

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.
3. The course 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 course 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 OUTCOMES:

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.



SCHEME OF MODULES

SEMESTER III			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U24BI3MJ01	04	Fundamentals of Banking
2	U26BI3MJ02	04	Taxation in Banking & Financial Services
II	Minor Department Specific Course (DSC)		
1	U26BI3MI01	04	Accounting in Banking & Insurance I
III	Open Electives (from other Departments) (Any one from the following)		
1	U24COM3E01	02	Advertising and Brand Management I (Offered by Department of Commerce)
2	U24MS3E01	02	Personality Development II (Offered by Department of Management Studies)
3	U24BE3E01	02	Introduction Indian Economy (Offered by Department of Economics)
4	U24CS3E01	02	Multimedia and Designing (Offered by Department of Computer Science)
IV	VOCATIONAL SKILL COURSE (VSC)		
1	U24BI3VSC01	02	Advance Excel
V	Ability Enhancement Course (AEC) (Any one)		
1	U24ENG3AEC01 (Revised 2025-2026)	02	Understanding Basic Forms of English Literature-I
2	U25HIN3AEC01	02	Hindi
3	U26MAR3AEC01	02	Marathi
VII	Co-Curricular Course (Life Skills/ Department of Life Long Learning/ National Service scheme/Sports) (Any one of the following)		
1	U25CC3LS03	04	CC in Life Skills III
2	U25CC3DLLE03	04	CC in Social Work Performance III (DLLE)
3	U25CC3NSS03	04	CC in National Service Scheme III
4	U25CC3SP03	04	CC in Training in Sports III
TOTAL CREDITS		22	



SYBBI SEMESTER III

CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Fundamentals of Banking
COURSE CODE	U24BI3MJ01
COURSE CREDIT	04

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

1. To acquaint the learners about different types of banking in India.
2. To analyze various banking products and services
3. To provide knowledge regarding banking technologies
4. To learn recent developments in banking sector.

Course Outcomes:

After the completion of this course, learners will be able to

1. describe various types of banks in India
2. Evaluate various banking products and services
3. identify and evaluate various technologies used
4. Get insights on recent trends in banking sector

Sr. No.	Modules	Number of lectures
Unit I	A. Definition and meaning of Commercial Bank, Evolution of Commercial Banking in India, Functions of Commercial Bank , Services offered by Commercial Bank. B. Retail Banking – Meaning, Features, Significance of Retail Banking and Overview of its products and services C. Corporate Banking -Meaning, Features, Significance of Corporate Banking and Overview of its products and services D. Rural Banking - Meaning, Features, Significance of Rural Banking and Overview of its products and services E. Co-operative Banks- Features, Significance and overview of its products and services	15
Unit II	A. Small Finance Banks- Meaning, Features, Overview of its products and services B. Payment Banks- Meaning, Features, Overview of its products and services and services C. Neo banks- Meaning, Features, Benefits, Factors behind rising popularity, Differences Between Neobanks, Digital Banks, and Traditional Bank	15



	D. NRI banking – Meaning, Features, overview of its products and services, NRI Remittance. E. Para banking – Meaning, features, overview of its products and services	
Unit III	A. Universal Banking • Concept of Universal Banking, Evolution of Universal banking, Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management, Bancassurance B. Technology in Banking • Features, norms and Limitations of E- banking, Internet banking, Tele banking, Mobile Banking, M-Wallet, RTGS, NEFT, IMPS, POS Terminal, ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, SWIFT	15
Unit IV	A. Banking Process Automation B. Applicability of KYC norms in Banking Sector C. AI in Banking, Open Banking, D. Banking of Things, Machine Learning E. Digital Currencies and tokenization	15
	Total Lectures	60

References:

1. Modern Banking In India , Gupta
2. Principles and Practices of Banking Paperback – 2015 - IIBF
3. Principles and Practices of Banking 11 edition Paperback – 2015 - N S Toor, Arun Toor
4. Principles Of Banking (With Case Studies) Hardcover – 2009 - Rakesh Kumar
5. E-Banking in India: Challenges and Opportunities-By RimpiJatana, R. K. Uppal
6. Modern Banking: R Sayers
7. Corporate Banking – Indian Institute of Banking and Finance
8. Retail Banking Macmillan Education- Indian Institute of Banking and Finance



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Taxation of Banking and financial services
COURSE type	Major
Course Code	U26BI3MJ02
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. Understand the fundamental concepts and provisions of the Income Tax Act, 1961, including basic definitions, residential status, and various heads of income.
2. Develop the ability to compute income under Salary, House Property, Business/Profession, Capital Gains, and Other Sources with reference to practical situations.
3. Analyse and apply tax exemptions, deductions, and procedures to compute the total taxable income of an individual assessee.
4. Gain knowledge of corporate taxation, with special emphasis on taxation of banking services, including surcharge, cess, MAT, and BCTT.

