SIES (Nerul) College of Arts, Science & Commerce (Autonomous)
RISE WITH EDUCATION

SIES (Nerul) College of Arts, Science and Commerce (Autonomous)

(Affiliated to University of Mumbai)
RE-ACCREDITED GRADE "A" BY NAAC (3rd CYCLE)

BOARD OF STUDIES
B.COM (BANKING & INSURANCE)

OBJECTIVES OF PROGRAMME

1. The course aims on imparting specific knowledge and skills that prepare learners for research and further studies in the field of BFSI (Banking, Financial services and Insurance) sector.

2. The course aims at bridging the gap between academia and industry and society.

3. The programme focuses on specific subject related and transferable and skills within the disciplines of commerce, business accounting, economics, finance, law, taxation, and management which are relevant for employment opportunities in the financial sector.

PROGRAMME OUTCOMES:

1. After completing B. Com Banking & Insurance program, students would gain a thorough grounding in the fundamentals of Banking, Insurance, Finance, Management and Commerce concepts to make them employable.

2. This program provides graduates with technical, human, managerial conceptual, social, linguistic, vocational, research skills through training and co-curricular courses to become successful professionals in the modern financial sector.

3. The aim of the programme is to provide students with deep insights into the real world of banking and insurance through theory, practical, projects, internships and on the job training.

4. The program creates awareness about Indian Ethos, languages, culture and values and sensitizes learners towards society and surroundings.

PROGRAMME SPECIFIC OUTCOME:

After completing B. Com Banking & Insurance program, learners will be able to-

1. PSO1: Apply core banking and insurance concepts in understanding real-world services and operational practices.

2. PSO2: Develop skills & competencies relevant to the BFSI sector.

3. PSO3: Demonstrate readiness for advancement through higher education, lifelong learning and professional roles in BFSI Sector.

DEPARTMENT OF BANKING & INSURANCE

SEMESTER I			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U26BI1MJ01	04	Principles & Practices of Banking & Insurance
2	U26BI1MJ02	02	Digital Banking
II	Open Electives (OE)/ Generic Electives		
3	U24BE1E01	02	Business Economics – I (offered by Department of Economics)
4	U24BI1E03	02	Quantitative Methods – I (offered by Department of Computer Science)
III	VOCATIONAL SKILL COURSE (VSC) & SKILL ENHANCEMENT COURSE (SEC)		
5	U26BI1VSC01	02	Principles of Management
6	U26BI1SEC01	02	Business Law
IV	Ability Enhancement Course (AEC)/VALUE Education Course (VEC) / Indian Knowledge System (IKS)		
7	U24ENG1AEC01 (Revised 2025-2026)	02	Effective Communication - I
8	U24BI1VEC01	02	Understanding Indian Society and Constitutional Values
9	U24BI1IKS01	02	Indian Ethos in Business Management
V	Co-Curricular Course (Any One)		
10	U24CC1LS01	02	Life Skills I
11	U24CC1DLLE01	02	Department of Life Long Learning
12	U24CC1NSS01	02	National Service Scheme
13	U25CC1ES01	02	Employability Skill
14	U25CC1THW01	02	Theatre Workshop
15	SIUEXCC	02	NCC
TOTAL CREDITS		22	

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	Principles and Practices of Banking and Insurance
COURSE CODE	**U26BI1MJ01**
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To create understanding about the fundamental principles of banking and insurance supervision and its practices in India.
2. To update students with the various technologies, operations, products and schemes used in banking and insurance sector.
3. To make students understand and analyze the working of banking and insurance companies.
4. To create plan for future investments through insurance products.

Course Outcomes:

On successful completion of this course, the learners will be able:

1. To identify various types of banks, accounts and products.
2. To differentiate between traditional and current banking services and schemes.
3. To create new strategies for handling banking operations effectively and efficiently.
4. To analyze the risk profile on financial instruments and obtain a deeper understanding of the Indian financial system, as well as use this knowledge skill fully in their work.
5. To evaluate banking and insurance products and services, allowing them to take advantage of market predictions.
6. To formulate a plan for investment and protection through various insurance products and schemes.

Sr.No.	Modules	Number of lectures
1	**Module -1** Introduction to Banking Basic Concepts: Origin, Need, Types, Scope and Functions of Banking, Types of Account, Need for Regulation and Supervision.	15
2	**Module-2** Banking Scenario in India Banking Operations, Banking Services - Retail Banking concept and products, Introduction to E-Banking and UPI, UPI Lite, Government Initiatives for promotion of banking services (Jan Dhan Yojana), Banking Regulations & Role of RBI	15
3	**Module-3** Introduction to Insurance: Understanding Risk – Kinds of business risks - Need and Scope of insurance – Human Life Value- Evolution of insurance - Principles of insurance - Types of insurance and policies - Risk and Return relationship.	15
4	**Module-4** Insurance Business Environment in India Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures, Insurance Regulations Role of IRDA, Government Sponsored Insurance Schemes (Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Fasal Bima Yojana)	15
	Total Lectures	60

