



Bachelor in Business Administration (BBA) with Specialization BFSI

(Aligned with NEP 2020 & with the guidelines of UGC/ AICTE)

Academic Batch: 2026–2030
JK Institute of Management Studies

Programme Overview

About the Programme

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The **BBA with Specialisation in Banking, Financial Services and Insurance (BFSI)** is an eight-semester undergraduate programme offered by **JK Institute of Management Studies, Jagadguru Kripalu University**. Aligned with **NEP 2020** and **UGC/AICTE** guidelines, the programme combines core business management education with specialized knowledge in banking, financial services, insurance, investment, and fintech.

Through industry-oriented courses, skill enhancement programmes, live projects, internships, and experiential learning opportunities, students develop the analytical, technological, and managerial competencies required for careers in the rapidly evolving financial sector. The programme prepares graduates for opportunities in banking, insurance, financial institutions, fintech companies, investment services, and related industries.

Programme Highlights

- **NEP 2020 Aligned**
Flexible, multidisciplinary curriculum
- **BFSI Specialisation**
Dedicated BFSI tracks every semester
- **Industry Ready**
OJT, internships & live projects in Semesters VII & VIII
- **Value Education**
Holistic development through value-added courses

Semester I — Building the Foundations of Business and Financial Services

Total Credits: 26 | The first semester builds a strong foundation in management, accounting, taxation, and financial services while developing analytical, communication, and problem-solving skills essential for careers in the BFSI sector.

Sl. No.	Course Code	Subject	Category	L	T	P	Cr.
1	MNGT101	Principles of Management	MAJ	3	0	0	3
2	MGFN101	Financial Accounting	MAJ	4	0	0	4
3	BFSI101	Account Assistant (T+P)	MAJ (BFSI)	3	0	0	3
4	RISE102	Design Thinking	MIN	3	0	1	4
5	MATH102	Business Statistics & Mathematics	MD	3	0	0	3
6	ABLE101	Communicative English I	AEC	1	0	1	2
7	BFSI102	Introduction to Direct Taxes	SEC (BFSI)	3	0	0	3
8	JKVA101	Science of Mind Management	VAL	1	0	1	2
9	JKGP101	General Proficiency I	GP	0	0	1	1

MAJ – Major | MIN – Minor | MD – Multi Disciplinary | AEC – Ability Enhancement Course | SEC – Skill Enhancement Course | VAL – Value Added Course | GP – General Proficiency

Semester II — Understanding Financial Operations and Business Environment

Total Credits: 26 | The second semester strengthens students' understanding of marketing, economics, taxation, and business operations while developing technological, analytical, and communication skills essential for success in the BFSI sector.

Sl. No.	Course Code	Subject	Category	L	T	P	Cr.
1	MGMK101	Marketing Management &E-Commerce Ecosystem	MAJ	3	0	0	3
2	MNGT102	Organization Behavior	MAJ	3	0	0	3
3	BFSI103	GST Assistant	MAJ (BFSI)	4	0	0	4
4	AIML101	Introduction to AI	MIN	3	0	1	4
5	MNGT103	Micro & Macro Economics	MD	3	0	0	3
6	ABLE103	Business Communication	AEC	2	0	1	3
7	BFSI104	Introduction to In-direct Taxes	SEC (BFSI)	3	0	0	3
8	JKVA102	Art and Science of Happiness	VAL	1	0	1	2
9	JKGP102	General Proficiency II	GP	0	0	1	1

MAJ – Major | MIN – Minor | MD – Multi Disciplinary | AEC – Ability Enhancement Course | SEC – Skill Enhancement Course | VAL – Value Added Course | GP – General Proficiency

Semester III — Developing Financial and Insurance Management Competencies

Total Credits: 26 | The third semester enhances students' financial, managerial, and analytical competencies while developing expertise in insurance services, financial analysis, leadership, and technology-enabled decision-making for the BFSI sector.