Course Outcomes:

After successfully completing the course, learners will be able to:

- **CO1.** Define, explain, and apply basic income tax concepts and classify income under the relevant heads as per the Income Tax Act, 1961.
- **CO2.** Compute taxable income from Salary, House Property, Business/Profession, Capital Gains (restricted to residential house), and Other Sources.
- **CO3.** Apply relevant exemptions and deductions to determine the Gross Total Income and Total Income of an individual assessee.
- **CO4.** Evaluate tax implications for banking services and compute corporate tax liabilities considering surcharge, cess, MAT, and other statutory provisions.



Sr. No.	Modules	Number of lectures/ hours
	Income tax Act 1961	
Unit I	Basic terms -Asscscc, Assessment, Asscsment year, Annual value, Business, Capital Assets, Income, person, previous year, Transfer Residential status & scope of total income Heads of Income 1) Salary 2) Income from House Property 3) Profits and Gains from Business and Profession	15
Unit II	1) Capital gains restricted to Capital gains on transfer of residential house 2) Income from other sources	15
Unit III	Exclusions from Total Income Deductions from Total income Computation of total income for individual	15
Unit IV	Taxation of Banking services – Corporate Tax Key Components of Corporate Tax for Banks in India including surcharge & Education cess Banking Cash Transaction Tax (BCTT), Minimum Alternate Tax (MAT)	15
	Total Lectures	60



References:

1. Direct Taxes Law & Practice –V.K. Singhania
2. Direct Taxes Laws - T.N. Manohara
3. Professional Approach Direct Taxes – Ahuja & Gupta
4. Income Tax Law & Practice – Gaur & Narang
5. Direct Taxes Law & Practice - Dinkar Pagare.
6. Service Tax- Sanjeev Agarwal & Parthsarthy
7. Personal Investment & Tax Planning Yearbook - N.J. Yaraswy,
8. Law and Income Tax - A.C. Sampathy Iyengar, Bharat Publishing House, Allahabad.
9. Master Guide to Income Tax Act - Pradeep S. Shah & Rajesh S. Kadakia, Taxmann
10. Direct Taxes - Dr. B.B. Lal
11. Income Tax and Central Sales Tax by Girish Ahuja, Ravi Gupta, jain book depot.
12. Indirect Taxes by V.S.Datey published by Taxmann
13. Service Tax Reckoner V.S.Datey published by Taxmann
14. Service Tax S.S. Gupta published by Taxmann



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

B) Semester end examination 30 marks

PAPER PATTERN

Duration: 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	15
Q.2 10 marks OR 10 marks	15
Q.3 10 marks OR 10 marks	15
Two short notes of 5 marks each or Case study	
Q4. 10 marks OR 10 marks	15
Total	60
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 (16 marks out of 40 marks) and 40% (24 marks out of 60 marks) in semester end examination.



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Accounting in Banking and Insurance –I
COURSE CODE	U26BI3MI01
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the use of financial statements used by various entity for different purposes
2. To evaluate the different types of financial statement analysis
3. To analyse the different types of ratio and its calculation for to understand the financial position of the various entities
4. To evaluate the solvency position and flow of cash through various sources

Course Outcomes:

1. On successful completion of this course, learners will be able to understand the importance of financial statement
2. The learner will be able evaluate the financial statements as per need and requirements
3. The learners will be able to calculate the apply the ratio for understanding financial position of the entities
4. The learner will be able to determine the cash flow of the organization

Sr.No.	Modules	Number of lectures/ hours
Unit I	A. Understanding of Corporate Financial Statements and Financial Statement Analysis Understanding the Balance sheet and Revenue statements with the headings and sub headings, Uses of financial statements, Users of Financial Statements. Types of Analysis B. Financial Statement Analysis <ol style="list-style-type: none"> Common Size Statement Comparative statement analysis Trend Analysis (case study of Banks , Insurance Company and other companies financial statements)	15



