





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

B.COM (BANKING & INSURANCE)

Sr. No.	Heading	Particulars
1	Title of the course	B. Com (Banking & Insurance)
2	Eligibility for admission	HSC or Equivalent
3	Minimum percentage	45%
4	Passing Marks	40%
5	Semesters	Ι
6	Level	UG
7	Pattern	03 -04 years & 06- 08 semesters Choice Based Grading System
8	Status	New
9	To be implemented from	From Academic year 2023-24 in a progressive manner

Date: 25th July, 2023

Signature

Dr. Koel Roychoudhury AC Chairperson Ms. Lata S.Lokhande Head of the Department

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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)

(WITH EFFECT FROM THE ACADEMIC YEAR 2023-2024)

OBJECTIVES OF PROGRAMME

- 1. The course aims on imparting specific knowledge and skills that prepare learners for research and further studies in the field of BFSI (Banking, Financial services and Insurance) sector.
- 2. The course aims at bridging the gap between academia and industry and society.
- 3. The programme focuses on specific subject related and transferable and skills within the disciplines of commerce, business accounting, economics, finance, law, taxation, and management which are relevant for employment opportunities in the financial sector.

PROGRAMME OUTCOMES:

- 1. After completing B. Com Banking & Insurance program, students would gain a thorough grounding in the fundamentals of Banking, Insurance, Finance, Management and Commerce concepts to make them employable.
- 2. This program provides graduates with technical, human, managerial conceptual, social, linguistic, vocational, research skills through training and co-curricular courses to become successful professionals in the modern financial sector.
- 3. The aim of the programme is to provide students with deep insights into the real world of banking and insurance through theory, practical, projects, internships and on the job training.
- 4. The program creates awareness about Indian Ethos, languages, culture and values and sensitizes learners towards society and surroundings

SCHEME OF MODULES

		SEMESTE	ERI
Serial No	Course code	Credits	Course Name
Ι	M	lajor Departi	ment Specific Course (DSC)
1	U23BI1MJ01	04	Environment and Management of Financial Services
II		Minor Depa	artment Specific Course
1	U23BI1MI01	04	Financial Accounting - I
III		Open Electiv	ves(OE)/ Generic Electives
1	U23BI1E01	02	Business Economics - I
2	U23BI1E02	02	Quantitative Methods - I
IV	VOCATIONAL SKILL COURSE (VSC) & SKILL ENHANCEMENT COURSE (SEC)		
1	U23BI1VSC01	02	Digital Banking
2	U23BI1SEC01	02	Principles of Management
V	Ability Enhancement Course(AEC)/VALUE Education Course (VEC) / Indian Knowledge System (IKS)		
1	U23BI1AEC01	02	Effective Communication - I
2	U23BI1VEC01	02	Understanding Indian Society and Constitutional Values
3	U23BI1IKS01	02	Indian Ethos in Business Management
TC	TAL CREDITS	22	

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	ENVIRONMENT AND MANAGEMENT OF FINANCIAL SERVICES
COURSE CODE	U23BI1MJ01
COURSE CREDIT	04

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

- 1 To understand the basics of Indian Financial System and financial terminology.
- 2. To study brief history of commercial banking in India, their functions and major items of liabilities and assets.
- 3. To develop basic understanding about the banking and insurance sector, its functions, working and significance.
- 4. To learn different types of risk, risk management methods and regulatory and developmental framework of Banking and Insurance.

Course Outcomes:

- 1: On successful completion of this course, learners will be able to demonstrate fundamental knowledge of financial specifically in Banking and Insurance sector.
- 2: The learners will be able to apply technical skills in the modern financial sector.
- 3: The learners will get awareness about the real world of banking and insurance.
- 4: As a result of learning this course, learners will be able to describe regulatory framework of Banking and Insurance

Sr. No	Syllabus	No. of lectures
01	Module -1- Introduction to Financial System	15
	Institutional set- up, Marketing Structure, Instruments, Overview of different kinds of financial services. Meaning and concepts of Leasing, factoring, forfaiting, Bill financing/Bill discounting, housing finance, letter of credit, insurance, venture capital, merchant banking, stock broking and credit rating. Meaning, Definition and scope of Banking and Insurance.	

02	Module-2 -Phases of Development of Banking and Insurance Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. Functions and working of banking and insurance companies.	15
03	Module-3 -Management, Regulation and Development Risk management within the organizations of Banks and Insurance companies, Asset - Liability Management in Banking and Insurance, Organisational structure and management.	15
04	Module-4 -Regulatory and Developmental Framework of Banking & Insurance Introduction to Banking companies Act, RBI Act and legal framework governing the insurance. Role and functions of IRDA. Developmental Activities of RBI and IRDA. Mechanism of supervision and regulation. Prudential Norms. Introduction to SEBI, Functions of SEBI.	15

References:

1. Management of Banking and Financial Services 2nd Edition, by Suresh Padmalatha, Pearson Education India.

- 2. Banking and Financial Services, by Dr. Mukund Sharma, Himalaya Publications.
- 3. Indian Financial System, by M.Y. Khan, Tata Mc Graw Hill.

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/	
Class Participation	5
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

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

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	FINANCIAL ACCOUNTING -I
COURSE CODE	U23BI1MI01
COURSE CREDIT	04

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

- 1. On successful completion of this course, learners will be able to understand and classify different accounts and able to make journal and ledgers and trial balances.
- 2. The learners will be able to apply accounting standard knowledge for preparation of final accounts.
- 3. The learners will prepare stock statement on the basis of Accounting standard 2
- 4. The learner will able to classify income and expenditure under various head of income and expenditure and understand hire purchase system.
- 5. As a result of learning this course, learners will be able to prepare the final accounts of the manufacturing firms.

Sr.No.	Modules	Number of lectures
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1	Unit I - Introduction to Accounting	
	Meaning, Scope, objective, need, importance and limitations of accounting, Basic accounting Concepts, Conventions and Principles, Double entry system	
	Accounting Transactions: Classification of accounts, Journal entries, subsidiary books, introduction to Source documents required for practical accounting, Ledger, Trial Balance, Introduction and Practical Accounting of Bank reconciliation	18
2	Unit II - Accounting Standards	
	Accounting Standards AS 1, 2, 9, 10 - Including introduction to methods of Depreciation (Provision for Depreciation method),Stock valuation (FIFO and Weighted average method only)	15
	Classification of Income and Expenditure and receipts on the	
	basis of capital and revenue	
3	Unit III - Hire Purchase, Instalment and Lease	
	Concept of Hire Purchase, Instalment and Lease and difference between Hire Purchase, Instalment and Lease, Types of lease, Advantages and limitations.	13
	Hire Purchase transactions (calculation of interest, accounting as per asset purchase method only, exclude repossession)	
4	<u>Unit – IV Final Accounts of Manufacturing Firms</u>	
	Final Accounts including Manufacturing, Trading and Profit and Loss Account, Balance sheet, Adjustment entries of Sole Proprietor.	14
	Total Lectures	60

References:

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

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- 10 Marks	
Q.2. Attempt 2 questions out of 3 questions- 10 Marks	
One Project/Presentation and Viva voce and Assignments	15
Class Participation	5
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours		
Total Marks: 60		
Q.1 15 marks OR 15 marks	15	
Q.2 15 marks OR 15 marks	15	
Q.3 15 marks OR 15 marks	15	
Q.4 15 marks OR 15 marks	15	
Three short notes of 5 marks each or Case study		
Total	60	
Note: 3. Q.1, 2, 3 and 4 - 15 marks question may be divided into sub questions if required.		

4. Q.4 May include theory (short notes) /Case Study in one of the options.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	BUSINESS ECONOMICS-I
COURSE CODE	U23BI1E01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

- To examine the basic principles of Business Economics and their applications in business decisions
- To orient students with cost, output and pricing decisions based on different market structures.

