

**Sheth T.J. Education Society's  
Sheth N.K.T.T. College of Commerce &  
Sheth J.T.T. College of Arts (Autonomous), Thane**

**Credit structure as per NEP 2020 F.Y.B.B.I (2024-25)**

	Semester I Subjects	Credits		Semester II Subjects	Credits
<b>Major</b> <b>BBE101</b>	Environment and Management of Financial Services	4	<b>Major</b> <b>BBP201</b>	Principles and Practices in Banking and Insurance	4
<b>BBA102</b>	Financial Accounting - I	2	<b>BBA202</b>	Financial Accounting II	2
<b>Minor</b>		-	<b>Minor</b> <b>BBM203</b>	Basics of Marketing	2
<b>OE</b> <b>BBE103</b>	OE1: Business Economics-I	4	<b>OE</b> <b>BBE204</b>	OE1: Business Economics-II	4
<b>VSC</b> <b>BBP104</b> <b>SEC</b> <b>BBQ105</b>	VSC: Principles of Management SEC: Quantitative Methods-I	2	<b>VSC</b> <b>BBO205</b>	VSC: Organizational Behaviour	2
		2	<b>SEC</b> <b>BBQ206</b>	SEC : Quantitative Methods-II	2
<b>AEC</b> <b>BBC106</b> <b>VEC</b> <b>BBI107</b> <b>IKS</b> <b>BBK108</b>	AEC : Corporate communication-I VEC : Information Technology in B and I-I IKS : Indian Ethos in Commerce and Management	2	<b>AEC</b> <b>BBC207</b> <b>VEC</b> <b>BBI208</b>	AEC : Corporate communication-II VEC : Information Technology in B and I-II	2
<b>CC</b> <b>BBS109</b> <b>BBL109</b> <b>BBP109</b>	CC: NSS/Sports/Cultural/ Yoga	2	<b>CC</b> <b>BBS209</b> <b>BBL209</b> <b>BBO209</b>	CC: NSS/Sports/Cultural/ Yoga	2
	<b>Total</b>	<b>22</b>		<b>Total</b>	<b>22</b>

*Heena Chande*  
Dr. Heena Chande  
NEP Coordinator



*Sujata Gada*  
Dr. Sujata Gada  
Coordinator, B.Com (B&I)

*Dilip Patil*  
Dr. Dilip Patil  
Principal

**Sheth T. J. Education  
Society's Sheth N.K.T.T College  
of Commerce and Sheth J.T.T  
College of Arts, Thane (W)**

<b>Programme Name: Bachelor of Commerce (Banking and Insurance)</b>	
<b>Semester: I</b>	
<b>Course Category: Major</b>	
<b>Name of the Dept: Banking and Insurance</b>	
<b>Course Title: Environment and Management of Financial Services</b>	
<b>Course Code: BBE101</b>	<b>Course Level: 4.5</b>
<b>Course Credit: 04</b>	<b>Total Marks: 100</b>
<b>Course Objectives:</b> <i>Understand the financial system in India and regulation and trends in banking and insurance industry</i>	
<b>Course Outcomes:</b>	
<b>CO1:</b> <i>Possess a thorough understanding of financial systems, banking, and insurance, and financial services</i>	
<b>CO2:</b> <i>Recognizing the significance and role these institutions of banking and insurance industry in play in mobilizing savings and understanding the core functions and workings of banking and insurance companies</i>	
<b>CO3:</b> <i>Equipped with a comprehensive understanding of the crucial aspects of regulation and risk management in the banking and insurance sectors</i>	
<b>CO4:</b> <i>Gain knowledge with respect to recent trends and developments in banking and insurance industry</i>	
<b>Description:</b> <b>(Including but not limited to)</b> The course introduces students to various concepts of the banking and insurance industry. The course highlights the components of the financial system. It provides an insight into the regulatory system for supervising the banking and insurance industry in India. The course further elaborates the risk assessment and risk management in the financial industry. The topics included in the syllabus also elaborate on the trends and developments in the banking and insurance industry.	Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc.