Unit II	Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. A. Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. B. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, C. Combined Ratios: Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital, Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.	20
Unit III	Working Capital Management: Concept, Nature of Working Capital, Planning of Working Capital, Estimation /Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle, Tondon Committee report on working capital finance by banks, Maximim Permissible Bank Finance (MPBF)	15
Unit IV	Cash flow statement Cash Flow Analysis as per AS 3 -Indirect Method Only Definition and concept of cash flow using the financial statement i.e profit and loss accounts and balance sheet Classification of Cash flow a. Cash flow from operating activities b. Cash flow from investing activities c. Cash flow from financing activities	10
	Total Lectures	60



References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
5. Financial Accounting by Leslie Chandwikhk, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
6. Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
7. Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
8. Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
9. Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
10. Compendium of Statement and Standard of Accounting, ICAI
11. Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai
12. Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
13. Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Advance Excel
COURSE CODE	U25BI3VSC01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

1. To be able to format, organize and calculate data in a spreadsheet by understanding Microsoft Excel and its Functions.
2. To understand the use of data for analysis purposes

Course Outcomes:

1. After the completion of this course, students will be able to understand the concept of data management with the help of Microsoft Excel and its various functions.
2. They will also be able to understand the concept, its application for data analysis

Sr.No.	Modules	Number of lectures
Unit I	<p>Excel introduction and using functions of Excel</p> <ul style="list-style-type: none"> • Navigating a worksheet, Spreadsheet terminologies, Shortcut Keys, Entering and editing text and values, Saving, and updating workbooks, moving and copying data and formulas, Inserting and deleting ranges, inserting and deleting rows and columns and cell comments • Using functions and Formatting- Sum, Average, Max, Min, Count, Counta, Autosum and other common functions, Basic Formatting and Printing. Formatting- Text formatting, Rows and Columns, Number Formatting. Sorting and Filtering of data • Data analysis using the different excel based statistical tools 	15
Unit II	<ul style="list-style-type: none"> • Lookup Functions and Pivot Tables- Vlookup/Hlookup, Index and Match, Creating Smooth User Interface Using Lookup, Nested VLookup. Creating Simple Pivot Tables, Basic and Advanced Value Field Setting, Classic Pivot table, Choosing Field, Filtering Pivot Tables, Modifying PivotTable Data, Grouping based on 	15



	<p>numbers and Dates, Calculated Field & Calculated Items</p> <ul style="list-style-type: none"> • Data Transformation- Types of data connectors, The Query Editor, Loading Data, Sorting a column or data, Filter application Data and Text and other Basic functions • Introduction to report view, adding simple objects, Inserting Basic Charts and Visuals, Formulating Options, Line and Area Charts 	
	Total Lectures	30

References:

1. Mastering Power BI Paperback – 30 September 2021 by Chandraish Sinha
2. Microsoft Power BI Dashboards Step By Step, 1e Paperback – 6 March 2020 by Errin O'Connor
3. Introducing Microsoft Power BI Kindle Edition by Alberto Ferrari
4. Microsoft Power BI 2022 user Guide: The definitive guide to collect, combine and transform Data using Power Query in Excel and Power BI Kindle Edition by Howard J. Wall
5. EXCEL & POWER BI GUIDE 2022: The Concise Step-by-Step Practical Guide to Master Everything About Microsoft Excel & Power BI for Data Modelling, Analysis, Visualization & Transformation by CARTY BINN
6. Power Query for Power BI and Excel Paperback – 30 July 2014 by Christopher Webb
7. Simplified Practical Guide to Microsoft Excel: Learning Microsoft Excel from Basic to Advanced by Karl Brian.
8. Advanced Analytics with Excel 2019 Paperback – 1 January 2020 by Manisha Nigam.

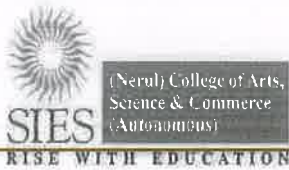


SCHEME OF EXAMINATION

The scheme of examination shall be continuous evaluation divided into four parts:

Description	Marks
Practical tests of 20 marks each	20
2 Assignments of 5 marks each	10
One Presentation/Project and Viva voce	15
Class Participation and behavoiur	5
Total	50





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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.
- 3) The course 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.

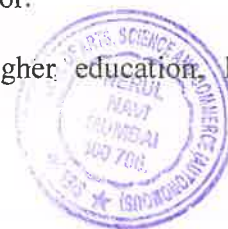
PROGRAMME OUTCOMES:

- 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 course 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 OUTCOMES:

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.



