

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 S.Y.B.B.I (2025-26)

Vertical	Semester III Subjects	Credit	Vertical	Semester IV Subjects	Credit
Major BBM301 BBF302	Management Accounting Financial Management – I	4 4	Major BBC401 BBF402	Cost Accounting Financial Management – II	4 4
Minor BBR303	Rural Marketing	4	Minor BBR403	Retail Marketing	4
OE BBL304 BBD304	OE: Business Law OE: Data analysis with Excel	2	OE BBL404 BBW405	OE: Corporate and Securities Law OE: Web Technology	2
VSC BBD305 BBB305	VSC: Direct Taxation VSC: Overview of Banking Sector	2	SEC BBCR406 BBI406	SEC: Customer Relationship Management SEC: Overview of Insurance Sector	2
AEC BBH306 BBM306	AEC: Hindi/ Marathi	2	AEC BBH406 BBM406	AEC: Hindi/ Marathi	2
FP BBF307 CC BBN308 BBY308	Field Project CC: NSS/ Yoga/ Sports/ Cultural	2 2	CEP BBC407 CC BBN408 BBY408	Community Engagement Programme CC: NSS/ Yoga/ Sports/ Cultural	2 2
	Total	22			22

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Principal



Sheth T. J. Education Society's
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Programme Name: S.Y. B.Com.(Banking & Insurance)		Semester: III
Course Category/Vertical: Major		
Name of the Dept: B.Com.(Banking & Insurance)		
Course Title: Management Accounting		
Course Code: BBM301		Course Level: 5.0
Type: Theory and Practical		
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester)		
Hours Allotted: 60 Hours		
Marks Allotted: 100 Marks		
Course Objectives(CO): (List the course objectives) CO 1: To understand the meaning, scope, functions, and importance of management accounting in decision-making, and to recognize the role of management accounting in business organizations. CO 2: To develop an understanding of the tools and techniques used to analyze financial statements, including comparative statements, common-size statements, and trend analysis. CO 3: To learn the various financial ratios, including liquidity, profitability, efficiency, and leverage ratios, and understand the Du Pont analysis for evaluating financial performance. CO 4: To understand the concept and components of working capital, methods of estimating working capital requirements, and its management in day-to-day operations.		
Course Outcomes (OC): (List the course outcomes) OC 1: Students will be able to explain the role and importance of management accounting, identify its functions, and understand its contribution to business decision-making and financial control. OC 2: Students will be able to prepare and interpret comparative and common-size statements, and apply trend analysis to assess financial performance over multiple periods. OC 3: Students will be able to compute and analyze key financial ratios and use Du Pont analysis to evaluate a company's profitability, asset utilization, and financial leverage. OC 4: Students will be able to calculate and manage working capital requirements, understand its types, and develop strategies for optimizing working capital in an organization.		
Description of the course: (Including but not limited to) The Management Accounting course covers key financial concepts, including the role of management accounting in decision-making. It explores tools like financial statement analysis , ratio analysis , and Du Pont analysis to evaluate company performance. Students also learn about working capital management and the preparation of cash flow and fund flow statements to assess liquidity and financial stability. By the end, students will be able to analyze financial data and make informed business decisions.		
Syllabus: NEP 2020 w.e.f 2025-26		
Unit No.	Content	Hours
I	Introduction to Management Accounting: 1.1 Meaning and Definition 1.2 Scope 1.3 Functions 1.4 Objectives 1.5 Importance 1.6 Role of Management Accounting Tools for financial statement analysis 1.7 Format of Corporate Financial Statements	15

	1.8 Comparative Statements 1.9 Common size statements 1.10 Trend analysis	
II	Ratio Analysis and Du pont analysis: 2.1 Revenue statement ratios 2.2 Balance Sheet ratios 2.3 Liquidity Ratios 2.4 Profitability Ratios 2.5 Efficiency Ratios 2.6 Leverage Ratios	15
III	Working Capital Management 3.1 Concept 3.2 Nature of Working Capital 3.3 Planning of Working Capital 3.4 Types of Working Capital 3.5 Estimation or Projection of Working Capital Requirements Operating Cycle	15
IV	Cash Flow Statement and Fund Flow Statement 4.1 Concept 4.2 Difference between Cash flow statement and Fund Flow Statement 4.3 Cash flow analysis (as per AS-3) 4.4 Practical problems on Fund Flow Statement	15
	Total Hours	60

References:

- Management and Cost Accounting by Charles T. Horngren, Srikant M. Datar, and Madhav V. Rajan
- Management Accounting: Principles and Practice by M.Y. Khan and P.K. Jain
- Management Accounting for Decision Makers by Peter Atrill and Eddie McLaney
- Managerial Accounting by Ray H. Garrison, Eric W. Noreen, and Peter C. Brewer
- Principles of Management Accounting by R. S. Kulkarni

Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Internal	Marks: 40
Participation, assignment and attendance	20 Marks
Class test	20 Marks

Paper Pattern for Internal and External Examination

Internal Examination:

- Q.1. Choose the correct alternative from the given options: 5marks
 Q.2. State whether the following statements are True or False: 5marks
 Q.3. Match the following: 5marks
 Q.4. Answer the following questions in one or two sentences: 5marks

External Examination:

- Q.1. Objective questions: 15 marks
 Q.2. Answer the following questions (Any two out of four): 15marks
 Q.3. Answer the following questions (Any two out of four): 15marks
 Q.4. Answer the following questions (Any two out of four): 15marks

