CHHATRAPATI SHAHU JI MAHARAJ UNIVERSITY, KANPUR

Bachelor of Commerce (B.Com) in Banking Financial Services & Insurance

Apprenticeship Embedded Degree Programme

Course Structure (with effect from 2026-27)

Semester - I			
Code	**Paper**	**Courses**	**Credits**
C030101T	Core Course - I	Financial Analysis & Accounting	4
C030102T	Core Course -II	Financial Mathematics	4
C030103T	Core Course -III	Business Economics	4
C030104T	Minor	Business Communication	3
VOC179	Skill Enhancement course (SEC)	Accounts Assistant	3
Z011101	Co-curricular Course	First Aid and Basic Health	2
		Total Credits	20

Semester - II			
Code	**Paper**	**Courses**	**Credit**
C030201T	Core Course - I	Management Concepts and Principles	4
C030202T	Core Course -II	Business Statistics	4
C030203T	Core Course -III	Financial Management	4
C030204T	Minor Course	Goods and Services Tax & Corporate Tax	3
VOC180	Skill Enhancement course	Insurance Advisor/Agent	3
Z021201	Co-curricular Course	Human Values and Environment Studies	2
		Total Credits	**20**

Note:

1. Total Credits 40 till semester II.
2. Student is entitled for certificate in Faculty after successful completion of first two semesters.

Semester – III			
Code	**Paper**	**Courses**	**Credits**
C030301T	Core Course – I	Personal Financial Planning	4
C030302T	Core Course -II	Introduction to Indian Capital Markets	4
C030303T	Core Course -III	Marketing Concepts and Principle	4
C030304T	Minor Course	Basic Business & Applied Law	3
VOC181	Skill Enhancement course (SEC)	Mutual Fund Distributor	3
Z031301	Co-curricular Course	Physical Education and Yoga	2
		Total credits	**20**

Semester – IV			
Code	**Paper**	**Courses**	**Credit**
C030401T	Core Course - I	Retail Banking Assets Sales and Underwriting	4
C030402T	Core Course -II	Retail Banking Liabilities Sales	4
C030403T	Core Course -III	Investment Risks & Returns	4
C030404T	Minor Course	Insurance and Risk Management	3
C030405R	Project	Project - I	3
Z041402	Co-curricular Course	Indian Language	2
		Total Credits	**20**

Note:

1. Co-curricular Course Indian Language will be as decided by University/ Department.
2. Total Credits 80 till semester IV.
3. Student is entitled for Diploma in Faculty after successful completion of four semesters.

Semester -V		
Code	**Courses**	**Credits**
C030501/2	(Allied MOOC Course) Specialisation I	2
C030503P	Apprenticeship -I	23
	Total credits	**25**

Semester -VI		
Code	**Courses**	**Credits**
C030601/2	(Allied MOOC Course) Specialisation II	2
C030603P	Apprenticeship -II	23
	Total credits	**25**

Semester -V Allied MOOC Course	
Sl.No	**Courses**
1	MOOC I
2	MOOC II

Semester -VI Allied MOOC Course	
Sl.No	**Courses**
1	MOOC I
2	MOOC II

Note:

1. Total Credits 130 till semester VI
2. Student is entitled for Three Year B.Com(BFSI) UG Degree after successfully completion of six semesters.
3. Allied MOOC Courses as decided by the department

Programme: B. com (BFSI)	Year: I	Semester: First
Subject: B. Com BFSI		
Course Code: C030101T	Course Title: Financial Accounting and Analysis	

Course outcomes: On completion of the course, the learner will be able to

- **CO1:** To explain the fundamental concepts, principles, conventions, objectives, functions, and ethical aspects of accounting, and apply the accounting equation and accounting cycle in recording business transactions.
- **CO2:** To prepare journal entries, ledger accounts, trial balance, bank reconciliation statement, depreciation and inventory valuation, and prepare and analyze financial statements using ratio analysis.
- **CO3:** To understand and prepare the financial statements of banking and insurance companies in accordance with the applicable accounting principles and regulatory requirements.
- **CO4:** To apply accounting procedures for hire purchase, installment payment systems, and branch accounting, and demonstrate the use of computerized accounting software (Tally Prime) for recording and managing financial transactions.

