Punayashlok Ahilyadevi Holkar Solapur University, Solapur



NAAC Re Accredited-2022
'B^{++}'Grade (CGPA 2.96)

Name of the Faculty: Commerce & Management

NEP STRUCTURE 2020

Syllabus: B. Com

Name of the Course: B. Com. (BFSI)

AEDP

(Semester III & IV)

(Syllabus to be implemented from June 2024)

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B.Com (BFSI) (Level 4.5) Sem- I , Year Ist.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	BCom-101	**Financial Accounting**	4	60	4	-	16	40	24	60	3
		BCom -102	**Financial Analysis**	2	30	2	-	8	20	12	30	2
2	OE (Open Elective) **(Any -One)**	OESS-101	Leadership development	4	60	4	-	16	40	24	60	3
		OECS-101	Spreadsheets Tools									
		OEMS-101	Statistical Methods									
3	VSC/SEC (VSEC) Skill Courses	BCom(VSC)-103	Fundamentals of Computer Application & office automation	2	60	-	2	8	20	12	30	3(2+1)
		BCom(SEC)-104	**Account Assistant**	2	60	2	2	8	20	12	30	3(2+1)
4	AEC	AEC-101	Communicative English-1	2	30	2	-	8	20	12	30	2
	VEC	VEC-102	Fundamentals of Indian Constitution	2	30	2	-	8	20	12	30	2
	IKS **(Any One)**	IKS-101	An Ancient Indian Taxation system	2	30	2	-	8	20	12	30	2
		IKS-102	History of Indian Economic Thought									
5	CC Co-curricular **(Any One)**	CC-101	National Service Scheme (NSS)	2	30	2	-	8	20	12	30	2
		CC-102	Practicing Sports									
		CC-103	Music									
			Total	22		20	2		220		330	

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B.Com (BFSI) (Level 4.5) Sem- II , Year Ist.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	B.Com -105	**Financial Management**	2	30	2	-	8	20	12	30	2
		B.Com -106	**Investment - Risk & Return**	2	30	2	-	8	20	12	30	2
		B.Com -107	**Capital Market Product**	2	30	2	-	8	20	12	30	2
2	Minor (Economics) **OR** Minor (Data Science)	ECM-101	Indian Economy	2	30	2	-	8	20	12	30	2
		DCM-101	Introduction to Data Science									
3	OE (Open Elective) **(Any One)**	OESS-102	**Principles & Practices of Management**	4	60	4	-	16	40	24	60	3
		OECS-102	Word Processing Tools									
		OEMS-102	Actuarial Methods									
4	VSC/SEC (VSEC) Skill Courses	BCom (VSC)-108	Tally Prime and ERP	2	60	2	2	8	20	12	30	3(2+1)
		BCom (SEC)-109	**Mutual Fund Distributor**	2	60	2	2	8	20	12	30	2
5	AEC	AEC-103	Employability Skills	2	30	2	-	8	20	12	30	2
	VEC **(Any One)**	VEC-101	Environmental Awareness	2	30	2	-	8	20	12	30	2
6	CC Co-curricular **(Any One)**	CC-101 CC-102 CC-103	National Service Scheme (NSS) Practicing Sports Music	2	30	2	-	8	20	12	30	2
			Total	22		20	2		200		300	

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B.Com (BFSI) (Level 5) Sem- III , Year IInd.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	BCom -201	**Financial Planning**	**4**	60	4	-	16	40	24	60	3
		BCom -202	**Insurance Underwritting**	**2**	30	2	-	8	20	12	30	2
		BCom-203	**Social Media Marketing and advertising**	**2**	30	2	-	8	20	12	30	2
2	Minor (Economics) **OR** Minor (Data Science)	ESM-102	Micro Economics	4	60	4	-	16	40	24	60	3
		DSM-102	Data Analysis with python									
3	OE (Open Elective) **(Any One)**	OESS-201	Social Marketing	2	30	2	-	8	20	12	30	2
		OECS-201	Web Design									
4	VSC Skill Courses	BCom (VSC)-204	**Insurance Advisor**	**2**	60	2	2	8	20	12	30	3(2+1)
5	AEC	AEC-102	Communicative English-1I	2	30	2	-	8	20	12	30	2
	CEP	BCom-205	Corporate Communication & Survey	2	30	2	-	8	20	12	30	2
6	CC Co-curricular **(Any One)**	CC-101 CC-102 CC-103 CC-104	National Service Scheme (NSS) Practicing Sports Music IPDC (Integrated Personality Development Course)	2	30	2	-	8	20	12	30	2
Total				22		20	2	200		300		

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B.Com (BFSI) (Level 5) Sem- IV , Year IInd.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	BCom -206	**Branch Banking Operations**	**4**	60	4	-	16	40	24	60	3
		BCom -207	**Retail Banking liability sales**	**2**	30	2	-	8	20	12	30	2
		BCom-208	**Retail Banking Assets Underwriting**	**2**	30	2	-	8	20	12	30	2
2	Minor (Economics) **OR** Minor (Data Science)	ESM-103	Macro Economics	4	60	4	-	16	40	24	60	3
		DSM-103	DBMS(SQL for Data Science)									
3	OE (Open Elective) **(Any One)**	OESS-202	Industrial Sociology	2	30	2	-	8	20	12	30	2
		OECS-202	Data Base Management System (DBMS)									
4	SEC Courses	Bcom-209	**Business Correspondent/ Facilitator**	**2**	60	2	2	8	20	12	30	2
5	AEC	AEC-104	Design Thinking	2	30	2	-	8	20	12	30	2
	RM	BCom-401	Research Methodology	2	30	2	-	8	20	12	30	3
6	CC Co-curricular **(Any One)**	CC-101 CC-102 CC-103 CC-104	National Service Scheme (NSS) Practicing Sports Music IPDC (Integrated Personality Development Course)	2	30	2	-	8	20	12	30	2
Total				22		22		200		300		

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B.Com (BFSI) (Level 6) Sem- V , Year IIIrd.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	B.Com-301	GST assiatant	4	60	4	-	16	40	24	60	3
		B.Com- 302	**Financial Accounting II**	**2**	30	2	-	8	20	12	30	2
		B.Com-303	**Marketing concepts & Principles**	**4**	60	4	-	16	40	24	60	3
		BCom-304	Business Mathematics and statistics	4	60	4	-	16	40	24	60	3
2	Elective -I **(Any One)**	B.Com-305 A	**(A) E- Banking**	**4**	60	4	-	16	40	24	60	3
		B.Com-306 B	**(B) Mutual Fund Markets**									
		B.Com-307 C	(C) **Insurance Product Marketing**									
5	**OJT**	BCom-403	PBL (Problem based learning) Business Decision making	2	30	2	-	8	20	12	30	2
			Total	22		22	-		200		300	

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B. Com (BFSI) (Level 6) Sem- VI , Year IIIrd.

Sr No	Course Category	Name of the course (Title of the Paper)		Total Credit	Hours/ Semester	Teaching Scheme (hrs/week)		Evaluation Scheme				
						Theory	Practical	Continuous Internal Evaluation (CIE) (CA)		End Semester Evaluation (ESE) (UA)		Duration of Exam. (Hrs)
						T	P	Min	Max	Min	Max	
1	SSC (Major) Mandatory	BCom-216	**Credit Processing officer**	4	60	2	2	16	40	24	60	3 (2+1)
		BCom-217	MIS & AI in BFSI	4	60	4	-	16	40	24	60	3
		BCom-218	Security analysis & Portfolio Management	2	30	2	-	8	20	12	30	2
2	Elective -II **(Any One)**	BCom-302 A	**(A) Retail Banking Assets Sale**	4	60	4	-	16	40	24	60	3
		BCom-302 B	**(B) Equity & Derivatives Market**									
		BCom-302 C	(C) **Life Insurance**									
3	Elective -III **(Any One)**	BCom-303 A	(A)**Retail customer cross selling & investment management for retail customer**	4	60	4	--	16	40	24	60	3
		BCom-303 B	(B) Currancy & Commodative Services									
		Bcom-303 C	(C) Non Life **Insurance**									
4	**RP (Field Project)**	BCOM-404	**Market survey & Report**	4	60	4	--	16	40	24	60	3
Total				22		21	1	200		300		

Structure for B.Com(BFSI)Major-Banking/Financial Services/Insurance

B. Com (BFSI) (Level 5.5) Sem- VII & VIII,

Semester-VII & Semester-VIII (Year IVth)

Sr .No	Course Category	Name of the course (Title of the Paper)		Total Credit	
1	RP	BCOM-402	**Apprenticeship**	**44**	**Year 4**
			Total	**44**	

PUNYASHLOKAHILYADEVIHOLKARSOLAPURUNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: SSC (MAJOR) MANDATORY

COURSE CODE: BCOM -201

COURSE NAME: FINANCIAL PLANNING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
4 Credits	4 Hours	60 Hours	100 (UA 60 + CA 40)

Preamble:

Financial planning has emerged as an essential life skill in the modern economic environment, particularly in a rapidly evolving financial ecosystem like India. With increasing income opportunities, diverse financial products, digital payment systems, and changing tax regulations, individuals are required to make informed financial decisions to achieve financial security and long-term goals.

This course is designed to introduce undergraduate students of B.Com. (BFSI) to the fundamental concepts and practices of financial planning. It focuses on developing a systematic understanding of financial planning processes, savings behavior, taxation, and retirement planning. The course also emphasizes financial discipline, digital financial literacy, and awareness of financial frauds, which are highly relevant in today's technology-driven economy.

Aligned with the objectives of NEP 2020, this course adopts an outcome-based approach to enhance critical thinking, practical application, and decision-making skills among learners. It prepares students to effectively manage finances and builds a strong foundation for advanced studies and careers in banking, financial services, and insurance (BFSI).

Course Objectives:

- To develop a conceptual understanding of financial planning and its importance in personal finance.
- To familiarize learners with savings habits, financial discipline, and digital financial systems.
- To introduce basic taxation principles and tax planning strategies.
- To provide knowledge of retirement planning and related financial products in India.

Unit	Contents	Lectures
Unit I	**Introduction to Financial Planning:** 1.1. Meaning, concept of financial planning 1.2. Need and importance of financial planning 1.3. Steps or process of financial Planning 1.4. Principles of a sound financial plan 1.5. Factors affecting financial plan	**15**
Unit II	**Introduction to Savings:** 2.1. Meaning, concept of savings 2.2. Need and Benefits of savings 2.3. Management of spending & financial discipline 2.4. Concepts of Net banking and UPI, Digital wallets 2.5. Security and precautions against Ponzi schemes and online frauds such as phishing, credit card cloning, and skimming.	**15**
Unit III	**Tax Planning** 3.1. Concept of taxation 3.2. Types of taxes 3.3. Meaning of tax planning 3.4. Concept of tax evasion and tax avoidance 3.5. Objectives of tax planning 3.6. Factors affecting the tax planning	**15**
Unit IV	**Retirement Benefits Planning:** 4.1. Meaning & Objectives of retirement planning 4.2. Process of retirement planning 4.3. Avoidable mistakes in retirement planning 4.4. Pension plans available in India, Reverse mortgage, New Pension Scheme 4.5. Exemption available under the Income-tax Act for retirement benefits.	**15**

Course Outcome

At the end of the Course, the Learners will be able to –

CO1: Explain the concept, need, and process of financial planning.

CO2: Develop savings strategies and demonstrate financial discipline using digital platforms.

CO3: Understand taxation structure and apply basic tax planning techniques.

CO4: Design a basic retirement plan considering pension schemes and tax benefits.

Suggested Readings:

Books:

1. Agarwal, S. (2018). *Personal financial planning*. Wisdom Publications.
2. Chandra, P. (2017). *Financial management: Theory and practice* (10th ed.). McGraw Hill Education.
3. Indian Institute of Banking & Finance. (2020). *Introduction to financial planning*. Taxmann Publications.
4. Kapoor, J. R., Dlabay, L. R., & Hughes, R. J. (2019). *Personal finance* (13th ed.). McGraw Hill Education.
5. Keown, A. J. (2016). *Personal finance: Turning money into wealth* (7th ed.). Pearson Education.
6. Sinha, M., & Sinha, R. (2012). *Financial planning: A ready reckoner*. McGraw Hill Education.
7. Sethi, M. (2020). *Personal finance: The Indian context*. Taxmann Publications.
8. Gupta, P., Gupta, I., & Bhargava, M. (2024). *Finance for everyone* (3rd ed.). Publishing House LLP.
9. Sahu, A. P., Mittra, S., & Rai, S. K. (2024). *Financial planning: Theory and practice*. Atlantic Publishers.

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: SSC (MAJOR) MANDATORY

COURSE CODE: BCOM -202

COURSE NAME: INSURANCE UNDERWRITING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

Insurance underwriting is one of the most important functions in the insurance industry. It involves the process of evaluating risks, determining premium rates, and deciding the terms and conditions of insurance policies. The course aims to provide students with a clear understanding of underwriting principles, risk assessment techniques, and decision-making processes used in life and general insurance sectors. The syllabus is designed to develop analytical abilities, practical knowledge, and professional skills required in the insurance industry.

Course Objectives:

- To introduce students to the concept and significance of insurance underwriting.
- To develop understanding about risk assessment and risk classification.
- To familiarize students with underwriting procedures in life and general insurance.
- To explain the role of underwriters in insurance decision-making.
- To provide practical knowledge regarding policy acceptance, premium determination, and claim considerations

Unit	Contents	Lectures
Topic I: Introduction to Insurance Underwriting	**Introduction to Financial Planning:** 1.1. Meaning and Definition of Insurance Underwriting 1.2. Nature and Importance of Underwriting 1.3. Principles of Insurance Underwriting 1.4. Functions and Responsibilities of an Underwriter 1.5.Types of Risks in Insurance 1.6. Risk Classification and Risk Selection Process	**15**

Unit II: Underwriting Process in Life and General Insurance	**Introduction to Savings:** 2.1. Underwriting Procedure in Life Insurance 2.2. Underwriting Procedure in General Insurance 2.3. Collection and Evaluation of Risk Information 2.4. Premium Determination and Rating Methods 2.5. Acceptance, Rejection, and Modification of Insurance Proposals 2.6. Role of Technology and Data Analytics in Underwriting	**15**

Teaching Methodology

- Classroom Lectures
- Case Studies
- Group Discussions
- Practical Exposure through Insurance Forms and Policies
- Guest Lectures from Insurance Professionals

Course Outcome

After successful completion of the course, students will be able to: –

CO1: Understand the meaning, principles, and importance of insurance underwriting..

CO2: Analyze various types of risks involved in insurance business.

CO3: Apply underwriting procedures in life and general insurance.

CO4: Evaluate insurance proposals and determine premium rates.

Suggested Readings:

1. Mishra, M. N., & Mishra, S. B. (2016). *Principles and practice of insurance* (22nd ed.). S. Chand Publishing.
2. Gulati, N. C. (2017). *Insurance principles and practice*. Excel Books Pvt. Ltd.
3. Insurance Regulatory and Development Authority of India. (2026). *Study materials and guidelines*. Retrieved May 13, 2026, from IRDAI Official Website
4. Life Insurance Corporation of India. (2026). *Official website of Life Insurance Corporation of India*. Retrieved May 13, 2026, from Life Insurance Corporation of India
5. Insurance Institute of India. (2026). *Insurance education and training resources*. Retrieved May 13, 2026, from Insurance Institute of India
6. Insurance Regulatory and Development Authority of India. (2026). *Insurance regulations and policy framework*. Retrieved May 13, 2026, from IRDAI Official Website

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: MAJOR MANDATORY

COURSE CODE: BCOM-203

COURSE NAME: SOCIAL MEDIA MARKETING AND ADVERTISING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

In the digital era, social media has become a powerful tool for marketing and advertising across industries, especially in the BFSI sector. This course introduces students to the fundamentals of social media marketing, digital advertising strategies, and platform-based communication. It aims to develop practical skills for creating, managing, and analyzing social media campaigns, enabling learners to adapt to evolving digital trends.

