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

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

Board of Studies

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**Program outcomes**

PO 1 : understand and address risks faced by the banks

PO 2 : differentiate between life and non-life insurance and make informed policy decisions

PO 3 : Gain ability to read, understand, interpret and analyse financial statements of Banking and Insurance companies

PO 4 : Enable understanding banking and Insurance Laws

PO 5 : to make sound financial decisions in practical settings



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# **SEMESTER III**



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<b>B. Com (B &amp; I) SEMESTER III</b>		
<b>Course Code</b>	<b>Full Name of Course (With Paper Name)</b>	<b>Credit Point</b>
	<b>Major Course/s (Major)</b>	
VIAB200	Auditing in Banking & Insurance	4
VIFM201	Financial Markets	4
	<b>Minor Course/s (Minor)</b>	
VICF202	Cost & Financial Management-I	4
	<b>Open Elective (OE) (Any One)</b>	
VFIT226	Information Technology in Banking & Insurance – II	
	<b>Vocational &amp; Skill Enhancement Course (VSEC)</b>	
VIDT203	Direct Tax – I	2
	<b>Ability Enhancement Course (AEC) (Any One)</b>	2
VFCS233	Communication Skills in Hindi Language	
VFCS234	Communication Skills in Marathi Language	
	<b>Field Project</b>	
VIRM204	Research Methodology	2
	<b>Community Engagement Programme</b>	
	<b>NA</b>	NA
	<b>Co-curricular Course (CC)</b>	2
VCE237	Community Engagement Activities	
VCA236	Cultural Activities	
VNS238	National Service Scheme (NSS)	
VSA239	Sports Activities	
VYG240	Yoga	
VKB241	Rhythmic Narratives: History & Foundation of Kathak and Bollywood Dance	
VSS242	Sangeet Sadhna-II	
	<b>Total</b>	22



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Financial Markets</b>		<b>Course Code: VIFM201</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>4</b>	
<b>Number of Credits</b>		<b>4</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

**Course Objectives:**

1	It will help students to make a judgment about whether or to what extent a financial market satisfies the condition of an efficient market.
2	This course attempts to understand the workings of Banking industry, the Federal Reserve and the behavior of financial intermediaries.
3	It will prepare students with a good understanding of the theoretical foundation of financial markets and institutions.

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
	<b>INDIAN FINANCIAL SYSTEM</b>	
<b>1</b>	<b>Introduction, Meaning, Functions of financial system,</b> overview of the Indian financial system. functions and importance	<b>15</b>
	<b>Structure of Indian Financial System</b> – Banking & Non-Banking Financial Institutions, Organized and Unorganized Financial Markets,	
	Financial Assets/Instruments, Fund based & Fee Based Financial Services.	
	<b>FINANCIAL MARKETS IN INDIA:</b>	
<b>2</b>	<b>Indian Money Market</b> – Meaning, Features, Functions, Importance, Defects, Participants, Components of Organized and Unorganized markets and Reforms	<b>15</b>
	<b>Indian Capital Market</b> - Meaning, Features, Functions, Importance, Participants, Instruments, Reforms in Primary and Secondary Market. Meaning and functions of Stock Exchange- NSE and BSE.	
	<b>Equity Market</b> – Primary Market, IPO, Book Building, Role of Merchant Bankers, ASBA, Green Shoe Option, and Issue of Bonus shares, Right Shares, Sweat Equity shares, SOP.	



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	<b>Debt Market</b> –Market Instruments, Listing, Primary and Secondary Segments	
	<b>COMMODITY MARKET</b>	
<b>3</b>	Introduction to commodities market - Meaning History & origin, Types of commodities traded.	<b>15</b>
	Structure of commodities market in India.	
	Participants in commodities market, Trading in commodities in India (cash & derivative segment)	
	Commodity exchanges in India & abroad Reasons for investing in commodities	
	<b>DERIVATIVES MARKET</b>	
<b>4</b>	Introduction to Derivatives market- Meaning, History & origin, Elements of a derivative contract.	<b>15</b>
	Factors driving growth of derivatives market.	
	Types of derivatives, Types of underlying assets, Participants in derivatives market, Advantages & disadvantages of trading in derivatives market.	
	Current volumes of derivative trade in India, Difference between Forwards & Futures.	
	<b>TOTAL</b>	<b>60</b>

<b>Course Outcomes:</b>	
CO1	Explain the concepts of financial markets and players in it.
CO2	Will be in a position to explain the recent developments in the Indian financial system.
CO3	Will be able to describe methods of issuing shares and role of intermediaries in the primary market.
CO4	Able to analyze various types of derivatives.

<b>Recommended Resources</b>	
Reference Books -	Khan M.Y, Financial Services, Mc Graw Hill Education. Dr.S. Gurusamy, Financial Services, Vijay Nicole Imprints. E. Gordon and K. Natarajan – Financial Markets and Services Niti Chatnani- Commodity markets McGraw Hill Publication S. Kevin, - Commodities & financial derivatives PHI Learning Pvt
<u>E-Resources</u>	
Webliography:	



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Cost &amp; Financial Management - I</b>		<b>Course Code: VICF202</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>4</b>	
<b>Number of Credits</b>		<b>4</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	<b>2</b>	<b>60</b>
	● <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

**Course Objectives:**

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

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>INTRODUCTION TO COST ACCOUNTING</b>	<b>15</b>
	● Objectives and scope of Cost Accounting	
	● Cost centers and Cost units	
	● Cost classification for stock valuation, Profit measurement, Decision making and control	
	● Coding systems	
	● Elements of Cost	
<b>2</b>	<b>CLASSIFICATION OF COST AND COST SHEET</b>	<b>15</b>
	● Classification of costs, Cost of Sales, Cost Centre, Cost Unit, Profit Centre and Investment Centre	
	● Cost Sheet and Reconciliation of cost and financial accounts. Note- Practical problems based on preparation of cost sheet reconciliation of cost and financial accounts	
<b>3</b>	<b>Capital Budgeting</b>	<b>15</b>
	● Nature of Capital Budgeting	



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	<ul style="list-style-type: none"> <li>● Purpose of Capital Budgeting</li> <li>● Capital Budgeting Process</li> <li>● Types of Capital Investment</li> <li>● Basic Principle of Measuring Project Cash Flows</li> <li>● Increment Principle, Long Term Funds Principle, Exclusion of Financial Cost Principle, Post Tax Principle</li> <li>● Probability technique for measurement of cash flow</li> <li>● Capital Budgeting Techniques: Payback period, Payback profitability, ARR, Net Present Value, Profitability Index and Discounted Pay Back Method.</li> <li>● (Note: Problems on computation of cash flow, ranking of projects on various techniques, selection and analysis)</li> </ul>	
<b>4</b>	<b>FINANCIAL DECISIONS</b>	<b>15</b>
	a. <b>Cost of Capital:</b>	
	● Introduction and Definition of Cost of Capital	
	● Measurement of Cost of Capital	
	● Measurement of WACC using book value and market value method.	
	● Measuring Marginal Cost of Capital	
	b. <b>Capital Structure Decisions:</b>	
	● Meaning and Choice of Capital Structure	
	● Importance of Optimal Capital Structure	
	● EBIT –EPS Analysis	
	● Capital Structure Theories	
<b>TOTAL</b>		<b>60</b>

<b>Course Outcomes:</b>	
	After the completion of the course, students will able to
CO1	Differentiating the cost in different heads and basic concepts in cost
CO2	Prepare a cost sheet and Know the reasons for difference in profit in cost & financial statement
CO3	Understand the concept of Net present value, pay back period, Internal rate of return and
CO4	Understand Introduction, measurement and practical application of cost of

<b>Recommended Resources</b>	
Reference Books -	<ul style="list-style-type: none"> <li>● Advanced cost &amp; management accounting Sultan Chand &amp; Sons</li> <li>● Advanced Cost Accounting ,Kalyani</li> <li>● Cost &amp; Management Accounting, Everest</li> <li>● Cost &amp; Management Accounting ,Taxman</li> </ul>





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<u>E-Resources</u>  Webliography:	
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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Information Technology in Banking &amp; Insurance – II</b>		<b>Course Code: VFIT226</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

**Course Objectives:**

<b>1</b>	To understand support of IT in basic and advanced banking technology.
<b>2</b>	To recognize the application of web-based technologies for e-commerce, electronic data transfer, security etc.
<b>3</b>	Acquaintance with the need and importance of cybercrime and cyber security.

