

AC: 29/06/2024
Item No. : 1.1.4



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

B.COM (BANKING & INSURANCE)

Sr. No.	Heading	Particulars
1	Title of the Programme	B.Com. (Banking & Insurance)
2	Year	Second Year
3	Semesters	III
4	Level	UG
5	Pattern	3-4 years & 6-8 semesters Choice Based Grading System
6	Status	New
7	To be implemented from	From Academic year 2024-25 in a progressive manner

* Students who have passed first year in CBCS Non-NEP, need to complete and clear 2 credit course examination per semester as per the equivalence committee guidelines.

Date: 29th June, 2024

Signature: *Koel*

Dr. Koel Roychoudhury
AC Chairperson



Bmore
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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)

Department of Banking and Insurance- BOARD OF STUDIES

B.COM (BANKING & INSURANCE)

(WITH EFFECT FROM THE ACADEMIC YEAR 2024-2025)

Sr. No.	Heading	Particulars
1	Title of the Programme	B. Com (Banking & Insurance)
4	Semesters	III and IV
5	Level	UG
6	Pattern	03/4 years & 06/08 semesters CBGS
7	Autonomy and NEP to be implemented from	From Academic year 2024-25 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 2024-2025)

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



SCHEME OF MODULES

SEMESTER III			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U24BI3MJ01	04	Fundamentals of Banking
2	U24BI3MJ02	04	Accounting in Banking and Insurance -I
3	U24BI3MJ03	02	Taxation of Banking and financial services
II	Minor Department Specific Course (DSC)		
4	U24BI3MI01	02	Auditing in Banking and Insurance
III	Open Electives (from other Departments) (Any one from the following)		
5	U24MMC3E01	02	Social Media Marketing
6	U24MS3E01	02	Personality Development II
7	U24BE3E01	02	Indian Economy
IV	VOCATIONAL SKILL COURSE (VSC)		
8	U24BI3VSC01	02	Advance Excel
V	Ability Enhancement Course(AEC)		
9	U24BI1AEC01	02	Understanding Basic Forms of English Literature-1
VI	Field Project/ Community Engagement Program		
10	U24BI3FP01	02	Field Project
VII	Co-Curricular Course (Life Skills/ Department of Life Long Learning/ National Service scheme/Sports)(Any one of the following)		
11	U24CC3LS01	02	CC in Life Skills 1
12	U24CC3DLLE02	02	CC in Department of Life Long Learning
13	U24CC3NSS02	02	CC in National Service scheme
14	U24CC3SP02	02	CC in Training in Sports
TOTAL CREDITS		22	



SYBBI SEMESTER III

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

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

- After the completion of this course, learners will be able to
1. describe various types of banks in India
 2. Evaluate various banking products and services
 3. identify and evaluate various technologies used
 4. Get insights on recent trends in banking sector

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



	products and services	
Unit III	<p>A. Universal Banking</p> <ul style="list-style-type: none"> • Concept of Universal Banking, Evolution of Universal banking ,Services to Government, Payment & Settlement, Merchant Banking, Mutual Fund, Depository Services, Wealth Management, Portfolio Management, Bancassurance <p>B. Technology in Banking</p> <ul style="list-style-type: none"> • Features, norms and Limitations of E- banking, Internet banking, Tele banking, Mobile Banking, M-Wallet, RTGS, NEFT, IMPS, POS Terminal, ATM's, NUUP, AEPS, APBS, CBS, CTS, Digital Signature, SWIFT 	15
Unit IV	<p>A. Banking Process Automation</p> <p>B. Applicability of KYC norms in Banking Sector</p> <p>C. AI in Banking, Open Banking,</p> <p>D. Banking of Things, Machine Learning</p> <p>E. Digital Currencies and tokenisation</p>	15
	Total Lectures	60

References:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

(A) Internal Assessment 40 marks

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

B) Semester end examination 60 marks

PAPER PATTERN

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

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



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Accounting in Banking and Insurance –I
COURSE CODE	U24BI3MJ02
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
5. Financial Accounting by 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



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

B) Semester end examination 60 marks

PAPER PATTERN

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

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



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Taxation of Banking and financial services
COURSE CODE	U24BI3MJ03
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the basics of Taxation and Residential status
2. To study the computation of taxability of income under different heads.

Course Outcomes:

1. On successful completion of this course, the learner will be able to understand the basic concepts of Income Tax.& residential status of individuals.
2. The learner will be able to assess the incomes of individual under various heads of income and the exemptions available under sec 80& computation of Total income.

Sr.No.	Modules	Number of lectures/ hours
Unit I	Income tax Act 1961 Basic terms -Assessee, Assessment, Assessment year, Annual value, Business, Capital Assets, Income, person, previous year, Transfer Residential status & scope of total income Heads of Income 1) Salary 2) Income from House Property 3) Profits and Gains from Business and Profession 4) Capital gains restricted to Capital gains on transfer of residential house 5) Income from other sources	15
Unit II	Exclusions from Total Income Deductions from Total income Computation of total income for individual	15
	Total Lectures	30



References:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

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

B) Semester end examination 30 marks

PAPER PATTERN

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

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



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Auditing in Banking & Insurance
COURSE CODE	U24BI3MI01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand the basics of Auditing and related provisions
2. To understand the principles of auditing for Banking companies
3. To study the provisions of auditing of Insurance companies & interpreting the financial statements
4. To understand the procedure for the appointment of auditors in Banking and insurance sector.

Course Outcomes:

1. On successful completion of this course, the learner will be able to understand the basic concepts of Auditing in Banking sector
2. The learner will be able to assess the capital of banks & types of auditing
3. The learner will be able to understand the concepts of Auditing of Insurance companies.
4. The learner will be able to understand the principles of appointment of auditors in the insurance companies and the settlement of claims

Sr.No.	Modules	Number of lectures
Unit I	Introduction to Auditing, Scope & Importance of Auditing, Qualification & Disqualification of Company Auditors, Appointment & Reappointment, Rights, Duties & Liabilities, Types of Audit, Audit Report. Audit of Banking Companies – Introduction, Types of Banks, Capital of Banks, Reserves, Internal Audit, Audit of Bank accounts, Internal control in Bank, Features, Audit of Nationalised Bank, Audit of Bank Branches, Publication of Accounts, Form of Balance sheet & Profit & Loss Account of Banking Companies.	15
Unit II	Audit of Insurance Companies – Introduction, General Insurance Business, Code of Conduct, Accounts & Balance Sheet , Investments – Approval, Limits, Commission Appointment of Auditors, Duties of Auditor, Premium, Investment, Commission, Claims, Expenses of Management, Branch Audit, Unexpected risks, Reinsurance – Types, Specimen Report, Balance Sheet , Profit & Loss Account – Format	15
	Total Lectures	30