References:

1. Banking and Insurance: Principles and Practices by Neelam C. Gulati, Excel.
2. Banking and Insurance, volume 12 – 13 by Shakti R. Mohapatra, Debidutta Acharya, Pearson Edition India.
3. Elements of Banking and Insurance, Jyotsna Sethi, Nishwan Bhatia, PHI Learning Pvt. Ltd.
4. Insurance Principles and Practices by M.N.Mishra, S.Chand & Company Ltd.
5. Insurance Theory and Practices, by Nalini Tripathy, Prentice Hall of India Ltd. New Delhi
6. Basics of Banking and Finance, by Dr. K.M.Bhattacharaya & O.P.Agarwal, Himalaya Publishing House
7. Banking Theory Law and Practices by Gordan and Natrajan, Himalaya Publishing House
8. Principles and Practices of Banking and Insurance, by V.S.Gopal & Sumathi Gopal, Himalaya Publishing House.
9. Insurance and Risk Management by Dr. P.K.Gupta, Himalaya Publishing House

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment	40% i.e. 40 marks
Semester end examination	60% i.e. 60 marks

(A) Internal Assessment 40 marks

Description	Marks
Internal test of 20 marks each Q.1 Multiple choice Questions/True or False - 10 Marks Q.2. Attempt 2 questions out of 3 questions (5 marks each)- 10 Marks	20
One Presentation/Project and Viva voce/Presentation/Case studies/	15
Class Participation	5
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15 marks OR 15 marks	15
Q.2 15 marks OR 15 marks	15
Q.3 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks Three short notes of 5 marks each or Case study	15
Total	60
Note: 1. Q.1, 2, 3 and 4 - 15 marks question may be divided into sub questions if required. 2. Q.4 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (16 out of 40) and 40% (24 out of 60) in semester end examination

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	**DIGITAL BANKING**
COURSE CODE	**U26BI1MJ02**
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the concept of Digital Banking and various types of products available as choice while performing banking transactions.
2. To study the usage pattern of various digital products and its benefits to customers and banks.
3. To get insight about new developments in digital banking.
4. To know about security and privacy issues.

Course Outcomes:

On completion of this course,

1. Learners will be able to interpret the fundamentals of Digital Banking.
2. Learners will be able to compare and evaluate various digital products available in the market.
3. Learners will be able to distinguish between traditional and modern developments in digital banking
4. Learners will be able to develop technical and vocational skills to become successful banking professional.

Sr. No	Syllabus	No. of lectures
01	**Module 1- Basics of Digital Banking**: Meaning and significance of Digital Banking – Channels of Digital Banking – Evolution and progress of Digital Banking in India. Customers preferences for digital banking	7
02	**Module 2 –Digital Banking Products:** Cards, ATMs, Cash Deposit Machines, Cash Re-cyclers, Mobile Banking, Internet Banking, POS terminals, Branchless Banking,	8

03	**Module 3 - NEW DEVELOPMENTS IN DIGITAL BANKING** a. Fintechs b. Business ecosystems c. Block chain d. Crypto Currencies e. Peer Financing f. Cloud g. Virtualisation h. Analytics i. Artificial Intelligence j. Machine Learning k. Internet of things (IoT)	8
04	**Module 4- Risk in Digital Banking:** Security and privacy Issues – Technology related issues – Channel specific risk- Precautions to be taken by banks and customers, Back-end Operations and technology	7

References:

- Dan Schatt (2015). Virtual banking: A guide to innovation and partnering. Audio Studios.
- Indian Institute of Banking and Finance, (2016) Digital Banking. New Delhi.
- Taxmann Publications.
- Raj .K. Singh .(2016) .Digital the new normal for banks. Adhyan Publications.
- Vikas Taneja and Sakshi Parashar .(2011). E- banking and E- Commerce . Alfa Publications

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment **40% i.e. 20 marks**

Semester end examination **60% i.e. 30 marks**

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

B) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	**PRINCIPLES OF MANAGEMENT**
COURSE CODE	**U26BI1VSC01**
COURSE CREDIT	02

Objectives of the course:

1. To get insights of basic management concepts
2. To create awareness about various principles governing management and its significance in the banking and insurance industry
3. To bring in students a sense of understanding of management process with respect to banking and insurance.
4. To develop managerial skills amongst learners to make them more employable.

Course Outcomes:

On completion of this course,

1 The learners will be able to describe various management concepts.
2 The learners will understand relevance of principles of management with respect to banking and insurance sector.
3 The learners will be able to apply management process in banking and insurance companies.
4 The learners will be able to apply managerial skills in personal and professional life and make them successful in financial sector.

