhinda, Sharma, Lodha, Sharma- Economic Environment in India, Ajmera

Book Co. Jaipur

- N.D Mathur- Economic Environment in India (Shivam Book House Jaipur)
- Directorate of Economics & Statistics: Economic Review of Rajasthan.
- Directorate of Economics & Statistics: Basics Statistics of Rajasthan
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BFSI4.5DCCT24: Business Laws (Core Subject -2)

Objective:

To understand the role and importance of Indian Contract Act, 1872 and its implications. To give a comprehensive understanding of the Act's fundamental principles within the Indian legal framework, cultivating practical application skills for drafting, negotiation, and dispute resolution

Course Outcomes:

The successful completion of this course shall enable the learner: To appraise the needs of better understanding about the need of Indian Contract Act, 1872 and its legal implications.

Contents

Unit – I

Law of Contract (1872): Nature of Contract: Meaning and Essentials of valid contract, Agreement, Classification of Contract, Offer and Acceptance: Legal Rules and Types, Communication of offer and Acceptance, Capacity of Parties to Contract. Consideration: Legal rules and Exceptions.

Unit – II

Free Consent: Meaning, rules and consequences related to Coercion, Undue Influence, Misrepresentation, Fraud and mistake, Agreements Declared Void. Performance of contract: Meaning and types.

Unit - III

Discharge of contract and its modes. Remedies for breach of contract. Special contract: Quasi contract, Contract of Agency, Contract of Indemnity, Contract of Guarantee Contract of Bailment and Contract of Pledge.

Unit – IV

Sale of Goods Act 1930: Formalities of Contract of Sale, Sale and Agreement to Sell, Price and its mode, Condition and Warranty, Transfer of property and Rights of an unpaid seller. Consumer Protection Act 2019: Scope of Consumer Protection Act and Rights of Consumer. Redressal of Consumer disputes (District forum, State Commission, National commission).

Unit – V

Limited Liability Partnership Act 2008: Meaning and Definition, Features, Need and Advantages. Formation of LLP, Partners and their relations. Winding up and Dissolution. Information Technology Act 2000. Objects and Important Definitions.

Readings -

- Bare Acts
- Elements of Mercantile Law. N.D. Kapoor, Sultan Chand & Sons
- Business Law. N.D. Kapoor, Sultan Chand & Sons
- Legal Aspects of Business. Akhileshwar Pathak, Tata McGraw Hill
- Kuchchal M.C, Mercantile Law, Vikas Publishing House (P) Ltd
- Pathak Akhileshwar, Legal Aspects of Business, Tata McGraw Hill Pub. Company Ltd
- Sheth Tejpal, Business Law, Pearson Education
- Arya, Gupta: Business Law, Ajmera Book Company, Jaipur

Case Studies and Practical Applications:

Analyzing real-world business scenarios and case studies Applying economic concepts to business decision-making processes Simulation exercises on market behavior, strategic interactions, and policy

analysis **Additional Resources and Tools:** Business Laws text books, journals, and academic literature

Semester III: Skill Development Compulsory Course

ELE5SDC31: Elementary Computer
Common Curriculum for all Under Graduate Students

Semester III: Discipline Specific Course

BFSIM5DSCT32: Insurance Advisor (Skill Course)

Objective:

To provide learners with a clear understanding of the fundamental concepts, principles, and practices of insurance while equipping them with the professional skills required to work effectively as insurance advisors or agents. The course aims to develop knowledge of different types of insurance products such as life, health, and general insurance, along with the regulatory framework, ethical responsibilities, and selling techniques essential for success in the insurance industry. It also emphasizes practical skills like proposal form filling, premium calculation, claim settlement procedures, and customer relationship management to ensure learners can handle real-life situations confidently.

Course Outcomes:

The outcomes of the course are that learners will gain the ability to explain the meaning, principles, and importance of insurance; differentiate between various insurance products; and understand the process of policy issuance, nomination, assignment, and claims. They will be able to apply knowledge of fire, marine, motor, crop, and health insurance policies in practice and follow the regulatory guidelines set by IRDAI. Learners will also acquire essential selling and communication skills, develop professionalism in customer handling, and apply insurance marketing strategies effectively. By the end of the course, they will be capable of preparing advisory plans, assisting customers in choosing suitable policies, managing after-sales services, and resolving grievances, thereby functioning as competent insurance advisors in the field.

