

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 and society.
3. The programme focuses on specific subject related and transferable and skills within the disciplines of commerce, business accounting, economics, finance, law, taxation, and management which are relevant for employment opportunities in the financial sector.

PROGRAMME OUTCOMES:

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



SCHEME OF MODULES

| SEMESTER I | | | |
|----------------------|--|----------------|---|
| Serial No | Course code | Credits | Course Name |
| I | Major Department Specific Course (DSC) | | |
| 1 | U24BI1MJ01 | 04 | Environment and Management of Financial Services |
| 2 | U24BI1MJ02 | 02 | Financial Accounting - I |
| II | Open Electives(OE)/ Generic Electives | | |
| 3 | U24BE1E01 | 02 | Business Economics – I (offered by Department of Economics) |
| 4 | U24BI1E03 | 02 | Quantitative Methods - I(offered by Department of Computer Science) |
| III | VOCATIONAL SKILL COURSE (VSC) & SKILL ENHANCEMENT COURSE (SEC) | | |
| 5 | U24BI1VSC01 | 02 | Digital Banking |
| 6 | U24BI1SEC01 | 02 | Principles of Management |
| IV | Ability Enhancement Course(AEC)/VALUE Education Course (VEC) / Indian Knowledge System (IKS) | | |
| 7 | U24BI1AEC01 | 02 | Effective Communication - I |
| 8 | U24BI1VEC01 | 02 | Understanding Indian Society and Constitutional Values |
| 9 | U24BI1IKS01 | 02 | Indian Ethos in Business Management |
| V | Co-Curricular Course (Life Skills/ Department of Life Long Learning/ National Service scheme) | | |
| 10 | U24CC1LS01 | 02 | Life Skills |
| 11 | U24CC1DLLE01 | 02 | Department of Life Long Learning |
| 12 | U24CC1NSS01 | 02 | National Service Scheme |
| TOTAL CREDITS | | 22 | |





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

B.COM (BANKING & INSURANCE)

| Sr. No. | Heading | Particulars |
|---------|---------------------------|---|
| 1 | Title of the course | B. Com (Banking & Insurance) |
| 2 | Eligibility for admission | HSC or Equivalent |
| 3 | Minimum percentage | 45% |
| 4 | Passing Marks | 40% |
| 5 | Semesters | I |
| 6 | Level | UG |
| 7 | Pattern | 03 -04 years & 06- 08 semesters Choice Based Grading System |
| 8 | Status | New |
| 9 | To be implemented from | From Academic year 2024-25 in a progressive manner |

Date: 29th June, 2024

Signature

**Dr. Koel Roychoudhury
AC Chairperson**

**Ms. Bhumika More
Head of the Department**

Shri Chandrasekarendra Saraswati Vidypuram, Plot I-C Sector V
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| | |
|---------------|---|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | ENVIRONMENT AND MANAGEMENT OF FINANCIAL SERVICES |
| COURSE CODE | U24BI1MJ01 |
| COURSE CREDIT | 04 |

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

1. Management of Banking and Financial Services 2nd Edition, by Suresh Padmalatha, Pearson Education India.
2. Banking and Financial Services, by Dr. Mukund Sharma, Himalaya Publications.
3. Indian Financial System, by M.Y. Khan, Tata Mc Graw Hill.



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 40 marks

Semester end examination 60% i.e. 60 marks

(A) Internal Assessment 40 marks

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

(B) Semester end examination 60 marks

PAPER PATTERN

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

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



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|---------------|-------------------------|
| COURSE NAME | FINANCIAL ACCOUNTING -I |
| COURSE CODE | U24BI1MJ02 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

| Sr.No. | Modules | Number of lectures |
|--------|---|--------------------|
| 1 | <u>Unit I - Introduction to Accounting</u> Meaning, Scope, objective, need, importance and limitations of accounting, Basic accounting Concepts, Conventions and Principles, Classification of accounts, Journal entries, introduction to Source documents required for practical accounting, Classification of Income and Expenditure and receipts on the basis of capital and revenue | 10 |
| 2 | <u>Unit II - Accounting Standards</u> Introduction to Accounting Standards AS 1, 2, 9, 10 - Stock valuation (FIFO and Weighted average method only) | 8 |
| 3 | <u>Unit – III Final Accounts of Firms</u> Final Accounts including Manufacturing, Trading and Profit and Loss Account, Balance sheet, Adjustment entries of Sole Proprietor. | 12 |
| | Total Lectures | 30 |



References:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

1. Internal Assessment 20 marks

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

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.

