



॥ 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

स्वामी रामानंद तीर्थ  
मराठवाडा विद्यापीठ, नांदेड

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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वाणिज्य व व्यवस्थापन विद्याशाखे अंतर्गत राष्ट्रीय  
शैक्षणिक धोरण २०२० नुसार पदवी द्वितीय  
वर्षाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष  
२०२५-२६ पासून लागू करण्याबाबत.

## प रि प त्र क

या परिपत्रकान्वये सर्व संबंधितांना कळविण्यात येते की, दिनांक २७ मे २०२५ रोजी संपन्न झालेल्या मा. विद्यापरिषद बैठकीतील विषय क्रमांक १९/६१-२०२५ च्या ठरावानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील राष्ट्रीय शैक्षणिक धोरण-२०२० नुसारचे पदवी द्वितीय वर्षाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२५-२६ पासून लागू करण्यास मा. विद्यापरिषदेने मान्यता प्रदान केली आहे. त्यानुसार वाणिज्य व व्यवस्थापन विद्याशाखेतील बी. कॉम. द्वितीय वर्षाचे खालील विषयाचे अभ्यासक्रम (Syllabus) शैक्षणिक वर्ष २०२५-२६ पासून लागू करण्यात येत आहेत.

01	B. Com. II year (General)
02	B. Com. II year Banking & Insurance
03	B. Com. II year Accounting & Taxation
04	B. Com. II year Management & Entrepreneurship
05	B. Com. II year Banking

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/एनइपी/मानवविज्ञानपदवी/२०२५-२६/120

दिनांक ११.०६.२०२५



सहाय्यक कुलसचिव

शैक्षणिक (१-अभ्यासमंडळ) विभाग

प्रत : माहितीस्तव तथा कार्यवाहीस्तव.

१) मा. कुलगुरू महोदयांचे कार्यलय, प्रस्तुत विद्यापीठ.

२) मा. प्र. कुलगुरू महोदयांचे कार्यलय, प्रस्तुत विद्यापीठ.

३) मा. आधिष्ठाता, वाणिज्य व व्यवस्थापन विद्याशाखा, प्रस्तुत विद्यापीठ.

४) मा. संचालक, परीक्षा व मूल्यमापन मंडळ, प्रस्तुत विद्यापीठ.

५) मा. प्राचार्य, सर्व संबंधित संलग्नित महाविद्यालये, प्रस्तुत विद्यापीठ.

६) सिस्टीम एक्सपर्ट, शैक्षणिक विभाग, प्रस्तुत विद्यापीठ. याना देवून कळविण्यात येते की, परिपत्रक अभ्यासक्रम संकेतस्थळावर प्रसिध्द करण्यात यावेत.

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



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

**B. Com. II Year (Banking & Insurance) :**  
**Semester III & IV (Level 5.0)**

**Effective from Academic Year 2025 – 2026**

**B.Com. II Year (Banking & Insurance) : Semester III (Level 5.0)**  
**w.e.f. Academic Year 2025 – 2026 (As per NEP-2020)**  
**Teaching Scheme**

Course Type	Course code	Course Title	Hours/Week		Credits Assigned		
			Theory	Practical	Theory	Practical	Total
<b>1 Discipline Specific Core (DSC) Major</b>	<b>CBAICT1201</b>	<b>Corporate Accounting - I</b>	<b>04</b>	<b>--</b>	<b>04</b>	<b>--</b>	<b>04</b>
<b>2 Discipline Specific Core (DSC) Major</b>	<b>CBAICT1202</b>	<b>Cost Accounting – I</b>	<b>04</b>	<b>--</b>	<b>04</b>	<b>--</b>	<b>04</b>
<b>Discipline Specific Minor (DSM)</b> <b>(Any one)</b>	<b>CBAIMT1201</b>	<b>Corporate Law</b>	<b>04</b>	<b>--</b>	<b>04</b>	<b>--</b>	<b>04</b>
	<b>CBAIMT1202</b>	<b>Business Environment-I</b>					
	<b>CBAIMT1203</b>	<b>Organizational Behaviour-I</b>					
<b>Generic Elective 1</b> <b>(Only Students of other Disciplines</b> <b>can opt anyone)</b>	<b>CBAIGE1201</b>	<b>Financial Literacy-I</b>	<b>02</b>	<b>--</b>	<b>02</b>	<b>--</b>	<b>02</b>
	<b>CBAIGE1202</b>	<b>Tourism Marketing-I</b>					
	<b>CBAIGE1203</b>	<b>Principles of Advertising &amp; Salesmanship-I</b>					
<b>Vocational &amp; Skill Course-(VSC)</b> <b>Relating to</b> <b>Major (Any ne)</b>	<b>CBAIVC1201</b>	<b>Indian Banking System</b>	<b>02</b>	<b>--</b>	<b>02</b>	<b>--</b>	<b>02</b>
	<b>CBAIVC1202</b>	<b>E-Commerce – I</b>					
	<b>--</b>	<b>SWAYAM/NPTEL</b>					
<b>Ability Enhancement Course</b> <b>(AEC) - ENG</b>	<b>--</b>	<b>Compulsory English</b>	<b>02</b>	<b>--</b>	<b>02</b>	<b>--</b>	<b>02</b>
<b>Ability Enhancement Course (AEC)</b> <b>MIL</b>	<b>--</b>	<b>Modern Indian Language</b> <b>(MIL) OR</b>	<b>02</b>	<b>--</b>	<b>02</b>	<b>--</b>	<b>02</b>
	<b>CBAIAC1201</b>	<b>Tally</b>					
<b>Co-Curricular Courses</b>	<b>---</b>	<b>(NSS/NCC/Sports/Culture /Health Wellness/ Fitness/ Yoga Edu)</b>	<b>--</b>	<b>04</b>	<b>--</b>	<b>02</b>	<b>02</b>
<b>Total</b>			<b>20</b>	<b>04</b>	<b>20</b>	<b>02</b>	<b>22</b>

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

**B.Com. II Year (Banking & Insurance) : Semester III (Level 5.0)**  
**w.e.f. Academic Year 2025 – 2026 (As per NEP-2020)**  
**Evaluation Scheme**

Course Type	Course code	Course Title	Theory Marks		Practical Marks		
			CA (Continuous Assessment)	ESE (End of Sem Exam.)	CA (Continuous Assessment)	ESE (End of Sem Exam.)	
1 Discipline Specific Core (DSC) Major	CBAICT1201	Corporate Accounting - I	20	80	--	--	100
2 Discipline Specific Core (DSC) Major	CBAICT1202	Cost Accounting – I	20	80	--	--	100
Discipline Specific Minor (DSM) (Any one)	CBAIMT1201	Corporate Law	20	80	--	--	100
	CBAIMT1202	Business Environment-I					
	CBAIMT1203	Organizational Behaviour-I					
Generic Elective 1 (Only Students of other	CBAIGE1201	Financial Literacy-I	10	40	--	--	50
	CBAIGE1202	Tourism Marketing-I					
	CBAIGE1203	Principles of Advertising & Salesmanship-I					
Vocational & Skill Course- (VSC) Relating to Major (Any one)	CBAIVC1201	Indian Banking System	10	40	--	--	50
	CBAIVC1202	E-Commerce – I					
	--	SWAYAM/NPTEL					
Ability Enhancement Course (AEC) -ENG	--	Compulsory English	10	40	--	--	50
Ability Enhancement Course (AEC) MIL	--	Modern Indian Language (MIL) OR	10	40	--	--	50
	CBAIAC1201	Tally					
Co-Curricular Courses	---	(NSS/NCC/Sports/Culture /Health Wellness/ Fitness/ Yoga Edu)	--	--	20	30	50
Total			100	400	20	30	550

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

**B.Com. II Year (Banking & Insurance) : Semester IV (Level 5.0)**  
**w.e.f. Academic Year 2025 – 2026 (As per NEP-2020)**

**Teaching Scheme**

Course Type	Course code	Course Title	Hours/Week		Credits Assigned		
			Theory	Practical	Theory	Practical	Theory
1 Discipline Specific Core (DSC) Major	CBAICT1251	Corporate Accounting – II	04	--	04	--	04
2 Discipline Specific Core (DSC) Major	CBAICT1252	Cost Accounting – II	04	--	04	--	04
Discipline Specific Minor (DSM) (Any one)	CBAIMT1251	Mercantile Law	04	--	04	--	04
	CBAIMT1252	Business Environment-II					
	CBAIMT1253	Organizational Behaviour-II					
Generic Elective 1 (Only Students of other Disciplines can opt anyone)	CBAIGE1251	Financial Literacy-II	02	--	02	--	02
	CBAIGE1252	Tourism Marketing-II					
	CBAIGE1253	Principles of Advertising & Salesmanship-II					
Vocational & Skill Course-(VSC) Relating to Major Any one)	CBAIVC1251	Principles & Practice of Banking & Insurance	02	--	02	--	02
	CBAIVC1252	E-Commerce II					
	--	SWAYAM/NPTEL					
Ability Enhancement Course (AEC) -ENG	--	Compulsory English	02	--	02	--	02
Ability Enhancement Course (AEC) MIL	--	Modern Indian Language (MIL) OR	02	--	02	--	02
	CBAIAC1251	Business Management					
Value Education Courses (VEC)	---	<i>Environmental Studies</i>	--	04	--	02	02
<b>Total</b>			<b>20</b>	<b>04</b>	<b>20</b>	<b>02</b>	<b>22</b>

