

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 V			
Serial No	Course code	Credits	Course Name
I			
Major Department Specific Course (DSC)			
1	U25BI5MJ01	04	International Aspects Related to Banking and Insurance
2	U25BI5MJ02	04	Marketing in Banking & Insurance
3	U25BI5MJ03	02	Evolution of Finance and Banking Practices in India
II			
Major Electives (Anyone from the following)			
1	U25BI5MJE01	04	Investment Banking
2	U25AF5MJE01	04	Corporate Restructuring (Offered by department of Accountancy)
3	U25FM5MJE01	04	Venture Capital and Private Equity (Offered by department of Accountancy)
III			
Minor Department Specific Course			
1	U25BI5MI01	04	Accounting and Reporting of Banking and Insurance
IV			
Vocational Skill Course			
1	U25BI5VSC01	02	Advance Legal Framework in Banking & Insurance
V			
Field Project			
1	U26BI5FP01	02	Field Project
TOTAL CREDITS		22	



TYBBI SEMESTER V

BOS	BBI
Class	T.Y.B.B.I
Semester	V
Course Name	International Aspects related to Banking & Insurance
Course Code	U25BI5MJ01
Course Type	MAJOR
Course Credit	04

1 credit - 15 lectures
1 lecture is 60 minutes

Course Objectives:

1. To understand the fundamentals of International finance
2. To Familiarize the international capital market
3. To interpret the basics of FEMA & Foreign transactions
4. To evaluate the Crypto currencies

Course Outcomes:

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

1. Explain the Fundamentals of international Finance including international monetary institutions.
2. Describe various international investment options.
3. Establish the BASEL norms for banks.
4. Describe the International payment system

Unit No	Syllabus	No. of lectures
01	Fundamentals of International Finance – Meaning & Scope of International Finance, Balance of Payment, Components, Currency convertibility, International Monetary System, Gold Standards – Features, Bretton Wood System, Reasons for failure, Current Exchange Rate System – Pegs, Flexible Exchange Rate System, International Monetary Fund (IMF)	15
02	International Capital Market – FDI, FPI, FII, Euro Currency Market, International Equity Market – ADR, GDR, SDR, IDR, International Bond Market – Types of Foreign Bonds, Foreign Currency Exchangeable Bonds, Participatory Notes	15
03	International Banking – Activities, features, Classification of International loans, Pricing of International loans, financial crisis & Reforms in International Banking, BASEL III & Financial Stability, How Financial Crisis shaped the Financial Regulatory Reforms, Outstanding Issues & Future work, Interaction between Bank & Market Based International Intermediaries Foreign Exchange Markets – Market Participants, Role of FEDAI, FEMA & Regulatory Framework Foreign Exchange Arithmetic – Practices by International Banks Exchange Rate Quotations, Arbitrage – Geographical, Triangular & Interest Rate, Calculation of Forward rates using Scheduled Swap points	15



04	<p>International Banking Operations – Growth of International Banking, Recent trends in International Banking, Crypto Currencies – Bitcoin & other currencies, Legality, Advantages & Disadvantages of Crypto Currencies</p> <p>Functions of International Banking – International Payment systems – SWIFT, Livewire, NRI Accounts, Bank Guarantee, Letter of Credit</p> <p>International Lending Operation – Loan Syndication – Parties, stages, Types, Role of LIBOR, Risk in International Lending, Importance of Credit Rating Agencies</p> <p>NRI Investment Options in India</p>	15
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Reference Books:

1. **International Business, V.K.Bhalla, S.Chand & Company Pvt Ltd**
2. **Environment & Management of Financial Services, O.P Agarwal, Himalaya Publishing House**
3. **Management of Banking & Finance Services – Padmalata Suresh & Justin Paul, Pearsons**
4. **Basics of Banking & Finance – Dr.K.M.Battacharya & O.P.Agarwal, Himalaya Publishing House**
5. **Central Bank Management – Indian Institute of Banking & Finance, Macmillan**



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
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline 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 Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q1. 15 marks OR 15 marks	15
Q2. 15 marks OR 15 marks	15
Q3. 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Total	60
Note: Q1, 2 , & 3 - 15 marks & Q4 - 15 Marks questions may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	V
Course Name	Marketing in Banking and Insurance Sector
Course Code	U25BI5MJ02
Course Code	MAJOR
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives-

1. To understand the Fundamentals of marketing management, buyer behavior and customer satisfaction
2. To analyze the banking and insurance market by studying its strategies
3. To compare the marketing mix adopted by various banking and insurance companies
4. To know about green marketing and digital marketing in banking and insurance sector

Course Outcomes-

Learners will be able to:

1. Understand the fundamentals of marketing and analyze the concept of STP and buyer behaviour
2. Understand the impact of product, brands, pricing promotion and process.
3. Elaborate on the channels of distribution, people, physical evidence and service quality
4. Evaluate the techniques of Green marketing and Digital marketing adopted by banks and insurance companies

Unit No	Topics	No of Hours
1	Introduction to Marketing- Core Concepts of Marketing, Scope of Marketing, Difference between marketing and sales. Marketing Strategy- Bank Marketing Strategy, Marketing strategies adopted by Insurance companies, Segmentation Targeting Positioning (STP) Approach Behavioural Profile of the Consumers- Black Box Effect, Factors Influencing Consumer Behaviour, Consumer Roles, Consumer Decision-making Process,	15
2	Concept of Banking and Insurance Marketing- Goods and Services marketing, Service Marketing Mix, Total Product Concept, Creating a Product Range, Product Life Cycle, New Product Development for banks and insurance companies, Branding, Importance of Branding Service Products,	15



	<p>Concept of price and value, Factors Influencing Pricing Decisions, Pricing Strategy for Banking and Insurance Industry,</p> <p>Communication Mix Elements, Promotional Strategy for Banks and Insurance Sector,</p> <p>Process- Blueprinting, Service Delivery process in Banks and insurance companies</p>	
3	<p>Distribution Strategy</p> <p>Distribution Channel in Services sector, Service Location Decisions, A Typology of service Location Influences, How to Design an Effective Distribution Channel, Types of Channels/Intermediaries, Factors affecting Choice of Channel</p> <p>People: Managing the Sales Force, Need for Internal Marketing, Managing Consumer Waiting periods in banks and insurance companies</p> <p>Physical Evidence- Importance in banks and insurance companies</p> <p>Measurement of Service Delivery- Gap Model of Service Quality, Service Quality and Services Marketing</p>	15
4	<p>Green Marketing –Introduction- Importance and Benefits of Green marketing - Green Marketing Initiatives by banks and insurance companies</p> <p>Digital Marketing- Tools and techniques, Merits and Demerits, Types of digital marketing adopted by banks and insurance companies</p> <p>Case studies</p>	15

References:

1. Kotler, P. (2007). Marketing Management–The Millennium Edition Prentice Hall of India Private Limited. New Delhi, 35-8.
2. Pillai & Bagavathi, R. S. N. (1999). Marketing Management. S. chand & Co. Ltd.
3. Joshi, G. (2009). Information Technology for retail. Oxford University Press, Inc. Mullins, J. Walker, O. C., & Boyd Jr, H. W. (2012). Marke



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
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline 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 Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q1. 15 marks OR 15 marks	15
Q2. 15 marks OR 15 marks	15
Q3. 15 marks OR 15 marks	15
Q.4 15 marks OR 15 marks	15
Total	60
Note: Q1, 2 , & 3 - 15 marks & Q4 - 15 Marks questions may be divided into sub questions if required. Case study could be included if needed	

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	TYBBI
Semester	V
Course Name	Evolution of Finance and Banking Practices in India
Course Code	U25BI5MJ03
Course Type	Major Department Specific Course (DSC)
Course Credit	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objective

Course Objective:

1. To understand the evolution of trade, commerce, and banking systems in ancient India, ancient financial instruments, evolution of banking, finance, and economic practices from ancient times to early medieval India, to analyze significant economic literature such as the Arthashastra, Manusmriti, Kautilya's Niti, and others to understand Indian financial practices.
2. To analyze the role of Hundis in trade and credit systems, to examine the use of currency in ancient India, to explore the concept and function of promissory notes, bridge ancient financial systems with modern finance and relate ancient financial practices to modern financial instruments.

Course Outcome:

Course Outcome: After studying the course, learner will be able to:

1. Understand the evolution of trade, commerce, and banking systems in ancient India, ancient financial instruments, evolution of banking, finance, and economic practices from ancient times to early medieval India, to analyze significant economic literature such as the Arthashastra, Manusmriti, Kautilya's Niti, and others to understand Indian financial practices.
2. Analyze the role of Hundis in trade and credit systems, to examine the use of currency in ancient India, explore the concept and function of promissory notes, bridge ancient financial systems with modern finance and relate ancient financial practices to modern financial instruments.

