

### S.Y.B.Com (Banking and Insurance) 2025-26

CODE	Semester III Subjects	Cr	CODE	Semester IV Subjects	Cr
<b>Major</b>		4	<b>Major</b>		4
<b>BBM301</b>	Management Accounting	4	<b>BBC401</b>	Cost Accounting	4
<b>BBF302</b>	Financial Management – I		<b>BBF402</b>	Financial Management – II	
<b>Minor</b>		4	<b>Minor</b>		4
<b>BMR303</b>	Rural Marketing		<b>BBR403</b>	Retail Marketing	
<b>OE</b>		2	<b>OE</b>		2
<b>BBL304</b>	Business Law		<b>BBL404</b>	Corporate and Securities Law	
<b>BBD304</b>	Data analysis with Excel.		<b>BBW405</b>	Web Technology	
<b>VSC</b>		2	<b>SEC</b>		2
<b>BBD305</b>	Direct Taxation		<b>BBCR306</b>	Customer Relationship Management	
<b>BBB305</b>	Overview of Banking Sector		<b>BBI306</b>	Overview of Insurance Sector	
<b>AEC</b>		2	<b>AEC</b>		2
<b>BBH306/ BBM306</b>	Hindi/ Marathi		<b>BBH406/B BM406</b>	Hindi/ Marathi	
<b>FP</b>		2	<b>CEP</b>		2
<b>BBFP30 7</b>	FP	2	<b>BBCP407</b>	CEP	2
<b>CC</b>			<b>CC</b>		
<b>BBN308/ BBY308</b>	NSS/ Yoga/ Sports/ Cultural		<b>BBN408/B BY408</b>	CC: NSS/ Yoga/ Sports/ Cultural	
	<b>Total</b>	<b>22</b>			<b>22</b>

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<b>Programme Name: S.Y. B.Com.(Banking &amp; Insurance)</b>		<b>Semester: III</b>
Course Category/Vertical: <b>Major</b>		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: <b>Management Accounting</b>		
Course Code: <b>BBM301</b>		Course Level: <b>5.0</b>
Type: Theory and Practical		
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester )		
Hours Allotted: 60 Hours		
Marks Allotted: 100 Marks		
<b>Course Objectives(CO):</b> (List the course objectives) CO 1: To understand the meaning, scope, functions, and importance of management accounting in decision-making, and to recognize the role of management accounting in business organizations. CO 2: To develop an understanding of the tools and techniques used to analyze financial statements, including comparative statements, common-size statements, and trend analysis. CO 3: To learn the various financial ratios, including liquidity, profitability, efficiency, and leverage ratios, and understand the Du Pont analysis for evaluating financial performance. CO 4: To understand the concept and components of working capital, methods of estimating working capital requirements, and its management in day-to-day operations.		
<b>Course Outcomes (OC):</b> ( List the course outcomes) OC 1: Students will be able to explain the role and importance of management accounting, identify its functions, and understand its contribution to business decision-making and financial control. OC 2: Students will be able to prepare and interpret comparative and common-size statements, and apply trend analysis to assess financial performance over multiple periods. OC 3: Students will be able to compute and analyze key financial ratios and use Du Pont analysis to evaluate a company's profitability, asset utilization, and financial leverage. OC 4: Students will be able to calculate and manage working capital requirements, understand its types, and develop strategies for optimizing working capital in an organization.		
<b>Description of the course:</b> <b>(Including but not limited to)</b> The <b>Management Accounting</b> course covers key financial concepts, including the role of management accounting in decision-making. It explores tools like <b>financial statement analysis</b> , <b>ratio analysis</b> , and <b>Du Pont analysis</b> to evaluate company performance. Students also learn about <b>working capital management</b> and the preparation of <b>cash flow and fund flow statements</b> to assess liquidity and financial stability. By the end, students will be able to analyze financial data and make informed business decisions.		
<b>Syllabus: NEP 2020 w.e.f 2025-26</b>		
<b>Unit No.</b>	<b>Content</b>	<b>Hours</b>
<b>I</b>	<b>Introduction to Management Accounting:</b> 1.1 Meaning and Definition 1.2 Scope 1.3 Functions 1.4 Objectives 1.5 Importance 1.6 Role of Management Accounting <b>Tools for financial statement analysis</b> 1.7 Format of Corporate Financial Statements	<b>15</b>

