

**Himachal Pradesh University**  
**Programme Structure**  
**Bachelor of Commerce (B.Com) Banking, Financial Services and Insurance (BFSI)**  
**Under Apprenticeship Embedded Degree Programme (AEDP)**  
**(As per National Education Policy-2020)**  
**(Three- and Four-Year Course)**

**Programme Objectives :**

1. To integrate academic learning with structured apprenticeship in the banking and financial services sector, fostering experiential knowledge and workplace readiness.
2. To nurture confident, industry-ready graduates by building essential professional competencies in customer relationship management, financial operations, retail banking services, and effective communication.
3. To encourage holistic development through value-based education, sustainability awareness, and interdisciplinary learning relevant to financial services and inclusive banking.
4. To enable students to become lifelong learners, equipped to adapt, grow, and pursue higher studies or diverse career paths in banking, insurance, and financial services in a rapidly evolving economic environment.

**Programme Outcomes:**

By the end of the program, graduates will be able to:

1. Demonstrate foundational and specialized knowledge in banking operations, financial products, risk management, customer relationship practices, and insurance services.
2. Apply professional competencies in branch banking, customer onboarding, KYC compliance, digital banking platforms, and financial product handling through hands-on apprenticeship experience.
3. Integrate classroom concepts with live industry exposure, showing proficiency in banking technologies, service operations, regulatory frameworks, and client servicing within the BFSI ecosystem.
4. Exhibit clear and persuasive communication, leadership, and teamwork skills to collaborate effectively in cross-functional financial teams and client-facing roles.
5. Demonstrate ethical responsibility and an entrepreneurial mindset by incorporating financial inclusion, transparency, and innovation in banking and insurance ventures.
6. Utilize critical thinking, data analytics, and fintech tools to assess financial challenges, mitigate risks, and make informed, practical decisions in dynamic BFSI environments.

**Program Structure**  
**Scheme of Teaching & Evaluation for B. Com Banking, Financial Services and Insurance**

<b>Semester I</b>								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
1	B.C.R/E/B 101	Accounts Assistant	DSC-I	2+1+2	70	30	100	4
2	B.C.B.102	Business Statistics	DSC-II	3+0+2	70	30	100	4
3	B.C.B.103	Introduction to Banking and Finance	MC-I	4+0+0	70	30	100	4
4	B.C.B. MDC-I	To be chosen from the basket of subjects	MDC-I	3+0+0	50	25	75	3
5	B.C.B 104	Management Insights and Applications	SEC-I	3+0+0	50	25	75	3
6		(English/Hindi/Sanskrit)To be chosen from the basket of languages	AEC-I	2+0+0	35	15	50	2
<b>Sub-Total(A)</b>					345	155	500	20

<b>Semester II</b>								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
7	B.C.R/E/ B 105	GST Assistant	DSC-III	3+0+2	70	30	100	4
8	B.C.B 106	Essentials of Insurance	DSC-IV	4+0+0	70	30	100	4
9	B.C.B 107	Business Regulatory Framework	MC-II	4+0+0	70	30	100	4
10	B.C.B MDC-II	To be opted out of the basket of subjects	MDC-II	3+0+0	50	25	75	3
11	B.C.B 108	Computer Accounting Tally Prime	SEC-II	2+0+2	50	25	75	3
12		Environment-related Courses (As prepared by the Department of Env. Science)	VAC-I	2+0+0	35	15	50	2
13		As per the guidelines of the University	I/A/P/C	0+0+4	-	-	100	4
<b>Sub-Total(B)</b>					345	155	600	24

**EXIT OPTION WITH CERTIFICATION**

### Semester III

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
14	B.C.B 201	Insurance Advisor	DSC- V	3+1+0	70	30	100	4
15	B.C.B 202	Indian Financial System	DSC- VI	4+0+0	70	30	100	4
16	B.C.B 203	Principles and Practices of Insurance	MC- III	4+0+0	70	30	100	4
17	B.C.B MDC-III	To be opted from the basket of subjects	MDC-III	3+0+0	50	25	75	3
18	B.C.B 204	Taxation- I	SEC-III	3+0+0	50	25	75	3
19		As per the Faculty of Commerce and Management	VAC-II	2+0+0	35	15	50	2
20		(English/Hindi/Sanskrit)To be chosen from the basket of languages	AEC-II	2+0+0	35	15	50	2
<b>Sub-Total(C)</b>					380	170	550	22

### Semester IV

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
21	B.C.B 205	Mutual Fund Distributor	DSC -VII	2+1+2	70	30	100	4
22	B.C.B 206	Financial Management Theory and Practice	DSC - VIII	4+0+0	70	30	100	4
23	B.C.B 207	Taxation - II	MC - IV	4+0+0	70	30	100	4
24	B.C.B 208	<b>Any one of the following:</b> a) Recent Trends in Insurance Sector b) Emerging Trends in Banking	DSE - I	4+0+0	70	30	100	4
25		As per the Faculty of Commerce and Management	VAC-III	2+0+0	35	15	50	2
26		(English/Hindi/Sanskrit)To be chosen from the basket of languages	AEC-III	2+0+0	35	15	50	2
<b>Sub-Total(D)</b>					350	150	500	20

**EXIT OPTION WITH DIPLOMA**

**Semester V**

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
27	B.C.B 301	Allied course – MOOC	DSC-IX	-	-	-	100	2
28	B.C.B 302	Apprenticeship in Industry	DSC-X	-	-	-	100	20
<b>Sub-Total (E)</b>							200	22