Credits: 4	Core Paper: Paper 1
Max. Marks: 25+75	Min. Passing Marks: 10+25

Total No. of Lectures-Tutorials-Practical (in hours per week): L-0 T-0 P-0

Unit	Topics	No. of Lectures TOTAL
I	**UNIT I: Fundamentals of Financial Accounting** Meaning, Nature, Scope, Objectives and Functions of Accounting; Book-keeping and Accounting; Users of Accounting Information; Accounting Concepts, Principles and Conventions; Accounting Equation; Accounting Cycle; Accounting Standards in India (Overview); Ethics in Accounting.	15
II	**UNIT II: Financial Statements and Analysis** Journal, Ledger and Trial Balance; Rectification of Errors; Bank Reconciliation Statement; Depreciation Accounting; Inventory Valuation; Preparation of Manufacturing Account, Trading Account, Profit and Loss Account, and Balance Sheet, Ratio Analysis.	20
III	**UNIT III: Accounting for Banking and Insurance Company** Accounting of Banking Companies. Preparation of Final Accounting of Insurance Companies	10
IV	**UNIT IV: Specialised Accounting** Hire Purchase and Installment Payment system; Branch Accounts; Introduction to Digital and Computerized Accounting Systems Using Accounting Software (Tally Prime)	15

Suggested Readings:

- Maheshwari, S.N. & Maheshwari, S.K. Financial Accounting. Vikas Publishing House Pvt. Ltd., New Delhi.
- Jain, S.P. & Narang, K.L. Financial Accounting. Kalyani Publishers, Ludhiana.
- Tulsian, P.C. & Tulsian, B. Financial Accounting. McGraw Hill Education (India) Pvt. Ltd., New Delhi.
- Shukla, M.C., Grewal, T.S. & Gupta, S.C. Advanced Accounts (Volume I). S. Chand Publishing, New Delhi.
- Institute of Chartered Accountants of India (ICAI). Principles and Practice of Accounting (Foundation Study Material). ICAI, New Delhi

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions and Case Studies. This will instill instudent a sense of problem identification, generating solution, decision making and practical learning.Student learning will be evaluated through Written Tests, Projects and Field Assignments, Quizzes.

Suggested equivalent online courses:
Swayam Portal
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Programme: UG Degree	Year: First Year	Semester: First
Programme: B.Com (BFSI)		
Course Code: C030102T	Course Title: Financial Mathematics	

Course outcomes: On successful completion of this course, students will be able to:

1. Apply the concepts of simple interest, compound interest, future value, present value, annuities and perpetuities to solve real-life banking and financial problems.
2. Evaluate investment and capital budgeting decisions using Net Present Value (NPV) and Internal Rate of Return (IRR).
3. Value bonds and shares.
4. Compute and interpret liquidity, solvency and profitability ratios to assess the financial health of an organization.

Credits (5/4/3): 4 Credits	Major/ Minor/ Vocational/ Elective Paper (Specialization): Core Paper
Max. Marks: 25+75	Min. Passing Marks: 10+25