	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>INDUCTION OF TECHNO MANAGEMENT</b>	<b>10</b>
	□ Development Life Cycle, Project Management, Building Data Centers, Role of DBMS in Banking, Data Warehousing and Data Mining, RDBMS Tools	
	Technological Changes in Indian Banking Industry, Trends in Banking and Information Technology, Technology in Banking, Lead Role of Reserve Bank of India, New Horizons for Banking based IT, Automated Clearing House Operations, Electronic Wholesale Banking Credit Transfer, Credit Information Bureau (I) Ltd., Credit Information Company Regulation Bill- 2004, Automation in Indian Banks, Cheque clearing using MICR technology, Innovations, Products and Services, Core Banking Solutions (CBS),	
	Technology in Banking Industry, Teleconferencing, Internet Banking, Digital Signature in	



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	Banking, MICR- Facility for 'paper-based' clearing, Cheque Truncation	
	Dealing with Fraudulent transactions under CTS, Efficient customer service, smart quill computer pen, Institute for Development & Research in Banking & Technology (IDRBT)	
	E-Checks-Protocols and Standards, Problems on mechanization, e-Banking-RBI Regulations & Supervision, Technology Diffusion.	
2	ELECTRONIC COMMERCE	
	Meaning, Advantages and Limitations of E Commerce, The role of Strategy in E Commerce, Value chains in E Commerce, Infrastructure for Electronic Commerce	10
3	CYBER LAW & CYBER SECURITY	
	Need of Cyber Law, History of Cyber Law in India Cybercrimes: Various threats and attacks, Phishing, Key Loggers, Identity Theft, Call & SMS forging, e-mail related crimes, Denial of Service Attacks, Hacking, Online shopping frauds, Credit card frauds, Cyber Stalking Cyber Security: Computer Security, E-Security, Password Security and Reporting internet fraud.	10
	Total	30

**Course Outcomes:**

<b>CO1</b>	Understand the application of IT in latest trends and technologies of banking with core banking solutions
<b>CO2</b>	Have a thorough understanding of the concepts of e-commerce and e banking.
<b>CO3</b>	Apply and Understand the importance of cyber laws and cyber security.

**Recommended Resources**

<b>Reference Books -</b>	<p>❖ <b>Information Technology for Management, 6TH ED (With CD) By Efraim Turban, Dorothy Leidner, Ephraim Mclean, James Wetherbe (Ch1, Ch2)</b></p> <p>❖ <b>Microsoft Office Professional 2013 Step by Step By Beth Melton, Mark Dodge, Echo Swinford, Andrew Couch</b></p>
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	<ul style="list-style-type: none"> <li>❖ Tata McGraw Hill Joseph, P.T. : E-commerce An Indian Perspective(Ch-13,Ch-14)</li> <li>❖ Computer Viruses and Related Threats: A Management Guide (Ch-2, Ch-3) By John P. Wack, LisaJ.Carnahan</li> <li>❖ ❖ Electronic Commerce - Technologies &amp;Applications.Bharat, Bhaskar</li> </ul>
<u>E-Resources</u>  <b>Webliography:</b>	<ul style="list-style-type: none"> <li>❖ (EBook:<a href="https://play.google.com/books/reader?id=tsP15h9gr8MC&amp;printsec=frontcover&amp;output=reader&amp;hl=en&amp;pg=GBS.PR7.w.2.1.0">https://play.google.com/books/reader?id=tsP15h9gr8MC&amp;printsec=frontcover&amp;output=reader&amp;hl=en&amp;pg=GBS.PR7.w.2.1.0</a>)</li> <li>❖ ❖ <a href="https://play.google.com/books/reader?id=F1zbUaBtk7IC&amp;printsec=frontcover&amp;output=reader&amp;hl=en&amp;pg=GBS.PP1">https://play.google.com/books/reader?id=F1zbUaBtk7IC&amp;printsec=frontcover&amp;output=reader&amp;hl=en&amp;pg=GBS.PP1</a></li> </ul>



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Direct Tax -I</b>		<b>Course Code – VIDT203</b>	
<b>Lectures per week (4 Lectures of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits:</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>---</b>	<b>40</b>

**Course Objectives:**

1	The course will enable the students to get basic knowledge about direct tax.
2	To identify the legal status of person and classify the income as per the heads of Income under direct tax laws
3	Composition of Income under the head Salary & House property as per Income tax Act.

<b>Unit</b>	<b>Topic</b>	<b>No. of Lectures</b>
<b>1</b>	<p><b>DEFINITIONS U/S – 2 , BASIS OF CHARGE AND EXCLUSIONS FROM TOTAL INCOME</b></p> <p>Definitions u/s – 2 :</p> <p>Section 2 –Assesse, Assessment Year, Assessment, Annual value, Business, Capital asset, Income, Person, Previous Year, Transfer,</p> <p>Basis of Charge :</p> <p>Section 3 – 9 – Previous Year, Residential Status, Scope Of Total Income, Deemed Income</p> <p>Exclusions from Total Income:</p> <p>Section 10 – restricted to, Agricultural Income, Sums Received from HUF by Member, Share of Profit from Firm, Casual &amp; Non – Recurring Receipts, Scholarships, Income of Minor Child, Allowance to Members of Parliament and Legislative Assembly.</p> <p>Note -Exemptions related to specific Heads of Income to be covered with Relevant Provisions.</p>	<b>15</b>



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<b>2</b>	<b>HEADS OF INCOME</b> Various Heads of Income Salary Income: Section 15 – 17, Including Section 10 relating to House Rent Allowance, Travel Concession, Special Allowance, Gratuity, Pension – Commutation, Leave Encashment, Compensation, Voluntary Retirement, Payment from Provident Fund Income From House Property : Section 22 – 27, Including Section 2 – Annual Value	<b>15</b>
	<b>Total</b>	<b>30</b>

Course Outcomes:	
	After the completion of the course, students will able to
CO1	Gain knowledge on Basic concepts in direct tax.
CO2	Classification of income as per the heads indicated under income tax laws.
CO3	Computation of Income taxable under the head Salary & House property