Syllabus	No.of Lectures
Module **-1 Introduction to Management** Definition, Scope and significance of Management Managerial Functions at different levels Management- Art or Science Fayol's Principles of Management Taylor's Scientific Management Elton Mayo's Human School of Thought, Management Process	8
Module-2 **Planning and Decision Making related to Banking and Insurance companies** Planning: Meaning, Importance, Elements, Process, Limitations Decision Making: Meaning, Importance, Process, Techniques of Decision Making	7
Module-3 **Organizing and Staffing related to Banking and Insurance companies** Organizing: Concepts Departmentation: Meaning, Basis of Departmentation Span of Control: Meaning, Factors affecting span of Control Centralization vs Decentralization Structure , Meaning, Advantages and Limitations Staffing: Meaning and Process	8
Module-4 **Directing, Coordination and Controlling related to Banking and Insurance companies** Directing: Meaning and Process, Leadership styles, Leaders in Banking and Insurance, Co-ordination as an Essence of Management Controlling: Meaning, Process and Techniques	7

References:

1. Principles of Management, T.Ramaswamy Himalaya Publications, Mumbai.
2. Practices and Principles of Management L.M. Prasad, S.Chand and Sons Education Publishers, New Delhi.
3. Business Maharajas, Gita Piramal, Penguin Books, New Delhi.
4. Wisdom of Indian Business Leadership, G. Narayana, English Edition Publishers andDistributors India Pvt, Ltd.
5. In Search of Change Maestros, Pritam Singh and Asha Bhandarkar, Sage Publications,UK

SCHEME OF EXAMINATION

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

(B) Semester end

examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	BUSINESS LAW
COURSE CODE	**U26BI1SEC01**
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the concept of Law & its interpretations
2. To establish relationship between different Special Contracts & understand their features
3. To analyze different Negotiable instruments & understand the operating modes
4. To understand and use the Information Technology Act with reference to application various business operations

Course Outcomes:

On completion of this course,

1. Learners will be able to interpret the fundamentals of Laws in India & its interpretation
2. Learners will be able to compare and evaluate various alternatives for Borrowing and analyze them for business purposes.
3. Learners will be able to make Negotiable instruments & use them productively for business purposes
4. Learner will be able to apply the Information Technology Act in various business operations

Sr.No.	Modules	Number of lectures
1	**Unit I – a) Introduction to Law** - Meaning, Definitions, Features, Types, Sources and Classification **b) Contract Act** - Meaning, Essentials, Breach and Remedies For the Contract. Special Contract • Indemnity & Guarantee - Meaning, Features, Surety, discharge of surety • Bailment: Meaning, Types, Features, Lien, Pledge • Mortgage – meaning, types features **c) Sale of Goods Act** - Introduction, Meaning, Features, Terms, Goods Classification, Sale and Agreement to sell, Unpaid Seller and position Conditions and Warranty	15
2	**Unit II – a) Negotiable Instrument Act 1881** - Features, Promissory Notes, Bills of Exchange, Cheque, Crossing, Dishonor, Position Of Banker, Holder and Holder In Due Course, Types of Instruments, Penalties For Dishonour, Endorsement **b) Information Technology Act 2000** - Objectives, Scheme, Digital Signature, Authorization, E- Governance, Certifying Authorities, Digital Certificates, Cyber Offenes **c) Prevention of Money Laundering Act 2002** – Objectives, Forms of money laundering, Offences & Punishments.	15
	Total Lectures	30

References:

Respective Acts

- Indian Contract Act

  Sale of Goods Act
- Business Law - Kucchat M. C.
- Business Law - Kapoor N. D. Sultan Chand publications, New Delhi
- Business Law - Chaudha P. R.

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment **40% i.e. 20 marks**

Semester end examination **60% i.e. 30 marks**

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks each Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

B) Semester end examination 30 marks PAPER PATTERN

Duration: 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	**UNDERSTANDING INDIAN SOCIETY AND CONSTITUTIONAL VALUES**
COURSE CODE	**U24BI1VEC01**
COURSE CREDIT	**02**

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To introduce students to the overview of the Indian Society.
2. To help them understand the constitution of India.
3. To acquaint them with the socio-political problems of India.
4. To introduce students to a basic understanding of the Indian Political System.

Course Outcome:

1. Students will understand Indian Social conditions.
2. Students will be acquainted with features of Indian Constitutions.
3. Learners will be aware of the measures to tackle societal problems
4. Learners will understand the intricacies of Indian political system.

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UNIT	TOPICS	LECTURES
Unit-I Silent features of Indian Society	1. Understand the multi-cultural diversity of Indian society through its demographic composition: Population distribution according to religion, caste, geographical location and gender and age. (3) 2. Co-existence of traditionalism and Modernism in Indian Society (1) 3. Values emerging from the diversity in Indian Society (1)	5 Lectures
Unit-II Challenges of Diversity to Unity	Disparity Arising out of- 1. Regionalism and Linguism-Meaning, causes and Impact (2) 2. Casteism and Communalism - Meaning, History, measures to solve these problems. (2) 3. Social Inequalities: Meaning, Causes and Effects, (1) 4. Gender Inequalities- Treatment and exclusiveness of Women and Other Genders in the society (2) 5. Economic/ Wealth Inequalities-Class System and Economic Segregation of the Society (2) 6. Measures to improve Equality and Social Justice in the society (1)	10 Lectures
Unit-III Constitutional Values	1. Philosophy of the Constitution as set out in the Preamble (2) 2. Features of the Constitution (2) 3. Fundamental Rights (2) 4. Fundamental Duties (1) 5. Directive Principles of State Policy (1) 6. Federal structure (2)	10 Lectures
Unit-IV Significant Aspects of Political Processes	1. The party system in Indian politics; (2) 2. Local self -government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics (2) 3. Role and significance of women in politics (1)	5 Lectures

