



**Bharati Vidyapeeth (Deemed to be University)**

**Faculty of Arts, Social Science and Commerce,**

**Board of Studies: Economics, Banking & Commerce**

**Centre for Distance & Online Education**

**Programme:**

**Bachelor of Commerce (CBCS 2025 as per NEP 2020)**

**Syllabus Semester I to Semester II**

## B.Com. Course Structure and Credit Distribution

Level	Sem.	Major Subject						Minor Subject	OE/GE	VSC,SEC		AEC,VEC,IKS		OJT,FP,CEP,CC,RP			Cum. Credits	Degree/ Cum. Cre.			
		DSC			DSE					VSC	SE C	AEC	VEC	IK S	OJT	FP			CEP	CC	RP
		Subject 1	Subject 2	Subject 3	Subject 1	Subject 2	Subject 3														
		T	P	T	P	T	P	T	P												
4.5	I	4/4/4/4	-	4	-	-	-	2	-	2	2	-	2	-	-	2	-	-	22	46 UG Certificate	
	II	4/4/4/4	-	4	-	-	-	2	-	2	4 (ES)	-	2	-	2	-	-	24			
Exit Option : With award of UG Certificate in Major with 46 credits and additional 4 Credits of NSQF Course/ Internship OR Continue with Major & Minor																					
5	III	4+4	-	-	-	-	-	4	-	2	2	-	2	-	-	-	-	-	22	90 UG Diploma	
	IV	4+4	-	-	-	-	-	4	-	2	2	-	2	-	-	-	-	-	22		
Exit Option : With award of UG Diploma in Major & Minor with 90 credits and additional 4 Credits of NSQF Course/ Internship OR Continue with Major																					
5.5	V	4+4+2	-	-	-	-	-	4	-	2	-	-	2	-	-	2	-	-	22	134 UG Degree	
	VI	4+4+2	-	-	-	-	-	4	-	-	-	-	-	4	-	-	-	-	22		
Exit Option : With award of UG Degree in Major with 134 credits OR Continue with Major & Minor																					
6	VII	4+4+4+2	-	-	-	-	-	4 (RM)	-	-	-	-	-	-	-	-	-	-	22	178 UG Honors	
	VIII	4+4+4+2	-	-	-	-	-	4	-	-	-	-	-	4	-	-	-	-	22		
Four Year UG Honors Degree with 178 credits																					
6	VII	4+4+2	-	-	-	-	-	4 (RM)	-	-	-	-	-	-	-	-	-	-	22	178 UG Honors with Research	
	VIII	4+4+2	-	-	-	-	-	4	-	-	-	-	-	-	-	-	-	-	22		
Four Year UG Honors with Research Degree with 178 credits																					

**DSC** - Discipline Specific Core Subject    **VSC** - Vocational Skill Course    **VEC**- Value Education Course    **FP**- Field Project    **RP** – Research Project  
**DSE** - Discipline Specific Elective Subject    **SEC** - Skill Enhancement Course    **IKS** - Indian Knowledge System    **CEP**-Community Engagement Program    **RM** – Research Methodology  
**OE/GE**- Open / Generic Elective    **AEC**- Ability Enhancement Course    **OJE** - On Job Training    **CC**- Co-curricular Courses  
**RER**- Renewable Energy Resources    **E/M** – English / Marathi    **ES** – Environmental Studies    **Gen.** - Generic    **SS**- Subject Specific

**BHARATI VIDYAPEETH (Deemed to be University)**  
**FACULTY OF ARTS, SOCIAL SCIENCE AND COMMERCE**  
**Board of Studies in Economics, Banking and Commerce**  
**Course Structure for BACHELOR OF COMMERCE PROGRAM CBCS 2025 AS PER NEP**  
**2020**

**For Centre for Distance & Online Education**

w.e.f. Academic Year: 2025-26

**B. Com. Degree Program Credit Distribution and Course Structure for Three /  
Four Year Honours / Honours with Research**

**CDOE BCOM CBCS 2025 as per NEP 2020 - F. Y. B. Com. SEMESTER-I**

Sr. No.	Course Type	Subject	Cr	Internal Evaluation	University Evaluation
1	<b>Subject-I (DSC-I)</b>	<b>Students should select any one subject from the following:</b>			
		1) Accounting & Finance: Financial Accounting - I	4	30	70
		2) Banking & Financial Services: Introduction to Banking & Indian Financial System		30	70
		3) Business Studies: Foundation of Business		30	70
		4) Business Law & Practices: Fundamentals of Business Law		30	70
2	<b>Subject-II (DSC-II)</b>	Business Mathematics and Statistics -I	4	30	70
3	<b>Subject-III (DSC-III)</b>	Business Economics-I	4	30	70
4	<b>OE</b>	<b>Students should select any one subject from the following:</b>			
		Marathi: मराठी साहित्य : चरित्र व आत्मचरित्र - I	2	15	35
		English: Success Stories of Leading Entrepreneurs - I		15	35
Geography: Commercial Geography - I	15	35			
5	<b>SEC</b>	Understanding Computerised Accounting	2	15	35
6	<b>AEC</b>	<b>Students should select any one subject from the following:</b>			
		English: Communication Skills in English – I	2	15	35
Marathi - भाषिक कौशल्य आणि व्यक्तिमत्व विकास	15	35			
7	<b>IKS (Generic)</b>	Indian Knowledge System	2	15	35
8	<b>CC</b>	NSS / Sports / Cultural / NCC / Yoga	2	15	35
<b>Total Credits of Sem-I</b>			<b>22</b>		

**CDOE BCOM CBCS 2025 as per NEP 2020 - F. Y. B. Com. SEMESTER-II**

Sr. No.	Course Type	Subject	Credits	Internal Evaluation	University Evaluation
1	<b>Subject-I (DSC-IV)</b>	<b>Students should select any one subject from the following:</b>			
		1) Accounting & Finance: Financial Accounting - II	4	30	70
		2) Banking & Financial Services: Digital Banking & Insurance in Indian Financial System		30	70
		3) Business Studies: Business Communication & Soft Skills		30	70
		4) Business Law & Practices: Company Law & LLP		30	70
2	<b>Subject-II (DSC-V)</b>	Business Mathematics and Business Statistics -II	4	30	70
3	<b>Subject-III (DSC-VI)</b>	Business Economics - II	4	30	70
4	<b>OE</b>	<b>Students should select any one subject from the following:</b>			
		Marathi: मराठी साहित्य : चरित्र व आत्मचरित्र - II	2	15	35
		English: English: Success Stories of Leading Entrepreneurs - II		15	35
		Geography: Commercial Geography - II		15	35
5	<b>SEC</b>	Marketing of Financial Services	2	15	35
6	<b>AEC</b>	<b>Students should select any one subject from the following:</b>			
		English: Communication Skills in English – II	2	15	35
		Marathi: संज्ञापन कौशल्ये आणि कार्यालयीन लेखन		15	35
7	<b>VEC</b>	Environmental Studies	4	30	70
8	<b>CEP (DSC-VII)</b>	Community Engagement Program	2	15	35
<b>Total Credits of Sem - II</b>			<b>24</b>		

## CDOE BCOM CBCS 2025 as per NEP 2020

### F.Y.B.Com. Semester I

#### Major Electives: DSC 1-A: Accounting & Finance: Financial Accounting – I

Total Credits-04

Total Hours 60

#### Course Outcomes:

After completion of the course, students would be able to:

1. Understand the basics of financial accounting
2. Learn accounting principles and concepts
3. Understand Quantitative characteristics to develop the skill in course of time to prepare Balance Sheet
4. Understand accounting treatment of hire purchase

#### 1. Introduction of Financial Accounting

- 1.1 Introduction to Financial Accounting - Definition and scope of accounting, types of accounting (financial, managerial, cost)
- 1.2 Accounting Transaction – Capital and Revenue Expenditures, Capital and Revenue Receipts
- 1.3 Accounting equation (Assets = Liabilities + Equity), Accounting concepts & conventions (accounting entity, going concern, etc.)
- 1.4 Accounting Process – Double Entry Systems, Journal, Ledgers, Trial Balance.