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

**B.Com. II Year (Banking & Insurance) : Semester IV (Level 5.0)**  
**w.e.f. Academic Year 2025 – 2026 (As per NEP-2020)**  
**Evaluation Scheme**

Course Type	Course code	Course Title	Theory Marks		Practical Marks		Total Marks
			CA (Continuous Assessment)	ESE (End of Sem Exam.)	CA (Continuous Assessment)	ESE (End of Sem)	
1 Discipline Specific Core (DSC) Major	CBAICT1251	Corporate Accounting – II	20	80	--	--	100
2 Discipline Specific Core (DSC) Major	CBAICT1252	Cost Accounting – II	20	80	--	--	100
Discipline Specific Minor (DSM) (Any one)	CBAIMT1251	Mercantile Law	20	80	--	--	100
	CBAIMT1252	Business Environment-II					
	CBAIMT1253	Organizational Behaviour-II					
Generic Elective 1 (Only Students of other	CBAIGE1251	Financial Literacy-II	10	40	--	--	50
	CBAIGE1252	Tourism Marketing-II					
	CBAIGE1253	Principles of Advertising & Salesmanship-II					
Vocational & Skill Course- (VSC) Relating to Major (Any one)	CBAIVC1251	Principles & Practice of Banking & Insurance	10	40	--	--	50
	CBAIVC1252	E-Commerce II					
	--	SWAYAM/NPTEL					
Ability Enhancement Course (AEC) -ENG	--	Compulsory English	10	40	--	--	50
Ability Enhancement Course (AEC) MIL	--	Modern Indian Language (MIL) OR	10	40	--	--	50
	CBAIAC1251	Business Management					
Value Education Courses	---	<i>Environmental Studies</i>	--	--	20	30	50
Total			100	400	20	30	550

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



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**MARATHWADA UNIVERSITY, NANDED**



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

**B. Com. II Year (Banking & Insurance) : Semester III (Level 5.0)**

**Effective from Academic Year 2025 – 2026**



**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) (2nd Year): Sem III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Corporate Accounting-I**

**(Discipline Specific Core)**

**Course Code: CBAICT1201**

<b>Course prerequisites:</b>	Basic knowledge of Accounting, Classroom, E materials, Books etc.
<b>Course Objectives</b>	1. To familiarize the students about the basics of Company & capital.
	2. To help students to gain the conceptual knowledge of the accounting.
	3. To make students capable of understanding the concept of shares
<b>Course Outcomes</b>	1. It is beneficial for students to move into advance are as i.e. C.A, I. C.W.A, CS etc.
	2. It could help graduates to work as financial analyst
	3. It provides the basic concept of knowledge of issue & forfeitures of shares.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction &amp; Modern concept in Corporate Accounting</b>	10
	<b>1.1</b>	Meaning & Definition of Company	
	<b>1.2</b>	Meaning & Types of Shares, Difference between Preference & Equity Shares	
	<b>1.3</b>	DMAT, NEFT, RTGS,	
	<b>1.4</b>	E-banking- Advantages & Dis- Advantages., Debit & Credit Cards	
<b>2.0</b>		<b>Procedure of Issue of &amp; Forfeiture of Shares:</b>	14
	<b>2.1</b>	Procedure to Issue of Shares,	
	<b>2.2</b>	Forfeiture and Reissue of Shares, Shares Issued at Par, Premium & Discount,	
	<b>2.3</b>	Forfeiture and Reissue of shares, Pro- rata Allotment,	
	<b>2.4</b>	Practical Problems on it.	
<b>3.0</b>		<b>Underwriting of Shares</b>	10
	<b>3.1</b>	Basic Concepts of Underwriting of Shares,	
	<b>3.2</b>	Underwriting Commission	
	<b>3.3</b>	Practical Problems on Preparation of Underwriters Accounts.	



<b>4.0</b>		<b>Redemption of Preference shares</b>	12
	<b>4.1</b>	Meaning and procedure of redemption of preference shares,	
	<b>4.2</b>	redemption out of fresh issue of equity shares, redemption out of revenue profit of company	
	<b>4.3</b>	practical problems on journal entries of redemption of preference shares,	
	<b>4.4</b>	balance sheet after redemptions of preference shares.	
<b>5.0</b>		<b>Company Final Account</b>	14
	<b>5.1</b>	Introduction to company final account provisions	
	<b>5.2</b>	preparation of profit and loss account,	
	<b>5.3</b>	profit and loss appropriation account,	
	<b>5.4</b>	Balance Sheet as per revised prescribed format Company Act 2013	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. A New Approach to Accountancy – H.R. Kotalwar– Discovery Publishers
2. Modern Accountancy–Hanif & Mukarjee–Mc Graw Hill Education
3. Advanced Accounting – Gupta & Rashaswamy – Sultan Chand & Sons
4. Advanced Accountancy – Jain & Narang– Kalyani Publishers

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Sem III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Cost accounting -I**

**(Discipline Specific Core)**

**Course Code: CBAICT1202**

<b>Course prerequisites:</b>	Basic knowledge of Arithmetical Calculation, Accounting, Classroom, E materials, Books etc.
<b>Course Objectives</b>	1. To understand the difference between cost accounting and financial accounting 2. To know cost accounting principle and cost calculation 3. To study material, labour and overheard cost
<b>Course Outcomes</b>	1. Student will able to prepare cost sheet and tender 2. Identifying and controlling production cost of material and Labour 3. Developing cost accounting and cost analysis skill

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to cost accounting</b>	8
	<b>1.1</b>	Introduction, meaning & definition, Objective of cost accounting	
	<b>1.2</b>	Difference between cost control & cost reduction, cost account and financial account	
	<b>1.3</b>	Scope of cost accounting, Cost accounting with use of information technology	
	<b>1.4</b>	Classification of cost, Elements of cost, Methods of costing, Techniques of costing	
<b>2.0</b>		<b>Unit Costing</b>	13
	<b>2.1</b>	Introduction, Functional classification of elements of cost, Cost heads and Cost Sheet	
	<b>2.2</b>	Treatment of Stock of Raw Material, Work in Progress, Finished Goods	
	<b>2.3</b>	Numerical Problems on Cost sheet/ Statement and Tender	
<b>3.0</b>		<b>Accounting for materials</b>	12
	<b>3.1</b>	Meaning of Material Cost, Material Cost Control & its Importance, Material Purchase Procedure, Stores Records – Bin Card	

	<b>3.2</b>	Numerical problems on: Stores Ledger- FIFO, LIFO, Simple Average Method, Weighted Average Method,	
	<b>3.3</b>	Numerical problems on: Material Stock Levels- Reorder stock level, minimum stock level, maximum stock level & average stock level, EOQ and its calculation	
<b>4.0</b>		<b>Accounting for labour</b>	
	<b>4.1</b>	Meaning of Labour Cost, Labour Cost Control, Composition of Labour Cost	
	<b>4.2</b>	Time Keeping and Methods of Time Keeping, Time Booking and Methods of Time Booking	12
	<b>4.3</b>	Numerical problems on: Systems of Wage Payments – Time Rate & Piece Rate, Differential Piece Rate, Incentive Plans: (a) Halsey Plan, (b) Rowan Plan.	
<b>5.0</b>		<b>Overheads- Absorption costing method</b>	
	<b>5.1</b>	Meaning of Overheads, Classification of overhead	
	<b>5.2</b>	Steps for distribution of overhead: Estimation, allocation, Apportionment, Re- apportionment, Absorption of overheads.	15
	<b>5.3</b>	Numerical question on: Apportionment of overhead, Re- apportionment of overheads using Direct distribution method & Repeated distribution method	
	<b>5.4</b>	Numerical question on: Overhead absorption over products using only machine hr rate.	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. A New Approach to Accountancy – H.R. Kotalwar– Discovery Publishers
2. Modern Accountancy–Hanif & Mukarjee–Mc Graw Hill Education
3. Advanced Accounting – Gupta & Rashaswamy – Sultan Chand & Sons
4. Advanced Accountancy – Jain & Narang– Kalyani Publishers
5. Advanced corporate Accounting- Dr. H W Kulkarni, Dr. R.V. Ghadge. Dr. S.S. Jadhav
6. Cost and Management Accounting- ICAI (CA-Intermediate)

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 questions.



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**B.Com. (Banking & Insurance) (2nd Year): Sem III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Corporate Law**

**(Discipline Specific Minor)**

**Course Code: CBAIMT1201**

<b>Course prerequisites:</b>	Basic knowledge of Company Law, Classroom, E-materials, Books etc.
<b>Course Objectives</b>	1. To impart basic knowledge of Companies, act 2013.
	2. To Familiarize students with company law.
	3. To understand the process of Incorporation.
<b>Course Outcomes</b>	1. Students will know different types of companies.
	2. They will understand Financial Structure of company.
	3. They will also Know the documents required for incorporation of company.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to companies act 2013</b>	<b>12</b>
	<b>1.1</b>	Definition & Features of Company, Different Types of companies	
	<b>1.2</b>	Difference between private and public company, Conversion of private company into public company and vice versa	
	<b>1.3</b>	Process of incorporation of company.	
<b>2.0</b>		<b>Documents</b>	<b>12</b>
	<b>2.1</b>	Memorandum Of Association, its clauses and alteration	
	<b>2.2</b>	Articles Of Association, its contents and alteration	
	<b>2.3</b>	Prospectus, certificate of incorporation and Commencement of Business.	
<b>3.0</b>		<b>Financial Structure -I</b>	<b>12</b>
	<b>3.1</b>	The Concept of Capital, Share & Share Capital	
	<b>3.2</b>	Preference Shares & Equity Shares	
	<b>3.3</b>	Forfeiture & surrender of Shares, Issue Of Shares at Par, Premium and Discount, Bonus Issues, Right Issues, sweat equity issue, employee stock option plan.	