Sl. No.	Code	Subject	Category	L	T	P	Cr.
1	MGHR201	Human Resource Management	MAJ	3	0	0	3
2	MGFN201	Financial Management	MAJ	3	0	0	3
3	BFSI201	Insurance advisor Agent	MAJ (BFSI)	4	0	0	4
4	AIML205	AI Tools for Finance management (Fintech, Wealth, Capital Market, BFSI)	MIN	3	0	1	4
5	CACC207	Management Information System	MD	2	0	1	3
6	MGHR202	Leadership and Team work	AEC	3	0	0	3
7	BFSI202	Financial Analysis	SEC (BFSI)	2	0	1	3
8	JKVA201	Golden rules of living your best life	VAL	1	0	1	2
9	JKGP201	General Proficiency III	GP	0	0	1	1

Semester IV — Exploring Investments, Analytics, and Financial Innovation

Total Credits: 26 | The fourth semester develops expertise in investments, wealth management, analytics, and entrepreneurship while strengthening students' understanding of ethical, sustainable, and data-driven decision-making in the BFSI sector.

Sl. No.	Course Code	Subject	Category	L	T	P	Credits
1	MNGT201	Business Environment & Sustainable Development	MAJ	3	0	0	3
2	MNGT202	Business Ethics & Corporate Governance	MAJ	3	0	0	3
3	BFSI203	Investment Risk & Return	MAJ (BFSI)	4	0	0	4
4	RISE201	Entrepreneurship & Innovation	MIN	2	0	1	3
5	RISE203	Business Research	MD	3	0	0	3
6	CACC208	Data Analytics for Management	AEC	2	0	1	3
7	BFSI204	Mutual Fund Distributer	SEC (BFSI)	2	0	1	3
8	JKVA202	Power of Thoughts	VAL	1	0	1	2
9	JKGP202	General Proficiency IV	GP	0	0	1	1

- ✓ Semester IV marks the completion of the first two years — students are now eligible for a **Diploma exit** under the NEP 2020 multiple entry/exit framework.

Semester V — Advancing Wealth Management and Capital Market Expertise

Total Credits: 23 | The fifth semester develops expertise in personal financial planning, capital markets, credit management, and operational decision-making while enhancing students' readiness for careers in banking, investments, and financial services.

Sl. No.	Code	Subject	Category	L	T	P	Cr.
1	MGFN301	Cost & Management Accounting	MAJ	3	0	0	3
2	MNGT301	Production Operation Management	MAJ	3	0	1	3
3	BFSI301	Personal Financial Planning	MAJ (BFSI)	4	0	0	4
4	BFSI302	Intro to Indian Capital Market	MIN (BFSI)	4	0	0	4
5	RISE303	Employability Planning I	AEC	2	0	1	3
6	BFSI303	Credit Processing Officer	SEC (BFSI)	2	0	1	3
7	JKGP301	General Proficiency V	GP	0	0	1	1

Semester VI — Mastering Retail Banking and Global Financial Operations

Total Credits: 21 | The sixth semester develops specialized expertise in retail banking, credit underwriting, financial product sales, and regulatory compliance while preparing students for professional roles in banking and financial services.

Sl. No.	Course Code	Subject	Category	L	T	P	Cr.
1	MNGT302	Business Law	MAJ	3	0	0	3
2	MNGT303	International Business	MAJ	3	0	0	3
3	BFSI304	Retail Banking Assets sales	MAJ (BFSI)	4	0	0	4
4	BFSI305	Retail Banking Assets Underwriting	MIN (BFSI)	4	0	0	4
5	RISE304	Employability Planning II	AEC	2	0	1	3
6	BFSI306	Retail Banking Liabilities Sales	SEC (BFSI)	2	0	1	3
7	JKGP302	General Proficiency VI	GP	0	0	1	1

- ☐ Completion of Semester VI makes students eligible for a **Bachelor's degree exit** under NEP 2020. Students may choose to continue for Honours/Research in Semesters VII & VIII.