Unit No	Syllabus	No. of lectures
01	<p>Introduction to Ancient Indian Financial Systems</p> <ul style="list-style-type: none"> ○ Overview of ancient Indian economic systems: trade, banking, and financial governance. ○ Role of financial instruments in facilitating commerce and trade. ○ Importance of religious, cultural, and legal frameworks in financial practices. <p>Traditional Indian Financial Management and Accounting Practices</p> <ul style="list-style-type: none"> ○ Traditional accounting systems in India (Chitthi, Vachan, and other record-keeping methods) ○ Role of community and familial financial management ○ Ancient Indian trade, commerce, and financial models <p>The Arthashastra and Kautilya's Economic Vision</p> <ul style="list-style-type: none"> ○ Detailed study of <i>Arthashastra</i> and its principles of taxation, 	15



	<p>governance, and statecraft</p> <ul style="list-style-type: none"> ○ Kautilya's views on finance, markets, and the role of the king in economic matters ○ Analysis of Kautilya's ideas about the economy, banking, and trade <p>Trade, Commerce, and Economic Practices in Ancient India</p> <ul style="list-style-type: none"> ○ The role of trade and commerce in the Maurya, Gupta, and post-Gupta empires ○ Indian guilds and their role in organizing trade, taxation, and banking 	
	<ul style="list-style-type: none"> ○ Influence of Indian maritime trade on global commerce (e.g., Southeast Asia, Africa) <p>Ancient Indian Banking Systems and Financial Institutions</p> <ul style="list-style-type: none"> ○ Types of ancient financial institutions: Shroffs, moneylenders, and banking guilds ○ Role of early banks and their functions in trade and commerce ○ Indigenous systems of money management: <i>Hundi</i>, <i>Chit Funds</i>, and credit practices 	
<p>02</p>	<p>The Hundi: Definition, Types, and Functions</p> <ul style="list-style-type: none"> ○ Origin of <i>Hundis</i> in ancient India: historical development and evolution. ○ Types of <i>Hundis</i>: <i>Navratan Hundi</i>, <i>Shah Hundi</i>, <i>Dharmada Hundi</i>, <i>Parchi Hundi</i>. ○ The role of <i>Hundis</i> in facilitating trade, credit, and remittance systems. ○ Comparison with modern banking instruments like bills of exchange and promissory notes. <p>Economic and Trade Context of <i>Hundis</i></p> <ul style="list-style-type: none"> ○ The role of <i>Hundis</i> in ancient India's trade networks, both regional and international. ○ The role of merchants, <i>Vyaparis</i>, and guilds in the <i>Hundi</i> system. ○ <i>Hundis</i> in the Maurya, Gupta, and medieval periods. ○ How <i>Hundis</i> helped in the expansion of Indo-Roman and Indo-Sassanian trade routes. <p>Currency in Ancient India: Coins and Money Systems</p> <ul style="list-style-type: none"> ○ Introduction to ancient Indian currency systems: metallic coins, weights, and measures. ○ Types of coins: punch-marked coins, Kushana coins, Gupta coins, etc. ○ The role of currency in ancient Indian economy: usage, value, and circulation. ○ The minting process and the role of kings and emperors in regulating currency. <p>Promissory Notes: Function and Evolution</p> <ul style="list-style-type: none"> ○ Understanding promissory notes in ancient India: written debt instruments. ○ Promissory notes as part of the broader credit system: how they operated in ancient commerce. ○ Use of promissory notes in facilitating trade and credit transactions. ○ Legal framework surrounding promissory notes in ancient Indian texts. <p>Continuity of Ancient Financial Practices in Modern Systems</p> <ul style="list-style-type: none"> ○ Comparison between ancient Indian financial instruments and 	<p>15</p>



modern banking practices.

- Influence of *Hundis* and promissory notes on contemporary banking and finance.
- The role of indigenous banking systems in shaping modern Indian finance.
- Legacy of ancient Indian currency in modern monetary systems.
- The Indian approach to ethics and corporate governance (Satyam, Shivam, Sundaram)

References:

- Agarwal, M. L. (2017). Traditional Financial Systems in India.
- Bhattacharyya, D. (2018). Ancient Finance and Its Relevance Today.
- Das, M. C. (2004). Dharma and Economic Decision-Making: The Indian Perspective.
- Gupta, P. (2012). Coins of Ancient India: A Numismatic Study.
- Gupta, P. (2012). Ancient Indian Economic Thought: A Historical Perspective.
- Gupta, P. (2012). Coins of Ancient India: A Numismatic Study.
- Kautilya (Chanakya). Arthashastra (translated by R. Shamasastri).
- Ray, H. P. (2014). Trade and Commerce in Ancient India.
- Sharma, R. (1996). Indian Economic History: From Ancient to Early Medieval Times.
- Sharma, R. N. (2009). The Role of Dharma in Ancient Economic Practices.
- Sharma, R. (2012). Ethical Financial Decision Making in Indian Business.
- Shukla, A. (2012). Early Financial Instruments in India.
- Verma, R. (2013). *Bridging Ancient Indian Financial Systems with Modern Practices*.



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 2 questions out of 3 questions (5 marks each) - 5 Marks OR Online Internal Test with Multiple Choice Questions (10 marks)	
One Project and Viva voce/Presentation/Case studies/Assignments	5
Attendance and Class Behavior	5
Total	20

(B) Semester end examination 30 marks

PAPER PATTERN

Duration: 1 hour	
Total Marks: 30	
Q1. 10 marks OR 10 marks	10
Q2. 10 marks OR 10 marks	10
Q3. 10 marks OR 10 marks	10
Total	30
Note: Q1, 2 and 3 - 10 Marks questions 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	BBI
Class	T.Y.B.B.I
Semester	V
Course Name	Investment Banking
Course Type	MAJOR ELECTIVES
Course Code	U25BI5MJE01
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To provide students with the necessary theoretical and conceptual tools used in investment banking.
2. To provide an introduction and general understanding of investment banking activities.
3. To perform a valuation of companies.
4. To prepare reports on important components of investment banking.
5. To know corporate restructuring such as mergers & acquisitions, project finance, IPO analysis, etc.

Course Outcomes:

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

1. Intellectual framework to students who are pursuing a career in investment banking or an internship in the investment banking division of a financial firm.
2. Develop the knowledge of corporate finance and who wish to broaden their understanding of finance by applying financial concepts and techniques to analyze activities and transactions in the realm of investment banking.
3. Orientation about banking and financial concepts covered Managing investment in the primary market and secondary market.
4. Apply learning from this program will help to get opportunities to work with Investment Banking companies.
5. Understand the importance and relevance of Investment Bankers in any Financial System

Sr. No	Syllabus	No. of lectures
01	INTRODUCTION TO INVESTMENT BANKING: The evolution of Investment banking – Concept and Definition– Merchant Banking Today’s major players – The culture and organization structure of Investment banks: the changing face of leadership, risk management, professional behaviour and organizational values – The structure of investment banks – Employment opportunities in investment banks. Relevant Case Studies.	15
02	THE BUSINESS OF INVESTMENT BANKING: Nature of Contemporary investment banking – Service portfolio of Indian Investment banks – Introduction to Allied business – Asset Management, Mutual funds, Hedge fund, and Private Equity funds – Regulatory framework for Investment banking business in India. Relevant Case Studies. INVESTMENT BANKING AND BUSINESS VALUATION: Value and Valuation – Corporate Value vs Investment Value – Business Valuation - Drivers for Value Creation – Asset based valuation model – Financial forecasting – Determinants of financial forecasting – Free cash flow. Relevant Case Studies	15



3	CORE INVESTMENT BANKING SERVICES: Domestic Issue Management – Types of Issues requiring issue management, Stages in an IPO, role of Investment banker as Issue manager – Underwriting – Underwriting commission, Sums on Underwriting.	15
4	OVERVIEW OF CORPORATE RESTRUCTURING: – Introduction to global capital market – Private placement. Relevant Case Studies. Corporate Re-organization – Rationale for Corporate Re-organization – Mergers and Amalgamations – Types of Mergers, Structure of an Amalgamation, Investment banking Perspective in Merger and Amalgamations – Introduction to Acquisitions, Takeover and Buyout – Strategic Acquisitions, Negotiated. Sums on mergers & acquisition.	15

Reference Books:

1. Wealth management, Bradstreet, d.
2. Castillo, J. J., & Mcaniff, P. J. (2007). The practitioner's guide to investment banking, mergers & acquisitions, corporate finance. Circinus Business Press.
3. Dishonour of Cheques: Liability-Civil & Criminal. Universal Law Publishing.
4. Indian Financial System, H.R. Machiraju, Vikas Publishing House.
5. Handbook on Wealth and the Super-Rich, Hay, I., & Beaverstock, J. V, Edward Elgar Publishing.
6. Investment Banking – Concepts, Analysis & cases – McGraw Hill
7. Financial Markets, Institutions and Services - Sharma, C, SBPD Publications. SBPD Publications.