<b>4.0</b>		<b>Financial Structure -II</b>	<b>12</b>
	<b>4.1</b>	Debenture & its types, conversion and redemption of debentures,	
	<b>4.2</b>	Debenture Trust deed & trustee	
	<b>4.3</b>	Stock & Bonds.	
<b>5.0</b>		<b>Winding Up</b>	<b>12</b>
	<b>5.1</b>	Introduction, Modes of Winding Up, Procedure of Winding Up	
	<b>5.2</b>	Consequences Of Winding Up Order, Procedures of Winding Up.	
	<b>5.3</b>	Liquidator, Powers and Duties,	
	<b>5.4</b>	Types Of Voluntary Winding Up.	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. Company Law & Secretarial Practice – N.D. Kapoor – Sultan Chand & Sons
2. Company Law – Rattan Nolakha – Sultan Chand & Sons
3. A Text of Company Law – P.P.S. Gargan – Jain Book Agency
4. Company Law – Ashok K. Bangrail, Vikas Publishing House

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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)) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Business Environment - I**

**(Discipline Specific Minor)**

**Course Code: CBAIMT1202**

<b>Course prerequisites:</b>	Basic understanding of business concepts, Basic knowledge of economics, Interest in global business trends, Awareness of legal systems and business laws.
<b>Course Objectives</b>	1. Provide a comprehensive understanding of the Business Environment and its key components.
	2. Develop analytical skills to assess environmental factors affecting business organizations.
	3. Equip students with the ability to conduct competitive analysis and strategic planning for industries
<b>Course Outcomes</b>	On successful completion, students will be able to:
	1. Understand the components of Business Environment.
	2. Analyse the various environmental factors influencing business organisation
	3. Design a competitive analysis for a specific Industry.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
<b>04</b>	---	<b>60</b>	---	<b>10</b>	<b>10</b>	<b>20</b>	<b>80</b>	---	<b>100</b>

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Business Environment</b>	<b>12</b>
	<b>1.1</b>	Business Environment-Meaning, Definition ,Importance of Business Environment	
	<b>1.2</b>	Types of Business Environment - Internal, External, Micro-Environment and Macro- Environment of business; Competitive analysis of Business	
	<b>1.3</b>	Environmental analysis-Scanning, Monitoring, Forecasting, Assessment	
	<b>1.4</b>	Limitation of Environment Analysis	
<b>2.0</b>		<b>Political and Legal Environment</b>	<b>10</b>
	<b>2.1</b>	Political Environment- Functions of the State	
	<b>2.2</b>	Role of Government	

	<b>2.3</b>	State intervention in business- Reasons for and Types of state intervention in business.	
	<b>2.4</b>	Legal environment-Impact of various laws on Indian businesses	
<b>3.0</b>		<b>Economic and Global Environment</b>	<b>14</b>
	<b>3.1</b>	Economic Environment- Meaning, Nature and Components of the Economic Environment.	
	<b>3.2</b>	Factors affecting Economic Environment	
	<b>3.3</b>	Global environment -Meaning of Globalisation, Approaches to Globalisation, Merits and demerits of Globalisation, Impact of Globalisation on Indian businesses;	
	<b>3.4</b>	Foreign market entry strategies; MNCs and TNCs	
<b>4.0</b>		<b>Technological Environment</b>	<b>12</b>
	<b>4.1</b>	Technological Environment: Meaning and features of Technological Environment;	
	<b>4.2</b>	Impact of Technological changes on business	
	<b>4.3</b>	Technology and Society	
	<b>4.4</b>	Technology Transfer- Meaning, Benefits and Challenges.	
<b>5.0</b>		<b>Demographic and Natural Environment</b>	<b>12</b>
	<b>5.1</b>	Demographic Environment- Meaning and Importance of Demographic environment	
	<b>5.2</b>	components of Demographic environment;	
	<b>5.3</b>	Natural Environment: Meaning and Features of Natural environment.	
	<b>5.4</b>	Impact of Natural environment on business	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. Aswathappa. K, Essentials Of Business Environment, HPH
2. Sundaram & Black: The International Business Environment; Prentice Hall
3. Francis Cherunilam, Business Environment- Text and Cases, 8th Edition, HPH
4. Chidambaram: Business Environment; Vikas Publishing
5. Upadhyay, S: Business Environment, Asia Books

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year 2025 – 2026 (As per NEP-2020)

**Course Title: Organizational Behaviour - I**

(Discipline Specific Minor)

**Course Code: CBAIMT1203**

<b>Course prerequisites:</b>	Basic Knowledge of organization, Classroom, E material, Books etc.
<b>Course Objectives</b>	1.To equip the students with the understanding Human behaviour.
	2.To understand Motivation and develop Effective Communication skill in students.
	3. To make students aware about Importance of leadership skill.
<b>Course Outcomes</b>	1. Students will get Actual understanding of Communication skill it's importance .
	2. Students will be ready to lead team work with confidence .
	3. Students will understand human behaviour.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to organisational behaviour</b>	12
	1.1	Meaning and definition of organisational behaviour,	
	1.2	Evolution of OB, fundamental concepts, approaches,	
	1.3	Elements, challenges and opportunities, significances ,	
	1.4	Major behavioural science discipline contributing elements of OB, theories, Hawthorne studies.	
2.0		<b>Individual behaviour</b>	12
	2.1	Introduction, meaning, foundation of individual behaviour,	
	2.2	Ethics in the workplace ,values, attitude- concept component, job related attitude,	
	2.3	Individual decision making, personality and it's impact on behaviour	
	2.4	Perception ,factors affecting perception, attribution theory,	
3.0		<b>Group behaviour</b>	12
	3.1	Definition and types of groups in organisation,	

	<b>3.2</b>	Group formation and development (Tuckman's model, groups norms, norms and cohesion ,	
	<b>3.3</b>	Group decision making, team Vs group: key differences	
	<b>3.4</b>	Conflict in groups: causes and resolution.	
<b>4.0</b>		<b>Leadership</b>	
	<b>4.1</b>	Meaning and importance, Characteristics of Leadership	12
	<b>4.2</b>	Leadership theories- Trait Theory, Behavioural Theory (Ohio State, Michigan Studies), contingency Theory (Fiedler's Model),	
	<b>4.3</b>	Transformational and Transactional Leadership, leadership vs management	
	<b>4.4</b>	Leadership Styles and Their Impact ,Power and Influence in Leadership	
<b>5.0</b>		<b>Organisational Culture and Structure</b>	
	<b>5.1</b>	Foundation of organisational structure	
	<b>5.2</b>	Types of organisational structure, impact of organisational structure on behaviour	
	<b>5.3</b>	organisational culture importance of organizational culture, types (clan,adhocracy,market, Hierarchy)	
	<b>5.4</b>	Organizational change- need, models- Lewin's change model,Kotters's 8 step change model	12
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. "Organisational behaviour" by A Ashwathapa
2. "Essential of Organisational behaviour" by Stephen Robbins ( adapted for India by P.S. Patnaik)
3. "Organisational Behaviour: Text and Cases" by Nirmal Singh
4. "Managing Organisational Change" by C.S.V. Murthy

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Financial Literacy - I**

**(Generic / Open Elective)**

**Course Code: CBAIGE1201**

<b>Course prerequisites:</b>	Basic knowledge of finance, Classroom, online platform, Case studies, Group discussion, Seminar & field work, E-materials, Books etc..
<b>Course Objectives</b>	To create awareness in student about the need for possessing financial literacy education.
	To prepare financial plan and budget and manage personal finances etc.
	To describe the importance of financial literacy and list out the institutions providing financial services.
	To make help the students to avail, and manage services offered by banks and post offices
<b>Course Outcomes</b>	The students will be able to understand the importance of financial literacy and prepare financial plans.
	The students will be able to understand basic financial concepts.
	The students will be able to understand the purpose and functions of Banks, post offices and other financial institution.
	The students will be able to apply personal and family financial planning.