Semesters VII & VIII — Honours, OJT & Research

Semester VII — Total Credits: 36

For Honours Students:

For Honours Students:

BFSI401 – Branch Banking Operations | MAJ (BFSI) | 4 Credits

BFSI402 – Business Correspondent / Business Facilitator | MAJ (BFSI) | 4 Credits

Specialisation Paper | MAJ | 4 Credits

For Non-Honours Students:

Elective I | MAJ | 4 Credits

Elective II | MAJ | 4 Credits

Elective III | MAJ | 4 Credits

Common for All:

MNGT401 – Business Policy & Strategic Management | MIN | 4 Credits

On-the-Job Training (OJT) – 4 Months | SEC | 8 Credits

Total Credits: 36

Semester VIII — Total Credits: 20

OJT / Internship (6 Months)

Live Project / Research Project / Capstone Project with Presentation | MAJ | 12 + 4 Credits

Minor Elective

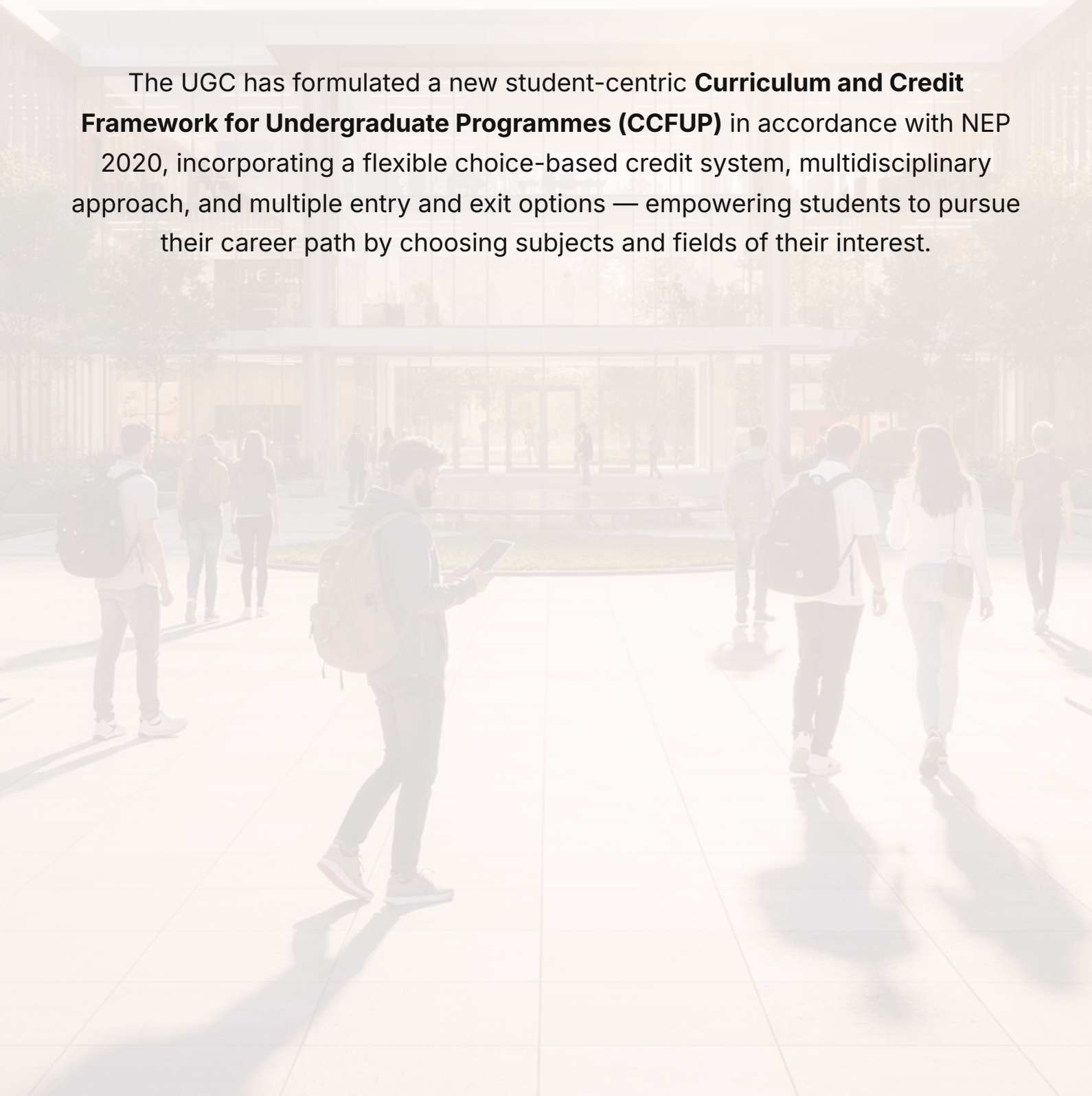
Elective | MIN | 4 Credits

- ✓ The final semester is entirely industry-immersive — students spend 6 months in real organisations, completing live or research projects that demonstrate their readiness for professional careers.¹

Features of National Education Policy (NEP-2020)

For UG Programs

The UGC has formulated a new student-centric **Curriculum and Credit Framework for Undergraduate Programmes (CCFUP)** in accordance with NEP 2020, incorporating a flexible choice-based credit system, multidisciplinary approach, and multiple entry and exit options — empowering students to pursue their career path by choosing subjects and fields of their interest.