3. Passing grade criteria: Minimum (40% in end-of-semester) and 40% (12 out of 30) in semester end examination



| | |
|---------------|-----------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | BUSINESS ECONOMICS-I |
| COURSE CODE | U24BE1E01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

| Sr. No | Syllabus | No. of lectures |
|--------|--|-----------------|
| 01 | Module -1: Fundamental Concepts and Business Decision Principles <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. | 15 |
| | <ul style="list-style-type: none"> • The basics of market demand, market supply and equilibrium price- shifts in the demand and supply curves and equilibrium. • Elasticity of Demand- significance, types and measurement of elasticity of demand (Price, income cross and promotional) • Demand estimation and forecasting: Meaning and significance - methods of demand estimation : survey and statistical methods (numerical illustrations, Case Study) | |



| | | |
|----|---|----|
| 02 | Module-2: Production Function, Cost concepts and Market structure <ul style="list-style-type: none"> • Production function: Meaning, Types of Production Function, Law of Variable Proportions, Concept of isoquants, Theories of Production – Short Run Production Function-Law of Variable Proportions, Long run production function and Laws of Returns to Scale, Least Cost Factor Combination for a given output. • Economies and diseconomies of Scale. • Cost concepts: Accounting cost and economic cost, implicit and explicit cost, Opportunity Cost, fixed and variable cost - total, average and marginal cost –Behavior of Cost and Cost Output Relationship in the Short Run and Long Run (<i>hypothetical numerical problems</i>), LAC and Learning curve • Break even analysis (<i>with business applications- case Studies</i>) • Market structure: Perfect Competition –Features, Short run and long run equilibrium of a firm and of industry. • Monopoly – Features, Short run and long- run equilibrium of a firm under Monopoly, Price Discrimination under Monopoly. • Monopolistic competition: Features, Equilibrium of a firm under monopolistic competition, Product differentiation. • Oligopolistic markets: key attributes of oligopoly - Collusive and non-collusive oligopoly market - Price rigidity - Cartels and price leadership models. | 15 |
|----|---|----|

REFERENCES:

- Mehta, P.L.: Managerial Economics – Analysis, Problem and Cases (S. Chand & Sons, N. Delhi, 2000)
- Hirschey .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 Q.1. Multiple choice Questions/True or False - 5 Marks Q.2. Attempt 1 question out of 3 questions (5 marks each)- 5 Marks | 10 |
| One Project and Viva voce/Presentation/Case studies/Assignments | 5 |
| Attendance and Class behavior | 5 |
| Total | 20 |

B) Semester end examination 30 marks

PAPER PATTERN

| | |
|--|----|
| Duration : 1 hour | |
| Total Marks: 30 | |
| Q.1 10 marks OR 10 marks | 10 |
| Q.2 10 marks OR 10 marks | 10 |
| Q.3 10 marks OR 10 marks Two short notes out of four for 5 marks each/ numerical/ 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) / Numerical/ case study in one of the options. | |

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



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|---------------|-------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | QUANTITATIVE METHODS -I |
| COURSE CODE | U24CS1E03 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcome :

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

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

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



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

Reference Books:-

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



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

B. Semester end examination 30 marks

Paper Pattern

| | |
|--|----|
| Duration: 1 hours Total Marks: 30 | |
| Q1. 10marks OR 10marks | 10 |
| Q2. 10marks OR 10marks | 10 |
| Q.3 10marks OR 10marks | 10 |
| Total | 30 |
| Note:- Q.1,2 and 3 -10 marks may be divided into sub questions if required. | |