References:

- 1) Audit of Financial statements, CA Pranav Jain, Taxmann's
- 2) Auditing & Assurance made easy, Dr.T.K.Sharma, Dr.I.M.Sahai, Sahita bhawan publications
- 3) Auditing principles & Practice, V.Gurumoorthi, R.Jolly Rosalind, R.Swarnalakshmi, Charulatha publications
- 4) Auditing, Dr.Nishikant Jha, CA Baijul Anand Mehta, CA .Swati Gupta , Himalaya publications
- 5) Auditing, Aina pure, Manan Prakashan



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	SOCIAL MEDIA MARKETING
COURSE CODE	U24MMC3E01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

Learn to communicate and tell stories through the web.

1. Students learn real-world skills from leading designers, artists, and entrepreneurs.
2. The primary goal is to create problem solvers who strike a balance between traditional art and technology, and between individual vision and teamwork.
3. With a fundamental understanding of digital tools and their creative applications, graduates meet the demands of a diverse and expanding job market in visual story telling.
4. Identify and apply strategies to improve and succeed no matter what their initial skills.
5. Solve problems and learn from creative risks by using people skills, design principles, and processes.
6. Build a strong foundation in all aspects of design and production for storytelling in motion.
7. Use inspiration in fields outside of digital media such as poetry, science, music, astronomy, history, dance, and more.
8. Develop a professional commitment to their field, their work, and themselves; preparing them to be members and leaders in their profession, as well as learning how to act both as individuals and as team members to support the whole.



Syllabus			
Sr. No.	Module	Details	Lectures
1.	Introduction to Digital Marketing	1.1 Understanding Digital Media Marketing 1.2 Advantages of Digital Media 1.3 Principles of Digital Media Marketing 1.4 Key Concepts in Digital Media 1.5 Traditional vs. Digital Media	06
2.	Types of Digital Marketing	2.1 Types E- mail marketing 2.2 Types Internet marketing 2.3 Types of Mobile marketing 2.4 Digital Marketing and AI	06
3.	Introduction to Social Media Marketing	3.1 Meaning and Importance 3.2 Myths about Social media marketing 3.3 Brief History Characteristics of Social Media Marketer 3.4 Careers in Social media marketing	06
4.	Content Strategy For Social Media Marketing	4.1 10- step framework for creating successful SMM strategy 4.2 Building content for sharing 4.3 Generating Ideas and Creating content for Multiple platforms	06
5.	Ethics and Careers	5.1 Code of ethics 5.2 9 Rules of engagement for Social Media Marketing 5.3 Careers in Social media marketing 5.4 Code of Ethics in AI	06
Total Lectures			30

References:

1. **Digital marketing by Vandana Ahuja**
2. **Social Media Marketing: a strategic approach by Barker and Barker.**



SCHEME OF EXAMINATION (for 50 marks 2 credits Theory)

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 test of 10 marks Q.1. Attempt 2 questions out of 4 questions (5 marks each)- 10 Marks	10
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 Attempt Q1 a) or b)- 10 marks	10
Attempt Q2 a) or b)- 10 marks	10
Attempt Q3 a) or b)- 10 marks	10
Total	30
Note: Q.1, 2, 3 - 10 marks questions may be divided into sub questions if required.	

Passing criteria: Minimum 40% in Internal (08 out of 20) and 40% (12 out of 30) in semester end examination.



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Personality Development - II
COURSE CODE	U24MS3OE01
COURSE CREDIT	02

COURSE CREDIT: 02

1 credit - 15 lectures

1 lecture- 60 minutes

Course Objectives (CO)

1. Define key leadership styles and their applications.
2. Analyze the impact of communication styles on leadership effectiveness.
3. Explain the concept of a growth mind-set and its role in leadership development.
4. Discuss strategies for motivating individuals and teams.

Learning Outcomes

1. Develop a strong foundation of leadership and
2. Learn leadership communication
3. Enhance your ability to motivate and inspire others
4. Build confidence in conflict resolution and decision-making

Unit No.	Topic	No. of Lectures
Unit-I	<p>The Foundations of Leadership Defining leadership styles (e.g., transformational, democratic, servant)</p> <ul style="list-style-type: none"> • Understanding the role of vision, mission, and values • Developing a growth mind-set and embracing challenges <p>Effective Communication for Leaders</p> <ul style="list-style-type: none"> • Delivering clear, concise, and inspiring messages • Practicing active listening and providing constructive feedback 	10
Unit-II	<p>Motivation and Delegation</p> <ul style="list-style-type: none"> • Understanding what motivates individuals and teams • Setting SMART goals (Specific, Measurable, Achievable, Relevant, Time-bound) • Empowering team members and delegating effectively <p>• Conflict Resolution and Decision-Making</p> <ul style="list-style-type: none"> • Developing strategies for navigating difficult conversations • Fostering a collaborative approach to problem-solving • Making sound decisions under pressure <p>• Leading with Influence</p> <ul style="list-style-type: none"> • Understanding persuasion techniques and building buy-in • Fostering innovation and a culture of creativity • Leading by example and embodying your values 	20
	<ul style="list-style-type: none"> • Total Lectures 	30



Course Activities:

- Self-Assessments: Identify your leadership strengths and areas for development.
- Interactive Exercises: Practice communication techniques, role-playing leadership scenarios.
- Case Studies: Analyze real-world leadership challenges and develop solutions.
- Action Planning: Create a personalized roadmap to implement learned skills

SCHEME OF EXAMINATION:

Description	Marks
Online Quiz	10
Individual Assignment	10
Group Project	25
Class Participation	5
Total	50

Continuous Evaluation Pattern

Passing criteria: Minimum 40% ie 20 marks out of 50

References:-

Neelamegam, V. (2010). Business Environment. New Delhi: Vrinda Publications.