## **Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>Fundamentals of Financial Systems in Banking and Insurance</b></p> <ul style="list-style-type: none"> <li>• Financial System <ul style="list-style-type: none"> <li>• Institutional set- up</li> <li>• Marketing Structure</li> <li>• Instruments</li> <li>• Overview of different kinds of financial services. (e.g Leasing, Hire purchase, factoring, forfeiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating.)</li> </ul> </li> <li>• Meaning, Definition and scope of Banking and Insurance.</li> </ul>	15
II	<p><b>Phases of Development of Banking and Insurance:</b> Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth.</p> <ul style="list-style-type: none"> <li>• Functions and working of banking and insurance companies, Types of Insurance, Insurance concepts: Premium, Claim, Annuity, Surrender, Reserve for Unexpired risk, Reinsurance, Double Insurance. Principles of insurance</li> </ul>	15
III	<p><b>Regulation and risk management in Banking and Insurance sector:</b> Importance of regulation in the financial sector, Regulatory bodies and their roles, Compliance and governance in financial institutions.</p> <p><b>Fiscal and Monetary Policy-</b> Meaning Objectives and Components, Quantitative and Qualitative tools of Monetary policy, Recommendations of Narsimham Committee</p> <p><b>Risk assessment:</b> Types of risk, Risk management strategies</p> <p><b>Non-performing Asset:</b> Meaning, Types, Provisions of NPA, Calculation of NPA.</p>	15
IV	<p><b>Trends in Banking and Insurance</b></p> <p><b>Trends in banking –</b> Meaning, Benefits to customers, Evolution, Advantages and Disadvantages, Latest technologies and trends</p> <p><b>Trends in Insurance-</b>Inclusive insurance, Chatbots, digitizing customer experience, mental health insurance</p> <p><b>Recent Developments in Banking and Insurance industry</b></p>	15
	<b>Total Hours</b>	60

## References –

- Essentials of Business Finance - RH. Srivastava, Himalaya
- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian

- Modern Banking- R.S. Sayers
- Investment Analysis and Securities in India, V.A. Avadhani, Himalaya
- Life insurance Corporates as Financial Institutions, IIC Associates of America.
- Capital Market in a Planned Economy, NCAERT, Delhi,
- Banking In India. S.G. Panandikar, Worali, Mumbai.
- Indian Financial System (Vol. I & II) B.D. Ghonasgi & Maloti Anagol
- Indian Financial System M.Y. Khan, Tata Mcgrow Hill.
- Financial Institutions in India - Vadilal Dagli, Mumbai.
- Financial Institutions in Indian Markets - L. M. Bhole, Tata Mcgrow Hill
- Financial Services in India - M.Y. Khan, Tata Macgrow Hill.
- Structure of Financial Institutions - V.V. Bhatt, Varadeo
- Financial Analysis and Portfolio Management-Graham Dodd & Cotler, Macgrow Hill.
- Globalisation Indian Financial Markets - Tandon R.K. Gupta S.L.

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: Banking and Insurance</b>	<b>Semester: I</b>
<b>Course Category: Major</b>	
<b>Name of the Dept: FY(Banking &amp; Insurance)</b>	
<b>Course Title: Financial Accounting - I</b>	
<b>Course Code: BBA102</b>	<b>Course Level: 4.5</b>
<b>Type: Theory / Practical</b>	
<b>Course Credit: 2 credits</b>	
<b>Hours Allotted: 30 Hours</b>	
<b>Marks Allotted: 50 Marks</b>	
<p><b>Course Objectives(CO):</b> (List the course objectives)</p> <p>CO 1. This course will enable the students to combine practical &amp; theoretical knowledge of financial accounting and will provide decision-making skills to the students in the financial analysis context</p> <p>CO 2. The students of this course will be active learners &amp; develop awareness of emerging trends in financial accounting.</p>	
<p><b>Course Outcomes (OC):</b> ( List the course outcomes)</p> <p>OC 1. - To equip the learner with fundamental concepts of Book Keeping &amp; Accountancy and impart the knowledge about basic terminologies, concepts of accounting, classification of expenditure &amp; receipts &amp; applicability of several accounting standards.</p> <p>OC 2. - Learners will be able to understand the worth of unsold inventory while preparing financial statements at the end specific period using periodic &amp; perpetual inventory valuation systems and will be able to understand salient features and vital accounting treatment related to hire purchase accounting.</p>	
<b>Description the course:</b> <b>(Including but not limited to)</b>	Basic knowledge of accounting and practical decision making, assessment of financial transactions and accountability.

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<ol style="list-style-type: none"> <li>1. Introduction to Accounting &amp; Classifications of Income and Expenditure</li> <li>2. Introduction to Accounting Standards: Meaning and Scope AS 1: Disclosure to Accounting Policies AS 2: Inventory Valuation AS 10: Accounting for Fixed Assets</li> </ol>	15

	3. Inventory valuation -Meaning, Definition -Applicability -Measurement of Inventory -Explanation with Illustrations -Practical problems on FIFO and Weighted Average Method	
II	4. Hire Purchase Transactions -Meaning -Calculation of Interest -Accounting for Hire Purchase Transactions by Asset Purchase Method Based on Full Cash Price -Journal Entries, Ledger Accounts and Disclosure in Balance Sheet for Hirer and Vendor -(Excluding Default, Repossession and Calculation of Cash Price) 5. Final accounts Introduction to Final Accounts of a Manufacturing Concern manufacturing Account, Trading Account, Profit and Loss Account and Balance Sheet	15
	Total Hours	30

#### References:

1. Introduction to Accountancy -T. S. Grewal-(S.Chand&Co.)
2. Financial Accounting – M Hanif , A Mukherjee
3. Accounting Standards -Institute of Chartered Accountants of India. New Delhi
4. Financial Accounting – Taxmann's