Course Outcomes:

- Students will be able to explain basic principles of Business Economics and its applications in the real world.
- Students will be able to classify market structures with respect to various economic variables.

Sr. No	Syllabus	No. of lectures	
01	Module -1: Fundamental Concepts and Business Decision Principles		
	• Scope and Importance of Business Economics, basic tools of Economic Analyses.		
	• Demand and Supply Analyses -Various Concepts of Demand, Law of Demand, Nature of Demand Curve under different markets, Law of Supply.		
	• The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium.		
	• Elasticity of Demand- significance, types and measurement of elasticity of demand (Price, income cross and promotional)		
	• Demand estimation and forecasting: Meaning and significance - methods of demand estimation : survey and statistical methods		
	(numerical illustrations, Case Study)		

	Module-2: Production Function, Cost concepts and Market structure	
02		15
	• Production function: Meaning, Types of Production Function, Law of	
	Variable Proportions, Concept of isoquants, Theories of Production – Short	
	Run Production Function-Law of Variable Proportions, Long run production	
	function and Laws of Returns to Scale, Least Cost Factor Combination for a	
	given output.	
	Economies and diseconomies of Scale.	
	• Cost concepts: Accounting cost and economic cost, implicit and explicit	
	cost, Opportunity Cost, fixed and variable cost - total, average and marginal	
	cost –Behavior of Cost and Cost Output Relationship in the Short Run and	
	Long Run (hypothetical numerical problems), LAC and Learning curve	
	• Break even analysis (with business applications- case Studies)	
	• Market structure: Perfect Competition –Features, Short run and long run	
	equilibrium of a firm and of industry.	
	• Monopoly – Features, Short run and long- run equilibrium of a firm under	
	Monopoly, Price Discrimination under Monopoly.	
	• Monopolistic competition: Features, Equilibrium of a firm under	
	monopolistic competition, Product differentiation.	
	• Oligopolistic markets: key attributes of oligopoly - Collusive and non-	
	collusive oligopoly market - Price rigidity - Cartels and price leadership	
	models.	
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REFERENCES:

- Mehta, P.L.: Managerial Economics Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)
- Hirchey .M., Managerial Economics, Thomson South western (2003)
- Salvatore, D.: Managerial Economics in a global economy (Thomson South Western Singapore, 2001)
- Frank Robert. H, Bernanke. Ben S., Principles of Economics (Tata McGraw Hill (ed.3)
- Gregory Mankiw., Principles of Economics, Thomson Southwestern (2002 reprint)
- Samuelson & Nordhaus.: Economics (Tata McGraw Hills, New Delhi, 2002)
- Pal Sumitra, Managerial Economics cases and concepts (Macmillan, New Delhi,2004

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 question out of 3 questions (5 marks each)- 5 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		
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 out of four for 5 marks each/ numerical/ case study		
Total	30	
Note:Q.1, 2 - 10 marks question may be divided into sub questions if required.		

Note:Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) / Numerical/ case study in one of the options.

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	QUANTITATIVE METHODS -I
COURSE CODE	U23BI1E02
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

- To make the students understand usage of Central tendency, Measures of Dispersion and application usage in industry
- To make students learn statistical techniques like Correlation and Regression. To make students learn how to calculate Index numbers.

Course Outcome :

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

- Recognize the importance and value of mathematical and statistical thinking.
- Recollect the connections between mathematical and statistical theory and applications, and solve problems on their own by analyzing the topics.

Modul e No.	Topics	Number of lectures
1	Measures of Central Tendencies Definition of Averages and objective of Averages Types of Averages. Arithmetic mean, Geometric Mean, Harmonic Mean and its advantages, Disadvantages and usages, mode, median, quartiles, deciles and percentiles for both grouped as well as ungrouped data. Measures of Dispersion Concept and idea of dispersion. Various measures Range, quartile deviation, Mean Deviation, Standard Deviation and corresponding relative measure of dispersion. Geographical representation and utility of various is measure of Dispersions	15

	Total	30
	 Correlation Analysis: Meaning, Types of Correlation, Determination of Correlation: Scatter diagram, Karl Pearson's method of Correlation Coefficient and Spearman's Rank Correlation Coefficient. Regression Analysis: Meaning, Concept of Regression equations, Slope of the Regression Line and its interpretation. Regression Coefficients, Relationship between Coefficient of Correlation and Regression Coefficients , Finding the equations of Regression lines. Index Nos. Index Numbers: Concept and usage of Index numbers, Types of Index numbers, Aggregate and Relative Index Numbers, Lasperye's, Paasche's, Dorbisch-Bowley's, Marshall-Edgeworth and Fisher's ideal index numbers, Test of Consistency: Time Reversal Test and Factor Reversal Test. Chain Base Index Nos. Shifting of Base year. Cost of Living Index Numbers, Concept of Real Income, Concept of Wholesale Price Index Number. 	
2.	Bivariate Linear Correlation and Regression	15

Reference Books:-

- 1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs, 1996.
- 2. Statistical Methods S.G. Gupta (S. Chand & Co.),2012
- 3. Statistics Theory, Method & Applications D.S.Sancheti & V. K. Kapoor., 2017
- 4. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited, 2015
- 5. Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons, 2012
- 6. Business Mathematics: A P Verma, Asian Books Pvt.: Limited,2009
- 7. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor,

Sultan Chand

& Co,2014

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 test - Q.1 Objective based-5 marks Q.2 long practical sum question- 5 marks	10
Project/Presentation/Open book tests/ Assignments	05
Class Participation	05
Total	20

B. Semester end examination 30 marks

Paper Pattern

Duration: 1 hours Total Marks: 30	
Q1. 10marks OR 10marks	10
Q2. 10marks OR 10marks	10
Q.3 10marks OR 10marks	10
Total	30

Note:-

Q.1,2 and 3 -10 marks may be divided into sub questions if required.

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	DIGITAL BANKING
COURSE CODE	U23BI1VSC01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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

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

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

References:

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

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks	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 Two short notes of 5 marks each or Case study	10
Total	30
Note:	

Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.

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

insemester end

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	PRINCIPLES OF MANAGEMENT
COURSE CODE	U23BI1SEC01
COURSE CREDIT	02

Objectives of the course:

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

Course Outcomes:

On completion of this course,

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

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

Module-4 Directing, Coordination and Controlling related to	7
Bankingand Insurance companies	
Directing: Meaning and Process, Leadership styles, Leaders in Banking	
and Insurance, Co-ordination as an Essence of Management	
Controlling: Meaning, Process and Techniques	

References:

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

SCHEME OF EXAMINATION

(A) Internal Assessment 20 marks

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

(B) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks Two short notes of 5 marks each or Case study	10
Total	30
Note: O(1, 2) = 10 marks question may be divided into sub-questions if required	

Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.

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

CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	EFFECTIVE COMMUNICATION-I
COURSE CODE	U23BI1AC01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

- 1. To develop an awareness among learners about the complexity of communication process.
- 2. To develop effective letter writing skills among students with reference to prescribed layouts and formats.
- 3. To demonstrate the effective use of communication skills applicable for the employability in present situation.

Course Outcomes:

- 1. Learner will be aware about the general nature of Communication process.
- 2. Learner will be able to write business letters in prescribed layouts and formats.
- 3. Learner will be able to use different types of oral and written skills to face employability conditions.

