Vivekanand Education Society's

College of Arts, Science and Commerce

(Autonomous)

Sindhi Society, Chembur, Mumbai, Maharashtra – 400 071.

Accredited by NAAC "A Grade" in 3rd Cycle - 2017
Best College Award – Urban Area, University of Mumbai (2012-13)
Recipient of FIST Grant (DST) and STAR College Grant (DBT)

Affiliated to the

University of Mumbai

NEP HOLISTIC DEVELOPMENT BASED CURRICULUM FRAMEWORK

Syllabus for

Program: B.Com. (Banking & Insurance)

(Program code: VESUCBI)

As per NEP 2020

As per Choice Based Semester and Grading System (CBSGS)

Program Outcomes (PO):

A learner completing B.Com. (Banking & Insurance) will be able to:

PO1 The Course aims to inculcate and imbibe theoretical and practical skills in field on Accounting, Banking, Insurance and Taxation.

PO2 The learners will be able to employ the knowledge on banking and insurance to meet the requirements of the BFSI sector and to identify the solutions for complex problems.

Program Specific Outcomes (PSO's)

On completion of B. Com (Banking & Insurance) program, learners will be enriched with knowledge and be able to

PSO1 The learners will get adequate exposure to the operational environment in the field of banking, insurance, and other related financial services.

PSO2 The learners are trained to acquire entrepreneurship skills and competencies for handling various financial activities associated with the banking and insurance sector.

VIVEKANAND EDUCATION SOCIETY’S COLLEGE OF ARTS, SCIENCE, AND COMMERCE (AUTONOMOUS)
SINDHI SOCIETY, CHEMBUR, MUMBAI

F.Y.B.Com. (Banking & Insurance) NEP-2020 Course Structure for Academic Year 2023-24

Semester-I	
Major (Core) Subjects (Compulsory)	1. **Environment and Management of Financial Services (4 Credits)** 2. **Basics of Accounting (2 Credits)**
Vocational Skill Course & Skill Enhancement Courses (VSEC)	**1. Computer Skills (4 Credits)**
Open Electives (OE)	**1. Fundamentals of Banking (2 Credits)** **2. Travel & Tourism (2 Credits)**
Minor Subjects	**NA**
Ability Enhancement Courses (AEC) , Indian Knowledge System (IKS) and Value Education Courses (VEC)	**1. Business Communication -I (AEC) (2 Credits)** **2. Environmental Science (VEC) (2 Credits)** **3. Indian Philosophy and Ethics in Banking & Insurance (IKS) (2 Credits)**
Field Project (FP) / Apprenticeship or Internship (OJT) / Community Engagement & Services (CES) / Co-curricular Courses (CC)	**NSS / Sports / Cultural/ DLLE/ Music (CC) (2 Credits)**

F. Y. B. B. I. SEMESTER I

Major / Core Course- I

COURSE TITLE: Environment & Management of Financial Services
COURSE CODE: UMJBIS1-101 [CREDITS - 04]

Course Learning Objective
The objective of this course is: 1. To make the students familiar to the financial systems and it's various features 2. To make them understand the banking system, it's origin, purposes and objectives and overall role in development of the nation 3. To make them understand the insurance company, its working and its origin and different insurance available in the market.
Course Learning Outcomes
After completion of this course learner will be able to: 1. It creates awareness among the learners towards current, serious environmental issues in the financial market. 2. It also creates awareness about services in the financial sector. 3. Students will get to know about insurance companies, its working and its origin and different insurance available in the market.

Module 1	**Nature and Scope of Banking, Insurance and other Financial Services in Economic Growth:**	**[15 L]**
	An Overview of the Indian Financial System and its constituents. A broad understanding of Terms of "Banking, Insurance and Other Financial Services their meaning and their use in daily Business. Justification or inclusion of Banking and Insurance also in the package of Financial Service"	
Module 2	**Banking : Origin and Development of Indian Banking**	**[15 L]**
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision **Relationship between Banker and Customer and Role of Banker** Meaning and concept of bank -Definition of Banker and Customer- General relationship. Special relationship -. KYC Policy- meaning. **Banking operations** - Bank Documents - cheques, pay-in-slip, drafts, NEFT, RTGS, etc.	
Module 3	**Insurance: Need for and Importance of Insurance:**	**[15 L]**
	A) Meaning and definition of Insurance, Characteristics of Insurance contract, Functions, Importance and Benefits of Insurance. B) **Classification of Insurance:** Meaning, Principles of contract of Insurance, Definition and essentials of contract of Insurance. Insurance Documents (concept only).	
Module 4	**Other Financial Services:**	**[15 L]**
	Financial Services: Objectives, Types - Classified on the basis of Market Instruments used ● Capital Market Services, Issue Management / Merchant Banking, Portfolio Management, Mutual Funds. Investing and Broking, Dematerilsation of Securities. ● Money Market Services (Arbitrating in and distribution of Money Market Instruments such as Commercial Paper, Certificate of Deposits, T-Bills, Transactions in Repo & Reverse Repo,	

<table>
<tr>
<td></td>
<td>Commercial Bills etc., Management of short-term funds such as money Market Mutual Funds, Managing Receivables that is, Factoring or Bills Discounting)
Asset Related Credits such as Leasing, Hire-Purchase, Stock Financing & Venture Financing: Risk- based such as Letters of Credit, Guarantees and Bills Receivables, Mortgages & Housing Finance.
Financial Engineering and Advisory services - Concepts - Procedures / Formalities and Regulatory and Legal framework governing the functioning of Money Markets.
Reform of the Financial System - Financial Services - Challenges Ahead.</td>
<td></td>
</tr>
<tr>
<td>Ref:</td>
<td>
Essentials of Business Finance - RH. Srivastava, Himalaya
Management of Financial Institution - R. .N. Srivastava, Himalaya
Investment Management - Preeti Singh, Himalaya.
Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
Modern Banking- R.S. Sayers
Investment Analysis and Securities in India, V.A. Avadhani, Himalaya.
Life insurance Corporates as Financial Institutions, IIC Associates of America.
Modern Life Insurance, M J Oster and W, Robert, Macmillan NY
Capital Market in a Planned Economy, NCAERT, Delhi,
Banking In India. S.G. Panandikar, Worali, Mumbai.
Investment Mgmt. S.L.V. Sinha & Others, Institute for Financial Development and Research. Madras
Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
Financial Institutions in India - Vadilal Dagli, Mumbai.
Financial Institutions in Indian Markets - L. M. Bhole,Tata Mcgrow Hill
Outline of Mondy - G.M. Gonter
Investment for Beginners - V.A. Avadhani, Himalaya
Financial Services in India - M.Y. Khan, Tata Macgrow Hill.
Structure of Financial Institutions - V,V. Bhatt, Varadeo
Financial Analysis and Portfolio Management-Graham Dodd & Cotler, Macgrow Hill.
Globalisation Indian Financial Markets - Tandon R.K. Gupta S.L.
Life Insurance Corporation of India. Vol.1. II & Ill Mishra M.N.
Life Insurance Corporation Act, 1956.
Insurance Regulatory Development Act, 1999.
</td>
<td></td>
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</table>

