

**CH. CHARAN SINGH UNIVERSITY,  
MEERUT**

**UNDERGRADUATE CURRICULUM  
FRAMEWORK- 2022  
BASED ON NEP- 2020**

**B. Com in Banking Financial Services & Insurance**  
(Three Year Degree Apprenticeship Program)

**w.e.f.  
2025-26 session**





## **PROGRAM OUTCOMES**

Upon completion of the Bachelor of Commerce (Banking, Finance, and Insurance) program, students will be able to:

- Demonstrate comprehensive knowledge of core principles in banking, finance, and insurance, including management, accounting, economics, and business communication.
- Apply financial, banking, and insurance strategies across traditional and digital platforms to enhance customer service, profitability, and market reach.
- Use financial tools and technologies such as core banking systems, accounting software, financial analytics platforms, CRM systems, and risk management tools to manage operations effectively.
- Analyse financial statements, creditworthiness, market trends, and risk factors to make informed decisions and continuously improve performance using financial metrics.
- Develop effective communication and presentation skills tailored for financial and insurance environments, using both traditional and digital modes, including reports, client meetings, video conferencing, and presentations.
- Prepare financial and insurance-related documents such as loan proposals, investment plans, policy documents, and compliance reports aligned with regulatory and business goals.
- Display professionalism and workplace readiness, demonstrating skills in problem-solving, teamwork, time management, diversity awareness, and ethical conduct in the banking, finance, and insurance sectors.
- Plan for careers through the development of a professional CV/resume, job interview skills, and strategies for employment in banking, financial services, and insurance industries.
- Demonstrate ethical, legal, and responsible behaviour in financial transactions, insurance claims, and data management, ensuring compliance with regulatory frameworks and ethical practices.





contribute innovatively within corporate environments.

- Adapt to industry trends and evolving technologies, including the integration of FinTech solutions, AI, blockchain, and automation tools into banking, finance, and insurance operations.
- Integrate theoretical learning with practical experience during apprenticeship or internship training, showcasing the ability to conduct market analysis, prepare financial reports, manage client portfolios, and present project outcomes effectively.

## **Eligibility Criteria**

**1. Eligibility for entry to the program:** Senior Secondary School Leaving Certificate or Higher Secondary (12th Grade) Certificate obtained after the successful completion of Grade 12 or equivalent stage of education corresponding to Level-4.

**2. Duration:** Three Years (Six semesters), max period to complete degree – 6` years.

**3. Programme Content:**

- 15 Domain Courses in Semesters I, II, III, IV and V
- 1 Spells of Apprenticeship Training for six months in Semester VI

**4. Three-year (Six semesters) Degree Apprenticeship Programme Course Credits:** 130 credits including 20 credits through one apprenticeships.

**5. Multiple Entry and Exit Options**

***(i) UG Certificate with Single Major***

On exit after the completion of the first year (two semesters) with 44 credits and 4 credits of a vocational course (work-based learning/ internship). Re-entry in the degree program with one major (After one-year Certificate): It is allowed within three years, if in addition to the 44 credits, one vocational course (work-based learning/internship) of 4 credits during the summer vacation after the second semester has been completed. However, it is necessary to complete the degree programme within the stipulated maximum period of six years.



***(ii) UG Diploma with Single Major***

On exit after the completion of the second year (four semesters) with 86 credits including 4 credits of vocational course (work-based learning/ internship till second year). Re-entry in the degree program with one major (after two-year Diploma): It is allowed within three years, if in addition to the 86 credits, one vocational course (work-based learning/ internships) of 4 credits during the summer vacation after the second or fourth semester has been completed. However, it is necessary to complete the degree program within the stipulated maximum period of six years.

***(iii) Three-year UG Degree with Single Major***

On exit after the completion of the third year (six semesters) with 130 credits including 4 credits of Vocational Course (work-based learning/ internship within three years). It is necessary to complete the degree program within the stipulated maximum period of six years.

**6. Components of a Course**

Each course may have only lecture component or a lecture and tutorial component or lecture and practicum component or lecture, tutorial, and practicum component, or only a practicum component.

**7. Credits**

- (i) 1 credit of lecture/ tutorial means one hour of engagement per week and is equivalent to 15 hours of teaching in one semester.
- (ii) 1 credit of workshop/ internship/ project/ studio activity/ practical/ lab work/community engagement/services/ fieldwork means two hours of engagement per week and is equivalent to 30 hours of engagement in one semester.

**8. Category of Discipline**

The Three-year Undergraduate Program (Apprentice based program) will comprise (i) Major discipline: A discipline or subject of main focus and the degree will be awarded in that discipline on securing the prescribed number of credits.

**9. Category of Courses**

The Three-year Undergraduate Program will comprise various categories of courses





### ***I. Major Discipline Specific Core Course (MJDSCC)***

DSC/ MJDSCC are the core credit courses of the specific discipline spreading across the semesters giving adequate knowledge of the Major Discipline.

### ***II. Major Discipline Specific Elective Course (MJDSEC)***

DSEC/ MJDSEC are the discipline-specific open elective courses offered from a pool of courses by the Department itself. MJDSEC once allotted (as per rule) to a student will not be changed.

### ***III. Ability Enhancement Course (AEC)***

AEC courses will aim to create competency in a Modern Indian Language (MIL) and in the English language with special emphasis on language and communication skills. These courses should enable students to acquaint themselves with the cultural and intellectual heritage of the chosen MIL and English language. These will be mandatory for all disciplines.

### ***IV. Skill Enhancement Course (SEC)***

The Departments shall offer these courses across Faculties in groups. These courses are aimed at imparting practical skills, hands-on training, soft skills, etc., to enhance the employability of students. A student can pick any course of choice from the pool of courses. (Example: Programming Languages, Web Designing, Graphic design, Languages, Project Management, Data Analysis and Visualization, Photography, Financial Literacy, Customer Service and Sales Techniques, Cyber security, etc.)

### ***V. Value Addition Course (VAC) Common to all UG Students***

These courses will be based on ethics, culture, Indian Knowledge systems, constitutional values, etc. to understand India, sports education, Yoga education, Health and Fitness education, environmental education, digital and technological solutions, and similar courses.

***VI. VIAPCW:*** Summer Vocational Course/ Internship/ Project/ Community Outreach / Workshop (four weeks/ 120 hours) in the relevant field from any government/government funded organization, PSU, and reputed private organizations.

## **10. Standard of Passing & Award Division**

Standard of passing & award of divisions shall be as per the university policies for other under- graduation programme in the commerce.



### **11. Continuous Internal Assessment**

The continuous internal assessment system, including the assessment components, periodicity, and proportionate weight in the total score for a particular course, is as per the policies and practices of the university.

### **12. Attendance**

The mandatory minimum attendance in teaching semesters is as per the existing policies and practices of the university.

Attendance requirement during Apprenticeship Training is as per the conditions/norms of the Apprenticeship Contract, Apprentices Act 1961, and National Apprenticeship Promotion Scheme.

### **13. Examination**

The end semester examination for courses scheduled in the teaching semesters will be conducted and results declared by the university. The question paper pattern for these examinations will be as per the format decided by the university





## B. Com. in Banking Financial Services & Insurance

### Structure with Credit hours

| Course Code       | Course Title  | Course Type | Credit      | Internal | External | Marks |
|-------------------|---|-------------|-------------|----------|----------|-------|
| <b>SEMESTER 1</b> |   |             |             |          |          |       |
| DSC- 1.1          | Introduction to Direct Taxes                        | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSC- 1.2          | Management Principles and Practice                  | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSC- 1.3          | Business Economics                                  | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSE- 1.1          | Theoretical framework for Accounts assistant        | DSE         | 4           | 25(T)    | 75(T)    | 100   |
|                   | <b>OR</b>   |             |             |          |          |       |
| DSE- 1.2          | Banking Law and Practice (CS)                       | DSE         | 4           | 25(T)    | 75(T)    | 100   |
| SEC 1.1           | Practical aspects for Accounts Assistant            | SEC         | 2           | 40(T)    | 60(P)    | 100   |
| VAC 1.1           | Developing Soft Skills and Personality              | VAC         | 2           | 25(T)    | 75(T)    | 100   |
| AEC 1.1           | English Language-I ( Listening and Speaking Skills) | AEC         | 2           | 25(T)    | 75(T)    | 100   |
|                   |   |             | 22          |          |          |       |
| <b>SEMESTER 2</b> |   |             |             |          |          |       |
| DSC- 2.1          | Introduction to Indirect Taxes                      | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSC- 2.2          | Business Mathematics & Statistics                   | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSC- 2.3          | Marketing Concepts and Principle                    | DSC         | 4           | 25(T)    | 75(T)    | 100   |
| DSE- 2.1          | Financial Accounting                                | DSE         | 4           | 25(T)    | 75(T)    | 100   |
|                   | <b>OR</b>   |             |             |          |          |       |
| DSE-2.2           | Environment and Management of Financial Services    | DSE         | 4           | 25(T)    | 75(T)    | 100   |
| SEC- 2.1          | GST Assistant                                       | SEC         | 2           | 40(T)    | 60(P)    | 100   |
| VAC-2.1           | Any course from SWAYAM PORTAL                       | VAC         | 2           | -        | 100(T)   | 100   |
| AEC -2.1          | English Language-II ( Reading and Writing Skills )  | AEC         | 2           | 25(T)    | 75(T)    | 100   |
|                   |   |             | 22          |          |          |       |
|                   | <b>Total</b>  |             | <b>44</b>   |          |          |       |
|                   | *VIAPCW – in the summer break after semester II     |             | 4           |          |          |       |
|                   | <b>Grand Total credits after one year</b>           |             | <b>44+4</b> |          |          |       |