References-

1. Social and Economic Problems in India, Naseem Azad, R Gupta Pub (2011)
2. Indian Society and Culture, Vinita Padey, Rawat Pub (2016)
3. Urbanisation in India: Challenges, Opportunities & the way forward, I J Ahluwalia, Ravi Kanbur, P K Mohanty, SAGE Pub (2014)
4. Regional Inequilities in India Bhat L SSSRD- New Delhi
5. The Problems of Linguistic States in India, Krishna Kodesia Sterling Pub
6. Problems of Communilism in india, Ravindra Kumar Mittal Pub
7. Combating Communalism in India: Key to National Integration, KawalKishor Bhardwaj, Mittal Pub
8. Khare, R. S. (1998). Cultural diversity and social discontent: Anthropological studies on contemporary India.
9. Ganesh, K., & Thakkar, U. (Eds.). (2005). Culture and the making of identity in contemporary India. SAGE Publications India.
10. Das, B., & Khawas, V. (2009). Gender issues in development: concerns for the 21st century. (No Title).
11. Mandal, B. P. (2011). Cultural Sociology. Centrum Press.
12. Rapport, N. (2014). Social and cultural anthropology: The key concepts. Routle
13. Oxford Concise Dictionary of Politics, Iain Mclean / Alistair McMillan, Oxford University Press
14. Politics, 2nd Edition, Andrew Heywood, Ane Books.
15. Dictionary of Politics, D. Robertson, Penguin Books India.
16. An Introduction to Political Theory, Gauba, O. P., Macmillan
17. Political ideas and concepts: An introduction, Heywood Andrew, Macmillan, Houndmills
18. Political ideologies : An introduction, Heywood Andrew, Macmillan, Houndmills
19. Oxford Companion to Politics of the World, Krieger Joel Joseph William A Kahler Miles Nzongola – Ntalaja Georges Stallings Barbara B. Weir Margaret, Oxford University Press New York.
20. Political Theory, Das Hari Hara and Chaudhari B. C., National Publishing House.
21. Introduction to the Indian Constitution, Basu D.D., Wadhwa Publications.
22. An Introduction to the Constitution of India, Pylee M V,Vikas Publishing House.
23. Introduction to the Constitution of India, Sharma, Brij Kishore, Prentice-Hall of India.
24. Our Constitution Kashyap Subhash, National Book Trust.
25. Indian Policy for Preliminary Examination, Lakshmikant, Tata McGraw Hill.
26. Indian Government and Politics, Narang A.S., Gitanjali Publishing House, New Delhi.
27. Introduction to Media and Politics, Sarah Oates, Sage publishers.
28. Principles of Modern Political Science,J.C.Johari,Sterling publishers

Reference Links for preparing Study Material-

1. https://lotusarise.com/salient-features-of-indian-society-upsc/
2. https://iasscore.in/upsc-syllabus/indian-society/indian-society-mains
3. https://lotusarise.com/upsc-notes/indian-society-upsc-notes/
4. https://asiasociety.org/education/indian-society-and-ways-living

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

- Internal assessment 40% i.e., 20 marks
- **Semester end examination 60% i.e., 30 marks**

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks	10
Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

B) Semester end examination 30 marks

PAPER PATTERN

Duration: 1 hour	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks	10
Total	30
Note: 1. Q.1, 2, 3 - 10 marks question may be divided into sub questions if required.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	I
COURSE NAME	**INDIAN ETHOS IN BUSINESS MANAGEMENT**
COURSE CODE	**U24BI1IKS01**
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the concept of Indian Ethos in Management of Business
2. To link the Traditional Management System to Modern Management System through various Scriptures
3. To understand the Evolution of Learning Systems in India
4. To Understand the Law of Karma in Indian Business Management

Course Outcomes:-

1. Student will be able to learn set of Values and ethics derived from Indian Culture for application in Management of Business
2. Students will be able to relate between Traditional Management System & Modern Management System through various Scriptures which will also help them to be morally and socially responsible.
3. Students will be able to apply morality conscious living within the frame of certain principles by understanding the Evolution of Learning Systems in India
4. Students will be able to Classify and understand the effective classification of Karmas, recognize the Karma Yoga Organization and to formulate the strategy for organization & ethical personality development