**Semester VI**

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
29	B.C.B 304	Apprenticeship in Industry	DSC-XI	-	-	-	100	20
<b>Sub-Total(F)</b>							100	20
<b>Grand Total</b>								128

**EXIT OPTION WITH BACHELOR'S DEGREE**

## Acronyms Expanded

<b>AEC:</b>	Ability Enhancement Course
<b>DSC:</b>	Discipline-Specific Core (Course)
<b>SEC-SB/VB:</b>	Skill Enhancement Course-Skill Based/ Value-
	Based
<b>MC:</b>	<b>Minor</b> Course
<b>MDC:</b>	Multi-Disciplinary Course
<b>VAC:</b>	<b>Value</b> addition Course
<b>DSE:</b>	Discipline Specific Elective
<b>SEE:</b>	Semester End Examination
<b>CIE:</b>	Continuous Internal Evaluation
<b>L+T+P:</b>	Lecture + Tutorial + Practical(s)
<b>I/A/P/C</b>	Internship/Apprenticeship/Project/Community Outreach

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**1<sup>st</sup> Semester**  
**Course Contents**

<b>B.C.R/E/B101 Account Assistant – (DSC- I)</b>
<b>B.C.B 102 Business Statistics – (DSC- II)</b>
<b>B.C.B 103 Introduction to Business and Finance – (MC-I)</b>
<b>Course Code – B.C.B (MDC – I) To be chosen from the basket of subjects</b>
<b>B.C.B 104 Management Insights and Applications – (SEC-I)</b>
<b>Course Code – AEC – I: To be chosen from the basket of languages</b>

**B.COM BANKING, FINANCIAL SERVICES, AND INSURANCE****1<sup>st</sup> SEMESTER****Accounts Assistant – DSC – I****Course Code: B.C.R-101****Exam Duration: 3 Hours****Marks: 70****Lectures: 60**

**Course Objectives:** This course aims to provide foundational knowledge of accounting principles, processes, and practices used in recording and reporting business transactions. It familiarizes students with the double-entry system, journal and ledger preparation, trial balance, and the preparation of final accounts with basic adjustments. The course emphasizes accuracy, clarity, and compliance with standard accounting conventions, enabling learners to understand and apply accounting principles in day-to-day business operations.

**Course Outcomes:** After successful completion of this course, learners will be able to understand the basic concepts and objectives of accounting and distinguish between bookkeeping and accounting practices. Apply the double-entry system to record business transactions in journals, subsidiary books, and ledgers. Prepare trial balances using appropriate methods and identify types of accounting errors. Prepare final accounts of non-corporate business entities, including necessary adjustments for accurate financial reporting.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit – I Introduction to Financial Accounting &amp; Reporting</b>	Meaning, Objectives, Duties, and Requirements of an Account Assistant. Basic Accounting Concepts and Accounting Terminologies, bookkeeping, Elements of Financial Statement, Bank Reconciliation Statement, Trial Balance, Trading and Profit and Loss Account, Cash flow statement, Ratio Analysis & Balance sheet.	10
<b>Unit – II Labour Laws and Payroll Accounting</b>	Contract Act, Law of Payment of Wages Act & Minimum Wages Act, Law of Employees' State Insurance Act, Applicability of ESIC, Provident Fund Act, Applicability of EPFO, Payment of Bonus Act, Payment of Gratuity Act & Payroll Accounting.	10
<b>Unit – III Heads of Income under Income Tax Act, 1961</b>	Overview of Income Tax, Residential Status, Tax Rate, Heads of Income, Identify the Steps for Computing Total Income, Clubbing of Income, Set off losses and carry forward of losses, TDS, TCS and Advance Tax. Types of ITR Forms, PAN	10
<b>Unit – IV Employability Skills</b>	Communication skills (basic speaking, reading, writing), Workplace behavior (punctuality, discipline, teamwork), Basic computer knowledge (MS Word, email use) Understanding Workplace Ethics & Values Importance of honesty, integrity, and responsibility. Respect for colleagues (including gender sensitivity & PwD inclusion), Basic civic sense and workplace rules. Reading & Writing in English: Emails, Notes, Instructions & Simple office letters Digital & 21st Century Skills (Basic) Use of internet for work & Basic digital safety Workplace Safety &	10

	Legal Awareness Basic employee rights, Awareness of POSH Act 2013 & Reporting issues at workplace (simple procedure). Basic Financial Literacy: Understanding salary (basic pay, allowances), Managing income and expenses & Importance of saving. Introduction to Entrepreneurship (Basic) Meaning of entrepreneurship, Simple idea of small business & Basic awareness of funding (loans, savings). Apprenticeship & Job Search Basics: How to search for jobs, Basic introduction to Apprenticeship India Portal & Preparing simple resume.	
<b>Practical</b>	Computerised Accounts by using any accounting software, Creating Accounting Ledgers and groups, Vouchers Entry, Generating Reports, Backup and restore data by using Tally and Other accounting Software.	20
<b>Tutorial</b>		10

#### **Suggested Readings**

- Grewal, T. S. Introduction to accounting. Sultan Chand & Sons.
- Gupta, R. L. Book keeping and accounting. Sultan Chand & Sons.
- Maheshwari, S. N., & Maheshwari, S. K. (2018). An introduction to accountancy (11<sup>th</sup> ed.). Vikas Publishing House.
- Jain, S. P., & Narang, K. L. (2017). Principles of accounting (Latest ed.). Kalyani Publishers.
- Tulsian, P. C. (2016). Financial accounting (2<sup>nd</sup> ed.). Pearson Education India.