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

Programme Name:	<b>B.Com. (Banking &amp; Insurance)</b>	Semester: I
<b>Course Category: Open Elective I (OE)</b>		
<b>Name of the Dept: Banking and Insurance</b>		
<b>Course Title: Business Economics I</b>		
<b>Course Code:</b> BBE103	<b>Course Level:</b> 4.5	
<b>Course Credit:</b> 4	<b>Total Marks:</b> 100	
<b>Course Objectives:</b>		
<b>CO1:</b> To make learners familiar with basic concepts in Business Economics <b>CO2:</b> To make learners aware about concepts of demand and supply <b>CO3:</b> To give an insight into basic tools of production theories to the students. <b>CO4:</b> To gain an understanding of the concepts of cost, Break even and different market structures		
<b>Course Outcomes:</b>		
<b>CO1:</b> Students will understand basic concepts in Business Economics. <b>CO2:</b> Students will understand the concepts of demand and supply. <b>CO3:</b> Students will gain the knowledge of production theories. <b>CO4:</b> Students will be able to explain concepts of cost and Break even and different market structures.		
<b>Description the course: (Including but not limited to)</b>	Studying business economics concepts with analytical skills enables student to understand how businesses operate within various economic frameworks. It helps them to grasp concepts like supply and demand, revenue concepts which are crucial for decision-making in business environments. Additionally, it provides insights into global economic trends and their impact on businesses, preparing students for diverse career paths in finance, consulting, banking, management, and more.	

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<b>Introduction:</b>  Scope and Importance of Business Economics-Objectives of firms- Basic tools- opportunity cost principle- incremental and Marginal concepts. Basic economic relations: equations - Total, Average and Marginal relations - use of Marginal analysis in decision making	15
II	<b>Demand &amp; Supply Analysis:</b> The basics of market demand, market supply and equilibrium price. -shifts in the demand and supply curves and equilibrium.  Elasticity of Demand, Price Elasticity, Income Elasticity, Cross Elasticity, Promotional Elasticity- Demand Estimation and Forecasting: Meaning and significance methods of demand estimation: survey and statistical methods (numerical illustrations on trend analysis and simple linear regression	15
III	<b>Production Analysis:</b>  Production Function: Concept and Types; Concept of Total, Average and Marginal Product; Law of Variable Proportion and Returns to Scale, Isoquant and Producer's Equilibrium; Expansion Path; Economies and Diseconomies of Scale and Economies of Scope.	15
IV	<b>Cost Analysis and Market Structure:</b>  Cost Concepts, Short Run Cost Curves,  Long Run Cost Curves, Break Even Analysis, Conditions of Equilibrium of a Firm – TR-TC approach and MR-MC approach.  Perfect Competition and Monopoly: Features and Comparison, Monopolistic Competition - Features, Short Run and Long Run Equilibrium, Oligopoly – Features, Collusive and Non-Collusive, Price Leadership and Cartel.	15

### References:

1. N. Gregory Mankiw, (2015), “Principles of Microeconomics” 7th edition- Cengage Learning.

2. Sen Anindya, (2007), “Microeconomics Theory and Applications” Oxford University press, New Delhi.
3. Salvator D, (2003) “Microeconomics Theory and Applications” Oxford University press, New Delhi.
4. M. L. Jhingan, (2006) “Microeconomics Theory”, 5th edition Vrinda Publication (P) Ltd.
5. H. L. Ahuja, (2016) “Advance Economics Theory” S. Chand & Company Ltd.
6. Paul Samuelson and W. Nordhaus, (2009): Economics, 19th Edition McGrawHill Publications.
7. Mankiw M.G (2015), Principles of Micro economics 7<sup>th</sup> edition - Cengage Learning.

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: Bachelor of Commerce (Banking and Insurance)</b>	
<b>Semester: I</b>	
<b>Course Category: Vocational Skills Course (VSC)</b>	
<b>Name of the Dept: Banking and Insurance</b>	
<b>Course Title: Principles of Management</b>	
<b>Course Code: BBP104</b>	<b>Course Level: 4.5</b>
<b>Course Credit: 02</b>	<b>Total Marks: 50</b>
<b><i>Course Objectives: Understand the principles and functions of management</i></b>	
<b><i>Course Outcomes:</i></b>	
<b><i>CO1: Possess a comprehensive understanding of the functions of management and contemporary management theories</i></b>	
<b><i>CO2: Acquire a profound understanding of organizational principles, including the concepts and structures, departmentation, delegation, coordination and control</i></b>	
<b><i>Description:</i></b> <b><i>(Including but not limited to)</i></b> The course introduces students to the functions of management. The course elaborates on the importance and process planning and decision-making, organization structures, factors affecting the span of control. The concept of leadership, coordination and controlling is highlighted in the syllabus,	Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc.

