

Shiv Chhatrapati Shikshan Sanstha's

Rajarshi Shahu Mahavidyalaya, Latur

Empowered Autonomous Institution



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

Empowered Autonomous Institution

[UG I Year]
Rajarshi Shahu Mahavidyalaya,
Latur (Autonomous)

w.e.f. June, 2026

(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 2026-27**. It was found that, the structure is as per the NEP-2020 guidelines of Govt. of Maharashtra.

Date: / /2026

Place: Latur

NEP CELL

Rajarshi Shahu Mahavidyalaya, Latur
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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 2026-27.**

Date: 10/04/2026

Place: Latur



(Dr. Vyankat Dhumal)

Chairperson

Board of Studies in Commercial and Mercantile Law

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	Dr. Vyankat D. Dhumal Assistant Professor, Department of Commerce, Rajarshi Shahu Mahavidyalaya, Latur (Autonomous)	Chairperson	HoD
2	Dr. Pradeep Jadhav, Associate Professor, Department of Commerce, Bahirji Smarak Mahavidyalaya, Basmath, Hingoli	Member	V.C. Nominee
3	Dr. Sujata Patil, Associate Professor, Department of Commerce, A.R.B. Garud Arts, Commerce and Science College, Shendurni. Tal: Jamner, Dist: Jalgaon.	Member	Academic Council Nominee
4	Prof. Ashutosh Saxena, Dept. of Commerce, Jai Hind Arts, Science and Commerce College, (Empowered Autonomous), Church Gate, Mumbai	Member	Academic Council Nominee
5	Dr. Avinash Dhotre, Assistant Professor, Department of Commerce, Deogiri College, Chhatrapati Sambhajinagar	Member	Expert from outside for Special Course
6	Shri. G.S. Mehtre, Director, Career Roots Academy, Latur	Member	Expert from Industry
7	Dr. Baswaraj Lakshete, Associate Professor, Department of Commerce, Arts, Commerce and Science College, Hingoli.	Member	P.G. Alumni
8	Dr. Pushpalata Trimukhe, Rajarshi Shahu Mahavidyalay, Latur (Autonomous)	Member	Faculty Member
9	Dr. Prakash Rodiya, Rajarshi Shahu Mahavidyalay, Latur (Autonomous)	Member	Faculty Member
10	Mr. Vinod Late, Rajarshi Shahu Mahavidyalay, Latur (Autonomous)	Member	Faculty Member
11	Ms. Aarti Jagtap, Rajarshi Shahu Mahavidyalay, Latur (Autonomous)	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.

(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 Certificat e
	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	
<p>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</p>										

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	Disciplinary Knowledge: Students will acquire comprehensive knowledge in core areas of commerce such as accounting, finance, taxation, business law, economics, and management.
PO 2	Research and Lifelong Learning: Students will develop research aptitude, application of cloud base technology and recognize the importance of continuous learning in a dynamic business environment.
PO 3	Problem Solving Ability: Students will be able to identify business problems, evaluate alternatives, and suggest effective solutions in real-world contexts.
PO 4	Ethical Values and Professionalism: Students will understand and apply ethical principles, integrity, and professional values in business practices.
PO 5	Employability Skills: Students will be equipped with job-oriented skills and competencies suitable for careers in commerce, finance, banking, and related sectors.
PO 6	Analytical and Critical Thinking: Students will develop the thinking and asking ability to analyze financial data, interpret business situations, and apply logical reasoning for decision-making.
PO 7	Social Responsibility and Sustainability: Students will understand the role of business in society and promote sustainable and socially responsible practices.
PO 8	Entrepreneurship and Innovation: Students will acquire entrepreneurial skills and innovative thinking to start and manage professional ventures.



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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	Accounting and Financial Competence: Students will develop proficiency in accounting principles, financial reporting, and analysis to support effective decision-making in business organizations.
PSO 2	Application of Business and Legal Knowledge: Students will apply concepts of business law, taxation, and regulatory frameworks to ensure compliance and informed business practices.
PSO 3	Research and Data Interpretation Skills: Students will demonstrate the ability to conduct basic research, analyze data, and interpret results for business problem-solving and strategic planning.
PSO 4	Professional and Ethical Practices: Students will develop ethical behavior, integrity, and professionalism in financial and business environments.