1. Fernando, A. C. (2011). Business Environment. Chennai: Dorling Kindersley (India) Pvt. Ltd. Licenses of Pearson Education in South Asia.
2. John F. Kennedy: "Special Message to the Congress on Protecting the Consumer Interest.," March 15, 1962. Online by Gerhard Peters and John T. Woolley, The American Presidency Project. <http://www.presidency.ucsb.edu/ws/?pid=9108>.
3. The Consumer Protection Act, 1986 (Amended up-to 2002)
4. United Nations guidelines for consumer protection retrieved from <http://unctad.org/en/Pages/DITC/CompetitionLaw/UN-Guidelines-on-Consumer-Protection.aspx>
5. Chaudhary et al. (2011), Consumer Protection and Consumerism In India, Zenith International Journal of Multidisciplinary Research. Vol.1 Issue 1, pp. 01-12.
6. Consumerism and Its Historical Aspects With Future Perspective retrieved from http://shodhganga.inflibnet.ac.in/bitstream/10603/4464/13/13_chapter%204.pdf
7. <http://www.legalservicesindia.com/article/article/consumerprotectionlawinindia17391.html>
8. <http://www.legalserviceindia.com/article/1220PhenomenonOfConsumerism.htm>



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Business Economics- I
COURSE CODE	U24 BE3E01
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	<p>Module -1: Fundamental Concepts and Business Decision Principles</p> <ul style="list-style-type: none"> • 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) <i>(numerical illustrations, Case Study)</i> 	15
02	<p>Module-2: Production Function, Cost concepts and Market structure</p> <ul style="list-style-type: none"> • Production function: Meaning, Types of Production Function, 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. • 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 <i>(hypothetical numerical problems)</i>, LAC and Learning curve • Break even analysis <i>(with business applications- case Studies)</i> • Market structure: Perfect Competition –Features, Firm as a price taker. • Monopoly – Features, Price Discrimination under Monopoly. • Monopolistic competition: Features, Product differentiation. • Oligopolistic markets: key attributes of oligopoly - Collusive and non-collusive oligopoly market - Price rigidity - Cartels and price leadership models. 	15



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 - 10 Marks OR	
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	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. Q.3 May include theory (short notes) / Numerical/ case study.	

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	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Advance Excel
COURSE CODE	U24BI3VSE01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

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



SCHEME OF EXAMINATION

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

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



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Understanding Basic Forms of English Literature-1
COURSE CODE	U24BI3AEC01
COURSE CREDIT	02

COURSE CREDIT: 02

1 credit - 15 lectures

1 lecture is of 60 minutes

*** Course Objectives:**

1. To develop analytical skills and critical thinking through close reading of literary texts
2. To cultivate appreciation of language as an artistic medium and to help students to understand the importance of forms, elements and style that shape literary works

*** Course Outcomes:**

1. Learner will be able to recognize the culture and context of the work of literature
2. Learner will be able to imbibe the underlying philosophy and values reflected in literature

Module-1 Study of Poetry (Total 15 Lectures)

1. William Wordsworth: *The Solitary Reaper*
2. Edgar Albert Guest: *Don't Quit*
3. Nissim Ezekiel : *Island*
4. Kamala Das: *An Introduction*
5. Arun Kolatkar : *The Breakfast Time at Kala Ghoda*

Module-2 Study of Novel (Total 15 Lectures)

Lord of The Flies by William Golding



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: Total 20 Marks**

1	* Continuous Evaluation	10 Marks
2	Poetry Recitation /Presentation	05 Marks
3	Attendance	05 Marks

**Application oriented activities will be conducted*

B) Semester end examination 30 marks

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

Passing Criteria: 40% in Internal as well as in External(i.e.8 Marks in Internal exam of 20 marks and 12 marks in External exam of 30 marks respectively)



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Field Project
COURSE CODE	U24BI3FP01
COURSE CREDIT	02

1 credit – 15 Lecture

1 lecture 60 minutes

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

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

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

General Guidelines for Field Project-

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



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

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



Evaluation Parameters

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

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

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

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



FIELD PROJECT FORMAT

1st page (Main Page)

Title of the problem of the Field Project

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

By

Name of the Learner

Under the Guidance of

Name of the Guiding Teacher

Name and address of the College

Month and Year

2nd Page

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



On separate page
Index

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

Chapter No. 2 Title of the Chapter

Chapter No. 3 Title of the Chapter

Chapter No. 4 Title of the Chapter

Chapter No. 5 Title of the Chapter

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



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

Chapter No. 1: Introduction

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

Chapter No. 2: Research Methodology

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

Chapter No. 3: Literature Review

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

Chapter No. 4: Data Analysis, Interpretation and Presentation

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

Chapter No. 5: Conclusions and Suggestions

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

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

Bibliography

Appendix





*On separate page
Name and address of the college*

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

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

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



Name and Signature of
Guiding Faculty

Date of submission:



On separate page

Acknowledgment

(Model structure of the acknowledgement)

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

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

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

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

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

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

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

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

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



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Co-Curricular Course in Life Skills I
COURSE CODE	U24CC3LS01
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes.

Course Objectives:

1. To enhance one's ability to be fully self-aware by helping oneself to overcome all fears and insecurities and to grow fully from inside out and outside in.
2. To increase one's knowledge and awareness of emotional competency and emotional intelligence at place of study/work
3. To develop interpersonal skills and adopt good leadership behavior for empowerment of self and others
4. Provide the opportunity for realizing self-potential through practical experience.

Course outcomes:

After completion of the course, learners would be able to:

1. Demonstrate a set of practical skills such as self-management.
2. Practice active listening and persuasion.
3. Adopt good leadership practice.
4. Realize their potential as human beings and conduct themselves properly in the ways of the world.

Module No	Syllabus	No. of Hours	
1	A) Self -Awareness- Self-Concept, Self Esteem, Techniques of Self-awareness- SWOT analysis, Johari Window	4	10
	B) Self -Management- Mindfulness, Innovation, Adaptability, Agility, trustworthiness, Self -Motivation, Emotional Quotient	6	
2	A) Listening as an Active Skill- Types of listeners, Techniques of Effective Listening Listening and Comprehension Probing Questions Barriers to Listening	6	10
	B) Art of Persuasion- Importance, Techniques	4	
3	A) Creative Problem Solving- Six Thinking hats, Mind Mapping, Forced Connections	6	10
	B) Leadership Spiritual leadership, Servant leadership, Value driven authentic leadership	4	
Total Hours			30



References:

1. Goleman, D, Working with Emotional Intelligence. Bloosbury Publication, 1998
2. Ghosh, S., Universal Values: As reflected in literature. Ramakrishna Mission Institute of Culture, 2004
3. Wadkar, A. J, Life Skills for success.SAGE, 2016

SCHEME OF EXAMINATION

Total Marks: 50

Continuous Evaluation pattern.