Total No. of Lectures-Tutorials-Practical (in hours per week): L-3 T-0 P-0

Unit	Topics	No. of Lectures
		TOTAL:
I	**Unit I: Time Value of Money** • Ratio and Proportion: meaning, types, and applications in business decisions • Percentage: computation and applications in banking and finance • Simple Interest: concept, formula and practical problems • Compound Interest: concept, formula, and compounding at different frequencies (annual, half-yearly, quarterly, monthly) • Nominal rate of interest vs. effective rate of interest; conversion between the two • Future value and present value calculations for a single sum • Annuities: meaning and types — ordinary annuity (annuity immediate), annuity due, deferred annuity; present value and future value of an annuity • Perpetuities: meaning and valuation • Applications: EMI calculation, preparation of a loan amortization schedule, and sinking fund computation • Practical problems on time value of money as applied to bank deposits, loans and other banking products	14
II	**Unit II: Discounted Cash Flow Analysis** • Concept and rationale of discounted cash flow (DCF) analysis in investment decision-making • Net Present Value (NPV): meaning, computation and decision rule • Internal Rate of Return (IRR): meaning, computation (trial-and-error / interpolation method) and decision rule • Comparison of NPV and IRR; situations of conflict between the two methods • Other capital budgeting techniques: Payback Period, Discounted Payback Period and Profitability Index (overview) • Capital budgeting decisions: independent vs. mutually exclusive projects; introduction to capital rationing • Practical problems on NPV,	10

III	**Unit III: Valuation of Bonds, Shares and Profit and Loss** • Bonds: meaning, features and types; valuation of bonds using the present value approach • Yield to Maturity (YTM): concept and simple numerical problems • Valuation of equity shares (basic dividend discount approach) and preference shares • Profit and Loss: meaning of cost price, selling price and marked price • Computation of profit percentage and loss percentage • Trade discount and cash discount: meaning, computation and difference between the two • Practical problems on profit, loss and discount as applied to business and banking transactions • Numerical problems on bond/share valuation, and profit and loss computations	8
IV	**Unit IV: Financial Ratios and Analysis** • Meaning, need and importance of ratio analysis in banking, financial services and insurance • Liquidity Ratios: Current Ratio and Quick Ratio (Acid-Test Ratio) — meaning, formula, computation and interpretation • Solvency Ratios: Debt-to-Equity Ratio and Interest Coverage Ratio — meaning, formula, computation and interpretation • Profitability Ratios: Return on Investment (ROI) and Profit Margin — meaning, formula, computation and interpretation • Overview of other commonly used ratios: Return on Equity, Gross Profit Margin and Asset Turnover Ratio • Limitations of ratio analysis • Practical problems: computation and interpretation of ratios from the financial statements of BFSI entities	8

Suggested Readings:

1. S.P Gupta — Financial Mathematics, Sahitya Bhawan Publications
2. Khan, M.Y. & Jain, P.K. — Financial Management, Tata McGraw Hill.
3. Chandra, Prasanna — Financial Management: Theory and Practice, McGraw Hill Education.
4. Pandey, I.M. — Financial Management, Vikas Publishing House.
5. Van Horne, J.C. & Wachowicz, J.M. — Fundamentals of Financial Management, Pearson Education.
6. Sancheti, D.C. & Kapoor, V.K. — Business Mathematics, Sultan Chand & Sons.
7. Vohra, N.D. — Business Mathematics and Statistics, McGraw Hill Education.
8. Study material of ICAI/ICSI/IIBF on Financial Management / Quantitative Techniques (for reference).

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Programme:BCOM BFSI	Year: First	Semester: First

Subject: Business Economics

Course Code: CO30103T	Course Title: Business Economics

Course outcomes: On completion of the course, the learner will be able to

CO1: Explain the principles of microeconomics, consumer behaviour, production decisions and demand analysis to solve business problems.

CO2: Analyze market structures and macroeconomic indicators to evaluate their impact on business organizations and the BFSI sector.

CO3: Apply concepts of economic growth, business cycles, forecasting techniques and risk analysis for informed managerial and financial decision-making.

CO4: Evaluate international trade, foreign exchange mechanisms and strategic economic decisions using case-based analysis in contemporary business and financial environments.

