



It gives me immense pride and pleasure to welcome students to the newly launched **B.Com BFSI and B.Com E-Commerce programmes under the Apprenticeship Embedded Degree Programme (AEDP)** in line with the vision of NEP-2020. These innovative programmes are designed to empower students with industry-relevant knowledge, practical exposure, professional skills, and entrepreneurial thinking. In a rapidly evolving digital economy, success belongs to those who are adaptable, skilled, and ready to embrace new opportunities. At the Department of Commerce, we are committed to nurturing talent, fostering innovation, and creating future-ready professionals who can confidently lead in the fields of Banking, Finance, Insurance, E-Commerce, and Digital Business. I encourage every student to dream big, work hard, and strive for excellence. Remember, every great achievement begins with a vision, determination, and the courage to take the first step.

“Your future is created by what you do today, not tomorrow.”

My heartfelt best wishes to all students for a successful, rewarding, and inspiring academic journey.

Dr. Naresh Kumar
Head, Department of Commerce

Himachal Pradesh University

B. Com -Pass Course

Undergraduate Curriculum Framework 2025-26

(As per National Education Policy-2020)

Bachelor of Commerce (B. Com-Pass Course)

(Three- and Four-Year Course)

Programme Objectives:

1. The Course focuses mainly on enhancing the employability skills of Commerce students
2. The introduction of updated and need-of-the-hour concepts and contents will make a student employable and at the same time confident in his/her day-to-day transactions.
3. The course also meets the requirement of the young and enterprising Indians to nurture their dreams of entrepreneurship.
4. Overall, the course touches upon the humane aspect of every student pursuing it and encourages them to contribute to nation-building through their intellect and social capital.

Programme Outcomes:

1. This program could provide Industries, Banking Sectors, Insurance Companies, Financing companies, Transport Agencies, Retail sector, warehousing etc., well trained professionals to meet the requirements.
2. After completing graduation, students can get skills regarding various aspects like Marketing Manager, Human Resource Manager, over all Administration abilities of the Company.
3. The ability of the students to make decisions at personal & professional level will increase after completion of this course.
4. Students can independently start up their own business.
5. Students can get thorough knowledge of finance and commerce. The knowledge of different specializations in Accounting, Costing, Banking, Taxation and Finance with practical exposure helps the students to stand in organization.

Program Structure

Proposed Scheme of Teaching & Evaluation for B. Com (Pass Course) with Commerce as Core subject

Semester I								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L + T + P)	SEE	CIE	Total Marks	Credits
1	B.C.101	Business Organization & Management	DSC - I	4+0+0	70	30	100	4
2	B.C.102	Financial Accounting-I	DSC - II	4+0+0	70	30	100	4
3	B.C.103	Business Law	MC - I	4+0+0	70	30	100	4
4	B.C. MDC - I	Fairs And Festivals of Himachal Pradesh TTMT 102	MDC - I	3+0+0	50	25	75	3
5	B.C. 104	E-Commerce	SEC - I	3+0+0	50	25	75	3
6		To be chosen from the basket of languages	AEC - I	2+0+0	35	15	50	2
Sub–Total (A)					345	155	500	20

Semester II								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L + T + P)	SEE	CIE	Total Marks	Credits
7	B.C.105	Principles of Marketing	DSC - III	4+0+0	70	30	100	4
8	B.C.106	Financial Accounting-II	DSC - IV	4+0+0	70	30	100	4
9	B.C.107	Company Law	MC - II	4+0+0	70	30	100	4
10	B.C. MDC- II	Adventure Tourism in Himachal Pradesh TTMT 202	MDC-II	3+0+0	50	25	75	3
11	B.C.108	Entrepreneurship and Venture Creation	SEC-II	3+0+0	50	25	75	3
12		Environment-related Courses (As prepared by the Department of Env. Science)	VAC-I	2+0+0	35	15	50	2
13		As per the guidelines of the University *	I/A/P/C*	0+0+2*	-	50*	50*	2*
Sub–Total (B)					345	205*	550*	22*

EXIT OPTION WITH CERTIFICATION–with ability to solve well-defined problems

***Credits may vary as per the directions of the University.**

Bachelor of Commerce (B.Com) Banking, Financial Services and Insurance (BFSI)