Core Features of the NEP Framework

The NEP 2020 framework introduces transformative changes to undergraduate education, designed to give students greater freedom, flexibility, and holistic development.

Flexible Curricular Structures

Creative combinations of disciplinary areas enabling multidisciplinary study alongside rigorous specialisation in chosen subjects.

Multiple Entry & Exit Options

3 or 4-year UG degree programmes with UG Certificate, UG Diploma, or Degree depending on credits secured.

4-Year Honours Degree

Eight-semester programme with an option for Honours with Research upon completion of a rigorous research project in the major area.

Holistic & Multidisciplinary Education

The 4-year programme is the preferred option, offering the full range of holistic education alongside chosen major and minor disciplines.

Global Citizenship Education

Education for sustainable development integrated into the curriculum to empower learners as active promoters of peaceful, inclusive, and sustainable societies.

Internships & Apprenticeships

Opportunities with industries, businesses, premier institutions, and research organisations to actively engage with the practical side of learning.

Cutting-Edge Curriculum

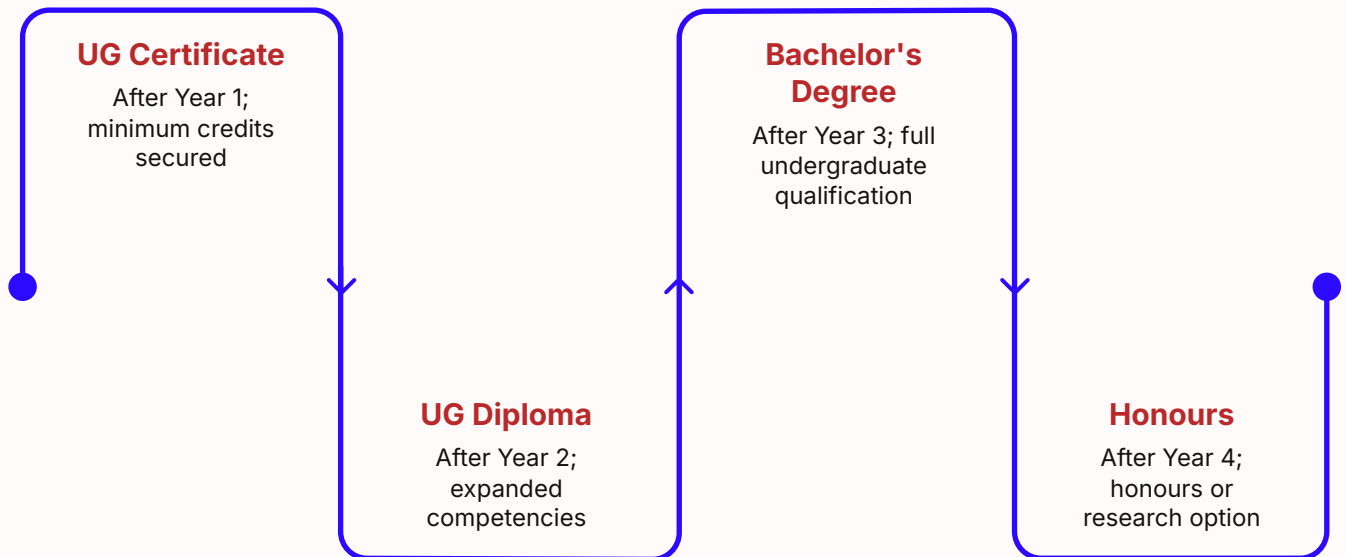
Preparation in AI, Agentic AI, Big Data, Machine Learning, FinTech, Cyber Security, Quantum Computing, Robotics, VLSI, Genomics, and more.