#### 2. Accounting Standards

- 2.1 Introduction and Objectives of Accounting Standards
- 2.2 AS – 1: Disclosure of Accounting Policies
- 2.3 AS – 2: Valuation of Inventories
- 2.4 AS – 7: Construction Contracts
- 2.5 AS – 9: Revenue Recognition

#### 3. Rectification of Errors and Bank Reconciliation Statement

- 3.1 Meaning; Causes of difference between Bank Book Balance and Balance as per Bank Pass Book Bank Statement;
- 3.2 Need of Bank Reconciliation Statement;
- 3.3 Procedure for Preparation of Bank Reconciliation Statement.
- 3.4 Rectification of Errors.

#### 4. Accounting for Hire purchase and Instalment system

- 4.1 Meaning of Hire-purchase contract; Legal provisions regarding hire purchase contract
- 4.2 Calculation of Interest
- 4.3 Partial & full repossession
- 4.4 Hire Purchase trading (Total cash price basis)
- 4.5 Stock & Debtor System
- 4.6 Concept of operating & Financial lease (Theory only)

#### Reference Books:

1. May, G. O. (2013). Financial accounting. Read Books Ltd.
2. Franklin, M., Graybeal, P., Cooper, D. (2019). Principles of Accounting Volume 1 - Financial Accounting. (n.p.): 12th Media Services.
3. Tulsian, P. C. (2002). Financial Accounting. India: Pearson Education.
4. Shields, G. (2018). Financial Accounting: The Ultimate Guide to Financial Accounting for Beginners Including How to Create and Analyze Financial Statements. (n.p.): CreateSpace Independent Publishing Platform.
5. Financial Accounting For B.Com. (Hons.), 2nd Edition. (n.d.). India: S. Chand Publishing.
6. Jonick, C. (2018). Principles of Financial Accounting. United States: University of North Georgia.

7. FINANCIAL ACCOUNTING. (2023). (n.p.): PHI Learning Pvt. Ltd..

**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester I**

**Major Elective: DSC 1-B: Banking & Financial Services: Introduction to Indian Financial System – I**

**Total Credits-04**

**Total Hours 60**

**Course Outcomes:**

On Completion of the course, the students will be able to:

1. Describe the different types of bank accounts and their purposes
2. Understand the procedures for opening, operating, and closing bank accounts
3. Demonstrate the process of customer credit assessment using various credit agencies
4. Compare and contrast the functions and structures of commercial and co-operative banks
5. Evaluate the conflict between liquidity, profitability, and safety in banking operations
6. Develop a comprehensive understanding of how the evolution of banking has influenced modern banking practices

### **1. Introduction and Evolution of Banking and Financial System**

1.1 Meaning, Structure and Evolution of Financial System

1.2 Functions and Composition of the Indian Financial System

1.2.1 Financial Institutions

1.2.2 Financial Markets

1.2.3 Financial Instruments

1.2.4 Financial Services

1.3 Meaning, Definition and Evolution of Banking

1.4 Structure of the Indian Banking System

1.4.1 Commercial Banks

1.4.2 Co-operative banks

1.5 Functions of Bank

### **2. Basics of Banking**

2.1 Types of Bank Accounts

2.1.1 Savings Account

2.1.2 Current Account

2.1.3 Recurring Deposit Account

2.1.4 Fixed Deposit Account

2.1.5 DEMAT Account

2.1.6 NRI Account

2.2 Types of Deposits

2.2.1 Time Deposits

2.2.2 Demand Deposits

2.3 Types of Account Holders

2.3.1 Individual Account Holders

2.3.2 Institutional Account Holders

### **3. Procedure of Opening and Operating Deposit Account**

3.1 Opening of Deposit Account

3.2 Operating of Deposit Account

3.3 Closure of Account

3.4 Transfer of Account

3.5 Death Claim Procedure

3.6 Nomination facility

#### **4. Principles of Lending, Customer Credit Assessment and Balance Sheet of a Bank**

4.1 Principles of Lending- Fund Safety, Liquidity, Profitability,  
Diversity, Stability and Other Lending Principles

4.2 Conflict between Liquidity, Profitability and Safety

4.3 Customer Credit Assessment in India

4.3.1 CIBIL

4.3.2 Experian

4.3.3 Equifax

4.3.4 CRIF

4.4 Balance Sheet of a Bank

#### **Books for Reference:**

1. Bhole L. M. and Mahakud, 'Financial Institutions and Markets- Structure, Growth and Innovations', McGraw-Hill Education Pvt Ltd, New Delhi.
2. Majumdar N. C., 'Fundamentals of Modern Banking', New Central Book Agency (P) Ltd., New Delhi.
3. Arondekar A.M. & Others, 'Principles of Banking', Macmillan India Pvt. Ltd.
4. Srinivasan D. & Others, 'Principles & Practices of Banking', Macmillan India Pvt. Ltd.
5. Agarwal O.P., (4th Edition, 2017), 'Banking and Insurance', Himalaya Publishing House.
6. Gopinath M. N. (1st Edition, 2008), 'Banking Principles and Operations', Snow White Publications Pvt. Ltd, Mumbai.
7. Gordon E. & Natarajan K., 'Banking - Theory, Law and Practice', (21st Revised Edition), Himalaya Publishing House.
8. Padmalatha Suresh, Justin Paul, "Management of Banking and Financial Services" Second Edition, 2013, Dorling Kindersley (Pearson) Publications.

**CDOE BCOM CBCS 2025 as per NEP 2020**

**FY BCOM Semester I**

**Major Elective: DSC 1-C: Business Studies: Foundation of Business**

**Total Credits: 04**

**Total Hours: 60**

**Course Objectives:**

1. To introduce students to the fundamental concepts of business and its environment.
2. To understand different types of business organizations and their legal, economic, and political context.
3. To explore ethical considerations and corporate social responsibility in business.
4. To familiarize students with emerging business models including digital and social enterprises.

**Course Outcomes: After completion of the course, students would be able to:**

<b>CO Code</b>	<b>Outcome Statement</b>	<b>Teaching-Learning Method</b>
CO1	Explain the types of business organizations and business environment factors.	Lectures, Case Studies, Group Discussions
CO2	Analyze the role of business in society and recent Indian business trends.	Case Studies, Interactive Sessions
CO3	Evaluate concepts of business ethics and CSR frameworks.	Case Analysis, Role Plays
CO4	Identify and describe emerging business models and their characteristics.	Research Assignments, Presentations

**Syllabus:**

**1: Introduction to Business Environment**

- 1.1 Types of Business Organizations
- 1.2 Economic, Legal, and Political Environment
- 1.3 Role of Business in Society
- 1.4 Recent Trends in Indian Business

**2: Business Ethics and Corporate Social Responsibility (CSR)**

- 2.1 Concept of Business Ethics
- 2.2 CSR Frameworks and Guidelines
- 2.3 Sustainability in Business Practices
- 2.4 Case Studies in Ethical Business

**3: Forms of Business Organizations**

- 3.1 Sole Proprietorship, Partnership, LLPs
- 3.2 Companies: Types, Incorporation, and Compliance
- 3.3 Cooperative and Joint Ventures
- 3.4 Start-up Ecosystem in India

**4: Emerging Business Models**

- 4.1 E-commerce and Digital Enterprises
- 4.2 Social Enterprises and Non-Profits
- 4.3 Gig Economy and Freelancing
- 4.4 Franchise and Licensing Models

**Recommended Books:**

1. R. Srinivasan, *Principles of Business*, 3rd Edition, McGraw Hill Education, 2021.
2. K. Aswathappa, *Essentials of Business Environment*, Himalaya Publishing House, 2019.

