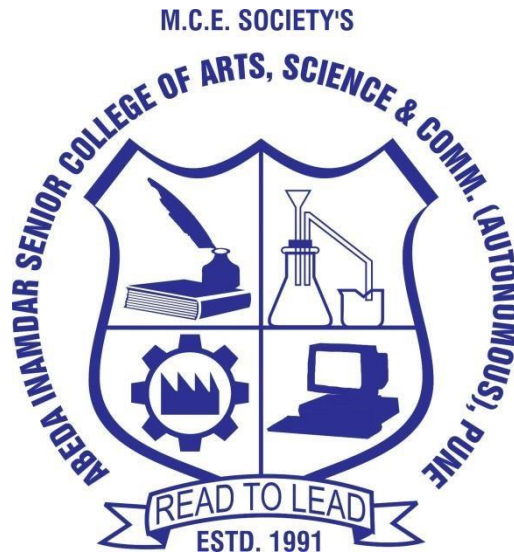


**M. C. E. Society's**  
**Abeda Inamdar Senior College**  
Of Arts, Science and Commerce (Autonomous), Pune-1  
Affiliated to Savitribai Phule Pune University  
NAAC accredited 'A' Grade



**Faculty of Commerce & Management**

**B.Com. PROGRAM STRUCTURE**

**Under NEP 2020**

**Choice Based Credit System (CBCS) under Autonomy**

**(Semester Pattern)**

**Bachelor of Commerce (B.Com.) Program (2023 Pattern)**

**With effect from 2023-24**

# **Faculty of Commerce & Management**

**Guidelines for the award of**

**Bachelor of Commerce (B.Com.),**

**B.Com. Honors & B.Com. Honors with  
Research**

**3/4 Years U.G. Program Structure**

**Under NEP 2020**

**Applicable for the Autonomous College affiliated to**

**Savitribai Phule Pune University**

**With effect from June 2023**

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## 1. Introduction:

The curriculum framework for B.Com. Degree is structured to offer a broad outline that helps in understanding the creative potential of new career growth opportunities based on changing industrial and societal needs. The course is upgraded keeping in mind the aspirations of students, with opportunities to major in specializations such as accounting, financial markets, marketing, and human resources and banking to focus the students towards a career in those domains. The core concepts within subject have been updated to incorporate the recent advancements, techniques to upgrade the skills of learners to create a focus on various functional areas of business.

The B.Com Degree, B.Com Honours & B.Com. Honours with Research Programmes (2023 pattern) will be introduced in the following order:

- |    |                    |           |
|----|--------------------|-----------|
| a. | First Year B.Com.  | 2023-2024 |
| b. | Second Year B.Com. | 2024-2025 |
| c. | Third Year B.Com.  | 2025-2026 |
| d. | Fourth Year        | 2026-2027 |
- Three-Year B.Com. Degree Programme: This programme is structured over three years, divided into six semesters. The first year consists of Semester I and II, the second year consists of Semester III and IV, and the third year consists of Semester V and VI.
  - Four-Year B.Com. Honours / B.Com. Honours with Research Programme: Students have the opportunity to pursue a four-year B.Com. Honours / B.Com. Honours with Research Programme in their major, with Semester VII and Semester VIII taking place in the fourth year. At the end of each semester, an End Semester Examination will be conducted.

In addition to the degree programmes, there are exit options available for students:

- **Exit Option after FY:** Students have the option to exit after the first year and receive a UG Certificate in their major, along with 44 credits and additional 4 credits. Alternatively, they can choose to continue with their major or minor.
- **Exit Option after SY:** After the second year, students can exit and receive a UG Diploma in their major, with 88 credits and additional 4 credits. Alternatively, they can continue with their major or minor.

- **Exit Option after TY:** After the third year, students can exit and receive a UG Degree in their major, with a total of 132 credits. Alternatively, they can continue with their major and minor.

## 2. Program Objectives:

- To empower students to take up the responsibilities in various functional areas in an organisation.
- To impart experiential learning to provide practical exposure on the subjects.
- To develop business skills among students that satisfies the requirements of business and industry.
- To develop social and ethical values for good business practices and employability through entrepreneurial skills.
- To prepare students to pursue higher education and build their professional qualification.

