

**Shiv Chhatrapati Shikshan Sanstha's**  
**Rajarshi Shahu Mahavidyalaya, Latur**  
**(Autonomous)**



**Structure and Curriculum of Four Year Multidisciplinary  
Degree (Honors/Research) Programme with Multiple  
Entry and Exit option**

**Undergraduate Programme of Commerce & Management**  
**B.Com. (Honors/Research) in Banking and Insurance**

**Board of Studies**  
**in**  
**Commercial and Mercantile Law**  
**Rajarshi Shahu Mahavidyalaya, Latur**  
**(Autonomous)**  
**[UG I Year]**  
**Rajarshi Shahu Mahavidyalaya,**  
**Latur (Autonomous)**

**w.e.f. June, 2023**

**(In Accordance with NEP-2020)**

## **Review Statement**

The NEP Cell reviewed the Curriculum of **B.Com. (Honors/Research) in Banking and Insurance** Programme to be effective from the **Academic Year 2023-24**. It was found that, the structure is as per the NEP-2020 guidelines of Govt. of Maharashtra.

**Date:** 09/08/2023

**Place:** Latur

**NEP CELL**

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## **CERTIFICATE**

I hereby certify that the documents attached are the Bonafide copies of the Curriculum of **B.Com. (Honors/Research) in Banking and Insurance** Programme to be effective from the **Academic Year 2023-24.**

**Date:** 08/08/2023

**Place:** Latur



**(Dr. Vyankat Dhumal)**

Chairperson

Board of Studies in Commercial and Mercantile Law

Rajarshi Shahu Mahavidyalaya, Latur

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## Rajarshi Shahu Mahavidyalaya, Latur

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Members of Board of Studies in the Commercial and Mercantile Law

Under the Faculty of Commerce and Management

Sr. No.	Name	Designation	In position
1	<b>Dr. Vyankat D. Dhumal</b> Assist. Prof., Department of Commerce, Rajarshi Shahu Mahavidyalaya, Latur (Autonomous)	Chairperson	HoD
2	<b>Dr. D. M. Khandare</b> Professor, School of Commerce and Management, S.R.T.M. University, Nanded.	Member	V.C. Nominee
3	<b>Dr. Girish Pillai</b> Principal, Bhavan's N.A. Palkhivala Academy for Advanced Legal Studies and Research (PALSAR), Ramanattukara, Kozhikode, Kerala.	Member	Academic Council Nominee
4	<b>Prof. Ashutosh Saxena</b> Professor, Jai Hind College of Education (Autonomous), Church Gate, Mumbai.	Member	Expert from outside for Special Course
5	<b>CA Digambar Sake</b> Director, Brilliant Academy, Ambajogai Road, Latur.	Member	Expert from outside for Special Course
6	<b>Shri. G.S. Mehtre,</b> Director, Career Roots Academy, Latur	Member	Expert from Industry
7	<b>Shri. Baswraj Lakhshette</b> HoD, Dept. of Commerce, Adarsh Mahavidyalaya, Hingoli.	Member	P.G. Alumni
8	<b>Dr. Pushpalata S. Trimukhe</b>	Member	Faculty Member
9	<b>Dr. Prakash R. Rodiya</b>	Member	Faculty Member
10	<b>Mr Avdhut V. Aradhye</b>	Member	Faculty Member

## From the Desk of the Chairperson...

The Government of India has initiated several measures to bring equity, efficiency and excellence in the Higher Education System in the nation. The important measures taken to enhance academic standards and quality in higher education include innovation and improvements in curriculum, teaching-learning process, examination and evaluation systems, besides governance and other matters. The Government issues the guidelines from time to time to improve the higher education system and maintain minimum standards and quality across the Higher Educational Institutions in India. The National Education Policy 2020 is the part of educational reforms in the nation. The academic reforms recommended by the NEP-2020 will lead to overall improvement in the Higher Education System.

With quickly changing employment landscape and global ecosystem, it is becoming increasingly critical that students not only learn, but more importantly learn how to learn. Education moves towards learning about how to think critically and solve problems, how to be creative and multidisciplinary, and how to innovate and adapt new changing fields.

The department is trying to make education more experiential, holistic, integrated, inquiry-driven, discovery-oriented, learner-centered, discussion-based, flexible and enjoyable. The curriculum includes sports and fitness, languages, culture, values, in addition to commerce and management, to develop all aspects and capabilities of learners. We are trying to build character, enable learners to be ethical, rational, compassionate, and caring, while at the same time prepare them for gainful, fulfilling employment.

I am very much thankful, for giving me an opportunity to give the curriculum as per the needs of the society with the help of all the members of Board of Studies.

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(Dr. Vyankat Dhumal)

Chairperson

Board of Studies in Commercial and Mercantile Law

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Faculty of Commerce and Management

Structure for Four Year Multidisciplinary Undergraduate Degree Programme in B.Com. in Banking and Insurance Multiple Entry and Exit (In accordance with NEP-2020)