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>Introduction to Functions of Management</b></p> <p><b>Definition of Management</b></p> <ul style="list-style-type: none"> <li>• <b>Management as Art, Science and Profession</b></li> <li>• Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker)</li> <li>(C.K.Pralhad, Mr. Vijay Govindarajan)</li> </ul> <p><b>Planning:</b> Meaning, Importance, Elements, Process, Limitations and MBO.</p> <p><b>Decision Making:</b> Meaning, Importance, Process, Techniques of Decision-Making</p>	15
II	<ul style="list-style-type: none"> <li>• <b>Organizing:</b> Concepts, Structure (Formal &amp; Informal, Line &amp; Staff and Matrix), Meaning, Advantages and Limitations</li> <li>• <b>Departmentation:</b> Meaning, Basis and Significance</li> <li>• <b>Span of Control:</b> Meaning, Factors affecting span of Control, Centralization vs Decentralization</li> <li>• <b>Delegation:</b> Authority &amp; Responsibility relationship</li> <li>• <b>Directing:</b> Meaning and Process</li> <li>• <b>Leadership:</b> Meaning, Styles and Qualities of Good Leader</li> <li>• <b>Co-ordination</b> as an Essence of Management</li> <li>• <b>Controlling:</b> Meaning, Process and Techniques</li> <li>• <b>Recent Trends:</b> Green Management &amp; CSR</li> </ul>	15
	<b>Total Hours</b>	30

### References –

- Principles of Management , Ramasamy , Himalya Publication , Mumbai
- Principles of Management , Tripathi Reddy , Tata Mc Graw Hill
- Management Text & Cases , VSP Rao , Excel Books, Delhi
- Management Concepts and OB , P S Rao & N V Shah , AjabPustakalaya
- Essentials of Management , Koontz II & W , Mc. Graw Hill , New York
- Principles of Management-Text and Cases –Dr..M.SakthivelMurugan, New Age Publications

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: Bachelor in Banking and Insurance</b>		<b>Semester: I</b>
<b>Course Category/Vertical: Skill Enhancement Course (SEC)</b>		
<b>Name of the Dept: FY (Banking and Insurance)</b>		
<b>Course Title: Quantitative Methods – I</b>		
<b>Course Code: BBQ105</b>		<b>Course Level: 4.5</b>
<b>Type: Theory / Practical</b>		
<b>Course Credit: 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester )</b>		
<b>Hours Allotted: 30 Hours</b>		
<b>Marks Allotted: 50 Marks</b>		
<b>Course Objectives(CO):</b> (List the course objectives)		
CO 1. This course will enable the students to combine practical & theoretical knowledge of Statistic & Mathematics		
CO 2. It will provide fundamental basic knowledge of statistical techniques as applicable to business.		
<b>Course Outcomes (OC):</b> ( List the course outcomes)		
OC 2. Organize data using frequency distributions, graphically using histograms,frequency polygons. Calculate central tendencies like mean, median and mode and recognise the applicability of these in relevant section of banking.		
OC 3. Apply various measures of dispersion. Understand covariance, correlation and regression. Understand basics of Insurance, Calculation of age, Premiums, Bonuses, Maturity Value of the Policy. Claim Calculation and Surrender Value.		
<b>Description the course:</b> <b>(Including but not limited to)</b>	It provides basic knowledge of statistical techniques as applicable to Banking and Insurance sector. Course provides statistical literacy, Essentials for conducting research effectively, proficiency in course can enhance career prospects in numerous fields. Provides a foundation for lifelong learning in fields where data analysis and statistical reasoning are continuously evolving.	

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>INTRODUCTION, ORGANISING, DATA, FREQUENCY DISTRIBUTION, DATA REPRESENTATION</b>  Organizing Data, Frequency Distribution, Measure of Central tendency, Org Data, preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon.</p> <p><b>MEASURES OF CENTRAL TENDENCIES</b>  Definition of Averages and objective of Averages Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, Disadvantages and usages, mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data.</p> <p><b>MEASURES OF DISPERSION</b>  Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. Geographical representation and utility of various is measure of Dispersions.</p>	15
II	<p><b>CO-VARIANCE, CORRELATION AND REGRESSION</b>  Meaning, definition and Application of covariance, concept of correlation. Rank correlation, regression concept, relationship with correlation, Method od Least squares.</p> <p><b>INSURANCE</b>  Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance Calculation of age, Premiums,Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value</p>	15
	<b>TOTAL HOURS</b>	60

#### References:

- Mathematics for Economics & Finance by Martin Anthony& NormanBiggs.
- Fundamentals of Statistics - D. N.Elhance,
- Statistical Methods - S.G. Gupta (S. Chand &Co.
- Statistics for Management - Lovin R. Rubin D.S, (PrenticeHall ofIndia)
- Statistics - Theory, Method & Applications D.S.Sancheti & V. K.Kapoor.
- Modern Business Statistics - (Revised)-B. Pearles & C.Sullivan -Prentice Hall ofIndia.
- Business Mathematics & Statistics : B Aggarwal, AneBook Pvt.Limited
- Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand &Sons
- Business Mathematics: A P Verma, Asian Books Pvt.:Limited.
- IRDA: IC.33
- Fundamentals of Applied Statistics: S G Gupta and V KKapoor, Sultan Chand &Co