Himachal Pradesh University

Programme Structure

Bachelor of Commerce (B.Com) Banking, Financial Services and Insurance (BFSI)

Under Apprenticeship Embedded Degree Programme (AEDP)

(As per National Education Policy-2020)

(Three- and Four-Year Course)

Programme Objectives :

1. To integrate academic learning with structured apprenticeship in the banking and financial services sector, fostering experiential knowledge and workplace readiness.
2. To nurture confident, industry-ready graduates by building essential professional competencies in customer relationship management, financial operations, retail banking services, and effective communication.
3. To encourage holistic development through value-based education, sustainability awareness, and interdisciplinary learning relevant to financial services and inclusive banking.
4. To enable students to become lifelong learners, equipped to adapt, grow, and pursue higher studies or diverse career paths in banking, insurance, and financial services in a rapidly evolving economic environment.

Programme Outcomes:

By the end of the program, graduates will be able to:

1. Demonstrate foundational and specialized knowledge in banking operations, financial products, risk management, customer relationship practices, and insurance services.
2. Apply professional competencies in branch banking, customer onboarding, KYC compliance, digital banking platforms, and financial product handling through hands-on apprenticeship experience.
3. Integrate classroom concepts with live industry exposure, showing proficiency in banking technologies, service operations, regulatory frameworks, and client servicing within the BFSI ecosystem.
4. Exhibit clear and persuasive communication, leadership, and teamwork skills to collaborate effectively in cross-functional financial teams and client-facing roles.
5. Demonstrate ethical responsibility and an entrepreneurial mindset by incorporating financial inclusion, transparency, and innovation in banking and insurance ventures.
6. Utilize critical thinking, data analytics, and fintech tools to assess financial challenges, mitigate risks, and make informed, practical decisions in dynamic BFSI environments.

Program Structure
Scheme of Teaching & Evaluation for B. Com Banking, Financial
Services and Insurance

Semester I								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
1	B.C.R/E/B 101	Accounts Assistant	DSC-I	2+1+2	70	30	100	4
2	B.C.B.102	Business Statistics	DSC- II	3+0+2	70	30	100	4
3	B.C.B.103	Introduction to Banking and Finance	MC-I	4+0+0	70	30	100	4
4	B.C.B. MDC-I	Fairs And Festivals of Himachal Pradesh TTMT 102	MDC-I	3+0+0	50	25	75	3
5	B.C.B 104	Management Insights and Applications	SEC-I	3+0+0	50	25	75	3
6		(English/Hindi/Sanskrit)To be chosen from the basket of languages	AEC - I	2+0+0	35	15	50	2
Sub-Total(A)					345	155	500	20

Semester II								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
7	B.C.R/E/ B 105	GST Assistant	DSC- III	3+0+2	70	30	100	4
8	B.C. B 106	Essentials of Insurance	DSC- IV	4+0+0	70	30	100	4
9	B.C. B 107	Business Regulatory Framework	MC - II	4+0+0	70	30	100	4
10	B.C.B MDC-II	Adventure Tourism in Himachal Pradesh TTMT 202	MDC-II	3+0+0	50	25	75	3
11	B.C. B 108	Computer Accounting Tally Prime	SEC-II	2+0+2	50	25	75	3

12		Environment-related Courses (As prepared by the Department of Env. Science)	VAC-I	2+0+0	35	15	50	2
13		As per the guidelines of the University	I/A/P/C	0+0+4	-	-	100	4
Sub-Total(B)					345	155	600	24

EXIT OPTION WITH CERTIFICATION

Semester III								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
14	B.C.B 201	Insurance Advisor	DSC- V	3+1+0	70	30	100	4
15	B.C.B 202	Indian Financial System	DSC- VI	4+0+0	70	30	100	4
16	B.C.B 203	Principles and Practices of Insurance	MC- III	4+0+0	70	30	100	4
17	B.C.B MDC- III	To be opted from the basket of subjects	MDC-III	3+0+0	50	25	75	3
18	B.C.B 204	Taxation- I	SEC-III	3+0+0	50	25		3
19		As per the Faculty of Commerce and Management	VAC-II	2+0+0	35	15	50	2
20		(English/Hindi/Sanskrit) To be chosen from the basket of languages	AEC-II	2+0+0	35	15	50	2
Sub-Total(C)					380	170	550	22