Evaluation Criteria	Marks
Prepare a report/presentation/movie/video	10
Roleplay /Discussions /Tests /Projects /Assignments	10
Class Participation	10
Reflective journal evaluation	20
Total	50



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	CC- National Service Scheme
COURSE CODE	U24CC3NSS02
COURSE CREDIT	02

Total Lectures per week (1 Period is 60 minutes) :2

Course Outcomes (CO):

- Upon successful completion of this course, students will be able to:
 - CO1: Define and analyze the concept of social integration and its value in a community.
 - CO2: Explain the various types of NGOs and their function in promoting social integration and community development.
 - CO3: Evaluate the impact of NGO initiatives on specific areas of community well-being (environment, water management, energy conservation, gender equality, health).
 - CO4: Develop strategies for collaborating with NGOs to address community needs in the aforementioned areas.

Learning Outcomes (LO):

Unit 1: Social Integration

- LO 1.1: Define social integration and explain its importance in a diverse society.
- LO 1.2: Analyze the different types and values of social integration.
- LO 1.3: Explain how human values and social responsibilities contribute to a more integrated society.
- LO 1.4: Discuss the potential challenges to social integration and their impact on communities.

Unit 2: Concept of NGOs

- LO 2.1: Define NGOs and differentiate between various types (e.g., charitable organizations, advocacy groups, service providers).
- LO 2.2: Explain the core objectives and functions of NGOs in promoting social good.
- LO 2.3: Analyze a case study to understand the practical work of an NGO.
- LO 2.4: Evaluate the strengths and limitations of NGOs as agents of social change.

Unit No.	Topic	No. of Lectures
Unit-I	Social Integration: <ul style="list-style-type: none"> • Social Integration Meaning of value and types • Human values and social responsibilities Concept of NGOS: <ul style="list-style-type: none"> • Definition, Formation, objective, functions, types • Government Organizations Vs NGO's • Case studies 	15
Unit-II	Community Welfare in Association with NGO - <ul style="list-style-type: none"> • Environment awareness • Water Management • Energy conservation • Gender sensitization, • Healthy society 	15
	Total Lectures	30



Unit 3: Community Welfare in Association with NGOs

- LO 3.1: Identify the specific areas of community development addressed by NGOs (environment, water management, energy conservation, gender equality, health).
- LO 3.2: Analyze strategies employed by NGOs to promote community participation and empowerment in these areas.
- LO 3.3: Critically evaluate the effectiveness of specific NGO interventions related to environment, water management, energy conservation, gender sensitization, or healthy society initiatives.
- LO 3.4: Develop strategies for building and maintaining successful partnerships between NGOs and communities to address these specific needs.

Unit	Topics
Unit 1	Social Integration
Unit 2	Concept of NGOS
Unit 3	Community Welfare in Association with NGO

*For the Unit III – Students will be assigned Community Activity as per availability. They will be divided in a group of 20 and will be engaged for 20 hrs.

The scheme of Examination shall be divided as follows.

- **Continuous Evaluation Pattern**

Description	Marks
30 hours activity related work such as <ul style="list-style-type: none">• Attending lectures/ training sessions (10 Marks)• Field work & Maintenance of work record (25)	35
Project Report/Poster	5
Viva-voce by faculty in charge/ Internal Test	10
Total	50

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>



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	CC – DLLE NGO Collaboration
COURSE CODE	U24CC3DLLE02
COURSE CREDIT	02

1 credit - 15 lectures

1 lecture is 60 minutes.

Course Objectives:

1. Students will have a thorough understanding working of NGOs, their contributions to society, and the skills needed to work effectively within or alongside these organizations.
2. Interns would develop skills in project management, communication, research, and advocacy while working on impactful projects addressing poverty, education, healthcare, and human rights. The experience fosters professional growth, facilitates networking, and would help to promote and develop social responsibilities towards society.

Learning Outcome:

1. It will enable learners to contribute their best skills to society through social work.
2. Internship will give hands-on training to work along with various social groups through NGOs

Sr. No.	Syllabus	No of Hrs.
1	Module - I: Introduction to NGO Concept of NGO, Role, and formation of NGO in India, Contribution of NGO in services in India i.e. Social Services, Advocacy, and Human Rights, Economic Development and Skill Enhancement, Environmental Conservation, Disaster Relief and Rehabilitation, Community Development, Gender Equality, Research, and Innovation. Contribution to weaker sections of the community i.e. Old age homes, Orphanages, children's homes, and Rehabilitation centres. Examples of Local, State, National, and International Level NGOs. Scope of Social Entrepreneurship	15
2	Module II: Social Internship Collaboration with any NGO or any other organization at an individual level or in a group of 5-8 volunteers. Students can work on Community Development, Environmental Conservation, Healthcare Services, Human Rights and Advocacy, Education, and Youth Programs Students are expected to work at least for 15-20 hrs with an NGO. The interns are expected to work on projects like community surveys, educational workshops, or program implementation. With the training on the organization's mission and procedures paired with mentors for guidance. Engagement in fieldwork with communities and participation in research, data collection, and report preparation.	15
.Total Lectures		30



SCHEME OF EXAMINATION

Total Marks: 50

Continuous evaluation pattern.

Evaluation Criteria	Marks
MCQ/ Class test	10
Skit/ Short film/ content development in the form of posters, leaflets or any other form on NGO worked with collaboration	10
Collaboration with NGO for any of the project from 20-30 hrs. per semester and detail report based on social internship and Viva	30
Total	50

References :

- Brager, G., & Specht, H. (1973). Community organizing. New York: Columbia University Press
- Chambers, R. (1992). Rural Appraisal: Rapid, Relaxed and Participatory. Sussex: Institute of Development Studies 9
- Chatterjee, P. (1975). Towards a typological paradigm of community organization The Indian Journal of Social Work, XXXVI (1),1-14
- Dunham, A. (1958). Community Welfare Organization. Principles and practice. New York: Thomas Y. Crowell.
- Meenai, Z. (2007). Participatory Community work. New Delhi : Concept publications
- Ross, M G. (1967). Community Organization; Theory, Principles, and Practice. New York: Harper & Row.
- Siddiqui, H.Y. (1997). Working with Communities: An Introduction to Community Work. New Delhi: Hira Publications.
- York, A. S. (1984). Towards a conceptual model of community social Work. The British Journal of Social Work, 14(3), 241-255.
- Wilson, G., & Ryland, G. (1949). Social group work practice: The creative use of the social process. Boston: Houghton Mifflin.
- Konopka, G. (1983). Social Group Work: A Helping Process (3rd Edition). New Jersey: Prentice Hall International
- Pathak, S. H. (1981).
- <https://www.mudlle.ac.in>



CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	TRAINING IN SPORTS
COURSE CODE	U24CC3SP02
COURSE CREDIT	02

1 Credit: 15 lectures

1 lecture: 60 minutes

Course Objective:

1. Students will learn about the different cycles used in the training process.
2. To create norms and criterion reference standards, formative and summative evaluation.
3. To understand about different training cycles.