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: F.Y.B.Com. (Banking &amp; Insurance)</b>		<b>Semester:I</b>
<b>Course Category: Ability Enhancement Course (AEC)</b>		
<b>Name of the Dept : Banking and Insurance</b>		
<b>Course Title: Corporate Communication– I</b>		
<b>Course Code:</b>	<b>BBC106</b>	<b>Course Level: 4.5</b>
<b>Course Credit:</b>	<b>2</b>	<b>Total Marks: 50</b>
Course Objectives: After successful completion of the course the learner should be able to enhance his Speaking, Listening and Writing and Reading Skills To meet the challenges of the world.		
<p>.</p> <p>Course Outcomes:</p> <ol style="list-style-type: none"> <li>1. To enhance their language proficiency by providing adequate exposure in Reading, Writing and Listening Skills.</li> <li>2. To enable the students to develop soft skills such as public speaking and conversational skills.</li> </ol>		
Description the course: (Including but not limited to)	<p>Communication today is very important both in the business world and in private life. Successful communication helps us to overcome diversities, build trust and respect, and share creative ideas and solve the problems. There are several benefits that effective workplace communication provides an organization. These benefits include: reduce conflict, improve client relations, improve productivity, healthy workplace culture, strengthen team building, increase innovation etc.</p>	

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>Basic Language Skills:</b> Grammar a) Articles, prepositions, conjunctions b) Transformation of Sentences (Simple, Compound, Complex) c) Tenses d) Subject-Verb agreement e) Direct and Indirect Speech</p> <p><b>Formal and Informal Communication in Spoken English:</b> Difference between Formal and Informal Communication.</p> <p><b>Reading Skills:</b> Types of reading – skimming and scanning, Reading – examples Newspaper/ Magazine article, documentary, advertising copy, Press release in English, Hindi or Marathi.</p> <p><b>Listening Skills:</b> Listening Process, Classification of Listening, Purpose of Listening, Common Barriers to the Listening Process, Measures to Improve Listening, Listening as an important Skill in Work Place.</p> <p><b>Paragraph Writing:</b> Developing an idea, using appropriate linking devices, Cohesion and Coherence etc.</p>	15
II	<p><b>Public Speaking in English:</b> Techniques to master Public Speaking Skills, Drafting and Presenting a speech in Formal and Informal Gatherings.</p> <p><b>Conversation Skills:</b> Opening a Conversation, Introducing oneself, introducing others formally and informally, Building a conversation, Closing a Conversation, Group Conversations</p> <p><b>Speaking at an Event:</b> compering an event, Introducing guests, Proposing a vote of thanks.</p> <p><b>Business Correspondence:</b> Job Applications with Resume, Right to Information Letters, Letter of Acceptance of Job Offer, Letter of resignation.</p> <p><b>Summary Writing:</b> Identification of main and supporting/ sub points, Presenting these in a cohesive manner.</p>	15
	Total Hours	30

References:

1. Handbook of practical communication by Chrissie Wright .
2. Communication skills by Leena Sen.
3. English Grammer and Composition by Rajendra Pal
4. English Conversation Practice by Grant Taylor
5. Effective English Communication by Mohan Krishna
6. Better application for better jobs by M. R. Sethi.

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: F.Y.B.Com. (Banking &amp; Insurance)</b>		<b>Semester: I</b>
<b>Course Category: Value Education Course (VEC)</b>		
<b>Name of the Dept: B.Com. (Banking &amp; Insurance)</b>		
<b>Course Title: Information Technology in Banking &amp; Insurance - I</b>		
<b>Course Code: BBI107</b>	<b>Course Level: 4.5</b>	
<b>Course Credit: 02</b>	<b>Total Marks: 50</b>	
<b>Course Objectives:</b>		
<b>CO 1.</b> To acquaint how technology and business work together & the basics of payments done using technology. <b>CO 2.</b> To Illustrate use computer practically & to help the students Acquaint the security to be taken care of when technology is in hand.		
<b>Course Outcomes:</b>		
<b>OC 1:</b> The modules help students to get familiar with the concept of Electronic Commerce its Architectural Framework, Media convergence, Applications, Market forces influencing the I-way with its Components and the Technology behind the web, Security and the Web. <b>OC 2:</b> They are also taught evolution of e-banking in India with Legal framework for e-banking, Electronic Payment System its types (Digital Token-based EPS, Smart Card EPS, Credit Card EPS.).		
<b>Description the course:</b>	<p>This course is developed for the students in order to gain the knowledge regarding the I.T Concepts and factors which leads them to be a computer oriented person in their career.</p> <p>Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc.</p>	