Course Objectives:

1. To understand the fundamentals of social media platforms, content creation, and audience engagement strategies.
2. To develop knowledge of social media advertising, campaign planning, and performance analytics.

Unit	Contents	Lectures
Unit I- Introduction to Social Media Marketing	**1.1 Concept and Scope of Social Media Marketing** • Meaning, nature, and importance • Difference between traditional marketing and digital marketing • Role of social media in BFSI sector **1.2 Social Media Platforms and Tools** • Overview of platforms (Facebook, Instagram, Twitter, LinkedIn, YouTube) • Business profiles and pages • Social media tools and dashboards **1.3 Content Creation and Strategy** • Types of content: text, image, video, reels • Content calendar and planning • Branding and storytelling	**15**

	1.4 Audience Engagement and Community Building • Target audience identification • Engagement techniques (likes, shares, comments) • Influencer marketing basics	
Unit II- **Social Media Advertising and Analytics**	**2.1 Social Media Advertising** • Concept and types of online advertising • Paid vs organic reach • Ad formats (display ads, sponsored posts, video ads) **2.2 Campaign Planning and Execution** • Setting objectives and budgets • Ad targeting and segmentation • Campaign design and implementation **2.3 Social Media Analytics** • Key performance indicators (KPIs) • Tools like Google Analytics, Meta Insights • Measuring ROI and campaign effectiveness **2.4 Legal and Ethical Issues** • Data privacy and security • Ethical advertising practices • Cyber laws related to digital marketing	**15**

Course Outcomes

At the end of the Course, the Learners will be able to –

1. Apply social media tools and content strategies for effective marketing and audience engagement.
2. Design, execute, and evaluate social media advertising campaigns using basic analytical tools.

CA (Internal Assessment) 20 Marks

Sr. No.	Activity	Marks
1.	Written Test	10 Marks
2.	Students shall create a basic social media marketing plan for a **BFSI-related product/service** (e.g., bank account, insurance policy, mutual fund, loan service).	10 Marks

Suggested Readings:

Books:

1. Kapoor, N. (2018). *Digital marketing essentials*. McGraw Hill Education.
2. Bhatia, P. S. (2017). *Fundamentals of digital marketing*. Pearson India.
3. Gupta, S. (2018). *Digital marketing*. McGraw Hill Education India.
4. Ahuja, V. (2015). *Digital marketing*. Oxford University Press India.
5. Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing: Strategy, implementation and practice* (7th ed.). Pearson.
6. Tuten, T. L., & Solomon, M. R. (2020). *Social media marketing* (3rd ed.). SAGE Publications.
7. Ryan, D. (2016). *Understanding digital marketing: Marketing strategies for engaging the digital generation* (4th ed.). Kogan Page.
8. Kotler, P., Kartajaya, H., & Setiawan, I. (2017). *Marketing 4.0: Moving from traditional to digital*. Wiley.
9. Strauss, J., & Frost, R. (2016). *E-marketing* (7th ed.). Pearson.
10. Kane, B. (2024). *The guide to going viral: How to create shareable social media content*. BenBella Books.
11. Jain, S. (2023). *Don't hire a digital marketing agency*. Digital Scholar Publications.
12. Juneja, P. (2023). *The 30-second digital marketing manager*. CreateSpace Independent Publishing.
13. Piper, B. (2024). *Epic content marketing for higher education*. Kogan Page.
14. Maloo, P. (2024). *The start-up founder's guide to digital marketing*. HarperCollins India.
15. Digital Marketing Institute. (2023). *The DMI guide to digital marketing for small business*. Digital Marketing Institute.

Punyashlok Ahilyadevi Holkar Solapur University, Solapur

Faculty: Commerce and Management (Campus)

Class: B.Com. II (BFSI) (Sem – III, NEP-2020)

Title of the Paper: Micro Economics (Minor), ESM – 102, Total Credits – 04

Preamble:

The course introduces students to the fundamental concepts of Business Economics. It explains the application of economic principles in managerial decision making, demand analysis, production, market structure, pricing, and forecasting.

Course Objectives:

1. To understand the meaning and scope of Business Economics.
2. To study demand analysis and elasticity of demand.
3. To understand production and cost concepts.
4. To analyse different market structures and pricing policies.
5. To understand forecasting and decision-making techniques.

Course Outcomes:

1. Students will understand the role of Business Economics in business decisions.
2. Students will apply demand and production theories in practical situations.
3. Students will analyse market structures and pricing policies.
4. Students will understand forecasting methods and managerial decision making.

Unit	Contents	Lectures
Unit-I	1.1 Micro Economics: Meaning, Nature and Scope. 1.2 Micro Economics; Importance and Principles. 1.3 Price Mechanism: Role and Importance. 1.4 Features of Free Market Economy.	**15**
Unit-II	2.1 Demand Analysis and Law of Demand. 2.2 Elasticity of Demand - Meaning and Types. 2.3 Demand Forecasting - Methods and Importance. 2.4 Consumer Behaviour and Utility Analysis.	**15**

Unit-III	3.1 Production Function and Laws of Returns. 3.2 Cost Concepts and Cost Analysis. 3.3 Economies and Diseconomies of Scale. 3.4 Break-even Analysis.	**15**
Unit-IV	4.1 Market Structure - Perfect and Imperfect Competition. 4.2 Pricing under Different Market Conditions. 4.3 Monopoly and Monopolistic Competition. 4.4 Profit and Business Decisions.	**15**

Extended Reading:

BOOKS:

1. Business Economics - D.M. Mithani, Himalaya Publishing House, Mumbai, 2021.
2. Managerial Economics - Varshney and Maheshwari, Sultan Chand & Sons, New Delhi, 2020.
3. Business Economics - P.N. Chopra, Kalyani Publishers, Ludhiana, 2019.
4. Managerial Economics - H.L. Ahuja, S. Chand Publications, New Delhi, 2022.
5. Managerial Economics - M.L. Jhingan, Vrinda Publications, Delhi, 2021.
6. Business Economics - S. Sankaran, Margham Publications, Chennai, 2020.
7. Modern Economic Theory - K.K. Dewett, S. Chand & Company, New Delhi, 2019.
8. Micro Economics - M.L. Seth, Lakshmi Narain Agarwal Publishers, Agra, 2018.
9. Managerial Economics - Dominick Salvatore, Oxford University Press, New York, 2020.
10. Business Environment - Francis Cherunilam, Himalaya Publishing House, Mumbai, 2021.
11. Economics for Managers - Paul G. Keat, Pearson Education, London, 2019.
12. Managerial Economics - Geetika, McGraw Hill Education, New Delhi, 2022.
13. Principles of Economics - Alfred Marshall, Macmillan Publications, London, 2017.
14. Economics - Samuelson and Nordhaus, McGraw Hill Publications, New York, 2021.
15. Micro Economic Theory - H.L. Ahuja, S. Chand & Company, New Delhi, 2020.
16. Business Economics - R.K. Lekhi, Kalyani Publishers, Ludhiana, 2018.
17. Economic Analysis - Joan Robinson, Universal Book Stall, Delhi, 2016.
18. Managerial Economics - Peterson and Lewis, Pearson Education, New Delhi, 2021.
19. Business Policy and Environment - Justin Paul, McGraw Hill, New Delhi, 2020.
20. Applied Economics - D.N. Dwivedi, Vikas Publishing House, Noida, 2022.
21. व्यवसाय अर्थशास्त्र - डॉ. गजानन मनगटे, पिंपळापुरे प्रकाशन, नागपूर, 2021.
22. व्यवसाय अर्थशास्त्र - डॉ. बी. एन. जाधव, विद्या प्रकाशन, पुणे, 2020.

23. सूक्ष्म अर्थशास्त्र - डॉ. एम. व्ही. मोरे, फडके प्रकाशन, कोल्हापूर, 2019.

24. व्यवस्थापकीय अर्थशास्त्र - डॉ. एस. डी. कदम, कैलास प्रकाशन, औरंगाबाद, 2022.

25. अर्थशास्त्राची तत्त्वे - प्रा. डी. आर. गाडगीळ, कॉन्टिनेंटल प्रकाशन, पुणे, 2018.

26. व्यवसाय पर्यावरण - डॉ. संजय शिंदे, निराली प्रकाशन, पुणे, 2021.

27. अर्थशास्त्र परिचय - डॉ. वि. म. दांडेकर, मेहता पब्लिशिंग हाऊस, पुणे, 2017.

28. व्यवस्थापन अर्थशास्त्र - डॉ. शरद जोशी, प्रशांत पब्लिकेशन, जळगाव, 2020.

29. आधुनिक आर्थिक सिद्धांत - डॉ. देशमुख, साईनाथ प्रकाशन, नाशिक, 2019.

30. व्यवसाय अर्थशास्त्र - प्रा. पाटील आणि कुलकर्णी, युनिक अकॅडमी प्रकाशन, पुणे, 2022.

31. सूक्ष्म आर्थिक विश्लेषण - डॉ. काळे, विद्या बुक्स पब्लिशर्स, लातूर, 2021.

32. व्यवसाय निर्णय आणि अर्थशास्त्र - डॉ. पवार, डायमंड पब्लिकेशन्स, पुणे, 2020.

Punyashlok Ahilyadevi Holkar Solapur University, Solapur

B Com II

(BFSI)

Vertical - Minor

Course Title: Data Analytics using Python

Credits: 4 Teaching Hours: 60 Hours

Course Objectives

1.To introduce students to basic concepts of data analytics.

2.To develop elementary Python programming skills.

3 To analyze banking and financial data using Python tools.

4 To create simple charts and reports for business decision-making. ---

Unit	Content	:Lectures
I	Introduction to Data Analytics and Python Topics: Meaning and importance of Data Analytics Applications of Data Analytics in BFSI sector Introduction to Python Installing Python and Jupyter Notebook Basic Python syntax Variables and data types Input and output statements Operators in Python Conditional statements (if, if-else) Loops (for, while) Practical: Writing simple Python programs Basic calculations related to banking and finance	15 Hours
II	Python Data Handling :Lists, tuples and dictionaries Functions in Python Introduction to NumPy Introduction to Pandas Creating and reading data tables Importing Excel and CSV files Data cleaning basics Sorting and filtering data Practical: Reading customer/account datasets Simple data manipulation exercises	(15 Hours)
III	Data Visualization and Basic Analytics Meaning of data visualization Introduction to Matplotlib Bar chart, line chart, pie chart and histogram Descriptive statistics: Mean Median Mode Standard deviation Introduction to trend analysis Simple business interpretation of data Practical: Preparing charts using banking or insurance data Generating summary statistics	(15 Hours)
IV	Applications in BFSI Sector Introduction to BFSI datasets Customer transaction analysis Loan and EMI data analysis Insurance premium analysis	(15 Hours)

	Fraud detection basics Basics of financial forecasting Mini case studies using Python Practical: Simple mini-project using banking/insurance data Preparation of analytical report	

Outcome:

1. understood application of Python in Banking and insurance sector for analysis

PUNYASHLOK AHILYADEVI HOLKAR

SOLAPURUNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: OPEN ELECTIVE

COURSE CODE: OESS 201

COURSE NAME: SOCIAL MARKETING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

Social marketing in today's digital era goes beyond promotion to building meaningful connections with audiences. It focuses on creating engaging, value-driven content that strengthens brand identity and trust. By using creativity and data insights, brands can reach the right people at the right time. This approach helps drive engagement, loyalty, and long-term growth.

Course Objectives:

1. To understand the fundamental concepts and principles of Social Marketing.
2. To analyse the role of Social Marketing in solving societal issues in India.
3. To develop skills for designing effective social marketing campaigns.

Unit	Contents	Lectures
Unit I-	**Introduction to Social Marketing and its environment** Meaning and concept of Social Marketing, Features and need for social marketing, Difference between Commercial Marketing and Social Marketing, Evolution of Social Marketing in India, Role of government and NGOs, Ethical issues in Social Marketing, Challenges of social marketing Social Marketing Unique Value Preposition, Relevance of Social Marketing, Environment/Components in Social Marketing -Internal and External factors, Impact of Environment on Social Marketing.	**15**
Unit II-	**Social Marketing Strategies and Campaigns** Behaviour changes communication (BCC), Market segmentation in social campaigns, Designing Social Marketing campaigns, Media planning and digital tools	**15**

	Case studies (Swachh Bharat, Pulse Polio Campaign) **Social Marketing – A Sectoral Overview and Careers**: Marketing Health, Marketing Education, Marketing Medicare, Marketing Sanitation, Marketing Financial Literacy and Savings, Marketing Digital Literacy, Marketing of Social Issues of Youth, Social Entrepreneurship, Careers in Social Marketing.	

Course Outcome

1. Students will be able to explain key concepts and differences between social and commercial marketing.
2. Students will be able to evaluate real-life social marketing campaigns in India.
3. Students will be able to design basic social marketing strategies for social change.

Suggested Readings:

Books:

1. Singh, R. K., & Sharma, S. K. (2020). *Social marketing in India: Concepts and cases* (2nd ed.). McGraw Hill India.
2. Kotler, P., & Lee, N. R. (2008). *Social marketing: Influencing behaviors for good* (3rd ed.). SAGE Publications.
3. Deshpande, S. (2019). *Social marketing for public health in India*. Springer India.
4. Donovan, R., & Henley, N. (2010). *Principles and practice of social marketing: An international perspective*. Cambridge University Press.
5. Andreasen, A. R. (2006). *Social marketing in the 21st century*. SAGE Publications.
6. Deshpande, S., & Lee, N. R. (2014). *Social marketing in India*. SAGE Publications India.
7. Majumdar, S., Guha, S., & Marakkath, N. (Eds.). (2015). *Technology and innovation for social change*. Springer India
8. Rana, N. P., Slade, E. L., Sahu, G. P., Kizgin, H., Singh, N., Dey, B., & Dwivedi, Y. K. (Eds.). (2020). *Digital and social media marketing: Emerging applications and theoretical development*. Springer.

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: OPEN ELECTIVE

COURSE CODE: OECS 201

COURSE NAME: WEB DESIGN

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

In the digital era, web technologies play a significant role in business communication, financial services, and customer engagement. The subject Web Design is introduced for B.Com. BFSI students under the NEP framework to provide foundational knowledge of website creation and web interface design. The course focuses on essential web designing concepts, including HTML and CSS, enabling students to develop simple and effective static web pages.

Course Objectives:

1. To introduce students to the fundamentals of web design and web technologies.
2. To develop basic skills in creating web pages using HTML and CSS.
3. To understand the structure and layout of websites.
4. To provide knowledge of designing simple and user-friendly web interfaces.

Unit	Contents	Lectures
Unit I	**Introduction to Web Design and HTML** • Introduction to Internet and World Wide Web (WWW) • Basics of Web Design and Website Structure • Introduction to Web Browsers and Web Servers • HTML Fundamentals • Structure of HTML Document • HTML Tags and Attributes • Text Formatting Tags • Lists: Ordered, Unordered and Definition Lists • Hyperlinks and Anchor Tags • Inserting Images in Web Pages • Tables and Frames • Forms and Input Controls	**15**
Unit II	**CSS and Web Page Layout Design** • Introduction to Cascading Style Sheets (CSS) • Types of CSS: Inline, Internal and External • CSS Selectors and Properties • Text, Font and Background Formatting • Border, Margin and Padding	**15**

	• Styling Tables and Forms • Web Page Layout Design • Navigation Menus • Introduction to Responsive Web Design • Basic Principles of User Interface Design • Creating Simple Static Web Pages using HTML and CSS	

Course Outcome

1. Understand basic concepts of web designing and internet technologies.
2. Create simple web pages using HTML tags and elements.
3. Apply CSS for webpage formatting and styling.
4. Design basic static websites with proper layout and navigation.