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Semester - I

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Faculty of Commerce and Management
B.Com. with Banking and Insurance
UG 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 illustrate the structure of the Indian banking system.
- LO2. To apply knowledge to select appropriate types of accounts.
- LO3. To describe major banking sector reforms in India.
- LO4. To demonstrate understanding of mobile banking and UPI systems

Course Outcomes:

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

- CO1. Understand banking fundamentals of the Indian banking system.
- CO2. Analyze the role and functions of the Central & Commercial Banking Operations.
- CO3. Evaluate the impact of banking sector reforms, financial inclusion initiatives, and priority sector lending, along with the role of government.
- CO4. Examine emerging trends such as digital banking, mobile banking, and UPI systems, and understand the role of National Payments Corporation of India.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Banking	12
	1. Meaning & functions of banking 2. Evolution of banking in India 3. Structure of Indian banking system 4. Types of banks: Commercial, Cooperative, Regional Rural Banks	
	Unit Outcome: UO 1. Explain the meaning, functions, evolution, and structure of the Indian banking system	
II	Central and Commercial Banking	20
	1. Role and functions of Reserve Bank of India 2. Monetary policy (CRR, SLR, Repo, Reverse Repo, Bank Rate)	

Unit No.	Title of Unit & Contents	Hrs.
	3. Credit control methods 4. Functions of commercial banks 5. Types of accounts (Savings, Current, Fixed, Recurring Deposits) 6. Loans & advances 7. NPA (Non-Performing Assets). Unit Outcome: UO 1. Explain loans, advances, and their practical usage.	
III	Banking Sector Reforms	14
	1. Current Banking sector reforms in India 2. Financial inclusion 3. Priority sector lending (Agricultural and Industrial) 4. Advisory role of government in banking Unit Outcome: UO 1 : Identify the role and significance of priority sector lending.	
IV	Emerging Trends	14
	1. Digital banking 2. Mobile banking, UPI 3. Role of National Payments Corporation of India in digital and mobile banking. 4. Cyber security in banking. Unit Outcome: UO 1. Identify and assess cyber security risks in banking.	

Learning Resources:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication.
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi.
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill (III Edition), New Delhi.
4. Gordon E. and Nartajan K. (2007), Financial Markets and Services, Himalaya Publishing House.
5. Indian Institute of Banking and Finance (2019), Principles and Practices of Banking, Macmillan Education.
6. Indian Institute of Banking and Finance (2019), Inclusive Banking, Taxmann Publications.

7. Khan M.Y., Indian Financial System (2018), Tata McGraw Hill, New Delhi.
8. Machiraju H.R. (2019), Indian Financial System, Vikas Publishing House, New Delhi.
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi.
10. Mishra Sukhvinder (2012), Banking Law and Practice, S.Chand & Company, New Delhi.
11. Mujumdar N.A. (2002), Financial Sector Reforms and India's Economic Development, Academic Foundation.
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company, New Delhi.
13. Shekhar KC and Shekhar Lekshmy (2022), Banking Theory and Practice, Vikas Publishing House, New Delhi.
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication.
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi.
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation.
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report.
18. Reserve Bank of India, RBI Bulletin, Monthly Report.
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers.

Internal Examination Pattern:

CAT-I : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

CAT-II : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

Mapping of POs, PSOs and COs:

COs ↓ / POs & PSOs →	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4
CO1	3	1	1	1	2	2	1	1	2	1	1	1
CO2	3	2	3	1	3	3	1	1	3	2	2	1
CO3	2	3	3	2	2	3	3	1	3	3	3	2
CO4	2	3	3	2	3	3	2	2	2	2	3	2

Scale : 3 = High, 2 = Moderate, 1 = Low, 0 = No correlation



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UG 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

- LO1. To understand fundamental principles and concepts of insurance.
- LO2. To familiarize students with different types of insurance products.
- LO3. To explain underwriting and claims settlement processes.
- LO4. To evaluate emerging trends and challenges in the insurance sector.