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
DSC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.</p> <p>Internal Assessment = 30 Marks End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.</p> <p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	3 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES, AND INSURANCE****1<sup>st</sup> SEMESTER****Business Statistics– DSC – II****Course Code: B.C.B. 102****Exam Duration: 3 Hours****Marks: 70****Lectures: 60**

**Course Objectives:** This course is designed to introduce students to the fundamental concepts and applications of statistics. It aims to develop an understanding of various types of data, their classification, and methods for effective collection and presentation. Emphasis is placed on equipping learners with practical knowledge of statistical tools such as measures of central tendency and dispersion, which are essential for summarizing and interpreting business data. The course also focuses on time series analysis and forecasting techniques, enabling students to identify trends and seasonal patterns for informed decision-making.

**Course Outcomes:** After successful completion of this course, learners will be able to Define key concepts of statistics, distinguish types of data, and explain their applications in business and retail environments. Collect, classify, and present business data using frequency distributions, diagrams, and graphs. Calculate and interpret statistical averages to derive business insights from retail datasets. Measure and compare data variability to evaluate business risk and performance. Analyze time series data to identify trends and seasonal patterns, and apply forecasting techniques for business decision-making. Collaborate effectively to solve statistical problems, interpret business data, and communicate insights using appropriate statistical terminology.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit – I Descriptive Statistics</b>	Meaning and scope of Statistics, concepts of a statistical population and sample from a population, qualitative and quantitative data, discrete and continuous data, Measurement scales – nominal, ordinal, ratio and interval scales. Collection and Presentation of Data: Primary and Secondary data, Methods of collection for primary data, sources of secondary data. Classification of Individual data: ungrouped and grouped frequency distribution. Method of classification: inclusive and exclusive, open-end classes, cumulative frequency distribution and relative frequency distribution. Diagrammatic and graphical representation of data: Pie diagram, line diagram.	15
<b>Unit – II Measures of Central Tendency</b>	Types of Averages, Mean, Median (Excluding missing frequency), Mode (including grouping table method, empirical relationship method)	10
<b>Unit – III</b>	Meaning and Objectives of measures of dispersion – Absolute and Relative measures, Range, Quartile	10

<b>Measures of Dispersion</b>	deviation and its coefficient, Standard deviation and coefficient of Variations, Problems on Direct method.	
<b>Unit – IV Time Series Analysis</b>	Trend Analysis: Moving averages and trend lines, Seasonal variations and seasonal decomposition  Forecasting Techniques: Exponential smoothing methods, Time series models(ARIMA)	15
<b>Practical</b>	Practical uses of Statistics in field of Banking, Insurance, Education and Finance etc.	20

**Skill Development Activities**

- Data analysis using various averages
- Problem-solving exercises and assignments on statistical concepts

**Suggested Readings :**

- Sancheti, D. C., & Kapoor, V. K. *Business mathematics and statistics*. Sultan Chand & Sons.
- Gupta, S. P., & Agarwal, A. *Business statistics*. Sultan Chand & Sons.
- Vohra, N. D. *Business statistics*. McGraw Hill Education.

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
DSC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.</p> <p>Internal Assessment = 30 Marks End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.</p> <p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	3 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES AND INSURANCE****1<sup>st</sup> SEMESTER****Introduction to Banking and Finance- MC – I****Course Code: B.C.B. 103****Exam Duration: 3 hrs****Marks: 70****Lectures: 60**

**Course Objectives:** This course aims to provide students with a comprehensive understanding of the structure and functioning of the Indian banking and financial system. It introduces the concept, types, and evolution of various banking systems such as unit banking, branch banking, and investment banking. The course explores the role and functions of the Reserve Bank of India (RBI), with special emphasis on its credit control measures and contribution to economic development. Students will gain insight into the functions of commercial banks, cooperative banks, and regional rural banks (RRBs), as well as key banking services like retail banking, ATMs, credit/debit cards, and internet banking. Additionally, the course covers the structure and operations of financial markets, including the money market, capital market, and stock exchanges, and introduces the regulatory role of SEBI. It also delves into various financial services, equipping students with knowledge essential for careers in banking and finance.

**Course Outcomes:** After successful completion of this course, learners will be able to Explain the structure of the Indian financial system and various types of banking systems, including their features and significance. Describe the role, functions, and credit control mechanisms of the Reserve Bank of India and its contribution to economic development. Identify different types of banks, including commercial, cooperative, and regional rural banks, and understand modern banking services and technology. Analyze the components and functioning of financial markets and financial services in India, including the role of SEBI and stock exchanges.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit – I Banking System</b>	Structure of Indian Financial System; Definition & Meaning of Bank; Types of Banking Systems; Unit Banking System, Branch Banking System, Group Banking System, Correspondent Banking System, Chain Banking System, Deposit Banking System, Investment Banking System.	15
<b>Unit - II Central Bank</b>	Introduction to Central Bank; Functions, Credit Control of RBI (Qualitative & Quantitative Measures), Role of RBI in Economic Development.	15
<b>Unit – III Types of Banks and their functions</b>	Definition of Commercial Banks; Functions of Commercial Banks; Cooperative Banks; Meaning & Structure of RRBs; Multi Agency Approach; Priority Sector Lending; Meaning and Features of Retail Banking; Modern Banking Facilities, ATM, Credit Card, Debit Card, Tele Banking, Net Banking, Payment Banking.	15
<b>Unit – IV Financial Markets and</b>	Introduction to Financial Markets; Money Market :Meaning; Functions; Defects of Indian Money Markets; Components of Money Market; Capital Market: Meaning; Functions; Primary Market: Meaning; Role of New Issue Market; Secondary Markets: Meaning; Stock Exchange: Functions, Listing of	15

