



॥ सा विद्या या विमुक्तये ॥  
स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड  
'ज्ञानतीर्थ', विष्णुपुरी, नांदेड - ४३१ ६०६ (महाराष्ट्र राज्य) भारत  
SWAMI RAMANAND TEERTH MARATHWADA UNIVERSITY, NANDED

'Dnyanteerth', Vishnupuri, Nanded - 431 606 (Maharashtra State) INDIA

Established on 17th September, 1994, Recognized By the UGC U/s 2(f) and 12(B), NAAC Re-accredited with 'B++' grade

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एनईपी-२०२० सुधारित श्रेयांक  
आराखडयानुसार वाणिज्य व व्यवस्थापन  
विद्याशाखेतील पदवी प्रथम वर्षाचे  
अभ्यासक्रम शैक्षणिक वर्ष २०२६-२७  
पासून लागू करण्याबाबत.

प रि प त्र क


या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक २२ एप्रिल २०२६ रोजी संपन्न झालेल्या मा.विद्यापरिषद बैठकीतील विषय क्र.०६/६४-२०२६ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील राष्ट्रीय शैक्षणिक धोरण-२०२० सुधारित श्रेयांक आराखडयानुसार पदवी प्रथम वर्षाचे अभ्यासक्रम शैक्षणिक वर्ष २०२६-२७ पासून लागू करण्यास मा.विद्यापरिषदेने मान्यता प्रदान केली आहे. त्यानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील बी.कॉम प्रथम वर्षाचे खालील विषयाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२६-२७ पासून लागू करण्यात येत आहे.

01	B.Com I Year (General)
02	B.Com I Year Banking & Insurance
03	B.Com I Year Accounting & Taxation
04	B.Com I Year Management & Entrepreneurship

सदरील परिपत्रक व अभ्यासक्रम प्रस्तुत विद्यापीठाच्या [www.srtmun.ac.in](http://www.srtmun.ac.in) या संकेतस्थळावर उपलब्ध आहेत. तरी सदरील बाब ही सर्व संबंधितांच्या निदर्शनास आणून द्यावी, ही विनंती.

'ज्ञानतीर्थ' परिसर,  
विष्णुपुरी, नांदेड - ४३१ ६०६.  
जा.क्र.:शै-१/परिपत्रक/पदवी/बी.कॉम/२०२६-२७/६३  
दिनांक : २२.०६.२०२६



  
सहा.कुलसचिव  
शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत माहिती व पुढील कार्यवाहीस्तव :-

- १) मा. कुलगुरू महोदयांचे कार्यालय, प्रस्तुत विद्यापीठ.
- २) मा. प्र.कुलगुरू महोदयांचे कार्यालय, प्रस्तुत विद्यापीठ
- ३) मा. अधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.
- ४) मा. संचालक, परिक्षा व मुल्यमापन मंडळ, प्रस्तुत विद्यापीठ.
- ५) मा. प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.
- ६) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. यांना देवून कळविण्यात येते की, परिपत्रक अभ्यासक्रम संकेतस्थळावर प्रसिध्द करण्यात यावेत.

**SWAMI RAMANAND TEERTHMARATHWADA UNIVERSITY, NANDED**



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड.

**(Structure and Syllabus of Four Years Multidisciplinary Degree Program in Commerce with Multiple Entry and Exit Option)**

**BACHELOR OF COMMERCE**

**(BANKING & INSURANCE)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

**Effective from Academic Year 2026-27**

**(As per NEP-2020)**



# Swami Ramanand Teerth Marathwada University, Nanded

## Faculty of Commerce and Management

Credit Framework and Structure of Four Years Multidisciplinary Degree Programme in Commerce (B.Com **Banking & Insurance**) with Multiple Entry and Exit Options

*Subject: Banking & Insurance*

Year & Level	Semester	Subject-1 Major (DSC/DSE)	Subject-2 Minor 1(DSM)	Subject3 Minor 2(DSM)	Generic Elective (GE)  <i>(select any one from GE Basket of Faculties other than Commerce and Management )</i>	Vocational & Skill Enhancement Course  <i>(Related to DSC/DSM for Sem I and II; and related to DSC for Sem III onwards)</i>	Ability Enhancement Course (AEC) <b>(Basket4)</b> Value Education Courses (VEC) / Indian Knowledge System (IKS) <b>(Basket 5)</b> <i>(Common across all faculties)</i>	Field Work / Project/Internship/OJT/ Apprenticeship / Community Engagement Services <b>Or</b> Co-curricular Courses (CC) <b>(Basket6forCC)</b> <i>(Common across all faculties)</i>	Credits	Total Credits
1	2	3	4		5	6	7	8	9	10
1  (4.5)	I	DSC101 (4 Cr) 4 Credits	DSM101 (4 Cr) 4 Credits	DSM102(4Cr) 4 Credits	GE/OE101(2Cr) 2 Credits	SEC101(2Cr) 2 Credits	AECENG101(2Cr) IKS101(2 Cr) 4Credits	CC101 2Cr) <i>(NCC/NSS/Sports/Culture /HealthWellness/ Yoga Education /Fitness)</i> 2 Credits	22	44
	II	DSC 151 (4 Cr) 4 Credits	DSM151 (4 Cr) 4 Credits	DSM152(4Cr) 4 Credits	GE/OE151(2Cr) 2 Credits	SEC151(2 Cr) 2 Credits	AECMIL151(2Cr) <i>(Hin, Mar, Kan, Pal, etc)</i> VEC151(2 Cr) <i>Constitution of India</i> 4 Credits	CC151 2Cr) <i>(NCC/NSS/Sports/Culture /HealthWellness/ Yoga Education /Fitness)</i> 2 Credits	22	
	Cum. Cr.	08	08	08	04	04	8	4	44	
<p style="text-align: center;"><b>Exit option: UG Certificate in Commerce on completion of 44 Credits and additional 4 credits from NSQF/ Internship</b></p>										

2 (5.0)	III	DSC201 (4 Cr) DSC202(4 Cr) 8 Credits		DSM201(2Cr) 2 Credits	----	GE/OE201(2Cr) 2 Credits	SEC201(2 Cr) 2 Credits	AECENG201(2Cr) AECMIL201(2Cr) (Hin,Mar,Kan,Pal,etc) 4 Credits	FP201(2Cr) CC201 (2 Cr) (NCC/NSS/Sports/Culture/HealthWellness/Yoga Education/Fitness) 4 Credits	22	
	IV	DSC251 (4 Cr) DSC252(4 Cr) 8 Credits		DSM251(2Cr) 2 Credits	----	GE/OE251(2Cr) 2 Credits	VSC251(2Cr) 2 Credits	AECENG251(2Cr) AECMIL251(2Cr) (Hin,Mar,Kan,Pal,etc) VEC251 (2 Cr) EnvironmentalStudies 6 Credits	CC2512Cr) (NCC/NSS/Sports/Culture/HealthWellness/ Yoga Education /Fitness) 2 Credits	22	
	Cum .Cr.	24		12	08	08	08	22	06	88	88
<b>Exit option: UG Diploma in Commerce on completion of 88 credits and additional 4credits NSQF/internship</b>											
3 (5.5)	V	DSC301(4Cr) DSC302(4 Cr) DSC303(4 Cr) 12 Credits	DSE301 (4cr) 4 Credits	-----	---	-----	VSC301(4Cr) 4 Credits	-----	FP301(2 Cr) (FP/CS) 2 Credits	22	
	VI	DSC351(4 Cr) DSC352(4 Cr) DSC353(4Cr) 12Credits	DSE351 (4cr) 4Credits	--	----	--	VSC351(2Cr) 2 Credits	----	OJT351 (4 Cr) 4 Credits	22	
	Cum .Cr.	56		12	08	08	14	22	12	132	132
<b>Exit option: Bachelor in Commerce</b>											

4 (6.0)	VII	DSC401(4Cr) DSC402(4Cr) DSC403(4Cr) DSC404(2Cr) 14 Credits	DSE401 (4cr) 4Credits	Research Methodology RM401(4cr) 4 Credits	--	--	--	--	22		
	VIII	DSC451(4Cr) DSC452(4Cr) DSC453(4Cr) DSC454(2Cr) 14 Credits	DSE451 (4cr) 4Credits	--	--	--	--	OJT451(4Cr) 4 Credits	22		
Total Credits		Major =92		Minor: 12+4 RM=16	08	GE/OE =08	V-08+S- 06=14	AEC(ENG+MIL)- 16+VEC-4 +IKS-2)=22	(CC-04+FP/CEP - 04+OJT-08)=16	176	176

