AC – 24/11/2023
Item No. – 7.3 (N)

As Per NEP 2020

University of Mumbai

Title of the program

A - U.G. Certificate in Banking and Insurance
B - U.G. Diploma in Banking and Insurance
C – B.Com. (Banking and Insurance)
D – B.Com. (Hons.) in Banking and Insurance
E – B.Com. (Hons. with Research) in Banking and Insurance

Syllabus for

Semester – Sem. I to II

Ref: GR dated 20th April, 2023 for Credit Structure of UG

(With effect from the academic year 2024-25 Progressively)

University of Mumbai

(As per NEP 2020)

Sr. No.	Heading	Particulars	
1	**Title of program** **O: CU-507A**	**A**	U.G. Certificate in Banking and Insurance
	O: CU-507B	**B**	U.G. Diploma in Banking and Insurance
	O: CU-507C	**C**	Bachelors of (Banking and Insurance)
	O: CU-507D	**D**	Bachelors of (Hons.) in Banking and Insurance
	O: CU-507E	**E**	Bachelors of (Hons. with Research) in Banking and Insurance
2	**Eligibility** **O: CU-508A**	**A**	Passed XII std. Examination and secured not less than 45% marks in aggregate (40% in the case of reserved category) at one and the same sitting from the Commerce stream from any recognized board or Passed Equivalent Academic Level 4.0.
	O: CU-508B	**B**	Under Graduate Certificate in Banking and Insurance Academic Level 4.5
	O: CU-508C	**C**	Under Graduate Diploma in Banking and Insurance Academic Level 5.0
	O: CU-508D	**D**	Bachelors of Banking and Insurance with minimum CGPA of 7.5 Academic Level 5.5
	O: CU-508E	**E**	Bachelors of Banking and Insurance with minimum CGPA of 7.5 Academic Level 6.0
3	**Duration of program** **R: CU-516**	**A**	One Year
		B	Two Years
		C	Three Years
		D	Four Years
		E	Five Years
4	**Intake Capacity** **R: CU-517**	60	
5	**Scheme of Examination** **R: CU-518**	40% Internal Assessment 60% External Semester End Examination. (NEP)	

6	**Standards of Passing** **R: CU-519**	40% marks in aggregate for each course Individual Passing in Internal and External Examination	
7	Credit Structure **Sem. I - R: CU-520A** **Sem. II - R: CU-520B**	Attached herewith	
	Credit Structure **Sem. III - R: CU-520C** **Sem. IV - R: CU-520D**		
	Credit Structure **Sem. V - R: CU-520E** **Sem. VI - R: CU-520F**		
8	**Semesters**	A	Sem I & II
		B	Sem I, II, III& IV
		C	Sem I, II, III, IV, V & VI
		D	Sem I, II, III, IV, V, VI, VII & VIII
		E	Sem I, II, III, IV, V, VI, VII, VIII, IX & X
9	**Program Academic Level**	A	4.5
		B	5.0
		C	5.5
		D	6.0
		E	6.5
10	**Pattern**	Semester	
11	**Status**	New	
12	**To be implemented from Academic Year Progressively**	From Academic Year: 2024-25	

Sign of Chairman
Dr. Sunil Karve
Chairman of Banking & Insurance and Investment Management

Sign of the
Offg. Associate Dean
Dr. Ravikant Balkrishna Sangurde
Faculty of Commerce

Sign of the
Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Management

Sign of offg. Dean
Prof. Kavita Laghate
Faculty of Commerce & Mangement

Preamble

1) Introduction

In India banking and insurance sector is undergoing a paradigm shift. They aim at identifying and building long-term relationships with customers and are trying to create customised solutions for their clients to maximize their profits. The program includes training for various concepts and fundamentals used and practiced in the insurance and banking sectors. The programme focuses on banking and insurance which provides strategic choice for students aspiring to build a career in the financial services sector. This program provides an understanding of the principles, practices, and challenges specific to the banking and insurance sector and is designed in an industry- oriented way.

2) Aims and Objectives

1. Students will learn the experiential knowledge of the practice relating to insurance and banking.
2. Students will learn how to combine conceptual and practical learning to make decisions for insurance and banking.
3. Students will understand the best way to contribute to the verticals of insurance and banking by critically analyzing the legal aspects using their technological and research skills.
4. Students will be able to present influential behavior during the negotiation and decision-making stage.
5. Students will develop to become ethically responsible managers or any successful professionals in this field and help society and their respective businesses grow and thrive.

3) Learning Outcomes

Students will be able:

1. To acquire knowledge about the development of banking and insurance.
2. To understand the fundamentals and theoretical base of principles of banking and insurance business.
3. To apply process for providing banking and insurance business services.
4. To learn new concepts introduced in the banking and insurance system.
5. To get an adequate exposure to operational environment in the field of Banking & Insurance

4) Any other point (if any)

_____

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5. Credit Structure of the Program (Sem I, II, III, IV, V & VI)

Under Graduate Certificate in in Banking and Insurance

Credit Structure (Sem. I & II)

Under Graduate Programs in University

	R:_____A								
Level	**Semester**	**Major**		**Minor**	**OE**	**VSC, SEC (VSEC)**	**AEC, VEC, IKS**	**OJT, FP, CEP, CC,RP**	**Cum. Cr. / Sem.**	**Degree / Cum. Cr.**
		Mandatory	**Electives**							
4.5	I	6 Principles and Practices of Banking and Insurance (4) Fundamental Accounting - I (2)		-	2+2	VSC:2,SEC:2 **VSC: 2** Business Communication -I (2) **OR** Mutual Fund (2) **OR** Soft Skills and Personality Development (2) **SEC: 2** Application of MS Excel in Business (2) **OR** Service Marketing (2)	AEC :2, VEC :2, IKS: 2	CC:2	22	**UG** **Certificate 44**
	R:_____B									
	II	6 Management Process and Organizational Behavior (4) Fundamental Accounting -II (2)		2	2+2	VSC:2,SEC:2 **VSC: 2** Business Communication -II (2) **OR** Forex (2) **OR** Startups (2) **SEC: 2** Introduction to Digital Marketing (2) **OR** Insurance Broking and Advisory (2)	AEC :2, VEC :2	CC:2	22	
	Cum Cr.	12	-	2	8	4+4	4+4+2	4	44	

Exit option: Award of UG Certificate in Major with 40-44 credits and an additional 4 credits core NSQF course/ Internship OR Continue with Majorand Minor

Under Graduate Diploma in in Banking and Insurance

Credit Structure (Sem. III & IV)

Under Graduate Programs in University

	R:_____C								
Level	**Semester**	**Major**		**Minor**	**OE**	**VSC, SEC (VSEC)**	**AEC, VEC, IKS**	**OJT, FP, CEP, CC,RP**	**Cum. Cr. / Sem.**	**Degree/ Cum. Cr.**
		Mandatory	**Electives**							
5.0	III	8 Management Accounting (4) Direct Tax (4)		4	2	**VSC:2,** Co-operative Banking (2) **OR** Money Market (2) **OR** ITR Filing (2)	AEC:2	FP: 2 CC:2	22	**UG Diploma 88**
	R:_____D									
	IV	8 Universal Banking (4) Cost Accounting (4)		4	2	**SEC:2** Information Technology in Banking & Insurance (2) **OR** Time and Stress Management (2) **OR** AML & KYC in Banking & Insurance (2)	AEC:2	CEP: 2 CC:2	22	
	Cum Cr.	28		10	12	6+6	8+4+2	8+4	88	
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continuewith Major and Minor										

B.Com. (Banking and Insurance)

Credit Structure (Sem. V & VI)

Under Graduate Programs in University

	R:_____E									
Level	**Semester**	**Major**		**Minor**	**OE**	**VSC, SEC (VSEC)**	**AEC, VEC, IKS**	**OJT, FP, CEP, CC,RP**	**Cum. Cr. / Sem.**	**Degree/ Cum. Cr.**
		Mandatory	**Electives**							
5.5	V	10 Indirect Tax (4) International Banking & Finance (4) Bank Credit (2)	4 Auditing (4)	4		**VSC: 2** Investment Alternatives (2) **OR** Project Management in Banks (2) **OR** Behavioral Finance (2)		FP/CEP: 2	22	**UG Degree 132**
	R:_____F									
	VI	10 Central Banking (4) Financial Statement Analysis and Reporting (4) Business Ethics & Corporate Governance (2)	4 Rural Insurance and Micro Credit (4)	4				OJT :4	22	
	Cum Cr.	48	8	18	12	8+6	8+4+2	8+6+4	132	
Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor										

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project]

Sem. - I

Syllabus
Bachelor of Banking & Insurance

Syllabus
Bachelor of Banking & Insurance

Principles and Practices of Banking and Insurance (Mandatory)
Credits 4

Description of the course:

"Principles and Practices of Banking and Insurance" covers the fundamental concepts, regulations, and operations within the banking and insurance sectors. Students will explore topics such as financial intermediation, risk management, regulatory compliance, and customer service, gaining insights into the role of banks and insurance companies in the economy and the principles governing their operations. The course emphasizes the application of theoretical knowledge to real-world scenarios, preparing students for careers in banking, insurance, and related financial services industries.

Aims & Objectives:

1. To study the business practices, products, and services offered by banks and insurance companies
2. To promote financial literacy among students by enhancing their understanding of banking and insurance products, services, and terminology
3. o familiarize students with the principles, theories, and concepts underlying banking and insurance activities.

Course outcomes:

1. Students will able to evaluate banking and insurance products, services, and practices, assessing risks, opportunities, and implications for market competitiveness.
2. Students will demonstrate a comprehensive understanding of the principles, concepts, and practices governing the banking and insurance sectors
3. It will enhance the understanding of students about the roles such as banking professionals, insurance agents, financial analysts, risk managers, and regulatory compliance officers.

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking	15
2	Modern Banking	15
3	Introduction to Insurance	15
4	General (Non-Life) Insurance	15
Total		**60**

Sr. No.	Modules
1	**Introduction to Banking**
	Introduction to Bank, Evolution of Banking in India, Classification of Banks, Structure of Indian Banking System, Functions RBI: role in Indian Banking System, Types of Account; Know Your Customer (KYC) - Needs and Norms, Opportunities for Indian commercial banks Strengths and weaknesses of Indian commercial banks
2	**Modern Banking**
	Concept, and benefits of Core Banking Solution, Use of Artificial Intelligence in Banking Sector, E-Banking: ATM, Various types of card, Tele Banking, Mobile Banking, Net Banking (RTGS, NEFT and IMPS): Concept and Benefits, Methods of Remittances

3	**Introduction to Insurance**
	A) Insurance: Meaning, Definition, Nature and Functions of Insurance, Evolution of Insurance, Principles of Insurance, Types of Insurance, Role and Importance of insurance, IRDA B) Life Insurance: History and Formation of Life Insurance Corporation (LIC)of India, Nature of Life Insurance contract, Classification of Policies, Calculation of Premium, Privatization of Life Insurance Industry, Progress of Life Business of LIC
4	**General (Non-Life) Insurance**
	A) General Insurance: Introduction, Kinds of General Insurance B) Fire Insurance: Nature and Use of Fire Insurance, Types of Fire Insurance, Policy Conditions, Progress of Fire Insurance C) Health Insurance and Motor Insurance: Meaning, Various types of Policies and Procedure

References:

- Principles and Practices of Banking Authors by Indian Institute of Banking & Finance Published by Macmillan India Ltd.
- Banking Theory, Law and Practice Authors by T.N. Varshney and S.L. Gupta Published by Sultan Chand & Sons Edition
- Principles and Practices of Banking Authors by Jyotsna Seth and N.K. Gupta Published by Taxmann Publications Pvt Ltd.
- Insurance Principles and Practice Authors by M.N. Mishra Published by S. Chand Publishing Edition: Latest edition Publication Year: Varies based on the edition

Fundamental Accounting, I (Mandatory)
Credits 2

Description of the course:
"Fundamental Accounting-I" is an in-depth exploration of advanced accounting practices, focusing on inventory valuation, fire insurance claims, final accounts preparation, and accounting for hire purchase transactions. Students will learn about the various methods of inventory valuation, including FIFO and Weighted Average Method, and how to compute inventory valuation as per AS – 2. Additionally, they will study the computation of loss of stock by fire and the process of ascertaining claims as per insurance policies. The course also covers the preparation of final accounts for manufacturing concerns and accounting for hire purchase transactions, including calculation of interest and journal entries.