3. C.B. Gupta, *Business Ethics and Corporate Social Responsibility*, Sultan Chand & Sons, 2020.
4. S. K. Bhatia, *Business Environment*, Pearson, 2021.
5. N. R. Parasuraman, *Business Ethics and Corporate Governance*, Excel Books, 2020.
6. P. Subba Rao, *Business Ethics and CSR*, Himalaya Publishing House, 2022.
7. M. A. Paul, *Emerging Trends in Business*, Oxford University Press, 2019.

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester I**

**Major Elective: DSC 1-D: Business Law & Practices: Fundamentals of Business Law**

**Total Credits-04**

**Total Hours 60**

**Course Objectives:**

1. To introduce students to the basic principles and sources of business law.
2. To familiarize learners with the Indian legal system and constitutional provisions affecting business.
3. To develop understanding of contract law and its practical applications.
4. To enable students to identify legal issues in a business context.

**Course Outcomes: After completion of the course, students would be able to:**

<b>CO Code</b>	<b>Outcome Statement</b>	<b>Teaching-Learning Method</b>
CO1	Identify and explain the basic sources and classifications of Indian business law	Lecture, Case Examples, Group Discussion
CO2	Interpret key constitutional provisions relevant to business and governance	Seminar Presentations, Legal Text Reading
CO3	Apply essential elements of a valid contract to real-world business scenarios	Case Studies, Role Play, Legal Drafting
CO4	Analyze emerging legal issues in e-commerce and consumer protection	News Reviews, Current Legal Issues, Debate

**Syllabus:**

**1: Introduction to Business Law and Legal Systems**

- 1.1 Meaning, nature, and significance of business law
- 1.2 Sources of Indian law: Constitution, legislation, custom, and precedent
- 1.3 Role of law in commerce and industry
- 1.4 Classification of law: Public & private, civil & criminal, procedural & substantive

**2: Indian Constitution and Business Framework**

- 2.1 Preamble and fundamental rights relevant to business
- 2.2 Directive Principles of State Policy and their implications
- 2.3 Center-State legislative powers and business laws
- 2.4 Judicial system in India: Supreme Court, High Courts, Tribunals

**3: Law of Contracts – General Principles (Indian Contract Act, 1872)**

- 3.1 Definition, nature, and types of contracts
- 3.2 Offer and acceptance – legal rules
- 3.3 Consideration, capacity to contract, free consent
- 3.4 Legality of object, agreement void/voidable, discharge and breach of contract

**4: Contemporary Legal Issues in Business**

- 4.1 Legal issues in digital contracts and e-commerce
- 4.2 Consumer rights and dispute redressal
- 4.3 Role of law in business ethics and corporate governance
- 4.4 Introduction to regulatory bodies: SEBI, CCI, IRDAI

**Recommended Books:**

1. Business Law by N.D. Kapoor – Sultan Chand & Sons
2. Elements of Mercantile Law by M.C. Kuchhal – Vikas Publishing

3. Indian Contract Act and Related Laws – Avtar Singh
4. Business and Corporate Laws – ICAI Intermediate Module
5. Bare Acts – Indian Contract Act, Constitution of India
6. Legal Aspects of Business by Akhileshwar Pathak – McGraw Hill
7. Indian Polity by M. Laxmikanth (for Constitutional insights)

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester I**

**Major Mandatory: DSC 2: Business Mathematics and Statistics -I**

**Total Credits-04**

**Total Hours 60**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand basic calculations in mathematics and statistics for business.
2. Calculate Simple interest, compound interest and dividend of share.
3. Calculation of fractions, ratios, proportions and qualitative, quantitative analysis.
4. Use mathematics for business decision making such as frequency distribution, averages and central tendency

**1. Pre-requisites**

- 1.1 Natural Number and integer
- 1.2 H.C.F. and L.C.M.
- 1.3 Fraction- Addition, subtraction, Multiplication and division of two or more fractions
- 1.4 Laws of indices
- 1.5 Ratio and Percentage
- 1.6 Proportion and partnership

**2. Integers**

- 2.1 Simple interest
- 2.2 Compound interest (Nominal and effective rate of interest).
- 2.3 Equated Monthly Installment (EMI) (Reducing and flat rate of interest).

**3. Shares and Dividends**

- 3.1 Concept of shares, face value, market value, net asset value
- 3.2 Equity shares and preference shares
- 3.3 Dividends
- 3.4 Bonus shares
- 3.5 Examples

**4. Population and Sample**

- 3.1 Definition and concept of statistics.
- 3.2 Scope of Statistics in economics, management science and industry
- 3.3 Concept of population and sample
- 3.4 Method of sampling: Simple random sampling and stratified random sampling

**5. Frequency Distribution**

- 3.1 Variables and Attributes, Classification, Frequency distribution
- 3.2 Method of classification, Cumulative frequencies, relative frequencies
- 3.3 Guidelines for the choice of classes
- 3.4 Graphs, Advantages and Limitations of Graphs
- 3.5 General rules for Construction of Graphs

**Reference Books:**

1. Practical Business Mathematics by S.A.Bari (New Literature Publishing Company)
2. Business Mathematics by V.K.Kapoor (Sultan Chand and Sons)
3. Fundamentals of Statistics by S.C.Gupta (Himalaya Publishing House)
4. Basic Statistics by B.L.Agrawal (New Age International Publishers)
5. Statistical Methods by S.P.Gupta (Sultan Chand and Sons)

**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester I**  
**Major Mandatory: DSC 3: Business Economics - I**

**Total Credits-04**

**Total Hours 60**

**Objectives –**

1. To help the students to understand the basic concept of economics
2. To apply economic analysis in the formulation of business policies
3. To use economic reasoning to problems of business

**Course Outcomes:**

1. Describe the nature of economics in dealing with the issues of scarcity of resources.
2. Analyse supply and demand analysis and its impact on consumer behaviour.
3. Use of cost and revenue concepts to economic analysis.
4. Apply economic models for managerial problems, identify their relationships, and formulate the decision making tools to be applied for business.

