

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

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Dr. Heena Chande  
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*Sujata Gada*  
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Sheth T. J. Education Society's  
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<b>Programme Name: S.Y. B.Com.(Banking &amp; Insurance)</b>	<b>Semester: IV</b>
Course Category/Vertical: Major	
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>	
Course Title: <b>Cost Accounting</b>	
Course Code: BBC401	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	
<b>Course Objectives(CO):</b> (List the course objectives)	
CO 1:	To introduce students to the basics of cost accounting, including its objectives, scope, cost centers, cost units, and the classification of costs for various purposes like stock valuation, profit measurement, and decision-making.
CO 2:	To provide students with knowledge on the classification of costs and the preparation of cost sheets, including the reconciliation of cost and financial accounts.
CO 3:	To familiarize students with the concept of standard costing, including the setting of standards, variance analysis (for material, labor, and overheads), and the application of these concepts in practical scenarios.
CO 4:	To introduce the concept of marginal costing, including its meaning, applications, advantages, limitations, and its role in breakeven analysis and profit-volume graphs.
<b>Course Outcomes (OC):</b> ( List the course outcomes)	
OC 1:	Students will understand the scope and objectives of cost accounting, identify different cost centers and units, and classify costs for effective stock valuation, profit measurement, and decision-making.
OC 2:	Students will be able to classify different types of costs, prepare cost sheets, and perform cost and financial account reconciliations through practical problem-solving.
OC 3:	Students will be able to set standards, calculate and analyze variances related to materials, labor, and overheads, and apply these concepts to assess performance through practical problems.
OC 4:	Students will gain the ability to apply marginal costing concepts, calculate contribution, perform breakeven analysis, and construct profit-volume graphs, excluding decision-making applications.
<b>Description of the course:</b> <b>(Including but not limited to)</b>	
This course in Cost Accounting introduces key concepts such as cost centers, cost units, and cost classification for stock valuation, profit measurement, and decision-making. It covers the preparation of cost sheets and the reconciliation of cost and financial accounts. The course also delves into standard costing, variance analysis for materials, labor, and overheads, and practical applications. Additionally, it explores marginal costing, including breakeven analysis and profit-volume graphs. By the end, students will gain practical skills in managing and analyzing costs for effective business decision-making.	

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

Unit No.	Content	Hours
I	<b>Introduction to Cost Accounting</b> 1.1 Objectives and scope of Cost Accounting 1.2 Cost centres and Cost units 1.3 Cost classification for stock valuation, Profit measurement, Decision making and control 1.4 Elements of Cost	15
II	<b>Classification of Cost and Cost Sheet</b> 2.1 Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre 2.2 Cost Sheet and Reconciliation of cost and financial accounts - Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts	15
III	<b>Standard Costing</b> 3.1 Various types of standards, setting of standards, 3.2 Basic concepts of, Labour and Overhead (Fixed and Variable) variance analysis. 3.3 Practical sums on Material, Labour and Sales Variance calculation	15
IV	<b>Introduction to Marginal Costing</b> 4.1 Marginal costing meaning, application, advantages, limitations, 4.2 Contribution, 4.3 Breakeven analysis and profit volume graph. 4.4 Practical problems based on Marginal Costing excluding decision making	15
	<b>Total Hours</b>	60

References:

- Cost Accounting by C.S. Rayudu, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by Jawahar Lal and Seema Srivastava, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting by Ravi M. Kishore, Taxmann Ltd., New Delhi
- Principles and Practices of Cost Accounting by N.K. Prasad, Book Syndicate Pvt. Ltd., Calcutta
- Cost Accounting Theory and Practice by B.K. Bhar, Tata Mc. Grow Hill and Co. Ltd., Mumbai
- Cost Accounting Principles and Practice by M.N. Arora, Vikas Publishing House Pvt. Ltd., New Delhi
- Advanced Cost and Management Accounting: Problems and Solutions by V.K. Saxena and C.D. Vashist, S. Chand and Company (P) Ltd., New Delhi