**Course Teaching and Evaluation Scheme**

<b>Teaching Scheme</b>				<b>Evaluation Scheme</b>					
<b>Credits Assigned</b>		<b>Teaching Hours</b>		<b>Continuous Assessment</b>			<b>End of Semester Exam Marks</b>	<b>Practical/ Oral Exam Marks</b>	<b>Total Marks</b>
<b>Theory</b>	<b>Practical</b>	<b>Theory</b>	<b>Practical</b>	<b>Test I Marks</b>	<b>Test II Marks</b>	<b>Average Marks of two tests</b>			
<b>02</b>	<b>--</b>	<b>30</b>	<b>--</b>	<b>05</b>	<b>05</b>	<b>10</b>	<b>40</b>	<b>--</b>	<b>50</b>

**Course Contents**

<b>Module No.</b>	<b>Unit No.</b>	<b>Topic</b>	<b>Teaching Hours</b>
<b>1.0</b>		<b>Introduction to Financial Literacy</b>	<b>08</b>
	<b>1.1</b>	Financial Literacy- Meaning, Importance and Scope.	
	<b>1.2</b>	Concept of Income, Expenses and Budgeting	
	<b>1.3</b>	Saving: - Short Term, Medium Term, and Long Term	
<b>2.0</b>		<b>Credit and Debt Management</b>	<b>07</b>
	<b>2.1</b>	Basic Rules to Budgeting and Money Management	
	<b>2.2</b>	Personal Finance, Borrow within a limit	
	<b>2.3</b>	Debt Management	
<b>3.0</b>		<b>Commercial Banking</b>	<b>08</b>
	<b>3.1</b>	Commercial Bank: Importance and Functions of Commercial Bank	

	3.2	Introduction to loans, Qualify for a loan. Types of loans, repayments, Monthly payment formula	
	3.3	Deposit and Saving Schemes	
4.0		<b>Insurance, Investment and Pensions.</b>	07
	4.1	Insurance: - Meaning and Types: Life, Vehicle, Health, General	
	4.2	Investment: - Equity, Mutual Funds, Post office schemes.	
	4.3	Fraud protection and Grievance Redressal	
		<b>TOTAL</b>	<b>30</b>

### Reference Books:

1. NATIONAL INSTITUTE OF SECURITIES MARKETS – “Financial Literacy for people newly inducted into the Financial System” –RBI; – December 2015.
2. Prof. (Dr.) Amit Kumar Singh “Taxmann's Financial Literacy” Taxman Publication, March 2023.
3. Dr. Rajni & Dr. Abhishek Kumar Singh “FINANCIAL LITERACY” JSR PUBLISHING HOUSE, 1 January 2022.
4. Dr. T. S. Kavitha Dr. P. Savitha Dr. B. Vidya Ms. & N. Ramalakshmi
5. “An Introduction to Commercial Banking” Notion Press, 19 January 2023.
6. M. Y. Khan, ‘Financial Services’, McGraw Hill
7. Marchant Banking, NISM, Taxman
8. Financial Market and Services – E-Gordon & K. Natrajan, Himalaya Publication
9. Aswath Damodaran, Investment Valuation : Tool and Techniques for determining the value of any asset.
10. ‘Financial Services’, Anbarasu Joseph D, Boominathan VK, Mohan Man, Gnanaraj G., Sultan Chand & Sons, Delhi

### Continuous Assessment (CA):

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05 marks covering entire syllabus must be given.
- 03) The assignments should be students’ centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### End of Semester Examination (ESE for 2 Credit Course):

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 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) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Tourism Marketing - I**

(Generic / Open Elective)

**Course Code: CBAIGE1202**

<b>Course prerequisites:</b>	Tutorial, E-Material, Projector, Workshop, Private, company visit, Boards, Lecture Hall.
<b>Course Objectives</b>	To Provide Basic Knowledge of various Modes of Transport.
	Enable Practical Knowledge Regarding Ticketing and E- Ticketing.
	Enable to Opportunity's in Transport Industry.
	To Appreciate the Various Contexts about Tourism.
<b>Course Outcomes</b>	It could help to work as Travel Agent.
	It Provide Basic Concept and Knowledge of Travel Formalities.
	The Course is Beneficial to Understand Traditional and Recent Travel industry.
	Introduce New Career Opportunity in Transport Industry.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	--	30	--	05	05	10	40	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Models of Transport</b>	08
	1.1	Introduction and meaning and functions of Transport	
	1.2	Importance of Transport	
	1.3	Models of transport	
2.0		<b>Ticketing and Accommodation</b>	10
	2.1	Types of Ticket windows	
	2.2	IRCTC, Red Bus	
	2.3	Types of accommodation	
3.0		<b>Travel Agent &amp; Agency</b>	07
	3.1	Functions of travel agency & Agent	
	3.2	Income source of travel Agency	
	3.3	Travel Insurance	
4.0		<b>Travel Formalities</b>	05
	4.1	Passport & Visa	
	4.2	Custom Duty	
	4.3	Baggage & Luggage	
		<b>TOTAL</b>	<b>30</b>

**Reference Books:**

1. Tourism development – A.K.Bhatia
2. Successful tourism Management- Pran Math Seth

**Continuous Assessment (CA):**

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05marks covering entire syllabus must be given.
- 03) The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

**End of Semester Examination (ESE for 2 Credit Course):**

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 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) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Principles of Advertising & Salesmanship - I**

**(Generic / Open Elective)**

**Course Code: CBAIGE1203**

<b>Course Prerequisites:</b>	Tutorial, E-Material, Projector, Workshop, Private, company visit, Boards, Lecture Hall.
<b>Course Objectives:</b>	To Introduce Advertising & Salesmanship.
	To learn the Technique of Earning Source through Advertising & Salesmanship.
	To set an Idea About how to trade and sale the product.
	It helps to learn the Effective salesmanship Skills & Business growth.
	To understand the need of the art of Salesmanship and Advertising.
	To give fundamental knowledge regarding organisation and operation of sales management
<b>Course Outcomes:</b>	Student will be Able to Understand Advertising & Salesmanship Functions.
	It would be useful for Analysing Advertising & Salesmanship techniques.
	Student will be Capable of Choosing a Carrier in Advertising & Business industries.
	Generate Employment through Business organisations.

### **Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of Two Tests			
<b>02</b>	<b>--</b>	<b>30</b>	<b>--</b>	<b>05</b>	<b>05</b>	<b>10</b>	<b>40</b>	<b>--</b>	<b>50</b>

### **Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Sales Organisation</b>	<b>08</b>
	<b>1.1</b>	Introduction, Meaning & Methods of Sales	
	<b>1.2</b>	Selling through own organization or Agents, their control	
	<b>1.3</b>	Organization of sales department, sales routine, other departments	
	<b>1.4</b>	Sales reports, its analysis and utility,	
<b>2.0</b>		<b>Preparation of Advertisement</b>	<b>07</b>
	<b>2.1</b>	Meaning & Definition of Advertisement	
	<b>2.2</b>	Characteristics, Functions & Classification of Advertisement	



	<b>2.3</b>	Organization of Advertising department	
<b>3.0</b>		<b>Selection of Salesman:</b>	<b>07</b>
	<b>3.1</b>	Introduction, Meaning & role of Salesman	
	<b>3.2</b>	Methods of selection	
	<b>3.3</b>	Training & Remuneration of Salesman	
	<b>3.3</b>	The Art of Salesmanship	
<b>4.0</b>		<b>Advertising Agency and Clients</b>	<b>08</b>
	<b>4.1</b>	Agency- Need, organization, evolution,	
	<b>4.2</b>	Obtaining business, benefit and cost to advertisers	
	<b>4.3</b>	Relation with clients. Departments	
	<b>4.4</b>	Creation of advertising materials, media	
<b>Total</b>			<b>30</b>

### Reference Books:

1. Dawar S.R. -Salesmanship and Advertisement, S.Chand
2. Cummins. J-Sales Promotion-Prentice Hall India

### Continuous Assessment (CA):

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05marks covering entire syllabus must be given.
- 03) The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### End of Semester Examination (ESE for 2 Credit Course):

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 questions.



**Swami Ramanand Teerth Marathwada University, Nanded**  
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**B.Com. (Banking & Insurance) (2nd Year): Semester III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Indian Banking System - I**

**(Vocational & Skill Course)**

**Course Code: CBAIVC1201**

<b>Course prerequisites:</b>	Basic knowledge of Banking, Classroom, Books, E Material etc.
<b>Course Objectives</b>	1. To provide an in-depth understanding of the principles and functions of banking and financial institutions
	2. To familiarize students with the banking system's role in the economy.
<b>Course Outcomes</b>	1. Students will be able to understand and explain the various banking operations, the role of central and commercial banks.
	2. Students will be able to get practical knowledge and skills related to financial services

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Banker and Customer Relationship</b>	<b>07</b>
	<b>1.1</b>	Introduction, Meaning & Definitions of Banker and Customer	
	<b>1.2</b>	Classification of Banker & Customer Relationship	
	<b>1.3</b>	Opening of Accounts of Special Types of Customers-Like Minor, Married Women, Partnership Firms, Companies, Clubs and other Non-Trading Institutions.	
<b>2.0</b>		<b>Commercial and Cooperative Banks</b>	<b>07</b>
	<b>2.1</b>	Meaning, Definitions, Classification of Commercial Banks	
	<b>2.2</b>	Importance of Commercial Banks, Principles of Sound Lending	
	<b>2.3</b>	Structure of Cooperative Banks, Functions of Cooperative Banks	
<b>3.0</b>		<b>Regional Rural Banks and Foreign Banks</b>	<b>08</b>
	<b>3.1</b>	Meaning & Objectives of RRBs, History of RRBs,	
	<b>3.2</b>	Importance of Regional Rural Banks in Rural Development	
	<b>3.3</b>	Foreign Banks – Concept, Working Services of Foreign Banks in India	
<b>4.0</b>		<b>Merchant Banking</b>	<b>08</b>

	<b>4.1</b>	Meaning, Definitions, Origin of Merchant Banking in India	
	<b>4.2</b>	Scope of Merchant Banking in India, Qualities of Merchant Bank	
	<b>4.3</b>	Problems of Merchant Banks, Services of Merchant Banks,	
		<b>Total</b>	<b>30 Hrs.</b>

#### **Reference Books:**

1. Panandikar S.G. and Mithani D.M.: Banking in India, Orient Longman.
2. Reserve Bank of India: Functions & Working.
3. Sayers R.S.: Modern Banking, Oxford University Press.
4. Shekhar and Shekhar : Banking Theory and Practice, Vikas Publishing House, New Delhi.
5. Tennan M.L.: Banking Law and Practice in India, Indian Law House, New Delhi.
6. Rup Narayan Bose, Fundamentals of International Banking: Trinity Publishers
7. H.R. Machiraju, Modern Commercial Banking: New Age International Publishers