	1.8 Comparative Statements 1.9 Common size statements 1.10 Trend analysis	
II	<b>Ratio Analysis and Du pont analysis:</b> 2.1 Revenue statement ratios 2.2 Balance Sheet ratios 2.3 Liquidity Ratios 2.4 Profitability Ratios 2.5 Efficiency Ratios 2.6 Leverage Ratios	15
III	<b>Working Capital Management</b> 3.1 Concept 3.2 Nature of Working Capital 3.3 Planning of Working Capital 3.4 Types of Working Capital 3.5 Estimation or Projection of Working Capital Requirements Operating Cycle	15
IV	<b>Cash Flow Statement and Fund Flow Statement</b> 4.1 Concept 4.2 Difference between Cash flow statement and Fund Flow Statement 4.3 Cash flow analysis (as per AS-3) 4.4 Practical problems on Fund Flow Statement	15
	<b>Total Hours</b>	<b>60</b>

#### References:

- Management and Cost Accounting by Charles T. Horngren, Srikant M. Datar, and Madhav V. Rajan
- Management Accounting: Principles and Practice by M.Y. Khan and P.K. Jain
- Management Accounting for Decision Makers by Peter Atrill and Eddie McLaney
- Managerial Accounting by Ray H. Garrison, Eric W. Noreen, and Peter C. Brewer
- Principles of Management Accounting by R. S. Kulkarni

#### Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Internal	Marks: 40
Participation, assignment and attendance	20 Marks
Class test	20 Marks

#### Paper Pattern for Internal and External Examination

##### Internal Examination:

- Q.1. Choose the correct alternative from the given options: 5marks  
 Q.2. State whether the following statements are True or False: 5marks  
 Q.3. Match the following: 5marks  
 Q.4. Answer the following questions in one or two sentences: 5marks

##### External Examination:

- Q.1. Objective questions: 15 marks  
 Q.2. Answer the following questions (Any two out of four): 15marks  
 Q.3. Answer the following questions (Any two out of four): 15marks  
 Q.4. Answer the following questions (Any two out of four): 15marks

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Programme Name: <b>S.Y. B.Com.(Banking &amp; Insurance)</b>		Semester: <b>III</b>
Course Category/Vertical: Major		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: <b>Financial Management-I</b>		
Course Code: BBF302	Course Level: 5.0	
Type: Theory and Practical		
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester )		
Hours Allotted: 60 Hours		
Marks Allotted: 100 Marks		
<b>Course Objectives (CO):</b> (List the course objectives)		
CO 1:	To introduce students to the basic concepts of finance, including its meaning, importance, types, and sources of finance.	
CO 2:	To explain the concept of the cost of capital, methods of measuring it, and its role in making financing and investment decisions and time value of money (TVM), including present value, annuities, discounting, and compounding techniques.	
CO 3:	To introduce the principles of capital budgeting, focusing on its nature, purpose, process, types of capital investments, and key techniques (Payback Period, ARR, NPV, Profitability Index, IRR) for evaluating and selecting investment projects.	
CO 4:	To explore the concept of capital structure decisions, focusing on the meaning, importance, and methods for choosing an optimal capital structure, including the application of EBIT-EPS analysis, understanding capital structure theories, and analyzing dividend policies (Walter and Gordon).	
<b>Course Outcomes (OC):</b> ( List the course outcomes)		
OC 1:	Students will be able to define finance, understand its significance in both public and private sectors, and identify various sources of finance used by businesses and governments.	
OC 2:	Students will be able to measure the cost of capital, calculate the weighted average cost of capital (WACC) using different approaches, and understand how marginal cost of capital impacts investment decisions and will be able to apply time value of money concepts to calculate present and future values, as well as use discounting and compounding techniques for investment decision-making.	
OC 3:	Students will be able to define capital budgeting, explain its significance in business decision-making, describe the capital budgeting process, identify different types of capital investments, and apply various capital budgeting techniques to evaluate the feasibility and profitability of investment projects.	
OC 4:	Students will be able to explain the concept of capital structure, assess the importance of an optimal capital structure, conduct EBIT-EPS analysis to evaluate financing options, understand and apply various capital structure theories, and analyze the impact of dividend policies (Walter & Gordon) on a company’s financial decisions.	
<b>Description of the course:</b> <b>(Including but not limited to)</b> This course provides a comprehensive understanding of financial management, covering key concepts such as finance, financial management, cost of capital, and time value of money. It explores capital budgeting techniques and capital structure decisions, emphasizing their role in making informed business choices. Students will learn to calculate and analyze financial metrics like WACC, EVA, and FCF, and apply tools like NPV, IRR, and EBIT-EPS analysis. The course also delves into dividend policies and capital structure theories. Ultimately, it equips students with the skills to assess financial performance and make strategic decisions in business finance.		

