

As Per NEP 2020

University of Mumbai



Shri Pancham Khemraj Mahavidyalaya, Sawantwadi (Autonomous)

Title of the program

- A- Certificate Course in B.Com Banking & Insurance (One Year)2023-24**
- B- Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25**
- C- Degree in B.Com Banking & Insurance(Three Year) 2025-26**

Syllabus for

Semester – Sem I & II

Ref: GR dated 16th May, 2023 for Credit Structure of UG

University of Mumbai



(As per NEP 2020)

Shri Pancham Khemraj Mahavidyalaya, Sawantwadi (Autonomous)

Sr. No.	Heading	Particulars	
1	Title of program O: _____A	A	Certificate Course in B.Com Banking & Insurance (One Year)2023-24
	O: _____B	B	Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25
	O: _____C	C	Degree in B.Com Banking & Insurance(Three Year) 2025-26
2	O: _____A Eligibility	A	12th Science and Commerce with 45% marks in aggregate (40% in the case of Reserved Category Candidates) at one and the same sitting
	O: _____B Eligibility	B	Candidate should possess Certificate Course in B.Com Banking & Insurance (One Year)2023-24
	O: _____C Eligibility	C	Candidate should possess Diploma Course in B.Com Banking & Insurance(Two Year) 2024-25
3	R: _____Duration of program	A - 1 Year	
		B – 2 Year	
		C – 3 Year	
4	R: _____Intake Capacity	60	
5	R: _____Scheme of Examination	NEP 60% Internal 40% External, Semester End Examination Individual Passing in Internal and External Examination	

6	R: _____ Standards of Passing	40%	
7	Credit Structure R: _____	Attached herewith (Please Refer Point 5)	
8	Semesters	A	Sem I & II
		B	Sem I, II, III & IV
		C	Sem I, II, III, IV, V & VI
9	Program Academic Level	A	4.5
		B	5.0
		C	5.5
10	Pattern	Semester	
11	Status	New	
12	To be implemented from Academic Year	A	2023-24
		B	2024-25
		C	2025-26

Sign of HOD/ Co-ordinator



Name of the Head/ Co-ordinator: Mr. V.G. Barve

Name of the Department: B.Com (Banking & Insurance)

Preamble

1) Introduction

Bachelor of Commerce in Banking and Insurance or commonly known as BBI is a specialization of commerce related to the banking and insurance sectors. B.Com BBI course comprises the study in detailed concepts related to banking, bank laws, insurance laws, accounting and risk management. B.Com in banking and insurance is a three-year undergraduate degree that follows the semester pattern and comprises six semesters.

While pursuing B.Com in banking and insurance, aspirants will be provided with detailed knowledge of the commerce sector, specifically related to banking and insurance. The course of banking and insurance in bachelors is well structured in a way that it provides deep training in the sector of banking and commerce. While pursuing BBI, candidates not only get theoretical and practical knowledge but, also learn the new trends in the field of banking and insurance. Candidates will be given a reality check through insights related to banking and insurance.

Students who are passionate about banking or commerce can opt for BBI in their undergraduate bachelor's degree after completing their 10+2 or any equivalent exam. It is not mandatory that aspirants from the commerce stream can only opt for this B.Com in banking and insurance course, as applicants from the science stream can also apply for this course. By pursuing this course, aspirants can bring dynamic reforms in the field of banking and insurance.

2) Aims and Objectives

- To provide students the theoretical concepts, which is required to understand and dissect financial and business problems related to Banking & Insurance.
- To equip students with practical applications needed for financial analysis in the field of Banking & Insurance.
- To develop leaders for the Banking & Insurance industry.
- To lead the young students and promote the highest standard of ethics, education and professional excellence for the ultimate benefit of society with creative minds in the field of Banking & Insurance.

3) Learning Outcomes

- To take up a higher level jobs in banking and insurance sector
- Get thorough knowledge in the services offered by Banks and Insurance sector
- Practical exposure in the banking and insurance field helps them to take up a challenging jobs
- Able to act as a consultant in the areas of banking and insurance
- Able to develop required software in the ICT era

4) Credit Structure of the Program (Sem I & II) (Table with sign of HOD and BOS)

Under Graduate Programs in B.Com (Banking & Insurance)
Semester - I

Level – 4.5

Sr. No.	Course Code	Title of the Course	Category of Course	No. of Credits
1	AUCBIFSI-MJ-101	Environment and Management of Financial Services	Major	04
2	AUCBIFSI-MJ-102	Fundamental Accounting - I	Major	02
3	AUCBIFSI-OE-121	Introduction to Banking Services - I	OE	02
4	AUCBIFSI-OE-122	Introduction to Insurance Services - I	OE	02
5	AUCBIFSI-VSC-131	Quantitative Methods I	VSC	02
6	AUCBIFSI-SEC-132	Principles of Management	SEC	02
7	AUCBIFSI-AEC-141	Communication Skill – English -I	AEC	02
8	AUCBIFSI-VEC-142	Indian Constitution	VEC	02
9	AUCBIFSI-IKS-143	Indian Ethos in Management of Banking & Insurance	IKS	02
10	AUCBIFSI-CC-151	NSS – I	CC	02
Total				22

Semester – II

Sr. No.	Course Code	Title of the Course	Category of Course	No. of Credits
1	AUCBIFSII-MJ-201	Principles and Practices of Banking & Insurance	Major	04
2	AUCBIFSII-MJ-202	Fundamental Accounting - II	Major	02
3	AUCBIFSII-MN-211	Cost Accounting	Minor	02
4	AUCBIFSII-OE-221	Introduction to Banking Services - II	OE	02
5	AUCBIFSII-OE-222	Introduction to Insurance Services - II	OE	02
6	AUCBIFSII-VSC-231	Quantitative Methods II	VSC	02
7	AUCBIFSII-SEC-232	Organisational Behavior	SEC	02
8	AUCBIFSII-AEC-241	Communication Skill – English -II	AEC	02
9	AUCBIFSII-VEC-242	Law Related to Intellectual Property Rights	VEC	02
10	AUCBIFSII-CC-251	NSS – II	CC	02
Total				22

Sign of HOD/ Co-ordinator

Sign of BOS

Name of the Department:

Name of the College:

**Shri Pancham Khemraj Mahavidyalaya,
Sawantwadi (Autonomous)**

**Proposed Course Structure & Syllabus for Bachelor of Commerce
(Banking & Insurance) Sem.-I & Sem.-II**

To be implemented from Academic Year 2023-24

Semester - I

**AUCBIFSI-MJ-101 Environment and Management of
Financial Services**

Course Outcomes:

1. Explain the working of Indian financial system and its significance in the growth of economy.
2. Understand the importance, functions and working of Indian banks and insurance companies.
3. Learn about the regulatory framework of banks and insurance companies.
4. Recognize the new reforms taken place in banking and insurance sector.