#### **Continuous Assessment (CA):**

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

#### **End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 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) (2nd Year): Sem III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: E-Commerce-I**

(Vocational & Skill Courses)

**Course Code: CBAIVC1202**

<b>Course prerequisites:</b>	LAN connection, Internet facility, Projectors, Computer system lab, E- resources.
<b>Course Objectives</b>	1. To understand the process of setting up an interactive website.
	2. To be able to work with an online store and modify when necessary.
	3. To understand the process of maintaining the security of E-commerce site.
<b>Course Outcomes</b>	1. It enables students to evaluate the information on the Need of business entity to adhere the E-Commerce.
	2. The course is useful for the In application technologies and tools in commerce which are used to conduct the business.
	3. E- commerce has posed the new issues in the development of Business information systems.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Introduction to E-Commerce</b>	08
	1.1	Introduction, Meaning and Definitions of E-Commerce	
	1.2	E-commerce v/s traditional commerce.	
	1.3	Evolution and growth of e-commerce.	
2.0		<b>E-Commerce Infrastructure</b>	07
	2.1	Internet and web technologies for e-commerce.	
	2.2	Web hosting, domain names and content management systems.	
	2.3	Mobile commerce and social commerce.	
3.0		<b>E-Commerce Marketing</b>	08
	3.1	Online marketing strategies: SEO, SEM, content marketing.	
	3.2	Digital advertising: email, social media, and display ads.	
	3.3	Affiliate marketing and influencer marketing.	
4.0		<b>E-Commerce Security and Payment Systems</b>	07
	4.1	Importance of security in e-commerce.	

	<b>4.2</b>	Various kinds of E-Payment	<b>30 Hrs</b>
	<b>4.3</b>	Fraud prevention and secure transactions.	
		<b>Total</b>	

### **Reference Books:**

1. Kalakafa Whinston Pearson - Frontiers of electronic Commerce 1996
2. P.T. Joseph S.J., E-Commerce, second edition PHI 2007, PHI Pvt. Ltd., New Delhi
3. Agarwal, K.N and Deeksha Ararwalar; Business on the Net; What's and How's of ECommerce; Macmillan, New Delhi. 2006
4. Agarwal, K.N and Deeksha Ararwala: Business on the Net; Bridge to the Online Storefront; Macmillan, New Delhi. 2000.

### **Continuous Assessment (CA):**

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### **End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 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) (2nd Year): Sem III (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Tally**

**(Ability Enhancement Course)**

**Course Code: CBAIAC1201**

<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					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Computerized Accounting &amp; Tally</b>	07
	<b>1.1</b>	Introduction, Importance and Features of Computerized Accounting, Advantages and disadvantages of computerized accounting	
	<b>1.2</b>	Difference between Manual Accounting and Computerized Accounting	
	<b>1.3</b>	Creation / Setting up of Company in Tally, Alteration of Company, Company Features and Configuration,	
<b>2.0</b>		<b>Accounting and Inventory Masters</b>	07
	<b>2.1</b>	Managing Ledger and Groups – Creation, Display and Alteration of Single or Multiple Ledgers and Groups	

	<b>2.2</b>	Stock Items: Creation, Display and Alteration of Single or Multiple Stock Items, Units of Measures : Creation, Display and Alteration of Units of Measures	
	<b>2.3</b>	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>	10
	<b>3.1</b>	Accounting Vouchers – Introduction – Types of Vouchers	
	<b>3.2</b>	Inventory Vouchers – Introduction – Types of Inventory Vouchers	
	<b>3.3</b>	Recording of transactions in Tally: Accounting Voucher and Inventory Voucher Entry using Tally (Journal Entry in Tally)	
<b>4.0</b>		<b>Display and Printing of Report</b>	06
	<b>4.1</b>	Display and Printing of Reports – Day Book, Cash Book, Purchase Register, Sales Register, Journal Register and Ledger Accounts, Statement of Accounts	
	<b>4.2</b>	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>30 Hrs</b>

#### Reference Books:

1. Fundamentals of Accounting & Financial Analysis- By Anil Chowdhary (Pearson Education)
2. Accounting Made Easy – By Rajesh Agrawal & R.Shrinivasan (Tata McGraw-Hill)
3. Mastering Tally Erp.9 -Basic Accounts, Invoice, Inventory by Ashok. K. Nandani (BPB Publication)

#### Continuous Assessment (CA):

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

#### End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 questions.



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



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

**B. Com. II Year (Banking & Insurance) : Semester IV (Level 5.0)**

**Effective from Academic Year 2025 – 2026**



**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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Corporate Accounting- II**

**(Discipline Specific Core)**

**Course Code: CBAICT1251**

<b>Course prerequisites:</b>	Basic knowledge of Accounting, Classroom, E materials, Books etc.
<b>Course Objectives</b>	1. To impart the students in expertise in the preparation of corporate accounts
	2. To learn the techniques of preparing the financial statements.
	3. To make students capable of understanding the concept of Internal Reconstruction of Company
<b>Course Outcomes</b>	1. It could help graduates to work as accountant & Auditor
	2. It is beneficial for students to move in to advance areas i.e. C.A, I.C.W.A, CS
	3. It imparts the students in expertise in the preparation of corporate accounts.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Profit Prior to Incorporation</b>	10
	<b>1.1</b>	Meaning, concept of profit prior to Incorporation,	
	<b>1.2</b>	allocation of expenses and incomes between pre and post period,	
	<b>1.3</b>	finding profit or loss.	
	<b>1.4</b>	Practical problems on it.	
<b>2.0</b>		<b>Amalgamation of Companies</b>	14
	<b>2.1</b>	Meaning of Amalgamation,	
	<b>2.2</b>	Purchase consideration, Accounting treatment,	
	<b>2.3</b>	Methods of calculation of purchase consideration,	
	<b>2.4</b>	Opening and Closing entries in the books of companies and preparation of Balance Sheet.	
<b>3.0</b>		<b>Holding Company Account</b>	12
	<b>3.1</b>	Meaning of holding company and subsidiary company	
	<b>3.2</b>	holding company accounts with its only one subsidiary company,	
	<b>3.3</b>	consolidated balance sheet, pre-acquisition and post-acquisition of profit	

	<b>3.4</b>	practical problem on consolidated balance sheet.	
<b>4.0</b>		<b>Internal Reconstruction of Companies</b>	12
	<b>4.1</b>	Meaning and need of reconstruction of company	
	<b>4.2</b>	Types of reconstruction	
	<b>4.3</b>	Accounting entries related to internal reconstruction, Revised Balance sheet,	
	<b>4.4</b>	Practical problems on it.	

<b>5.0</b>		<b>Liquidation of Companies</b>	12
	<b>5.1</b>	Meaning & Cause of Liquidation of Companies,	
	<b>5.2</b>	Process of Liquidation of companies	
	<b>5.3</b>	Role of company Liquidation,	
	<b>5.4</b>	Accounting treatment of voluntary liquidation of companies	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. A New Approach to Accountancy – H.R. Kotalwar– Discovery Publishers
2. Modern Accountancy–Hanif & Mukarjee–Mc Graw Hill Education
3. Advanced Accounting – Gupta & Rashaswamy – Sultan Chand & Sons
4. Advanced Accountancy – Jain & Narang– Kalyani Publishers

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Cost accounting -II**

**(Discipline Specific Core)**

**Course Code: CBAICT1252**

<b>Course prerequisites:</b>	Basic knowledge of Arithmetical Calculation, Accounting, Classroom, E materials, Books etc.
<b>Course Objectives</b>	1. To provide advanced information to students and to present both technical and Cost accounting perspectives.
	2. It aids in the examination of the significance of cost analysis and management.
	3. To educate people about the necessity of cost accounting and systems
<b>Course Outcomes</b>	1. It will assist to students in company decisions making in practical manner.
	2. This Course will help students for becoming cost accountant and cost analyst
	3. Students can evaluate various methods of cost and profit model by acquiring the costing knowledge

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Process Costing &amp; joint product by-product costing</b>	13
	<b>1.1</b>	Meaning and Features of Process, Costing Treatment of Normal loss, Abnormal loss and Abnormal Gains	
	<b>1.2</b>	Meaning of Joint Products By – Products	
	<b>1.3</b>	Practical Problems on Process Costing- Process account, Normal loss account, Abnormal loss account, Abnormal gain account	
	<b>1.4</b>	Practical Problems on joint product by-product costing- Appropriation of common expenses between joint products, Treatment of sales of by-product	
<b>2.0</b>		<b>Contract costing &amp; Job costing</b>	13
	<b>2.1</b>	Meaning and characteristics of Job and Contract costing, Job v/s contract costing	
	<b>2.2</b>	Appropriation of contract profit between Profit and loss and reserve account	
	<b>2.3</b>	Practical Problems on Preparation of contract Account and Balance sheet.	