**Syllabus: NEP 2020 w.e.f 2025-26**

Unit No.	Content	Hours
I	<b>Introduction to Finance</b> 1.1 Meaning and definition of finance 1.2 Importance of finance 1.3 Types of Finance: Public and Private 1.4 Sources of finance <b>Financial Management</b> 1.1 Meaning and Importance of Financial Management 1.2 Scope of Financial Management 1.3 Functions and Objectives of Financial Management <b>Economic Value Added and Free Cash Flow</b>	15
II	<b>Cost of Capital:</b> 2.1 Introduction and Definition of Cost of Capital 2.2 Measurement of Cost of Capital 2.3 Measurement of WACC using book value and market value method 2.4 Measuring Marginal Cost of Capital <b>Time Value of Money</b> 2.1 Concept 2.2 Present Value 2.3 Annuity 2.4 Techniques of Discounting 2.5 Techniques of Compounding	15
III	<b>Capital Budgeting</b> 3.1 Nature of Capital Budgeting 3.2 Purpose of Capital Budgeting 3.3 Capital Budgeting Process 3.4 Types of Capital Investment 3.5 Techniques of Capital Budgeting: Payback period, ARR, NPV, Profitability Index, IRR	15
IV	<b>Capital Structure Decisions:</b> 4.1 Meaning and Choice of Capital Structure 4.2 Importance of Optimal Capital Structure 4.3 EBIT -EPS Analysis 4.4 Capital Structure Theories 4.5 Dividend Policies (Walter & Gordon)	15
	<b>Total Hours</b>	<b>60</b>

**References:**

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

## **Scheme of Examination**

Internal : 40 Marks

External: 60 Marks

<b>Internal</b>	<b>Marks: 40</b>
Participation, assignment and attendance	20 Marks
Class test	20 Marks

## **Paper Pattern for Internal and External Examination**

### **Internal Examination:**

- Q.1. Choose the correct alternative from the given options: 5marks  
Q.2. State whether the following statements are True or False: 5marks  
Q.3. Match the following: 5marks  
Q.4. Answer the following questions in one or two sentences: 5marks

### **External Examination:**

- Q.1. Answer the following questions (Any two out of four): 15marks  
Q.2. Answer the following questions (Any two out of four): 15marks  
Q.3. Answer the following questions (Any two out of four): 15marks  
Q.4. Answer the following questions (Any two out of four): 15marks

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<b>ProgrammeName:S.Y.B.Com (Banking and Insurance)</b>	<b>Semester: III</b>
Course Category/Vertical: Minor	
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>	
Course Title: Rural Marketing	
Course Code: BMR303	Course Level: 5.0
Type: Theory	
CourseCredit:4	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
<b>Course Objectives(CO):</b> (List the course objectives) CO1: To explore the students in the agriculture and rural marketing environment. CO2: To familiarize the students with the basic concepts of Rural Marketing, the nature of the rural consumer, and marketing of agriculture, banking and insurance produce. CO3: To understand relevance of marketing mix. CO4:To understand the recent trends in rural marketing	
<b>Course Outcomes(OC):</b> (List the course outcomes) OC1: Students can understand the importance of Rural marketing along with constraints and problems. OC2: Students will understand emerging profile of rural consumer. OC3: Students can understand the marketing mix strategies for product and price for rural area. OC4: Students understand the marketing mix strategies of distribution and communication.	