## 3. Details of Structure in Credits:

| Entry Level | Sem |                   |                  |       |     | VSEC |      | AEC/ IKS/ VEC |      |      | FP/ CEP/ CC     | Sem Cum. Credits | Degree Cum. Credits         |
|-------------|-----|-------------------|------------------|-------|-----|------|------|---------------|------|------|-----------------|------------------|-----------------------------|
|             |     | Major (Mandatory) | Major (Elective) | Minor | OE  | VS C | SE C | AE C          | IK S | VE C |                 |                  |                             |
| 4.5         | I   | 4+2               | -                | -     | 2+2 | 2    | 2    | 2             | 2    | 2    | CC: 2           | 22               | U.G. Certificate<br>(44+04) |
|             | II  | 4+2               | -                | 2     | 2+2 | 2    | 2    | 2             | -    | 2    | CC: 2           | 22               |                             |
| 5.0         | III | 4+2+2             | -                | 4     | 2   | 2    |      | 2             | -    | -    | CC: 2<br>FP: 2  | 22               | U.G. Diploma<br>(88+04)     |
|             | IV  | 4+2+2             | -                | 4     | 2   |      | 2    | 2             | -    | -    | CC: 2<br>CEP: 2 | 22               |                             |
| 5.5         | V   | 4+2+4             | 4                | 4     | -   | 2    | -    | -             | -    | -    | FP: 2           | 22               | U.G.                        |

|                                     |      |       |    |        |   |   |   |   |   |         |        |    |   |
|-------------------------------------|------|-------|----|--------|---|---|---|---|---|---------|--------|----|---|
|                                     | VI   | 4+2+4 | 4  | 4      | - | - | - | - | - | -       | OJT: 4 | 22 | Degree<br>(132)   |
| <b>3 Years B.Com. Degree</b>        |      |       |    |        |   |   |   |   |   |         |        |    |   |
| 6.0                                 | VII  | 12    | 04 | RM: 04 | - | - | - | - | - | -       |        | 20 | U.G.<br>Honours<br>Degree<br>(172)                      |
|                                     | VIII | 12    | 04 | -      | - | - | - | - | - | OJT: 04 | 20     |    |   |
| <b>4 Years B.Com. Honors Degree</b> |      |       |    |        |   |   |   |   |   |         |        |    |   |
| 6.0                                 | VII  | 08    | 04 | RM: 04 | - | - | - | - | - | -       | RP: 04 | 20 | U.G.<br>Honours<br>with<br>Researc<br>h Degree<br>(172) |
|                                     | VIII | 08    | 04 | -      | - | - | - | - | - | RP: 08  | 20     |    |   |

#### 4. Subjects of Study

Courses offered as per NEP (2020) Guidelines

a) **Major – 50% credits (Minimum)**

The candidate will select one of the following as Major.

- Cost & Management Accounting
- Marketing

b) **Minor – 18 credits (Minimum)**

The candidate will select one of the following as Minor.

- Business Economics
- Business Law
- Computer Application

c) **OE (Open Electives)** – 2/4 Credit Courses from Arts/ Science faculty which offer students the option to explore disciplines of interest beyond the Major courses.

d) **VSC (Vocational Skill Course)** Hands on training/ skill based practical oriented course-Related to Major and/or Minor

- e) **SEC (Skill enhancement Course)** – Any 3 skill enhancement courses are to be studied for 2 credits each.
- f) **AEC (Ability Enhancement Course):** Students shall study 2 Languages in the first 4 semesters of the program. Functional English compulsory in First year & Modern Indian Language (MIL) in second year. MIL offered includes Hindi, Marathi & Urdu.
- g) **IKS (Indian Knowledge System):** Subject Specific IKS related to Major + IKS General courses
- h) **VEC (Value education course):** Courses on Understanding India/ EVS/ Digital Technological solutions/courses
- i) **FP (Field Projects)/CEP (Community Engagement & Service) / Internships/ OJT (On Job Training):** Related to Major subject
- j) **CC (Co-curricular Courses):** Yoga/ Sports, Cultural, NSS/ NCC, Fine /Performing arts, Health & Wellness, Physical Education, Sports and Yoga.