**SCHEME OF MODULES
SYBBI SEMESTER IV**

SEMESTER IV			
Serial No	Course code	Credits	Course Name
I			
Major Department Specific Course (DSC)			
1	U24BI4MJ01	04	Fundamentals of Insurance
2	U26BI4MJ02	04	Client Relationship and Mutual Fund Management in Banking & Insurance
II			
Minor Department Specific Course (DSC)			
1	U26BI4MI01	04	Accounting in Banking & Insurance II
III			
Open Electives (To be opted from other Departments) (Anyone from the following)			
1	U24BE4E01	02	Introduction to International Economics (Offered by Department of Economics)
2	U24COM4E01	02	Advertising & Brand Management II (Offered by Department of Commerce)
IV			
Skill Enhancement Course			
1	U24BI4SEC01	02	Legal Framework in Banking & Insurance
V			
Ability Enhancement Course (AEC) (Any One)			
1	U24ENG4AEC01 (Revised 2025-2026)	02	Understanding Basic Forms of English Literature-II
2	U25HIN4AEC01	02	Hindi
3	U26MAR4AEC01	02	Marathi
VI			
CEP			
1	U25CC4CEP01	04	Community Engagement Programme
TOTAL CREDITS		22	



CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Fundamentals of Insurance
COURSE CODE	U24BI4MJ01
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To get an overview about insurance sector.
2. To know the characteristics and structure of insurance operations
3. To understand various terminology of insurance industry
4. To learn and evaluate various types of insurance products and policies.

Course Outcomes:

On successful completion of this course, learners will be able to-

1. Develop conceptual knowledge on life insurance.
2. Learn characteristics of insurance operations and develop skills needed for making a career in insurance sector.
3. Recognise concept and need for general insurance and health insurance
4. Understand, differentiate and evaluate various insurance products.

Sr.No.	Modules	Number of lectures
Unit I	Life Insurance - A. Introduction B. Insurance Terminology – Life Insurance – First Premium – Renewal – Mode – Limited Payment – Policies – Single Premium – Convertible – Days of Grace – Lapse – Paid Up Policy – Revival – Deferment Period – Nomination – Assignment – Bonus – With Profit – Participating – Non-Participating or Without Profit – Surrender Value – C. Advantages and Disadvantages D. Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium	15



	<p>E. Life Insurance Products- Traditional and Non Traditional Products- Term Policy Whole life Insurance Policy Endowment Policy Money Back Policy Unit Linked Plan (ULIP), Annuities, Child Plans, Pension Plans, Riders in plan</p> <p>F. Case examples</p>	
Unit II	<p>Life Insurance II</p> <p>A. Life Insurance Organization</p> <p>B. Life Insurance Corporation (L.I.C) of India</p> <p>C. Life Insurance Underwriting- Objectives</p> <p>D. Life Insurance in Operation- Forms and procedures- from proposal to policy</p> <p>E. Marketing Strategies</p> <p>F. Distribution Channels- Direct Selling, Corporate Agents, Group Insurance, Brokers and Co-operative Societies, Bancassurance, Mall assurance.</p> <p>G. Careers in Insurance - Introduction of various job roles and job opportunities – agent, underwriter, actuary, surveyor, claim manager, account officer, loss assessor, etc. qualification and skills required</p>	15
Unit III	<p>General Insurance- I:</p> <p>A. Introduction to General Insurance</p> <p>B. Insurance Terminology - Non-Life Insurance – Market Agreements – Cover Notes – Certificates of Insurance – Open Policy – Floater – Excess – Franchise – Claims – Salvage – Coinsurance – Loss – Total Loss – Actual or Constructive Loss – Bonus – Malus – Replacement – Valued Policy – Agreed Value – Full Value – First Loss – Increased Value – Insurance Time or Institute Cargo Clauses – Solatium Fund – Hit and Run Cases – Arbitration.</p> <p>C. Health insurance -Healthcare industry in India, Evaluation of Health insurance in India, Classification of Health insurance products, Claims management- Introduction and Forms and Procedures of Hospitalization, Indemnity Products, top up covers, cashless insurance, Senior citizen plans, critical illness plans</p> <p>D. Personal Accident Policy</p> <p>E. Challenges in health insurance</p>	15