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
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline 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 Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q1. 15 marks OR 15 marks	15
Q2. 15 marks OR 15 marks	15
Q3. 15 marks OR 15 marks	15
Q4. 15 marks OR 15 marks	15
Total	60
Note: Q1, 2 and 3 - 10 Marks Q4 may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	V
Course Name	Accounting and Reporting of Banking and Insurance
Course Type	MINOR
Course Code	U25BI5MI01
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To provide the knowledge of preparation of banking final accounts and to understand NPA calculation.
2. To prepare the revenue account profit and loss and balance sheet of insurance of insurance company
3. To learn accounting system of non- banking companies
4. To learn the accounts and laws of cooperative banks

Course Outcomes:

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

1. Know various types of NPA and its provision and to write the various schedule of banking final accounts
2. Know the legal and accounting aspects related to preparation of insurance final accounts
3. Evaluate the accounting system of NBFC and its norms of accounting
4. Know in details the cooperative banking structure and accounting journal and ledger and final accounting

Unit No	Syllabus	No. of lectures
Unit I	Final Accounts of Banking Companies: Legal provision in Banking Regulation Act, 1949 relating to Accounts. Statutory reserves including Cash Reserve and Statutory Liquidity Ratio. Bill purchase and discounted, rebate of bill discounted. Final Accounts in prescribed form Non – performing assets and Income from non – performing assets. Capital Adequacy Classification of Advances, standard, sub – standard, doubtful and provisioning requirement.	20
Unit II	Final Accounts of Insurance Company (Excl. Life Insurance): General Insurance – Various types of insurance, like fire, marine, Miscellaneous, Special terms like premium, claims, commission, Management expenses, Reserve for unexpired risk, reinsurance Final Accounts in a prescribed form. Revenue Statement – Form B – RA, Profit / Loss Account – Form B – PL and Balance Sheet Form B – BS.	12
Unit III	Non – Banking Financial Companies Introduction, Definition, Registration and Regulation, Classification, Income Recognition, Accounting of Investment, Applicability of Prudential Norms, Assets classification, Non- performing Assets, Capital Adequacy, Preparation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off	12



Unit IV	Final accounts of Cooperative banks: Definition and functions of cooperative banks, Cooperative banking vs. commercial banking, Structure of cooperative banks (Primary, District, State, and Central), Importance of cooperative banks in rural and urban economies, ledger and journal entries specific to cooperative banks, Special accounts maintained by cooperative banks (e.g., members' accounts, share capital accounts) , balance Sheet of a Cooperative Bank Structure and components of a cooperative bank's balance sheet, Classification of assets and liabilities (e.g., short-term vs. long-term), Assets: Cash, advances, investments, and fixed assets, Liabilities: Deposits, borrowings, provisions, and share capital, Revenue recognition (interest income, commission, and other income sources), Expenses related to operations (e.g., interest on deposits, salaries, provisions, bad debts), Calculation of net profit or loss, Profit and Loss Appropriation Account , Distribution of profit (dividends to members, transfer to reserve funds, etc.)	16
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Reference Books:

- * **Accounting for Cooperative Banks** by R. K. Gupta*
- * **Principles of Banking and Cooperative Banking Accounting** by R. P. Jain
- * **Cooperative Banks and Their Accounting** by R. S. P. Verma
- * **Financial Accounting for Banks** by S. N. Maheshwari



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 40 marks

Description	Marks
Internal Tests of 20 Marks each	20
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline	
Q.1 Multiple choice Questions/True or False - 5 Marks	
Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration:2 hour	
Total Marks:60	
Q1. 15 marks OR 15marks	15
Q2. 15 marks OR 15marks	15
Q3. 15 marks OR 15marks	15
Q4. 15 marks OR 15marks	15
Total	60
Note: Q1, 2, 3 and 4 - 15 Marks questions may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	V
Course Name	Field Project
Course Type	Field Project
Course Code	U26BI5FP01
Course Credit	02

1 credit – 15 Lecture

1 lecture 60 minutes

The significance of the field project can be appreciated from the fact that it is an opportunity for the students to put into practice the knowledge gained. Field project will provide possible opportunities to learn, understand and sharpen the real time technical / managerial skills required at the job / project and will give exposure to the current developments relevant to the financial sector.

Inclusion of Field project work in the course curriculum of the B.Com. (Banking and Insurance) programme in semester 3 for 2 credits is one of the ambitious aspects in the programme structure. The main objective of inclusion of field project is to inculcate the element of research analyse and scientific temperament challenging the potential of learner as regards to his/ her eager to enquire and ability to interpret particular aspect of the study.

It is expected that the guiding faculty should undertake the counselling sessions and make the awareness among the learners about the methodology of formulation, preparation and evaluation pattern of the field project work. Each of the learner has to undertake a Project individually under the supervision of a guiding faculty. The mentors will facilitate both the personal and professional growth of the learners through knowledge sharing and the provision of insights learned from years of experience. The experience gained from the field project will be used in classroom discussions. Interactive sessions with industry experts and field visits will give exposure to practical aspects of financial sector. It will also help the students to identify their areas of interest and various career prospects which will help them to get prepared accordingly.

General Guidelines for Field Project-

- The learners' will have identify and approach companies / organizations on their own wherein they want to pursue their field project according to their area of interest. (Finance, Marketing, Human Resource, Information Technology, General Management)
- The identified companies/ organisation should be in financial sector.
- The project topic may be undertaken in any area of Major/Minor Elective Courses.



- The learner shall decide the topic and title which should be specific, clear and with definite scope in consultation with the faculty-guide concerned.
- It should be noted that the company / organization must not be a family business.
- The college reserves the right to approve or disapprove the topic/ company / organization. Hence, students must take prior approval of the same from the College before proceeding on field project.
- The learners are required to provide details of the topic and organization (Name of the organization, address, contact person, contact details) in which they are willing to do field project.
- The students will conduct the project under the supervision of a mentor.
- After completion, the students will prepare and submit the field project report to the college.
- Duration of the Field Project – The total duration of the Field Project will be of 30 hours since it is of 2 Credits.

Particulars	No of Hours
Interactive Sessions with Faculty/Guide	5 hours
Sessions from Industry Experts	4 hours
Field Visits (minimum one visit)	6 hours
Field Project Report	15 hours
Total	30 Hours



Evaluation Parameters

The field project report will be evaluated as per the rubric parameters mentioned below:

Parameters	Maximum Marks
On the basis of Field Project Report	30
Submission of the project report as per prescribed format(10 marks)	
Innovation and applicability of project work (10 marks)	
Quality of the project work (10 marks)	
On the basis of Viva-voce of the project report	20
The student is well aware with the latest trends of development in the area of project work (10 marks)	
The student is confident and able to answer the queries / questions raised with proper justifications (10 marks)	
Total Marks	50

The Field project will be evaluated equally by an internal as well as an external Faculty.

- In case of failing in the field project work, the same project can be revised for ATKT examination.
- Absence of student for viva voce: If any student fails to appear for the viva voce on the date and time fixed by the department such student shall appear for the viva voce on the date and time fixed by the Department, such student shall appear for the viva voce only along with students of the next batch.



FIELD PROJECT FORMAT

1st page (Main Page)

Title of the problem of the Field Project

A Field Project Submitted to
University of Mumbai for partial completion of the degree of Bachelor in Commerce (Banking
and Insurance)
Under the Faculty of Commerce

By

Name of the Learner

Under the Guidance of

Name of the Guiding Teacher

Name and address of the College

Month and Year

2nd Page

This page to be repeated on 2nd page (i.e. inside after main page)



On separate page
Index

Chapter No. 1
(sub point 1.1, 1.1.1, And so on)
Title of the Chapter Page No.

Chapter No. 2 Title of the Chapter

Chapter No. 3 Title of the Chapter

Chapter No. 4 Title of the Chapter

Chapter No. 5 Title of the Chapter

List of tables, if any, with page numbers. List of Graphs, if any, with page numbers. List of Appendix, if any, with page numbers. Abbreviations used:



Structure to be followed to maintain the uniformity in formulation and presentation of Field Project Work (Model Structure of the Field Project Work)

Chapter No. 1: Introduction

In this chapter Selection and relevance of the problem, historical background of the problem, brief profile of the study area, definition/s of related aspects, Socio-economic aspects, characteristics, different concepts pertaining to the problem etc can be incorporated by the learner.

Chapter No. 2: Research Methodology

This chapter will include Objectives, Scope of the study, limitations of the study, significance of the study, Selection of the problem, Sample size, Data collection, Tabulation of data, Techniques and tools to be used, etc can be incorporated by the learner.

Chapter No. 3: Literature Review

This chapter will provide information about studies done on the respective issue. This would specify how the study undertaken is relevant and contribute for value addition in information/ knowledge/ application of study area which ultimately helps the learner to undertake further study on same issue.

Chapter No. 4: Data Analysis, Interpretation and Presentation

This chapter is the core part of the study. The analysis pertaining to collected data will be done by the learner. The application of selected tools or techniques will be used to arrive at findings. In this, table of information's, presentation of graphs etc. can be provided with interpretation by the learner.

Chapter No. 5: Conclusions and Suggestions

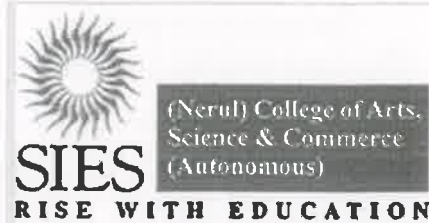
In this chapter of field project work, findings of work will be covered and suggestion will be enlisted to validate the objectives.