Course outcome:

1. Students will understand the concept of talent identification and methods used for talent development in sports.
2. Students will understand sports training and the different cycles used in the training process.
3. Students will understand different types and methods to develop
4. strength, endurance, and speed in sports training
5. Flexibility and coordinative ability.
6. Definition of Test, Measurement, and Evaluation.
7. The difference between norms and criterion-referenced standards, formative and summative evaluation.

Sr. No.	Semester 3 Syllabus	No. of Lectures
	Unit - I: Test, Measurement and evaluation	
	1) Define test, measurement and evaluation 2) Importance of Test, Measurement and evaluation in sports 3) Classification of tests in Physical Education and sports. 4) Test administration guidelines in Physical education and sports 5) BMI, Waist Hip ratio, Skinfold measurement (3 sites)	15
	Unit II- Training in Sports	
	1) Concept of talent identification and talent development in sports. 2) Introduction to the sports training cycle - Micro, Meso Macrocycle 3) Types and methods to develop - Flexibility and coordinate, Ability 4) Types and methods to develop - Strength, Endurance and <u>speed.</u>	15
.Total Lectures		30



Scheme of examination : Total Marks: 50
Continuous evaluation pattern.

Evaluation Criteria	Marks
Sports training/practice/coaching sessions on a regular basis (choose any game/sport).	25
Participation in the organisation of sporting events, workshops, seminars, and so on	15
Participation/performance in sports events at the District, State, National, International, University, and Intercollegiate levels.	05
Performance in practical conducted during lectures/ timely submission of assignments	05
Total	50

AC: 29/06/2024
Item No. : 1.1.4



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

B.COM (BANKING & INSURANCE)

Sr. No.	Heading	Particulars
1	Title of the Programme	B.Com. (Banking & Insurance)
2	Year	Second Year
3	Semesters	IV
4	Level	UG
5	Pattern	3-4 years & 6-8 semesters Choice Based Grading System
6	Status	New
7	To be implemented from	From Academic year 2024-25 in a progressive manner

* Students who have passed first year in CBCS Non-NEP, need to complete and clear 2 credit course examination per semester as per the equivalence committee guidelines.

Date: 29th June, 2024

Signature: *Koel*



**Dr. Koel Roychoudhury
AC Chairperson**

Palore
**Bhumika More
Head of Department**

Sri Chandrasekarendra Saraswati Vidyapuram, Plot I-C, Sector V,
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SYBBI SEMESTER IV

SEMESTER IV			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U24BI4MJ01	04	Fundamentals of Insurance
2	U24BI4MJ02	04	Accounting in Banking and Insurance -II
II	Minor Department Specific Course (DSC)		
3	U24BI2MI01	02	Mutual Fund Management
4	U24BI2MI02	02	Legal Framework in Banking & Insurance
III	Open Electives (To be opted from other Departments) (Any one from the following)		
5	U24BE4E01	02	Introduction to International Economics
6	U24MMC4E01	02	Photography
7	U24ES4E01	02	Toxicology & Risk Assessment
8	U24 MS4E01	02	Digital Marketing Tools
9	U24COM4E01	02	Advertising & Brand Management
10	U24IT4E01	02	Marketing Analytics using Python
11	U24PT4E01	02	Packaging Design & Development
12	U24CS4E01	02	Advance Multimedia & Designing
13	U24AF4E01	02	Investment Management
IV	Skill Enhancement Course		
14	U24BI3VSC01	02	Customer Relationship Management in Banking & Insurance
V	Ability Enhancement Course(AEC)		
15	U24BI1AEC01	02	Understanding Basic Forms of English Literature-II
VI	Co-Curricular Course (Life Skills/ Department of Life Long Learning/ National Service scheme/Sports)(Any one of the following)		
16	U24CC3LS01	04	Life Skills II
17	U24CC3DLLE02	04	Department of Life Long Learning



18	U24CC3NSS02	04	National Service scheme
19	U24CC3SP02	04	Training in Sports
TOTAL CREDITS		22	



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

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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

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



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



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

References:

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



CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Accounting in Banking and Insurance -II
COURSE CODE	U24BI4MJ02
COURSE CREDIT	04

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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



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



References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
5. Financial Accounting by Lesile 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



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Mutual Fund Management
COURSE CODE	U24BI2M101
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To understand and evaluate the mutual fund products, valuation and management mutual funds
2. To determine the scope of mutual fund in investment strategy.

Course Outcomes:

1. On successful completion of this course, the learners will be able to identify the importance of mutual fund management to become a successful investor.
2. The learners will be able to use the mutual funds management skills in professional life.

Sr.No.	Modules	Number of lectures
Unit I	<p>A. Mutual Fund Organization and Management</p> <ul style="list-style-type: none"> • Introduction: Meaning of Mutual Fund, Structure in India, Sponsors, Trust, Role of AMC, NFOs, Registrars, Agents, Types of Mutual Fund schemes • Objectives of AMFI, Advantage of Mutual Funds, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) <p>B. Mutual Fund Products</p> <ul style="list-style-type: none"> • Mutual Fund Products and Features: Equity funds: Definition, Features of Equity Funds, Index Fund, Large Cap Funds, Mid Cap Funds, Sectoral Funds, Types of Equity Schemes, Arbitrage funds, Multi-cap Funds, Quant funds, P / E Ratio funds, International Equities 	15



