

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	Semester	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:


Dr. Koel Roychoudhury
AC Chairperson


Bhumika More
Head of Department

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

BOARD OF STUDIES

B.COM (BANKING & INSURANCE)

(WITH EFFECT FROM THE ACADEMIC YEAR 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 (offered by Department of Multimedia and Mass Communication)
6	U24MS3E01	02	Personality Development II (offered by Department of Management Studies)
7	U24BE3E01	02	Indian Economy (Marketing (offered by Department of Economics)
IV	VOCATIONAL SKILL COURSE (VSC)		
8	U24BI3VSC01	02	Advance Excel
V	Ability Enhancement Course(AEC)		
9	U24BI3AEC01	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	U24DLLE3 CC 01	02	CC in Department of Life Long Learning
13	U24 NSS 3CC01	02	CC in National Service scheme
14	U24PE3CC01	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,	15



	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 products and services	
Unit III	A. Universal Banking <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 B. Technology in Banking <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	A. Banking Process Automation B. Applicability of KYC norms in Banking Sector C. AI in Banking, Open Banking, D. Banking of Things, Machine Learning E. Digital Currencies and tokenisation	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 Q.1 Multiple choice Questions/True or False - 10 Marks Q.2. Attempt 2 questions out of 3 questions (5 marks each)- 10 Marks	20
One Presentation/Project and Viva voce/Presentation/Case studies	15
Class Participation 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) in semester 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 evaluate the financial statements as per need and requirements
3. The learners will be able to calculate the apply the ratio for understanding financial position of the entities
4. The learner will be able to determine the cash flow of the organization

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



Unit II	Ratio analysis: Meaning, classification, Du Point Chart, advantages & limitations. A. Balance Sheet Ratios: Current Ratio, Liquid Ratio, Stock Working Capital Ratio, Proprietary Ratio, Debt Equity Ratio, Capital Gearing Ratio. B. Revenue Statement Ratios: Gross Profit Ratio, Expenses Ratio, Operating Ratio, Net Profit Ratio, Net Operating Profit Ratio, Stock Turnover Ratio, C. Combined Ratios: Return on Capital employed (Including Long Term Borrowings), Return on proprietor's Fund (Shareholders Fund and Preference Capital), Return on Equity Capital, Dividend Payout Ratio, Debt Service Ratio, Debtors Turnover, Creditors Turnover.	20
Unit III	Working Capital Management: Concept, Nature of Working Capital, Planning of Working Capital, Estimation / Projection of Working Capital Requirements in case of Trading and Manufacturing Organization Operating Cycle, Tandon Committee report on working capital finance by banks, Maximum 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 <ol style="list-style-type: none"> Cash flow from operating activities Cash flow from investing activities 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
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	15
Three short notes of 5 marks each or Case study	
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) in semester 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, Ainapure, Manan Prakashan



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

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

(A) Internal Assessment 20 marks

Description	Marks
Internal tests of 10 marks each	10
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) insemester end examination.



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	III
COURSE NAME	Advance Excel
COURSE CODE	U24BI3VSC01
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	Excel introduction and using functions of Excel <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 Manisha Nigam.



SCHEME OF EXAMINATION

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

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



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

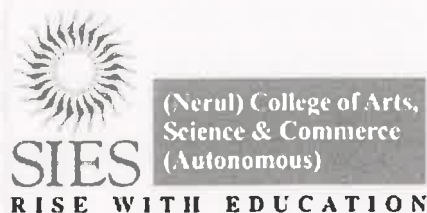
In this chapter of field project work, findings of work will be covered and suggestion will be enlisted to validate the objectives.

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
Declaration by learner

I the undersigned Miss / Mr. _____ *Name of the learner* here by, declare that the work embodied in this field project work titled “_____ *Title of the Project*”, forms my own contribution to the research work carried out under the guidance of _____ *Name of the guiding faculty* is a result of my own research work and has not been previously submitted to any other University for any other Degree/ Diploma to this or any other University.

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

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

Name and Signature of the learner

Certified by

Name and signature of the Guiding Faculty



On separate page

Acknowledgment

(Model structure of the acknowledgement)

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

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

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

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

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

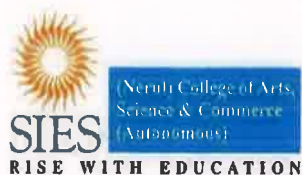
I would also like to express my sincere gratitude towards my project guide _____ whose guidance and care made the project successful.

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

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

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





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	Semester	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:


Dr. Koel Roychoudhury
AC Chairperson


Bhumika More
Head of Department

Sri Chandrasekarendra Saraswati Vidyapuram, Plot I-C, Sector V,
Nerul, Navi Mumbai – 400706 India

Tel No: 61196409, 61196410, 61196402, 61196413, 61196414, 61196415, 27708371

Fax No: 022-27713356, **Email:** ascnsies@sies.edu.in / siesascn@yahoo.in **Website:** www.siesascn.edu.in





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:

4. 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.
5. The course aims at bridging the gap between academia and industry.
6. 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:

5. 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.
6. 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.
7. 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.
8. The program creates awareness about Indian Ethos, languages, culture and values and sensitizes learners towards society and surroundings