<b>Financial Services</b>	Securities; Trading Procedure; SEBI; Role of SEBI; Functions of SEBI; Concepts of NSE, BSE, NIFTY, SENSEX, TCEI, NSDL; Financial Services: Definition and Scope; Types of Financial Services.	
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**Suggested Readings:**

1. Chary, A. V. R., Saibaba, R., & Anjaneyulu, K. *Financial services, banking & insurance*. Kalyani Publishers.
2. Hargreaves, G. *Introduction to banking and finance* (ACE-102).
3. Bhattacharya, K., & Aggarwal, O. P. *Basics of banking and finance*. Himalaya Publishing House Pvt. Ltd.
4. Arora, A., & Rana, S. R. *Banking and finance*. McGraw Hill.
5. Kurtkoti, M. S., Ushir, D. G., Pagar, S. R., & Tile, S. V. *Banking and finance*. Nirali Prakashan.

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
MC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.</p> <p>Internal Assessment = 30 Marks End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.</p> <p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	3 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES AND INSURANCE****1<sup>st</sup> SEMESTER****Management Insights and Applications- SEC – I****Course Code: B.C.B. 104**

<b>Exam Duration: 2 hrs</b>	<b>Marks: 50</b>	<b>Lectures: 45</b>
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**Course Objectives:** This course is designed to provide students with a foundational understanding of management principles and their practical applications in organizational settings. It introduces the evolution, nature, scope, and significance of management as both a science and an art. The course aims to equip learners with insights into core managerial functions. Through the study of key thinkers like F.W. Taylor and Henry Fayol, students gain a conceptual framework of classical and modern management principles. The course also emphasizes effective decision-making, motivation, leadership, and coordination techniques essential for ensuring organizational efficiency. Ultimately, it aims to develop analytical and leadership skills necessary for managing people and processes in dynamic business environments.

**Course Outcomes:** After successful completion of this course, learners will be able to Describe the evolution, principles, and nature of management and distinguish management as a science, art, and profession. Explain the processes and importance of planning, organizing, and staffing, and differentiate between various organizational structures. Analyze the significance of direction, motivation, and leadership, and apply relevant theories and techniques to practical situations. Evaluate coordination and control mechanisms within organizations, and understand how to ensure effective implementation of control systems.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit-I Introduction to Management</b>	Introduction, Meaning and Definition of Management, Evolution of Management Concept, Nature, Characteristics, Scope and Function of Management, Management as a Science, Art and Profession, Management Principles: FW Taylor and Henry Fayol.	10
<b>Unit-II Planning, Organisation and Staffing</b>	Meaning, Definition, Features and Importance of Planning, Planning Process, Types of Plans, Decision Making Process and Types of Decisions, Nature Need and Importance of Organisation, Types of organisation Structure: Formal and Informal, Meaning, Definition and function, Staffing Process, Functions of Staffing.	15
<b>Unit – III Directing, Coordinating and Controlling</b>	Meaning, nature, principles, and importance of effective direction; motivational theories and techniques; meaning, characteristics, and nature of leadership; leadership styles and theories. Meaning, definition, need, and importance of coordination; types and techniques; principles and steps. Importance, process, and limitations of controlling; principles and essentials of an effective control system.	20

### **Suggested Readings**

1. Pany, T. K. Management principles and application. Kalyani Publishers.
2. Prasad, L. M. Principles and practice of management. Sultan Chand.
3. Gupta, R. S., Sharma, B. D., & Bhalla, N. S. (2011). Principles & practices of management (11th ed.). Kalyani Publishers.
4. Prasad, L. M. (2007). Principles and practices of management. Himalaya Publishing House.
5. Singhal, R. K. Management principle and application. V. K. Global Publications Pvt. Ltd.
6. Jhunjhunwala, J., & Mohanty, M. Management principles and applications. Himalaya Publishing House

## Structure of Paper Setting, Assessment, and Evaluation

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
SEC	3	There shall be Three Modules (I, II, III) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Each paper in a Course shall be of 75 Marks.</p> <p>Internal Assessment= 25 Marks End-Semester Examination = 50 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 10 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 4 Parts (A, B, C, D) and the examiner will set 7 Questions in total from all the Modules (I, II, III) in total.</p> <p><b>Part- A</b> will have two questions of 12 Marks each from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions of 12 Marks each from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part-C</b> will have two questions of 12 Marks each from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have 10 Short Answer questions of 2 each from all Modules (I, II, III), and the students have to attempt any 7 in total.</p>	2 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**2<sup>nd</sup> Semester**  
**Course Contents**

**B.C.B 105 GST Assistant – (DSC-III)**

**B.C.B 106 Essentials of Insurance – (DSC-IV)**

**B.C.B 107 Business Regulatory Framework –(MC-II)**

**Course Code - B.C.B (MDC – II)**

**B.C.B 108 Computer Accounting Tally Prime - (SEC-II)**

**Course Code - VAC – I: Environment-related course (As prepared by the Department of Env. Science)**

**Course Code - I/A/P/C\* As per the guidelines of the University**

**B.COM BANKING, FINANCIAL SERVICES AND INSURANCE****2<sup>nd</sup> SEMESTER****GST Assistant - DSC – III****Course Code: B.C.B-105**

<b>Exam Duration: 3 Hours</b>	<b>Marks: 70</b>	<b>Lectures: 60</b>
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**Course Objectives:** The course aims to provide students with a comprehensive understanding of the Goods and Services Tax (GST) framework in India. It focuses on developing conceptual clarity regarding indirect taxation, GST laws, procedures, and compliance requirements. The course also intends to equip learners with practical knowledge of registration, invoicing, input tax credit, and return filing under GST, along with an understanding of its impact on business transactions and the economy.