Note: If required more chapters of data analysis can be added.

Bibliography

Appendix





*On separate page
Name and address of the college*

This is to certify that Ms/Mr _____ has worked and duly completed her/his Field Project Work for the degree of Bachelor in Commerce (Banking and Insurance) under the Faculty of Commerce in the subject of _____ and her/his field project is entitled, “ _____ ” under my supervision.

I further certify that the entire work has been done by the learner under my guidance and that no part of it has been submitted previously for any Degree or Diploma of any University.

It is her/ his own work and facts reported by her/his personal findings and investigations.



Name and Signature of
Guiding Faculty

Date of submission:



**On separate page
Declaration by learner**

I the undersigned Miss / Mr. _____ *Name of the learner* here by, declare that the work embodied in this field project work titled “

_____ *Title of the Project*”, forms my own contribution to the research work carried out under the guidance of

_____ *Name of the guiding faculty* is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

Wherever reference has been made to previous works of others, it has been clearly indicated as such and included in the bibliography.

I, here by further declare that all information of this document has been obtained and presented in accordance with academic rules and ethical conduct.

Name and Signature of the learner

Certified by

Name and signature of the Guiding Faculty



On separate page

Acknowledgment

(Model structure of the acknowledgement)

To list who all have helped me is difficult because they are so numerous and the depth is so enormous.

I would like to acknowledge the following as being idealistic channels and fresh dimensions in the completion of this project.

I take this opportunity to thank the **University of Mumbai and College** for giving me chance to do this project.

I would like to thank my **Principal**, _____ for providing the necessary facilities required for completion of this project.

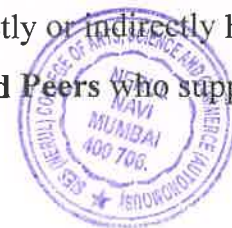
I take this opportunity to thank our **Head of Department** _____, for her moral support and guidance.

I would also like to express my sincere gratitude towards my project guide _____ whose guidance and care made the project successful.

I would like to thank my **College Library**, for having provided various reference books and magazines related to my project.

I would like to express my gratitude to Mr. _____ Designation, Company's Name for his immense support and sharing relevant information and expertise for successful completion of my field project.

Lastly, I would like to thank each and every person who directly or indirectly helped me in the completion of the project especially **my Parents and Peers** who supported me throughout my project.





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.

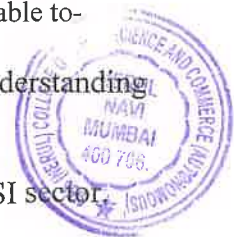
PROGRAMME OUTCOMES:

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 VI			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U26BI6MJ01	04	Business Ethics and Compliance in Banking & Insurance
2	U25BI6MJ02	04	Strategic Management in Banking & Insurance
3	U25BI6MJ03	02	Indirect Tax – Introduction to Goods & Services Tax
II	Major Electives (Anyone from the following)		
1	U25BI6MJE01	04	Financial Modeling
2	U25AF6MJE01	04	Behavioral Finance (Offered by Department of Accountancy)
III	Minor Department Specific Course		
1	U26BI6MI01	04	Investment Analysis and Portfolio Management
V	ON THE JOB TRAINING (OJT)		
1	U25BI6OJT01	04	ON THE JOB TRAINING
Total Credits	22		



Syllabus of Courses of B.Com. (Banking and Insurance) Programme at Semester VI

BOS	BBI
Class	TYBBI
Semester	VI
Course Name	Business Ethics and Compliance in Banking and Insurance
Course Code	U26BI6MJ01
Course Type	MAJOR
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To develop an understanding of business ethics and its significance in the banking and insurance sectors, including ethical theories and decision-making frameworks.
2. To familiarize students with the regulatory environment governing banking and insurance, including key laws, institutions, and global compliance standards.
3. To analyse ethical challenges and issues in retail banking, corporate banking, digital banking, and insurance practices.
4. To promote awareness of corporate social responsibility (CSR), sustainability, and ethical practices in financial institutions, including ESG and responsible finance.

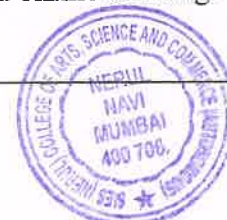
Course Outcomes:

After completing this course, students will be able to:

1. Explain and apply ethical principles and theories in resolving real-world ethical dilemmas in banking and insurance.
2. Understand and interpret regulatory frameworks and compliance requirements such as AML, KYC, and international standards in the financial industry.
3. Evaluate ethical issues in banking and insurance operations, including customer protection, corporate governance, and digital ethics.
4. Demonstrate awareness of CSR, sustainability, and ethical decision-making, and apply these concepts to promote responsible and transparent financial practices



Sr. No	Syllabus	No. of lectures
Unit I	<p>1. Definition and Importance of Business Ethics</p> <p>Concept of ethics in business., Importance of ethics in banking and insurance., Ethical decision-making frameworks.</p> <p>2.Ethical Theories and Philosophies: Deontological, consequentialist, and virtue ethics., Ethical dilemmas and resolving conflicts of interest.</p> <p>3.Ethics in the Financial Industry: Ethical responsibilities of financial institutions and professionals, Ethical challenges in the banking and insurance sectors.</p>	18
Unit II	<p>1.Regulatory Environment in Banking and Insurance: Overview of Banking and Insurance Regulations, Key regulatory bodies: RBI, SEBI, IRDAI, etc., National and international regulatory frameworks (Basel III, Solvency II).</p> <p>2.Key Regulations and Laws in Banking and Insurance: Anti-Money Laundering (AML) and Know Your Customer (KYC) guidelines, Consumer protection laws and privacy regulations, Financial Crimes and Fraud Prevention: Prevention of Money Laundering Act (PMLA), Financial Action Task Force (FATF) recommendations.</p> <p>3.Global Compliance Standards: The role of global regulatory organizations (e.g., G20, FSB), International financial regulations and compliance standards.</p> <p>4. Corporate Social Responsibility (CSR) and Ethics: Role of CSR in Banking and Insurance, Corporate social responsibility policies and ethical business practices, Community investment and sustainable finance, Sustainability and Ethical Banking, Environmental, social, and governance (ESG) standards in banking and insurance, Ethical investing and green finance.</p>	14
Unit III	<p>Ethical Issues in Banking</p> <p>1.Ethical Challenges in Retail Banking: Consumer protection: Fair lending practices, transparent terms, and conditions, Ethical handling of customer data and privacy concerns.</p> <p>2.Ethical Issues in Corporate Banking: Corporate governance and transparency, Conflicts of interest in lending, investment, and advisory services</p> <p>3.Ethics in Digital Banking: Cyber security, data privacy, and digital fraud prevention, Ethical considerations in mobile and online banking.</p>	12



Unit IV	<p>Ethical Issues in Insurance</p> <p>1.Ethical Conduct in Insurance Sales: Fair practices in underwriting and claims settlement, Mis-selling and the importance of transparency.</p> <p>2.Insurance Products and Consumer Protection: Ethical pricing, product disclosure, and fair claims processing. Consumer rights in insurance policies and dispute resolution.</p> <p>3.The Role of Actuaries and Underwriters: Ethical considerations in risk assessment and pricing. Balancing business interests with fair treatment of clients.</p> <p>4.Whistleblowing and Reporting Unethical Behaviour Importance of transparency in reporting. Legal protection and ethical considerations in whistleblowing.</p>	16
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Reference Books:

1. *Ethics in Banking: The Role of Moral Values and Judgements in Finance* – Jes Villa
2. *Ethics in Investment Banking* – John N. Reynolds & Edmund Newell
3. *Handbook on Ethics in Finance* – Edited by Leire San-Jose, José Luis Retolaza & Luc van Liedekerke
4. *Culture, Conduct and Ethics in Banking: Principles and Practice* – Fred Bell
5. *Finance Ethics: Critical Issues in Theory and Practice* – John R. Boatright



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 40 marks

Description	Marks
Internal Tests of 20 Marks each	20
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline	
Q.1 Multiple choice Questions/True or False - 5 Marks	
Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration:2 hour	
Total Marks:60	
Q1. 15 marks OR 15marks	15
Q2. 15 marks OR 15marks	15
Q3. 15 marks OR 15marks	15
Q4. 15 marks OR 15marks	15
Total	60
Note: Q1, 2, 3 and 4 - 15 Marks questions may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	VI
Course Name	Strategic Management in Banking and Insurance
Course Type	Major
Course Code	U25BI6MJ02
Course Credit	04

Course Objectives

- This course aims to familiarize students with the basic concepts of strategic management and enable them to formulate, implement, and evaluate strategies for businesses especially in banking and insurance companies.
- The course also aims to develop comprehensive and integrated view of banks and insurance companies and understanding of tools and techniques of strategic management.
- To familiarize students with the frame-work and process of strategic management
- The ultimate objective is to develop skill of practical and integrated application of different fields of management in order to make strategic decisions.