Unit I

Introduction to Insurance

- Meaning, nature, and importance of insurance
- Principles of insurance: utmost good faith, insurable interest, indemnity, contribution, subrogation, proximate cause
- Types of insurance: Life, Health, General, Fire, Marine, Motor, Crop insurance
- Role and responsibilities of insurance agents/advisors

Unit II

Life Insurance and Health Insurance

- Concept and need for life insurance
- Types of life insurance policies (endowment, term, whole life, ULIPs, annuities)
- Health insurance: features, importance, mediclaim policies, critical illness cover
- Insurance policy documents and proposal forms
- Nomination, assignment, and claim settlement process

Unit III

General Insurance

- Fire insurance: policies and claim procedure

- Marine insurance: cargo, hull, freight policies
- Motor vehicle insurance: third-party and comprehensive policies
- Other general insurances: crop, travel, liability, property insurance
- Role of IRDAI in regulating general insurance business

Unit IV

Selling Skills and Customer Relationship

- Prospecting, approaching, and identifying customer needs
- Communication skills and ethics in selling insurance
- Insurance marketing techniques (traditional and digital)
- Customer relationship management (CRM) in insurance
- Grievance redressal and after-sales service

Unit V

Practical Applications and Case Studies

- Filling proposal forms and KYC compliance
- Premium calculation methods
- Case studies of claim settlement disputes
- Role-play exercises for client interaction and selling insurance products
- Field project: Preparing an insurance advisory plan for a sample customer

Case Studies and Practical Applications

Analysing client profiles to suggest suitable insurance plans, reviewing case studies on claims settlement and policy servicing, understanding ethical issues in selling insurance products, Applying IRDAI guidelines in real-life advisory situations.

Additional Resources and Tools

IRDAI Training Modules for Insurance Agents, Premium calculators (online tools of insurance companies) Guest lectures by practicing insurance agents and industry experts, Field visits to insurance branch offices

Readings

- प्रोजीएससुधा - बीमा
- जेपीसिंघल - बीमा
- डॉआरएलनौलखा- बीमाकेतत्व
- आरसीअग्रवालएवएनएसकोठरी – बीमा
- Dr. P. Periasamy – Principles and Practice of Insurance – Tata McGraw Hill
- R. S. Sharma – Insurance Principles and Practice – Vikas Publishing House
- P. K. Gupta – Principles and Practice of General Insurance – Himalaya Publishing House
- O. S. Gupta – Fundamentals of Insurance – Kalyani Publishers
- C. S. Rao – Insurance and Risk Management – Himalaya Publishing House
- M. L. Gupta – Life and Health Insurance in India – Discovery Publishing House
- Dr. R. K. Gupta – General Insurance – Principles and Practice – Himalaya Publishing House

- A.N. Agrawala: Insurance in India.
- W.A. Dinsdal& D.C. MC Muride - Elements of Insurance
- Anil Kothari & Joshi Jain: fundamental of Insurance

BFSIM5DSCT33: Financial Management(Core Subject-1)

Objective:

The Financial Management course aims to introduce students to the fundamental concepts, scope, and importance of financial management. It covers financial analysis techniques, including ratio, fund flow, and cash flow analysis. The course also addresses financial planning and forecasting, working capital management, cost-volume-profit analysis, receivables and inventory management, cost of capital, capital budgeting, and dividend policy.

Course Outcomes:

The successful completion of this course shall enable the learner: Students will understand the principles of financial management and the role of a CFO. They will be able to analyze financial statements, prepare fund and cash flow statements, and understand financial planning, working capital management, and cost-volume-profit analysis. Students will manage receivables and inventory, calculate the cost of capital, evaluate capital budgeting decisions, and develop sound dividend policies.

Contents

Unit-I

Financial Management: Meaning, Scope, Importance and Limitations. Functions of Chief Financial Officer (CFO). Financial Analysis: Financial Statements, Income Statement and Balance Sheet. Techniques of Financial Analysis. Ratio Analysis: Advantages, Significance and Limitations, Liquidity Ratios, Activity Ratios and Profitability Ratios.

Unit – II

Fund Flow Analysis: A Theoretical Aspect of Sources and uses of Funds. Preparation of Statement of Changes in Working Capital and Statement of Sources and Uses of Funds. Cash Flow Analysis: Preparation of Cash Flow Statement. Difference between Fund Flow Statement and Cash Flow Statement.

Unit-III

Financial Planning and Forecasting: Meaning, Characteristics, Types, Importance, Limitations and Factors affecting Financial Planning. Advantages and Tools of Financial Forecasting. Working Capital Management- Concept, Types, Sources, Determinants and Estimation of Working Capital. Cost-Volume-Profit Analysis.

