



Universal Skill Tech University

NAAC A, UGC-Entitled

BBA (Hons.) BFSI

Type

Ug Program

Mode

Campus

Duration

4 Years

Total fees

₹ 559,155

Universal Skill Tech University

Universal SkillTech University is a new-age, UGC-recognised university located in Vasai-Virar, Maharashtra. Established by the Vidya Vikas Education Trust, the university is designed to bridge the gap between academic education and industry expectations through skill-based, multidisciplinary learning. Its academic approach combines classroom education with live projects, internships, on-the-job training and industry collaboration. With programmes spanning engineering, management, design, media, liberal arts, healthcare and other emerging fields, the university aims to develop globally competent professionals, entrepreneurs and future-ready leaders.

BBA (Hons.) BFSI

Highlights

- ◆ Four-year campus-based BBA Honours programme
- ◆ Specialisation in banking, finance, insurance and fintech
- ◆ Assured paid corporate internships for eligible students
- ◆ Up to 12 months of work experience before graduation
- ◆ Practical learning through labs, simulations and corporate projects

Learning outcomes

- ◆ Banking and financial services operations
- ◆ Financial analysis and business decision-making
- ◆ Credit evaluation and risk management
- ◆ Wealth management and investment fundamentals
- ◆ Digital finance, fintech and business analytics

Eligibility Criteria

Student appearing for Std 10+2 or passed with minimum 45%. Must have studied XII from any recognised boards (CBSE, ISC, HSC, IB, A Levels or equivalent).

Admission is through merit and counselling. No entrance exam required — focus is on potential, aptitude, and ambition.

Curriculum Overview

Semester I (8 subjects)

- ◆ Principles of Management
- ◆ Introduction to Financial Accounting
- ◆ Micro Economics
- ◆ Financial Literacy
- ◆ MS Excel for Data Analysis
- ◆ Indian Knowledge System
- ◆ Business Mathematics
- ◆ Minor Project 1: Market Survey — Analyzing Consumer Banking Habits & Digital Banking Adoption

Semester II (8 subjects)

- ◆ Indian Banking System
 - ◆ Introduction to Cost Accounting
 - ◆ Legal Framework of BFSI
 - ◆ Generative AI and Prompt Engineering
 - ◆ Communication & Presentation Skills
 - ◆ Introduction to Environmental Science
 - ◆ Customer Service Management
 - ◆ Minor Project 2: Design of a Custom Micro-Insurance Product for Low-Income Groups
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Semester III (7 subjects)

- ◆ Introduction to Financial Markets
- ◆ Macro Economics
- ◆ Introduction to Indian Financial System
- ◆ Digital Payment Systems
- ◆ Introduction to Fintech
- ◆ Introduction to Psychology
- ◆ Minor Project 3: Digital Literacy Project — Onboarding a Small Vendor to Digital Payment



Curriculum Overview (continued)

Semester IV (7 subjects)

- ◆ Principles of Investment Management
- ◆ Corporate Finance
- ◆ Insurance Management
- ◆ Negotiation Skills
- ◆ Introduction to Business Analytics
- ◆ Summer Internship — 4 Weeks (OR) Industrial Visit & Report Writing
- ◆ Minor Project 4: Virtual Portfolio Management & Stock Market Simulation

Semester V (6 subjects)

- ◆ Risk Management and Credit Appraisals
- ◆ Financial Statements Analysis
- ◆ Wealth Management and Mutual Funds
- ◆ Design Thinking and Innovation
- ◆ Internship / OJT / Apprenticeship / Project-Based Work — 10 Weeks
- ◆ Minor Project 5: Credit Appraisal & Risk Assessment of an MSME

Semester VI (4 subjects)

- ◆ Introduction to Commodities Market and Forex Market
- ◆ Taxation & Financial Planning
- ◆ Entrepreneurship and New Venture Creation
- ◆ Industry Internship — Embedded Project Work (Banking / Financial Services / Insurance)



Curriculum Overview (continued)

Semester VII (6 subjects)

- ◆ Financial Modelling
 - ◆ Insurance Underwriting and Claims Processing
 - ◆ International Finance
 - ◆ BFSI Analytics
 - ◆ Internship / OJT / Apprenticeship / Research Work — 10 Weeks
 - ◆ Capstone: Problem-Solving in BFSI
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Semester VIII (3 subjects)

- ◆ Strategic Financial Management
- ◆ Technical and Fundamental Analysis
- ◆ Industry Internship — Embedded Project Work & Viva Voce (OR) Research Work & Dissertation

Fee Structure

Fee heads	Year 1	Year 2	Year 3	Year 4	Total
Course Fee	₹ 125,000	₹ 134,375	₹ 144,453	₹ 155,287	₹ 559,115
Total	₹ 125,000	₹ 134,375	₹ 144,453	₹ 155,287	₹ 559,115

Career & Placement highlights

Top Career Roles



Financial Analyst



Credit Analyst



**Banking Operations
Executive**



**Wealth Management
Executive**



**Insurance Operations
Associate**



**FinTech Operations
Analyst**