# 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)

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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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ण संस्था

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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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# Members of Board of Studies in the Commercial and Mercantile Law Under the Faculty of Commerce and Management

Sr.	Name	Designation	In modifica
No.	Name	Designation	In position
1	Dr. Vyankat D. Dhumal	Chairperson	HoD
	Assist. Prof., Department of Commerce,		
	Rajarshi Shahu Mahavidyalaya, <mark>Lat</mark> ur (Au <mark>tonomous)</mark>		
2	Dr. D. M. Khandare	Member	V.C. Nominee
	Professor, School of Commerce and Management,		7
	S.R.T.M. University, Nanded.		
3	Dr. Girish Pillai	Member	Academic Council
	Principal, Bhavan's N.A. Palkhivala Academy		Nominee
	for Advanced Legal Studies and Research (PALSAR),		
	Ramanattukara, Kozhikode, Kerala.	-	
4	Prof. Ashutosh Saxena	Member	Expert from outside for
	Professor, Jai Hind College of Education (Autonomous),	थाम जंज्	Special Course
	Church Gate, Mumbai.	राजा सर्व	11
5	CA Digambar Sake	Member	Expert from outside for
	Director, Brilliant Academy,	50	Special Course
	Ambajogai Ro <mark>ad, Latur</mark> .	योतिः।।	
6	Shri. G.S. Mehtre,	Member	Expert from Industry
	Director, Career Roots Academy, Latur	vidyalay	a,
7	Shri. Baswraj Lakhshette	Member	P.G. Alumni
	HoD, Dept. of Commerce,	ousj	
	Adarsh Mahavidyalaya, Hingoli.		
8	Dr. Pushpalata S. Trimukhe	Member	Faculty Member
9	Dr. Prakash R. Rodiya	Member	Faculty Member
10	Mr Avdhut V. Aradhye	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.

Latur (Autonom (Dr. Vyankat Dhumal)

Chairperson

Board of Studies in Commercial and Mercantile Law Rajarshi Shahu Mahavidyalaya, Latur (Autonomous)



# Rajarshi Shahu Mahavidyalaya, Latur

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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		Maj	or			VSC/	AEC/	OJT,FP,CEP,	Credit	Cum./Cr.
&	Sem	DSC	DSE	Minor	OE	SEC	VEC	RP	per	
Level		DSC	DSE			(VSEC)	VEC	KP	Sem.	per exit
1	2	3		4	5	6	7	8	9	10
	I	DSC I:	NA	NA	OE-I:	VSC-I:	AEC-I	CC-I: 02 Cr.	22	
		04 Cr.	y		04 Cr.	02 Cr.	MIL:	(NSS, NCC,		
		DSC II:				SEC-I:	02 Cr.	Sports,		
		04 Cr.				02 Cr.	VEC-I:	Cultural)/		
				-			02 Cr.	CEP-I: 02		
		4						Cr.		
						-		(SES-I)/		
						121	ৰ छঃ	OJT: 02 Cr. /		44 Cr.
						for	2777	Mini Project:		UG
T						131	राण	02 Cr.		Certificat
I 4.5	II	DSCIII:	NA	NA	OE-II:	VSC-II:	AEC-	Generic IKS:	22	e
4.5		04 Cr.			04 Cr.	02 Cr.	II	02 Cr.		
		DSC	i ar	DE	de la la	SEC-II:	MIL:	'e11		
		IV: 04				02 Cr.	02 Cr.			
		Cr.	arsh	iSh	ahu	Maha	VEC-	alava		
		rtaj	11011	4	/ A 4	THICHTIC	II: 02	uraya,		
			Lè	itur	Auto	onom	Cr.			
	Cum.	16	-	-	08	04+04=	04+02	04	44	
	Cr.					08	+02=0			
							8			

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 Courses

7. SEC : Skill Enhancement Course

8. AEC : Ability Enhancement Course

9. MIL: Modern Indian Languages

10. IKS : Indian Knowledge System

11. VEC : Value Education Courses

12. OJT : On Job Training

13. FP : Field Projects

14. CEP : Fostering Social Responsibility & Community Engagement (FSRCE)

15. CC : Co-Curricular Courses

16. RP : Research Project/Dissertation

17. SES : Shahu Extension Services



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## **Faculty of Commerce and Management**

