

**The Kelkar Education Trust's
V. G. Vaze College of Arts, Science and Commerce
(Autonomous)**



Revised Syllabus as per
NEP 2020 Guidelines and
Question Paper Pattern of Courses of
**BACHELOR OF COMMERCE
BANKING & INSURANCE (B. B. I.)
PROGRAMME
FIRST YEAR
*SEMESTER I AND II***

Under Choice Based Credit System,
Grading and Semester System
(To be implemented from
Academic Year 2025-2026)
Board of Studies

PROGRAM OUTCOMES

PO1: Understand and address risks faced by the banks.

PO2: Differentiate between life and non-life insurance and make informed policy decisions.

PO3: Gain ability to read, understand, interpret and analyse financial statements of Banking and Insurance companies.

PO4: Enable understanding banking and Insurance Laws.

PO5: To make sound financial decisions in practical settings.



Semester I



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B. B. I. Semester I		
Course Code	Full Name of Course (With Paper)	Credit Points
	Major Course (Major)	
VIEC100	Economics – I	4
VIEM101	Environment and Management of Financial Services	2
	Minor Course (Minor)	
	NA	
	Open Elective (OE) (Any One)	4
VFMS125	Mathematical & Statistical Techniques	
	Vocational & Skill Enhancement Course (VSEC)	
	<u>Vocational Skill Course (VSC)</u>	
VIIT102	Information Technology in Banking & Insurance (MS Excel)	2
	<u>Skill Enhancement Course (SEC)</u>	
VIFA103	Financial Accounting – I	2
	Ability Enhancement Course (AEC)	
VFBC130	Business Communication – I	2
	Value Education Course (VEC)	
VFBP136	Business Practices	2
	Indian Knowledge System (IKS)	
VFAI142	Ancient Indian Culture	2
	Co-curricular Course (CC)	2
VCE143	Community Engagement Activities	
VCA142	Cultural Activities	
VNS144	National Service Scheme (NSS)	
VSA145	Sports Activities	
VYG146	Yoga	
VKB147	Rhythmic Narratives: History & Foundation of Kathak and Bollywood Dance	
VSS148	Sangeet Sadhna-I	
	Total	22



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Economics – I		Course Code: VIEC100	
Lectures per week (1 Lecture is of 60 minutes)		04	
Number of Credits		04	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	It will help students analyse how an economy functions, combining practical & theoretical knowledge of Economics.
2	To analyse the break-even point which is a field in applied economics, will help them analyse cost benefit theories, deadweight loss, economies of scale.
3	It will help them to focus on the economic issues related to business organization and management.

Unit	Content	No. of Lectures
1	INTRODUCTION TO BUSINESS ECONOMICS	12
	a. Scope and Importance of Business Economics – Opportunity Cost principle- Incremental and Marginal Concepts. Basic economic relations - equations - Total, Average and Marginal relations- use of Marginal analysis in decision making.	
	b. The basics of market demand, market supply and equilibrium price-shifts in the demand and supply curves and equilibrium.	
	c. 10 Principles of Business Economics.	
2	DEMAND ANALYSIS	12
	a. Demand Function - nature of demand curve under different markets	
	b. Meaning, significance, types and measurement of elasticity of demand (Price, income cross and promotional)- relationship between elasticity of demand and revenue concepts.	
	c. Demand estimation and forecasting: Meaning and significance - methods of demand estimation: survey and statistical methods	



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3	SUPPLY AND PRODUCTION DECISIONS AND COST OF PRODUCTION:	12
	a. Production function: short run analysis with Law of Variable Proportions Production function with two variable inputs- isoquants, ridge lines and least cost combination of inputs- long run production function and Laws of Returns to Scale.	
	b. Expansion path - Economies and diseconomies of Scale.	
	c. Cost concepts: Accounting cost and economic cost, implicit and explicit cost, fixed and variable cost - total, average and marginal cost - Cost Output Relationship in the Short Run and Long Run (hypothetical numerical problems to be discussed), LAC and Learning curve - Break even analysis (with business applications)	
4	MARKET STRUCTURE: PERFECT COMPETITION AND MONOPOLY AND PRICING AND OUTPUT DECISIONS UNDER IMPERFECT COMPETITION	12
	a. short run and long run equilibrium of a competitive firm and of industry - monopoly - short run and long- run equilibrium of a firm under Monopoly	
	b. Monopolistic competition: Equilibrium of a firm under monopolistic competition, debate over role of advertising	
	c. Oligopolistic markets: key attributes of oligopoly - Collusive and non-collusive oligopoly market - Price rigidity - Cartels and price leadership models. (topics to be taught using case studies from real life examples)	
5	PRICING PRACTICES:	12
	a. Cost oriented pricing methods: cost – plus (full cost) pricing, marginal cost pricing, Mark up pricing, discriminating pricing, multiple – product pricing - transfer pricing	
	b. case studies on how pricing methods are used in business world	
	TOTAL NO. OF LECTURES	60

Course Outcomes:

CO1	Understand, explain and interpret the concepts of demand and cost structure of the business.	L1 & L2
CO2	Develop the understanding of production function and its industry relevance.	L1 & L4



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CO3	Understand the forms of markets and the changing business environment.	L3 &L4
CO4	Analysis the pricing methods used in today's era.	L3

Recommended Resources		
Reference Books -	<ul style="list-style-type: none"> • Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi,2000) • Hirchey.M., Managerial Economics, Thomson South western (2003) • Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore,2001) • Frank Robert.H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill(ed.3) • Gregory Mankiw., Principles of Economics, Thomson South western (2002reprint) • Samuelson & Nordhas.: Economics (Tata McGraw Hills, New Delhi,2002) • Pal Sumitra, Managerial Economics cases and concepts (Macmillan, NewDelhi,2004) 	
<u>E-Resources</u>		
Webliography:		



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Environment and Management of Financial Services		Course Code: VIEM101	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To understand the background of Indian Financial System
2	To analyse recent developments and trends in Banking and Insurance sector.
3	To understand regulatory framework of Banking and Insurance sector.

Unit	Content	No. of Lectures
1	INTRODUCTION TO INDIAN FINANCIAL SYSTEM	10
	Components of a financial system. Key elements of a well-functioning financial system.	
	Functions and characteristics of financial markets.	
	Nature And Role of Financial Institutions (Intermediaries) And Financial Markets. (Linkage of different financial institutions)	
	Historical development of Banking and Insurance in India.	
	Development of Capital and Money Markets in India.	
	Reforms of Financial Markets in India; post 1990s.	
2	FINANCIAL SERVICES AND ENVIRONMENT	10
	Technology and changing Indian Financial Markets.	
	Different Banking and Insurance Products.	
	Business Environment responsible for growth of financial sector in India.	
	Organisational structure and management.	
	Non-Banking Financial Companies (NBFCs).	
3	REGULATORY AND DEVELOPMENTAL FRAMEWORK OF BANKING & INSURANCE	10
	Significance and Role of Banking and Insurance in economic growth.	