Major / Core Course- II

COURSE TITLE: **Basics of Accounting**

COURSE CODE: UMJBIS1-102 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 1. To show the importance of accounting, it's ways and practices. 2. To understand how to value stock and how accounting of the same is done 3. To teach the basic final accounts and preparation of different statements		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. Students will be able to develop a logical and practical approach in the area of accounting. 2. Students will understand the applicability of accounting by studying the topics like accounting standards and hire purchase. 3. Students will be able to enhance their ability in understanding and absorbing the various topics and courses which will follow		
Module 1	**Introduction to Accounting**	**[15 L]**
	• Meaning, scope, objectives, need, importance and limitations of accounting. • Basic accounting terminology. • Branches of accounting. • Accounting concepts, Conventions and Principles. • Double Entry System, classifications of accounts, rules of debit & credit. • Writing of Journal Entries and Ledger and Trial Balance	
Module 2	**Classification of Income & Expenses & Accounting Standards**	**[07 L]**
	• Classifications of Income, Expenditure and Receipts on the basis of capital and Revenue. • Accounting Standard 1, 2, 3, 6, 10	
Module 3	**Final Accounts**	**[08 L]**
	• Manufacturing Final Accounts • Preparation of Trading, Profit & Loss A/c and Balance Sheet for a sole proprietor.	
Ref:	• *Introduction to Accountancy -T. S. Grewal-(S.Chand & Co.)* • *Double Entry Book Keeping- J. R. Batliboi.* • *Double Entry Book Keeping - M. M. Chokshi* • *Advanced Accounts -Shukia & Grewal (S.Chand & Co.)* • *Advanced Accountancy - R.L.Gupta & M. Radhaswamy* • *Accounting Standards -Institute of Chartered Accountants of India. New Delhi* • *Gupa S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand & Company Ltd*	

Vocational Skill Course &
Skill Enhancement Courses (VSEC)

COURSE TITLE: Computer Skills
COURSE CODE: UVSBIS1-105 [CREDITS - 04]

Course Learning Objective		
The main objective is to equip students with practical skills, enhance decision-making abilities, and provide proficiency in specific tools and applications for a well-rounded and versatile skill set.		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. To acquire skills to apply E-banking and TechnoManagement in real-world scenarios, enhancing decision-making and contributions to banking and technology. 2. To prepare participants for banking tech, E-Commerce, and cybersecurity and to empower them for improved customer service and informed decisions to counter cyber threats. 3. To gain proficiency in utilizing Word and PowerPoint across a spectrum of professional, educational, and personal scenarios. 4. To efficiently perform and manage diverse data-related functions within worksheets and workbooks.		
Module 1	**eBankConnect & TechManagement Fusion:**	**[15 L]**
	eBankConnect: **E-banking:** Meaning, Features, Advantages, Limitations, Core Banking Meaning along with its features and advantages. **Electronic Payment System (EPS):** Various forms of EPS, Risk in EPS, Designing an EPS. **E-banking Business Models:** Home banking, office banking, online banking, internet banking, mobile banking, SMS banking **TechManagement Fusion:** Development Life Cycle, Project Management, Database & DBMS, purpose of database system, relational databases, DBMS architecture, Role of DBMS in Banking, Data Warehousing, and Data Mining.	
Module 2		**[15 L]**
	BankTech Evolution: Teleconferencing, Digital Signature in Banking, MICR- Facility for 'paper-based' clearing, Cheque Truncation, Efficient customer service, Smart quill computer pen. **E-Trade Dynamics:** Introduction to E-Commerce and Definition, Advantages and Disadvantages of E-Commerce, B2B, B2C, C2C, C2B, B2A, C2A **Cyber Guardian:** Phishing, Cyberstalking, Hacking, Key loggers, Call & SMS forging, Identity Theft, Credit card frauds, Denial-of –Service, Email related crimes	
Module 3	**OfficePro AutomateSuite:**	**[15 L]**

	MS-Word **Text Basics:** Typing the text, Alignment of text, Editing Text: Cut, Copy, Paste, Select All, Clear, Find & Replace **Text Formatting and saving file:** New, Open, Close, Save, save as formatting Text: Font Size, Font Style Font Color, Use the Bold, Italic, and Underline, Change the text case, Line spacing, Paragraph spacing, shading text and paragraph, Working with tabs and indents **Working with Objects:** Shapes, Clipart and Picture, Word Art, Smart Art, Columns and Orderings - To Add Columns to a Document, change the Order of Objects, Page Number, Date & Time, Inserting Text boxes, Inserting Word art, Inserting symbols, insert chart. **Header & Footers:** Inserting custom header and footer, inserting objects in the header and footer, add section breaks to a document. **Working with bullets and numbered lists:** Multilevel numbering and bulleting, Creating lists, Customizing list style Page bordering, Page background **Tables:** Working with tables, Table formatting, Table styles, Alignment options, Merge and split options. **Merging Documents:** Typing new address list, importing address list from Excel file, Write and insert field, merging with outlook contact, Preview result, merging to envelopes, merging to label, Setting rules for merges, Finish & merge options **Printing:** Page setup, Setting margins, Print preview, Print **MS-PowerPoint** **Setting Up PowerPoint Environment:** New, Open, Close, Save, Save As Typing the text, Alignment of text Formatting Text: Font size, Font style, Font color, Use the Bold, Italic, and Underline, Cut, Copy, Paste, Select All, Clear text, Find & Replace Working with Tabs and Indents **Creating slides and applying themes:** Inserting new slides, changing the layout of slides, duplicating slides, Copying and pasting slides, applying themes to the slide layout, changing theme color, Slide background, formatting slide background, Using slide views. **Working with bullets, numbering, and objects:** Multilevel numbering and Bulleting, Creating Lists, Page bordering, Page background, inserting slide header and footer, Inserting Text boxes Inserting shapes, using quick styles, Inserting Word art, inserting symbols, Inserting Chart. **Animation and Slide Transition:** Default Animation, Custom Animation, modifying a Default or Custom Animation, Reorder Animation Using Transitions, Applying a Slide Transition, Modifying a Transition, Advancing to the Next Slide. **Slide show option:** Start slide show, Start show from the current slide, rehearse timing, Create custom slide show	
Module 4	**Excel Mastery Plus:**	**[15 L]**
	Create Worksheets and Workbooks: Create a workbook, import data from a delimited text file, Add a worksheet to an existing workbook, Copy and move a worksheet **Create and Manage Tables:** Create an Excel table from a cell range, convert a table to a cell range, Add or remove table rows and columns **Data summarization:** sum(), average(), median(), mode(), large(), small(), max(), min(), count(), counta(), countblank(). **Date functions:** date(), day(), today(), now(), time(), month(), year(), weekday(), weeknum(). **Logical function**: and(), or(), not(), true(), false()	