	Programme Outcomes (POs) for B.Com. Programme					
PO 1	Disciplinary Knowledge					
	Fundamental knowledge and skills for doing business and commercial activities of					
	their choice.					
PO 2	Self-Directed Life-long Learning					
	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	Professional Competence					
	Knowledge in accounting and finance, managerial skills and principles, retail					
	trading, banking and insurance transactions, business economics and financial					
	management.					
PO 4	Interpersonal Skills and Ethics					
	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	Entrepreneurial Skills					
	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	Problem Solving Skills					
	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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Programn	ne 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 exa <mark>minati</mark> ons.				
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.				



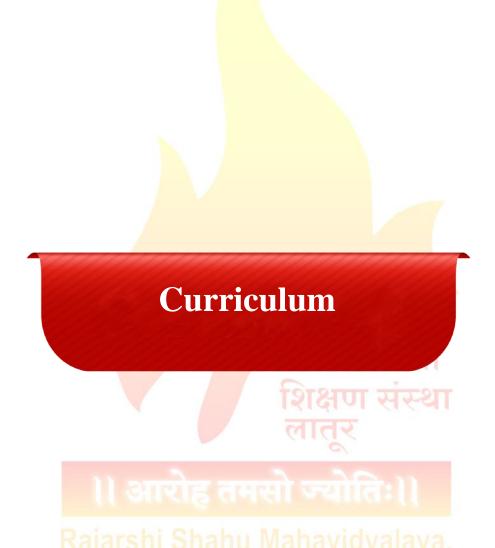
# Rajarshi Shahu Mahavidyalaya, Latur

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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.
		101BAI1101 (DSC-I)	Indian Banking System	04	60
		101BAI1102 (DSC-II)	Insurance Products and Processes	04	60
		OE-I	From Basket	04	60
	I	101BAI1502 (VSC-I)	Financial Accounting - I	02	30
		(SEC-I)	From Basket	02	30
		(AE <mark>C-I)</mark>	From Basket	02	30
		(VEC-I)	Constitution of India	02	30
		AIP <mark>C/OJT-I</mark>	Mini Project - I	02	60
I		Tot	22		
4.5	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
	1	(AEC-II)	From Basket	02	30
		(VEC-II)	CC - I	02	30
	Raja	Generic IKS	Introduction to Indian Knowledge System	02	30
		22			
	7		44		



# **Major and VSC Courses**

शिक्षण संस्था लातूर

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शिक्षण संस्था लातूर

# ।। आरोह तमसो ज्योतिः।।





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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:**

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

LO 2. To acquaint students with role and functions of Central Bank.

LO 3. To familiarize students with commercial banks and its functions.

LO 4. To make students aware about structure of cooperative banks.

#### **Course Outcomes:**

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

- CO 1. Acknowledge the concept of banking and classification of banks.
- CO 2. Evaluate functions of RBI and Monetary Policy of RBI.
- CO 3. Apply the knowledge of commercial banks in various business decisions.
- CO 4. Understand structure of cooperative banks in India.

Hrs.
15

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

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- 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

शिक्षण संस्था लातूर

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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	Introduction to Insurance Industry	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.						
	Unit Outcome:						
	UO 1. Insurance conceptual understanding.						
	UO 2. Understand importance of insurance.						
II	Reforms of Insurance Sector	16					
	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.	
	Unit Outcome:	
	UO 1 : Restate insurance business in India.	
	UO 2: List strategies for insurance industry.	
III	Insurance Legal Framework and Product	16
	1. Development of Insurance - Legislations in India & Insurance Act -	
	1938.	
	2. IRDAI - Functions & Insurance Councils.	
	3. Policyholders' ri <mark>ghts of Assignment, Nomination &amp; T</mark> ransfer.	
	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.	
	Unit Outcomes:	
	UO 1. List various Insurance Acts.	
	UO 2. Recognize Dispute Redressal Mechanism for individuals.	
IV	Insurance Process & Career in Insurance Sector	15
	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.	
	Unit Outcome:	
	UO 1. Understands the claim settlement process in Insurance policies.	
	UO 2. Illustrate career opportunities in insurance industry.	