UNIT	TOPICS	LECTURES
Unit-I		5
Indian Ethos – An Overview	Indian Ethos Meaning, Features, Need, History, Relevance, Principles Practiced by Indian Companies, Requisites, Elements, Role of Indian Ethos in Managerial Practices	
Unit-II Management Lessons from Scriptures	Management Lessons from Vedas, Management Lessons from Mahabharata, Management Lessons from Bible, Management Lessons from Quran, Management Lessons from Kautilya's Arthashastra, Indian Heritage in Business, Management, Production and Consumption. Ethics v/s Ethos Indian Management v/s Western Management	10
Unit-III Indian Systems of Learning	Learning: Meaning, Mechanisms Gurukul System of Learning : Meaning, Features, Advantages, Disadvantages Modern System of Learning: Meanings, Features, Advantages, Disadvantages	5
Unit-IV Karma in Management	Karma: Meaning, Importance of Karma to Managers, Nishkama Karma Laws of Karma: The Great Law, Law of Creation, Law of Humility, Law of Growth, Law of Responsibility, Law of Connection Corporate Karma: Meaning, Methodology, Guidelines for good Corporate Karma Self-Management: Personal growth and Lessons from Ancient Indian Education System	10

References-

1. R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, Tata Mc Graw Hill Dave, Nalini V: Vedanta and Mana
2. Chakraborty, S.K.: Foundation of Managerial Work-Contributions from Indian Thought, Himalaya Publication House, Delhi 1998
3. Chakraborty, S.K.: Managerial Effectiveness and Quality of Work life – Indian Insights, Tata McGraw Hill Publishing Company, New Delhi – 1987
4. Chakraborty, S.K.: Management by Values, Oxford University Press 1991.
5. Khandelwal Indian Ethos and Values for Managers, Himalaya Publishing House, 2009
6. Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009 8. Joseph Des
7. Jardins, An Introduction to Business Ethics , Tata Mc Graw Hill, 2009

SCHEME OF EXAMINATION

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

(B) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hour	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

SCHEME OF MODULES

SEMESTER II			
Serial No	Course Code	Credits	Course Name
Major Department Specific Course (DSC)			
1	U26BI2MJ01	4	Environment and Management of Financial Services
2	U26BI2MJ02	2	Behavioral Management in Banking & Insurance
Minor Department Specific Course (DSC)			
3	U26BI2MI01	2	Financial Accounting
Open Electives (OE)/ General Electives (Two from following)			
1	U24MS2E01	2	Personality Development I (Offered by Department of Management Studies)
2	U24BE2E01	2	Money, Inflation and Monetary Policies (Offered by Department of Economics)
3	U24CS2E03	2	Quantitative Methods II (Offered by Department of Computer Science)
Vocational Skill Course (VSC)			
1	U26BI2VSC01	2	Wealth Management
Skill Enhancement Course (SEC)			
1	U26BI2SEC01	2	Legal Framework in Banking & Insurance
Ability Enhancement Course (AEC)			
1	U24ENG2AEC01 (Revised 2025-2026)	2	Effective Communication II
Value Education Course (VEC)			
1	U24BI2VEC01	2	Environment and Sustainable Development
Co-Curricular Course (CC) (Any One)			
1	U24CC2DLLE02	2	Co-Curricular in DLLE
2	U24CC2NSS02	2	Co-Curricular in NSS
3	U24CC2LS02	2	Life Skills-II
4	U25CC2AC01	2	Art & Craft
5	SIUEXCC	2	NCC
6	U24CC2SP02	2	Sports
Total Credits		22	

FYBBI SEMESTER II

BOS	BANKING & INSURANCE
CLASS	FYBBI
SEMESTER	II
COURSE NAME	Environment and Management of Financial Services
Course type	Major
Course Credit	04
Course Code	U26BI2MJ01

Course Objectives

1. To develop a foundational understanding of the Indian and global financial system, including its structure, components, and role in economic development.
2. To familiarize students with various financial services and institutions, including banking, insurance, merchant banking, NBFCs, and capital market intermediaries.
3. To enable students to understand the functioning of capital and money markets, stock exchanges, financial instruments, and mechanisms of investor protection.
4. To introduce students to risk management practices and contemporary developments such as Basel norms, financial inclusion, ESG, digital finance, and sustainable financial services

Course Outcomes (COs)

After successful completion of the course, students will be able to:

1. Describe the structure and functioning of the Indian and global financial system and examine its impact on economic growth and development.
2. Identify and evaluate various financial services and instruments, including their practical applications in banking, insurance, and capital markets.
3. Differentiate between capital and money markets and evaluate the role of stock exchanges, intermediaries, and regulatory mechanisms in ensuring market efficiency.
4. Analyze risk management practices and emerging trends in financial services, including Basel norms, ALM, financial inclusion, ESG, and fintech innovations.