**\*Note: Undergraduate Certificate in Major Discipline after securing 44 credits in two semesters (one year) of a UG (Apprentice Based) program with single major and 4 credits in a Vocational Course/Internship /Project/Community Outreach/Workshop (VIAPCW).**



## DSC 1.1- Introduction to Direct Taxes

|   |   |  |             |             |          |                             |
|---|---|--|-------------|-------------|----------|-----------------------------|
| Programme: B.Com. in Banking<br>Financial Services & Insurance  |   | Year: First                                |             | Semester: I |          |                             |
| Subject: Banking Financial Services & Insurance   |   |  |             |             |          |                             |
| Course Code: DSC-1.1  |   | Course Title: Introduction to Direct Taxes |             |             | (Theory) |                             |
| <b>Course Outcomes:</b> This course to provide a comprehensive understanding of direct taxation, income tax laws, and regulatory framework in India. To develop knowledge of corporate taxation, deductions, exemptions, and tax planning strategies. To familiarize students with tax administration, compliance requirements, and procedures under the Income Tax Act. To enhance practical skills through case studies, tax computation, assessments, appeals, and use of tax software. To introduce advanced topics including international taxation, transfer pricing, and special provisions for startups and small businesses. |   |  |             |             |          |                             |
| <b>Learning outcomes: -</b>   |   |  |             |             |          |                             |
| <ul style="list-style-type: none"><li>• Understand the fundamentals, principles, and constitutional framework of direct taxes in India.</li><li>• Identify different types of income, exemptions, deductions, and tax credits under the Income Tax Act.</li><li>• Determine residential status and tax liability for individuals and companies.</li><li>• Compute taxable income and apply tax planning strategies for corporate entities.</li><li>• Explain assessment procedures, filing timelines, and dispute resolution mechanisms.</li></ul>  |   |  |             |             |          |                             |
| Credits: 4  |   |  | Core Course |             |          |                             |
| Max. Marks: 25+75 (Internal + External)   |   |  |             |             |          |                             |
| Unit  | Topics  |  |             |             | Credit   | No. of Lectures<br>60 Hours |
| I   | <b>Introduction to Direct Taxes, Income Tax Laws and Regulations</b><br>Definition and types of direct taxes , Constitutional Framework, Basic Principles of Taxation, Concepts of income, exemptions, deductions, and tax credits, Overview of the Income Tax Act and its amendments, Structure and organization of the Income Tax Act, Residential Status and Tax Incidence, Determination of residential status for individuals and companies, Scope of total income and tax incidence on residents and non-residents, Heads of Income “Income from salary, house property, business or profession, capital gains, and other sources” Taxability of various types of income and exemptions   |  |             |             | 1        | 15                          |
| II  | <b>Corporate Taxation, Deductions and Exemptions, Assessment and Appeals</b><br>Taxation of Companies, Classification of companies for tax purposes, Computation of taxable income for companies, Tax Planning for Corporates, Strategies for minimizing corporate tax liability, Provisions related to deductions, incentives, and exemptions for corporates, Deductions under Section 80C, 80D, 80G, etc., Exemptions for agricultural income, dividends, etc., Tax Rebates and Relief, Rebates under Section 87A, Relief under Double Taxation Avoidance Agreements (DTAA) , Assessment Procedures: Types of assessments (scrutiny assessment, best judgment assessment, etc., Time limits for filing returns and assessment proceedings, Appeals and Dispute Resolution, Appellate authorities under the Income Tax Act, Procedures for filing appeals and resolution of tax disputes.. |  |             |             | 1        | 15                          |
| III   | <b>Tax Administration and Compliance</b><br>Tax Administration Structure: - Role of Central Board of Direct Taxes (CBDT), Tax collection mechanisms and procedures, Tax Compliance Requirements, Tax deduction at source (TDS) provisions, Tax audit requirements and penalties for non-compliance.   |  |             |             | 1        | 15                          |






|   |  |   |    |
|---|--|---|----|
| IV  | <b>Advanced Topics: International Taxation, Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment</b><br>Taxation of foreign income and non-resident entities, Transfer pricing regulations,<br>Taxation of Specific Entities, Taxation of partnerships, LLPs, trusts, etc.,<br>Special provisions for startups and small businesses, Analyzing case studies related to tax planning, computation, and compliance, Preparation of tax returns for individuals and corporates, Simulation exercises on handling tax assessments and appeals, Tax software and online tools for computation and filing of tax returns, Taxation journals, books, and online resources, Workshops, seminars, and webinars conducted by tax experts, Practical assignments on tax computation, planning, and compliance, Quizzes and tests assessing understanding of tax laws and principles, Project work involving application of tax knowledge in real-world scenarios. | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |  |   |    |
| <b>References:</b> <ul style="list-style-type: none"> <li>• Direct Taxes Law and Practice by V.K. Singhania and Monica Singhania</li> <li>• Income Tax Law by T.N. Manoharan</li> <li>• Corporate Tax Planning and Management by Dr. Vinod K. Singhania</li> <li>• Taxmann's Income Tax Act with Rules (Latest Edition)</li> <li>• Systematic Approach to Income Tax by Dr. Girish Ahuja and Dr. Ravi Gupta</li> <li>• Income Tax Reports (ITR) by Taxmann</li> <li>• Journal of Indian Taxation</li> <li>• CBDT Circulars and Notifications</li> </ul> |  |   |    |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.  |  |   |    |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material<br>SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>  |  |   |    |



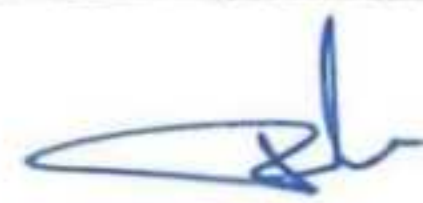




## DSC-1.2 Management Principles and Practice

|  |  |   |                    |                 |                                     |
|--|--|---|--------------------|-----------------|-------------------------------------|
| <b>Programme:</b> B.Com. in Banking<br>Financial Services & Insurance  |  | <b>Year:</b> First                                      | <b>Semester:</b> I |                 |                                     |
| <b>Subject: Banking Financial Services &amp; Insurance</b>   |  |   |                    |                 |                                     |
| <b>Course Code:</b> DSC-1.2  |  | <b>Course Title:</b> Management Principles and Practice |                    | <b>(Theory)</b> |                                     |
| <b>Course Objectives: -</b><br>To provide a comprehensive understanding of core management principles, strategic planning, organizational behavior, operations, human resource management, leadership, change management, ethics, and corporate social responsibility. To develop skills in applying management theories and practices to solve real-world business challenges through case studies and practical exercises.   |  |   |                    |                 |                                     |
| <b>Learning Outcomes: -</b> <ul style="list-style-type: none"><li>• Define management and explain its nature, evolution, and key functions including planning, organizing, leading, and controlling.</li><li>• Analyze classical, behavioral, and contemporary management theories including Scientific Management, Administrative Management, Hawthorne studies, Maslow's hierarchy, and Total Quality Management.</li><li>• Understand the strategic planning process including mission, vision, values, environmental analysis (SWOT, PESTEL), strategy formulation, implementation, and evaluation.</li><li>• Explain Porter's generic strategies, competitive advantage, and levels of strategy (corporate, business, functional).</li><li>• Describe individual and group behavior in organizations, including motivation theories, personality, group dynamics, conflict resolution, and negotiation.</li></ul> |  |   |                    |                 |                                     |
| Credits: 4   |  | <b>Core Course</b>                                      |                    |                 |                                     |
| Max. Marks: 25+75 (Internal + External)  |  |   |                    |                 |                                     |
| <b>Unit</b>  | <b>Topics</b>  |   |                    | <b>Credit</b>   | <b>No. of Lectures<br/>60 Hours</b> |
| <b>I</b>   | <b>Introduction to Management, Management Theories and Models</b><br>Definition and nature of management, Evolution of management thought, Role and responsibilities of managers, Management Functions, Planning: Setting objectives, forecasting, decision-making, Organizing: Designing organizational structure, delegation, coordination, Leading: Motivation, leadership styles, communication, Controlling: Performance measurement, feedback, corrective action, Classical Management Approaches, Scientific management (Taylorism), Administrative management (Fayol's principles), Bureaucratic management (Weber's bureaucracy), Behavioral Management Theories, Hawthorne studies and human relations approach, McGregor's Theory X and Theory Y, Maslow's hierarchy of needs and Herzberg's two-factor theory, Contemporary Management Perspectives, Systems theory, Contingency theory, Total quality management (TQM) and continuous improvement |   |                    | 1               | 15                                  |