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- 2. Insurance Law and Practice- Dr. C.L.Tyagi, Dr. Madhu Tyagi,- Atlantic Publication, New Delhi-2013.
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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			
	Meaning and scope of accounting.				
	2. Basic Accounting Concepts and Conventions.				
	3. Objectives of Accounting.				
	4. Accounting Transactions.				
	5. Double Entry Book Keeping.				
	6. Preparation of Journal, Ledger.				
	Unit Outcomes:				
	UO 1: Understand the basic concepts of accounting.				
	UO 2: Apply rules of debit and credit.				
II	Preparation of Final Accounts	06			
	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 Outcomes:			
	UO 1: To know the procedure of preparing final accounts of sole trader.			
	UO 2 : To prepare Trading and Profit & Loss A/c.			
III	Accounting for Hire Purchaser	08		
	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: To illustrate the procedure of recording transactions in books of hire			
	purchaser.			
	UT 2: To understand the rights and duties of hire purchaser.			
IV	Accounting for Hire Vendor	08		
	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.			
	Unit Outcome:			
	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.			

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- 8. <a href="https://kb.icai.org/pdfs/PDFFile5b28bdcfe1c309.30940167.pdf">https://kb.icai.org/pdfs/PDFFile5b28bdcfe1c309.30940167.pdf</a>
- 9. <a href="https://www.wallstreetmojo.com/consignment-accounting/#:~:text=Consignment%20accounting%20is%20a%20type,goods%20is%20called%20the%20consignor.">https://www.wallstreetmojo.com/consignment-accounting/#:~:text=Consignment%20accounting%20is%20a%20type,goods%20is%20called%20the%20consignor.</a>
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(Autonomous)

#### 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			
I	Non-Performing Assets and Their Classification			
`	1. Introduction to Non-Performing Assets.			
	2. Income recognition and reversal of income.			
	3. Asset Classification, Capital Adequacy Ratio & NPA Recovery Measures.			
	4. RBI Guidelines on NPA.			
	5. One-time settlement (OTS) policy of RBI & Lokadalat.			
	Unit Outcomes:			
	UO 1. Understand the concept of NPA.			
	UO 2. Know the NPA norms of RBI.			
II	Regulation & Developments in Banking Industry	16		
	Banking Sector Reforms- Securitization Act, 2002.			
	2. SARFAESI Amendment Act, 2004.			
	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.			
	Unit Outcomes:			
	UO 1. Aware about the banking sector reforms.			
	UO 2. Know the various accounts for NRI.			
III	ECGC – Export Credit Insurance			
	Export credit insurance			
	2. Risks covered under Export Credit Insurance.			
	3. Banks responsibility in settlement of claims.			
	4. Specific policy is <mark>sued</mark> 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.			
	Unit Outcome:			
	UO 1. Aware about the role of banking in export business.			
	UO 2. Know the risk and claim settlements.			
IV	Role of Artificial Intelligence in Banking Industry	12		
	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.			
	Unit Outcome:			
	UO 1. Aware about the concept of AI			
	UO 2. Know the fraud mitigation and Fraud management with AI.			

- 1. Modern Indian Banking, Dr. B.V. Sudha, Himalaya Publishing House, Mumbai (2021).
- 2. Modern Banking of India, O.P.Agarwal, Himalaya Publishing House, Mumbai.
- 3. Modern Banking in India, Bishnupriya Mishra, New Century Publications.
- 4. E-banking in India, Rimpi Jatana, New Century Publications .
- 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. <a href="https://groww.in/p/non-performing-assets">https://groww.in/p/non-performing-assets</a>
- 10. <a href="https://testbook.com/ias-preparation/npas">https://testbook.com/ias-preparation/npas</a>
- 11. https://star-knowledge.com/blog/ai-inbanking/#:~:text=AI%20is%20used%20in%20banking,provide%2024%2F7%20customer%20support
- 12. <a href="https://www.ibm.com/topics/ai-in-banking">https://www.ibm.com/topics/ai-in-banking</a>







# 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 it's 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		
I	Risk Management		
`	1. Introduction, Concept of risk, uncertainty, perils and hazards.		
	2. Classification of Risk.		
	3. Need of Insurance Market.		
	4. Types of Insurance Customers.		
	5. The Insurance Contract, Insurance Terminology.		
	6. Life Assurance Products, General Insurance Products.		
	Unit Outcomes:		
	UO 1. Understand the insurance market in India		
	UO 2. Aware about the various insurance products in India.		
II	Life Insurance Practices	16	
	1. Life Insurance Organization		
	2. Premiums & Bonuses of Life Insurance Practices.		

