



THIRD-YEAR OF BACHELOR OF COMMERCE MAJOR BANKING REVISED SYLLABUS ACCORDING TO CBCS NEP 2020

COURSE TITLE: FINANCIAL SERVICES
SEMESTER-VI, W.E.F. 2025-2026

**RECOMMENDED BY THE BOARD OF STUDIES IN COMMERCE
AND**

APPROVED BY THE ACADEMIC COUNCIL

Devrukh Shikshan Prasarak Mandal's

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and
Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh.
Tal. Sangmeshwar, Dist. Ratnagiri-415804, Maharashtra, India

Academic Council Item No: 02/2025

Name of the Implementing Institute	:	Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce, and Vid. Dadasaheb Pitre Science College (Autonomous), Devrukh. Tal. Sangmeshwar, Dist. Ratnagiri-415804
Name of the Parent University	:	University of Mumbai
Name of the Programme	:	Bachelor of Commerce
Name of the Department	:	Commerce
Name of the Class	:	Third Year
Semester	:	Sixth
No. of Credits	:	04
Title of the Course	:	Financial Services
Course Code	:	C305BKT
Name of the Vertical in adherence to NEP 2020	:	Major and Minor
Eligibility for Admission	:	Any Second Year B.Com Pass seeking Admission to Degree Programme in adherence to Rules and Regulations of the University of Mumbai and Government of Maharashtra
Passing Marks	:	40%
Mode of Assessment	:	Formative and Summative
Level	:	UG
Pattern of Marks Distribution for TE and CIA	:	60:40
Status	:	NEP-CBCS
To be implemented from Academic Year	:	2025-2026
Ordinances /Regulations (if any)		

Nya. Tatyasaheb Athalye Arts, Ved. S. R. Sapre Commerce and Vid. Dadasaheb Pitre Science College, Devrukh (An Autonomous College Affiliated with University of Mumbai)

Syllabus for Third Year of Bachelor of Commerce in Banking

(With effect from the academic year 2025-2026)

SEMESTER-VI

Paper No.— I

Course Title: Financial Services

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C305BKT

Learning Outcomes Based on BLOOM's Taxonomy:

After completing the course, the learner will be able to...

Course Learning Outcome No.	Blooms Taxonomy	Course Learning Outcome
CLO-01	Understand	Understand the various concepts of financial Services
CLO-02	Apply	Apply Merchant banking regulation in practice
CLO-03	Analyze	Analyze Factors affecting credit rating
CLO-04	Evaluate	Evaluate Legal aspects of hire purchase Tax Implications of hire purchase etc.

Syllabus for Third Year of Bachelor of Commerce in Banking
(With effect from the academic year 2025-2026)

SEMESTER-VI

Paper No.– I

Course Title: Financial Services

No. of Credits - 04

Type of Vertical: Major and Minor

COURSE CODE: C305BKT

COURSE CONTENT			
Module No.	Content	Credits	No. of Lectures
1	UNIT-I: Introduction to financial Services: Characteristics and Kinds of financial services. Financial intermediaries rendering financial services. Role of financial services in Indian financial system.	01	15
2	UNIT-II: Merchant Banking: Origin, Meaning, Nature, Functions, Structure and Scope of merchant banking Regulation of merchant banking, Recent developments in merchant banking Merchant banking regulation,	01	15
3	UNIT-III: Credit Rating: Introduction, Origin, Importance and Need for Credit rating, Factors affecting credit rating. Instruments for rating, Advantages, Disadvantages of credit rating. Process of credit rating and Rating methodology. Credit rating agencies in India-Crisil, ICRA, CARE	01	15
4	UNIT-IV: Leasing & Hire Purchase: Introduction, Meaning & Elements, Features & Type of leasing Pros & Cons, of leasing. Meaning, Features of hire purchase, 'Mathematics of hire purchase, Calculation of effective interest rate. Legal aspects of hire purchase Tax Implications of hire purchase. Housing Finance: Housing finance companies, Refinance schemes for HFCs Credit Cards: Introduction. Type of credit cards. Advantages, Limitation of Credit cards, ATM Cards,	01	15
	Total	04	60

Access to the Course

The course is available for all the students admitted for Third Year Bachelor of Commerce.

Methods of Assessment

The assessment pattern would be 40:60, 60% for Semester End Examination (SEE) and 40% for Continuous Internal Assessment (CIA). The structure of the SEE and CIA would be as recommended by the Board of Studies and approved by the Board of Examination and the Academic Council of the college.

Term End Evaluation (60 Marks) Question Paper Pattern

Time: 2 hours

Question No.	Unit/s	Question Pattern	Marks
Q.1	All	MCQs or concepts	12
Q.2	I	Solve any Two out of Three	12
Q.3	II	Solve any Two out of Three	12
Q.4	III	Solve any Two out of Three	12
Q.5	IV	Solve any Two out of Three	12
Total			60

Internal evaluation (40 Marks)

Sr. No.	Description	Marks
1	Mid Term Examinations	20
2	Active Participation in teaching learning Process	10
3	Subject related activities as assigned by the teacher	10
Total		40

Grading Scale

The grading scale used is O to F. Grade O is the highest passing grade on the grading scale, and grade F is a fail. The Board of Examinations of the college reserves the right to change the grading scale.