Sr. No.	Modules	No. of Lecture s
1	Introduction to Financial System	15
2	Phases of Development of Banking and Insurance	15
3	Management, Regulation and Development	15
4	Regulatory and Developmental Framework of Banking & Insurance	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Financial System
	<ul style="list-style-type: none"> • Financial System <ul style="list-style-type: none"> ▪ Institutional set- up ▪ Marketing Structure ▪ Instruments ▪ Overview of different kinds of financial services. (e.g Leasing, Hire purchase, 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.
2	Phases of Development of Banking and Insurance
	<ul style="list-style-type: none"> • Significance and Role of Banking and Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking and insurance companies
3	Management, Regulation and Development
	<ul style="list-style-type: none"> • Risk management within the organizations of Banks and Insurance companies • Asset - Liability Management in Banking and Insurance • Organisational structure and management
4	Regulatory and Developmental Framework of Banking & Insurance
	<ul style="list-style-type: none"> • Banking companies and RBI Acts and legal framework governing the insurance. • Developmental Activities of RBI and IRDA • Mechanism of supervision and regulation. • Prudential Norms.

References:

- Essentials of Business Finance - RH. Srivastava, Himalaya
- Management of Financial Institution - R. .N. Srivastava, Himalaya
- Investment Management - Preeti Singh, Himalaya.
- Corporate Financial Policies and Returns to the Shareholders. N. Balsubramanian
- Modern Banking- R.S. Sayers

AUCBIFSI-MJ-102 Fundamental Accounting – I

Course outcomes:

1. Students will be able to demonstrate proficiency in applying different methods of inventory valuation, such as FIFO and Weighted Average Method, in accordance with AS – 2.
2. Students will be able to analyze fire insurance policies and compute loss of stock by fire, adhering to the stipulated insurance claims process.
3. Students will be able to prepare final accounts for manufacturing concerns, including adjustments for capital and revenue expenditures and receipts.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Inventory Valuation and Insurance Claims Processing	15
2	Financial Reporting and Hire Purchase Accounting	15
Total		30

Sr. No.	Modules
1	Inventory Valuation and Insurance Claims Processing
	<ul style="list-style-type: none"> • Inventory Valuation: Meaning of inventories Cost for inventory valuation Inventory systems : Periodic Inventory system and Perpetual Inventory System Valuation: Meaning and importance Methods of Stock Valuation as per AS – 2 : FIFO and Weighted Average Method Computation of valuation of inventory as on balance sheet date: If inventory is taken on a date after the balance sheet or before the balance sheet • Fire Insurance Claim: Computation of Loss of Stock by Fire Ascertainment of Claim as per the Insurance Policy Exclude: Loss of Profit and Consequential Loss
2	Financial Reporting and Hire Purchase Accounting
	<ul style="list-style-type: none"> • Final Accounts Expenditure: Capital, Revenue Receipts: Capital, Revenue Adjustment and Closing Entries Final accounts of Manufacturing concerns (Proprietary Firm) • Accounting for Hire Purchase Meaning Calculation of interest Accounting for hire purchase transactions by asset purchase method based on full cash price Journal entries, ledger accounts and disclosure in balance sheet for hirer and vendor(excluding default, repossession and calculation of cash price)

References:

- Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi Published by S. Chand Publishing
- Fundamentals of Accounting for CA Foundation by D.G. Sharma, Seema Sharma Published by Taxmann Publications Pvt. Ltd.
- Principles of Accounting by Dr. T.P. Ghosh published by PHI Learning Pvt. Ltd.
- Financial Accounting for Undergraduates (Volume I) by R.S. N Pillai, Bagavathi published by S. Chand Publishing

Open Elective I

AUCBIFSI-OE-121 Introduction to Banking Services – I

Course Outcomes:

1. The subject focuses on the overview of banking sector.
2. Various new concepts are introduced for understanding the recent banking trends.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking	15
2	Banking Scenario in India	15
Total		30

Sr. No.	Modules / Units
1	Introduction to Banking
	Basic Concepts: Origin, Need, Types, Scope and Functions of Banking - Need for Regulation and Supervision
2	Banking Scenario in India
	Banking Operations -Types of accounts - Banking Services - Current Scenario, Financial Inclusion and Banking Regulations & Role of RBI.

References:

1. Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing Hous.
2. Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
3. V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
4. Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
5. Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House

Open Elective II

AUCBIFSI-OE-122 Introduction to Insurance Services – I

Course Outcomes:

2. The Syllabus focuses on the various types of insurance scheme.
3. The students will be helped to understand the recent insurance reforms and upcoming opportunities in insurance sectors.
4. Students will get an idea about the future picture of insurance industry

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Life Insurance	15
2	An Introduction to General Insurance	15
	Total	30

Sr. No.	Modules / Units
1	Introduction to Life Insurance
	<p>A) Meaning, Need and Scope of insurance - Evolution of. insurance - Principles of insurance</p> <p>B) Life Insurance Business – Components, Human Life Value Approach, Mutuality, Principle of Risk Pooling, Life Insurance Contract, Determinants of Risk Premium</p> <p>C) Products of LIC – Introduction of life insurance plans - Traditional Life Insurance Plans – Term Plans, Whole Life Insurance, Endowment Assurance, Riders in plan - Introduction, Forms and procedures</p>
2	An Introduction to General Insurance
	<p>A) Health Insurance – Meaning, IRDA Regulations, determinants of Health Insurance, Health Insurance Market in India and determinants of Risk Premium.</p> <p>B) Vehicle Insurance- Forms and Procedures, Determinants of Risk Premium, Inclusions and Exclusions.</p>

References

1. Life Insurance Corporation Act, 1956.
2. Insurance Regulatory Development Act, 1999.
3. Life insurance Corporates as Financial Institutions, IIC Associates of America.
4. Modern Life Insurance, M J Oster and W, Robert, Macmillan NY
5. Life Insurance Corporation of India. Vol.1. II & III Mishra M.N.