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>• Direct Taxes Law &amp; Practice by V.K. Singhania - Taxman</li> <li>• Systematic Approach to Direct Tax by Ahuja &amp; Gupta - Taxman</li> <li>• Income Tax Ready Recknoner by Dr .V.K. Singhania - Taxman</li> <li>• Direct Tax Laws by T.N. Manoharan - Snow White</li> </ul>
<u>E-Resources</u>  Webliography:	<ul style="list-style-type: none"> <li>• <a href="http://www.incometaxindia.gov.in">www.incometaxindia.gov.in</a></li> <li>• <a href="https://dor.gov.in:direct tax">https://dor.gov.in:direct tax</a></li> <li>• <a href="http://cleartax.in">cleartax.in</a></li> <li>• <a href="https://en.m.wikipedia.org">https://en.m.wikipedia.org</a></li> </ul>



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Communication Skill in Hindi Language</b>		<b>Course Code- VFCS233</b>	
<b>Lectures per week (4 Lectures of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits:</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	<b>1</b>	<b>30</b>
	● <b>Internal Assessment</b>	<b>-</b>	<b>20</b>

**Course Objectives:**

1	अपने विचार तथा भावनाओं को प्रभावी तरीके से एवं सारगर्भित रूप से दूसरे के समक्ष प्रस्तुत करना।
2	अपने विचार क्रमिक रूप से तथा उचित धाराप्रवाह में प्रस्तुत करने के लिए छात्रों के भीतर दक्षता उत्पन्न करना।
3	छात्रों में प्रसंगानुसार मुहावरे एवं लोकोक्तियों के प्रयोग की क्षमता विकसित करना।
4	शुद्ध उच्चारण के तत्वों की जानकारी प्रदान करना।
5	विद्यार्थियों में संभाषण के लिए आत्मविश्वास की भावना जागृत करना।

<b>Unit</b>	<b>Module</b>	<b>No. of Lectures</b>
<b>1</b>	भाषा कौशल का अर्थ, परिभाषा, स्वरूप और महत्व : भाषा कौशल के भेद : सुनना, बोलना, पढ़ना, लिखना।	<b>10</b>
<b>2</b>	संभाषण कौशल का अर्थ एवं स्वरूप । संभाषण के विभिन्न रूप : वार्तालाप, व्याख्यान, वाद-विवाद, अवाचीक, अभिव्यक्ति, जन सम्बोधन।	<b>10</b>
<b>3</b>	संबोधन कला के उपादान 1) भाषा ज्ञान 2) अंतराल ध्वनि (Volume) लहजा (Accent)	<b>10</b>
	<b>Total</b>	<b>30</b>

**Course Outcomes:**

	After the completion of the course, students will be able to
CO1	अपने विचार तथा भावनाओं को प्रभावी तरीके से एवं सारगर्भित रूप से दूसरे के समक्ष प्रस्तुत कर सकेंगे।
CO2	अपने विचार क्रमिक रूप से तथा उचित धाराप्रवाह में प्रस्तुत करने के लिए छात्रों के भीतर दक्षता उत्पन्न होगी।
CO3	छात्रों में प्रसंगानुसार मुहावरे एवं लोकोक्तियों के प्रयोग की क्षमता विकसित होंगी।
CO4	शुद्ध उच्चारण के तत्वों की जानकारी होगी।
CO5	विद्यार्थियों में संभाषण के लिए आत्मविश्वास की भावना जागृत होगी।



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Recommended Resources	
Reference Books -	<ol style="list-style-type: none"><li>1. भाषण और संभाषण की दिव्य शक्ति — श्रीराम शर्मा, आचार्य युग निर्माण योजना प्रेस, मथुरा</li><li>2. भाषण कला — डॉ महेश शर्मा, ज्ञानगंगा दिल्ली</li><li>3. भाषण — संभाषण, देवनाथ उपाध्याय, किताब महल इलाहाबाद</li><li>4. शैली और कौशल, हिन्दी साहित्य कुटीर, बनारस</li><li>5. भाषा-दर्शन, डॉ. रामलाल सिंह, विद्यामंदिर प्रकाशन</li></ol>
<u>E-Resources</u>  Webliography:	<a href="https://egyankosh.ac.in/bitstream/123456789/28989/1/Unit-24.pdf">https://egyankosh.ac.in/bitstream/123456789/28989/1/Unit-24.pdf</a> <a href="https://mycoaching.in/sambodhan-karak">https://mycoaching.in/sambodhan-karak</a>





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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Communication Skill in Marathi Language</b> (मराठी भाषेतील संवाद कौशल्ये)		<b>Course Code- VFCS234</b>	
<b>Lectures per week (4 Lectures of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits:</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	<b>1</b>	<b>30</b>
	● <b>Internal Assessment</b>	<b>-</b>	<b>20</b>

**Course Objectives:**

1	मराठी भाषेच्या प्राथमिक पातळीवरील व्यावहारिक संवाद आत्मसात करणे.
2	मराठी भाषा संवाद कौशल्यासाठी कार्यालयीन व अनौपचारिक व्यवहार कसे करावेत याचे ज्ञान व्हावे.
3	संवादाचे महत्वाचे घटक, प्रकार व मर्यादा समजून घेता याव्यात यासाठी अध्ययनास प्रवृत्त करणे.
4	व्यावसायातील व संस्था, संघटन क्षेत्रातील सुसंवाद, माध्यम व कार्यक्रम यासाठी सूत्रसंचालन, मुलाखत, चर्चा व वक्तृत्व यातील कौशल्ये विकसित करणे.

<b>Unit</b>	<b>Module</b>	<b>No. of Lectures</b>
<b>1</b>	संवाद कौशल्ये – स्वरूप, विशेष व संवादाचे घटक : संवाद संकल्पना, संवादाचे प्रकार, संवादाचे घटक, संवाद, संवादातील अडथळे	<b>15</b>
<b>2</b>	व्यवसायातील संवादाचे प्रयोजन : कंपनी किंवा संस्था/ संघटन क्षेत्रातील सुसंवादाचे फायदे, सूत्रसंचालन, मुलाखत व वक्तृत्व यातील संवादाचे महत्व.	<b>15</b>
	<b>Total</b>	<b>30</b>

**Tutorials**

**Speaking skills, presentations on soft skills, remedial grammar**

**Teaching Methodology**

**Lectures, Flipped Classroom, Presentations, ICT, Case Studies, Demonstrations, Role play, Workshops, Guest Lectures**

**Course Outcomes:**

	After the completion of the course, students will able to
CO1	मराठी भाषेतील प्राथमिक पातळीवरील व्यावहारिक संवाद आत्मसात करता येतात.



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CO2	मराठी भाषा संवादातील स्पष्ट अर्थ अध्ययनकर्त्यांना कळतो.
CO3	मराठीत भाषा व्यावसायामधील संवादाचे फायदे-तोटे विद्यार्थ्यांच्या लक्षात येतात.
CO4	कार्यक्रम, प्रसार माध्यमांतील सूत्रसंचालन, चर्चा, मुलाखत वक्तृत्व यात रूची निर्माण होते.