**Syllabus:NEP2020 w.e.f2024-25**

Unit No.	Content	Hours
I	INTRODUCTION: • Introduction to Rural Market, Definition &Scope of Rural Marketing. • Rural Market in India-Size & Scope, Rural development as a core area, Efforts put for rural development by government (A brief Overview). • NABARD,NAFED • Emerging Profile of Rural Markets in India, • Problems of the rural market. • Constraints in Rural Marketing and Strategies to overcome constraints	15
II	RURAL MARKET • Rural Consumer Vs Urban Consumers– a comparison. • Characteristics of Rural Consumers. • Rural Market Environment: • Demographics– a)Population, Occupation Pattern, Literacy Level; b)Economic Factors-Income Generation, Expenditure Pattern Rural Demand and Consumption Pattern, Rural Market Index; Land Use Pattern, c)Rural Infrastructure -Rural Housing, Electrification, Roads (current scenario)	15

	<ul style="list-style-type: none"> <li>• Rural Consumer Behaviour: meaning, Factors affecting Rural Consumer</li> <li>• Behavior - Social factors, Cultural factors, Technological factors, Lifestyle, Personality. (refer to change in the market scenario)</li> </ul>	
III	<b>RURAL MARKETING MIX</b> <ul style="list-style-type: none"> <li>• Relevance of marketing mix for rural market / Consumers.</li> <li>• Product Strategies, Rural Product Categories - FMCGs, Consumer Durables, Agriculture Goods &amp; Services, Banking and insurance products ; Importance of Branding, Packaging and Labeling.</li> <li>• Nature of Competition in Rural Markets, the problem of Fake Brands</li> <li>• Pricing Strategies &amp; objectives</li> <li>• Promotional Strategies. Segmentation, Targeting, Positioning and differentiation for rural market.</li> </ul>	15
IV	<b>RURAL MARKETING STRATEGIES</b> <ul style="list-style-type: none"> <li>• Distribution Strategies for Rural consumers.</li> <li>• Channels of Distribution- HAATS, Mandis, Public Distribution System, Co- operative society, Regulated Market, E-marketing , Logistic management , new approaches to reach out Rural markets - Electronic Choupal Applications.</li> <li>• Communication Strategy.</li> <li>• Challenges in Rural Communication, Developing Effective Communication , Determining Communication Objectives, Designing the Message, Selecting the Communication Channels. Creating Advertisements for Rural Audiences.</li> <li>• Rural Media- Mass media, Non-Conventional Media, Personalized Media</li> </ul>	15
	<b>TOTAL</b>	<b>60</b>

Reference Books –

- Badi & Badi : Rural Marketing
- Mamoria, C.B. & Badri Vishal : Agriculture problems in India
- Arora, R.C. : Integrated Rural Development
- Rajgopal : Managing Rural Business
- Gopalaswamy, T.P. : Rural Marketing

Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Internal	Marks: 20
Project Presentation/Case Study	5 marks
Quiz/Group/Discussion	5 Marks
Assignment/ Participation/Attendance	10 Marks
Class test	20 Marks



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<b>Programme Name: SY B.Com (Banking and Insurance)</b>		<b>Semester: III</b>
Course Category/Vertical: Open Elective		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: Business Law		
Course Code: BBL304		Course Level: 5.0
Type: Theory		
Course Credit: 2 credits		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
<b>Course Objectives(CO):</b> (List the course objectives) CO 1. To understand the legal framework within which businesses operate. CO 2. To develop the ability to recognize legal issues that may arise in business operations and propose appropriate legal solutions.		
<b>Course Outcomes (OC):</b> OC 1. Gain a clear understanding of the legal principles governing partnerships, including the formation, rights, duties, and liabilities of partners. OC 2. Provide legal counsel to businesses and individuals regarding IP issues.		
<b>Description the course:</b> <b>(Including but not limited to)</b>		The <b>Business Law</b> course covers key legal concepts related to <b>Partnership Law</b> under the <b>Partnership Act, 1932</b> , and <b>Intellectual Property (IP) Law</b> . Students will learn about partnership formation, rights, duties, liabilities, and dissolution. The course also focuses on protecting business ideas and products through patents, trademarks, copyrights, and trade secrets. By the end, students will understand how to navigate partnership structures and protect intellectual property in business..