AUCBIFSI-VSC-131 Quantitative Methods – I

Course Outcomes:

1. To introduce fundamental concepts of Statistics
2. To introduced basic concepts in Insurance.
3. To cover statistics concepts that helps learners in TY project and any sort of research work.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	PROBABILITY, PROBABILITY DISTRIBUTION AND DECISION THEORY	5
2	INSURANCE	5
3	INTRODUCTION, ORGANISING, DATA, FREQUENCY DISTRIBUTION, DATA REPRESENTATION	5
Total		15

Sr. No.	Modules / Units
1	PROBABILITY, PROBABILITY DISTRIBUTION AND DECISION THEORY
	Concept of probability tree diagrams, Rules of Probability conditional & unconditional probability, Baye theorem. Discrete and continuous variable. Expected value of the variable, Decision theory normal distribution.
2	INSURANCE
	Meaning, Objective, Purpose and need for Insurance. Fundamentals of Insurance Calculation of age, Premiums, Bonuses, Paid up value of a policy, Maturity Value of the Policy. Claim Calculation and Surrender Value.
3	INTRODUCTION, ORGANISING, DATA, FREQUENCY DISTRIBUTION, DATA REPRESENTATION
	Organizing Data, Frequency Distribution, Measure of Central tendency, Org Data, preparation of frequency distribution graphical and diagrammatic representation histogram, frequency polygon and gives. Definition of averages and objective of average types of average. Arithmetic mean, Geometric, harmonic mean and its usages, mode and medium (using graph also) for both) for grouped as well as ungrouped data.

References:

1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
2. Fundamentals of Statistics - D. N. Elhance,
3. Statistical Methods - S.G. Gupta (S. Chand & Co.
4. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
5. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.

AUCBIFSI-SEC-132 Principles of Management

Course Outcomes:

1. Discuss and communicate the management evolution and how it will affect future managers.
2. Observe and evaluate the influence of historical forces on the current practice of management.
3. Identify and evaluate social responsibility and ethical issues involved in business situations and logically articulate own position on such issues.
4. Explain how organizations adapt to an uncertain environment and identify techniques managers use to influence and control the internal environment.
5. Practice the process of management's four functions: planning, organizing, leading, and controlling.
6. Evaluate leadership styles to anticipate the consequences of each leadership style.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Management	10
2	Management Process, Organization Structure of Banking and Insurance companies	10
3	Business Leaders	10
Total		30

Sr. No.	Modules / Units
1	Introduction to Management
	<ul style="list-style-type: none"> • Definition of Management • Management as a Profession • Traditional Vs Contemporary Management (Henry Fayol, F.W. Taylor, Peter Drucker)(C.K.Pralhad, Mr. Vijay Govindarajan)
2	Management Process , Organization Structure of Banking and Insurance companies
	<ul style="list-style-type: none"> • Management Process, Functions of Management related to Banking and Insurance companies
3	Business Leaders
	<ul style="list-style-type: none"> • Leaders in the Indian Industry (J.R.D Tata, Ratan Tata, Aditya Birla, Kumar Mangalam Birla, Mr Dhirubhai Ambani and Sons) • Leaders in the Banking and Insurance Industry in India (H.Shanbagh. Uday Kotak, K.V. Kamath Naina Kidwai, Deepak Parekh, Chanda Kochhar, Hinduja, Godrej, Aziz Premzi, Narayan Murthy, Anand Mahindra , Governor of RBI)

References:

1. Principles of Management, Kale Ahmed Vipul Publications, Mumbai, 4th revised edition.
2. Principles of Management, T. Ramaswamy Himalaya Publications, Mumbai. 2nd edition
3. Practices and Principles of Management L.M. Prasad, S. Chand and Sons Education 3rd edition Publishers, New Delhi
4. Principle And Practice Of Management By Brech, E. F.L. Longman Green Publisher: London; 1968
5. Principles Of Management By Terry, George R. Richard D. Irwin Textpublisher: Illinois ; 1970

AUCBIFSI-AEC-141 Communication Skill – English I

Course Outcomes:

1. This course involves the study of theory of communication including the process, the methods used, the channels, objectives of corporate communication.
2. To study on business ethics.
3. To study business correspondence including personnel correspondence
4. To study on paragraph writing and writing skills

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Theory of Communication	10
2	Obstacles to Communication	10
3	Language and Writing Skills	10
Total		30

Sr. No.	Modules / Units
1	Theory of Communication
	<p>Concept of Communication: Meaning, Definition, Process, Need, Feedback Emergence of Communication as a key concept in the Corporate and Global world Impact of technological advancements on Communication</p> <p>Channels and Objectives of Communication: Channels- Formal and Informal- Vertical, Horizontal, Diagonal, Grapevine</p> <p>Objectives of Communication: Information, Advice, Order and Instruction, Persuasion, Motivation, Education, Warning, and Boosting the Morale of Employees (A brief introduction to these objectives to be given)</p> <p>Methods and Modes of Communication: Methods: Verbal and Nonverbal, Characteristics of Verbal Communication Characteristics of Non-verbal Communication, Business Etiquette Modes: Telephone and SMS Communication 3 (General introduction to Telegram to be given) Facsimile Communication [Fax] Computers and E- communication Video and Satellite Conferencing</p>
2	Obstacles to Communication
	<p>Problems in Communication /Barriers to Communication: Physical/ Semantic/Language / Socio-Cultural / Psychological / Barriers, Ways to Overcome these Barriers</p> <p>Listening: Importance of Listening Skills, Cultivating good Listening Skills – 4</p>
3	Language and Writing Skills
	<p>Theory of Letter Writing: Parts, Structure, Layouts—Full Block, Modified Block, Semi - Block Principles of Effective Letter Writing, Principles of effective Email Writing,</p> <p>Personnel Correspondence: Statement of Purpose, Job Application Letter and Resume, Letter of Acceptance of Job Offer, Letter of Resignation</p> <p>Paragraph Writing: Developing an idea, using appropriate linking devices, etc Cohesion and Coherence, self-editing, etc [Interpretation of technical data, Composition on a given situation, a short informal report etc.]</p> <p>Activities</p> <ul style="list-style-type: none"> ▪ Listening Comprehension ▪ Remedial Teaching ▪ Speaking Skills: Presenting a News Item, Dialogue and Speeches ▪ Paragraph Writing: Preparation of the first draft, Revision and Self – Editing, Rules of spelling.