	<p>Fund, Growth Schemes.</p> <ul style="list-style-type: none"> • Exchange Trade Funds (ETFs) : Introduction, Features, Working of ETFs • Debt Fund: Features, Interest Rate Risk, Credit Risk, Pricing of Debt Instrument Schemes, Fixed Maturity Plans, Capital Protection Funds, Gilt Funds, Balanced Funds, MIPs, Child Benefit Plans. <p>Liquid funds: Features, Floating rate scheme, Portfolio of liquids funds.</p>	
Unit II	<p>A. Investment and Performance Measurement</p> <ul style="list-style-type: none"> • Fund Performance, Measuring Return, Measuring Risk, • Risk adjusted return, Comparing Fund Performance with a reference, various standardized performance systems, <p>Limitations of Performance measurement and evaluation Accounting:</p> <p>Accounting of Mutual Funds</p> <p>A. Net Asset Value (NAV)-Meaning-Computation-Factors affecting NAV-Pricing of Units- Fees and Expenses- Investment Management and Advisory Fees –Initial Expenses- Recurring Expenses- Total expenses- Accounting policies</p> <p>.B. Yield To Maturity and Bond Valuation</p>	15
	Total Lectures	30

References:

1. Indian Mutual Funds Handbook : Sundar Sankaran: Vision Books
2. Morningstar Guide to Mutual Funds: 5-Star Strategies for Success : Christine Benz.: Wiley
3. Working of Mutual Fund Organisations in India: P Mohana Rao: Kanishka Publications
4. Mutual Funds in India: Amitabh Gupta: Anmol Publications
5. Bogle on Mutual Funds: New Perspectives for The Intelligent Investor: Jogn C Bogle: Wiley



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Legal Framework in Banking & Insurance
COURSE CODE	U24BI2MI02
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

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



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Customer Relationship Management in Banking and Insurance
COURSE CODE	U24BI4SEC01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To ensure that learners understand the concept and the relevance of building long term relationship with customers.
2. To update the learners with customer relationship management practices and techniques in banking and insurance companies.

Course Outcomes:

- On completion of course, the learners will be able to-
1. understand the fundamentals of customer relationship management
 2. analyze the impact of customer relationship management in banking and insurance industry.

Sr.No.	Modules	Number of hours/ lectures
Unit I	Introduction to Customer Relationship Management Meaning, Definition of CRM, Types of CRM, CRM Cycle, CRM programmes, Factors responsible for growth of CRM, Cost Benefit Analysis of CRM, Relationship marketing & effectiveness of Relationship marketing, Technological support in Customer Relationship Management (CRM), Types of Technological application in CRM, Database and Information systems, Database marketing strategies	15



Unit II	Customer Relationship Management in Indian Banking and Insurance sector- CRM objectives, Need of CRM in banking and insurance, Process of CRM, Building customer loyalty, CRM through Call Centres, E- CRM in Banking and Insurance, Application of e-CRM, CRM software, Salesforce Automation & Mobile CRM, Upcoming Technologies in CRM implementation, Operational Issues in Implementing CRM in banks and insurance companies, Strategies used by the banks and insurance companies to implement CRM.	15
	Total Lectures	30

References:

1. Andersson Kristin and Carol Kerr (2002), Customer Relationship Management, Tata McGrawHill.
2. Ed Peelen, Customer Relationship Management, Pearson Education
3. Alok Kumar Rai, "Customer Relationship Management – Concepts and Cases", PHI Learning Private Ltd, New Delhi
4. Berry, Leonard L. (1995), "Relationship marketing of services – competing through quality", free press, New York
5. Chaturvedi, Kapil and Amit Bhatia (2001), "e-CRM: Deriving value of customer relationship", CRM: Emerging Concepts, tools and Application, in J N Sheth, A
6. McKenna, Regis (1991), "Relationship Marketing: Successful Strategies for the Age of the Customer", Addison-Wesley, New York.
7. Madhavi Garikaparthi, " E-CRM – Concepts and Cases" , The ICFAI University Press.
8. Graham Roberts , Phelps, "Customer Relationship Management" , Thorogood Publishers Limited, UK



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Understanding Basic Forms of English Literature -2
COURSE CODE	U24BI4AEC01
COURSE CREDIT	02

COURSE CREDIT: 02 1 credit - 15 lectures 1 lecture is of 60 minutes

Course Objectives:

1. To develop creative skills and narrative skills through close reading and appreciation of literary texts
2. To cultivate appreciation of language as an artistic medium and to help students to understand the performative aspect of the literary work.

Course Outcomes:

1. Learner will be able to utilize the literary characteristics of the work of literature for professional development
2. Learner will be able to express effectively after understanding the performative aspect of the literary work

Module-1 Study of Short Stories (Total 15 Lectures)

- 1.O'Henry :The Last Leaf
- 2.Doris Lessing: The Habit of Loving
3. Ruskin Bond: The Night Train at Deoli
- 4.R.K.Narayan: An Astrologer's Day
- 5.SudhaMurty: In Sahyadri Hills-A Lesson in Humility

Module-2 Study of Drama (Total 15 Lectures)

A Doll's House by Henrik Ibsen



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: Total 20 Marks**

1	* Continuous Evaluation	10 Marks
2	Poetry Recitation /Presentation	05 Marks
3	Attendance	05 Marks

**Application oriented activities will be conducted*

B) Semester end examination 30 marks

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

Passing Criteria: 40% in Internal as well as in External(i.e.8 Marks in Internal exam of 20 marks and 12 marks in External exam of 30 marks respectively)



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Co-Curricular Course in Life Skills II
COURSE CODE	U24CC4LS01
COURSE CREDIT	04

1 credit - 15 lectures
1 lecture is 60 minutes.

Course Objectives:

To help learners-

1. Understand the significance of various types of skills and know how to acquire them.
2. Design, develop, and adapt to situations as individuals, as team members as well as a leader.
3. Understand the personal values and apply ethical principles in professional and social contexts
4. Know about meaning, purpose, and relevance of universal human values and how to inculcate and practice them consciously to be a good human being and realize one's potential.