Sr. No	Syllabus	No. of
		lectures
	Module-1 .Theory of Communication	
01	Introduction and Process of Communication, Channels of	10
	Communication: Formal /Informal, Vertical, Downward, Upward,	
	Horizontal, Grapevine, Methods of Communication:	
	Verbal/Nonverbal, Barriers in Communication: Physical, Linguistic,	
	Psychological, Sociocultural, Mechanical, Modern Modes of	
	Communication	
	Module-2.Business Correspondence -1	
02	Theory of Business Letter Writing, 7 Cs of Writing, Format of Letter	10
	Writing, Full Block Format, Modified Block Format, Parts of Letter :	
	Major Parts/Minor Parts, Personnel Correspondence: Job Application Letter, Resume, Job Acceptance Letter, Resignation Letter,	
	Recommendation Letter. Professional E mail Writing: Format,	
	Principles of E-mail writing	
	Module-3.Language and Writing Skills	
03	Paragraph Writing: Developing an idea, Use of appropriate linking	10
	devices, Interpretation of Data, Composition on given situation	
	Listening Comprehension, Public Speaking Skills, ICT Enabled	
	Communication, Appropriate use of Non-Verbal Communication,	
	Multilingual Competency.	

- 1. A Handbook of Commercial Correspondence by Ashley, A, Oxford University Press, 1992.
- 2. Basic Business Communication: Skills for Empowering the Internet Generation by Raymond Lesikar and Marie Flatley,9th Edition, Tata McGraw Hill, New Delhi,2002.
- 3. Business Communication by D Chaturvedi and Mukesh Chaturvedi, Third Edition, Pearson Publications Ltd,2013.
- 4. Business Communication by Meenakshi Raman and Prakash Singh ,Oxford University Press,2007.
- 5. Business Communication Strategies by Monippally, Matthukutty, M,Tata McGraw Hill New Delhi,2001.
- 6. Effective Business Communication by Herta Murphy, Herbert Hildebrandt, Jane Thomas, Mc Graw Hill Education, 2009.
- 7. Effective Communication by Balan K.R. and Rayadu C.S., Beacon Publication, New Delhi, 1996.
- 8. Effective Technical Communication by M.Ashraf, Rizvi, Mc Graw Hill Publications, 2006.

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 - 05 Marks	
Q.2. Attempt 01 questions out of 3 questions (5 marks each)- 05 Marks	
Role Plays /Group Discussion/Mock Interviews/Presentation/Case studies/Assignments	
Class Participation	5
Total	20

(A) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 hours	
Total Marks: 30	
Q.1 Descriptive Question OR Short Notes -2 out of 3 (5 Marks each) Module no.1	10
Q.2 A) Descriptive Question OR B) Short Notes-2 out of 3 (5 Marks each)Module no.2	10
Q.3 A) Descriptive Question OR B) Short Notes-2 out of 3 (5 Marks each) Module no.3	10
Total	30

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	UNDERSTANDING INDIAN SOCIETY AND
	CONSTITUTIONAL VALUES
COURSE CODE	U23BI1IKS01

COURSE CREDIT 02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcome:

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

UNIT	TOPICS	LECTURES
Unit-I Silent features of Indian Society	 Understand the multi-cultural diversity of Indian society through its demographic composition: Population distribution according to religion, caste, geographical location and gender and age. (3) Co-existence of traditionalism and Modernism in Indian Society (1) Values emerging from the diversity in Indian Society (1) 	5 Lectures
Unit-II Challenges of Diversity to Unity	 Disparity Arising out of- Regionalism and Linguism-Meaning, causes and Impact (2) Casteism and Communalism - Meaning, History, measures to solve these problems. (2) Social Inequalities: Meaning, Causes and Effects, (1) Gender Inequalities- Treatment and exclusiveness of Women and Other Genders in the society (2) Economic/ Wealth Inequalities-Class System and Economic Segregation of the Society (2) Measures to improve Equality and Social Justice in the society (1) 	10 Lectures
Unit-III Constitutional Values	 Philosophy of the Constitution as set out in the Preamble (2) Features of the Constitution (2) Fundamental Rights (2) 	10 Lectures

	10. Fundamental Duties (1)11. Directive Principles of State Policy (1)12. Federal structure (2)	
Unit-IV Significant Aspects of Political Processes	 13. The party system in Indian politics; (2) 14. Local self -government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics (2) 15. Role and significance of women in politics (1) 	5 Lectures

References-

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

- 24. Our Constitution Kashyap Subhash, National Book Trust.
- 25. Indian Policy for Preliminary Examination, Lakshmikant, Tata McGraw Hill.
- 26. Indian Government and Politics, Narang A.S., Gitanjali Publishing House, New Delhi.
- 27. Introduction to Media and Politics, Sarah Oates, Sage publishers.
- 28. Principles of Modern Political Science, J.C. Johari, Sterling publishers

Reference Links for preparing Study Material-

- 1. https://lotusarise.com/salient-features-of-indian-society-upsc/
- 2. https://iasscore.in/upsc-syllabus/indian-society/indian-society-mains
- 3. https://lotusarise.com/upsc-notes/indian-society-upsc-notes/
- 4. https://asiasociety.org/education/indian-society-and-ways-living
- 5. https://www.drishtiias.com/to-the-points/Paper2/inequality-in-india

SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks	10

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

B) Semester end examination 60 marks

PAPER PATTERN

Duration: 2 hours	
Total Marks: 60	
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks 10	
Q.3 10 marks OR 10 marks 10	
Total	30
Note: 1. Q.1, 2, 3 - 10 marks question may be divided into	sub questions if required.

Passing criteria: Minimum 20% in Internal (4 out of 20) and 40% (12 out of 30) in semester end examination.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	Ι
COURSE NAME	INDIAN ETHOS IN BUSINESS MANAGEMENT
COURSE CODE	U23BI1IKS01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:-

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

UNIT	TOPICS	LECTURES
Unit-I Indian Ethos – An Overview	Indian Ethos Meaning, Features, Need, History, Relevance, Principles Practiced by Indian Companies, Requisites, Elements, Role of Indian Ethos in Managerial Practices	5 Lectures
Unit-II Management Lessons from Scriptures	Management Lessons from Vedas, Management Lessons from Mahabharata, Management Lessons from Bible, Management Lessons from Quran, Management Lessons from Kautilya's Arthashastra, Indian Heritage in Business, Management, Production and Consumption. Ethics v/s Ethos Indian Management v/s Western Management	10 Lectures

Unit-III Indian Systems of Learning	Learning: Meaning, Mechanisms Gurukul System of Learning : Meaning, Features, Advantages, Disadvantages Modern System of Learning: Meanings, Features, Advantages, Disadvantages	5 Lectures
Unit-IV Karma in Management	Karma: Meaning, Importance of Karma to Managers, Nishkama Karma Laws of Karma: The Great Law, Law of Creation, Law of Humility, Law of Growth, Law of Responsibility, Law of Connection Corporate Karma: Meaning, Methodology, Guidelines for good Corporate Karma Self-Management: Personal growth and Lessons from Ancient Indian Education System	10 Lectures

References-

1. R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, Tata Mc Graw Hill

2.Dave, Nalini V: Vedanta and Mana

3. Chakraborty, S.K.: Foundation of Managerial Work-Contributions from Indian Thought, Himalaya Publication House, Delhi 1998

4. Chakraborty, S.K.: Managerial Effectiveness and Quality of Work life – Indian Insights, Tata McGraw Hill Publishing Company, New Delhi – 1987

5. Chakraborty, S.K.: Management by Values, Oxford University Press 1991.

6. Khandelwal Indian Ethos and Values for Managers, Himalaya Publishing House, 2009

7. Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009 8. Joseph Des Jardins, An Introduction to Business Ethics , Tata Mc Graw Hill, 2009

9. S K Chakraborty, Management by Values, Oxford University Press, New Delhi, 2008

10. Bhatta, S.K., Business Ethics & Managerial Values.

11. Nandagopal, Ajith Shankar, Indian Ethos and Values in Management, Tata Mc Graw Hill, 2010

SCHEME OF EXAMINATION

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

Total

20	
201	
20	

(C) 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:	I	
Q.1, 2 - 10 marks question may be divided into sub questions if required.		
Q.3 May include theory (short notes) /Case Study in one of the options.		