|   |  |   |    |
|---|--|---|----|
| II  | <b>Strategic Management, Organizational Behavior</b><br>Strategic Planning Process, Mission, vision, and values, Environmental analysis (SWOT, PESTEL), Setting strategic objectives and goals, Strategy Formulation, Porter's generic strategies, Competitive advantage and differentiation, Corporate-level, business-level, and functional strategies, Strategy Implementation and Evaluation, Resource allocation and strategy execution, Balanced scorecard and performance measurement, Strategic control and feedback mechanisms, Individual Behavior: Personality, attitudes, and perception, Motivation theories (e.g., Maslow, Herzberg, Expectancy theory), Job design and enrichment, Group Behavior: Group dynamics and development stages, Team effectiveness and collaboration, Conflict resolution and negotiation   | 1 | 15 |
| III   | <b>Operations Management, Human Resource Management, Leadership and Change Management:</b><br>Operations Planning and Control, Process design and layout, Capacity planning and scheduling, Inventory management and control, Quality Management, Total quality management (TQM) principles, Six Sigma methodology, Lean management techniques, HR Planning and Recruitment, Workforce planning and forecasting, Recruitment and selection methods, Employee Development and Performance Management, Training and development programs, Performance appraisal and feedback, Career planning and succession management, Leadership Styles and Theories, Trait theory, behavioral theory, situational leadership, Transformational and transactional leadership, Change Management, Drivers of Change<br>Change management models (e.g., Lewin's change model, Kotter's eight-step process), Resistance to change and overcoming resistance.   | 1 | 15 |
| IV  | <b>Business Ethics and Corporate Social Responsibility (CSR), Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment</b><br>Business Ethics and Corporate Social Responsibility (CSR): Ethical Decision Making, Ethical theories (utilitarianism, deontology, virtue ethics), Ethical dilemmas in business, Corporate Social Responsibility, Stakeholder theory and CSR frameworks, Sustainability and environmental responsibility, Case Studies and Practical Applications: Analyzing real-world management scenarios and case studies, Group projects and presentations on applying management principles to solve organizational problems, Simulation exercises on strategic decision-making, team dynamics, and change management, Additional Resources and Tools: Management textbooks, journals, and academic literature, Online courses, webinars, and seminars on management topics, Guest lectures and industry interactions with management practitioners, Evaluation and Assessment: Assignments, quizzes, and exams assessing understanding of management concepts and theories Case study analyses and presentations evaluating problem-solving and decision-making skills Project work and group activities measuring application of management principles in practical scenarios | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc. |  |   |    |



**References:**

- Robbins, S.P., & Coulter, M. Management, Pearson.
- Koontz, H., & Weihrich, H. Essentials of Management, McGraw-Hill.
- Barney, J., & Hesterly, W. Strategic Management and Competitive Advantage, Pearson.
- Dess, G.G., Lumpkin, G.T., & Eisner, A.B. Strategic Management: Creating Competitive Advantages, McGraw-Hill.
- Heizer, J., & Render, B. Operations Management, Pearson.
- Armstrong, M. Armstrong's Handbook of Human Resource Management Practice, Kogan Page.

**Suggested Continuous Evaluation Methods:**

Assignment, Internal, Quiz, PPT presentation, External Examination etc.

**Suggested equivalent online courses:**

Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material  
SWAYAM Portal <http://heecontent.upsdc.gov.in/Home.aspx>





### DSC-1.3 Business Economics

|  |  |                                  |             |                             |
|--|--|----------------------------------|-------------|-----------------------------|
| Programme: B.Com. in Banking<br>Financial Services & Insurance   |  | Year: First                      | Semester: I |                             |
| Subject: Banking Financial Services & Insurance  |  |                                  |             |                             |
| Course Code: DSC-1.2   |  | Course Title: Business Economics | (Theory)    |                             |
| <b>Course Objective: -</b><br>To equip learners with a foundational understanding of business economics principles, theories, and analytical tools, enabling effective economic analysis for informed decision-making in diverse business contexts. To develop the ability to analyze market behavior, economic policies, and strategic interactions affecting business performance.   |  |                                  |             |                             |
| <b>Learning Outcomes: -</b> <ul style="list-style-type: none"><li>Define business economics and explain its scope and importance in business decision-making.</li><li>Understand basic economic concepts including scarcity, opportunity cost, supply, and demand.</li><li>Differentiate between microeconomics and macroeconomics and describe various economic systems and market structures.</li><li>Analyze consumer behavior using utility theory, indifference curves, and elasticity of demand.</li></ul> |  |                                  |             |                             |
| Credits: 4   |  |                                  | Core Course |                             |
| Max. Marks: 25+75 (Internal + External)  |  |                                  |             |                             |
| Unit   | Topics   |                                  | Credit      | No. of Lectures<br>60 Hours |
| I  | <b>Foundations of Business Economics</b><br>Introduction to Business Economics, Definition and scope of business economics, Importance of economic analysis in business decision-making, Economic Fundamentals, Basic concepts of economics (scarcity, opportunity cost, supply and demand), Microeconomics vs. macroeconomics, Economic Systems and Market Structures, Overview of different economic systems (capitalism, socialism, mixed economy), Market structures (perfect competition, monopoly, oligopoly, monopolistic competition).   |                                  | 1           | 15                          |
| II   | <b>Microeconomic Analysis and Macroeconomic Analysis</b><br>Consumer Behavior, Utility theory and consumer preferences, Indifference curve analysis and budget constraints, Elasticity of demand and its applications, Producer Behavior, Production and cost analysis, Profit maximization under different market structures, Theory of the firm: short-run vs. long-run decisions, Market Equilibrium and Pricing, Equilibrium in competitive markets, Pricing strategies and price discrimination, Non-price competition and product differentiation. National Income Accounting, Concepts of GDP, GNP, and national income, Measures of economic performance (unemployment rate, inflation rate), Aggregate Demand and Supply, Determinants of aggregate demand and supply, Keynesian and classical approaches to macroeconomic equilibrium, Fiscal and monetary policy tools, Economic Growth and Development, Theories of economic growth (Solow model, endogenous growth theory), Factors influencing economic development (human capital, technology, institutions). |                                  | 1           | 15                          |
| III  | <b>Business Cycles and Economic Fluctuations, Applied Business Economics</b><br>Understanding Business Cycles, Phases of the business cycle (expansion, peak, contraction, trough), Causes and consequences of economic fluctuations, Role of Government in Stabilization, Fiscal policy tools for   |                                  | 1           | 15                          |



|   |  |   |    |
|---|--|---|----|
|   | stabilization (taxation, government spending), Monetary policy tools (interest rates, open market operations). Cost-Benefit Analysis, Principles of cost-benefit analysis, Application in project evaluation and decision-making, Risk Analysis and Uncertainty, Decision-making under uncertainty, Techniques for risk assessment and management, Market Research and Forecasting, Methods of market research (surveys, interviews, focus groups), Forecasting techniques (time-series analysis, regression analysis)..   |   |    |
| IV  | <b>International Economics and Global Business Environment, Business Economics and Strategy, Case Studies and Practical Applications, Additional Resources and tools, Evaluation and Assessment</b><br>International Trade Theory, Comparative advantage and gains from trade, Tariffs, quotas, and trade policies, Foreign Exchange Markets and Exchange Rate Determination, Exchange rate regimes (fixed vs. floating), Factors influencing exchange rates. Strategic Decision Making, Game theory and strategic interactions, Competitive dynamics and strategic positioning, Economic Analysis of Pricing and Product Strategies, Price discrimination strategies, Product differentiation and market segmentation. Analyzing real-world business scenarios and case studies, Applying economic concepts to business decision-making processes, Simulation exercises on market behavior, strategic interactions, and policy analysis. Economic textbooks, journals, and academic literature, Economic databases and statistical resources, Industry reports and market analysis tools. Assignments, quizzes, and exams assessing understanding of economic principles and theories, Case study analyses and presentations evaluating application of economic concepts in business contexts, Project work and group activities measuring ability to conduct economic analysis and make informed business decisions. | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |  |   |    |
| <b>References:</b> <ul style="list-style-type: none"> <li>• Pindyck, R.S., &amp; Rubinfeld, D.L. Microeconomics, Pearson.</li> <li>• Mankiw, N.G. Principles of Economics, Cengage Learning.</li> <li>• Samuelson, P.A., &amp; Nordhaus, W.D. Economics, McGraw-Hill.</li> <li>• Salvatore, D. Managerial Economics in a Global Economy, Cengage Learning.</li> </ul> |  |   |    |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.  |  |   |    |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>   |  |   |    |






## DSE-1.1 Theoretical Framework for Accounts Assistant

|   |   |   |  |             |                                |
|---|---|---|--|-------------|--------------------------------|
| Programme: B.Com. in Banking<br>Financial Services & Insurance  |   | Year: First   |  | Semester: I |                                |
| Subject: Banking Financial Services & Insurance   |   |   |  |             |                                |
| Course Code: DSE-1.1  |   | Course Title: Theoretical Framework for<br>Accounts Assistant |  |             | (Theory)                       |
| <b>Course Objective:</b> This course aims to provide a comprehensive understanding of accounting principles, bookkeeping processes, and financial documentation practices essential for an Accounts Assistant. It develops proficiency in preparing, analyzing, and maintaining accounting records, reconciling statements, and ensuring compliance with financial regulations.   |   |   |  |             |                                |
| <b>Learning Outcomes:</b> After completion of the course, learners will be able to  |   |   |  |             |                                |
| <ul style="list-style-type: none"><li>• Understand fundamental accounting concepts, principles, and standards.</li><li>• Record, classify, and summarize business transactions accurately.</li><li>• Prepare and maintain ledgers, journals, cash books, and trial balances.</li><li>• Reconcile bank statements and manage petty cash transactions.</li><li>• Apply basic knowledge of GST, TDS, and payroll accounting.</li></ul> |   |   |  |             |                                |
| Credits: 4  |   | Elective Course   |  |             |                                |
| Max. Marks: 25+75 (Internal + External)   |   |   |  |             |                                |
| Unit  | Topics  |   |  | Credit      | No. of<br>Lectures<br>60 Hours |
| I   | Introduction to Accounting and Bookkeeping<br>Definition, objectives, and scope of accounting; Difference between accounting and bookkeeping; Accounting principles and concepts (GAAP); Double entry system of bookkeeping; Types of accounts – personal, real, nominal; Accounting equation; Overview of accounting cycle; Source documents and vouchers; Recording transactions in journals; Preparation of subsidiary books (cash book, purchase book, sales book, etc.).                     |   |  | 1           | 15                             |
| II  | Ledger Posting, Trial Balance, and Error Rectification<br>Ledger posting from journals and subsidiary books; Balancing of ledger accounts; Preparation of trial balance – objectives and methods; Types of errors – errors of omission, commission, principle, and compensating errors; Steps for rectification of errors; Suspense account; Adjustments for accruals and prepayments; Preparation of adjusted trial balance.   |   |  | 1           | 15                             |
| III   | Bank Reconciliation, Petty Cash, and Payroll Basics<br>Bank reconciliation statement – need, format, and preparation; Causes of differences between cash book and passbook; Petty cash book – imprest system and recording of transactions; Basics of payroll accounting – salary structure, allowances, deductions (PF, ESI, TDS); Recording payroll transactions in books; Introduction to GST and TDS for Accounts Assistants – basic concepts and simple entries.                             |   |  | 1           | 15                             |
| IV  | Financial Statements and Accounting Software Applications<br>Preparation of trading account, profit & loss account, and balance sheet for sole proprietorship; Closing and adjusting entries; Introduction to computerized accounting; Features of Tally/other accounting software; Creation of ledger and groups; Voucher entry; Generating reports (ledger, trial balance, P&L, balance sheet); Data backup and security; Ethical issues in accounting; Practical assignments and case studies. |   |  | 1           | 15                             |
| Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.  |   |   |  |             |                                |