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	Legal Framework of Banking System. Reforms in the Banking System in the last decade. Prudential Norms of Banking Sector.	
	Legal framework of insurance, formation of IRDA and reforms in Insurance Business.	
	Recent Developments in Insurance Business in India.	
	Government initiatives to boost insurance business in India.	
	Significance and Role of Banking and Insurance in economic growth.	
	Legal Framework of Banking System. Reforms in the Banking System in the last decade. Prudential Norms of Banking Sector.	
	TOTAL	30

Course Outcomes:		
CO1	Learners will understand and analyse the concepts of Indian Financial System.	L1, L2, L3, L4
CO2	Learners will be able to analyse trends in Banking & Insurance and evaluate its recent scenarios.	L1, L2, L3, L4
CO3	Learners will be able to the analyse regulatory framework of Banking & Insurance. Learners will be able to create a case study model of banking and insurance products.	L1, L2, L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Pathak Bharati, Indian Financial System. Bhole L M Financial Institutions AND Markets, McGraw Hill.
<u>E-Resources</u>	
Webliography:	



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Mathematical & Statistical Techniques		Course Code: VIMS125	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:	
1	To understand and apply concepts of counting and probability.
2	To develop skills in statistical analysis, including data classification, presentation and interpretation.
3	To develop critical thinking and problem-solving skills using statistical methods.
4	To learn hypothesis testing methods in order to interpret results and draw meaningful conclusions.

Unit	Content	No. of Lectures
1	Counting and Probability:	15
	Counting: Fundamental Principles, Permutation, Combination, Simple problems.	
	Probability: Random Experiment, Sample Space, Events, Probability, Addition and Multiplication Theorem.	
	Random Variable, Discrete and Continuous random variables, Probability Distribution, Expectation, Variance, Binomial Distribution, Normal Distribution (Definition and properties only).	
2	Statistical Measures:	15
	Introduction, Classification, Presentation of data.	
	Averages, A.M. G.M. H.M., Median, Mode, Quartiles, Deciles, Percentiles.	
	Combined Mean, Weighted Mean.	
3	Measures of Dispersion:	10
	Absolute Measures: Range, Quartile Deviation, Mean Deviation, Standard Deviation, Variance.	
	Relative Measures: Coefficient of Range, Coefficient of Quartile Deviation, Coefficient of Mean Deviation, Coefficient of Variation.	



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4	Testing of Hypothesis:	20
	Population, Sample, Central Limit Theorem (Statement only), Population Mean, Population Proportion, Population Standard Deviation, Sample Mean, Sample Proportion, Sample Standard Deviation.	
	Hypothesis- Null, Alternate, Type-I error, Type-II error, One-tailed Test, Two-tailed Test, Test Statistic, Level of Significance, Critical Region.	
	z-Test, t-Test, Chi-Square Test of Association, Confidence Level, Confidence Interval.	
TOTAL		60

Course Outcomes:		
CO1	Students will be able to understand and apply the concepts of counting and probabilities to solve problems and will be able to interpret the expected results.	L1, L2, L3
CO2	Students will be able to classify and present data effectively, and will be able to evaluate different statistical measures.	L1, L3, L4
CO3	Students will be able to apply the concepts of measures of dispersion and will be able to analyse or compare two different sets of information.	L2, L3, L4
CO4	Students will understand the concepts of hypothesis testing and will be able to conduct hypothesis testing using different statistical tests and will be able to interpret results and draw meaningful conclusions.	L1, L2, L3

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Probability and Statistics for Engineering and Sciences, Jay L. Devore. Introduction to Probability and Statistics for Engineers and Scientists, Third Edition, Sheldon M. Ross. Basic Statistics, P.K. Mohanty and S.K. Patel, Scientific Publishers. Statistics, Dr. S. Sachdeva, Lakshmi Narain Agarwal. Statistical Methods, S.P. Gupta, Sultan Chan & Sons. Statistics for Management, Richard Levin & David Rubin, Prentice Hall. Statistical Methods and Testing of Hypothesis, Tech Max Publications. Quantitative Methods-I and II, Manan Prakashan.
<u>E-Resources</u> Webliography:	



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Information Technology in Banking & Insurance – I		Course Code: VIIT102	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	1	30
	• Internal Assessment	-	20

Course Objectives:	
1	To Create, edit, save, and print documents to include documents with lists and tables. To use advanced functions and productivity tools to assist in developing worksheets.
2	To create, edit, save, format and print presentations. Add graphics to a presentation.
3	To learn accounting software working
4	To understand Internet and AI with web terminology

Unit	Content	No. of Lectures
1	OFFICE PRODUCTIVITY TOOLS	10
	MS Word: Creating, Editing, Formatting and Printing of Documents, Using Tools, Mail merge and Print Review and Set-up.	
	MS Excel: Creating Worksheet, Creating Various Formulae(PV, FV, PMT etc), consolidation, goal seek	
	Creating Charts, Rename and Copy of Worksheets, Printing Review and Set-up.	
	Power Point: Create Project Report, Create Slides, Animation, Page Designing, Insert Image, View Page, and Print Review and Set-up.	
	Use of Tools in Accounting: – Preparation of vouchers, invoices and reports, Calculation of Interest, Depreciation, TDS, Salary, Taxes, inventory and reconciliation	
2	WEB SPACE	10
	Terminology – web, web server, web site, web page, protocols (HTTP, FTP, HTTPS, TCP/IP, SMTP), www, portal, IP address, URL, hosting a website, domain name, Search Engine	



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	Email ID, Sending Data through email, Email components (subject, Receiver -To, CC, BCC, Message)	
	Working of Search Engine, How to Rank website (Organic Search and Paid Search), Search Engine Optimization (White HAT SEO, Black Hat SEO) , SEO strategies (On Page SEO, OFF page SEO, Technical SEO)	
3	INTRODUCTION TO INTERNET AND OTHER EMERGING TECHNOLOGIES	10
	<ul style="list-style-type: none"> Introduction – Network components (Server, Client, protocols, Network Interface card, routers, switches), Types of Networks (Peer to peer, server Client), Internet, Intranet, Extranet 	
	<ul style="list-style-type: none"> Network emerging technologies (IOT, Cloud networking, AI, Machine learning, edge computing) 	
	<ul style="list-style-type: none"> Features of AI (deep learning, natural language processor, chatbot, perception, facial recognition, imitate human cognition) 	
	Total	30

Course Outcomes:

CO1	Learn how to implement theories into practice.	
CO2	Develop skills in analysing the usability of a web site.	
CO3	Learn, understand Use of Office application software	
CO4	Understand networking, real meaning of AI, IOT	

Recommended Resources

Reference Books -	<ul style="list-style-type: none"> Information Technology for Management, 6TH ED (With CD) By Efraim Turban, Dorothy Leidner, Ephraim Mclean, James Wetherbe (Ch1, Ch2) Microsoft Office Professional 2013 Step by Step By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch Tata McGraw Hill Joseph, P.T. : E-commerce An Indian Perspective(Ch-13,Ch-14) Computer Viruses and Related Threats: A Management Guide (Ch-2, Ch-3) By John P. Wack, LisaJ.Carnahan Electronic Commerce - Technologies & Applications. Bharat, Bhaskar
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<u>E-Resources</u> Webliography:	<ul style="list-style-type: none">• (EBook:https://play.google.com/books/reader?id=tsP15h9gr8MC&printsec=frontcover&output=reader&hl=en&pg=GBS.PR7.w.2.1.0)• https://play.google.com/books/reader?id=F1zbUaBtk7IC&printsec=frontcover&output=reader&hl=en&pg=GBS.PP1
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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Financial Accounting – I		Course Code: VIFA103	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	The course will enable the students to combine practical & theoretical knowledge of financial accounting.
2	The course will provide decision-making skills to the students in the financial analysis context.
3	The students of this course will be active learners & develop awareness of emerging trends in financial accounting.