Recommended Resources	
Reference Books -	<ol style="list-style-type: none"> <li>1) व्यक्तिमत्त्व विकासासाठी संभाषण व लेखन कौशल्ये, संपादक: डॉ. पृथ्वीराज तौर, डॉ. शैलेन्द्र लेंडे, डॉ. वंदना महाजन, अथर्व पब्लिकेशन्स</li> <li>2) संवाद कौशल्य, डॉ. आशा भागवत, डायमंड पब्लिकेशन</li> <li>3) भाषा आणि कौशल्य विकास, प्रा. डॉ. संदीप माळी, प्रशांत पब्लिकेशन</li> <li>4) मध्यमांसाठी लेखन व संवाद कौशल्ये, डॉ. अक्षय घोरपडे, प्रशांत पब्लिकेशन.</li> <li>5) मराठी भाषा उपयोजन आणि सर्जन, प्रा. सुहासकुमार बोबडे.</li> <li>6) व्यावहारिक मराठी - डॉ. प्रकाश परब.</li> <li>7) व्यावहारिक मराठी - ल. रा. नासिराबादकर, फडके प्रकाशन कोल्हापूर</li> </ol>
E-Resources	<ol style="list-style-type: none"> <li>1. <a href="https://books.google.co.in/books/about/%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE_%E0%A4%86%E0%A4%A3%E0%A4%BF_%E0%A4%95%E0%A5%8C%E0%A4%B6%E0%A4%B2%E0%A5%8D.html?id=Y4nxDwAAQBAJ&amp;redir_esc=y">https://books.google.co.in/books/about/%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE_%E0%A4%86%E0%A4%A3%E0%A4%BF_%E0%A4%95%E0%A5%8C%E0%A4%B6%E0%A4%B2%E0%A5%8D.html?id=Y4nxDwAAQBAJ&amp;redir_esc=y</a></li> <li>2. <a href="https://www.kopykitab.com/Madhyamansathi-Savand-And-Lekhan-Kaushalye-by-Dr-Akshya-Ghorpade">https://www.kopykitab.com/Madhyamansathi-Savand-And-Lekhan-Kaushalye-by-Dr-Akshya-Ghorpade</a></li> <li>3. <a href="https://www.kopykitab.com/Sanvad-ani-Lekhan-Kaushalye-by-Dr-Akshay-Kishor-Ghorpade">https://www.kopykitab.com/Sanvad-ani-Lekhan-Kaushalye-by-Dr-Akshay-Kishor-Ghorpade</a></li> <li>4. <a href="https://www.kopykitab.com/Bhashik-Kaushalya-Vikas-by-Dr-Haresh-Shelke-Dr-Gitanjali-Chine-Dr-Atul-Chaure">https://www.kopykitab.com/Bhashik-Kaushalya-Vikas-by-Dr-Haresh-Shelke-Dr-Gitanjali-Chine-Dr-Atul-Chaure</a></li> </ol>



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Research Methodology</b>		<b>Course Code: VIRM204</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	-	-
	• <b>Internal Assessment</b>	-	<b>50</b>

**Course Objectives:**

1	This course will enable the students to combine practical & theoretical knowledge of research.
2	The course will strengthen decision-taking skills of the students based on the research observations and conclusions.
3	The students of this course will be active learners & develop awareness of emerging trends in different research techniques.
4	To learn data collection from little implementations to most important inventions that might require diving deep into concepts.

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>INTRODUCTION TO RESEARCH:</b>	<b>10</b>
	• Introduction and meaning of research, Objectives of research, Features and Importance of research in Accounting and Finance, Objectives and Types of research - Basic, Applied, Descriptive, Analytical and Empirical Research.	
	• Formulation of research problem: Meaning and Selection Review of Literature	
<b>2</b>	<b>DATA COLLECTION AND PROCESSING:</b>	<b>15</b>
	• Data Collection: Introduction and meaning, types of data <b>Primary data:</b> Observation, Experimentation, Interview, Schedules, Survey, Questionnaires, Limitations of Primary data <b>Secondary data:</b> Sources and Limitations	
	• Factors affecting the choice of method of data collection.	
	• Sampling: Significance, Methods, Factors determining sample size	
	• Data Presentation: Significance in Research, Stages in Data Processing: Editing, Coding, Classification, Tabulation, Graphic Presentation	
	• Hypothesis Testing: Z-Test and Chi-Square Test	



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<b>3</b>	<b>FIELD PROJECT</b>	<b>05</b>
	<b>TOTAL</b>	<b>30</b>

Course Outcomes:	
	After the completion of the course, students will able to
CO1	Demonstrate knowledge of research processes
CO2	Identify, compare, and explain the key elements of research project.
CO3	Make different hypothesis and prove them with research methodology techniques.
CO4	Know importance of research in social sciences.

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>● Research Methods in Accounting, Malcolm Smith</li> <li>● Research Methods and Methodology in Finance and Accounting, by Viv Beattie and Bob Ryan</li> </ul>
<u>E-Resources</u>	
Webliography:	



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**EVALUATION PATTERN**

**INTERNAL EVALUATION**

• **For Major, Minor, Open Elective (OE), Vocational & Skill Enhancement (VSEC) Courses**

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

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

• **For Ability Enhancement (AEC) Courses**

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

• **For Co - Curricular (CC) Courses**

Sr. No.	Description	Marks
<b>I</b>	Class Test	15
<b>II</b>	Activities	35
	<b>TOTAL MARKS</b>	<b>50</b>

• **For Field Project (FP), Community Engagement Programme (CEP) Courses**

Sr. No.	Description	Marks
<b>I</b>	Weekly reporting (Minimum 4 hours/week)	15
<b>II</b>	Writing report	20
<b>III</b>	Viva-voce/presentation	15
	<b>TOTAL MARKS</b>	<b>50</b>



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EXTERNAL EVALUATION		
<ul style="list-style-type: none"> <li>For Major, Minor, Open Elective (OE), Vocational &amp; Skill Enhancement (VSEC) Courses</li> </ul>		
<ul style="list-style-type: none"> <li>Maximum Marks: 60</li> <li>Questions to be set: 04</li> <li>Duration: 2 Hours</li> <li>All Questions are compulsory carrying 15 marks each</li> </ul>		
Q. No.	Description	Marks
Q.1	Full Length Question <b>OR</b> Full Length Question	15
Q.2	Full Length Question <b>OR</b> Full Length Question	15
Q.3	Full Length Question <b>OR</b> Full Length Question	15
Q.4	Full Length Question <b>OR</b> Full Length Question	15
	<b>TOTAL MARKS</b>	<b>60</b>
<b>Note:</b> Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5.		
<ul style="list-style-type: none"> <li>For Ability Enhancement (AEC) Courses</li> </ul>		
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
	<b>TOTAL MARKS</b>	<b>30</b>



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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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# **SEMESTER IV**



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<b>B. Com (B &amp; I) SEMESTER IV</b>		
<b>Course Code</b>	<b>Full Name of Course (With Paper Name)</b>	<b>Credit Point</b>
	<b>Major Course/s (Major)</b>	
VIMA250	Management Accounting	4
VIEC251	Economics-II	4
	<b>Minor Course/s (Minor)</b>	
VICF252	Cost & Financial Management - II	4
	<b>Open Elective (OE) (<u>Any One</u>)</b>	2
VFCS276	Corporate and Securities Law	
	<b>Vocational &amp; Skill Enhancement Course (VSEC)</b>	
VIDT253	Direct Tax – II	2
	<b>Ability Enhancement Course (AEC) (Any One)</b>	2
VFWS283	Writing Skills in Hindi Language	
VFWS284	Writing Skills in Marathi Language	
	<b>Field Project</b>	
	NA	NA
VICE254	<b>Community Engagement Programme</b>	2
	<b>Co-curricular Course (CC)</b>	2
VCE287	Community Engagement Activities	
VCA286	Cultural Activities	
VNS288	National Service Scheme (NSS)	
VSA289	Sports Activities	
VYG290	Yoga	
VKB291	Rhythmic Narratives: History & Foundation of Kathak and Bollywood Dance	
VSS292	Sangeet Sadhna-II	
	<b>Total</b>	22



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Management Accounting</b>		<b>Course Code: VIMA250</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>4</b>	
<b>Number of Credits</b>		<b>4</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

<b>Course Objectives:</b>	
1	This course will enable the students to combine practical & theoretical knowledge of Management accounting.
2	The course will provide the knowledge to the students about working capital financing.
3	The students of this course will be active learners & develop awareness of emerging trends in management accounting.