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







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)

(WITH EFFECT FROM THE ACADEMIC YEAR 2023-2024)

Sr. No.	Heading	Particulars
1	Title of the Programme	B. Com (Banking & Insurance)
2	Eligibility for admission	HSC or Equivalent
3	Minimum percentage	45%
4	Semesters	I and II
5	Level	UG
6	Pattern	03/4 years & 06/08 semesters CBGS
7	Autonomy and NEP to be implemented from	From Academic year 2023-24 in a progressive manner





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)

(WITH EFFECT FROM THE ACADEMIC YEAR 2023-2024)

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

FYBBI SEMESTER II (2023-24)

SCHEME OF MODULES

Serial No	Course Code	Credits	Course Name	
Major Department Specific Course (DSC)				
1	U23BI2MJ01	4	Principles and Practices of Banking and Insurance	
2	U23BI2MJ02	2	Financial Accounting II	
	Mi	inor Departmen	t Specific Course (DSC)	
3	U23BI2MI01	2	Organisational Behaviour	
		Open Electives (OE)/ General Electives	
4	U23CS2E01	2	Introduction of R- Programming	
5	U23AF2E01	2	Introduction to Entrepreneurship	
6	U23MS2E01	2	PersonalityDevelopment	
7	U23BE2E01	2	Money, Inflationand Monetary Policies	
8	U23CS2OE02	2	Quantitative Methods II	
		Vocational S	Skill Course (VSC)	
9	U23BI2VSC01	2	Wealth Management	
		Skill Enhancen	nent Course (SEC)	
10	U23BI2SEC01	2	Business Law	
		-	ement Course (AEC)	
11	U23COM2AEC01	2	Effective Communication II	
		Value Educa	tion Course (VEC)	
12	U23COM2VEC01	2	Environment and SustainableDevelopment	
		Co-Curricula	ar Course (CC)	
13	U23DLLE2CC01	2	Co-Curricular in DLLE	
14	U23NSS2CC01	2	Co-Curricular in NSS	
15	U23PE2CC01	2	Co-Curricular in Sports	
16	U23CA2CC01	2	Co-Curricular in Cultural Activities	
,	Fotal Credits	22		

FYBBI SEMESTER II

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Principles and Practices of Banking and Insurance
COURSE CODE	U23BI2MJ01
COURSE CREDIT	04

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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

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

References:

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

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 40 marks

Semester end examination 60% i.e. 60 marks

(A) Internal Assessment 40 marks

Description	Marks
Internal test of 20 marks each	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	5
Total	40

(B) Semester end examination 60 marks

PAPER PATTERN

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

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	FINANCIAL ACCOUNTING -II
COURSE CODE	U23BI2MJ02
COURSE CREDIT	02

1 Credit-15 Lectures 1 Lecture is 60 Minutes

Course Objectives:

- 1. To analyze and evaluate the methods of valuation goodwill
- 2. To understand and apply methods valuation of shares
- 3. To understand the buyback procedure of share and to apply it for capital restructuring.

Course Outcomes:

- 1. On successful completion of this course, learners will be able to analyze different method of valuation of goodwill
- 2. The learner will be able to apply the appropriate method of valuate the shares
- 3. The learners will be able to determine and apply the process of buyback in accounting

Sr.No.	Modules	Number of lectures
1	Unit I - Valuation of Goodwill and Shares Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method	15
2	Unit II - Buvback of equity shares Company Law/ Legal Provisions (including related restrictions, power, transfer to capital redemption reserve account and prohibitions) Compliance of conditions including sources, maximum limits and debt equity ratio	15
	Total Lectures	30

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 Chandwichk, 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

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 marksPAPER 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 (8 out of 20) and 40% (12 out of 30) insemester end examination

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Organisational Behaviour
COURSE CODE	U23BI2MI01
COURSE CREDIT	02

1 Credit-15 Lectures 1 Lecture is 60 Minutes

Course Objectives:

- 1. To describe the models and theories governing Organizational Behavior and Motivation respectively.
- 2. To interpret and implement various concepts related to individual and group behavior.
- 3. To assess the causes of organizational changes and ways for making work culture effective and lively in banking and insurance companies.
- 4. To create plan for conflict, time and stress management.

Course Outcomes:

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

- 1. To identify, recall and describe various concepts, model and theories of Organisational Behaviour and Motivation.
- 2. To understand and differentiate between groups and teams in banking and insurance sector.
- 3. To implement tasks that needs them to perform individually as well as in groups dynamics.
- 4. To analyse the skills needed to resolve practical organizational problems.
- 5. To evaluate dynamic work culture and organizational changes occurring in banking and insurance sector
- 6. To formulate plan and strategies for managing conflict, time and stress.

Sr.No.	Modules	Number of lectures
1	Unit I - Introduction of Organizational Behavior Meaning, Nature and scope of OB, Models of OB, Emerging Challenges Motivation- Theories of Motivation : Maslow, Herzberg, Theory X and Theory Y, William Ouchi's Theory Z Motivational techniques in Banking and Insurance Industry Individual Behavior (IQ, EQ, SQ) Group Formation, Types of groups, Team Building, Types of Teams.	15
2	Unit II - Organizational Culture and Change Management Work Culture, Ways for Making Work Culture Effective and Lively, Work Conflicts. Organizational Change, effects of Resistance to Change, ways to overcome resistance to change. Time and Stress Management.	15
	Total Lectures	30

References:

- 1. Stephen P. Robbins "Organizational Behavior "Prentice Hall of India Private Ltd.
- 2. Mirza S. Saiyadain"OrganizationalBehaviour"Tata Mc. Graw Hill.
- 3. John Bratton "Work and Organizational Behaviour "MilitzaCallinan Carolyn Forshaw and Peter SawchukPalagraveMacmilla, New York.
- 4. Margie Parikh and Rajen Gupta "Organizational Behaviour "Tata Mc. Graw Hill Education Private Limited, New Delhi.
- 5. SujaNair"Organizational Behaviour"Himalaya Publishing House, Mumbai.
- 6. John. R. Schermerhorn, James Hunt, Richard Osborn, Mary Ulh Bien, "Organizational Behaviour" John Wiley and Sons Publications, San Fransisco.
- 7. Don Hellriegel& John W. Slocum "Organizational Behaviour", South WestrenCenage Learning Publications.
- 8. Joan V. Gallos "Organizational Development" John Wiley and Sons Publications , San Francisco.

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 Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions if requ	

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) and40% (12 marks out of 30marks) insemester end examination.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Basics of R Programming
COURSE CODE	U23CS2E01
COURSE CREDIT	02

1 credit - 15 lectures 1 lecture is 60 minutes

Course Objectives:

- To understand the data reading and manipulation using R, for data analysis.
- Knowledge on various control structures and design of user-defined functions, load, installand build various packages of R.

Course Outcomes:

- The ability to develop an R script and execute it.
- Visualize and summarize the data, design application with database connectivity for dataanalysis.