Course outcomes

After completion of course the student will be able to-

- CO1. Explain basic principles and concepts of insurance.
- CO2. Describe various insurance products and apply their features to real-life situations.
- CO3. Evaluate claims settlement processes and regulatory provisions.
- CO4. Assess recent developments in insurance and propose suitable insurance solutions.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction to Insurance	10
	1. Meaning, nature, and importance of insurance 2. Principles of insurance (Utmost good faith, Insurable interest, Indemnity, Subrogation, Contribution, Proximate cause) 3. Types of insurance: Life and General insurance 4. Role of insurance in economic development Unit Outcome: UO 1. Identify and compare Life Insurance and General Insurance	
II	Insurance Products	16
	1. Life insurance products: Term plans, Endowment plans, Whole life policies, ULIPs 2. General insurance products (Health, Motor, Fire, Marine insurance) : Features, benefits, and suitability of products	

Unit No.	Title of Unit & Contents	Hrs.
	3. Micro insurance and social insurance schemes Unit Outcomes: UO 1: Explain various types of general insurance including Health, Motor, Fire, and Marine insurance.	
III	Risk and Claim Management	20
	1. Concept of risk and types of risk 2. Risk assessment 3. Premium determination 4. Reinsurance 5. Claims settlement process in life and general insurance 6. Claims settlement - documentation and procedures 7. Role of surveyors and loss assessors 8. Grievance redressal mechanisms 9. Fraud detection in insurance Unit Outcome: UO 1. Define risk and identify different types of risk in insurance.	
IV	Regulatory Framework and Emerging Trends	14
	1. Insurance regulations in India 2. Role of IRDAI 3. Consumer protection in insurance 4. Digital insurance and InsurTech 5. Insurance Ombudsman 6. Challenges and future prospects of insurance sector. Unit Outcome: UO 1. Explain the rights and responsibilities of policyholders.	

Learning Resources:

1. Mishra, M.N. (2012). Insurance Principles and Practices. New Delhi: S.Chand and Co.
2. Kapoor, N.D. (2010). Elements of Business Law. New Delhi: Sulthan Chand & Sons.
3. Murthy. (2012). Principles and Practices of Insurance. Mumbai: Margham Publications.
4. Senth Jyotsna, & Bhatia Nishwa. (2008). Elements of Banking and Insurance. New Delhi: PHI India Pvt., Ltd.
5. Periyasamy, P. (2010). Principles and Practices of Insurance. New Delhi: Himalaya Publishing house.
6. Picard – Elements of insurance law

7. Sharm M.N. – Insurance Principles and Practice
8. Vinayakam N. Radhaswamy and Vasudevan S.V.- Insurance Principles and Practice.
9. M. Arif Khan – Insurance 5. M.N. Mishra Insurance principles and practices
10. B.S. Badla, M.C. Garg, K.P. Shinh Insurance : fundamentals, Environment and procedures.
11. Dr. P. Periaswamy Principle and practice of insurance.
12. Batten and Dinsdale – Motor Insurance
13. Elements of insurance R. P. Malhotra

Internal Examination Pattern:

CAT-I : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

CAT-II : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

Mapping of POs, PSOs and COs:

COs ↓ / POs & PSOs →	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4
CO1	3	1	1	1	2	2	1	1	2	1	1	1
CO2	3	1	2	1	3	2	1	1	3	2	1	1
CO3	2	2	3	3	2	3	1	1	3	3	2	3
CO4	2	3	3	2	3	3	2	2	3	2	3	2

Scale : 3 = High, 2 = Moderate, 1 = Low, 0 = No correlation

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Faculty of Commerce and Management

B.Com. with Banking and Insurance

UG 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 prepare a trial balance and identify common errors in accounting records.
- LO 2. To prepare profit and loss accounts to determine net profit or loss.
- LO 3. To record journal entries for hire purchase transactions, including installments and interest.
- LO 4. To record journal entries in the books of hire vendor for sales, installments, and repossessions.

Course Outcomes:

After completion of course the student will be able to-

- CO 1. Analyze and record financial transactions systematically using the double-entry system.
- CO 2. Prepare complete financial statements (trial balance, P&L account, and balance sheet) for business entities.
- CO 3. Apply accounting knowledge to solve practical numerical problems and real-life business situations involving installment purchases.
- CO 4. Prepare accurate financial records that reflect the legal and accounting rights and obligations of business parties.