Aims & Objectives:
1. To understand the concepts and significance of inventory valuation methods and their application in financial reporting.
2. To familiarize students with the computation of loss of stock by fire and the process of ascertaining claims as per insurance policies.
3. To provide students with the knowledge and skills required to prepare final accounts for manufacturing concerns.

Course outcomes:
1. Students will be able to demonstrate proficiency in applying different methods of inventory valuation, such as FIFO and Weighted Average Method, in accordance with AS – 2.
2. Students will be able to analyze fire insurance policies and compute loss of stock by fire, adhering to the stipulated insurance claims process.
3. Students will be able to prepare final accounts for manufacturing concerns, including adjustments for capital and revenue expenditures and receipts.

Sr. No.	Modules	No. of Lectures
1	Inventory Valuation and Insurance Claims Processing	15
2	Financial Reporting and Hire Purchase Accounting	15
Total		**30**

Sr. No.	Modules
1	**Inventory Valuation and Insurance Claims Processing**
	• **Inventory Valuation**: Meaning of inventories Cost for inventory valuation Inventory systems : Periodic Inventory system and Perpetual Inventory System Valuation: Meaning and importance Methods of Stock Valuation as per AS – 2 : FIFO and Weighted Average Method Computation of valuation of inventory as on balance sheet date: If inventory is taken on a date after the balance sheet or before the balance sheet • **Fire Insurance Claim:** Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss
2	**Financial Reporting and Hire Purchase Accounting**
	• **Final Accounts** Expenditure: Capital, Revenue Receipts: Capital, Revenue Adjustment and Closing Entries Final accounts of Manufacturing concerns (Proprietary Firm) • **Accounting for Hire Purchase**

	Meaning Calculation of interest Accounting for hire purchase transactions by asset purchase method based on full cash price Journal entries, ledger accounts and disclosure in balance sheet for hirer and vendor(excluding default, repossession and calculation of cash price)

References:

- Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi Published by S. Chand Publishing
- Fundamentals of Accounting for CA Foundation by D.G. Sharma, Seema Sharma Published by Taxmann Publications Pvt. Ltd.
- Principles of Accounting by Dr. T.P. Ghosh published by PHI Learning Pvt. Ltd.
- Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi published by S. Chand Publishing

Business Communication - I (VSC)
Credits 2

Description of the course:
"Business Communication" teaches effective communication strategies tailored to professional settings, emphasizing clarity, professionalism, and audience adaptation. Students will learn to compose various business documents, engage in persuasive presentations, and navigate intercultural communication challenges crucial for success in diverse workplace environments. The course promotes proficiency in verbal, nonverbal, and written communication essential for fostering productive relationships, facilitating teamwork, and achieving organizational goals

Aims & Objectives:
1. To improve students' proficiency in verbal, nonverbal, and written communication essential for professional settings, including clarity, conciseness, and appropriateness.
2. To develop students' ability to engage in effective interpersonal communication, including active listening, empathy, conflict resolution, and relationship-building skills crucial for teamwork and leadership.
3. To equip students with the skills to compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions while conveying information clearly and persuasively.

Course outcomes:
1. Students will demonstrate proficiency in verbal, nonverbal, and written communication, enabling them to convey ideas clearly, persuasively, and professionally in diverse business contexts.
2. Students will compose various business documents, such as emails, reports, memos, and proposals, adhering to professional standards and conventions.
3. Students will possess strong interpersonal communication skills, including active listening, empathy and relationship-building abilities, fostering positive interactions with colleagues, clients, and stakeholders.

Sr. No.	Modules	No. of Lectures
1	Introduction to Communication skill	15
2	Fundamentals of effective Reading, Listening and Speaking Skills	15
	Total	**30**

Sr. No.	Modules
1	**Introduction to Communication skill**
	A) Introduction, Meaning, Definition, Objective of communication, Types of communication, Process of communication, Principles of effective communication, Barriers to effective communication, Overcoming barriers B) Effective English: Word formulation process - Basic sentence patterns, types of sentences - Simple, complex, compound, Prefixes, suffixes, Developing vocabulary skills.
2	**Fundamentals of effective Reading, Listening and Speaking Skills**
	A) Listening Skills: Listening, Active listening and Passive listening, Blocks to effective listening, Guidelines for Effective listening, importance of silence in communication. B) Speaking Skills: Process of speaking -Pronunciation, Speech mechanism, aspects of effective speaking- accents, intonation, pitch, etc. Greetings, Apology, Permission. C) Reading Skills: Introduction, what is reading? Types of reading - slow, fast, silent, SQ3R technique of reading. D) Writing Skills: Importance of writing skills, Essentials of good writing, Grammar skills.

References:

- Effective Communication Skills for Bankers" by Shalini Verma, published by Taxmann Publications
- Banking and Finance: Theory, Law and Practice" by N.K. Aggarwala
- Banking Communication: Winning Strategies for Communicating Change
- Communication Skills for the Financial Industry" by Amanda Hardy, published by Kogan Page.

Mutual Fund (VSC)
Credits 2

Description of the course:
Mutual Fund explores the concept of pooled investments where funds from multiple investors are managed by professionals to invest in diversified portfolios of stocks, bonds, or other securities. Students will learn about the structure, benefits, and risks associated with mutual funds, including factors influencing investment decisions, performance evaluation, and regulatory compliance within the financial markets. The course emphasizes understanding investment objectives, asset allocation strategies, and the role of mutual funds in individual and institutional investment portfolios.

Aims & Objectives:
1. To provide students with an understanding of the structure, types, and operation of mutual funds, including their roles as investment vehicles.
2. To ensure students understand the regulatory framework governing mutual funds, including compliance requirements, disclosure obligations, and investor protection measures.
3. To enable students to conduct due diligence and select appropriate mutual funds based on investment objectives, fund characteristics, fees, historical performance, and other relevant factors

Course outcomes:
1. Understanding of mutual funds, including their structure, types and operation.
2. Knowledge and skills necessary to analyze mutual fund performance, evaluate investment strategies, and make informed decisions about fund selection and portfolio allocation.
3. Assess investment risks, understand the principles of diversification, and construct well-balanced portfolios using mutual funds.

Sr. No.	Modules	No. of Lectures
1	Introduction to Mutual Fund	15
2	Classification of Mutual Fund	15
		30

Sr. No.	Modules
1	**Introduction to Mutual Fund**
	A) History & Origin, Definition, Meaning, Characteristics, Advantages, Disadvantages, Limitations of Mutual Funds, Ethics in Mutual Fund, Entities involved – Sponsor, Trust, Trustee, Asset Management Company, Registrar and Transfer Agent (RTA) and Fund Houses in India. B) Legal Framework - Role of regulatory agencies for Mutual funds – SEBI, RBI, AMFI, Ministry of Finance, SRO, Company Law Board, Department of Company's affairs, Registrar of Companies MF guidelines on advertisement, Accounting, Taxation and Valuation norms, Guidelines to purchase Mutual Funds, Investor protection and MF regulations, Grievance mechanism in MF in India.
2	**Classification of Mutual Fund**
	A) Types of Mutual Fund- (introduction and Characteristics) Functional/Operational – Open ended, close ended, Interval Portfolio – Income, Growth, Balanced, MMMF Geographical/ Location – Domestic, Offshore Miscellaneous - Tax Saving Funds, Exchange Traded Funds, Balance Funds, Fixed Term Plan, Debt Funds, Systematic Investment Planning & Systematic Transfer Plan B) Portfolio Maturity, Calculations of NAV, Entry Load, Exit Load

References:

- Indian Mutual Funds Handbook: A Guide for Industry Professionals and Intelligent Investors" by Sundar Sankaran - Published by Vision Books.
- Mutual Funds: A Comprehensive Guide for Investors" by Aashish P. Somaiyaa and Vivek K. Sharma - Published by Penguin Random House India.
- Mutual Funds: The Money Multiplier" by Pattabiraman Murari - Published by TV18 Broadcast Limited.
- Mutual Funds: Concept, Regulation and Performance Analysis" by Parimala Rao - Published by PHI Learning Pvt. Ltd.

Soft Skills and Personality Development (VSC)
Credits 2

Description of the course:
"Soft Skills and Personality Development" focuses on enhancing interpersonal skills, communication abilities, and personal effectiveness essential for professional and personal success. Through experiential learning and practical exercises, students cultivate qualities such as teamwork, leadership, emotional intelligence, and resilience, preparing them to navigate diverse social and professional environments with confidence and adaptability. The course also emphasizes self-awareness, goal setting, and continuous self-improvement to foster holistic personal development and career readiness.

Aims & Objectives:
1. To develop students' interpersonal skills, including communication, collaboration, teamwork, and conflict resolution, to foster positive relationships in both personal and professional settings.
2. To cultivate students' emotional intelligence, self-awareness, empathy, and resilience, enabling them to manage emotions effectively, handle stress, and navigate challenging situations with composure and adaptability.
3. To equip students with leadership and management skills, including decision-making, problem-solving, delegation, and motivation, to empower them to lead teams, influence others, and achieve organizational objectives.

Course outcomes:
1. Basic awareness about the significance of soft skills in professional and inter-personal communications and facilitate an all-round development of personality
2. Develop appealing personality traits as self-confidence, positive attitude, emotional intelligence, social grace, flexibility, friendliness and effective communication skills.
3. Strong soft skills contribute to students' long-term career success by preparing them to interact respectfully and confidently in diverse social and professional settings.