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>INTRODUCTION TO MANAGEMENT ACCOUNTING</b>	<b>10</b>
	Meaning and Definition , Scope, Functions , Objectives, Importance,	
	Role of Management Accounting	
	Management Accounting Framework, Tools of Management Accounting	
<b>2</b>	<b>FINANCIAL STATEMENT ANALYSIS</b>	<b>20</b>
	Introduction to Corporate Financial Statements:	
	Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements.	
	Financial Statement Analysis	
	Introduction and Meaning of Financial Statement Analysis, Steps, Objective, <b>Types of Analysis:</b>	
	<b>Ratio analysis:</b> Meaning, classification, Du Point Chart, advantages & limitations. • <b>Balance Sheet Ratios:</b> Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. • <b>Revenue Statement Ratios:</b> Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, Combined Ratio, Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.	



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<b>3</b>	<b>WORKING CAPITAL MANAGEMENT</b> Concept, Nature of Working Capital, Planning of Working Capital, Estimation	<b>15</b>
	Projection of Working Capital Requirements in case of Trading and Manufacturing Organization	
	Operating Cycle.	
<b>4</b>	<b>MANAGEMENT OF PROFITS/DIVIDEND POLICY</b> Meaning, Types, Factors influencing dividend policy, Forms of dividend.	<b>15</b>
	Determinants of Dividends Policy: Factors; Dividend Policy in India; Bonus Shares (Stock dividend) and Stock (Share) Splits; Legal, Procedural; and Tax	
	Aspects associated with Dividend Decision	
<b>TOTAL</b>		<b>60</b>

Course Outcomes:	
	After the completion of the course, students will able to
CO1	Know about the concepts of management Accounting.
CO2	Understand about the financial statements and various balance sheet and profit and loss ratios.
CO3	Know about how working capital amount can be calculated.
CO4	Know how dividend is calculated & distributed among the shareholders.

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>● Cost and Management Accounting – Ravi N Kishor</li> <li>● Essential of Management Accounting – P. N. Reddy, Himalaya publication.</li> <li>● Advanced Management Accounting – Robert S Kailer.</li> <li>● Financial of Management Accounting – S.R. Varshey, Wisdom.</li> <li>● Introduction of Management Accounting Learning – Charbs T Horngram, PHI.</li> <li>● Management Accounting – I. Pandey, Vikas Publications.</li> <li>● Cost and Management Accounting - D. K. Mattal, Galgotia Publications.</li> <li>● Cost Accounting Theory and Practice - M. N. Arora, Sultan Chand and sons</li> <li>● Management Accounting – Khan &amp; Jain Tata McGraw</li> </ul>



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<u>E-Resources</u>  Webliography:	
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<b>SY B. Com (Banking and Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Economics II</b>		<b>Course Code: VIEC251</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>4</b>	
<b>Number of Credits</b>		<b>4</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	<b>2</b>	<b>60</b>
	● <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

<b>Course Objectives:</b>	
1	It will help students analyse how macroeconomic indicators affect the economy
2	This course, which is a field in applied economics, will help them evaluate the overall performance of the economy in terms of national income.
3	It will help them to focus on the economic issues related to business organization and management.

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
	<b>INTRODUCTION TO MACROECONOMIC DATA AND THEORY</b>	
<b>1</b>	● <b>Macroeconomics:</b> Meaning, Scope and Importance.	<b>15</b>
	● <b>Circular flow of aggregate income and expenditure:</b> closed and open economy models	
	● <b>The Measurement of national product:</b> Meaning and Importance - conventional and Green GNP and NNP concepts - Relationship between National Income and Economic Welfare.	
	● <b>Short run economic fluctuations :</b> Features and Phases of Trade Cycles	
	● <b>The Keynesian Principle of Effective Demand:</b> Aggregate Demand and Aggregate Supply-Consumption Function-Investment function-effects of Investment Multiplier on Changes in Income and Output	
	<b>MONEY, INFLATION AND MONETARY POLICY</b>	
<b>2</b>	● <b>Money Supply:</b> Determinants of Money Supply - Factors influencing Velocity of Circulation of Money	<b>15</b>
	● <b>Demand for Money :</b> Classical and Keynesian approaches and Keynes' liquidity preference theory of interest	



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	<ul style="list-style-type: none"> <li>● <b>Money and prices</b> : Quantity theory of money - Fisher's equation of exchange - Cambridge cash balance approach</li> </ul>	
	<ul style="list-style-type: none"> <li>● <b>Inflation</b>: Demand Pull Inflation and Cost Push Inflation - Effects of Inflation- Nature of inflation in a developing economy.</li> </ul>	
	<ul style="list-style-type: none"> <li>● <b>Monetary policy</b> :Meaning, objectives and instruments, inflation targeting</li> </ul>	
	<b>CONSTITUENTS OF FISCAL POLICY</b>	
3	<ul style="list-style-type: none"> <li>● <b>Role of a Government</b> to provide Public goods- Principles of Sound and Functional Finance</li> <li>● <b>Fiscal Policy</b>: Meaning, Objectives - Contra cyclical Fiscal Policy and Discretionary Fiscal Policy</li> <li>● <b>Instruments of Fiscal policy</b> : Canons of taxation - Factors influencing incidence of taxation - Effects of taxation Significance of Public Expenditure - Social security contributions- Low Income Support and Social Insurance Programmes - Public Debt - Types, Public Debt and Fiscal Solvency, Burden of debt finance</li> <li>● <b>Union budget</b> -Structure- Deficit concepts-Fiscal Responsibility and Budget Management Act. Case Studies</li> </ul>	15
	<b>OPEN ECONOMY : THEORY AND ISSUES OF INTERNATIONAL TRADE</b>	
4	<ul style="list-style-type: none"> <li>● <b>The basis of international trade</b> :Ricardo's Theory of comparative cost advantage - The Heckscher – Ohlin theory of factor endowments- terms of trade - meaning and types Factors determining terms of trade - Gains from trade - Free trade versus protection</li> <li>● <b>Foreign Investment</b> : Foreign Portfolio investment- Benefits of Portfolio capital flows- Foreign Direct Investment - Merits of Foreign Direct Investment - Role of Multinational corporations</li> <li>● <b>Balance of Payments</b>: Structure -Types of Disequilibrium - Measures to correct disequilibrium in BOP.</li> <li>● <b>Foreign Exchange and foreign exchange market</b> : Spot and Forward rate of Exchange - Hedging, Speculation and Arbitrage -Fixed and Flexible exchange rates- Managed flexibility</li> <li>● Case Studies</li> </ul>	15
	<b>TOTAL</b>	<b>30</b>

<b>Course Outcomes:</b>	
CO1	Explain the concepts of Macroeconomics and its interrelations with Microeconomics.
CO2	Will be in a position to understand the real economic situations like inflation, recession, foreign exchange.
CO3	Apply the principle of Macroeconomics in explaining the behavior of Macroeconomic variables at national as well as global level.
CO4	Able to analyze different trends in international trade.