- Cost Accounting by S.P. Jain and K.L. Narang, Kalyani Publishers, Ludhiana

### **Scheme of Examination**

Internal : 40 Marks

External: 60 Marks

<b>Internal</b>	<b>Marks: 40</b>
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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<b>Programme Name: S.Y. B.Com.(Banking &amp; Insurance)</b>	<b>Semester: IV</b>
Course Category/Vertical: Major	
<b>Name of the Dept: B.Com.(Banking &amp; Insurance)</b>	
<b>Course Title: Financial Management-II</b>	
Course Code: BBF402	Course Level: 5.0
Type: Practical	
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester )	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
<b>Course Objectives(CO):</b> (List the course objectives)	
CO 1:	To understand the principles and strategies of managing cash and marketable securities to maintain liquidity and optimize cash flow.
CO 2:	To learn how to manage receivables and inventory to improve cash flow and reduce financial risks.
CO 3:	To understand the concepts and processes involved in creating and managing budgets for effective financial planning and control.
CO 4:	To explore the relationship between financial policy and corporate strategy in achieving long-term business goals.
<b>Course Outcomes (OC):</b> ( List the course outcomes)	
OC 1:	Students will be able to apply cash management techniques to ensure sufficient liquidity while minimizing idle cash and optimizing financial resources.
OC 2:	Students will be able to design and implement effective credit policies and inventory management techniques to enhance working capital and minimize bad debts.
OC 3:	Students will be able to prepare and analyze various types of budgets (sales, production, cash, etc.) to guide business decisions and monitor financial performance.
OC 4:	Students will be able to analyze the impact of strategic financial management decisions, such as debt vs. equity financing, on the overall corporate strategy and risk management.
<b>Description of the course:</b> <b>(Including but not limited to):</b>	
This course covers key areas of financial management, including cash management, receivables, inventory, and budgeting. It teaches techniques for optimizing liquidity, managing working capital, and preparing various types of budgets. The course also explores the strategic alignment of financial policies with corporate goals. Students will gain practical skills in financial decision-making, risk management, and leveraging financing options. By the end, they will be able to effectively manage financial resources to support business growth and sustainability.	

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

Unit No.	Content	Hours
I	<b>Cash Management</b> <ul style="list-style-type: none"> <li>1.1 Management of Cash and Marketable Securities</li> <li>1.2 Motives for Holding Cash</li> <li>1.3 Objectives of Cash Management</li> <li>1.4 Factors Determining Cash Needs</li> <li>1.5 Basic Strategies of Cash Management</li> <li>1.6 Cash Management Techniques and Processes</li> </ul>	15
II	<b>Receivables Management</b> <ul style="list-style-type: none"> <li>2.1 Objectives</li> <li>2.2 Credit Policies</li> <li>2.3 Credit Terms and Collection Policies.</li> </ul> <b>Inventory Management</b> <ul style="list-style-type: none"> <li>2.1 Objectives and Techniques</li> </ul>	15
III	<b>Budgeting</b> <ul style="list-style-type: none"> <li>3.1 Introduction</li> <li>3.2 Meaning and Essentials of Budget</li> <li>3.3 Types of Budget</li> <li>3.4 Advantages of Budgeting</li> <li>3.5 Zero Based Budgeting</li> <li>3.6 Master Budget.</li> </ul> <p>3.7 Practical sums: Sales Budget, Production Budget, Material Budget, Cash Budget and Flexible Budget.</p>	15
IV	<b>Financial Policy and Corporate Strategy</b> <ul style="list-style-type: none"> <li>4.1 Meaning of Strategic Financial Management</li> <li>4.2 Functions of Strategic financial management</li> </ul> <b>Business Risk and Financial Risk</b> <ul style="list-style-type: none"> <li>4.1 Introduction</li> <li>4.2 Debt v/s Equity Financing</li> <li>4.3 Types of Leverage</li> <li>4.4 Investment Objective/Criteria for Individuals/Non-Business Purpose.</li> </ul>	15
	<b>Total Hours</b>	<b>60</b>