**References:**

- T.S. Grewal – Double Entry Book Keeping
- S.N. Maheshwari – Principles of Accounting
- R.L. Gupta & Radhaswamy – Advanced Accountancy
- Mukherjee & Hanif – Modern Accountancy
- Tally Solutions Pvt. Ltd. – Tally ERP 9/Prime Official Guide
- ICAI Study Material – Accounting
- GST and TDS official portals for updates and notifications

**Suggested Continuous Evaluation Methods:**

Assignment, Internal, Quiz, PPT presentation, External Examination etc.

**Suggested equivalent online courses:**

Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material

SWAYAM Portal <http://heecontent.upsdc.gov.in/Home.aspx>





## DSE-1.2 Banking Law and Practice

|   |   |                                   |                 |          |                             |
|---|---|-----------------------------------|-----------------|----------|-----------------------------|
| Programme: B.Com. in Banking<br>Financial Services & Insurance  |   | Year: First                       | Semester: I     |          |                             |
| Subject: Banking Law and Practice   |   |                                   |                 |          |                             |
| Course Code: DSE-1.2  |   | Course Title: Business Statistics |                 | (Theory) |                             |
| <b>Course Objective:</b> This course provides students with a foundational understanding of banking laws and their application in everyday banking operations. It covers the regulatory framework, roles and responsibilities of banks, legal relationship between banks and customers, negotiable instruments, and modern banking practices. Students will learn to interpret basic legal provisions, understand compliance requirements, and appreciate the ethical dimensions of banking services.                           |   |                                   |                 |          |                             |
| <b>Learning Outcomes:</b> After completion of the course, learners will be able to  |   |                                   |                 |          |                             |
| <ul style="list-style-type: none"><li>• Describe the evolution and structure of the Indian banking system.</li><li>• Understand the key provisions of the Banking Regulation Act, 1949, and the role of the Reserve Bank of India.</li><li>• Explain the legal relationship between a banker and a customer, including rights and duties.</li><li>• Identify different types of bank accounts and procedures for their operation.</li><li>• Understand the features and legal implications of negotiable instruments.</li></ul> |   |                                   |                 |          |                             |
| Credits: 4  |   |                                   | Elective Course |          |                             |
| Max. Marks: 25+75 (Internal + External)   |   |                                   |                 |          |                             |
| Unit  | Topics  |                                   |                 | Credit   | No. of Lectures<br>60 Hours |
| I   | Introduction to Banking and Regulatory Framework<br>Meaning and definition of banking; Origin and growth of banking in India; Functions of banks; Types of banks – commercial banks, cooperative banks, development banks; Structure of Indian banking system; Role and functions of Reserve Bank of India; Overview of Banking Regulation Act, 1949 – licensing, capital requirements, management and control.   |                                   |                 | 1        | 15                          |
| II  | Legal Aspects of Banking Operations<br>Case Laws on Responsibility of Paying and Collecting Banker Indemnities or Guarantees - Scope and Application – Obligations of a Banker - Precautions and Rights - Laws relating to Bill Finance, LC and Deferred Payments - Laws Relating to Securities - Valuation of Securities - Modes of Charging Securities -Lien, Pledge, Mortgage, Hypothecation etc. - Registration of Firms/Companies - Creation of Charge and Satisfaction of Charge. |                                   |                 | 1        | 15                          |
| III   | Banking Related Laws<br>Law of Limitation - Provisions of Bankers Book Evidence Act -Special Features of Recovery of Debts Due to Banks and Financial Institutions Act, 1993 TDS Banking Cash Transaction Tax Service Tax, Asset Reconstruction Companies, The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.  |                                   |                 | 1        | 15                          |
| IV  | Modern Banking and Consumer Protection<br>Introduction to digital banking – NEFT, RTGS, IMPS, UPI; Internet banking and mobile banking; Safety and security in electronic banking; Consumer protection in banking – Banking Ombudsman Scheme; Basics of NPA and recovery mechanisms; Ethical practices and customer service in banks; Emerging trends in banking sector.  |                                   |                 | 1        | 15                          |






**Teaching Learning Process:** Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.

**References:**

- P.N. Varshney – Banking Law and Practice
- E. Gordon & K. Natarajan – Banking Theory, Law and Practice
- M.L. Tannan – Banking Law and Practice in India
- Avtar Singh – Negotiable Instruments Act
- RBI publications and guidelines
- ICSI & ICAI study materials on banking law basics

**Suggested Continuous Evaluation Methods:**

Assignment, Internal, Quiz, PPT presentation, External Examination etc.

**Suggested equivalent online courses:**

Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material  
SWAYAM Portal <http://heecontent.upsdc.gov.in/Home.aspx>





## SEC-1.1 Practical aspects for Accounts Assistant

|   |  |                                 |                                     |
|---|--|---------------------------------|-------------------------------------|
| <b>Programme:</b> B.Com. in Banking Financial Services & Insurance  |  | <b>Year:</b> First              | <b>Semester:</b> I                  |
| <b>Subject: Banking Financial Services &amp; Insurance</b>  |  |                                 |                                     |
| <b>Course Code:</b> SEC-1.1   | <b>Course Title:</b> Practical aspects for Accounts Assistant  |                                 | <b>Theory</b>                       |
| <b>Course Objective:</b> This course provides hands-on training in core accounting operations required for the role of an Accounts Assistant. It enables students to record transactions, prepare financial statements, and perform reconciliations using both manual and computerized systems. The course emphasizes practical exposure to GST, TDS, payroll, and accounting software, enabling students to perform day-to-day accounting tasks accurately and in compliance with statutory requirements.          |  |                                 |                                     |
| <b>Learning Outcomes:</b> After completion of the course, learners will be able to  |  |                                 |                                     |
| <ul style="list-style-type: none"><li>Record business transactions using journals, ledgers, and subsidiary books.</li><li>Prepare trial balances, final accounts, and bank reconciliation statements.</li><li>Handle petty cash transactions and maintain vouchers.</li><li>Apply basic GST and TDS provisions in accounting entries.</li><li>Operate accounting software for voucher entry, report generation, and data backup.</li><li>Prepare payroll statements and account for statutory deductions.</li></ul> |  |                                 |                                     |
| Credits: 4  |  | <b>Skill Enhancement Course</b> |                                     |
| Max. Marks: 40+60 (Internal + External (P))   |  |                                 |                                     |
| <b>Unit</b>   | <b>Topics</b>  | <b>Credit</b>                   | <b>No. of Lectures<br/>30 Hours</b> |
| <b>I</b>  | <b>Manual Accounting Practices</b><br>Preparation of vouchers – cash, bank, purchase, sales; Recording transactions in journals; Posting to ledgers; Preparation of trial balance; Adjusting and closing entries; Preparation of trading account, profit & loss account, and balance sheet for sole proprietorship; Preparation of bank reconciliation statement; Maintaining petty cash book; GST accounting – recording output tax, input tax credit, and GST payments; TDS basics – deduction entries and challan preparation.  | 1                               | 15                                  |
| <b>II</b>   | <b>Computerized Accounting Practices</b><br>Introduction to accounting software (Tally Prime or equivalent); Creating and managing company data; Creation of ledgers and groups; Voucher entry for purchase, sales, receipts, and payments; GST configuration and GST-compliant invoicing; Payroll setup – employee master, salary structure, statutory deductions (PF, ESI, TDS); Generating accounting reports – ledger, trial balance, profit & loss account, and balance sheet; Exporting and securing data; Practical assignments and simulation exercises based on real-world scenarios. | 1                               | 15                                  |
| <b>Teaching Learning Process:</b> Class discussions, problem-solving exercises, accounting software demonstrations, assignments, and PowerPoint presentations.  |  |                                 |                                     |
| <b>References:</b> <ul style="list-style-type: none"><li>T.S. Grewal – Double Entry Book Keeping</li><li>S.N. Maheshwari – Principles of Accounting</li><li>R.L. Gupta &amp; Radhaswamy – Advanced Accountancy</li><li>Tally Solutions Pvt. Ltd. – Tally Prime Official Guide</li><li>GST and TDS portals for practical guidance and updates</li><li>ICAI Study Material – Accounting</li></ul>   |  |                                 |                                     |
| <b>Suggested Continuous Evaluation Methods:</b> Assignments, internal tests, practical exercises, accounting project work, external examination.  |  |                                 |                                     |
| <b>Suggested equivalent online courses:</b> ePG-Pathshala, IGNOU online accounting courses, SWAYAM portal (Financial Accounting courses) <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>  |  |                                 |                                     |