Sr. No.	Modules	No. of Lectures
1	Basic approach to Soft Skills	15
2	Personality Development and Traits to Good Personality	15
		30

Sr. No.	Modules
1	**Basic approach to Soft Skills**
	A) Soft Skills - Meaning, Importance of Soft Skill. Interpersonal Skills, Motivation. Negotiating and Conflict Resolution, Assertiveness. B) Leadership, Team-Building, Decision-making. Time Management- Importance and Techniques of Time management. Stress and emotional management.
2	**Personality Development and Traits to Good Personality**
	A) Concept, Characteristics of personality, Factors influencing personality, Types of personality - Internal and External Personality B) Critical thinking Skills: Introduction, Definition, Importance of critical thinking, Critical thinking process, Developing critical thinking habits C) Developing Good Habits: Guiding principal Identifying good and Bad Habits, Breaking Bad Habits, Forming Habits of success

References:

- Soft Skills: Enhancing Employability" by P. Sathyanarayana (Publisher: I.K. International Publishing House Pvt. Ltd.)
- Personality Development and Soft Skills" by Barun K. Mitra (Publisher: PHI Learning Pvt. Ltd.)
- Soft Skills for Success" by Dr. S. K. Ghosh (Publisher: Prentice Hall India Learning Private Limited)
- Soft Skills: Your Success Mantra" by Deepak Chawla (Publisher: S. Chand Publishing)

Application of MS Excel in Business (SEC)
Credits 2

Description of the course:
"Application of MS Excel in Business" teaches practical skills in using Excel for data analysis, financial modeling, and business decision-making. Students will learn to create spreadsheets, perform calculations, visualize data with charts, and automate processes with functions and formulas, enhancing efficiency and effectiveness in various business contexts. The course emphasizes real-world applications, such as budgeting, forecasting, and reporting, to equip students with essential tools for problem-solving and decision support in business operations.

Aims & Objectives:
1. To enable students to develop proficiency in using Microsoft Excel, including understanding its features, functions, and capabilities relevant to business applications.
2. To equip students with the skills to analyze and organize data effectively using Excel, including sorting, filtering, and performing calculations, to derive insights and support decision-making in business contexts.
3. To enable students to create professional-looking reports and presentations by leveraging Excel's tools for data visualization, such as charts, graphs, and pivot tables, to communicate insights effectively to stakeholders

Course outcomes:
1. Students will demonstrate proficiency in using Microsoft Excel, including a deep understanding of its features, functions, and capabilities relevant to business applications.
2. Students will be adept at automating repetitive tasks, streamlining workflows, and increasing efficiency in business processes
3. Students will demonstrate the ability to use Excel and make informed decisions based on data-driven insights.

Sr. No.	Modules	No. of Lectures
1	Integration of MS Excel in Business	15
2	Statement Analysis using MS Excel	15
Total		**30**

Sr. No.	Modules
1	**Integration of MS Excel in Business**
	A) Basics of MS Excel: Managing Worksheets and Workbooks: Labeling and Naming Worksheets and Workbooks, Adding, Deleting and Saving Worksheets and Workbooks, Reposition Worksheets, Inserting, Deleting, and Renaming Worksheets, Copy Worksheets, printing a Workbook, Formatting a Worksheet, Adding Elements to a Workbook, Protecting Worksheet and Workbook. Inserting and deleting rows and columns. Inserting and deleting cells. **B) Data Representation using MS Excel:** Entering, Editing and Formatting Data, Uses of mathematical, logical and Financial and Date and Time formulas, Import external data, Creating Table, Sorting Data, Data Validation, Consolidation, Creating Pivot table. Charts: Chart elements: Titles, legend, data labels, creating a New Chart, Formatting Chart, Types of charts, Using Chart Templates, Pivot chart.
2	**Statement Analysis using MS Excel**
	A) Preparation of Financial Statements, Preparation of Profit & Loss Account, Balance Sheet, Perform Ratio Analysis and Financial Statement

References:

- "Business Application of IT: For Business Administration, Finance, and Commerce" by Ramesh Bangia (Publisher: Taxmann Publications Pvt. Ltd.)
- "Excel for Business Professionals" by Gini Courter and Annette Marquis (Publisher: Wiley India Pvt. Ltd.)
- "Business Applications of Excel" by Subhas Chandra Misra (Publisher: McGraw Hill Education India Pvt. Ltd.)
- "Business Intelligence with Microsoft Excel" by Alberto Ferrari and Marco Russo (Publisher: BPB Publications)

Service Marketing (SEC)
Credits 2

Description of the course:
"Service Marketing" focuses on understanding and applying marketing principles specific to service-based businesses. Students learn strategies for designing, promoting, and delivering services effectively, addressing unique challenges such as intangibility, inseparability, variability, and perishability. The course emphasizes customer-centric approaches, relationship building, and the integration of technology to enhance service quality and customer satisfaction.

Aims & Objectives:
1. To educate students about the unique characteristics of services and how these factors influence marketing strategies and customer experiences.
2. To teach students strategies for managing service quality, enhancing customer satisfaction, and building long-term customer relationships through effective service delivery, relationship management, and customer feedback mechanisms.
3. To enable students to develop compelling value propositions for services, focusing on differentiation, positioning, branding, and pricing strategies to communicate the value of services effectively to target customers.

Course outcomes:
1. Students will develop a deep understanding of target markets, segments, and consumer behavior specific to service industries.
2. Students will possess the skills to manage service quality effectively, ensuring consistency, reliability, and responsiveness in service delivery.
3. Students will understand how effective service marketing strategies contribute to business growth and profitability.

Sr. No.	Modules	No. of Lectures
1	Introduction: Nature and Scope of services	15
2	Consumer Behavior in Service Marketing	15
		30

Sr. No.	Modules
1	**Introduction: Nature and Scope of services**
	Introduction, Nature growth and Scope of services characteristics of services, classification of services – need for service marketing - reasons for the growth of Service sector, Overview of marketing Different Service Sectors - Seven Ps, Marketing of Banking Services -Marketing in Insurance Sector.
2	**Consumer Behavior in Service Marketing**
	Customer Expectations on Services- Factors influencing customer expectation of Services. - Service Costs experienced by Consumer, the Role of customer in Service Delivery, Conflict Handling in Service, Customer Responses in Services, Delivering Quality Service, Concept of Customer Delight, Benefits of customer relationship, Gaps in service retention strategies.

References:

- "Services Marketing: People, Technology, Strategy" by V. A. Zeithaml, Mary Jo Bitner, and Dwayne D. Gremler (Publisher: Tata McGraw-Hill Education)
- "Services Marketing: Concepts, Strategies, & Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
- "Services Marketing: Text and Cases" by Rajendra Nargundkar (Publisher: Tata McGraw-Hill Education)
- "Service Marketing: Concepts and Practices" by K. Rama Mohana Rao (Publisher: Himalaya Publishing House)

Sem. – II

Syllabus
Bachelor of Banking & Insurance

Syllabus
Bachelor of Banking & Insurance

Management Process and Organizational Behaviour (Mandatory)
Credits 4

Description of the course:
"Management Process and Organizational Behaviour" explores the principles and practices of effective management and human behavior within organizations. It covers topics such as planning, organizing, leading, and controlling, as well as individual and group dynamics, motivation, leadership, and organizational culture. The subject aims to provide insights into managerial decision-making, team dynamics, and strategies for enhancing organizational effectiveness and employee satisfaction.

Aims & Objectives:
1. To provide students with a comprehensive understanding of the management process in various organizational contexts.
2. To study individual and group behavior within organizations facilitating a deeper understanding of human behavior in the workplace
3. To develop students' managerial skills and competencies to achieve organizational goals.

Course outcomes:
1. It will enhance students' decision-making abilities by understanding the dynamics of organizational behavior
2. Students will gain an understanding of organizational culture
3. Students will develop the ability to adapt to organizational change and uncertainty, understanding how individual and group behavior influences organizational change processes and strategies.

Sr. No.	Modules	No. of Lectures
1	Introduction of Management	15
2	Introduction to Organizational Behavior	15
3	Motivation	15
4	Group Dynamics and Team building	15
	Total	**60**

Sr. No.	Modules
1	**Introduction of Management**
	Evolution of management thought, Systems and contingency approach for understanding organizations, managerial processes, functions, skills and roles in an organization; Leadership: Concept, Nature, Importance, Attributes of a leader, developing leaders across the organization, Leadership Grid. Decision making: Concept, Nature, Importance, and Process. Types of decisions. Problems in decision making
2	**Introduction to Organizational Behavior**
	Definition, Importance, Scope, Fundamental Concepts of OB, Different models of OB - autocratic, custodial, supportive, collegial and SOBC. Personality & Attitudes: Meaning of personality, attitude - Development of personality – Attributes of personality- Transactional Analysis – Ego states – Johari window - Nature and dimensions of attitude – Developing the right attitude
3	**Motivation**
	Definition, Importance, Motives – Characteristics, Classification of motives - Primary & Secondary motives. Theories of Motivation - Maslow's Theory of need hierarchy - Herzberg's theory. Morale - Definition and relationship with productivity - Morale Indicators.
4	**Group Dynamics and Team building**

	Concept of Group & Team. Theories of Group Formation - Formal and Informal Groups. Importance of Team building. Conflict Management: Definition. Traditional vis - à- vis Modern view of conflict – Types of conflict – Intrapersonal, Interpersonal, and Organizational. Constructive and Destructive conflict. Conflict management.

References:

- Principles of Management" by P.C. Tripathi and P.N. Reddy, published by Tata McGraw-Hill Education
- Management: Text and Cases" by VSP Rao and DN Tripathi, published by Excel Books.
- Essentials of Management: An International and Leadership Perspective" by Harold Koontz, Heinz Weihrich, and Mark V. Cannice, published by Tata McGraw-Hill Education
- Management: A Global and Entrepreneurial Perspective" by Hitt, Black, and Porter, published by Cengage Learning India

Fundamental Accounting -II (Mandatory)
Credits 2

Description of the course:
"Fundamental Accounting" provides a comprehensive understanding of advanced financial valuation techniques and securities redemption processes. It covers topics such as Valuation of Shares through various methods and Redemption of Preference Shares and Debentures.

Aims & Objectives:
1. Understand and apply the Maintainable Profit method, Super Profit Method, Capitalization method, and Annuity Method for valuing goodwill.
2. To teach about the methods and sources for redeeming debentures, including payment from capital or profits.
3. To make students understand the legal framework governing and accounting treatment for the Redemption of preference shares under the Companies Act.

Course outcomes:
1. Students will get familiarize with the characteristics and features of preference shares, including dividend preferences, voting rights, and redemption provisions.
2. Students will get familiarize with various methods used to determine the value of goodwill and shares.
3. Students will understand the legal provisions and accounting treatment pertaining to the redemption of Preference shares and Debentures.

Sr. No.	Modules	No. of Lectures
1	Valuation of Goodwill and Shares	15
2	Redemption of Preference shares and Debentures	15
	Total	**30**

Sr. No.	Modules
1	**Valuation of Goodwill and Shares**
	• **Unit 1:** Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method • **Unit 2:** Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method
2	**Redemption of preference shares and Debentures**
	• **Unit 1:** Redemption of preference shares - Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use. • **Unit 2:** Redemption of debentures by payment from sources including out of capital and / or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount

References:

- Financial Accounting: Valuation of Shares, Goodwill and Other Assets" by V.K. Bhalla (Publisher: S. Chand & Company Ltd.)
- Valuation of Shares and Goodwill" by Arun Kumar and Rachana Sharma (Publisher: Bharat Law House Pvt. Ltd.)
- "Fundamentals of Accounting: Redemption of Preference Shares" by D.S. Rawat (Publisher:

Taxmann Publications Pvt. Ltd.)
- "Accounting for Management: Redemption of Shares" by Amresh Kumar (Publisher: PHI Learning Pvt. Ltd.