**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

<b>Internal</b>	<b>Marks: 40</b>
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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<b>Programme Name: S.Y. B.Com.(Banking &amp; Insurance)</b>	<b>Semester: IV</b>
Course Category/Vertical: Minor	
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>	
Course Title: <b>Retail Marketing</b>	
Course Code: BBR403	Course Level:5.0
Type: Practical	
Course Credit: 4 credits (1 credit = 30 Hours for Theory in a semester )	
Hours Allotted: 60 Hours	
Marks Allotted: 100 Marks	
<b>Course Objectives(CO):</b> (List the course objectives)	
CO 1:	To understand the meaning, scope, significance, influential factors, factors relating to the growth, multichannel Retailing, E – retailing, emerging trends in IT, FDI, Franchising and concepts such as Green Retailing & Airport Retailing.
CO 2:	To develop an understanding of Retail Shoppers, factors influencing shoppers, tools for market research, CRM in retail, Strategies in retail marketing, store location selection & organizational structure in Retail Marketing.
CO 3:	To learn the various Merchandise Marketing Types, Principles. Planning and process of merchandising, Merchandizing Category & its components, Merchandise process and sources of merchandizing, Buying functions, its meaning, functions, buying cycle, types of retail stores, concept of lifestyle merchandizing, private label & Pricing Strategies.
CO 4:	To understand the workings of retail store operations, responsibilities of store managers, the 5 P's of marketing, Store Design, layout, graphics, signage and its strategic acclamation to retail marketing.
<b>Course Outcomes (OC):</b> ( List the course outcomes)	
OC 1:	Students will be able to understand of the meaning, scope, and significance of retailing, including emerging trends such as multichannel and e-retailing, IT advancements, FDI, franchising, and concepts like green and airport retailing.
OC 2:	Students will be able to analyze retail shopper behavior, apply market research tools, and implement CRM strategies to enhance retail marketing effectiveness and organizational structure.
OC 3:	Students will be apply merchandise marketing principles and strategies, including planning, categorization, buying functions, and pricing, to develop efficient merchandising processes in various retail settings.
OC 4:	Students will be able to understand retail store operations, the 5 P's of marketing, strategic store design, layout, graphics, and signage to optimize customer experience and store performance.

**Description of the course:**

**(Including but not limited to)**

The **Retail Marketing** course covers key retail marketing concepts, including the in-store marketing, retail marketing techniques. It explores tools like **5 P's of marketing** , **Merchandise Marketing** , and

**franchising** to evaluate company performance. Students also learn about **E – retailing, emerging trends in IT, FDI** and its implications in retail marketing . By the end, students will be able to understand the marketing techniques used by businesses.

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

<b>Unit No.</b>	<b>Content</b>	<b>Hours</b>
I	<p><b>Retail Management – An overview</b></p> <p><b>Retail Management</b></p> <ul style="list-style-type: none"> <li>1.1 Introduction</li> <li>1.2 Significance</li> <li>1.3 Factors influencing Retail Management</li> <li>1.4 Scope of Retail Management</li> </ul> <p><b>Retail Formats</b></p> <ul style="list-style-type: none"> <li>1.1 Factors Responsible for the growth of organized Retail in India</li> <li>1.2 Multichannel Retailing</li> <li>1.3 E-tailing</li> </ul> <p><b>Emerging trends in Retailing</b></p> <ul style="list-style-type: none"> <li>1.1 Impact of globalization on Retailing</li> <li>1.2 IT in Retail</li> <li>1.3 FDI in Retailing</li> <li>1.4 Franchising</li> <li>1.5 Green Retailing</li> <li>1.6 Airport Retailing</li> </ul>	15
II	<p><b>Retail Consumer and Retail Strategy</b></p> <p><b>Retail Consumer/Shopper</b></p> <ul style="list-style-type: none"> <li>2.1 Meaning</li> <li>2.2 Factors Influencing Retail Shoppers</li> <li>2.3 Changing profile of Retail Shoppers</li> <li>2.4 Market Research as a Tool for Understanding Retail Market</li> </ul> <p><b>CRM in Retail</b></p> <ul style="list-style-type: none"> <li>2.1 Introduction</li> <li>2.2 Customer Retention Approaches</li> </ul> <p><b>Retail Strategy</b></p> <ul style="list-style-type: none"> <li>2.1 Meaning</li> <li>2.2 Steps in Developing Retail Strategy</li> <li>2.3 Retail Value Chain</li> </ul> <p><b>Store Location Selection</b></p> <ul style="list-style-type: none"> <li>2.1 Meaning</li> <li>2.2 Types of Retail Locations</li> <li>2.3 Factors Influencing Store Location</li> </ul> <p><b>HRM in Retail</b></p>	15