Alternative Learning Modes

Flexibility to switch between offline, ODL, online, and hybrid modes of learning as per student needs.

Multiple Entry & Exit Options

One of the most student-friendly features of NEP 2020 is the structured pathway that allows students to enter, exit, and re-enter the UG programme at defined milestones — ensuring no year of study is wasted.



Students who exit with a UG Certificate or UG Diploma are permitted to **re-enter within three years** and complete the degree programme. Students may also take a break during the period of study, but the total duration for completing the programme shall not exceed **7 years**.

- ① The Academic Bank of Credit (ABC) and guidelines for Multiple Entry and Exit are already in place to facilitate the implementation of CCFUP.

Minimum Credit Requirements

A student must fulfil the following minimum credit requirements for the award of a degree under each category. The framework ensures a balanced distribution across major, minor, multidisciplinary, and skill-based components.

Category	3-Year UG (120 Credits)	4-Year UG (160 Credits)	Remarks
Major with Specialisation	Min. 60 Credits (50%)	Min. 80 Credits (50%)	Core discipline focus
Minor Discipline	Min. 32 Credits	Min. 32 Credits	Broader understanding
Multidisciplinary Courses	Min. 9 Credits	Min. 9 Credits	Liberal arts & science
Ability Enhancement (AEC)	Min. 8 Credits	Min. 8 Credits	Language & communication
Skill Enhancement (SEC)	Min. 9 Credits	Min. 9 Credits	Practical & soft skills
Value-Added Courses (VAC)	Min. 6 Credits	Min. 6 Credits	Understanding India, community
Summer Internship	Min. 2–4 Credits	Min. 4 Credits	Work-based learning
Research Project / Dissertation	—	Min. 12 Credits	Honours with Research only
Total Minimum Credits	120 Credits	160 Credits	20 credits per semester

- ❑ 40% of the credits in any category may be earned through online courses approved by the Department and Institution as per existing UGC regulations.

Course Level Numbering System

The NEP framework introduces a standardised course numbering system to indicate the level and complexity of each course offered across all UG and PG programmes.

1	0–99: Pre-requisite / Bridge Courses Pass or fail courses with no credits. Replaces the existing informal bridge courses conducted in colleges and universities.
2	100–199: Foundation / Introductory Courses Entry-level courses designed to introduce students to the fundamentals of a discipline.
3	200–299: Intermediate-Level Courses Courses that build upon foundational knowledge and develop deeper understanding.
4	300–399: Higher-Level Courses Advanced undergraduate courses requiring prior foundational and intermediate knowledge.
5	400–499: Advanced Courses Specialised courses at the upper undergraduate level, often linked to research and industry applications.
6	500–699: Master's Level Courses 500–599 for first-year Master's; 600–699 for second-year of 2-year Master's or 1-year Master's degree programmes.
7	700+: Doctoral Level Courses Courses limited to doctoral students pursuing advanced research and specialisation.

Major, Minor & Multidisciplinary Disciplines

Major Discipline (Min. 80 Credits)

The primary discipline of focus. Students must secure ~50% of total credits through core courses in the major with specialisation. A student with 80 credits in Physics out of 160 total credits is awarded B.Sc. (Hons.) in Physics.

Eligibility for Honours with Research: CGPA of 7.5 (75%) after completion of 3rd year (6th semester).