Unit IV	General Insurance- II A. Home Insurance- Introduction, Forms and Procedures, Inclusions and Exclusions in policies, B. Motor Insurance – Need and Types of policy C. Fire Insurance - Meaning and features of Fire Insurance Forms and Procedures, Standard Fire and Special Perils Policy, Tariff system and special policies D. Marine Insurance - Meaning and nature of Marine Insurance E. Travel Insurance - Domestic and overseas policies, Claim process F. Rural social and Micro Insurance - meaning and importance, Rural and micro products. G. Liability Insurance - Meaning, importance, special features, approach to deal with societal risk H. First party and third-party insurance- Types –motor, employee, professional, product, compulsory and public I. Case examples	15
	Total Lectures	60

References:

1. Life & General Insurance -Manjula V.; Marwa Mona and Narasimha Murthy H.
2. Insurance Principles and Practice – M N Mishra & S B Mishra – S. Chand 22nd Edition
3. Insurance Claims Solutions – DR L.P Gupta Revised Edition
4. Introduction to Risk Management & Insurance – Mark S Dorfman & David A. Cather – Tenth Edition
5. The Fundamentals of Insurance Theories Principles & Practices by Hargovind Dayal, Notion press.
6. Insurance Claim Solution – Der. L.P Gupta (Revised Edition)
7. The Life Insurance Industry in India (Current state and Efficiency), by Tapas Kumar Parida & Debashis Acharya, Palgrave Macmillan.
8. Insurance Principles and Practices by M.N.Mishra & Dr. S. B. Mishra, S.Chand & Co. Pvt. Ltd.
9. Handbook of Insurance, George Dionne, Springer.
10. <https://www.insuranceinstituteofindia.com>



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

B) Semester end examination 60 marks

PAPER PATTERN

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

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



BOS	BANKING & INSURANCE
CLASS	SYBBI
SEMESTER	IV
COURSE NAME	Client Relationship & Mutual Fund Management in Banking and Insurance
Course	Major
Course Credit	04
Course Code	U26BI4MJ02

Course Objectives

1. To understand client management practices in banking and insurance
2. To develop customer advisory and relationship-building skills
3. To understand and evaluate mutual fund products, valuation and management of mutual funds
4. To determine the scope of mutual fund in Investment Strategy

Course Outcomes (COs)

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

CO1: Explain the role of effective client management in BFSI

CO2: Identify and analyze client needs and expectations

CO3: Identify the importance of Mutual Fund Management to become successful investor

CO4: Use the mutual fund management skills in professional life.

Sr. No	Modules	No of Lectures
Unit 1	Introduction to Client Management in Banking & Insurance Concept and importance of client management Client vs. customer in financial services Role of client management in banks and insurance companies Client acquisition, retention, and relationship building Service quality and client satisfaction	15
Unit 2	Client Relationship Strategies in Banking and Insurance Client segmentation and profiling CRM in banking and insurance, CRM cycle Relationship marketing in Banking and Insurance companies Key account management Handling client queries and grievances Digital tools, technologies and E-CRM systems in Banking and Insurance	15
Unit 3	A. Mutual Fund Organization and Management Introduction: Meaning of Mutual Fund, Structure in India, Sponsors, Trusts, Role of AMC, NFOs, Registrars, Agents, Types of Mutual Fund Schemes Objectives of AMFI, Advantage of Mutual Fund, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) B. Mutual Fund Products • Mutual Fund Products and Features: Equity funds: Definition, Features of Equity Funds, Index Fund, Large Cap	15



	Funds, Mid Cap Funds, Sectoral Funds, Types of Equity Schemes, Arbitrage funds, Multi-cap Funds, Quant funds, P / E Ratio funds, International Equities Fund, Growth Schemes. • Exchange Trade Funds (ETFs): Introduction, Features, Working of ETFs • Debt Fund: Features, Interest Rate Risk, Credit Risk, Pricing of Debt Instrument Schemes, Fixed Maturity Plans, Capital Protection Funds, Gilt Funds, Balanced Funds, MIPs, Child Benefit Plans. • Liquid funds: Features, Floating rate scheme, Portfolio of liquid funds.	
Unit 4	<p>A. Investment and Performance Measurement</p> <ul style="list-style-type: none"> • Fund Performance, Measuring Return, Measuring Risk • Risk adjusted return, Comparing Fund Performance with a reference, Various standardized performance systems • Limitations of Performance measurement and evaluation <p>B. Accounting of Mutual Funds</p> <ul style="list-style-type: none"> • Net Asset Value (NAV): Meaning, Computation, Factors affecting NAV, Pricing of Units, Fees and Expenses, Investment Management and Advisory Fees, Initial Expenses, Recurring Expenses, Total expenses, accounting policies • Yield To Maturity and Bond Valuation 	15