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	PARTNERSHIP ACT 1932 Definition of Partnership (Section 4), Formation of a Partnership, Types of Partners, Rights and Duties of Partners, Profit Sharing (Section 13), Liability of Partners (Section 25), Partnership Property (Section 15), Authority of Partners (Section 19), Dissolution of Partnership (Sections 39-55), Registration of a Partnership, Minor as a Partner (Section 30), Partnership at Will and Particular Partnership	15
II	<b>Intellectual Property (IP) Law:</b> □ Basics of Intellectual Property (Patents, Trademarks, Copyrights, Trade Secrets) Protecting Business Ideas and Products Importance of IP in Business Licensing and Enforcement of IP Rights	15
	Total Hours	30

**References:**

1. **The Law of Partnerships and Companies** by Avtar Singh
2. **Intellectual Property Law** by Amanda Reid
3. **Business Law** by Jeffrey F. Beatty, Susan S. Samuelson, and Patricia Sanchez Abril
4. **Business Law and the Legal Environment** by Jeffrey F. Beatty, Susan S. Samuelson, and Patricia Sanchez Abril

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Quiz/Group/Discussion	5 Marks
Assignment/Participation/Attendance	5 Marks
Class test	10 Marks

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<b>Programme Name: B.Sc. (Information Technology)/ B.Com.(Banking &amp; Insurance)/ B.Com (Management Studies) Semester: III</b>		
Course Category/Vertical: <b>OE</b>		
Name of the Dept: <b>Science and Technology</b>		
Course Title: <b>Data Analysis with Excel</b>		
Course Code: BBD304		Course Level: 5.0
Type: Practical		
Course Credit: 2 credits (1 credit = 30 Hours for Theory in a semester )		
Hours Allotted:30 Hours		
Marks Allotted: 50 Marks		
<b>Course Objectives(CO):</b> (List the course objectives) CO 1: To familiarize students with the basic functionalities of Excel and the essential tools for performing data analysis, including data manipulation, visualization, and basic statistical techniques. CO 2: To equip students with advanced Excel tools and techniques for deeper data analysis, including pivot tables, advanced functions, and more sophisticated data visualizations.		
<b>Course Outcomes (OC):</b> ( List the course outcomes) OC 1: Students will be able to navigate the Excel interface, perform basic data entry and management tasks, apply fundamental statistical techniques (like mean, median, and standard deviation), and create simple charts and data visualizations to analyze and present data effectively. OC 2: Students will be proficient in using advanced Excel functions (e.g., VLOOKUP, INDEX, MATCH), building and customizing pivot tables and pivot charts, creating interactive dashboards.		
<b>Description of the course:</b> <b>(Including but not limited to)</b> This course on <b>Data Analysis with Excel</b> is designed to equip students with essential skills for performing data analysis using Excel, ranging from basic to advanced techniques. The first module focuses on the fundamental tools in Excel, including data entry, basic statistical functions, and simple data visualizations like charts and graphs. Students will learn how to manage data effectively, use functions like SUM and AVERAGE, and understand basic descriptive statistics. The second module introduces more advanced techniques, including advanced Excel functions like VLOOKUP and INDEX, as well as the creation of pivot tables and charts for deeper data analysis.		
<b>Syllabus: NEP 2020 w.e.f 2025-26</b>		
Unit No.	Content	Hours
I	<b>Module I: Introduction to Excel and Basic Data Analysis</b> <input type="checkbox"/> <b>Introduction to Excel</b> <ul style="list-style-type: none"> <li>Overview of Excel interface</li> <li>Basic functions (SUM, AVERAGE, COUNT, etc.)</li> <li>Formatting cells, rows, and columns</li> </ul> <input type="checkbox"/> <b>Data Entry and Management</b> <ol style="list-style-type: none"> <li>Data types, importing/exporting data</li> <li>Sorting and filtering data</li> <li>Using tables and ranges</li> </ol> <input type="checkbox"/> <b>Basic Statistical Functions</b>	15

	1.1 Mean, median, mode, variance, standard deviation 1.2 Basic descriptive statistics <input type="checkbox"/> <b>Data Visualization</b> 1.1 Creating and customizing charts (bar, line, pie charts) 1.2 Introduction to conditional formatting 1.3 Creating dashboards for data visualization	
II	<b>Module II: Advanced Data Analysis Techniques in Excel</b> <input type="checkbox"/> <b>Advanced Excel Functions</b> 2.1 Lookup functions (VLOOKUP, HLOOKUP, INDEX, MATCH) 2.2 Nested functions and array formulas 2.3 IF, COUNTIF, SUMIF, and other conditional formulas <input type="checkbox"/> <b>Pivot Tables and Pivot Charts</b> 2.1 Creating and customizing pivot tables 2.2 Analyzing large datasets with pivot charts 2.3 Grouping data in pivot tables <input type="checkbox"/> <b>Advanced Data Visualization</b> 2.1 Using advanced chart types (scatter plot, histograms, etc.) 2.2 Creating interactive dashboards with slicers 2.3 Using sparklines for data trends	15
	<b>Total Hours</b>	<b>30</b>