Students can opt for a **Double Major** by securing a minimum of 40% credits (64 out of 160) from a second major discipline.

Minor Discipline (Min. 32 Credits)

Helps students gain broader understanding beyond the major. For example, a student in Computer Science & Engineering (AI&ML) may choose Cyber Security or Data Engineering as a minor.

Minor stream courses must be from the 300-level or above. 50% of minor credits must be in the relevant subject; the remaining 50% can be from any discipline of the student's choice.

Multidisciplinary Courses (Min. 9 Credits)

All UG students must complete 3 introductory-level courses from broad disciplines such as Natural Sciences, Mathematics & Statistics, or Humanities. Students cannot repeat courses already studied at the 12th class level.

- ① Students may change their major within the broad discipline at the end of the first year. HEIs may create **10% additional seats** over and above sanctioned strength to accommodate change-of-major requests, with preference given to students with the highest CGPA and no arrears.

Ability Enhancement, Skill Enhancement & Value-Added Courses

These course categories ensure that every UG student develops well-rounded competencies — from language and communication to practical skills and civic awareness.



Ability Enhancement Courses (AEC) — Min. 8 Credits

Focused on **Modern Indian Language (MIL) & English** with emphasis on language and communication skills. Develops critical reading, expository writing, academic writing, and the ability to participate in discussions and debates. Helps students appreciate the cultural and intellectual heritage of their chosen MIL.



Skill Enhancement Courses (SEC) — Min. 9 Credits

Aimed at imparting **practical skills, hands-on training, and soft skills** to enhance employability. Institutions may design courses as per students' needs and available resources. Vocational Education and Training forms an integral part, with a minimum of 12 credits allotted to the Minor stream for vocational courses.



Value-Added Courses (VAC) — Min. 6–8 Credits

Understanding India: Knowledge of contemporary India, its historical perspective, national development goals, constitutional values, fundamental rights and duties, India's freedom struggle, and Indian knowledge systems.
Community Engagement & Service: Exposes students to socio-economic issues and supplements theoretical learning with real-life experiences. **Field-Based Learning / Minor Project:** Provides exposure to development-related issues in rural and urban settings.

Internships, Projects & Research

Summer Internship / Apprenticeship / OJT (Min. 2–4 Credits)

All students undergo internships or apprenticeships in firms, industries, organisations, or research labs during the summer term. Opportunities span local industry, business organisations, health sectors, local governments (panchayats, municipalities), Parliament, media organisations, artists, and crafts persons. Students exiting after the first two semesters must complete a **4-credit work-based learning/internship** to receive a UG Certificate.

Minor Project (Min. 2 Credits)

A practical, hands-on project applying concepts from programming, data analytics, or AI. Students design and develop a small software application, AI model, or data-driven solution to solve a real-world problem. May be carried out individually or in a small team under faculty supervision. Requires a project report and presentation/demonstration at the end of the semester. Objective: enhance problem-solving ability, coding skills, and technical confidence before the major project.

Major / Captioned Project (Min. 12 Credits)