Unit	Content	No. of Lectures
1	CLASSIFICATION OF INCOME & EXPENSES AND ACCOUNTING STANDARDS	5
	a. Basics of Accounting	
	b. Classifications of Income, Expenditure and Receipts based on Capital and Revenue	
	c. Introduction to Accounting Standards: Meaning and Scope - AS 1: Disclosure to Accounting Policies - AS 2: Inventory Valuation - AS 10: Accounting for Fixed Assets	
2	INVENTORY VALUATION & ACCOUNTING FOR HIRE PURCHASE	15
	(1) AS 2: Inventory (Stock) Valuation	
	a. Meaning & Definition	
	b. Applicability	
	c. Measurement of Inventory	
	d. Explanation with Illustrations	
	e. Practical problems on FIFO and Weighted Average Method	
	(2) Hire Purchase Transactions	
	a. Meaning	
	b. Calculation of Interest	



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	c. Accounting for Hire Purchase Transactions by Asset Purchase Method based on Full Cash Price	
	d. Journal Entries, Ledger Accounts and Disclosure in Balance Sheet for Hirer and Vendor (Excluding Default, Repossession and Calculation of Cash Price)	
3	FINAL ACCOUNTS	10
	a. Introduction to Final Accounts of a Manufacturing Concern	
	b. Preparation of Manufacturing Account, Trading Account, Profit & Loss Account and Balance Sheet	
	TOTAL	30

Course Outcomes:		
CO1	Learner will be equipped with the fundamental concepts of Book Keeping & Accountancy and impart the knowledge about basic terminologies, concepts of accounting, classification of expenditure & receipts and applicability of several Accounting Standards.	L1, L2, L3, L4
CO2	(1) Learners will be able to understand the worth of unsold inventory while preparing financial statements at the end specific period using periodic & perpetual inventory valuation systems. (2) Learners will be able to understand salient features and vital accounting treatment related to Hire Purchase accounting.	L1, L2, L4
CO3	Learners will be able to calculate the cost of the goods manufactured during the financial year and to enumerate the amount of any profit or loss occurred during the manufacturing process.	L2, L4
CO4	Learner will be able to classify Income, Expenditure & Receipts based on Capital & Revenue, understand the application of several Accounting Standards, accounting treatment related to Hire Purchase accounting and will be able to calculate the cost of the goods manufactured.	L1, L2, L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Introduction to Accountancy -T. S. Grewal - (S.Chand & Co.) • Double Entry Book Keeping- J. R.Batliboi. • Double Entry Book Keeping - M. M.Chokshi • Advanced Accounts -Shukia & Grewal (S.Chand & Co.) • Advanced Accountancy - R.L.Gupta & M.Radhaswamy



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	<ul style="list-style-type: none">• Accounting Standards -Institute of Chartered Accountants of India. New Delhi• Gupta S C & Shukla, M C: Advanced Accounts Vol.1. New Delhi. S. Chand &Company Ltd
<u>E-Resources</u> Webliography:	



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Business Communication - I		Course Code: VFBC130	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	1	30
	• Internal Assessment	-	20

Course Objectives:	
1	To develop awareness of the communication process among the learners.
2	To make the learners master various aspects of business communication such as effective listening, official correspondences etc.
3	To develop effective spoken skills so as to enable students to express confidently interpersonally as well as in large groups.
4	To develop effective writing skills so as to enable students to write in clear, concise, persuasive and audience-centred ways.

Unit	Content	No. of Lectures
1	Theory of Communication 1	10
	A. Concept of Communication: Models of Communication – Linear / Interactive / Transactional / Shannon and Weaver (To be only discussed in class) Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global world	
	B. Impact of Technology Enabled Communication: Types – Internet, Blogs, E-Mail, Moodle, social media (Facebook, Twitter & WhatsApp: Advantages & Disadvantages)	
	C. Communication at Workplace: Channels – Formal and Informal; Vertical, Horizontal, Diagonal; Grapevine, Methods – Verbal and Non-Verbal (including Visual), Business Etiquettes	
	Theory of Communication 2	
	D. Barriers to Communication: Physical, Semantic / Language, Socio-Cultural, Psychological; Ways to Overcome Barriers to Communication	
	E. Listening: Importance of Listening Skills, Obstacles to Listening, Cultivating good Listening Skills	
2	BUSINESS CORRESPONDENCE	10



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	A. Theory of Business Letter Writing: Parts, Structure, Layouts - Full Block, Principles of Effective Letter Writing, Principles of effective E- mail Writing	
	B. Personal Correspondence: Letter of Recommendation, Job Application Letter and Resume, Letter of Appointment (To be only discussed in class), Letter of Acceptance of Job Offer, Letter of Appreciation, Letter of Resignation.	
	LANGUAGE AND WRITING SKILLS	
	A. Commercial Terms used in Business Communication (to be only discussed)	
	B. Paragraph Writing: Developing an idea, using appropriate linking devices, etc.; Cohesion and Coherence, etc.	10
	Total	30

Course Outcomes:		
CO1	Students will understand communication complexities and the role of culture, background and attitudes and they will be able to apply listening and communication strategies in personal, professional and global context using appropriate channels.	L1, L3 And L4
CO2	Students will develop effective business writing skills and they will be able to use block format, commercial terms and paragraph structure to draft clear professional business messages.	L1, L3 And L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> ● Bangh, L. Sue, Fryar, Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group. ● Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall. ● Majumdar, P.K. (1992) Commentary on the Consumer Protection Act, Prentice. ● Ashley, A (1992) A Handbook of Commercial Correspondence, Oxford University Press. ● Aswalthapa, K (1991) Organisational Behaviour, Himalaya Publication. ● Balan, K.R. and Rayudu C.S. (1996) Effective Communication, Beacon. ● Barkar, Alan (1993) Making Meetings Work, Sterling Publications Pvt. Ltd. ● Basu, C.R. (1998) Business Organisation and Management, T.M.H. ● Benjamin, James (1993) Business and Professional Communication Concepts and Practices, HarperCollins College Publishers. ● Black, Sam (1972) Practical Public Relations, E.L.B.S. ● Bovee Courtland, L and Thill, John V (1989) Business Communication Today. McGraw Hill, New York, Taxman Publication. ● Burton, G and Thakur, (1995) Management Today – Principles and Practices. T.M.H.