	<b>2.4</b>	Practical Problems on job costing	
<b>3.0</b>		<b>Operating Costing</b>	
	<b>3.1</b>	Meaning and Features of operating costing	
	<b>3.2</b>	Service cost unit: Single and Compound unit	
	<b>3.3</b>	Practical Problem on Goods transport and Passenger Transport Industry	13
	<b>3.4</b>	Practical Problem on Hotel and theatre industry	
<b>4.0</b>		<b>Reconciliation of Cost and Financial Accounts</b>	
	<b>4.1</b>	Need of Reconciliation, Reasons for Disagreement in Profit as per Cost and Financial Accounts	8
	<b>4.2</b>	Methods of Reconciliation, Procedure of Reconciliation	
	<b>4.3</b>	Practical Problems on Preparation of Reconciliation Statement.	
<b>5.0</b>		<b>Standard costing</b>	
	<b>5.1</b>	Meaning of material cost variance, labour cost variance, Variable and fixed overhead variance	
	<b>5.2</b>	Types of material cost variance, labour cost variance, Variable and fixed overhead variance	13
	<b>5.3</b>	Practical problem on material cost variance and labour cost variance includes Mix variance and yield variance	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. Advanced Cost Accounting – Agrawal, Jain and Narang – Kalyani Publishers
2. Cost Accounting Theory & Problems – Maheshwari & Mittal – Mahavir Publications
3. Cost & Management Accounting – Ravi. M Kishore - Taxmann
4. Cost Accounting – Shukla & Grewal – Sultan Chand & Sons
5. Principals of Cost Accounting – Dr. A.S. Kanade ,Aruna Publication Latur
6. Practical Costing- Dr. Sanjivkumar Agrawal, DR.V.K. Bhosle, Dr.Pankaj Aboti
7. Cost and Management Accounting- ICAI (CA-intermediate)

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Mercantile Law**

**(Discipline Specific Minor)**

**Course Code: CBAIMT1251**

<b>Course prerequisites:</b>	Basic knowledge of Mercantile Law, Classroom, E-materials, Books etc.
<b>Course Objectives</b>	1. To make acquainted to the students regarding the provisions of various mercantile laws.
	2. To make acquainted to the students regarding the provisions of Indian contract act.
	3. To acquire knowledge and develop understanding of the necessary framework of mercantile law.
<b>Course Outcomes</b>	1. Students will able to apply knowledge about various laws of business.
	2. After the completion of this course students will be able to receive detail knowledge about various laws of business
	3. To make students acquainted with the different acts.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Indian Contract Act, 1872</b>	<b>12</b>
	<b>1.1</b>	Important Def. under Contract Act, 1872 & essentials of valid contract,	
	<b>1.2</b>	Types of contract & e-contract, Offer-Legal Rules for to make a Valid Offer, Acceptance- Legal Rules for to make a Valid Acceptance,	
	<b>1.3</b>	Breach of contract & its remedies.	
<b>2.0</b>		<b>Sale of Goods Act, 1930</b>	<b>12</b>
	<b>2.1</b>	Important definitions. Kinds Of Goods, essential elements of contract of sale,	
	<b>2.2</b>	difference between – sales and agreement to sell, sale and hire purchase,	
	<b>2.3</b>	Conditions And Warranties, unpaid seller, rights of unpaid seller.	
<b>3.0</b>		<b>Negotiable Instruments (Amendment) Act, 2015</b>	<b>12</b>

	<b>3.1</b>	Meaning, Definitions & features of Negotiable Instrument,	
	<b>3.2</b>	Classification & parties of Negotiable Instruments,	
	<b>3.3</b>	Crossing of Cheque, Holder & Holder in Due Course	
<b>4.0</b>		<b>Consumer Protection Act, 2019</b>	<b>12</b>
	<b>4.1</b>	Introduction, Meaning & Definitions of Consumer, Rights of Consumer,	
	<b>4.2</b>	Central Consumer Protection Authority (CCPA),	
	<b>4.3</b>	Consumer Dispute Redressal Commissions.	
<b>5.0</b>		<b>Foreign Exchange Management Act, 1999</b>	<b>12</b>
	<b>5.1</b>	Introduction, Definitions, Authorized Person	
	<b>5.2</b>	Regulations and Management of Foreign Exchange, Transaction under FEMA	
	<b>5.3</b>	Authorities under FEMA	
			<b>60hrs</b>

### Reference Books:

- 1..Business Law – Maheshwari & Maheshwari – Himalaya Publishing House
2. Elements of Mercantile Law – N.D. Kapoor – Sultan Chand & Sons
3. Mercantile Law – Tulsian & Tulsian – McGraw Hill Education
4. Mercantile Law – Rohini Goel
5. Mercantile Law- R.C.Chawala, K.C.Garg

### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Semester IV (Level 5.0)

### Subject: Commerce

*Under Faculty of Commerce and Management*

Effective from Academic Year 2025 – 2026 (As per NEP-2020)

### Course Title: Business Environment - II

(Discipline Specific Minor)

### Course Code: CBAIMT1252

<b>Course prerequisites:</b>	Understanding of business concepts related to socio-cultural environment, study of emerging trends and issues in business.
<b>Course Objectives</b>	The aim is to provide knowledge about business scenario to help them understand the environment in which the business operates.
	The objective of this course is to provide the learner an overview of the global and Indian economic environment
	The objective of the paper is to develop conceptual understanding of the topic among the students and comprehend the environment related to business
<b>Course Outcomes</b>	On successful completion, students will be able to: 1. Remember and illustrate the different aspects of the environment affecting the business.
	2. Develop and inference the various techniques of scanning the changes taking place in the business environment. .
	3. Interpret the best possible method to overcome the challenges arising from changes taking place in the business environment.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
1.0		<b>Socio-Cultural Environment</b>	12
	1.1	Meaning and significance of Socio-Cultural Environment; Impact of culture on business	
	1.2	Social institutions and their influence on business; Social responsibility of business	
	1.3	Ethics and Corporate Governance;	
	1.4	Business and society interface	
2.0		<b>Competitive and Strategic Environment</b>	10

	<b>2.1</b>	Concept of Industry and Competitive Analysis; Porter's Five Forces Model	
	<b>2.2</b>	Benchmarking and SWOT Analysis; Strategic response to environmental changes	
	<b>2.3</b>	Business models and their environmental alignment;	
	<b>2.4</b>	Case studies on strategic decision-making.	
<b>3.0</b>		<b>Financial and Fiscal Environment</b>	14
	<b>3.1</b>	Financial Environment- Structure of Indian Financial System;	
	<b>3.2</b>	Role of Financial Institutions and Markets	
	<b>3.3</b>	Impact of Monetary and Fiscal Policies on Business;	
	<b>3.4</b>	Inflation ,Interest rates, and Exchange rates and their effect on business operations	
<b>4.0</b>		<b>Environmental Sustainability and CSR</b>	12
	<b>4.1</b>	Concept of Sustainability in Business; Environmental issues and their impact on business	
	<b>4.2</b>	Corporate Social Responsibility (CSR) and its role in sustainable development;	
	<b>4.3</b>	Environmental laws and compliance	
	<b>4.4</b>	Green Business Practices and Sustainability Reporting.	
<b>5.0</b>		<b>Emerging Trends and Contemporary Issues</b>	12
	<b>5.1</b>	Digital Transformation and its impact on Business Environment; E-commerce and its influence on traditional businesses	
	<b>5.2</b>	Start-up ecosystem and Innovation;	
	<b>5.3</b>	Impact of Artificial Intelligence and Automation on Business	
	<b>5.4</b>	Global Economic Shifts and their implications on Indian business	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. Francis Cherunalum: Business Environment, 13th Edn. Himalaya Publishing Pvt. Ltd. Gupta, C.
2. Namitha Gopal, Business Environment, McGraw Hill
3. Shukla, M.B. Business Environment, 2012 Edn. Taxman Publication Pvt. Ltd. David P. Baron, Business and its Environment, 6th Edn.
4. A C Fernando: Business Environment, Pearson
5. Dr V Murali Krishna, Business Environment, Spectrum Publications

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Organizational Behaviour - II**

**(Discipline Specific Minor)**

**Course Code: CBAIMT1253**

<b>Course prerequisites:</b>	Basic Knowledge of organization, Classroom, E material, Books etc.
<b>Course Objectives</b>	1.To equip the students with the understanding Communication.
	2.To understand Conflict solving skill in students .
	3. To make students aware about Importance of Decision making
<b>Course Outcomes</b>	1.Students will get Actual understanding of Communication skill and it's importance .
	2. Students will be ready to take team Decisions with confidence .
	3. Students will understand Conflict Resolutions or Management.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
04	---	60	---	10	10	20	80	---	100

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Communication and Motivation in OB</b>	12
	<b>1.1</b>	Theories of motivation- Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, McGregor's Theory X and Theory Y, Expectancy Theory, Equity Theory, Goal-Setting Theory	
	<b>1.2</b>	Motivational Tools and Techniques in Organizations	
	<b>1.3</b>	Understanding communication, importance of communication in OB	
	<b>1.4</b>	Transactional analysis, Johari window	
<b>2.0</b>		<b>Conflict and Negotiation in Organizations</b>	12
	<b>2.1</b>	Sources and Types of Organizational Conflict	
	<b>2.2</b>	Conflict Management Styles (Thomas-Kilmann Model)	
	<b>2.3</b>	Techniques for Conflict Resolution	
	<b>2.4</b>	Negotiation: Concept and Process, Importance of Conflict in Organizational Growth	
<b>3.0</b>		<b>Decision Making in Organizations</b>	12
	<b>3.1</b>	Types of Decisions: Programmed vs. Non-programmed	