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



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|---------------|------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | DIGITAL BANKING |
| COURSE CODE | U24BI1VSC01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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

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



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

References:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

Internal assessment 40% i.e. 20 marks

Semester end examination 60% i.e. 30 marks

(A) Internal Assessment 20 marks

| Description | Marks |
|--|-------|
| Internal tests of 10 marks 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 (8 out of 20) and 40% (12 out of 30) in semester end examination



| | |
|---------------|---------------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | PRINCIPLES OF MANAGEMENT |
| COURSE CODE | U24BI1SEC01 |
| COURSE CREDIT | 02 |

Objectives of the course:

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

Course Outcomes:

On completion of this course,

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

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



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

References:

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



SCHEME OF EXAMINATION

(A) Internal Assessment 20 marks

| Description | Marks |
|--|-------|
| Internal tests of 10 marks 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 (8 out of 20) and 40% (12 out of 30) in semester end examination



| | |
|---------------|----------------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | EFFECTIVE COMMUNICATION-I |
| COURSE CODE | U24BI1AEC01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



Reference Books:

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



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

(A) Internal Assessment 20 marks

| Description | Marks |
|--|-------|
| Internal tests of 10 marks each Q.1 Multiple choice Questions - 05 Marks Q.2. Attempt 01 questions out of 3 questions (5 marks each)- 05 Marks | 10 |
| Role Plays /Group Discussion/Mock Interviews/Presentation/Case studies/Assignments | 5 |
| Class Participation | 5 |
| Total | 20 |

(A) Semester end examination 30 marks

PAPER PATTERN

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

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



| | |
|---------------|---|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | UNDERSTANDING INDIAN SOCIETY AND CONSTITUTIONAL VALUES |
| COURSE CODE | U24BI1VEC01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcome:

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

| UNIT | TOPICS | LECTURES |
|--|---|------------|
| Unit-I Silent features of Indian Society | <ol style="list-style-type: none"> 1. Understand the multi-cultural diversity of Indian society through its demographic composition: Population distribution according to religion, caste, geographical location and gender and age. (3) 2. Co-existence of traditionalism and Modernism in Indian Society (1) 3. Values emerging from the diversity in Indian Society (1) | 5 Lectures |



| | | |
|--|---|-------------|
| Unit-II Challenges of Diversity to Unity | Disparity Arising out of- 1. Regionalism and Linguism-Meaning, causes and Impact (2) 2. Casteism and Communalism - Meaning, History, measures to solve these problems. (2) 3. Social Inequalities: Meaning, Causes and Effects, (1) 4. Gender Inequalities- Treatment and exclusiveness of Women and Other Genders in the society (2) 5. Economic/ Wealth Inequalities-Class System and Economic Segregation of the Society (2) 6. Measures to improve Equality and Social Justice in the society (1) | 10 Lectures |
| Unit-III Constitutional Values | 7. Philosophy of the Constitution as set out in the Preamble (2) 8. Features of the Constitution (2) 9. Fundamental Rights (2) | 10 Lectures |
| | 10. Fundamental Duties (1) 11. Directive Principles of State Policy (1) 12. Federal structure (2) | |
| Unit-IV Significant Aspects of Political Processes | 13. The party system in Indian politics; (2) 14. Local self -government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics (2) 15. Role and significance of women in politics (1) | 5 Lectures |