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Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>● Ackley.G (1976), Macro Economic Theory and Policy, Macmillan Publishing Co. New York</li> <li>● Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.</li> <li>● Blanchard Olivier (2000), Macro Economics, Englewood Elitt, Prentice Hall</li> <li>● Bouman John, Principles of Macroeconomics</li> <li>● Dornbush , Rudiger, Fisher Stanley and Startz, Richards Macroeconomics, Nineth edition 2004 Tata- Mac Graw Hill, New Delhi.</li> <li>● Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata- Mac Graw Hill, New Delhi.</li> <li>● Friedman Hilton (1953) Essays in Positive Economics, University of Chicago Press, London.</li> <li>● Gregory .N. Mankiw, Macroeconomics, Fifth Edition (2002) New York:WorthPublishers</li> <li>● Jhingan, M.L., Principles of Economics — Vrinda Publications (P) Ltd.</li> <li>● Shapiro, E (1996), Macro-Economic Analysis, Galgotia Publication, New Delhi.</li> <li>● Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing House(P)Ltd</li> </ul>
<u>E-Resources</u>  Webliography:	



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Cost &amp; Financial Management - II</b>		<b>Course Code: VICF252</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>4</b>	
<b>Number of Credits</b>		<b>4</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

**Course Objectives:**

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

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Standard Costing</b>	<b>15</b>
	• Various types of standards,	
	• setting of standards,	
	• Basic concepts of Material, Labour and Overhead (Fixed and Variable) variance analysis.	
<b>2</b>	<b>Marginal Costing and Managerial Decisions</b>	<b>15</b>
	• Marginal costing meaning, application, advantages, limitations, Contribution, Break Even analysis and profit volume graph.	
	• Make or buy, Sales mix decisions, Exploring new markets, Plant shut down decision and practical problems.	
<b>3</b>	<b>Receivable Management</b>	<b>15</b>
	• Credit Management – Terms of Payment, Credit Policy Variables, Credit	



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	<ul style="list-style-type: none"> <li>Evaluation, Credit Granting Decision, Control of Accounts Receivables i.e. Receivables Management, Ageing Schedule and Credit Management in India</li> </ul>	
<b>4</b>	<b>Financial Policy and Corporate Strategy</b>	<b>15</b>
	<ul style="list-style-type: none"> <li>Meaning of Strategic Financial Management</li> </ul>	
	<ul style="list-style-type: none"> <li>Strategic financial decision making framework</li> </ul>	
	<ul style="list-style-type: none"> <li>Functions of Strategic financial management</li> </ul>	
	<ul style="list-style-type: none"> <li>Business Risk and Financial Risk</li> </ul>	
	<ul style="list-style-type: none"> <li>Introduction to Leverage</li> </ul>	
	<ul style="list-style-type: none"> <li>Debt v/s Equity Financing</li> </ul>	
	<ul style="list-style-type: none"> <li>Types of Leverage</li> </ul>	
	<ul style="list-style-type: none"> <li>Investment Objective/Criteria for Individuals/Non-Business Purpose.</li> </ul>	
	<b>TOTAL</b>	<b>60</b>

Course Outcomes:	
	After the completion of the course, students will able to
CO1	Differentiating the cost in different heads and basic concepts in cost
CO2	Prepare a cost sheet and Know the reasons for difference in profit in cost & financial statement & reconcile the profits.
CO3	Compare standard and actual cost
CO4	Make break even analysis

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>Advanced cost &amp; management accounting Sultan Chand &amp; Sons</li> <li>Advanced Cost Accounting ,Kalyani</li> <li>Cost &amp; Management Accounting, Everest</li> <li>Cost &amp; Management Accounting ,Taxman</li> </ul>
<u>E-Resources</u>	
Webliography:	



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester III</b>	
<b>Course Name: Corporate and Securities Law</b>		<b>Course Code: VFCS276</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>2</b>	<b>60</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>40</b>

<b>Course Objectives:</b>	
1	Understand the types, incorporations, and legal framework of a company.
2	Know the Legal framework of securities markets.
3	Gain an overview of SEBI and terms associated with financial markets.

<b>Unit</b>	<b>Content</b>	<b>No. of Lectures</b>
<b>1</b>	<b>Companies Act, 2013</b>	<b>12</b>
	Classification of companies, Incorporation of a Company	
	Memorandum of Association, Articles of Association	
	Doctrine of Alter Ego, Ultra Vires, Constructive Notice, Indoor Management	
<b>2</b>	<b>Regulatory Framework Governing Stock Exchanges as Per Securities Contracts Regulation Act 1956</b>	<b>10</b>
	Definition of Securities, Spot Delivery Contract, Ready Delivery Contract, Stock Exchange	
	Corporatization and demutualization of Stock Exchange–Meaning, Procedure & Withdrawal	
	Listing, De-listing of company on recognized stock exchange and consequences of non-listing	
<b>3</b>	<b>Security Exchange Board of India</b>	<b>8</b>
	SEBI: Objectives-terms-establishment-powers-functions-accounts and audit.	



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	<b>TOTAL</b>	<b>30</b>
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Course Outcomes:	
CO1	Gain knowledge of basic structure of Companies and its legal framework.
CO2	Have the knowledge of legal framework of securities market, which is required while working in securities markets
CO3	Understand SEBI and its functions and powers

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>• Companies Act 2013 by Ravi Puliani, Bharat Publication</li> <li>• Bare Act – Corporate Laws Taxmann Microsoft Office Professional 2013-Step by step</li> <li>• Mamta Bhargava – Compliances and Procedures under SEBI Law</li> </ul>
<u>E-Resources</u>  Webliography:	



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Direct Tax - II</b>		<b>Course Code- VIDT253</b>	
<b>Lectures per week (2 Lectures of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits:</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	<ul style="list-style-type: none"> <li><b>External Assessment</b></li> </ul>	<b>2</b>	<b>60</b>
	<ul style="list-style-type: none"> <li><b>Internal Assessment</b></li> </ul>	<b>---</b>	<b>40</b>

**Course Objectives:**

1	The course will enable the students to get basic knowledge about direct tax.
2	To identify the legal status of person and classify the income as per the heads of Income under direct tax laws
3	Calculation of taxable income under five heads and gain knowledge on proper tax planning by investing in various schemes to reduce the tax liability.

<b>Unit</b>	<b>Module</b>	<b>No. of Lectures</b>
<b>1</b>	<ul style="list-style-type: none"> <li><b>HEADS OF INCOME</b></li> <li>Profits &amp; Gains from Business &amp; Profession: Vocation Section 28-32, 36, 37, 40, 40A, 43B, 44AD, 44ADA &amp; 44AE including.: Section 2 – Business</li> <li>Capital Gains: Section 45, 48, 49, 50, 54 and 55</li> <li>Income from Other Sources: Section 56 – 59</li> </ul>	<b>10</b>
<b>2</b>	<b>DEDUCTIONS UNDER CHAPTER VI – A</b> 80 A- Restriction on claim in Chapter VI- A deductions 80 C –Payment of LIC/PF and other eligible investments 80CCC –Contribution to certain Pension Fund 80D – Medical Insurance Premium 80 DD- Maintenance and medical treatment of handicapped Dependent 80E – Interest on Educational Loan 80 TTA- Interest on Saving Bank account 80U – Deduction in the case of totally blind or physically handicapped or mentally retarded resident person	<b>5</b>



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<b>3</b>	<ul style="list-style-type: none"> <li>● <b>COMPUTATION OF TOTAL INCOME</b>  Computation of Total Income of Individual and HUF with respect to above head and deductions  <b>COMPUTATION OF TAX LIABILITY OF INDIVIDUAL &amp; HUF</b>  <b>COMPUTATION OF INCOME OF PARTNERSHIP FIRM</b>  In Relation to Sec: 40(b) &amp; Tax Thereon With Applicable Rate</li> </ul>	<b>15</b>
	<b>TOTAL</b>	<b>30</b>

Course Outcomes:	
	After the completion of the course, students will able to
CO1	Gain knowledge on Basic concepts in direct tax.
CO2	Classification of income as per the heads indicated under income tax laws.
CO3	An insight into how savings and investment in proper schemes will reduce their tax liability.
CO4	How to compute the total Income of Individuals, tax computation & helps them to file returns.