References:

1. Essentials of Business Communication, Pal, Rajendra, Korlahalli, J. S., S.Chand, New Delhi
2. The Essence of Effective Communications, Ludlow, R. & Panton, F. (1998), Prentice Hall of India Pvt. Ltd
3. Business Communication 1, Dr Neeta Chakravarty, Manan Prakashan
4. Business Communication 1, Nina Roy Choudhury/ Lekha Nambiar, Vipul Prakashan
5. Business Communication Today, Bovee, C/ Thill, J/ Schatzman, B. 7th ed, Pearson Edu
6. Business Communication, Bedi, R/ Aruna, K. 1st ed, Vrinda

AUCBIFSI-VEC-142 Indian Constitution

Course Outcomes:

1. To acquaint students with diverse nature of Indian society
2. To provide broad outline of Indian Constitution, its preamble, features, etc.
3. To make students aware both about fundamental rights and duties

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Overview of Indian Society	10
2	The Indian Constitution	10
3	Significant Aspects of Political Processes	10
Total		30

Sr. No.	Modules / Units
1	Overview of Indian Society
	Understand the multi-cultural diversity of Indian society through its demographic composition: population distribution according to religion, caste, and gender; Appreciate the concept of linguistic diversity in relation to the Indian situation; Understand regional variations according to rural, urban and tribal characteristics; Understanding the concept of diversity as difference
2	The Indian Constitution
	Philosophy of the Constitution as set out in the Preamble; The structure of the Constitution-the Preamble, Main Body and Schedules; Fundamental Duties of the Indian Citizen; tolerance, peace and communal harmony as crucial values in strengthening the social fabric of Indian society; Basic features of the Constitution
3	Significant Aspects of Political Processes
	The party system in Indian politics; Local self-government in urban and rural areas; the 73rd and 74th Amendments and their implications for inclusive politics; Role and significance of women in politics

References

1. Vaz, M., & Seta, M. (2020). Foundation Course I FYBCOM/BA/BSC, FYBAF/BMS/BFM/BBI Semester I (Fifth Edition). Manan Prakashan.
2. P.G.Shinde, Mahesh Bhagwat, Namita Nimbalkar, & Meghna Chakne Shinde. (2019). Foundation Course —Semester-I. Sheth Publications.

AUCBIFSI-IKS-143 Indian Ethos in Management of Banking & Insurance

Course Outcome:

- 1 To understand the concept of Indian Ethos in Management
- 2 To link the Traditional Management System to Modern Management System
- 3 To understand the Techniques of Stress Management
- 4 To understand the Evolution of Learning Systems in India

Modules at a Glance

S N	Modules	No. of Lecture s
1	Indian Ethos – An Overview	10
2	Work Ethos and Values	10
3	Indian Systems of Learning	10
Total		30

SN	Modules/ Units
1	Indian Ethos – An Overview
	<p>a) Indian Ethos</p> <ul style="list-style-type: none"> • Meaning, Features, Need, History, Relevance, Principles Practised by Indian Companies, Requisites, Elements, Role of Indian Ethos in Managerial Practices <p>b) Management Lessons from Scriptures:</p> <ul style="list-style-type: none"> • Management Lessons from Vedas, Management Lessons from Mahabharata, Management Lessons from Bible, Management Lessons from Quran, Management Lessons from Kautilya's Arthashastra <p>Indian Heritage in Business, Management, Production and Consumption. Ethics v/s Ethos Indian Management v/s Western Management</p>
2	Work Ethos in Banking & Insurance and Values
	<p>a) Work Ethos:</p> <ul style="list-style-type: none"> • Meaning, Levels, Dimensions, Steps, Factors Responsible for Poor Work Ethos <p>b) Values:</p> <ul style="list-style-type: none"> • Meaning, Features, Values for Indian Managers, Relevance of Value Based Management in Global Change, Impact of Values on Stakeholders: Employees, Customers, Government, Competitors and Society. • Values for Managers, Trans-Cultural Human Values in Management and Management Education, Secular v/s Spiritual Values in Management, Importance of Value System in Work Culture
3	Indian Systems of Learning
	<p>Learning: Meaning, Mechanisms</p> <ul style="list-style-type: none"> • Gurukul System of Learning : Meaning, Features, Advantages, Disadvantages • Modern System of Learning: Meanings, Features, Advantages, Disadvantages • 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 for Banking & Insurance : Meaning, Methodology, Guidelines for good CorporateKarma • Self-Management: Personal growth and Lessons from Ancient Indian Education System • Personality Development: Meaning, Determinants, Indian Ethos and Personality Development

Reference:

1. Nandagopal, Ajith Shankar, Indian Ethos and Values in Management, Tata Mc Graw Hill, 2010 8.
2. Khandelwal Indian Ethos and Values for Managers, Himalaya Publishing House, 2009 9.
3. Biswanath Ghosh, Ethics In Management and Indian Ethos, Vikas Publishing House, 2009

AUCBIFSI-CC-151 NSS - I

Course Outcome:

1. To introduce the concept of NSS to the students.
2. To discuss Concept of Society and Social Issues in India
3. To understand Human Personality and National Integration

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to NSS	10
2	Concept of Society and Social Issues in India	10
3	Human Personality and National Integration	10
Total		30

Sr. No.	Modules / Units
1	Introduction to NSS
	<p>Introduction to National Service Scheme(NSS) Orientation and structure of National Service Scheme(NSS)National Service Scheme(NSS)- its objectives The historical perspective of National Service Scheme(NSS) National Service Scheme(NSS)- Symbol and its meaning National Service Scheme(NSS)- its hierarchy from national to college level National Service Scheme(NSS) Regular activities Distribution of working hours- Association between issues and programs- community project- urban rural activities, Association- modes of activity evaluation</p>
2	Concept of Society and Social Issues in India
	<p>History and philosophy of social sciences in India Concept of society- Development of Indian society - Features of Indian Society- Division of labour and cast system in India Basic social issues in India Degeneration of value system, Family system, Gender issues, Regional imbalance</p>
3	Human Personality and National Integration
	<p>Dimensions of human personality Social Dimension of Human personality- Understanding of the society Physical Dimension of Human personality- Physical Exercise, Yoga, etc. National integration & Communal Harmony National Integration- its meaning, importance and practice Communal Harmony- its meaning, importance and practice</p>

Reference

- Avhan Chancellor's Brigade - NSS Wing, Training camp on Disaster Preparedness Guidelines, March 2012
- RashtriyaSevaYojanaSankalpana - Prof.Dr.SankayChakane, Dr.Pramod\Pabrekar, Diamond Publication, Pune
- National Service Scheme Manual for NSS District Coordinators, National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya,
- Annual report of National Service Scheme (NSS) published by Dept. of Higher and Technical Education, Mantralaya, • NSS Cell,

Semester – II

AUCBIFSII-MJ-201 Principles and Practices of Banking & Insurance

Course Outcomes:

1. Students will be able to evaluate banking and insurance products, services, and practices, assessing risks, opportunities, and implications for market competitiveness.
2. Students will demonstrate a comprehensive understanding of the principles, concepts, and practices governing the banking and insurance sectors
3. It will enhance the understanding of students about the roles such as banking professionals, insurance agents, financial analysts, risk managers, and regulatory compliance officers.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Banking	15
2	Modern Banking	15
3	Introduction to Insurance	15
4	General (Non-Life) Insurance	15
Total		60