Year & Level	Sem	Major		Minor	OE	VSC/ SEC (VSEC)	AEC/ VEC	OJT,FP,CEP, RP	Credit per Sem.	Cum./Cr. per exit
		DSC	DSE							
1	2	3		4	5	6	7	8	9	10
I 4.5	I	DSC I: 04 Cr. DSC II: 04 Cr.	NA	NA	OE-I: 04 Cr.	VSC-I: 02 Cr. SEC-I: 02 Cr.	AEC-I MIL: 02 Cr. VEC-I: 02 Cr.	CC-I: 02 Cr. (NSS, NCC, Sports, Cultural)/ CEP-I: 02 Cr. (SES-I)/ OJT: 02 Cr. / Mini Project: 02 Cr.	22	44 Cr. UG Certificate
	II	DSCIII: 04 Cr. DSC IV: 04 Cr.	NA	NA	OE-II: 04 Cr.	VSC-II: 02 Cr. SEC-II: 02 Cr.	AEC- II MIL: 02 Cr. VEC- II: 02 Cr.	Generic IKS: 02 Cr.	22	
	Cum. Cr.	16	-	-	08	04+04= 08	04+02 +02=0 8	04	44	
Exit Option: Award of UG Certificate in Major with 44 Credits and Additional 04 Credits Core NSQF Course / Internship or continue with Major and Minor										

### Abbreviations:

1. DSC : Discipline Specific Core (Major)
2. DSE : Discipline Specific Elective (Major)
3. DSM : Discipline Specific Minor
4. OE : Open Elective
5. VSEC : Vocational Skill and Skill Enhancement Course
6. VSC : Vocational Skill Course
7. SEC : Skill Enhancement Course
8. AEC : Ability Enhancement Course
9. MIL : Modern Indian Languages
10. IKS : Indian Knowledge System
11. FSRCE : Fostering Social Responsibility & Community Engagement
12. VEC : Value Education Course
13. OJT : On Job Training
14. FP : Field Project
15. CEP : Community Engagement Programme
16. CC : Co-Curricular Course
17. RP : Research Project/Dissertation
18. SES : Shahu Extension Services

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Faculty of Commerce and Management

B.Com. (Honors/Research) in Banking and Insurance

Year & Level	Semester	Course Code	Course Title	Credits	No. of Hrs.
I 4.5	I	101BAI1101 (DSC-I)	Indian Banking System	04	60
		101BAI1102 (DSC-II)	Insurance Products and Processes	04	60
		OE-I	From Basket	04	60
		101BAI1502 (VSC-I)	Financial Accounting - I	02	30
		(SEC-I)	From Basket	02	30
		(AEC-I)	From Basket	02	30
		(VEC-I)	Constitution of India	02	30
		AIPC/OJT-I	Mini Project - I	02	60
	Total Credits			22	
	II	101BAI2101 (DSC-III)	Modern Indian Banking	04	60
		101BAI2102 (DSC-IV)	Classical Insurance Practices	04	60
		OE-II	From Basket	04	60
		101BAI2503 (VSC-II)	Financial Accounting - II	02	30
		(SEC-II)	From Basket	02	30
		(AEC-II)	From Basket	02	30
		(VEC-II)	CC - I	02	30
		Generic IKS	Introduction to Indian Knowledge System	02	30
	Total Credits			22	
Total Credits (Semester I & II)				44	



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### Faculty of Commerce and Management

Programme Outcomes (POs) for B.Com. Programme	
PO 1	<b>Disciplinary Knowledge</b> Fundamental knowledge and skills for doing business and commercial activities of their choice.
PO 2	<b>Self-Directed Life-long Learning</b> Ability to appear for various competitive examinations or choose a profession of their choice such as CA, CS, CMA, etc. or pursue Post Graduate Programmes such as MBA, M.Com., etc.
PO 3	<b>Professional Competence</b> Knowledge in accounting and finance, managerial skills and principles, retail trading, banking and insurance transactions, business economics and financial management.
PO 4	<b>Interpersonal Skills and Ethics</b> Effective communication skills and leadership skills to solve day-to-day business affairs, banking and economic affairs with human rationale and corporate ethics.
PO 5	<b>Entrepreneurial Skills</b> Ability to formulate business plan for startups and to start a business of their choice in form of micro and small entities and generate the job opportunities.
PO 6	<b>Problem Solving Skills</b> Problem solving and Analytical skill required in the field of management accounting, corporate accounting, statistical and mathematical techniques and corporate and business laws.



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**Programme Specific Outcomes (PSOs) for B.Com. in Banking and Insurance (Honors/Research)**

PSO No.	After completion of this programme the students will be able to -
PSO 1	Develop the ability to comprehend and imbibe core and functional concepts in banking and finance to strengthen the student to select the career paths like Banking, CA, CS, CMA and other competitive examinations.
PSO 2	Enable the students to apply the knowledge of Accounting Principles and Practices.
PSO 3	Equip the students with requisite knowledge, skills and right attitude necessary to provide effective skills for handling human resource in organizations.
PSO 4	Develop competent management professionals with strong ethical values, capable of assuming a pivotal role in various sectors of the Indian Economy and Society, aligned with the national priorities.
PSO 5	Understand skills for analyzing of the business data, application of relevant analysis, and problem solving in other functional areas such as, finance, business strategy and human resources etc.
PSO 6	Develop the skills to be familiar with Bhartiya Theory of Management as the part of Indian Knowledge System.
PSO 7	Acquaint the students with the importance of various Insurance products and processes as well as with the financial perspective of micro finance and lending.
PSO 8	Enrich the students with the knowledge of the various services offered by the Banking and its application in working along with the knowledge of Accounting and Business Legal Framework.
PSO 9	Analyze the personal financial management and investment management and its application in business world for decision-making and build a strong formation on knowledge in different sectors of economy.
PSO 10	Create awareness and interest for research in academics and applied research for industry.



# Semester - I

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Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester I

Course Type: DSC-I

Course Title: Indian Banking System

Course Code: 101BAI1101

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

### Learning Objectives:

- LO1. To enable students to understand the concept of banking.
- LO2. To acquaint students with role and functions of Central Bank.
- LO3. To familiarize students with commercial banks and its functions.
- LO4. To make students aware about structure of cooperative banks.