## VAC-1.1 Developing Soft Skills and Personality

|  |  |   |                    |                                     |
|--|--|---|--------------------|-------------------------------------|
| <b>Programme:</b> B.Com. in Banking Financial Services & Insurance   |  | <b>Year:</b> First  | <b>Semester:</b> I |                                     |
| <b>Subject: Banking Financial Services &amp; Insurance</b>   |  |   |                    |                                     |
| <b>Course Code:</b> VAC-1.1  |  | <b>Course Title:</b> Developing Soft Skills and Personality |                    | <b>(Theory)</b>                     |
| <b>Course objective:</b> - . This is designed to enhance personal and professional growth by focusing on key areas such as self-management, communication, conflict resolution, and health management.   |  |   |                    |                                     |
| <b>Learning outcomes-</b>  |  |   |                    |                                     |
| <ul style="list-style-type: none"><li>• Students will develop a deep understanding of their emotions, strengths, and areas for improvement.</li><li>• Learners will acquire the ability to communicate clearly and confidently in various settings, including home and workplace environments.</li><li>• Students will gain skills to identify and address interpersonal conflicts, aiming for win-win solutions.</li><li>• Learners will understand the importance of time management and develop strategies to use time efficiently.</li></ul> |  |   |                    |                                     |
| Credits: 2   |  | <b>Value Enhancement Course</b>                             |                    |                                     |
| Max. Marks: 100 (External)   |  |   |                    |                                     |
| <b>Unit</b>  | <b>Topics</b>  |   | <b>Credit</b>      | <b>No. of Lectures<br/>30 Hours</b> |
| <b>I</b>   | <b>Learning, Planning and goal setting, Human Perceptions</b><br>Understanding people, Types of soft skills: Self Management skills, Aiming for excellence: Developing potential and self-Actualisation, Need Achievement and Spiritual Intelligence   |   | 1                  | 15                                  |
| <b>II</b>  | <b>Mindsets and Managing Health:</b><br>Definition and types of mindset, Learning Mindsets, secrets of developing Growth mindsets Time management and Procrastination: Importance and understanding perceptions of Time, Using Time Efficiently, Understanding Procrastination, Overcoming Procrastination. Controlling anger, anxiety, Importance of exercise, Health and Personality, Diet and sleep, Gaining power from positive, Habits: Guiding principles, Identifying Good and Bad Habits, Habit cycle, Breaking Bad Habits, Forming Habits of success. |   | 1                  | 15                                  |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.  |  |   |                    |                                     |
| <b>References:</b>   |  |   |                    |                                     |
| <ul style="list-style-type: none"><li>• Dorch , Patricia. What are soft skills? New York:Execu Dress Publisher, 2013.</li><li>• Kamin, Maxie. Soft Skills Revolution: A Guide for Connecting with Compassion for Trainers, Teams, and Leaders. Washington, DC:Pfeiffer &amp; Company, 2013.</li><li>• Klaus, Peggy, Jane Rohman &amp; Molly Hamaker. The Hard Truth about Soft Skills. London :Harper Collins E- Books, 2007.</li></ul>  |  |   |                    |                                     |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.   |  |   |                    |                                     |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>  |  |   |                    |                                     |






## AEC-1.1 English Language-I (Listening and Speaking Skills)

|   |   |                                   |                           |
|---|---|-----------------------------------|---------------------------|
| <b>Programme:</b> B.Com. in Banking Financial Services & Insurance  |   | <b>Year:</b> First                | <b>Semester:</b> I        |
| <b>Subject: Banking Financial Services &amp; Insurance</b>  |   |                                   |                           |
| <b>Course Code:</b> AEC-1.1   | <b>Course Title:</b> English Language-I (Listening and Speaking Skills)   |                                   | <b>(Theory)</b>           |
| <b>Course objective: -</b><br>The course aims to develop students' proficiency in listening and speaking skills in English through active practice and exposure to authentic language use. It focuses on improving comprehension of spoken English, enhancing pronunciation and intonation, building vocabulary for effective communication, and fostering confidence in interpersonal, academic, and professional contexts                 |   |                                   |                           |
| <b>Learning outcomes-</b><br>By the end of this course, students will be able to: <ul style="list-style-type: none"><li>• Demonstrate comprehension of spoken English in academic and semi-academic contexts.</li><li>• Communicate ideas clearly in structured conversations and short presentations.</li><li>• Use appropriate pronunciation, stress, and intonation in speech.</li><li>• Describe simple economic data orally.</li></ul> |   |                                   |                           |
| Credits: 2  |   | <b>Ability Enhancement Course</b> |                           |
| Max. Marks: 25+75 (Internal + External)   |   |                                   |                           |
| <b>Unit</b>   | <b>Topics</b>   | <b>Credit</b>                     | <b>No. of Lectures 30</b> |
| <b>I</b>  | <b>Listening Skills</b> <ul style="list-style-type: none"><li>▪ Listening for gist and specific information</li><li>▪ Listening to short academic lectures and economic news</li><li>▪ Note-taking while listening</li><li>• Understanding tone, stress, and intonation</li></ul> | 1                                 | 15                        |
| <b>II</b>   | <b>Speaking Skills-</b> <ul style="list-style-type: none"><li>▪ Introducing oneself and exchanging information</li><li>▪ Expressing opinions in simple language</li><li>▪ Describing graphs and trends orally</li><li>▪ Short presentations on everyday/economic topics</li></ul> | 1                                 | 15                        |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |   |                                   |                           |
| <b>References:</b> <ul style="list-style-type: none"><li>• Kenneth Anderson, Study Speaking (Cambridge University Press)</li><li>• Tony Lynch, Study Listening (Cambridge University Press)</li><li>• BBC Learning English (online resources)</li></ul>   |   |                                   |                           |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.  |   |                                   |                           |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material<br>SWAYAM Portal <a href="http://heecontent.upsc.gov.in/Home.aspx">http://heecontent.upsc.gov.in/Home.aspx</a>  |   |                                   |                           |





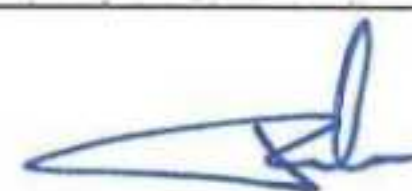

## DSC 2.1 Introduction of Indirect Taxes

|  |   |  |              |          |                             |
|--|---|--|--------------|----------|-----------------------------|
| B.Com. in Banking Financial Services & Insurance   |   | Year: First                                  | Semester: II |          |                             |
| Subject: Banking Financial Services & Insurance  |   |  |              |          |                             |
| Course Code: DSC 2.1   |   | Course Title: Introduction of Indirect Taxes |              | (Theory) |                             |
| <b>Course Objective:</b> - To provide a comprehensive understanding of the principles, laws, and practices related to indirect taxes in India, with a special focus on Goods and Services Tax (GST), customs duty, excise duty, and service tax. The course aims to equip learners with the skills required for effective indirect tax planning, compliance, and management across various industries and international trade scenarios.   |   |  |              |          |                             |
| <b>Learning Outcomes:</b> By the end of this course, learners will be able to:   |   |  |              |          |                             |
| <ul style="list-style-type: none"><li>• Define indirect taxes and explain their importance and role in the Indian economy.</li><li>• Trace the historical evolution of indirect taxation in India, emphasizing the transition from cascading taxes to the GST regime.</li><li>• Understand and apply basic concepts of supply, goods, services, and taxable events under indirect taxation.</li><li>• Describe the structure, objectives, and compliance mechanisms of GST including CGST, SGST, and IGST.</li><li>• Explain the provisions, registration, and filing requirements under the CGST Act, 2017 and related rules.</li></ul> |   |  |              |          |                             |
| Credits: 4   |   |  | Core Course  |          |                             |
| Max. Marks: 25+75 (Internal + External)  |   |  |              |          |                             |
| Unit   | Topics  |  |              | Credit   | No. of Lectures<br>60 Hours |
| I  | <b>Foundations of Indirect Taxes</b><br>Introduction to Indirect Taxes, Definition and types of indirect taxes, Importance and role of indirect taxes in the economy, Evolution of Indirect Taxation in India, Historical overview of indirect taxation in India, Transition from cascading taxes to GST regime, Basic Concepts in Indirect Taxation, Concepts of supply, goods, services, and taxable events, Principles of levy, collection, and administration of indirect taxes.  |  |              | 1        | 15                          |
| II   | <b>Goods and Services Tax (GST), Customs Duty: Excise Duty and Other Indirect Taxes</b><br>Overview of GST, Introduction to GST and its objectives, GST structure (CGST, SGST, IGST) and compliance mechanism, GST Law and Regulations, Provisions of the CGST Act, 2017 and related rules, Amendments and updates in GST law, GST Registration and Compliance, GST registration process and eligibility criteria, Filing GST returns (GSTR-1, GSTR-3B, etc.) and compliance requirements, Customs Law and Regulations, Customs Act, 1962 and related rules, Classification of goods, valuation, and assessment under customs, Import Duties and Procedures, Basic customs duty, countervailing duty (CVD), and special additional duty (SAD), Customs clearance procedures, documentation, and compliance requirements. Excise Duty, Overview of central excise duty and related laws, Excise duty on manufacturing, production, and clearance of goods, Service Tax, Introduction to service tax and its applicability, Service tax rates, exemptions, and compliance procedures. |  |              | 1        | 15                          |