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Programme Name: S.Y. B.Com.(Banking & Insurance)		Semester: III
Course Category/Vertical: Major		
Name of the Dept: B.Com.(Banking & Insurance)		
Course Title: Financial Management-I		
Course Code: BBF302	Course Level: 5.0	
Type: Theory and Practical		
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester)		
Hours Allotted: 60 Hours		
Marks Allotted: 100 Marks		
Course Objectives (CO): (List the course objectives)		
CO 1:	To introduce students to the basic concepts of finance, including its meaning, importance, types, and sources of finance.	
CO 2:	To explain the concept of the cost of capital, methods of measuring it, and its role in making financing and investment decisions and time value of money (TVM), including present value, annuities, discounting, and compounding techniques.	
CO 3:	To introduce the principles of capital budgeting, focusing on its nature, purpose, process, types of capital investments, and key techniques (Payback Period, ARR, NPV, Profitability Index, IRR) for evaluating and selecting investment projects.	
CO 4:	To explore the concept of capital structure decisions, focusing on the meaning, importance, and methods for choosing an optimal capital structure, including the application of EBIT-EPS analysis, understanding capital structure theories, and analyzing dividend policies (Walter and Gordon).	
Course Outcomes (OC): (List the course outcomes)		
OC 1:	Students will be able to define finance, understand its significance in both public and private sectors, and identify various sources of finance used by businesses and governments.	
OC 2:	Students will be able to measure the cost of capital, calculate the weighted average cost of capital (WACC) using different approaches, and understand how marginal cost of capital impacts investment decisions and will be able to apply time value of money concepts to calculate present and future values, as well as use discounting and compounding techniques for investment decision-making.	
OC 3:	Students will be able to define capital budgeting, explain its significance in business decision-making, describe the capital budgeting process, identify different types of capital investments, and apply various capital budgeting techniques to evaluate the feasibility and profitability of investment projects.	
OC 4:	Students will be able to explain the concept of capital structure, assess the importance of an optimal capital structure, conduct EBIT-EPS analysis to evaluate financing options, understand and apply various capital structure theories, and analyze the impact of dividend policies (Walter & Gordon) on a company’s financial decisions.	
Description of the course: (Including but not limited to) This course provides a comprehensive understanding of financial management, covering key concepts such as finance, financial management, cost of capital, and time value of money. It explores capital budgeting techniques and capital structure decisions, emphasizing their role in making informed business choices. Students will learn to calculate and analyze financial metrics like WACC, EVA, and FCF, and apply tools like NPV, IRR, and EBIT-EPS analysis. The course also delves into dividend policies and capital structure theories. Ultimately, it equips students with the skills to assess financial performance and make strategic decisions in business finance.		

Syllabus: NEP 2020 w.e.f 2025-26

Unit No.	Content	Hours
I	Introduction to Finance 1.1 Meaning and definition of finance 1.2 Importance of finance 1.3 Types of Finance: Public and Private 1.4 Sources of finance Financial Management 1.1 Meaning and Importance of Financial Management 1.2 Scope of Financial Management 1.3 Functions and Objectives of Financial Management Economic Value Added and Free Cash Flow	15
II	Cost of Capital: 2.1 Introduction and Definition of Cost of Capital 2.2 Measurement of Cost of Capital 2.3 Measurement of WACC using book value and market value method 2.4 Measuring Marginal Cost of Capital Time Value of Money 2.1 Concept 2.2 Present Value 2.3 Annuity 2.4 Techniques of Discounting 2.5 Techniques of Compounding	15
III	Capital Budgeting 3.1 Nature of Capital Budgeting 3.2 Purpose of Capital Budgeting 3.3 Capital Budgeting Process 3.4 Types of Capital Investment 3.5 Techniques of Capital Budgeting: Payback period, ARR, NPV, Profitability Index, IRR	15
IV	Capital Structure Decisions: 4.1 Meaning and Choice of Capital Structure 4.2 Importance of Optimal Capital Structure 4.3 EBIT -EPS Analysis 4.4 Capital Structure Theories 4.5 Dividend Policies (Walter & Gordon)	15
	Total Hours	60

References:

- Financial Management: I M Pandey, Vikas Publishing House.
- Financial Management: M.Y. Khan, P.K. Jain, Tata McGraw Hill.
- Financial Management : Ravi M Kishore, Taxman
- Financial Management : James C Van Horne, Prentice Hall
- Financial Management: Prassana Chandra, Prentice Hall.
- Financial Management: Chandra Haribariran Iyer: IBHL Publication.

Scheme of Examination

Internal : 40 Marks

External: 60 Marks

Internal	Marks: 40
Participation, assignment and attendance	20 Marks
Class test	20 Marks

Paper Pattern for Internal and External Examination

Internal Examination:

- Q.1. Choose the correct alternative from the given options: 5marks
Q.2. State whether the following statements are True or False: 5marks
Q.3. Match the following: 5marks
Q.4. Answer the following questions in one or two sentences: 5marks

External Examination:

- Q.1. Answer the following questions (Any two out of four): 15marks
Q.2. Answer the following questions (Any two out of four): 15marks
Q.3. Answer the following questions (Any two out of four): 15marks
Q.4. Answer the following questions (Any two out of four): 15marks

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ProgrammeName:S.Y.B.Com (Banking and Insurance)	Semester: III
Course Category/Vertical: Minor	
Name of the Dept: B.Com.(Banking & Insurance)	
Course Title: Rural Marketing	
Course Code: BMR303	Course Level: 5.0
Type: Theory	
CourseCredit:4	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
Course Objectives(CO): (List the course objectives) CO1: To explore the students in the agriculture and rural marketing environment. CO2: To familiarize the students with the basic concepts of Rural Marketing, the nature of the rural consumer, and marketing of agriculture, banking and insurance produce. CO3: To understand relevance of marketing mix. CO4:To understand the recent trends in rural marketing	
Course Outcomes(OC): (List the course outcomes) OC1: Students can understand the importance of Rural marketing along with constraints and problems. OC2: Students will understand emerging profile of rural consumer. OC3: Students can understand the marketing mix strategies for product and price for rural area. OC4: Students understand the marketing mix strategies of distribution and communication.	