#### References:

1. Walkenbach, John. Excel 2019 Bible, Wiley.
2. Harvey, Greg. Excel for Dummies (Excel 2021 or latest edition), Wiley.
3. Simon, Jinjer L. Excel Data Analysis: Your visual blueprint for analyzing data, charts, and PivotTables, Wiley.
4. McFedries, Paul. Microsoft Excel Data Analysis and Business Modeling, Microsoft Press.
5. Murdick, Robert G., & Ross, J. W. Information Systems for Managers: With Excel Applications, Pearson.
6. G., & Ross, J. W. Information Systems for Managers: With Excel Applications, Pearson.

#### Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	Marks: 20
Participation, assignment and attendance	10 Marks
Class test	10 Marks

#### Paper Pattern for Internal and External Examination

##### Internal Examination:

Q.1. Objective Questions: (MCQ/True or False/ Match the Following): 5marks

Q.2. Answer the following questions in one or two sentences: 5marks

##### External Examination:

Q.1. Answer the following questions (Any two out of three): 15marks

Q.2. Answer the following questions (Any two out of three): 15marks

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Programme Name: <b>S.Y. B.Com.(Banking &amp; Insurance)</b>		<b>Semester: III</b>
Course Category/Vertical: VSC		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: Direct Tax		
Course Code: BBD305		Course Level: 5.0
Type: Theory and Practical		
Course Credit: 2 credits (1 credit = 15 Hours for Theory in a semester )		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
<b>Course Objectives(CO):</b> CO1. To understand the fundamental concepts of income tax, including definitions, residential status, and the scope of total income. CO 2. To analyze and categorize various heads of income, such as salaries, house property, business profits, capital gains, and other sources. CO 3. To gain knowledge of applicable deductions under various sections to optimize taxable income.		
<b>Course Outcomes (OC):</b> OC 1. Students will be able to accurately calculate total income and tax liability based on different heads of income. OC 2. Students will effectively apply relevant deductions to reduce gross total income, enhancing their understanding of tax planning. OC 3. Students will demonstrate the ability to interpret and apply tax laws and provisions in real-world scenarios, preparing them for professional roles in taxation.		
<b>Description of the course:</b> <b>(Including but not limited to)</b>		This course provides a comprehensive understanding of income tax principles, covering definitions, residential status, and various heads of income, including salaries, house property, and capital gains. Students will learn to apply deductions effectively, enabling them to calculate tax liabilities and navigate tax laws in practical scenarios..

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	Definitions, Residential Status and Heads of Income-I 1.1 Basic Concepts [S. 1-4] 1.2 Residence and Scope of Total Income [S. 5-6] 1.3 Salaries [S. 15-17] 1.4 Income From House Property [S. 22-2]	15
II	Heads of Income-II and Deductions 2.1 Profits of Business or Profession [S. 28-43B]. 2.2 Capital Gains [S. 45, 48-50, 54] 2.3 Income From Other Sources [S. 56-59]	15

	2.4 Deductions From Gross Total Income [S. 80A, S. 80C, S. 80CCC, S. 80D, S. 80DD, S. 80E, S. 80U & 80 TTA]	
	Total Hours	30

References:

- Direct Tax by CA Varsha Ainapure
- Income Tax Ready Reckoner by Dr. V.K. Singhania
- Direct Tax Laws by T.N. Manoharan - Snow White Board of Studies-in-Accountancy
- Direct Taxes Law & Practice by V.K. Singhania - Taxman
- Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House

### Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Total Marks: 20
Project Presentation/Case Study	5 marks
Assignment/Participation/Attendance	05 Marks
Class test	10 Marks