**Course Outcomes:** After successful completion of the course, students will be able to explain the concept, structure, and objectives of GST and its role in the Indian taxation system. Interpret GST laws, rules, and procedures related to supply, levy, and collection of tax. Analyze various aspects of input tax credit and its utilization. Apply knowledge for GST registration, invoicing, and return filing processes. Evaluate the impact of GST on business operations and pricing decisions. Demonstrate practical skills required for GST compliance and documentation.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit – I</b> Theoretical Framework	GST in India Background, Direct and Indirect Taxes, Features of Indirect Taxes, Genesis of GST in India, Concept of GST, Need for GST in India, Framework of GST as introduced in India, Benefit of GST Constitutional Provisions SUPPLY UNDER GST Concept and scope of Supply [Section 7 of CGST Act] , Composite and Mixed Supplies [Section 8 of CGST Act]	10
<b>Unit – II</b> Charge of GST	Charge of GST Levy & Collection of CGST [Section 9 of the CGST Act], Composition Levy [Section 10 of the CGST Act] IGST ACT:- Interstate supply, Intra-state supply, Levy & Collection of IGST [Section 5 of the IGST Act]	10
<b>Unit - III</b> Time and Value of Supply & Input Tax Credit	Time of Supply - Time of Supply of Goods [Section 12], Time of Supply of Services [Section 13] Value of Supply - Value of Supply [Section 15], Valuation Rules. Input Tax Credit - Eligibility and Conditions for taking Input Tax Credit [Section 16], Apportionment of Credit [Section 17], Availability of Credit in Special Circumstances [Section 18]	10
<b>Unit – IV</b> Registration & Tax Invoice, Return and Payment of Tax	REGISTRATION- Persons Liable for Registration under GST [Section 22], Compulsory Registration [Section 24], Procedure for Registration [Sections 25, 26 & 27], Amendment of Registration [Section 28] , Cancellation of Registration [Sections 29] Invoice Under GST:-Tax Invoice [Section 31], Credit and Debit Notes [section 34], E-Way Bill. Return Under GST:- Types of Return, Details of Outward Supplies, Monthly Returns,	10

	Quarterly Returns. PAYMENT OF TAX:- Electronic Cash Register, Electronic Credit Ledger, Electronic Liability Register	
<b>Practical</b>	Procedure for filling forms and making compliance of E-Way Bill. Return Under GST:- Types of Return, Details of Outward Supplies, Monthly Returns, Quarterly Returns. PAYMENT OF TAX:- Electronic Cash Register, Electronic Credit Ledger, Electronic Liability Register	20

### **Suggested Readings**

1. Mehrotra, H. C., & Agarwal, V. P. (2020). *Goods and Services Tax (GST)*. Sahitya Bhawan Publications.
2. Chakraborty, P. (2019). *GST in India: A simple tax in a complex federal system*. Orient Black Swan.
3. The Institute of Chartered Accountants of India. (2017). *Study material on indirect taxes (GST)*. ICAI Publications.
4. Ahmad, M. (2018). *Goods and Services Tax in India*. Kaav Publications.
5. Balachandran, V. (2023). *Indirect taxation (including GST and customs law)*. Sultan Chand & Sons. (Sultan Chand & Sons)
6. Mukherjee, S., Rao, R. K., & Bagchi, A. (2019). *Evolution of Goods and Services Tax in India*. Cambridge University Press. (Cambridge University Press & Assessment)
7. Agarwal, S., & Somani, N. (2024). *GST law and practice (with case laws and procedures)*. Taxmann Publications.
8. Clear Tax. (2025). *GST handbook and practical guide*. ClearT ax Learning Resources.

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
DSC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.</p> <p>Internal Assessment = 30 Marks End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.</p> <p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	3 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES, AND INSURANCE****2<sup>nd</sup> SEMESTER****Essentials of Insurance - DSC – IV****Course Code: B.C.B. 106**

<b>Exam Duration: 3 Hours</b>	<b>Marks: 70</b>	<b>Lectures: 60</b>
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**Course Objectives:** This course aims to provide students with a comprehensive understanding of the fundamental concepts, principles, and practices in the field of insurance. It introduces the role of insurance in managing personal and business risks, explains key insurance terminology, and explores the importance of insurance in promoting economic development and social security. The course delves into the essential principles that govern insurance contracts and their legal implications. Learners will also gain insights into various types of insurance products, including life, fire, marine, health, liability, and social insurance, as well as the operational aspects such as underwriting, policy servicing, and claims management. Furthermore, the course addresses the regulatory framework governing insurance in India, with attention to contemporary practices like bancassurance, reinsurance, and agricultural insurance.