Unit No.	Title of Unit & Contents	Hrs.
I	Introduction of Accountancy	06
	1. Meaning, scope and objectives of accounting. 2. Basic Accounting Concepts and Conventions. 3. Types of Accounts 4. Double Entry Book Keeping. 5. Preparation of Journal, Ledger	
	Unit Outcome:	

	UO 1: Prepare basic accounting records, including journals and ledgers.	
II	Preparation of Final Accounts	10
	1. Preparation of Trial Balance. 2. Preparation of Trading and Profit and Loss Account. 3. Preparation of Balance Sheet of a Sole Trader. 4. Numerical problems on final accounts of sole trader.	
	Unit Outcome: UO 1: Construct trading and profit & loss accounts to determine gross and net profit.	
III	Accounting for Hire Purchaser	08
	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..	
	Unit Outcome: UO 1: Post transactions to the ledger in the books of the hire purchaser and balance accounts accurately.	
IV	Accounting for Hire Vendor	06
	1. Rights and duties of Hire Vendor. 2. Default and Repossession. 3. Journal entries in the books of Hire Vendor.	
	Unit Outcome: UO 1: Post transactions to the journal in the books of hire vendor..	

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, Horngren (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).

Internal Examination Pattern:

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CAT-II : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

Mapping of POs, PSOs and COs:

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CO1	3	1	3	1	2	3	1	1	3	2	1	1
CO2	3	1	2	1	3	3	1	1	3	2	1	1
CO3	3	2	3	1	3	2	1	1	3	2	3	1
CO4	3	1	2	3	2	3	1	1	3	3	1	3

Scale : 3 = High, 2 = Moderate, 1 = Low, 0 = No correlation

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Semester - II

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Empowered Autonomous Institution
Faculty of Commerce and Management
B.Com. with Banking and Insurance
UG 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 analyze the role of neo banks and digital banking innovations in transforming the banking sector in India.
- LO 2. To explain the impact of National Payments Corporation of India.
- LO 3. To assess the future trends in banking with respect to digitalization, sustainability, and inclusive growth.
- LO 4. To explain the objectives and impact of Pradhan Mantri Jan Dhan Yojana in promoting financial inclusion.

Course Outcomes:

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

- CO1. Explain the concepts and functioning of Core Banking Solutions (CBS), internet & mobile banking, ATM operations, and card-based transactions.
- CO2. Analyze various payment systems in India (UPI, NEFT, RTGS, IMPS) and evaluate the role of the National Payments Corporation of India.
- CO3. Identify different types of risks (credit, market, operational) and evaluate the significance of Basel norms.
- CO4. Examine new developments such as neo banks, digital-only banks, financial inclusion initiatives (Jan Dhan Yojana), green banking.

Unit No.	Title of Unit & Contents	Hrs.
I	Banking Technology	16
	1. Core Banking Solutions (CBS) 2. Internet & Mobile banking 3. ATM, Debit/Credit cards 4. FinTech and digital payments.	
	Unit Outcome:	

	UO 1. Understand the internet and mobile banking.	
II	Payment Systems in India	12
	1. UPI, NEFT, RTGS, IMPS 2. Role of National Payments Corporation of India in payment system. 3. Digital wallets & cashless economy.	
	Unit Outcome: UO 1. Comprehend role of National Payments Corporation of India	
III	Risk Management in Banks and Banking Regulation	20
	1. Types of risks: Credit, Market, Operational 2. Basel norms (Basel I, II, III) 3. Asset-Liability Management 4. Role of Reserve Bank of India in regulation 5. KYC, Nomination norms 6. Anti-Money Laundering (AML)	
	Unit Outcome: UO 1. Know the importance of KYC and nomination norms.	
IV	New Trends in Banking	12
	1. Neo banks & digital-only banks 2. Financial inclusion & Jan Dhan Yojana 3. Introduction to Green banking and Hybrid Banking 4. Future of banking in India	
	Unit Outcome: UO 1. Understand green banking concept.	

Learning Resources:

1. Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication.
2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi.
3. Bhole L.M and Mahakud Jitendra (2017) Financial Institutions and Markets, Tata McGraw Hill (III Edition), New Delhi.
4. Gordon E. and Nartajan K. (2007), Financial Markets and Services, Himalaya Publishing House.
5. Indian Institute of Banking and Finance (2019), Principles and Practices of Banking, Macmillan Education.
6. Indian Institute of Banking and Finance (2019), Inclusive Banking, Taxmann Publications.
7. Khan M.Y., Indian Financial System (2018), Tata McGraw Hill, New Delhi.