Unit	Syllabus	No. of lectures
1.	Introduction: R interpreter, Introduction to major R data structures like vectors, matrices, arrays, list and data frames, Control Structures, vectorized if and multiple selection, functions. Installing, loading and using packages: Paad/urite_data_from/in_files_extracting_data_from	15
	Read/write data from/in files, extracting data from web-sites, Clean data, Transform data by sorting, adding/removing new/existing columns, centering, scaling and normalizing the data values, converting types of values, using string in-built functions.	
2.	Statistical analysis of data: for summarizing and understanding data, Visualizing data using scatter plot, line plot, bar chart, histogram and box plot.	15

Reference:

1. Cotton, R., Learning R: a step by step function guide to data analysis. 1st edition. O'reilly Media Inc,

Additional References:

 Gardener, M.(2017). Beginning R: The statistical programming language, WILEYLawrence, M., &Verzani, J. (2016).
 Programming Graphical User Interfaces in R. CRC press. (ebook)

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

Question Paper Pattern

(A) Internal Assessment: Total 20 Marks

Description	Marks
Internal Test	
Q.1 Multiple choice Questions/True or False - 5 Marks	10 Marks
Q.2. Attempt 1 question out of 3 questions- 5 Marks	
Assignment/Presentation/Group Discussion/Role Play/Mock	05 Marks
Interviews / SubjectSpecific Activities	0.5 WIAIKS
Attendance	05 Marks

B) Semester end examination: 30 marks

PAPER PATTERN

Duration: 1 hours	
Total Marks: 30	
Description	Marks
Q.1 10 marks OR 10 marks	10
Q.2 10 marks OR 10 marks	10
Q.3 10 marks OR 10 marks	10
Total	30
Note:	

- 3. Q.1, 2, 3 may be divided into sub questions if required.
- 4. Q.3 May include theory (short notes) /Case Study in one of the options.

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Introduction to Entrepreneurship
COURSE CODE	U23AF2E01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

- Entrepreneurship is one of the major focus areas of the discipline of Management. This course introduces Entrepreneurship to budding managers.
- To develop entrepreneurs & to prepare students to take the responsibility of the full line of management function of a company.

Course Outcome: After completion of this course students will be able to:-

- To identify the importance of Entrepreneurship
- To identify the mechanisms available to evaluate and analyze the external environment which affects entrepreneurship.
- The learners will be able to understand venture capital, its sources and problems faced during raising funds.

Sr. No	Syllabus	No. lectures	of
1	Foundations of Entrepreneurship Development:	10	
	Concept and Need of Entrepreneurship Development Definition of Entrepreneur, Entrepreneurship, Importance and significance of growth of entrepreneurial activities Characteristics and qualities of entrepreneur • Theories of Entrepreneurship: Innovation Theory by Schumpeter & Imitating Theory of High Achievement by McClelland X-Efficiency Theory by Leibenstein Theory of Profit by Knight Theory of Social change by Everett Hagen • External Influences on Entrepreneurship Development: Socio-Cultural, Political, Economical, Personal. Role of Entrepreneurial culture in Entrepreneurship Development.		
2	Entrepreneur Project Development	10	
	Innovation, Invention, Creativity, Business Idea, Opportunities through change. • Idea generation– Sources-Development of product /idea, • Environmental scanning and SWOT analysis • Creating Entrepreneurial Venture-Entrepreneurship Development Cycle •		
3	.Venture Development	10	
	Steps involved in starting of Venture • Institutional support to an Entrepreneur • Venture funding, requirements of Capital (Fixed and		

working) Sources of finance, problem of Venture set-up and prospects	

References:

1. Dynamics of Entrepreneurial Development Management - Vasant Desai, Himalaya Publishing House.

2. Entrepreneurial Development - S.S. Khanna

- 3. Entrepreneurship & Small Business Management CL Bansal, Haranand Publication
- 4. Entrepreneurial Development in India Sami Uddin, Mittal Publication
- 5. Entrepreneur Vs Entrepreneurship- Human Diagno

The scheme of examination shall be divided into two parts:

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

(A) Internal Assessment 20 marks

Description	Mar ks
Internal tests of 10 marks each	10
Q.1 Multiple choice Questions/True or False - 5 Marks	
Q.2. Attempt 1 Question out of 2 Questions 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	10
Total	20

B) Semester end examination 30 marks

PAPER PATTERN

Duration : 1 Hour	
Total Marks: 30	
Q.1 10 Marks OR 10 Marks	10
Q.2 10 Marks OR 10 Marks	10
Q.3 10 Marks OR 10 Marks	10
Total	30
Note: 10 marks question may be divided into sub questions of 5 Marks each if required.	

Passing criteria:

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	PERSONALITY DEVELOPMENT –
	ACHIEVING PERSONAL AND
	PROFESSIONAL SUCCESS
COURSE CODE	U23MS2E01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

- The course aims to train students on the importance of self-awareness, personal growth, soft skills, and life skills.
- > The course facilitates the participants to understand the skill of influencing, being an effective team member and understanding self-motivation.
- > The course aims to foster talent and facilitate employability, empowering the participant to thrive in the fiercely competitive corporate world.

Sr. No	Syllabus	No. of
		lectures
	Concept of Self Introduction to Personality Development:	
01	Personality traits and theories, MBTI, Self-Image and Self-	15
	Concept, Locus of Control, Managing Oneself. Concept,	
	Emotional Intelligence, Importance of Emotional Intelligence	
	and Role of Emotional Intelligence in developing effective	
	personality, Positive Attitude, Self-esteem, Self- confidence	
	Understanding Self in Relation with others Concept of	
02	Influencing, Art of Influencing, Johari Window, FIRO – B,	15
	Interpersonal Relations, Communication in organizations,	
	Personal Branding, Leadership Skills, Presentation Skills,	
	Personal skills- Stress Management, Negotiation skills, Conflict	
	Management, Time Management and Anger Management.	

References:

- > Organizational Behavior by Fred Luthans
- > Organization Behavior by Neharika Vohra Stephen P. Robbins, Timothy A. Judge
- > The 7 Habits of Highly Effective People by Stephen Covey
- > The Art and Science of Personality Development Dan P. McAdams

The scheme of examination shall be divided as follows:

• Comprehensive Internal assessment 100% i.e. 50 marks

Description	Marks
Case Study/ Case-let/ Situation Analysis – (Group Activity or Individual Activity)/ Group Discussion/ Role Play/ Story Telling/ Presentation/ Practical Assignment/ Written Home Assignment/ Industry Analysis – (Group Activity or Individual Activity)/ Literature Review/ Book Review/ In-depth Viva/ Student Driven Activities/ Newspaper reading/ Report Writing/Precis Writing. (Any one of these)	15
Project	20
Class Test/ Open Book Test/ Quiz	10
Class Participation	5
Total	50

Passing criteria: Minimum 40% (20 out of 50) in Comprehensive Internal Assessment.

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Money, Inflation and Monetary Policy
COURSE CODE	U23BE2E01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

- To familiarize students with the basic concepts of money, money supply and inflation.
- To orient students with the role of Central Bank and Monetary Policy in the economy.

Course Outcomes:

- Learners will be able to discuss the basic concepts of money, money supply and inflation.
- Learners will be able to recognize the role of Central Bank and interpret the working of the Monetary Policy in the economy.

Sr. No	Syllabus	No. of lectures
	MODULE I: Money and Inflation	
01	 Money: Concept, Functions of money, Evolution of money. Money Supply: Determination, Measurement, Value of money & Purchasing power. Inflation: Meaning, Types- Single-digit, double-digit, Headline inflation, Core inflation, Retail inflation. Causes- Demand-pull and Cost-push inflation, Effects of inflation in the economy Related case studies. 	15
02	 MODULE II: Central Banking and Monetary Policy Central Bank: Meaning, Central Banking in India-Role and Functions of RBI- Banker to the Government, Bankers' Bank, Custodian of Foreign Exchange Reserves, Regulator of Financial System and Controller of Credit. 	15

•	Monetary Policy- Meaning, Objectives, Instruments of Monetary Policy- Quantitative and Qualitative- Mechanism and Effectiveness, related case studies.	
	Monetary Policy and Inflation Targeting. Related case studies.	