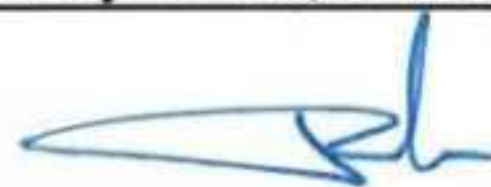

|  |   |   |    |
|--|---|---|----|
| III  | <b>Indirect Tax Planning and Management, Advanced Topics</b><br>Tax Planning Strategies, Strategies for minimizing indirect tax liability, Impact of indirect taxes on business decisions and operations, Tax Compliance Management, Record-keeping requirements for indirect tax compliance, Internal controls and audit procedures for indirect taxes, GST in Specific Industries, GST implications for manufacturing, services, and e-commerce sectors, Sector-specific exemptions and compliance challenges, International Trade and Customs, Customs duties on imports and exports, Customs valuation, classification, and tariff concessions.   | 1 | 15 |
| IV   | <b>Case Studies and Practical Applications, Additional Resources and Tools Evaluation and Assessment: -</b><br>Analyzing case studies related to GST registration, compliance, and indirect tax planning, Preparation of GST returns and customs documentation using case studies, Simulation exercises on handling GST-related queries and customs clearance procedures. GST portals, customs websites, and online resources provided by government authorities, Training materials and guides on GST compliance and customs procedures, Workshops, seminars, and webinars conducted by experts in indirect taxation. Practical assignments on GST registration, filing returns, and customs clearance procedures, Quizzes and tests assessing understanding of indirect tax laws and compliance requirements, Project work involving application of indirect tax knowledge in real-world scenarios. | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.  |   |   |    |
| <b>References:</b> <ul style="list-style-type: none"> <li>• Indirect Taxes - GST, Customs and Excise by V.S. Datey</li> <li>• GST Law &amp; Practice by CA Girish Ahuja and CA Ravi Gupta</li> <li>• Central Excise, Customs and Service Tax - Taxman's Publications by Dr. Vinod K. Singhania and Dr. Monica Singhania</li> <li>• GST Ready Reckoner by CA Rajat Mohan</li> <li>• The Customs Act, 1962 - Bare Act with Rules (Latest Edition)</li> <li>• Official GST Portal and Government Resources: <a href="https://www.gst.gov.in">https://www.gst.gov.in</a></li> <li>• CBIC (Central Board of Indirect Taxes and Customs) Website: <a href="https://www.cbic.gov.in">https://www.cbic.gov.in</a></li> <li>• Selected case studies and recent circulars/notifications from CBIC and GST authorities</li> </ul> |   |   |    |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.   |   |   |    |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>  |   |   |    |





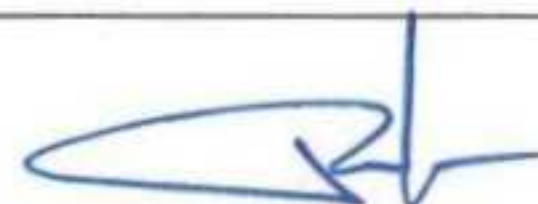

## DSC-2.2 Business Mathematics & Statistics

|   |   |   |              |                             |
|---|---|---|--------------|-----------------------------|
| B.Com. in Banking Financial Services & Insurance  |   | Year: First                                     | Semester: II |                             |
| Subject: Banking Financial Services & Insurance   |   |   |              |                             |
| Course Code: DSC-2.2  |   | Course Title: Business Mathematics & Statistics |              | (Theory)                    |
| <b>Course objective:</b> - To equip learners with essential mathematical and statistical tools and techniques required for effective business decision-making, financial analysis, and data interpretation. The course aims to develop proficiency in arithmetic operations, algebra, financial mathematics, descriptive and inferential statistics, time series analysis, decision-making models, and optimization methods applicable in real-world business scenarios   |   |   |              |                             |
| <b>Course Outcomes:</b>   |   |   |              |                             |
| <ul style="list-style-type: none"><li>• Perform basic arithmetic operations and apply algebraic concepts to solve business-related problems.</li><li>• Understand and manipulate functions and graphs including linear, quadratic, exponential, and logarithmic functions.</li><li>• Calculate the time value of money, including present and future value, compound and simple interest, and apply these in capital budgeting decisions.</li><li>• Analyze financial statements using key financial ratios to assess liquidity, solvency, and profitability.</li></ul> |   |   |              |                             |
| Credits: 4  |   |   | Core Course  |                             |
| Max. Marks: 25+75 (Internal + External)   |   |   |              |                             |
| Unit  | Topics  |   | Credit       | No. of Lectures<br>60 Hours |
| I   | <b>Foundations of Business Mathematics:</b><br>Basic Arithmetic Operations, Addition, subtraction, multiplication, and division, Order of operations (PEMDAS), Fractions, decimals, and percentages, Algebraic Concepts, Variables, constants, and expressions, Solving linear equations and inequalities, Formulas and their applications in business, Functions and Graphs, Linear functions and their graphs, Quadratic functions and parabolas, Exponential and logarithmic functions.  |   | 1            | 15                          |
| II  | <b>Financial Mathematics and Descriptive Statistics:</b><br>Time Value of Money, Future value and present value calculations, Compound interest and simple interest, Annuities and perpetuities, Discounted Cash Flow Analysis, Net present value (NPV) and internal rate of return (IRR), Capital budgeting decisions, Sensitivity analysis and scenario modeling, Financial Ratios and Analysis, Liquidity ratios (current ratio, quick ratio), Solvency ratios (debt-to-equity ratio, interest coverage ratio), Profitability ratios (return on investment, profit margin). Data Presentation and Summary, Frequency distributions and histograms, Measures of central tendency (mean, median, mode), Measures of dispersion (variance, standard deviation), Probability Distributions, Discrete probability distributions (binomial, Poisson), Continuous probability distributions (normal distribution), Sampling and Estimation, Sampling techniques (random sampling, stratified sampling), Point estimation and interval estimation. |   | 1            | 15                          |
| III   | <b>Inferential Statistics, Time Series Analysis, Decision Analysis and Optimization:</b><br>Hypothesis Testing, Null and alternative hypotheses, Type I and Type II errors, One-sample and two-sample hypothesis tests, Regression Analysis, Simple linear regression, Multiple regression analysis, Interpretation of regression coefficients, ANOVA and Nonparametric Tests, Analysis of variance (ANOVA), Nonparametric tests (Mann-Whitney U test, Kruskal-   |   | 1            | 15                          |






|  |  |   |    |
|--|--|---|----|
|  | Wallis test). Trend Analysis, Moving averages and trend lines, Seasonal variations and seasonal decomposition, Forecasting Techniques, Exponential smoothing methods, Time series models (ARIMA). Decision Trees, Decision nodes, chance nodes, and terminal nodes, Expected value and decision tree analysis, Linear Programming, Formulating linear programming problems, Graphical and simplex methods for solution.  |   |    |
| IV   | <b>Business Applications and Case Studies, Additional Resources and Tools, Evaluation and Assessment:</b><br>Financial analysis using ratios and financial models, Market research and data analysis for business decision-making, Risk assessment and management using statistical techniques, Business mathematics and statistics software (e.g., Excel, MATLAB, R), Online resources, textbooks, and academic journals, Workshops, tutorials, and webinars on business mathematics and statistics. Problem-solving exercises and assignments on mathematical and statistical concepts, Data analysis projects and case studies, Exams and quizzes assessing understanding and application of business mathematics and statistics principles | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.  |  |   |    |
| <b>References:</b> <ul style="list-style-type: none"> <li>• Business Mathematics and Statistics" by T.R. Vittal</li> <li>• Mathematics for Business and Economics" by R.P. Hoshy</li> <li>• Statistics for Business and Economics" by Paul Newbold, William Carlson, Betty Thorne</li> <li>• Quantitative Methods for Business" by David R. Anderson, Dennis J. Sweeney, Thomas A. Williams</li> <li>• Financial Management: Theory and Practice" by Eugene F. Brigham, Michael C. Ehrhardt</li> </ul> |  |   |    |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.   |  |   |    |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material<br>SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>   |  |   |    |



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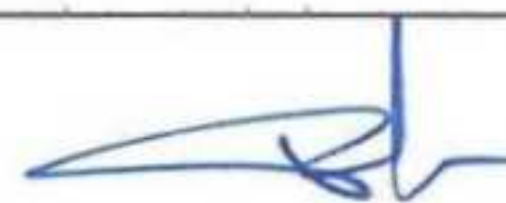