### Course Outcomes:

After completion of the course the students will be able to-

- CO1. Acknowledge the concept of banking and classification of banks.
- CO2. Evaluate functions of RBI and Monetary Policy of RBI.
- CO3. Apply the knowledge of commercial banks in various business decisions.
- CO4. Understand structure of cooperative banks in India.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Banking	15
	<ul style="list-style-type: none"><li>1. Introduction, Meaning, Definition, Origin and Evolution of Banking.</li><li>2. Brief Structure of Financial System.</li><li>3. Types of Banks.</li><li>4. Types of Accounts and Advances.</li><li>5. Types of Customers.</li><li>6. Modern E-Payment Methods – RTGS, NEFT, SWIFT, Tele Banking, Mobile Banking, CHIPS, CHAPS, CHATS, UPI, NPCI.</li></ul>	
	<b>Unit Outcomes:</b> <ul style="list-style-type: none"><li>UO 1. Illustrate the concept of banking.</li><li>UO 2. Identify the types of customers and its account.</li></ul>	

Unit No.	Title of Unit & Contents	Hrs.
<b>II</b>	<b>Role and Functions of Central Bank</b>	<b>14</b>
	1. Establishment and Administrative Structure of RBI. 2. Major Features of Banking Regulation Act, 1949. 3. Functions of RBI. 4. RBI Policies - Monetary Policy, Measures of Monetary Policy. 5. Introduction to Fiscal Policy of Central Government.	
	<b>Unit Outcomes:</b> UO 1. Know the functions of RBI. UO 2. Understand the monetary policy of RBI.	
<b>III</b>	<b>Commercial Banks</b>	<b>15</b>
	1. Introduction to Commercial Banks. 2. Importance of Commercial Banks. 3. Classification of Commercial Banks. 4. Functions of Commercial Banks. 5. Types of Commercial Banks.	
	<b>Unit Outcomes:</b> UO 1. Know the meaning of Commercial Bank. UO 2. Understand the Functions of Commercial Bank.	
<b>IV</b>	<b>Cooperative Banks</b>	<b>16</b>
	1. Meaning and role of Cooperative Banks. 2. Classification of Cooperative Banks. 3. Structure and Functions of Apex Bank. 4. Structure and Functions of DCC Banks. 5. Structure & Functions of Primary Agricultural Credit Societies (PACs).	
	<b>Unit Outcomes:</b> UO 1. Understand the concept of Cooperative Banks. UO 2. Knows the functions of the Apex Banks, DCC Bank & PACs.	

### Learning Resources:

1. Banking and Finance Year Book, Indian Institute of Banking and Finance, 2023
2. Banking Theory, Law, and Practice, Sanjiva Prasad, Pearson, 2021.
3. Indian Financial System, Bharati V. Pathak, Pearson Education, 2018
4. Indian Banking, S. Natrajan and Dr. R. Parmeswaran, S. Chand, 2013.
5. Indian Banking System, Dr. V. C. Sinha, SBPD Publishing House, 2020.

6. Indian Banking System, Jyoeeta Deb, Evincepub Publishing, 2019
7. [https://r.search.yahoo.com/\\_ylt=AwrPrxBg4KNkevgGJ3O7HAX.;\\_ylu=Y29sbwNzZzMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1688490209/RO=10/RU=https%3a%2f%2fwww.clearias.com%2findian-financial-system%2f/RK=2/RS=bR3cBXEFipvkeh6J4nNcGe3sy34-](https://r.search.yahoo.com/_ylt=AwrPrxBg4KNkevgGJ3O7HAX.;_ylu=Y29sbwNzZzMEcG9zAzEEdnRpZAMEc2VjA3Ny/RV=2/RE=1688490209/RO=10/RU=https%3a%2f%2fwww.clearias.com%2findian-financial-system%2f/RK=2/RS=bR3cBXEFipvkeh6J4nNcGe3sy34-)
8. <https://byjus.com/commerce/functions-of-the-central-bank/>
9. <https://byjus.com/commerce/functions-of-commercial-banks/>
10. <https://www.bankersadda.com/nbfcs-in-india-types-and-functions/>
11. Journal of Banking and Finance: <https://www.journals.elsevier.com/journal-of-banking-and-finance>
12. Journal of Financial Economics: <https://www.journals.elsevier.com/journal-of-financial-economics>
13. Review of Financial Studies: <https://academic.oup.com/rfs>
14. Journal of Finance: <https://onlinelibrary.wiley.com/journal/15406261>
15. Journal of Financial Intermediation: <https://www.journals.elsevier.com/journal-of-financial-intermediation>
16. Journal of Money, Credit and Banking: <https://onlinelibrary.wiley.com/journal/15384615>
17. Journal of Corporate Finance: <https://www.journals.elsevier.com/journal-of-corporate-finance>
18. Journal of Financial Stability: <https://www.journals.elsevier.com/journal-of-financial-stability>

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Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester I

Course Type: DSC-II

Course Title: Insurance Products and Processes

Course Code: 101BAI1102

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

### Learning Objectives

- LO 1. To learn basics concepts of insurance.
- LO 2. To understand impact of liberalization on insurance industry.
- LO 3. To acquaint the students with legal framework governing insurance companies.
- LO 4. To have a comprehensive understanding of insurance intermediaries.

### Course outcomes

After completion of course the student will be able to-

- CO 1 Understand the fundamental principles of insurance.
- CO 2 Know the opportunities and challenges in front of insurers due to liberalization.
- CO 3 Acquaint with the functions of IRDAI in regulating the insurance industry.
- CO 4 Select career path in insurance industry.