	<b>3.2</b>	Decision-Making Models: Rational Decision-Making Model, Bounded Rationality Model,	
	<b>3.3</b>	Intuitive Decision-Making, Group Decision-Making and Techniques (Brainstorming, Delphi Technique)	
	<b>3.4</b>	Biases and Errors in Decision-Making	
<b>4.0</b>		<b>Power, Politics and Stress in Organizations</b>	12
	<b>4.1</b>	Definition of Power and Sources of Power (French and Raven's Five Bases), Power Dynamics and Organizational Influence	
	<b>4.2</b>	Causes and Consequences of Stress and Stress Management Techniques	
	<b>4.3</b>	Ethics and Politics in Organizations, Managing Power and Politics	
	<b>4.4</b>	Organizational Politics: Causes and Effects	
<b>5.0</b>		<b>Ethical Issues in Organizational Behavior and Globalization</b>	12
	<b>5.1</b>	Business Ethics and Corporate Social Responsibility (CSR), Ethical Decision Making	
	<b>5.2</b>	Ethical Leadership and its Impact on OB, Organizational Integrity and Trust	
	<b>5.3</b>	Impact of Globalization on Organizational Behavior, Cross-Cultural Management	
	<b>5.4</b>	Global Leadership and Decision Making, Managing Global Teams and Multinational Organizations	
		<b>Total</b>	<b>60 Hrs</b>

#### Reference Books:

1. Communication and Leadership in Organisations by Subir Ghosh
2. Conflict Management and Negotiation by S.K. Bhatia
3. Human Resource Management: a strategic approach by S.V.S.R.K Prasad
4. Corporate ethics, Governance and Social Responsibility by Precepts and Practice by K.S. Chandran
5. Ethics in Management S.K. Bhatia

#### Continuous Assessment (CA):

1. Two Tests: There are Two tests of 10 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 05 assignments for 10 marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

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

1. Question No.1 will be compulsory carrying 20 marks and based on any module of the entire syllabus.
2. Attempt any 4 questions (from Q.2 to Q.7) carrying 15 marks each covering all the modules of the syllabus.
3. The students need to solve total 5 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Financial Literacy - II**

**(Generic / Open Elective)**

**Course Code: CBAIGE1251**

<b>Course prerequisites:</b>	Basic knowledge of finance, Classroom, online platform, Case studies, Group discussion, Seminar & field work, E-materials, Books etc.
<b>Course Objectives</b>	To develop an understanding of financial literacy and its significance in person and professional life
	To enhance awareness of investment options, taxation and digital transactions
	To educate students about financial frauds, consumer protection.
<b>Course Outcomes</b>	Students will be able to demonstrate knowledge of financial management principles and their applications
	Students will be to understand tax structure and tax planning
	Students will aware about financial frauds and consumer protection

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	--	30	--	05	05	10	40	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Banking and Digital Transactions</b>	<b>08</b>
	1.1	Concept and application of debit cards, credit cards	
	1.2	ATMs, Net banking, UPI payments, wallets	
	1.3	Cyber security in Digital Transactions	
<b>2.0</b>		<b>Taxation and Financial Planning</b>	<b>07</b>
	2.1	Basics of Income tax.	
	2.2	Income tax Filing and Tax saving Instruments (80C, 80D, 80G	
	2.3	Tax planning for Individuals.	
<b>3.0</b>		<b>Financial Frauds and Consumer Protection</b>	<b>08</b>
	3.1	Common Financial Frauds, Cybersecurity Measures for safe transactions	
	3.2	Consumer rights and legal protection	
	3.3	Role of RBI, SEBI, IRDAI in consumer protection	
<b>4.0</b>		<b>Financial Market and Institutions</b>	<b>07</b>
	4.1	Meaning, structure and role of financial markets	
	4.2	Functions of SEBI, RBI and other regulatory institutions	

	<b>4.3</b>	Stock Market Basics and trading Mechanism	
		<b>TOTAL</b>	<b>30</b>

### **Reference Books:**

- 1) Indian Institute of Banking & Finance (IIBF). *Principles and Practice of Banking*
- 2) Dr. H.C Mehrotra and Dr. S.P Goyal, Income Tax Law & Accounts, Sahitya Bhavan Publications
- 3) Vasant Desai Indian Financial System and Development, Himalaya Publications House, Delhi.
- 4) H.R. Machiraju: Financial Systems and Development, Vikas Publications Housing, Pvt, Ltd
- 5) Principles of Banking: Indian Institute of Banking & Finance, Mc.Millan.
- 6) V.A. Avadhani: Marketing of Financial Services, Himalaya Publications House, Delhi.
- 7) RBI, SEBI, IRDAI Publications & Websites
- 8) Legal Framework and Consumer protection Act
- 9) Modern Banking : Theory and Practice, Second Edition – D. Muraleedharan- (PHI Learning Pvt. Ltd., Delhi)
- 10) M. Y. Khan, 'Financial Services', McGraw Hill
- 11) Merchant Banking, NISM, Taxman
- 12) Financial Market and Services – E-Gordon & K. Natrajan, Himalaya Publication
- 13) Aswath Damodaran, Investment Valuation : Tool and Techniques for determining the value
- 14) 'Financial Services', Anbarasu Joseph D, Boominathan VK, Mohan Man, Gnanaraj G., Sultan Chand & Sons, Delhi

### **Continuous Assessment (CA):**

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05marks covering entire syllabus must be given.
- 03) The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### **End of Semester Examination (ESE for 2 Credit Course):**

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Tourism Marketing - II**

**(Generic / Open Elective)**

**Course Code: CBAIGE1252**

<b>Course prerequisites:</b>	Tutorial, E-Material, Projector, Workshop, Private, company visit, Boards, Lecture Hall.
<b>Course Objectives</b>	To Introduce Tourism Industry.
	To learn the Technique of Earning Source Through Tourism.
	To set an Idea About how to Work as a Tourist Guide.
	It helps to Learn the Effective Communication Skill & Personality Development.
<b>Course Outcomes</b>	Student will be Able to Understand Tourism Functions.
	It would be useful for Analysing Tourism Packages.
	Student will be Capable of Choosing a Carrer in Tourism Industry.
	To Generate Employment Through Tourism Industry.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	--	30	--	05	05	10	40	--	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Tourism Industry</b>	<b>08</b>
	1.1	Introduction and meaning and functions of Tourism	
	1.2	Advantages & Disadvantages of Tourism Industry.	
	1.3	Recent Trends in Tourism Industry.	
<b>2.0</b>		<b>Tour Packages</b>	<b>07</b>
	2.1	Introduction to Tour Packages	
	2.2	Characteristics of Tour Packages	
	2.3	Types of Tour Packages	
<b>3.0</b>		<b>Tourist Guide</b>	<b>08</b>
	3.1	Introduction and Role of Tourist Guide	
	3.2	Types Tourist Guide	
	3.3	Income Source of Tourist Guide	
<b>4.0</b>		<b>Personality Development of Tourist Guide</b>	<b>07</b>
	4.1	Introduction and Meaning of Personality	
	4.2	Internal & External Factors of Personality	
	4.3	Communication Skills	
		<b>TOTAL</b>	<b>30</b>

**Reference Books:**

1. Tourism development – A.K.Bhatia
2. Successful tourism Management- Pran Math Seth

**Continuous Assessment (CA):**

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05marks covering entire syllabus must be given.
- 03) The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

**End of Semester Examination (ESE for 2 Credit Course):**

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Principles of Advertising & Salesmanship - II**

**(Generic / Open Elective)**

**Course Code: CBAIGE1253**

<b>Course Prerequisites:</b>	Tutorial, E-Material, Projector, Workshop, Private, company visit, Boards, Lecture Hall.
<b>Course Objectives:</b>	1. To understand the need of the art of Salesmanship and Advertising.
	2. To understand the scope of the subject.
	2. To understand the relationship of Salesmanship and Advertising with different sequence of the commercial world.
	3. To acquaint with the principles and practices of Salesmanship and Advertising as an essential part of commercial activities.
	4. To give fundamental knowledge regarding organisation and operation of sales management
	5. To include attitudes and values leading to integration of salesman's service with the social system and the commercial world.
<b>Course Outcomes:</b>	1. Student will be Able to understand the art of Salesmanship and Advertising.
	2. It would be useful for analysing the relationship of Salesmanship and Advertising with different sequence of the commercial world.
	3. Student will be Capable of Choosing a Carrier in Advertising & Business industries.
	4. It would be helpful to Generate Employment through advertising & marketing.

### Course Teaching and Evaluation Scheme

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of Two Tests			
<b>02</b>	<b>--</b>	<b>30</b>	<b>--</b>	<b>05</b>	<b>05</b>	<b>10</b>	<b>40</b>	<b>--</b>	<b>50</b>

### Course Contents

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Retail Selling and Salesman</b>	<b>08</b>
	<b>1.1</b>	Fundamentals of retail selling, sales talk-its technique	
	<b>1.2</b>	Effectiveness-Meeting Customers Objective	
	<b>1.3</b>	Meeting Customers Objection, closing of sale.	
	<b>1.4</b>	Role of Retail seller	
<b>2.0</b>		<b>Publicity and Advertising</b>	<b>07</b>
	<b>2.1</b>	Meaning and Importance of publicity and advertising	
	<b>2.2</b>	Evolution of advertising-functions-salesmanship and advertising	
	<b>2.3</b>	Benefits of advertising, social welfare & truth in advertising.	

	<b>2.4</b>	Challenges in Advertising	
<b>3.0</b>		<b>Market Research</b>	<b>08</b>
	<b>3.1</b>	Meaning, Needs & Importance	
	<b>3.2</b>	Market Research Process	
	<b>3.3</b>	Techniques & Methods	
	<b>3.3</b>	Identification of Target Groups in relation to a product	
<b>4.0</b>		<b>Types of Salesman</b>	<b>07</b>
	<b>4.1</b>	Sales Executive– Indoor and outdoor salesman	
	<b>4.2</b>	Comparison of their duties, responsibilities, Problems of Manufacturers	
	<b>4.3</b>	Wholesalers’ salesman-retail salesman	
	<b>4.4</b>	Speciality salesman-industrial salesman.	
<b>Total</b>			<b>30</b>

### Reference Books:

1. Bhatia, T.K., Advertising and Marketing in Rural India, 2nd Edition, Macmillan India Ltd., 2007.
2. Wells, W.D., Burnett, J. and Moriarty, S., Advertising: Principles and Practice, 7th Edition, Pearson, 2007.