8. Machiraju H.R. (2019), Indian Financial System, Vikas Publishing House, New Delhi.
9. Mani N. (2015), Financial Inclusion in India, New Century Publications, New Delhi.
10. Mishra Sukhvinder (2012), Banking Law and Practice, S.Chand & Company, New Delhi.
11. Mujumdar N.A. (2002), Financial Sector Reforms and India's Economic Development, Academic Foundation.
12. Natrajan S. and Parameshwaran R. (2015), Indian Banking, S.Chand & Company, New Delhi.
13. Shekhar KC and Shekhar Lekshmy (2022), Banking Theory and Practice, Vikas Publishing House, New Delhi.
14. Pathak Bharati P. (2022), Indian Financial System, Pearson Publication.
15. Uppal R.K. (2011), Money, Banking and Finance in India, New Century Publications, New Delhi.
16. Vasudevan A. (2014), Central Banking in Emerging Market Economy, Academic Foundation.
17. Reserve Bank of India, Reports on Trends and Progress of Banking in India, Annual Report.
18. Reserve Bank of India, RBI Bulletin, Monthly Report.
19. Economic and Political Weekly
20. The Journal of Indian Institution of Bankers.

Internal Examination Pattern:

CAT-I : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

CAT-II : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

Mapping of POs, PSOs and COs:

COs ↓ / POs & PSOs →	PO1	PO2	PO3	PO4	PO5	PO6	PO7	PO8	PSO1	PSO2	PSO3	PSO4
CO1	3	1	1	1	3	2	1	1	2	1	1	1
CO2	3	2	3	1	3	3	1	1	3	2	2	1
CO3	2	2	3	2	2	3	1	1	3	3	2	2
CO4	2	3	3	2	3	3	3	2	2	2	3	2

Scale : 3 = High, 2 = Moderate, 1 = Low, 0 = No correlation



Shiv Chhatrapati Shikshan Sanstha's

Rajarshi Shahu Mahavidyalaya, Latur

Empowered Autonomous Institution
Faculty of Commerce and Management
B.Com. with Banking and Insurance
UG 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:

- LO1. To familiarize students with classical insurance products and practices.
- LO2. To explain traditional underwriting and risk assessment techniques.
- LO3. To analyze conventional claims settlement procedures.
- LO4. To evaluate the relevance of classical practices in the modern insurance environment.

Course Outcomes:

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

- CO1. Describe traditional insurance products and apply them to practical situations.
- CO2. Analyze classical underwriting and risk evaluation practices.
- CO3. Evaluate traditional claims settlement procedures and dispute resolution mechanisms.
- CO4. Assess the relevance of classical insurance practices and suggest improvements in modern contexts.

Unit No.	Title of Unit & Contents	Hrs.
I	Classical Insurance Products	17
	<ol style="list-style-type: none">1. Traditional life insurance policies: Whole life, Endowment policies2. Conventional general insurance: Fire, Marine, and Miscellaneous insurance3. Classical products - features, advantages, and limitations4. Role of intermediaries - agent, advisor, broker, banc assurance, loss assessors <p>Unit Outcome: UO 1. Describe whole life and endowment policies.</p>	
II	Traditional Underwriting Practices	13
	<ol style="list-style-type: none">1. Concept of risk and uncertainty2. Classical underwriting principles3. Risk classification and selection4. Basic methods of premium calculation	

	Unit Outcome: UO 1. Describe the fundamental principles used in underwriting.	
III	Claims and Dispute Settlement Practices	17
	1. Classical claims procedures in life and general insurance 2. Documentation and verification process 3. Role of surveyors and assessors 4. Dispute settlement mechanisms 5. Insurance fraud and preventive measures	
	Unit Outcome: UO 1. Identify the required documents for claims settlement.	
IV	Relevance in Modern Insurance	13
	1. Introduction to modern insurance practices 2. Comparison of classical vs modern insurance practices 3. Transition to digital and modern insurance 4. Ethical practices in insurance 5. Future scope of traditional principles.	
	Unit Outcome: UO 1. Describe the shift from traditional to digital insurance systems.	