Sr. No.	Modules / Units
1	Introduction to Banking
	Introduction to Bank, Evolution of Banking in India, Classification of Banks, Structure of Indian Banking System, Functions RBI: role in Indian Banking System, Types of Account; Know Your Customer (KYC) - Needs and Norms, Opportunities for Indian commercial banks Strengths and weaknesses of Indian commercial banks
2	Modern Banking
	Concept, and benefits of Core Banking Solution, Use of Artificial Intelligence in Banking Sector, E-Banking: ATM, Various types of card, Tele Banking, Mobile Banking, Net Banking (RTGS, NEFT and IMPS): Concept and Benefits, Methods of Remittances
3	Introduction to Insurance
	A) Insurance: Meaning, Definition, Nature and Functions of Insurance, Evolution of Insurance, Principles of Insurance, Types of Insurance, Role and Importance of insurance, IRDA B) Life Insurance: History and Formation of Life Insurance Corporation (LIC) of India, Nature of Life Insurance contract, Classification of Policies, Calculation of Premium, Privatization of Life Insurance Industry, Progress of Life Business of LIC
4	General (Non-Life) Insurance
	A) General Insurance: Introduction, Kinds of General Insurance B) Fire Insurance: Nature and Use of Fire Insurance, Types of Fire Insurance, Policy Conditions, Progress of Fire Insurance C) Health Insurance and Motor Insurance: Meaning, Various types of Policies and Procedure

References

- Dr. K.M. Bhattacharaya & O.P. Agarwal, Basics of Banking and Finance, Himalaya Publishing House
- Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
- V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
- Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House

AUCBIFSII-MJ-202 Fundamental Accounting - II

Course outcomes:

1. Students will get familiarize with the characteristics and features of preference shares, including dividend preferences, voting rights, and redemption provisions.
2. Students will get familiarize with various methods used to determine the value of goodwill and shares.
3. Students will understand the legal provisions and accounting treatment pertaining to the redemption of Preference shares and Debentures.

4. Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Valuation of Goodwill and Shares	15
2	Redemption of Preference shares and Debentures	15
	Total	30

Sr. No.	Modules
1	Valuation of Goodwill and Shares
	<ul style="list-style-type: none">• Unit 1: Valuation of Goodwill Maintainable Profit method, Super Profit Method Capitalization method, Annuity Method• Unit 2: Valuation of Shares Intrinsic Value Method, Yield method and Fair Value Method
2	Redemption of preference shares and Debentures
	<ul style="list-style-type: none">• Unit 1: Redemption of preference shares - Company Law / Legal Provisions for redemption of preference shares in Companies Act Sources of redemption including divisible profits and proceeds of fresh issue of shares Premium on redemption from security premium and profits of company Capital Redemption Reserve Account - creation and use.• Unit 2: Redemption of debentures by payment from sources including out of capital and / or out of profits. Debenture redemption reserve and debenture redemption sinking fund excluding insurance policy. Redemption of debentures by conversion into new class of shares or debentures with options- including at par, premium and discount

References:

- Financial Accounting: Valuation of Shares, Goodwill and Other Assets" by V.K. Bhalla (Publisher: S. Chand & Company Ltd.)
- Valuation of Shares and Goodwill" by Arun Kumar and Rachana Sharma (Publisher: Bharat Law House Pvt. Ltd.)
- "Fundamentals of Accounting: Redemption of Preference Shares" by D.S. Rawat (Publisher: Taxmann Publications Pvt. Ltd.)
- "Accounting for Management: Redemption of Shares" by Amresh Kumar (Publisher: PHI Learning Pvt. Ltd.)

AUCBIFSII-MN-211 Cost Accounting

Course Outcomes:

1. To understand the meaning of Cost Accounting, objectives and its scope.
2. To get familiar with the various types of costs, classification of cost, Cost centers, cost units and coding system used in cost accounting.
3. To understand the preparation of Cost Sheet
4. To understand the Concept of Marginal Costing and its implications

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Cost Tools and Techniques	05
2	Cost Sheet	10
3	Standard Costing	05
4	Marginal Costing	10
Total		30

Sr. No.	Modules / Units
1	Introduction to Cost Tools and Techniques
	<ul style="list-style-type: none"> • Introduction to Cost, Types, Tools and Techniques (Cost Sheet, Standard Costing, Marginal Costing)
2	Cost Sheet
	<ul style="list-style-type: none"> • Meaning Definition, Features, Objectives, Elements and Exceptions Note- Practical problems based on preparation of cost sheet
3	Standard Costing
	<ul style="list-style-type: none"> • Various types of standards, setting of standards, Basic concepts of Material and Labour variance Note:- Practical problems based on Material and Labour Variances.
4	Marginal Costing
	<ul style="list-style-type: none"> • Marginal costing meaning, application, advantages, limitations, Contribution, Breakeven analysis and profit volume. Note:- Practical problems based on Marginal Costing excluding decision making

References:

1. Saxena, Vashist, Advanced Cost & Management Accounting, Sultan Chand & Sons
2. Inamdar S. M., Cost and Management Accounting by Inamdar, Everest Publishing House, 14th Edition
3. Kishore R. M., Cost and Management Accounting, Taxmann Allied Service, 4th Edition
4. Patankar Sanjay, Text Book Of Management Accounting, Nirali Prakashan Pune, 10th edition
5. Kishor R. M., Management Accounting & Financial Analysis, Taxmann Allied Service, 4th Edition

Open Elective I

AUCBIFSII-OE-221 Introduction to Banking Services - II

Course Outcomes:

1. The subject focuses on the overview of banking sector.
2. Various new concepts are introduced for understanding the recent banking trends.
3. Along with banking, subject also gives idea on various other financial services available.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Phases of Development of Banking	15
2	Management, Regulation and Development	15
	Total	30

Sr. No.	Modules / Units
1	Phases of Development of Banking
	<ul style="list-style-type: none"> • Significance and Role of Banking in mobilizing savings, investment, accumulation and economic growth. • Functions and working of banking companies
2	Management, Regulation and Development
	<ul style="list-style-type: none"> • Risk management within the organizations of Banks companies • Asset - Liability Management in Banking • Organizational structure and management • Banking companies and RBI Acts • Developmental Activities of RBI • Mechanism of supervision and regulation.