**SCHEME OF MODULES
SYBBI SEMESTER IV**

SEMESTER IV			
Serial No	Course code	Credits	Course Name
I	Major Department Specific Course (DSC)		
1	U24BI4MJ01	04	Fundamentals of Insurance
2	U24BI4MJ02	04	Accounting in Banking and Insurance -II
II	Minor Department Specific Course (DSC)		
3	U24BI4MI01	02	Mutual Fund Management
4	U24BI4MI02	02	Legal Framework in Banking & Insurance
III	Open Electives (To be opted from other Departments) (Any one from the following)		
1	U24BE4E01	02	Introduction to International Economics
2	U24COM4E01	02	Advertising & Brand Management
3	U24CS4E02	02	Advance Multimedia & Designing
IV	Skill Enhancement Course		
14	U24BI4SEC01	02	Customer Relationship Management in Banking & Insurance
V	Ability Enhancement Course(AEC)		
15	U24BI4AEC01	02	Understanding Basic Forms of English Literature-1I
VI	Co-Curricular Course (Life Skills/ Department of Life Long Learning/ National Service scheme/Sports)(Any one of the following)		
16	U24CC4LS01	04	Life Skills 1I
17	U24CC4DLLE03	04	Department of Life Long Learning
18	U24CC4NSS03	04	National Service scheme
19	U24CC4SP03	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 policies D. Marine Insurance - Meaning and nature of Marine Insurance E. Travel Insurance - Domestic and overseas policies, Claim process F. Rural social and Micro Insurance - meaning and importance, Rural and micro products. G. Liability Insurance - Meaning, importance, special features, approach to deal with societal risk H. First party and third-party insurance- Types –motor, employee, professional, product, compulsory and public I. Case examples	15
	Total Lectures	60

References:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 40 marks

Semester end examination 60% i.e. 60 marks

(A) Internal Assessment 40 marks

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

B) Semester end examination 60 marks

PAPER PATTERN

Duration : 2 hours	
Total Marks: 60	
Q.1 15marks OR 15 marks	15
Q.2 15marks OR 15 marks	15
Q.3 15marks OR 15 marks	15
Q.4 15marks OR 15 marks	15
Three short notes of 5 marks each or Case study	
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) in semester end examination



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 value method. • Measuring Marginal Cost of Capital b. Capital Structure Decisions: <ul style="list-style-type: none"> • Meaning and Choice of Capital Structure • Importance of Optimal Capital Structure • EBIT -EPS Analysis • Capital Structure Theories • Dividend Policies (Walter & Gordon) 	15
Unit II	a. Financial Policy and Corporate Strategy <ul style="list-style-type: none"> • Meaning of Strategic Financial Management • Strategic financial decision making framework • Functions of Strategic financial management b. Business Risk and Financial Risk <ul style="list-style-type: none"> • Introduction • Debt v/s Equity Financing • Types of Leverage 	15
Unit III	Marginal costing and decision making <ul style="list-style-type: none"> • Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume graph. • Practical problems based on Marginal Costing including decisionmaking 	15
Unit IV	Fire Insurance Claims <ul style="list-style-type: none"> • Principles of Insurance with respect to fire insurance. Application of Average Clause, • Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss 	15
	Total Lectures	60



References:

1. Introduction to Accountancy by T.S. Grewal, S. Chand and Company (P) Ltd., New Delhi
2. Advance Accounts by Shukla and Grewal, S. Chand and Company (P) Ltd., New Delhi
3. Advanced Accountancy by R.L Gupta and M. Radhaswamy, S. Chand and Company (P) Ltd., New Delhi
4. Modern Accountancy by Mukherjee and Hanif, Tata Mc. Grow Hill and Co. Ltd., Mumbai
5. Financial Accounting by Lesile 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
Internal tests of 20 marks each	20
Q.1 Multiple choice Questions/True or False - 10 Marks	
Q.2. Attempt 2 questions out of 3 questions (5 marks each)- 10 Marks	
One Presentation/Project and Viva voce/Presentation/Case studies	15
Class Participation and behaviour	5
Total	40

B) Semester end examination 60 marks

PAPER PATTERN

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

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



BOS	BANKING AND INSURANCE
CLASS	S.Y.B.B.I
SEMESTER	IV
COURSE NAME	Mutual Fund Management
COURSE CODE	U24BI4MI01
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



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	IV
COURSE NAME	Legal Framework in Banking & Insurance
COURSE CODE	U24BI4MI02
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	<p>Introduction to Legal Frame work of Banking & Insurance ,</p> <p>Banking Regulation Act 1949 – Objectives, Functions</p> <p>Reserve Bank of India Act 1934 – Objectives, Role in the development of the Financial Sector in India</p> <p>Negotiable Instruments Act 1881 – classification of Negotiable instruments</p> <p>Information Technology Act 2000 – Cyber Security Issues & Solutions</p> <p>Provisions of Companies Act 1956 related to Banking Companies</p>	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, SKSarvaria, Apoorva Sarvaria, Lexis Nexis
- 5) A Textbook on Banking and Insurance , Dr.S.Gurusamy, ISBN 9789395245647



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

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

(A) Internal Assessment 20 marks

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

B) Semester end examination 30 marks

PAPER PATTERN

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

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



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. Anderrson 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, Régis (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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

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

B) Semester end examination 30 marks

PAPER PATTERN

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

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



BOS	BANKING AND INSURANCE
CLASS	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)