**Syllabus**

**1. Introduction**

**15**

- 1.1 Meaning, Nature and Scope of Business Economics
- 1.2 Distinction between micro and macro economics
- 1.3 Basic economic problems of an economy
- 1.4 Market mechanism-Functions and limitations

**2. Demand and Supply Analysis**

**20**

- 2.1 Law of Diminishing Marginal Utility
- 2.2 Meaning and concept of Demand
- 2.3 Determinants of demand
- 2.4 Law of Demand and exceptions to it
- 2.5 Elasticity of demand

A) Price B) Income and C) Cross Elasticity of demand

2.6 Meaning and concept of Supply

2.7 Law of Supply

**3. Cost Analysis**

**15**

3.1 Types of costs

A) Fixed B) Variable C) Average D) Marginal E) Total F) Opportunity Cost

3.2 Long Run and Short Run Cost

**4. Revenue Analysis**

**10**

4.1 Internal and External Economies and Diseconomies

4.2 Types of revenue

A) Average B) Marginal C) Total Revenue

**Reference Books**

1. Textbook of Economic Theory - Stonier and Hague; Longman Green and Co., London.
2. Introduction to Positive Economics - Richard G. Lipsey
3. Micro Economics - M. L. Jhingan; Vrinda Publications, New Delhi.
4. Managerial Economics - Theory and Application - D. M. Mithani
5. Business Economics – Dr. Girija Shankar – Atharv Publication, Pune
6. Business Economics – Adhikari M. Excel Books, New Delhi
7. Understanding Microeconomics- Robert L. Helibroner and Lester C. Thurow. Prentice Hall International Inc. London
8. Micro Economic Theory and Analytical Approach – J M Joshi and R. Joshi Wishwa Prakashan (Division of Wiley Eastern Limited) N. Delhi
9. Business & Managerial Economics Sampat Mukherjee. New Central Book Agency, Calcutta

**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester I**

**Open Elective: English: Success Stories of Leading Entrepreneurs-I**

**Credits: 02**

**Lectures: 30**

**PRESCRIBED SYLLABUS**

At the end of this course, a student shall be able to:

- Get exposed to the stories of some of the modern trailblazers
- read and interpret the various texts for better understanding of the business world
- appreciate and analyse the select text in the larger socio-cultural contexts of the time
- get motivated by the stories of lives of successful business persons
- communicate effectively by developing their proficiency in language
- increase literary sensibilities and communicative abilities

**Prescribed Text: *Modern Trailblazers*, Published by Orient BlackSwan**

**Semester-I**

**Course Content**

- 1 Akio Morita
- 2 Dhirubhai Ambani
- 3 G.D. Naidu
- 4 G.R. Gopinath
- 5 Ramchandraro Kirloskar and Laxmanrao Kirloskar
- 6 Louis Braille
- 7 Mallika Srinivasan
- 8 Muhammad Yunus

**(Note: All the units as covered in the prescribed text.)**

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**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester I**  
**Open Elective: Geography – Commercial Geography - I**

**Total Credits-02**

**Total Hours: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand fundamental concepts, theories and approaches of Commercial geography
2. Students will learn & understand the factors responsible for the location and distribution of activities
3. Student will be able to understand the economic activity of man and there characteristics

**1. Introduction to Commercial Geography**

- 1.1 Meaning and Definition of Geography
- 1.2 Branches of Geography
- 1.3 Meaning and Definition of Commercial Geography
- 1.4 Nature of Commercial Geography
- 1.5 Scope and Development of Commercial Geography
- 1.6 Importance of Commercial Geography
- 1.7 Approaches to the Study of Commercial Geography.

**2. Economic Activities in the Geographical Environment.**

- 2.1 Meaning and Definition of Environment
- 2.2 Physical Environment
- 2.3 Basic Economic Activities of Man
- 2.4 Relationship between Physical Factors & Economics activities of man.
- 2.5 Relationship between Cultural Environment & Economics activities of man.
- 2.6 Factors of Cultural Environment
- 2.7 Determinism & Posibilism

**Reference Books:**

1. Alexander, J. W., (1963): Economic Geography, Prentice-Hall Inc., Englewood Cliffs, New Jersey.
2. Knox, P. & Marston, S.,(2013): Human Geography: Places and Regions in Global Context, 6th Edition, Pearson Education, New Delhi
3. Prithwish, Roy (2014):Economic Geography - A study of Resources, New Central Book Agency, Kolkata.
4. Saxena, H.M.,(2013): Economic Geography, Rawat Publications, Jaipur.
5. Bagchi-Sen, S. and Smith, H. L., (2006): Economic Geography: Past, Present and Future, Taylor and Francis.
6. Clark, Gordon L.; Feldman, M.P. and Gertler, M.S., eds. (2000): The New Oxford Handbook of Economic Geography, Oxford Press.
7. Coe, N. M., Kelly P. F. and Yeung H. W., (2007): Economic Geography: A Contemporary Introduction, Wiley-Blackwell.

CDOE BCOM CBCS 2025 as per NEP 2020

F. Y. B.Com Semester - I

(2024 Course: As per NEP -2020)

Open Elective - I : मराठी साहित्य : चरित्र व आत्मचरित्र - I

तासिका -३०

अध्ययन निष्पत्ती :

श्रेयांक - २

१. मराठी साहित्यातील चरित्र व आत्मचरित्र या साहित्य प्रकारांचा परिचय होईल.
२. 'आत्मचरित्र' या साहित्यप्रकाराच्या अभ्यासातून या साहित्यप्रकाराचा आस्वाद घेण्याची प्रेरणा मिळेल.
३. मराठी चरित्र व आत्मचरित्र या साहित्यप्रकारांच्या संदर्भात विद्यार्थ्यांची विश्लेषणक्षमता विकसित होईल.

अभ्यासक्रम:

अभ्यासपुस्तक : 'आत्मसंवाद', संपादक - डॉ. रमेश देवरे, डॉ. रवींद्र ठाकूर, प्रा. रवींद्र कडू, सुमती प्रकाशन, पुणे

घटक -१ 'आत्मसंवाद' मधील निवडक लेख

तासिका -१५

श्रेयांक - १

- १.१ 'आत्मचरित्र' एक वाङ्मयप्रकार
- १.२ माझा अविस्मरणीय क्षण - सुनील गावसकर
- १.३ गोठण्याची शाळा - माधव कोंडविलकर
- १.४ जडणघडण - यशवंतराव चव्हाण
- १.५ किंचित वक्ता किंचित लेखक - सूर्यकांत मांडरे
- १.६ धार्मिक - अनिल अवचट

घटक -२ संपादनप्रक्रिया

तासिका -१५

श्रेयांक - १

- २.१ संपादनाचे स्वरूप
- २.२ संपादकाचे गुण व पूर्वतयारी

संदर्भ ग्रंथ :

१. चरित्र - आत्मचरित्र, अ.म.जोशी, स्नेहवर्धन प्रकाशन, पुणे
२. २० व्या शतकातील मराठी आत्मचरित्र, उषा हस्तक, स्नेहवर्धन प्रकाशन, पुणे
३. आत्मचरित्र मीमांसा, आनंद यादव, मेहता पब्लिशिंग हाऊस, पुणे
४. सृजनात्मक लेखन, डॉ. आनंद पाटील, पद्मगंधा प्रकाशन, पुणे
५. महाराष्ट्रातील प्रमुख संपादक, ऋता बावडेकर डायमंड प्रकाशन, पुणे

**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester I**

**Skill Enhancement Course (SEC): Understanding Computerised Accounting**

**Credits: 02**

**Lectures: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand the need of Computerised Accounting System
2. Appreciate the impact of Information Technology on Financial Accounting System
3. Describe the major functions of Accounting Information System (AIS)

**1. Overview of Computerised Accounting**

- 1.1 Meaning of Computerized Accounting, Implementation of Accounting Cycle in Computerized Accounting, old methods and machines used in accounting
- 1.2 Basics of Computerized Accounting, Computerized Processing system
- 1.3 Advantages and disadvantages of using the computer in accounting
- 1.4 Concept of Accounting groups, Hierarchy of accounts
- 1.5 Accounting packages : Custom Tailored vs. Standardized packages, single vs. multiple users
- 1.6 Overview of Standard Accounting Packages
- 1.7 Codification in Accounting
- 1.8 Consideration for Selection of a good Accounting package