References:

1) Ackley.G (1976), Macro Economic Theory and Policy, Macmillan Publishing Co. New York

2) Ahuja. H.L., Modern Economics — S.Chand Company Ltd. New Delhi.

3) Blanchard Olivier (2000), Macro Economics, Englewood Elitt, Prentice Hall

4) Dornbush , Rudiger, Fisher Stanley and Startz, Richards Macroeconomics, Nineth edition 2004 Tata-Mac Graw Hill, New Delhi.

5) Dwivedi, D.N. (2001), Macro Economics: Theory and Policy, Tata-Mac Graw Hill, New Delhi.

6) Gregory .N. Mankiw, Macroeconomics, Fifth Edition (2002) New York: Worth Publishers

7) Jhingan, M.L., Principles of Economics - Vrinda Publications (P) Ltd.

8) Shapiro, E (1996), Macro-Economic Analysis , Galgotia Publication, New Delhi.

9) Vaish .M.C. (2010) Macro Economic Theory 14th edition, Vikas Publishing House(P)Ltd

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 question out of 3 questions (5 marks each)- 5 Marks	
One Project and Viva voce/Presentation/Case studies/Assignments	5
Attendance and Class behavior	5
Total	20

(B) Semester end

examination 30

marksPAPER PATTERN

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

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	Quantitative Methods-II
COURSE CODE	U23CS2OE02
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

- To make the students understand usage of Ratio, Proportion & Percentage and Testing of Hypothesis.
- To make students learn Statistical Applications In Investment Management.

Course Outcome:

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

- Recognize the importance and value of mathematical and statistical thinking.
- Recollect the connections between mathematical and statistical theory and applications and can solve problems on their own by analyzing the topics.

Unit	Syllabus	Number of lectures
1.	Ratio, Proportion & Percentage	15
	Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.	
	Testing of Hypothesis	
	Testing of hypotheses: Null Hypothesis, Alternative Hypothesis, Decision Criterion, Critical Region, Type I and Type II Error, level of significance, Test based on large Sample for Means and Proportions	

2.	Statistical Applications In Investment Management	15
	Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance) Measuring risks of portfolio (using co-relation) to draw conclusions regarding share prices (using testing of hypothesis).	
	Total	30

Reference Books:-

- 1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs, 1996.
- 2. Statistical Methods S.G. Gupta (S. Chand & Co.),2012
- 3. Statistics Theory, Method & Applications D.S.Sancheti & V. K. Kapoor., 2017
- 4. Business Mathematics & Statistics : B Aggarwal, Ane Book Pvt. Limited, 2015
- 5. Business Mathematics : D C Sancheti & V K Kapoor, Sultan Chand & Sons, 2012
- 6. Business Mathematics: A P Verma, Asian Books Pvt.: Limited, 2009
- 7. Fundamentals of Applied Statistics: S G Gupta and V K Kapoor, Sultan Chand & Co,2014

The scheme of examination shall be divided into two parts:

Internal assessment40% i.e. 20 marks Semester end examination60% i.e. 30 marks InternalAssessment 40 marks

Description	Marks
Internal tests of 10 marks each	10
Q.1 Multiple Choice Questions/True or False. 05 Marks	
Q.2. Attempt 1 questions out of 2 questions 05 Marks	
Tutorials(Presentation/Case studies/Assignments/Open book test)	05
Attendance and Class behavior	05
Total	20

Semester end examination 30 marks – Paper Pattern

10
10
10
30

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	П
COURSE NAME	WEALTH MANAGEMENT
COURSE CODE	U23BI2VSC01
COURSE CREDIT	02

1 Credit-15 Lectures 1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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

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

References:

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

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 Two short notes of 5 marks each or Case study	10
Total	30
Note: Q.1, 2 - 10 marks question may be divided into sub questions	1

Q.3 May include theory (short notes) /Case Study in one of the options.

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	П
COURSE NAME	BUSINESS LAW
COURSE CODE	U23BI2SEC01
COURSE CREDIT	02

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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

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

References:

Respective Acts

• Indian Contract Act

Sale of Goods Act

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

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 Two short notes of 5 marks each or Case study	10	
Total	30	
Note: Q.1, 2 - 10 marks question may be divided into sub questions if required.		

Q.1, 2 - 10 marks question may be divided into sub questions if required. Q.3 May include theory (short notes) /Case Study in one of the options.

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	П
COURSE NAME	EFFECTIVE COMMUNICATION SKILLS-II
COURSE CODE	U23COM2AEC01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To develop effective interpersonal skills among learners for corporate employability.

2. To develop effective business letter writing skills among students applicable in corporate world.

3. To develop oral employability skills among learners for better personality development.

Course Outcomes:

1. Learner will be able to apply interpersonal skills for better employability.

2. Learner will be able to utilize effective business letter writing skills required in corporate world.

3. Learner will be able to improve oral employability skills for better personality development.

Sr. No	Syllabus	No. of lectu res
01	Module-1.Group Communication Interview Skills: Preparing for Interview, Types of Interviews, Group	10
	Discussion: Nature and Ingredients, Process and Preparation, Corporate	
	Meetings: Theory, Group Dynamics, Process of Conducting Meeting, Notice, Agenda and Minutes of Meeting, Conference: Types, Organization,	
	Advanced Methods of conducting conferences	
	Module-2.Business Correspondence -2	
02	Trade Letters: Inquiry Letter, Complaint Letter, Adjustment Letter, Sales Letter, RTI and Consumer Grievance Letter, Report Writing: Types of	10
	Report, Format of Report, Investigative Report, Feasibility Report	
-	B) Tutorial Activities	
03	1. Demo Interviews	10
	2. Group Discussion	
	3. Presentation Skills	
	4. Organizing of Meeting	
	5.Modern Methods of Conferencing	

6. Inquiry Letter	
7. Complaint Letter	
8. Adjustment Letter	
9. Sales Letter	
10. Consumer Grievance Letter	

Reference Books:

- 1. A Handbook of Commercial Correspondence by Ashley, A, Oxford University Press, 1992.
- 2. Business Communication by D Chaturvedi and Mukesh Chaturvedi, Third Edition, Pearson Publications Ltd, 2013.
- 3. Business Communication by Meenakshi Raman and Prakash Singh ,Oxford University Press,2007.
- 4. Business Communication Strategies by Monippally, Matthukutty, M,Tata Mc Graw Hill New Delhi,2001.
- 5. Effective Business Communication by Herta Murphy, Herbert Hildebrandt, Jane Thomas, Mc Graw Hill Education, 2009.
- 6. Effective Communication by Balan K.R. and Rayadu C.S. Beacon Publication, New Delhi, 1996.
- 7. Effective Technical Communication by M.Ashraf, Rizvi,Mc Graw Hill Publications,2006.