Syllabus:NEP2020 w.e.f2024-25

Unit No.	Content	Hours
I	INTRODUCTION: • Introduction to Rural Market, Definition &Scope of Rural Marketing. • Rural Market in India-Size & Scope, Rural development as a core area, Efforts put for rural development by government (A brief Overview). • NABARD,NAFED • Emerging Profile of Rural Markets in India, • Problems of the rural market. • Constraints in Rural Marketing and Strategies to overcome constraints	15
II	RURAL MARKET • Rural Consumer Vs Urban Consumers– a comparison. • Characteristics of Rural Consumers. • Rural Market Environment: • Demographics– a)Population, Occupation Pattern, Literacy Level; b)Economic Factors-Income Generation, Expenditure Pattern Rural Demand and Consumption Pattern, Rural Market Index; Land Use Pattern, c)Rural Infrastructure -Rural Housing, Electrification, Roads (current scenario)	15

	<ul style="list-style-type: none"> • Rural Consumer Behaviour: meaning, Factors affecting Rural Consumer • Behavior - Social factors, Cultural factors, Technological factors, Lifestyle, Personality. (refer to change in the market scenario) 	
III	RURAL MARKETING MIX <ul style="list-style-type: none"> • Relevance of marketing mix for rural market / Consumers. • Product Strategies, Rural Product Categories - FMCGs, Consumer Durables, Agriculture Goods & Services, Banking and insurance products ; Importance of Branding, Packaging and Labeling. • Nature of Competition in Rural Markets, the problem of Fake Brands • Pricing Strategies & objectives • Promotional Strategies. Segmentation, Targeting, Positioning and differentiation for rural market. 	15
IV	RURAL MARKETING STRATEGIES <ul style="list-style-type: none"> • Distribution Strategies for Rural consumers. • Channels of Distribution- HAATS, Mandis, Public Distribution System, Co- operative society, Regulated Market, E-marketing , Logistic management , new approaches to reach out Rural markets - Electronic Choupal Applications. • Communication Strategy. • Challenges in Rural Communication, Developing Effective Communication , Determining Communication Objectives, Designing the Message, Selecting the Communication Channels. Creating Advertisements for Rural Audiences. • Rural Media- Mass media, Non-Conventional Media, Personalized Media 	15
	TOTAL	60

Reference Books –

- Badi & Badi : Rural Marketing
- Mamoria, C.B. & Badri Vishal : Agriculture problems in India
- Arora, R.C. : Integrated Rural Development
- Rajgopal : Managing Rural Business
- Gopalaswamy, T.P. : Rural Marketing

Scheme of Examination

Internal: 40 Marks

External: 60 Marks

Internal	Marks: 20
Project Presentation/Case Study	5 marks
Quiz/Group/Discussion	5 Marks
Assignment/ Participation/Attendance	10 Marks
Class test	20 Marks

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Programme Name: SY B.Com (Banking and Insurance)		Semester: III
Course Category/Vertical: Open Elective		
Name of the Dept: B.Com.(Banking & Insurance)		
Course Title: Business Law		
Course Code: BBL304		Course Level: 5.0
Type: Theory		
Course Credit: 2 credits		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
Course Objectives(CO): (List the course objectives) CO 1. To understand the legal framework within which businesses operate. CO 2. To develop the ability to recognize legal issues that may arise in business operations and propose appropriate legal solutions.		
Course Outcomes (OC): OC 1. Gain a clear understanding of the legal principles governing partnerships, including the formation, rights, duties, and liabilities of partners. OC 2. Provide legal counsel to businesses and individuals regarding IP issues.		
Description the course: (Including but not limited to)		The Business Law course covers key legal concepts related to Partnership Law under the Partnership Act, 1932 , and Intellectual Property (IP) Law . Students will learn about partnership formation, rights, duties, liabilities, and dissolution. The course also focuses on protecting business ideas and products through patents, trademarks, copyrights, and trade secrets. By the end, students will understand how to navigate partnership structures and protect intellectual property in business..

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

Unit No.	Content	Hours
I	PARTNERSHIP ACT 1932 Definition of Partnership (Section 4), Formation of a Partnership, Types of Partners, Rights and Duties of Partners, Profit Sharing (Section 13), Liability of Partners (Section 25), Partnership Property (Section 15), Authority of Partners (Section 19), Dissolution of Partnership (Sections 39-55), Registration of a Partnership, Minor as a Partner (Section 30), Partnership at Will and Particular Partnership	15
II	Intellectual Property (IP) Law: □ Basics of Intellectual Property (Patents, Trademarks, Copyrights, Trade Secrets) Protecting Business Ideas and Products Importance of IP in Business Licensing and Enforcement of IP Rights	15
	Total Hours	30

References:

1. **The Law of Partnerships and Companies** by Avtar Singh
2. **Intellectual Property Law** by Amanda Reid
3. **Business Law** by Jeffrey F. Beatty, Susan S. Samuelson, and Patricia Sanchez Abril
4. **Business Law and the Legal Environment** by Jeffrey F. Beatty, Susan S. Samuelson, and Patricia Sanchez Abril

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Quiz/Group/Discussion	5 Marks
Assignment/Participation/Attendance	5 Marks
Class test	10 Marks

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Programme Name: B.Sc. (Information Technology)/ B.Com.(Banking & Insurance)/ B.Com (Management Studies) Semester: III		
Course Category/Vertical: OE		
Name of the Dept: Science and Technology		
Course Title: Data Analysis with Excel		
Course Code: BBD304		Course Level: 5.0
Type: Practical		
Course Credit: 2 credits (1 credit = 30 Hours for Theory in a semester)		
Hours Allotted:30 Hours		
Marks Allotted: 50 Marks		
Course Objectives(CO): (List the course objectives) CO 1: To familiarize students with the basic functionalities of Excel and the essential tools for performing data analysis, including data manipulation, visualization, and basic statistical techniques. CO 2: To equip students with advanced Excel tools and techniques for deeper data analysis, including pivot tables, advanced functions, and more sophisticated data visualizations.		
Course Outcomes (OC): (List the course outcomes) OC 1: Students will be able to navigate the Excel interface, perform basic data entry and management tasks, apply fundamental statistical techniques (like mean, median, and standard deviation), and create simple charts and data visualizations to analyze and present data effectively. OC 2: Students will be proficient in using advanced Excel functions (e.g., VLOOKUP, INDEX, MATCH), building and customizing pivot tables and pivot charts, creating interactive dashboards.		
Description of the course: (Including but not limited to) This course on Data Analysis with Excel is designed to equip students with essential skills for performing data analysis using Excel, ranging from basic to advanced techniques. The first module focuses on the fundamental tools in Excel, including data entry, basic statistical functions, and simple data visualizations like charts and graphs. Students will learn how to manage data effectively, use functions like SUM and AVERAGE, and understand basic descriptive statistics. The second module introduces more advanced techniques, including advanced Excel functions like VLOOKUP and INDEX, as well as the creation of pivot tables and charts for deeper data analysis.		
Syllabus: NEP 2020 w.e.f 2025-26		
Unit No.	Content	Hours
I	Module I: Introduction to Excel and Basic Data Analysis <input type="checkbox"/> Introduction to Excel <ul style="list-style-type: none"> Overview of Excel interface Basic functions (SUM, AVERAGE, COUNT, etc.) Formatting cells, rows, and columns <input type="checkbox"/> Data Entry and Management <ol style="list-style-type: none"> Data types, importing/exporting data Sorting and filtering data Using tables and ranges <input type="checkbox"/> Basic Statistical Functions	15

	1.1 Mean, median, mode, variance, standard deviation 1.2 Basic descriptive statistics <input type="checkbox"/> Data Visualization 1.1 Creating and customizing charts (bar, line, pie charts) 1.2 Introduction to conditional formatting 1.3 Creating dashboards for data visualization	
II	Module II: Advanced Data Analysis Techniques in Excel <input type="checkbox"/> Advanced Excel Functions 2.1 Lookup functions (VLOOKUP, HLOOKUP, INDEX, MATCH) 2.2 Nested functions and array formulas 2.3 IF, COUNTIF, SUMIF, and other conditional formulas <input type="checkbox"/> Pivot Tables and Pivot Charts 2.1 Creating and customizing pivot tables 2.2 Analyzing large datasets with pivot charts 2.3 Grouping data in pivot tables <input type="checkbox"/> Advanced Data Visualization 2.1 Using advanced chart types (scatter plot, histograms, etc.) 2.2 Creating interactive dashboards with slicers 2.3 Using sparklines for data trends	15
	Total Hours	30

References:

1. Walkenbach, John. Excel 2019 Bible, Wiley.
2. Harvey, Greg. Excel for Dummies (Excel 2021 or latest edition), Wiley.
3. Simon, Jinjer L. Excel Data Analysis: Your visual blueprint for analyzing data, charts, and PivotTables, Wiley.
4. McFedries, Paul. Microsoft Excel Data Analysis and Business Modeling, Microsoft Press.
5. Murdick, Robert G., & Ross, J. W. Information Systems for Managers: With Excel Applications, Pearson.
6. G., & Ross, J. W. Information Systems for Managers: With Excel Applications, Pearson.

Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	Marks: 20
Participation, assignment and attendance	10 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination

Internal Examination:

Q.1. Objective Questions: (MCQ/True or False/ Match the Following): 5marks

Q.2. Answer the following questions in one or two sentences: 5marks

External Examination:

Q.1. Answer the following questions (Any two out of three): 15marks

Q.2. Answer the following questions (Any two out of three): 15marks

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Sheth J.T.T College of Arts, Thane (W)
(Autonomous)

Programme Name: S.Y. B.Com.(Banking & Insurance)		Semester: III
Course Category/Vertical: VSC		
Name of the Dept: B.Com.(Banking & Insurance)		
Course Title: Direct Tax		
Course Code: BBD305		Course Level: 5.0
Type: Theory and Practical		
Course Credit: 2 credits (1 credit = 15 Hours for Theory in a semester)		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
Course Objectives(CO): CO1. To understand the fundamental concepts of income tax, including definitions, residential status, and the scope of total income. CO 2. To analyze and categorize various heads of income, such as salaries, house property, business profits, capital gains, and other sources. CO 3. To gain knowledge of applicable deductions under various sections to optimize taxable income.		
Course Outcomes (OC): OC 1. Students will be able to accurately calculate total income and tax liability based on different heads of income. OC 2. Students will effectively apply relevant deductions to reduce gross total income, enhancing their understanding of tax planning. OC 3. Students will demonstrate the ability to interpret and apply tax laws and provisions in real-world scenarios, preparing them for professional roles in taxation.		
Description of the course: (Including but not limited to)		This course provides a comprehensive understanding of income tax principles, covering definitions, residential status, and various heads of income, including salaries, house property, and capital gains. Students will learn to apply deductions effectively, enabling them to calculate tax liabilities and navigate tax laws in practical scenarios..