Course Outcomes

Upon completion of this course, learners should be able to:

- Establish and evaluate mission statement, long term objective, vision, and short term plan and analyze the external and internal environment for the banks and insurance companies;
- Formulate and Apply appropriate strategies for banking and insurance by analysing case examples;
- Understand, Demonstrate and Apply knowledge on various techniques and models for strategic analysis and choice
- Plan pre-implementation and implementation phase; and Monitor and evaluate implemented strategies in banks and insurance companies.

Module No	Topic	No of hours
Module 1 Introduction	Definitions, Characteristics, Scope and Importance of Strategic Management, Dimension and Levels of Strategy, Principles of Good Strategy, Strategic Management Process, Strategic Management Model, Strategic Planning, Vision, mission, objectives and goals, Strategic Decision Making, Components of Environment, Environmental Scanning, National and Global Business Environment, SWOT Analysis, PESTLE Analysis, Sustainable competitive advantage and profitability with respect to banks and insurance companies	15



Module 2	Types of strategies adopted by banking and insurance companies– Corporate Level Strategies- Concentration, Integration and Diversification, Internationalization, Digitization. Business Level Strategies- Michael Porter’s Generic strategies. Functional level strategies Case studies	15
Module 3	Environmental Threat and Opportunity Profile (ETOP) with respect to banking and insurance companies, BCG model, GE model, McKinsey’s 7s Framework, Strategic Analysis and Choice Strategic analysis techniques, Process of Strategic Choice, Factors of Strategic Choice, Case Studies	15
Module 4	Activating Strategy and Implementation in banks and insurance companies Process and Nature of Strategy implementation, Barriers, Model of Strategy Implementation- Structural, Behavioral and Functional, Change management Strategic Evaluation and Control in banks and insurance companies Features and Importance of Evaluation, Barriers in Evaluation, Techniques of evaluation, Strategic Control- Setting Standards, Comparison, Control Process, Approaches, Techniques of Control. Strategic management in a new digital economy in Banking and Insurance sector	15

References

- Pearce, J. A., Robinson, R. B. and Mital, Strategic Management: Formulation, Implementation, and Control, Tata McGraw Hill, New Delhi.
- Hitt, M. A., Ireland, R. D., Hoskisson, R. E. and Manikuttu, S. Strategic Management: A South-Asian Perspective. Cengage Learning, New Delhi.
- Business Policy & Strategic Mgt. Dr. Azhar Kazmi - Tata McGraw Hill Publi. Col Ltd.
- Dess, G. G., Lumpkin. G. T. and Eisner, A. B. Strategic Management: Text and Cases. Tata McGraw Hill, New Delhi.
- Thomson, A., and Strickland, Strategic Management, Tata McGraw Hill, New Delhi.
- Business Policy & Strategic Mgt.
- Dr. L.M. Prasad. Sultan Chand & Sons. New Delhi
- Relevant journal articles and cases.



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 40 marks

Description	Marks
Internal Tests of 20 Marks each	20
- Online Multiple-choice Questions/True or False - 20 Marks OR	
- Offline Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration:2 hour	
Total Marks:60	
Q1. 15 marks OR 15marks	15
Q2. 15 marks OR 15marks	15
Q3. 15 marks OR 15marks	15
Q4. 15 marks OR 15marks	15
Total	60
Note: Q1, 2, 3 and 4 - 15 Marks questions may be divided into sub questions if required. Case Study if required	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	VI
Course Name	Indirect Tax – Introduction to Goods & Services Tax
Course Type	Major
Course Code	U25BI6MJ03
Course Credit	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To provide the knowledge to acquaint the learners on Indirect taxes in India.
2. To provide knowledge regarding the Indirect Tax system in India.
3. To provide knowledge regarding Goods & Services Tax
4. To learn recent amendments in GST

Course Outcomes:

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

1. Describe various Indirect Taxes in India
2. Evaluate various Goods and services Tax in India
3. Understand the registration procedures under GST
4. Get insights on the GST rates in India

Sr. No	Syllabus	No. of lectures
Unit 1	<p>A. Overview of Indirect Tax in India – Introduction to Indirect tax, Indirect Tax Authorities in India, History & Evolution of Indirect Tax, Distinction between Direct & Indirect tax, Pre GST Taxes in India, Taxes subsumed in GST</p> <p>B. Overview of Goods & Service Tax – Introduction and meaning of GST & IGST, Scope of GST, Present & Old Tax structure, GST in other countries, Dual GST, Benefits of GST, GST Council, GST Network (GSTN) Integrated Goods & Services Tax Act 2017</p>	15
Unit 2	<p>A. Registration under GST – Rules & procedure of Registration, Cancellation of Registration, Revocation of Cancellation of Registration</p> <p>B. Place of Supply of Goods & Services</p> <p>C. Payment of GST – Time of Payment, How to make payment, TDS & TCS</p>	15



Reference Books:

1. Service Tax Laws & Procedure – CA Ashok Batra, Wolters Kluwer
2. Practice Manual – Aditya Singhania, Taxmann's
3. GST Law simplified – P. K. Goel, Bharat publishers
4. GST Rules – Dr. Avinash Poddar & Shailin Doshi, Commercial Law publishers (India) pvt ltd
5. Indirect Tax - GST Law & Practice – Ainnapure, Manan Prakashan

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
- Online Multiple-choice Questions/True or False - 10 Marks OR	
- Offline	
Q.1 Multiple choice Questions/True or False - 5 Marks	
Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	05
Attendance and Class Behaviour	05
Total	20

(B) Semester end examination 30 marks**PAPER PATTERN**

Duration: 1 hour	
Total Marks: 30	
Q1. 10 marks OR 10 marks	10
Q2. 10 marks OR 10 marks	10
Q3. 10 marks OR 10 marks	10
Total	30
Note: Q1, 2 and 3 - 10 Marks questions 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	BBI
Class	T.Y.B.B.I
Semester	VI
Course Name	Financial Modeling
Course Type	Major Electives
Course Code	U25BI6M.JE.01
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

Evaluate Investment Projects and Make Informed Capital Budgeting Decisions

1. Utilize key project evaluation techniques, such as Payback Period, Net Present Value (NPV), Internal Rate of Return (IRR), and Profitability Index (PI), to assess the financial viability of investment projects.
2. Apply Valuation Techniques for Financial Analysis
3. Evaluate Investment Projects and Make Informed Capital Budgeting Decisions
4. Understand and Model Leveraged Buyouts (LBOs) and Advanced Excel Techniques for Financial Modeling

Course Outcomes:

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

1. Demonstrate a comprehensive understanding of the purpose and importance of financial models in business decision-making, including investment analysis, forecasting, and risk management
2. Conduct relative valuation analyses using techniques such as Price-to-Earnings (P/E) ratio, Price-to-Book (P/B) ratio, and EV/EBITDA multiples to assess company value.
3. Develop and apply Discounted Cash Flow (DCF) models, including free cash flow forecasting, terminal value calculations, and sensitivity analysis
4. Gain a clear understanding of the structure and mechanics of Leveraged Buyouts (LBOs)



Sr. No	Syllabus	No. of lectures
Unit I	Introduction to Financial Modeling Overview of Financial Modeling Definition and purpose of financial models Importance of financial models in decision-making (investment analysis, forecasting, etc.)	18
	Types of Financial Models Spreadsheet-based models (Excel) Stochastic models Deterministic models Monte Carlo simulations Ethical Considerations in Financial Modeling Responsible use of models in risk management Addressing model limitations and assumptions	
Unit II	Valuation Models: Discounted Cash Flow (DCF) Model -Free cash flow forecasting, Terminal value calculation, Sensitivity analysis Relative Valuation Models -Price-to-earnings (P/E) ratio, Price-to-book (P/B) ratio, EV/EBITDA multiple, Comparative Valuation Techniques , Peer company analysis, Precedent transactions, Market multiples	14
Unit III	Capital Budgeting and Investment Decisions Project Evaluation Techniques Payback period Net Present Value (NPV) and Internal Rate of Return (IRR) Profitability Index (PI) Risk and Return in Investment Decisions Portfolio theory and diversification Capital Asset Pricing Model (CAPM) Cost of capital and weighted average cost of capital (WACC)	12



	<p>Real Options Analysis</p> <p>Evaluating managerial flexibility in investment projects</p>	
Unit IV	<p>A. Leveraged Buyouts (LBO) Modeling</p> <p>Overview of LBOs</p> <p>Structure of LBO transactions</p> <p>Role of debt and equity in LBOs</p> <p>Building an LBO Model</p> <p>Debt schedule and leverage ratios</p> <p>Debt repayment and returns analysis</p> <p>Sensitivity Analysis in LBO Modeling</p> <p>Impact of changing assumptions on returns</p> <p>B.Excel for Financial Modeling</p> <p>Advanced Excel Techniques</p> <p>Formula writing, functions, and data analysis</p> <p>Pivot tables, data validation, and scenario manager</p> <p>Charting and data visualization</p> <p>Building a Financial Model in Excel</p> <p>Structuring a financial model (inputs, assumptions, calculations, outputs)</p> <p>Best practices for organizing models</p> <p>Building sensitivity tables and dashboards</p>	16