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>Introduction to Electronic Commerce , E-Banking &amp; E-Payment:</b></p> <p><b>Chp:1- Electronic Commerce:</b> E-Commerce Framework, E-Commerce and media convergence, anatomy of E-Commerce Applications, E-Commerce Consumer and Organization Applications, Architectural framework of E-Commerce, WWW and its architecture, hypertext publishing, Technology behind the web, Security and the Web.</p>	15

	<p><b>Chp:2- E-Banking:</b> Meaning, definition, features, advantages and limitations- core banking, the evolution of e-banking in India, Legal framework for e-banking.</p> <p><b>Chp:3- E-Payment:</b> Definition of E-payment, Types of Electronic Payment Systems, Digital Token-based EPS, Smart Card EPS, Credit Card EPS, Risk in EPS, Designing a EPS</p>	
II	<p><b>MS-Office: Packages for Institutional Automation &amp; its Applications:</b></p> <p><b>Chp:4- MS-Word:</b> Usage of smart art tools, bookmark, cross-reference, hyperlink, mail merge utility and converting word as PDF files.</p> <p><b>Chp:5 MS-PowerPoint presentation:</b> Internal links between slides, hyperlinks, embedding multimedia content onto the slides (video/audio/stylish text), slide animation, timer, creating new presentation by existing theme, import online themes, creating a template of presentation, save and run the slide show.</p> <p><b>Chp:6- Application in Banking and Insurance Sector</b> – Calculation of Interest, Calculation of Instalment, Calculation of Cash Flow, Calculation of Premium, Calculation of risk coverage in Insurance and Reporting.</p>	15
	Total Hours	

### References:

- Frontiers of E-Commerce- by Ravi Kalakota, Andrew B. Whinston- Pearson Education.
- E-Commerce by David Whately.
- Computers and Banking- by Sony and Agarwal.
- Microsoft Office Professional2013-Step by step.

**Sheth T.J.Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, Thane (W)**

<b>Programme Name: B.B.I.</b>	<b>Semester:I</b>
<b>Course Category/Vertical: Indian Knowledge System (IKS)</b>	
<b>Name of the Dept: B.Com (Banking and Insurance)</b>	
<b>Course Title: Indian Ethos in Management</b>	
<b>Course Code: BBK108</b> <span style="float: right;"><b>Course Level:4.5</b></span>	
<b>Type: Theory</b>	
<b>Course Credit: 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester )</b>	
<b>Hours Allotted: 30 Hours</b>	
<b>Marks Allotted: 50 Marks</b>	
<b>Course Objectives(CO):</b> (List the course objectives) <ul style="list-style-type: none"> <li>CO 3. To understand the concept of Indian Ethos in Management</li> <li>CO 4. To link the Traditional Management System to Modern Management System</li> <li>CO 5. To understand the Evolution of Learning Systems in India</li> </ul>	
<b>Course Outcomes (OC):</b> ( List the course outcomes) <ul style="list-style-type: none"> <li>OC 4. The students learn to inculcate the Indian values in Modern business world</li> <li>OC 5. The students will acquire the knowledge about change in Indian learning system</li> </ul>	
<b>Description the course:</b> <b>(Including but not limited to)</b>	Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc. Introduction to Indian ethos, Traditional Management System to Modern Management System , Ethics and values in Business, Indian Approaches to Leadership , Motivation and learning, Seven spiritual law of karma

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<p><b>Indian Ethos – An Overview</b></p> <ul style="list-style-type: none"> <li><b>Indian Ethos</b> Meaning, Features, Need, History, Relevance, Principles Practiced by Indian Companies, Requisites, Elements, Role of Indian Ethos in Managerial Practices</li> <li><b>Management Lessons from Scriptures:</b> Management Lessons from Vedas, Management Lessons from Mahabharata, Management Lessons from Bible, Management Lessons from Quran, Management Lessons from Kautilya's Arthashastra Indian Heritage in Business, Management, Production and Consumption. Ethics v/s Ethos Indian Management v/s Western Management</li> </ul> <p><b>Work Ethos and Values</b></p> <p><b>Work Ethos:</b></p> <ul style="list-style-type: none"> <li>Meaning, Levels, Dimensions, Steps, Factors responsible for Poor Work Ethos</li> </ul> <p><b>Values:</b></p> <ul style="list-style-type: none"> <li>Meaning, Features, Values for Indian Managers, Relevance of Value Based Management in Global Change, Impact of Values on Stakeholders: Employees, Customers, Government, Competitors and Society.</li> <li>Values for Managers, TransCultural Human Values in Management and Management Education, Secular v/s Spiritual Values in Management, Importance of Value System in Work Culture</li> </ul>	15
II	<p><b>Indian approaches in Leadership , Motivation and learning</b></p> <p><b>Leadership</b></p> <ul style="list-style-type: none"> <li>Meaning, Contemporary Approaches to Leadership, Joint Hindu Family Business – Leadership Qualities of Karta</li> </ul> <p><b>Motivation</b></p> <ul style="list-style-type: none"> <li>Meaning, Indian Approach to Motivation, Techniques</li> </ul> <p><b>Indian Systems of Learning</b></p> <p><b>Learning: Meaning, Mechanisms</b></p> <ul style="list-style-type: none"> <li>Gurukul System of Learning: Meaning, Features, Advantages, Disadvantages</li> <li>Modern System of Learning: Meanings, Features, Advantages, Disadvantages, Distinguish between Gurukul and modern learning.</li> </ul> <p><b>b) Karma:</b></p> <ul style="list-style-type: none"> <li>Meaning, Importance of Karma to Managers, Nishkama Karma</li> </ul>	15