References:

1. Dr. K.M.Bhattacharaya & O.P.Agarwal, Basics of Banking and Finance, Himalaya Publishing House
2. Gordan and Natrajan, Banking Theory Law and Practices, Himalaya Publishing House
3. V.S. Gopal & Sumathi Gopal, Principles and Practices of Banking and Insurance, Himalaya Publishing House.
4. Dr. Seethalekshmy & Jitendra Aherkar, Principles and Practices of Banking and Insurance. Sheth Publishing House
5. Dr. P.K.Gupta, Insurance and Risk Management, Himalaya Publishing House

Open Elective II

AUCBIFSII-OE-222 Introduction to Insurance Services - II

Course Outcomes:

1. The Syllabus focuses on the various types of insurance scheme.
2. The students will be helped to understand the recent insurance reforms and upcoming opportunities in insurance sectors.
3. Students will get an idea about the future picture of insurance industry

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Phases of Development of Insurance	15
2	Insurance Business Environment in India	15
	Total	30

Sr. No.	Modules / Units
1	Phases of Development of Insurance
	<ul style="list-style-type: none"> • Significance and Role of Insurance in mobilizing savings, investment, accumulation and economic growth. • Functions and working of insurance companies
2	Insurance Business Environment in India
	Growth of Insurance Business - Actuarial Role - Claim and Settlement Procedures - Insurance Regulations Role of IRDA.

References

1. Life Insurance Corporation of India. Vol.1. II & III Mishra M.N.
2. Life Insurance Corporation Act, 1956.
3. Insurance Regulatory Development Act, 1999.
4. Life insurance Corporates as Financial Institutions, IIC Associates of America.
5. Modern Life Insurance, M J Oster and W, Robert, Macmillan NY

AUCBIFSII-VSC-231 Quantitative Methods II

Course Outcomes:

2. To introduce Concepts that will help learners in their aptitude exams.
3. To help learner the application of statistics in Investment.

Syllabus

UNIT 1) RATIO, PROPORTION & PERCENTAGE

5 LECTURES

Ratio Definition, Continued Ratio, Inverse Ratio, Proportion, Continued Proportion, Direct Proportion, Inverse proportion, Variation, Inverse Variation, Joint Variation, Percentage: Meaning & Computation of Percentage.

UNIT 2) MATRICES & DETERMINANTS (APPLICATION IN BUSINESS AND ECONOMICS)

5 LECTURES

Matrices, Types of Matrices, Transpose, Addition, Multiplication, Subtraction of a Matrix, Determinants, Type of Determinants, Adjoint Method. Application of Matrices and Determinants to Business and Economics. (Please concentrate on application of Matrices and Determinants to Business & Economics).

UNIT 3) Statistical Applications In Investment Management

5 LECTURES

Expected return from shares (using probability) Measuring total risk from investigator shares (using standard deviations) Partitioning risk into systematic and unsystematic component (using co-variance).

Reference:

1. Mathematics for Economics & Finance by Martin Anthony & Norman Biggs.
2. Fundamentals of Statistics - D. N. Elhance,
3. Statistical Methods - S.G. Gupta (S. Chand & Co.
4. Statistics for Management - Lovin R. Rubin D.S, (Prentice Hall of India)
5. Statistics - Theory, Method & Applications D.S.Sancheti & V. K. Kapoor.
6. Modern Business Statistics - (Revised)-B. Pearles & C. Sullivan -Prentice Hall of India.

AUCBIFSII-SEC-232 Organizational Behavior

COURSE OUTCOMES

1. To enhance critical thinking skills used in decision making.
2. To develop an understanding of the theories, principles, terminology, and concepts associated with individual and group behavior within an organizational context and develop primary emphasis on the integration of knowledge.
3. Develop analytical and integration skills in applying knowledge to enhancing individual and organizational effectiveness in a wide range of organizations.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction of organizational Behavior	10
2	Group Dynamics	10
3	Organizational Culture and Change Management	10
Total		30

Sr. No.	Modules / Units
1	Introduction of organizational Behavior
	Meaning, Nature and scope of OB, Models of OB, Theories of Motivation : <ul style="list-style-type: none"> • Maslow, Herzberg, Mc.Gregor Theory X and Theory Y, William Ouchi's TheoryZ, Victor Vroom . ERG theory • Application of the Theories • Motivational techniques in Banking and Insurance Industry
2	Group Dynamics
	<ul style="list-style-type: none"> • Individual Behavior (IQ, EQ, SQ) • Group Formation, Team Building, Team Development. • Goal Setting • Soft Skills, Interpersonal Skills, Multicultural Skills, Cross Cultural Skills. • Johari Window
3	Organizational Culture and Change Management
	<ul style="list-style-type: none"> • 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.

Reference books:

1. Organisational Behaviour -Vinay Prabhu,Vipul Prakashan, Second Revised Edition

AUCBIFSII-AEC-241 Communication Skill – English - II

Course Outcomes:

1. To establish credibility with your audience.
2. To communicate information clearly to your audience.
3. To study group communication including its different types like committees, conferences, group discussion and so on.
4. To study business correspondence and learn about language and writing skills including topics like report writing.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Presentation Skills	10
2	Group Communication	10
3	Language and Writing Skills	10
Total		30

Sr. No.	Modules / Units
1	Presentation Skills
	<p>Presentations: (to be tested in tutorials only) 4 Principles of Effective Presentation Effective use of OHP Effective use of Transparencies How to make a Power-Point Presentation</p>
2	Group Communication
	<p>Interviews: Group Discussion Preparing for an Interview, Types of Interviews – Selection, Appraisal, Grievance, Exit Meetings: Need and Importance of Meetings, Conduct of Meeting and Group Dynamics Role of the Chairperson, Role of the Participants, Drafting of Notice, Agenda and Resolutions Conference: Meaning and Importance of Conference Organizing a Conference Modern Methods: Video and Tele – Conferencing Public Relations: Meaning, Functions of PR Department,</p>
3	Language and Writing Skills
	<p>Reports: Parts, Types, Feasibility Reports, Investigative Reports Summarization: Identification of main and supporting/sub points Presentingthese in a cohesive manner</p>

References:

1. Business Communication II , Dr Neeta Chakravarty, Manan Prakashan
2. Business Communication II, Nina Roy Choudhury/ Lekha Nambiar, Vipul Prakashan
3. Business Communication, Mulgaokar D, Chetna Publication
4. Business Communication, Devlin Frank I, Richard D. Irwin Publication
5. Business Communication Theory & Practice, Tole, P.M., Chandgudkar, M.V., Macmillian

AUCBIFSII-VEC-242 Law Related to Intellectual Property Rights

Course Outcomes:

- Understand IPR law & Cyber law
- Discuss registration process, maintenance and litigations associated with trademarks
- Illustrate the copy right law
- Enumerate the trade secret law.