Semester IV								
Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
21	B.C. B 205	Mutual Fund Distributor	DSC -VII	2+1+2	70	30	100	4
22	B.C. B 206	Financial Management Theory and Practice	DSC - VIII	4+0+0	70	30	100	4
23	B.C. B 207	Taxation - II	MC - IV	4+0+0	70	30	100	4

24	B.C. B 208	Any one of the following: a) Recent Trends in Insurance Sector b) Emerging Trends in Banking	DSE – I	4+0+0	70	30	100	4
25		As per the Faculty of Commerce and Management	VAC-III	2+0+0	35	15	50	2
26		(English/Hindi/Sanskrit)To be chosen from the basket of languages	AEC-III	2+0+0	35	15	50	2
Sub–Total(D)					350	150	500	20

EXIT OPTION WITH DIPLOMA semester V

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
27	B.C.B 301	Allied course – MOOC	DSC-IX	-	-	-	100	2
28	B.C.B 302	Apprenticeship in Industry	DSC-X	-	-	-	100	20
Sub–Total (E)							200	22

Semester VI

Sl. No.	Course Code	Title of the Course	Category of Courses	Teaching Hours per Week (L+T+P)	SEE	CIE	Total Marks	Credits
29	B.C.B 304	Apprenticeship in Industry	DSC-XI	-	-	-	100	20
Sub–Total(F)							100	20
Grand Total								128

EXIT OPTION WITH BACHELOR'S DEGREE

Acronyms Expanded

AEC:	Ability Enhancement Course
DSC:	Discipline-Specific Core (Course)
SEC-SB/VB:	Skill Enhancement Course-Skill Based/ Value- Based
MC:	Minor Course
MDC:	Multi-Disciplinary Course
VAC:	Value addition Course
DSE:	Discipline Specific Elective

SEE:	Semester End Examination
CIE:	Continuous Internal Evaluation
L+T+P:	Lecture + Tutorial + Practical(s)
I/A/P/C	Internship/Apprenticeship/Project/Community Outreach

E -Commerce

Himachal Pradesh University
Programme Structure
Bachelor of Commerce (B. Com) E-Commerce
Under Apprenticeship-Based UG Degree Programme (AEDP)
(As per National Education Policy-2020)
(Three- and Four-Year Course)

Programme Objectives:

1. The course is designed to enhance the employability skills of commerce students, specifically by equipping them with the digital and business acumen required in the e-commerce industry.
2. Beyond technical skills, the course aims to instill ethical values and social responsibility, cyber laws and digital contracts, data privacy and security norms, encouraging students to contribute meaningfully to digital nation-building and inclusive economic growth through e-commerce.
3. To promote self-assured, employable graduates by fostering dynamic business skills in digital

customer relations, inventory management and effective communication.

4. To support and align students' capabilities in becoming lifelong learners, develop a mindset for digital innovation and entrepreneurship enabling them to adapt, grow, and pursue higher education or diverse career paths in a rapidly changing world.

Programme Outcomes:

By the end of the program, graduates will be able:

1. The curriculum provides in-depth knowledge and practical exposure in areas like online accounting, digital payment systems, cyber laws, and data-driven business management—preparing students for dynamic organizational roles.
2. Graduates will be prepared to take up roles in industries such as e-commerce platforms, fintech firms, digital marketing agencies, online retail, logistics, and warehousing—offering expertise in both commerce and digital operations.
3. Students will gain skills essential for roles such as E-Commerce Manager, Digital Marketing Executive and Supply Chain Analyst in digital business environments.
4. The programme sharpens analytical and decision-making skills, enabling students to make sound business choices at both personal and professional levels, particularly in fast-paced digital markets.