	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, Sur <mark>render of</mark> Policy and Policy Claims				
	Unit Outcomes:				
	UO 1. To aware about the life insurance procedure in India.				
	UO 2. To know the plans of life Insurance.				
III	Health Insurance	14			
	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.				
	<ul><li>7. Customer Service in Health Insurance.</li><li>8. Health Insurance Fraud, Reinsurance.</li></ul>				
	Unit Outcome:  UO 1. To analyze various health insurance elements.				
	UO 2. To understand the regulatory and legal aspects of Health Insurance.				
IV	Agricultural Insurance	16			
	1. Introduction to Indian Agriculture.				
	2. Risks in Agriculture, History of Crop Insurance in India & Crop Insurance				
	2. Risks in Agriculture, History of Crop Insurance in India & Crop Insurance  Design Consideration.				
	Design Consideration. Pahu Mahayidyalaya				
	Design Consideration.  3. Crop Insurance - Yield Index based underwriting & claims.				
	Design Consideration.  3. Crop Insurance - Yield Index based underwriting & claims.  4. Weather based Crop Insurance.				
	Design Consideration.  3. Crop Insurance - Yield Index based underwriting & claims.  4. Weather based Crop Insurance.  5. Traditional Crop Insurance- Underwriting & Claims.				
	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.				

1. Life Insurance in India: A Historical and Analytical Study, A.N. Allahabad Law Journal Company, Allahabad (1961).

- Prudential Insurance Company of America, ed. The Documentary History of Insurance, 1000 B.
   C. 1875 A. D. (1915).
- 3. Principles and Practice of Insurance, Dr. P. Periasamy, Himalaya Publishing House, Mumbai.
- 4. Insurance Education Series, Insurance Regulatory and Development Authority of India.
- 5. Essentials of Insurance and Risk Management, Dr. P.K.Gupta, Himalaya Publishing House, Mumbai.
- 6. Insurance Principles and Practice, M.N.Mishra, S. Chand Publication, New Delhi.







# 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.	o. Title of Unit & Contents		
I	Installment Purchase System	08	
	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.		
	5. Ledger posting in the books of Purchaser and Vendor.		
	Unit Outcomes:		
	UO 1: To aware about the Installment Purchase System Accounting		
II	Royalty Accounts for Mining	08	
	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.			
	5. Preparation of Ledger Accounts in the books of Tenants and landlord of			
	mining royalty.  Unit Outcomes:			
	UO1: To calculate the price of royalty.			
III	Royalty Accounts for Copyright and Patent	08		
	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.			
	<ul><li>5. Preparation of Ledger Accounts in the books of landlord for copyright and</li></ul>			
	patent royalty.			
	Unit Outcome:			
	UO 1: To find the value of royalty on Copyright and Patent.			
IV	Fire Insurance Claim	06		
	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.			
	Unit Outcome:			
	UO 1: To calculate the claim amount under Fire Insurance Policy.			
	·			

- 1. Accounting: Text and Cases, Anthony, R. N., Hawkins, D., & Merchant, K. A., New York: McGraw-Hill Education India (2010).
- 2. Financial Accounting. Dam, B. B., & Gautam, H. C., Guwahati: Gayatri Publications, Horngren (2019).
- 3. Introduction to Financial Accounting, C. T., & Philbrick, D., London: Pearson Education (2017).