Reference Books

1. HTML and CSS: Design and Build Websites
   Jon Duckett, Wiley Publications.
2. Learning Web Design
   O'Reilly Media.
3. Web Design with HTML, CSS, JavaScript and jQuery Set
   Wiley Publications.
4. Beginning HTML and CSS
   Wiley India.
5. Internet and Web Technologies
   Tata McGraw Hill Education.
6. HTML5 Black Book
   Dreamtech Press.
7. Web Technologies
   Oxford University Press.

Punyashlok Ahilyadevi Holkar Solapur University, Solapur

B.A. English Part-II

Vertical: VSC

Course Code: GO3

Course Name: Leadership and Personality Development-I, II

*Teaching Scheme	*Examination Scheme
Lectures: 02 Hours/week	UA: 30 Marks
Credits: 02	CA: 20 Marks

Preamble: Personality is the fundamental and foremost determinant of individual behaviour. It seeks to integrate the physiological and psychological facets of an individual to put them into action. Personality consists of an individual's characteristics and distinctive ways of behaviour. This course is designed to enrich and elevate leadership skills, focusing on enhancing the knowledge, behaviour, and mind-set to lead decisively in the workplace. This comprehensive programme aims to cultivate a dynamic leadership style. The study of personality is very essential and helpful in ensuring effective job performance. This means that the personality of an individual represents personal characteristics and traits which can lead to consistent patterns of behaviour. This course will help the students to develop their personality. The components of this paper will be helpful in developing the personality and leadership qualities in the students.

Course Objectives:

1. To make the students understand the significance of personality
2. To enable the students to get abreast of the value of leadership
3. To help students in enhancing their self-awareness, interpersonal skills and overall personal grooming
4. To foster personal growth and development by focusing on self-awareness, communication skills, emotional intelligence and goal setting

Course Outcomes: By the end of the course the students will be able to

1. Understand the significance and dimensions of personality.
2. Realize the importance of leadership skills in the present context.
3. Differentiate different personality traits and qualities for an effective transaction.
4. Apply various abilities and skills for leading at various places in the social, professional and domestic conditions.

B.A. English Part-II

Personality and Leadership Development – I: GO3-VSC-301

[VSC]

Semester- III

Lectures: 30 **Credits: 02** **Weightage/Unit: 12 to 15 marks**

UNIT	Description	Lectures	Credits
I	**Leadership:**		
	1. Definition and meaning of leadership 2. Leadership and Management 3. Essential qualities of an effective leader 4. Importance of Leadership	**15**	**01**
II	**Personality Development:**		
	1. Concept and definition of personality 2. Significance of personality development 3. Determinants of personality 4. Personality traits	**15**	**01**

References:

1. D. P. Sabharwal – Personality Development Handbook
2. Rajiv Mishra – Personality Development: Transform Yourself
3. Dr. Shailesh Tondon & Dr. Asish Kaushal – Personality Development & Grooming
4. Del Carnegie – The Leader in You Andrew Bryant – Self Leadership
5. Peter G. Northouse – Leadership: Theory and Practice
6. Radcliffe – Leadership: Plain and Simple

B.A. English Part-II

Personality and Leadership Development – II: GO3-VSC-401

[VSC]

Semester- IV

Lectures: 30 **Credits: 02** **Weightage/Unit: 12 to 15 marks**

UNIT	Description	Lectures	Credits
I	**Leadership Skills:** 1. Team Building Skills 2. Motivational Skills 3. Decision-making Skills 4. Problem-solving Skills	15	01
II	**Personality Development:**		
	1. Introduction 2. Self Esteem 3. Pro-activeness 4. Self-Monitoring 5. Politeness and Courtesy	15	01

References:

1. D. P. Sabharwal – Personality Development Handbook
2. Greenberg, J., and Baron, R., Behaviour in Organizations, Pearson, Prentice Hall Dorling Kindersley (I) Pvt. Ltd., New Delhi, 2009.
3. Luthans, F., Organizational Behaviour, McGraw-Hill, New York, 1995.
4. Miner, J.B., Organizational Behaviour - Performance and Productivity, Random House Inc., New York, 1988.
5. Robbins, S.P., Organizational Behavior, Prentice Hall of India (P) Ltd., New Delhi, 2003.

B.A. English Part – II

VSC I, II

Leadership and Personality Development- I, II

Nature of the Question Paper (Semester III, IV)

Humanities Qution Paper Pattern UG PG 19122023.pdf

Total Marks: 30 **Time: 1.30 hrs**

Instructions:

3. All questions are compulsory.

4. Figures to the right indicate full marks.

Q. 1. Choose the correct alternatives from the following. 06

(Unit 1 & 2)

Q. 2. Answer any two out of four of the following. 06

(Unit 1 & 2)

Q.3. Write short notes on any one of the two questions. 06

(Unit 1)

Q. 4. A broad question with alternatives (A/B). 12

(Unit 2)

College Level Assessment Procedure:

Sr. No.	Particulars	Details
1.	**College Assessment [CA]**	CA consists of 40% marks which shall be decided by virtue of conducting **any three** of the following: Home assignment/Unit test/Oral test/Seminar/Field work/Study tour report/Case study, etc.

PUNYASHLOKAHILYADEVIHOLKARSOLAPURUNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: AEC

COURSE CODE: AEC-104

COURSE NAME: DESIGN THINKING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble: - Design Thinking is a creative and practical approach to solving problems in simple and effective Way. It helps people understand problems clearly and develop innovative solutions. This approach encourages empathy, creativity, and experimentation. Organizations use design thinking to identify problem

Course Objectives: -

1) To understand basic concepts of Design Thinking
2) To develop creative and critical Thinking skills
3) To apply design thinking in real-life situations and organizations.

Unit	Contents	Lectures
Unit I-	**1) Introduction of Design Thinking-** 1.1 Meaning Of Design Thinking 1.2 Definition of Design Thinking 1.3 History of Design Thinking 1.4 Objectives of Design Thinking 1.5 Features Of Design Thinking 1.6 Importance of design Thinking 1.7 Design Thinking Vs Traditional Thinking	**15**
Unit II-	**2)Principles of Design thinking** 2.1 Principles of Design Thinking 2.2 Stages of Design thinking 2.4 Understanding Design thinking for Business 2.3 Design thinking in The Organization- Case study- Apple, Netflix, Uber eats	**15**

Course Outcome

At the end of the Course, the Learners will be able to –

1) Students will be able to explain basic concepts of design thinking.
2) Students will be able to use creative and critical thinking to find and solve problems
3) Students will be able to apply design thinking stages.

Suggested Readings:

Books:

1. *Dr. Fehmina Khalique, Dr. Neetu Bali Kamra* - Design thinking for business transformation- Himalaya Publishing House
2. *Shalini Rahul Tiwari, Rohit Rajendra Swarup(2024)* Design Thinking, wiley(2024)
3. *Prof Dr Vivek Mishra And Sachin ChaturVedi(2026)* Design thinking and Innovation - Thakur Publication (2026)
4. *Dr Parakhe Bhanudas and Prof Harshal Suresh Patil*(2026) -Entrepreneurship Innovation and Design Thinking- Thakur Publication Pvt Ltd, (2026)



Punyashlok Ahilyadevi Holkar Solapur University, Solapur

Program Name- B. Com (BFSI)

B Com II Sem. III (NEP 2020)

VERTICAL- CEP

Course Code- B Com 205

Course Name - Corporate communication and Survey

Course credit	**No of Hours per week**	**Total No. of teaching Hrs.**	**Total Marks**
2 Credit	2 Hrs.	30 Hrs	50 (UA 30 + CA 20)

Preamble:

In a universally and technologically advanced world, the ability to convey ideas and encourage diverse audiences is a critical requirement for professional success in any business organization. This course provides real opportunities to develop proficient communication skills. Focusing on business writing and oral presentation with particular attention to purpose and audience, the curriculum offers strategies for effective business communication in letters, memos, emails, reports, proposals, resumes, meetings and presentation.

Learning objectives:

1. To understand the importance of effective corporate communication in achieving organizational goals.
2. To develop skills in written and oral communication within a corporate context.

Unit	**Contents**	**Lectures**
Unit I Introduction to Corporate Communication:	Business style, Introduction to Corporate Communication: Definition -importance of corporate communication-Historical overview -evolution of corporate communication-Role and responsibilities of corporate communication professionals-Ethical considerations in corporate communication	15
Unit II Communication Skills Development	Communication Skills Development: Effective business writing techniques. Presentation skills and public speaking, Interpersonal communication and networking skills,	15

	Non-verbal communication and body language Writing technology: Business letters, Short report, Resumes, Business Meetings report. Study of various report and case study, Survey	

Course Outcome: To help students in enhancing their written and oral communication according the modern channels of corporate communication.

CA (Internal Assessment) 20 Marks

Sr. No.	Activity	Marks
1.	Communication with organization on particular task	10
2.	Community engagement program	10

Reference and Textbook

- Corporate Communication: A Guide to Theory and Practice" by Joep Cornelissen
- "The Handbook of Corporate Communication and Public Relations" edited by Sandra Oliver
- "Effective Business Communication" by Herta A. Murphy, Herbert W. Hildebrandt, Jane P. Thomas

Punyashlok Ahilyadevi Holkar Solapur University, Solapur			
B Com (BFSI) Banking Financial Services and Insurance B Com (BFSI) II - Sem III			
Course Name -Insurance Advisor Course Code - B Com (VSC)-204			
Course Credit	**No of Hrs. per week**	**Total No. of Teaching Hrs.**	**Total Marks**
2 Credit	**2 Hrs.**	**30**	**50**
Objectives of the Course	1. To understand the concept of Insurance and related terms. 2. To Understand the role of Insurance advisor		
Outcome of the Course	1. Students will know the Role and Responsibilities of Insurance Advisor. 2. Students can learn different terms of Life and General Insurance 3. Students will learn different types of calculations regarding Premium, claims, and reinsurance.		
Units	**Content**		**Lectures**
Unit 1	Life insurance, Types of Life Insurance, General insurance, Types of General Insurance Meaning of Insurance Advisor, Role and Responsibilities of Insurance Advisor, Functions of Insurance Advisor.		15
Unit 2	Risk assessment, underwriting, premium calculation, policy contract terms, claims process, and reinsurance. Regulatory environments for insurance, customer protection, and digital innovations in insurance		15

References:

1. Understanding General Insurance, by P C James and Insurance
2. **Insurance Principles and Practice** by M.N. Mishra and S.B. Mishra
3. **India Insurance Guide - Handbook of Insurance Policies, Claims and Law** by Dr. L.P. Gupta

Punyashlok Ahilyadevi Holkar Solapur University, Solapur			
B Com (BFSI) Banking Financial Services and Insurance B Com (BFSI) II - Sem III			
Course Name -Communicative English II Course Code - B Com (AEC)-102			
Course Credit	**No of Hrs. per week**	**Total No. of Teaching Hrs.**	**Total Marks**
2 Credit	**2 Hrs.**	**30**	**(CA20+UA30) 50**

Objectives of the Course	1. To introduce the concepts, process, and significance of communication within organizational contexts. 2. To familiarize students with the basic principles, techniques, and formats of professional business communication. 3. To develop students' employment and interpersonal communication skills, including group discussions and job interviews.	
Outcome of the Course	Upon successful completion of this course, students will be able to: 1. Apply practical communication strategies effectively across diverse organizational setups. 2. Draft professional business correspondence adhering to standard etiquette and writing principles. 3. Demonstrate improved confidence and performance in group discussions and job interviews.	
Units	**Content**	**Lectures**
Unit 1	Unit 1 - Introduction to Business & Organizational Communication * Introduction to Communication in Organizations * Foundations of Business Communication * Principles of Effective Business Writing (The 7 Cs of Communication) * Business Correspondence: Standard Formats of Business Letters * Professional Email Writing & Etiquette	15
Unit 2	Unit 2- Employment and Interpersonal Communication * Group Discussion: Types, Techniques, Do's and Don'ts * Interview Skills: Types of Job Interviews, Preparation Strategies, and Best Practices	15

References:

1. Rizvi, M. Ashraf. Effective Technical Communication. Tata McGraw-Hill. (ISBN: 978-12-5908-251-1)
2. Chaturvedi, P. D., & Chaturvedi, Mukesh. Business Communication: Skills, Concepts, and Applications. Pearson Education. (ISBN: 978-81-3171-872-8)

पुण्यश्लोक अहिल्यादेवी होळकर
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PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

Syllabus

as per NEP- 2020

Name of Faculty:

All Faculties (UG) for Semester III

Co-Curricular Course (CC-202)

राष्ट्रीय सेवा योजना
NATIONAL SERVICE SCHEME

NATIONAL SERVICE SCHEME

w.e.f. June 2025

1.1 Preamble:

The NSS students of B. A. Part-II can better understand all latest concepts of skills of NSS Activities. Volunteerism, a cornerstone of community engagement and personal development, is inherently intertwined with communication skills. Engaging in volunteer work provides opportunities to refine interpersonal communication, adaptability, and empathy, fostering a richer understanding of diverse perspectives and collaborative teamwork. Socio-Economic Survey of a village or slum is a comprehensive study that gathers data on various aspects of community life, including socioeconomic indicators, housing, access to resources, and overall well-being.

1.2 Objectives:

The syllabus is aimed to achieve the objectives:

1. Understand the Volunteerism
2. Understand working about communication skills
3. Identify the needs and problems of the community and involve them in problem-solving.
4. Develop among themselves a sense of social and civic responsibility.
5. Find Practical solutions to individual and community problems.

1.3 Learning Outcomes of the Course: The students will be able to

1.The course will provide an understanding communication skill and social work

2. To understand about planning

3. Awareness about government agencies

1.4 Program Specific Outcome

1. **Improved Interpersonal Communication**: Volunteering offers a platform to practice active listening, empathy, and the ability to adapt communication styles to different individuals and situations.
2. **Enhanced Active Listening:** Volunteers learn to pay close attention to the needs and perspectives of others, which is crucial for effective communication.
3. **Stronger Social Skills:** Volunteering provides opportunities to interact with new people and build relationships, increasing social confidence and skills.
4. **Baseline Assessment**: Surveys provide a starting point for understanding the existing conditions, including demographics, livelihoods, income levels, access to resources, and social indicators (e.g., literacy, health).
5. Knowledge **for Policy**: Surveys provide data that informs policy decisions at the national, state, and local levels, guiding the development of broader strategies for poverty reduction, social development, and sustainable growth.

6. **Outcome Budgeting:** Agencies are increasingly expected to link their budget allocations to specific outputs and outcomes

1.5 Programme Outcomes:

1. Students understood basic concepts, information related to NSS Activities
2. Students acquired basic knowledge; processes related with NSS.
3. Students acquired skills in Socio-economic survey.

1.6 Eligibility: completed first year of degree recognized university and should have been admitted to second year.

1.7 Programme duration: third semester for CC

1.8 Mode of Assessment: College Assessment (CA) Unit test/ Assignment/field work: 20 marks; University Assessment (UA): 30 marks

1.9 Structure of Course:

Sem.	Paper	Title of Paper	Number of Lectures + Field work	University Assessment	College Assessment	Total Marks	Total Credits
III	CC	**NSS Studies**	30 hrs	30	20	50	02

CC- 202

National Service Scheme (N. S. S.)