Unit –IV

Receivables Management: Meaning, Objectives, Importance and Functions. Inventory Management: Meaning, Objectives, Importance, Factors affecting Inventory Level and Techniques of Inventory Control. Cost of Capital: Meaning and Significance of the Concept of the Cost of Capital, Cost of Capital for Various Sources of Finance: Cost of Debt Capital, Cost of Preference Share Capital, Cost of Equity Share Capital, Cost of Retained Earnings, Weighted Average Cost of capital.

Unit-V

Capital Budgeting: Meaning, Definitions, Process and Capital Budgeting Evaluation Techniques. Dividend Policy: Meaning, Forms of Dividend and Dividend Policy, Dividend Models and Their Relevance.

Case Studies and Practical Applications:

Analyzing real-world financial management scenarios and case studies Financial modeling and decision-making projects

Additional Resources and Tools:

Financial analysis software (e.g., Bloomberg Terminal, Fact Set) Online resources, books, and academic journals, Guest lectures from industry professionals

Readings: Agarwal M.D. •& Agarwal NP - Vitiya Prabhandhaketatva (Ramesh Book Depot, Jaipur) Khan •& Jain - Financial Management Kuchhal S.C. - Corporate Financial Management • Pandey I.M.- Financial Management • Chandra Prasanna: Financial Management Theory and Practice; TMH, New Delhi. • Ravi M. Kishore - Financial Management • Saxena V.K.•&Vashistha C.D. – Financial Management

BFSIM5DSCT34: Income Tax (Core Subject-2)

Objective:

It will help students to identify the basic concepts, definitions and terms related to Income Tax. It will enable the students to determine the residential status of an individual and scope of total income. It will also help the students to compute income under various heads namely income from salaries, house property, business/ profession, capital gains and income from other sources. To enable the students to compute the net total taxable income of an individual.

Course Outcomes:

The successful completion of this course shall enable the learner: To combine practice and theoretical knowledge of Income Tax. Students would identify the technical terms related to Income Tax. This course will help students to determine the residential status of an individual and scope of total income. Students would compute income from salaries, house property, business/profession, capital gains and income from other sources. Students will be able to understand the practical knowledge required for Tax procedures and systems.

Contents

Unit – I

Introduction and definitions, Residential Status and incidence of tax, computation of taxable Income under the head salary.

Unit-II

Computation of taxable income under the heads: Income from house property, Income from business or profession.

Unit-III

Computation of income from capital gains, Income from other sources,

Unit-IV

Aggregation and clubbing of income, set off and carry forward of losses, Exempted incomes. Deductions from Gross Total Income.

Unit-V

Computation of total income and tax liability of individuals. Provisions regarding deduction of tax at source and Advance payment of tax. Assessment procedure. Note: The act and Rules which are relevant for the assessment year beginning form 1st April immediately preceding the date of commencement of the Academic Session. rate derivatives

Case Studies and Practical Applications:

Analyzing case studies related to tax planning, computation, and compliance Preparation of tax returns for individuals and corporates, Simulation exercises on handling tax assessments and appeals

Additional Resources and Tools:

Tax software and online tools for computation and filing of tax returns, taxation journals, books, and online resources

Workshops, seminars, and webinars conducted by tax experts

Readings: Income Tax Law and Accounts – Choudhary, Bansal, Choudhary, Joshi (Choudhary •Parkashan, Jaipur) Income Tax Law and Accounts – Ranga, Vyas, Mujral, Kukkar (RBD, Publishing House, •Jaipur) Singhania V.K.- Students Guide to Income Tax •Meharotra H.C. – Income Tax Law •& Accounts. Income Tax Law and Accounts – Ranga, Vyas, Mujral, Chahaliya, Kataria (RBD, Publishing • House, Jaipur) Singhania V.K.- Students Guide to Income Tax •Meharotra H.C.– Income Tax Law •& Accounts.

Semester IV: Value Addition Compulsory Course

IKS5VACT41: Indian Knowledge System
Common Curriculum for all Under Graduate Students

Semester IV: Discipline Specific Course

BFSI5DSCT42: Mutual Fund Distributor (Skill Course)

Objective:

The objective of this course is to equip students with a clear understanding of the fundamentals, structure, and functioning of mutual funds in India. It aims to develop professional skills required for mutual fund distribution, including knowledge of products, operations, regulatory compliance, sales and marketing processes, and customer relationship management. The course also focuses on emerging trends, digital platforms, and career opportunities in the mutual fund industry.