### Continuous Assessment (CA):

- 01) Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
- 02) Assignment/ Tutorial: At least 02 assignments for 05 marks covering entire syllabus must be given.
- 03) The assignments should be students’ centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### End of Semester Examination (ESE for 2 Credit Course):

- 01) Question No.1 will be compulsory carrying 10 marks and based on any module of the entire syllabus.
- 02) Attempt any 3 questions (from 02 to 05) carrying 10 marks each covering all the modules of the syllabus.
- 03) The students need to solve total 4 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) (2nd Year): Semester IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

Effective from Academic Year 2025 – 2026 (As per NEP-2020)

**Course Title: Principles and Practices of Banking & Insurance**

(Vocational & Skill Courses)

**Course Code: CBAIVC1251**

<b>Course prerequisites:</b>	Basic Knowledge of Insurance, Classroom, Book, E Material etc.
<b>Course Objectives</b>	1. To provide an in-depth understanding of the principles and functions of banking and financial institutions
	2. To familiarize students with the banking system's role in the economy.
<b>Course Outcomes</b>	1. Students will be able to understand and explain the various banking operations, the role of central and commercial banks.
	2. Students will be able to get practical knowledge and skills related to financial services

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Basics of Insurance Contract</b>	<b>07</b>
	<b>1.1</b>	Basic Elements of Insurance Contract, Meaning of Nomination & Assignment	
	<b>1.2</b>	Difference between Nomination and Assignment	
	<b>1.3</b>	Premium- Methods of Payment of Premium, Policy Conditions	
<b>2.0</b>		<b>Claims and Settlement</b>	<b>07</b>
	<b>2.1</b>	Meaning, Definitions of Claim and Settlement	
	<b>2.2</b>	Documents & Procedure for Claim,	
	<b>2.3</b>	Types of Claim –Survival, Maturity & Death Claim, Surrender of Policy	
<b>3.0</b>		<b>Insurance Services and Marketing</b>	<b>08</b>
	<b>3.1</b>	Insurance intermediaries, Agent, Corporate Agent, Insurance Broker	
	<b>3.2</b>	Procedure for Becoming an Agent, Functions of Agent	
	<b>3.3</b>	Bank Assurance – Meaning, Benefits, Causes of Growth	

<b>4.0</b>		<b>Digital in Banking</b>	<b>08</b>
	<b>4.1</b>	Introduction, Meaning, Digital Banking Products	
	<b>4.2</b>	E-Banking –Benefits, ATM & CDM, Debit & Credit Cards,	
	<b>4.3</b>	Unified Payment Interface , Challenges in Digital Banking	
		<b>Total</b>	<b>30 Hrs.</b>

#### **Reference Books:**

1. Modern Concepts of Insurance – M. N. Mishra – S. Chand Co. Ltd.
2. Insurance (Principles and Practices) – M.J. Mathew – RBSA Publishers, Jaipur
3. Principles and Practices of Insurance – Dr. P. Periasamy – Himalaya Publication house.
4. Insurance Management – S. C. Sahoo and S.C. Das – Himalaya Publication house.
5. Money Banking and Financial Markets: Averbach, Rabort. D, MacMillan. Landon
6. Modern Commercial Banking: H.R. Machiraju, New Age International Publishers

#### **Continuous Assessment (CA):**

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

#### **End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: E-Commerce-II**

**(Vocational & Skill Courses)**

**Course Code: CBAIVC1252**

<b>Course prerequisites:</b>	Computer, Internet, Card Swipe Machine, Software for Online payment gateway
<b>Course Objectives</b>	The course aims to equip the students with advanced learning in online business practices of organizations and procedures involved in managing a business online, and to make the students aware and learn about e-marketing, e-financing, e-banking, e-trading, digital economy and e-ticketing etc.
<b>Course Outcomes</b>	Students are able to demonstrate and understand the foundations and importance of E-Commerce and analyse the impact of E-Commerce on Business Models and Strategies. Students are also able to describe Internet trading Relationships also discuss legal issues and privacy of E-Commerce.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>E-Commerce Technologies</b>	08
	<b>1.1</b>	Overview of e-commerce infrastructure.	
	<b>1.2</b>	Internet protocols and their role in e-commerce.	
	<b>1.3</b>	Web servers, databases, and security measures (SSL, encryption).	
<b>2.0</b>		<b>Online Payment Systems</b>	07
	<b>2.1</b>	Payment gateways and types (credit/debit cards, digital wallets).	
	<b>2.2</b>	E-payment systems: PayPal, Bit coin, mobile payments.	
	<b>2.3</b>	Security and fraud prevention in online transactions.	
<b>3.0</b>		<b>E-Commerce Business Models</b>	08
	<b>3.1</b>	Types: B2B, B2C, C2C, C2B, and B2G.	
	<b>3.2</b>	E-commerce value chain: sourcing, marketing, and distribution.	
	<b>3.3</b>	E-commerce strategies: direct selling, affiliate marketing, dropshipping.	
<b>4.0</b>		<b>Legal and Ethical Issues in E-Commerce</b>	07
	<b>4.1</b>	E-commerce laws: cyber laws, digital signatures, and intellectual property.	

	<b>4.2</b>	Consumer protection: privacy policies, terms of service.	
	<b>4.3</b>	Ethical issues: data protection, online advertising regulations.	
		<b>Total</b>	<b>30 Hrs</b>

### **Reference Books:**

1. Kalakafa Whinston Pearson - Frontiers of electronic Commerce 1996
2. P.T. Joseph S.J., E-Commerce, second edition PHI 2007, PHI Pvt. Ltd., New Delhi
3. Agarwal, K.N and Deeksha Ararwalar; Business on the Net; What's and How's of E-Commerce; Macmillan, New Delhi. 2006
4. Agarwal, K.N and Deeksha Ararwala: Business on the Net; Bridge to the Online Storefront; Macmillan, New Delhi. 2000.

### **Continuous Assessment (CA):**

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

### **End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 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) (2nd Year): Sem IV (Level 5.0)**

**Subject: Commerce**

*Under Faculty of Commerce and Management*

**Effective from Academic Year 2025 – 2026 (As per NEP-2020)**

**Course Title: Business Management**

**(Ability Enhancement Course)**

**Course Code: CBAIAC1251**

<b>Course prerequisites:</b>	Classrooms, digital boards, Video presentation, industrial visit and guest lecture etc.
<b>Course Objectives</b>	1. To make students capable of understanding the evolution of Management
	2. To help the students to gain the knowledge of functions and uses of management principles in organization.
	3. To understand the recent trends in Management
<b>Course Outcomes</b>	1. Student will able to understand the managerial function
	2. Students will learn how to lead teams, manage people, and make strategic decisions in a business environment.
	3. Students will be able to analyse business problems, create solutions, and evaluate their effectiveness.

**Course Teaching and Evaluation Scheme**

Teaching Scheme				Evaluation Scheme					
Credits Assigned		Teaching Hours		Continuous Assessment			End of Semester Exam Marks	Practical/ Oral Exam Marks	Total Marks
Theory	Practical	Theory	Practical	Test I Marks	Test II Marks	Average Marks of two tests			
02	---	30	---	05	05	10	40	---	50

**Course Contents**

Module No.	Unit No.	Topic	Teaching Hours
<b>1.0</b>		<b>Introduction to Management</b>	6
	<b>1.1</b>	Introduction, Meaning & Definition of Management	
	<b>1.2</b>	Evolution of Management and Significance of Management	
	<b>1.3</b>	Functions of Management	
<b>2.0</b>		<b>Planning: Concept &amp; Process</b>	8
	<b>2.1</b>	Introduction, Meaning & Definition of Planning	
	<b>2.2</b>	Essentials of Effective planning & Effective Planning Process	
	<b>2.3</b>	Importance of Planning	
<b>3.0</b>		<b>Decision Making &amp; Leadership</b>	8
	<b>3.1</b>	Meaning & Role of Decision making in Business	
	<b>3.2</b>	Decision making process	
	<b>3.3</b>	Meaning & Types of Leadership	
<b>4.0</b>		<b>New Trends in Management</b>	8
	<b>4.1</b>	TQM (Total Quality Management)	
	<b>4.2</b>	Kaizen	

	<b>4.3</b>	Change Management	
		<b>Total</b>	<b>30 Hrs</b>

#### **Reference Books:**

1. Principles of Management- T. Ramaswamy – Himalaya Publishing House
2. Principles of Management- P. Subbarao – Himalaya Publishing House
3. Principles of Management- Govindrajan & Natrajan – PHI Learning
4. Business Management – Dr. R. S. Pawar & Dr. N.R. Vyas, Prabhakar Publication, Latur.

#### **Continuous Assessment (CA):**

1. Two Tests: There are two tests of 05 marks each must cover at least 80% of syllabus. The Average Marks of Two tests will be considered for final Internal Assessment.
2. Assignment/ Tutorial: 02 assignments for 05marks covering entire syllabus must be given. The assignments should be students' centric and an attempt should be made to make assignments more meaningful, interesting, and innovative.

#### **End of 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 3 questions (from Q.2 to Q.5) carrying 10 marks each covering all the modules of the syllabus.
3. The students need to solve total 4 questions.