Recommended Resources	
Reference Books -	<ul style="list-style-type: none"> <li>● Direct Taxes Law &amp; Practice by V.K. Singhania - Taxman</li> <li>● Systematic Approach to Direct Tax by Ahuja &amp; Gupta - Bharat Law House</li> <li>● Income Tax Ready Recknoner by Dr .V.K. Singhania -</li> <li>● Direct Tax Laws by T.N. Manoharan - Snow White</li> </ul>
E-Resources	<ul style="list-style-type: none"> <li>● <a href="http://www.incometaxindia.gov.in">www.incometaxindia.gov.in</a></li> <li>● <a href="https://dor.gov.in:direct tax">https://dor.gov.in:direct tax</a></li> <li>● <a href="http://cleartax.in">cleartax.in</a></li> </ul>
Webliography:	



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Writing Skill in Hindi Language</b>		<b>Course Code: VFWS283</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	<b>1</b>	<b>30</b>
	● <b>Internal Assessment</b>	<b>-</b>	<b>20</b>

**Course Objectives:**

<b>1</b>	वर्णों को ठीक-ठीक लिखना सीखना तथा सुंदर लेख का अभ्यास करना।
<b>2</b>	शुद्ध अक्षर विन्यास का ज्ञान कराना तथा वाक्य रचना के नियमों से परिचित कराना।
<b>3</b>	विचार तार्किक क्रम में प्रस्तुत करना तथा अनुभवों का लेखन करना।
<b>4</b>	वाक्य रचना, शुद्ध वर्तनी, विराम चिह्नों का प्रयोग सिखाना।
<b>5</b>	छात्रों को सृजनात्मक शक्ति और मौलिक रचना करने में निपुण बनाना।

<b>Units</b>	<b>Module</b>	<b>Lectures</b>
<b>1</b>	संवाद लेखन : अर्थ एवं स्वरूप ब) विविध माध्यमों के लिए संवाद लेखन : धारावाहिक व फिल्म के आधार पर	<b>10</b>
<b>2</b>	पटकथा लेखन : अर्थ, परिभाषा एवं स्वरूप ब) पटकथा लेखन के विविध माध्यम	<b>10</b>
<b>3</b>	समीक्षा लेखन : अर्थ एवं स्वरूप (फिल्म समीक्षा, फिल्म समीक्षा लेखन, पुस्तक समीक्षा, पुस्तक समीक्षा लेखन)	<b>10</b>
	<b>Total Lectures</b>	<b>30</b>





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Course Outcomes:	
	After the completion of the course, students will able to
CO1	वर्णों को ठीक-ठीक लिखना सीखना तथा सुंदर लेख का अभ्यास कर सकेंगे।
CO2	शुद्ध अक्षर विन्यास तथा वाक्य रचना के नियमों से परिचित होंगे।
CO3	विचार तार्किक क्रम में तथा अनुभवों का लेखन कर सकेंगे।
CO4	वाक्य रचना, शुद्ध वर्तनी, विराम चिह्नों का प्रयोग सिखेंगे।
CO5	छात्रों को सृजनात्मक शक्ति और मौलिक रचना करने में निपुण कर सकेंगे।

Recommended Resources	
Reference Books -	<ol style="list-style-type: none"> <li>1. हिन्दी पत्रकारिता – स्वरूप और संरचना – ग्रंथलोक प्रकाशन, दिल्ली – 110032</li> <li>2. मीडिया लेखन : सिद्धांत और व्यवहार – डॉ. चंद्रप्रकाश मिश्र, संजय प्रकाशन, नई दिल्ली – 110002</li> <li>3. प्रयोजनमूलक हिन्दी : सिद्धांत और प्रयोग – दंगल झाल्ट</li> <li>4. पटकथा लेखन एक परिचय – मनोहर श्याम जोशी, राजकमल प्रकाशन, दिल्ली</li> <li>5. संवाद भाग 2 – संध्या सिंह, राष्ट्रीय शैक्षिक अनुसंधान और प्रशिक्षक परिषद</li> <li>6. संवाद पथ – अंबरीष त्रिपाठी, पुस्तक नामा</li> <li>7. साहित्य समीक्षा के पाश्चात्य मानदंड – डॉ. राजेन्द्र वर्मा, मध्यप्रदेश हिन्दी ग्रंथ अकादमी, भोपाल</li> </ol>
E-Resources Webliography:	<a href="https://testbook.com/amp/hindi-grammar/samvad-lekhan">https://testbook.com/amp/hindi-grammar/samvad-lekhan</a> <a href="https://en-m-wikipedia-org.translate.google/wiki/Screenwriting?x_tr_sl=en&amp;x_tr_tl=hi&amp;x_tr_hl=hi&amp;x_tr_pto=wa">https://en-m-wikipedia-org.translate.google/wiki/Screenwriting?x_tr_sl=en&amp;x_tr_tl=hi&amp;x_tr_hl=hi&amp;x_tr_pto=wa</a>



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Writing Skill in Marathi Language</b> (मराठी भाषेतील लेखन कौशल्ये)		<b>Course Code: VFWS284</b>	
<b>Lectures per week (1 Lecture is of 60 minutes)</b>		<b>2</b>	
<b>Number of Credits</b>		<b>2</b>	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	• <b>External Assessment</b>	<b>1</b>	<b>30</b>
	• <b>Internal Assessment</b>	<b>-</b>	<b>20</b>

<b>Course Objectives:</b>	
<b>1</b>	मराठी भाषेतील प्राथमिक पातळीवरील लेखन कौशल्ये आत्मसात करणे.
<b>2</b>	मराठी भाषेतील लेखन कौशल्याचे उद्दिष्टे, प्रकार व टप्पे समजून घेणे.
<b>3</b>	मराठी भाषेच्या लेखन कौशल्यातील व्यावसायिकमधील विविध संधी उपलब्ध करून देण्याबाबत प्रोत्साहन देणे.
<b>4</b>	वर्तमान पत्र, इंटरनेटवरील लेखन, लेखक/ कवी, भाषांतर, मसुदा लेखन (Content Writing) इ. कौशल्याचे ज्ञान प्राप्त करून देणे.