Business Communication-II (VSC)
Credits 2

Description of the course:
"Business Communication in banking" focuses on the principles and practices of effective communication within the banking sector. It covers topics such as written and oral communication, customer service interactions, and professional etiquette, tailored to the specific context of banking operations. The subject emphasizes the importance of clear, concise, and professional communication in fostering positive customer relationships and ensuring regulatory compliance.

Aims & Objectives:
1. To develop communication to effectively engage with customers, address inquiries, and provide assistance in a professional manner.
2. To emphasize the importance of clear and accurate communication ensuring that information is conveyed transparently.
3. To promote effective communication within streamline operations and enhance productivity.

Course outcomes:
1. Students will inculcate proficiency in various forms of business communication ensuring professionalism in all interactions.
2. Students will develop strong customer relationship management to enhance customer satisfaction and loyalty.
3. Students will collaborate effectively with colleagues from different departments and levels of the organization, facilitating the exchange of information, ideas, and feedback to achieve common goals and objectives in banking operations

Sr. No.	Modules	No. of Lectures
1	Oral Communication	15
2	Written Communication and Modern Tool of communication	15
Total		**30**

Sr. No.	Modules
1	**Oral Communication**
	A) Meaning, Nature, Scope, characteristics, Principles of effective oral communication, Importance of body language in oral communication, Confidence building, Ways to build confidence, Importance of eye contact. B) Job Interviews - conducting and giving interviews, Do's and Don'ts of job interview. C) Group Discussion - nature, do's and don'ts of group discussion, Opening of topic, discussion, summary and observer's comments
2	**Written Communication and Modern Tool of communication**
	A) Written communication- significance in business writing, Language of business writing, Structure of Business letters, Types of business letters - order, enquiries and replies, sales letters, complaints, claims and adjustment letters, goodwill letters., Communication in Organization - Formal Channels – Vertical, Horizontal, Diagonal communication., Internal Channels - Informal channels: Grapevine, rumors, Mannerisms and etiquettes at workplace. B) Modern tools of Communication: Telex, Telegram, Fax, Voice Mail, Teleconferencing, Videoconferencing, Dictaphone, SMS, MMS, Internet, Social Media Sites, chatbot

References:

- Effective Business Communication" by Herta A. Murphy, Herbert W. Hildebrandt, Jane P. Thomas, published by McGraw-Hill Education.
- Banking and Finance: Communication Skills for the International Banking and Finance Student" by Marion Grussendorf, published by Addison Wesley Longman
- Banking and Financial Services: Communication Skills Guide for Employees" by American Bankers Association, published by American Bankers Association.
- Banking Communication Handbook" by Michael Ewing-Chow, published by Marshall Cavendish International (Asia) Pte Ltd.

Forex (VSC)
Credits 2

Description of the course:
"Forex" explores the principles and practices of foreign exchange markets. It covers topics such as currency trading, exchange rate mechanisms, and risk management strategies, providing insights into the dynamics of global financial markets and the factors influencing currency fluctuations. The subject also examines the role of forex markets in international trade, investment, and monetary policy.

Aims & Objectives:
1. To provide students with a comprehensive understanding of the structure, functions, and participants of foreign exchange markets.
2. To develop students' skills in currency trading and risk management techniques.
3. To explore the role of forex markets in facilitating international trade.

Course outcomes:
1. Students will be prepared to understand with foreign exchange market structure, market dealings.
2. Students will Understand the functions and players in the foreign exchange market.
3. Students will Gain knowledge to manage the exchange exposures

Sr. No.	Modules	No. of Lectures
1	Introduction of International Monetary System	15
2	Foreign Exchange Market and Participants	15
Total		**30**

Sr. No.	Modules
1	**Introduction of International Monetary System**
	Unit 1: International Monetary Systems: Introduction to Forex, Currency Pair Types, Forex Currency Pairs, Evolution of International Monetary System: Gold Standard System, Bretton Woods System, Flexible Exchange Rate Regimes – 1973 to Present, Current Exchange Rate Arrangements, European Monetary System, Fixed & Flexible Exchange Rate System **Unit 2:** An introduction to Exchange Rates: Foreign Bank Note Market, Spot Foreign Exchange Market Exchange Rate Quotations ,Direct & Indirect Rates, Cross Currency Rates , Spread & Spread %, Factors Affecting Exchange Rates
2	**Foreign Exchange Market and Participants**
	Unit 1: Foreign Exchange Markets: Introduction to Foreign Exchange Markets, Structure of Foreign Exchange Markets, Types of Transactions & Settlement Date, Exchange Rate Quotations & Arbitrage, Forward Quotations (Annualized Forward Margin) **Unit 2:** Forex Participants: Market and Market Participants, Foreign Exchange Management in India, Retail and Whole Sale Component of Indian Foreign Exchange Market, Role of FEDAI, FEMA and Regulatory Framework, Dealing Room Operations.

References:

- Foreign Exchange Management: Theory and Practice" by A. V. Rajwade, published by Tata McGraw-Hill Education
- The Handbook of Foreign Exchange Trading" by Jagdeep Singh Kalsi, published by Vision Books.
- Forex Trading Guide: Basics and Strategies" by S. Wade Hansen and Peter R. Bain, published by Tata McGraw-Hill Education
- Currency Trading and Intermarket Analysis: How to Profit from the Shifting Currents in Global Markets

Startups (VSC)
Credits 2

Description of the course:
"Startups" explores the entrepreneurial journey from idea conception to business establishment and growth. It covers topics such as business planning, funding strategies, market validation, and scalability, aiming to equip students with the knowledge and skills to navigate the challenges and opportunities of startup ventures effectively. The subject also emphasizes innovation, creativity, and adaptability in the dynamic startup ecosystem.

Aims & Objectives:
1. To introduce the students to the concept of Startups and Entrepreneurship.
2. To provide the knowledge of becoming an entrepreneur by identifying business opportunities and developing business plans.
3. To understand the concept of entrepreneurship and identify the dimensions and resources required to establish a start-up.

Course outcomes:
1. Students will be able to start his/ her own business by understanding the opportunities that are lying in front of them.
2. Students will learn how to make a business plan and how to approach funding agencies for getting their loans sanctioned.
3. Students will learn to identify the various sources of finance for a new venture and role of central and state government in promoting entrepreneurship

Sr. No.	Modules	No. of Lectures
1	Startup Ecosystem and Legal Environment	15
2	Survival, Growth and Exit Strategies	15
	Total	**30**

Sr. No.	Modules
1	**Startup Ecosystem and Legal Environment**
	A) Unit I: Start-up opportunities: The New Industrial Revolution – The Big Idea- Generate Ideas with Brainstorming- Business Start-up - Ideation- Venture Choices - The Rise of the startup economy - The Six Forces of Change- The Start-up Equation - The Entrepreneurial Ecosystem – Entrepreneurship in India. Government Initiatives. **B) Unit II:** Startup Capital Requirements and Legal Environment: Identifying Startup Capital Resource requirements - estimating Startup cash requirements - Develop financial assumptions- Constructing a Process Map - Positioning the venture in the value chain - Launch strategy to reduce risks- Startup financing metrics - The Legal Environment- Approval for New Ventures- Taxes or duties payable for new ventures.
2	**Survival, Growth and Exit Strategies**
	A) Unit I: Start-up Survival and Growth: Stages of growth in a new venture- Growing with the market - Growing within the industry- Venture life patterns- Reasons for new venture failures- Scaling Ventures – preparing for change - Leadership succession. Support for growth and sustainability of the venture. **B) Unit II:** Planning for Harvest and Exit: Dealing with Failure: Bankruptcy, Exit Strategies- Selling the business - Cashing out but staying in-being acquired- Going Public (IPO) – Liquidation.

References:

- Startup India: Insights for Aspiring Entrepreneurs" by Dr. Prashant Prabhu (Publisher: Vision India Publications)
- The Ultimate Guide to Startups in India" by Anand Srinivasan (Publisher: Notion Press)
- Entrepreneurship Management: Concepts, Theory and Practice" by Sadhana Dash, published by PHI Learning Pvt. Ltd.
- Entrepreneurship Development: A Handbook for Entrepreneurs" by S. S. Khanka, published by S. Chand Publishing

Introduction to Digital Marketing (SEC)
Credits 2

Description of the course:
"Introduction to Digital Marketing" provides an overview of digital marketing strategies and tools. It covers topics such as social media marketing, search engine optimization (SEO), email marketing, and content marketing, aiming to equip students with foundational knowledge for leveraging digital channels to reach and engage target audiences effectively. The subject emphasizes the importance of data-driven decision-making and adapting to the evolving digital landscape

Aims & Objectives:
1. Aims to familiarize students with the concept of digital marketing and its current and future evolutions.
2. Aims to equip students with the ability to understand and subsequently create strategic and targeted campaigns using digital media tools.
3. It aims to achieve business goals by interlinking with digital platforms

Course outcomes:
1. Students will understand the concept of digital marketing and its real-world iterations
2. Students will articulate innovative insights of digital marketing enabling a competitive edge
3. Students will understand how to create and run digital media based campaigns.

Sr. No.	Modules	No. of Lectures
1	Foundations of Digital Marketing	15
2	Digital Marketing Strategies and Techniques	15
	Total	**30**

Sr. No.	Modules
1	**Foundations of Digital Marketing**
	Fundamentals of Digital marketing & Its Significance, Terminology used in Digital Marketing Traditional Marketing Vs Digital Marketing, Evolution of Digital Marketing, Digital Marketing Landscape, Key Drivers, Digital Consumer & Communities, Gen Y & Netizen's expectation & influence wrt. Digital Marketing.
2	**Digital Marketing Strategies and Techniques**
	The Digital users in India, Digital marketing Strategy- Consumer Decision journey, Segmenting & Customizing messages, Digital advertising Market in India, Skills in Digital Marketing, Digital marketing Plan. Email Marketing, Mobile Marketing, different type of ad tools, Ad placement techniques

References:

- Digital Marketing: Strategy, Implementation, and Practice" by Dave Chaffey, Fiona Ellis-Chadwick, Kevin Johnston, and Debra Zahay (Publisher: Pearson Education India)
- Digital Marketing: A Practical Approach" by K. Rajagopal (Publisher: McGraw Hill Education India Pvt. Ltd.)
- Digital Marketing: Concepts, Strategies, and Data Analytics" by Dr. Subash Jain and Dr. Poonam Garg (Publisher: I.K. International Publishing House Pvt. Ltd.)
- Digital Marketing: Strategy, Implementation and Practice in India" by Ankita Tandon, Subho Ray, and Pradeep Chopra (Publisher: Pearson Education India)

Insurance Broking and Advisory (SEC)
Credits 2

Description of the course:
"Insurance Broking and Advisory" delves into the principles and practices of insurance intermediation. It covers topics such as risk assessment, policy selection, claims management, and regulatory compliance, equipping students with the knowledge and skills to provide expert insurance advice and solutions to clients. The subject also explores the evolving role of insurance brokers in the insurance market and the importance of ethical conduct and professionalism in insurance advisory services

Aims & Objectives:

1. To provide students with a comprehensive understanding of insurance principles, products, and markets.
2. To develop students' skills in insurance broking and advisory services.
3. To ensure students are familiar with regulatory requirements governing insurance broking.