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

Unit No.	Content	Hours
I	Definitions, Residential Status and Heads of Income-I 1.1 Basic Concepts [S. 1-4] 1.2 Residence and Scope of Total Income [S. 5-6] 1.3 Salaries [S. 15-17] 1.4 Income From House Property [S. 22-2]	15
II	Heads of Income-II and Deductions 2.1 Profits of Business or Profession [S. 28-43B]. 2.2 Capital Gains [S. 45, 48-50, 54] 2.3 Income From Other Sources [S. 56-59]	15

	2.4 Deductions From Gross Total Income [S. 80A, S. 80C, S. 80CCC, S. 80D, S. 80DD, S. 80E, S. 80U & 80 TTA]	
	Total Hours	30

References:

- Direct Tax by CA Varsha Ainapure
- Income Tax Ready Reckoner by Dr. V.K. Singhania
- Direct Tax Laws by T.N. Manoharan - Snow White Board of Studies-in-Accountancy
- Direct Taxes Law & Practice by V.K. Singhania - Taxman
- Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House

Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Total Marks: 20
Project Presentation/Case Study	5 marks
Assignment/Participation/Attendance	05 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination

Internal Examination:

Q.1. Choose the correct alternative from the given options: 5marks

Q.2. Answer the following questions in one or two sentences: 5marks

External Examination:

Q.1. Answer the following questions (Any one out of two): 15marks

Q.2. Answer the following questions (Any one out of two): 15marks

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Sheth J.T.T College of Arts, Thane (W)
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Programme Name: B.Com.(Banking & Insurance)/ B.Com (Management Studeis)		
Semester: III		
Course Category/Vertical: VSC		
Name of the Dept: B.Com.(Banking & Insurance)		
Course Title: Overview of Banking Sector		
Course Code: BBB305		Course Level: 5.0
Type: Theory		
Course Credit: 2 credits (1 credit = 30 Hours for Theory in a semester)		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
Course Objectives(CO): (List the course objectives) CO 1: To familiarize students with the foundational concepts of banking, various types of banks in India, and the regulatory framework, including the role of the RBI and banking classifications such as public, private, cooperative, and rural banks. CO 2: To equip students with knowledge of emerging banking technologies and their integration with financial inclusion strategies, focusing on how digital platforms, microfinance institutions, and government initiatives bridge the gap between formal banking and underserved populations.		
Course Outcomes (OC): (List the course outcomes) OC 1: Students will be able to identify and differentiate between various types of banks and describe their roles, principles, services, and contributions to the Indian financial system. OC 2: Students will be able to explain the role of digital banking tools (like NEFT, IMPS, mobile banking, etc.) and evaluate the effectiveness of microfinance models, SHG linkages, and inclusion schemes such as PMJDY and MUDRA in expanding access to financial services across rural and low-income segments.		
Description of the course: (Including but not limited to) This course provides a comprehensive overview of the Indian banking sector, covering the structure, types, principles, and functions of various banks including commercial, retail, corporate, rural, and universal banking. It introduces students to regulatory bodies like the RBI and the role of specialized banking institutions such as regional rural banks, cooperative banks, and payment banks. The course also explores technological advancements in banking, including digital platforms like e-banking, RTGS, and mobile banking, and examines the role of microfinance and financial inclusion in empowering rural and underserved communities. Government schemes like PMJDY, MUDRA, and NRLM are also discussed, highlighting their contribution to inclusive economic development.		
Syllabus: NEP 2020 w.e.f 2025-26		
Unit No.	Content	Hours
I	I Overview of Banking Sector: 1.1 Definition of Banks, Types of Banks, Principles of Banking 1.2 Banking System in India, 1.3 Overview of RBI, 1.4 Public, Private, Co-operative, Payment Bank, Regional Rural Banks Commercial Banking and Retail Banking	15

	1.1 Definition and meaning of Commercial Bank 1.2 Functions of Commercial Bank , 1.3 Services offered by Commercial Bank. Retail Banking 1.1 Meaning, Features, Significance and Products Corporate Banking 1.1 Meaning, Features, Significance and Products Rural Banking 1.2 Meaning, Features, Significance and Products Banking Ombudsman 1.3 Meaning and Functions Universal Banking 1.1 Concept of Universal Banking 1.2 Payment & Settlement, 1.3 Merchant Banking 1.4 Mutual Fund and Depository Services 1.5 Wealth and Portfolio Management services. 1.6 Bancassurance 1.7 Portfolio Securitization	
II	Module II: Technology in Banking & Microfinance and Financial Inclusion 2.1 E- banking, Mobile Banking, Internet Banking, 2.2 RTGS, POS Terminal, NEFT, IMPS, 2.3 Brown Label ATM's, White Label ATM's, NUUP, AEPS, APBS, CBS, CTS, 2.4 Digital Signature, M- Wallets, Online opening of bank accounts – savings & current, and application for credit cards, loan. Microfinance & Financial Inclusion 2.1 Introduction, Need and Code of Conduct for Microfinance Institutions in India, 2.2 Advantages, Purpose, Limitations and Models of SHG – Bank Linkage Program. 2.3 Role of NABARD and SIDBI, 2.4 SHG-2, NRLM and SRLM , • Priority Sector and its Classification Financial Inclusion 2.1 Need & Extent 2.2 Procedures of Pradhan Mantri Jan Dhan Yojana, and PM Mudra Yojana. 2.3 Features, procedures and significance of Stand-up India Scheme for Green Field	15
	Total Hours	30