Reference Books:

1. *Financial Modeling* – Simon Benninga
2. *Investment Valuation* – Aswath Damodaran
3. *Applied Corporate Finance* – Aswath Damodaran
4. *Corporate Finance* – Jonathan Berk & Peter DeMarzo
5. *Investment Banking: Valuation, Leveraged Buyouts, and Mergers & Acquisitions* – Joshua Rosenbaum & Joshua Pearl



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 40 marks

Description	Marks
Internal Tests of 20 Marks each	20
- Online Multiple-choice Questions/True or False - 20 Marks	
OR	
- Offline	
Q.1 Multiple choice Questions/True or False - 5 Marks	
Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration:2 hour	
Total Marks:60	
Q1. 15 marks OR 15marks	15
Q2. 15 marks OR 15marks	15
Q3. 15 marks OR 15marks	15
Q4. 15 marks OR 15marks	15
Total	60
Note: Q1, 2, 3 and 4 - 15 Marks questions may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y.B.B.I
Semester	VI
Course Name	Investment Analysis and Portfolio management
Course Type	Minor
Course Code	U26BI6MI01
Course Credit	04

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To provide the knowledge in Investment and Portfolio Management and enable them for taking important investment decisions in investment analysis.
2. To estimate the expected risk and return of securities and apply the concept of portfolio selection models
3. To apply the concept of portfolio revision and portfolio performance evaluation in investment decisions
4. To provide a basic insight about fundamental analysis and various valuation methodologies used
5. To make informed investment decisions based on technical analysis and market trends.

Course Outcomes:

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

1. Know various types of financial securities available for investment, identify how to make a fruitful investment decisions and discuss the process of Portfolio Management.
2. Construct efficient frontier and optimized portfolio and apply the portfolio selection models in investment decisions
3. to assess the tools and strategies for portfolio creation and evaluation and to evaluate investment portfolio performance
4. Understand the true value of a stock by looking at its financial health and economic factors and evaluate financial market information to measure investment risk and return.
5. Evaluate security selection by using technical analysis in order to form efficient portfolio.



Sr. No	Syllabus	No. of lectures
01	<p>Introduction to Investment and Portfolio Management– Investment - Investment, Meaning, Characteristics, Objectives, Investment V/s Speculation, Investment V/s Gambling and Types of Investors. Portfolio Management Meaning, Evolution, Phases, Role of Portfolio Managers, Advantages of Portfolio Management. Investment Environment in India and Factors Conducive for Investment in India. Portfolio Analysis – Meaning and its Components, Calculation of Expected Return and Risk, Calculation of Covariance, Risk – Return Trade off. Portfolio Selection –Meaning, Feasible Set of Portfolios, Efficient Set of Portfolios, Selection of Optimal Portfolio, Markowitz Model, Limitations of Markowitz Model, Measuring Security Return and Portfolio Return and Risk under Single Index Model and Multi Index Model.</p>	15
02	<p>Portfolio Management – Valuation Portfolio Revision–Meaning, Need, Constraints and Strategies. Portfolio Evaluation–Meaning, Need, Measuring Returns (Sharpe, Treynor and Jensen Ratios) and Decomposition of Performance. Bond Valuation– Meaning, Measuring Bond Returns, Yield to Maturity, yield to Call and Bond Pricing. Bond Pricing Theorems, Bond Risks and Bond Duration</p>	10
04	<p>Module-II A. Fundamental Analysis Economy Analysis – Meaning, Framework, Economic Analysis, Forecasting, Barometric or Indicator Approach, Econometric Industry Analysis – Concept of Analysis, Industry Life Cycle, Company Analysis – Financial Statements, Analysis of Financial Statements, (Practical questions on Debt equity ratios, total debt ratio, proprietary ratios, interest coverage ratio, Profitability ratios related to sales, investment and equity shares B. Technical Analysis Meaning and Principles of Technical Analysis, Price Chart, Line Chart, Bar Chart, Japanese Candlestick Chart, Trends and Trend Reversals, Chart Patterns, Support and Resistance, Reversal Patterns, Continuation Patterns and Elliot Wave Theory</p>	20
05	<p>Efficient Market Theory & CAPM Random Walk Theory The Efficient Market Hypothesis Forms of Market Efficiency Competitive Market Hypothesis CAPM – Fundamental Notions of Portfolio Theory, Assumption of CAPM, Efficient Frontier with Riskless Lending and Borrowing, Capital Market Line, Security Market Line and Pricing of Securities with CAPM. Arbitrage Pricing Theory (APT)– The Return Generating Model, Factors Affecting Stock Return, Expected Return on Stock, APT V/s CAPM. Practical demonstration of mock trading and investment startups</p>	15



Reference Books:

- Security Analysis and Portfolio Management, Prasanna Chandra, Tata McGraw Hill
- Financial Management, Prasannahandra, Tata McGraw Hill
- Security Analysis and Portfolio Management, Ravi Kishor, Taxman Publishers
- Financial Management, Khan & Jain, Tata McGraw Hill
- Fundamentals of Investment Management, Hirt and Block, Tata McGraw Hill. Ed 2009
- Portfolio Management Handbook, Robert A. Strong, Jaico Publishing House, Mumbai



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 20 marks

Description	Marks
Internal Tests of 20 Marks each - Online Multiple-choice Questions/True or False - 10 Marks OR - Offline Q.1 Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 2 questions out of 3 questions (5 marks each) - 5 Marks	20
One Project and Viva voce/Presentation/Case studies/Assignments	15
Attendance and Class Behaviour	05
Total	40

(B) Semester end examination 30 marks

PAPER PATTERN

Duration: 1 hour	
Total Marks: 30	
Q1. 15 marks OR 15 marks	15
Q2. 15 marks OR 15 marks	15
Q3. 15 marks OR 15 marks	15
Q4. 15 marks OR 15 marks	15
Total	60
Note: Q1, 2 and 3 - 10 Marks questions may be divided into sub questions if required.	

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



BOS	BBI
Class	T.Y,B.B.I
Semester	VI
Course Name	ON JOB TRAINING
Course Code	U25BI6OJT01
Course Type	OJT
Course Credit	04

Introduction:

- On Job training (OJT) is an important component of the UG program that provides students with a unique opportunity to bridge the gap between theoretical knowledge gained in the classroom and practical application in a real-world environment.
- On Job training (OJT) aims to equip students with both technical and non-technical skills that are essential for success in the industry.
- By participating in OJT, students are able to apply the concepts and theories learned during their coursework to real-world scenarios. They gain hands-on experience, problem-solving skills, and a deeper understanding of how the industry operates.
- From an organizational perspective, hosting OJT programs allows companies to gain insights into the curriculum and content of UG Program. They can provide valuable feedback on the relevance of the coursework and industry requirements, enabling academic institutions to continually improve the program's alignment with industry needs. This collaboration between academia and industry fosters a mutually beneficial relationship, ensuring that graduates are well-prepared for the job market.

Enhancing practical Skills through OJT:

- The On the Job Training (OJT) program spans 4-6 weeks, requiring a minimum of 120 hours of physical presence at the organization.
- Students will be assisted in getting OJT through Placement Cell and Individual Departments of the institution(BBI) and provides support and guidance in securing positions with reputable organizations especially in Banks, Insurance, NBFC and other financial sector.
- OJT must be conducted outside the home institution to expose students to real-world work environments.
- OJT covers any subject within the syllabus, allowing students to align their experience with their academic interests.



- OJT bridges the gap between theoretical knowledge and practical application, preparing students for successful careers in their respective area of interest.

Interning organization: Students have the flexibility to pursue their OJT in various types of organizations, including but not limited to:

- Banking and Insurance companies in the field of accounting, finance, marketing, HR, logistics and IT.
- Small-Scale Industries/Service Providers: Explore opportunities in diverse sectors such as banking, insurance, financial intermediaries, professional institutions like CA firms, law firms, broker firm, wealth advisors, financial planner and various other financial sector.
- Industries/Finance and Insurance sector/Management and Corporate Firms: Gain practical experience and to understand their functioning and contribute to their financial activities.
- Research Centre's/University Departments/Colleges: Contribute as research assistants or in similar roles for research projects or initiatives, fostering collaboration between academia and industry.

OJT mentors: To enhance the learning experience and ensure the quality of the program, each student participating in the OJT will be assigned two mentors: a faculty mentor from the institution and an industry mentor from the organization where the student is interning.

Industry Mentor Role: The industry mentor plays a crucial role in guiding the student during the internship. They ensure that the internee fulfills the requirements of the organization and successfully meets the demands of the assigned project. Through their expertise and experience, industry mentors provide valuable insights into real-world practices and industry expectations.