## **5. Academic Bank Of Credits (ABC):**

The “Academic Bank of Credits” (ABC) is a national level digital platform created to provide students with increased flexibility and mobility in their educational pursuits, allowing them to accumulate and transfer academic credits across different programs and institutions.

The Academic Bank of Credits will facilitate multiple entries and multiple exits for students by storing student credits and transferring credit through a single window after approval of the source and destination academic institution.

Students should register for a unique ABC ID through the ABC platform (<https://www.abc.gov.in/>). Through this platform students can log in to check their earned credits. Students are expected to follow the guidelines issued by the concerned authorities in this regard from time to time.

## **6. Duration:**

B.Com. undergraduate programme shall extend over four academic years (Six/ Eight Semesters) with multiple exit options.

The students can exit after the completion of one academic year (Two semesters) with the Certificate in Commerce; Diploma in Commerce after the study of two academic years (Four

Semesters) and Regular Bachelor Degree in Commerce after the completion of three academic years (Six Semesters).

The successful completion of Four Years undergraduate Programme would lead to Bachelor in Commerce with Honours or Bachelor in Commerce Honours with Research.

## **7. Eligibility:**

Candidates shall be admitted to the First Year of the B.Com. Degree Course (2023 pattern) who have passed the Higher Secondary School Certificate Examination of the Maharashtra State Board of Higher Secondary Education or any other equivalent Board with English as a passing subject.

## **8. Medium of Instruction:**

The medium of instruction for B.Com Degree program shall be English except for languages.

## **9. Attendance:**

A candidate shall be considered to have satisfied the requirement of attendance for a semester if he/she attends not less than 75% of the total number of lectures held till the end of the semester in each of the courses.

## **10. College Terms:**

The dates for the commencement and conclusion of the first and the second terms shall be as defined by the College. Only duly admitted students can keep the terms. The relevant ordinances pertaining to grant of terms as per NEP 2020 guidelines issued by UGC/ Maharashtra State Government/ Savitribai Phule Pune University will be applicable. (Reference: न न : न -2022/ .09/ -३/ न)

## **11. Methods Of Teaching & Evaluation**

**Teaching Method:** Courses will be delivered through lecture/ Practical method whichever is applicable. Courses offered will be of 2/4 Credits and of theory/ practical nature as applicable.

One credit Course of theory will carry 1 Lecture per week / 15 hours of teaching.



## Evaluation Method:

Each Course of 2 Credits will carry 50 marks in total and Course of 4 Credits will carry 100 marks in total. The evaluation of students for the courses will be done on **three** parameters:

- a) Continuous Internal Evaluation (CIE)
- b) Practical/ Field Project/ OJT/ CEP Examination
- c) End Semester Examination

Courses under Major, Minor, OE, VSC, SEC & AEC will be evaluated through CIE (40%) and ESE (60%). All the papers under General IKS and VEC will be assessed as CIE + ESE at the departmental level. Co- Curricular (CC) and Community Engagement & Service (CEP) courses will be evaluated only internally. However the assessment modes for the courses are subject to change by the BOS( Board of Studies) of respective courses.

### a) Continuous Internal Evaluation (CIE)

The CIE evaluation system of the course will be comprehensive & continuous during the entire period of the Semester. Internal assessment will be of 20/40 marks for 2/4 credit Courses respectively. These marks are divided as follows:

| Component                 | 20 Marks | 40 Marks |
|---------------------------|----------|----------|
| CIE I: Online MCQ Test    | 10       | 10       |
| CIE II: Refer Note below  | 10       | 10       |
| CIE III: Refer Note below | -        | 10       |
| CIE IV: Refer Note below  | -        | 10       |

**CIE II To IV:** Course teacher will adopt any of the following methods for internal assessment under CIE II to IV, each carrying 10 marks.