References-

1. Social and Economic Problems in India, Naseem Azad, R Gupta Pub (2011)
2. Indian Society and Culture, Vinita Padey, Rawat Pub (2016)
3. Urbanisation in India: Challenges, Opportunities & the way forward, I J Ahluwalia, Ravi Kanbur, P K Mohanty, SAGE Pub (2014)
4. Regional Inequities in India Bhat L SSSRD- New Delhi
5. The Problems of Linguistic States in India, Krishna Kodesia Sterling Pub
6. Problems of Communalism in india, Ravindra Kumar Mittal Pub
7. Combating Communalism in India: Key to National Integration, KawalKishor Bhardwaj, Mittal Pub
8. Khare, R. S. (1998). Cultural diversity and social discontent: Anthropological studies on contemporary India.
9. Ganesh, K., & Thakkar, U. (Eds.). (2005). Culture and the making of identity in contemporary India. SAGE Publications India.
10. Das, B., & Khawas, V. (2009). Gender issues in development: concerns for the 21st century. (No Title).
11. Mandal, B. P. (2011). Cultural Sociology. Centrum Press.
12. Rapport, N. (2014). Social and cultural anthropology: The key concepts. Routle
13. Oxford Concise Dictionary of Politics, Iain Mclean / Alistair McMillan, Oxford University Press
14. Politics, 2nd Edition, Andrew Heywood, Ane Books.
15. Dictionary of Politics, D. Robertson, Penguin Books India.
16. An Introduction to Political Theory, Gauba, O. P., Macmillan
17. Political ideas and concepts : An introduction, Heywood Andrew, Macmillan, Houndmills



18. Political ideologies : An introduction, Heywood Andrew, Macmillan, Houndmills
19. Oxford Companion to Politics of the World, Krieger Joel Joseph William A Kahler Miles Nzongola – Ntalaja Georges Stallings Barbara B. Weir Margaret, Oxford University Press New York.
20. Political Theory, Das Hari Hara and Chaudhari B. C., National Publishing House.
21. Introduction to the Indian Constitution, Basu D.D., Wadhwa Publications.
22. An Introduction to the Constitution of India, Pylee M V, Vikas Publishing House.
23. Introduction to the Constitution of India, Sharma, Brij Kishore, Prentice-Hall of India.
24. Our Constitution Kashyap Subhash, National Book Trust.
25. Indian Policy for Preliminary Examination, Lakshmikant, Tata McGraw Hill.
26. Indian Government and Politics, Narang A.S., Gitanjali Publishing House, New Delhi.
27. Introduction to Media and Politics, Sarah Oates, Sage publishers.
28. Principles of Modern Political Science, J.C. Johari, Sterling publishers

Reference Links for preparing Study Material-

1. <https://lotusarise.com/salient-features-of-indian-society-upsc/>
2. <https://iasscore.in/upsc-syllabus/indian-society/indian-society-mains>
3. <https://lotusarise.com/upsc-notes/indian-society-upsc-notes/>
4. <https://asiasociety.org/education/indian-society-and-ways-living>



SCHEME OF EXAMINATION

The scheme of examination shall be divided into two parts:

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

(A) Internal Assessment 20 marks

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

B) Semester end examination 30 marks

PAPER PATTERN

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

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



| | |
|---------------|--|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | I |
| COURSE NAME | INDIAN ETHOS IN BUSINESS MANAGEMENT |
| COURSE CODE | U24BI1IKS01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:-

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



| UNIT | TOPICS | LECTURES |
|---|--|----------|
| Unit-I Indian Ethos - An Overview | Indian Ethos Meaning, Features, Need, History, Relevance, Principles Practiced by Indian Companies, Requisites, Elements, Role of Indian Ethos in Managerial Practices | 5 |
| Unit-II Management Lessons from Scriptures | Management Lessons from Vedas, Management Lessons from Mahabharata, Management Lessons from Bible, Management Lessons from Quran, Management Lessons from Kautilya's Arthashastra, Indian Heritage in Business, Management, Production and Consumption. Ethics v/s Ethos Indian Management v/s Western Management | 10 |
| Unit-III Indian Systems of Learning | Learning: Meaning, Mechanisms Gurukul System of Learning : Meaning, Features, Advantages, Disadvantages Modern System of Learning: Meanings, Features, Advantages, Disadvantages | 5 |
| Unit-IV Karma in Management | Karma: Meaning, Importance of Karma to Managers, Nishkama Karma Laws of Karma: The Great Law, Law of Creation, Law of Humility, Law of Growth, Law of Responsibility, Law of Connection Corporate Karma: Meaning, Methodology, Guidelines for good Corporate Karma Self-Management: Personal growth and Lessons from Ancient Indian Education System | 10 |