### Exit option: B.Com. Honors

4 (6.0)	VII	DSC401(4Cr) DSC402(4Cr) DSC404(2Cr) 10 Credits	DSE401 (4cr) 4Credits	Research Methodology RM401(4cr) 4 Credits	--	--	--	ResearchProject (Field Work/Survey) RP401(4Cr) 4 Credits	22		
	VIII	DSC451(4Cr) DSC452(4Cr) DSC454(2Cr) 10 Credits	DSE451 (4cr) 4Credits	---	--	--	--	ResearchProject/Dissert ation RP451(8Cr) 8 Credits	22	44	
Total Credits		Major=84		Minor: 12+4 RM=16	08	GE/OE =08	V-08+S- 06=14	AEC(ENG+MIL)16+VE C-4+IKS-2)=22	(CC-04+FP/CEP- 04+ OJT-04+RP-12)=24	176	

### Exit option: B.Com. Honors with Research

1. DSC: Department/Discipline Specific Core(Major) (92/84)
2. DSE: Department/ Discipline Specific Elective (Major)(16)
3. DSM: Discipline Specific Minor (20)
4. GE/OE: Generic/Open Elective (08)
5. VSEC: Vocational Skill and Skill Enhancement Course
6. VSC: Vocational Skill Courses (08)
7. SEC: Skill Enhancement Courses (06)
8. AEC: Ability Enhancement courses(08)

9. MIL: Modern Indian languages (08)
10. IKS: Indian Knowledge System (02)
11. VEC: Value Education Courses (04)
12. OJT: On Job Training:(Internship/Apprenticeship) (08)
13. FP/ CS: Field Projects/ Case Study (04)
14. CC: Co-Curricular Courses(04)
15. RP: Research Project/Dissertation (12)
16. RM: Research Methodology(04)

## B.Com. (Banking & Insurance) (I<sup>St</sup> Year): Semester I (Level 4.5)

W.e.f. Academic Year 2026-27 (As per NEP-2020)

### Teaching Scheme

Course Type	Course Code	Course Title	Teaching Hours/Week		Credits Assigned		Total
			Theory	Practical	Theory	Practical	
Discipline Specific Core (DSC) Major	<b>CBAICT1101</b>	<b>Business Financial Accounting- I</b>	04	--	04	--	04
Discipline Specific Minor 1 (DSM)	<b>CBAIMT1101</b>	<b>Business Economics-I</b>	04	--	04	--	04
Discipline Specific Minor 2 (DSM)	<b>CBAIMT1102</b>	<b>Statistical Analysis</b>	04	--	04	--	04
Generic Elective 1 (Only Students of other Disciplines can opt anyone)	<b>CBAIGE1101</b>	<b>Principles of Management</b>	02	--	02	--	02
	<b>CBAIGE1102</b>	<b>Business Ethics</b>					
Skill Enhancement Course-SEC ( Any One)	<b>CBAISC1101</b>	<b>Application of IT in Business</b>	--	04	--	02	02
	<b>CBAISC1102</b>	<b>Introduction to Banking (UGC BI- I)</b>					
	--	<b>SWAYAM/NPTEL</b>					
Ability Enhancement Course (AEC)	--	<b>Compulsory English</b>	02	--	02	--	02
Indian Knowledge System (IKS)	--	<b>Indian Knowledge System</b>	02	--	02	--	02
CC		<i>(NCC/NSS/Sports/Culture/HealthWellness/ Yoga Education /Fitness)</i>	--	04		02	02
<b>Total</b>			<b>22</b>	<b>08</b>	<b>18</b>	<b>04</b>	<b>22</b>

**NOTE: The Syllabus, Teaching Scheme and Evaluation Scheme of Ability Enhancement Courses (AEC), Value Education Courses (VEC) and Co-Curricular Courses will be the same across the all faculties.**

**B.Com. (Banking & Insurance) (I<sup>St</sup> Year): Sem I (Level 4.5) Academic Year 2026-27( As per NEP-2020)  
Examination Scheme**

Course Type	Course Code	Course Title	Theory Marks		Practical Marks		Total
			CA (Continuous Assessment)	ESE (End of Semester Examination)	CA (Continuous Assessment)	ESE (End of Semester Examination)	
Discipline Specific Core (DSC) Major	<b>CBAICT1101</b>	<b>Business Financial Accounting- I</b>	40	60	--	--	100
Discipline Specific Minor 1 (DSM)	<b>CBAIMT1101</b>	<b>Business Economics-I</b>	40	60	--	--	100
Discipline Specific Minor 2 (DSM)	<b>CBAIMT1102</b>	<b>Statistical Analysis</b>	40	60	--	--	100
Generic Elective 1 (Only Students of other Disciplines can opt anyone)	<b>CBAIGE1101</b>	<b>Principles of Management</b>	20	30	--	--	50
	<b>CBAIGE1102</b>	<b>Business Ethics</b>					
Skill Enhancement Course- SEC ( Any One)	<b>CBAISC1101</b>	<b>Application of IT in Business</b>	--	--	20	30	50
	<b>CBAISC1102</b>	<b>Introduction to Banking (UGC BI- I)</b>					
	--	<b>SWAYAM/NPTEL</b>					
Ability Enhancement Course (AEC)	--	<b>Compulsory English</b>	20	30	--	--	50
Indian Knowledge System (IKS)	--	<b>Indian Knowledge System</b>	20	30	--	--	50
CC		<i>(NCC/NSS/Sports/Culture/HealthWellness / Yoga Education /Fitness)</i>	--	--	20	30	50
<b>Total</b>			<b>180</b>	<b>270</b>	<b>40</b>	<b>60</b>	<b>550</b>

**NOTE:**

- 1. Learner Must pass (with minimum 40%marks) separately in CA and ESE**
- 2. 1 Credit = 25 Marks, Weekly 1 hrs (60 min.) for Theory & 2 hours (120 min.) for Practical**

## B.Com. (Banking & Insurance)(I<sup>st</sup> Year): Semester II (Level 4.5)

w.e.f. Academic Year 2026-27(As per NEP-2020)

### Teaching Scheme

Course Type	Course Code	Course Title	Teaching Hours/Week		Credits Assigned		Total
			Theory	Practical	Theory	Practical	
Discipline Specific Core (DSC) Major	<b>CBAICT1151</b>	<b>Business Financial Accounting- II</b>	04	--	04	--	04
Discipline Specific Minor 1 (DSM)	<b>CBAIMT1151</b>	<b>Business Economics-II</b>	04	--	04	--	04
Discipline Specific Minor 2 (DSM)	<b>CBAIMT1152</b>	<b>Quantitative Methods</b>	04	--	04	--	04
Generic Elective 1 (Only Students of other Disciplines can opt anyone)	<b>CBAIGE1151</b>	<b>Principles of Banking</b>	02	--	02	--	02
	<b>CBAIGE1152</b>	<b>Fundamentals of Entrepreneurship</b>					
Skill Enhancement Course - SEC (Any One)	<b>CBAISC1151</b>	<b>Tally</b>	02	--	02	--	02
	<b>CBAISC1152</b>	<b>Introduction to Insurance (UGC BI – II)</b>					
	--	<b>SWAYAM / NPTEL</b>					
Ability Enhancement Course (AEC)	--	<b>Modern Indian Language (MIL) OR</b>	--	04	--	02	02
	<b>CBAIAC1151</b>	<b>Communication for Business (UGC BI -III)</b>					
Value Education Courses (VEC)	--	<b>Constitution of Indian</b>	02	--	02	--	02
CC		<i>(NCC/NSS/Sports/Culture/HealthWellness/ Yoga Education /Fitness)</i>	--	04	--	02	02
<b>Total</b>			<b>18</b>	<b>08</b>	<b>18</b>	<b>04</b>	<b>22</b>

**NOTE: The Syllabus, Teaching Scheme and Evaluation Scheme of Ability Enhancement Courses (AEC), Value Education Courses (VEC) and Co-Curricular Courses Will be the same across the all faculties.**

**B.Com. (Banking & Insurance)(I<sup>st</sup> Year): Sem II(Level 4.5) Academic Year 2026-27(As per NEP-2020)  
Examination Scheme**