	String functions: Left, Right, Mid, Len, Upper, Lower, Proper, Trim, Find, Concatenate, **Data Analysis:** What-if analysis, goal seek, scenario analysis, data tables, Macros **Database functions:** V lookup, H lookup **Financial Functions:** PMT(),PPMT(), IPMT(), PV(), FV(), IRR(), NPER(), Rate() **Pivot table:** Creating Simple Pivot Table, Basic and Advanced Value Field Setting **Excel Dashboard:** Planning a Dashboard, Adding Tables and Charts to the Dashboard Adding Dynamic Contents to the Dashboard.	
Reference:	*Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.* *Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.* *Business Maharajas, Gita PiramaI, Penguin Books, New Delhi.* *Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.*	

Open Electives (OE)

COURSE TITLE: Fundamentals of Banking
COURSE CODE: UOEBIS1-103 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 1. To make students understand the banking system, it's origin, purposes and objectives and overall role in development of the nation		
Course Learning Outcomes		
On completion of the course, students- 1. Will be equipped with an understanding of the different aspects of Banking. 2. Will be able to engage with one of the fastest growing sectors of the economy. 3. Will kindle interest towards a deeper understanding of Banking 4. Will enable skill enhancement 5. Will be able to explore various job opportunities.		
Module 1	**Introduction to Banking:**	**[15 L]**
	Basic Concepts: Origin, Need, Importance, Types, Scope and Functions of Banking - Opening of bank account, nomination, closing of bank account. Regulating Authority of Banking Industry - RBI, Types of accounts Different documents used in banking - Bank Documents - cheques, pay-in-slip, drafts, etc. -	
Module 2	**Recent trends and innovations in banking**	**[15 L]**
	Internet Banking, ATM, Cash Deposit Machine (CDM) NEFT, RTGS, Mobile Banking, Credit Card, Debit Card, MICR, ECS (Electronic Clearing Services). IMPS- UPI- Core banking, KYC **AI tools for banking**	
Ref:	1. **Banking Products and Services, Indian Institute of Banking & Finance -** 2nd Edition, 2007, Taxmann Publications (Pvt.) Ltd., New Delhi 2. **Introduction to Banking -** Vijayaragavan Iyengar, 2007, Excel Books, New Delhi 3. **Indian Banking -** R. Parameswaran, S. Natarajan, 1st Edition, 2001, S. Chand & Company Ltd. New Delhi	

Open Electives (OE)

COURSE TITLE: Travel & Tourism

COURSE CODE: UOEBIS1-104 [CREDITS - 02]

Course Learning Objective

The objective of this course is:

- Understand the fundamentals of the travel and tourism industry, including its history, structure, and key stakeholders and gain knowledge of various types of tourism, such as leisure tourism, business tourism, adventure tourism, and ecotourism.
- Develop an awareness of the social and economic impact of tourism on destinations and host communities.
- Familiarize oneself with different travel products and services, including transportation, accommodation, attractions, and tour packages.
- Develop basic skills in tourism planning, itinerary design, and customer service.

Course Learning Outcomes

After completion of this course learner will be able to:

- Describe the historical development and key components of the travel and tourism industry and various career opportunities in travel and tourism.
- Identify and analyze the social and economic impacts of tourism.
- Apply destination management and marketing strategies to promote tourism.
- Develop basic tourism planning skills and design itineraries for different types of travelers.

Module 1	**Introduction to Tourism**	**[15 L]**
	Definition – History - Types - Factors Influencing tourism ,person helping in tourism industry ,Economic and social impacts of tourism - Infrastructure for tourism	
Module 2	**Tourism Planning and Development**	**[15 L]**
	Destination analysis, Tourism planning and development, Tourism product development, Tourism marketing, Maharashtra Tourism Policy-2016- Vision, Mission, Objectives and Targets of Maharashtra Tourism Policy 2016, Career opportunities in tourism	
Ref:	**1.** "Tourism Principles and Practice" by John Fletcher, Alan Fyall, David Gilbert, and Stephen Wanhill **2.** "Destination Marketing and Management: Theories and Applications" by Rob Davidson and Seongseop Kim **3.** "Tourism Management" by Stephen Page **4.** "The Business of Tourism" by Chris Holloway and Claire Humphreys **5.** "Introduction to Travel and Tourism" by William F. Theobald **Online resources : (Websites)** **1. https://www.unwto.org** **2.https://www.wttc.org** **3.https://www.nationalgeographic.com/travel/** **4.https://www.sciencedirect.com/journal/tourism-management** **5.https://www.e-unwto.org/** **Mooc Course : https://www.coursera.org/**	

Ability Enhancement Courses (AEC)

COURSE TITLE: Business Communication -II
COURSE CODE: UAEBIS1-106 [CREDITS - 02]