**2. Organization of Accounting Data**

- 2.1 Organizing accounting data, Concept of Data processing
- 2.2 Techniques of Storage of Data, Concept of Data Warehouse
- 2.3 The Lifecycle of Data, Concept of Database Archiving, Functions of Accounting
- 2.4 Basics of Accounting Process, Traditional Computerized Accounting Systems: File-Oriented Systems
- 2.5 Designing simple accounting vouchers
- 2.6 Extracting desired accounting information from sources, database Approach to Accounting Systems
- 2.7 Concept of Data hierarchy, Data Processing Cycle

**Reference Books:**

1. Oladipo, Olufemi (2015), Computerised Accounting System: A Practical Guide, Rakson Nigeria Ltd.
2. Amar Nath Das, Madhu Agnihotri, Computerised Accounting System And E- Filing of Tax Return, Tee Dee Publication
3. Dodd, Francis J. Practical computerised accounting systems. Oxford: NCC Blackwell, 1992
4. Gelinas, Ulric J. Accounting information systems. 8th ed. Australia: South-Western/Cengage Learning, 2010
5. Bodnar, George H. Accounting information systems. 4th ed. Boston: Allyn and Bacon, 1990

**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester I**

**Ability Enhancement Course (AEC): Communication Skills in English – I**

**Credits: 02**

**Lectures: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand the concept of communication
2. Comprehend the spoken and written language
3. Speak publicly and converse effectively
4. Write various applications correctly and successfully communicate through e-mail

**Unit 1: Introduction to Communication Skills**

- 1.1 English as an International Language
- 1.2 Formal and Informal Communication in Spoken English
- 1.3 Effective Writing for Communication

**Unit 2: Developing Comprehension Skills in English**

- 2.1 Reading Skills
- 2.2 Skimming and Scanning
- 2.3 Language Structure
- 2.4 Note Making
- 2.5 Summary Writing
- 2.6 Guessing Meanings of Words
- 2.7 Drawing Inferences
- 2.8 Listening Skills
- 2.9 Listening Comprehension Exercises

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CDOE BCOM CBCS 2025 as per NEP 2020

F.Y.B.Com. Semester - I

(2024 Course: As per NEP - 2020)

Ability Enhancement Course: भाषिक कौशल्ये आणि व्यक्तिमत्व विकास

श्रेयांक - २

तासिका - ३०

अध्ययन निष्पत्ती :

१. मराठीच्या विद्यार्थ्यांना विविध क्षेत्रातील भाषिक कौशल्यांची ओळख होईल.
२. व्यक्तिमत्व विकासात इतर घटकांबरोबरच भाषेचेही महत्त्व अधोरेखित होईल.

घटक - १ व्यक्तिमत्व विकास आणि भाषा

तासिका - १५

श्रेयांक - १

- व्यक्तिमत्व संकल्पना व स्वरूप
- व्यक्तिमत्व विकासासाठी आवश्यक असणारे घटक
- व्यक्तिमत्व विकासात भाषेचे स्थान

घटक -२ भाषिक कौशल्ये

तासिका - १५

श्रेयांक -१

- श्रवण कौशल्य
- संभाषण कौशल्य व भाषण कौशल्ये
- वाचन कौशल्य
- लेखन कौशल्य

संदर्भसूची :-

१. उपयोजित मराठी : संपा. डॉ. केतकी मोडक, प्रा. सुजाता शेणई, संतोष शेणई, पद्मगंधा प्रकाशन, पुणे.
२. व्यावहारिक मराठी : डॉ.ल.रा. नसिराबादकर, फडके प्रकाशन, कोल्हापूर.
३. शासन व्यवहारात मराठी : भाषा संचालनालय, महाराष्ट्र राज्य, मुंबई.
४. मराठी भाषिक कौशल्य विकास : संपा. पृथ्वीराज तौर, अथर्व पब्लिकेशन्स, जळगाव.

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**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester II**  
**Major Electives: DSC 1-A: Accounting & Finance: Financial Accounting – II**

**Total Credits-04**

**Total Hours 60**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Familiarised with applicable Accounting Standards
2. Preparation of financial statements of partnership firm.
3. Understand the concept of special accounting areas like royalty.
4. Understanding consignment and its accounting procedure.

**1. Accounting Standards**

- 1.1 AS – 10: Property, Plant and Equipment
- 1.2 AS – 12: Accounting for Government Grants
- 1.3 AS -13: Accounting for Investments
- 1.4 AS – 14: Accounting for Amalgamations
- 1.5 AS – 18 Related party Disclosure

**2. Financial Statement of Partnership Firm**

- 2.1 Introduction, meaning and concept of Partnership Firm
- 2.2 Types of Partners, rights and duties
- 2.3 Income Statement (Profit & Loss account)
- 2.4 Statement of Division of Profit
- 2.5 Balance sheet

**3. Royalty Accounts**

- 3.1 Meaning and Definition, terminologies used in royalty accounts.
- 3.2 Royalty – Minimum rent, Short workings.
- 3.3 Surplus royalty -recoupment of short workings.
- 3.4 stoppage of work due to abnormal causes,
- 3.5 Problems on royalty including minimum rent account

**4. Consignment Accounts**

- 4.1 Consignment Accounts: Important terms
- 4.2 Accounting records, Valuation of unsold stock
- 4.3 Practical illustrations on Consignment accounting

**Reference Books:**

1. May, G. O. (2013). Financial accounting. Read Books Ltd.
2. Franklin, M., Graybeal, P., Cooper, D. (2019). Principles of Accounting Volume 1 - Financial Accounting. (n.p.): 12th Media Services.
3. Tulsian, P. C. (2002). Financial Accounting. India: Pearson Education.
4. Shields, G. (2018). Financial Accounting: The Ultimate Guide to Financial Accounting for Beginners Including How to Create and Analyze Financial Statements. (n.p.): CreateSpace Independent Publishing Platform.
5. Financial Accounting For B.Com. (Hons.), 2nd Edition. (n.d.). India: S. Chand Publishing.

6. Jonick, C. (2018). Principles of Financial Accounting. United States: University of North Georgia.
7. FINANCIAL ACCOUNTING. (2023). (n.p.): PHI Learning Pvt. Ltd..

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester II**

**Major Elective: DSC 1-B: Banking & Financial Services: Introduction to Indian Financial System – II**

**Total Credits-04**

**Total Hours 60**

**Course Outcomes:**

On Completion of the course, the students will be able to:

- 1: Describe the current structure and growth trends of NBFIs.
- 2: Explain how digital banking has transformed traditional banking practices.
- 3: Illustrate a risk management process with a real-world example.
- 4: Compare the advantages and disadvantages of using cryptocurrencies.
- 5: Critique the relevance of financial development theories in the context of a modern economy.