Credits: 4	Major
Max. Marks: 25+75	**Min. Passing Marks: 10+25**

Total No. of Lectures-Tutorials-Practical (in hours per week): L-0 T-0 P-0

Unit	Topics	No. of Lectures TOTAL:
I	**Fundamentals of Business Economics, Consumer and Producer Behaviour** Business Economics: Nature, scope and significance of business economics; relationship between economics and managerial decision-making; opportunity cost and economic choice; demand and supply analysis; market equilibrium. Consumer Behaviour: Utility analysis, law of diminishing marginal utility, consumer equilibrium, indifference curve analysis, budget constraint, elasticity of demand and its business applications. Producer Behaviour: Production function, production and cost analysis, cost concepts, revenue analysis, profit maximization, theory of the firm, and short-run versus long-run production decisions.	10
II	**Market Structures and Macroeconomic Environment** Market Structures: Perfect competition, monopoly, monopolistic competition, oligopoly, pricing under different market structures, price discrimination, product differentiation, and non-price competition. Macroeconomic Analysis: National income accounting, concepts of GDP, GNP and national income, measurement of economic performance, inflation, unemployment, aggregate demand and aggregate supply, Keynesian and classical approaches to macroeconomic equilibrium, fiscal policy, monetary policy, and their impact on business and financial markets.	10
III	**Economic Growth, Business Cycles and Applied Business Economics** Economic Growth and Development: Concepts of economic growth and development, theories of economic growth including Solow model and endogenous growth theory, role of human capital, technology, innovation and institutions. Business Cycles: Phases of business cycles, causes and consequences of economic fluctuations, role of fiscal and monetary policies in economic stabilization. Applied Business Economics: Cost-benefit analysis, project evaluation, risk and uncertainty in business decisions, market research techniques, demand forecasting using time-series and regression analysis, and applications in banking and financial services.	10

IV	**International Economics and Strategic Business Decision-Making** International Economics: Comparative advantage, gains from international trade, tariffs, quotas and trade policies, foreign exchange markets, exchange rate determination, fixed and floating exchange rate systems, and factors influencing exchange rates. Strategic Business Economics: Strategic decision-making, game theory, competitive strategies, market positioning, pricing strategies, product differentiation, market segmentation, and economic analysis of strategic business decisions in the BFSI sector.	10
V	**Business Applications and Contemporary Economic Issues** Application of economic concepts through business case studies involving banking, insurance and financial institutions; analysis of business scenarios using economic principles; simulation exercises on market behaviour, pricing decisions, strategic interactions and policy analysis; use of economic databases, statistical tools, government reports, industry reports, research journals and digital resources for business analysis and decision-making.	10

Suggested Readings:

- Ahuja, H. L. (2021). *Business economics* (12th ed.). S. Chand Publishing.
- Dwivedi, D. N. (2022). *Managerial economics* (9th ed.). Vikas Publishing House.
- Krugman, P., & Wells, R. (2022). *Economics* (6th ed.). Worth Publishers.
- Mankiw, N. G. (2021). *Principles of economics* (9th ed.). Cengage Learning.
- Mishkin, F. S. (2022). *The economics of money, banking and financial markets* (13th ed.). Pearson.
- Pindyck, R. S., & Rubinfeld, D. L. (2018). *Microeconomics* (9th ed.). Pearson.
- Salvatore, D. (2019). *Managerial economics in a global economy* (9th ed.). Oxford University Press.
- Samuelson, P. A., & Nordhaus, W. D. (2021). *Economics* (20th ed.). McGraw-Hill Education.

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions and Case Studies. This will instill in student a sense of problem identification, generating solution, decision making and practical learning. Student learning will be evaluated through Written Tests, Projects and Field Assignments, Quizzes.