Unit No.	Title of Unit & Contents	Hrs.
I	<b>Introduction to Insurance Industry</b>	13
	1. Meaning, definition and basic concepts of insurance. 2. Fundamental Principles of Insurance. 3. Importance and Characteristics of insurance. 4. Classification of insurance, including Re-insurance.	
	<b>Unit Outcomes:</b> UO 1. Insurance conceptual understanding. UO 2. Understand importance of insurance.	
II	<b>Reforms of Insurance Sector</b>	16
	1. An overview of insurance business in India. 2. Impact of liberalization on insurance industry opportunities, challenges and strategies. 3. Economic liberalization – Implications of liberalization in insurance	

Unit No.	Title of Unit & Contents	Hrs.
	sector. 4. Major recommendation of Malhotra Committee - its objectives. <b>Unit Outcomes:</b> UO 1 : Restate insurance business in India. UO 2 : List strategies for insurance industry.	
<b>III</b>	<b>Insurance Legal Framework and Product</b>	<b>16</b>
	1. Development of Insurance - Legislations in India & Insurance Act - 1938. 2. IRDAI - Functions & Insurance Councils. 3. Policyholders' rights of Assignment, Nomination & Transfer. 4. Protection of Policyholder's Interest. 5. Dispute Redressal Mechanism for Individuals. 6. Financial Regulatory aspects of Solvency Margin & Investment. 7. International Trends in Insurance Regulation. <b>Unit Outcomes:</b> UO 1. List various Insurance Acts. UO 2. Recognize Dispute Redressal Mechanism for individuals.	
<b>IV</b>	<b>Insurance Process &amp; Career in Insurance Sector</b>	<b>15</b>
	1. Insurance intermediaries: Agents, Broker – functions, difference between insurance agent and insurance broker. 2. Concept of Bancassurance. 3. Procedure for obtaining policy in life insurance & general insurance. 4. Claim settlement procedures in life insurance and general insurance. 5. Insurance Underwriting – process and types of underwriters. 6. Career opportunities in insurance sector. <b>Unit Outcomes:</b> UO 1. Understands the claim settlement process in Insurance policies. UO 2. Illustrate career opportunities in insurance industry.	

### Learning Resources:

1. Insurance Management- Dr.A.M. Nayar, Shree Niwas Publication, Jaipur-2016.
2. Insurance Law and Practice- Dr. C.L.Tyagi, Dr. Madhu Tyagi,- Atlantic Publication, New Delhi-2013.
3. Insurance Management (Principles & Practices)- Kamal Pal, B.S.Bodla, M.C. Garg- Deep & Deep Publication Pvt. Ltd, New Delhi- 2011.

4. Principles and Practices of Insurance- Dr. P. Periasamy- Himalaya Publishing House, Mumbai - 2018.
5. Kiran's LIC AAO Prelim Online Exam Practice Workbook by Kiran Prakashan.
6. Complete Kit for All Bank & Insurance Exams | IBPS | SBI | RBI Assistant | IBPS RRB | LIC 2023 (English Printed Edition) By Adda24x7.
7. The Insurance Times, The monthly journal on insurance in India in service since 1981.
8. International & Reinsurance News- Construction Market & Risks Report; Markets: Umbrellas (Personal & Commercial)-Insurance Journal West Magazine.
9. <https://www.ibef.org/industry/insurance-sector-india>
10. [https://en.wikipedia.org/wiki/Insurance\\_in\\_India](https://en.wikipedia.org/wiki/Insurance_in_India)



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Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester I

Course Type: VSC-I

Course Title: Financial Accounting -I

Course Code: 101BAI1502

Credits: 02

Max. Marks: 50

Lectures: 30 Hrs.

### Learning Objectives:

- LO 1. To familiarize with basic terms in accountancy as well as journal and ledger preparation.
- LO 2. To learn preparing final accounts of Sole Trader.
- LO 3. To know the procedure of accounting for hire purchaser.
- LO 4. To prepare the ledger of hire purchaser in the books of hire vendor.

### Course Outcomes:

After completion of course the student will be able to-

- CO 1. Understand the basic accounting concepts and maintaining account records.
- CO 2. Summarize the accounting transactions of sole proprietor.
- CO 3. Interpret the value of goods under Hire Purchase System.
- CO 4. Describe the procedure of seizure and repossession.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction of Accountancy	08
	<ul style="list-style-type: none"><li>1. Meaning and scope of accounting.</li><li>2. Basic Accounting Concepts and Conventions.</li><li>3. Objectives of Accounting.</li><li>4. Accounting Transactions.</li><li>5. Double Entry Book Keeping.</li><li>6. Preparation of Journal, Ledger.</li></ul>	
	<b>Unit Outcomes:</b> UO 1: Understand the basic concepts of accounting. UO 2: Apply rules of debit and credit.	
II	Preparation of Final Accounts	06
	<ul style="list-style-type: none"><li>1. Preparation of Trial Balance.</li><li>2. Preparation of Trading and Profit and Loss Account.</li></ul>	