**1. Financial System and Economic Development**

- 1.1 Effects of Financial System on Savings and Investment
- 1.2 Theories of Financial Development
  - 1.2.1 Credit Creation Theory
  - 1.2.2 Theory of Forced Savings
  - 1.2.3 Financial Regulation Theory
  - 1.2.4 Financial Liberalization Theory
- 1.3 Indicators of Financial Development

**2. Non-Banking Financial Institutions**

- 2.1 Meaning and features of NBFIs
- 2.2 History of NBFIs in India
- 2.3 Overview of the present position of NBFIs
  - 2.3.1 Nature and Categories
  - 2.3.2 Importance of NBFIs
  - 2.3.3 Structure and Growth
  - 2.3.4 Regulation of NBFIs

**3. Recent Trends in Banking Technology**

- 3.1 Digital Banking and Payments
- 3.2 Open Banking and Application Programming Interfaces (API)
- 3.3 Artificial Intelligence (AI) and Machine Learning (ML)
- 3.4 Blockchain and Cryptocurrencies
- 3.5 Cloud Computing

**4. Insurance Sector**

- 4.1 Evolution of Insurance Sector in India
- 4.2 Nature of Insurance Companies
- 4.3 Performance and Valuation Policies of LIC
- 4.4 Organization, Types and Structure of GIC
- 4.5 Risk Management in Insurance Companies

**Books for Reference:**

1. Bhole L. M. and Mahakud, 'Financial Institutions and Markets- Structure, Growth and Innovations', McGraw-Hill Education Pvt Ltd, New Delhi.
2. Pathak Bharati, 'The Indian Financial System: Markets, Institutions and Services, (3<sup>rd</sup> Edition, 2010)', Pearson India pvt ltd.
3. Saha S. S., 'Indian Financial System: Markets, Institutions and Services (Second Edition), McGraw-Hill publications.
4. Dr. Gupta L. P., 'India Insurance Guide', Asia Insurance Review, Singapore.
5. Agarwal O.P., (4th Edition, 2017), 'Banking and Insurance', Himalaya Publishing House.
6. Gopinath M. N. (1st Edition, 2008), 'Banking Principles and Operations', Snow White Publications Pvt. Ltd, Mumbai.
7. Gordon E. & Natarajan K., 'Banking - Theory, Law and Practice', (21st Revised Edition), Himalaya Publishing House.
8. Padmalatha Suresh, Justin Paul, "Management of Banking and Financial Services" Second Edition, 2013, Dorling Kindersley (Pearson) Publications.

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester II**

**Major Elective: DSC 1-C: Business Studies: Principles & Practices of Management II**

**Total Credits-04**

**Total Hours 60**

**Course Objectives:**

1. To understand the fundamentals and importance of communication in business.
2. To develop effective written communication skills including emails, reports, and formal letters.
3. To enhance oral communication, presentation, and digital communication skills.
4. To build employability through communication tools, role plays, and professional etiquette.

**Course Outcomes: After completion of the course, students would be able to:**

<b>CO Code</b>	<b>Outcome Statement</b>	<b>Teaching-Learning Method</b>
CO1	Explain the types, channels, and barriers of effective communication.	Lectures, Interactive Discussions
CO2	Demonstrate proficiency in writing various business documents.	Writing Assignments, Peer Reviews
CO3	Develop oral communication skills including presentations and interviews.	Role Plays, Mock Interviews, Presentations
CO4	Apply digital communication tools and techniques for workplace readiness.	Workshops, Case Studies, Online Communication Simulations

**Syllabus:**

**1: Fundamentals of Communication**

- 1.1 Types and Channels of Communication
- 1.2 Barriers to Effective Communication
- 1.3 7Cs of Business Communication
- 1.4 Non-verbal and Cross-cultural Communication

**2: Written Business Communication**

- 2.1 Email and Report Writing
- 2.2 Business Letters and Memos
- 2.3 Agenda, Minutes, and Notices
- 2.4 Resume, Cover Letter, and Job Application

**3: Oral and Digital Communication**

- 3.1 Presentation Skills and Public Speaking
- 3.2 Group Discussion and Interview Skills
- 3.3 Virtual Meetings and Professional Etiquette
- 3.4 Communication in a Hybrid Workplace

**4: Communication for Employability**

- 4.1 LinkedIn Profile Building
- 4.2 Elevator Pitch and Networking
- 4.3 Role Plays and Mock Interviews
- 4.4 Business Communication Tools (Zoom, Slack, Trello)

**Recommended Books:**

1. M. Ashraf Rizvi, *Effective Technical Communication*, McGraw Hill Education, 2020.
2. Shirley Taylor, *Communication for Business*, Pearson, 2019.

3. Meenakshi Raman & Sangeeta Sharma, *Business Communication*, Oxford University Press, 2018.
4. Raymond V. Lesikar & Marie E. Flatley, *Basic Business Communication*, McGraw Hill, 2017.
5. Asha Kaul, *Business Communication*, PHI Learning, 2021.
6. Sushila Madan, *Modern Business Communication*, Ane Books, 2019.
7. Rajendra Pal & J.S. Korlahalli, *Essentials of Business Communication*, Sultan Chand & Sons, 2018.

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester II**

**Major Elective: DSC 1-D: Business Law & Practices: Company Law and Limited Liability Partnership (LLP)**

**Total Credits-04**

**Total Hours 60**

**Course Objectives:**

1. To provide students with a comprehensive understanding of the legal framework governing companies and LLPs in India.
2. To familiarize students with the process of company formation, management, and administration.
3. To develop knowledge of share capital, debentures, and financial instruments related to companies.
4. To enable students to understand the legal features, formation, and operation of Limited Liability Partnerships.

**Course Outcomes: After completion of the course, students would be able to:**

<b>CO Code</b>	<b>Course Outcome Statement</b>	<b>Teaching-Learning Method</b>
CO1	Explain the key characteristics, types, and incorporation procedures of companies and LLPs.	Lectures, case study discussions, and presentations.
CO2	Analyze the roles, responsibilities, and powers of company directors and key managerial personnel.	Interactive sessions, group discussions, and role-playing exercises.
CO3	Understand the legal provisions related to share capital, debentures, and corporate finance.	Lectures with real-world examples, problem-solving sessions.
CO4	Distinguish between companies and LLPs in terms of formation, management, and legal obligations.	Comparative analysis through assignments and seminars.

**Syllabus:**

**1: Basics of Corporate Law**

- 1.1 Characteristics of a Company
- 1.2 Types of Companies (Private, Public, One-Person Company, etc.)
- 1.3 Incorporation and Commencement of Business
- 1.4 Memorandum and Articles of Association

**2: Management of Companies**

- 2.1 Directors: Appointment, Roles, and Powers
- 2.2 Board Meetings and Resolutions
- 2.3 Key Managerial Personnel (KMPs)
- 2.4 Duties and Liabilities of Directors

**3: Share Capital and Debentures**

- 3.1 Types of Share Capital (Equity, Preference, Authorized, Issued, Paid-up Capital)
- 3.2 Allotment, Transfer, and Transmission of Shares
- 3.3 Debentures – Issue and Redemption
- 3.4 Buy-back of Shares and Reduction of Capital

#### **4: Limited Liability Partnership (LLP)**

- 4.1 Features and Incorporation of LLP
- 4.2 Rights and Duties of Partners
- 4.3 Conversion of Partnership into LLP
- 4.4 Differences between LLP and Company

#### **Recommended Books:**

1. "Company Law" by Avtar Singh, Eastern Book Company, Latest Edition.
2. "Company Law and Practice" by Dr. S.N. Maheshwari, Sultan Chand & Sons, Latest Edition.
3. "Elements of Company Law" by N.D. Kapoor, Sultan Chand & Sons, Latest Edition.
4. "Limited Liability Partnership Law and Practice" by R. Vasudevan, Taxmann Publications, Latest Edition.
5. "Guide to Companies Act" by A. Ramaiya, LexisNexis, Latest Edition.
6. "Company Law" by G.K. Kapoor & Sanjay Dhamija, Sultan Chand & Sons, Latest Edition.