Faculty Mentor Role: The faculty mentor serves as the overall coordinator of the OJT program. They oversee the entire internship process and evaluate the quality of the OJT in a consistent manner across all students. The faculty mentor ensures that the OJT aligns with the program's objectives and provides valuable learning opportunities. They also facilitate communication between the institution, industry mentor, and student to ensure a fruitful OJT experience. By having both an industry mentor and a faculty mentor, students benefit from a comprehensive guidance system that combines industry expertise and academic support

Submission of documentation for OJT



The student will make two documents as part of the OJT

1. Weekly diary: This ensures that the student updates daily activity, which could be accessed by both the mentors. Daily entry can be of 3- 4 sentences giving a very brief account of the learning/activities/interaction taken place. This could be maintained in online / offline mode
2. OJT report: A student is expected to make a report based on the OJT he or she has done in an organization. It should contain the following:

It should contain the following:

- 1 Certificate: A certificate from the organization where the OJT was done.
2. Title: A suitable title giving the idea about what work the student has performed during the OJT.
- 3 Description of the organization: A small description of the organization where the student has interned
- 4 Description of the activities done by the section where the intern has worked: A description of the section or cell of the organization where the intern worked. This should give an idea about the type of activity a new employee is expected to do in that section of the organization.
- 5 Description of work allotted and done by the intern: A detailed description of the work allotted, and actual work performed by the intern during the OJT period. It shall be the condensed and structured version of the daily report mentioned in the online diary.
- 7 Self-assessment: A self-assessment by the intern on what he or she has learned during the OJT period. It shall contain both technical as well as interpersonal skills learned in the process.

Interaction between mentors: To ensure the smooth conduct of the OJT a meet-up involving the intern, industry mentor, and the faculty mentor will be scheduled as a mid-term review. The meeting can preferably be online to save time and resources. The meeting ensures the synergy between all stakeholders of the OJT. A typical meeting can be of around 15 minutes where at the initial stage the intern brief about the work and interaction goes for about 10 minutes. This can be followed by the interaction of the mentors in the absence of the intern. This ensures that issues between the intern and the organization, if any, are resolved amicably.



Internship ending date: _____

Actual number of days worked: _____

Tentative number of hours worked: _____ Hours

Broad area of work: _____

A small description of work done by the intern during the period:

Signature:

(Seal of the organization)



Appendix-III

(Proforma for the Evaluation of the intern by the industry mentor /to whom the intern was reporting in the organization)

Professional Evaluation of intern

Name of intern: _____

College/institution: _____

[Note: Give a score in the 1 to 5 scale by putting ✓ in the respective cells]

No	Particular	Excellent	Very Good	Good	Moderate	Satisfactory
1	Attendance & Punctuality					
2	Ability to work in a team					
3	Written and oral communication skills					
4	Problem solving skills					
5	Ability to grasp new concepts					
6	Technical skill in terms of technology, programming etc					
7	Ability to complete the task					
8	Quality of overall work done					

Comments: _____

Signature: _____

Name : _____

Designation:

Contact details:

Email :

Evaluation

1. Project Report evaluation

- The teacher-guide along with the external examiner appointed by the University/College for the valuation of project report shall conduct viva voce examination with equal weightage.
- The date of viva voce shall be intimated to the students by the Department well in advance.
- The project report shall be prepared as per the broad guidelines given below



- Project Report shall be typed in Times New Roman with one and half line spacing in 12 Font Size and 1.5 spacing.
- The size of the Project Report shall be with a minimum of 25,000 words and a maximum of 40,000 words.
- Project Report shall be printed on both sides of the paper.
- The Project Report shall be bounded.

Evaluation pattern of the Internship work

Evaluation pattern of the Internship work 100 Marks Internship Based Project Work (04 Credits)	
Internal (As Per Annexure-A)	50 Marks
External (As Per Annexure-B)	50 Marks
Total	100 Marks

Passing Standard 40 Percentage



ANNEXURE :A

Internal Assessment Sheet

Learning Outcome Assessment of Students by Mentor

Section-I (Basic Details): To be filled in by the Student

Name of Organization for Internship/OJT/Project Work			
Name of the Student			
Uni.PRN Number			
ABC-ID (As per NEP-2020)		Semester No:	
Name of Programme		Exam Seat No:	
Date of Commencement of Training		College Roll No	
Date of Completion of Training			

Section-II : Internal Assessment Sheet

Attributes & Scoring	Un-Satisfactory	Satisfactory	Good	Very Good	Excellent
	"Upto 2"Marks	"Upto 4"Marks	"Upto 6"Marks	"Upto-8"Marks	"Upto 10"Marks
1) Quality of Report Writing: Assess the student's ability to document the details of the assigned tasks, deliverables, and project report in a qualitative way.					
2) Content of Report: The clear and concise report made by the students, the clarity of thoughts, skills developed and learning outcomes expressed in the report.					
3) Depth of knowledge and demonstrated skills: Evaluate the extent of learning, Depth of Knowledge Skills demonstrated by the student during the internship period.					
4) Variety and relevance of learning experience: Evaluate the student's understanding of theoretical concepts and practical applications and relationships with concepts taught.					
5) Attendance Record and Supervisor Feedback: Student attendance records and overall feedback on same from the Internship Supervisor.					
TOTAL					
Total Marks out of 50					

Mentor Sign & Date



External Assessment Sheet

Section-I (Basic Details): To be filled in by the Student			
Name of Organization for Internship/OJT/Project Work			
Name of the Student			
Uni.PRN Number			
ABC-ID (As per NEP-2020)		Semester No:	
Name of Programme		Exam Seat No:	
Date of Commencement of Training		College Roll No	
Date of Completion of Training			

Section-II: External Assessment					This Section 50 Marks
Attributes & Scoring	Un-Satisfactory	Satisfactory	Good	Very Good	Excellent
	"Upto 2"Marks	"Upto 4"Marks	"Upto 6"Marks	"Upto-8"Marks	"Upto 10"Marks
(1) Dependability and Initiative Is self-reliant, performs in a dependable manner Accepts responsibility, shows initiative/interest in work and learns quickly					
(2) Communicates Effectively: Was able to communicate effectively (speaking and writing skills) with peers during the association.					
(3) Creativity & Quality of Work: Demonstrates creativity, Produces high quality work and accepts criticism. Uses technical knowledge and skills, Analyses problems effectively, shows good logical judgements.					
(4) Professionalism & Time Management and Discipline:: Has a professional attitude and mannerism, cooperates with co-workers and supervisors. Demonstrates organizational skills & Is punctual and Uses time effectively.					
(5) Overall Project Report:					
Total					
Total Marks out of 50					

Sign & Date

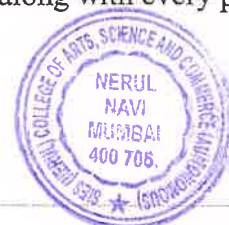
Internship Supervisor of
Internship/OJT/ProjectWok

I. Report Format

Aspect	Details
Paper	White bond paper, whiteness 95% or above
	Weight: 70 grams or more per square meter
	Size: Standard A4 (297 mm height × 210 mm width)
Type-Setting & Printing	Single side printing
	Font: Times New Roman, 12 pts
	Line spacing: 1.5
Page Format	
Top Margin	15 mm
Head Height	3 mm
Head Separation	12 mm
Bottom Margin	22 mm
Footer	3 mm
Foot Separation	10 mm
Left Margin	30 mm
Right Margin	20 mm
Text Height	245 mm
Text Width	160 mm
Note:	When header is not used, top margin = 30 mm

Declaration of Academic Honesty and Integrity:

A declaration of Academic honesty and integrity is required to be included along with every project report after the approval sheet.



Appendix I: OJT Undertaking

1. Student Name:			
2. Current Address			
3. Residence Address			
4. Email id			
5. Mobile Nos.			
6. Aadhar No.			
7. PAN			
8. Overall GPA			
9. Mode of OJT			
10. OJT Preferences			
	Location	Core Area	Organization / Institute
Preference-1			
Preference-2			
Preference-3			
I confirm that I agree with the terms, conditions, and requirements of the OJT Policy Student Signature:			
Date _____			
I confirm that the student has attended the OJT orientation and has met all paperwork and process requirements to participate in the OJT program, and has received approval from his/her mentor.			
Sign of Mentor:			
Date:			



Appendix II: Draft Resume Template

Name:		
Contact Number and Email ID:		
Education: (Name of School/College/University)	Year of Passing –	% marks
SSC (10 th std):		
HSC (12 th std):	Year of Passing –	% marks
Bachelor's degree:	Year of Passing -	% marks

OJT / Work Experience, if any(Duration): Organization:
Project Brief:



- Emphasize accomplishments that are relevant to the field
- Be specific—omit unnecessary words and sentences
- Start your sentence with an action verb, not a passive one Use past-tense verbs to show what you have accomplished Quantify results as much as possible
- Use key words that will catch a recruiter's eye

Other Achievements and Personal Interests :

- List other achievements also in reverse chronological order (attach list)
- Leadership positions held outside of your formal work environment (attach list)
- Personal interests and accomplishments that will distinguish you from other applicants (attach list)
- Volunteer service/Social Work(attach list)



Appendix III: Department letter

To,
The (Manager, HR)

Subject: Request for OJT

Dear Sir/Madam,

As the Head of the Department at SIES (Nerul) College of Arts, Science and Commerce(Autonomous), I'm reaching out to discuss arranging an On-the-Job Training (OJT) opportunity for one of our students at your organization.