	3. Preparation of Balance Sheet of a Sole Trader. 4. Numerical problems on final accounts of sole trader.	
	<b>Unit Outcomes:</b> UO 1: To know the procedure of preparing final accounts of sole trader. UO 2 : To prepare Trading and Profit & Loss A/c.	
<b>III</b>	<b>Accounting for Hire Purchaser</b>	<b>08</b>
	1. Meaning and Need of Hire Purchase System. 2. Features of Higher Purchase agreement. 3. Rights and duties of hire purchaser. 4. Journal entries in the books of Hire Purchaser. 5. Ledger posting in the books of Hire Purchaser.	
	<b>Unit Outcomes:</b> UO 1: To illustrate the procedure of recording transactions in books of hire purchaser. UT 2 : To understand the rights and duties of hire purchaser.	
<b>IV</b>	<b>Accounting for Hire Vendor</b>	<b>08</b>
	1. Rights and duties of Hire Vendor. 2. Default and Repossession. 3. Journal entries in the books of Hire Vendor. 4. Ledger posting in the books of Hire Vendor.	
	<b>Unit Outcomes:</b> UO 1: To know the rights and duties of Hire Vendor. UO 2 : To pass journal entries and prepare ledger A/c in the books of Hire Vendor.	

#### **Learning Resources:**

1. Advanced Accountancy, Jain and Narang, Himalaya Publishing House, 2018.
2. A New Approach to Accountancy, H.R. Kotalwar, A new approach to Accountancy Vol III, Discovery Publishers, Latur 2007.
3. Fundamentals of Accounting, P.C.Tulsian, Tata McGraw Hill Publishing Company Ltd., Noida, 2015.
4. Ready Reference on Accounting, CA G. Sekar, CA B. Saravana Prasath, Commercial Law Publishers (India), Pvt. Ltd., 2022.
5. The International Journal of Accounting, ISSN 1094-4060.
6. Journal of Accounting and Economics, Impact Factor 7.293.
7. <https://www.investopedia.com/terms/h/hire-purchase.asp>
8. <https://kb.icai.org/pdfs/PDFFile5b28bdcfe1c309.30940167.pdf>

9. <https://www.wallstreetmojo.com/consignment-accounting/#:~:text=Consignment%20accounting%20is%20a%20type,goods%20is%20called%20the%20consignor.>
10. <https://www.accounting.com/resources/basic-accounting-terms/>



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# Semester - II

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Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester II

Course Type: DSC-III

Course Title: Modern Indian Banking

Course Code: 101BAI2101

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

### Learning Objectives:

LO 1 To enable students to understand the concept of NPA.

LO 2 To acquaint students with Banking Sector Reforms.

LO 3 To familiarize students with banking in export business.

LO 4 To make students aware about role of AI in banking.

### Course Outcomes:

After completion, of course the student will be able to-

CO 1 Acknowledges the concept of NPA & RBI guidelines on NPA.

CO 2 Understands banking sector reforms and NRI deposit scheme.

CO 3 Apply the knowledge of banking and insurance scheme in export business.

CO 4 Knows AI and its importance in fraud mitigation and risk management in banks.

Unit No.	Title of Unit & Contents	Hrs.
I	<b>Non-Performing Assets and Their Classification</b>	16
	<ol style="list-style-type: none"><li>1. Introduction to Non-Performing Assets.</li><li>2. Income recognition and reversal of income.</li><li>3. Asset Classification, Capital Adequacy Ratio &amp; NPA Recovery Measures.</li><li>4. RBI Guidelines on NPA.</li><li>5. One-time settlement (OTS) policy of RBI &amp; Lokadalat.</li></ol>	
	<b>Unit Outcomes:</b> UO 1. Understand the concept of NPA. UO 2. Know the NPA norms of RBI.	
II	<b>Regulation &amp; Developments in Banking Industry</b>	16
	<ol style="list-style-type: none"><li>1. Banking Sector Reforms- Securitization Act, 2002.</li><li>2. SARFAESI Amendment Act, 2004.</li></ol>	

	3. Narasimham Committee & Basel Accord. 4. Types of NRI Accounts: N. R. (External) Rupee Account Scheme, N.R. (Ordinary) Account and FCNR (Banks). 5. Premature withdrawals and other regulations.	
	<b>Unit Outcomes:</b> UO 1. Aware about the banking sector reforms. UO 2. Know the various accounts for NRI.	
<b>III</b>	<b>ECGC – Export Credit Insurance</b>	<b>16</b>
	1. Export credit insurance 2. Risks covered under Export Credit Insurance. 3. Banks responsibility in settlement of claims. 4. Specific policy issued by ECGC. 5. Financial guarantees provided by ECGC. 6. Special schemes under ECGC. 7. Specific approval list under Export Credit Insurance. 8. Documents to be submitted along with the claim form. 9. Sharing of recoveries.	
	<b>Unit Outcomes:</b> UO 1. Aware about the role of banking in export business. UO 2. Know the risk and claim settlements.	
<b>IV</b>	<b>Role of Artificial Intelligence in Banking Industry</b>	<b>12</b>
	1. AI - Concept, Benefit & Scope. 2. Difference between AI, Machine Learning (ML) and Deep Learning (DL). 3. AI powered Financial Services. 4. Fraud mitigation in banks with AI. 5. Risk Management with AI.	
	<b>Unit Outcome:</b> UO 1. Aware about the concept of AI UO 2. Know the fraud mitigation and Fraud management with AI.	

### Learning Resources:

1. E-banking in India, Rimpi Jatana, New Century Publications .
2. Modern Banking of India, O.P.Agarwal, Himalaya Publishing House, Mumbai.
3. Modern Banking in India, Bishnupriya Mishra, New Century Publications.
4. Modern Indian Banking, Dr. B.V. Sudha, Himalaya Publishing House, Mumbai (2021).
5. Money, Banking & Finance in India, R K Uppal, New Century Publications.