Learning Resources:

1. Mishra, M.N. (2012). Insurance Principles and Practices. New Delhi: S.Chand and Co.
2. Kapoor, N.D. (2010). Elements of Business Law. New Delhi: Sulthan Chand & Sons.
3. Murthy. (2012). Principles and Practices of Insurance. Mumbai: Margham Publications.
4. Senth Jyotsna, & Bhatia Nishwa. (2008). Elements of Banking and Insurance. New Delhi: PHI India Pvt., Ltd.
5. Periyasamy, P. (2010). Principles and Practices of Insurance. New Delhi: Himalaya Publishing house.
6. Picard – Elements of insurance law
7. Sharm M.N. – Insurance Principles and Practice
8. Vinayakam N. Radhaswamy and Vasudevan S.V.- Insurance Principles and Practice.
9. M. Arif Khan – Insurance 5. M.N. Mishra Insurance principles and practices
10. B.S. Badla, M.C. Garg, K.P. Shinh Insurance : fundamentals, Environment and procedures.
11. Dr. P. Periaswamy Principle and practice of insurance.
12. Batten and Dinsdale – Motor Insurance
13. Elements of insurance R. P. Malhotra

Internal Examination Pattern:

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CAT-II : Internal tests (tests, quizzes) / Assignments / Presentations / Case analysis

Mapping of POs, PSOs and COs:

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CO1	3	1	2	1	3	2	1	1	3	2	1	1
CO2	2	2	3	1	2	3	1	1	3	2	2	1
CO3	2	2	3	3	2	3	1	1	3	3	2	3
CO4	2	3	3	2	3	3	2	2	3	2	3	2

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Rajarshi Shahu Mahavidyalaya,
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Rajarshi Shahu Mahavidyalaya, Latur

Empowered Autonomous Institution
Faculty of Commerce and Management
B.Com. with Banking and Insurance
UG 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 record journal entries for both purchaser and vendor in installment transactions.
- LO 2. To explain features and forms of royalty used in mining.
- LO 3. To prepare ledger accounts in the books of tenants accurately.
- LO 4. To solve practical problems on loss of stock including claim adjustments.

Course Outcomes:

After completion of course the student will be able to-

- CO 1: Apply accounting knowledge to record and post installment purchase transactions in journals and ledgers.
- CO 2: Demonstrate conceptual understanding of specialized accounting systems, including royalty accounting.
- CO 3: Calculate accurate royalty values for copyright and patent agreements.
- CO 4: Prepare accurate financial records reflecting fire loss claims, average clause adjustments, and salvage value.

Unit No.	Title of Unit & Contents	Hrs.
I	Installment Purchase System	08
	1. Introduction to Installment Purchase Systems. 2. Difference between Installment Purchase System and Hire Purchase System. 3. Accounting treatment for Installment Purchasing. 4. Journal entries in the books of Purchaser and Vendor	
	Unit Outcome: UO 1: Explain the concept and need for installment purchase systems in business	
II	Royalty Accounts for Mining	08

	<ol style="list-style-type: none"> 1. Meaning and Parties in Royalty. 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. 	
	<p>Unit Outcome:</p> <p>UO1: Record journal entries for mining royalty transactions in the books of tenants and landlords..</p>	
III	Royalty Accounts for Copyright and Patent	08
	<ol style="list-style-type: none"> 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. 	
	<p>Unit Outcome:</p> <p>UO 1: Record journal entries in the books of tenants for copyright and patent royalty transactions.</p>	
IV	Fire Insurance Claim	06
	<ol style="list-style-type: none"> 1. Introduction, meaning, need and importance of fire insurance. 2. Methods of calculation of Fire Insurance Claim. 3. Claim for loss of stock by fire. 4. Average Clause and Calculation of Salvage Value. 5. Practical Problems on Loss of stock. 	
	<p>Unit Outcome:</p> <p>UO 1: Compute claims for loss of stock by fire, considering stock records and policy terms.</p>	

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, Horngren (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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CO1	3	2	3	2	3	3	1	1	3	2	2	2
CO2	3	2	3	2	3	3	1	1	3	2	2	2
CO3	3	2	3	2	3	3	1	1	3	2	2	2
CO4	3	2	3	2	3	3	1	1	3	2	2	2

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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.

॥ ज्ञानं विद्यायाः ज्योतिः ॥
Rajarshi Shahu Mahavidyalaya,
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Shiv Chhatrapati Shikshan Sanstha's

Rajarshi Shahu Mahavidyalaya, Latur

Empowered Autonomous Institution

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
		Att.	CAT I	Mid Term	CAT II	Att.	CAT			
1	2	3				4		5	6	5 + 6
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.