Course Type	Course Code	Course Title	Theory Marks		Practical Marks		Total
			CA (Continuous Assessment)	ESE (End of Semester Examination)	CA (Continuous Assessment)	ESE (End of Semester Examination)	
Discipline Specific Core (DSC) Major	<b>CBAICT1151</b>	<b>Business Financial Accounting- II</b>	40	60	--	--	100
Discipline Specific Minor 1 (DSM)	<b>CBAIMT1151</b>	<b>Business Economics-II</b>	40	60	--	--	100
Discipline Specific Minor 2 (DSM)	<b>CBAIMT1152</b>	<b>Quantitative Methods</b>	40	60	--	--	100
Generic Elective 1 (Only Students of other Disciplines can opt anyone)	<b>CBAIGE1151</b>	<b>Principles of Banking</b>	20	30	--	--	50
	<b>CBAIGE1152</b>	<b>Fundamentals of Entrepreneurship</b>					
Skill Enhancement Course - SEC (Any One)	<b>CBAISC1151</b>	<b>Tally</b>	--	--	20	30	50
	<b>CBAISC1152</b>	<b>Introduction to Insurance (UGC BI – II)</b>					
	--	<b>SWAYAM / NPTEL</b>					
Ability Enhancement Course (AEC)	--	<b>Modern Indian Language (MIL) OR</b>	20	30	--	--	50
	<b>CBAIAC1151</b>	<b>Communication for Business (UGC BI -III)</b>					
Value Education Courses (VEC)	--	<b>Constitution of Indian</b>	20	30	--	--	50
CC		<i>(NCC/NSS/Sports/Culture/Health Wellness/ Yoga Education /Fitness)</i>	--	--	20	30	50
<b>Total</b>			<b>180</b>	<b>270</b>	<b>40</b>	<b>60</b>	<b>550</b>

**NOTE:**

1. Learner Must pass (with minimum 40%marks) separately in CA and ESE
2. Credit = 25 Marks, Weekly 1 hrs (60 min.) for Theory & 2 hours (120 min.) for Practical

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**MARATHWADA UNIVERSITY, NANDED**



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड.

**(Structure and Syllabus of Four Years Multidisciplinary Degree  
Program in Commerce with Multiple Entry and Exit Option)**

**B.Com. (Banking & Insurance)**  
**1st Year: Semester I (Level 4.5)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

**Effective from Academic Year 2026-2027**

**(As per NEP-2020)**

# Swami Ramanand Teerth Marathwada University, Nanded



(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

## B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year 2026 – 2027 (As per NEP-2020)

**Course Title: Business Financial Accounting- I**

(Discipline Specific Core (DSC) Major)

**Course Code: CBAICT1101**

<b>Course prerequisites:</b>	Basics knowledge of Arithmetic and Accounting.
<b>Course Objectives</b>	1. To develop conceptual understanding of fundamentals of financial accounting system and to impart skills in accounting for various kinds of business transactions. 2. To provide students basic knowledge of accounting. 3. To enable the students to acquire knowledge in the basic principles and practices of financial accounting.
<b>Course Outcomes</b>	1. Understand the accounting. 2. Understand the classification of Capital and Revenue Expenses 3. Preparation of journal, Ledger and Trial Balance, and final account.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Accounting</b>	12
	1.1	Meaning, scope, objectives, need, importance, and limitations of accounting	
	1.2	Basic accounting terminology, Branches of accounting	
	1.3	Accounting concepts, conventions, and principles	
	1.4	Classifications of accounts, Rules of debit and credit, Writing of journal entries and ledger	
<b>2.0</b>		<b>Classification of Income &amp; Expenses &amp; Accounting Standards</b>	12
	2.1	Classifications of capital expenditure and Revenue expenditure	
	2.2	Classifications of capital Receipts and Revenue Receipts	
	2.3	Accounting Standard 1, 2, 6, 8, 9, 10	
<b>3.0</b>		<b>Bank Reconciliation</b>	12
	3.1	Introduction to Bank Reconciliation Statement	
	3.2	Errors and their rectification	
	3.3	Cash Book and Passbook	
	3.4	Practical Problems on BRS	
<b>4.0</b>		<b>Final Accounts</b>	
	4.1	Meaning and significance of final accounts	
	4.2	Preparation of Trading Account	

	4.3	Profit & Loss Account	12
	4.4	Balance Sheet of a sole trading concern with adjustments.	
<b>5.0</b>		<b>Accounting Standard</b>	<b>12</b>
	5.1	Introduction and concept of Accounting Standard	
	5.2	Objectives of Accounting Standard	
	5.3	Benefits and limitations of Accounting Standard	
	5.4	International Accounting Standard	
		<b>Total</b>	<b>60 Hrs</b>

**Reference Books:**

- 1."Introduction to Accountancy" - T.S. Grewal (S.Chand & Co.)
- 2."Double Entry Book Keeping" - J.R. Batliboi
- 3."Double Entry Book Keeping" - M.M. Chokshi
- 4."Advanced Accounts" - Shukla & Grewal (S.Chand & Co.)
- 5."Advanced Accountancy" - R.L. Gupta & M. Radhaswamy
- 6."Accounting Standards" - Institute of Chartered Accountants of India, New Delhi
7. Gupta S.C. & Shukla, M.C.: "Advanced Accounts Vol.1" - New Delhi, S.Chand & Company Ltd.

**Continuous Assessment:**

- 1.Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

**End Semester Examination (ESE for 4 credit course):**

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Business Economics-I**

**Discipline Specific Minor -1 (DSM)**

**Course Code: CBAIMT1101**

<b>Course prerequisites:</b>	Basic Knowledge of Micro Economics, Classroom, Blackboard, e-materials, books etc.
<b>Course Objectives</b>	1. To familiarize the basic concepts of Micro Economics 2.To understand the demand and supply of market 3. To acquaint knowledge regarding various theories of economic
<b>Course Outcomes</b>	1. Student will be able to understand the market structure 2.Student can differentiate between demand and supply 3. Student can understand the different theories of economics

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction of Micro Economics</b>	12
	1.1	Micro Economics - Meaning, Definition & Scope	
	1.2	Micro Economics - Features and Importance	
	1.3	Meaning and Objective of a Business Firm	
	1.4	Business Decision Making Process, Central Problems of Economy	
<b>2.0</b>		<b>Demand &amp; Supply Analysis</b>	12
	2.1	Demand : Meaning, Determinants of Demand	
	2.2	Law of Demand	
	2.3	Supply: Meaning, Determinants of Supply	
	2.4	Law of Supply	
<b>3.0</b>		<b>Market Structure</b>	12
	3.1	Perfect competition : Meaning & Characteristics	
	3.2	Monopoly: Meaning & Features	
	3.3	Monopolistic Competition : Meaning & Characteristics	
	3.4	Oligopoly: Meaning & Features	
<b>4.0</b>		<b>Theory of Consumer Behaviour</b>	12
	4.1	Utility – Meaning, Law of Diminishing Marginal Utility	
	4.2	Law of Equi-Marginal Utility	
	4.3	Indifference Curve Analysis: Properties of Indifference Curve	
<b>5.0</b>		<b>Theory of Production</b>	12
	5.1	Concept of Production Function	

	<b>5.2</b>	Law of Variable Proportion	
	<b>5.3</b>	Law of Return to Scale	
	<b>5.4</b>	Concept & Properties of Iso-Quants	
		<b>Total</b>	<b>60 Hrs</b>

**Reference Books:**

- 1) Ahuja H.E. Business Economics ; S.Chund And Co.New Delhi. Koustsoyianni ; A Modern Micro Economics : Macmillan New Delhi.
- 2) D.M. Mithani, G.K.Murthy; Fundamentals Of Business Economics. Himalaya Publishing House,New Delhi.
- 3) G.N.Zambre : Business Economics : Pimplapure Publishers Nagpur.
- 4) V.G.Mankar : Business Economics. Himalaya Publishing House, Bombay, Delhi. Nagpur.