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**CDOE BCOM CBCS 2025 as per NEP 2020**

**F.Y.B.Com. Semester II**

**Major Mandatory: DSC 2: Business Mathematics and Statistics -II**

**Total Credits-04**

**Total Hours 60**

**Course Outcomes :**

At the end of this course the students will understand:

1. Calculate business profit, loss and discount.
2. Understand the LPP and formation of Mathematical model of LPP.
3. Knowledge of organisation and evaluation of different types of data and evaluation of summary measure such as measures of dispersion.
4. Knowledge to bi-variable data, their organisation and evaluation and knowledge of scatter diagram and their interpretations.
5. Knowledge of correlation coefficients, types of correlation and rank correlation coefficient, concept of regression, regression line and their utility.

**1. Profit and Loss**

- 1.1 Concept of cost price, marked price and selling price
- 1.2 Trade Discount and Cash Discount
- 1.3 Commission and Brokerage
- 1.4 Examples

**2. Linear Programming Problems (for two variables only)**

- 2.1 Definition and terms in L.P.P
- 2.2 Formulation of L.P.P.
- 2.3 Solution by graphical method
- 2.4 Examples

**3. Measures of Dispersion**

- 3.1 Concept of Dispersion
- 3.2 Measures of dispersion : Range, variance and standard deviation (S.D.) for grouped and ungrouped data.
- 3.3 Measures of relative dispersion-coefficient of range and coefficient of variation
- 3.4 Examples

**4. Correlation and Regression**

- 4.1 Concept of bivariate data, correlation using scatter diagram
- 4.2 Karl Pearson's coefficient correlation for ungrouped data
- 4.3 Spearman's Rank correlation coefficient
- 4.4 Concept of regression, lines of regression
- 4.5 Regression as prediction Model
- 4.6 Examples

**Reference Books :**

1. Practical Business Mathematics by S.A.Bari (New Literature Publishing Company)
2. Business Mathematics by V.K.Kapoor (Sultan Chand and Sons)
3. Fundamentals of Statistics by S.C.Gupta (Himalaya Publishing House)
4. Basic Statistics by B.L.Agrawal (New Age International Publishers)
5. Statistical Methods by S.P.Gupta (Sultan Chand and Sons)

**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester II**  
**Major Mandatory: DSC 3: Business Economics - II**

**Total Credits-04**

**Total Hours 60**

**Objectives –**

- 1) To help the students to understand the basic concept of economics
- 2) To apply economic analysis in the formulation of business policies
- 3) To use economic reasoning to problems of business

**Course Outcomes:**

1. Evaluate the factors, such as production and costs affecting firm's behaviour.
2. Recognize market failure and the role of government in dealing with those failures.
3. Use economic analysis to evaluate controversial issues and policies.
4. Apply economic models for managerial problems, identify their relationships, and formulate the decision making tools to be applied for business.

**Syllabus:**

<b>1. Market Structure</b>	<b>20</b>
1.1 Characteristics and Pricing theory (short-run and long-run) under condition of A) Perfect Competition B) Monopolistic Competition C) Monopoly- Price Discrimination	
1.2 Selling Cost	
<b>2. Oligopoly and Duopoly Market</b>	<b>10</b>
2.1 Oligopoly – Definitions and characteristics	
2.2 Duopoly – Definitions and characteristics	
<b>3. Rent and Wage Concept and Theory</b>	<b>15</b>
3.1 Rent – i) Concept of economic Rent ii) Ricardian Theory of Rent iii) Modern Theory of Rent	
3.1 Wage – i) Concept of Wages (Real and Money Wage) ii) Backward sloping supply curve iii) Collective Bargaining iv) Modern Theory of Wage	
<b>4. Interest and Profit Concepts and Theory</b>	<b>15</b>
4.1 Interest – i) Concept of Interest ii) Loanable Fund Theory iii) Liquidity Preference Theory of Interest	
4.2 Profit – i) Concept of Profit ii) J. B. Clark's Dynamic Theory of Profit iii) Innovation Theory of Profit iv) Risk and Uncertainty Bearing Theory of Profit	

**Reference Books**

1. Textbook of Economic Theory - Stonier and Hague; Longman Green and Co., London
2. Introduction to Positive Economics - Richard G. Lipsey
3. Business Economics (Micro) - Dr. Girijashankar; Atharva Prakashan, Pune
4. Micro Economics - M. L. Seth
5. Micro Economics - M. L. Jhingan; Vrinda Publications, New Delhi
6. Managerial Economics - Theory and Application - D. M. Mithani
7. Business Economics – Dr. Girija Shankar – Atharv Publication, Pune

8. Business Economics – Adhikari M. Excel Books, New Delhi
9. Understanding Microeconomics- Robert L. Helibroner and Lester C. Thurow. Prentice Hall International Inc. London
10. Micro Economic Theory An Analytical Approach – J M Joshi and R. Joshi Wishwa Prakashan (Division of Wiley Eastern Limited) N. Delhi
11. Business & Managerial Economics (in the global Context) Sampat Mukherjee. New Central Book Agency, Calcutta

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**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester II**

**Open Elective: English: Success Stories of Leading Entrepreneurs - II**

**Credits: 02**

**Lectures: 30**

**Course Outcomes:**

At the end of this course, a student shall be able to:

1. get exposed to the stories of some of the modern trailblazers
2. read and interpret the various texts for better understanding of the business world
3. appreciate and analyse the select text in the larger socio-cultural contexts of the time
4. get motivated by the stories of lives of successful businesspersons
5. communicate effectively by developing their proficiency in language
6. increase literary sensibilities and communicative abilities

**Prescribed Text:**

***Modern Trailblazers*, Published by Orient Black Swan**

**Semester-II**

**Course Content**

- 1 Priya Paul
- 2 Rahul Bajaj
- 3 Ratan Tata
- 4 Sabeer Bhatia
- 5 Steve Jobs
- 6 Sudha Murthy
- 7 L.M. Thapar
- 8 Vijay Bhatkar

**(Note: All the units as covered in the prescribed text.)**

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**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester II**  
**Open Elective: Geography – Commercial Geography - II**

**Total Credits-02**

**Total Hours: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand theories of Industrial Location
2. Learn & understand the factors responsible for the location and distribution of industries
3. Understand the economic resources and their types

**1. Economic Resources**

- a. Meaning and Types of Resources
- b. Classification of Resources
  - i. Natural – Renewable, Non- Renewable, etc.
  - ii. Man Made Resources – Quantitative and Qualitative
- c. Major Resources
  - i. Water, ii. Soil, iii. Forests, IV. Energy (w.r.t. related economic and commercial activities)
- d. Crises and Conservation of Resources

**2. Industry and Economics**

- a. Role of Industry in Economic Development
  - i. Classification of Industries
  - ii. Factors affecting Industrial Location
  - iii. Weber's theory of Industrial Location
- c. Major Industrial regions in India
- d. Major Industries in India
  - i. Agro Based – Sugar, Cotton Textile
  - ii. Assembly line Based – Automobile
  - iii. Footloose and I.T. Industry
- c. Industrial Pollution

**Reference Books:**

1. Alexander, J. W., (1963): Economic Geography, Prentice-Hall Inc., Englewood Cliffs, New Jersey.
2. Knox, P. & Marston, S.,(2013): Human Geography: Places and Regions in Global Context, 6th Edition, Pearson Education, New Delhi
3. Prithwish, Roy (2014):Economic Geography - A study of Resources, New Central Book Agency, Kolkata.
4. Saxena, H.M.,(2013): Economic Geography, Rawat Publications, Jaipur.
5. Bagchi-Sen, S. and Smith, H. L., (2006): Economic Geography: Past, Present and Future, Taylor and Francis.
6. Clark, Gordon L.; Feldman, M.P. and Gertler, M.S., eds. (2000): The New Oxford Handbook of Economic Geography, Oxford Press.
7. Coe, N. M., Kelly P. F. and Yeung H. W., (2007): Economic Geography: A Contemporary Introduction, Wiley-Blackwell.