- 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. Advanced Accounts. Vol.-I, Shukla, M. C., Grewal, T. S., & Gupta, S. C., New Delhi: Sultan Chand Publishing (2016).
- 7. Financial Accounting, Maheshwari, S. N., Maheshwari, S. K., & Maheshwari, S. K. New Delhi: Vikas Publishing House Pvt. Ltd. (2018).
- 8. Financial Accounting, Sehgal, D., New Delhi: Vikas Publishing House Pvt. Ltd (2014).
- 9. Financial Accounting, Goyal, B. K., & Tiwari, H. N., New Delhi: Taxmann Publication (2019).
- 10. Financial Accounting. Goldwin, N., Alderman, W., & Sanyal, D., Boston: Cengage Learning (2016).
- 11. Financial Accounting, Tulsian, P. C. Chennai: Pearson Education (2002).



**Open Elective Courses Offered by the Department** 

शिक्षण संस्था लातूर

# ।। आरोह तमसो ज्योतिः।।



# Rajarshi Shahu Mahavidyalaya, Latur

#### (Autonomous)

#### **Faculty of Commerce and Management**

**Course Type: OE** 

**Course Title: Personal Financial Management** 

Course Code: 101BAI1401

Credits: 04 Max. Marks: 100 Lectures: 60 Hrs.

#### **Learning Objectives:**

LO 1. To familiarize students with different aspects of personal financial planning.

LO 2. To evaluate savings and investment options.

LO 3. To develop the necessary knowledge and skills for effective financial planning.

LO 4. To reduce the tax liability by using exemptions and deductions.

#### **Course Outcomes:**

- CO 1. Identify and analyze personal financial goals and develop a plan to achieve them.
- CO 2. Identify and evaluate different savings and investment options.
- CO 3. Analyze the different exemption and deductions for individual under IT Act 1961.
- CO 4. Recognize the importance of retirement planning and start building a retirement savings plan.

Unit No.	Title of Unit & Contents	Hrs.		
I	Introduction to Personal Financial Management			
	Meaning and definition of personal financial management.			
	2. Objectives of personal financial management.			
	3. Steps in financial planning			
	4. Time Value of Money			
	5. Saving: Introduction, benefits, management of spending and financial			
	discipline.			
	Unit Outcomes:			
	UO 1. Identify and discuss the objectives of personal financial management.			
	UO 2. Develop personalized financial plans.			
II	Investment Planning			
	Meaning and definition of investment planning.			
	2. Process and objectives of investment planning.			
	3. Measures of portfolio risk and returns.			

Unit No.	Title of Unit & Contents	Hrs.		
	4. Portfolio Formation: Gold bonds, Real estate, Stock market, Commodity			
	market, Mutual fund schemes.			
	Unit Outcome:			
	UO 1. Apply investment strategies to maximize returns while managing risk.			
	UO 2. Analyze and evaluate measures of portfolio risk and returns.			
III	Personal Tax Planning			
	1. Tax structure in India for per <mark>sonal taxation.</mark>			
	2. Scope of personal tax planning.			
	3. Exemptions and deductions available to individual under various heads			
	of income.			
	4. Exemptions and deductions available to individual on gross total income			
	Unit Outcomes:			
	UO 1. Identify and utilize exemptions and deductions available to			
	indivi <mark>duals.</mark>			
	UO 2. Develop skills in optimizing tax planning strategies to			
	maximize tax savings.			
IV	Retirement Benefits Planning	15		
	1. Concept and importance of retirement planning.			
	2. Objectives of retirement planning.			
	3. Rules of retirement planning.			
	4. Process of retirement planning.			
	5. Pension plans available in India: Employee Provident Fund (EPF),			
	National Pension Scheme (NPS), private pension plans (PPP).			
	Unit Outcomes: Shahu Wahay dyalaya			
	UO 1. Evaluate different pension plans available in India.			
	UO 2. Develop a comprehensive retirement plan that aligns with			
	personal financial goals and ensures a comfortable and secure			
	retirement.			

- 1. Let's Talk Money: You've Worked Hard for It, Now Make It Work for You, by Monika Halan, HarperCollins India, Publication, 2017.
- 2. Personal Finance: Turning Money into Wealth by Arthur J. Keown Publisher: Pearson Education Publication, 2020.