Semester III Credits: 02

Paper: II NSS Studies (NSS)

Unit 1.	**VOLUNTEERISM & COMMUNICATION SKILLS:** **A) Volunteerism** 1.1 Concept of Volunteerism, Meaning, Characteristics 1.2 Need of Training for volunteerism 1.3 Role Models of Volunteerism in India 1.4 Leadership - Meaning & Attributes **B) Communication Skills** 1.5 Meaning, Types & Importance 1.6 Strategic Planning- Meaning, Characteristics 1.7 Requirement of Successful implementation of Programmes 1.8 Importance and Limitations of Planning	**15**

Unit 2:	**SOCIO- ECONOMIC SURVEY OF VILLAGE / SLUM ADOPTION & GOVERNMENT AGENCIES** **A) Socio- Economic Survey of Village / Slum adoption** 2.1 Meaning & Needs of Socio-Economic Survey 2.2 Process of Socio-Economic Survey 2.3 Design of Questionnaire (Population, Literacy, Family) 2.4 Design of Interview (Education, Income, Data Analysis) 2.5 Report Writing **B) Introduction of various Government Agencies necessary for Policy making of Development** 2.6 Census 2.7 National Sample Survey Organization (NSSO) 2.8 National Family Health Survey (NFHS) 2.9 Introduction of various schemes introduce by Govt. for the Socio- Economic Up liftment of the Farmers and Rural Populations	**15**

References:

National Service Scheme Manual (Revised): Government of India, Ministry of Youth Affairs and Sports, New Delhi Government of India, 2006

National Service Scheme Manual: University of Mumbai University of Mumbai 2009

National Service Scheme Manual for NSS District Coordinators: National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya

Rashtriya Seva Yojana Sankalpana: Prof. Dr. Sankey Chakane, Dr. Pramod Diamond Publication, Pune

Annual Report of National Service Scheme (NSS): Dept. of Higher and Technical Education Mantralaya.

Text Book of National Service Scheme (Volume – I): Nirmalya Kumar Sinha, Dr. Surajit Majumder. Vidya Kutir Publications

National Service Scheme: A Youth Volunteers Programme: Amit Kumar Jain. Daya Publishing House A Division of Astral International Pvt Ltd New Delhi

National Service Scheme Opportunities in Community Development: Dr. K. Ramesh Reddy · 2020, Blue Rose Publishers

Mathew, S. 2018. Communication Skills. Pune: Technical Publications,

Ajmani, J. C. Good English: Getting it Right. New Delhi: Rupa Pubications, 2012.

Amos, Julie-Ann. Handling Tough Job Interviews. Mumbai: Jaico Publishing, २००४

Bonet, Diana. The Business of Listening: Third Edition. New Delhi: Viva Books,2004

Web Reference

1. http://www.thebetterindia.com/140/national-service-scheme-nss/

2. http://en.wikipedia.org/wiki/national-service-scheme

3. http://nss.nic.in/adminstruct

4. http://nss.nic.in/propexpan

5. http://nss.nic.in

6. http://socialworkness.org/about.html

Dutta-Bergman, M. J. (2004). Describing volunteerism: The theory of unified responsibility. Journal of Public Relations Research, 76, 353-369.

Fisher, R. J., & Ackerman, D. (1998). The effects of recognition and group need on volunteerism: A social norm perspective. Journal of Consumer Research, 25, 262-275.

Omoto. A. M., & Snyder, M. (2002). Considerations of community: The context and process of volunteerism. American Behavioural Scientist, 45, 846-867.

Theory Question Paper Pattern

as per

NEP 2020

Co- curricular Activities

(CC – National Service Scheme)

Paper II : NSS Studies

Time: 1:30 Hrs **Total Marks: 30**

Q.1 Multiple Choice Questions **(06 marks)**

1. a) b) c) d)
2. a) b) c) d)
3. a) b) c) d)
4. a) b) c) d)
5. a) b) c) d)
6. a) b) c) d)

Q.2 Answer the Following (any three) **(06 marks)**

1.
2.
3.
4.
5.

Q.3 Short Notes (Any two) **(06 marks)**

1.
2.
3.

Q.4 Answer the Following (any one) **(06 marks)**

1.
2.

Q.5 Answer the Following **(06 marks)**

1.

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR.

पुण्यश्लोक अहिल्यादेवी होळकर
सोलापूर विद्यापीठ
।। विद्यया संपन्नता ।।
NAAC Accredited 2022
'B++' Grade (CGPA 2.96)

NAME OF FACULTY:
INTERDISCIPLINARY STUDIES UNDER – PHYSICAL EDUCATION

B Com (BFSI) : Practicing Sports

NEP 2020 Compliant CO-Curriculum (CC)

Subject: (CC-) Sports

For Semester-III

(B.A., B.Com., B.Sc., B.B.A., B.C.A., and al l Non AICTE offered UG Programs)

With effect from 2025-26

Punyashlok Ahilyadevi Holkar Solapur University, Solapur

Syllabus

(According to NEP 2020)

Faculty of Interdisciplinary Studies Under - Physical Education

(B.A., B.Com., B.Sc., B.B.A., B.C.A., and al l Non AICTE offered UG Programs)

With effect from June 2025-26

Sem.	Paper Code	Title of the Paper	Semester Exam				Total Credits
			UA		CA	Total	
			Th	Pr			
III	CC-	Sports	15	15	20	50	2

पुण्यश्लोक अहिल्यादेवी होळकर
सोलापूर विद्यापीठ
।। विद्यया संपन्नता ।।
NAAC Accredited 2022
B++ Grade (CGPA-2.78)

पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ ।। विद्यया संपन्नता ।। NAAC Accredited 2022 'B++' Grade (CGPA 2.96)	**Punyashlok Ahilyadevi Holkar Solapur University, Solapur.** **Faculty of Interdisciplinary Studies Under –** **Physical Education (Semester-III)** **NEP 2020 Complaint Curriculum** **Vertical:** Co-Curriculum (CC) SP-III **Paper Code:** B Com (BFSI) Practicing Sports **Paper Name:** Sports

Teaching Scheam	Examination Scheam
Lectures: 02 Hours /Week, 02 Credits (01+01) **(Th. 01 Hrs., Prac. 01 Hrs.)**	**UA: 30 Marks** **Theory: 15 Marks** **Practical: 15 Marks** **CA: 20 Marks**

Course Preamble:

This 3rd semester Sports course introduces students to the foundational aspects of the Olympic Games and athletics. It emphasizes the revival of the modern Olympic Games, key symbols, ceremonies, and an overview of athletics, including track and field events. The course aims to develop an appreciation for the spirit of sportsmanship and enhance students' understanding of physical activities that promote health, fitness, and global unity.

Course Objective:

Upon completing this course, students will be able to:

1. To familiarize students with the history and revival of the Olympic Games.
2. To explain the significance of key Olympic symbols and ceremonies.
3. To provide an overview of athletics, including track and field events and their evolution.
4. To introduce students to the structure and significance of multi-event competitions like the Pentathlon, Heptathlon, and Decathlon.

Course Outcome

By the end of this course, students will be able to:

1. Understand the historical revival and significance of the Olympic Games.
2. Recognize and describe the importance of Olympic symbols and ceremonies.
3. Gain foundational knowledge of various athletic events and their classifications.
4. Identify and explain the multi-event competitions and their role in athletics.

Program Outcomes

1. Historical Awareness: Demonstrate an understanding of the history and cultural significance of the Olympic Games and athletics.
2. Analytical Skills: Analyze the structure and requirements of athletic events, including track, field, and multi-event competitions.
3. Sportsmanship Values: Appreciate the role of athletics and the Olympics in fostering global unity and the spirit of fair play.
4. Practical Knowledge: Apply basic knowledge of athletics and multi-event competitions to enhance personal fitness and teamwork skills.

Section I (Theory)

Hours: 01/ Week, **Credits:** 01 (**Marks: UA:** 15 & **CA:** 20 Marks)

Unit 1:Introduction to Olympic Games	**No. of Lectures:** 01	**Weightage:** 07 to 08 Marks
1.1 Revival of the Olympic Games 1.2 Olympic Flag, Olympic Torch 1.3 Opening and Closing of Ceremony		
Unit 2: Athletics	**No. of Lectures:** 01	**Weightage:** 07 to 08 Marks
2.1 Overview of Athletics (Concept, History & Evolution) 2.2 Track Events (Sprints, Middle-Distance, Long-Distance, Hurdles, Relays) 2.3 Field Events (Jumping and Throwing Events) 2.4 Pentathlon, Heptathlon, Decathlon		

Section II (Practical)

Hours: 01/ Week, **Credits:** 01 (**Marks:** 15)

Practical Exam			**15 Marks**
i) Athletics: Broad Jump		**No. Of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Meter)**	**Women (Meter)**	**Marks**
1.	4.50	3.50	03
2.	4.25	3.25	02
3.	4.00	3.00	01
b) For Technique & Modern style			**02 Marks**
ii) Athletics: Sprint 100 m		**No. of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Seconds)**	**Women (Seconds)**	**Marks**
1.	14.00 to 14.50	16.00 to 16.50	03
2.	14.50 to 15.50	16.50 to 17.50	02
3.	15.50 to 16.50	17.50 to 18.50	01
b) For Technique & Modern style			**02 Marks**
iii) Athletics: Shot-put		**No. Of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Meter)**	**Women (Meter)**	**Marks**
1.	5.25	4.25	03
2.	5.00	4.00	02
3.	4.50	3.50	01
b) For Technique & Modern style			**02 Marks**

College Assessments (CA)	20 Marks
Internal Assessment/Home Assignment/Unit Tests, Oral & Tutorial /Record Book.	20 Marks

- **Scheme Of Examination:**
- Examination will be conducted at End of the Semester.

Theory Paper (1 Credit)	**Total: 15 Marks**
Q. 1: Multiple choice questions (04 MCQs x 1 mark)	04 Marks
Q. 2: Write short notes (Any Three x 2 marks)	06 Marks
Q. 3: Long Answer Questions (Any One x 5 marks)	05 Marks
Practical Examination Conducted: (1 Credit) (One Inspection Day & One Days Examination)	**Total: 15 Marks**

a) A Batch of 20 students for Practical period & Examination
b) One Organizer (Internal Subject Teacher)
c) Two Examiners Appointed by Organizer / University.
d) Peons - Two Peons for Ground Marking, Water Supply, Equipment Supply and Collecting, etc.

Books Recommended:	
1.	Scientific Foundations of Physical Education: C. C. Cowell, Happer and Brothers, New York.
2.	Introduction to Physical Education: L. R. Sharman, A. S. Barnes and Company, New York.
3.	Man and Movement: Principles of Physical Education: Barrow, Harold M., Lea & Febiger, U.S. Publication
4.	शारीरिक शिक्षण: तत्वे व व्यवस्था, हिराजीपाटील, ठोकळ प्रकाशन, पुणे.
5.	शारीरिक शिक्षणाचे स्वरूप: प्रा. श्रीपालजर्देवसौ. सुनिताजर्दे, चंद्रमाप्रकाशन, कोल्हापूर.
6.	क्रीडामानसशास्त्र: डॉ.प.म. आलेगांवकर,श्री.गजानन बुक डेपो,पुणे३०.
7.	कब्बडी: नरेंद्र दाभोळकर, म.वि.ग्रं.नि.मंडळ, नागपूर.
8.	आधुनिक व्हॉलीबॉल: व्यंकटेश वांगवड, गजानन बुक डेपो, पुणे. ३०.
9.	अथेलेटिक्स: राम भगवत, ट्रॅक ॲण्ड फोल्ड पब्लिकेशन, पुणे.-९.
10.	मैदानी स्पर्धा व नियम, आयोजन: उमेश तावडे, रामभागवत ट्रॅक ॲण्ड फील्ड प्रकाशन, पुणे.

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पुण्यश्लोक अहिल्यादेवी होळकर
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PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

All Faculties

NEP 2020

Co-Curricular Course (Cultural) Syllabus

W.E.F. 2025-26

पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ, सोलापूर

सांस्कृतिक विभागांतर्गत अभ्यासपूरक पाठयक्रम (CC)

शैक्षणिक वर्ष 2025-26, 2026-27

व्दितीय वर्ष सर्व विद्याशाखा

सत्र तिसरे

Paper No.	Code	Title of Paper	Semester Exam			L	P	Total Credits
			Theory	IA	Total			
Co-Curricular Course (Cultural) Syllabus								
CC (Cultural)		**ललितकला स्वरूप व सादरीकरण**	**20**	**30**	**50**	**15**	**30**	**02**
		एकूण			**50**			**02**

सूचना:

1. 20 गुणांची लेखी परीक्षा विद्यापीठ स्तरावर घ्यावी. यापैकी दहा गुणांची परीक्षा ही दहा वस्तुनिष्ठ (MCQ) असावी.
2. 10 गुणांचा गृहपाठ (Home Assignment) घेण्यात यावा.
3. प्रात्यक्षिकांसाठी 30 गुण असून वर नमूद केल्याप्रमाणे कोणत्याही एका कलाप्रकाराचे सादरीकरण विद्यार्थ्याने करणे आवश्यक आहे.
4. सदर सादरीकरण विद्यार्थ्यांने महाविद्यालयाबाहेर केले असेल आणि त्याचे प्रमाणपत्र अथवा तत्सम पुरावा सादर केल्यास त्या विद्यार्थ्यास प्रात्यक्षिकाचे गुण आणि श्रेयांक देण्यात यावेत.

पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ, सोलापूर
सांस्कृतिक विभागांतर्गत अभ्यासपूरक पाठयक्रम (CC)
ललितकला : स्वरूप व सादरीकरण

उद्दिष्टे: **गुण: ५०**

- भारतीय कला परंपरेचा वारसा विद्यार्थ्यांच्या मनामध्ये रुजविणे.
- विद्यार्थ्यांच्या सुप्त कला गुणाना वाव देणे.
- विद्यार्थ्यांमध्ये सामूहिक सहजीवन आणि कलेचे वैचारिक अधिष्ठान निर्माण करणे.
- ललितकलेचे स्वरूप समजून घेणे.
- दृश्यकला व त्याचे विविध प्रकार यांचे आकलन होणे.

साध्यपूर्ती :

- भारतीय कला परपरेचे विद्यार्थ्यांना ज्ञान होईल.
- विद्यार्थी आपले सुप्त कला गुणांचे सादरीकरण करतील.
- कला गुण सादरीकरणातून विद्यार्थी सामूहिक सहजीवन जगण्याचे कौशल्ये अवगत करतील.
- ललितकलेचे स्वरूप समजून घेतील.
- दृश्यकला व त्याचे विविध प्रकार यांचे आकलन होईल.