	2.1 Meaning, Significance, Function 2.2 Organization Structure in Retail	
III	<b>Merchandise Management and Pricing</b> <b>Merchandise Management</b> 3.1 Concept 3.2 Types of Merchandise 3.3 Principles of Merchandising 3.4 Merchandise Planning 3.5 Merchandise Procurement / Sourcing <b>Buying Function</b> 3.1 Buying Cycle 3.2 Factors affecting buyers functions 3.3 Functions of buying for different organisations 3.4 Retail chain 3.5 Non – store Retailer <b>Concept of Lifestyle Merchandising</b> <b>Private Label</b> 3.1 Meaning 3.2 Need and Importance <b>Retail Pricing</b> 3.1 Meaning 3.2 Pricing Strategy 3.3 Variable Pricing and Price Discrimination	15
IV	<b>Managing and Sustaining Retail</b> <b>Retail Store Operations</b> 4.1 Meaning 4.2 Responsibilities of Store Manager 4.3 The 5 S's of Retail Operations <b>Store Design and Layout</b> 4.1 Store Design 4.2 Store Layout 4.3 Signage and Graphics 4.4 Feature Areas	15
	<b>Total Hours</b>	<b>60</b>

**References:**

- Retail Marketing by A. Sivakumar
- Trends in Retail Marketing in India by Marri Sreenivasulu
- Modern Day Retail Marketing Management by Venkatesh Ganapathy
- Retail Management by Sejal Gupta & Gurpreet Randhwa. Atlantic Publishers, New Delhi
- Customer Relationship Management by Subhashish Das.
- Winning in Indian Markets by Rama Bijapurkar
- Supply Chain Management- Text & Cases by Janat Shah.

**Scheme of Examination**

Internal: 40 Marks

External: 60 Marks

<b>Internal</b>	<b>Marks: 40</b>
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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<b>Programme Name: S.Y.B.Com.(Banking &amp; Insurance)</b>		<b>Semester:IV</b>
Course Category/Vertical: Open elective		
<b>Name of the Dept: B.Com.(Banking &amp; Insurance)</b>		
Course Title: Corporate & Security Law		
Course Code: BBL404		Course Level: 5.0
Type: Theory		
Course Credit: 2 credits		
Hours Allotted: 30 Hours		
Marks Allotted: 50 Marks		
<b>Course Objectives(CO):</b> (List the course objectives)		
CO1: To provide a comprehensive understanding of the Companies Act, 2013, and SEBI Act, 1992, focusing on corporate legal frameworks and regulatory compliance.		
CO2: To equip students with practical knowledge of company incorporation, corporate governance, mergers & acquisitions, and securities regulations.		
<b>Course Outcomes (OC):</b>		
OC 1: Students will understand and apply legal provisions related to company formation, governance, and compliance under the Companies Act, 2013.		
OC 2: Learners will analyze and interpret laws governing mergers, acquisitions, restructuring, and SEBI regulations for securities compliance.		
<b>Description the course:</b> <b>(Including but not limited to)</b>		This course covers the <b>Companies Act, 2013</b> and <b>SEBI Act, 1992</b> , focusing on corporate law, governance, and securities regulations. It includes <b>company incorporation, director responsibilities, share capital regulations, mergers, demergers, and winding up</b> . The course also explores <b>SEBI's role in market regulation, investor protection, and corporate compliance</b> . By the end, students will understand <b>corporate legal frameworks, regulatory compliance, and securities market operations</b> .