**Continuous Assessment:**

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

**End Semester Examination (ESE for 4 credit course):**

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Statistical Analysis**

**Discipline Specific Minor -2 (DSM)**

**Course Code: CBAIMT1102**

<b>Course prerequisites:</b>	Basic Knowledge of Statistics, Classroom, Blackboard, E-Materials, Books etc.
<b>Course Objectives</b>	1. To Make the students be acquainted with the basic principles of statistics as are applicable in business.
	2. To make students understand the measures of central tendencies in statistics and its application in solving business problems.
	3. To make students understand the measures of dispersion and its application in business operations.
<b>Course Outcomes</b>	1. Students will be acquainted with the basic principles and utility of statistician business operations.
	2. Students will be able to utilise the basic concepts of central tendencies in different business operations.
	3. Students will be able to apply different measures of dispersion in business operations.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					Total Marks	
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory		Practical
<b>04</b>	--	<b>60</b>	--	<b>20</b>	<b>12</b>	<b>08</b>	<b>40</b>	<b>60</b>	--	<b>100</b>

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Business Statistics</b>	12
	<b>1.1</b>	Introduction, definitions of statistics, origin and history of statistics	
	<b>1.2</b>	Nature and Scope of Statistics	
	<b>1.3</b>	Limitation of Statistics	
	<b>1.4</b>	Importance of Statistics	
<b>2.0</b>		<b>Source of Data</b>	12
	<b>2.1</b>	Concept of Data, Types of data	
	<b>2.2</b>	Tools of primary data collection-Questionnaire, schedules and interview.	
	<b>2.3</b>	Data presentation techniques, Objects of diagram, rules and importance of diagrammatic presentation, types of diagrams, Graphs and its types.	
<b>3.0</b>		<b>Measures of Central Tendency</b>	12
	<b>3.1</b>	Meaning and concept of central tendency, averages;	
	<b>3.2</b>	Mean- definition, merits and demerits of mean, arithmetic mean, combined mean;	
	<b>3.3</b>	Positional averages- Median- definition, merits and demerits of median	
	<b>3.4</b>	Mode- definition, merits, and demerits of mode; Numerical problems on Mean, Median and Mode	
<b>4.0</b>		<b>Measures of Dispersion</b>	

	<b>4.1</b>	Meaning and Concepts of Dispersion;	12
	<b>4.2</b>	Range: Meaning, Definition, co-efficient of range, Quartile deviation, meaning and definition, coefficient of quartile deviation	
	<b>4.3</b>	Mean deviation: Meaning, Definitions, Mean Deviation from mean and median, coefficient of Mean deviation;	
	<b>4.4</b>	Standard Deviation: meaning, definition and co-efficient of standard deviation; Numerical problems.	
<b>5.0</b>	<b>Correlation Analysis ( Only Two Variables)</b>		12
	<b>5.1</b>	Meaning, definition and types of correlation	
	<b>5.2</b>	Variables, types of variables; Numerical problems	
	<b>5.3</b>	Karl Pearsons co-efficient of correlations, Probable Error, Rank Correlation	
	<b>5.4</b>	Numerical Problems	
	<b>Total</b>		<b>60 Hrs</b>

#### Reference Books:

1. S.C. Gupta, Fundamentals of Statistics, 10th Edition, Himalaya Publishing House, New Delhi, 2022
2. Dr. B.N. Gupta, Business Statistics, 1st Edition, Sahitya Bhavan Publishing House, Agra, 2022
3. S.C. Gupta and Indara Gupta, Business Statistics, Himalaya Publishing House, 2nd Edition, 2013
4. S.M. Shukla and S.P. Sahai, Business Statistics, 1st Edition, Sahitya Bhavan Publishing House, Agra, 23
5. डॉ. बी. जी. खटाळ, सांख्यिकीपद्धती, २०१७प्रशांतपब्लिकेशन, जळगाव

#### Continuous Assessment:

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

#### End Semester Examination (ESE for 4 credit course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Principles of Management**

(Generic / Open Elective)

**Course Code: CBAIGE1101**

<b>Course prerequisites:</b>	Tutorial, E-Material, Projector, Workshop, Company visit, Boards, Lecture Hall.
<b>Course Objectives</b>	1. To make the students be acquainted with the principles of management and its functions. 2. To make the students be acquainted with the importance of Planning and organizing. 3. To make the students be acquainted with the importance of staffing, leading, controlling and coordination.
<b>Course Outcomes</b>	1. Students will be acquainted with the principles of management and its functions. 2. Students will be acquainted with the importance of Planning and organizing. 3. Students will be acquainted with the importance of staffing, leading, controlling and coordination.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	Total Marks
02	--	30	--	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Business Management</b>	<b>07</b>
	1.1	Meaning, Definition and Characteristics of Management	
	1.2	Importance of Management	
	1.3	Functions of Management	
<b>2.0</b>		<b>Planning and Organizing</b>	<b>08</b>
	2.1	Meaning, Nature, and Process of Planning and Organizing	
	2.2	Importance and Limitations of Planning	
	2.3	Principles of Organizing; Formal and Informal Organizational Structure	
<b>3.0</b>		<b>Staffing and Leading</b>	<b>08</b>
	3.1	Meaning, Definition and Process of Staffing and Leading	
	3.2	Importance of Leadership	
	3.3	Qualities of Good leader	
<b>4.0</b>		<b>Controlling and Coordination</b>	<b>07</b>
	4.1	Meaning, Definition and Nature of Controlling and Coordination	
	4.2	Importance of Controlling; Principles of Effective Controlling	
	4.3	Importance of Coordination; Principles of Coordination	
		<b>Total</b>	<b>30 Hrs</b>

**Reference Books:**

1. T. Ramasamy – Principles of Management- Himalaya Publishing House
2. Govindrajan and Natrajan- Principles of Management – PHI Learning
3. R. N. Gupta- Principles of Management- Sultan Chand and Sons
4. P. Subbarao- Principles of Management-Himalaya Publishing House.

**Continuous Assessment:**

1. **Two Tests:** The internal assessment will consist of two tests of 5 marks each, and the combined total of 10 marks will be considered for evaluation.
2. **Assignments/Oral/Presentation/GD, etc:** At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. **Attendance:** 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

**End Semester Examination (ESE for 2 credit course):**

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Business Ethics**

(Generic / Open Elective)

**Course Code: CBAIGE1102**

<b>Course prerequisites:</b>	Basic knowledge of business and ethics, observation skills, Classroom, Blackboard, E-materials, Books etc.
<b>Course Objectives</b>	1.To equip the students with the ability to analyse, interpret and apply the basic concepts of ethical practices that affect business and future decision making 2. To equip the students with the Sustainable Development 3. To equip the students with Corporate Social Responsibility.
<b>Course Outcomes</b>	1. Students will be acquainted with the ability to analyse, interpret, and apply the basic concepts of ethical practices that affect business and future decision making 2. Students will be acquainted with the Corporate Social Responsibility 3. Students will be acquainted with the Sustainable Development

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	Total Marks
02	--	30	--	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Principles of business ethics</b>	<b>08</b>
	1.1	Introduction to Ethics & Morals, Nature of Ethics	
	1.2	Need for Business Ethics, Ethical Dilemmas	
	1.3	Benefits of Business Ethics	
<b>2.0</b>		<b>Corporate social responsibility</b>	<b>07</b>
	2.1	Introduction to Corporate Social Responsibility	
	2.2	Need For CSR	
	2.3	Benefits of Corporate Social Responsibility	
<b>3.0</b>		<b>Workplace ethics</b>	<b>08</b>
	3.1	Factors Influencing Ethical Behaviour at Work,	
	3.2	Ethical Issues at work place – Discrimination	
	3.3	Ethical Issues at work place – Harassment	
<b>4.0</b>		<b>Environment &amp; ethics</b>	<b>07</b>
	4.1	Introduction to Sustainable Development	
	4.2	Pollution and Resource Depletion	
	4.3	Eco-Friendly Business Practices	
		<b>Total</b>	<b>30 Hrs</b>

**Reference Books:**

1. S. K. Bhatia - Business Ethics and Corporate Governance; Deep& Deep Publications
2. C. S.V. Murthy - Business Ethics and Corporate Governance; Himalaya Publishing House
3. IPCC Booklet - Business Ethics; ICAI, Publication

**Continuous Assessment:**

**1. Two Tests:** The internal assessment will consist of two tests of 5 marks each, and the combined total of 10 marks will be considered for evaluation.