Course outcomes:
1. Students will can find a policy that best suits your needs for a reasonable price.
2. Students will understand client's insurance needs and provide ethical and professional advice
3. Students will Understand the working and functioning of the Insurance Sector.

Sr. No.	Modules	No. of Lectures
1	Insurance Brokerage Essentials: Understanding Policies, Ethics, and Regulations	15
2	Brokerage Client Management and Insurance Advisory Practices	15
	Total	**30**

Sr. No.	Modules
1	**Insurance Brokerage Essentials: Understanding Policies, Ethics, and Regulations**
	• Definition and importance of insurance, Life insurance vs. general insurance, Different types of insurance policies (term, whole life, health, property, etc.) • Functions of Direct / Composite / Reinsurance Brokers. • Registration and Licensing of Brokers: eligibility and qualifications of person, manpower and infrastructure requirements. • Requirement of Capital for Direct broker/Composite Broker / Reinsurance Broker a. Forms of capital to be brought in Equity /Assets/Cash • Code of Conduct or Professional Ethics. • Remunerations of Brokers in various lines of Insurance Business: General Insurance, Life Insurance, Pension, Annuity, Group Insurance, etc. • Professional Indemnity Insurance for Brokers
2	**Brokerage Client Management and Insurance Advisory Practices**
	• Responsibility of Broker to the insured - Understanding of client's requirement – nature of business and Risk Management of client, Preparation of Insurance Slip, Premium Collection, assistance in claims and preparation of claim documentation. • Responsibility of Brokers to the Insurance Company in Selection of Risks, Presentation of Products, Remittance of Premium, assistance in Claim Settlement and Consumer Grievances. • Insurance Advisory Process - Client needs analysis and risk assessment, Product selection and recommendation

References:

- Insurance Broking Practice and Procedures" by Dr. M. N. Mishra (Publisher: Taxmann Publications Pvt. Ltd.)
- Principles and Practice of Insurance Broking" by Sunita Sharma and Lallan Prasad (Publisher: Sultan Chand & Sons)
- Insurance Broking in India: Challenges and Opportunities" by Dr. K. C. Mishra and Dr. J. K. Pandey (Publisher: New Century Publications)
- Insurance Broking in India: Regulations, Processes, and Practices" by Raj Kumar (Publisher: Bharat Law House Pvt. Ltd.)

B.Com. (Banking & Insurance) As Per NEP with effect from the Academic Year 2024-2025

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester Wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below: -

(Internal Assessment- Courses with /without Practical Courses)

Credit: 02 (Total 50 Marks)

Internal = 20 Marks
External = 30 Marks

A. Internal Assessment: 40 % (20 Marks)
B. The Internal Assessment should be conducted after completing 50% of syllabus of the course/s

Sr. No.	Particular	Marks
1	**One class test (10 Marks) (Mandatory) (Duration: 30Mnts.)**	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) ***(½ Mark each)***	05 Marks
	Answer in One or Two Lines (Concept based Questions) ***(01 Mark each)*** (Attempt Any five of the eight)	05 Marks
2	All recorded activities to be spread across semester Refer to **ANNEXTURE: A**	10 Marks

(Internal Assessment- Courses with / without Practical Courses)

Credit: 04 (Total 100 Marks)

Internal= 40 Marks
External =60 Marks

A. **Internal Assessment**: **40 % (40 Marks)**
B. **The Internal Assessment should be conducted after completing 50% of Syllabus of the course**

Sr. No.	Particular	Marks
1	**One class test (20 Marks) (Mandatory) (Duration: 45 Mins.)**	
	Match the Column/ True or False/Fill in the Blanks/ Multiple Choice Questions (Maximum any Two component of the above) ***(½ Mark each)***	05 Marks
	Answer in One or Two Lines (Concept based Questions) (Attempt Any five of the eight) ***(01 Mark each)***	05 Marks
	Answer in Brief (Attempt Any Two of the Four) ***(05 Marks each)***	10 Marks
2	All recorded activities to be spread across semester Refer to **ANNEXTURE: A**	20 Marks

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern
(Practical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 1 Hr.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c… and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-2	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-3	Short/Medium answer type question	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory questionmay be asked

Question Paper Pattern
(Theoretical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks
The Semester End Assessment should be conducted after completing 100% of Syllabus of the course/s

Duration: 1 Hr.
All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c… and the allocation of marks depends on the weightage of the topic.
The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No.	Particulars	Marks
Q-1	Theory Question	15 Marks
Q-2	Theory Question	15 Marks
Q-3	Case Study Analysis/ Short Notes	15 Marks

Note:
Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Question Paper Pattern
(Practical Courses)

Credit: 04 (Total 100 Marks)

External =60 Marks
The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 2 Hrs.
All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six Question may be subdivided into sub-questions a, b, c… and the allocation of marks depends on the weightage of the topic.
The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
The question paper shall be balanced in respect of various topics outlined in the syllabus.

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Question No	Particulars	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:
Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5Marks. If the topic demands, instead of practical questions, appropriate theory questionmay be asked.

Question Paper Pattern
(Theoretical Courses)

Credit: 02 (Total 50 Marks)

External =60 Marks
The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s.

Duration: 2 Hrs.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six. Question may be subdivided into sub-questions a, b, c… and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Guidelines for Case Study Analysis

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each). Necessary precaution is to be taken for avoiding plagiarism

Passing Standard

Credit: 02 (Total 50 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester EndExamination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

Credit: 04 (Total 100 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester EndExamination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

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Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

Appendix B

Justification for B.Com. (Banking & Insurance)

1.	Necessity for starting the course:	NEP 2020
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?	Unaided Yes
5.	To give details regarding the duration of the Course and is it possible to compress the course?	4 Years Course and Cannot be compressed
6.	The intake capacity of each course and no. of admissions given in the current academic year:	60
7.	Opportunities of Employability / Employment available after undertaking these courses:	Insurance & Risk Manager, Investment Banking Associate, Bank Probationary Officer, Startups, Self -employment

Sign of Chairman
Dr. Sunil Karve
Chairman of Banking & Insurance and Investment Management

Sign of the
Offg. Associate Dean
Dr. Ravikant Balkrishna Sangurde
Faculty of Commerce

Sign of the
Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Management

Sign of offg. Dean
Prof. Kavita Laghate
Faculty of Commerce & Mangement

University of Mumbai

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विद्याविषयक प्राधिकरणे
सभा आणि सेवा विभाग(ए.ए.एम.एस)
रूम नं. १२८ एम.जी.रोड, फोर्ट,
मुंबई – ४०० ०३२
टेलिफोन नं – ०२२ – ६८३२००३३

(नॅक पुनर्मूल्यांकनाद्वारे ३.६५ (सी.जी.पी.ए.) सह अ++ श्रेणी
विद्यापीठ अनुदान आयोगाद्वारे श्रेणी १ विद्यापीठ घर्जा)

क.वि.प्रा.स.से./आयसीडी/२०२५-२६/३७ दिनांक : २७ मे, २०२५

परिपत्रक:-

सर्व प्राचार्य/संचालक, संलग्नित महाविद्यालये/संस्था, विद्यापीठ शैक्षणिक विभागांचे संचालक/ विभाग प्रमुख यांना कळविण्यात येते की, राष्ट्रीय शैक्षणिक धोरण २०२० च्या अमंलबजावणीच्या अनुषंगाने **शैक्षणिक वर्ष २०२५-२६** पासून **पदवी व पदव्युत्तर अभ्यासक्रम** विद्यापरिषदेच्या दिनांक २८ मार्च २०२५ व २० मे, २०२५ च्या बैठकीमध्ये मंजूर झालेले सर्व अभ्यासक्रम मुंबई विद्यापीठाच्या www.mu.ac.in या संकेत स्थळावर NEP २०२० या टॅब वर उपलब्ध करण्यात आलेले आहेत.

(डॉ. प्रसाद कारंडे)
कुलसचिव

मुंबई – ४०० ०३२
२७ मे, २०२५

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Copy forwarded for information and necessary action to :-	
1	The Deputy Registrar, (Admissions, Enrolment, Eligibility and Migration Dept)(AEM), dr@eligi.mu.ac.in
2	The Deputy Registrar, Result unit, Vidyanagari drresults@exam.mu.ac.in
3	The Deputy Registrar, Marks and Certificate Unit,. Vidyanagari dr.verification@mu.ac.in
4	The Deputy Registrar, Appointment Unit, Vidyanagari dr.appointment@exam.mu.ac.in
5	The Deputy Registrar, CAP Unit, Vidyanagari cap.exam@mu.ac.in
6	The Deputy Registrar, College Affiliations & Development Department (CAD), deputyregistrar.uni@gmail.com
7	The Deputy Registrar, PRO, Fort, (Publication Section), Pro@mu.ac.in
8	The Deputy Registrar, Executive Authorities Section (EA) eau120@fort.mu.ac.in He is requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to the above circular.
9	The Deputy Registrar, Research Administration & Promotion Cell (RAPC), rapc@mu.ac.in
10	The Deputy Registrar, Academic Appointments & Quality Assurance (AAQA) dy.registrar.tau.fort.mu.ac.in ar.tau@fort.mu.ac.in
11	The Deputy Registrar, College Teachers Approval Unit (CTA), concolsection@gmail.com
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13	The Deputy Registrar, Election Section, Fort drelection@election.mu.ac.in
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18	Director, Innovation, Incubation and Linkages, Dr. Sachin Laddha pinkumanno@gmail.com
19	Director, Department of Lifelong Learning and Extension (DLLE), dlleuniversityofmumbai@gmail.com

Copy for information :-	
1	P.A to Hon'ble Vice-Chancellor, vice-chancellor@mu.ac.in
2	P.A to Pro-Vice-Chancellor pvc@fort.mu.ac.in
3	P.A to Registrar, registrar@fort.mu.ac.in
4	P.A to all Deans of all Faculties
5	P.A to Finance & Account Officers, (F & A.O), camu@accounts.mu.ac.in

To,

1	The Chairman, Board of Deans pvc@fort.mu.ac.in
2	**Faculty of Humanities,** **Offg. Dean** 1. Prof.Anil Singh Dranilsingh129@gmail.com **Offg. Associate Dean** 2. Prof.Manisha Karne mkarne@economics.mu.ac.in 3. Dr.Suchitra Naik Naiksuchitra27@gmail.com
	Faculty of Commerce & Management, **Offg. Dean,** 1 Prin.Ravindra Bambardekar principal@model-college.edu.in **Offg. Associate Dean** 2. Dr.Kavita Laghate kavitalaghate@jbims.mu.ac.in 3. Dr.Ravikant Balkrishna Sangurde Ravikant.s.@somaiya.edu 4. Prin.Kishori Bhagat kishoribhagat@rediffmail.com