- 3. Personal Financial Planning by Lawrence J. Gitman, Michael D. Joehnk, and Randy Billingsley, Cengage Learning Publication, 2019.
- 4. Stock to Riches: Insights on Investor Behavior by Parag Parikh, Vision Books, Publication, 2018.
- 5. Personal Tax Planning and Management, N.S. Srinivasan, CCH India, Publication, 2023.
- 6. Guide to Income Tax Planning, Dr. Vinod K. Singhania and Dr. Monica Singhania, Taxmann Publications, Publication, 2022.
- 7. Handbook of Personal Tax Planning, Dr. Raj K. Agarwal, Taxmann Publications, Publication, 2023.
- 8. Retirement Planning: A Simple Guide for Individuals, Dr. Raj K. Agarwal, Taxmann Publications, 2021.
- 9. Retirement Planning: What to Do Before, During, and After Retirement, Dr. Tarun Gupta, Partridge Publishing India, 2019.
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- 12. <a href="https://economictimes.indiatimes.com/markets/stocks/news/how-will-budget-2023-tax-changes-impact-investors/articleshow/97840318.cms?from=mdr">https://economictimes.indiatimes.com/markets/stocks/news/how-will-budget-2023-tax-changes-impact-investors/articleshow/97840318.cms?from=mdr</a>
- 13. <a href="https://www.iciciprulife.com/retirement-pension-plans/pension-funds.html">https://www.iciciprulife.com/retirement-pension-plans/pension-funds.html</a>.

**Skill Enhancement Courses Offered by the Department** 

शिव छत्रपती शिक्षण संस्था लातूर

# ।। आरोह तमसो ज्योतिः।।



## Rajarshi Shahu Mahavidyalaya, Latur

#### (Autonomous)

#### **Faculty of Commerce and Management**

**Course Type: SEC I** 

**Course Title: Investment Management** 

Course Code: 101BAI1601

Credits: 02 Max. Marks: 50 Lectures: 30 Hrs.

#### **Learning Objectives:**

LO 1. To familiarize students with the investment process, including the steps involved in making investment decisions.

- LO 2. To educate students about fixed income securities, including the meaning of the term structure of interest rates, types, forms, and associated risks.
- LO 3. To enable students to understand the risk-return tradeoff in equity investments and apply valuation approaches to equity assets.
- LO 4. To develop an understanding of the different investment strategies and factors that influence portfolio performance.

#### **Course Outcomes:**

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

- CO 1. Identify different types of forms of fixed income securities.
- CO 2. Assess the risks associated with fixed income securities.
- CO 3. Evaluate different equity investment strategies, including growth investing, value investing and income investing.
- CO 4. Apply different valuation approaches to equity assets, such as fundamental analysis, technical analysis and relative valuation.

Unit No.	o. Title of Unit & Contents		
I	Introduction to Investment Management	08	
	Introduction to Financial Market, Financial Institutions.		
	2. Definition of Investment Philosophy, Types of Investment		
	philosophies.		
	3. Meaning of Investment and Speculation, process of Investment.		
	4. Fixed income securities: Meaning of term structure of interest rates –		
	Types, Forms of Fixed Income Securities, Risk Associated with Fixed		
	Income Securities.		
	Unit Outcomes:		

Unit No.	Title of Unit & Contents	Hrs.		
	UO 1. Recognize the fundamentals of financial market.			
	UO 2. Understand the ideas of saving.			
II	<b>Equity Asset Class of Investment Management</b>			
	Risk-return tradeoff under equity.			
	2. Valuation approach of equity.			
	3. Equity investment strategies.			
	4. Pricing of equity assets : Index models			
	a) Capital asset pricing mod <mark>el (CAPM)</mark>			
	b) Arbitrage pric <mark>ing</mark> theory <mark>(APT)</mark>			
	Unit Outcome:			
	UO 1. Understand the idea of risk-return trade-off in the context of equity.			
	UO 2. Analyse the CAPM model and the theory of arbitrage pricing.			
III	Portfolio Management	07		
	1. Portfolio Analysis			
	2. Need and Importance			
	3. Portfolio Diversification			
	4. Descripti <mark>on of Mar</mark> kowitz Model			
	Unit Outcomes:			
	Unit Outcomes:			
	Unit Outcomes: UO 1. Apply the Different Investment Strategies.			
	TSTRUT MARI			
IV	UO 1. Apply the Different Investment Strategies.	07		
IV	UO 1. Apply the Different Investment Strategies. UO 2. Recognizes the Elements Influencing Portfolio Performance.	07		
IV	UO 1. Apply the Different Investment Strategies.  UO 2. Recognizes the Elements Influencing Portfolio Performance.  Investor Protection	07		
IV	UO 1. Apply the Different Investment Strategies. UO 2. Recognizes the Elements Influencing Portfolio Performance.  Investor Protection  1. Role of SEBI in Investor Protection.	07		