Course Learning Objective		
The objective of this course is to: 1. Instill basic knowledge of English 2. The learners are expected to learn to understand and interpret any text they are reading from different perspectives. 3. Learners should be able to acquire proficiency in the skills of listening, speaking, reading and writing that will help them meet the challenges of the world. 4. The learners are expected to develop good oral and written skills of communication in the English language. 5. The learner is expected to enhance the desired purpose and follow certain parameters to make communication more effective in their professional life.		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. Improve proficiency on English language. 2. Understand and interpret any text they are reading from different perspectives. 3. Use the concepts of reading and understanding various forms of communication and be able to become excellent communicators... 4. Develop the concept of summarizing research paragraphs. 5. Understand the concepts of effective oral, listening and writing skills 6. Understand the importance of communication in management and be able to increase managerial efficiency.		
Module 1	Basic English Language Skills	**[10 L]**
	Grammar: ● Articles, prepositions, conjunctions ● Transformation of Sentences (Simple, Compound, Complex) ● Tenses ● Subject-Verb agreement ● Question Tags ● Direct and Indirect Speech ● Voice ● Antonyms, Synonyms ● Suffixes, Prefixes, Root words ● Homophones, homonyms ● Collocation ● Changing the Class of Words Vocabulary Building: ● Useful words for Different Expressions ● Idiomatic Expressions	
Module 2	Reading & Writing Skills	**[10 L]**
	Reading Skills: The following skills to be acquired: ● Reading with fluency and speed ● Skimming and scanning ● Identifying relevant information ● Isolating fact from opinion ● Understanding concepts and arguments	

	• Identifying distinctive features of language Writing Skills: Essay • Expository • Persuasive • Analytical • Reflective/Descriptive Editing & Summarization • Heading/ Headlines/ Title/Use of Capital Letters • Punctuation: full stop, comma, colon, semi-colon, dash, ellipsis, Exclamation and question marks • Spelling • Substitution of words • Use of link words and other cohesive devices • Removing repetitive or redundant elements	
Module 3	Introduction to Business Communication	**[10 L]**
	• Definition and importance of business communication Functions and objectives of business communication Types and forms of business communication, Communication Process, • Elements of communication: Sender, message, receiver, and feedback Communication barriers and how to overcome them, Use of technology in communication, Ethics in business communication	
Ref:	**Text Books:** 1. A Comprehensive Book of Synonyms and Antonyms By B.N.Aggarwal, Sunrise Publishers, Delhi 2. A course in English Grammar by R N Bakshi, Orient Blackswan Pvt Ltd, Kolkata 3. Successful Writing Skills by Lawrence Shaffer, IVY Publishing house, Delhi 4. Business Communication Today by Courtland L. Bovee and John V. Thill 5. Effective Business Communication by Herta A. Murphy, Herbert W.Hildebrandt, and Jane P. Thomas **Additional References:** 1. Academic Writing: A practical Guide for Students by Stephen Bailey Foundation Books 2. Bellare, Nirmala. Reading Strategies. Vols.1 & 2 New Delhi. Oxford University Press, 1998. 3. Bhasker, W. W. S & Prabhu, N. S.: English through Reading, Vols.1& 2. Macmillan, 1975.	

Indian Knowledge System (IKS)

COURSE TITLE: Indian Philosophy and Ethics in Banking & Insurance
COURSE CODE: UIKBIS1-107 [CREDITS - 02]

<table>
<tr><th colspan="3">Course Learning Objective</th></tr>
<tr><td colspan="3">The objective of this course is:
1. Understand the fundamental concepts and principles of Indian philosophy, including its various schools of thought.
2. Identify and analyze ethical issues related to financial transactions, marketing of Banking and insurance products, claim settlement and Role of Regulatory bodies in promoting ethical behaviour.
3. Understand the ethical principles and values embedded in Indian philosophy and their relevance to the banking and insurance industry.</td></tr>
<tr><th colspan="3">Course Learning Outcomes</th></tr>
<tr><td colspan="3">After completion of this course learner will be able to:
1. Develop a comprehensive understanding of the major concepts, theories, and schools of thought in Indian philosophy.
2. Recognize and understand the ethical issues and challenges specific to the banking and insurance sector
3. Reflect on one's own values, beliefs, and worldview in light of Indian philosophical perspectives, fostering personal growth and self-awareness.
4. Understand and adhere to legal and regulatory requirements in banking and insurance, ensuring ethical conduct.</td></tr>
<tr><th>Module 1</th><th>Introduction to Indian Philosophy</th><th>[10L]</th></tr>
<tr><td></td><td>Overview, Major Schools of Indian Philosophy, Concept of Dharma and Karma, Concept of Moksha and Ethics in Indian Philosophy.</td><td></td></tr>
<tr><th>Module 2</th><th>Indian Philosophy and Ethics in Banking and Insurance</th><th>[20L]</th></tr>
<tr><td></td><td>Understanding Ethics in Banking, Indian Philosophy and Ethics in Banking and Insurance, Role of RBI in Promoting Ethical Banking, Role of IRDAI in Promoting Ethical Insurance Practices
Indian Philosophy and Ethics in Banking and Insurance, Relevance of Indian Philosophy to Banking and Insurance, Karma and Dharma in Banking and Insurance, Moksha and Ethical Practices in Banking and Insurance, Ethical Decision Making in Banking and Insurance</td><td></td></tr>
<tr><td>Ref:</td><td>• Indian Philosophy and Business Ethics: An Introduction by Arindam Chakraborty
• Ethics and Indian Philosophy: A Comparative Study of the Bhagavadgita and the Dhammapada by Ramakrishna Puligandla
• Business Ethics and Indian Philosophy: A Comparative Study by N. N. Sarkar
• Ethics in Banking: The Role of Moral Philosophy by Edwin C. Hettinger
• Insurance Ethics for a More Ethical World by Patrick Flanagan and Joan Lamm-Tennant</td><td></td></tr>
</table>

Value Education Courses (VEC)

COURSE TITLE: Environmental Science
COURSE CODE: UVEBIS1-108 [CREDITS - 02]