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3	Chairman, Board of Studies,
4	The Director, Board of Examinations and Evaluation, dboee@exam.mu.ac.in
5	The Director, Board of Students Development, dsd@mu.ac.in DSW direcotr@dsw.mu.ac.in
6	The Director, Department of Information & Communication Technology, director.dict@mu.ac.in

AC – 20/05/2025
Item No. – 7.1 (N)

As Per NEP 2020

University of Mumbai

Syllabus for Major Vertical – 1 & 4		
Name of the Programme – B.Com. (Banking & Insurance)		
Faulty of Commerce & Management		
Board of Studies in Banking & Insurance		
U.G. Second Year Programme	**Exit Degree**	**U.G. Diploma in Banking & Insurance**
Semester		**III & IV**
From the Academic Year		**2025-26**

University of Mumbai

Sr. No.	Heading	Particulars
1	**Title of program** **O:_____**	**B.Com. (Banking & Insurance)**
2	**Exit Degree**	**U.G. Diploma in Banking & Insurance**
3	**Scheme of Examination** **R: _____**	NEP 40% Internal 60% External, Semester End Examination Individual Passing in Internal and External Examination
4	**Standards of Passing** **R: _____**	**40%**
5	**Credit Structure** **Sem. III – R: CU – 520C** **Sem. IV – R: CU – 520D**	**Attached herewith**
6	**Semesters**	**Sem. III & IV**
7	**Program Academic Level**	**5.00**
8	**Pattern**	**Semester**
9	**Status**	**New**
10	**To be implemented from Academic Year**	**2025-26**

(As per NEP 2020)

Sign of the BOS Chairman **Dr. Sunil Karve** **Board of Studies in BBI & BIM**	**Sign of the Offg. Associate Dean** **Prin. Kishori Bhagat** **Faculty of Commerce & Management**	**Sign of the Offg. Associate Dean** **Prof. Kavita Laghate** **Faculty of Commerce & Management**	**Sign of the Offg. Dean** **Prin. Ravindra Bambardekar** **Faculty of Commerce & Management**

Under Graduate Diploma in Banking & Insurance

Credit Structure (Sem. III & IV)

	R:_____C									
Level	**Semester**	**Major**		**Minor**	**OE**	**VSC, SEC (VSEC)**	**AEC, VEC, IKS**	**OJT, FP, CEP, CC, RP**	**Cum. Cr. / Sem.**	**Degree/ Cum. Cr.**
		Mandatory	**Electives**							
5.0	III	8 Financial Decision-Making (4) Direct Taxation: Compliance, And Implications (4)		4	2	**VSC:2,** Laws Governing Banking & Insurance (2) **OR** Income Tax**(**ITR)Filing (2)	AEC: 2	FP: 2 CC:2	22	**UG Diploma 88**
	R:_____D									
	IV	8 Data-Driven Decision Making in Banking And Insurance (4) Cost Accounting For Banking And Insurance: Principles And Practices (4)		4	2	**SEC:2** Digital Transformation & Innovations In Banking And Insurance (2) **OR** KYC in Banking & Insurance (2)	AEC:	CEP: 2 CC:2	22	
	Cum Cr.									
Exit option; Award of UG Diploma in Major and Minor with 80-88 credits and an additional 4 credits core NSQF course/ Internship OR Continuewith Major and Minor										

[Abbreviation - OE – Open Electives, VSC – Vocation Skill Course, SEC – Skill Enhancement Course, (VSEC), AEC – Ability Enhancement Course, VEC – Value Education Course, IKS – Indian Knowledge System, OJT – on Job Training, FP – Field Project, CEP – Continuing Education Program, CC – Co-Curricular, RP – Research Project]

Sem. V & VI Credit Structure

R:_____C

Bachelor of Banking & Insurance (BBI) Programme

Under Graduate Programs in University

Level	Semester	Major		Minor	OE	VSC, SEC (VSEC)	AEC, VEC, IKS	OJT, FP, CEP, CC,RP	Cum. Cr. / Sem.	Degree/ Cum. Cr.
		Mandatory	Electives							
5.5	V	10 Indirect Tax (4) International Banking & Finance (4) Bank Credit (2)	4 Project Management in Banks (4)	4 Risk Management (4)		**VSC: 2** Investment Alternatives (2) **OR** Anti-Money Laundering (AML)		FP/CEP: 2	22	**UG Degree 132**
	VI	10 Central Banking (4) Financial Statement Analysis and Reporting (4) Behavioral Finance (2) (2)	4 Rural Insurance and Micro Credit (4)	4 Strategic Management & Innovations in Banking (4)				OJT :4	22	
	Cum Cr.	48	8	18	12	8+6	8+4+2	8+6+4	132	
Exit option: Award of UG Degree in Major with 132 credits OR Continue with Major and Minor										

Sem. - III

Vertical – 1
Major

Syllabus
B.Com. (Banking & insurance)
(Sem.- III)

Title of Paper: FINANCIAL DECISION-MAKING

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	This course provides an in-depth understanding of management accounting principles and their application in the banking and insurance sectors. It covers financial analysis, budgeting, cost control, and decision-making techniques, equipping students with the skills needed to assess financial performance, manage risks, and enhance operational efficiency in financial institutions.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To introduce students to management accounting concepts relevant to banking and insurance. 2. To develop analytical skills for financial planning, control, and decision-making. 3. To explore the role of cost analysis and performance evaluation in financial institutions. 4. To enhance students' ability to interpret financial data for strategic decision-making. 5. To apply management accounting techniques to real-world banking and insurance scenarios.	

8	**Course Outcomes**: Upon successful completion of this course, students will be able to: 1. Understand the fundamentals of management accounting and its significance in banking and insurance. 2. Analyze financial statements to assess the performance of financial institutions. 3. Implement budgeting and cost-control techniques for financial stability. 4. Apply risk management strategies in banking and insurance contexts. 5. Use management accounting tools for effective decision-making and operational efficiency.

9	**Modules**:-
	Module 1: Introduction to Management Accounting
	Unit 1: Fundamentals of Management Accounting: Definition, Scope, and Importance, Role of Management Accounting in Decision-Making, Difference between Financial Accounting and Management Accounting **Unit 2: Financial Statements and Analysis:** Understanding Balance Sheets, Income Statements, and Cash Flow Statements, Ratio Analysis: Liquidity, Profitability, and Efficiency Ratios, Interpretation of Financial Reports in Banking & Insurance.
	Module 2: Revenue Management and Budgeting.
	Revenue Management in Banking and Insurance: Sources of Revenue in Banking and Insurance, Interest Income, Premium Collections, and Fee-Based Income. **Revenue Unit 4: Budgeting and Forecasting:** Importance of Budgeting in Financial Institutions, Types of Budgets: Capital, Operating, Cash Flow Budgets, Variance Analysis and Budgetary Control Techniques
	Module 3: **Performance Evaluation and Risk Management**
	Unit 5: Performance Measurement Techniques: Key Performance Indicators (KPIs) for Banking & Insurance, Responsibility Accounting and Performance Appraisal, Balanced Scorecard Approach **Unit 6: Risk Management in Banking & Insurance:** Types of Financial Risks: Credit, Market, Operational Risks, Risk Assessment Techniques, Role of Management Accounting in Risk Mitigation
	Module 4: **Decision-Making Tool**
	Unit 7: Decision-Making Tools in Financial Institutions: Break-Even Analysis and Profit Planning, Short-Term Decision-Making: **Unit 8: Emerging Trends in Management Accounting:** Digital Transformation in Management Accounting, Use of AI and Data Analytics in Financial Decision-Making, Sustainability and introduction to ESG Reporting in Banking & Insurance

11	**Reference Books:** 1. Management Accounting – M.Y. Khan & P.K. Jain 2. Management Accounting: Principles & Practice" – R.K. Sharma & Shashi K. Gupta 3. Management Accounting – Dr. S.N. Maheshwari 4. Cost and Management Accounting – M.N. Arora 5. Financial & Management Accounting – T.S. Grewal & S.C. Gupta	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B.Com. (Banking & Insurance)
(Sem.- III)

Title of Paper: DIRECT TAXATION: COMPLIANCE AND IMPLICATIONS

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Direct taxation is a key component of financial management and regulatory compliance in banking and insurance. Understanding tax laws, computation methods, deductions, and corporate taxation is crucial for professionals in financial services. This course provides insights into tax regulations, planning strategies, and compliance frameworks to help students navigate the evolving tax landscape
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To Understand the framework and significance of direct taxation in India. 2. To Learn to compute taxable income and tax liabilities under various heads of income. 3. To Analyze tax deductions, exemptions, and tax-saving strategies. 4. To Gain knowledge of corporate taxation, including MAT and tax planning techniques. 5. To Stay updated with recent tax reforms, digital taxation, and regulatory changes.	

8	**Course Outcomes**: Upon successful completion, students will be able to: 1. Apply direct tax principles in personal and corporate financial planning. 2. Compute tax liabilities for individuals and businesses accurately. 3. Utilize tax-saving strategies for optimizing financial decisions. 4. Understand the impact of digital taxation and e-filing procedures. 5. Analyze recent developments and policy changes in the direct tax system.
9	**Modules**:-
	Module 1: Fundamentals of Direct Taxation
	Unit 1: Introduction to Direct Taxes: Meaning and Scope of Direct Taxes & key terms/concepts, Differences Between Direct and Indirect Taxes, Tax Structure in India: Central, State, and Local Taxes, Role of Direct Taxes in Economic Development **Unit 2: Income Tax Act, 1961 – Basic Concepts:** Residential Status and Tax Incidence Income Tax Authorities and Their Powers, Heads of Income Under Income Tax Act, Agricultural Income and Its Tax Treatment
	Module 2: Computation of Income and Tax Liability
	Unit 3: Income from Salary and House Property: Components of Salary and Taxability, various Deductions, Income From House Property: Self-Occupied vs. Let-Out Property, Computation of Taxable Salary and House Property Income, **Unit 4: Income from Business, Profession, Capital Gains, and Other Sources:** Taxable Business and Professional Income, Computation of Capital Gains and Exemptions, Income From Other Sources (Dividends, Interest, Gifts), Tax Planning for Capital Gains and Investments
	Module 3: **Tax Planning, Deductions, and Rebates**
	Unit 5: Deductions and Exemptions Under Income Tax Act (old and new regime): Section 80C to 80U: Tax-Saving Investments and Exemptions, Deductions for Medical Insurance, Education Loans, and Donations, Tax Treatment of Retirement Benefits, Tax Planning for Individuals and Small Businesses **Unit 6: Computation of Total Income and Tax Liability:** Clubbing of Income and Set-Off & Carry Forward of Losses, Computation of Total Income and Tax Liability, Advance Tax, Self-Assessment Tax, and TDS, Tax Filing Procedures and Documentation
	Module 4: **Corporate Taxation, Compliance, and Recent Developments** **Unit 7: Corporate Taxation and Minimum Alternate Tax (MAT) (Basic):** Taxation of Companies: Types of Companies and Tax Rates, Minimum Alternate Tax (MAT), Dividend Distribution Tax (DDT) and Buyback Tax **Unit 8: Digital Taxation, Tax Reforms, and GST Impact (Basic):** E-Filing and Digital Taxation Compliance, Introduction to Faceless Assessment and Scrutiny, Impact of GST on Direct Taxes

10	**Reference Books:** 1. Direct Taxes Law & Practice by V.K. Singhania - Taxman 2. Systematic Approach to Direct Tax by Ahuja & Gupta - Bharat Law House 3. Direct Tax Laws by T.N. Manoharan - Snow White 4. Hand book to income tax rules by Madhusudhan Agarwal - Bharat Handbook	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

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Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

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4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Vertical - 4

VSC

Syllabus
B. Com. (Banking & Insurance)
(Sem.- III)

Title of Paper: LAWS GOVERNING BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	The banking and insurance sectors operate within a well-defined legal framework to ensure financial stability, consumer protection, and regulatory compliance. This course provides an in-depth understanding of key laws, regulations, and compliance requirements governing banking and insurance services. Students will explore legal provisions, regulatory authorities, and ethical considerations in financial services.
2	**Vertical :**	VSC
3	**Type :**	Theory
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the legal and regulatory framework governing banking and insurance. 2. To Analyze key banking and insurance laws applicable in India. 3. To Identify the role of regulatory authorities such as RBI, SEBI, and IRDAI. 4. To Interpret legal provisions related to consumer protection, fraud prevention, and corporate governance. 5. To Apply regulatory guidelines to ensure compliance in financial institutions.	