**Course Outcomes:** After successful completion of the course, learners will be able to Explain the concept of risk and its management through different classes of insurance and discuss the economic and social importance of insurance. Understand the legal foundations and key principles of insurance contracts, including insurable interest, indemnity, subrogation, contribution, utmost good faith, and proximate cause. Describe the structure and operations of the insurance business, including types of insurance, the policy lifecycle, underwriting, claims handling, and the role of insurance for different segments of society. Analyze the regulatory and operational framework for insurance, including coordination issues, vendor-managed inventories, collaborative planning, and the implications of modern practices like bancassurance.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit – I Introduction to Insurance</b>	Management of Risk by Individuals and Insurers Different Classes of Insurance; Importance of Insurance; Insurance terminology-Fixing of Premiums— Rider Premiums, Surrender value, Paid up value; Reinsurance. Role of Insurance in Economic Development and Social Security	15
<b>Unit – II Principles of Insurance</b>	Insurance Contract Terms; History of insurance Principles of Insurance: Principle of Insurable Interest, Principle of Indemnity, Principle of Subrogation, Principle of Contribution, Relevant Information Disclosure, Principle of utmost Good Faith, Relevance of Proximate cause.	15
<b>Unit – III</b>	Types of insurance Personal, Commercial, Health Life; Types of Insurance companies-Insurance Life Cycle - Underwriting, Policy Servicing, Claims. Life Insurance - Meaning and Features of Life Insurance Contract – Classification of policies – Annuities – Selection of risk –	15

<b>The Business of Insurance</b>	Measurement of risk – Calculation of premium – Investment of funds – Surrender Value – Policy conditions –Life Insurance for the Under Privileged. Fire Insurance – Meaning, Nature and Use of Fire Insurance- Fire Insurance Contract- Kinds of policies – Policy conditions – Payment of claim – Reinsurance – Double insurance- Marine Insurance - Meaning and Nature of Marine Insurance – Classification of policies – Policy conditions – Premium calculation – Marine Losses – Payment of Claims- Personal Accident Insurance – Motor Insurance – Burglary Insurance – Miscellaneous Forms of Insurance including Social Insurance – Rural Insurance and Prospects of Agriculture Insurance in India – Health Insurance – Liability Insurance - Bancassurance.	
<b>Unit - IV Regulatory Framework for Insurance</b>	Lack of supply chain coordination and the Bullwhip effect, an obstacle to coordination, managerial levels, building partnerships and trust, continuous replenishment and vendor-managed inventories, collaborative planning, forecasting, and replenishment.	15

**Suggested Readings**

- Mishra, M. N., & Mishra, S. B. *Insurance principles & practice*. Sultan Chand Publications.
- Chaudhary, R. N. *General principles of law of insurance*. Central Law Publications.
- Dayal, H. *The fundamentals of law of insurance: Theories, principles & practices*. Notion Press Incorporation.
- Rastogi, S. *Principles of insurance law*. Lexis Nexis Publications.
- Myneni, S. R. *Law of insurance*. Asia Law House.

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
DSC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.  Internal Assessment = 30 Marks	There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.	3 Hours

			<p>End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b></p> <p>Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	
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- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES, AND INSURANCE****2<sup>nd</sup> SEMESTER****Business Regulatory Framework- MC – II****Course Code: B.C.B. 107****Exam Duration: 3 hrs****Marks: 70****Lectures: 60**

**Course Objectives:** This course is designed to provide students with a sound understanding of the legal framework governing business transactions in India. It aims to equip learners with the essential principles of the Indian Contract Act, including the formation, execution, and discharge of contracts, along with the remedies available in case of breach. The course introduces students to the fundamental legal concepts related to contracts, capacity to contract, consent, consideration, and performance. Furthermore, it covers special legislation such as the Sale of Goods Act, providing insights into conditions, warranties, and the rights of an unpaid seller. The course also introduces the Consumer Protection Act, highlighting consumer rights, dispute resolution mechanisms, and the functioning of consumer redressal agencies.

**Course Outcomes:** After successful completion of the course, learners will be able to Understand the essential elements of a valid contract, including offer, acceptance, consideration, and capacity to contract under the Indian Contract Act, 1872. Analyze the concepts of free consent, discharge of contracts, quasi-contracts, and remedies for breach of contract. Explain the provisions of the Sale of Goods Act related to the contract of sale, performance, conditions and warranties, and the rights of an unpaid seller. Interpret the key definitions, rights of consumers, and functions of redressal forums under the Consumer Protection Act.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit - I Law of Contracts-1</b>	<p>Introduction – Definition of Contract, Essentials of Valid Contract; Offer and acceptance- Offer and Acceptance and their various types, Intention to create legal relationship, Communication of Offer and Acceptance, Revocation and mode of revocation of offer and acceptance Consideration.</p> <p>Meaning and nature of Consideration, Exceptions to the rule- No Consideration- No Contract. Adequacy of consideration, Present and past consideration, Unlawful consideration and its effects.</p> <p>Contractual capacity-Meaning of Capacity to Contract, Incapacity to contract- Minors, Persons of Unsound Mind, Disqualified agreements, Effects of Minors Agreement.</p>	18