<b><u>Units</u></b>	<b><u>Module</u></b>	<b><u>Lectures</u></b>
<b>I</b>	लेखन कौशल्ये स्वरूप उद्दिष्टे आणि टप्पे : लेखन कौशल्याची उद्दिष्टे, लेखन कौशल्याचे टप्पे, लेखनाचे प्रकार	<b>15</b>
<b>II</b>	लेखन कौशल्ये आणि व्यावसायिक संधी : लेखन कौशल्याचे महत्व, वर्तमानपत्रातील लेखन, इंटरनेटवरील लेखन, लेखक/ कवी, भाषांतर, मसुदा लेखन ( Content Writing )	<b>15</b>
<b>Total No. of Lectures</b>		<b>30</b>

<b>Course Outcomes:</b>	
	After the completion of the course, students will able to
<b>CO1</b>	मराठी भाषेतील प्राथमिक लेखन कौशल्याचे आकलन होऊन ती व्यावहारिक जीवनात आत्मसात करता येतात.



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CO2	मराठी भाषेच्या लेखनकौशल्यातील उद्दिष्ट्ये, प्रकार व टप्पे याचे ज्ञान मिळते.
CO3	व्यावसायिक, माध्यमातील लेखन कौशल्ये – वृत्तपत्रे, भाषांतर, इंटरनेटवरील लेखन व Content Writing यावरील लेखन कौशल्ये शिकता येतात.
CO4	भविष्यातील मराठी भाषा लेखनविषयक प्रसार व समाज माध्यमे तसेच व्यावसायातील संधी मिळावी यासाठी प्रयत्नशील राहता येते.

<b>Tutorials</b>
<b>Speaking skills, presentations on soft skills, remedial grammar</b>

<b>Teaching Methodology</b>
<b>Lectures, Flipped Classroom, Presentations, ICT, Case Studies, Demonstrations, Role play, Workshops, Guest Lectures</b>

<b>Recommended Resources</b>	
<b>Reference Books -</b>	<ol style="list-style-type: none"> <li>1) व्यक्तिमत्त्व विकासासाठी संभाषण व लेखन कौशल्ये, संपादक: डॉ. पृथ्वीराज तौर, डॉ. शैलेन्द्र लेंडे, डॉ. वंदना महाजन, अथर्व पब्लिकेशन्स</li> <li>2) संवाद कौशल्य, डॉ. आशा भागवत, डायमंड पब्लिकेशन</li> <li>3) भाषा आणि कौशल्य विकास, प्रा. डॉ. संदीप माळी, प्रशांत पब्लिकेशन</li> <li>4) मध्यमांसाठी लेखन व संवाद कौशल्ये, डॉ. अक्षय घोरपडे, प्रशांत पब्लिकेशन.</li> <li>5) मराठी भाषा उपयोजन आणि सर्जन, प्रा. सुहासकुमार बोबडे.</li> <li>6) व्यावहारिक मराठी - डॉ. प्रकाश परब. व्यावहारिक मराठी - ल. रा. नासिराबादकर, फडके प्रकाशन कोल्हापूर</li> </ol>
<b>E-Resources Webliography:</b>	<ol style="list-style-type: none"> <li>1. <a href="https://books.google.co.in/books/about/%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE_%E0%A4%86%E0%A4%A3%E0%A4%BF_%E0%A4%95%E0%A5%8C%E0%A4%B6%E0%A4%B2%E0%A5%8D.html?id=Y4nxDwAAQBAJ&amp;redir_esc=y">https://books.google.co.in/books/about/%E0%A4%AD%E0%A4%BE%E0%A4%B7%E0%A4%BE_%E0%A4%86%E0%A4%A3%E0%A4%BF_%E0%A4%95%E0%A5%8C%E0%A4%B6%E0%A4%B2%E0%A5%8D.html?id=Y4nxDwAAQBAJ&amp;redir_esc=y</a></li> <li>2. <a href="https://www.kopykitab.com/Madhyamansathi-Savand-And-Lekhan-Kaushalye-by-Dr-Akshya-Ghorpade">https://www.kopykitab.com/Madhyamansathi-Savand-And-Lekhan-Kaushalye-by-Dr-Akshya-Ghorpade</a></li> <li>3. <a href="https://www.kopykitab.com/Sanvad-ani-Lekhan-Kaushalye-by-Dr-Akshay-Kishor-Ghorpade">https://www.kopykitab.com/Sanvad-ani-Lekhan-Kaushalye-by-Dr-Akshay-Kishor-Ghorpade</a></li> <li>4. <a href="https://www.kopykitab.com/Bhashik-Kaushalya-Vikas-by-Dr-Haresh-Shelke-Dr-Gitanjali-Chine-Dr-Atul-Chaure">https://www.kopykitab.com/Bhashik-Kaushalya-Vikas-by-Dr-Haresh-Shelke-Dr-Gitanjali-Chine-Dr-Atul-Chaure</a></li> </ol>



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<b>SY B. Com (Banking &amp; Insurance)</b>		<b>Semester IV</b>	
<b>Course Name: Community Engagement Programme</b>		<b>Course Code- VICE254</b>	
<b>Lectures per week (2 Lectures of 60 minutes)</b>		-	
<b>Number of Credits:</b>		2	
<b>Evaluation System</b>	<b>Assessment</b>	<b>Hours</b>	<b>Marks</b>
	● <b>External Assessment</b>	-	-
	● <b>Internal Assessment</b>	-	50

Community engagement programme for banking and insurance students include:

- Financial Literacy Programs: Educating disadvantaged communities and senior citizens on basic financial concepts, budgeting, and savings.
- Financial Inclusion Initiatives: Promoting access to banking services for underserved populations.
- Insurance Awareness Campaigns: Educating communities on the importance of insurance and risk management.
- Volunteer Income Tax Assistance (VITA): Providing free tax preparation services to low-income individuals and families. (This is what we can plan)
- Mentorship Programs: Pairing students with professionals in the banking and insurance industries to provide guidance and support.
- Research Projects: Conducting research on financial inclusion, risk management, and economic development to inform industry practices and present it in the conference which boosts their understanding.

These programs help students develop practical skills, social responsibility, and a deeper understanding of the industry's impact on society.



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**EVALUATION PATTERN**

**INTERNAL EVALUATION**

● **For Major, Minor, Open Elective (OE), Vocational & Skill Enhancement (VSEC) Courses**

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

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

● **For Ability Enhancement (AEC) Courses**

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

● **For Co - Curricular (CC) Courses**

Sr. No.	Description	Marks
<b>I</b>	Class Test	15
<b>II</b>	Activities	35
	<b>TOTAL MARKS</b>	<b>50</b>

● **For Field Project (FP), Community Engagement Programme (CEP) Courses**

Sr. No.	Description	Marks
<b>I</b>	Weekly reporting (Minimum 4 hours/week)	15
<b>II</b>	Writing report	20
<b>III</b>	Viva-voce/presentation	15
	<b>TOTAL MARKS</b>	<b>50</b>



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EXTERNAL EVALUATION		
<ul style="list-style-type: none"> <li>For Major, Minor, Open Elective (OE), Vocational &amp; Skill Enhancement (VSEC) Courses</li> </ul>		
<ul style="list-style-type: none"> <li>Maximum Marks: 60</li> <li>Questions to be set: 04</li> <li>Duration: 2 Hours</li> <li>All Questions are compulsory carrying 15 marks each</li> </ul>		
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
	<b>TOTAL MARKS</b>	<b>60</b>
<b>Note:</b> Question of 15 marks can be further sub-divided into questions of 5/5/5, 8/7 or 10/5.		
<ul style="list-style-type: none"> <li>For Ability Enhancement (AEC) Courses</li> </ul>		
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
	<b>TOTAL MARKS</b>	<b>30</b>



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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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**--THE END--**