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	<ul style="list-style-type: none"> ● Darrow, Richard, Forrstal, Dan and Coolman, Aubrey (1967) Public Relations Handbook, the Dartwell Co., Chicago. ● Drucher, P.F. (1970) Technology, Management and Society, Pan Books. ● Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP. ● Eyre, E.C. (1985) Effective Communication Made Simple, Rupa and Co. ● Fisher Dalmar, (1999), Communication in Organisation, Jaico Publishing House. ● French, Astrid (1993) Interpersonal Skills. Sterling Publishers. ● Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. ● Ghanekar, (1996) Communication Skills for Effective Management. Everest Publishing House. ● Graves, Harold F. (1965) Report Writing, Prentice Hall. ● Kaul, Asha. (2013) Business Communication, Prentice-Hall. ● Lesikar, Raymond V and Petit, John D. (1994) Business Communication: Theory and Application, Richard D. Irwin Inc. ● Ludlow, Ron. (1995) The Essence of Effective Communication, Prentice. ● Martson, John E. (1963) The Nature of Public Relations, McGraw Hill. ● Merrihue, William (1960) Managing by Communication, McGraw Hill. ● Monippalli, M.M. (1997), The Craft of Business Letter Writing, T.M.H. ● Monippally, Matthukutty M. (2014) Business Communication Strategies. Tata McGraw-Hill Publishing Company Ltd., 2014. ● Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill. ● Phillip, Louis V. (1975) Organisational Communication – The Effective Management, Columbus Grid Inc. ● Raman, Meenakshi and Sharma, Sangeeta (2004) Technical Communication: Principles and Practice, Oxford University Press. ● Ross, Robert D. (1977) The Management of Public Relations. John Wiley and Sons. ● Stephenson, James (1988) Principles and Practice of Commercial Correspondence. Pilman and Sons Ltd.
<p><u>E-Resources</u></p> <p>Webliography:</p>	<ul style="list-style-type: none"> ● https://www.slideshare.net/iniwannalangniyaakobastabasta/models-of-communication-63235607 ● https://www.slideshare.net/draizelle_saxon/business-letter-12043197



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FY B. Com (Banking & Insurance)		Semester I	
Course Name: Business Practices		Course Code: VFBP136	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To make students understand concept of management
2	To make students aware of management functions and practical application in service sector industry like banking and insurance
3	To make students aware of leadership styles and its functions

Unit	Content	No. of Lectures
1	Introduction to Management:	10
	• An overview of management	
	• Management as an Art, Science & Profession	
	• Traditional v/s Contemporary management	
	• Contribution of F. W. Taylor and Henry Fayol to the management thought	
2	Management Process & Practices:	10
	• Functions of management	
	• Planning & Organizing	
	• Directing & Staffing	
	• Coordination & Controlling	
3	Recent Trends in Management:	10
	• Motivation & Leadership	
	• Contemporary practices	
	TOTAL	30



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Course Outcomes:		
CO1	Students will understand and apply knowledge of management function	L1,L2, L3, L4
CO2	Evaluate and critically appraise different management function in banking and insurance companies.	L1, L2, L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none">• Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.• Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.• Business Maharajas, Gita PiramaI, Penguin Books, New Delhi.• Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers and Distributors India Pvt, Ltd.• In Search of Change Maestros Pritam Singh and Asha Bhandarkar, Sage Publications, UK
<u>E-Resources</u> Webliography:	



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FY B. Com (Accounting & Finance)		Semester I	
Course Name: Ancient Indian Culture		Course Code: VFAI142	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	1	30
	• Internal Assessment	-	20

Course Objectives:

1	To provide a general introduction to the ancient education system and sensitise the students to the contributions of ancient Indian traditions.
2	The students will be acquainted with Indian classical dance, music forms and temple architecture.
3	The students will be able to comprehend Ayurveda, Yoga, Meditation and Mindfulness for health and wellbeing

Unit	Content	No. of Lectures
1	Ancient Indian Education and Philosophy	10
	A. Introduction to Indian Knowledge System	
	B. Ancient Indian Education System - Gurukul tradition	
	C. Indic scriptures/literature - Vedas, Upanishads, Bhagavat Geeta, Mahabharat	
	D. Indic religions - Hinduism, Buddhism, Jainism, Sikhism	
2	Performing and Visual Arts in Ancient India	10
	A. Indian Classical Dance	
	B. Indian Music	
	C. Temple Architecture	
3	Medicine and Holistic Health in Ancient India	10
	A. Fundamentals of ancient medicine - Ayurveda	
	B. Fundamentals of Yoga and Stress Management	
	Total	30

Course Outcomes:

CO1	Students will be able to explain the ancient Indian education system and its significance.	L1, L3. And L4
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CO2	Students will apply the synthesis between Indian architecture, performing and visual arts.	L1, L3. And L4
CO3	Students will be able to analyse and evaluate the holistic nature of Indian medicine and its relevance in the contemporary era.	L2, L3. And L4
CO4	Students will be able to create its significance of the ancient Indian system.	L2, L3. And L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Textbook on Indian Knowledge System by Michael Vaz, Manan Prakashan. • Textbook on The Knowledge System of Bhārata by Bhag Chand Chauhan, • History of Science in India Volume-1, Part-I, Part-II, Volume VIII, by Sibaji Raha, et al. National Academy of Sciences, India and The Ramkrishan Mission Institute of Culture, Kolkata (2014). • Pride of India- A Glimpse of India's Scientific Heritage edited by Pradeep Kohle et al. Samskrit Bharati (2006). • Vedic Physics by Keshav Dev Verma, Motilal Banarsidass Publishers (2012)
<u>E-Resources</u> Webliography:	https://iksindia.org/ https://www.education.gov.in/nep/indian-knowledge-systems https://www.mygov.in/campaigns/iks/ https://en.wikipedia.org/wiki/Indian_Knowledge_Systems



EVALUATION PATTERN

INTERNAL EVALUATION

- For Major, Minor, Open Elective (OE), Vocational Skill (VSC) & Skill Enhancement (SEC) Courses

Sr. No.	Description	Marks
I	Class Test	15
	Q.1 Objectives. (1 Mark each) (Fill in the blanks / True or False / Match the Following)	
	Q.2 Answer Any Two of the Three. (05 Marks each) (Unit based theory questions)	
II	Project / Assignment / Presentation	15
III	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	TOTAL MARKS	40

Note: For OE from science faculty, practical examination of 40 marks will be conducted for Internal Evaluation.