Course Outcomes:

On completion of this course, students will be able to understand the concepts, evolution, and types of mutual funds along with their regulatory framework. They will acquire practical knowledge of fund operations, NAV, taxation, and systematic investment methods. The course will enable them to perform the role of mutual fund distributors effectively by following AMFI norms, risk profiling, and ethical practices. Students will also learn advisory and communication skills for investor education, grievance handling, and long-term relationship building. Additionally, they will gain insights into new-age distribution channels, fintech innovations, ETFs, and global investment trends, thus preparing them for career opportunities in the financial services sector.

Unit I

Fundamentals of Mutual Funds

- Concept and importance of mutual funds
- Evolution and growth of mutual funds in India
- Structure of mutual funds: Sponsor, Trustee, AMC, Custodian
- Types of mutual fund schemes: equity, debt, hybrid, liquid, ELSS, index funds, ETFs
- Regulatory framework: Role of SEBI and AMFI

Unit II

Mutual Fund Products and Operations

- Classification of schemes: open-ended, close-ended, interval schemes
- Concept of Net Asset Value (NAV) and expense ratio
- Load and no-load funds
- Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP)
- Taxation of mutual funds: capital gains, dividend distribution, indexation benefits

Unit III

Distribution and Sales Process

- Role and functions of mutual fund distributors/agents
- AMFI registration and code of conduct
- KYC norms and investor documentation
- Suitability and risk profiling of investors
- Commission structures, transparency, and ethical practices

Unit IV

Marketing, Advisory and Customer Relationship

- Investor awareness and education initiatives
- Communication skills in investment advisory
- Handling client queries, objections, and grievances
- Importance of long-term relationship building with investors
- Digital distribution channels and online investment platforms

Unit V

Emerging Trends and Opportunities

- Direct vs. Regular plans of mutual funds
- Growth of fintech in mutual fund distribution
- Passive investing, ETFs, and index funds
- Global trends and their impact on Indian mutual fund industry

- Career opportunities and future prospects for mutual fund distributor

Case Studies and Practical Applications

Analyzing investor profiles to recommend suitable mutual fund schemes, reviewing case studies on SIPs, lump-sum investments, and redemptions, understanding risk–return trade-offs in different fund categories, Applying SEBI guidelines and ethical practices in mutual fund distribution

Additional Resources and Tools

Online Resources, Industry Publications, Mutual fund performance analysis and comparisons
Readings

- Ramesh Bhat & Vibhuti Tripathi – Mutual Funds in India: Emerging Issues – Excel Books.
- Dr. Avdhesh Ojha – Mutual Funds in India – Himalaya Publishing House.
- Charles P. Jones – Investments: Analysis and Management – Wiley India.
- Amitabh Gupta –*Mutual Funds in India* – Anmol Publications
- Sundar Sankaran – Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors – Vision Books
- P. Mohana Rao – Working of Mutual Fund Organisations in India – Kanishka Publications

BFSI5DSCT43: Cost Accounting (Core Subject-1)

Objective:

The course is designed to provide in-depth coverage of cost accounting concepts, objectives, and accumulation and reporting procedures. It will enable the students to acquire the basic knowledge on cost accounting concepts, elements and classification of cost and overheads, levels of material control, purchase and stores control. To enable students to examine and discuss various aspects Marginal Costing and construct marginal cost statements. Analyze the various system of wage payment and methods of operating costing. To enable students to discuss and describe the concept of variance analysis and teach them computation of various variances.

Course Outcomes:

The successful completion of this course shall enable the learner: To understand the basic concepts of costs and fundamentals of cost accounting. Students would construct statement of marginal costs and calculate various Marginal Costing ratios. Students would be able to solve various decision-making problems that take place in business. Students would recall the need for variance analysis and would compute material, labor, variable overheads, fixed overheads, sales and profit variances.

Contents

Unit I

Introduction: Nature objectives and significance of Cost Accounting. Various cost concepts. Ascertainment and control of cost. Difference between Cost, Financial and Management Accounting. Installation of costing system. Elements of cost. Techniques and methods of cost. Direct Material: Purchase & issue of materials, Economic order Quantity and determination of various levels of inventory. Methods of pricing the issuing of material. Selective inventory control techniques – A.B.C. Analysis.

Unit II

Direct Labour: Direct labour cost and its control. Time keeping and time booking. Methods of wage payment, Individual & group bonus plans, Overhead – Meaning of overhead. Apportionment and absorption of overhead. Treatment and dispositions of Under and over recovery. Control of administration, selling & Distribution Over heads. Machine Hour Rate

Unit III

Unit Costing, Contract Costing.