Suggested equivalent online courses:
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Programme UG Degree	Year: 1	Semester: 1
Subject: B.Com (BFSI)		
Course Code: C030104T	Course Title: Business Communication	

Course outcomes:

- To provide knowledge about business Communication.
- To built an understanding of various types and process of communication.
- To provide knowledge about Formal and Informal Communication.
- To equip the learner for applying it in corporate settings

Credits (3)	Minor
Max. Marks: 25+75	Min. Passing Marks: 10+25

Total No. of Lectures-Tutorials-Practical (in hours per week): L-3 T-0 P-0

Unit	Topics	No. of Lectures TOTAL:
I	Introduction: Meaning and objective of Business communication, Communication process, Verbal and Nonverbal Communication, Various barriers of Communication, Concept of Kinesics, Proxemics and Para Language in communication.	10
II	Principles of Oral Presentation, Factors affecting Presentation, effective Presentation skills, Role of Listening and its importance, Modern forms of communication, Cultural sensitiveness and cultural context, 7 C's of effective communication.	12
III	Corporate Communication: Formal and Informal Communication, Communication dynamics and network, Grapevine, Essential of effective Business letters, Writing Important Business letters including correspondence with Bank and Insurance companies. Writing Resume, Writing Memo, Circular, Notice and Application;	11
IV	Corporate Meetings, Delphi, Brainstorming and nominal group technique of group decision making, Group Discussion, framing of surveys, Writing Cover letter, Types of Interviews, Psychometric test in Employee selection.	12

Suggested Readings:

1. Bapat & Davar, A Text book of Business Correspondence
2. Bhende D.S., Business Communication
3. Business Communication: K. K. Sinha

Suggested Continuous Evaluation Methods: In addition to the theoretical inputs the course will be delivered through Assignments, Presentation, Group Discussions and Case Studies. This will instill in student a sense of problem identification, generating solution, decision making and practical learning. Student learning will be evaluated through Written Tests, Projects and Field Assignments, Quizzes.

Suggested equivalent online courses:

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Programme: UG Degree	Year: 1st Year	Semester: 1st Sem
Subject: B.Com BFSI		
Course Code: VOC179	Course Title: Accounts Assistant	

Course outcomes:

At the end of the program, the learner will be able to:

- Maintain proper book of accounts in traditional form as well as computerized form.
- Verify the receipt / payments related documents and record the receipt / payment transactions in the book of accounts.
- Obtain and verify documents related to purchases / sales and pass accounting entries in journals.
- Make provisions under various heads, prepare statement of depreciation, and prepare reports on profit and loss account and balance sheet and other financial statements.
- Ascertain different types of tax liabilities, evaluate tax compliance documents, filing income tax return, prepare tax challans and make tax payments of income tax.

Credits:	Vocational Course
Max. Marks: 40+60	Min. Passing Marks: 10+25
Total No. of Lectures-Tutorials-Practical (in hours per week): L-0 T-0 P-0	

Unit	Topics	No. of Lectures TOTAL: 40
I	**Basics of Accounting** Introduction, Duties and Responsibilities of Account Assistant, Journal, Ledger, Trial Balance, Trading Account, Profit & Loss Account, Balance Sheet.	10
II	**Accounting in Practical Tool** Create / Alter / Delete Company and Accounting Masters (Group/ Ledger and Others) Create / Alter / Delete Transactions (Date Change/Contra Voucher/ Payment Voucher/ Receipt Voucher/ Journal Voucher/ Sales Voucher / Purchase Vouchers / Other Vouchers and Single & Double Voucher Creation Mode)	10
III	**Income Tax Laws** Overview Income Tax Heads, Computation of Total Income and Tax Liability, Understand Tax Deducted at Source and filings.	10
IV	**Filing of Income Tax Return** Over View of Income Tax Return, Online PAN Application and PAN Register for Income Tax Filing, Filing of Income Tax Return.	10

Suggested Readings:

Tally Solutions Pvt Ltd (2022). Tally Essential Level 2 Paperback – 1, ISBN: 978-8195243822
Gaurav Agrawal, (2021). Learn Tally Prime with GST Book. Digital Muneem Ji.
Puja (2022). Tally Prime with GST course latest book in Hindi. Nav Jeevan Printers & Publishers.