अ.क्र.	अध्यापनाचे घटक	अध्यापन/प्रात्यक्षिक तासिका	श्रेयांक
१.	**ललितकला: स्वरूप व व्याप्ती** १. ललितकलेची संकल्पना २. ललितकलेची व्याप्ती ३. ललितकलेचे प्रकार: दृश्यकला, प्रयोगरूप कला, संगीत, साहित्य ४. कलेचे महत्त्व	१५	०१
२.	**ललितकलांचे सादरीकरण** १. संगीत (गायन, वादन), नाट्य, साहित्य, दृश्यकला, लोककला आदींपैकी कोणत्याही एका कला प्रकाराचे सादरीकरण करणे आवश्यक	३०	०१
	एकूण	**४५**	**०२**

संदर्भ ग्रंथ :

१. भारतीय प्रयोगकलांचा परिचय व इतिहास:- राजीव नाईक, लोकवाङ्मय गृह, मुंबई
२. प्रसारमाध्यमे आणि प्रयोगकला:- विश्राम ढोले, लोकवाङ्गय गृह, मुंबई
३. ललितकला अभिव्यक्ती: - प्रा. जयप्रकाश जगताप. जगताप पब्लिकेशन
४. भारतीय मूर्तीकला:- एन. पी. जोशी, प्रसाद प्रकाशन
५. कलेतील भारतीयत्वाची चळवळ:- सुहास बहुळकर, राजहंस प्रकाशन, पुणे
६. चित्रसंहिता:- मंगेश नारायणराव काळे, कॉपर क्वाईन प्रकाशन, दिल्ली
७. भारतीय कलेचा इतिहास: संध्या शरद केतकर, ज्योत्स्ना प्रकाशन, पुणे
८. https://jyotsnaprakashan.com/books/marathi/%E0%A4%B5%E0%A4%BF%E0%A4%9C%E0%A5%8D%E0%A4%9E%E0%A4%BE%E0%A4%A8-%E0%A4%B5-%E0%A4%B6%E0%A4%BF%E0%A4%95%E0%A5%8D%E0%A4%B7%E0%A4%A3/bhartiya-kalecha-itihas-jp404

९. https://easyiq.in/%E0%A5%AA-%E0%A4%AD%E0%A4%BE%E0%A4%B0%E0%A4%A4%E0%A5%80%E0%A4%AF%E0%A4%95%E0%A4%B2%E0%A4%BE%E0%A4%82%E0%A4%9A%E0%A4%BE%E0%A4%87%E0%A4%A4%E0%A4%BF%E0%A4%B9%E0%A4%BE%E0%A4%B8/

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Punyashlok Ahilyadevi Holkar Solapur University, Solapur

B Com II
(BFSI)
Integrated Personality development Course
SWAYAM Course

IPDC-1 (Integrated Personality Development Course)

Integrated Personality Development Course (IPDC) is an employability-driven program that equips youth with critical human skills and values for the future workforce. Using cinematic video lectures, interactive workbooks, and guided reflection, learners build communication, collaboration, ethics, resilience, and leadership; competencies top employers seek. Adopted by 30+ universities and 600+ colleges across India, IPDC is aligned with NEP 2020 and NCrF and recognized as a 2-credit UG elective for holistic personality development and career readiness

Learning Outcomes

1. Analyse and reflect on personal habits and mindset to identify areas of self-improvement and apply time management, discipline, and goal-setting for enhanced productivity and focus.
2. Demonstrate effective communication, teamwork, and leadership behaviors in academic and professional environments through active listening, collaboration, and emotional intelligence.
3. Apply ethical principles and value-based reasoning to make responsible decisions in personal, social, and workplace contexts.
4. Evaluate setbacks and failures constructively to build resilience, perseverance, and problem-solving ability under pressure.
5. Integrate lessons from national icons and real-world case studies to model integrity, professionalism, and service-oriented leadership.
6. Practice civic responsibility and cultural awareness by connecting individual excellence with the ideals of nation-building and social contribution.
7. Develop empathy and emotional regulation to maintain harmony in relationships, manage conflicts, and build trust in diverse interpersonal contexts.
8. Demonstrate holistic wellbeing and life balance through conscious management of physical health, emotional stability, and digital discipline.

Course Syllabus

- L01: Restructuring Yourself – Cultivating Self-Awareness, Growth Mindset, And Goal Clarity. Module: Remaking Yourself
- L02: Power Of Habit – Habit Formation, Discipline, And Personal Accountability. Module: Remaking Yourself
- L03: Tendulkar & Tata – Humility, Consistency, And Stakeholder Trust. Module: Learning from Legends
- L04: Listening & Understanding – Deep Listening And Perspective-Taking. Module: From House to Home
- L05: Welcoming Challenges – Embracing Risk And Adaptive Thinking. Module: Facing Failures
- L06: Significance Of Failures – Learning Loops And Improvement Mindset. Module: Facing Failures
- L07: Glorious Past – Part 1 – Heritage Literacy And Pride In Cultural Excellence. Module: My India My Pride

- L08: Glorious Past – Part 2 – Connecting Ancient Wisdom To Modern Innovation. Module: My India My Pride
- L09: A.P.J. Abdul Kalam – Nation-Building And Purpose-Driven Leadership. Module: Learning from Legends
- L10: Networking & Leadership – Value-Based Influence And Relationship-Building. Module :Soft Skills
- L11: Project Management – Planning, Execution, And Accountability For Results. Module: Soft Skills
- L12: Handling Social Media – Digital Discipline And Mindful Media Engagement. Module: Remaking Yourself
- L13: Power Of Faith – Belief Systems That Drive Persistence. Module: Facing Failures
- L14: Bonding The Family – Trust And Collaborative Communication. Module: From House to Home
- L15: Seva – Empathy In Action And Collective Responsibility.
- Module: Selfless Service

Fees: As per SWAYAM Portal

B Com II (BFSI)

Sem IV

Year 2nd

Syllabus

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



SUBJECT AND CODE BRANCH BANKING OPERATION (206)

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
4 Credits	4 Hours	60 Hours	100 (UA 60 + CA 40)

Course Objectives:

1. To provide students with information about the Indian banking system and the role of the Reserve Bank of India.
2. Understand account opening, cash handling, cheque clearing, and teller operations
3. To recognize the modalities related to negotiable instruments.
4. To review the technological transformation in the banking field.

Course Outcome:

CO1: Learn the meaning of different types of banks, the central bank, and the role of the RBI.

CO2: Perform basic branch banking operations such as account opening, cash handling, and customer service.

CO3: Choose and operate different negotiable instruments.

CO4: Assess the effectiveness of changing technology and use it.

Unit	Contents	Lectures
Unit I- Fundamentals of Banking & BFSI Sector	1.1 Introduction to the BFSI sector 1.2 Structure of the Indian banking system 1.3Types of banks and financial institutions 1.4 Functions of commercial banks 1.5 Role of RBI 1.6 Banking products and services 1.7 Financial inclusion 1.8 Banker–customer relationship 1.9 KYC and AML guidelines	**15**
Unit II- Branch Banking Operations	2.1 Account opening procedures 2.2 Savings, Current, FD, and RD accounts 2.3 Cash handling operations 2.4 Cheque clearing process 2.5 Teller operations 2.6	**15**

	Customer service management 2.7 Passbook and statement handling	
Unit III- Negotiable Instruments & Endorsement	3.1Definition, meaning and characteristics of Negotiable Instruments, Definition, meaning and applicability of Promissory Note, Bill of Exchange and Cheque. Types of Cheque – Bearer, Order and Crossed. Types of Crossing – General and Special, Cheque Clearing, Truncation, MICR Cheques. 3.2 Dishonour of Instruments & Penalties thereon 3.3 Endorsement – Definition, meaning & types	**15**
Unit IV: Digitalisation of Banking and New Technology:	4.1Role and Uses of Technology in Banking. Automated Teller Machine (ATM) – on-site and off-site ATM, White Label ATM, Cash Deposit Machine, Cheque, Deposit Machine, Passbook Printing Machine, Note and Coin Counting Device, Fake Currency Detector, PIN Security to Credit & Debit Card. 4.2 Mobile Banking – Mobile Banking Applications – BHIM (Bharat Interface for Money) UPI (Unified Payments Interface), Net Banking, Core Banking, RTGS, NEFT 4.3 Precautions in using Technology in Banking, Computer Security, Payment & Settlement System. 4.4 Current Trends in Banking Technology	**15**

Books*:*

1. Banking Law and Practice
2. Introduction to Banking
3. Practice and Law of Banking
4. Verma S.B., Gupta S.K. and Sharma M.K. (2008), E-banking and Development of Banks, Deep & Deep Publication Pvt. Ltd., New Delhi.
5. . Agashe Anil (2008), Financial Services, Markets and Regulation, Himalaya Publication
6. 2. Avadhani V.A. (2007), Marketing of Financial Services, Himalaya Publishing House, New Delhi

PUNYASHLOKAHILYADEVIHOLKARSOLAPURUNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



VERTICAL: MAJOR MANDATORY

COURSE CODE: BCOM 207

COURSE NAME: RETAIL BANKING LIABILITY SALES

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50(UA 30 + CA 20)

Course objective-

1. To Understand the concept and importance of retail banking liabilities.
2. To Explain various retail deposit products and services.
3. To use sales strategies for improving customer satisfaction.

Unit	Contents	Lectures
Unit I-	**Introduction of Retail Banking liability** 1.1 Meaning and definition of retail banking 1.2 Evolution and growth of retail banking 1.3 Difference between retail banking and corporate banking 1.4 Overview of retail deposit products (savings accounts, checking accounts, certificates of deposit) 1.3 Importance of liabilities sales in retail banking revenue generation 1.4 Role of liabilities sales professionals in banking institutions **1.5 Regulatory Environment and Compliance** – a) Regulatory framework governing retail banking liabilities sales (e.g., Consumer Financial Protection Bureau, Know Your Customer regulations) b) Compliance requirements and ethical considerations in retail banking sales practices (Anti-money laundering (AML) and customer due diligence (CDD) procedures)	15

Unit II-	**a) Retail deposits and products-** **2.1 Saving Accounts-** Types of savings accounts (regular savings, high-yield savings, money market accounts) features, benefits, interest rate structures **2.2 Checking accounts** Types of checking accounts (basic checking, interest-bearing checking, premium checking) Accounts feature, fees, and overdraft protection options **2.3 certificate of deposit-** Characteristics of CDs (term length, interest rates, early withdrawal penalties) Advantages and limitations of CDs for customers Positioning CDs as part of a diversified savings portfolio **b) Sales techniques and Strategies-** Consultative Selling Approach- Cross-Selling and Up-Selling-	**15**

Course Outcome

At the end of the Course, the Learners will be able to –

1) Explain the basic concepts of retail banking liabilities
2) Identify and differentiate various retail banking products and services
3) Apply sales techniques in banking product sales.

Suggested Readings:

Books:

1) Indian Institute of banking and finance -Retail liability product and other related services (2017) (**Macmillan Publishers India Private Limited)**
2) Indian Institute of banking and finance -Retail banking (2018) (**Macmillan Publishers India Private Limited)**
3) **Dr. Prafulla Ranjan (Author), Dr. Manoj Kumar (**Author) -Retail banking products and practices (2024), Adhyan books
4) D.P Agrawal Fundamentals of retail banking (2012) Himalaya Publishing House

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



SUBJECT: Retail Banking Asset Underwriting (2 Credits)

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Course Outcomes:

1. Explain the concept and scope of retail banking underwriting.

2. Identify various retail banking asset products such as loans, mortgages, and credit cards.

3. Identify and verify required loan documentation and customer information.

Course Objectives

1. To understand the fundamentals of retail banking assets and the underwriting process.
2. To develop knowledge of credit risk assessment and customer evaluation.
3. To familiarize students with loan processing, documentation, and approval systems.
4. To understand digital underwriting practices and regulatory guidelines in retail banking.

Unit	Contents	Lectures
Unit I- Introduction to Retail Banking & Credit Risk	1.1 Introduction to Retail Banking Underwriting 1.2 Overview of retail banking assets – loans, mortgages, credit cards 1.3 Importance of underwriting in retail banking risk management 1.4 Role of underwriters in the loan approval process 1.5 Understanding credit risk and its components 1.6 Factors affecting borrower creditworthiness 1.7 RBI guidelines, KYC & AML norms 1.8 Ethical considerations in retail banking underwriting	**15**
Unit II- Loan Underwriting Process & Decision Making	2.1 Customer eligibility and pre-application assessment 2.2 Customer screening and risk profiling 2.3 Documentation and information gathering 2.4 Credit analysis – income, credit history, debt-to-income ratio 2.5 Financial statement and cash flow assessment 2.6	**15**

	Collateral and loan security evaluation 2.7 Loan structuring and approval process 2.8 Credit scoring models and automated underwriting systems 2.9 Risk-based pricing and interest rate determination	

Recommended Books

1. Retail Banking – IIBF Official Website
2. Bank Credit Management
3. Banking Theory, Law and Practice
4. Risk Management in Banking

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



VERTICAL: (Minor)

COURSE CODE: ESM – 103

COURSE NAME: MACRO ECONOMICS

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
04 Credits	4 Hours	60 Hours	100 (UA 60 + CA 40)

PREAMBLE : Macroeconomics is an important branch of economics that studies the economy as a whole. It helps students understand national income, employment, inflation, money supply, economic growth, and international trade. The course is designed to provide B.Com. students with theoretical and practical knowledge of macroeconomic concepts and policies. It also develops analytical skills required for understanding current economic issues and business environments.

Course objective-

1. To introduce the basic concepts and principles of macroeconomics.
2. To develop understanding of national income, employment, and monetary theories.
3. To explain inflation, business cycles, and economic growth in the economy.
4. To enhance students' analytical ability regarding macroeconomic policies and current economic problems.

Unit	Contents	Lectures
Unit I-	UNIT I: Introduction to Macro Economics* 1.1 Meaning and Nature of Macro Economics 1.2 Scope and Importance of Macro Economics 1.3 Difference between Micro and Macro Economics 1.4 Limitations of Macro Economics	**15**
Unit II-	UNIT II: National Income and Employment* 2.1 Meaning and Concepts of National Income 2.2 Methods of Measuring National Income 2.3 Circular Flow of Income 2.4 Keynesian Theory of Employment	**15**
Unit III	*UNIT III: Money and Inflation* 3.1 Meaning and Functions of Money 3.2 Demand and Supply of Money 3.3 Quantity Theory of	**15**

	Money 3.4 Inflation: Meaning, Causes, and Effects Accounts feature, fees, and overdraft protection options	
Unit IV	UNIT IV: International Trade and Economic Growth* 4.1 Meaning and Importance of International Trade 4.2 Balance of Trade and Balance of Payments 4.3 Meaning and Indicators of Economic Growth 4.4 Role of Macro Economic Policies in Economic Development	**15**

Course Outcome

After successful completion of the course, students will be able to:

1. Understand the basic concepts and scope of macroeconomics.
2. Analyze national income, employment, and money supply in the economy.
3. Explain the causes and effects of inflation and economic fluctuations.
4. Apply macroeconomic theories to real economic and business situations.

Suggested Readings:

Books:

1. Ackley, Gardner – Macroeconomics: Theory and Policy, Macmillan Publishing Co., New York, 1978. 2. Shapiro, Edward – Macroeconomic Analysis, Galgotia Publications, New Delhi, 1996.
3. Gupta, S.B. – Monetary Economics, S. Chand & Company Ltd., New Delhi, 2016.
4. Jhingan, M.L. – Macro Economic Theory, Vrinda Publications, Delhi, 2018.
5. Dillard, Dudley – The Economics of John Maynard Keynes, Prentice Hall, New York, 1960.
6. Keynes, J.M. – The General Theory of Employment, Interest and Money, Macmillan, London, 1936. 7. Dornbusch, Rudiger and Fischer, Stanley – Macroeconomics, McGraw Hill, New York, 2011.
8. Samuelson, Paul A. and Nordhaus, William D. – Economics, McGraw Hill Education, New York, 2010.
9. Ahuja, H.L. – Modern Economics, S. Chand & Company Ltd., New Delhi, 2017.
10. Mankiw, N. Gregory – Principles of Economics, Cengage Learning, Boston, 2018.
11. Vaish, M.C. – Macro Economic Theory, Vikas Publishing House, New Delhi, 2014.
12. Koutsoyiannis, A. – Modern Microeconomics and Macroeconomics, Macmillan, London, 1979. 13. Lipsey, R.G. – An Introduction to Positive Economics, Oxford University Press, London, 1983.
14. Mishkin, Frederic S. – The Economics of Money, Banking and Financial Markets, Pearson Education, New York, 2019.
15. Musgrave, R.A. and Musgrave, P.B. – Public Finance in Theory and Practice, McGraw Hill, New York, 1989.