References-

1. R Nandagopal, Ajith Sankar RN: Indian Ethics and Values in Management, Tata Mc Graw Hill
2. Dave, Nalini V: Vedanta and Mana
3. Chakraborty, S.K.: Foundation of Managerial Work-Contributions from Indian Thought, Himalaya Publication House, Delhi 1998
4. Chakraborty, S.K.: Managerial Effectiveness and Quality of Work life – Indian Insights, Tata McGraw Hill Publishing Company, New Delhi – 1987
5. Chakraborty, S.K.: Management by Values, Oxford University Press 1991.
6. Khandelwal Indian Ethos and Values for Managers, Himalaya Publishing House, 2009
7. Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009
8. Joseph Des Jardins, An Introduction to Business Ethics , Tata Mc Graw Hill, 2009



SCHEME OF EXAMINATION

(B) Internal Assessment 20 marks

| Description | Marks |
|--|-------|
| Internal tests of 10 marks 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 |

Semester end examination 30 marks

PAPER PATTERN

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

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





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

B.COM (BANKING & INSURANCE)

| Sr. No. | Heading | Particulars |
|---------|---------------------------|---|
| 1 | Title of the course | B. Com (Banking & Insurance) |
| 2 | Eligibility for admission | HSC or Equivalent |
| 3 | Minimum percentage | 45% |
| 4 | Passing Marks | 40% |
| 5 | Semesters | II |
| 6 | Level | UG |
| 7 | Pattern | 03 -04 years & 06- 08 semesters Choice Based Grading System |
| 8 | Status | New |
| 9 | To be implemented from | From Academic year 2024-25 in a progressive manner |

Date: 29th June, 2024

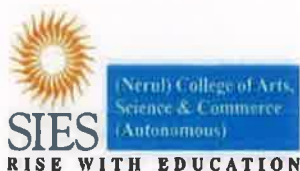
Signature


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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 II | | | |
|--|--------------|-----------|---|
| Serial No | Course Code | Credits | Course Name |
| Major Department Specific Course (DSC) | | | |
| 1 | U24BI2MJ01 | 4 | Principles and Practices of Banking and Insurance |
| 2 | U24BI2MJ02 | 2 | Financial Accounting II |
| Minor Department Specific Course (DSC) | | | |
| 3 | U24BI2MI01 | 2 | Wealth Management |
| Open Electives (OE)/ General Electives (anyone from the following) | | | |
| 4 | U24CS2E01 | 2 | Introduction of R- Programming (offered by Department of Computer Science) |
| 5 | U24AF2E01 | 2 | Introduction to Entrepreneurship (offered by Department of Accountancy) |
| 6 | U24MS2E01 | 2 | Personality Development (offered by Department of Management Studies) |
| 7 | U24BE2E01 | 2 | Money, Inflation and Monetary Policies (offered by Department of Economics) |
| 8 | U24CS2E03 | 2 | Quantitative Methods II (offered by Department of Computer Science) |
| Vocational Skill Course (VSC) | | | |
| 9 | U24BI2VSC01 | 2 | Organisational Behaviour |
| Skill Enhancement Course (SEC) | | | |
| 10 | U24BI2SEC01 | 2 | Business Law |
| Ability Enhancement Course (AEC) | | | |
| 11 | U24BI2AEC01 | 2 | Effective Communication II |
| Value Education Course (VEC) | | | |
| 12 | U24BI2VEC01 | 2 | Environment and Sustainable Development |
| Co-Curricular Course (CC) | | | |
| 13 | U24CC2DLLE02 | 2 | Co-Curricular in DLLE |
| 14 | U24CC2NSS02 | 2 | Co-Curricular in NSS |
| 15 | U24CC2LS02 | 2 | Life Skills-II |
| 16 | U24CC2CA01 | 2 | Co-Curricular in Cultural Activities |
| Total Credits | | 22 | |



FYBBI SEMESTER II

| | |
|---------------|---|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | Principles and Practices of Banking and Insurance |
| COURSE CODE | U24BI2MJ01 |
| COURSE CREDIT | 04 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