<table>
<tr><th colspan="3">Course Learning Objective</th></tr>
<tr><td colspan="3">The objective of this course is to:
1. Create a pro-environment attitude and a behavioral pattern in the student community and society that attaches importance and priority to the environment.
2. Create sustainable lifestyle and awareness changes on various environmental issues.</td></tr>
<tr><th colspan="3">Course Learning Outcomes</th></tr>
<tr><td colspan="3">After completion of this course learner will be able to:
1. Inculcate awareness on various dimensions of the environment through knowledge, skill, critical thinking and problem-solving.
2. Develop a critical understanding of the environmental issues of concern.</td></tr>
<tr><th>Module 1</th><th>Understanding the Environment :</th><th>[15 L]</th></tr>
<tr><td></td><td>● Environment: concept, importance and components
● Ecosystem: Concept, structure and function (food chain, food web, ecological pyramids and energy flow)
● Ecology - species interactions, mutualism, symbiotic relationships, commensalism, amensalism, protocooperation, predation, competition, parasitism, mimicry
● Biodiversity: levels, values and threats and conservation
● Natural resources: Renewable and non-renewable (Global status, distribution and production)
● Concept and objectives of environmental education, environmental ethics</td><td></td></tr>
<tr><th>Module 2</th><th>Natural resources and Environmental pollution</th><th>[15 L]</th></tr>
<tr><td></td><td>● Air, water and soil pollution: Causes, consequences and control,Soil Erosion and Conservation, Environmental Laws
● Management of natural resources: Individual, community and government managed
● Solid waste management: Types, Collection, segregation, transportation and disposal; 3R's
● Climate change: Global Warming, Causes and consequences, International Agreements & Policies, Carbon Credits & Trading</td><td></td></tr>
<tr><td>Ref:</td><td>Text Books :
1. Text Book Of Environmental Studies, Dr. Asthana, Chand Publication
2. Tb Of Environmental Studies For Ug 3rd Edn Paperback – 8 March 2021, Erach Bharucha
3. Basu, M., Xavier, S. Fundamentals of Environmental Studies, Cambridge University Press, India.</td><td></td></tr>
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F.Y.B.Com. (Banking & Insurance) NEP-2020 Course Structure for Academic Year 2023-24

Semester-II	
Major (Core) Subjects (Compulsory)	1. Principles & Practices of Banking & Insurance (4 Credits) 2. Macro Economics (2 Credits)
Vocational Skill Course & Skill Enhancement Courses (VSEC)	1. Mathematical and Statistical skills (4 Credits)
Open Electives (OE)	1. Fundamental of Banking (2 Credits) 2. Travel & Tourism (2 Credits)
Minor Subjects	1. Accounting for Banking & Insurance (2 Credits)
Ability Enhancement Courses (AEC) , Indian Knowledge System (IKS) and Value Education Courses (VEC)	1. Business Communication - II (AEC) (2 Credits) 2. Indian Constitution (VEC) (2 Credits)
Field Project (FP) / Apprenticeship or Internship (OJT) / Community Engagement & Services (CES) / Co-curricular Courses (CC)	1. NSS / Sports / Cultural/ DLLE/ Music (CC) (2 Credits)

Major / Core Course- I

COURSE TITLE: Principles & Practices of Banking & Insurance
COURSE CODE:UMJBIS2-101 [CREDITS - 04]

Course Learning Objective
The objective of this course is to: 1. It introduces the origin of banking, scope and functioning of it. 2. It shows the types of accounts and it's banking regulations, working 3. It shows the insurance Sector, types of policies and risk and returns of them lastly it puts an impact on claims and settlement procedures
Course Learning Outcomes
After completion of this course learner will be able to: ● Students will be able to define to the origin of banking, scope and functioning of it ● Students will understand the types of accounts and its banking regulations, working ● Students will be able to enhance their ability in understanding and absorbing the various topics and courses which will follow in the following semesters.

Module 1	**Banks and its types**	**[15L]**
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision Banking Operations -Types of accounts - Banking Services Present Structure: Central Banking (RBI), Commercial Banking (Nationalised and Private), Cooperative Banking, Development Banking - (Financial Institutions like NABARD, IDBI, SIDBI, Exim Bank, IFCI. ICICI, SHCL. DFHI. NHB, SFCs etc.) Roles and Functions of different types of Banking. Role of RBI	
Module 2	**Banking Scenario in India**	**[15L]**
	Financial Inclusion and Banking Regulations: Regulatory Framework governing the functioning of different types of Banks (RBI Act. 1984, Banking Regulations Act, 1949) - Laws and Enactments affecting day to day Banking Operations - Collections and Payments. Indemnities. Bank Guarantees. Letter of Credit. Bill Discounting. Bill Financing and Securities Laws relating to banking. Introduction to bankruptcy codes	
Module 3	**Introduction to Insurance**	**[15L]**
	Understanding Risk - types of risk- risk management- Kinds of business risks - Need and Scope of insurance - Evolution of insurance - Principles of insurance - Types of insurance and policies	
Module 4	**Insurance Business Environment in India**	**[15L]**
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures	
Ref:	1. *Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House* 2. *Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House* 3. *V.S.Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.* 4. *Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House* 5. *Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House* 6. *M.N.Mishra, Insurance Principles and Practices, S.Chand & Company Ltd.* 7. *Nalini Tripathy, Insurance Theory and Practices, Prentice Hall of India Ltd. New Delhi*	

Major / Core Course- II

COURSE TITLE: Accounting for Banking & Insurance
COURSE CODE: UMJBIS2-102 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 1. To remove valuation of every business by valuation its goodwill and shares 2. To understand the process of buyback 3. To understand the process of redemption of preference shares 4. To understand the process of redemption of debentures		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. Students will be able to develop a logical and practical approach in the area of accounting. 2. Students will understand the applicability of accounting by studying the topics like shares and debentures. 3. Students will be able to enhance their ability in understanding and absorbing the various topics and courses which will follow in the following semesters.		
Module 1	**Introduction to Bank Reconciliation Statement and Errors and their Rectification.**	**[15 L]**
	Introduction to Cash Book, Passbook, Bank Reconciliation Statement Types of Errors and their Rectification.	
Module 2	**Fire Insurance Claim**	**[15 L]**
	Fire Insurance Claim Statement Using Average Clause Policy (Meaning of fire claim -Features and Principles Fire Insurance. Concept of Loss of Stock - Loss of Profit and Average Clause. Computation of Claim For Loss Of Stock (including Overvaluation and UnderValuation of Stock, Abnormal Items) and application of Average Clause.)	
Ref:	• *Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi* • *Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi* • *Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi* • *Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai* • *Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai* • *Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi* • *Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi* • *Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi* • *Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi*	

Vocational Skill Course &
Skill Enhancement Courses (VSEC)

COURSE TITLE: Mathematical and Statistical skills
COURSE CODE: UVSBIS2-106 [CREDITS - 04]