8	**Course Outcomes**: Upon successful completion of the course, students will be able to: 1. Interpret and apply legal provisions in banking and insurance operations. 2. Ensure regulatory compliance in financial institutions. 3. Analyze the role of regulatory authorities in maintaining financial stability. 4. Protect consumer rights and prevent financial fraud. 5. Navigate legal and ethical challenges in banking and insurance.	
9	**Modules**:-	
	Module 1: Banking Laws and Regulatory Framework <u>(important sections only)</u>	
	Unit 1: Banking Regulations and Governing Acts: Banking Regulation Act, 1949, Reserve Bank of India Act, 1934, Negotiable Instruments Act, 1881, Prevention of Money Laundering Act (PMLA), 2002 **Unit 2: Role of Regulatory Authorities in Banking:** Role and functions of the Reserve Bank of India (RBI), SEBI's influence on financial regulations, Banking Ombudsman Scheme and consumer protection laws	
	Module 2: Insurance Laws and Compliance in Financial Services <u>(important sections only)</u>)	
	Unit 1: Key Insurance Laws and Regulations: Insurance Act, 1938, IRDAI Act, 1999 and its regulatory framework, Motor Vehicles Act, 1988 (for third-party insurance), Consumer Protection Act, 2019 and its relevance to insurance **Unit 2: Compliance, Ethics, and Legal Challenges:** Regulatory framework of the Insurance Regulatory and Development Authority of India (IRDAI), Corporate governance in banking and insurance, Legal implications of fraud, cybercrimes, and data protection in financial services	
10	**Reference Books:** 1. Banking Law and Practice by M.L. Tannan 2. Indian Banking and Insurance Laws by P.K. Sharma 3. Principles of Insurance Law by O.P. Agarwal 4. Legal Aspects of Banking & Insurance by M.S. Parthasarathy **5.** Handbook on Banking and Insurance Laws by V. R. S. S. Tiwari	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

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- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
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Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B. Com. (Banking & Insurance)
(Sem.- III)

Title of Paper: INCOME TAX RETURN (ITR) FILING

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Income Tax Return (ITR) filing is a crucial compliance requirement for individuals and businesses. This course introduces students to the fundamental concepts, legal frameworks, and procedures for filing various ITR forms. It emphasizes practical applications, ensuring students develop the skills needed to assist in tax filing processes within the banking and insurance sectors.
2	**Vertical :**	VSC
3	**Type :**	Theory with Practical Illustration
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the basics of income tax laws and return filing procedures. 2. To Identify different types of ITR forms and their applicability. 3. To Demonstrate proficiency in e-filing of returns using online portals. 4. To Analyze tax-saving provisions and deductions under the Income Tax Act. 5. To Apply taxation knowledge in banking and insurance financial planning.	

8	**Course Outcomes**: Upon successful completion of the course, students will be able to: 1. Understand tax compliance and return filing procedures. 2. Assist individuals and businesses in choosing the right ITR forms. 3. Efficiently use online portals for e-filing and compliance tracking. 4. Recommend tax-saving strategies for clients in banking and insurance. 5. Develop practical expertise in taxation for future career prospects.	
9	**Modules**:-	
	Module 1: Fundamentals of ITR Filing	
	Unit 1: Introduction to Income Tax & Taxpayer Categories: Basics of income tax, Residential status and tax liability, Overview of taxable income sources **Unit 2: Types of ITR Forms & Their Applicability**: ITR-1 to ITR-7: Who should file?, Selection of the appropriate ITR form, Common mistakes and consequences of incorrect filing	
	Module 2: E-Filing & Tax Planning in Banking & Insurance	
	Unit 1: Online ITR Filing Process: Steps for e-filing on the Income Tax portal, Documents required for filing, Understanding Form 16, 26AS, AIS & TIS **Unit 2: Tax Deductions, Exemptions & Compliance in Banking & Insurance:** over view of Section 80C to 80U deductions, Tax implications on insurance policies & banking instruments, Assessment, rectification & refund procedures	
10	**Reference Books:** 1. Income Tax Manual by V.S. Datey 2. Income Tax Law & Practice by Dr. Vinod K. Singhania and Dr. Kapil Singhania 3. Taxmann's Income Tax Guide by Taxmann Publications 4. The Law and Practice of Income Tax by Kanga and Palkhivala 5. Filing Income Tax Returns for Dummies by M.S. Parthasarathy.	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Sem. - IV

Vertical – 1
Major

Syllabus
B.Com. (Banking & insurance)
(Sem.- IV)

Title of Paper : DATA-DRIVEN DECISION MAKING IN BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Quantitative methods are essential tools for decision-making in banking and insurance. This course provides a solid foundation in statistical and mathematical techniques used to analyze financial data, assess risks, and make data-driven business decisions. By integrating real-world applications, students will develop analytical skills to address challenges in banking, finance, and insurance.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustration)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. To Understand the role and applications of quantitative methods in banking and insurance. 2. To Apply statistical tools for analyzing financial data and risk management. 3. To Develop skills in probability and hypothesis testing for financial decision-making. 4. To Utilize regression and forecasting models for financial planning and risk assessment. 5. To Interpret and analyze time series data for making informed financial decisions.	

8	**Course Outcomes**: Upon successful completion, students will be able to: 1. Apply quantitative techniques in financial data analysis and decision-making. 2. Use probability and statistical tools to assess financial risks and uncertainties. 3. Perform hypothesis testing and interpret results for business insights. 4. Construct regression models for predicting financial and insurance trends. 5. Utilize time series analysis for forecasting in banking and insurance sectors.
9	**Modules**:-
	Module 1: Fundamentals of Quantitative Methods
	Unit 1: Basics of Quantitative Techniques: Role of Quantitative Methods in Banking and Insurance, Types of Data: Primary & Secondary Data, Cross-Sectional & Time Series Data, Data Collection, Classification, and Presentation (Tables, Graphs, and Charts), Measures of Central Tendency: Mean, Median, Mode **Unit 2: Measures of Dispersion and Correlation:** Range, Variance, Standard Deviation, and Coefficient of Variation, Skewness and Kurtosis, Correlation Analysis: Types and Interpretation (Pearson's & Spearman's), Applications of Correlation in Financial Analysis
	Module 2: Probability and Statistical Distributions
	Unit 3: Probability Concepts and Theorems: Introduction to Probability: Concepts and Rules, Types of Probability Distributions: Discrete & Continuous, Conditional Probability and Bayes' Theorem, Applications of Probability in Risk Assessment and Insurance **Unit 4: Statistical Distributions in Finance and Insurance:** Binomial, Poisson, and Normal Distributions, Central Limit Theorem and Its Implications, Use of Probability Distributions in Credit Risk and Insurance Claims, Monte Carlo Simulation in Banking and Insurance
	Module 3: **Inferential Statistics and Hypothesis Testing**
	Unit 5: Sampling Methods and Estimation: Types of Sampling: Random, Stratified, and Systematic Sampling, Sampling Distributions and Standard Error, Point and Interval Estimation, Confidence Intervals and Their Applications in Finance **Unit 6: Hypothesis Testing and Decision Making:** Null and Alternative Hypothesis, Type I and Type II Errors,
	Module 4: Regression, Forecasting, and Time Series Analysis
	Unit 7: Regression Analysis and Financial Modelling: Simple and Multiple Linear Regression, Regression Assumptions and Interpretation of Results, Application of Regression in Credit Scoring and Risk Analysis **Unit 8: Time Series Analysis and Forecasting:** Introduction to Time Series Components (Trend, Seasonality, Cyclic, and Irregular), Moving Averages and Exponential Smoothing, Application of Time Series Analysis in Stock Markets and Interest Rate Forecasting

11	**Reference Books:** 1. Statistical Methods - S.G. Gupta (S. Chand & Co.) 2. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor. 3. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited 4. Business Mathematics : A P Verma, Asian Books Pvt. :Limited. 5. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co	
12	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
13	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

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ANNEXTURE: A

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- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B.Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: COST ACCOUNTING FOR BANKING AND INSURANCE: PRINCIPLES AND PRACTICES

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	This course introduces students to the principles and applications of cost accounting with a specific focus on the banking and insurance sectors. It covers cost classification, cost control mechanisms, budgeting, and financial decision-making. The syllabus aligns with industry requirements to equip students with practical skills in cost management, enhancing their financial analysis capabilities.
2	**Vertical :**	Major
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	4 credits
5	**Hours Allotted :**	60 Hours
6	**Marks Allotted**:	100 Marks
7	**Course Objectives**: 1. Understand the fundamental concepts of cost accounting and their relevance to banking and insurance. 2. Apply costing techniques to evaluate and control costs in financial institutions. 3. Develop and analyze cost sheets and budgets for decision-making. 4. Utilize costing methods for cost reduction and financial performance improvement. 5. Assess the impact of costing strategies on banking and insurance profitability. .	