## DSC-2.3 Marketing Concepts and Principle

|   |   |  |                             |          |
|---|---|--|-----------------------------|----------|
| Programme: B.Com. in Banking Financial Services & Insurance   |   | Year: First                                    | Semester: II                |          |
| Subject: Banking Financial Services & Insurance   |   |  |                             |          |
| Course Code: DSC-2.2  |   | Course Title: Marketing Concepts and Principle |                             | (Theory) |
| Course Objective: -<br>To provide learners with a comprehensive understanding of fundamental marketing concepts, strategies, and tools necessary for analyzing markets, planning effective marketing campaigns, managing brands, and making data-driven marketing decisions in dynamic business environments.   |   |  |                             |          |
| Learning Outcomes: <ul style="list-style-type: none"><li>• Explain the definition, scope, and evolution of marketing and its role in business success.</li><li>• Analyze the marketing environment including macro and micro factors affecting businesses.</li><li>• Apply market segmentation, targeting, and positioning (STP) techniques to identify and serve customer segments effectively.</li><li>• Conduct marketing research using qualitative and quantitative methods, including data collection and analysis.</li></ul> |   |  |                             |          |
| Credits: 4  |   | Core Course                                    |                             |          |
| Max. Marks: 25+75 (Internal + External)   |   |  |                             |          |
| Unit  | Topics  | Credit   | No. of Lectures<br>60 Hours |          |
| I   | <b>Foundations of Marketing, Marketing Strategy and Planning:</b><br>Introduction to Marketing, Definition and scope of marketing, Evolution of marketing concepts, Role and importance of marketing in business, Marketing Environment Analysis, Understanding the marketing environment (macro and micro factors), Market segmentation, targeting, and positioning (STP), Consumer behavior and decision-making process, Marketing Research, Research process and methods (qualitative and quantitative), Data collection techniques (surveys, interviews, focus groups), Data analysis and interpretation. Strategic Planning in Marketing, Setting marketing objectives and goals, SWOT analysis and competitive positioning, Marketing planning process, Marketing Mix (4Ps), Product strategy and development, Pricing strategies and tactics, Distribution (Place) strategies, Promotional mix (Advertising, Sales Promotion, Public Relations, Direct Marketing), Digital Marketing, Overview of digital marketing channels (SEO, SEM, social media marketing), Content marketing and email marketing, Web analytics and performance measurement. | 1  | 15                          |          |
| II  | <b>Consumer and Market Analysis, Marketing Communication and Promotion:</b><br>Market Segmentation, Criteria for segmentation (demographic, psychographic, behavioral), Targeting strategies and selection criteria, Consumer Behavior, Factors influencing consumer behavior (motivation, perception, learning), Decision-making process (problem recognition, information search, evaluation of alternatives, purchase decision, post-purchase behavior), Brand Management, Brand equity and brand positioning, Brand loyalty and brand extension strategies, Building and managing brand reputation. Integrated Marketing Communication (IMC), Communication process and elements, Developing effective marketing  | 1  | 15                          |          |



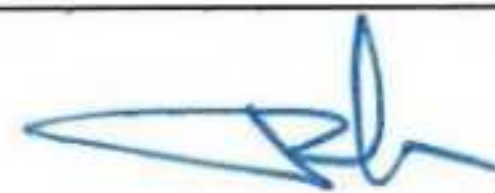
|   |   |   |    |
|---|---|---|----|
|   | communication strategies, Media planning and selection, Advertising and Public Relations, Advertising objectives and budgeting, Types of advertising (print, broadcast, online), Public relations strategies and tactics, Sales Promotion and Personal Selling, Types of sales promotion techniques (coupons, discounts, contests), Sales force management and training, Personal selling process and techniques.   |   |    |
| III   | <b>Marketing Analytics and Performance Measurement, Contemporary Issues in Marketing:</b><br>Marketing Metrics, Key performance indicators (KPIs) in marketing, Metrics for measuring customer satisfaction, retention, and loyalty, Return on marketing investment (ROMI), Marketing Dashboards and Reporting, Tools for marketing data analysis (Excel, Google Analytics, CRM software), Dashboard design and visualization techniques, Interpreting marketing data and making data-driven decisions. Ethical and Social Responsibility in Marketing, Ethical issues in marketing practices, Corporate social responsibility (CSR) initiatives, Global Marketing, Challenges and opportunities in international marketing, Cross-cultural marketing strategies.   | 1 | 15 |
| IV  | <b>Case Studies and Practical Applications, Additional Resources and Tools, Evaluation and Assessment:</b><br>Analyzing real-world marketing scenarios and case studies, Developing marketing plans and strategies for hypothetical businesses, Simulation exercises on marketing campaigns and product launches. Marketing textbooks, journals, and academic literature, Online courses, webinars, and workshops on marketing topics, Guest lectures and industry interactions with marketing professionals. Assignments, quizzes, and exams assessing understanding of marketing concepts and principles, Case study analyses and presentations evaluating application of marketing theories in business contexts, Project work and group activities measuring ability to develop and implement marketing strategies. | 1 | 15 |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |   |   |    |
| <b>References:</b> <ul style="list-style-type: none"> <li>• Principles of Marketing" by Philip Kotler, Gary Armstrong</li> <li>• Marketing Management" by Philip Kotler, Kevin Lane Keller</li> <li>• Consumer Behavior" by Leon G. Schiffman and Joseph L. Wisenblit</li> <li>• Integrated Marketing Communication" by Robyn Blakeman</li> </ul> |   |   |    |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.  |   |   |    |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material<br>SWAYAM Portal <a href="http://heecontent.upsc.gov.in/Home.aspx">http://heecontent.upsc.gov.in/Home.aspx</a>  |   |   |    |






## DSE 2.1 Financial Accounting

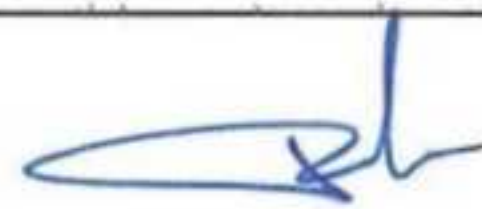
|  |   |                                    |                 |                             |
|--|---|------------------------------------|-----------------|-----------------------------|
| B.Com. in Banking Financial Services & Insurance   |   | Year: First                        | Semester: II    |                             |
| Subject: Banking Financial Services & Insurance  |   |                                    |                 |                             |
| Course Code: DSE 2.1   |   | Course Title: Financial Accounting |                 | (Theory)                    |
| Course Objective: The course aims to help learners to acquire conceptual knowledge of financial accounting, to impart skills for recording various kinds of business transactions and to prepare financial statements.   |   |                                    |                 |                             |
| Learning Outcomes: After completion of the course, learners will be able to:   |   |                                    |                 |                             |
| <ul style="list-style-type: none"><li>• Apply the generally accepted accounting principles while recording transactions and preparing financial statements.</li><li>• Demonstrate the accounting process under a computerized accounting system.</li><li>• Measure business income applying relevant accounting standards.</li><li>• Evaluate the impact of depreciation and inventories on Business Income.</li><li>• Prepare the Financial Statements of sole proprietor firms and Not-For-Profit Organizations.</li><li>• Prepare the accounts for Inland Branches, Departments and Leases.</li></ul> |   |                                    |                 |                             |
| Credits: 4   |   |                                    | Elective Course |                             |
| Max. Marks: 25+75 (Internal + External)  |   |                                    |                 |                             |
| Unit   | Topics  |                                    | Credit          | No. of Lectures<br>60 Hours |
| I  | Theoretical Framework & Accounting Process: Understanding accounting as an information system; users and their needs; qualitative characteristics of accounting info; GAAP and AS concepts; capital vs revenue items; accounting policies; introduction to AI & Data Analytics in accounting. Recording transactions, adjusting entries, trial balance, and final accounts including GST. |                                    | 1               | 15                          |
| II   | Business Income, Asset & Inventory Valuation: Concept and measurement of business income; revenue recognition (AS 9); accounting for Property, Plant, Equipment (AS 10) and Intangibles (AS 26); depreciation impact; inventory valuation methods (AS 2) – FIFO, LIFO, and weighted average.  |                                    | 1               | 15                          |
| III  | Financial Statements & Special Accounting Areas: Preparation of final accounts for Sole Proprietors and Not-for-Profit Organizations. Accounting for Inland Branches (Debtors System, Stock & Debtors System), Departments, and Leases (AS 19).   |                                    | 1               | 15                          |
| IV   | Computerized Accounting Systems & Practical Work: Using accounting software to create companies, ledgers, stock items, vouchers (with GST), and generate reports (P&L, Balance Sheet, Cash Flow). Includes practical exercises like preparing financial statements and analyzing accounting policies.   |                                    | 1               | 15                          |
| Teaching Learning Process: Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |   |                                    |                 |                             |
| References:  |   |                                    |                 |                             |
| <ul style="list-style-type: none"><li>• Goyal, B. K., &amp; Tiwari, H. N. —Financial Accounting  Taxmann Publication, New Delhi.</li><li>• Tulsian, P. C. —Financial Accounting  S Chand Ltd., New Delhi.</li><li>• Shukla, M. C., Grewal, T. S., &amp; Gupta, S. C. —Advanced Accounts. Vol.-I.  Sultan Chand Publishing, New Delhi.</li><li>• Maheshwari, S. N., Maheshwari, S. K., &amp; Maheshwari, S. K. —Financial Accounting  Vikas Publishing House Pvt. Ltd., New Delhi</li></ul>   |   |                                    |                 |                             |






Suggested Continuous Evaluation Methods:  
Assignment, Internal, Quiz, PPT presentation, External Examination etc.