Course Learning Objective		
The objective of this course is to: 1. To familiarize the students with the basic concept of mathematical problems. 2. To make students understand the application of mathematical tools in Finance, Commerce and Management. 3. To make the students familiar with the importance of Mathematics & Statistics in various walks of life. 4. To make them understand about data, its importance and its ways of presentation for better understanding. 5. To make them learn and apply various basic statistical methods.		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. Apply the knowledge of mathematics and statistics in solving business problems. 2. Understand the importance of Statistics in various fields. 3. Understand the importance of data and also will be able to convert the complex data into the simplest form with the help of various graphical methods. 4. Apply basic statistical methods in various decision making fields.		
Module 1	**Ratio, Proportion and Percentage:**	**[15L]**
	• Ratio- Definition, continued ratio, Inverse Ratio, • Proportion - Continued proportion, Direct proportion, Inverse Proportion, Variation - Inverse variation, Joint variation, • Percentage- Meaning and computation of the percentage.	
Module 2	**Elementary Financial Mathematics -Applicable in banking sector**	**[15L]**
	• Simple and Compound Interest: Interest compounded once a year, more than once a year, continuous, nominal and effective rate of interest • Annuity-Present and future value-sinking funds • Depreciation of Assets: Equated Monthly Installments (EMI)- using flat interest rate and reducing balance method.	
Module 3	**Elementary Financial Mathematics-Applicable in insurance sector**	**[6L]**
	• Meaning, Objective, Purpose and need for Insurance. • Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. • Claim Calculation and Surrender Value.	
Module 4	**Introduction to statistics, organising data, frequency distribution. Data representation & Measure of central tendencies**	**[12L]**
	• Meaning, definition of statistics, features, advantages and disadvantages of statistics. • Organisation and Presentation of data • Preparation of frequency distribution • Graphical and diagrammatic representation histogram, frequency polygon and ogives.	

	• Definition of Averages, types of averages. • Arithmetic mean, Mode, Median (both grouped and ungrouped), advantages and disadvantages. • Quartiles, deciles and percentiles for both grouped as well as ungrouped data. • Concept of Dispersion and its utility • Various measures of dispersion, Range • Quartile deviation • Mean deviation • Standard deviation
Ref:	• Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons • Business Mathematics, J.K. Singh, 2009,Himalaya Publishing House. • Mathematics for Business and Economics, J.D. Gupta, P.K. Gupta, Man Mohan, Tata McGrawHill • Quantitative Methods I & II -A.P Kumtha , Vipul . • Fundamentals of Statistics - D. N. Elhance. • Statistical Methods - S.G. Gupta (S. Chand & Co. • Statistics for Management - Lovin R. Rubin D.S. (Prentice Hall of India) • Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor. • Modern Business Statistics - (Revised}-B. Pearles & C. Sullivan –Prentice Hall of India.

Minor Subject

COURSE TITLE: Macro Economics
COURSE CODE: UMNBIS2-103 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 1. To understand the concept of National Income and the factors that affect GDP of the country. 2. To get an overview of business cycle, inflation, money supply and demand for money and the factors affecting it. 3. To study the fiscal and monetary instruments that can be instrumental in controlling the economic parameters. 4. To understand the terms and conditions of international trade.		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. Students get an overview of the economic functioning of a country and the factors that affect them. 2. Students understand the policy decisions that are implemented in the economy. 3. Students understand the terms and condition of international trade.		
Module 1	**Introduction to Macroeconomics**	**[06 L]**
	Macroeconomics: Meaning, Scope and Importance. Circular flow of aggregate income and expenditure: closed and open economy models The Measurement of national product: Meaning and Importance - conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare. Short run economic fluctuations: Features and Phases of Trade Cycles	
Module 2	**Money, Inflation and Monetary Policy**	**[08 L]**
	Money Supply: Determinants of Money Supply - Factors influencing Velocity of Circulation of Money Inflation: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy. Monetary policy: Meaning, objectives and instruments, inflation targeting	
Module 3	**Constituents of Fiscal Policy**	**[08 L]**
	Fiscal Policy: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy, Role of a Government to provide public goods Instruments of Fiscal policy: Canons of taxation - Factors influencing incidence of taxation - Effects of taxation - Significance of Public Expenditure, Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance Union budget -Structure- Deficit concepts -Fiscal Responsibility and Budget Management Act.	
Module 4	**Open Economy: Issues of International Trade**	**[08 L]**
	Foreign Investment: Foreign Portfolio investment- Benefits of Portfolio capital flows- Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations, Free trade versus protection. Foreign Exchange rate: Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage	
Ref:	• Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.	

	• Bhatia H.L.: Public Finance. Vikas Publishing House Pvt. Ltd • Dornbush , Fisher and Startz, Macroeconomics, Tata-Mac Graw Hill, New Delhi. • Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata-Mac Graw Hill, New Delhi. • Friedman Hilton (1953) Essays in Positive Economics, University of Chicago Press, London. • Francis Cherunilam International Economics Tata McGraw – Hill Publishing co.Ltd. New Delhi. • Gregory .N. Mankiw, Macroeconomics, Fifth Edition (2002) New York:Worth Publishers • Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd. • Jhingan M.L. – International Economics – Vrinda publication Pvt. Ltd – Delhi • Musgrave, R.A and P.B. Musgrave (1976) : Public Finance in Theory and Practice,Tata McGraw Hill, Kogakusha, Tokyo • Shapiro, E (1996), Macro-Economic Analysis, Golgotha Publication, New Delhi. • Singh.S.K. (2014): Public finance in Theory and Practice, S.Chand &co Pvt Ltd,New Delhi • Salvatore Dominick – International Economics – John Wiley & sons, Inc Singapore • Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing House(P)Ltd	

Open/ General Electives (OE/ GE)

COURSE TITLE: Fundamentals Of Banking
COURSE CODE: UOEBIS2-104 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 2. To make students understand the banking system, it's origin, purposes and objectives and overall role in development of the nation		
Course Learning Outcomes		
On completion of the course, students- 6. Will be equipped with an understanding of the different aspects of Banking. 7. Will be able to engage with one of the fastest growing sectors of the economy. 8. Will kindle interest towards a deeper understanding of Banking 9. Will enable skill enhancement 10. Will be able to explore various job opportunities.		
Module 1	**Introduction to Banking:**	**[15 L]**
	Basic Concepts: Origin, Need, Importance, Types, Scope and Functions of Banking - Opening of bank account, nomination, closing of bank account. Regulating Authority of Banking Industry-RBI, Types of accounts Different documents used in banking - Bank Documents - cheques, pay-in-slip, drafts, etc.	
Module 2	**Recent trends and innovations in banking**	**[15 L]**
	Internet Banking, ATM, Cash Deposit Machine (CDM) NEFT, RTGS, Mobile Banking, Credit Card, Debit Card, MICR, ECS (Electronic Clearing Services). IMPS- UPI- Core banking, KYC	
Ref:	4. **Banking Products and Services, Indian Institute of Banking & Finance -** 2nd Edition, 2007, Taxmann Publications (Pvt.) Ltd., New Delhi 5. **Introduction to Banking -** Vijayaragavan Iyengar, 2007, Excel Books, New Delhi 6. **Indian Banking -** R. Parameswaran, S. Natarajan, 1st Edition, 2001, S. Chand & Company Ltd. New Delhi	