Sr. No	Modules	No of Lectures
Unit 1	**Financial System & Environment** • Overview of the Indian Financial System: Functions and Components • Role of financial services in economic development • Global financial environment: IMF, World Bank, WTO, Basel Norms • Emerging trends under Digitalization: Fintech & Sustainable finance	15
Unit 2	**Financial Services**	15

	• Letter of Credit, Bill Discounting, Housing Finance, Project Appraisal & Financing • Merchant Banking, Portfolio Management, Stock broking, Credit rating Agencies • Leasing, hire purchase, factoring, Forfeiting and venture capital • Banking & Insurance related Financial Services • Non-banking financial companies (NBFCs): functions & roles	
Unit 3	**Capital & Money Market Management** • Structure and functioning of capital markets • Primary vs. secondary markets • Stock exchanges: NSE, BSE, international exchanges • Money market instruments: treasury bills, commercial papers, certificates of deposit • Investor protection and corporate governance	15
Unit 4	**Risk Management & Contemporary Issues** • Risk management of Banking & Insurance Companies: Meaning, Types, BASEL Norms • Asset Liability Management (ALM) • Financial inclusion and microfinance • Environmental, Social, and Governance (ESG) in financial services	15

References:

1. *Taxmann's Non-Banking Financial Companies (NBFCs) – Law, Practices & Regulation*
2. *IMF — India's Financial System: Building the Foundation for Strong and Sustainable Growth*
3. *Management of Financial Services, Markets and Institutions- O.P. Agarwal*
4. *The Indian Financial System: Markets, Institutions and Services- Bharati V. Pathak*

SCHEME OF EVALUATION

The Scheme of Evaluation of examination shall be divided into two parts:

Internal Assessment **40% i.e. 40 Marks**

Semester End Examination **60% i.e. 60 Marks**

(A) Internal Assessment 40 marks

Description	Marks
Internal Test of 20 Marks Q.1 Multiple Choice, True or False- 10Marks Q.2 Attempt 2 questions out of 3 questions (5 marks each)- 10Marks	20
One Presentation/Project and Viva voce/Case Study/Assignment	15
Class Participation and Behavior	05
Total	40

(B) Semester end examination 60 marks

Duration: 2 Hours	
Total Marks: 60	
Q.1 15 Marks or 15 Marks	15
Q.2 15 Marks or 15 Marks	15
Q.3 15 Marks or 15 Marks	15
Q.4 15 Marks or 15 Marks or Three Short Notes of 5 Marks Each or Case Study	15
Total	60
Note: Q1, Q2, Q3 may be divided into sub questions if required. Q4 may include theory (Short notes)/case study in one of the options	

Passing criteria: Minimum 40% in Internal Assessment (16 out of 40) and minimum 40% (24 out of 60) in semester end examination.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Behavioural Management in Banking and Insurance
COURSE TYPE	Major
COURSE CREDIT	02
COURSE CODE	U26BI2MJ02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To introduce, interpret and implement foundational concepts of organizational behaviour relevant to banking and insurance.

2. To understand, assess and create plan for organizational culture, change, conflict, time and stress management in high-pressure banking and insurance environments.

Course Outcomes:

After completing the course, students will be able to:

1. Understand, differentiate concepts of organizational behaviour and apply them to banking and insurance contexts
2. Analyze and Demonstrate organizational culture, change, conflict, time and stress-handling requirements in banking and insurance.

Sr.No.	Modules	Number of lectures
1	**Unit I - Introduction of Behavioural Management** Meaning, nature, and importance of behavioural management Introduction to organizational behaviour in BFSI-Meaning, Nature and scope of OB, Models of OB, Behavioural challenges in service-sector organisations Individual Behavior (IQ, EQ, SQ) Motivation- Theories of Motivation: Maslow, Herzberg, Theory X and Theory Y, William Ouchi's Theory Z, Motivation theories and their application in banks and insurance companies, Motivational techniques in Banking and Insurance Group Behaviour, Group Formation, Types of groups, Workplace behaviour: teamwork, Types of Teams	15
2	**Unit II - Organizational Culture, Change Management, Stress Management in Banking and Insurance** Organisational culture: features, types, and relevance to service quality Conflict management: handling disputes and conflicts Organizational Change, effects of Resistance to Change, ways to overcome resistance to change in banking and insurance sector. Time and Stress Management in banking and insurance companies Work-life balance and employee well-being practices in banking and insurance	15
	Total Lectures	**30**

References:

1. Stephen P. Robbins "Organizational Behavior" Prentice Hall of India Private Ltd.
2. Mirza S. Saiyadain "Organizational Behaviour" Tata Mc. Graw Hill.
3. John Bratton "Work and Organizational Behaviour" Militza Callinan Carolyn Forshaw and Peter Sawchuk Palagrave Macmilla, New York.
4. Margie Parikh and Rajen Gupta "Organizational Behaviour" Tata Mc. Graw Hill Education Private Limited, New Delhi.
5. Suja Nair "Organizational Behaviour" Himalaya Publishing House, Mumbai.
6. Aswathappa, K. Organizational Behaviour
7. Don Hellriegel & John W. Slocum "Organizational Behaviour", South Western Cenage Learning Publications.
8. Financial service training manuals (Banking & Insurance Industry)

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment	**40% i.e. 20 marks**
Semester end examination	**60% i.e. 30 marks**

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks each Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

B) Semester end examination 30 marks PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal assessment (8 marks out of 20 marks) and 40% (12 marks out of 30marks) in semester end examination.