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
Continuous Evaluation	10
Assignments	5
Attendance and Class behavior	5
Total	20

B) Semester end examination 30 marks

A) Theory Exam, Total Marks: 30 Marks

meory Linuit		
Question	A) OR B)	10 Marks
no.1	Descriptive Question	
	Module no.1	
Question	A) OR B)	10 Marks
no.2	Descriptive Question	
	Module no.2	
Question	A) Short Notes 2 out of 3 Module no.1	10 Marks
no.3	(5 Marks each)	
	OR	
	B) Short Notes 2 out of 3 Module no.2	
	(5 Marks each)	

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

BOS	BANKING AND INSURANCE
CLASS	F.Y.B.B.I
SEMESTER	II
COURSE NAME	ENVIRONMENT AND SUSTAINABLE DEVELOPMENT
COURSE CODE	U23COM2VEC01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course objective

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

Course Outcomes

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

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

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

References

Books

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

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

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

B) Semester end examination 30 marks

PAPER PATTERN

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

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







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

Sr. No.	Heading	Particulars
1	Title of the course	Department of Lifelong Learning and Extension
2	Course code	U23DLLE2CC01
3	Eligibility for admission	
4	Minimum percentage	
5	Semester	Π
6	Level	UG
7	Pattern	Cocurricular Course
8	To be implemented from	From Academic year 2023-24





SIES (Nerul) College of Arts, Science and Commerce (Autonomous) (Affiliated with the University of Mumbai) RE-ACCREDITED GRADE "A" BY NAAC (3rd CYCLE)

BOARD OF STUDIES SYLLABUS FOR DLLE

(WITH EFFECT FROM THE ACADEMIC YEAR 2023-2024)

Department of Lifelong Learning and Extension (DLLE)

The Department of Lifelong Learning and Extension (DLLE) was established in 1978 to promote a meaningful relationship between universities and the community. It operates under the Board for Lifelong Learning and Extension, creating skilled human power through various degree-level and skill development programs. The DLLE creates synergy between teaching, research, and development institutions, regional and national bodies, and governmental agencies in lifelong learning, value education, and life skills for senior citizens.

The Department progressed as a University Teaching Department under UGC guidelines and the Maharashtra Public Universities Act, of 2016. Its academic activities include Extension Work, Masters Degree Programs, Online Courses, National Institute of Open Schooling, and e-Learning Centre activities. The Director leads the department to carry out the objectives of the Board of Lifelong Learning and Extension.

Extension Education is a two-way process that envisions the mutual sharing of resources between the community and the university for the development of both the common man and students. This dimension also aims to sensitize students to socio-cultural realities, leading to social welfare and relevance to daily life situations.

The DLLE supports communities-based extension work activities, aiming to improve the quality of life for less privileged sections of society. Regular extension activities are conducted in annual

programs for over 330 colleges, with 600 degree college Extension Work teachers and 32,000 Extension Work Students from Mumbai, Thane, Palghar, Raigad, Ratnagiri, and Sindhudurg districts involved in various projects.

Aim: Lifelong Learning and Extension aims to make education relevant to real-life situations by acting as a focal agency in the University system, providing academic and technical resource support for community-based activities, and serving as an intellectual intervention in community living problems.

Program Objective

PO1: To prepare students for social commitment and sensitize them to socio-cultural realities.
PO2: To develop leadership qualities and teamwork among students
PO3: To make the learning experience relevant to real-life situations
PO4: To make students aware of their responsibilities towards the environment and society
PO5: To enhance employability skills in students through skill development activities.
PO6: To reach the unreached needs, and maintain networks with government, and non-governmental agencies

Course Outcome

CO 1: It will enable students to connect and understand the social realities and work for social welfare

CO 2: It would help students to enhance leadership skills and apply them in their careers.

CO 3: Students will be more aware of the practicality of real life and can face challenges in a better way

CO 4: Students will be equipped with basic knowledge about environmental education and sustainability.

CO 5: The students will be able to apply the knowledge for employment in the future.

CO 6: Students will be able to connect to the unreached section of society and help them

Course Objective

CO 1: To promote unexplored career opportunities and a knowledge-based society to the unreached.

CO 2: To enhance students' skills in terms of employment.

CO 3: To enhance skills for students to face life challenges, develop business at a small scale, and earn a source of income.

CO 4: To promote a humanitarian approach amongst the learners and provide their service in the society

CO 5: A learner would become aware of the importance of responsibilities towards community engagement and get actively involved in the upliftment of society with selfless contribution CO 6: The purpose of this course is to have students create a community project as a means of synthesizing, integrating, and applying the foundational and concentrated curriculum working in small groups and coordinating one with other agencies.

CO 7: To introduce the multidisciplinary approach to environmental education and its importance to the young generation and enable students to create resource materials to promote an environmentally conservative approach in society.

CO 8: To educate students about environmental awareness and sensitivity and encourage collaboration with the community to repair human-made damage and preserve the environment for future generations.

CO 9: The participants will be actively involved in creating awareness about the Fundamental Rights and Duties of every citizen.

CO10: The participants will create visual aids to propagate and promote civic sense in all parts of society and express what they have learned through street plays and rallies.

CO11: To spread awareness and educate consumers about their rights before and after purchase.

CO12: To understand the level of knowledge regarding the Consumer Protection Act in society.

Syllabus Total credits:02

Each volunteer of DLLE has to select any one project out of the following and conduct different activities.

Name of the project	Syllabus and Project-based activity	Hours
Vocational Career-Oriente	d Projects	
1. Career Project CP.	 Different career paths Developing communication skills Building a CV Enhancing skills for interview Developing profiles on online job portals Students are expected to select a career path and interview in their respective fields and organize charts showing different aspects related to careers. Students are expected to prepare a booklet/pamphlet on careers and prepare a report. 	30 Hours
2. Anna Poorna Yojana [APY]	 Anna Poorna Yojana (APY) – meaning and importance, problems and prospects in setting up of business. Computation of Cost and preparation of Cost sheet. Preparation of Basic Income/ profit and loss statement. Business model - B to B and B to C Project activities - Food preparation and selling through stalls, street play, Selling items at the community level, celebrating festivals with NGO, Awareness of food waste management. 	30 Hours
Community Oriented Proje	ects	
1. Population Education Club (PEC)	 Understanding community-related issues around the region and developing a sensitive approach towards society Engage in community partnership practices and provide leadership in promoting changes to improve community well-being, Community engagement, and leadership Students are expected to engage in different activities 	30 Hours

	based on the project in the form of Street play, Seminar, Poster competition, Essay writing, Creative Writing competition, Elocution Discussion, act plays Composing songs, Powada, Rally, Exhibition, Video, Short film presentation, Waste collection drive, Environment awareness campaign	
2. Environment Education EC	 Understanding the basic environmental issues in society and the importance of Environmental Education. Environmental Awareness program with solutions by with concept of Sustainable Development Goals Project activities: Students are expected to conduct community-level awareness programs by distributing pamphlets, conducting street plays, and participating in various drives like Tree plantation, cleanliness drive, waste recycling drive energy, water conservation 	30 Hours
3. Citizenship Education Project(CEP).	 Constitution of India: Preamble, Article 51A - Fundamental Rights and Duties of every citizen. Educational Institutions as agents for community development. Preparation of Guidelines for Civic sense in public places and displaying them through posters, placards, and charts. Project Activities: Street play, Civic Sense Rally, Essay writing, Case Study, Oath taking, Poster Making, Slogan writing. 	30 Hours
4. Consumer Guidance (CG)	 Significance of consumer guidance. Different consumer rights. Details on Consumer Protection Act. Role of Government in Consumer Protection. Consumer protection councils and redressal mechanisms. Students need to work in groups of five to eight to organize the program by inviting resource persons and arranging field visits. 	30 Hours

ALLOCATION OF HOURS FOR PARTICIPATION IN EXTENSION WORK

SR NO	EXTENSION ACTIVITIES	TOTAL HOURS
1	Training	10
2	College/ Community level activities	20
TOTAL		30

Evaluation of 50 marks: Continuous evaluation pattern.

Evaluation Criteria	Marks
Participation in social activity	10
Field visit/ community visit and report	10
Essay/ assignment /poster and report	10
Test/discussion/presentation and viva	10
Attendance in seminar /workshop & Training session	10
Total	50

National Service Scheme (NSS) Studies Paper-I Course Code: U23NSS2CC01

Course Type: Co-curricular

Credits: 2

Course Objectives:

The syllabus is aimed to achieve the following objectives:

- 1. To understand the Working, Framework and Contribution of NSS.
- 2. To Concept of Social Justice and its Importance
- 3. To understand themselves in relation to their community.
- 4. To identify the needs and problems of the community and involve them in problemsolving
- 5. To develop among themselves a sense of social and civic responsibility.
- 6. To utilize their knowledge in finding practical solutions to individual and community problems.