Program Structure
Scheme of Teaching & Evaluation for B. Com E-Commerce

Semester I								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
1	B.C.E 101	Basics of Accounting	DSC – I	2+1+2	70	30	100	4
2	B.C.E.102	E-Commerce and Logistics Operations	DSC – II	3+1+0	70	30	100	4
3	B.C.E.103	Inventory Management	MC – I	3+0+2	70	30	100	4
4	B.C.E. MDC - I	Fairs And Festivals of Himachal Pradesh TTMT 102	MDC – I	3+0+0	50	25	75	3
5	B.C.E.104	Outsourcing in E Commerce	SEC – I	2+1+0	50	25	75	3
6		(English/Hindi/Sanskrit) To be chosen from the basket of languages	AEC - I	2+0+0	35	15	50	2
Sub-Total (A)					345	155	500	20

Semester II								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
7	B.C.E 105	Personality Development and Communication Skills	DSC – III	3+0+2	70	30	100	4
8	B.C.E.106	Management Dynamics and Applications	DSC - IV	3+1+0	70	30	100	4
9	B.C.E.107	Warehouse Management	MC - II	3+0+2	70	30	100	4
10	B.C.E. MDC-II	Adventure Tourism in Himachal Pradesh TTMT 202	MDC-II	3+0+0	50	25	75	3
11	B.C.E.108	MIS for E-Commerce	SEC-II	2+1+0	50	25	75	3
12		Environment-related Courses (As prepared by the Department of Env. Science)	VAC – I	2+0+0	35	15	50	2

13		As per the guidelines of the University	I/A/P/C	0+0+4			100	4
Sub-Total (B)					345	155	600	24

Semester III								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
14	B.C.E 201	Customer Relationship Management	DSC – V	3+1+0	70	30	100	4
15	B.C.E.202	Entrepreneurship and Venture Creation	DSC - VI	3+1+0	70	30	100	4
16	B.C.E.203	Advertisement and Sales Management	MC - III	4+0+0	70	30	100	4
17	B.C.E. MDC-III	To be chosen from the basket of subjects	MDC-III	3+0+0	50	25	75	3
18	B.C.E.204	Cyber Law and Security	SEC-III	2+1+0	50	25	75	3
19		As per the Faculty of Commerce and Management	VAC – II	2+0+0	35	15	50	2
20		(English/Hindi/Sanskrit) To be chosen from the basket of languages	AEC – II	2+0+0	35	15	50	2
Sub-Total (C)					380	170	550	22

Semester IV								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
21	B.C.E 205	IT Skills in Business	DSC – VII	2+1+2	70	30	100	4
22	B.C.E.206	Digital Marketing	DSC - VIII	4+0+0	70	30	100	4
23	B.C.E.207	E Commerce Packaging and Fulfilment	MC - IV	4+0+0	70	30	100	4
24	B.C.E.208	Any one of the following: a) Operations Management OR b) Supply Chain Management	DSE - I	3+1+0	70	30	100	4
25		As per the Faculty of Commerce and Management	VAC – II	2+0+0	35	15	50	2
26		(English/Hindi/Sanskrit) To be chosen from the basket of languages	AEC – III	2+0+0	35	15	50	2
Sub-Total (D)					350	150	500	20

EXIT OPTION WITH DIPLOMA

Semester V								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
27	B.C.E. 301	Allied course -MOOC (will be notified before the commencement of the semester)	DSC – IX	-	-	-	100	2
28	B.C.E. 302	Apprenticeship in E Commerce	DSC – X	-	-	-	100	20
Sub-Total (E)					-	-	200	22

Semester VI								
Sr. No.	Course Code	Title of the Course	Category of courses	Teaching Hours Per Week (L+T+P)	SEE	CIE	Total Marks	Credits
29	B.C.E. 304	Apprenticeship in E Commerce	DSC – XI	-	-	-	100	20
Sub-Total (F)					-	-	100	20
Grand Total								128

EXIT OPTION WITH BACHELOR'S DEGREE

Acronyms Expanded

AEC: Ability Enhancement Course

DSC: Discipline-Specific Core (Course)

SEC-SB/VB: Skill Enhancement Course-Skill Based/ Value-Based

MC: Minor Course **MDC:** Multi-Disciplinary Course **VAC:** Value Addition Course **DSE:**

Discipline Specific Elective **SEE:** Semester End Examination

CIE: Continuous Internal Evaluation

L+T+P: Lecture + Tutorial + Practical(s)

I/A/P/C: Internship/Apprenticeship/Project/Community Outreach