BOS	BANKING AND INSURANCE
CLASS	FYBBI
SEMESTER	II
COURSE NAME	FINANCIAL ACCOUNTING
COURSE CREDIT	02
COURSE TYPE	MINOR
COURSE CODE	U26BI2MI01

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To familiarize and describe basic accounting terminology and, concepts, accounting principles, classification of accounts, and able to illustrate journal,
2. To understand the Indian Accounting standards and able to identify and calculate different methods of valuation of stock and to distinguish between various nature of expenses
3. To acquaint the students with, how to prepare financial statements and to develop their skills in preparing final accounts.

Course Outcomes:

1. On successful completion of this course, learners will be able to understand and classify different accounts and able to make journal and to classify income and expenditure under various head of income and expenditure and understand hire purchase system.
2. The learners will be able to apply accounting standard in brief will prepare stock statement on the basis of Accounting standard 2
3. As a result of learning this course, learners will be able to prepare the final accounts of the companies.

Sr.No.	Modules	Number of lectures
1	**Unit I - Introduction to Accounting** Meaning, Scope, objective, need, importance and limitations of accounting, Basic accounting Concepts, Conventions and Principles, Classification of accounts, Journal entries, introduction to Source documents required for practical accounting, Classification of Income and Expenditure and receipts on the basis of capital and revenue	10
2	**Unit II - Accounting Standards** Introduction to Accounting Standards AS 1, 2, 9, 10 - Stock valuation (FIFO and Weighted average method only)	8
3	**Unit – III Introduction of Final Accounts of Companies** Final accounts of companies under Schedule III of India's Companies Act, 2013, mandate specific vertical formats for the Balance Sheet (Part I) and Statement of Profit & Loss (Part II),	12

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks Semester end

examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks Online/ Offline	10
One Project based on tourism development	05
Attendance and Class behavior	05
Total	20

A) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 Explain the term/ Define the term (any five out of 7)	10
Q.2 Write a short note on any 2 out of three OR Q.2 Long answer (essay type)	10 10
Q.3 Write a short note on any 2 out of three OR Q.3 Long answer. (essay type)	10 10

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in the semester-end examination.

References

Books

1. Sustainable Development and India by Bimal N. Patel and Ranita Nagar, Publisher: OUP India, Language: English, ISBN: 9780199474622
2. Voluntary National Review Report on Implementation of Sustainable Development Goals United Nations High Level Political Forum 2017
3. SUSTAINABLE DEVELOPMENT GOALS INDIA, Mapping of Central Sector Schemes and Ministries of Government of India, AUGUST 2018 NITI AAYOG New Delhi
4. Environmental management for sustainable development, By: Barrow, Language: ENG, Publication details: Routledge 2006
5. Environmental management, By: Saxena H M, Publication details: Jaipur Rawat 2000
6. Sustainable environmental management, By: Gangawane, Language: ENG
7. Publication details: Delhi Daya 2007

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	ENVIRONMENT AND SUSTAINABLE DEVELOPMENT
COURSE CODE	U24BI2VEC01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course objective

- To develop knowledge and understanding of strategies for Sustainable Economic development
- To facilitate learners about Innovative Practices for Sustainable Development

Course Outcomes

At the end of the course, students will be able to

- Implement knowledge of sustainability for industrial development
- Apply knowledge of Innovative Practices for Sustainable Governance and Economy

Sr. No	Syllabus	No. of lectures
01	Unit I: Environmental Sustainability Interrelationship between Environment, Society, and Development. Principles of Environmental Management: Concept, need, and relevance; Concept of ISO 14000, Process of Environmental Clearance, Environmental Impact Assessment, Ecological Footprint; Environment Protection Acts; Concept and components of Geospatial Technology-Applications of GST in Environmental Management. Sustainable Agriculture Practices, Sustainable Industrial Practices – Sustainable Business and Sustainable Consumerism. Sustainable Waste Management Practices	15
02	Unit II: Introduction to Innovative Practices for Sustainable Development UN Sustainable Development Goals, The United Nations and Global Sustainability, Concept of Smart and Sustainable Cities. Life Cycle Overview and LCA Application. The Challenges of Sustainable Supply Chain Management., Corporate Social Responsibility, Sustainable products and services, Corporations and Ecological Sustainability. Introductions to ESG, Overview of recent ESG. SEBI - Framework for Business Responsibility and Sustainability Report (BRSR). Green Growth Programme of India.	15

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks each Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

B) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal assessment (8 marks out of 20 marks) and 40% (12 marks out of 30marks) insemester end examination.