16. Froyen, Richard T. – Macroeconomics: Theories and Policies, Pearson Education, New Delhi, 2013.
17. Branson, William H. – Macroeconomic Theory and Policy, Harper Collins, New York, 1989.
18. Heijdra, Ben J. – Foundations of Modern Macroeconomics, Oxford University Press, Oxford, 2017.
19. . डॉ. बी. एन. गंगणे – समष्टि अर्थशास्त्र, विद्या प्रकाशन, नागपूर, 2015.
20. डॉ. एम. जे. माटे – आधुनिक समष्टि अर्थशास्त्र, पिंपळापुरे अँड कंपनी पब्लिशर्स, नागपूर, 2018.
21. डॉ. धनंजयराव गाडगीळ – अर्थशास्त्राची तत्त्वे, कॉन्टिनेंटल प्रकाशन, पुणे, 2012. 22. डॉ. व्ही. जी. काळे – चलन व बँकिंग, फडके प्रकाशन, कोल्हापूर, 2016

B. Com. (BFSI) Part – II Semester - IV

Minor (Data Science)

DSM-103 : DBMS (SQL FOR DATA SCIENCE)

Course Credits: 4

Course Objectives

- To understand fundamentals of database systems and data organization
- To develop hands-on skills in SQL for data handling and analysis
- To enable students to extract insights from structured datasets

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Course Outcomes

After completion, students will be able to:

- Understand DBMS concepts and data models
- Design simple relational databases
- Perform data cleaning, aggregation, and reporting using SQL

UNIT I: Introduction to DBMS and Data Concepts **15**

- Data vs Information, Basics of Database Systems, File System vs DBMS
- Types of Databases (Relational, NoSQL – overview)
- Data Models (Hierarchical, Network, Relational)
- Components of DBMS, Introduction to RDBMS, Tables, Records, Fields
- Keys (Primary, Foreign, Candidate, Composite)
- Basic Introduction to Data in BFSI sector (Banking transactions, customer data)

UNIT II: SQL Fundamentals **15**

- Introduction to SQL,
- Data Types (Numeric, Character, Date)
- Creating Database and Tables

- SQL Commands:
    - DDL (CREATE, ALTER, DROP)
    - DML (INSERT, UPDATE, DELETE)
    - DQL (SELECT)
- Constraints (NOT NULL, UNIQUE, PRIMARY KEY, FOREIGN KEY)
- Basic SELECT Queries
- WHERE Clause and Operators
- ORDER BY, DISTINCT

UNIT III: Advanced SQL for Data Analysis **15**

- Aggregate Functions (SUM, AVG, COUNT, MIN, MAX)
- GROUP BY and HAVING
- Joins: INNER JOIN, LEFT JOIN, RIGHT JOIN
- Subqueries,
- Views
- Data Filtering for Business Insights
- Handling NULL values
- Case Study: Financial dataset (loan/customer/transaction analysis)

UNIT IV: SQL for Data Science Applications **15**

- Data Cleaning using SQL
- String Functions, Date Functions
- Basic Reporting using SQL
- Introduction to Data Warehousing concepts
- Use of SQL in Banking & Finance Analytics

Practical Component (Recommended)

- Create and manage a banking database
- Write queries for:
    - Customer account summary
    - Loan analysis
    - Transaction reports

Teaching Methodology

- Lectures + Hands-on SQL Lab

Suggested Tools

- MySQL / PostgreSQL

Reference Books

1. *Database System Concepts* – Abraham Silberschatz
2. *SQL for Data Analysis* – Cathy Tanimura
3. *Learning SQL* – Alan Beaulieu
4. *Fundamentals of Database Systems* – Elmasri & Navathe

Practical Lab Manual: DBMS (SQL FOR DATA SCIENCE)

Base Dataset (Banking System)

Table 1: Customers

```
CREATE TABLE Customers (
   CustomerID INT PRIMARY KEY,
   Name VARCHAR(50),
   City VARCHAR(50),
   AccountType VARCHAR(20)
);
```

Table 2: Accounts

```
CREATE TABLE Accounts (
   AccountID INT PRIMARY KEY,
   CustomerID INT,
   Balance DECIMAL(10,2),
   AccountType VARCHAR(20),
   FOREIGN KEY (CustomerID) REFERENCES Customers(CustomerID)
);
```

Table 3: Transactions

```
CREATE TABLE Transactions (
   TransactionID INT PRIMARY KEY,
   AccountID INT,
   TransactionDate DATE,
   Amount DECIMAL(10,2),
   TransactionType VARCHAR(10),
   FOREIGN KEY (AccountID) REFERENCES Accounts(AccountID)
);
```

Experiment 1: Basic Table Operations

1. Create the above tables
2. Insert at least 10 records into each table
3. Display all records

Experiment 2: Basic SELECT Queries and filtering data

1. Display all customers
2. Show customers from a specific city

3. Display accounts with balance > 50,000
4. Sort customers by name
5. Find transactions above ₹10,000
6. Show savings account holders
7. Display customers not from Pune
8. Use LIKE to find names starting with ‘A’

Experiment 3: Aggregate Functions, GROUP BY and HAVING

1. Total balance in all accounts
2. Average transaction amount
3. Maximum and minimum balance
4. Count total customers
5. Total balance per account type
6. Number of customers per city
7. Show cities with more than 2 customers
8. Total transactions per account

Experiment 4: Joins and Subqueries

1. Display customer name with account balance
2. Show transaction details with customer name
3. List customers with no transactions
4. Inner join Customers and Accounts
5. Find customers with highest balance
6. Accounts with balance above average
7. Customers having transactions above ₹20,000
8. Find second highest balance

Experiment 5: Data Modification and Views

1. Update account balance
2. Change city of a customer

3. Delete inactive accounts
4. Insert new transaction records
5. Create a view for high-value customers
6. Display data from view
7. Drop the view

Experiment 6: Data Cleaning, Date and String Functions

1. Replace NULL values
2. Remove duplicate records
3. Format customer names (UPPER/LOWER)
4. Filter incorrect entries
5. Extract year from transaction date
6. Find transactions in last 30 days
7. Concatenate customer name and city
8. Calculate account age

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – III (NEP 2020)



VERTICAL: OPEN ELECTIVE

COURSE CODE: OESS 202

COURSE NAME: INDUSTRIAL SOCIALOGY

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

Industrial sociology studies the social relationships and structures that exist within workplaces and industries. It examines how workers, management, and organizations interact and influence each other. The field focuses on issues like labor relations, work culture, and organizational behavior. Its goal is to improve workplace efficiency while promoting fairness and social well-being.

Course Objectives:

1. To help students comprehend the fundamental ideas, development, and interpersonal relationships in industrial sociology.
2. To give students the ability to examine the stages, process, and societal effects of industrialization in India.
3. To give students the opportunity to study Indian industrial relations, trade unions, labor issues, and industrial structure.
4. To give students the opportunity to assess labor laws and the state's role in industrial development and welfare

Unit	Contents	Lectures
Unit I-	**Foundations of Industrial Sociology-**Industrial Sociology-Definition Meaning, Evolution, nature, scope and importance etc., Relationship with general sociology and economics, Human Relations in Organizations-Communication between employees and management, Motivation and morale, Leadership styles, Teamwork and collaboration etc., Development of Industrial Sociology - Western origin (post-Industrial Revolution), Growth in India after independence **Industrialization in Indian Context and Social Impact of the Industrial Revolution in India** Industrialization- Definition, Concept and characteristics of industrialization, Phases of industrial development in India – a) Colonial period (deindustrialization debate) b) post-independence (planned development) c) Liberalization after 1991, Social Impact-Agrarian to industrial society, Migration (rural → urban labour flow), Urbanization and growth of industrial cities, social change -Changes in caste and class	**15**

	structure and Women in industry, Family changes (joint → nuclear trends)	
Unit II-	**Industrial Structure and Labour in India** Industrial organization – a) factory system – Definition, Features, Advantages and disadvantages b) Management - Definition, Functions and Brief about theories like Scientific Management by Frederick Winslow Taylor, Bureaucratic Theory by Max Weber and Human Relations Approach (linked to Elton Mayo) etc., Labor problems in India -Meaning and major problem in India, Trade unions – Meaning, Objectives, functions and Importance etc., labor movements – History, Industrial relations -Meaning, Parties involved, Industrial disputes: Meaning and causes, Dispute Types-strikes and lockouts etc., Labor legislation in India -Meaning, Major areas covered and important labor laws, Role of state in industrial development	**15**

Course Outcome

1. Students will be able to relate Industrial Sociology to organizational life.
2. Students will be able to analyses Industrial relation and identify and evaluate labor issues, industrial relations, trade unions, and industrial disputes in the Indian context.
3. Students will be able to assess labor legislation and the role of the state in industrial development and welfare.

Suggested Readings:

Books:

1. **S.** N. Tripathi *Industrial* Sociology *Publisher:* Sultan Chand & Sons, New Delhi
2. P. L. Sharma *Book:* Industrial Sociology *Publisher:* Educational Publishers / Rastogi Publications, Meerut
3. Industrial Relations & Labor Legislation4. E. A. Ramaswamy - Industrial Relations in India Publisher*:* Oxford University Press, New Delhi
4. C. B. Mamoria, S. Mamoria & S. V. Gankar *Book:* Dynamics of Industrial Relations in India , Himalaya Publishing House, Mumbai

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PROGRAMME: B.COM. (BFSI)

B.COM. (BFSI)- II SEMESTER – IV



VERTICAL: OPEN ELECTIVE

COURSE CODE: OECS 202

COURSE NAME: Data Base Management System(DBMS)

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble:

The course on Database Management System (DBMS) is designed to provide B.Com. (BFSI) students with fundamental knowledge of database concepts and their applications in banking, financial services, and insurance sectors. The course emphasizes data organization, storage, retrieval, and management techniques required for efficient business operations. Students will understand database models, SQL basics, and the role of DBMS in modern financial institutions.

Course Objectives:

1. Introduce students to the fundamentals of Database Management Systems.
2. Develop understanding of data organization and storage techniques used in banking and financial sectors.
3. Familiarize students with relational databases and basic SQL operations.
4. Enable students to use databases for business and financial applications.
5. Build practical awareness of data security and database applications in BFSI industries.

Unit	Contents	Lectures
Unit I	**Introduction to DBMS** • Meaning and Importance of Data • Concept of Database and DBMS • Components of DBMS • Types of Databases • Applications of DBMS in Banking, Finance, and Insurance • Database Architecture • Data Models: • Hierarchical Model • Network Model • Relational Model • Entity Relationship (ER) Model • Entities, Attributes, Relationships • Primary Key and Foreign Key	**15**

Unit II	**Relational Database** • Relational Database Concepts • Tables, Rows, Columns • Data Types • Introduction to SQL • SQL Commands: • DDL (CREATE, ALTER, DROP) • DML (INSERT, UPDATE, DELETE) • DQL (SELECT) • Simple Queries using WHERE, ORDER BY, GROUP BY • Aggregate Functions: COUNT, SUM, AVG, MAX, MIN • Joins and Simple Relationships • Simple Database Design for Banking Applications	**15**

Course Outcome

1. Understand concepts of data, database, and DBMS.
2. Explain database models and relational database concepts.
3. Perform basic SQL operations for data handling.
4. Apply DBMS concepts in banking, finance, and insurance sectors.
5. Understand database security, backup, and ethical handling of financial data.

Reference Books

1. Database System Concepts
   Abraham Silberschatz, Henry F. Korth, S. Sudarshan
2. Fundamentals of Database Systems
   Ramez Elmasri, Shamkant B. Navathe
3. Database Management Systems
   Raghu Ramakrishnan, Johannes Gehrke
4. An Introduction to Database Systems
   C. J. Date
5. SQL, PL/SQL: The Programming Language of Oracle
   Ivan Bayross
6. Database Management System
   R. Panneerselvam
7. Modern Database Management
   Jeffrey A. Hoffer, V. Ramesh, Heikki Topi
8. Database Management Systems
   Alexis Leon, Mathews Leon

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



VERTICAL: SEC COURSES

COURSE CODE: BCOM-209

COURSE NAME: BUSINESS CORRESPONDENT/FACILITATOR

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	4 Hours (2 Theory + 2 Practical)	60 Hours (15 Theory + 15 Practical)	50 (UA 30 + CA 20)

Preamble: This syllabus is designed to provide students with the practical skills needed to serve as a bridge between banks and customers. In Unit I, students learn the foundations of the banking ecosystem, focusing on how to help unbanked people through government schemes and proper KYC steps. Unit II moves into the digital side, giving students hands-on practice with Micro-ATMs, biometric scanners, and modern payment systems like UPI and AEPS. By combining classroom theory with role-play and lab work, the syllabus ensures students are ready to handle cash, prevent fraud, and communicate effectively with rural customers. This course creates a path for students to become professional and ethical facilitators in the growing financial services industry.

Course Objectives:

- To understand the banking ecosystem and the specific role of Business Correspondents in financial inclusion.
- To learn how to handle KYC documentation and explain BFSI products like PMJDY and social security schemes.
- To gain hands-on skills in operating digital banking hardware including Micro-ATMs and biometric scanners.
- To develop the ethical mindset and soft skills needed to manage cash safely and prevent digital fraud.

Unit	Contents	Lectures
Unit I-	**Banking Ecosystem & Financial Products Theory (15 Hours):** • **Financial Inclusion:** Meaning, importance, and the role of RBI. • **The BC/BF Model:** Difference between Business Correspondent and Facilitator; eligibility and service charges.	**30 (15T+15P)**

	• **BFSI Products:** Savings accounts (BSBDA, PMJDY), Micro-credit, and Social Security Schemes (PMJJBY, PMSBY, APY). • **KYC & Compliance:** Basics of Aadhaar-based onboarding, AML rules, and customer privacy. • **Code of Conduct:** RBI guidelines on transparency and fair practices **Practical (15 Hours):** • **Form Filling:** Mock practice of physical and digital KYC and account opening forms. • **Product Pitching:** Role-play sessions explaining insurance and pension benefits to rural customers. • **Document Verification:** Exercise on identifying valid vs. invalid identity proofs.	
Unit II-	**Digital Technology & Operations (15 Theory + 15 Practical)** • **Theory (15 Hours):** o **Digital Tools:** Working of Micro-ATMs, Biometric scanners, and POS terminals. o **Payment Gateways:** Aadhaar Enabled Payment System (AEPS), UPI (Unified Payments Interface), IMPS (Immediate Payment Service), and USSD (Unstructured Supplementary Service Data) (*99#). o **Risk & Ethics:** Managing cash "float," fraud prevention (OTP/PIN safety), and the BC Code of Conduct. o **Grievance Redressal:** Process for handling failed transactions and customer complaints. o Soft skills for rural customers and financial literacy training • **Practical (15 Hours):** o **Transaction Lab:** Simulated cash deposits, withdrawals, and balance enquiries using biometric devices. o **Digital Payments:** Setting up dummy UPI profiles and testing AEPS (Aadhaar Enabled Payment System) transaction flows. o **Field Report:** Visit to a local Bank Mitra/CSP (Customer Service Point) point and maintaining a mock transaction	**30 (15T+15P)**

	register.	

Course Outcome

At the end of the Course, the Learners will be able to –

CO 1: Students will be able to identify valid KYC documents and demonstrate how to pitch financial products and fill out bank account forms accurately.

CO 2: Students will be able to perform digital transactions using biometric tools and explain safety protocols for OTP, PIN, and cash float management.