- a. Seminars/ Class Room Presentations
- b. Research Projects/ Article/ Case Studies
- c. Assignments/ Tutorials
- d. Practical activities/ Problem Solving Exercises
- e. Oral examination
- f. Group discussions/ Group Assignments

## **b) INT/ FP/ CEP/ OJT:**

- On Job Training (OJT): Credits for Internship (INT)/ Apprentice shall be one credit per one week of internship (or 30 hours of engagement), subject to a maximum of four credits per Semester. The internship shall be monitored jointly by the faculty and Industry/Organisation Mentor.
- Field-based Learning/ Practices (FP): These are the courses requiring students to participate in field-based learning/projects generally under the supervision of faculty. A minimum of 30 hours of learning activities per credit in a semester is required.
- Community engagement and service (CEP): These are the courses requiring students to participate in field-based learning/projects generally under the supervision of faculty. The curricular component of „community engagement and service“ will involve activities that would expose students to the socio-economic issues in society so that the theoretical learning can be supplemented by actual life experiences to generate solutions to real-life problems. 30 hours of contact time per credit in a semester along with 15 hours of activities such as preparation for community engagement and service, preparation of reports, etc., and independent reading and study. Thus, the total learner engaged time would be 90 hours for a 2-credit course.

## **c) End Semester Examination**

Question papers will be set for Thirty/ sixty marks (30/ 60) based on Course Credits. Question Papers for the End Semester Examination will be set based on the No. of Credits and nature of Course. Question paper pattern will defer for theory & practical courses.

## **12. Standard of Passing**

- a) A student must obtain a minimum of 40% marks in Continuous Internal Evaluation (CIE), and minimum 40% marks in Project/ Practical/ OJT and 40% marks in End Semester Examination.
- b) It means that **passing separately** in Continuous Internal Evaluation (CIE), Project/ Practical/ OJT Examination and End Semester Examination is compulsory (whichever is applicable).
- c) Student who fails in CIE of any Semester can reappear for the same in next immediate semester. (e.g. student who fails in Semester I CIE can reappear for it in Semester II itself)

**13. Award of Class:** The class shall be awarded to a student based on the guidelines from S.P.P.U. and as mentioned in the Examination Handbook.

**14. A.T.K.T. Rules:**

In order to progress to the third semester (2nd year B.Com.), students must successfully complete a minimum of 50% of their courses (22 credits) in the first and second semesters. Students need to earn a minimum of 44 credits in their first year and an additional 22 credits in their second year to be eligible for the third year. This necessitates passing all the courses offered in the first year.

**15. Verification & Revaluation**

The candidate may apply for verification and revaluation of result through Principal of the College which will be done by the college as per ordinances framed in this behalf.

Verification or Revaluation will be done only for End Semester Examination and not for CIE. Verification or Revaluation rule will not be applicable for Practical/ Field Project/ OJT/CC/CEP Courses.

**16. Grading & Structure of Transcript**

Conversion of percentage into credit(s) and grade(s): The following illustrations could be taken as an example for computing SGPA and CGPA from percentage to credits for degree program courses in Commerce subjects.

**Grades Points and Grade**

| Sr. No. | Numerical Grade                 | Grade Letter      |
|---------|---------------------------------|-------------------|
| 1)      | 9.5 or more than 9.5            | O (Outstanding)   |
| 2)      | 8.25 or more but less than 9.50 | A+ (Excellent)    |
| 3)      | 6.75 or more but less than 8.25 | A (Very Good)     |
| 4)      | 5.75 or more but less than 6.75 | B+ (Good)         |
| 5)      | 5.25 or more but less than 5.75 | B (Above Average) |
| 6)      | 4.75 or more but less than 5.25 | C (Average)       |
| 7)      | 4.00 or more but less than 4.75 | D (Pass)          |
| 8)      | Less than 4.00                  | F (Fail)          |
| 9)      | Absent                          | Ab (Absent)       |