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

Unit No.	Content	Hours
I	<b>Company act 2013</b>  Introduction, Types of Companies, Company Incorporation and Registration, Corporate Governance, Directors and Their Responsibilities, Share Capital and Securities Regulations, <b>Mergers, Acquisitions, and Restructuring</b> , Amalgamation & Demerger, Fast-Track Mergers, Winding Up of Companies	15

II	<b>Securities and Exchange Board of India: SEBI Act, 1992</b> – Powers & functions of SEBI. Securities Contracts (Regulation) Act, 1956 (SCRA) – Regulation of stock exchanges. Depositories Act, 1996 – Regulation of securities depositories (NSDL, CDSL). Companies Act, 2013 & SEBI Interactions – Corporate governance & securities regulations.	15
	Total Hours	30

References:

1. **Guide to Companies Act, 2013" – Taxmann Publications**
2. **Company Law" – Avtar Singh**
3. **SEBI Manual" – Taxmann Publications**
4. **SEBI & Corporate Laws" – SEBI & Corporate Law Journal (SCLJ)**

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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<b>Programme Name: S.Y.B.Com (Banking and Insurance)</b>	<b>Semester:IV</b>
Course Category: OE	
Name of the Dept: Dept. Of B.Sc(IT)	
Course Title: <b>Web Technology</b>	
Course Code: BBW405	Course Level: 5.0
Type : Theory	
Course Credit: 02	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
<b>Course Objectives:</b>	
CO 1:	<ul style="list-style-type: none"> <li>• To explore different HTML elements that can be used to develop static web pages and to become familiar with concept of style sheets and various CSS effects.</li> </ul>
CO 2:	<ul style="list-style-type: none"> <li>• To Understand Concept of JavaScript to add dynamism to static HTML pages.</li> </ul>
<b>Course Outcomes:</b>	
After the completion of the course, the learners would be able to:	
OC 1:	<ul style="list-style-type: none"> <li>• Design &amp; Styling of web pages using HTML 5 elements using CSS .</li> </ul>
OC 2:	<ul style="list-style-type: none"> <li>• Develop dynamic web pages using JavaScript.</li> </ul>
<b>Description the course:</b> <b>(Including but not limited to)</b>	
Through this course, learners will explore the core concepts and technologies underpinning modern web development, including HTML, CSS, JavaScript.	
Participants will gain hands-on experience in creating responsive and visually appealing web interfaces, incorporating multimedia content.	
Introduction, relevance, Usefulness, Application, interest, connection with other courses, demand in the industry, job prospects etc.	

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

Unit No.	Content	Hours
I	<p><b>HTML5:</b>Introduction to HTML 5, Formatting Text by using Tags, Using Lists, Creating Hyperlinks and Bookmarks.</p> <p><b>HTML5 Tables:</b> Creating simple table, Specifying the size, width , merging, formatting tables.</p> <p><b>HTML5 Page layout and navigation:</b> Creating navigational aids(text based and graphics based navigation bar), creating image map, HTML5 semantic tags.</p>	15