- For Ability Enhancement (AEC), Value Education (VEC) & Indian Knowledge System (IKS) Courses

Sr. No.	Description	Marks
I	Project / Assignment / Presentation	10
II	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	TOTAL MARKS	20

- For Co - Curricular (CC) Courses

Sr. No.	Description	Marks
I	Class Test	15
II	Activities	35
	TOTAL MARKS	50



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EXTERNAL EVALUATION

• For Major, Minor, Open Elective (OE), Vocational Skill (VSC) & Skill Enhancement (SEC) Courses

- **Maximum Marks: 60**
- **Questions to be set: 04**
- **Duration: 2 Hours**
- **All Questions are compulsory carrying 15 marks each**

Q. No.	Description	Marks
Q.1	Full Length Question OR Full Length Question	15
Q.2	Full Length Question OR Full Length Question	15
Q.3	Full Length Question OR Full Length Question	15
Q.4	Full Length Question OR Full Length Question	15
	TOTAL MARKS	60

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

• For Ability Enhancement (AEC), Value Education (VEC) & Indian Knowledge System (IKS) Courses

Q. No.	Description	Marks
Q.1	Attempt any two out three: (5 marks each)	10
Q.2	Attempt any two out three: (5 marks each)	10
Q.3	Attempt any two out three: (5 marks each)	10
	TOTAL MARKS	30



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• Distribution of marks as per Units, COs and Bloom's Taxonomy					
Unit	COs	Bloom's Taxonomy Level	Type of Question	Marks	Weightage (%)
1	CO1: Explain	Understanding (L1)	Short notes	15	25
2	CO2: Apply	Applying (L2)	Essay Type: Problem solving	15	25
3	CO3: Analyse/ Evaluate	Analysing/Evaluating (L3)	Essay Type: Case Study	15	25
4	CO4: Create	Creating (L4)	Essay Type – application-based task	15	25



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21.	Ms. Ashwini Mondkar, Member, Syllabus Committee, Visiting Faculty
22.	Ms. Preeti Chaudhary, Member, Syllabus Committee Visiting Faculty
23.	Mr. Viral Rami, Member, Syllabus Committee Visiting Faculty
24.	Mr. Venkat Raman, Member, Syllabus Committee Visiting Faculty



Semester II



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B. B. I. Semester II		
	Major Course (Major)	
VIPP150	Principles & Practices in Banking & Insurance	4
VIOB151	Organisational Behaviour	2
	Minor Course (Minor)	
VIRF152	Regulatory Framework of Business	2
	Open Elective (OE) (Any One)	4
VFVC176	Visual Communication	
	Vocational & Skill Enhancement Course (VSEC)	
	<u>Vocational Skill Course (VSC)</u>	
VIFM153	Financial Markets - I	2
	<u>Skill Enhancement Course (SEC)</u>	
VIFA154	Financial Accounting - II	2
	Ability Enhancement Course (AEC)	
VFBC181	Business Communication - II	2
	Value Education Course (VEC)	
VFMB187	Marketing in Banking & Insurance	2
	Indian Knowledge System (IKS)	
	NA	
	Co-curricular Course (CC)	2
VCE190	Community Engagement Activities	
VCA189	Cultural Activities	
VNS191	National Service Scheme (NSS)	
VSA192	Sports Activities	
VYG193	Yoga	
VKB194	Rhythmic Narratives: History & Foundation of Kathak and Bollywood Dance	
VSS195	Sangeet Sadhna-I	
	Total	22



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Principles & Practices in Banking & Insurance		Course Code: VIPP150	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:	
1	Know about evolution of banking, types of banks and types of accounts and services provided by bank.
2	Know the functions and powers of central Bank of India and regulatory framework of banking industry.
3	Know the types of risk, evolution of insurance and various types of Life Insurance policies, Marine and Fire insurance Policies.
4	Understand the claim settlement procedure of different insurance policies.

Unit	Content	No. of Lectures
1	INTRODUCTION TO BANKING	15
	a. Meaning and definition of banks, Features / characteristics of banks	
	b. Types of banks	
	c. Scope and Functions of Banking	
	d. Innovative banking services, Emerging trends in banking	
2	INDIAN BANKING SYSTEM	15
	a. Banking Operations -Types of accounts	
	b. Banking Services – Current Scenario	
	c. Financial Inclusion and Banking Regulations	
	d. Role of commercial banks in Indian economy, - Objectives and functions of RBI	
3	INTRODUCTION TO INSURANCE	15
	a. Meaning and definition of Insurance, Characteristics of Insurance	
	B. Need and Scope of insurance	
	c. Principles of insurance	
	d. Types of insurance and policies	
	e. Understanding Risk, Kinds of business risks, Risk and Return relationship	
4	INSURANCE SCENARIO IN INDIA	15



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	a. Growth of Insurance Business	
	b. Claim and Settlement Procedures, Actuarial Role	
	c. Role and functions of LIC	
	d. Role of Government in boosting the Insurance sector	
	Total	60

Course Outcomes:		
CO1	Know explain about evolution of banking, types of banks and types of accounts and services provided by bank.	L1,L2,L4
CO2	To apply the functions and powers of central Bank of India and regulatory framework of banking industry.	L1,L2,L4
CO3	To analyse and evaluate the types of risk, evolution of insurance and various types of Life Insurance policies, Marine and Fire insurance Policies.	L1,L2,L3,L4
CO4	To create the understanding for the claim settlement procedure of different insurance policies.	L1,L2,L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Dr.K.M.Bhattacharaya&O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House • Gordan and Natarajan, Banking Theory Law and Practices, Himalaya Publishing House • V.S.Gopal& Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House. • Dr.Seethalekshmy& Jitendra Aherkar, Principles andPractices of Banking and Insurance. Sheth publishing House • Dr.P.K.Gupta, Insurance and Risk Management, Himalaya publishing House
<u>E-Resources</u> Webliography:	



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Organisational Behaviour		Course Code: VIOB151	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	This course will enable the students to combine practical & theoretical knowledge of Organizational Behavior
2	The course will provide decision-making skills to the students.
3	The students of this course will be active learners & develop awareness of Human Behaviour.

Unit	Content	No. of Lectures
1	INTRODUCTION OF ORGANIZATIONAL BEHAVIOUR	10
	a. Meaning, Nature and scope of OB, Models of OB	
	b. Theories of Motivation : Maslow, Herzberg, Mc.Gregor Theory X and Theory Y	
	c. Application of the Theories	
	d. Motivational techniques in Banking and Insurance Industry	
2	GROUP DYNAMICS	10
	a. Individual Behaviour (IQ, EQ, SQ)	
	b. Group Formation, Team Building, Team Development.	
	c. Goal Setting	
	d. Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills.	
	d. Johari Window	
3	ORGANIZATIONAL CULTURE AND CHANGE MANAGEMENT	10
	a. Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts.	



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	b. Organizational Change, effects of Resistance to Change, ways to overcome resistance to change.	
	c. Time and Stress Management	
	TOTAL	30

Course Outcomes:

CO1	Students can understand fundamental of OB concepts.	L1, L2, L3, L4
CO2	Students can understand and apply OB theories to analyze and improve organizational effectiveness	L1, L2, L3, L4
CO3	Students will be able to apply OB principles to real world organizational situations and develop recommendations to improvement.	L1, L2, L3, L4
CO4	Student will learn and identify and resolve conflicts effectively as well as the principles of negotiations.	L1, L2, L3, L4

Recommended Resources

Reference Books -	<ul style="list-style-type: none"> • Stephen P. Robbins “Organizational Behaviour” Prentice Hall of India Private Ltd. • Mirza S. Saiyadain “Organizational Behaviour” Tata Mc. GrawHill. • John Bratton “Work and Organizational Behaviour” Militza Callinan Carolyn Forshaw and Peter Sawchuk PalgraveMacmilla, New York. • Margie Parikh and Rajen Gupta “Organizational Behaviour” Tata Mc. Graw Hill Education Private Limited, New Delhi. • SujaNair“OrganizationalBehaviour”Himalaya Publishing House, Mumbai. • John. R. Schermerhorn, James Hunt, Richard Osborn, Mary Ulh Bien, “Organizational Behaviour” John Wiley and Sons Publications, SanFransisco. <p>Don Hellriegel & John W. Slocum “Organizational Behaviour”, South Western Cenage Learning Publications</p>
<u>E-Resources</u>	
Webliography:	



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Regulatory Framework of Business		Course Code: VIRF152	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To enable students to understand the meaning of contract, essentials of valid contract and terms associated with contract.
2	To generate awareness about types of goods, conditions and warranties and right of seller and buyer under Sale of Goods Act.
3	To expose students to various Negotiable Instruments and the concept of dishonour of cheque.