### Conversion of Marks into GP and GL

| Sr. No. | Grade Letter      | Grade Point | Marks                           |
|---------|-------------------|-------------|---------------------------------|
| 1.      | O (Outstanding)   | 10          | $90 \leq \text{Marks} \leq 100$ |
| 2.      | A+ (Excellent)    | 9           | $75 \leq \text{Marks} \leq 89$  |
| 3.      | A (Very Good)     | 8           | $60 \leq \text{Marks} \leq 74$  |
| 4.      | B+ (Good)         | 7           | $55 \leq \text{Marks} \leq 59$  |
| 5.      | B (Above Average) | 6           | $50 \leq \text{Marks} \leq 54$  |
| 6.      | C (Average)       | 5           | $45 \leq \text{Marks} \leq 49$  |
| 7.      | D (Pass)          | 4           | $40 \leq \text{Marks} \leq 44$  |
| 8.      | F (Fail)          | 0 to 3      | $40 \leq \text{Marks}$          |
| 9.      | Ab (Absent)       | -           |                                 |

### PERCENTAGE CALCULATION OF A GIVEN CGPA

#### Conversion of CGPA into Corresponding Percentage

| CGPA | Grade | Equation                | Percentage |
|------|-------|-------------------------|------------|
| 10   | O     | $20 \times 10 - 100$    | 100        |
| 9.75 | O     | $20 \times 9.75 - 100$  | 95         |
| 9.5  | O     | $20 \times 9.5 - 100$   | 90         |
| 9.0  | A+    | $12 \times 9 - 24$      | 84         |
| 8.25 | A+    | $12 \times 8.25 - 24$   | 75         |
| 8.0  | A     | $10 \times 8 - 7.5$     | 72.5       |
| 7.0  | A     | $10 \times 7 - 7.5$     | 62.5       |
| 6.75 | A     | $10 \times 6.75 - 7.5$  | 60         |
| 6.25 | B+    | $5 \times 6.25 + 26.25$ | 57.5       |
| 5.75 | B+    | $5 \times 5.75 + 26.25$ | 55         |
| 5.5  | B     | $10 \times 5.5 - 2.5$   | 52.5       |
| 5.25 | B     | $10 \times 5.25 - 2.5$  | 50         |
| 4.75 | C     | $10 \times 4.75 - 2.5$  | 45         |
| 4.00 | C     | $6.6 \times 4.0 + 13.6$ | 40         |

Minor variations may be adjusted by the College.

## 17. Grade Improvement

Subject to change as per the NEP 2020 guidelines/notifications issued by UGC/Maharashtra State Government/Savitribai Phule Pune University. (Reference: न न : न -2022/ . .09/ -३ / न ) a Candidate will be allowed to re-appear for the examination for improvement of Class or grade within a period of 3 years from the date of his/her passing Bachelor Degree examination. Only 1 attempt for improvement will be allowed, according to the syllabus in existence.

- a) A Candidate shall have to reappear for minimum 1/3rd and /or maximum all the courses at a time on which the class is awarded. However, reattempted paper cannot be chosen by the candidate for the purpose of class improvement.
- b) A Candidate who has appeared for improvement of class and fails to improve his/her class, his/her performance at such reappearance shall be ignored.
- c) A Candidate appearing for the improvement of Class grade shall not be entitled to be in the list of Rank holders/ Merit.
- d) Improved Candidate will have to surrender the degree, Statement of marks, passing certificate in original, after the declaration of their results of the concerned improved class. After surrendering the above documents in original, new certificate will be issued in due course of time as in usual process.

## 18. Study Material

The study material for the courses will be provided to students with the objective to support their academic learning and enhance their understanding of the subject matter.

Study material will be provided through the online platforms such as Google Classroom or Moodle. These materials will include digital textbooks, e-books, lecture notes, lecture hand-outs+, study guides presentations, and online quizzes or assessments.

## 19. Question Paper Pattern

Question Papers for the End Semester Examination will be set based on the No. of Credits and nature of Course. Question paper pattern will be different for theory & practical courses.