### Paper Pattern for Internal and External Examination

#### Internal Examination:

Q.1. Choose the correct alternative from the given options: 5marks

Q.2. Answer the following questions in one or two sentences: 5marks

#### External Examination:

Q.1. Answer the following questions (Any one out of two): 15marks

Q.2. Answer the following questions (Any one out of two): 15marks

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<b>Programme Name: B.Com.(Banking &amp; Insurance)/ B.Com (Management Studeis)</b>		
<b>Semester: III</b>		
Course Category/Vertical: <b>VSC</b>		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: <b>Overview of Banking Sector</b>		
Course Code: <b>BBB305</b>		Course Level: <b>5.0</b>
Type: <b>Theory</b>		
Course Credit: <b>2 credits (1 credit = 30 Hours for Theory in a semester )</b>		
Hours Allotted: <b>30 Hours</b>		
Marks Allotted: <b>50 Marks</b>		
<b>Course Objectives(CO):</b> (List the course objectives) CO 1: To familiarize students with the foundational concepts of banking, various types of banks in India, and the regulatory framework, including the role of the RBI and banking classifications such as public, private, cooperative, and rural banks. CO 2: To equip students with knowledge of emerging banking technologies and their integration with financial inclusion strategies, focusing on how digital platforms, microfinance institutions, and government initiatives bridge the gap between formal banking and underserved populations.		
<b>Course Outcomes (OC):</b> ( List the course outcomes) OC 1: Students will be able to identify and differentiate between various types of banks and describe their roles, principles, services, and contributions to the Indian financial system. OC 2: Students will be able to explain the role of digital banking tools (like NEFT, IMPS, mobile banking, etc.) and evaluate the effectiveness of microfinance models, SHG linkages, and inclusion schemes such as PMJDY and MUDRA in expanding access to financial services across rural and low-income segments.		
<b>Description of the course:</b> <b>(Including but not limited to)</b> This course provides a comprehensive overview of the Indian banking sector, covering the structure, types, principles, and functions of various banks including commercial, retail, corporate, rural, and universal banking. It introduces students to regulatory bodies like the RBI and the role of specialized banking institutions such as regional rural banks, cooperative banks, and payment banks. The course also explores technological advancements in banking, including digital platforms like e-banking, RTGS, and mobile banking, and examines the role of microfinance and financial inclusion in empowering rural and underserved communities. Government schemes like PMJDY, MUDRA, and NRLM are also discussed, highlighting their contribution to inclusive economic development.		
<b>Syllabus: NEP 2020 w.e.f 2025-26</b>		
<b>Unit No.</b>	<b>Content</b>	<b>Hours</b>
<b>I</b>	<b>I Overview of Banking Sector:</b> 1.1 Definition of Banks, Types of Banks, Principles of Banking 1.2 Banking System in India, 1.3 Overview of RBI, 1.4 Public, Private, Co-operative, Payment Bank, Regional Rural Banks <b>Commercial Banking and Retail Banking</b>	<b>15</b>

	1.1 Definition and meaning of Commercial Bank 1.2 Functions of Commercial Bank , 1.3 Services offered by Commercial Bank. <b>Retail Banking</b> 1.1 Meaning, Features, Significance and Products <b>Corporate Banking</b> 1.1 Meaning, Features, Significance and Products <b>Rural Banking</b> 1.2 Meaning, Features, Significance and Products <b>Banking Ombudsman</b> 1.3 Meaning and Functions <b>Universal Banking</b> 1.1 Concept of Universal Banking 1.2 Payment & Settlement, 1.3 Merchant Banking 1.4 Mutual Fund and Depository Services 1.5 Wealth and Portfolio Management services. 1.6 Bancassurance 1.7 Portfolio Securitization	
II	<b>Module II: Technology in Banking &amp; Microfinance and Financial Inclusion</b> 2.1 E- banking, Mobile Banking, Internet Banking, 2.2 RTGS, POS Terminal, NEFT, IMPS, 2.3 Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, 2.4 Digital Signature, M- Wallets, Online opening of bank accounts – savings & current, and application for credit cards, loan. <b>Microfinance &amp; Financial Inclusion</b> 2.1 Introduction, Need and Code of Conduct for Microfinance Institutions in India, 2.2 Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. 2.3 Role of NABARD and SIDBI, 2.4 SHG-2, NRLM and SRLM , • Priority Sector and its Classification <b>Financial Inclusion</b> 2.1 Need & Extent 2.2 Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. 2.3 Features, procedures and significance of Stand-up India Scheme for Green Field	15
	<b>Total Hours</b>	<b>30</b>

#### References:

1. Pathak, Bharati V. Indian Financial System, Pearson Education.
2. Shekhar, K.C. & Shekhar, Lekshmy. Banking Theory and Practice, Vikas Publishing House.
3. Uppal, R.K. Modern Banking, New Century Publications.