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



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

(B) Semester end examination 60 marks

PAPER PATTERN

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

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



| | |
|---------------|--------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | FINANCIAL ACCOUNTING -II |
| COURSE CODE | U24BI2MJ02 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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



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

References:

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



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

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



| | |
|---------------|-----------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | WEALTH MANAGEMENT |
| COURSE CODE | U24BI2MI01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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



| Sr.No. | Modules | Number of lectures |
|--------|--|--------------------|
| 1 | <u>Unit I - Introduction to Wealth Management</u> A) Overview <ul style="list-style-type: none"> Define Wealth, Meaning & Scope of Wealth Management Wealth cycle Wealth Management Process Introduction to Financial literacy and financial inclusion B) Savings and Investments <ul style="list-style-type: none"> Introduction, Nature and Scope of Saving Investments Objectives of Saving and Investment (Tax Saving, Income and Growth of Capital), Investment Alternatives Qualities for successful investment Philosophy of wealth creation & management C) Investment planning: <ul style="list-style-type: none"> Types of investment risk Risk profiling of investors & asset allocation (life cycle model) Goal-based financial planning Active & passive investment strategies | 18 |
| 2 | <u>Unit II - Financial Mathematics & Financial Planning:</u> A) Financial Mathematics: <ul style="list-style-type: none"> Calculation of returns (CAGR, Post-tax returns, etc.) Calculation of Total assets, Net worth calculations B) Retirement Planning <ul style="list-style-type: none"> Meaning & Objectives of Retirement planning Gifts & Trust, Charity planning Avoidable mistakes in retirement planning Power of attorney for asset management | 12 |
| | Total Lectures | 30 |

References:

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



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



| | |
|---------------|--------------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | Organisational Behaviour |
| COURSE CODE | U24BI2VSC01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures

1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

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

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



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

References:

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



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 Two short notes of 5 marks each or Case study | 10 |
| 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) in semester end examination.



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|---------------|-----------------------|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | BUSINESS LAW |
| COURSE CODE | U24BI2SEC01 |
| COURSE CREDIT | 02 |

1 Credit-15 Lectures
1 Lecture is 60 Minutes

Course Objectives:

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

Course Outcomes:

On completion of this course,

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



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

References:

Respective Acts

- Indian Contract Act
Sale of Goods Act
- Business Law - Kucchat M. C.
- Business Law - Kapoor N. D. Sultan Chand publications, New Delhi
- Business Law - Chaudha P. R.



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



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| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | EFFECTIVE COMMUNICATION SKILLS-II |
| COURSE CODE | U24BI2AEC01 |
| COURSE CREDIT | 02 |

1 credit - 15 lectures

1 lecture is 60 minutes

Course Objectives:

1. To develop effective interpersonal skills among learners for corporate employability.
2. To develop effective business letter writing skills among students applicable in corporate world.
3. To develop oral employability skills among learners for better personality development.

Course Outcomes:

1. Learner will be able to apply interpersonal skills for better employability.
2. Learner will be able to utilize effective business letter writing skills required in corporate world.
3. Learner will be able to improve oral employability skills for better personality development.

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



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

Reference Books:

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



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

B) Semester end examination 30 marks

A) Theory Exam, Total Marks: 30 Marks

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



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|---------------|---|
| BOS | BANKING AND INSURANCE |
| CLASS | F.Y.B.B.I |
| SEMESTER | II |
| COURSE NAME | ENVIRONMENT AND SUSTAINABLE DEVELOPMENT |
| COURSE CODE | U24BI2VEC01 |
| COURSE CREDIT | 02 |

1 credit - 15 lectures

1 lecture is 60 minutes

Course objective

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

Course Outcomes

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

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

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



References

Books

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



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 Online/ Offline | 10 |
| One Project based on tourism development | 05 |
| Attendance and Class behavior | 05 |
| Total | 20 |

B) Semester end examination 30 marks

PAPER PATTERN

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

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