SIES (Nerul) College of Arts, Science and Commerce(Autonomous), established in 1998, is committed to produce professionals of high caliber values to establish a truly educated cosmopolitan city, in line with NEP 2020. Our curriculum now includes a mandatory 120-hours OJT component, undertaken in the sixth semester of UG and second semester of PG programs.

We have a dedicated student/s eager to undertake a 120-hours OJT at your organization. This practical experience aligns with their studies and enhances their employability.

We believe this collaboration will benefit both parties. Your support in facilitating this OJT placement would be greatly appreciated.

In view of the above, I request your good self to allow our following (no. of students) students for practical raining in your esteemed organization. Kindly accord your permission and give at least one-week time for students to join training after confirmation.

S.No.	Name	Roll no.	Year	Department

The resumes of these students are attached with this letter. If vacancies exist, kindly do plan for Interviews for the students in above branches.



A line of confirmation will be highly appreciated.

Yours sincerely,
14 | Page

Head of department

Appendix IV: Relieving Letter of Student

To,
The General Manager (HR) [Organization Name]
[Organization Address]

Subject: Relieving letter of student

Dear Sir,

With reference to your letter/email dated [Date], regarding the Industrial OJT of our students in your esteemed organization, we hereby list the following students who will undergo the OJT under your guidance:

- 1)
- 2)

As this training is an integral part of the curriculum, the following guidelines have been prescribed for the OJT:

- Kindly prepare the OJT schedule and send us a copy.
- Kindly ensure that each student need to maintain an OJT diary and submit a report.
- Kindly review the OJT diary of each student daily.
- Kindly Provide instructions regarding working hours and maintain attendance records during the training period.

Kindly evaluate the students' performance based on the following grading criteria:

- Attendance and general behavior
- Relationship with workers and supervisors
- Initiative and efforts in learning
- Improvement in knowledge and skills
- Contribution to the organization

Please forward the performance report to us in a sealed envelope upon completion of the training.

Your cooperation in enhancing the knowledge and practical skills of our students will be highly appreciated. The students will adhere to the rules and regulations of your organization and maintain proper discipline during their OJT. They will report to you on [Date] along with a copy of this letter.

Yours sincerely,

Head of Department



Appendix VI – Format of OJT Report

Title of the Report:		On-the-Job Training Experience Report
Name of the Student:		[Your Name]
Name of the Organization:		[Name of the Company/Organization]
Department/Division	:	[Department/Division Where You Undertook Training]
Duration of Training:		[Start Date to End Date of Training]
Date of Submission:		[Date of Submitting the Report]
Table of Contents:		
1. Introduction		9. Recommendations
2. Company Overview		10. Conclusion
3. Training Objectives		11. Appendices
4. Training Experience		12. References
5. Skills Developed		
6. Achievements & Contributions		
7. Challenges Faced		
8. Lessons Learned		
Acknowledgment:		
[Express gratitude to individuals or organizations who provided support, guidance, or assistance during the training.]		

<p>1. Introduction</p> <p>During the period of [Start Date] to [End Date], I had the privilege of undergoing on-the-job training at [Name of Organization] in the [Department/Division]. This report aims to provide an overview of my training experience, including objectives, tasks undertaken, skills acquired, challenges faced, and lessons learned.</p>
<p>2. Company Overview</p> <p>[Provide a brief description of the organization's history, mission, core values, organizational structure, products/services offered, etc.]</p>
<p style="text-align: center;">3. Training Objectives</p> <p>[Outline the specific goals and objectives set at the beginning of the training, and how they align with both the organization's objectives and your personal/professional development.]</p>
<p style="text-align: center;">4. Training Experience</p> <p>[Describe the tasks, projects, and responsibilities undertaken during the training, including details of departments/teams worked with and roles played.]</p>
<p style="text-align: center;">5. Skills Developed</p> <p>[List and describe the skills acquired or enhanced during the training, with examples of how these skills were applied in real-world situations.]</p>
<p style="text-align: center;">6. Achievements & Contributions</p> <p>[Highlight significant achievements and contributions made during the training, along with their impact on the organization or project.]</p>
<p style="text-align: center;">7. Challenges Faced</p> <p>[Discuss any challenges or obstacles encountered during the training and how they were overcome.]</p>
<p style="text-align: center;">8. Lessons Learned</p> <p>[Reflect on key lessons, insights, and takeaways from the training experience, along with personal and professional growth observed.]</p>
<p style="text-align: center;">9. Recommendations</p> <p>[Provide suggestions for improving the training program or organizational processes, as well as recommendations for future trainees.]</p>



10. Conclusion

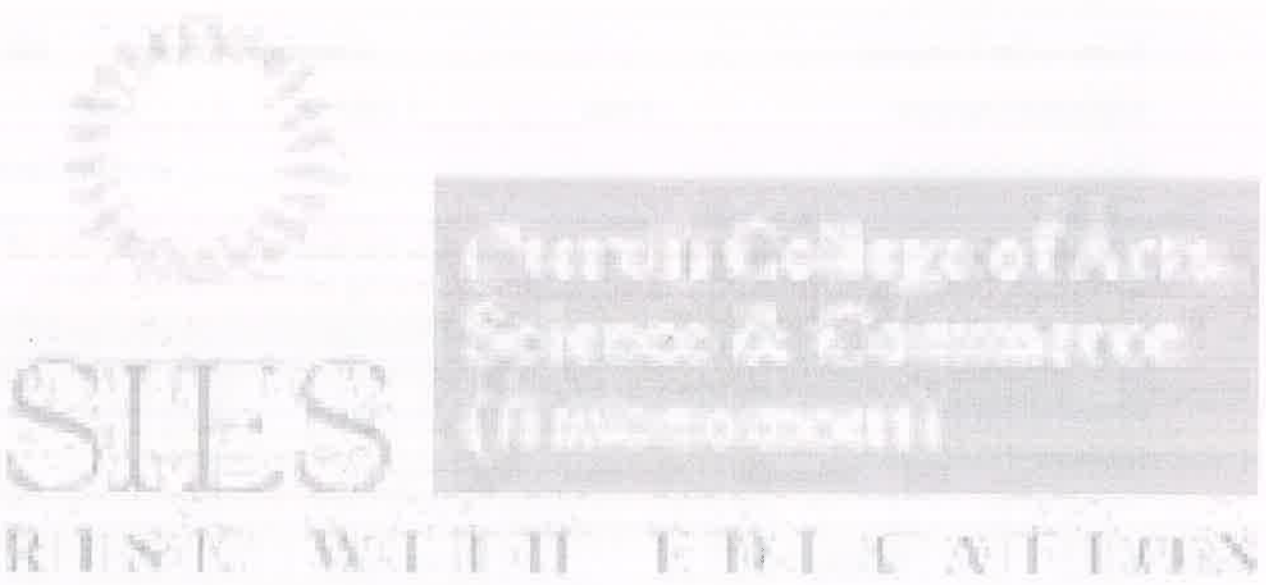
[Summarize the overall training experience and its impact, along with final thoughts and reflections.]

11. Appendices

[Include any additional documents, reports, or materials relevant to the training experience, such as project reports, presentations, or certificates.]

12. References

[List any sources cited in the report, if applicable, including books, articles, or online resources consulted during the training.]



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

No Objection Certificate (NOC) for

OJT/Internship Date: / / 202

Student Information

Full Name of the Student _____ Class _____

Roll Number _____

Department _____

Company Information

Name of the Company _____ Company Address _____ HR / Contact Pe

Internship Duration From _____ / _____ / 2025 to _____ / _____ / 2025

Total Working Hours _____ Working Days & Timings _____

I hereby declare that all the information provided above is true and accurate to the best of my knowledge. I understand that providing any false or misleading information may lead to cancellation of my internship approval.

I also undertake full responsibility to maintain discipline and professionalism throughout the internship period.

Signature of the Student: _____ With Best Regards,

Name	Designation	Signature
	Head of [Department Name]	_____
	TPO/IO	_____
	Principal	_____



**Name and address of the Training
(On Company Letterhead)**

Certificate Number: _____

Date: _____

This is to certify that our following student:

Name of the Student: _____

MU PRN: _____ ABC-ID (As per NEP-2020): _____

Pursuing (Name of course): _____ Sem. No.: _____ Has :

having _____ Number of Credits at

Signature of

Imp. Note: The above is suggested format if any organization would like to modify add more information they can do so by ensuring that the minimum required fields are present in the certificate.

Evaluation:

The Project Report evaluation is for 50 Marks and the Viva –Voce examination is for 50 Marks (without presentation).

No marks will be allotted on the Project Report unless a candidate appears at the Viva-Voce Examination. Similarly, no marks will be allotted on Viva-Voce Examination unless a candidate submits his/her Project Report.

Passing:

Minimum of Grade E in the project component

In case of failing in the project work, the same project can be revised for ATKT examination.

Absence of student for viva voce: If any student fails to appear for the viva voce on the date and time fixed by the department such student shall appear for the viva voce on the date and time fixed by the Department, such student shall appear for the viva voce during the next ATKT exam.