References:

1. Pathak, Bharati V. Indian Financial System, Pearson Education.
2. Shekhar, K.C. & Shekhar, Lekshmy. Banking Theory and Practice, Vikas Publishing House.
3. Uppal, R.K. Modern Banking, New Century Publications.

4. Jha, Praveen & Bhadra, Subhashish. Financial Inclusion in India: Policies and Progress, Oxford University Press.
5. Gurusamy, S. Banking and Financial Services, Tata McGraw Hill.

Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	Marks: 20
Participation, assignment and attendance	10 Marks
Class test	10 Marks

Paper Pattern for Internal and External Examination

Internal Examination:

Q.1. Objective Questions: (MCQ/True or False/ Match the Following): 5marks

Q.4. Answer the following questions in one or two sentences: 5marks

External Examination:

Q.1. Answer the following questions (Any two out of three): 15marks

Q.2. Answer the following questions (Any two out of three): 15marks

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Programme Name: All programmes	Semester: III
Course Category/Vertical: AEC	
Name of the Dept: Humanities	
Course Title: हिंदी भाषा व्यावहारिक प्रयोग (1)	
Course Code: As per course structure	Course Level: 5
Type: Theory / Practical	
Course Credit: 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester)	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
Course Objectives(CO): (List the course objectives) १) विद्यार्थियों को राजभाषा हिंदी का विधिवत ज्ञान प्रदान करना । २) विद्यार्थियों को संज्ञा आदि का ज्ञान प्राप्त होने के साथ भाषा के शुद्ध ,व्यावहारिक रूप का ज्ञान प्रदान करना ।	
Course Outcomes (OC): (List the course outcomes) CO1: विद्यार्थियों को राजभाषा हिंदी का ज्ञान प्राप्त होगा, एवं दक्षता प्राप्त होगी । CO2: विद्यार्थियों को हिंदी-संज्ञा आदि का ज्ञान प्राप्त होने के साथ भाषा के शुद्ध ,व्यावहारिक रूप का ज्ञान होगा ।	

Syllabus: NEP 2020 w.e.f.2025-26

Unit No.	Content	Hours
I	<p>इकाई - १ व्याख्यान १५ क्रेडिट -१</p> <p>१. हिंदी भाषा : सामान्य परिचय २. राजभाषा हिंदी : संवैधानिक महत्त्व ३. वर्णमाला : स्वर एवं व्यंजन ४. शब्द भेद : सामान्य परिचय (संज्ञा आदि)</p>	15
II	<p>इकाई - २ व्याख्यान १५ क्रेडिट -०१</p> <p>१. वाक्य : सामान्य परिचय २. वर्तनी : शुद्धता का प्रयोग एवं सावधानियाँ सं ३. कारक एवं विरामचिह्न ४. पत्रलेखन : (बधाई, निमंत्रण , सुझाव , शिकायत, आभार , आवेदन , RTI लेखन)</p>	15
	Total Hours	30

References:

संदर्भ ग्रंथ -

१. बाबूराम सक्सेना : सामान्य भाषा विज्ञान , हिंदी साहित्य सम्मेलन , प्रयाग
२. कामताप्रसाद गुरु हिंदी व्याकरण , लोकभारती प्रकाशन इलाहाबाद
३. आचार्य देवेंद्र नाथ शर्मा - भाषा विज्ञान की भूमिका , राधाकृष्ण प्रकाशन , दिल्ली
४. भाषा विज्ञान एवं भाषा शास्त्र - कपिलदेव दिवेदी , विश्वविद्यालय प्रकाशन , वाराणसी
५. भोलानाथ तिवारी - भाषा विज्ञान , किताब महल , इलाहाबाद

<p>Description the course: (Including but not limited to)d</p>	<p>भाषा का जीवन में सदैव महत्व रहा है। जीवन और भाषा का चोली - दामन का संबंध है। जब हमारी भाषा मधुर और सार्थक होती है तो श्रोता पर विशिष्ट प्रभाव पड़ता है। भाषा का यदि सही और सार्थक रूप से प्रयोग किया जाए तो मनुष्य जीवन में कहीं भी असफल नहीं हो सकता है। इसी भाषा के माध्यम से हम सभी को अपनी ओर आकर्षित भी करते हैं। वर्तमान युग में रोजगार में बहुत से क्षेत्र भाषा से जुड़े हुए हैं ,जिनके माध्यम से विद्यार्थी इनका लाभ ग्रहण कर सकते हैं। भाषाई क्षमता हमारे विचारों की संवाहक होती है। आज डिजिटल युग में अभिव्यक्ति के कई माध्यमों का प्रसार हुआ है , इन माध्यमों में भाषा ही सशक्त तत्त्व है जो आपकी अभिव्यक्ति को पूरे जगत को अवगत कराती है। भाषा का महत्त्व हर समय , हर माध्यम में रहा है , परन्तु भाषा का सार्थक रूप का प्रयोग आज बहुत आवश्यक है। आज हिंदी अंतर्राष्ट्रीय स्तर पर प्रयोग में लाई जा रही है , तकनीकी , सूचना प्रौद्योगिक सोशल मीडिया , राजनीति की भाषा हिंदी बन चुकी है। जीवन में कई क्षेत्रों में व्यावहारिक स्तर पर हमें अपनी भाषा के लिखित स्वरूप के कार्यों को करना होता है और ऐसे में कार्य दक्षता महत्त्व रखती है। हिंदी भाषा में व्यावहारिक प्रयोग को केंद्र में रखकर और इन्ही पहलुओं को ध्यान में रखते हुए इस पाठ्यक्रम का गठन किया गया है। हम हिंदी भाषा को सही और शुद्ध में प्रयोग कर अभिव्यक्ति को सफल बनाए और बिना व्याकरण के यह संभव नहीं है। इस दृष्टी से पाठ्यक्रम सर्वाधिक लाभकारी सिद्ध होगा।</p>
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Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Class test	10 marks
Assignments	5 Marks
Class Participation, GD, Presentation/Attendance etc	5 Marks