A template of a Theory Question Paper for 60 marks is as below:

## END SEMESTER EXAMINATION - TEMPLATE

**Course Code:**

**Duration:**

**Course Title:**

**Total Marks: 60**

Q1) 5 MCQ questions

(5marks)

Q2) Long answer

A Or B

(15 marks)

Q3) Long answer

A Or B

(15 marks)

Q4) Long answer

A Or B

(15 marks)

Q5) \*Short note (attempt any two)

(10 marks) a)

b)

c)

d)

\*\*\*\*\*

### Glossary

- **Academic Year:** The duration of two consecutive (one odd and one even) semesters constitutes one academic year.
- **Choice Based Credit System (CBCS):** The CBCS provides choice for students to select from the prescribed courses (core courses, discipline specific electives, generic elective, ability enhancement compulsory courses, skill enhancement courses, mandatory non-CGPA courses etc.).
- **Program:** An educational program leading to award of a degree.

- **Course:** Usually referred to, as „paper“ is a component of a program. Each course should define learning objectives and learning outcomes. A course may be designed to comprise lectures, field work, outreach activities, project work, vocational training, viva, seminars, term papers, assignments, presentations, self-study etc. or a combination of some of these.
- **Credit(C):** A unit by which the course work is measured. It determines the number of hours of teaching/ instruction required per week.
- **To earn 1 credit minimum 15 hours of teaching/ instruction is required.**
- A 2 credits theory course requires a minimum duration of 30 hours of teaching in a semester (15hrs\*2= 30 hours).
- A 2 credits theory course requires a minimum duration of 30 hours of teaching in a semester
- A 1 credits practical course requires a minimum duration of 15 hours of practical work in a semester.
- **Letter Grade:** It is an index of the performance of students in a said course. Grades are denoted by letters O, A+, A, B+, B, C, P and F. The Letter Grades, Grade Points and scale of UGC are adopted. Grading is done using Letter Grades as qualitative measure of achievement in each Course like: O (Outstanding), A+ (Excellent), A (Very Good), B+ (Good), B (Above Average), C (Average), P (Pass), F (Fail) and Ab (Absent), based on the percentage (%) of marks scored in (CIE+SEE) of the Course and conversion to Grade.
- **Grade Point (GP):** It is a numerical weight allotted to each letter grade on a 10-point UGC scale viz. O=10, A+=09, A=08, B+=07, B=06, C=05, P=04, F=00 & Ab=00.
- **Credit Point (CP):** The numerical value obtained by multiplying the grade point (GP) by the no. of credit(C) of the respective course i.e.  $CP = GP \times C$ .
- **Cumulative Grade Point Average (CGPA):** It is a measure of overall cumulative performance of a student over all semesters. The CGPA is the ratio of total credit points secured by a student in various courses in all semesters and the sum of the total credits of all courses in all the semesters. It is expressed up to two decimal places.
- **Semester Grade Point Average (SGPA):** It is a measure of performance of work done in a semester. It is ratio of total credit points (CPs) secured by a student in various courses

registered in a semester and the total course credits taken during that semester. It shall be expressed up to two decimal places.

- **Semester:** Each semester shall consist of 15-18 weeks of academic work equivalent to 90/100 actual teaching days. The odd semester may be scheduled from June to December and even semester from January to May.
- **Transcript:** Based on the grades earned, a transcript shall be issued to all the registered students after every semester. The transcript shall display the course details (code, title, no. of credits, grades secured) along with SGPA of that semester and CGPA earned till that semester at the end of each academic year. The students shall be issued transcript for each semester and a consolidated transcript indicating the performance in all the semesters at the completion of the program.
- **Absolute Grading:** Under the absolute grading, the marks are converted to grades based on pre-determined class intervals.
- **Continuous Internal Evaluation (CIE) and Semester End Examinations (SEE)** are two key assessment methods. For all theory courses/papers, the ratio of CIE & SEE is 40:60. Thus a course of 100 Marks shall have 40 CIE + 60 SEE which includes 20 marks for Practical Courses.
- **Program Span (PS):** The program's maximum time for completion shall be: Duration of Program (4 Years) plus additional two 2 years.