4. Jha, Praveen & Bhadra, Subhashish. Financial Inclusion in India: Policies and Progress, Oxford University Press.
5. Gurusamy, S. Banking and Financial Services, Tata McGraw Hill.

### **Scheme of Examination**

Internal: 20 Marks

External: 30 Marks

<b>Internal</b>	<b>Marks: 20</b>
Participation, assignment and attendance	10 Marks
Class test	10 Marks

### **Paper Pattern for Internal and External Examination**

#### **Internal Examination:**

Q.1. Objective Questions: (MCQ/True or False/ Match the Following): 5marks

Q.4. Answer the following questions in one or two sentences: 5marks

#### **External Examination:**

Q.1. Answer the following questions (Any two out of three): 15marks

Q.2. Answer the following questions (Any two out of three): 15marks

Sheth T. J. Education Society's  
**Sheth N.K.T.T College of Commerce and**  
**Sheth J.T.T College of Arts, Thane (W)**  
 (Autonomous)

<b>Programme Name: All programmes</b>	<b>Semester:III</b>
<b>Course Category: Certificate Course (CC)</b>	
<b>Name of the Department: Sociology</b>	
<b>Course Title:</b> Fundamentals of Social Service and Volunteering	
<b>Course Code:</b> BBN308	<b>Course Level: 5.0</b>
<b>Type:</b> Theory / Practical	
<b>Course Credit:</b> 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester )	
<b>Hours Allotted:</b> 30 Hours	
<b>Marks Allotted:</b> 50 Marks	
<b>Course Objectives:</b> CO 1: To introduce students to the fundamental principles of social service and volunteering. CO 2: To develop a sense of social responsibility and commitment to community development.	
<b>Course Outcomes:</b> OC 1: Gain an understanding of the significance of social service in nation-building.  OC 2: Develop an appreciation for volunteerism and its role in addressing social issues.	
<b>Introduction:</b> Social service and volunteering are essential aspects of a responsible and engaged society. They provide individuals with opportunities to contribute to the well-being of their communities while fostering personal growth and social awareness. This course aims to instill a spirit of volunteerism and service in students by equipping them with theoretical knowledge and practical experience in social service initiatives.	
<b>Relevance and Usefulness:</b>  In today's world, social inequalities, environmental concerns, and community challenges require active engagement from individuals. Volunteering bridges the gap between the privileged and the underprivileged, offering solutions to pressing social issues. Through structured participation in social service activities, students develop empathy, teamwork, and leadership skills, making them responsible citizens and change-makers.	
<b>Interest and Connection with Other Courses:</b>  This course complements various disciplines such as sociology, social work, public administration, psychology, and political science. The knowledge and skills gained through social service and volunteering enhance students' understanding of social structures, human behavior, and policy-making. Additionally, it fosters civic engagement, making it valuable for students aspiring to careers in social work, public service, or non-governmental organizations (NGOs).	

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<b>UNIT I: Introduction to Social Servicing and Volunteering</b> A. Meaning and Importance of Social Service B. Role of Youth in Social Service C. Challenges and Ethical Considerations in Voluntary Work	15
II	<b>UNIT II: Community Engagement and Social Change</b> A. Different Forms of Community Service (Health, Education, Environment, Disaster Relief) B. Government and Non-Government Organizations in Social Service C. Impact of Volunteerism on Society	15
	Total Hours	30

### References:

- National Service Scheme Manual (Revised) 2006, Government of India, Ministry of Youth Affairs and Sports, New Delhi.
- University of Mumbai National Service Scheme Manual 2009.
- <http://nss.nic.in>
- <https://www.rccmindore.com/wp-content/uploads/2023/04/NSS-Notes-II.pdf>

### Scheme of Examination

**Internal : 20 Marks**

**External: 30 Marks**

Internal	Marks: 20
Assignment	5 marks
Active participation/Attendance	5 Marks
Class test	10 Marks

### Paper Pattern for Internal and External Examination

#### Internal Examination – Class Test

Q.1.MCQ question

10 marks

#### External Examination-

Assignment based on Community work.

30 marks