References:

1. *Customer Relationship Management Concepts and Tools – V. Kumar & Werner Reinartz*
2. *Customer Relationship Management – Jagdish N. Sheth, Atul Parvatiyar & G. Shainesh*
3. *Relationship Marketing – S. Shajahan*
4. *Indian Mutual Funds Handbook – Sundar Sankaran: Vision Books*
5. *Morningstar Guide to Mutual Funds: 5-Star Strategies for Success – Christine Benz: Wiley*
6. *Working of Mutual Fund Organisations in India – P. Mohana Rao: Kanishka Publications*
7. *Mutual Funds in India – Amitabh Gupta: Anmol Publications*
8. *Bogle on Mutual Funds: New Perspectives for The Intelligent Investor – John C. Bogle: Wiley*



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	20
Q.1 Multiple Choice, True or False- 10Marks	
Q.2 Attempt 2 questions out of 3 questions (5 marks each)- 10Marks	
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.



CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Accounting in Banking and Insurance -II
COURSE CODE	U26BI4MI01
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To evaluate the cost of raising different types of funds
2. To evaluate Risk associate with capital while raising fund
3. To evaluate break vent point and relationship with cost and profit
4. To analyse loss calculation in fire issuance

Course Outcomes:

1. On successful completion of this course, learners will be able to understand and determine the best capital structure with weighted average cost of capital.
2. The learner will be able evaluate best financial strategies for the organization of financial management
3. The learners will be able to apply skills for determination best financial policy by setting best production strategies
4. The learner will be able to evaluate the rules and claims of insurance policy in case of fire incidents



Sr.No.	Modules	Number of lectures
Unit I	Financial Decisions a. Cost of Capital: <ul style="list-style-type: none"> • Introduction and Definition of Cost of Capital • Measurement of Cost of Capital • Measurement of WACC using book value and market value method. • Measuring Marginal Cost of Capital b. Capital Structure Decisions: <ul style="list-style-type: none"> • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT -EPS Analysis • Capital Structure Theories • Dividend Policies (Walter & Gordon) 	15
Unit II	a. Financial Policy and Corporate Strategy <ul style="list-style-type: none"> • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management b. Business Risk and Financial Risk <ul style="list-style-type: none"> • Introduction • Debt v/s Equity Financing • Types of Leverage 	15
Unit III	Marginal costing and decision making <ul style="list-style-type: none"> • Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. • Practical problems based on Marginal Costing including decisionmaking 	15
Unit IV	Fire Insurance Claims <ul style="list-style-type: none"> • Principles of Insurance with respect to fire insurance. Application of Average Clause, • Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss 	15
	Total Lectures	60



References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. ~~Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai~~
5. Financial Accounting by Lesile Chandwickh, Pentice Hall of India Adin Bakley (P) Ltd., New Delhi
6. Financial Accounting for Management by Dr. Dinesh Harsalekar, Multi-Tech. Publishing Co. Ltd., Mumbai
7. Financial Accounting by P.C. Tulsian, Pearson Publications, New Delhi
8. Accounting Principles by R.N. Anthony and J.S. Reece, Richard Irwin, Inc
9. Financial Accounting by Monga, J.R. Ahuja, Girish Ahuja and Ashok Shehgal, Mayur Paper Back, Noida
10. Compendium of Statement and Standard of Accounting, ICAI
11. Indian Accounting Standards, Ashish Bhattacharya, Tata Mc. Grow Hill and Co. Ltd., Mumbai
12. Financial Accounting by Williams, Tata Mc. Grow Hill and Co. Ltd., Mumbai
13. Company Accounting Standards by Shrinivasan Anand, Taxman, New Delhi



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Legal Framework in Banking & Insurance
COURSE CODE	U24BI4SEC01
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



Unit II	Insurance Sector – Torts & Crimes, Indian Contract Act 1872 – Contingent Contract	15
	IRDAI 1999 – Objectives, Functions & Reformatations	
	Insurance Act 1938, LIC Act 1956, Motor Vehicles Act 1988, 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



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	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 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	10
Two short notes of 5 marks each or Case study	
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.