	<b>CSS:</b> Implementing Styles using CSS – Stylesheets, Formatting Text and Links using CSS, CSS Selectors, Changing Background, Adding Border, Margin and Padding, Setting Dimensions. <b>HTML5 Forms and Media:</b> Introduction to form elements (text, textarea , radio, checkbox, submit button, select, label, option), multimedia basics, embedding video clips, Incorporating audio on webpage.	
II	<b>Java Script:</b> Introduction to Client-Side JavaScript and Server-Side JavaScript, JavaScript Variables and Constants, Data Types, Operators, Statements, Functions , Dialog Boxes <b>JavaScript Objects:</b> User-defined Objects, with Keyword, Native Objects – Array, String, Date, Math, Number, RegExp. <b>DOM:</b> Introduction, DOM Properties and Methods, Document and its associated objects( document, Link, Area, Anchor, Image, Applet, Layer). <b>Events and Event Handlers:</b> HTML Events, DOM Events, DOM Event Listener, onAbort, onBlur, onChange, onClick, onDblClick, onError, onFocus, onKeyDown, onKeyPress, onKeyUp, onLoad, onMouseDown, onMouseMove, onMouseOut, onMouseOver, onMouseUp, onReset, onResize, onSelect, onSubmit, onUnload.	15
	Total Hours	30

#### References:

1. The Complete Reference HTML & CSS by Thomas A. Powell, McGrawHill 5<sup>th</sup> Edition.
2. Step by Step HTML5 by Faithe Wempen, Microsoft Press
3. The Complete Reference JavaScript by Thomas A. Powell & Fritz Schneider , McGrawHill 3<sup>rd</sup> Edition.

#### Scheme of Examination

Internal: 20 Marks

External: 30 Marks

Internal	<b>Marks: 20</b>
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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<b>Programme Name: S.Y. B.Com.(Banking &amp; Insurance)</b>	<b>Semester: IV</b>	
Course Category/Vertical: SEC		
Name of the Dept: <b>B.Com.(Banking &amp; Insurance)</b>		
Course Title: <b>Customer Relationship Management</b>		
Course Code: BBCR306	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		
<b>Course Objectives(CO):</b> (List the course objectives)		
CO 1: To understand the meaning, scope, effects, factors, techniques, types of CRM Application, CRM Cycle, CRM software solutions, customer acquisition and retention cost used by organizations		
CO 2: To develop an understanding of Contact management, Organizing of Customer Relationship Management (CRM), Employee & customer management process. Building customer loyalty, Relationship marketing, E-CRM its functions and its use in the Banking and Insurance Sector.		
<b>Course Outcomes (OC):</b> (List the course outcomes)		
OC 1: Students will be able to explain the role and importance of customer relationship management, its functions, applicability and the various software used by organizations		
OC 2: Students will be able to understand and analyse how CRM is tailored made of different organizations, the application of E-CRM selectively in the banking sector.		
<b>Description of the course:</b> <b>(Including but not limited to)</b> The <b>Customer relationship Management</b> course covers key CRM concepts, including the effects and applications of CRM for various organizations. It explores tools like <b>customer acquisition and retention</b> to evaluate company's relationship with its customers. Students also learn about the <b>process of CRM</b> , the meaning and scope of E-CRM specifically. By the end, students will be able to understand and analyse how organizations make decision relating to CRM		
<b>Syllabus: NEP 2020 w.e.f 2025-26</b>		
Unit No.	Content	Hours
I	<b>Introduction to Customer Relationship Management</b> 1.1 Meaning and Definition 1.2 Scope 1.3 Benefits 1.4 Effective CRM <b>Technology in CRM</b> 1.5 Technology in CRM 1.6 Types of technological application in CRM	15

	1.7 Database 1.8 B2B & B2C 1.9 Customer Acquisition and Retention Costs 1.10 E-CRM	
II	<b>Implementing Customer Relationship Management (CRM) &amp; Customer Relationship Management (CRM) in Banking and Insurance Sector</b> 2.5 Contact management 2.6 Building Customer Relationship Management (CRM) 2.7 Effectiveness of Customer Relationship Management (CRM) 2.8 Organizing of Customer Relationship Management (CRM) 2.9 Employee & customer management process 2.10 Relationship marketing 2.11 E-CRM and its functions in Banking & Insurance	15
	<b>Total Hours</b>	<b>30</b>