**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)**

Programme Name: All programmes	Semester: III
Course Category/Vertical: AEC	
Name of the Dept: Humanities	
Course Title: व्यावहारिक मराठी	
Course Code: As per course structure	Course Level: 5
Type: Theory / Practical	
Course Credit: 2 credits (1 credit = 15 Hours for Theory or 30 Hours of Practical work in a semester)	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
Course Objectives(CO): (List the course objectives) <p>१) विविध कार्यक्रम व घटनाप्रसंगीच्या भाषणाचे निवेदनाचे स्वरूप समजावून सांगणे.</p> <p>२) प्रभावी भाषण निवेदनकरण्यासाठी आवश्यक असणाऱ्या क्षमता आणि तंत्राचा परिचय करून देणे.</p> <p>३) प्रत्यक्ष भाषण निवेदन करण्याची संधी उपलब्ध करून देणे.</p> <p>४) कार्यालयीन लेखन व्यवहार स्वरूप समजावून सांगणे.</p> <p>५) कार्यालयीन पत्र व्यवहाराचे स्वरूप समजावून सांगणे.</p> <p>६) प्रभावी कार्यालयीन लेखनासाठी आवश्यक असणाऱ्या क्षमता आणि तंत्राचा परिचय करून देणे.</p>	
Course Outcomes (OC): (List the course outcomes) <p>Course Outcomes:</p> <p>CO1: प्रभावी कार्यालयीन लेखन आणि पत्रव्यवहारासाठी आवश्यक असणाऱ्या क्षमता आणि तंत्राचा परिचय होईल.</p> <p>CO2: प्रभावी भाषण, निवेदन करण्यासाठी आवश्यक असणाऱ्या क्षमता आणि तंत्राचा परिचय होईल.</p>	

Description the course: (Including but not limited to)	<p>राष्ट्रीय शैक्षणिक धोरण २०२० नुसार पदवीच्या द्वितीय वर्षातील सत्रात क्षमता विकसन अभ्यासक्रम या शीर्षकांतर्गत आधुनिक भाषेचे अध्ययन अनिवार्य करण्यात आले आहे.</p> <p>आधुनिक भारतीय भाषेचा प्रस्तुत अभ्यासक्रम व अध्ययन प्रामुख्याने भाषिक क्षमता विकसन केंद्री असावे असेही या धोरणात नमूद करण्यात आलेले आहे. त्यामुळे या अभ्यासपत्रिकेच्या अध्ययनातून विद्यार्थ्यांना भाषिक कौशल्यांचा तपशीलवार परिचय करून देणे व ती आत्मसात करण्याची संधी उपलब्ध करून देणे अभिप्रेत आहे. या पार्श्वभूमीवर लेखन कौशल्य अंतर्गत उपयोजित लेखन कौशल्य आणि कार्यालयीन पत्रव्यवहाराचे कौशल्य या अभ्यासपत्रिकेत अपेक्षित आहे. कार्यालयीन लेखन व्यवहार आणि पत्रव्यवहार या अभ्यास पत्रिकेत शिकवला जाईल.</p> <p>तसेच भाषण कौशल्य या भाषिक कौशल्याचा परिचय करून देणारी ही अभ्यास पत्रिका आहे. या अभ्यासपत्रिकेचे अध्ययन करणाऱ्या विद्यार्थ्यांमध्ये भाषण कौशल्याची जाण व क्षमता विकसित होईल हे लक्षात घेऊन प्रस्तुत अभ्यासपत्रिकेची आखणी करण्यात आली आहे.</p>
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Syllabus: NEP 2020 w.e.f 2025-26

Unit No.	Content	Hours
I	<p>घटक १ : लेखन कौशल्ये (कार्यालयीन लेखन व पत्रव्यवहार)</p> <p>१) इतिवृत्त लेखन</p> <p>२) अर्ज लेखन (नोकरीसाठी)</p>	15

	३) पत्रात्मक लेखन (शुभेच्छा, निमंत्रण) (६० मिनिटांच्या एकूण १५ तासिका श्रेयांकन १)	
II	घटक २ : भाषिक कौशल्य (भाषण) १) भाषण: संकल्पना, स्वरूप वैशिष्ट्ये, प्रकार २) भाषिक कौशल्य उपयोजन- पूर्वतयारी, संहिता (लिखित/मौखिक), काल-परिस्थिती भान, भाषिक अंगिक वाचिक कौशल्ये (६० मिनिटांच्या एकूण १५ तासिका श्रेयांकन १)	15
	Total Hours	30