Unit	Content	No. of Lectures
1	INDIAN CONTRACT ACT, 1872	15
	a. Nature and Classification of Contract	
	b. Offer and Acceptance, capacity of parties	
	c. Free Consent, Consideration	
	d. Legality of object, Agreement declared void.	
	e. Performance, Discharge of Contract, Remedies for Breach of Contract, Indemnity, Guarantee, Agency.	
2	SALE OF GOODS ACT, 1930	10
	a. Goods and their classification	
	b. Price, Conditions, Warranties	
	c. Transfer of property in goods	
	d. Performance of contract	
	e. Rights of Unpaid seller	
	f. Sale by Auction	
3	NEGOTIABLE INSTRUMENTS ACT, 1881	05
	a. Definition, Features of Negotiable Instruments	
	b. Promissory Notes	
	c. Bills of Exchange	
	d. Cheque, Holder in due course	



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	e. Crossing of cheque, dishonour and discharge of negotiable instruments	
	TOTAL	30

Course Outcomes:		
CO1	The students will Understand basic elements of a valid contract and terms associated with the contract and analyse execution and non-execution of the contract under certain circumstance.	L1, L2, L3, L4
CO2	They will know about sale and purchase of movable goods, types of goods, rights and duties of seller and buyer and apply if the deal of goods fail.	L1, L2,
CO3	Will gain the knowledge of Negotiable instruments and evaluate the legal consequences against dishonour of those instruments.	L1, L3, L4
CO4	The students will be able to create, evaluate and apply all the legal provisions learnt under the required circumstances.	L1, L2, L3, L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> Indian Contract Act, Sales of Goods Act and Partnership Act by T.R. Desai, Sarkar and Sons Pvt. Ltd., Kolkata The Negotiable Instrument Act by J.S. Khargamwala, N.M. Tripathi Pvt. L.td., Mumbai The Principles of Mercantile Law by Avtar Singh, (East)ern Book Company, Lucknow Business Law by M.C. Kuchal, Vikas Publishing House, New Delhi Business Law by N.D. Kapoor, Sultan Chand and Sons, New Delhi Business Law by P.R. Chandha, Galotia, Dew Delhi
<u>E-Resources</u> Webliography:	



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Visual Communication		Course Code: VFVC176	
Lectures per week (1 Lecture is of 60 minutes)		4	
Number of Credits		4	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To provide students with tools that would help them visualize and communicate.
2	Understanding Visual communication as part of Mass Communication
3	To acquire basic knowledge to be able to carry out a project in the field of visual communication
4	To acquire basic knowledge in theories and languages of Visual Communication
5	The ability to understand and analyse visual communication from a critical perspective

Unit	Content	No. of Lectures
1	Development and introduction of visual communication	12
	1. History and development of Visuals	
	2. Need and importance of visual communication	
	3. Visual Communication as a process and as an expression, Language and visual communication	
	4. Visible concepts <ul style="list-style-type: none"> Plans and organisational charts Maps Chronologies 	
	5. Invisible Concepts <ul style="list-style-type: none"> Generalisation Theories Feelings or attitudes 	
2	Theories and application of visual communication	12
	Sensual theories: Gestalt, Constructivism and Ecological theory	
	Perceptual theories: Cognitive	
	Case studies based on theories. (Advertising and films can be shown while explaining theories)	



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3	Impact of colours	12
	Colours and design in visual communication	
	1. Colour theory and Psychological implications of colour in India and foreign countries (Asian countries, Western countries and European countries)	
	2. Elements of Design and principles of design	
	3. Colours and visual pleasure	
4	Tools and Mediums of visual communication	12
	1. Painting & Photography	
	2. Film & Television, Documentaries, Script writing & visualization	
	3. Comics & Cartoons, Digital Images, Animation & VFX	
	4. News Papers, Advertisements, Photo Journalism	
	5. Folk & Performing Arts , Theatre	
5	Visual communication in the age of social media	12
	1. Ethics	
	2. Impact of Language and culture, Images and messages, Signs & Symbols (GIF, etc.)	
	3. Citizen Journalism, Going Viral	
	4. Visual stereotyping in social media	
	TOTAL	60

Course Outcomes:

CO1	Students understand visual communication as role of culture, background, and attitudes. They apply visual techniques, principles of design at professional, and global context	L1, L2
CO2	Students understand theories and application in theories in real scenario	L1, L2
CO3	Students understand colours interpretation in different countries and designing principles	L2, L3, L4
CO4	Students understand visual communication complexity in the digital age	L1, L3

Recommended Resources

Reference Books -	<ul style="list-style-type: none"> HANDBOOK OF VISUAL COMMUNICATION EDITED BY KEN SMITH/SANDRA MORIARTY/GRETCHEN BARBATSIS & KEITH KENNY
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	<ul style="list-style-type: none">• VISUAL COMMUNICATION THEORY AND RESEARCH BY SHAHIRA FAHMY, MARY ANGELA BOCK & WAYNE WANTA• VISUAL COMMUNICATION BY RALPH E WILEMAN
<u>E-Resources</u> Webliography:	YouTube videos and links on designing



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Financial Markets		Course Code: VIFM153	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To provide understanding of Indian Financial System.
2	The course aims to provide knowledge of Financial Markets in India.
3	The objective is provide current trends in Indian Financial Markets.