Suggested Readings:

Books:

- **Arora, S.** (2021). *Banking and financial services in India*. Taxmann Publications.
- **Chhabra, T. N.** (2020). *Cyber crimes and laws*. Dhanpat Rai & Co. *(Useful for Fraud Prevention & Risk unit)*.
- **Gomez, C.** (2019). *Financial markets, institutions and financial services*. PHI Learning.
- **IIBF.** (2022). *Financial inclusion and development through business correspondents*. Macmillan Education.
- **IIBF.** (2023). *Handbook for business correspondents*. Taxmann Publications.
- **IIBF.** (2023). *Basics of banking*. Taxmann Publications.
- **Nayar, S.** (2019). *Digital banking: A practical guide*. Himalaya Publishing House.
- **Uppal, R. K.** (2017). *Banking with technology*. New Century Publications.

Web Resource:

- www.pmjdy.gov.in
- www.npci.org.in
- www.pfrda.org.in
- www.rbi.org.in
- www.uidai.gov.in

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



VERTICAL: AEC

COURSE CODE: -104

COURSE NAME: DESIGN THINKING

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30+ CA 20)

Preamble: Design Thinking is a creative and practical approach to solving problems in simple and effective Way. It helps people understand problems clearly and develop innovative solutions. This approach encourages empathy, creativity, and experimentation. Organizations use design thinking to identify problem

Course Objectives: 1) To understand basic concept of Innovation

2) To study successful organization and innovative practices

3) To improve creativity and improve problem solving abilities.

4) to Understand concept of Empathy in business.

Unit	Contents	Lectures
Unit I-	**1)Design Thinking and Innovation-** 1.1 Meaning and definition of Innovation 1.2 Role of innovation In Business Growth 1.3 Innovation Life Cycle 1.4 Design thinking for Startups 1.5 Case studies of successful Organsation	**15**
Unit II-	**2) a) Tools for Design Thinking-** 2.1 Visualization 2.2 Value Chain Analysis 2.3 Prototype 2.4 Co-creation 2.5 Story Telling 2.6 Brainstorming **b) Empathy In Business**	**15**

Course Outcome

At the end of the Course, the Learners will be able to –

1) Explain the basic concepts of Innovation
2) Use design thinking tools such as brainstorming, storytelling, Visualization effectively
3) Use Empathy understanding customer needs and problems

Suggested Readings:

Books:

1. *Dr. Fehmina Khalique, Dr. Neetu Bali Kamra* - Design thinking for business transformation- Himalaya Publishing House
2. *Shalini Rahul Tiwari, Rohit Rajendra Swarup(2024)* Design Thinking, wiley(2024)
3. *Prof Dr Vivek Mishra And Sachin ChaturVedi(2026)* Design thinking and Innovation - Thakur Publication (2026)
4. *Dr Parakhe Bhanudas and Prof Harshal Suresh Patil*(2026) -Entrepreneurship Innovation and Design Thinking- Thakur Publication Pvt Ltd, (2026)

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PROGRAMME: B.COM. (BFSI)

B.COM. - II SEMESTER – IV (NEP 2020)



VERTICAL: RM

COURSE CODE: BCOM-401

COURSE NAME:RESEARCH METHODOLOGY

Course Credits	No. of Hrs. per Week	Total No. of Teaching Hrs.	Total marks
2 Credits	2 Hours	30 Hours	50 (UA 30 + CA 20)

Preamble: This syllabus introduces students to the basic ideas of research in the Banking, Financial Services, and Insurance (BFSI) sector. It explains how banks and insurance companies use systematic thinking to understand markets and customers. It focuses on the logic behind planning a study, such as picking a topic, reviewing existing reports, and understanding different ways to collect information. Students will learn to identify business problems and the importance of being honest and ethical when reporting financial facts. By the end of the course, students will gain a clear understanding of how research helps to turn complex numbers into clear reports for banks and insurance companies to make better decisions.

Course Objectives:

1. To introduce students to the basic concepts and types of research
2. To develop understanding of research design, sampling, and research process**.**
3. To enable students to collect, analyze, and interpret data using basic statistical tools.
4. To familiarize students with report writing and ethical practices in research in BFSI sector.

Unit	Contents	Lectures
Unit I-	**Basics of Research with reference to banking, finance and insurance sector** 1.1 Meaning, importance and objectives of research 1.2 Types of research: Descriptive Research, Analytical Research, Applied Research, Fundamental (Basic) Research, Qualitative research, Quantitative research, experimental research. 1.3 Identification and formulation of research problem (preferably in banking, finance and	**15**

	insurance sector) 1.4 Research terminologies: variables, independent and dependent variables, qualitative and quantitative data, universe of study, population of the study, sample, sampling and sampling frame, validity, reliability 1.5 Meaning and types of a. Research objectives (Primary and secondary) b. Hypothesis (Null and Alternative hypothesis) c. Research design (Exploratory, Descriptive research and Experimental) 1.6 Types of Probability sampling and non-probability sampling 1.7 Seven steps in research process 1.8 Problems faced by researchers in India preferably in banking, finance and insurance sector	
Unit II-	**Data Handling, Analysis and Report Writing** 2.1 Sources of data: primary and secondary preferably in banking, finance and insurance sector 2.2 Methods of data collection: o Primary data collection methods: surveys, questionnaires, interviews o Secondary data collection methods 2.3 Designing simple questionnaires for studies: Open-ended, Closed-ended, Dichotomous, Multiple choice, Rating scale, Ranking 2.4 Process of data analysis: editing – classification – tabulation – presentation-interpretation of data 2.5 Meaning of basic statistical tools for data analysis: frequency, percentage, averages (mean), correlation, regression	**15**

	2.6 Data Interpretation: Data tables and charts (Pie chart, bar chart, line chart and histogram) 2.7 Report writing: structure of a research report (Title of research report, abstract, introduction, review of literature, research methodology, limitation, data analysis and interpretation, finding, conclusion, suggestions/recommendations, bibliography, Appendices) 2.8 Ethical practices in research with reference to banking, finance, and insurance sectors.	

Course Outcome

At the end of the Course, the Learners will be able to –

CO-1: Students will be able to collect, analyze, interpret data, and prepare a structured research report with ethical practices in BFSI context**.**

CO-2: Students will be able to collect, analyze, interpret data, and prepare a structured research report with ethical practices in BFSI context**.**

Suggested Readings:
Books:

- Kothari, C. R. (2024). *Research methodology: Methods and techniques* (5th ed.). New Age International Publishers.
- Cauvery, R., & Sudha Nayak, U. K. (2012). *Research methodology* (1st ed.). S. Chand & Company.
- Herekar, P. M. (2010). *Research methodology and project work* (1st ed.). Phadke Prakashan.
- Nair, S. R. (2011). *Marketing research* (1st ed.). Himalaya Publishing House.
- Sachdeva, J. K. (2019). *Business research methodology* (3rd rev. ed.). Himalaya Publishing House.
- Sinha, S. C. (2010). *Research methodology* (1st ed.). Ess. Ess Publications.
- Upagade, V., & Shende, A. (2012). *Research methodology* (1st ed.). S. Chand & Company.
- Beri, G. C. (2010). *Marketing research* (4th ed.). Tata McGraw-Hill.
- Smith, M. (2014). *Research methods in accounting* (3rd ed.). Sage Publications.

Web Resource:

- www.rbi.org.in
- www.sebi.gov.in
- www.irdai.gov.in

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR

Syllabus

as per NEP- 2020

Name of Faculty:

All Faculties (UG) for Semester IV

Co-Curricular Course (CC-)

NATIONAL SERVICE SCHEME

w.e.f. June 2025

1.1 Preamble:

Environmental issues and disaster risks have emerged as some of the most pressing challenges of the twenty-first century. Rapid urbanization, industrial growth, unsustainable patterns of resource consumption, and the escalating impacts of climate change have intensified pressures on natural ecosystems and human settlements alike. These developments have not only degraded environmental quality but have also heightened the frequency and severity of disasters—both natural and human-induced. Recognizing that a healthy environment is fundamental to sustainable development and human well-being, it is imperative to adopt a proactive and integrated approach to environmental protection and disaster management. This involves understanding the intricate relationship between human activities and ecological balance, strengthening resilience through preparedness and mitigation, and promoting responsible stewardship of natural resources. This document underscores the collective responsibility of governments, communities, institutions, and individuals to safeguard the environment and to build robust systems capable of anticipating, withstanding, and recovering from disasters. Through informed policies, scientific innovation, and active public participation, we can foster a safer, more sustainable, and disaster-resilient future for current and coming generations.

1.2 Objectives:

1 To understand environmental crisis as a social problem
2 To sensitize NSS volunteers towards environmental protection
3 To promote community participation through NSS activities
4 To encourage sustainable and eco-friendly practices
5 To create awareness about different types of disasters
6 To understand the role of NSS volunteers in disaster preparedness and response
7 To develop leadership, teamwork, and community service skills
8 To promote disaster risk reduction and resilience at the community level

Eligibility: completed first year of degree recognized university and should have been admitted to second year.

Programme duration: forth semester for CC
Mode of Assessment:
College Assessment (CA): Unit test / Assignment / field work: 20 marks
University Assessment (UA): 30 marks

Structure of Course:

Sem.	Paper	Title of Paper	Number of Lectures + Field work	University Assessment	College Assessment	Total Marks	Total Credits
IV	CC	**Environmental crisis and Disaster Management**	30 hrs	30	20	50	02

CC-
National Service Scheme (N. S. S.)
Semester IV Credits: 02
Paper IV: Environmental crisis and Disaster Management

Unit I Environmental Crisis and Role of NSS Volunteer **15**

1.1 Meaning and concept of environmental crisis

1.2 Role of Human in environmental degradation (Solid waste, plastic waste and e waste)

1.3 Role of NSS volunteer in environmental awareness Programmes

Unit II Disaster Management **15**

2.1 Meaning and concept of disaster management

2.2 Types of disasters: natural and man-made

2.4 Disaster management training: Avhan

References:

National Service Scheme Manual (Revised): Government of India, Ministry of Youth Affairs and Sports, New Delhi Government of India, 2022

Prager, E. J. (2016). *Dangerous earth: What we wish we knew about volcanoes, hurricanes, climate change, earthquakes, and more*. Yale University Press.

Pogue, D. (2021). *How to prepare for climate change: A practical guide to surviving the chaos*. Simon & Schuster.

Kayyem, J. (2022). *The devil never sleeps: Learning to live in an age of disasters*. Public Affairs.

Asimov, I., & Pohl, F. (1991). *Our angry earth: A ticking ecological bomb*. St. Martin's Press.

Subramanian, R. (2019). *Disaster management*. Vikas Publishing House.

Bharucha, E. – Environmental Studies, Universities Press

Agarwal, A. – The State of India's Environment, Centre for Science and Environment

Gadgil, M. & Guha, R. – Ecology and Equity, Penguin Books

Rajagopalan, R. – Environmental Studies: From Crisis to Cure, Oxford University Press

UNEP – Global Environment Outlook (GEO) Reports

National Disaster Management Authority (NDMA) – Disaster Management Guidelines

Dr. V. C. Dande: National Service Scheme Review

Government of India – *Disaster Management Act, 2005*

NCERT – *Disaster Management* (Selected Units)

UNDP – Disaster Risk Reduction Reports

WHO – Emergency and Disaster Preparedness Resources

UNESCO – Disaster Education Materials

UNESCO – Education for Sustainable Development Resources

Theory Question Paper Pattern as per

NEP 2020

Co- curricular Activities (CC –National Service Scheme)

Paper IV: Environmental crisis and Disaster management

Time: 1:30 Hrs **Total Marks: 30**

Q.1 Multiple Choice Questions **(06 marks)**

1. a) b) c) d)
2. a) b) c) d)
3. a) b) c) d)
4. a) b) c) d)
5. a) b) c) d)
6. a) b) c) d)

Q.2 Answer the Following (any three) **(06 marks)**

1.
2.
3.
4.
5.

Q.3 Short Notes (Any two) **(06 marks)**

1.
2.
3.

Q.4 Answer the Following (any one) **(06 marks)**

1.
2.

Q.5 Answer the Following (any one) **(06 marks)**

1.
2.

PUNYASHLOK AHILYADEVI HOLKAR SOLAPUR UNIVERSITY, SOLAPUR.

पुण्यश्लोक अहिल्यादेवी होळकर
सोलापूर विद्यापीठ
।। विद्यया संपन्नता ।।
NAAC Accredited 2022
'B++' Grade (CGPA 2.96)

NAME OF FACULTY: INTERDISCIPLINARY STUDIES UNDER – PHYSICAL EDUCATION

B Com (BFSI) Practicing Sports

NEP 2020 Compliant CO-Curriculum (CC)

Subject: (CC-403) Sports

For Semester-IV

(B.A., B.Com., B.Sc., B.B.A., B.C.A., and all Non AICTE offered UG Programs)

With effect from 2025-26

Punyashlok Ahilyadevi Holkar Solapur University, Solapur

Syllabus

(According to NEP 2020)

Faculty of Interdisciplinary Studies Under - Physical Education

(B.A., B.Com., B.Sc., B.B.A., B.C.A., and all Non AICTE offered UG Programs)

With effect from June 2025-26

Sem.	Paper Code	Title of the Paper	Semester Exam				Total Credits
			UA		CA	Total	
			Th	Pr			
IV	CC-403	Sports	15	15	20	50	2

पुण्यश्लोक अहिल्यादेवी होळकर
सोलापूर विद्यापीठ
।। विद्यया संपन्नता ।।
NAAC Accredited 2022
B++ Grade (CGPA-2.76)

पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ ॥ विद्यया संपन्नता ॥ NAAC Accredited 2022 'B++' Grade (CGPA 2.96)	**Punyashlok Ahilyadevi Holkar Solapur University, Solapur.** **Faculty of Interdisciplinary Studies Under –** **Physical Education (Semester-IV)** **NEP 2020 Complaint Curriculum** **Vertical:** Co-Curriculum (CC) SP-IV **Paper Code:** 403 **Paper Name:** Sports

Teaching Scheam	Examination Scheam
Lectures: 02 Hours /Week, 02 Credits (01+01) **(Th. 01 Hrs., Prac. 01 Hrs.)**	**UA: 30 Marks** **Theory: 15 Marks** **Practical: 15 Marks** **CA: 20 Marks**

Course Preamble:

This 4th semester Sports course builds on prior knowledge by exploring fitness principles, training methods, and advanced team sports. It emphasizes components of physical fitness, basic training systems, and skills in sports like basketball and handball to promote holistic development, endurance, and competitive spirit.

Course Objective:

Upon completing this course, students will be able to:

1. Understand key components of physical fitness and their health benefits.
2. Identify basic principles of sports training and conditioning.
3. Demonstrate skills in advanced team sports and individual activities.
4. Apply training methods to improve personal performance and injury prevention.
5. Foster leadership and strategic thinking in sports scenarios.

Course Outcome

By the end of this course, students will be able to:

1. Explain fitness components and design simple training routines.
2. Perform techniques in team sports with proper rules adherence.
3. Evaluate personal fitness levels through practical assessments.
4. Promote health and wellness through sports participation.

Program Outcomes

1. Fitness Awareness: Assess and improve physical fitness for lifelong health.
2. Skill Proficiency: Master advanced sports techniques and teamwork.
3. Strategic Thinking: Apply training principles to enhance performance.
4. Wellness Promotion: Encourage balanced physical activity habits.