### References:

- Alok Kumar Rai, “Customer Relationship Management – Concepts and Cases”, PHI Learning Private Ltd, New Delhi
- Berry, Leonard L. (1995), “Relationship marketing of services – competing through quality”, free press, New York
- Berson, A and S J Smith, K Thearling (1999), “Building Data Mining Applications for CRM”, McGraw-Hill, New York.
- Chaturvedi, Kapil and Amit Bhatia (2001), “e-CRM: Deriving value of customer relationship”, CRM: Emerging Concepts, tools and Application, in J N Sheth, A
- McKenna, Regis (1991), “Relationship Marketing: Successful Strategies for the Age of the Customer”, Addison-Wesley, New York.
- Madhavi Garikaparthi, “ E-CRM – Concepts and Cases” , The ICFAI University Press.

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

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: **B.Com.(Banking & Insurance)/ B.Com (Management Studies)**

**Semester: IV**

Course Category/Vertical: **SEC**

Name of the Dept: **B.Com (Banking and Insurance)**

Course Title: **Overview of Insurance Sector**

Course Code: **BBI306**

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 provide students with a detailed understanding of the life insurance and health insurance sectors, including the principles, products, policies, and risk management strategies involved in both types of insurance.
- CO 2: To familiarize students with the principles, products, and risk management strategies involved in home, motor, and fire insurance, focusing on policy structures, risk premium determinants, and the impact of external factors like catastrophes.

**Course Outcomes (OC):** ( List the course outcomes)

- OC 1: Students will be able to explain the components, principles, and products of life and health insurance, identify different types of life insurance plans (traditional and non-traditional), and understand the regulatory framework and determinants of risk premium in both sectors, including health insurance products like critical illness and microinsurance.
- OC 2: Students will be able to describe the different types of home, motor, and fire insurance products, understand the procedures for policy issuance, and analyze the inclusions, exclusions, and risk premium determinants in each type of insurance.

**Description of the course:**

**(Including but not limited to)**

This course provides a comprehensive overview of the insurance sector, covering both life and general insurance. It delves into life insurance, including the components, risk management principles, and various life insurance products such as term plans, whole life insurance, and endowment assurance. The module also explores health insurance, highlighting key aspects like IRDA regulations, risk determinants, and specialized products like critical illness and microinsurance. Further, the course covers general insurance, focusing on home, motor, and fire insurance, detailing policy structures, inclusions and exclusions, risk premium determinants, and the impact of catastrophes. The curriculum also introduces students to regulatory frameworks, procedures, and practical aspects of insurance products, enabling a thorough understanding of the industry.

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

Unit No.	Content	Hours
I	<b>I Module I: Life Insurance and Health Insurance</b> <ul style="list-style-type: none"> <li>1.1 Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</li> <li>1.2 Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment</li> </ul>	15

	<p>Assurance, Dividend Method of Profit Participation Purpose of plans , Riders in plan - Introduction, Forms and procedures 1.3 Non Traditional Life Insurance Products</p> <p><b>Health Insurance</b></p> <p>1.1 Meaning, IRDA Regulations, determinants of Health Insurance, 1.2 Health Insurance Market in India and determinants of Risk Premium 1.3 Introduction and Forms and Procedures of Hospitalization, 1.4 Indemnity Products, Top up covers, cashless insurance, 1.5 Senior citizen plans, Critical illness plans 1.6 Micro Insurance.</p>	
II	<p><b>Module II: Home, Motor and Fire Insurance</b></p> <p>2.1 Home Insurance: Introduction, Forms and Procedures, Inclusions and Exclusions in policies, Determinants of Risk Premium and Impact of Catastrophes on Home Insurance.</p> <p>2.2 Vehicle Insurance: Introduction, Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p> <p>2.3 Fire Insurance: Introduction, Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies.</p>	15
	<b>Total Hours</b>	<b>30</b>

#### References:

1. Mishra, M. N. *Insurance Principles and Practice*, S. Chand & Co.
2. Black, K., & Skipper, H. D. *Life and Health Insurance*, Pearson Education.
3. Reddy, D. N., & Gopal, V. *Insurance and Risk Management*, Himalaya Publishing House.
4. Kothari, C. R. *Principles of Insurance Management*, Vikas Publishing House.
5. Trieschmann, J. S., & Kim, H. S. *Principles of Risk Management and Insurance*, Pearson.