Unit II	Insurance Sector – Torts & Crimes, Indian Contract Act 1872 – Contingent Contract IRDAI 1999 – Objectives, Functions & Reformations Insurance Act 1938, LIC Act 1956, Motor Vehicles Act 1988,	**15**
	Consumer Protection Act 1986, Arbitration & Conciliation Act 1996 Actuary & Tariff Advisory Committee Consumer Grievances Redressal System Ombudsman, Lokadalats	
	Total Lectures	**30**

References:

1) Principles of insurance law, MN Srinivasan & K Kannan, Lexis Nexis
2) Banking Regulations and business law, Indian institute of Banking and Finance, Macmillan education
3) Insurance laws manual, 25th edition 2024, Taxmann's
4) The IRDA Act, SKSarvaria, Apoorva Sarvaria, Lexis Nexis
5) A Textbook on Banking and Insurance , Dr.S.Gurusamy, ISBN 9789395245647

BOS	**BANKING AND INSURANCE**
CLASS	**F.Y.B.B.I**
SEMESTER	**II**
COURSE NAME	**Legal Framework in Banking & Insurance**
COURSE CODE	U26BI2SEC01
COURSE CREDIT	**02**

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the basics of legal framework in banking and insurance sectors and related provisions
2. To understand various enactments related to banking sector & role of ombudsman
3. To analyse the different reformations by IRDAI
4. To study the role of Actuary & consumer redressal mechanism

Course Outcomes:

On successful completion of this course, the learner will be able to interpret the legal framework of banking sector
2. The learner will be able to assess various enactments in Banking sector including Companies Act
3. The learner will be able to understand different crimes in insurance sector.
4. The learner will be able to understand the process of Consumer redressal mechanism in insurance sector including lokadalats

Sr.No.	Modules	Number of lectures
Unit I	Introduction to Legal Frame work of Banking & Insurance, Banking Regulation Act 1949 – Objectives, Functions Reserve Bank of India Act 1934 – Objectives, Role in the development of the Financial Sector in India Negotiable Instruments Act 1881 – classification of Negotiable instruments Information Technology Act 2000 – Cyber Security Issues & Solutions Provisions of Companies Act 1956 related to Banking Companies Banking Ombudsman – Need & Functions	**15**

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment	**40% i.e. 20 marks**
Semester end examination	**60% i.e. 30 marks**

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks each Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 questions out of 2 questions (5 marks each)- 5 Marks	10
One Presentation/Project and Viva voce/Presentation/Case studies	5
Class Participation	5
Total	20

(B)Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.	

Passing criteria: Minimum 40% in Internal (8 out of 20) and 40% (12 out of 30) in semester end examination

Sr.No.	Modules	Number of lectures
1	**Unit I - Introduction to Wealth Management** **A) Overview** • Define Wealth, Meaning & Scope of Wealth Management	
	• Wealth cycle • Wealth Management Process • Introduction to Financial literacy and financial inclusion **B) Savings and Investments** • Introduction, Nature and Scope of Saving Investments Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital), • Investment Alternatives • Qualities for successful investment • Philosophy of wealth creation & management **C) Investment planning:** • Types of investment risk • Risk profiling of investors & asset allocation (life cycle model) • Goal-based financial planning • Active & passive investment strategies	**18**
2	**Unit II - Financial Mathematics & Financial Planning:** **A) Financial Mathematics:** • Calculation of returns (CAGR, Post-tax returns, etc.) • Calculation of Total assets, • Net worth calculations **B) Retirement Planning** • Meaning & Objectives of Retirement planning • Gifts & Trust, Charity planning • Avoidable mistakes in retirement planning • Power of attorney for asset management	**12**
	Total Lectures	**30**

References:

1. Wealth Management- Dun & Brastreet, Tata McGrawHill
2. Wealth Management- S.K .Bagachi, Jaico publishing house
3. Wealth Management- Suyash Bhat, Excel Books
4. Wealth Management- Harold Evensky, Tata McGrawHill
5. Investment Analysis & Portfolio Management- Prasanna Chandra, Tata McGrawHill
6. NCFM- Module of wealth management

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	WEALTH MANAGEMENT
COURSE CODE	U26BI2VSC01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the concept of wealth management, saving and investment
2. To establish relationship between saving, investment and wealth creation
3. To analyze the different alternatives for wealth creation and develop the technical calculation skill for wealth creation for retirement

Course Outcomes:

On completion of this course,

1. Learners will be able to interpret the fundamentals of wealth management.
2. Learners will be able to compare and evaluate various alternatives for investment and analyze it for wealth creation.
3. Learners will be able to develop technical and vocational skills for successful wealth management

	emphasizing clear presentation of Equity & Liabilities (Shareholders' Funds, Non-Current/Current Liabilities) and Assets (Non-Current/Current), along with detailed Notes to Accounts	
	Total Lectures	**30**

References:

1. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Introduction to Financial Accounting by Horngren, Pearson Publications, New Delhi
3. Financial Accounting by M. Mukherjee and M. Hanif, TataMcGraw Hill Education Pvt.Ltd., New Delhi
4. Accounting for managers by M.E Tukaram Rao