**2. Assignments/Oral/Presentation/GD, etc:** At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.

**3. Attendance:** 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

**End Semester Examination (ESE for 2 credit course):**

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Application of IT in Business**

**Skill Enhancement Course (SEC)**

**Course Code: CBAISC1101**

<b>Course prerequisites:</b>	Basic knowledge of the computer. Computer lab with LAN and Internet.
<b>Course Objectives</b>	1. To introduce students to basic information technology tools and their applications in business operations.
	2. To develop practical skills in using office productivity software for business communication, data management, and reporting.
	3. To create awareness about the role of internet technologies, e-commerce, and digital systems in modern business environments.
<b>Course Outcomes</b>	1. Use basic computer applications and IT tools for routine business activities.
	2. Prepare business documents, spreadsheets, and presentations using appropriate software applications.
	3. Apply internet-based technologies and digital platforms for business communication, information management, and e-commerce activities.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	--	60	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Information Technology &amp; Computer</b>	<b>14</b>
	1.1	Introduction, Concept of Data, Information and Knowledge, Meaning and Definition of Information Technology, Components of Information Technology, IT Applications in Business.	
	1.2	Definition and Characteristics of Computers, Block Diagram of Computer, Components of a Computer System, Types of Computers.	
	1.3	Types of Memory: Primary Memory, Secondary Memory; Types of Programming Languages: Machine Language, Assembly Language and High-Level Languages; Input and Output Devices.	
<b>2.0</b>		<b>Microsoft Word</b>	<b>14</b>
	2.1	Introduction to Word Processing, Word Processing Concepts, Features of MS Word.	
	2.2	Working with Word Documents, Opening an Existing Document, Creating a New Document, Saving a Document, Selecting Text, Editing Text, Moving Text, Deleting Text, Inserting Text.	
	2.3	Formatting Documents: Formatting Text, Finding and Replacing Text, Headers and Footers, Borders and Shading, Multiple Columns, Bullets and Numbering, Tabs, Paragraph Formatting, Page Setup, Page Numbers.	
<b>3.0</b>		<b>Microsoft Excel</b>	<b>16</b>
	3.1	Introduction, Basic Concepts of Spreadsheet, Features of Spreadsheet, Advantages of Electronic Spreadsheet, Structure of Worksheet and Its Usage in Commercial Applications.	
	3.2	Creating and Editing a Workbook, Saving a Workbook, Creating and Editing a Worksheet, Entering and Editing Data into a Worksheet, Menus and Toolbars, Keyboard Shortcuts.	

	<b>3.3</b>	Basic Text and Cell Formatting, Basic Arithmetic Calculation, Special Paste, Freeze Pane, Auto Completion of Series, Sort and Filter, Creating a Chart, Types of Charts in MS Excel.	
<b>4.0</b>		<b>Microsoft PowerPoint</b>	<b>16</b>
	<b>4.1</b>	Introduction, Features of MS PowerPoint, Elements of Presentation, Presentation in Business with PowerPoint.	
	<b>4.2</b>	Creation of Slides, Text and Formats, Adding Objects, Movies, Art, Sound and Animation, Making the Presentation Template.	
	<b>4.3</b>	Styles of Presentation and Linking Procedures, Slides Colour Scheme, Background, Custom Animation, Slide Transition, Slide Show.	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Chetan Shrivastava-Fundamentals of Information Technology–Kalyani Publishers, New Delhi.
2. Kapur V.K. -Computers & Information Technology-Sultan Chand & Sons, New Delhi.
3. S.K. Srinivasa Vallabhan-Computer Applications in Business –Sultan Chand & Sons, New Delhi.
4. V. Rajaraman- Fundamentals of Computers-Prentice Hall of India, New Delhi.
5. Hem Chant Jain, H. N. Tiwari - Taxmann's Basics of Computer Applications in Business – Taxman Publications Pvt.Ltd.,(2022)

### Continuous Assessment:

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. Class Tests: 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. Assignments, Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – SEC) will carry 06 marks.
3. Attendance will carry 04 marks.

### Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus  
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)  
**B.Com. (Banking & Insurance) (1st Year): Semester I (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27** (As per NEP-2020)

**Course Title: Introduction to Banking (UGC BI – I)**

**Skill Enhancement Course (SEC)**

**Course Code: CBAISC1102**

<b>Course prerequisites:</b>	Basic knowledge of Banking sector, Classroom, Writing Board, Books, E-materials etc.
<b>Course Objectives</b>	1. To help students understand the origin and development of banking systems in the world and India through real-life examples and case studies.
	2. To enable students to learn practical banking operations such as account opening, deposits, withdrawals, cheque handling, and digital banking procedures.
	3. To provide hands-on understanding of the structure of the Indian banking system and its role in supporting economic activities.
<b>Course Outcomes</b>	1. Students will be able to explain the history and evolution of banking in India with practical relevance.
	2. Students will gain the ability to understand and apply basic banking procedures followed in banks.
	3. Students will be able to identify different functions of Indian banks and understand their importance in day-to-day financial activities.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
--	02	--	60	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Banking (Practical)</b>	<b>14</b>
	1.1	Origin, meaning and definition of bank	
	1.2	Evolution of banking , structure of banking in India	
	1.3	Difference between scheduled & non-scheduled banks	
	1.4	Role of Banks in economic growth and development	
<b>2.0</b>		<b>Working of Banks (Practical)</b>	<b>14</b>
	2.1	Functions of banks – Primary & Secondary	
	2.2	Types of bank deposit accounts	
	2.3	Procedure for opening bank accounts , KYC Norms	
	2.4	Procedure of operating bank accounts, various banking services	
<b>3.0</b>		<b>Negotiable Instruments (Practical)</b>	<b>16</b>
	3.1	Meaning, definitions of negotiable instrument	
	3.2	Types of negotiable instruments	
	3.3	Characteristics of negotiable instrument	
	3.4	Types of crossing of cheque	
<b>4.0</b>		<b>Reserve Bank of India (Practical)</b>	<b>16</b>

	<b>4.1</b>	Meaning of bank, evolution of Reserve Bank of India	
	<b>4.2</b>	Objectives Reserve Bank of India	
	<b>4.3</b>	Functions of Reserve Bank of India	
	<b>4.4</b>	Monetary policy and credit control measures	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. M.Y. Khan, Indian Financial System, 11<sup>th</sup> Edition, McGraw Hill Publication, New Delhi 2019
2. Bharti V. Pathak Indian Financial System, 4<sup>th</sup> Edition, Pearson Publication, Chennai, 2018
3. Sayers R.S.: Modern Banking, Oxford University Press.
4. Shekhar and Shekhar : Banking Theory and Practice, Vikas Publishing House, New Delhi.
5. Panandikar S.G. and Mithani D.M.: Banking in India, Orient Longman.
6. Dr. Maroti Kachave, Dr. Ramakant Ghadge & Dr. Balaji Kamble, Bharatiya Banking Vyavsay, Sharddha Publication, Solapur.
7. S. Natarajan & Dr. R. Parmeshwaran, Indian Banking System, 1<sup>st</sup> Edition, HSRA Publication, Mumbai 2022

### Continuous Assessment:

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. Class Tests: 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. Assignments, Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – SEC) will carry 06 marks.
3. Attendance will carry 04 marks.

### Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus  
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.

**SWAMI RAMANAND TEERTH**  
**MARATHWADA UNIVERSITY, NANDED**



स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड.

**(Structure and Syllabus of Four Years Multidisciplinary Degree Program  
in Commerce with Multiple Entry and Exit Option)**

**B.Com. (Banking & Insurance)**  
**1st Year: Semester II (Level 4.5)**

**Under**

**FACULTY OF COMMERCE & MANAGEMENT**

**Effective from Academic Year 2026-2027**

**(As per NEP-2020)**



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)  
**B.Com. (Banking & Insurance) (1st Year): Semester II (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Business Financial Accounting- II**

**(Discipline Specific Core (DSC) Major)**

**Course Code: CBAICT1151**

<b>Course prerequisites:</b>	Basics knowledge of Arithmetic and Accounting.
<b>Course Objectives</b>	1. To develop conceptual understanding of fundamentals of financial accounting system and to impart skills in accounting for various kinds of business transactions. 2. To provide students basic knowledge of accounting. 3. To enable the students to acquire knowledge in the basic principles and practices of financial accounting.
<b>Course Outcomes</b>	1. Understand the accounting. 2. Understand the Hire purchases provisions and prepare various accounts in the ledger. 2. Understand and compute the amount of claim for loss of stock policy and loss of profit.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		Total Marks
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
<b>04</b>	<b>--</b>	<b>60</b>	<b>--</b>	<b>20</b>	<b>12</b>	<b>08</b>	<b>40</b>	<b>60</b>	<b>--</b>	