Unit IV

Standard Costing: Concepts, Significance and limitations. Analysis of variances (Material and labour variances) Reconciliation of Financial Accounts and Cost Accounts

Unit V

Marginal costing and BEP Analysis (Excluding Managerial Decisions), Operating Costing

Readings:

- Oswal, Bansal, Joshi, Vyas, Mujral - Cost Accounting (RBD Publishing House, Jaipur)
- Jain, Khendelwal & Pareek - Cost Accounting (Ajmera Book Company, Jaipur)
- Jain & Narang - Cost Accounting (Kalyani Publication, Delhi)
- Banerjee B. - Cost Accounting (World Press, Calcutta)
- Jawahar Lal - Cost Accounting (Tata McGraw Hill, Delhi)
- माहेश्वरी एवं मित्तल – लागतलेखांकन (महावीर प्रकाशन, दिल्ली)

BFSI5DSCT44: Principles of Marketing (Core Subject-2)
Objective: To introduce students to the foundational principles and concepts of marketing, including its role and importance in the business world. To analyze consumer behavior and understand the factors that drive buying decisions. To develop an understanding of the elements involved in product development, including branding, packaging, and the product life cycle. To explain pricing strategies and the significance of promotion in a competitive marketing environment. To examine distribution channels and logistics, focusing on the role of transportation and warehousing in the efficient delivery of goods and services.
Course Outcomes: The successful completion of this course shall enable the learner: Explain the nature, scope, and importance of marketing, differentiate between traditional and modern marketing concepts, and analyze the marketing environment including digital marketing. Interpret consumer behavior, understand its importance in marketing decisions, and apply the principles of market segmentation to target diverse customer groups effectively. Identify and evaluate various aspects of product management, including the development process, packaging, branding, and trademarks, and apply the concept of the product life cycle in strategy development. Analyze the factors influencing product pricing, create effective promotional strategies, and understand the roles of advertising media, salesmanship, and promotional mixes in achieving marketing goals. Assess various distribution channels, understand the importance of physical distribution, and apply concepts related to transportation and warehousing to optimize product availability
Contents **Unit I** Introduction: Nature, scope and importance of marketing; marketing concepts traditional and modern, Selling v/s Marketing. Marketing Environment. Digital marketing: meaning, types & importance. Green marketing: meaning, need and Challenges. Global marketing and its types. Rural marketing: Nature and Scope. **Unit II** Consumer Behavior: Nature scope and importance of consumer behavior. Market Segmentation: Concept, basis of segmentation and importance. Marketing Research: Meaning, Nature, Need and type. **Unit III** Product: Concept of Product, consumer and industrial goods. Product Planning and development. Packaging-role and functions. Brand and trademark; Product life cycle Concept. **Unit IV** Price: Importance of Price in the marketing mix; Factors affecting Price of a Product/Service. Discount and rebates. Promotion: Methods of Promotion optimum Promotion mix; Advertising media and their relative merits and limitations; selling as a career. Functions of salesman. **Unit V** Distribution channels and Physical distribution: Distribution channels concept role and types. Physical Distribution of goods, Transportation, Warehousing.

Readings

- Dr. R.L. Nolakha - Principles of Marketing
- Rajpurohit Sharma - Principles of Marketing
- Philip Kotler - Marketing Management
- 33 Stanton W.J. - Fundamentals of Marketing
- RSN Pillai& Bagavathi - Marketing Management S Chand Publishers.
- Srinivasan R: Case studies in marketing. The India Context, Practice Hall, New Delhi

Semester V: On the Job Training Course

CS5.5SDCT51: Apprenticeship

Objective:

- To initiate students into the workplace environment of the BFSI sector and provide exposure to day-to-day operations.
- To help students apply fundamental concepts of banking, finance, taxation, and insurance in real industry settings.

Outcomes:

- Students will gain familiarity with organizational structures and work culture.
- They will be able to perform basic operational tasks, maintain reports/logbooks, and understand workflow processes.
- They will develop punctuality, responsibility, and basic professional communication skills.

Semester VI: On the Job Training Course

CS5.5SDCT61: Apprenticeship

Objective:

- To initiate students into the workplace environment of the BFSI sector and provide exposure to day-to-day operations.

• To help students apply fundamental concepts of banking, finance, taxation, and insurance in real industry settings.
Outcomes: • Students will gain familiarity with organizational structures and work culture. • They will be able to perform basic operational tasks, maintain reports/logbooks, and understand workflow processes. • They will develop punctuality, responsibility, and basic professional communication skills.

The links of the BFSI SSC guidebooks:

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

Faculty Handbook:
https://drive.google.com/drive/folders/1tve-nxaa9iPE0aNYB09Y_j5EvGOuLUPs