Open Electives (OE)

COURSE TITLE: Travel & Tourism

COURSE CODE: UOEBIS1-104 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: ● Understand the fundamentals of the travel and tourism industry, including its history, structure, and key stakeholders and gain knowledge of various types of tourism, such as leisure tourism, business tourism, adventure tourism, and ecotourism. ● Develop an awareness of the social and economic impact of tourism on destinations and host communities. ● Familiarize oneself with different travel products and services, including transportation, accommodation, attractions, and tour packages. ● Develop basic skills in tourism planning, itinerary design, and customer service.		
Course Learning Outcomes		
After completion of this course learner will be able to: ● Describe the historical development and key components of the travel and tourism industry and various career opportunities in travel and tourism. ● Identify and analyze the social and economic impacts of tourism. ● Apply destination management and marketing strategies to promote tourism. ● Develop basic tourism planning skills and design itineraries for different types of travelers.		
Module 1	**Introduction to Tourism**	**[15 L]**
	Definition – History - Types - Factors Influencing tourism ,person helping in tourism industry ,Economic and social impacts of tourism - Infrastructure for tourism	
Module 2	**Tourism Planning and Development**	**[15 L]**
	Destination analysis, Tourism planning and development, Tourism product development, Tourism marketing, Maharashtra Tourism Policy-2016- Vision, Mission, Objectives and Targets of Maharashtra Tourism Policy 2016, Career opportunities in tourism	
Ref:	**6.** "Tourism Principles and Practice" by John Fletcher, Alan Fyall, David Gilbert, and Stephen Wanhill **7.** "Destination Marketing and Management: Theories and Applications" by Rob Davidson and Seongseop Kim **8.** "Tourism Management" by Stephen Page **9.** "The Business of Tourism" by Chris Holloway and Claire Humphreys **10.** "Introduction to Travel and Tourism" by William F. Theobald **Online resources : (Websites)** **1. https://www.unwto.org** **2.https://www.wttc.org** **3.https://www.nationalgeographic.com/travel/** **4.https://www.sciencedirect.com/journal/tourism-management** **5.https://www.e-unwto.org/** **Mooc Course : https://www.coursera.org/**	

Ability Enhancement Courses (AEC)

COURSE TITLE: Business Communication -II
COURSE CODE: UAEBIS2-107 [CREDITS - 02]

Course Learning Objective

The objective of this course is:

1. Learners should be able to acquire proficiency in the skills of listening, speaking, reading and writing that will help them meet the challenges of the world.
2. The learners are expected to develop good oral and written skills of communication in the English language.
3. The learner is expected to enhance the desired purpose and follow certain parameters to make communication more effective in their professional life.
4. The learner is expected to know and apply language skills for new digital age communication.

Course Learning Outcomes

After completion of this course learner will be able to:

1. Develop confidence in public speaking
2. Practice writing as a process of motivated inquiry, and write using quotations, paraphrase, allusions and summary.
3. Understand the concepts of effective oral, listening and writing skills.
4. Understand the importance of communication in management and be able to increase managerial efficiency.

Module 1	Formal Correspondence	**[10L]**
	• Job Application Letter • Request for Recommendation Letter • E- mail Correspondence & its types like - Inquiry, Invitation, Request for permission, Thank You,Sponsorship • Reports, • Resume • Business Proposal • Articles, Newsletters, • Brochures, • Book Review	
Module 2	**Presentation Skills:**	**[10L]**
	Principles of Effective presentation, Use of Graphics and Animation, Non- Verbal Communication, Use of Smart Boards, Virtual Presentation Skills Modes and Types of Interview: Selection, Appraisal, Grievance, Exit, Online Non-verbal communication - Importance and types of nonverbal communication, Body language and facial expressions	
Module 3	**Creative Writing**	**[10L]**
	Introduction to Content Writing, Various forms of contents writing, Process of content writing, Research and planning, Understanding audience and purpose, style of writing, writing & storytelling techniques, content editing & proof-reading, Plagiarism, Publishing, content marketing and promotion, SEO for content, Emerging technologies in communication, Artificial intelligence and chatbots	
Ref:	**Text Books:** 1. A Comprehensive Book of Synonyms and Antonyms By B.N. Aggarwal, Sunrise Publishers, Delhi 2. A course in English Grammar by R N Bakshi, Orient Blackswan Pvt Ltd, Kolkata 3. Successful Writing Skills by Lawrence Shaffer, IVY Publishing house, Delhi 4. Business Communication Today by Courtland L. Bovee and John V. Thill	

	5. Effective Business Communication by Herta A. Murphy, Herbert W. Hildebrandt, and Jane P. Thomas 6.Content Writing Handbook, Author:Kounal Gupta, 2020, Henry Harvin. **Additional References:** 1. Academic Writing : A practical Guide for Students by Stephen Bailey Foundation Books 2. Bellare, Nirmala. Reading Strategies. Vols.1 & 2 New Delhi. Oxford University Press, 1998. 3. Bhasker, W. W. S & Prabhu, N. S.: English through Reading, Vols.1& 2. Macmillan, 1975.	