Unit	Content	No. of Lectures
1	INDIAN FINANCIAL SYSTEM	10
	Introduction, Meaning and Functions of Indian Financial System	
	Regulatory Framework of Indian Financial System, Interconnection of Intermediaries of Indian Financial System.	
	Financial Institutions, Financial Instruments and Financial Services.	
2	INDIAN FINANCIAL MARKETS	10
	Indian Capital Market: Primary and Secondary Market, Role and Functions of Intermediaries in Capital Market, BSE & NSE, Old trading system, Introduction of BOLT, Instruments of Capital Market	
	Indian Money Market: Regulatory framework of Money Market and Instruments of Money Market	
3	REFORMS IN FINANCIAL MARKETS	10
	Reforms in Financial Markets after liberalisation	
	Role of Banks, NBFCs, FDI and FII in Financial Markets	
	Emerging role of Mutual Funds in India and its significance in Financial Markets	
TOTAL		30

Course Outcomes:



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CO1	Students will be able to Understand and analyse the Structure of Indian Financial System.	L1,L2,L3,L4
CO2	Students will be in the position to understand, analyse and evaluate the structure of Financial Markets.	L1,L2,L3,L4
CO3	Students will analyse and evaluate the changes occurring in Financial Markets.	L1,L2,L3,L4
CO4	Students will be able to understand, analyse and evaluate reforms in Financial Markets.	L1,L2,L3,L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Bharati Pathak • Research for Marketing Decisions Paul E. Green, Donald S. Tull • Marketing Research- Text and Cases Harper W. Boyd Jr., Ralph Westfall. • Research methodology in Social sciences, O.R.Krishnaswamy, Himalaya Publication • Business Research Methods, Donald R Cooper, Pamela Schindler, Tata McGraw Hill • Marketing research and applied orientation, Naresh K Malhotra, Pearson • Statistics for management, Levin and Reuben, Prentice Hall. • Research Methods for Management: S Shajahan, Jaico Publishing
<u>E-Resources</u>	
Webliography:	



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Financial Accounting - II		Course Code: VIFA154	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	The course will enable the students to apply the provisions of Companies Act while preparing Company Final Accounts.
2	The course will provide knowledge to the students about accounting of Limited Liability Partnership which is an emerging form of entity during the recent years.

Unit	Content	No. of Lectures
1	PREPARATION OF FINAL ACCOUNTS OF COMPANIES	15
	a. Relevant Provisions of Companies Act related to Preparation of Final Accounts (excluding cash flow statement)	
	b. Preparation of Financial Statements as per Companies Act (excluding cash flow statement)	
	c. AS 1 in Relation to Final Accounts of Companies (Disclosure of Accounting Policies)	
	d. Various adjustments related to Final Accounts of Companies	
2	ACCOUNTING FOR LIMITED LIABILITY PARTNERSHIP	15
	a. Statutory provisions	
	b. Conversion of Partnership Business into Limited Liability Partnership	
	c. Preparation of Final Accounts	
	TOTAL	30

Course Outcomes:

CO1	The students will be able to prepare the Final Accounts of the companies in accordance with the provisions laid down in the Companies Act.	L1, L2, L4
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CO2	The students will be able to gain knowledge about conversion of Partnership Firm into Limited Liability Partnership and preparing Final Accounts as per LLP Act.	L1, L2, L4
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Recommended Resources		
Reference Books -		<ul style="list-style-type: none">• Ashish K. Bhattacharyya – “Financial Accounting for Business Managers”, Prentice Hall of India Pvt. Ltd.• Shashi K. Gupta – “Contemporary Issues in Accounting”, Kalyani Publishers• R. Narayanaswamy – “Financial Accounting”, Prentice Hall of India, New Delhi• Ashok Sehgal – “Fundamentals of Financial Accounting”, Taxmann’s Publishers• Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi• Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi• Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi• Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai• Financial Accounting by Lesile Chandwichk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
		<ul style="list-style-type: none">• Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai• Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi• Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc• Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida• Compendium of Statement and Standard of Accounting, ICAI• Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai• Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai• Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi• Financial Accounting by V. Rajasekaran, Pearson Publications, New Delhi• Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi



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	<ul style="list-style-type: none">• Financial Accounting by M. Mukherjee and M. Hanif, Tata McGraw Hill Education Pvt. Ltd., New Delhi• Financial Accounting a Managerial Perspective, Varadraj B. Bapat, Mehul Raithatha, Tata McGraw Hill Education Pvt. Ltd.
<u>E-Resources</u> Webliography:	



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Business Communication - II		Course Code: VFBC181	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	● External Assessment	1	30
	● Internal Assessment	-	20

Course Objectives:	
1	To develop awareness of the communication process among the learners.
2	To make the learners master various aspects of business communication such as effective listening, official correspondence etc.
3	To develop effective spoken skills to enable students to express confidently interpersonally as well as in large groups.
4	To develop effective writing skills so as to enable students to write in clear, concise, persuasive and audience-centred ways.
5	To enable the students to develop the awareness of communication technology.

Unit	Content	Unit
1	GROUP COMMUNICATION 1	15
	Presentations: (To be tested in Tutorials/Internals only) Principles and techniques of effective presentation; How to make an effective PowerPoint presentation.	
	Interviews: Group Discussion; Preparing for an Interview; Types of Interviews – Selection, Appraisal, Grievance, Exit, etc.	
	Meetings: Need and Importance of meetings, Conduct of meeting and Group Dynamics; Role of the Chairperson; Role of the Participants; Drafting of Notice; Agenda and Resolutions.	
	GROUP COMMUNICATION 2	
	Conference: Meaning and Importance of Conference, Organizing a Conference, Modern Methods: Video and Tele-Conferencing.	
	Public Relations: Meaning of PR, Functions of PR Department, External and Internal Measures of PR.	
2	BUSINESS CORRESPONDENCE	15
	Trade Letters: Order, Credit and Status Enquiry, Collection Letters of Inquiry, Letters of Complaints, Claims, Adjustments, Sales Letters, Consumer Grievance Letters, Letters under Right to Information (RTI) Act	



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	LANGUAGE AND WRITING SKILLS	
	Reports: Parts, Types: Feasibility Reports, Investigative Reports, Progress Report, Confidential Performance Report, etc.	
	Summarisation: Identification of main and supporting/sub points; Presenting these in a cohesive manner.	
	Total	30

Course Outcomes:		
CO1	Develop effective communication skills for group interactions, including presentations, interviews, meetings, conferences, and public relations.	L1, L3 And L4
CO2	Master business correspondence and professional writing, including trade letters, reports, and summarization techniques.	L1, L3 And L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> ● Bangh, L. Sue, Fryar, Maridell and Thomas David A. (1998) How to Write First Class Business Correspondence, N.T.C. Publishing Group. ● Krevolin, Nathan (1983) Communication Systems and Procedures for Modern Office, Prentice Hall. ● Majumdar, P.K. (1992) Commentary on the Consumer Protection Act, Prentice. ● Ashley, A (1992) A Handbook of Commercial Correspondence, Oxford University Press. ● Aswalthapa, K (1991) Organisational Behaviour, Himalaya Publication. ● Balan, K.R. and Rayudu C.S. (1996) Effective Communication, Beacon. ● Barkar, Alan (1993) Making Meetings Work, Sterling Publications Pvt. Ltd. ● Basu, C.R. (1998) Business Organisation and Management, T.M.H. ● Benjamin, James (1993) Business and Professional Communication Concepts and Practices, HarperCollins College Publishers. ● Black, Sam (1972) Practical Public Relations, E.L.B.S. ● Bovee Courtland, L and Thill, John V (1989) Business Communication Today. McGraw Hill, New York, Taxman Publication. ● Burton, G and Thakur, (1995) Management Today – Principles and Practices. T.M.H. ● Darrow, Richard, Forrester, Dan and Coolman, Aubrey (1967) Public Relations Handbook, the Dartwell Co., Chicago. ● Drucker, P.F. (1970) Technology, Management and Society, Pan Books.