6. Modern Banking in India by R K Uppal, New Century Publications.
7. Indian Journal of Finance and Banking, ISSN: 2574-6081
8. International Journal of Banking, Accounting and Finance, ISSN: 1755-3830
9. <https://groww.in/p/non-performing-assets>
10. <https://testbook.com/ias-preparation/npas>
11. <https://star-knowledge.com/blog/ai-in-banking/#:~:text=AI%20is%20used%20in%20banking,provide%2024%2F7%20customer%20support>
12. <https://www.ibm.com/topics/ai-in-banking>



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Rajarshi Shahu Mahavidyalaya,  
Latur (Autonomous)



Shiv Chhatrapati Shikshan Sanstha's

## Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester II

Course Type: DSC-IV

Course Title: Classical Insurance Practices

Course Code: 101BAI2102

Credits: 04

Max. Marks: 100

Lectures: 60 Hrs.

### Learning Objectives:

- LO 1 To recognize the insurance market and its products in India.
- LO 2 To identify the various products of life insurance.
- LO 3 To understand the various elements of health insurance.
- LO 4 To aware the students about the agricultural insurance practices in India.

### Course Outcomes:

After completion, of course the student will be able to-

- CO 1 Familiarize with various insurance products in India.
- CO 2 Identify the various life insurance products in India.
- CO 3 Understand the health insurance contract.
- CO 4 Knows the various terminologies of Agricultural Insurance

Unit No.	Title of Unit & Contents	Hrs.
I	<b>Risk Management</b>	14
	<ul style="list-style-type: none"><li>1. Introduction, Concept of risk, uncertainty, perils and hazards.</li><li>2. Classification of Risk.</li><li>3. Need of Insurance Market.</li><li>4. Types of Insurance Customers.</li><li>5. The Insurance Contract, Insurance Terminology.</li><li>6. Life Assurance Products, General Insurance Products.</li></ul>	
	<b>Unit Outcomes:</b> UO 1. Understand the insurance market in India UO 2. Aware about the various insurance products in India.	
II	<b>Life Insurance Practices</b>	16
	<ul style="list-style-type: none"><li>1. Life Insurance Organization</li><li>2. Premiums &amp; Bonuses of Life Insurance Practices.</li></ul>	

	3. Plans of Life Insurance 4. Annuities, Group Insurance, Linked Life Insurance Policies 5. Application and acceptance 6. Policy documents, Premium Payment 7. Policy Lapse, Revival, Surrender of Policy and Policy Claims  <b>Unit Outcomes:</b> UO 1. To aware about the life insurance procedure in India. UO 2. To know the plans of life Insurance.	
<b>III</b>	<b>Health Insurance</b>	<b>14</b>
	1. Introduction to Health Insurance & Health System in India. 2. Health Financing Models & Health Financing in India. 3. Health Insurance Products in India, Health Insurance Underwriting, Policy Forms and Clauses. 4. Health Insurance data. 5. Health pricing & types of Health insurance reserving. 6. Regulatory & Legal aspect of Health Insurance. 7. Customer Service in Health Insurance. 8. Health Insurance Fraud, Reinsurance.  <b>Unit Outcomes:</b> UO 1. To analyze various health insurance elements. UO 2. To understand the regulatory and legal aspects of Health Insurance.	
<b>IV</b>	<b>Agricultural Insurance</b>	<b>16</b>
	1. Introduction to Indian Agriculture. 2. Risks in Agriculture, History of Crop Insurance in India & Crop Insurance Design Consideration. 3. Crop Insurance - Yield Index based underwriting & claims. 4. Weather based Crop Insurance. 5. Traditional Crop Insurance- Underwriting & Claims. 6. Miscellaneous Agriculture Insurance Schemes, Agriculture Reinsurance.  <b>Unit Outcomes:</b> UO 1. To aware about the Agricultural Insurance. UO 2. To know the types of Crop Insurance.	

### Learning Resources:

1. Essentials of Insurance and Risk Management, Dr. P.K.Gupta, Himalaya Publishing House, Mumbai.

2. Insurance Education Series, Insurance Regulatory and Development Authority of India.
3. Insurance Law and Practice, Rajiv Jain, Vidhi Publication Private Limited
4. Insurance Manual, Taxmann Publication Private Limited
5. Insurance Principles and Practice, M.N.Mishra, S. Chand Publication, New Delhi.
6. Life Insurance in India: A Historical and Analytical Study, A.N. Allahabad Law Journal Company, Allahabad (1961).
7. Law of Insurance, Dr. Avtar Singh, Universal Publication Pvt. Limited
8. Manual of insurance Laws, Bharat, Bharat Publication Private limited
9. Prudential Insurance Company of America, ed. The Documentary History of Insurance, 1000 B. C. - 1875 A. D. (1915).
10. Principles and Practice of Insurance, Dr. P. Periasamy, Himalaya Publishing House, Mumbai.
11. Principles of Insurance Law, M. N. Srinivasan, Wadhwa & Co.
12. Principles of Risk Management and Insurance, George E. Rejda



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Rajarshi Shahu Mahavidyalaya,  
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Shiv Chhatrapati Shikshan Sanstha's

## Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

Faculty of Commerce and Management

B.Com. with Banking and Insurance

B.Com. I Semester II

Course Type: VSC-II

Course Title: Financial Accounting - II

Course Code: 101BAI2503

Credits: 02

Max. Marks: 50

Lectures: 30 Hrs.

### Learning Objectives:

- LO 1. To know the mechanism of Installment Purchase System.
- LO 2. To understand the meaning and features of royalty.
- LO 3. To impart skills for recording transactions under Royalty Accounts.
- LO 4. To aware about the procedure of insurance claim under fire insurance policy.