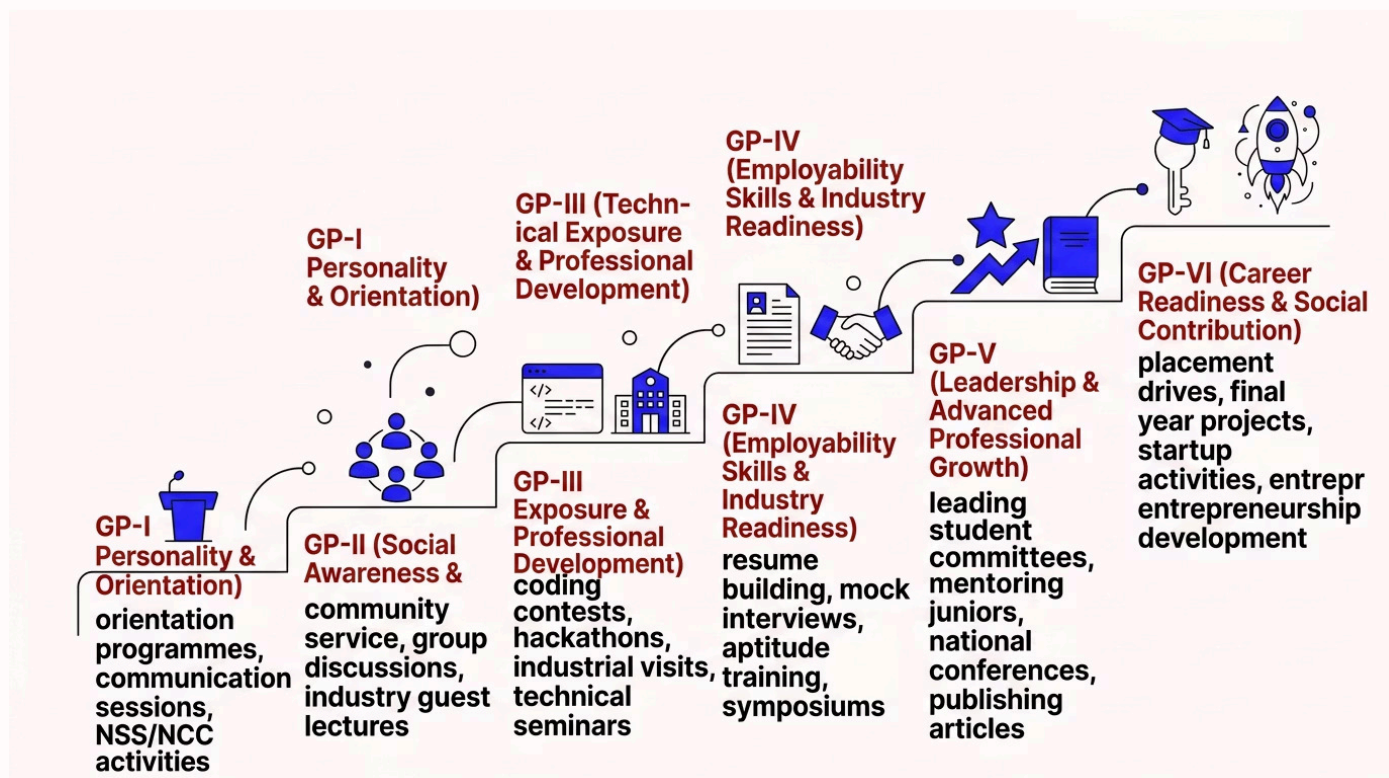
Applies knowledge and skills acquired throughout the programme to address a significant real-world problem. Develops research aptitude, critical thinking, innovation, and professional competencies. Involves problem identification, literature review, methodology development, analysis, implementation, testing, and documentation. May be carried out in collaboration with industry, research organisations, government agencies, or community stakeholders. Culminates in a project report, presentation, demonstration, and viva-voce — serving as a capstone experience reflecting NEP 2020 graduate attributes.

Research Project / Dissertation (Min. 12 Credits — Honours with Research)

Students choosing a 4-Year Bachelor's degree (Honours with Research) must take up a research project under faculty guidance, to be completed in the **eighth semester**. Research outcomes may be published in peer-reviewed journals, presented at conferences/seminars, or patented. Eligibility: CGPA \geq 7.5 after the 6th semester. Honours students not undertaking research will complete 3 courses for 12 credits in lieu of the dissertation.

General Proficiency — Semester-wise Development

General Proficiency is a co-curricular component that tracks the holistic development of students across all six semesters, from orientation and personality building to career readiness and community contribution.



Stage	Focus Area	Key Objective
GP-I	Personality & Orientation	Build confidence and communication skills at entry level
GP-II	Social Awareness	Improve teamwork, social responsibility, and leadership basics
GP-III	Technical Exposure	Enhance technical confidence and presentation skills
GP-IV	Employability Skills	Develop employability skills and professional grooming
GP-V	Leadership & Mentorship	Develop leadership, mentoring ability, and professional maturity
GP-VI	Career Readiness	Ensure career readiness, ethical responsibility, and community contribution

Modular Teaching & Evaluation Pattern

The NEP 2020 framework introduces a modular, continuous evaluation system that balances internal assessments, practical work, and end-term examinations to provide a comprehensive and fair assessment of student learning.