8	**Course Outcomes**: This course contributes to the following program outcomes: 1. **Financial Acumen**: Develops a strong foundation in cost analysis and financial decision-making. 2. **Problem-Solving Skills**: Enables students to apply costing techniques to real-world banking and insurance challenges. 3. **Industry Readiness**: Equips students with skills required in financial institutions for cost optimization. 4. **Analytical Thinking**: Enhances ability to assess financial statements and budgetary controls effectively. 5. **Ethical and Strategic Decision Making**: Promotes responsible financial management practices in the banking and insurance sectors.
9	**Modules**:-
	Module 1: Fundamentals of Cost Accounting
	Unit 1: Introduction to Cost Accounting: Definition, Scope, and Importance of Cost Accounting, Difference between Cost Accounting, Financial Accounting, and Management Accounting, Cost Concepts and Classification, Costing Methods & Techniques **Unit 2: Cost Accounting in Banking and Insurance:** Role of Cost Accounting in Banking and Insurance, Application of Cost Accounting Principles in Service Sector, Specific Cost Elements in Banking and Insurance
	Module 2: Costing Techniques and Cost Sheet
	Unit 1: Preparation of Cost Sheet: Elements of Cost: Direct and Indirect Costs, Preparation of Cost Sheet and Statement of Cost, Practical Problems on Cost Sheet **Unit 2: Costing Techniques:** Standard Costing and Variance Analysis, Marginal Costing: Concept and Application, Cost Control and Cost Reduction in Banking and Insurance
	Module 3: **Budgeting and Cost Control**
	Unit 1: Budgeting Concepts and Techniques: Definition and Objectives of Budgeting, Types of Budgets (Fixed, Flexible, Cash, and Zero-based), Budgetary Control System **Unit 2: Cost Control in Banking and Insurance:** Cost Reduction Methods in Banks and Insurance Companies, Performance-Based Costing in Financial Institutions, Risk Management and Cost Control Strategies
	Module 4: **Decision-Making and Financial Performance**
	Unit 1: Cost-Volume-Profit Analysis (CVP): Concept and Importance of CVP Analysis, Break-even Analysis and Profit Planning **Unit 2: Financial Performance and Costing in Banking & Insurance:** Financial Statements Analysis with Costing Perspective. Activity-Based Costing (ABC) in Banking and Insurance

10	**Reference Books:** 1. Athma, Prashanta: Cost and Management Accounting. Mumbai. Himalaya Publishing House 2. Lal,Jawahar: Cost Accounting;3rd Ed. (3rd Ed) New Delhi. Tata Mcgraw Hill Publishing Company,2007 3. M.N Arora, Textbook of Cost and Management Accounting, Vikas Publishing House,10th Edition 4. M. Hanif ,Modern Cost and Management Accounting , Tata Mcgraw Hill Education Pvt. Ltd. 5. S.P. Jain And Narang, Cost Cost Accounting Principles and Practice, Kalyani Publishers, 2016	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

Individual faculty member shall have the flexibility to design the continuous assessment for each course/s in a manner so as to evaluate students' capabilities across knowledge, skills and attitudes. Internal Assessment may be undertaken through any or combination of the methods stated below after obtaining due permission of Principal and remain same across that particular course and semester. Introduction of multiple activates among groups of students in same class may be encouraged for better exposure:

- **Class Test (Mandatory) with Objective questions** Class Test during the lectures (physical/online mode) MCQs/Match the pairs/Answer in one sentence etc.

Any two of following for each course & may be similar or different for different group of students in a class

- Essays / Tutorials
- Home assignments
- Library notes based on published research papers
- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Vertical - 4

SEC

Syllabus
B. Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: DIGITAL TRANSFORMATION & INNOVATIONS IN BANKING AND INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	The role of Information Technology (IT) in banking and insurance has revolutionized financial services by enhancing efficiency, security, and customer experience. This course explores key IT applications, including digital banking, fintech innovations, cybersecurity, and data analytics. Students will gain insights into how technology drives automation, risk management, and customer service in the banking and insurance sectors.
2	**Vertical :**	VSC
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. To Understand the role of IT in modern banking and insurance operations. 2. To Analyze digital payment systems, online banking, and fintech solutions. 3. To Explore the impact of AI, blockchain, and big data in financial services. 4. To Identify cybersecurity risks and compliance requirements in digital banking and insurance. 5. To Apply IT tools for risk assessment, fraud detection, and customer relationship management (CRM).	

8	**Course Outcomes**: Upon successful completion of the course, students will be able to: 1. Utilize IT tools to enhance banking and insurance services. 2. Analyze the impact of fintech and digital transformation in financial sectors. 3. Apply data analytics and AI for risk management and fraud detection. 4. Ensure cybersecurity and regulatory compliance in digital financial transactions. 5. Adapt to technological advancements in financial services	
9	**Modules**:-	
	Module 1: Digital Banking and Fintech Innovations	
	Unit 1: IT Applications in Banking: Evolution of digital banking, Core banking solutions (CBS) and cloud banking, Online banking, mobile banking, and digital payment systems (UPI, NEFT, RTGS) **Unit 2: Fintech and Emerging Technologies in Banking,** Role of artificial intelligence (AI) and machine learning (ML), Blockchain and cryptocurrencies in banking	
	Module 2: I.T. in Financial Services	
	Module 2: IT in Insurance and Cybersecurity in Financial Services **Unit 1: IT Applications in Insurance:** Automation in policy management, Data analytics and risk assessment in underwriting, Digital claims processing and fraud detection **Unit 2: Cybersecurity and Regulatory Compliance**: Cybersecurity risks in banking and insurance, Data privacy regulations (GDPR, IT Act, IRDAI guidelines),Role of IT in fraud prevention and regulatory reporting	
10	**Reference Books:**	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

The Internal continuous Assessment should be conducted after completing 20% of Syllabus of the course. All Assessment activities to be recorded and spread across semester

ANNEXTURE: A

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- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
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7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Syllabus
B. Com. (Banking & Insurance)
(Sem.- IV)

Title of Paper: KYC IN BANKING & INSURANCE

Sr. No.	Heading	Particulars
1	**Description the course :** **Including but Not limited to :**	Know Your Customer (KYC) documentation is a critical regulatory requirement in banking and insurance to prevent financial fraud, money laundering, and identity theft. This course provides a comprehensive understanding of KYC norms, legal frameworks, and compliance procedures, equipping students with essential skills to manage customer verification processes in financial institutions.
2	**Vertical :**	VSC
3	**Type :**	Theory (with Practical Illustrations)
4	**Credit**:	2 credits
5	**Hours Allotted :**	30 Hours
6	**Marks Allotted**:	50 Marks
7	**Course Objectives**: 1. Understand the concept and importance of KYC in banking and insurance. 2. Identify different types of KYC documents required for individuals and businesses. 3. Comprehend legal and regulatory requirements, including AML (Anti-Money Laundering) and CFT (Combating the Financing of Terrorism) guidelines. 4. Analyze the role of technology in KYC verification and fraud detection. 5. Apply KYC principles in customer onboarding and risk assessment processes.	

8	**Course Outcomes**: Upon successful completion of the course, students will be able to: 1. To Understand and apply KYC norms in banking and insurance sectors. 2. To Identify appropriate KYC documents for different customer categories. 3. To Ensure compliance with legal and regulatory requirements. 4. To Utilize digital KYC tools for efficient customer verification. 5. To Analyze risk factors and contribute to fraud prevention measures.	
9	**Modules**:-	
	Module 1: Fundamentals of KYC & Regulatory Framework	
	Unit 1: Introduction to KYC and Customer Due Diligence (CDD): Definition, objectives, and significance of KYC, Customer identification and verification process, Role of KYC in financial fraud prevention **Unit 2: Regulatory Guidelines & Legal Framework:** RBI, SEBI, IRDAI, and FIU-IND guidelines on KYC, AML and CFT regulations, Penalties for non-compliance and regulatory actions	
	Module 2: Practical Applications & Emerging Trends in KYC	
	Unit 1: Types of KYC & Documentation Requirements: KYC for individuals vs. businesses (PAN, Aadhaar, Voter ID, GSTIN, etc.),CKYC (Central KYC) and Digital KYC processes, Re-KYC and periodic updates **Unit 2: Technology in KYC & Fraud Prevention:** Role of AI, machine learning, and blockchain in KYC, e-KYC and Aadhaar-based authentication, Risk-based KYC approach and fraud detection techniques	
10	**Reference Books:** 1. "Anti-Money Laundering & Know Your Customer" – Indian Institute of Banking and Finance 2. "Banking Theory and Practice" – K.C. Shekhar & Lekshmy Shekhar 3. "Big Data: A Source of KYC in Reference of Indian Banking" – Jitendra Kumar, Kiran Kumar Pattanaik, and Arvind Pandey 4. "Analysing India's KYC Framework through the Privacy Lens" – Amber Sinha and Srinivas Kodali 5. "Know Your Customer (KYC) Direction, 2016" – Reserve Bank of India	
11	**Internal Continuous Assessment: 40%**	**External, Semester End Examination 60% Individual Passing in Internal and External Examination**
12	**Refer annexure :A**	**Refer annexure :B**

QUESTION PAPER PATTERN
(External and Internal)

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ANNEXTURE: A

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- Report writings
- Practical Projects/ Practical activities /Group projects
- Reflective Practical assignments / Industry work / Field work
- Drawing Portfolios
- Oral examination
- Student's Seminar / Workshop / Exhibition
- Reviews / PPT presentation
- Problem solving Exercises
- Laboratory/Library Work
- Book reviews
- Case Study analysis
- Podcast/Blog writing /Video making e.g., Tips to become successful investor/satisfied customer, company profile, successful entrepreneur etc.

ANNEXTURE: B

Question Paper Pattern

Credit: 02 (Total 50 Marks)
External = 30 Marks
Duration: 1 Hr.

Student has to attempt any two questions out of three.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks

Credit: 04 (Total 100 Marks)
External =60 Marks
Duration: 2 Hrs.

Student has to attempt any four questions out of six.

Q.1	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.2	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.3	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.4	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.5	Answer the following(Theory/Practical Questions) A,B	15 Marks
Q.6	Answer the following(Theory/Practical Questions) A,B	15 Marks

Note

1. The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s
2. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.
3. The question paper shall be balanced in respect of various topics outlined in the syllabus.
4. Equal Weightage is to be given to all the modules
5. All questions shall carry equal marks with internal choice within the question
6. 15 marks question must be subdivided into 8 marks + 7 marks, 10 marks + 5 marks and 5 marks + 5 marks + 5 marks. Internal options may be given wherever necessary.
7. Use of simple calculator is allowed in the examination.
8. Wherever possible more importance is to be given to the practical problems/case study.

Guidelines for Case Study Analysis

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each).

Passing Standard

Credit: 02 (Total 50 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes separately the Internal Assessment as well as Semester End Examination.

Credit: 04 (Total 100 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester A learner will be said to have passed the course if the learner passes separately the Internal Assessment as well as Semester End Examination.

Letter Grades and Grade Points:

Semester GPA/ Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result	Grading Point
9.00 - 10.00	90.0 - 100	O (Outstanding)	10
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)	9
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)	8
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)	7
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)	6
5.00 - < 5.50	50.0 - < 55.0	C (Average)	5
4.00 - < 5.00	40.0 - < 50.0	P (Pass)	4
Below 4.00	Below 40.0	F (Fail)	0
Ab (Absent)	-	Ab (Absent)	0

dzNicka

Sign of the BOS Chairman
Dr. Sunil Karve
Board of Studies in BBI & BIM

Sign of the Offg. Associate Dean
Prin. Kishori Bhagat
Faculty of Commerce & Management

Sign of the Offg. Associate Dean
Prof. Kavita Laghate
Faculty of Commerce & Management

Sign of the Offg. Dean
Prin. Ravindra Bambardekar
Faculty of Commerce & Management