#### Scheme of Examination

Internal: 20 Marks

External: 30 Marks

<b>Internal</b>	<b>Marks: 20</b>
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

**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> IV
Course Category: Co-Curricular Course (CC)	
Name of the Department: Sociology	
<b>Course Title:</b> National Integration and Community Harmony	
Course Code: As per course structure	Course Level: 5
Type: Theory / Practical	
Course Credit: 2 credits	
Hours Allotted: 30 Hours	
Marks Allotted: 50 Marks	
<b>Course Objectives:</b>	
1. To develop an understanding of the significance of National Integration and Communal Harmony.	
2. To enable students to appreciate the role of youth in fostering unity and peace in society.	
<b>Course Outcomes:</b>	
1. Understand the principles of National Integration and Communal Harmony.	
2. Develop leadership and teamwork skills through NSS activities focused on unity and peace.	
<b>Introduction:</b> National Integration and Communal Harmony are essential for a diverse country like India. This course introduces students to the importance of unity in diversity and the role of NSS in promoting peace, social justice, and inclusive development. Students will engage in activities and discussions to strengthen their commitment to harmony and national unity.	
<b>Relevance and Usefulness:</b> Given the challenges of communal tensions and social divisions, fostering National Integration is crucial. This course empowers students with the knowledge and skills to actively participate in building a more inclusive and peaceful society.	
<b>Interest and Connection with Other Courses:</b> This course complements subjects such as Sociology, Political Science, and Social Work, reinforcing the importance of civic responsibility, human rights, and peacebuilding in a democratic society.	

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

Unit No.	Content	Hours
I	<b>UNIT I: Concept and Importance of National Integration and Communal Harmony</b> <ul style="list-style-type: none"> <li>A. Meaning and Significance of National Integration</li> <li>B. Factors Affecting National Integration in India</li> <li>C. Challenges to Communal Harmony</li> </ul>	15
II	<b>UNIT II: Role of NSS in Promoting National Integration and Communal Harmony</b> <ul style="list-style-type: none"> <li>A. NSS and Its Role in Community Development</li> <li>B. Social Service as a Tool for Unity</li> <li>C. Case Studies of Successful NSS Interventions for National Integration</li> </ul>	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>
4. <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)**

<b>Programme Name: All programmes</b>	<b>Semester: IV</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: 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 2025-26**

Unit No.	Content	Hours
<b>I</b>	<b>Theory of Yoga</b>  A) Yogic Sanchalan (Yogic Movements), Kapalbhati (Cleansing Breath Technique), Suryanamaskar (Sun Salutation) B) Anulom-Vilom (Alternate Nostril Breathing), Dirgha Shwasan (Deep Breathing), Bhramari (Humming Bee Breath)	<b>15</b>
<b>II</b>	<b>Practical</b>  A) Vajrasana (Thunderbolt Pose), Paschimottanasana (Seated Forward Bend), Parivritta Janushirasana (Revolved Head-to-Knee Pose), Vakrasana (Twisting Pose), Marjarasana (Cat Pose), Naukasana (Boat Pose) B) Shalabhasana (Locust Pose), Dronasana (Warrior Boat Pose), Pavanmuktasana (Wind-Relieving Pose), Bramha Mudra (Sacred Gesture for Neck Strength), Utthita Dwipadasana (Raised Two-Leg Pose), Netra Sanchalan - 1 (Eye Movement Exercise - 1), Netra Sanchalan - 2 (Eye Movement Exercise - 2)	<b>15</b>
	<b>Total Hours</b>	<b>30</b>

**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