	<ul style="list-style-type: none"> <li>• Seven spiritual law of karma.</li> <li>• Corporate Karma: Meaning, Methodology, Guidelines for good Corporate Karma</li> </ul> <p><b>c) Self-Management: Personal growth</b></p> <ul style="list-style-type: none"> <li>• Personality Development: Meaning, Determinants</li> </ul>	
	Total Hours	30

#### References:

R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, Tata Mc Graw Hill

- Bhatta, S.K., Business Ethics & Managerial Values.
- Dave, Nalini V: Vedanta and Mana
- Chakraborty, S.K.: Foundation of Managerial Work-Contributions from Indian Thought, Himalaya Publication House, Delhi 1998
- Chakraborty, S.K.: Managerial Effectiveness and Quality of Work life – Indian Insights, Tata McGraw Hill Publishing Company, New Delhi – 1987
- Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009
- Joseph Des Jardins, An Introduction to Business Ethics , Tata Mc Graw Hill, 2009
- S K Chakraborty, Management by Values, Oxford University Press, New Delhi, 200

## **Scheme of Examination**

### **Scheme of Examination**

<b>Course with Credit</b>	<b>External Examination</b>	<b>Internal Examination</b>	<b>Total</b>
<b>Credit 4</b>	<b>60 marks</b>	<b>40 marks</b>	<b>100 marks</b>
<b>Credit 2</b>	<b>30 marks</b>	<b>20 marks</b>	<b>50 marks</b>

### **Internal Examination Structure**

<b>Internal examination</b>	<b>40 marks</b>	<b>20 marks</b>
Project Presentation/Case Study /Quiz/GroupDiscussion	10 marks	5 marks
Assignment/Active class Participation/Attendance	10 marks	5 marks
Class test	20 marks	10 marks
<b>Total</b>	<b>40 marks</b>	<b>20 marks</b>

### **Structure for Class Test**

<b>For 20 marks</b>	
<b>Q1. Objective (all compulsory)</b> (Fill in the blanks / True or False / Match the Following)	<b>5 Marks</b>
<b>Q2. Answer in one or two sentences (all compulsory)</b>	<b>5 marks</b>
<b>Q3. Answer the following questions (any two out of 3)</b>	<b>10 marks (5 marks each)</b>
<b>For 10 marks</b>	
<b>Q1. Answer the following questions (any two out of 3)</b>	<b>10 marks</b>

## External Examination

Q. No.	External	Marks: 60
Q. 1 (From Module 1)	Answer the following questions A B OR C D	15 Marks
Q. 2 (From Module 2)	Answer the following questions A B OR C D	15 Marks
Q. 3 (From Module 3)	Answer the following questions A B OR C D	15 Marks
Q. 4 (From Module 4)	Answer the following questions A B Or C D	15 Marks

Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5

Q. No.	External	Marks: 30
Q. 1 (From Module 1)	Answer the following questions A B OR C D	15 Marks
Q. 2 (From Module 2)	Answer the following questions A B OR C D	15 Marks

Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5

**Sheth T. J. Education Society's  
Sheth N.K.T.T College of Commerce and  
Sheth J.T.T College of Arts, (AUTONOMOUS) Thane (W)**

<b>Programme Name:</b> All programmes	<b>Semester:</b> I
<b>Course Category:</b> Certificate Course (CC)	
<b>Name of the Department:</b> Sociology	
<b>Course Title:</b> <b>National Service Scheme</b>	
<b>Course Code:</b> As per course structure	<b>Course Level:</b> 4.5
<b>Type:</b> Theory / Practical	
<b>Course Credit:</b> 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester )	
<b>Hours Allotted:</b> 30 Hours	
1. Marks Allotted: 50 Marks	
<b>Course Objectives:</b>	
1. To make aware the students about NSS ideology ii. To make students understand social issues in India.	
<b>Course Outcomes:</b>	
1. Students will be aware the students about NSS ideology 2. Students will understand social issues in India.	
<b>Introduction:</b> The NSS introduces students to the concept of voluntary community service as a means of personal development and nation-building. It typically involves engaging in various activities such as environmental conservation, literacy campaigns, health awareness drives, and disaster relief efforts.	
<b>Relevance and Usefulness:</b> In today's society, where there is a growing need for civic engagement and social cohesion, the NSS plays a crucial role. It instills a sense of civic duty and social responsibility in young people, empowering them to contribute positively to their communities and society at large.	
<b>Application:</b> Through hands-on participation in community service projects, NSS volunteers gain practical experience in leadership, teamwork, problem-solving, and communication skills. They also develop a deeper understanding of social issues and learn how to address them effectively through grassroots initiatives.	
<b>Interest and Connection with Other Courses:</b> The NSS intersects with various academic disciplines such as social work, public administration, sociology, and development studies. It provides students with opportunities to apply theoretical knowledge in real-world settings and reinforces the importance of active citizenship and social justice.	
<b>Demand in the Industry:</b> Employers increasingly value candidates who demonstrate a commitment to community service and civic engagement. Participation in the NSS signals to potential employers that an individual is socially conscious, proactive, and capable of working collaboratively towards common goals.	