Course outcomes:

After completion of the course, learners would be able to:

1. Appreciate and demonstrate various types of skills.
2. Project a good personal image and social etiquette so as to have a positive impact on building a chosen career.
3. Participate in a digital lifestyle.
4. Appreciate the importance of ethics and moral values for developing a balanced personality
5. Know about universal human values and understand the importance of values in individual, social circles, career path, and national life

Module No	Syllabus	No. of Hours	
1 Cognitive and Non- Cognitive Skills	A) Cognitive Skills: Meaning, types of cognitive skills, and strategies. Critical Thinking Skills. Problem-solving Skills Ability to Learn.	5	15
	B) Non-cognitive Skills: Meaning, Types of Non-Cognitive skills and Strategies Empathy Creativity Collaboration Resilience Interpersonal Skills Perseverance Self Control Peer Pressure	10	
	C) Conflict handling, Time and Stress Management		
2 Leadership and team skills	A) Leadership Skills	6	20
	B) Innovative Leadership, Design Thinking	5	
	C) Entrepreneurial Skills	5	
	D) Team work, Social Skills, Social and Cultural Etiquette	3	
	E) Brainstorming	1	
3 Ethics	A) Ethics and Integrity- Learning through biographies, Ethics and Conduct-	6	10



	Importance of ethics. • Ethical decision-making. • Personal and professional moral codes of conduct. • Creating a harmonious life.		
	B) Digital Ethics Digital Literacy Skills, Digital Etiquette, Digital Life Skills, Ethics and Etiquettes of Social Media	4	
4 Universal Human Values	A) Love & Compassion	3	15
	B) Truth	2	
	C) Non-Violence	2	
	D) Righteousness	2	
	E) Peace	2	
	F) Service	2	
	G) Renunciation (Sacrifice)	2	
	Total Hours		60

References:

1. https://www.ugc.gov.in/pdfnews/4371304_LifeSKill_JeevanKaushal_2023.pdf
2. Sen, Madhuchanda. 2010. An Introduction to Critical Thinking. Delhi: Pearson
3. Kalam, A.P.J. 2003. Ignited Minds: Unleashing the Power within India. New Delhi: Penguin Books India.
4. Ghosh, Shantikumar. 2004. Universal Values. Kolkata: The Ramakrishna Mission

SCHEME OF EXAMINATION

Total Marks: 100

Continuous Evaluation pattern.

Evaluation Criteria	Marks
Paper-based or Online Assessment	20
Case Studies/ Practical case assignments/ Biographies/Prepare a report/presentation/movie/video	20
Group Activities/ Roleplay /Discussions /Projects /Assignments/ Simulations/Prepare business plan/ Panel Discussions	20
Class Participation/ Participating in Invited motivational sessions/ Field Visits	20
Reflective journal evaluation	20
Total	100

NOTE- Each student will maintain a record of his or her daily learning after each module or session in the Reflective Journal. The faculty will also maintain records of the Reflective Journal after each interaction with the students



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	DLLE - Social Work Performance
COURSE CODE	U24CC4DLLE03
COURSE CREDIT	04

1 credit - 15 lectures
1 lecture is 60 minutes.

Course Objectives:

1. Students will acquire knowledge on Importance of social work and its benefits for their careers.
2. Learners will develop an understanding about the application of group behaviour and approaches in group work
3. Students will gain knowledge and will develop communication skills while spreading awareness on various government schemes.
4. Students will develop skills of communication while doing the surveillance, interview, discussion while working on impactful projects addressing various social issues.

Learning outcome:

1. Learners will be able to apply their knowledge and become socially responsible citizen.
2. Understanding group behaviour and social attitude will help students to work with social groups in a smooth manner and achieve the goals
3. It will enable learners to develop communication skills while explaining government schemes to the people in society in a simpler manner.
4. Conducting various surveys and interviews will help students to develop interaction skills

Module No.	Syllabus	No of Hrs.
1	Importance of social work. History & philosophy of social work. Scope for a career in social work. Contribution of self help groups in society like guruh udyog/ mahila bachat gat (savings group) etc. Skit/street play/ various creative tools for social awareness	15
2	Groups- Definition, Types & Relevance Group Behavior and Social Attitude Group Work as a Method of Social Work Practice & Its Scope Importance of Community networking/ Social networking Team Building activities	15
3	Spreading Awareness and preparing Reports on various Government Schemes - Beti bachao, Beti padhao /Ayushman bharath/Swachh bharat abhiyan/Pradhan Mantri awas yojana /Digital india/ Sensitivity towards environment education/ Health and mental stability or any other government scheme.	15



4	Surveillance / Interview/ Discussion /Survey and detailed Report on the same	15
Total Lectures		60

SCHEME OF EXAMINATION

Total Marks: 100

Continuous evaluation pattern.

Evaluation Criteria	Marks
MCQ/ Class test	20
Skit/ Short film/ content development in the form of posters, leaflets or any other form.	20
Activities performed for any of the projects 20-25 hours per semester and detail report/presentation	20
Surveillance / Interview/ Discussion /Survey and detailed Report/Presentation and viva voce	20
Field visit/ NGO visit / Community visit and report	20
Total	100

References:

- Toseland, R.W., & Rivas, R.F. (2009). An introduction to group work practice (6th ed), Boston: Pearson/Allyn and Bacon.
- Trecker, H. (1972). Social group work, principles and practices. New York: Association Press.
- Wilson, G., & Ryland, G. (1949). Social group work practice: The creative use of the social process. Boston: Houghton Mifflin.
- Corsini, R. J. (2004). Current Psychotherapies with Case Studies, Hawaii: Wadsworth Publications
- Konopka, G. (1983). Social Group Work: A Helping Process (3rd Edition). New Jersey: Prentice Hall International Pathak, S. H. (1981).
- Social Welfare: An Evolutionary and Development Perspective, New Delhi: MacMillan Publications
- Payne, M. (2015). Modern social work theory. New York, NY: Oxford University Press.
- Skidmore, R. A., & Thackeray, M. G. (1982). Introduction to social work. Englewood Cliffs, NJ: Prentice Hall.
- <https://www.mudlle.ac.in>



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	National Service Scheme (NSS) Studies Paper-III
COURSE CODE	U24CC4NSS03
COURSE CREDIT	04

Total Lectures per week (1 Period is 60 minutes) :

Unit No.	Topic	No. of Lectures required
Unit-I	<p>Gender sensitivity and woman empowerment:</p> <ul style="list-style-type: none"> • Concept of gender- causes behind gender related problems • Meaning of empowerment- schemes for woman empowerment in India <p>Special campaigning activity: Concept of camp: Identification of community problems- importance of group living- team building- adaption of village- planning for camp- pre, during and post campaigning activities</p>	15
Unit-II	<p>Disaster management:</p> <ul style="list-style-type: none"> • Disaster its meaning- its types and methods of preparedness • Basic principles of disasters management, Disaster Management cycle • Disaster Management Training 	15
Unit-III	<p>Community Welfare field work/ Training (Minimum 2 Projects or 1 Camp and 1 Project)</p> <ul style="list-style-type: none"> • Community work in adopted village • Disaster management training (Completion Certificate) • Social awareness using various tools. 	30
	Total Lectures	60

Course Outcomes (CO):

- Upon successful completion of this course, students will be able to:
 - CO1: Analyze the concept of gender and its impact on Gender Equality.
 - CO2: Advocate for women's empowerment and evaluate existing initiatives in India.
 - CO3: Design and implement a community campaign to address a specific social issue.
 - CO4: Explain the different types of disasters and essential preparedness methods.
 - CO5: Participate effectively in community fieldwork activities, including disaster management training and social awareness campaigns.