<p><b>Unit -II</b> <b>Law of Contracts-2</b></p>	<p>Consent- Meaning of Consent and Free Consent; Meaning and Effects of Coercion, Undue Influence, Fraud, Misrepresentation, Mistake in an agreement. Performance of Contract- Rules regarding Performance of Contracts, Joint Promisors, Impossibility of Performance, Quasi contracts</p> <p>&amp; its performance Discharge of a Contract- Meaning of Discharge and modes of Discharging Contract.</p> <p>Novation, Remission, Accord, Satisfaction and Breach- Anticipatory Breach and Actual breach Remedies for Breach of Contract- Remedies under Indian Contract Act 1872-Damages, Types of Damages.</p>	<p>17</p>
<p><b>Unit - III</b> <b>Sale of Goods Act</b></p>	<p>Concept of Goods, Sale of Goods v. Agreement to Sell , Contract of Sale of Goods, Performance of a Contract of Sale of Goods. Meaning and Types of Conditions and Warranties, Meaning and Rights of an Unpaid Seller.</p>	<p>15</p>
<p><b>Unit -IV</b> <b>Law of Consumer Protection</b></p>	<p>Definitions of the terms – Consumer, Consumer Protection, Consumer Dispute, Defect, Deficiency, Unfair Trade Practices, Rights of Consumer under the Act, Consumer Redressal. Meaning and Agencies – District Forum, State Commission and National Commission.</p>	<p>10</p>

**Skill Development Activities:**

- Discuss the contents of the case of “Carlill vs Carbolic Smoke Ball Company” case
- Discuss the contents of the case of “Mohori Bibee v/s Dharmodas Ghose”.
- List out any five rights of a consumer.

**Suggested Readings:**

1. Kuchhal, M. C., &Kuchhal, V. *Business law*. Vikas Publishing House.
2. Kapoor, N. D. *Business laws*. Sultan Chand Publications.
3. Singh, A. *Business law*. Eastern Book Company.
4. Maheshwari, S. N., & Maheshwari, S. K. *Business law*. National Publishing House.
5. Aggarwal, S. K. *Business law*. Galgotia Publishers Company.
6. Goyal, B. K., & Jain, K. *Business laws*. International Book House.
7. Tulsian, P. C., &Tulsian, B. *Business law*. McGraw Hill Education.
8. Sharma, J. P., & Kanojia, S. *Business laws*. Ane Books Pvt. Ltd

**Note: Structure of Paper Setting, Assessment and Evaluation.**

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
MC	4	There shall be Four Modules (I, II, III, IV) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Paper in the Course shall be of 100 Marks.</p> <p>Internal Assessment = 30 Marks End-Semester Examination = 70 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 15 Marks Assignments and Presentations = 10 Marks</p>	<p>There will be 5 Parts (A, B, C, D, E) and the examiner will set 9 Questions in total from all the Modules (I, II, III, IV) in total and each question shall carry 14 Marks.</p> <p><b>Part- A</b> will have two questions from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions from Module II of the syllabus and the students have to attempt any one.</p> <p><b>Part- C</b> will have two questions from Module III of the syllabus and the students have to attempt any one.</p> <p><b>Part- D</b> will have two questions from Module IV of the syllabus and the students have to attempt any one.</p> <p><b>Part- E</b> will have 10 Short Answer questions from all Module (I, II, III, IV) and the students have to attempt any 7 in total carrying 2 Marks each.</p>	3 Hours

- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.
- The candidates may be permitted to use Ordinary Calculators (Not Scientific) during the examination.

**B.COM BANKING, FINANCIAL SERVICES AND INSURANCE****2<sup>nd</sup> SEMESTER****Computer Accounting Tally Prime- SEC – II****Course Code: B.C.B. 108****Exam Duration: 2 hrs****Marks: 50****Lectures: 45**

**Course Objectives:** This course is designed to equip students with practical and foundational knowledge of Tally Prime, a widely used accounting software in businesses and enterprises. It introduces learners to the fundamentals of setting up companies in Tally, configuring basic settings, and understanding its user interface. The course develops proficiency in creating ledgers, stock items, inventory management, and recording transactions using different types of accounting and inventory vouchers. Additionally, practical exposure through live or simulated projects allows learners to apply their knowledge by creating companies, generating vouchers, handling tax entries, and preparing reports. The objective is to produce skilled individuals who are industry-ready and capable of handling computerized accounting tasks independently.

**Course Outcomes:** Set up and manage company data in Tally Prime, including configuration of features and alteration of company details. Create and manage accounting and inventory masters, and accurately record various business transactions using appropriate vouchers in Tally Prime. Apply statutory features of Tally Prime to record and manage TDS and GST transactions, generate invoices, returns, and e-way bills. Demonstrate the ability to perform end-to-end accounting tasks through hands-on practice or live projects using Tally Prime.

<b>Units</b>	<b>Contents</b>	<b>Hrs</b>
<b>Unit - I Fundamentals of Tally Prime</b>	Introduction to Tally Prime - Downloading & Installation of Tally Prime -Company Creation - Getting Started with Tally Prime; Shut a Company - Select a Company; Alter Company Details - Company Features and Configurations.	10
<b>Unit - II Masters and Transactions in Tally Prime</b>	Chart of Accounts -Ledger Creation -Group Creation - Deletion of Ledgers and Group -Creating Inventory Masters- Creation of Stock Group -Creation of Units of Measure Creation of Stock Item - Creation of Godown -Stock Category- Introduction to Vouchers in Tally Prime - Components of Voucher Entry Screen - Accounting Voucher - Basic Vouchers: Receipt, Payment, Contra, Sales, Purchase, Journal, - Credit Note, & Debit Note - Voucher Alteration & Deletion - Non-Accounting Vouchers - Voucher Type - Double & Single Mode Voucher Entry Inventory Vouchers - Basic Voucher: Stock Transfer, Manufacturing, Physical Stock Voucher - Accounts Voucher with Inventory Transactions -Invoice & Voucher Entry Mode - Inventory Linked Accounts Ledger.	10
<b>Unit – III</b>	TDS – Enable TDS in Tally Prime – Recording TDS Transactions in Tally Prime, Accounting for Expenses and deducting – Reversal of with TDS in Tally Prime – TDS at Lower Rate and Zero Rate in Tally Prime – TDS Deduction for Interest Payable – TDS on Advance Payment in Tally	10