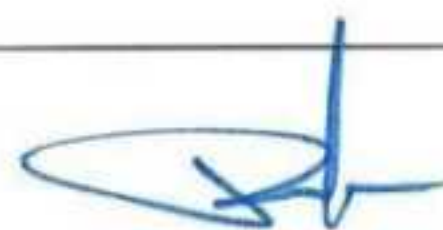
Suggested equivalent online courses:  
Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material  
SWAYAM Portal <http://heecontent.upsdc.gov.in/Home.aspx>





## DSE 2.2 Environment and Management of Financial Services

| Programme: B.Com. in Banking<br>Financial Services & Insurance   |   | Year: First   | Semester: II    |                                |
|--|---|---|-----------------|--------------------------------|
| Subject: Banking Financial Services & Insurance  |   |   |                 |                                |
| Course Code: DSE 2.2   |   | Course Title: Environment and Management of<br>Financial Services |                 | (Theory)                       |
| <b>Course Objective: -</b><br>This course provides students with an understanding of the structure, functioning, and regulatory framework of the financial services sector in India. It equips them with knowledge of various financial services such as banking, insurance, mutual funds, leasing, factoring, and venture capital.<br><b>Learning Outcomes:</b> On successful completion of the course, the students will be able to: <ul style="list-style-type: none"><li>• Explain the concept, scope, and significance of financial services in economic development.</li><li>• Identify and describe different types of financial services and their role in business and industry.</li><li>• Understand the structure and functions of key financial institutions in India.</li><li>• Analyze the regulatory environment governing financial services.</li><li>• Evaluate the management practices in financial service organizations.</li><li>• Assess emerging trends and innovations in the financial services sector.</li></ul> |   |   |                 |                                |
| Credits: 4   |   |   | Elective Course |                                |
| Max. Marks: 25+75 (Internal + External)  |   |   |                 |                                |
| Unit   | Topics  |   | Credit          | No. of<br>Lectures<br>60 Hours |
| I  | <b>Introduction to Financial System</b> <ul style="list-style-type: none"><li>• Financial System; Institutional set- up, Marketing Structure, Instruments, Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.)</li><li>• Meaning, Definition and scope of Banking and Insurance.</li></ul> |   | 1               | 15                             |
| II   | <b>Phases of Development of Banking and Insurance</b> <ul style="list-style-type: none"><li>• Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth.</li><li>• Functions and working of banking and insurance companies</li></ul>  |   | 1               | 15                             |
| III  | <b>Management, Regulation and Development</b> <ul style="list-style-type: none"><li>• Risk management within the organizations of Banks and Insurance companies</li><li>• Asset - Liability Management in Banking and Insurance</li><li>• Organisational structure and management</li></ul>   |   | 1               | 15                             |
| IV   | <b>Regulatory and Developmental Framework of Banking &amp; Insurance</b> <ul style="list-style-type: none"><li>• Banking companies and RBI Acts and legal framework governing the insurance.</li><li>• Developmental Activities of RBI and IRDA</li><li>• Mechanism of supervision and regulation.</li><li>• Prudential Norms.</li></ul>  |   | 1               | 15                             |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.  |   |   |                 |                                |






**References:**

- Khan, M.Y. – Financial Services
- Gordon, E. & Natarajan, K. – Financial Markets and Services
- Pathak, Bharati V. – The Indian Financial System: Markets, Institutions, and Services
- Machiraju, H.R. – Indian Financial System
- Gurusamy, S. – Financial Services and Markets
- Reserve Bank of India – Annual Reports and Bulletins

Suggested Continuous Evaluation Methods:

Assignment, Internal, Quiz, PPT presentation, External Examination etc.

Suggested equivalent online courses:

Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material

SWAYAM Portal <http://heecontent.upsdc.gov.in/Home.aspx>





## SEC-2.1 GST ASSISTANT

|  |   |                                    |                                 |                                     |
|--|---|------------------------------------|---------------------------------|-------------------------------------|
| <b>Programme:</b> B.Com. in Banking Financial Services & Insurance   |   | <b>Year:</b> First                 | <b>Semester:</b> II             |                                     |
| <b>Subject: Banking Financial Services &amp; Insurance</b>   |   |                                    |                                 |                                     |
| <b>Course Code:</b> SEC-2.1  |   | <b>Course Title:</b> GST ASSISTANT |                                 | <b>Theory and practical</b>         |
| <b>Course objectives:</b> - This course aims to provide fundamental knowledge and practical skills for assisting in Goods and Services Tax (GST) compliance. Students will learn about GST concepts, registration, returns filing, invoicing, and basic record maintenance to support businesses in meeting statutory requirements.  |   |                                    |                                 |                                     |
| <b>Learning Outcomes:</b> - <ul style="list-style-type: none"><li>• Understand the basic concepts, scope, and applicability of GST in India.</li><li>• Assist in GST registration and compliance processes.</li><li>• Prepare GST-compliant invoices and maintain necessary documentation.</li><li>• Support the filing of GST returns using online GST portals.</li></ul> |   |                                    |                                 |                                     |
| Credits: 2   |   |                                    | <b>Skill Enhancement Course</b> |                                     |
| Max. Marks: 40+60 (Internal + External(P))   |   |                                    |                                 |                                     |
| <b>Unit</b>  | <b>Topics</b>   |                                    | <b>Credit</b>                   | <b>No. of Lectures<br/>30 Hours</b> |
| <b>I</b>   | <b>Fundamentals of GST</b><br>Introduction to GST – meaning, features, objectives, and benefits. Structure of GST – CGST, SGST, IGST, and UTGST. Scope and applicability of GST law. GST Council – composition and functions. Key definitions – goods, services, supply, input tax credit, aggregate turnover. GST registration process – eligibility, documents required, application procedure. Time and place of supply rules                                |                                    | 1                               | 15                                  |
| <b>II</b>  | <b>Practical GST Assistance</b><br>Preparation of GST-compliant tax invoices, debit notes, and credit notes. Understanding HSN and SAC codes. Maintenance of GST-related records and documents. Filing of GST returns – GSTR-1, GSTR-3B, and annual return basics. Payment of GST and use of electronic cash/credit ledger. Introduction to GST portal operations. Basics of GST audit and assessments. Ethical practices and confidentiality in GST operations |                                    | 1                               | 15                                  |
| <b>Teaching Learning Process:</b> Class discussions, practical demonstrations on GST portal, assignments, role-play exercises, and PowerPoint presentations  |   |                                    |                                 |                                     |
| <b>References:</b> <ul style="list-style-type: none"><li>• Datey, V.S. – GST Ready Reckoner, Taxmann</li><li>• Garg, P.K. – Goods and Services Tax: Laws and Practice, Kalyani Publishers</li><li>• Bhatia, H.L. – Indirect Taxes, Vikas Publishing House</li><li>• GST Acts and Rules – Bare Acts</li></ul>   |   |                                    |                                 |                                     |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignments, GST invoice preparation exercises, online GST portal practice, internal tests, case study analysis, external examination.  |   |                                    |                                 |                                     |
| <b>Suggested equivalent online courses:</b> ePG-Pathshala, GST courses on SWAYAM, ICAI and GSTN learning resources <a href="http://heecontent.upsc.gov.in/Home.aspx">http://heecontent.upsc.gov.in/Home.aspx</a>   |   |                                    |                                 |                                     |






## AEC-2.1 English Language-II (Reading and Writing Skills)

|   |  |                            |                   |
|---|--|----------------------------|-------------------|
| Programme: B.Com. in Banking Financial Services & Insurance   |  | Year: First                | Semester: II      |
| Subject: Banking Financial Services & Insurance   |  |                            |                   |
| Course Code: AEC-2.1  | Course Title: English Language-II (Reading and Writing Skills )  |                            | (Theory)          |
| <b>Course objective: -</b><br>The course aims to strengthen students' reading and writing competencies in English for academic, professional and personal purposes. It focuses on developing the ability to read a variety of texts with comprehension, analyze and interpret information critically, and apply appropriate reading strategies.   |  |                            |                   |
| <b>Learning outcomes-</b><br>By the end of this course, students will be able to: <ul style="list-style-type: none"><li>• Apply reading strategies such as skimming and scanning to comprehend texts.</li><li>• Identify main ideas and supporting details in short academic readings.</li><li>• Write coherent paragraphs and short essays with unity and coherence.</li><li>• Summarise and describe simple data in written form.</li></ul> |  |                            |                   |
| Credits: 2  |  | Ability Enhancement Course |                   |
| Max. Marks: 25+75 (Internal + External)   |  |                            |                   |
| Unit  | Topics   | Credit                     | No. of Lectures30 |
| I   | <b>Reading Skills</b> <ul style="list-style-type: none"><li>• Skimming and scanning texts</li><li>• Reading comprehension of short economic/ Business articles</li><li>• Identifying main ideas, supporting details, and inferences</li><li>• Understanding vocabulary from context</li></ul>                    | 1                          | 15                |
| II  | <b>Writing Skills</b> <ul style="list-style-type: none"><li>• Paragraph writing (topic sentence, unity, coherence)</li><li>• Summarising short texts</li><li>• Describing tables, charts, and data in writing</li><li>• Short descriptive/analytical essays on contemporary economic / Business topics</li></ul> | 1                          | 15                |
| <b>Teaching Learning Process:</b> Class discussions/ demonstrations, PowerPoint presentations, Class activities/ assignments etc.   |  |                            |                   |
| <b>References:</b> <ul style="list-style-type: none"><li>• R.R. Jordan, Academic Writing Course (Longman)</li><li>• Michael McCarthy &amp; Felicity O'Dell, English Vocabulary in Use</li><li>• The Economist (selected articles)</li></ul>   |  |                            |                   |
| <b>Suggested Continuous Evaluation Methods:</b><br>Assignment, Internal, Quiz, PPT presentation, External Examination etc.  |  |                            |                   |
| <b>Suggested equivalent online courses:</b><br>Suggestive digital platforms web links-ePG-Pathshala, IGNOU & UPRTOU online study material SWAYAM Portal <a href="http://heecontent.upsdc.gov.in/Home.aspx">http://heecontent.upsdc.gov.in/Home.aspx</a>   |  |                            |                   |