Internal Assessment Breakdown (60 Marks)

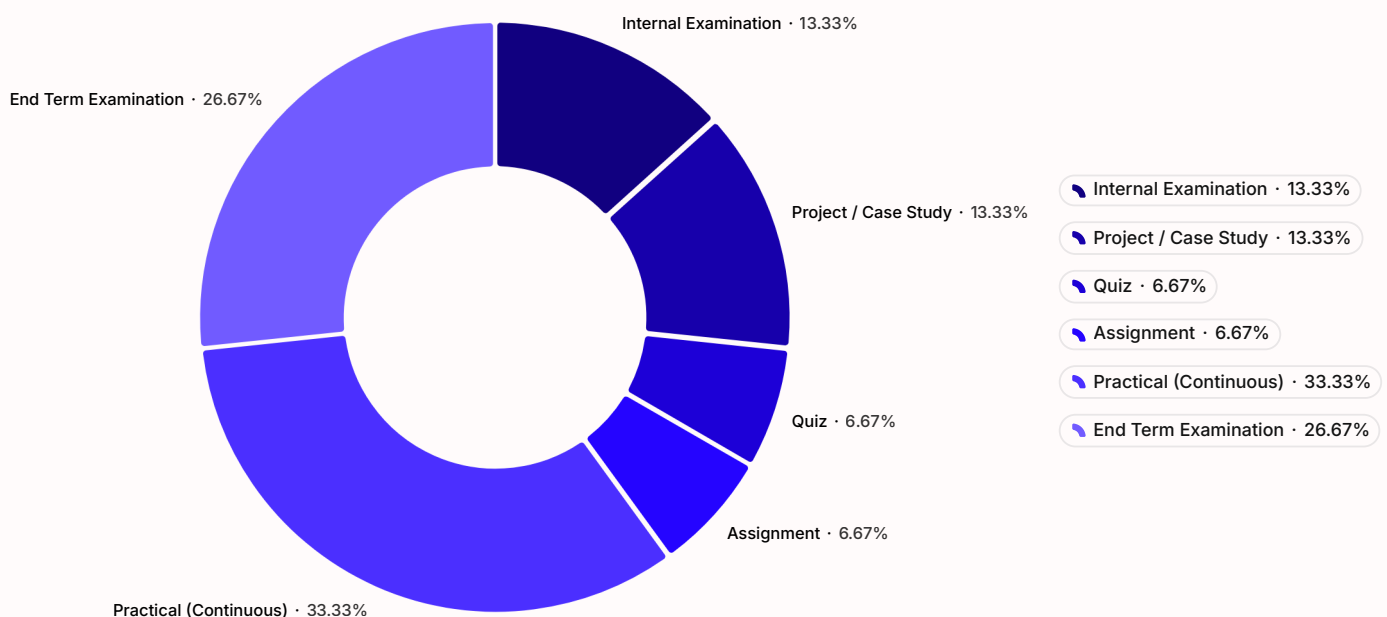
Component	Marks
One Internal Examination	20 Marks
Project / Case Study (2 × 10 Marks)	20 Marks
Quiz (1 Number)	10 Marks
Assignment (1 Number)	10 Marks
Total Internal	60 Marks

External Assessment

Component	Marks
Practical (Continuous Evaluation)	50 Marks
Final Examination (End Term)	40 Marks

Key Highlights of the Evaluation System

- Continuous and comprehensive assessment throughout the semester
- Project and case study-based evaluation promotes applied learning
- Quizzes and assignments ensure regular engagement with course content
- Practical evaluation rewards hands-on skills and lab performance
- End-term examination tests conceptual depth and analytical ability
- VIII Semester core major may be seminar-based with student presentations and discussions



The modular evaluation pattern ensures that students are assessed continuously and holistically, reducing dependence on a single high-stakes examination and encouraging consistent academic engagement throughout the programme.