Learning Outcomes (LO):

Unit 1: Gender Sensitivity and Women's Empowerment

- LO 1.1: Define gender and differentiate it from sex.
- LO 1.2: Analyze the root causes of gender-related problems in society.
- LO 1.3: Explain the concept of women's empowerment and its significance.
- LO 1.4: Evaluate existing schemes for women's empowerment in India and identify areas for improvement.

Special Campaigning Activity

- LO 2.1: Define the concept of a social campaign and its purpose.
- LO 2.2: Identify a pressing social issue within a specific community.
- LO 2.3: Explain the importance of group work and team building for successful campaigns.
- LO 2.4: Develop a plan for a community campaign, including pre-campaign activities, implementation strategies, and post-campaign evaluation.

Unit 2: Disaster Management

- LO 2.5: Define disaster and differentiate between various types (natural, human-made).
- LO 2.6: Explain methods for disaster preparedness in different scenarios.
- LO 2.7: Analyze the basic principles of disaster management and its cyclical nature.

Unit 3: Community Welfare Fieldwork/Training

- LO 3.1: Participate actively in community work within an adopted village.
- LO 3.2: Apply disaster management training in a simulated or real-world scenario.
- LO 3.3: Develop and deliver creative awareness campaigns using street plays, dance, or other artistic mediums.

***For the Unit III – Students will be assigned Community Activity as per availability. They will be divided in a group of 20 and will be engaged for 20 hrs.**



The scheme of Examination shall be divided as follows.

• **Continuous Evaluation Pattern**

Description	Marks
60 hours activity related work such as <ul style="list-style-type: none">• Attending lectures• Field work• Maintenance of work record	30
Completion of Training	20
Viva-voce by faculty in charge/ Internal Test	20
Poster/ Presentation	20
Project Report	10
Total	100

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>



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	PSYCHOLOGY IN SPORTS AND ADAPTED PHYSICAL EDUCATION
COURSE CODE	U24CC4SP03
COURSE CREDIT	04

1 Credit: 15 lectures

1 lecture: 60 minutes

Course objective:

1. To make the students understand the relationship between leadership through physical activity and sports.
2. To learn about sports training and its principles.
3. To make the students understand the importance of warming up, limbering down in sports training.
4. To learn the importance of wellness.
5. To learn the different steps used in first aid – PRICE.

Course outcome: (After completion of the course the students will understand)

1. To relate leadership through physical activity and sports.
2. The issues related to adolescent behavior and team cohesion in sports.
3. The concept and principles of sports training.
4. The concept of training load, warming up, and limbering down in sports training and their types, methods, and importance.
5. The importance and components of wellness.
6. The different steps used in first aid – PRICE.

Sr.no	Semester 4 Syllabus	No. of lectures
	Module 1: Psychology and sports	15
1)	Definition and importance of psychology in physical education	
2)	and sports.	
3)	Development characteristics at different stages of development.	
4)	Adolescent problems and their management.	
	Team cohesion and sports.	



	Module 2: Training and doping in sports	15
1)	Concept and principles of sports training.	
2)	Training load: Overload, adaptation and recovery.	
3)	Warming up and limbering down - types method and importance.	
4)	Concept of skill, technique, tactics and strategies.	
	Module 3: Physical education and sports for children with special needs	15
1)	Concept of disability and disorder.	
2)	Types of disability, its causes and nature. (intellectual disability, physical disability)	
3)	Disability etiquettes.	
4)	Aims and objective of adaptive physical education.	
	Module 4: Physical fitness, Health and wellness	15
1)	Meaning and importance of wellness, health and physical fitness.	
2)	Components/ Dimensions of wellness, health and physical fitness.	
3)	Traditional sports and regional games for promoting wellness. Introduction of first aid- PRICE.	
4)		
	Total lectures	60

Scheme of Examination

Total Marks: 100

Continuous evaluation pattern.

Evaluation Criteria	Marks
Sports training/practice/coaching sessions on a regular basis (choose any game/sport).	35
Participation in the organisation of sporting events,	20



workshops, seminars, and so on	
Participation/performance in sports events at the District, State, National, International, University, and Intercollegiate levels, intra college sports activities	15
Performance in practical conducted during lectures/ timely submission of assignments	10
Performance in practical conducted during lectures/ timely submission of assignments.	10
Viva voce	10
Total	100



BOS	BANKING AND INSURANCE
CLASS	Other departments
SEMESTER	IV
COURSE NAME	Financial Literacy
COURSE CODE	U24BI4E01
COURSE CREDIT	02

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

1. To ensure that learners understand the concept of finance and financial literacy to achieve the financial goals in life
2. To update the learners with current trends of investment and stock markets

Course Outcomes:

On completion of course, the learners will be able to-

1. understand the fundamentals of finance literacy
2. determine effective financial strategies for financial well beings

Sr.No.	Modules	Number of hours/ lectures
Unit I	INTRODUCTION TO FINANCE AND FINANCIAL LITERACY 1.1 Concept of Finance 1.2 Understanding the need of financial literacy 1.3 Historical background of financial structure in India 1.4 Different Investment Avenues 1.5 Current Trends of Investment	10
Unit II	INTRODUCTION TO FINANCIAL BEHAVIOUR 2.1 Understanding investors psychology 2.2 Classification of investors 2.3 Risk and Investment Decision 2.4 Understanding Saving investment and fulfillment of object 2.5 Start up with small investments	10



Unit II	INTRODUCTION TO TAX SAVING SCHEMES AND STOCK MARKET 3.1 Tax saving investment avenues 3.2 Understanding the Stock Market 3.3 Virtual stock tracking and Mock Trading 3.4 One field Visit to BSE or NISM	10
	Total Lectures	30

SCHEME OF EXAMINATION

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

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

References:

1. https://jmschoolgn.edu.in/images/pdf/Financial-Literacy_Handbook.pdf
2. From The Rat Race to Financial Freedom by **Manoj Arora**
3. <https://www.rbi.org.in/financialeducation/financialliteracyguide.aspx> RBI websites on financial literacy
4. The intelligent investors by Benjamin Graham
5. <https://www.oecd.org/finance/financial-education/44919948.pdf>