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Accounting for Consignment</b>	12
	1.1	Meaning & features of consignment	
	1.2	Difference between consignment & sale, Invoice, invoice price, and loading	
	1.3	Types of commission, Valuation of unsold stock	
	1.4	Journal entries and problems	
<b>2.0</b>		<b>Hire Purchase System</b>	12
	2.1	Meaning & features	
	2.2	Legal provisions of Hire Purchase Act	
	2.3	Journal entries in the books of Vendee and Vendor	
	2.4	Preparation of various accounts in the ledger in the books of hire purchaser and seller	
<b>3.0</b>		<b>Insurance Claims</b>	12
	3.1	Meaning and types	
	3.2	Calculation of claims under loss of stock policy only	
	3.3	Calculation of claims under loss of profit policy only	
	3.4	Application of average clause and problems	

<b>4.0</b>		<b>Depreciation Accounting</b>	12
	<b>4.1</b>	Meaning and Methods of depreciation	
	<b>4.2</b>	Computation and accounting treatment of depreciation	
	<b>4.3</b>	Change in depreciation methods	
	<b>4.4</b>	Problems on Depreciation Account	
<b>5.0</b>		<b>Indian Accounting Standard</b>	12
	<b>5.1</b>	Ind. A.S. 101 first times adoption of Indian Accounting Standard	
	<b>5.2</b>	Ind. A.S. 1 Presentation of Financial Statements	
	<b>5.3</b>	Ind. A.S. 33 Earning per share	
	<b>5.4</b>	Ind. A.S. 41 Agriculture	
		<b>Total</b>	<b>60 Hrs</b>

### **Reference Books:**

- 1."Introduction to Accountancy" by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
- 2."Advance Accounts" by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
- 3."Advanced Accountancy" by R.L. Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
- 4."Modern Accountancy" by Mukherjee and Hanif, Tata McGraw-Hill and Co. Ltd., Mumbai
- 5."Financial Accounting" by Leslie Chandwick, Prentice Hall of India Adin Bakley (P) Ltd., New Delhi
- 6."Financial Accounting for Management" by Dr. Dinesh Harsalekar, Multi-Tech Publishing Co. Ltd., Mumbai
- 7."Financial Accounting" by P.C. Tulsian, Pearson Publications, New Delhi
- 8."Accounting Principles" by R.N. Anthony and J.S. Reece, Richard Irwin, Inc.
- 9."Company Accounting Standards" by Shrinivasan Anand, Taxman, New Delhi
- 10."Financial Accounting" by V. Rajasekaran, Pearson Publications, New Delhi
- 11."Introduction to Financial Accounting" by Horngren, Pearson Publications, New Delhi
- 12."Financial Accounting" by M. Mukherjee and M. Hanif, Tata McGraw-Hill Education Pvt. Ltd., New Delhi

### **Continuous Assessment:**

- 1.Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

### **End Semester Examination (ESE for 4 credit course):**

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)

**B.Com. (Banking & Insurance) (1st Year): Semester II (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Business Economics-II**

**Discipline Specific Minor1 (DSM)**

**Course Code: CBAIMT1151**

<b>Course prerequisites:</b>	Basic Knowledge of Macro Economics, Classroom, Blackboard, e-materials, books etc.
<b>Course Objectives</b>	To gain knowledge regarding various aspects of Macro economics
	To understand the concept of National Income
	To understand the various policy adopted at macro level
<b>Course Outcomes</b>	Students will be able to understand various aspects of Macro-economics
	Students can gain knowledge about Business cycle
	Students can understand the various policies of economics

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
04	--	60	--	20	12	08	40	60	--	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Macro Economics</b>	12
	1.1	Macro-Economics - Meaning , Definition and Features	
	1.2	Macro-Economics- Scope & Importance	
	1.3	Business Cycle - Nature and Characteristics	
	1.4	Phases of Business Cycle and Control of Business Cycle	
<b>2.0</b>		<b>Money and Banking</b>	12
	2.1	Money: Meaning, Definition, Types of Money	
	2.2	Functions of Money, Supply of money,	
	2.3	Quantity theory of money,	
	2.4	Central bank and its functions, Recent reforms in banking sector in India.	
<b>3.0</b>		<b>National Income and Related Aggregates</b>	12
	3.1	National Income – Meaning, Definition, features, Importance	
	3.2	Methods of measurement of National Income	
	3.3	GNP, NNP, GDP, NDP - at market& factor cost, Real and Nominal GDP	
	3.4	Difficulties in the measurement of National Income	
<b>4.0</b>		<b>Concepts of Macro Economics</b>	12
	4.1	Concept of Inflation and its features,	
	4.2	Concept of Deflation and measures to control it	
	4.3	Monetary Policy - Meaning & Objectives, Tools of monetary policy	
	4.4	Fiscal Policy- Meaning & Objectives	
<b>5.0</b>		<b>Money Market and Capital Market in India</b>	12

	<b>5.1</b>	Introduction of Financial Market: Money and Capital	
	<b>5.2</b>	Structure & Role of Money Market in India	
	<b>5.3</b>	Structure & Role of Capital Market in India	
		<b>Total</b>	<b>60 Hrs</b>

**Reference Books:**

- 1) Macro Economics: D.M. Mithani, Himalaya Publication House, New Delhi
- 2) Business Economics: H. L. Ahuja, S Chand & Co. New Delhi
- 3) Macro Economics: Dr. Sunil Bhaduri, New Central Book Agency Pvt. Ltd.
- 4) Business Economics : G. N. Zambre, Pimplapure Co. Publishers, Nagpur
- 5) Shapiro Edward: Macroeconomic Analysis
- 6) Dwivedi D N Macroeconomics: Theory and Policy Mc graw Hill Edition

**Continuous Assessment:**

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

**End Semester Examination (ESE for 4 credit course):**

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



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**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Quantitative Methods**

**Discipline Specific Minor2 (DSM)**

**Course Code: CBAIMT1152**

<b>Course prerequisites:</b>	Basic knowledge of Mathematics, Classroom, Blackboard, E-materials, Books etc.
<b>Course Objectives</b>	1. To make students understand the concepts of Regression
	2. To make students understand the concept of index numbers and its practical utility in business operations.
	3. To make students acquainted with the concept of matrices and mathematical operations regarding matrices
<b>Course Outcomes</b>	1. Students will be able to understand the application of index numbers in business operations
	2. Students will be acquainted with the concept of matrices, its types and use in business operations
	3. Students will be able to understand the techniques of business forecasting through the concepts of probability

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	Total Marks
04	--	60	--	20	12	08	40	60	--	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Regression Analysis ( Two Variables only )</b>	12
	<b>1.1</b>	Meaning and concepts of Regression	
	<b>1.2</b>	Regression Lines, Regression Equations	
	<b>1.3</b>	Relation between Coefficient Correlation and Regression	
	<b>1.4</b>	Numerical Problems	
<b>2.0</b>		<b>Index Numbers</b>	12
	<b>2.1</b>	Meaning, definition and need of Index Numbers;	
	<b>2.2</b>	Price Index Numbers	
	<b>2.3</b>	Laspayer's, Paasche's and Fisher's Ideal Index Numbers;	
	<b>2.4</b>	Numerical Problems	
<b>3.0</b>		<b>Matrices and Determinants</b>	12
	<b>3.1</b>	Meaning and definition of matrix; Types and significance of matrix	
	<b>3.2</b>	Addition, Subtraction and Multiplication theorems of matrices	
	<b>3.3</b>	Meaning, definition of Determinants , Determinant of order Two and Three	
	<b>3.4</b>	Numerical Problems	
<b>4.0</b>		<b>Probability</b>	12
	<b>4.1</b>	Meaning & definition of probability;	
	<b>4.2</b>	Concept of Events, types of events, sample space;	

	<b>4.3</b>	Addition & Multiplication laws of probability;	
	<b>4.4</b>	Simple Problems on Addition and Multiplication of Probability	
<b>5.0</b>		<b>Permutations and Combinations</b>	<b>12</b>
	<b>5.1</b>	Meaning of permutations	
	<b>5.2</b>	Meaning of Combinations	
	<b>5.3</b>	Numerical Examples	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. S.C. Gupta, Fundamentals of Statistics, 10th Edition, Himalaya Publishing House, New Delhi, 2022
2. Dr. B.N. Gupta, Business Statistics, 1st Edition, Sahitya Bhavan Publishing House, Agra, 2022
3. S.C. Gupta and Indara Gupta, Business Statistics, Himalaya Publishing House, 2nd Edition, 2013
4. S.M. Shukla and S.P. Sahai, Business Statistics, 1st Edition, Sahitya Bhavan Publishing House, Agra, 23
5. Dr C K Harnawale, Dr R B Rampure and Dr Rajesh Goje: Business Mathematic s & Statistics” New Man Publication Parbhani.
6. डॉ. बी. जी. खटाळ, सांख्यिकीपद्धती, २०१७प्रशांतपब्लिकेशन, जळगाव

### Continuous Assessment:

1. Two Tests: The internal assessment will consist of two tests of 10 marks each, and the combined total of 20 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 12 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 08 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

### End Semester Examination (ESE for 4 credit course):

1. Question No.1 will be compulsory carrying 15 marks and based on any module of the entire syllabus.
2. Attempt any 03 questions (from Q.2 to Q.6) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 04 questions.