Modules at a Glance

Sr. No.	Modules	No. of Lectures
1	Introduction to Intellectual Property Law & Introduction to Copyrights	10
2	Introduction to Patent Law & Introduction to Trade Mark	10
3	Introduction to Trade Secrets	10
	Total	30

Sr. No.	Modules / Units
1	Introduction to Intellectual Property Law & Introduction to Copyrights
	<ul style="list-style-type: none"> • Introduction to Intellectual Property Law – Evolutionary past – Intellectual Property Law Basics – Types of Intellectual Property – Innovations and Inventions of Trade related Intellectual Property Rights – Agencies Responsible for Intellectual Property Registration – Infringement – Regulatory – Overuse or Misuse of Intellectual Property Rights – Compliance and Liability Issues. • Introduction to Copyrights – Principles of Copyright – Subject Matters of Copyright – Rights Afforded by Copyright Law – Copyright Ownership – Transfer and Duration – Right to Prepare Derivative Works – Rights of Distribution – Rights of performers – Copyright Formalities and Registration – Limitations – Infringement of Copyright – International Copyright Law-Semiconductor Chip Protection Act.
2	Introduction to Patent Law & Introduction to Trade Mark
	<ul style="list-style-type: none"> • Introduction to Patent Law – Rights and Limitations – Rights under Patent Law – Patent Requirements – Ownership and Transfer – Patent Application Process and Granting of Patent – Patent Infringement and Litigation – International Patent Law – Double Patenting – Patent Searching – Patent Cooperation Treaty – New developments in Patent Law- Invention Developers and Promoters • Introduction to Trade Mark – Trade Mark Registration Process – Post registration procedures – Trade Mark maintenance – Transfer of rights – Inter parties Proceedings – Infringement – Dilution of Ownership of Trade Mark – Likelihood of confusion – Trade Mark claims – Trade Marks Litigation – International Trade Mark Law.
3	Introduction to Trade Secrets
	<ul style="list-style-type: none"> • Introduction to Trade Secrets – Maintaining Trade Secret – Physical Security – Employee Access Limitation – Employee Confidentiality Agreement – Trade Secret Law – Unfair Competition – Trade Secret Litigation – Breach of Contract – Applying State Law. Introduction to Cyber Law – Information Technology Act – Cyber Crime and E-commerce – Data Security – Confidentiality – Privacy – International aspects of Computer and Online Crime.

Reference Books

1. Prabhuddha Ganguli: ‘ Intellectual Property Rights’ Tata Mc-Graw – Hill, New Delhi
2. Richard Stim: “Intellectual Property”, Cengage Learning, New Delhi.
3. R. Radha Krishnan, S. Balasubramanian: “Intellectual Property Rights”, Excel Books. New Delhi.
4. M. Ashok Kumar and Mohd. Iqbal Ali: “Intellectual Property Right” Serials Pub.
5. Deborah E.Bouchoux: “Intellectual Property”. Cengage learning, New Delhi
6. Kompal Bansal &Parishit Bansal “Fundamentals of IPR for Engineers”, BS Publications (Press)

AUCBIFSII-CC-251 NSS - II

Course Outcome:

1. To introduce the concept of Socio-economic Survey and Special Camp.
2. To discuss Concept of Orientation of the College Unit and Programme Planning
3. To understand Government Organizations /Non-Government Organizations

Modules at a Glance



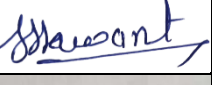
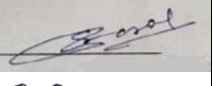

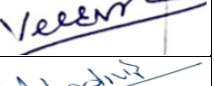
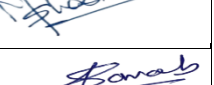
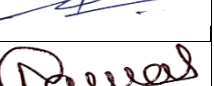

Sr. No.	Modules	No. of Lectures
1	Socio-economic Survey and Special Camp	10
2	Orientation of the College Unit and Programme Planning	10
3	Government Organizations /Non-Government Organizations	10
Total		30

Sr. No.	Modules / Units
1	Socio-economic Survey and Special Camp
	<p>Socio economic survey Socio-economic survey- its meaning and need, Process of Socio-economic survey- design of questionnaire; data collection, data analysis and report writing</p> <p>Special camping activity Concept of camp- Identification of community problems- Importance of group living- Team building- Adoption of village- Planning for camp- pre camping, during the course of camp and post camping activities</p>
2	Orientation of the College Unit and Programme Planning
	<p>Training and orientation of the program unit in the college Leadership training – formation of need based programmes- Concept of campus to community(C to C) activities</p> <p>Program planning Programme planning- the concept and its features, requirements for successful implementation of program- program flow charting- feedback</p>
3	Government Organisations /Non-Government Organisations
	<p>Structure of Government Organisations and Non-Government Organisations Government organisations (GO)- its meaning -Legal set up, functioning, Sources of funding Non-Government organisations (NGO)- its meaning -Legal set up, functioning, Sources of funding National Service Scheme(NSS)- Government organisations (GO) and Non-Government organisations (NGO)</p> <p>Government schemes for community development Schemes of Government welfare departments for community development- provisions & examples</p>

Reference

- Avhan Chancellor's Brigade - NSS Wing, Training camp on Disaster Preparedness Guidelines, March 2012
- RashtriyaSevaYojanaSankalpana - Prof.Dr.SankayChakane, Dr.PramodPabrekar, Diamond Publication, Pune
- National Service Scheme Manual for NSS District Coordinators, National Service Scheme Cell, Dept. of Higher and Technical Education, Mantralaya,
- Annual report of National Service Scheme (NSS) published by Dept. of Higher and Technical Education, Mantralaya, • NSS Cell,

Team for Creation of Syllabus

Sr. No.	Name	Category	Designation	Signature
1.	Mr. Vasudev Govind Barve	12.5 (1)	HoD/Chairman	
2.	Mr. Ramchandra Sakharam Tawade	12.5 (2)	Member	
3.	Mr. Sandesh Suryakant Sawant		Member	
4.	Dr. Sonappa Dajiba Goral	12.5 (3)	Member	
5.	Dr. Tatoba Appaji Kambale		Member	
6.	Dr. Yuvraj Ramesh Patil	12.5 (4)	Member	
7.	Mr. Milind Shivram phadnis	12.5(5)	Member	
8.	Mr. Satej Pandurang Parab	12.5 (6)	Member	
9.	Mr. Navnath Gopal Gawas	12.5 (7)	Member	

Sign of HOD/ Co-ordinator



Name of the Head/ Co-ordinator: Mr. V.G. Barve

Name of the Department: B.Com (Banking & Insurance)

Letter Grades and Grade Points:


Semester GPA / Programme CGPA Semester/ Programme	% of Marks	Alpha-Sign/ Letter Grade Result
9.00 - 10.00	90.0 - 100	O (Outstanding)
8.00 - < 9.00	80.0 - < 90.0	A+ (Excellent)
7.00 - < 8.00	70.0 - < 80.0	A (Very Good)
6.00 - < 7.00	60.0 - < 70.0	B+ (Good)
5.50 - < 6.00	55.0 - < 60.0	B (Above Average)
5.00 - < 5.50	50.0 - < 55.0	C (Average)
4.00 - < 5.00	40.0 - < 50.0	P (Pass)
Below 4.00	Below 40.0	F (Fail)
Ab (Absent)	-	Absent

Sign of ChairpersonName of the **Chairperson:** Mr. V.G. Barve

Name of the Department: B.Com (Banking & Insurance)

Appendix B
Justification for (Title of the New course)

1.	Necessity for starting the course:	As per the provisions of NEP 2020 accepted by Maharashtra Government, It is necessary to start this course.
2.	Whether the UGC has recommended the course:	Yes
3.	Whether all the courses have commenced from the academic year 2023-24	Yes
4.	The courses started by the University are self-financed, whether adequate number of eligible permanent faculties are available?	In institutes this course is run under self-finance scheme. Yes, adequate number of teachers are available for this course.
5.	To give details regarding the duration of the Course and is it possible to compress the course?	3 Years the course cannot be Compressed
6.	The intake capacity of each course and no. of admissions given in the current academic year:	Admission is under process Intake Capacity is 60 students
7.	Opportunities of Employability / Employment available after undertaking these courses:	Many opportunities are available in both Government and Private sectors. The course is also useful for self-employments and startups creation

Sign of HOD/ Co-ordinator	
Name of the Head/ Co-ordinator:	Mr. V.G. Barve
Name of the Department:	B.Com (Banking & Insurance)

Modality of Assessment

Revised Syllabus of Courses of B.Com.(Banking & Insurance)

Programme at Semester I and II

With effect from the Academic Year 2023-24

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester-wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 40%

Question Paper Pattern for 4 Credit

(Internal Assessment)

Sr. No.	Particular	Marks
1	One class test (30 Marks) (60 mins)	
	Answer in Brief (Attempt Any Six of the Eight) <i>(05 Marks each)Theory Papers and</i> Answer in Brief (Attempt Any Two of the Three) <i>(10 Marks each)Practical Papers</i>	30 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities/ Assignment / PPT	10 Marks

Modality of Assessment

Revised Syllabus of Courses of B.Com.(Banking & Insurance)

Programme at Semester I and II

With effect from the Academic Year 2023-24

Scheme of Evaluation

The performance of the learners will be evaluated in two Components. One component will be the Internal Assessment component carrying 40% marks and the second component will be the Semester-wise End Examination component carrying 60% marks. The allocation of marks for the Internal Assessment and Semester End Examinations will be as shown below:-

A) Internal Assessment: 40%

Question Paper Pattern for 02 Credit

(Internal Assessment)

Sr. No.	Particular	Marks
1	One class test (15 Marks) (30 mins)	
	Answer in Brief (Attempt Any Three of the Five <i>(05 Marks each)Theory Papers and</i> Answer in Brief (Attempt Any Two of the Three) <i>7.5 Marks)Practical Papers</i>	15 Marks
2	Active participation in routine class instructional deliveries and overall conduct as a responsible learner, mannerism and articulation and exhibit of leadership qualities in organizing related academic activities/ Assignment / PPT	05 Marks

Question Paper Pattern(Practical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 1 Hr.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-2	Practical Question (With internal options and 15 marks may be divided accordingly)	15 Marks
Q-3	Short/Medium answer type question	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked

Question Paper Pattern(Theoretical Courses)

Credit: 02 (Total 50 Marks)

External = 30 Marks

The Semester End Assessment should be conducted after completing 100% of Syllabus of the course/s

Duration: 1 Hr.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any two questions out of three. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No.	Particulars	Marks
Q-1	Theory Question	15 Marks
Q-2	Theory Question	15 Marks
Q-3	Case Study Analysis/ Short Notes	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Mark

Question Paper Pattern(Practical Courses)

Credit: 04 (Total 100 Marks)

External =60 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s

Duration: 2 Hrs.

All questions shall carry equal marks with internal choice within the question. Student has to attempt any four questions out of six Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic.

The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particulars	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:

Practical question of 15 marks may be divided into two sub questions of 7/8 and 10/5Marks. If the topic demands, instead of practical questions, appropriate theory question may be asked.

Question Paper Pattern(Theoretical Courses)

Credit: 04 (Total 100 Marks)

External = 60 Marks

The Semester End Assessment should be conducted after completing 100% of syllabus of the course/s.

Duration: 2 Hrs.

All questions shall carry equal marks with internal choice within the question. Student has to attempt anyfour questions out of six. Question may be subdivided into sub-questions a, b, c... and the allocation of marks depends on the weightage of the topic. The question papers shall be framed so as to ensure that no part of the syllabus is left out of study by a student.

The question paper shall be balanced in respect of various topics outlined in the syllabus.

Question No	Particular	Marks
Q-1	Practical Questions	15 Marks
Q-2	Practical Questions	15 Marks
Q-3	Practical Questions	15 Marks
Q-4	Practical Questions	15 Marks
Q-5	Case Study Analysis/ Short Notes	15 Marks
Q-6	Theory questions	15 Marks

Note:

Theory question of 15 marks may be divided into two sub questions of 7/8 and 10/5 Marks.

Guidelines for Case Study Analysis

1. Use the representation of real situations; avoid presenting situations that do not exist/ are not plausible in real life
2. Make sure that the description of the case is as clear and specific as possible
3. Make sure there is sufficient information on the content and the context of the case ask students interpretative and application questions
4. Questions need to be devised to assess the interpretation and application of knowledge, comprehension skills, and critical thinking skills
5. Devise clear and unambiguous questions to limit student confusion and time spent interpreting the question like suggest suitable title, offers a summary, explaining the scenario in detail, Problem/ issue presented in the scenario, suggest Solution/chosen course of action etc.
6. Maximum words for case study (Approx. 500-700 words) and followed by number of questions will depend on marks (3/4 marks each). Necessary precaution is to be taken for avoiding plagiarism

Passing Standard

Credit: 02 (Total 50 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 08 out of 20) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 12 Out of 30) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.

Credit: 04 (Total 100 Marks)

The learners to pass a course shall have to obtain a minimum of 40% marks in aggregate for each course where the course consists of Internal Assessment and Semester End Examination. The learners shall obtain minimum of 40% marks (i.e., 16 out of 40) in the Internal Assessment and 40% marks in Semester End Examination (i.e., 24 Out of 60) separately, to pass the course and minimum of Grade E to pass a particular semester. A learner will be said to have passed the course if the learner passes individually in the Internal Assessment as well as Semester End Examination.