Value Education Courses (VEC)

COURSE TITLE: Indian Constitution
COURSE CODE: UVCBIS2-108 [CREDITS - 02]

Course Learning Objective		
The objective of this course is: 1. To understand the concepts and philosophy of the Constitution. 2. To understand the role and significance of Indian Political System. 3. To acquaint students to the concept of Human Rights.		
Course Learning Outcomes		
After completion of this course learner will be able to: 1. To analyze and understand the Philosophy of the Constitution as set out in the Preamble 2. To ensure critical and active participation in the Indian democratic system. 3. To get an idea about the basis of Human Rights and how it should be used.		
Module 1	**The Indian Constitution & Fundamental duties:**	**[10L]**
	Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Basic features of the Constitution, tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society	
Module 2	**Significant Aspects of Political Processes**	**[10L]**
	Party system in Indian politics, local self-government (urban & rural), 73^{rd} & 74^{th} Amendments and their implications for inclusive politics, role and significance of women in Indian politics, Role and significance of media in politics	
Module 3	**Human Rights**	**[10L]**
	Concept of Human Rights; origin and evolution of the concept; The Universal Declaration of Human Rights; Human Rights constituents with special reference to Fundamental Rights stated in the Constitution	
Ref:	• *"The Constitution of India(Brief)" by Pranay Pillewan* • *"Indian Administration" by Hoshiar Singh* • *"Indian Polity" by M Laxmikanth* • *"Concise Encylcopedia of Indian Constitution" by Subhash Kashyap* • *"Politics of Inclusion: Castes, Minorities and Affirmative Action" by Zoya Hasan* • *"Local Governance in India: Decentralization and Beyond" by Pradeep Sharma and Jayal*	

Modality of Assessment

The performance of the learners for those exams having Semester End Examinations and Internal Assessment shall be evaluated in two parts as per the following ratio:

Semester End Examination: Internal Assessment [60:40]

The learner's performance shall be assessed by conducting the **Semester-end Examination with 60% marks** and **Continuous Internal Assessment (CIA) with 40% mark**s.

Students will have to score 40% of marks INDIVIDUALLY in Internal assessment as well as Semester-end Examination to pass the course.

Internal Assessment: It is defined as the assessment of the learners on the basis of internal evaluation by way of participation of learners in various academic and correlated activities in the given semester of the programme.

Semester End Assessment: It is defined as the assessment of the learners on the basis of Performance in the Semester-end Theory/ Practical examination.

Table-1- Mode of Assessment under NEP 2020

Name of the course	Nature of Evaluation & Mode of Assessment	Credits	Duration	Marks
Major/ Minor Subject Course	**1. Internal (40%)** (Table 2)	**4-Credit**	**-**	40
	2. Semester-end Examination (60%)		**2 hrs**	60
Major/ Minor Subject Course	**1. Internal (40%)** (Table 2)	**2-Credit**	**-**	20
	2. Semester-end Examination (60%)		**75 min**	30
Open Electives(OE)	**1. Internal (40%)** (Table 2)	**2-Credit**	**-**	20
	2. Semester-end Examination (60%)		**75 min**	30
VSC & SEC- **VSEC**	**1. Internal (40%) -** Table 2	**4-Credit**	**-**	40
	2. Semester-end Examination (60%)		**2 hrs**	60
Ability Enhancement Course (**AEC**)	**1. Internal (40%)** (Table 2)	**2-Credit**	**-**	20
	2. Semester-end Examination (60%)		**75 min**	30
Value Education Course (**VEC**)	**1. Internal (40%)** (Table 2)	**2-Credit**	**-**	20
	2. Semester-end Examination (60%)		**75 min**	30
Indian Knowledge system (**IKS**)	**1. Internal (40%)** (Table 2)	**2-Credit**	**-**	20
	2. Semester-end Examination (60%)		**75 min**	30
On Job training (**OJT**) /NSS/ NCC/ Co-curricular Course (**CC**)/ Field project (**FP**)/ Internship/ Community Engagement Program **(CEP)**	CIE-Tests, Essays, Articles, Group assignments/ Reports/ Journals/ Diaries/ Reviews/ Dissertations/ Observations of Students (As per the nature of the course)	**2-Credit**	-	

Note: **CC-Co-curricular Courses** include involvement/ participation in various areas such as Cultural Activities, Departmental activities, Fine/ Applied/ Visual/ Performing Arts, Sports and fitness, NSS/ NCC, DLLE, The Sunday School (TSS), Health & Wellness, Yoga education etc. Record of involvement /participation by students has to be documented with signatures of staff concerned in students' CC Cards.

Table - 2

Theory - Mode of assessment-Continuous Internal Assessment [40%]

Evaluation type
1. Assignments. **2.** Project based learning activities (Group Discussion Research/ Case studies/ Reports / Assignments / Presentations / Skit / Poster / etc.). **3.** Class Test (Objective - Multiple Choice Questions/ Subjective). **4.** Active participation in class activities. **5.** Overall conduct as a responsible student with respect to good behaviour, leadership qualities, interpersonal skills etc.

Question Paper Pattern

(Practical Courses)

Maximum Marks: 60
Questions to be set: 05
Duration: 2 Hrs.
All Questions are Compulsory.

Question No	**Particular**	**Marks**
Q-1 Q-1	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks
Q-2 Q-2	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks
Q-3 Q-3	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks
Q-4 Q-4	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks
Q-5 Q-5	A) Theory questions / Practical Questions B) Theory questions / Practical Questions ***OR*** Short Notes To be asked 06 To be answered 04	10 Marks 10 Marks 20 Marks

Note:

Practical question of 10 marks may be divided into two sub questions of teachers' choice. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Question Paper Pattern

(Theoretical Courses)

Maximum Marks: 60
Questions to be set: 05
Duration: 2 Hrs.
All Questions are Compulsory.

Question No	**Particular**	**Marks**
Q-1 Q-1	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-3 Q-3	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-4 Q-4	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-5 Q-5	A) Theory questions B) Theory questions ***OR*** Short Notes To be asked 06 To be answered 04	10 Marks 10 Marks 20 Marks

Note:
Theory question of 10 marks may be divided into two sub questions of teachers' choice.

Question Paper Pattern

(Practical Courses)

Maximum Marks: 30
Questions to be set: 03
Duration: 90 minutes.
All Questions are Compulsory.

Question No	**Particular**	**Marks**
Q-1 Q-1	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks
Q-2 Q-2	Full Length Practical Question OR Full Length Practical Question	10 Marks 10 Marks

Q-3 Q-3	A) Theory questions / Practical Questions B) Theory questions / Practical Questions ***OR*** Short Notes To be asked 04 To be answered 02	05 Marks 05 Marks 10 Marks

Note:

Practical question of 10 marks may be divided into two sub questions of teachers' choice. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Question Paper Pattern
(Theoretical Courses)

Maximum Marks: 30
Questions to be set: 03
Duration: 90 minutes.
All Questions are Compulsory.

Question No	**Particular**	**Marks**
Q-1 Q-1	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-2 Q-2	Full Length Question ***OR*** Full Length Question	10 Marks 10 Marks
Q-3 Q-3	A) Theory questions B) Theory questions ***OR*** Short Notes To be asked 04 To be answered 02	05 Marks 05 Marks 10 Marks

Note:
Theory question of 10 marks may be divided into two sub questions of teachers' choice.