Learning Outcome:

The learners will be able to:

- 1. To understand Structural framework of NSS from National Level to College Level
- 2. Define Social Justice and how it helps the community
- 3. Enabling the students to contribute towards development of Community
- 4. Get involved in community betterment and active problem solving
- 5. Better Sense of social and civic responsibility. Have a better sense of Reduce, Recycle and Reuse
- 6. Collaborate and Work towards Solving Individua and Community Problems.

Unit No.	Торіс	No. of Lectures required
Unit-I	Introduction to National Service Scheme (NSS)	5
	 Formation and development of NSS in India Structural framework of NSS from National Level to College Level Objectives of NSS Symbol and Moto of NSS and its meaning Basic Social Issues in India (Family System, Division of labour, Cast System in India, Gender Issues, Regional Imbalance) 	
Unit-II	 Introduction to Social justice Social Justice – the Concept and its features, Contribution for Social Justice – Mahatma Jyotiba Phule, Dr. Babasaheb Ambedkar,Shahu Maharaj, Chhatrapati Shivaji Maharaj, Savitribai Phule. 	5
Unit-III	Suggested Projects: • Environment awareness – Waste management &	20

 segregation, Reduce, Reuse & Recycle, Organic waste management by composting (maintenance of compost project) Volunteering at study centers managed by Stree Mukti Sanghatana 	
Total Lectures	30

	Semester – I
Course Name: National Service Scheme (NSS)	Course Code:
Course Type	Co-curricular
Focuses on	Skill Development
Caters to	Local, National, Global
Total Lectures per week (1 Period is 60 minutes)	2 (TBD)
Credits	2

The scheme of Examination shall be divided as follows.

Continuous Evaluation 1 attern	
Description	Marks
30 hours activity related work such as	30
 Attending lectures/ training sessions 	
• Field work	
Maintenance of work record	
Project Report	10
Viva-voce by faculty in charge and attendance	10
Total	50

• Continuous Evaluation Pattern

References:

- 1. National Service Scheme Manual (Revised) Government of India, Ministry of Youth Affairs and Sports, New Delhi
- 2. National Service Scheme Manual University of Mumbai
- 3. National Service Scheme Manual for NSS District Coordinators National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya

- 4. Rashtriya Seva Yojana Sankalpana Prof. Dr. Sankey Chakane, Dr. Pramod Diamond Publication, Pune
- 5. Annual Report of National Service Scheme (NSS) Dept. of Higher and Technical Education Mantralaya. Dept. of Higher and Technical Education Mantralaya.
- 6. Training Programme on National Programme scheme, TISS.
- 7. Orientation Courses for N.S.S. Programme officers, TISS.
- 8. Social Problems in India, Ram Ahuja.
- 9. National Service Scheme in India : A Case Study of Karnataka, M. B. Dishad, Trust Publications,2001
- 10. http://www.thebetterindia.com/140/national-service-scheme-nss/
- 11. http://en.wikipedia.org/wiki/national-service-scheme
- 12. http://nss.nic.in/adminstruct
- 13. http://nss.nic.in/propexpan
- 14. http://nss.nic.in
- 15. http://socialworkness.org/about.html

Co-Curricular Course in Sports

Course Code: U23PE2CC01

Course Type: Co-curricular

Credits: 2

Objectives of the course

- 1) To gain understanding of the learner's preferred game and sport.
- 2) To master various physical fitness routines for daily use in order to maintain a healthy lifestyle.
- 3) To determine one's degree of physical fitness by calculating a fitness index.
- 4) To comprehend diverse ways of physical training.
- 5) To encourage the student to participate in sports/games for general personality development.

COURSE OUTCOMES:

- 1) After completing the course, the learner will be able to: Understand the fundamental concepts of Physical Education, health, and total well-being.
- 2) Recognise the significance of physical activity in maintaining a healthy lifestyle.
- 3) Discover the benefits of physical activity on various bodily systems and the most basic method of maintaining and enhancing health.
- 4) Encourage students to participate in physical activities, sports, or games.
- 5) Make people aware of the relevance of sports and physical education in their daily lives for physical and mental well-being.

SR.NO.	COURSE CONTENT	HOURS
1	Physical Education	
	Introduction of Physical Education	
	History of Physical Education	
	- Vedic period	05
	 Indus Valley civilization 	
	- Rome, Greece	
	Foundation of Physical Education	
	Principles of Physical Education	
2	Health	
	Physical fitness	
	Components of HRPF	10
	Components of SRPF	
	Factors affecting fitness and wellness	
3	Indigenous games in India	
	Kabaddi	
	Kho kho	15
	Tug of war	
	One leg hops step jump	
	Seven stones	
	(Any 2 games only)	
	Total no. of hours	30

The scheme of Examination shall be divided as follows.

Continuous Evaluation Pattern (50 Marks):

1. 30 Hours of Practice (25 Marks) Sports training/practice/coaching sessions on a regular basis (choose any game/sport).

(If a learner participates in training/practice/coaching sessions/camps organised by other organisations or clubs of sports and games, the proof of attendance and participation presented by a learner may be considered for evaluation.)

2. Participation in the organisation of sporting events, workshops, seminars, and so on - 5 hours (15 marks)

3. Participation/performance in sports events at the State, National, International, University, and Intercollegiate levels. 5 hours approx. (10 marks)

Co-Curricular Course in Cultural Activities

Course Code: U23CA2CC01

Course Type: Co-curricular

Credits: 2

Course Objectives:

The syllabus is aimed to achieve the following objectives:

- 1. To train students in skills to plan, manage and implement various types of events and to enable them to effectively undertake any activity in the real world.
- 2. To develop a sense of discipline and commitment as an educated individual towards the society.
- 3. To develop social values respecting differences among individuals, respecting diverse value and cultures.

Learning Outcome:

The learners will be able to:

- 1. Learner will be able to solve problems utilizing various concepts, solutions etc.
- 2. Learner will be able to understand the power of expressions listening to others, public speaking.
- 3. Learner will be able to take initiatives and responsibilities, influencing others in working for a good purpose, taking accountability.

Unit No.	Торіс	No. of Lectures required
Unit-I	Theory	5
	1. Event Communication & Presentation Skills.	
	2. Special Events, Research & Planning	
	3. Advance Event Accounting & Costing	
	4. Event Marketing, Advertising & PR	
	5. Event Production & Logistics	
Unit-II	Training	5
	1. Event Communication & Presentation Skills.	
	2. Special Events, Research & Planning	
	3. Advance Event Accounting & Costing	
	4. Event Marketing, Advertising & PR	
	5. Event Production & Logistics	
	Department level Cultural activities/Performances	15

_	Report Writing and Operations and Marketing	03
	TOTAL (HOURS)	30

	Semester – I
Course Name: CC in Cultural Activities	Course Code: U23CA2CC01
Course Type	Co-curricular
Focuses on	Skill Development
Caters to	Local
Total Lectures per week (1 Period is 60 minutes)	1
Credits	2

The scheme of Examination shall be divided as follows.

Description	Marks
Activity related work such as	
Attending lectures	10
Practical sessions	10
Seminars, Conference	10
Maintenance of work records and submission of activity report	10
Test/ Discussion/ Presentations /Viva-voce by faculty in charge	10
Total	50

References:

- 1. S.N. Maheshwari, Cost Accounting
- **2.** B.M. Lal, Cost Accounting
- 3. Senge, Peter : The Learning Organization
- 4. Successful Event Management By Anton Shone & Bryn Parry
- 5. Event management, a professional approach By Ashutosh Chaturvedi