### Course Outcomes:

After completion of course the student will be able to-

- CO 1. Understand the process of recording the transactions under Installment Purchase System.
- CO 2. Acquire the basic concepts of Royalty Accounts.
- CO 3. Journalize the entries and prepare the accounts in the books of landlord for copyright and patent royalty.
- CO 4. Demonstrate the insurance claim under the fire insurance policy.

Unit No.	Title of Unit & Contents	Hrs.
I	<b>Installment Purchase System</b>	08
	<ul style="list-style-type: none"><li>1. Introduction to Installment Purchase Systems.</li><li>2. Difference between Installment Purchase System and Hire Purchase System.</li><li>3. Accounting treatment for Installment Purchasing.</li><li>4. Journal entries in the books of Purchaser and Vendor.</li><li>5. Ledger posting in the books of Purchaser and Vendor.</li></ul>	
	<b>Unit Outcome:</b> UO 1: To aware about the Installment Purchase System Accounting	
II	<b>Royalty Accounts for Mining</b>	08
	<ul style="list-style-type: none"><li>1. Meaning and Parties in Royalty.</li></ul>	

	2. Features and Forms of Royalty. 3. Basic Terms in Royalty: Minimum Rent, Short Workings and its Recoupment, Surplus, Surface Rent and Sublease. 4. Journal Entries in the books of Tenants and Landlord for mining royalty. 5. Preparation of Ledger Accounts in the books of Tenants and landlord of mining royalty.	
	<b>Unit Outcome:</b> UO1: To calculate the price of royalty.	
<b>III</b>	<b>Royalty Accounts for Copyright and Patent</b>	<b>08</b>
	1. Meaning of copyright and patent. 2. Journal Entries in the books of Tenants for copyright and patent royalty. 3. Preparation of Ledger Accounts in the books of Tenants for copyright and patent royalty. 4. Journal Entries in the books of Landlord for copyright and patent royalty. 5. Preparation of Ledger Accounts in the books of landlord for copyright and patent royalty.	
	<b>Unit Outcome:</b> UO 1: To find the value of royalty on Copyright and Patent.	
<b>IV</b>	<b>Fire Insurance Claim</b>	<b>06</b>
	1. Introduction and meaning of fire insurance. 2. Need and Importance of fire insurance. 3. Methods of calculation of Fire Insurance Claim. 4. Claim for loss of stock by fire. 5. Definition of Average Clause and Calculation of Salvage Value. 6. Practical Problems on Loss of stock.	
	<b>Unit Outcome:</b> UO 1: To calculate the claim amount under Fire Insurance Policy.	

### Learning Resources:

1. Accounting: Text and Cases, Anthony, R. N., Hawkins, D., & Merchant, K. A., New York: McGraw-Hill Education India (2010).
2. Advanced Accounts. Vol.-I, Shukla, M. C., Grewal, T. S., & Gupta, S. C., New Delhi: Sultan Chand Publishing (2016).
3. Financial Accounting. Dam, B. B., & Gautam, H. C.. Guwahati: Gayatri Publications, Hornngren (2019).

4. Financial Accounting Text & Problems, Lal, J., & Srivastava, S., Mumbai: Himalaya Publishing House. (2012).
5. Financial Accounting: Concepts and Applications, Monga, J. R., New Delhi: Mayur Paperback Publishing, (2017).
6. Financial Accounting, Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K.. New Delhi: Vikas Publishing House Pvt. Ltd. (2018).
7. Financial Accounting, Sehgal, D., New Delhi: Vikas Publishing House Pvt. Ltd (2014).
8. Financial Accounting, Goyal, B. K., & Tiwari, H. N., New Delhi: Taxmann Publication (2019).
9. Financial Accounting. Goldwin, N., Alderman, W., & Sanyal, D., Boston: Cengage Learning (2016).
10. Financial Accounting, Tulsian, P. C. Chennai: Pearson Education (2002).
11. Introduction to Financial Accounting, C. T., & Philbrick, D., London: Pearson Education (2017).



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Rajarshi Shahu Mahavidyalaya,  
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Shiv Chhatrapati Shikshan Sanstha's

## Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

UG First Year (Semester I / II)

Basket I: Open Elective (OE)

(OEs offered to the Commerce and Management students in Sem.-I/II)

Sr. No.	BoS Proposing OE	Course Title	Credits	Hrs.
1	English	Business Communication & Grammar	04	60
2	Computer Science	Fundamentals of Computers	04	60
3	Information Technology	Web Designing	04	60
4	Marathi	□□□□□□ □□□□□□ □□ □□□□ □□□□	04	60
5	Mathematics	Fundamentals of Mathematics	04	60
6	Political Science	Human Rights	04	60
7	Biotechnology	Nutrition, Health and Hygiene	04	60
8	Information Technology	MS-Office	04	60
9	Music	Indian Vocal Classical & Light Music	04	60
10	Sports	Counseling and Psychotherapy	04	60
11	Chemistry	Medicine for Daily Life	04	60
12	Geography	General Geography	04	60

Note: Student can choose any one OE from the basket.