Section I (Theory)

Hours: 01/ Week, **Credits:** 01 (**Marks: UA:** 15 & **CA:** 20 Marks)

Unit 1:Physical Fitness	**No. of Lectures:** 01	**Weightage:** 07 to 08 Marks
1.1 Meaning, Definition & Concept of Physical Fitness. 1.2 Components of Physical Fitness (Health-Related vs. Skill-Related Physical Fitness) 1.3 Fitness Testing (Endurance, Strength, Flexibility, Agility, Speed etc.)		
Unit 2: Training Principles	**No. of Lectures:** 01	**Weightage:** 07 to 08 Marks
2.1 Introduction to Sports Training (Overload, Specificity, Progression) 2.2 Types of Training (Interval, Circuit, Weight etc.) 2.3 Warm-up, Cool-down, and Injury Prevention		

Section II (Practical)

Hours: 01/ Week, **Credits:** 01 (**Marks:** 15)

Practical Exam			**15 Marks**
i) Athletics: Discus Throw		**No. Of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Meter)**	**Women (Meter)**	**Marks**
1.	18	15	03
2.	16	14	02
3.	14	13	01
b) For Technique & Modern style			**02 Marks**
ii) Athletics: Sprint 200 m		**No. of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Seconds)**	**Women (Seconds)**	**Marks**
1.	30.00 to 31.00	34.00 to 35.00	03
2.	31.00 to 32.00	35.00 to 36.00	02
3.	32.00 to 33.00	36.00 to 37.00	01
b) For Technique & Modern style			**02 Marks**
iii) Athletics: Long Jump		**No. Of Lectures:** 01	**Weightage:** 05 Marks
a) Performance chart			**03 Marks**
Sr. no.	**Men (Meter)**	**Women (Meter)**	**Marks**
1.	4.50	3.50	03
2.	4.25	3.25	02
3.	4.00	3.00	01
b) For Technique & Modern style			**02 Marks**

College Assessments (CA)	20 Marks
Internal Assessment/Home Assignment/Unit Tests, Oral & Tutorial /Record Book.	20 Marks

- **Scheme Of Examination:**
- Examination will be conducted at End of the Semester.

Theory Paper (1 Credit)	**Total: 15 Marks**
Q. 1: Multiple choice questions (04 MCQs x 1 mark)	04 Marks
Q. 2: Write short notes (Any Three x 2 marks)	06 Marks
Q. 3: Long Answer Questions (Any One x 5 marks)	05 Marks
Practical Examination Conducted: (1 Credit) (One Inspection Day & One Days Examination)	**Total: 15 Marks**

a) A Batch of 20 students for Practical period & Examination
b) One Organizer (Internal Subject Teacher)
c) Two Examiners Appointed by Organizer / University.
d) Peons - Two Peons for Ground Marking, Water Supply, Equipment Supply and Collecting, etc.

Books Recommended:	
1.	Scientific Foundations of Physical Education: C. C. Cowell, Happer and Brothers, New York.
2.	Introduction to Physical Education: L. R. Sharman, A. S. Barnes and Company, New York.
3.	Man and Movement: Principles of Physical Education: Barrow, Harold M., Lea & Febiger, U.S. Publication
4.	शारीरिक शिक्षण: तत्वे व व्यवस्था, हिराजीपाटील, ठोकळ प्रकाशन, पुणे.
5.	शारीरिक शिक्षणाचे स्वरूप: प्रा. श्रीपालजर्देवसौ. सुनिताजर्दे, चंद्रमाप्रकाशन, कोल्हापूर.
6.	क्रीडामानसशास्त्र: डॉ.प.म. आलेगांवकर,श्री.गजानन बुक डेपो,पुणे३०.
7.	कब्बडी: नरेंद्र दाभोळकर, म.वि.ग्रं.नि.मंडळ, नागपूर.
8.	आधुनिक व्हॉलीबॉल: व्यंकटेश वांगवड, गजानन बुक डेपो, पुणे. ३०.
9.	अथेलेटिक्स: राम भगवत, ट्रॅक ॲण्ड फोल्ड पब्लिकेशन, पुणे.-९.
10.	मैदानी स्पर्धा व नियम, आयोजन: उमेश तावडे, रामभागवत ट्रॅक ॲण्ड फील्ड प्रकाशन, पुणे.

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पुण्यश्लोक अहिल्यादेवी होळकर सोलापूर विद्यापीठ, सोलापूर

सांस्कृतिक विभागांतर्गत अभ्यासपूरक पाठयक्रम (CC)

शैक्षणिक वर्ष 2025-26, 2026-27

व्दितीय वर्ष सर्व विद्याशाखा

सत्र तिसरे / सत्र - चौथे (बी. कॉम. भाग-२)

Paper No.	Code	Title of Paper	Semester Exam			L	P	Total Credits
			Theory	IA	Total			
Co-Curricular Course (Cultural) Syllabus								
CC (Cultural)		ललितकला स्वरूप व सादरीकरण	20	30	50	15	30	02
		एकूण			50			02

सूचना:

1. 20 गुणांची लेखी परीक्षा विद्यापीठ स्तरावर घ्यावी. यापैकी दहा गुणांची परीक्षा ही दहा वस्तुनिष्ठ (MCQ) असावी.
2. 10 गुणांचा गृहपाठ (Home Assignment) घेण्यात यावा.
3. प्रात्यक्षिकांसाठी 30 गुण असून वर नमूद केल्याप्रमाणे कोणत्याही एका कलाप्रकाराचे सादरीकरण विद्यार्थ्याने करणे आवश्यक आहे.
4. सदर सादरीकरण विद्यार्थ्यांने महाविद्यालयाबाहेर केले असेल आणि त्याचे प्रमाणपत्र अथवा तत्सम पुरावा सादर केल्यास त्या विद्यार्थ्यास प्रात्यक्षिकाचे गुण आणि श्रेयांक देण्यात यावेत.

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सांस्कृतिक विभागांतर्गत अभ्यासपूरक पाठयक्रम (CC)
ललितकला : स्वरूप व सादरीकरण

उद्दिष्टे:

गुण: ५०

- भारतीय कला परंपरेचा वारसा विद्यार्थ्यांच्या मनामध्ये रुजविणे.
- विद्यार्थ्यांच्या सुप्त कला गुणाना वाव देणे.
- विद्यार्थ्यांमध्ये सामूहिक सहजीवन आणि कलेचे वैचारिक अधिष्ठान निर्माण करणे.
- ललितकलेचे स्वरूप समजून घेणे.
- दृश्यकला व त्याचे विविध प्रकार यांचे आकलन होणे.

साध्यपूर्ती :

- भारतीय कला परपरेचे विद्यार्थ्यांना ज्ञान होईल.
- विद्यार्थी आपले सुप्त कला गुणांचे सादरीकरण करतील.
- कला गुण सादरीकरणातून विद्यार्थी सामूहिक सहजीवन जगण्याचे कौशल्ये अवगत करतील.
- ललितकलेचे स्वरूप समजून घेतील.
- दृश्यकला व त्याचे विविध प्रकार यांचे आकलन होईल.

अ.क्र.	अध्यापनाचे घटक	अध्यापन/प्रात्यक्षिक तासिका	श्रेयांक
१.	ललितकला: स्वरूप व व्याप्ती १. ललितकलेची संकल्पना २. ललितकलेची व्याप्ती ३. ललितकलेचे प्रकार: दृश्यकला, प्रयोगरूप कला, संगीत, साहित्य ४. कलेचे महत्त्व	१५	०१
२.	ललितकलांचे सादरीकरण १. संगीत (गायन, वादन), नाट्य, साहित्य, दृश्यकला, लोककला आदींपैकी कोणत्याही एका कला प्रकाराचे सादरीकरण करणे आवश्यक	३०	०१
	एकूण	४५	०२

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संदर्भ ग्रंथ :

१. भारतीय प्रयोगकलांचा परिचय व इतिहास:- राजीव नाईक, लोकवाङ्मय गृह, मुंबई

२. प्रसारमाध्यमे आणि प्रयोगकला:- विश्राम ढोले, लोकवाङ्गय गृह, मुंबई

३. ललितकला अभिव्यक्ती: - प्रा. जयप्रकाश जगताप. जगताप पब्लिकेशन

४. भारतीय मूर्तीकला:- एन. पी. जोशी, प्रसाद प्रकाशन

५. कलेतील भारतीयत्वाची चळवळ:- सुहास बहुळकर, राजहंस प्रकाशन, पुणे

६. चित्रसंहिता:- मंगेश नारायणराव काळे, कॉपर क्वाईन प्रकाशन, दिल्ली

७. भारतीय कलेचा इतिहास: संध्या शरद केतकर, ज्योत्स्ना प्रकाशन, पुणे

८. https://jyotsnaprakashan.com/books/marathi/%E0%A4%B5%E0%A4%BF%E0%A4%9C%E0%A5%8D%E0%A4%9E%E0%A4%BE%E0%A4%A8-%E0%A4%B5-%E0%A4%B6%E0%A4%BF%E0%A4%95%E0%A5%8D%E0%A4%B7%E0%A4%A3/bhartiya-kalecha-itihas-jp404

९. https://easyig.in/%E0%A5%AA-%E0%A4%AD%E0%A4%BE%E0%A4%B0%E0%A4%A4%E0%A5%80%E0%A4%AF%E0%A4%95%E0%A4%B2%E0%A4%BE%E0%A4%82%E0%A4%9A%E0%A4%BE%E0%A4%87%E0%A4%A4%E0%A4%BF%E0%A4%B9%E0%A4%BE%E0%A4%B8/

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(प्राचार्य महेंद्र वर्मा)

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Punyashlok Ahilyadevi Holkar Solapur University, Solapur

B Com II
(BFSI)
Integrated Personality development Course
SWAYAM Course

IPDC-1 (Integrated Personality Development Course)

Integrated Personality Development Course (IPDC) is an employability-driven program that equips youth with critical human skills and values for the future workforce. Using cinematic video lectures, interactive workbooks, and guided reflection, learners build communication, collaboration, ethics, resilience, and leadership; competencies top employers seek. Adopted by 30+ universities and 600+ colleges across India, IPDC is aligned with NEP 2020 and NCrF and recognized as a 2-credit UG elective for holistic personality development and career readiness

Learning Outcomes

1. Analyse and reflect on personal habits and mindset to identify areas of self-improvement and apply time management, discipline, and goal-setting for enhanced productivity and focus.
2. Demonstrate effective communication, teamwork, and leadership behaviors in academic and professional environments through active listening, collaboration, and emotional intelligence.
3. Apply ethical principles and value-based reasoning to make responsible decisions in personal, social, and workplace contexts.
4. Evaluate setbacks and failures constructively to build resilience, perseverance, and problem-solving ability under pressure.
5. Integrate lessons from national icons and real-world case studies to model integrity, professionalism, and service-oriented leadership.
6. Practice civic responsibility and cultural awareness by connecting individual excellence with the ideals of nation-building and social contribution.
7. Develop empathy and emotional regulation to maintain harmony in relationships, manage conflicts, and build trust in diverse interpersonal contexts.
8. Demonstrate holistic wellbeing and life balance through conscious management of physical health, emotional stability, and digital discipline.

Course Syllabus

- L01: Restructuring Yourself – Cultivating Self-Awareness, Growth Mindset, And Goal Clarity. Module: Remaking Yourself
- L02: Power Of Habit – Habit Formation, Discipline, And Personal Accountability. Module: Remaking Yourself
- L03: Tendulkar & Tata – Humility, Consistency, And Stakeholder Trust. Module: Learning from Legends
- L04: Listening & Understanding – Deep Listening And Perspective-Taking. Module: From House to Home
- L05: Welcoming Challenges – Embracing Risk And Adaptive Thinking. Module: Facing Failures
- L06: Significance Of Failures – Learning Loops And Improvement Mindset. Module: Facing Failures
- L07: Glorious Past – Part 1 – Heritage Literacy And Pride In Cultural Excellence. Module: My India My Pride

- L08: Glorious Past – Part 2 – Connecting Ancient Wisdom To Modern Innovation. Module: My India My Pride
- L09: A.P.J. Abdul Kalam – Nation-Building And Purpose-Driven Leadership. Module: Learning from Legends
- L10: Networking & Leadership – Value-Based Influence And Relationship-Building. Module :Soft Skills
- L11: Project Management – Planning, Execution, And Accountability For Results. Module: Soft Skills
- L12: Handling Social Media – Digital Discipline And Mindful Media Engagement. Module: Remaking Yourself
- L13: Power Of Faith – Belief Systems That Drive Persistence. Module: Facing Failures
- L14: Bonding The Family – Trust And Collaborative Communication. Module: From House to Home
- L15: Seva – Empathy In Action And Collective Responsibility.
- Module: Selfless Service

Fees: As per SWAYAM Portal

	Punyashlok Ahilyadevi Holkar Solapur University, Solapur **Faculty of Commerce & Management** **Nature of Question Paper for CBCS Pattern FOR 4 CREDIT PAPER** **NEP-B. Com. I (SEMESTER - I & II) w.e.f. 2024-25**	
Time: 2. Hrs. 30 Mins		**Total Marks – 60**
Q 1 A.	Multiple Choice Questions (One Mark Each)	**08**
1		
2		
3		
4		
5		
6		
7		
8		
Q 1 .B	Fill in the blanks/True or false. (One Mark Each)	**04**
1		
2		
3		
4		
Q. NO.2	Answer the following. (Short note/Short Problem/Short Answer) (Three Mark Each)	**12**
1		
2		
3		
4		
Q. NO.3	Attempt the following. (Short note/Short Problem/Short Answer) (Six Mark Each)	**12**
1		
2		
Q. NO.4	Attempt <u>any one</u> of the following. (Long Answer/Problem)	**12**
	A) OR B)	
Q. NO.5	Attempt <u>any one</u> of the following. (Long Answer/Problem)	**12**
	A) OR B	

▪ Continuous Internal Evaluation - Total 40 Marks
Home Assignments / Role Play/ Oral/ Quiz/ Seminar/ Case Studies/ Group Discussion/Unit test
▪ Criteria for Passing:
1) Students should pass separately in Semester End Examination (SEE and Continuous Internal Evaluation (CIE).,
2) Semester End Examination (SEE): 24 Marks (40%) Out of 60
3) Continuous Internal Evaluation (CIE)- 16 (40%) Marks Out of 40

	Punyashlok Ahilyadevi Holkar Solapur University, Solapur **Faculty of Commerce & Management** **Nature of Question Paper for CBCS Pattern FOR 2 CREDIT PAPER** **NEP-B. Com. I (SEMESTER - I & II) w.e.f. 2024-25**	
Time:- 1.00 Hrs. 1530 minutes		**Total Marks – 30**
Q 1 A.	**Multiple Choice Questions (One Mark Each)**	**04**
1		
2		
3		
4		
Q 1 .B	**Fill in the blanks/True or false. (One Mark Each)**	**02**
1		
2		
Q. NO.2	**Answer the following. (Short note/Short Problem/Short Answer) (Three Mark Each)**	**06**
1		
2		
Q. NO.3	**Attempt the following. (Short note/Short Problem/Short Answer)**	**06**
1		
Q. NO.4	**Attempt <u>any one</u> of the following. (Long Answer/Problem)**	**06**
	A) **OR** **B)**	
Q. NO.5	**Attempt <u>any one</u> of the following. (Long Answer/Problem)**	**06**
	A) **OR** **B**	

▪ Continuous Internal Evaluation - Total 20 Marks
Home Assignments / Role Play/ Oral/ Quiz/ Seminar/ Case Studies/ Group Discussion/Unit test
▪ Criteria for Passing:
1) Students should pass separately in Semester End Examination (SEE and Continuous Internal Evaluation (CIE).,
2) Semester End Examination (SEE): 12 Marks (40%) Out of 30
3) Continuous Internal Evaluation (CIE)- 08 Marks (40%) Out of 20