References:

- १) प्रशासनिक लेखन, भाषा संचालनालय, महाराष्ट्र शासन, मुंबई १९६६
- २) व्यावहारिक मराठी, ल. रा. नसिराबादकर, भाषा विकास संशोधन संस्था, कोल्हापूर २०२३
- ३) भाषिक सर्जन आणि उपयोजन, राजन गवस, दर्या प्रकाशन, पुणे २०१२
- ४) वैखरी : भाषा आणि भाषा व्यवहार, स्नेहवर्धन प्रकाशन, पुणे २०००

Scheme of Examination

Internal : 20 Marks

External: 30 Marks

Internal	Marks: 20
Class test	10 marks
Assignments	5 Marks
Class Participation, GD, Presentation/Attendance etc	5 Marks

Paper Pattern for Internal and External Examination

**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)**

Programme Name: All programmes	Semester:III
Course Category: Co-Curricular Course (CC)	
Name of the Department: Sociology	
Course Title: Fundamentals of Social Service and Volunteering	
Course Code: As per course structure	Course Level: 5
Type: Theory / Practical	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
Course Objectives: <ol style="list-style-type: none"> 1. To introduce students to the fundamental principles of social service and volunteering. 2. To develop a sense of social responsibility and commitment to community development. 	
Course Outcomes: <ol style="list-style-type: none"> 1. Gain an understanding of the significance of social service in nation-building. 2. Develop an appreciation for volunteerism and its role in addressing social issues. 	
<p>Introduction: Social service and volunteering are essential aspects of a responsible and engaged society. They provide individuals with opportunities to contribute to the well-being of their communities while fostering personal growth and social awareness. This course aims to instill a spirit of volunteerism and service in students by equipping them with theoretical knowledge and practical experience in social service initiatives.</p> <p>Relevance and Usefulness:</p> <p>In today's world, social inequalities, environmental concerns, and community challenges require active engagement from individuals. Volunteering bridges the gap between the privileged and the underprivileged, offering solutions to pressing social issues. Through structured participation in social service activities, students develop empathy, teamwork, and leadership skills, making them responsible citizens and change-makers.</p> <p>Interest and Connection with Other Courses:</p> <p>This course complements various disciplines such as sociology, social work, public administration, psychology, and political science. The knowledge and skills gained through social service and volunteering enhance students' understanding of social structures, human behavior, and policy-making. Additionally, it fosters civic engagement, making it valuable for students aspiring to careers in social work, public service, or non-governmental organizations (NGOs).</p>	

Syllabus: NEP 2020 w.e.f 2025-26

Unit No.	Content	Hours
I	UNIT I: Introduction to Social Servicing and Volunteering A. Meaning and Importance of Social Service B. Role of Youth in Social Service C. Challenges and Ethical Considerations in Voluntary Work	15
II	UNIT II: Community Engagement and Social Change A. Different Forms of Community Service (Health, Education, Environment, Disaster Relief) B. Government and Non-Government Organizations in Social Service C. Impact of Volunteerism on Society	15
	Total Hours	30

References:

- National Service Scheme Manual (Revised) 2006, Government of India, Ministry of Youth Affairs and Sports, New Delhi.
- University of Mumbai National Service Scheme Manual 2009.
- <http://nss.nic.in>
- <https://www.rccmindore.com/wp-content/uploads/2023/04/NSS-Notes-II.pdf>

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.MCQ question

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, Thane (W)
(Autonomous)**

Programme Name: All programmes		Semester: III
Course Category/Vertical: Co-Curricular (CC)		
Name of the Dept: Psychology		
Course Title: Yoga		
Course Code: As per course structure		Course Level: 5
Type: Theory / Practical		
Course Credit: 2 credits		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
Learning Objectives: <ol style="list-style-type: none"> 1. To impart to the students the knowledge of teachings and philosophy of yoga tradition. 2. To provide the knowledge of various Yoga therapy practices like asana (posture), pranayama (voluntarily regulated breathing techniques). 		
Course Outcomes (CO): 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.		
Description the course: (Including but not limited to)		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 2025-26

Unit No.	Content	Hours
I	Theory of Yoga A) Yogic Sanchalan (Yogic Movements), Kapalbhati (Cleansing Breath Technique), Suryanamaskar (Sun Salutation) B) Chandrabhedan Pranayama (Left Nostril Breathing), Surya Bhedana Pranayama (Right Nostril Breathing), Sakshi Bhav (Witness Consciousness)	15
II	Practical A) Padmasana (Lotus Pose), Parvatasana (Mountain Pose), Janushirasana (Head-to-Knee Forward Bend), Ustrasana (Camel Pose), Veerbhadradasana (Warrior Pose), Trikonasana (Triangle Pose), Vrikshasana (Tree Pose), Ardha Naukasana (Half Boat Pose) B) Ardha Shalabhasana (Half Locust Pose), Makarasana (Crocodile Pose), Ardha Dronasana (Half Warrior Plank), Ardha Pawanmuktasana (Half Wind-Relieving Pose), Utthita Ekpadasana (Extended One-Leg Pose)	15
	Total Hours	30

References:

1. G. V Kadam - Yoga Life Sutra, Girish Vasant Kadam (2012)
2. ajayoga - Swami Vivekananda - Ramakrishna Ashrama Publications
3. C.D. Sharma: Critical Survey of Indian Philosophy, Motilal Banarsidass Publications 2003