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**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2026-27(As per NEP-2020)**

**Course Title: Principles of Banking**

**(Generic / Open Elective)**

**Course Code: CBAIGE1151**

<b>Course prerequisites:</b>	Basic knowledge of banking and financial system, Classroom, Blackboard, E-materials, Books etc
<b>Course Objectives</b>	1 To make the students be acquainted with the origin and history of banking in the world in general and in India in particular. 2. To enable students to understand the different procedures and practices in banks. 3. To make students understand the functions, role and significance of commercial banks in India.
<b>Course Outcomes</b>	1. Students will be able to understand the history of banking system and its development in India 2. Students will be able to understand the different procedures and practices in day-to-day banking. 3. Students will be able to understand the different functions of commercial banks in India.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
02	--	30	--	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to Banking System</b>	07
	1.1	Introduction, definitions of bank, Need& Importance of banking;	
	1.2	Indian Banking System- Brief history and it's structure;	
	1.3	Role of banking in economic development.	
2.0		<b>Banking Procedures and Practices</b>	08
	2.1	Types of bank accounts & types of loans;	
	2.2	Procedure of bank account opening; KYC Procedures; Banking services- ATM, Debit card & Credit card, Passbook, Bill Payment, Aadhar Enabled Banking, e-wallets.	
	2.3	Types of cheques, Demand Draft, RTGS, NEFT, Loan application	
3.0		<b>Commercial Banks in India</b>	08
	3.1	Meaning and concept of Commercial Banks;	
	3.2	Need, Significance and role of commercial banks;	
	3.3	Public Sector and Private sector banks; Bank Nationalization of 1969 & 1980;	
4.0		<b>Reserve Bank of India (RBI)</b>	07

	<b>4.1</b>	Introduction and brief history of RBI	
	<b>4.2</b>	Objectives and organizational structure of RBI;	
	<b>4.3</b>	Significance and major functions of RBI;	
		<b>Total</b>	<b>30 Hrs</b>

### Reference Books:

1. Bharti V. Pathak, Indian Financial System, 4th Edition, Pearson Publication, Chennai, 2018
2. M.Y. Khan, Indian Financial System, 11th Edition, McGraw Hill Publication, New Delhi, 2019
3. S. Natarajan & Dr. R. Parmeshwaran, Indian Banking, Revised Edition, S. Chand Publication, New Delhi, 2022.
4. CA S.M. Ojha, Principles & Practices of Indian Banking System, 1st Edition, HSRA Publication, Mumbai, 2021
5. प्रा. डॉ. मारुतीकच्छवे, प्रा. डॉ. रमाकांतघाडगे आणि डॉ. बालाजीकांबळे, भारतीयबँकांगव्यवसाय, प्रथम आवृत्ती, श्रद्धापणललकेशन, सोलापूर, २०१८

### Continuous Assessment:

1. Two Tests: The internal assessment will consist of two tests of 5 marks each, and the combined total of 10 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching-learning process.

### End Semester Examination (ESE for 2 credit course):

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



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**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Fundamentals of Entrepreneurship**  
(Generic / Open Elective)

**Course Code: CBAIGE1152**

<b>Course prerequisites:</b>	Basic knowledge of innovation, observation skills, Classroom, Blackboard, E-materials, Books
<b>Course Objectives</b>	1. To orient the learner toward entrepreneurship as a career option and creative and innovative mind.
	2. To make the students familiar with Government Initiatives for Entrepreneurship Development.
	3. To develop entrepreneurial qualities and skills among the students.
<b>Course Outcomes</b>	1. Students will be turned towards entrepreneurship with creative and innovative mind as a career option
	2. Students will be familiar with Government Initiatives for Entrepreneurship Development
	3. Students will be motivated to become an entrepreneur.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
02	--	30	--	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Entrepreneurship</b>	08
	1.1	Introduction, Meaning, Definition and Various Concepts of entrepreneurship, Nature of Entrepreneurship, Characteristics of Entrepreneurship.	
	1.2	Role, functions, and significance of Entrepreneurship	
	1.3	Factors motivating entrepreneurship, Barriers to Entrepreneurship	
<b>2.0</b>		<b>Entrepreneur</b>	08
	2.1	Introduction, Meaning and Definition of Entrepreneur, Characteristics of an Entrepreneur, Qualities of an Entrepreneur.	
	2.2	Functions of an Entrepreneur, Types of an Entrepreneur	
	2.3	Difference between Entrepreneurship and Entrepreneur	
<b>3.0</b>		<b>Entrepreneurship Development Program (EDP)</b>	07
	3.1	Introduction, Meaning, Need and Importance of EDP, Objectives of EDP, achievements of EDP,	
	3.2	Role of Government in organizing EDPs, Problems and measures of EDP in India	
	3.3	Institutions involved in Entrepreneurship Development — NIESBUD, COs, CEDOK, SFCs and KVIC.	
<b>4.0</b>		<b>Introduction of Govt Initiatives for Entrepreneurship Development</b>	07

	<b>4.1</b>	Start-up India, Make in India, Atal Innovation Mission (AIM)	
	<b>4.2</b>	District Industrial Corporation – DIC	
	<b>4.3</b>	Trade Related Entrepreneurship Assistance and Development (TREAD), Pradhan Mantri Kaushalya Vikas Yojana (PMKVY), National Skill Development Mission (NSDM)	
		<b>Total</b>	<b>30 Hrs</b>

### Reference Books:

- 1 Gupta C. B. and Srinivasan N. P., "Entrepreneurship Development" S. Chand Publication, New Delhi
- 2 Roy, R., Entrepreneurship, 2nd Edition, Oxford University Press, 2011.
- 3 Sudha G. S., Fundamentals of Entrepreneurship, Ramesh Book Depot, Jaipur & New Delhi 2006.

### Continuous Assessment:

1. Two Tests: The internal assessment will consist of two tests of 5 marks each, and the combined total of 10 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

### End Semester Examination (ESE for 2 credit course):

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.



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**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2026-27(As per NEP-2020)**

**Course Title: Tally**

**Skill Enhancement Course (SEC)**

**Course Code: CBAISC1151**

<b>Course prerequisites:</b>	Basic knowledge of business accounting, Computer lab with tally software and Internet.
<b>Course Objectives</b>	1. To develop awareness about computerized accounting. 2. To equip the students to acquire both theoretical and practical training in computerized accounting. 3. To provide job opportunities in the field of accountancy.
<b>Course Outcomes</b>	1. Students will be acquainted with the Practical Applications of computerized Accounting 2. Students will be acquainted with the competency to enter accounting transactions in Tally and Generate different accounting reports/documents. 3. Students will be able to make Trial Balance, Profit and Loss Account and Balance Sheet