- 1. Investment Science, Luenberger, D. G., Oxford University Press ,(2017)
- 2. Investments, Bodie Kane, and Marcus, McGraw Hill. (2019)
- 3. Applied Corporate Finance, Damodaran, A., Wiley India, (2014)
- 4. Fundamentals of Investment, Dr. S. K. Sharma and Dr. Gurmit Kaur, Sultan Chand & Sons Private Limited, 2019
- 5. Investment Management, V. K. Bhalla,, S. Chand & Company, 2008.

- 6. <a href="https://www.investopedia.com/terms/i/investment-philosophy.asp#:~:text=Popular%20investment%20philosophies%20include%20value,a%20return%20in%20interest%20income.">https://www.investopedia.com/terms/i/investment-philosophy.asp#:~:text=Popular%20investment%20philosophies%20include%20value,a%20return%20in%20interest%20income.</a>
- 7. <a href="https://www.investopedia.com/terms/i/investment-philosophy.asp#:~:text=Popular%20investment%20philosophies%20include%20value,a%20return%20in%20interest%20income.">https://www.investopedia.com/terms/i/investment-philosophy.asp#:~:text=Popular%20investment%20philosophies%20include%20value,a%20return%20in%20interest%20income.</a>
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- 9. <a href="https://www.financialpipeline.com/bond-portfolio-management-strategies/#:~:text=Bond%20portfolio%20management%20strategies%20that,in%20the%20pricing%20of%20bonds.">https://www.financialpipeline.com/bond-portfolio-management-strategies/#:~:text=Bond%20portfolio%20management%20strategies%20that,in%20the%20pricing%20of%20bonds.</a>
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- 11. Investment management, Avadhani, V. A., Himalaya Publishing House, 2010.





# 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	स्पर्धा परीक्षा आणि मराठी भाषा	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, Latur

(Autonomous)

**UG First Year** 

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

Sr. No.	<b>BoS Proposing SEC</b>	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	कथा/पटकथालेखन	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   San 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.



# Rajarshi Shahu Mahavidyalaya, Latur

(Autonomous)

**UG First Year** 

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

Sr.	BoS Proposing AEC	Course Title	Credits	Hrs.
No.				
1	Marathi	भाषिक कौशल्य	02	30
2	Hindi	हिं <mark>दी भाषा शिक्षण</mark>	02	30
3	Sanskrit	व्यावहारीक व्याकरण व	02	30
		नितिसुभाषिते		
4	Pali	उपयोजित व्याकरण	02	30
5.	English	English for Professionals	02	30

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

शिक्षण संस्था लातूर

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# Rajarshi Shahu Mahavidyalaya, Latur

#### (Autonomous)

#### **Extra Credit Activities**

Sr.	Course Title	Credits	Hours	
No.			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/
- 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)

#### **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	
		3			4					
1	2	Att.	CAT	Mid	CAT	Att.	CAT	5	6	5 + 6
			I	Term	II					
DSC/DSE/	100	10	10	20	10	T 72	_	40	60	100
GE/OE/Minor					141	40	1214			
DSC	75	05	10	15	10	क्षण	सर	30	45	75
Lab	50	-	- 1	/ -	0	05	20	-	25	50
Course/AIPC/					VIII	6				
OJT/FP/SEC	1.1		7		٦	20	7 1			
(Science &		3	राह	GAK	II A	511				
Technology)	Data	u n la	: Oh	a la ve A	la la a		uala	1.70		
VSC/SEC/	50	05	05	10	05	VIU	yala	20	30	50
AEC/VEC/CC		La	tur (	Auto	nom	lou:	5)			

#### **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)
- CAT Practical (20 Marks): Lab Journal (Record Book) 10 Marks, Overall Performance 10 Marks.