<b>TDS and GST in Tally Prime</b>	Prime. Goods and Services Tax (GST) - Introduction to GST& its Terminology - Tax Rate Structure & Setup in Tally Prime - Invoicing in GST (Goods & Services) - Input Credit Mechanism, GST Adjustment -Return Filing using Tally Prime - E-Way Bill in GST	
<b>SKILL DEVELOPMENT- Practical or live projects</b>	Computerized Accounts by using any popular accounting software: Create a company with imaginary figures; Create ledgers under Capital/assets/liability/income and expenses/ Bank; Generate different types of vouchers; Record TDS Transaction; Generate E-Way Bill.Any other activities, which are relevant to the course.	30

#### Suggested Readings:

- Agrawal, G. *Learn Tally Prime with GST*.
- Kaur, A. *Tally Prime (Including GST) Course*.
- Chheda, R. *Learn Tally Prime with all new features* (4th ed.).
- Nadhani, A. K. *Mastering Tally PRIME: Training, certification & job*.
- Tally Solutions. *Tally essentials*.

#### Structure of Paper Setting, Assessment, and Evaluation

Name of Course	Credits	Structure of Each Paper	Division of Marks	Paper Pattern for End-Semester Examination	Duration of the Examination
SEC	3	There shall be Three Modules (I, II, III) in the syllabus of each paper.	<p>The evaluation shall be Continuous and Comprehensive Evaluation (CCE). Each paper in a Course shall be of 75 Marks.</p> <p>Internal Assessment= 25 Marks End-Semester Examination = 50 Marks</p> <p><b>INTERNAL ASSESSMENT</b> Attendance = 05 Marks Class Test = 10 Marks</p>	<p>There will be 4 Parts (A, B, C, D) and the examiner will set 7 Questions in total from all the Modules (I, II, III) in total.</p> <p><b>Part- A</b> will have two questions of 12 Marks each from Module I of the syllabus and the students have to attempt any one.</p> <p><b>Part- B</b> will have two questions of 12 Marks each from Module II of the syllabus and the students have to attempt any one.</p>	2 Hours

			Assignments and Presentations = 10 Marks	<b>Part-C</b> will have two questions of 12 Marks each from Module III of the syllabus and the students have to attempt any one. <b>Part- D</b> will have 10 Short Answer questions of 2 each from all Modules (I, II, III), and the students have to attempt any 7 in total.	
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- **Pass Marks of each subject:** 40 % Aggregate and minimum 35% in each individual component (Term End Exams, Practical, Internal Assessment (IA)) of each subject.
- The class test of all types of courses must be scheduled once 50% of the syllabus is covered.

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**3<sup>rd</sup> Semester**  
**Course Contents**

<b>B.C.R/E/B301 Insurance Advisor</b>
<b>B.C.B 302 Indian Financial System</b>
<b>B.C.B 303 Principles and Practices of Insurance</b>
<b>Course Code - B.C.B MDC – III To be chosen from the basket of subjects</b>
<b>B.C.B 304 Taxation - I</b>
<b>Course Code - VAC–II: As per the faculty of commerce and management</b>
<b>Course Code – AEC–II: To be chosen from the basket of languages</b>

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**4<sup>th</sup> Semester**  
**Course Contents**

<b>B.C.R/E/B205 Mutual Fund Distributor</b>
<b>B.C.B 206 Financial Management Theory and Practice</b>
<b>B.C.B 207 Taxation - II</b>
<b>B.C.B 208(a)Recent Trends in Insurance Sector, (b) Emerging Trends in Banking</b>
<b>Course Code - VAC-III: As per the faculty of commerce and management</b>
<b>Course Code – AEC-III: To be chosen from the basket of languages</b>

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**5<sup>th</sup> Semester**  
**Course Contents**

<b>B.C.B 301 Allied Course: MOOC</b>
<b>B.C.B 302 Apprenticeship in Industry</b>

**B. COM BANKING, FINANCIAL SERVICES AND INSURANCE**  
**6<sup>th</sup> Semester**  
**Course Contents**

<b>B.C.B 304 Apprenticeship in Industry</b>
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**Recommendations:**

1. The course is aligned with NEP, 2020, so it should be introduced with the adoption and implementation of NEP, 2020 only.
2. Comprehensive infrastructure having E-Classrooms and specialised exclusive faculty for teaching and mentoring this programme, like Professor of Practice and Industry Experts required in respective HEI.
3. The course is suitable for the self-financing mode.
4. Clear and well-defined role, responsibility, and accountability of CRISP/Mediating Apprentice Training Agency, regarding industry apprenticeship to ensure the mental, financial, and physical health of students through a proper contract between CRISP/Mediating Apprentice Training Agency and the Department of Education/GoHP.
5. UGC/Competent Body of Governing Higher Education of Universities in India's guidelines on the AEDP programme will be final and followed in spirit while dealing with any matter or dispute in this programme.
6. Tripartite Agreements mentioned in the AEDP programme should be signed at the University/Department of Education Level on behalf of all HEIs running this UG Programme to create a comprehensive umbrella of industries providing apprenticeship.

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