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						Total Marks
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)				Semester End Assessment (SEA)		
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
-	02	--	60	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Computerised Accounting</b>	<b>14</b>
	1.1	Introduction, Importance and Features of Computerized Accounting, Advantages and disadvantages of computerized accounting	
	1.2	Difference between Manual Accounting and Computerised Accounting	
	1.3	Creation/Setting up of Company in Tally, Alteration of Company, Company Features and Configuration	
<b>2.0</b>		<b>Accounting Information and Inventory Information</b>	<b>14</b>
	2.1	Managing Ledger and Groups Creation, Display and Alteration of Single or Multiple Ledgers and Groups	
	2.2	Stock Items: Creation, Display and Alteration of Single or Multiple Stock Items, Units of Measures: Creation, Display and Alteration of Units of Measures	
	2.3	Stock Groups & Stock Categories: Create, Display, Alter and Delete–Single or Multiple Stock Groups and Stock Categories	
<b>3.0</b>		<b>Accounting and Inventory Vouchers</b>	<b>16</b>
	3.1	Accounting Vouchers–Introduction–Types of Vouchers	
	3.2	Inventory Vouchers–Introduction–Types of Inventory Vouchers	
	3.3	Recording of transactions in Tally: Accounting Voucher and Inventory Voucher Entry using Tally (Journal Entry in Tally)	
<b>4.0</b>		<b>Display of Reports and Printing of Reports</b>	<b>16</b>
	4.1	Display and Printing of Reports–Day Book, Cash Book, Purchase Register, Sales Register, Journal Register and Ledger Accounts, Statement of Accounts	
	4.2	Display and Printing of Reports–Trial Balance, Profit and Loss Account and Balance	

		Sheet	
	<b>4.3</b>	Backup and Restore, Split Company Data, Import and Export of Data, Rewrite Data, e-mail a report, Uploading the reports.	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. AKNadhani, "Implementing Tally 9", BPB Publication, New Delhi
2. Yadagiri M., Srinivas G., Computerized Accounting, Jain Book Agency, 1st edition, 2008
3. Francis Princy, Computerized Accounting Tally-9, Kalyani Publications, 2014
4. Tally Education Pvt Ltd, GST Using Tally.ERP9 Release 6.1, Sahaj Enterprises; 1st Edition, 2017.

### Continuous Assessment:

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. Class Tests: 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. Assignments, Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – SEC) will carry 06 marks.
3. Attendance will carry 04 marks.

### Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus  
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)  
**B.Com. (Banking & Insurance) (1st Year): Semester II (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Introduction to Insurance(UGC BI - II)**

**Skill Enhancement Course (SEC)**

**Course Code: CBAISC1152**

<b>Course prerequisites:</b>	Basic knowledge of Insurance sector, Classroom, Writing Board, Books, E-materials etc.
<b>Course Objectives</b>	<ol style="list-style-type: none"> <li>1. To familiarize students with the origin and historical development of insurance in the world and India.</li> <li>2. To help students understand the need and importance of insurance in personal and business life.</li> <li>3. To enable students to understand the functions and working of life insurance and general insurance.</li> </ol>
<b>Course Outcomes</b>	<ol style="list-style-type: none"> <li>1. Students will be able to explain the history and development of the insurance sector in India.</li> <li>2. Students will be able to understand the need and importance of insurance in real-life situations.</li> <li>3. Students will be able to identify and explain the functions of life insurance and general insurance.</li> </ol>

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme						
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	Total Marks
--	20	--	60	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Risk (Practical)</b>	<b>14</b>
	1.1	Meaning & definitions of Risk	
	1.2	Risks, Hazards and underwriting of risks	
	1.3	Types of risks	
	1.4	Importance of risk management	
<b>2.0</b>		<b>Insurance Basics (Practical)</b>	<b>14</b>
	2.1	Meaning & definitions of insurance	
	2.2	Evolution of insurance, basic terminologies used in insurance,	
	2.3	Kinds of insurance,	
	2.4	Role & significance of insurance	
<b>3.0</b>		<b>Life Insurance (Practical)</b>	<b>16</b>
	3.1	Meaning & definitions of life insurance	
	3.2	Need & importance of life insurance	
	3.3	Principles of life insurance	
	3.4	Types of life insurance policies, procedure of life insurance contract	
<b>4.0</b>		<b>General Insurance (Practical)</b>	<b>16</b>
	4.1	Meaning & definitions of general insurance	
	4.2	Functions of general insurance	

	<b>4.3</b>	Kinds of general insurance, principles of general insurance	
	<b>4.4</b>	Difference between life insurance and general insurance	
		<b>Total</b>	<b>60 Hrs</b>

### Reference Books:

1. Mishra M.N., Insurance - Principles and Practice, S. Chand and Company Ltd. New Delhi.
2. Dr. M. J. Mathew, Insurance - Principles and Practice, RBSA Publishers, Jaipur.
3. Dr. P. Periasamy, Principles and Practice of Insurance, Himalaya Publication House.
4. Dr. P. K. Gupta, Insurance and Risk Management, Himalaya Publication House.
5. Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi.

### Continuous Assessment:

Continuous assessment will be conducted by the college, focusing on practical and skill-based learning.

1. Class Tests: 10 Marks. Two tests of 5 marks each will be conducted. The tests may include objective, short answer, and practical-based questions
2. Assignments, Oral Work, Presentations, Group Discussions, Practical Work, and Skill-Based Activities (as per the nature of the course – SEC) will carry 06 marks.
3. Attendance will carry 04 marks.

### Semester End Assessment (SEA) – 30 Marks

SEA will be conducted by the college with focus on application and practical knowledge.

Question Paper Pattern (30 Marks):

1. Q.1 (Compulsory) for 10 Marks Based on any module of entire syllabus  
Short answers / case-based / practical questions
2. Attempt any 02 questions from Q.2 to Q.4 for 10 Marks each.



**Swami Ramanand Teerth Marathwada University, Nanded**  
(Syllabus of Four Years Multidisciplinary UG Program in Commerce with Multiple Entry and Exit Option)  
**B.Com. (Banking & Insurance) (1st Year): Semester II (Level 4.5)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year **2026-27**(As per NEP-2020)

**Course Title: Communication for Business (UGC BI - III)**

**Ability Enhancement Course (AEC)**

**Course Code: CBAIAC1151**

<b>Course prerequisites:</b>	Major resources of communication process provide to the students
<b>Course Objectives</b>	1. To Develop Communication Skills of Students 2. To help in personality development 3. To improve speaking, writing, and interview skills of students.
<b>Course Outcomes</b>	1. Develop interpersonal communications skills that are required for social and business interaction 2. Recognize the various elements of communication, channels of communication and barriers to effective communication. 3. Making students aware about official ways of communication.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					Total Marks	
Credits		Teaching Hrs		Continuous and Comprehensive Assessment (CCA or CA)			Semester End Assessment (SEA)			
Theory	Practical	Theory	Practical	Two Tests (Each Test of 10 Marks)	Assignments/Oral/Presentation/GD Etc. (Marks)	Attendance (Marks)	Total (Marks)	Theory	Practical	
02	--	30	--	10	06	04	20	30	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Concept of Communication</b>	<b>8</b>
	1.1	Introduction, Definitions, Communication Process	
	1.2	Importance of Communication, Principles of Communication	
	1.3	SWOC Analysis	
<b>2.0</b>		<b>Listening Skills</b>	<b>8</b>
	2.1	Introduction, Meaning, Difference between Hearing & Listening	
	2.2	Principles of Effective Listening	
	2.3	Factors affecting on Listening	
<b>3.0</b>		<b>Essentials of Effective Communication</b>	<b>7</b>
	3.1	Introduction, Meaning	
	3.2	Tips for Making Communication Effective	
	3.3	An Art of Presentation	
<b>4.0</b>		<b>Application for Employment</b>	<b>7</b>
	4.1	Application for Employment	
	4.2	Parts of Job Application	
	4.3	Application for the Post of Manager, Accountant, Supervisor etc.	
		<b>Total</b>	<b>45 Hrs</b>

**Reference Books:**

1. Business Communication-Dr.R.V.Ghadage, Asst. Prof. V.P.Varma, Asst.ProfS.S.Sharma, Asst.ProfD.J.Shaikh
2. Business Communication – D.D.Singhal – Ramesh Book Depo. Jaipur
3. Business Communication – Varinder Kumar- Kalyani Publication Ludhiyana
4. Communication Skill- DR P L Pardeshi –Nirali Publication Pune
5. Essential of Business Communication – Rajendrapal – sultan chand& son New Delhi

**Continuous Assessment:**

1. Two Tests: The internal assessment will consist of two tests of 5 marks each, and the combined total of 10 marks will be considered for evaluation.
2. Assignments/Oral/Presentation/GD, etc: At least five assignments carrying a total of 06 marks, covering the entire syllabus, shall be given. The assignments should be student-centric, and efforts should be made to make them meaningful, interesting, and innovative.
3. Attendance: 04 Marks will be allotted on the basis of regular attendance, discipline, and active engagement in the teaching–learning process.

**End Semester Examination (ESE for 2 credit course):**

1. Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
2. Attempt any 02 questions (from Q.2 to Q.4) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 03 questions.