**CDOE BCOM CBCS 2025 as per NEP 2020**  
**F.Y.B.Com. Semester II**  
**Open Elective – II : मराठी साहित्य : चरित्र व आत्मचरित्र - II**

श्रेयांक – २

तासिका -३०

**अध्ययन निष्पत्ती :**

१. मराठी साहित्यातील चरित्र व आत्मचरित्र या साहित्य प्रकारांचा परिचय होईल.
२. 'आत्मचरित्र' या साहित्यप्रकाराच्या अभ्यासातून या साहित्यप्रकाराचा आस्वाद घेण्याची प्रेरणा मिळेल.
३. मराठी चरित्र व आत्मचरित्र या साहित्यप्रकारांच्या संदर्भात विद्यार्थ्यांची विश्लेषणक्षमता विकसित होईल.

**अभ्यासक्रम:**

**अभ्यासपुस्तक :** 'आत्मसंवाद', संपादक - डॉ. रमेश देवरे, डॉ. रवींद्र ठाकूर, प्रा. रवींद्र कडू, सुमती प्रकाशन, पुणे

**घटक -१ 'आत्मसंवाद' मधील निवडक लेख.**

तासिका -१५

श्रेयांक - १

- १.१ शाळा आणि शूटिंग - सीमा देव
- १.२ मागणं आणि मागणी - जनाबाई गिन्हे
- १.३ उज्वल भवितव्याच्या दिशेने - डॉ. ए.पी.जे. अब्दुल कलाम
- १.४ धंद्यातील धुळाक्षरे - विठ्ठल कामत
- १.५ विक्री एक कला, खरेदी ही सुद्धा एक कला - प्रताप पवार

**घटक -२ संपादनप्रक्रिया**

तासिका -१५

श्रेयांक - १

- २.१ संपादनाची विविधता
- २.२ ग्रंथ, मासिक व अहवालाचे संपादन

**संदर्भ ग्रंथ :**

१. चरित्र - आत्मचरित्र, अ.म.जोशी, स्नेहवर्धन प्रकाशन, पुणे
२. २० व्या शतकातील मराठी आत्मचरित्र, उषा हस्तक, स्नेहवर्धन प्रकाशन, पुणे
३. आत्मचरित्र मीमांसा, आनंद यादव, मेहता पब्लिशिंग हाऊस, पुणे
४. सृजनात्मक लेखन, डॉ. आनंद पाटील, पद्मगंधा प्रकाशन, पुणे
५. महाराष्ट्रातील प्रमुख संपादक, ऋता बावडेकर डायमंड प्रकाशन, पुणे
६. मराठी पत्रकारिता : पहिली पावले, सु.ह. जोशी डायमंड प्रकाशन, पुणे

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**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester II**

**Skill Enhancement Course (SEC): Marketing of Financial Services**

**Credits: 02**

**Lectures: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

1. Understand the basics of accounting useful for computerised accounting
2. Learn use of ERP in Accounting and finance
3. Apply learning to maintain ERP in accounting and finance

**1. Introduction to Financial Services**

- 1.1 Introduction to financial services,
- 1.2 Nature and Scope of Financial Services
- 1.3 Types of Financial Services
- 1.4 Non-Banking Financial Companies: Function and Types
- 1.5 Asset/Fund-Based Financial services
- 1.6 Regulatory framework for Financial Services, Recent Developments

**2. Marketing and Financial Services**

- 2.1 Consumers Behaviour in Service, Encounter Environmental Issues
- 2.2 Positioning Services in Competitive Market,
- 2.3 Financial Services; Product Development, Designing Communication, Mix for Financial Services,
- 2.4 The Marketing Mix for Financial Services, Designing and Managing Financial Services

**Reference Books:**

1. Bhalla V.K. Management of Financial Services. Anmol New Delhi, 2001.
2. Khan M.Y. Financial Services. TMH New Delhi 3rd edition 2004.
3. Bhole L.M. Financial Institutions and Markets TMH 4/e 2004
4. Gordon, E and Natrajan Emerging Scenario of Financial Services.
5. Clifford Gomez. "Financial Markets, Institutions and Financial Services" Prentice Hall of India

**CDOE BCOM CBCS 2025 as per NEP 2020  
F.Y.B.Com. Semester II**

**Ability Enhancement Course (AEC): Communication Skills in English – II**

**Credits: 02**

**Lectures: 30**

**Course Outcomes:**

After completion of the course, students would be able to:

**Unit 1: Speaking Skills in English**

- 1.1 Public Speaking in English
- 1.2 Conversation Skills
- 1.3 Speaking at an Event

**Unit 2: Formal Writing Skills in English**

- 2.1 Formal Letters
- 2.2 Job Applications with Biodata
- 2.3 Right to Information Application
- 2.4 Applications for Duplicate Documents
- 2.5 Electronic Mail (e-mail)

**Prescribed Textbook:** Labade, Sachin et. al. (2021) *Communication Skills in English*. Hyderabad: Orient Blackswan

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CDOE BCOM CBCS 2025 as per NEP 2020

F.Y.B.Com. Semester - II

(2024 Course: As per NEP - 2020)

Ability Enhancement Course: संज्ञापन कौशल्ये आणि कार्यालयीन लेखन

श्रेयांक -२

तासिका - ३०

अध्ययन निष्पत्ती :

१. संज्ञापन कौशल्ये आत्मसात करण्याची गरज लक्षात येईल.
२. प्रशासनिक क्षेत्रात मराठी भाषेचा अवलंब करण्याचे तंत्र अवगत होईल.

घटक -१ संज्ञापन कौशल्ये (प्राथमिक व प्रगत)

तासिका - १५

श्रेयांक -१

- प्राथमिक व प्रगत कौशल्ये
- संज्ञापन (संवाद) म्हणजे काय?
- संज्ञापनाचे (संवादाचे) महत्त्व
- संज्ञापनातील (संवादातील) अडथळे

घटक - २ प्रशासनिक मराठी (कार्यालयीन लेखन)

तासिका - १५

श्रेयांक -१

- कार्यालयीन पत्रव्यवहार - चौकशीपत्र तक्रारपत्र मागणीपत्र व आवेदनपत्र
- इतिवृत्त लेखन व टिप्पणी लेखन
- अहवाल लेखन
- पत्रकांचे लेखन - सूचनापत्रक, माहितीपत्रक घोषणापत्रक, परिपत्रक

संदर्भसूची:-

१. व्यावहारिक मराठी : डॉ. कल्याण काळे, डॉ.द.दि. पुंडे, निराली प्रकाशन, पुणे.
२. प्रशासनिक लेखन : महाराष्ट्र राज्य, शासकीय प्रकाशन, मुंबई.
३. व्यावहारिक मराठी : संपा. डॉ. स्नेहल तावरे, स्नेहवर्धन प्रकाशन, पुणे.
४. उपयोजित मराठी : संपा. डॉ. केतकी मोडक, प्रा. सुजाता शेणई, संतोष शेणई, पद्मगंधा प्रकाशन, पुणे.

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