Rajarshi Shahu Mahavidyalaya,  
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Shiv Chhatrapati Shikshan Sanstha's

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(Autonomous)

UG First Year

### Basket II: Skill Enhancement Courses (SEC)

Sr. No.	BoS Proposing SEC	Course Title	Credits	Hrs.
1	Commerce	Office Management	02	30
2	Computer Science	Data Analysis and Computer Application	02	30-45
3	English	Proof Reading and Editing	02	30
4	English	Communication Skills	02	30
5	Geography	Tourism & Travel Management	02	30-45
6	Information Technology	PC Assemble and Installation	02	30-45
7	Marathi	□□□□/□□□□□□□□□□	02	30
8	English	Leadership and Personality Development	02	30
9	Zoology	Bee Keeping	02	30-45
10	Biotechnology	Food Processing Technology	02	30-45
11	Commerce	Financial Literacy	02	30
12	Botany	Mushroom Cultivation Technology	02	30
13	Chemistry	Pesticides and Green Chemistry	02	30
14.	Commerce	Investment Management	02	30
15.	Computer Science	Cyber Security	02	30
16.	Information Technology	Python Technology	02	30
17.	Physics	Physics Workshop Skills	02	30

Note: Student can choose any one SEC from the basket.



Shiv Chhatrapati Shikshan Sanstha's

## Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

UG First Year

### Basket III: Ability Enhancement Courses (AEC)

Sr. No.	BoS Proposing AEC	Course Title	Credits	Hrs.
1	Marathi	□□□□□ □□□□□	02	30
2	Hindi	□□□□□ □□□□ □□□□□	02	30
3	Sanskrit	□□□□□□□□□□ □□□□□□□ □ □□□□□□□□□□□	02	30
4	Pali	□□□□□□□ □□□□□□□	02	30
5	English	English for Professionals	02	30

Note: Student can choose any one AEC from the basket.

शिव छत्रपती  
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### Extra Credit Activities

Sr. No.	Course Title	Credits	Hours T/P
1	MOOCs	Min. of 02 credits	Min. of 30 Hrs.
2	Certificate Courses	Min. of 02 credits	Min. of 30 Hrs.
3	IIT Spoken English Courses	Min. of 02 credits	Min. of 30 Hrs.

#### Guidelines:

##### Extra -academic activities

1. All extra credits claimed under this heading will require sufficient academic input/contribution from the students concerned.
2. Maximum 04 extra credits in each academic year will be allotted.
3. These extra academic activity credits will not be considered for calculation of SGPA/CGPA but will be indicated on the grade card.

##### Additional Credits for Online Courses:

1. Courses only from SWAYAM and NPTEL platform are eligible for claiming credits.
2. Students should get the consent from the concerned subject Teacher/Mentor/Vice Principal and Principal prior to starting of the course.
3. Students who complete such online courses for additional credits will be examined/verified by the concerned mentor/internal faculty member before awarding credits.
4. Credit allotted to the course by SWAYAM and NPTEL platform will be considered as it is.

##### Additional Credits for Other Academic Activities:

1. One credit for presentation and publication of paper in International/National/State level seminars/workshops.
2. One credit for measurable research work undertaken and field trips amounting to 30 hours of recorded work.
3. One credit for creating models in sponsored exhibitions/other exhibits, which are approved by the concerned department.
4. One credit for any voluntary social service/Nation building exercise which is in collaboration with the outreach center, equivalent to 30 hours
5. All these credits must be approved by the College Committee.

**Additional Credits for Certificate Courses:**

1. Students can get additional credits (number of credits will depend on the course duration) from certificate courses offered by the college.
2. The student must successfully complete the course. These credits must be approved by the Course Coordinators.
3. Students who undertake summer projects/ internships/ training in institutions of repute through a national selection process, will get 2 credits for each such activity. This must be done under the supervision of the concerned faculty/mentor.

**Note:**

1. The respective documents should be submitted within 10 days after completion of Semester End Examination.
2. No credits can be granted for organizing or for serving as office bearers/ volunteers for Inter-Class / Associations / Sports / Social Service activities.
3. The office bearers and volunteers may be given a letter of appreciation by the respective staff coordinators. Besides, no credits can be claimed for any services/ activities conducted or attended within the college.
4. All claims for the credits by the students should be made and approved by the mentor in the same academic year of completing the activity.
5. Any grievances of denial/rejection of credits should be addressed to Additional Credits Coordinator in the same academic year.
6. Students having a shortage of additional credits at the end of the third year can meet the Additional Credits Coordinator, who will provide the right advice on the activities that can help them earn credits required for graduation.

Rajarshi Shahu Mahavidyalaya,  
Latur (Autonomous)



Shiv Chhatrapati Shikshan Sanstha's

## Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

### Examination Framework

#### Theory:

40% Continuous Assessment Tests (CATs) and 60% Semester End Examination (SEE)

#### Practical:

50% Continuous Assessment Tests (CATs) and 50% Semester End Examination (SEE)

Course	Marks	CAT & Mid Term Theory				CAT Practical		Best Scored CAT & Mid Term	SEE	Total
1	2	3				4		5	6	5 + 6
		Att.	CAT I	Mid Term	CAT II	Att.	CAT			
DSC/DSE/GE/OE/Minor	100	10	10	20	10	-	-	40	60	100
DSC	75	05	10	15	10	-	-	30	45	75
Lab Course/AIPC/OJT/FP/SEC (Science & Technology)	50	-	-	-	-	05	20	-	25	50
VSC/SEC/AEC/VEC/CC	50	05	05	10	05	-	-	20	30	50

#### Note:

1. All Internal Exams are compulsory
2. Out of 02 CATs best score will be considered
3. Mid Term Exam will be conducted by the Exam Section
4. Mid Term Exam is of Objective nature (MCQ)
5. Semester End Exam is of descriptive in nature (Long & Short Answer)
6. CAT Practical (20 Marks): Lab Journal (Record Book) 10 Marks, Overall Performance 10 Marks.