**Job Prospects:** Graduates who have participated in the NSS often find themselves well-equipped for a wide range of career paths. They may pursue roles in the nonprofit sector, government agencies, corporate social responsibility departments, international development organizations, or even entrepreneurship ventures with a social impact focus.

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	MODULE I: Introduction to NSS - Orientation and structure of NSS - The history of NSS- Objectives- Symbol and meaning- NSS hierarchy from national to college level	15
II	UNIT II: Basic social issues in India - Degeneration of value system, family system - Gender issues - Regional imbalance	15
	Total Hours	30

**References:**

1. National Service Scheme Manual (Revised) 2006, Government of India, Ministry of Youth Affairs and Sports, New Delhi.
2. University of Mumbai National Service Scheme Manual 2009.
3. <http://nss.nic.in>

### Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Assignment	5 marks
Active participation/Attendance	5 Marks
Class test	10 Marks

### Paper Pattern for Internal and External Examination

#### Internal Examination – Class Test

Q.1. Attempt any two from the following. 10 marks

#### External Examination-

Assignment based on Community work. 30 marks

Sheth T. J. Education Society's  
 Sheth N.K.T.T College of Commerce and  
 Sheth J.T.T College of Arts, (Autonomous) (W)

<b>Programme Name: All Programmes</b>	<b>Semester: I</b>
Course Category/Vertical: <b>Co-Curricular (CC)</b>	
Name of the Dept: <b>Psychology</b>	
Course Title: <b>Yoga</b>	
Course Code: As per course structure	Course Level:4.5
Type: Theory / Practical	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
<b>Learning Objectives:</b>	
<ol style="list-style-type: none"> <li>1. To impart to the students the knowledge of teachings and philosophy of yoga tradition.</li> <li>2. To provide the knowledge of various Yoga therapy practices like asana (posture), pranayama (voluntarily regulated breathing techniques).</li> </ol>	
<b>Course Outcomes (CO):</b>	
OC 1. Students will be able to understand the basic principles and applications of Yoga.	
OC 2. Students will be able to use the Practical knowledge in their day to day life.	
<b>Description the course:</b> <b>(Including but not limited to)</b>	Yoga practices will be important for the upcoming lifestyle hence students can seek a career in the same. Students will understand the importance of yoga in life. Students will be having practical exposure. Hence, practicing yoga will help students to maintain their health.

**Syllabus: NEP 2020 w.e.f 2024-25**

Unit No.	Content	Hours
I	<b>Theory of Yoga</b> <p>A) Definition and meaning- Yoga, Sthula &amp; Sukshma Vyayam, Asana, Pranayam, Yama &amp; Niyama, Types of Shuddhi Kriya, Badhak Tatva</p> <p>B) Pranayam- Breath Awareness, Sectional Breathing, Anulom Vilom</p>	10
II	<b>Practical</b>	20

	<p>A) Prayer, Yogic Sanchalan, Yogic Sukshma Vyayam :</p> <p>Grievashakti vikasak, Katishakti vikasak, Jangha Shakti vikasak, Shwasan Marg shuddhi &amp; Kapalbhati</p> <p>B) Asana- Standing Yogasana: Tadasana, Vrikshasana, Parivritta Trikonasana, Veerbhadrasana.</p> <p>Sitting Asanas: Vajrasana, Gomukhasana, Sasankasana, Padmasana, Parvatadana, Bhadrasana, Ustrasana.</p> <p>Prone Asanas: Bhujangasana, Ardha Shalbhasana, Adhomukh Shwanasana.</p> <p>Supine Yogasana : Uttanpadasana, Ardha Halasana, Saral Matsyasana, Ardha Pavan Muktasana, Setubandhasana &amp; Shavasana</p>	
	Total Hours	30

### References:

1. Rajayoga - Swami Vivekananda - Ramakrishna Ashrama Publications.
2. C.D. Sharma: Critical Survey of Indian Philosophy, Motilal Banarsidass Publications 2003

### Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	<b>Marks: 20</b>
Class test	10 marks
Quiz	5 marks
Class Participation	5 marks

### Paper Pattern for External Examination

Practical demonstration of asanas

30 marks