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	<ul style="list-style-type: none"> ● Ecouse Barry, (1999), Competitive Communication: A Rhetoric for Modern Business, OUP. ● Eyre, E.C. (1985) Effective Communication Made Simple, Rupa and Co. ● Fisher Dalmar, (1999), Communication in Organisation, Jaico Publishing House. ● French, Astrid (1993) Interpersonal Skills. Sterling Publishers. ● Garlside, L.E. (1980) Modern Business Correspondence, McDonald and Evans Ltd. ● Ghanekar, (1996) Communication Skills for Effective Management. Everest Publishing House. ● Graves, Harold F. (1965) Report Writing, Prentice Hall. ● Kaul, Asha. (2013) Business Communication, Prentice-Hall. ● Lesikar, Raymond V and Petit, John D. (1994) Business Communication: Theory and Application, Richard D. Irwin Inc. ● Ludlow, Ron. (1995) The Essence of Effective Communication, Prentice. ● Martson, John E. (1963) The Nature of Public Relations, McGraw Hill. ● Merrihue, William (1960) Managing by Communication, McGraw Hill. ● Monippalli, M.M. (1997), The Craft of Business Letter Writing, T.M.H. ● Monippally, Matthukutty M. (2014) Business Communication Strategies. Tata McGraw-Hill Publishing Company Ltd., 2014. ● Murphy, Herta and Hilde Brandt, Herbert W (1984) Effective Business Communication, McGraw Hill. ● Phillip, Louis V. (1975) Organisational Communication – The Effective Management, Columbus Grid Inc. ● Raman, Meenakshi and Sharma, Sangeeta (2004) Technical Communication: Principles and Practice, Oxford University Press. ● Ross, Robert D. (1977) The Management of Public Relations. John Wiley and Sons. ● Stephenson, James (1988) Principles and Practice of Commercial Correspondence. Pilman and Sons Ltd.
<u>E-Resources</u> Webliography:	<ul style="list-style-type: none"> ● http://www.garreynolds.com/preso-tips/design/(how to make ppts) ● https://www.slideshare.net/sekharkls/group-discussion-ppt (GD) ● https://www.inc.com/jeff-haden/27-most-common-job-interview-questions-and-answers.html



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FY B. Com (Banking & Insurance)		Semester II	
Course Name: Marketing in Banking and Insurance		Course Code: VFMB187	
Lectures per week (1 Lecture is of 60 minutes)		2	
Number of Credits		2	
Evaluation System	Assessment	Hours	Marks
	• External Assessment	2	60
	• Internal Assessment	-	40

Course Objectives:

1	To understand distinctive features of services and key elements in services marketing.
2	To provide insight into ways to improve service quality and productivity.
3	To understand recent trends in Service sectors..

Unit	Content	No. of Lectures
1	INTRODUCTION OF SERVICES MARKETING	15
	• Introduction to Marketing- Definition, Importance, Scope from view point of areas of application.	
	• Services Marketing Concept, Classification of services, Goods vs. Services Marketing, Distinctive Characteristics of Services, Services Marketing Triangle, Purchase Process for Services,	
	• Role of Services in Modern Economy	
	• Goods Services Continuum	
	• Consumer Behaviour, Positioning a Service in the Market Place	
2	• Recent Trends in Marketing Of Services in: Banking, Insurance	15
	• Ethics in Services Marketing: Meaning, Importance, Unethical Practices in Service Sector.	
	• SERVICES MARKETING MIX & QUALITY MANAGEMENT	
	• The Service Product, Pricing Mix, Promotion & Communication Mix, Place/Distribution of Service, People, Physical Evidence, Process-Service Mapping- Flowcharting	
	• Improving Service Quality	
	• Service Quality – GAP Model, Benchmarking, SERVQUAL model	
Total		30



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Course Outcomes:		
CO1	To understand basics of services with its application in sectors.	L 1,L 2
CO2	To know techniques to improve quality of service of the firm.	L1,L2,L3,L4

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> • Valarie A. Zeuhaml & Mary Jo Bitner, Service Marketing, Tata McgrawHill, 6thEdition • Christoper Lovelock, JochenWirtz, Jayanta Chatterjee, Service Marketing People, Technology, Strategy – A South Asian Perspective , Pearson Education, 7thEdition • Ramneek Kapoor, Justin Paul & Biplab Halder, Services Marketing-Concepts And Practices, McgrawHill,2011 • Harsh V.Verma, Services Marketing Text &Cases, Pearson Education, 2ndEdition • K. Ram Mohan Rao, Services Marketing, Pearson Education, 2nd Edition,2011 • C. Bhattacharjee, Service Sector Management, Jaico Publishing House, Mumbai,2008 • Govind Apte, Services Marketing, Oxford Press,2004
<u>E-Resources</u>	
Webliography:	



EVALUATION PATTERN

INTERNAL EVALUATION

- For Major, Minor, Open Elective (OE), Vocational Skill (VSC) & Skill Enhancement (SEC) Courses

Sr. No.	Description	Marks
I	Class Test	15
	Q.1 Objectives. (1 Mark each) (Fill in the blanks / True or False / Match the Following)	
	Q.2 Answer Any Two of the Three. (05 Marks each) (Unit based theory questions)	
II	Project / Assignment / Presentation	15
III	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	TOTAL MARKS	40

Note: For OE from science faculty, practical examination of 40 marks will be conducted for Internal Evaluation.

- For Ability Enhancement (AEC), Value Education (VEC) & Indian Knowledge System (IKS) Courses

Sr. No.	Description	Marks
I	Project / Assignment / Presentation	10
II	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation.	10
	TOTAL MARKS	20

- For Co - Curricular (CC) Courses

Sr. No.	Description	Marks
I	Class Test	15
II	Activities	35
	TOTAL MARKS	50



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EXTERNAL EVALUATION

• For Major, Minor, Open Elective (OE), Vocational Skill (VSC) & Skill Enhancement (SEC) Courses

- **Maximum Marks: 60**
- **Questions to be set: 04**
- **Duration: 2 Hours**
- **All Questions are compulsory carrying 15 marks each**

Q. No.	Description	Marks
Q.1	Full Length Question OR Full Length Question	15
Q.2	Full Length Question OR Full Length Question	15
Q.3	Full Length Question OR Full Length Question	15
Q.4	Full Length Question OR Full Length Question	15
	TOTAL MARKS	60

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

• For Ability Enhancement (AEC), Value Education (VEC) & Indian Knowledge System (IKS) Courses

Q. No.	Description	Marks
Q.1	Attempt any two out three: (5 marks each)	10
Q.2	Attempt any two out three: (5 marks each)	10
Q.3	Attempt any two out three: (5 marks each)	10
	TOTAL MARKS	30



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• Distribution of marks as per Units, COs and Bloom's Taxonomy					
Unit	COs	Bloom's Taxonomy Level	Type of Question	Marks	Weightage (%)
1	CO1: Explain	Understanding (L1)	Short notes	15	25
2	CO2: Apply	Applying (L2)	Essay Type: Problem solving	15	25
3	CO3: Analyse/ Evaluate	Analysing/Evaluating (L3)	Essay Type: Case Study	15	25
4	CO4: Create	Creating (L4)	Essay Type – application-based task	15	25



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